This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

+ *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
+ *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
+ *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
+ *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at `http://books.google.com/`

SIC
Insurance

1849 LARGEST FIRE INSURANCE COMPANY 1910
Chartered by the State of Massachusetts
Incorporated 1849. Charter Perpetual

SPRINGFIELD FIRE and MARINE

INSURANCE COMPANY, of Springfield, Mass.

CASH CAPITAL, - - $2,000,000.00

ANNUAL STATEMENT, JANUARY 1, 1910

TOTAL ASSETS, - - - $9,761,460.23

LIABILITIES

CAPITAL STOCK - - - - - -	$2,000,000.00
Reserve for Re-insurance - - - -	4,369,974.40
Reserve for all unpaid Losses - - - -	381,912.55
Reserve for all other Liabilities - - - -	291,511.75
TOTAL LIABILITIES	$7,043,398.70
NET SURPLUS - - - - - -	2,718,061.53
SURPLUS TO POLICYHOLDERS - - -	4,718,061.53
LOSSES PAID SINCE ORGANIZATION - -	46,763,346.40

A. W. DAMON, President
W. J. MACKAY, Secretary CHAS. E. GALACAR, Vice-President F. H. WILLIAMS, Treas.
F. J. BEATES, Assistant Secretary

WESTERN DEPARTMENT, CHICAGO, ILLINOIS
A. J. HARDING, Manager A. F. DEAN, Ass't Manager W. A. BLODGETT, 2d Ass't Manager

PACIFIC COAST DEPARTMENT, SAN FRANCISCO, CAL.
GEO. W. DORNIN, Manager JOHN C. DORNIN, Ass't Manager

Agencies in all Prominent Localities throughout the United States and Canada

141 BROADWAY, NEW YORK.

President.

B

FOUNDED 1792

INSURANCE COMPANY OF NORTH AMERICA

OF PHILADELPHIA, PA.

Cash Capital, $4,000,000.00

FIRE, MARINE AND INLAND INSURANCE

EUGENE L. ELLISON, President

BENJAMIN RUSH, Vice-Pres. T. HOUARD WRIGHT, Secretary

HENRY W. FARNUM, Ass. Secy. JOHN O. PLATT, Assistant Secretary

A SPECIAL DIVIDEND of $675,000

This splendid sum, in addition to regular dividends on an increased scale, has been allotted this year to the policyholders of

The Mutual Benefit Life Insurance Company

OF NEWARK
New Jersey

The Leading Annual Dividend Company

Mutual Benefit Policies are the best to buy and the easiest to sell, because of the Company's sixty-five years of unequalled service, its splendid present condition and its assured future.

FREDERICK FRELINGHUYSEN, President

Assets - - -	$129,812,150.77
Surplus - -	5,655,462.18

THE

INSURANCE YEAR BOOK.

1910-1911

[Fire and Marine]

(THIRTY-EIGHTH ANNUAL ISSUE)

CAREFULLY CORRECTED TO JUNE 20, 1910

Price, $6.00 per Copy.

NEW YORK CHICAGO
THE SPECTATOR COMPANY

1910.

Entered, according to Act of Congress, in the year 1910, by THE SPECTATOR COMPANY, in the office of the Librarian of Congress, at Washington, D. C.
E.K.G.

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS
1910

Income for Life

To Insurance Solicitors

Any Insurance Agent, Fire, Life or Accident, can write Sickness and Accident Insurance

We sell all forms of policy, from $1.00 a year to $120 per year

The profits of an agent, on a profit-sharing contract, based on our average of claims, are as follows:—

200	Policies—1st year profit,	$1,456.00;	Subsequent years,	$456.00
500	" " "	6,140.00;	" "	1,140.00
1,000	" " "	7,280.00;	" "	2,280.00

Policy covers any sickness and all accidents. Most popular and easiest selling form cost $1.00 a month. Profit-sharing contract based on this form. Any good man can build up an agency of 1,000 in one year.

NORTH AMERICAN ACCIDENT INSURANCE CO.

CHICAGO

Capital, $200,000 **Surplus to Policyholders, $486,414**

Deposited with State of Illinois, $100,000

LIBERAL COMMISSIONS ORGANIZED 1886

Executive Offices, 68 William Street, New York

THE ÆTNA INDEMNITY CO.

OF HARTFORD, CONN.

Fidelity and Surety Bonds

Plate Glass and Burglary Insurance

ACCIDENT AND HEALTH INSURANCE

Agencies at all Principal Cities. Live Agents Wanted

THE NEW YORK
PUBLIC LIBRARY
ASTOR, LENOX AND
TILDEN FOUNDATIONS.
1910

TABLE OF CONTENTS.

(For complete Index to "Reports of Fire Insurance Companies," see page 2 to 7.)

PAGE

Addenda 399-401, 531, B522
Adjusters, Independent C201
Addenda, Fire Department and Water Supply.B520
Agents, General and Special (see under respective companies in "Reports of Fire Insurance Companies") 9-401
Agents, List of Insurance.....C1
Agencies, Underwriters 329
Alabama, Fire Departments and Water Supplies in B3
Alaska, Fire Departments and Water Supplies in B10
Alberta, Fire Departments and Water Supplies in B497
Algeria, Fire Insurance in..... 475
American Dependencies, Insurance in..... 492
American Fire Insurance Companies, Unlicensed 359
American Mutual Fire Insurance Companies, Statistics of 233
Annual Fire Losses in the United States..... 497
Appendix, Fire Departments and Water Supplies B1
Arizona, Fire Departments and Water Supplies in B11
Arkansas, Fire Departments and Water Supplies in B13
Argentine Republic, Fire Insurance in..... 475
Arson and Incendiarism B522
Associated Factory Mutual Fire Insurance Companies 404
Attorneys and Counselors, Insurance.....C212
Australasian Fire Insurance Companies..... 476
Austrian Fire Insurance Companies..... 464
Automobile Policies, Risks Covered by..... 532
Automatic Sprinkler Leakage Insurance..... 533
Automatic Sprinklers, List of..... 531

Baltimore, Fire Premiums in 1909 in..... 542
Bahama Islands, Fire Insurance in..... 475
Balkan States Fire Insurance Companies..... 464
Barbados, Fire Insurance in..... 475
Belgian Fire Insurance Companies..... 465
Bermuda, Fire Insurance in..... 475
Boston, Fire Premiums in 1909 in..... 542
Brazil, Fire Insurance in..... 477
British Columbia, Fire Departments and Water Supplies in B494
British Companies which Ceased to Exist in 1909 460
British Fire Insurance Companies, Statements for 1909 .....474, 548
British Guiana, Fire Insurance in..... 475
Brokers and Companies Accepting Surplus Lines 534
Brooklyn, Fire Premiums in 1909 in..... 542
Brooklyn, Insurance Losses in..... 456

Chicago, Fire Premiums in 1909 in..... 542
California, Fire Departments and Water Supplies in B17
California, Fire Insurance for Twenty-four Years in 473
Canada, Companies Licensed to do Business in. 490
Canada, Fire Departments and Water Supplies in B494
Canada, Statutory Requirements in..... 481
Canada, Fire Insurance in..... 481
Canada, Provincial Companies in..... 491
Canada, Monthly Fire Losses in U. S. and.... 403
Cape Colony, Fire Insurance in..... 477
Capital and Dividends 510
Chili, Fire Insurance in..... 477
China, Fire Insurance Companies in..... 478
Cities, Statistics of Fires in American..... 498
Colorado, Fire Departments and Water Supplies in B28
Commissions of Fire Insurance Companies.... 424
Companies and Brokers Accepting Surplus Lines 534

PAGE

Conflagrations in the World's History, Notable 472
Connecticut, Fire Departments and Water Supplies in B34
Counselors, Insurance Attorneys and.....C212
Cuba, Fire Insurance Companies in..... 478

Danish Fire Insurance Companies..... 469
Dependencies, Insurance in American..... 492
Delaware, Fire Departments and Water Supplies in B43
Departments and Water Supplies, Fire..... B1
Directory of Fire and Marine Insurance Companies in Great Britain 457
District of Columbia, Fire Departments and Water Supplies in B45
Dividends, Capital and..... 510
Dividends of American Fire Insurance Companies for Twenty-five Years..... 502
Dutch Fire Insurance Companies..... 465

Earned Premium, Scales for Computing....402-406
Egypt, Fire Insurance Companies in..... 478
European, Fire Insurance Business in 1908, Synopsis of 464
Expenses of Fire Insurance Companies..... 422

Factory Mutual Insurance Companies, Associated 404
Factory Mutual Insurance Companies, Junior Conference of 404
Failed and Retired Companies.....431, 531
Finnish Fire Insurance Companies..... 469
Fire Business of British Companies in 1909..474, 548
Fire Insurance Companies, Reports of (see Detailed Index, pages 2-7). (See Addenda.)
Fire Insurance Companies, Statistics of Mutual 233
Fire Insurance Companies, Statistics of American Stock 9
Fire Insurance Companies, Statistics of U. S. Branches of Foreign..... 196
Fire Insurance Companies, Unlicensed American 359
Fire Insurance Companies, Unlicensed Foreign 361
Fire Insurance in the United States, Total.... 522
Fire Departments and Water Supplies..... B1
Fire Departments and Water Supply (Addenda) B520
Fire Departments and Water Supplies in—
Alabama B3
Alaska B10
Alberta B497
Arizona B11
Arkansas B13
British Columbia B494
California B17
Canada B494
Colorado B28
Connecticut B34
Delaware B43
District of Columbia B45
Florida B46
Georgia B50
Hawaii B57
Idaho B58
Illinois B60
Indiana B90
Iowa B108
Kansas B134
Kentucky B146
Louisiana B155
Maine B159
Manitoba B495
Maryland B169
Massachusetts B173
Michigan B199
Minnesota B220
Mississippi B239
Missouri B244

PAGE
Montana B257
Nebraska B260
Newfoundland B497
Nevada B271
New Brunswick B495
New Hampshire B273
New Jersey B281
New Mexico B296
New York B298
North Carolina B334
North Dakota B340
Nova Scotia B498
Ohio B343
Oklahoma B373
Ontario B500
Oregon B377
Pennsylvania B381
Prince Edward Island....B515
Quebec B516
Rhode Island B417
Saskatchewan B497
South Carolina B420
South Dakota B424
Tennessee B429
Texas B434
Utah B448
Vermont B450
Virginia B457
Washington B464
West Virginia B470
Wisconsin B475
Wyoming B492
Fire Insurance Companies—
Australasian 476
Austrian 464
Balkan States 464
Belgian 465
Brazilian 477
Statements for 1909, British....474, 548
Chinese 478
Danish 469
Dutch 465
Finnish 469
French 465
German 466
Great Britain, Statistics of, in.....461, 474, 548
Greek 478
Home Office Statements of Foreign, 461, 464, 474, 475, 481, 548, 550
Italian 468
Norwegian 469
Portuguese 470, 479
Russian 468
Scandinavian 469
Spanish 470, 479
Swedish 469
Swiss 470
In Hands of Receivers.... 449
Licensed to do Business in Canada, List of. 490
Failed or Retired 431
Reports of (see Complete Index, pages 2-7), 9-401
Fire Insurance Field Men....9-401
Fire Insurance in—
Algeria 475
Argentine Republic 475
Australasia 476
Bahama Islands 475
Barbados 475
Bermuda 475
Brazil 477
British Guiana 475
Canada 490
Cape Colony 477
Chili 477
China 478
Cuba 478
Egypt 478
Europe 464
Foreign Countries, 461, 464, 474, 475, 481, 548, 550
Gibraltar 478
Hawaii 492
Indiana 478
Jamaica 478
Japan 479
Java 479
Madeira Islands 479
New Zealand 476
Paraguay 479
Peru 479
Philippine Islands 492

PAGE
Porto Rico 492
Portugal 470, 479
Samoa 493
Servia 464
Spain 470, 479
Tasmania 480
Turkey (Balkan States) 480
Uruguay 480
West Indies 475, 478
Fires in the World's History, Great.... 472
Fire Insurance Premiums in New York City.. 452
Fire Insurance Ratios.... 426
Fire Insurance Stocks and Dividends.... 502
Fire Insurance Transacted in Canada.... 490
Fire and Marine Insurance Written and in Force 528
Fire Losses in New York.... 456
Fire Losses in the United States and Canada, Monthly 403
Fires, Large, in United States and Canada.... 494
Fire Losses in United States, Annual.... 497
Fire Patrols in the United States.... 493
Fire Risks and Rates, Term.... 428
Fire Risks Written and in Force.... 528
Fire Underwriters' Organizations....407, 448, B522
Fires in American Cities, Statistics of.... 498
Florida, Fire Departments and Water Supplies in B46
Foreign Companies in Great Britain.... 460
Foreign Companies Operating in U. S., Unlicensed 361
Foreign Companies, Receipts from and Remittances to Home Offices 471
Foreign Companies' Home Office Statements, 461, 464, 474, 475, 481
Foreign Companies, Statistics of United States Branches of Fire....196, B522
Foreign Countries, Insurance in, 461, 464, 474, 475, 481, 548, 550
Foreign Marine Companies, Statistics of U. S. Branches of 19
French Insurance Companies.... 46

Georgia, Fire Department and Water Supplies in B5
German Fire Insurance Companies.... 46
Gibraltar, Fire Insurance in.... 47
Great Britain Companies, Directory of.... 45
Great Britain, Foreign Companies in.... 46
Great Britain, New Companies in.... 46
Great Britain, Statistics of Fire Insurance Companies in 461, 474, 54
Greece, Fire Insurance in (Balkan States).... 47

Hawaii, Fire Departments and Water Supply in ....B
Hawaii, Fire Insurance in.... 4
Home Offices, Foreign Companies, Receipts from and Remittances to.... 4

Idaho, Fire Departments and Water Supplies in ....B
Illinois, Fire Departments and Water Supplies in ....B
Incendiarism and Arson B5
India, Fire Insurance in.... 4
Indiana, Fire Departments and Water Supplies in ....B
Index to Reports of Fire Insurance Companies ....
Insurance Agents, List of....
Insurance in American Dependencies ....
Insurance Lawyers, List of....C
Insurance Officials, State....
Insurance Written and in Force....
Iowa, Fire Departments and Water Supplies in ....B
Iowa Short-Rate Table....
Irish Fire Insurance Companies....
Italian Fire Insurance Companies....
Jamaica, Fire Insurance in....
Japan, Fire Insurance Companies in....
Java, Fire Insurance in....
Junior Conference of Factory Mutual Insurance Companies ....

Kansas, Fire Departments and Water Supplies in ....B
Kansas City, Fire Premiums in 1909 in....
Kentucky, Fire Departments and Water Supplies in ....B

PAGE

Lawyers, List of Insurance.....C212
Leakage Insurance, Automatic Sprinkler..... 533
Legislatures of States and Territories..... 451
List of Fire Underwriters' Organizations..407, 448
Lloyds, New 541
Lloyds and Reciprocal Underwriters, Statements of 335
Louisville, Fire Premiums in 1909 in..... 542
Losses, Insurance, in Brooklyn..... 456
Losses, Annual Fire, in United States..... 497
Losses Under Perpetual Policies.....B522
Losses in U. S. and Canada, Monthly Fire.... 403
Louisiana, Fire Departments and Water Supplies in B155

Madeira, Fire Insurance in..... 479
Maine, Fire Departments and Water Supplies in B159
Manitoba, Fire Departments and Water Supplies in B495
Marine Companies, Statistics of United States Branches of Foreign 196
Marine Insurance Companies, Reports of (see Complete Index, pages 2-7).....9-401
Maryland, Fire Departments and Water Supplies in B169
Massachusetts, Fire Departments and Water Supplies in B173
Michigan, Fire Departments and Water Supplies in B199
Milwaukee, Fire Premiums in 1909 in..... 542
Minneapolis, Fire Premiums in 1909 in..... 542
Minnesota, Fire Departments and Water Supplies in B220
Mississippi, Fire Departments and Water Supplies in B239
Missouri, Fire Departments and Water Supplies in B244
Montana, Fire Departments and Water Supplies in B257
Monthly Fire Losses in U. S. and Canada.... 403
Mutual Fire Insurance Companies, Statistics of 233

National Association of Factory Mutual Insurance Companies 417
National Board of Fire Underwriters, Statistics of 418-430
Nebraska, Fire Departments and Water Supplies in B260
Nevada, Fire Departments and Water Supplies in B271
Newfoundland Fire Departments and Water Supplies in B497
Newark, N. J., Fire Premiums in 1909 in..... 542
New Brunswick, Fire Departments and Water Supplies in B495
New Companies, Mutual 541
New Companies, Stock 540
New Hampshire, Fire Departments and Water Supplies in B273
New Insurance Associations of Great Britain. 463
New Jersey, Fire Departments and Water Supplies in B281
New Lloyds 541
New Mexico, Fire Departments and Water Supplies in B296
New Orleans, Fire Premiums in 1909 in..... 533
New York City, Fire Insurance Premiums in.. 452
New York, Fire Departments and Water Supplies in B298
New York, Fire Losses in..... 456
New York Short-Rate Table.....402-403
New Zealand, Fire Insurance in..... 476
Notable Conflagrations in the World's History. 472
North Carolina, Fire Departments and Water Supplies in B334
North Dakota, Fire Departments and Water Supplies in B340
Norwegian Fire Insurance Companies..... 469
Nova Scotia, Fire Departments and Water Supplies in B498

Obituary Record 538
Official Changes 536
Officials Having Authority in Insurance Matters, State 451
Ohio, Fire Departments and Water Supplies in B343
Oklahoma, Fire Departments and Water Supplies in B373

PAGE

Ontario, Fire Departments and Water Supplies in B500
Oregon, Fire Departments and Water Supplies in B377
Organizations of Fire Underwriters..407, 448, B522

Pacific Coast Short-Rate Table..... 405
Paraguay, Fire Insurance in..... 479
Patrols of the United States, Fire..... 493
Pennsylvania, Fire Departments and Water Supplies in B381
Perpetual Fire Insurance Risks and Premiums. 480
Perpetual Policies, Losses Incurred Under...B522
Peru, Fire Insurance Companies in..... 479
Philadelphia, Fire Premiums in 1909 in..... 542
Philippine Islands, Fire Insurance in..... 492
Porto Rico, Fire Insurance in..... 492
Portugal, Fire Insurance in.....470, 479
Premiums in New York City, Fire Insurance. 452
Premiums and Risks, Perpetual 480
Premiums in New Orleans in 1909..... 533
Premiums in Various Cities, Fire..... 542
Prince Edward Island, Fire Departments and Water Supplies in B515
Provincial Companies in Canada..... 491
Publishers' Preface xvii

Quebec, Fire Departments and Water Supplies in B516

Rates and Risks, Term Fire..... 428
Ratios, Table of 426
Receivers of Fire Insurance Companies..... 449
Recapitulation of Statistics of American and Foreign Stock Companies in the United States 511
Recapitulation of Statistics of Mutual Companies in the United States 517
Receipts from and Remittances to Home Offices, Foreign Companies..... 471
Record of Year 536
Remittances to and Receipts from Home Offices, Foreign Companies 471
Reports of Fire Insurance Companies..9-401, B522 (See Index pages 2-7.)
Retired in 1909, British Companies which..... 460
Retired Fire Insurance Companies.....431, 531
Rhode Island, Fire Departments and Water Supplies in B417
Risks and Rates, Term Fire..... 428
Risks Outstanding 428
Risks and Premiums, Perpetual..... 480
Risks Written, Premiums and Losses..... 418
Risks Written and in Force..... 528
Risks Written, Premiums Charged..... 420
Russian Fire Insurance Companies..... 468

Samoa, Fire Insurance in..... 493
San Francisco, Fire Premiums in 1909 in..... 542
Saskatchewan, Fire Departments and Water Supplies in B497
Scandinavian Fire Insurance Companies..... 469
Servia, Fire Insurance in (Balkan States)..... 464
Short-Rate tables 402-406
St. Louis, Fire Premiums in 1909 in..... 542
St. Paul, Fire Premiums in 1909 in..... 542
South Carolina, Fire Departments and Water Supplies in B420
South Dakota, Fire Department and Water Supplies in B424
Spain, Fire Insurance in.....470, 479
Sprinklers, List of Automatic..... 531
State and Territorial Legislatures 451
State Officials Having Authority in Insurance Matters 451
State Fire Marshals' Association of America.. 531
Statistics of Fire Insurance Companies of Foreign Countries....461, 464, 474, 475, 481, 548, 550
Statistics of Fires in American Cities..... 498
Statistics of Lloyds and Reciprocal Underwriters 325
Statistics of Mutual Fire Insurance Companies. 233
Statistics of Stock Fire and Marine Insurance Companies 9
Statistics of United States Branches of Foreign Fire Companies 196
Statistics of United States Branches of Foreign Marine Companies 196
Statutory Requirements in Canada..... 481
Stocks and Dividends of American Fire Insurance Companies for 25 Years..... 502

PAGE
Sprinkler Leakage Insurance, Automatic..... 533
Supplies, Fire Departments and Water..... B1
Stock Companies Transacting Tornado Insurance 462
Surplus-Line Companies and Brokers..... 534
Swedish Fire Insurance Companies..... 469
Swiss Fire and Fire Reinsurance Companies.. 470

Tasmania, Fire Insurance in..... 480
Taxation of Fire Insurance Companies..... 430
Taxes Paid by Fire Insurance Companies in 1909 530
Tennessee, Fire Departments and Water Supplies in B429
Term Fire Risks and Rates 428
Territorial Legislatures; State and..... 451
Texas, Fire Departments and Water Supplies.B434
Tornado Insurance, Stock Companies, Transacting 462
Total Fire and Marine Insurance in the United States 522
Turkey, Fire Insurance Companies in (Balkan States) 480

Underwriters' Agencies 329
Underwriters' Organizations.....407-417, 448, B522
Union Short-Rate Table..... 404

PAGE
United States, Annual Fire Losses in..... 497
U. S. and Canada, Monthly Fire Losses in.... 403
Unlicensed American Fire Insurance Companies 359
Unlicensed Foreign Fire Insurance Companies. 361
Uruguay, Fire Insurance in..... 480
Utah, Fire Departments and Water Supplies in B448

Vermont, Fire Departments and Water Supplies in B450
Virginia, Fire Departments and Water Supplies in B457

Washington, Fire Departments and Water Supplies in B464
Water Supplies, Fire Departments and..... B1
Western Union Short-Rate Table..... 404
West Virginia, Fire Departments and Water Supplies in B470
Wisconsin, Fire Departments and Water Supplies in B475
Written and in Force, Risks..... 528
Wyoming, Fire Departments and Water Supplies in B492

Year, Record of 536

New York
Safety Reserve Fund

SYRACUSE, N. Y.

The only large New York State insurance company issuing a policy combining Health and Accident indemnities together with accidental and **Natural Death** provisions.

ASSETS OVER $225,000.00

28 YEARS OF SUCCESSFUL OPERATION

A. D. BAKER & CO.

Fire and Automobile Insurance

LANSING, MICH.

Managers Western Department

EMBRACING

OHIO, INDIANA, MICHIGAN, WISCONSIN, MINNESOTA, ILLINOIS, MISSOURI, KANSAS, NEBRASKA, NORTH and SOUTH DAKOTA, and KENTUCKY

Old Colony Ins. Co.
BOSTON, MASS.

Capital - - - -	$400,000
Assets - - - -	881,612
Surplus to Policyholders - - -	488,045

Boston Ins. Co.
BOSTON, MASS.

Capital - -	$1,000,000
Assets - -	6,261,009
Surplus to Policyholders	4,058,575

Michigan Commercial Ins. Co.

LANSING, MICH.

Capital - - - -	$400,000
Assets - - - -	1,308,757
Surplus to Policyholders -	460,082

OFFICERS

F. A. HOOKER, Pres. ROBERT HENKEL, Vice-Pres.
B. L. HEWETT, Asst. Sec. RALPH RAWLINGS, Asst. Sec.
A. D. BAKER, Secretary and Treasurer

A REFERENCE BOOK FOR ALL WHO REQUIRE FIRE, CASUALTY OR MISCELLANEOUS INSURANCE

REPORTS OF FIRE INSURANCE COMPANIES

Every merchant, manufacturer or property owner carrying fire, casualty, fidelity, liability or other insurance (other than life), particularly those requiring large lines, who are frequently obliged to accept policies of unlicensed or light-weight fire insurance companies, or else have their property under-insured, should have at hand a copy of "REPORTS OF FIRE INSURANCE COMPANIES," by which to judge of the quality of the policies offered by agents and brokers. This book presents the latest statements of about 900 fire and marine insurance companies, in detail, with lists of their investments, etc., and also comparative statements of about 200 casualty and miscellaneous insurance companies for a series of years.

The information concerning each company is segregated, so that all desired data relating to a single company may be found by one reference, the companies being arranged in alphabetical order in their respective groups. The book also contains a complete Index.

This publication is *a compendium of the various State insurance department reports* upon fire insurance and is *more than the equivalent of a library of such reports,* for it contains the statements of many companies which are not given in any State reports, but which companies are soliciting business in the United States.

The work embraces the following-named classes of institutions: American Stock Fire and Marine Insurance Companies (licensed); Foreign Fire and Marine Insurance Companies (licensed in the United States); American Mutual Fire and Marine Insurance Companies; Underwriters Agencies; Lloyds and Reciprocal Underwriters' Associations; Unlicensed American Fire Insurance Companies; Unlicensed Foreign Fire Insurance Companies; Casualty and Miscellaneous Insurance Companies.

Some of the information which is presented for the individual fire and marine companies is briefly described below:

ASSETS, DECEMBER 31, 1909.

Real estate owned (book and market value).
Mortgage loans on real estate.
Bonds and stocks owned (market value).
Collateral loans.
Cash in office and bank.
Agents' balances, not over three months due.
Interest and rents accrued.
Other assets.
Total admitted assets.

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (stating amount resisted).
Unearned premiums (except perpetuals).
Amount reclaimable on perpetual policies.
Other liabilities.
Total liabilities, except capital and surplus.
Capital paid up.
Surplus over all liabilities.
Total.

In elaboration of the above-specified items of assets, the companies' real estate holdings and mortgage loans are described, in sufficient detail to assist in the formation of an opinion as to their value; detailed lists of securities for collateral loans, and bonds and stocks owned, with values, etc., are given; tabulations showing the standing and business of the companies for a series of years are presented; and names of officers, directors, general and special agents are included, with other interesting and helpful information.

The San Francisco conflagration losses of the respective companies, with information concerning their consequent surplus contributions, remittances of foreign companies, etc., are also presented in this book.

The data contained in "REPORTS OF FIRE INSURANCE COMPANIES" are such as to render this publication of the utmost usefulness to all who buy or sell fire, marine, casualty or other kinds of insurance (except life). It enables the possessor to discover at once the character, importance and degree of reliability of any company whose agency or policy he is likely to be offered; and gives sufficient detail to enable him to form a just opinion upon such a company.

"REPORTS OF FIRE INSURANCE COMPANIES" comprise over 430 pages, and is substantially and handsomely bound in red cloth and gold. Price per copy, $5.00, sent prepaid to any address in the United States, or any country in the Postal Union, on receipt of price.

The information embraced in this book is kept up to date by means of eleven MONTHLY SUPPLEMENTS, which will be furnished to subscribers to the book at $2.00 per annum, or $7.00 with the Annual Book. An excellent binder for the Supplements may be obtained for $1.00.

THE SPECTATOR COMPANY, PUBLISHERS, 135 WILLIAM ST., NEW YORK

THE FIDELITY AND CASUALTY CO.

OF NEW YORK

1876 GEORGE F. SEWARD, President 1910
ROBERT J. HILLAS, Vice-President and Secretary

FIDELITY . .
LIABILITY . .
ACCIDENT . .
HEALTH . .
STEAM BOILER
ELEVATOR . .
PLATE GLASS .
BURGLARY . .
FLY WHEEL .
PHYSICIANS' & DRUGGISTS' LIABILITY . .

This Company has been engaged in the several MINOR MISCELLANEOUS LINES of insurance for thirty-four years, and has built up gradually and prudently A VERY LARGE CASUALTY INSURANCE BUSINESS. Its annual income from premiums is over SIX MILLION SIX HUNDRED THOUSAND DOLLARS. Its business is protected by assets of over NINE MILLION SIX HUNDRED THOUSAND DOLLARS, including an unearned premium reserve of over THREE AND THREE-QUARTER MILLION DOLLARS, and a special reserve against contingent claims of over ONE MILLION SEVEN HUNDRED THOUSAND DOLLARS. It has paid over THIRTY-TWO MILLIONS to its policy-holders FOR LOSSES. Its constant effort is to give its clients not only INSURANCE indemnity, but prompt and effective INSPECTION and ADJUSTING SERVICES.

INSURANCE THAT INSURES

Capital, $1,000,000.00 Surplus, $2,564,229.90

DIRECTORS:

WM. P. DIXON, ALFRED W. HOYT, GEO. E. IDE, W. G. LOW, FRANK LYMAN, W. EMLEN ROOSEVELT, J. G. McCULLOUGH, WM. J. MATHESON, ALEXANDER E. ORR, HENRY E. PIERREPONT, GEO. F. SEWARD. WM. H. PORTER, ANTON A. RAVEN, JOHN J. RIKER,

Principal Offices: 92-94 Liberty St. and 97-103 Cedar St., New York

Agents in all considerable towns

The PROVIDENT Life and Trust Company

Of Philadelphia, Pa.

Asa S. Wing, President T. Wistar Brown, Vice-President
Joseph Ashbrook, Vice-President and Manager Insurance Dept.
David G. Alsop, Actuary J. Thomas Moore, Supt. of Agencies

Insurance in Force	$214,509,255.00
Assets	70,514,350.45
Contingent Reserve Including Capital Stock, $1,000,000	9,207,276.38

New Policies—Low Premiums—Large Dividends

THE LOWEST MORTALITY IN AMERICA FOR 45 YEARS

UNSURPASSED IN ECONOMY OF MANAGEMENT

"The Company of the South"

¶ The public confidence in the Empire Life is due to the past accomplishments of the Company—its fair treatment of policyholders—and its able, conservative management.

¶ The Empire Life's increase in new business in Georgia alone for the past twelve months was $3,264,615—and easily lead all other life companies.

¶ The attractive policies issued by the Empire sell readily. All Empire agents are making money.

¶ Hustling managers and field men wanted. Write us.

Empire Life Insurance Co.

OLD LINE, MUTUAL, LEGAL RESERVE

Home Offices :-: :-: ATLANTA, GA.

Index to Advertisers.

	Page
Adams & Boyle, Little Rock	c-5
Adams, C. J., Co., Atlantic City	c-111
Ætna Indemnity Co., New York	ii
Agricultural Ins. Co. of Watertown, N. Y.	xxiii
American Liability Co., Cincinnati	xxvi
American Surety Co. of New York	xl
American Temperance Life Ins. Assn., N. Y	lxv
American Union Fire Insurance Co., Phila.	xiv
Anderson, J. S., & Son, Cedar Rapids, Ia.	c-48
Armstrong-Roth-Cady Co., Buffalo	c-117
Arnold, Morton & Irvine, Columbus	c-227
Arnold, Raines & Co., Little Rock	c-6
Arrett & Hawley Ins. Agency, Phila., Pa.	c-155
Ashley, Egbert F., & Co., Rochester	c-132
Assecuranz Compass, Vienna, Austria	lvii
Atkinson, J. F., & Wm. F., Brooklyn, N. Y.	c-116
Atlas Assurance Co., New York	lxviii
Automatic Sprinkler Co. of America, New York	c-234
Bagley & Willet, Atlanta	c-23
Bailey, E. S., New York city	cover
Baldwin & Frick, Baltimore	c-73
Baltimore Life Ins. Co., Baltimore	xliii
Bankers Life Association of Des Moines, Ia.	xxiv
Bankers Life Ins. Co., New York	xxv
Bankers Surety Co., Cleveland	xxvi
Barbee & Castleman, Louisville, Ky	c-60
Barron, Moore & Barron, Columbia, S. C.	c-229
Barry, J. Ramsey, & Co., Baltimore	c-72
Bates, H. L. A., San Francisco	c-11
Bay State Mutual Life Ins. Co., Phila	lxvi
Beattie, Wm. A., Boston	c-75
Beers, Kenison & Co., Galveston, Tex	c-174
Benedict, Gill & Smith, Denver	c-14
Berkshire Life Ins. Co. of Pittsfield, Mass.	xlvi
Bickaler, Bennett & Nye, Denver	c-214
Bloodgood, Kemper & Bloodgood, Milwaukee.	c-231
Bond, Thomas E., Baltimore	c-204
Bond & Schoeneck, Syracuse	c-227
Boston Insurance Co., Boston	vii
Bristol, John I. D., New York	c-128-b
British American Asurance Co., Toronto	lviii
Brock-Jones & Co., Chas., Chicago	c-29
Brooklyn Adjustment Bureau, Brooklyn, N.Y.	c-207
Brown, Anderson & Young, Chicago	c-29
Brown, Charles R., & Co., Galveston, Tex.	c-172
Brown, Edward, & Sons, San Francisco	c-12
Brown, Jackson & Knight, Charleston	c-231
Brown, James B., Jr., Denver	c-15
Brown, J. Howard, & Co., Philadelphia	c-155
Brown, T. Y., & Co., New York	c-123
Brown, Willard S., & Co., New York	c-122
Brown, William P., Boston	c-204
Burkett, Miller & Moore, Chattanooga	c-229
Busbee & Busbee, Raleigh	c-227
Buxton Insuring Agency, New York	c-121
Bryne, W. M., & Co., St. Louis	c-100
Cameron, John S., Atlanta	c-23
Campbell, C. P., Ins. Agency, Pittsburg, Pa.	c-158
Campbell, Walter T., & Co., St. Louis	c-102
Candee Insurance Agency, Cairo, Ill	c-28
Cannon, C. W., San Antonio	c-175
Carr, Beggs & Steinmetz, Philadelphia	c-228
Carr Bros., St. Louis	c-102
Central Union Fire Ins. Co., Kansas City	xxx-a
Chase, Herbert H., San Bernardino	c-214
Cherry, U. S. G., Sioux Falls	c-229
Cincinnati Underwriters, Cincinnati	xxxi
City of New York Ins. Co., New York, D-2—Opposite	c-75
Clapp, E. E., & Co., New York	c-125
Clarke, Charles M., & Co., Buffalo	c-117
Clark, Martin, Buffalo	c-226
Clark, W. L., Co., Pittsburg	c-159
Cloud, J. G., New York	c-121
Cochran, Thomas, & Co., Dallas	c-171
Cobb, Geo. M., & Co., Indianapolis	c-41
Cobb, Howard & Bailey, Cincinnati	c-227
Columbian Woodman, Eminent Household of, Atlanta	Liv
Commercial Union Assurance Co., Ltd., of London	xliii
Conklin & Zonne Co., Minneapolis	c-90
Continental Casualty Co., Chicago	xvi
Cooper & Hall, Nashville	c-169
Corley, D. C., Decatur	c-217
Cory, John D., & Co., Chicago	c-29
Coyle, Robt. M., & Co., Philadelphia	c-156
Crane, Hugh C., Birmingham, Ala	c-212
Crane & Crane, Dallas	c-229
Cratty Bros., Jarvis & Hudson, Chicago	c-217
Cravens & Cage, Houston, Tex	c-175
Crescent Adj. & Insp'n Co., New Orleans	c-65
Critchell, Miller, Whitney & Barbour, Chicago	c-30
Crum & Foster, New York	c-127
Cunningham & Co., New York	c-128
Davis, Edgar M., St. Louis	c-101
Daugherty, J. W., & Co., St. Louis	c-102
de Roode, H., & Co., Chicago	c-29
Dexter & Mahana, Dallas	c-173
Dinkelspiel, Henry G. W., San Francisco	c-214
Douglas Bros., New York	c-121
Dox, Charles E., Chicago	c-29
Drennon, Schafer & Co., Kansas City, Mo.	c-97
Dudley, John L., Jr., Co., New York	c-124
Duer & Gillespie, New York	c-121
Duffey, T. A., New York	c-128
Dunnahoo, Frank H., South Bend, Ind	c-219
Dutton, Percy B., Rochester	c-133
Duval, E. B., & Co., Baltimore	c-72
Edwards, George, & Co., Pittsburg	c-159
Emery & Norton, New Orleans	c-64
Empire Life Ins. Co., Atlanta	x
Empire Life Ins. Co., Beaumont	xiv
Empire State Surety Co., New York	xxxii
Employers Liability Assur. Corp., Boston	xviii
Equitable Life Assurance Society, New York	c-128-a
Evans, Chas. T., Philadelphia	c-156
Ferguson & Scott, Louisville, Ky	c-62
Ferris-Conaway-Selbach Agency, Denver	c-15
Fidelity and Casualty Co., New York	ix
Fidelity Mutual Life Ins. Co., Philadelphia	xxiv-d
Field & Cowles, Boston, Mass	c-75
Fisk & Robinson, New York	Cover
Flanegin, Wm. W., & Co., Pittsburg	c-158
Fletcher & Dodge, Jacksonville	c-215
Flinn, F. A., New York	xxiv-d
Frankfort Marine, Accident and Plate Glass Insurance Co., New York	xli
Freeholders General Agency, Topeka	c-65
Frelinghuysen, J. S., New York	c-127
French, Stephen, Louisville	c-204
Gamewell Fire Alarm Telegraph Co., N. Y.	lxx
Geer, B., & Son., Saginaw, Mich	c-87
Georgia Home Ins. Co. of Columbus, Ga.	lv
German Fire Ins. Co. of Pittsburg	lxvi
German Fire Ins. Co. of Wheeling, W. Va.	lxviii
Germania Fire Ins. Co. of New York	xviii
Germania Life Ins. Co. of New York	xxvii
Gillingham, Harold E., Philadelphia	c-156
Girard Fire & Marine Ins. Co., Philadelphia.	xliv
Godchaux & Mioton, Ltd., New Orleans	c-66
Gordon & Hoadley, San Francisco	c-12
Granite State Fire Ins. Co., Portsm'th, N.H.	lxvii
Gray, Cabell, St. Louis	c-102
Greensboro Life Ins. Co., Greensboro	xxiv-b
Gund, Fred M., Freeport, Ill	xvi
Hall, Claud D., St. Louis	c-225
Hall, Edward E., New York	c-123
Hall, Edward E., & Co., New York	c-123
Hall & Henshaw	Cover
Hanover Fire Ins. Co., New York	lxviii
Hardeman, Jones, Callaway & Johnson, Macon	c-216
Hartford Fire Ins. Co., Hartford	xl
Hartford Life Ins Co., Hartford	lii
Harty, Wm. J., Savannah	c-25
Hawkeye Insurance Co., Des Moines	xxiv
Hay, Gilbert, Waco, Tex	c-174
Hilbert, Baerwald & Dawe Co., Milwaukee	c-185
Hill, J. T., Cordele	c-216
Hilliard, J. G., New York	c-122
Hinckley & Woods, Boston	c-75
Hinsdale, John W., Raleigh, N. C.	c-227
Hirschberg, F. D., & Co., St. Louis	c-101
Hogg, Gill & Jones, Houston	c-230
Holden, J. L., Chicago	c-32, c-202
Holm, Whitlock & Scarff, New York	c-226
Home Life Ins. Co. of America, Phila, Pa.	xxxix
Home Ins. Co., New York	xxx-b
Home Life Ins. Co. of New York	xxiii
Hood & Penney, Minneapolis	c-91
Hopkins, L. L., New York	c-121
Hosmer, R. W., & Co., Chicago	c-29
How, Butler & Mitchell, St. Paul	c-224
Hughs & Yates, Atlanta	c-23

PAGE

Ide & Sewall, Boston..... c-75
Illinois Life Ins. Co., Chicago..... xlvii
Insurance Agency Co., The, St. Louis..... c-100
Ins. Co. of North America, Philadelphia.... C
Irwin, Leon, & Co., New Orleans..... c-64

James, Fred S., & Co., Chicago & N. Y. c-30, c-123
Jeffries, Wolcott, Wolcott & Lankford, Norfolk c-230
John Hancock Mut. Life Ins. Co., Boston.. xl
Johnson & Cotnam, Little Rock..... c-7
Jordon, Harry P., Waco..... c-230

Kansas City Life Ins. Co., Kansas City.... xxi
Kausler, Geo. S., Ltd., New Orleans..... c-65
Kelly & Fuller, New York..... c-124
Kimball, Warren M., & Co., New York.... c-126
King, John E., New York..... c-130
King-Scheide & Co., New York..... c-130
Kitchen, J. D., & Bro., New Orleans..... c-66
Klee, Rogers & Co., Chicago..... c-29
Knowles Bros., Pensacola, Fla..... c-22
Kreismann-Theegarten Insurance Agency, St. Louis c-102
Krouse, Clarence A., & Co., Philadelphia.... c-156

Lamey, H. T., Denver..... c-15
Lathrop, Morrow, Fox & Moore, Kansas City. c-225
Law Brothers, Chicago..... c-29
Layton, Charles & Edwin, London..... li
Le Blanc & Railey, Ltd., New Orleans..... c-65
Lee, Ralph W., Washington, D. C..... c-21
Leigh, L. B., & Co., Little Rock..... c-7
Levy, Frank L., New Orleans..... c-66
Life Ins. Co. of Virginia, Richmond..... xlix
Lipscomb, Willingham & Wright, Rome, Ga. c-217
Liverpool and London and Globe, N. Y..... Lxix
London Guarantee and Accident Co., Chicago. xxv
London Mutual Fire Ins. Co., Toronto, Can. xlii
Love-Haskell Co., Omaha..... c-105
Low, Clarence F., New Orleans..... c-66
Lumber Insurers General Agency, New York. c-125

McDougall & Chapman, Ottawa, Ill..... c-218
MacEnaney, L. S., Chicago..... c-31
McKibbin & Son, Geo., New York.....xxiv-c
McMahon, Cheney & Brown, Chicago..... c-217
Magill, Henry P., & Co., Chicago..... c-32
Manhattan Life of New York..... xxvi
Manning, T. A., Dallas..... c-173
Markham, W. H., & Co., St. Louis....c-101, c-102
Marks Ins. Agency, The Ferd, New Orleans. c-66
Marsh & McLennan, Chicago and N. Y. c-30, c-130
Marshall, E. T., & Co., Chicago..... c-31
Martin Bros., & Co., Omaha..... c-107
Maryland Motor Car Ins. Co., Baltimore.... xiii
Masonic Mutual Life Assn., Washington.... xx
Massachusetts Fire and Marine Ins. Co., Boston .....D-1—Opposite c-74
Maury & Donnelly, Williams & Thompson Co., Baltimore c-71
Meador & Davis, Dallas..... c-229
Meeker-Magner Co., Chicago..... c-31
Mendenhall, Mark F., Spokane..... c-230
Merchants and Mfrs. Ins. Co. of Cincinnati. lv
Metropolitan Casualty Ins. Co., New York.xxiv-b
Metropolitan Life Ins. Co., New York..... xlviii
Michigan Commercial Ins. Co., Lansing.... vii
Millers National Ins. Co., Chicago..... xiv
Minneapolis Ins. Agency, Minneapolis..... c-90
Mississippi Valley Life Ins. Co., Little Rock.xxxix
Mize, J. H., Tuscaloosa..... c-5
Moore, Case, Lyman & Hubbard, Chicago.. c-30
Montgomery & Funkhouser, Chicago..... c-27
Montgomery & Hall, Omaha..... c-225
Morgan, J. P., & Co., New York.....Cover
Moss, The Hartwig, Ins. Agency, Ltd..... c-67
Murray, Robert W., Greensboro, N. C..... c-135
Mutual Benefit Life Ins. Co., Newark..... C
Mutual Life Insurance Co., New York..... xxx

Naghten, John, & Co., Chicago..... c-31
National Ins. Co. of Cincinnati..... lix
National Fire Ins. Co., Hartford..... xlvi
National Life Ins. Co. of Montpelier, Vt.... L
National Mutual Relief Assn., Troy, Pa... Lix
Neare Gibbs, Geo. W., & Co., Cincinnati.. c-140
Negley, D. C. & Co., Pittsburg..... c-158
Nelson, W. L., & Co., New Orleans, La.; Memphis, Tenn. c-66, c-168
Newburger & Co., Chicago..... c-31
Newman & MacBain, New York..... c-126
New Amsterdam Casualty Co., New York..xxiv-d
New York Life Ins. Co., New York..... xxxiii
New York Safety Reserve Fund, Syracuse.. vi

PAGE

New York Underwriters Agency, New York. A
Niles & Upton, Concord, N. H..... c-226
Norfolk Fire Insurance Corp'n, Norfolk....xxiv-b
North American Accident Ins. Co., Chicago. ii
North British and Mercantile Ins. Co., N. Y. Lvi
Northcott & Orr, Springfield, Ill..... c-218
Northwestern Ins. Agency, Minneapolis.... c-90
Norwich Union Fire Ins. Society, N. Y... xxvii

Obrion & Rusell, Boston..... c-75
Ogden, W. B., & Son, New York..... c-130
Ohio Farmers Ins. Co., LeRoy, Ohio..... lxv
Old Colony Ins. Co., Boston..... vii
Old Line Life Ins. Co. of Amer., Milwaukee. xxxii
Onion & Henry, San Antonio..... c-230
Order of the Golden Seal, Roxbury, N. Y... Liii
Order of Unity, Pittsburg..... lxvii
Orient Ins. Co., Hartford..... xxiv

Pacific Coast Casualty Co., San Francisco.. xliii
Pacific Mutual Life Ins. Co., Los Angeles.. xlv
Packard, D. C., Agency Co., Denver..... c-15
Page, Wead, Hunter & Scully, Peoria, Ill.... c-218
Paige, John C., & Co., Boston..... c-74
Palm, O. W., Lincoln..... c-107
Parker, Chas. E., & Co., Hartford..... c-17
Pattison & Austin, Cleveland..... c-227
Peatross & Savage, Norfolk..... c-230
Pennsylvania Fire Ins. Co. of Philadelphia.. xlii
Perry, E. F., New York..... c-128
Pescud, Peter F., New Orleans..... c-66
Pettibone & Krouse, Philadelphia..... c-157
Peyton & Mason, Muskogee..... c-228
Phœnix Assurance Co., Ltd., of London.... xxxiv
Philadelphia Underwriters, Erie, Pa..... lxx
Phillips, Alex. K., Washington, D. C..... c-21
Phillips & Hicks, Oshkosh, Wis..... c-231
Pittsburgh Ins. Co., Pittsburg, Pa..... xliv
Pittsburgh Life and Trust Co., Pittsburg.... c-2
Platt, Yungman & Co., Philadelphia..... c-167
Pohlman, G. W., Jr., Cincinnati..... c-138
Poindexter, E. W., Kansas City, Kan..... c-58
Poor, Harry T., & Co., Baltimore..... c-72
Porter, Pierre R., Kansas City..... c-225
Preferred Accident Ins. Co. of New York.. lv
Price, Smith, Spilman & Clay, Charleston.. c-231
Provident Life and Trust Co. of Phila..... ix
Provident Savings Life Assu. Soc. of N. Y. xxix
Prudential Ins. Co. of Newark, N. J. xxxvi, xxxvii
Prussian Life Ins. Co.....Inside Back Cover

Reed & Dunkle, Boston..... c-75
Read & Read, Des Moines..... c-220
Redding, Sid B., Little Rock..... c-6
Rehm & Olin, Indianapolis..... c-44
Reid, Wallace, New York..... c-122
Reinhardt, I., & Son., Dallas, Tex..... c-173
Reserve Loan Life Ins. Co., Indianapolis.... lviii
Rettew, C. Vernon, Harrisburg..... c-153
Riall, Harry L., Baltimore..... c-70
Richardson, E. J., & Sons, Baltimore..... c-73
Richardson, H. D., & Co., New Orleans, La. c-65
Richmond, Jackson & Swansen, Madison... c-231
Ridge, McNeill & Furlong, Philadelphia..... c-157
Riggs-Rossman Co., Baltimore..... c-71
Ringler Co., F. A., New York.....xxiv-d
Robertson, V. Otis, Jackson..... c-225
Rochester German Ins. Co., Rochester, N. Y.xxix
Rogers & Rollo, Chicago..... c-31
Rollins & Burdick, Chicago..... c-31
Rollo, Webster, & Co., Chicago..... c-31
Rose, C. C., Paducah, Ky..... c-204
Rosenberger, J. C., Kansas City, Mo..... c-225
Rosensteil, Ralph B., Co., Freeport, Ill.. c-34
Rothery, Emery & Perkins, Boston..... c-76
Roy Press, New York.....xxiv-a
Royal Benefit Society, Washington, D. C... lxviii
Rusk & Stringfellow, St. Joseph..... c-225

Sanborn & Blake, Madison, Wis..... c-231
Sawtelle & Montague, St. Louis..... c-102
Schuyler, Gerald L., Denver..... c-15
Scranton Life Ins. Co., Scranton, Pa..... xv
Scruggs, Gross R., & Co., Dallas, Tex..... c-170
Seaboard Fire Ins. Co., Norfolk..... c-180
Seddon Underwriting Co., New York..... c-130
Seinsheimer, J. F., & Co., Galveston..... c-172
Selling, Bernard B., Detroit..... c-224
Sewall & Alden, New York..... c-125
Sexton, Charles W., Co., Minneapolis..... c-91
Shackelford, W. T., & Co., Baltimore..... c-70
Shaw, A. F., & Co., Chicago..... c-31
Shaw, Warren, Cady & Oakes, Detroit..... c-224
Shipman & Wayne, Chicago..... c-31
Shipley, Edward E., Cincinnati..... c-14

PAGE

Simonton, F. M., Tampa..... c-216
Simpson, Campbell & Co., Boston..... c-75
Slaton & Phillips, Atlanta..... c-216
Smith, Davis & Co., Buffalo..... c-117
Smith, Foster V., Indianapolis..... c-219
Smith, J. Kelley, Clinton, Ky..... c-222
Smith, Marshall J., & Co., Ltd., New Orleans c-67
Smythe, Lee & Frost, Charleston..... c-229
Sperry, Lewis, Hartford..... c-216
Springfield F. and M. Ins. Co., Springfield.. B
Standard Accident Ins. Co., Detroit..... lxv
Standard Fire Ins. Co. of N. J., Trenton.. xlii
Standart, Frederic W., Denver, Col..... c-15
Starkweather & Shepley, Chicago, Boston, New York, Providence...c-31, c-76, c-128, c-163
State Life Insurance Co., Indianapolis..... xx
State Mutual Life Ins. Co., Rome, Ga..... xix
Stephens, Will, Los Angeles..... c-9
Stephany & Co., Atlantic City..... c-111
Stewart, The W. H., Agency Co., Denver.. c-15
Stone, Mathews & Co., Philadelphia..... c-158
Stroudbach & Stern, New Orleans..... c-65
Sturtevant, Frank C., Philadelphia..... c-157
Sun Ins. Office of London, New York.....xxxiv
Sun Ins. Office of London.....xxxiv
Svea F. and L. Ins. Co., Ltd., Gothenburg, Inside Back Cover

Tallman & Sears, New York..... c-131
Teutonia Ins. Co. of New Orleans..... lix
Theis Bros., Wilkesbarre..... c-161
Thomas, The Fred P. Co., Cleveland..... c-141
Thompson, J. H., Jackson..... c-226
Thompson, F. R., Chicago..... c-32
Thowless, Arthur J., New York..... c-131
Tongue & Longfellow, Baltimore..... c-73
Travelers Ins. Co. of Hartford..... xxi
Trezevant & Cochran, Dallas, Tex..... c-173
Turner & Thomas, Baltimore..... c-71
Tuttle, Robert R., Syracuse, N. Y.....Cover
Tyler & Rutherford, Washington, D. C..... c-21
Tyne, Thomas J., Nashville..... c-229

Umbdenstock, W. M., & Co., Chicago..... c-33

PAGE

Union & Planters Bank & Trust Co., Memphis, Tenn. c-168
Union Central Life Ins. Co. of Cincinnati.. lviii
Union Life Ins. Co., Chicago..... xxii
United Insurance Co., New York and Chicago xxxviii
United States Casualty Co., New York..... B
United States Fidelity and Guaranty Co., Baltimore xxii
United States Life Ins. Co., New York..... xli

Van Deinse, A. J., Indianapolis..... c-44
Van Houten & Sherwood Co., Jersey City... c-112
Virginia F. and M. Ins. Co., Richmond.... liii
Virginia State Ins. Co., Richmond, Va.... xx

Wadsworth, E. L., & Co., Erie, Pa..... c-152
Wagner, F. H., Agency, Minneapolis..... c-91
Wagner, Geo. E., & Co., Philadelphia..... c-158
Wagner & Taylor Co., Philadelphia..... c-156
Waller, Chandler & Grey, Chicago..... c-32
Ward, H. C., & Co., New York city..... c-121
Warner & Black, Ltd., New Orleans..... c-67
Watson, E. L., & Co., Providence, R. I..... c-163
Way, Walker & Morris, Pittsburg..... c-228
Weed & Kennedy, New York..... c-129
Werth, J. E., & Bro., St. Louis..... c-102
West, The W. H., Co., Washington, D. C... c-21
Western Assurance Co., Toronto, Canada.. lv
Western Life Indemnity Co., Chicago..... xlv
Whilden & Hancock, New York..Cover and c-124
White, Johnson & Cannon, Ohio..... c-227
Whiton & Merges, New York..... c-125
Whittemore, F. Churchill, Co., St. Louis.... c-100
Wile, Loeb & Gutman, Chicago..... c-33
Williams, Goudge & Chandler, Los Angeles.. c-214
Williamsburgh City Fire Ins. Co., New York. xliii
Williamson, R. C., & Co., Memphis..... c-167
Willson & Duffin, Louisville, Ky..... c-223
Wilson, Eugene, & Co., Bardstown, Ky.... c-60
Wolf, M., & Son., Baltimore, Md..... c-72
Wood Bros. & Comstock, New York..... c-130
Wood, Hall & Co., Buffalo..... c-117
Woodward & Williamson, Jersey City..... c-112
Worthington & Sill, Buffalo..... c-117
Yingling, John J., Allentown..... c-208

The

Maryland Motor Car Insurance Company

Principal Office: BALTIMORE, MD.

J. PURVIANCE BONSAL, President **PETER P. BLANCHARD, Sec'y-Treas.**

INSURES MOTOR CARS EXCLUSIVELY AGAINST LOSS BY FIRE FROM ANY CAUSE, LOSS OR DAMAGE IN TRANSPORTATION AND THEFT

LIBERAL POLICY, LOW RATES, PROMPT SETTLEMENTS

DIRECTORS

J. PURVIANCE BONSAL, President
JOHN R. BLAND, President U. S. Fidelity and Guaranty Co.
JACOB A. ULMAN, Vice-President Wilson Distilling Co.
W. IRVINE KEYSER, Capitalist
CHARLES E. RIEMAN, President Western Nat'l Bank, Baltimore
MILES WHITE, Jr., Capitalist
JAMES A. RICHARDSON, Insurance Underwriter

ORGANIZED AND INCORPORATED UNDER THE LAWS OF PENNSYLVANIA

AMERICAN UNION FIRE INSURANCE COMPANY

PHILADELPHIA

JAMES F. STONE, President

331-337 WALNUT STREET

LEON R. LEVY
President

FOXHALL A. PARKER
Secretary

Empire Life Insurance Company

BEAUMONT
TEXAS

We desire to employ a number of additional agents in Texas and Louisiana. Our contracts are liberal and you deal direct with the Company

Capital - - $300,000

Scranton Life Insurance Company

JAS. S. McANULTY - - - President

The Company with a Spotless Past
Prosperous Present
and an
Auspicious Future

Official Examination of the Company on March 3, 1910, by the

PENNSYLVANIA INSURANCE DEPARTMENT

Showed

Net Assets - - - -	$584,482.62
Net Liabilities, including Capital -	220,108.25
Surplus and Capital - - -	364,374.37

Its policies are the acme of liberality; unusual benefits for usual rates.

Good territory and generous contracts to reliable salesmen.

HOME OFFICE: SCRANTON, PA.

Continental Casualty Co.

CHICAGO

H. G. B. ALEXANDER, President

The LARGEST and GREATEST HEALTH and ACCIDENT Insurance Company in the World.

Premiums 1909 - $3,116,000.

The ONLY Health and Accident Company operating in EVERY State and Territory.

The ONLY one paying more than 250 claims daily.

"Every time the clock ticks every working hour, IT PAYS a dime to somebody, somewhere, who is SICK or HURT."

Nearly $10,000,000 PAID TO about 400,000 Policyholders.

Most Liberal Policies—Prompt Pay. Most Liberal Contracts to Agents.
"Often Copied; Never Equalled."

The Williamsburgh City Fire Insurance Company of Brooklyn, N. Y.

Western Department, Freeport, Ill.

Fifty-seventh Annual Statement, January 1st, 1910

ASSETS	
Real Estate - - -	$90,000.00
Bonds and Mortgages -	402,100.00
Stocks and Bonds - -	1,607,775.00
Cash in Banks and Offices -	361,702.71
Premiums in course of Collection - - - -	305,437.91
Interest Accrued - - -	15,871.50
Due from Other Companies -	4,179.06
Total Assets - -	$2,787,066.18

LIABILITIES	
Due for Unpaid Losses -	$177,029.70
Reserved for Re-Insurance	1,538,564.11
All other Claims - - -	30,950,32
Total Liabilities -	$1,746,544.13
Capital Stock - $250,000.00	
NET SURPLUS 790,522.05	
Surplus to Policyholders -	$1,040,522.05
	$2,787,066.18

Offices, No. 59 John Street, New York

MARSHALL S. DRIGGS, Pres. FREDERICK H. WAY, Secy. F. H. DOUGLASS, Gen. Agent

FRED. M. GUND, Mgr., Western Dept., Freeport, Ill.

Illinois, Iowa, Wisconsin, Minnesota, South Dakota, Kansas, Missouri, Nebraska, Indiana and Michigan

Policies issued under provisions of the Safety Fund Law of the State of New York

PUBLISHERS' ANNOUNCEMENT.

For thirty-seven years THE INSURANCE YEAR BOOK has appeared annually, expanding year by year with the growth of the insurance business, and adding new features to its mass of information as the conditions demanded. The publishers therefore take pride in presenting the thirty-eighth annual edition, and in acknowledging the widespread recognition that has been accorded this publication, both in this country and abroad. Its present development is the result of a series of evolutions, similar to those through which the insurance business itself has passed.

The 1910 edition of the YEAR BOOK is issued in two volumes as heretofore, one being devoted to LIFE, CASUALTY and MISCELLANEOUS INSURANCE, and the other to FIRE and MARINE INSURANCE. Each volume contains the standard statistics regarding companies and their transactions that are necessary to perfect their history from year to year. These statistics are brought forward to include their transactions to December 31, 1909. The statistical tables are compiled from official data, the annual reports to the New York Insurance Department being used for those companies doing business in that State; for other companies the official data have been secured from the department reports of the States wherein they do business, or from other official sources. The utmost care has been taken to make these compilations complete and accurate.

An innovation which was introduced in the Fire and Marine Volume four years ago, whereby all the essential information concerning the standing, business, officers, directors, field men, etc., of each company is grouped together, is continued this year. The great amount of detailed information in this department caused an increase of about 300 pages in the size of the book, as compared with previous years.

The department relating to "Fire Departments and Water Supply," comprising over 500 pages, is more complete than ever before. It contains statistics showing the water supply and means for fire protection in fifty-eight hundred cities and villages, the data having been brought down to date. These statistics are the result of over thirty years' experience in obtaining information and compiling the same, and form the fullest and most complete statement regarding the fire protective equipment of the numerous places that has ever been compiled.

Attention is invited to the list of prominent agents, which contains the names of over 40,000 persons representing insurance interests in various parts of the country. The abbreviations following the name in each case indicate the branches of insurance prosecuted by the agent. This is the most complete list of agents ever published, and will be found to be of great value to managers of companies.

Our thanks are due to the heads of Insurance Departments of the various States and to officers of companies for their courtesy and promptness in furnishing us with desired information.

THE SPECTATOR COMPANY.

NEW YORK, June 18, 1910.

GERMANIA

FIRE INSURANCE COMPANY

NEW YORK

ORGANIZED 1859

Cash Capital	$1,000,000.00
Assets	6,562,329.14
Net Surplus	2,008,419.02

HEAD OFFICE:

Corner William and Cedar Streets

THE EMPLOYERS' LIABILITY

ASSURANCE CORPORATION

(Limited) of London, England

UNITED STATES BRANCH

SAMUEL APPLETON, United States Manager, 33 Broad Street, Boston.

TRUSTEES
FRANK G. WEBSTER, Esq.
JOHN LOWELL, Esq.
WILLIAM D. MANDELL, Esq.

ADVISORY BOARD
WM. ALLEN BUTLER, Jr., Esq.
GEN. FRANCIS V. GREENE
WILLIAM D. BALDWIN, Esq.

EXECUTIVE COMMITTEE
HENRY M. ROGERS, Esq.
JOHN B. THOMAS, Esq.
CHAS. FRANCIS ADAMS, 2nd, Esq.
CHARLES F. EDGAR, Esq.

HEAD OFFICE

Summary of Statement December 31, 1909

Capital Subscribed	$5,000,000.00
Capital Paid Up in Cash	1,000,000.00
Surplus to Policyholders exclusive of guaranteed capital	3,883,172.39
Total Available Resources	12,507,295.46

UNITED STATES BRANCH

Summary of Statement December 31, 1909

Deposited with Insurance Depts. New York, Mass., Ohio, Virginia and Trustees	$4,434,172.12
Assets	5,063,420.35
Liabilities	3,151,438.36
Surplus to Policyholders	1,911,981.99

LIABILITY, STEAM BOILER, ACCIDENT, HEALTH, FIDELITY AND BURGLARY INSURANCE

The Pioneer of Liability Insurance in the world and a leader in ACCIDENT Insurance in America

Others' Efforts Have Won Success

In the Sale of Life Insurance.

You can do it too, if you represent the right company.

The prosperity and success of solicitors working for

THE STATE MUTUAL LIFE INSURANCE COMPANY

of ROME, GEORGIA

Is evidenced by the wonderful growth of the company during the past four years:

	1905	1910
Income	$262,172.91	$2,020,056.26
Paid Policyholders and Beneficiaries .	31,333,09	580,346.73
	Jan. 1, 1906	Jan. 1, 1910
Admitted Assets . .	296,381.91	2,773,747.35
Insurance in Force .	3,795,500.00	38,644,627.00

State Mutual Agency Contracts

are liberal and there is always a good place for the reliable and progressive producer.

WRITE TO THE

STATE MUTUAL LIFE INSURANCE CO.

C. R. PORTER, President
Head Office, ROME, GA.

1894 THE STATE 1910

LIFE INSURANCE COMPANY

INDIANAPOLIS

UNEQUALLED IN SOLID ACHIEVEMENT

Assets, Dec. 31, 1909, $8,580,830.58 **Surplus, 1909, $1,174,606.34**

GROWTH UNPARALLELED

	GAIN IN ADMITTED ASSETS	GAIN IN SURPLUS
1907	$1,001,409.00	$27,775.00
1908	1,023,700.00	153,161.00
1909	1,201,977.14	314,044.74

EIGHT MILLION DOLLARS IN SECURITIES DEPOSITED WITH THE STATE OF INDIANA

This is $848,861 More Than is Required by Law

MOST ATTRACTIVE AGENCY CONTRACTS

Our Own Idea

Every Contract Direct with the Company

Scores of Good Men Have Joined the State Life Field Force Since January 1, 1910

On All Agency Matters Address

CHAS. F. COFFIN, 2nd Vice-Pres. **1231 State Life Bldg**

A FEDERAL INSTITUTION

The Masonic Mutual Life Association

of the

District of Columbia

CHARTERED BY A SPECIAL ACT OF CONGRESS, March 3, 1869.

Combines legal reserve safety with fraternal economy.

Required by its Charter to maintain the legal reserve on every policy it issues.

It has paid in full every claim against it.

MODERN, UP-TO-DATE POLICIES

Exclusive Territory to Good Agents

WM. MONTGOMERY, *Secretary*, Washington, D.C.

ORGANIZED 1865

Virginia State Insurance Co.

RICHMOND, VA

Cash Capital - - $200,000.0

Losses Paid, over - 4,700,000.0

Surplus to Policyholders 245,888.0

GEORGE L. CHRISTIAN, Preside

ROB'T LECKY, Jr., Vice-Pres. and Sec

A Valuable Asset for Any Insurance Agent

The agent who represents The Travelers possesses the advantage of a most comprehensive field for his activities.

LIFE INSURANCE—Guaranteed low cost policies, Monthly Incomes, Premium Reduction, and 20-payment Life Policies, with Guaranteed Endowment Additions, and in connection wi h these policies, a Disability Clause of great value.

ACCIDENT INSURANCE—Accumulative Accident Policies containing the most comprehensive benefits.

LIABILITY INSURANCE—in all its forms.

Every man is a prospect for more than one line of insurance. The agent who can supply these several needs possesses the valuable asset of the broadest field for his efforts.

The Travelers Insurance Co.

OF HARTFORD

S. C. DUNHAM, President

The Successful Western Company

Kansas City LIFE INSURANCE COMPANY.

Chartered by the State of Missouri as a Stock Company

The Middle-West is the most prosperous section of America and the best field for life insurance salesmen. Get details of our agency proposition—liberal commissions and continuous renewals. During 1909, the Kansas City Life was conspicuous among the moderate sized companies for its large volume of new business.

FRED W. FLEMING, Sec'y **J. B. REYNOLDS, Pres.**

CAPITAL PAID IN CASH
$2,000,000

TOTAL RESOURCES OVER
$5,200,000

UNITED STATES FIDELITY AND GUARANTY CO.

BALTIMORE, MD.

ISSUES

Judicial
Contract
Fidelity
Official
Railroad
Fraternal Order
Bank and
Internal Revenue

BONDS

INSURES

Banks
Residences and
Mercantile
Establishments

AGAINST

Loss and
Damage
by

BURGLARY

ISSUES

Accident—Health
Plate Glass—Fly-Wheel
Steam Boiler
Physicians, Dentists and
Druggists Liability
Liability (Employes and Public)
Elevator—Teams
Automobile
Workmen's Collective

POLICIES

Offers to Merchants the Best Possible Protection Through Its Department of Guaranteed Attorneys

JOHN R. BLAND, President GEO. R. CALLIS, Vice-Pres. and Sec'y-Treas.

UNION LIFE INSURANCE CO.

OF CHICAGO

A NEW company with an old organization. It began at a point reached by older companies after generations of experience. It is moving ONWARD unhampered by a history, or weighted with abandoned plans, policies or purposes. It offers the best of everything in Life Insurance, profiting by the experience of its elders, and making figures to buyers and sellers of Life Insurance that are only possible to new, clean and strong companies. For the best connection open to agents in the Life Insurance field, communicate at once with

UNION LIFE INSURANCE CO.

Fifth Floor, Chicago Savings Bank Building CHICAGO

1860 -- 50th YEAR -- 1910

Home Life Insurance Company

OF NEW YORK

GEORGE E. IDE, President

Assets - $23,626,018.63 Liabilities - $21,873,691.52
(Including Dividend-Endowment Fund)

Dividend Endowment Fund (Deferred Dividends), $2,119,044.00
Net Surplus - - - - - 1,752,327.11
Insurance in Force - - - - 92,532,583.00

The Policy Contract is Ideal *The Guarantee Values are High*
The Premium Rates are Low *The Security is the Best*

W. H. STEVENS, President JOHN Q. ADAMS, Secretary
CHARTERED 1853

The Agricultural Insurance Company of Watertown, N. Y.

INSURES AGAINST

Fire, Lightning and Tornado

FIFTY-SEVENTH ANNUAL STATEMENT, JANUARY 1, 1910

Capital $500,000.00
Assets (to protect Policyholders) 3,470,509.00
Net Surplus to Policyholders 1,549,672.00
Net Surplus to Stockholders 1,049,672.00

TOTAL LOSSES PAID SINCE ORGANIZATION, $18,739,024

The Bankers' Life Association

OF DES MOINES, IOWA

ERNEST E. CLARK, :: :: President

A Purely Mutual Association of Preferred Risks

Exceptional record during twenty-nine years, for

Low Rate of Mortality **Economy of Management**

Prompt Payment of Claims **Security of Its Funds**

and Satisfactory Results for Its Policyholders.

ASSETS OVER $15,500,000.00

ORIENT

Insurance Company

HARTFORD CONN.

Capital . .	$500,000.00
Assets . .	2,990,283.43
Net Surplus .	1,011,786.89

A. G. McILWAINE, JR., President

HENRY W. GRAY, JR., Secretary

ORGANIZED 1865

HAWKEYE

Insurance Company

of Des Moines, Iowa

Cash Capital, $100,000.00

Losses Paid Since Organization $3,711,165.20

Surplus to Policyholders $351,274.81

H. R. HOWELL, President

W. D. SKINNER, Secretary

GEO. A. HOWELL, Treasurer

TELEPHONE CONNECTION

General Printing
of All Kinds

Roy Press

INSURANCE
PRINTING

TRADE PAPERS
AND BOOK WORK

Pamphlet Binding

NEW YORK

THIS Establishment is especially equipped to handle large lines of Insurance Printing. :: Many companies throughout the country order all their supplies from us. :: Managers and Agents are respectfully requested to send for estimates. The numerous publications of *The Spectator Company* are printed here.

J. W. FRY, President
JULIAN PRICE, Secretary
C. W. JACKSON, Actuary

Greensboro Life Insurance Company

GREENSBORO, N. C.

Large Surplus to Policyholders
Policy contracts as good as the best

Good representation desired in Virginia, North and South Carolina, Georgia and Tennessee

The Adjuster's Manual

By C. H. HARBAUGH, M. D.
Ex-President American Association of Medical Examiners

A Standard Work
on the Adjustment of Accident and Health Claims

Claim adjusters for insurance and transportation companies will find this book of great assistance in settling with claimants. It helps in diagnosing symptoms, and indicates probable length of disability, and is used and endorsed by the claim departments of all leading casualty companies in the United States.

Price, in flexible leather binding, $2.00 per copy. Liberal discount on orders of 100 or more copies.

Address all orders to
THE SPECTATOR COMPANY
Sole Selling Agents
CHICAGO OFFICE: 159 La Salle Street
135 William Street NEW YORK

NORFOLK FIRE INSURANCE CORPORATION

NORFOLK, VA.

VIRGINIA, WEST VIRGINIA
MARYLAND, NEW JERSEY
NORTH CAROLINA

AGENTS WANTED IN ABOVE STATES

THE
METROPOLITAN CASUALTY
INSURANCE CO. OF NEW YORK
(FORMERLY: THE METROPOLITAN PLATE GLASS & CASUALTY INSURANCE CO.)

Home Office - 47 CEDAR STREET

CHARTERED 1874

PLATE GLASS
PERSONAL ACCIDENT
AND HEALTH
POLICIES

OF THE MOST APPROVED FORMS

EUGENE H. WINSLOW, President
DANIEL D. WHITNEY, Vice-President
S. WM. BURTON, Secretary
ALONZO G. BROOKS, Ass't Secretary

RELIABLE AND ENERGETIC AGENTS WANTED

RATE BOOKS BOUND

—In—
Leather,
Cloth and
Other
Materials

BY

George McKibbin & Son

Book Manufacturers

Flexible Work a Specialty

78-80 WALKER STREET

Near Broadway

NEW YORK

THE HANDY GUIDE, ACCIDENT INSURANCE MANUAL, THE INSURANCE YEAR BOOK, and other cloth and flexible covered books issued by THE SPECTATOR COMPANY are bound by us.

THE FIDELITY
Mutual Life Insurance Company

PHILADELPHIA

L. G. FOUSE, PRESIDENT

GAINS IN TEN YEARS

1900	1910
In Assets, . .	575%
In Yearly Income,	182%
In Yearly Payments to Policyholders,	117%
In Outstanding Insurance, . .	62%

Insurance in Force, $125,000,000
Paid to and held in trust for Policyholders, over . $40,000,000

NEW AMSTERDAM CASUALTY CO.

1 Liberty Street, New York

W. F. MOORE, PRES'T GEO. E. TAYLOR, SEC'Y

CAPITAL, $314,400
ASSETS, $1,094,644

Liability Burglary
Accident and Health Plate Glass
Automobile

ATTRACTIVE CONTRACTS TO LIVE AGENTS

BEST EQUIPPED
COMMERCIAL
DESIGNING
PHOTO-ENGRAVING
ELECTROTYPING
PHOTOGRAPHING
& ILLUSTRATING
PLANT IN THE WORLD

THE F.A.RINGLER Co
21-23 BARCLAY ST. TO
26-28 PARK PLACE
NEW YORK

F. A. FLINN
PAPER

32 BEEKMAN STREET

NEW YORK

Have you tried

1776 BOND

for your policies? NONE BETTER

Sole Agents in United States

IMPROVED INDIA BIBLE PAPER

A Very Desirable Paper for Rate Books

Established 1869

London Guarantee and Accident Co.

LIMITED

Head Office for the United States

206 LA SALLE STREET

CHICAGO, ILL.

F. W. LAWSON, General Manager

LIABILITY, ACCIDENT, HEALTH, BURGLARY, CREDIT AND STEAM BOILER INSURANCE

1869 1909

Bankers Life Insurance Company

of the City of New York

WILLIAM HANHART, President

HOME OFFICE

No. 100 Broadway, New York

STATEMENT, DECEMBER 31, 1909

(As per Report to New York Insurance Department)

ASSETS		LIABILITIES	
Bonds and Stocks	$602,508.50	Reserve on all Outstanding Policies (Certificate of New York Ins. Dept.)	$1,152,099.26
Mortgage Loans, first liens	466,250.00	Death Claims Reported	12,800.00
Loans to Policyholders	202,717.46	All Other Liabilities	15,071.75
Premium Notes	2,323.75	Surplus to Policyholders, including $100,000 Capital	232,578.28
Uncollected and Deferred Premiums	36,921.00		
Interest Due and Accrued	14,649.85		
Cash in Banks and Office	87,178.73		
Total Assets	$1,412,549.29	Total Liabilities	$1,412,549.29

Issues Ordinary Life, Limited Payment and Endowment Policies $1,000 to $10,000. Thrift Policies $250 to $900, also Monthly Premium Policies, all of immediate benefit with full Surrender Values, Paid Up and Extended Insurance.

GEO. W. MASON, Superintendent of Agencies

H. K. SHOCKLEY, President JOHN PITMAN, 1st Vice-President
THOMAS P. STRACK, 2d Vice-President and Treasurer
CARROLL BROOKFIELD, General Manager and Secretary WILLIAM LITTLEFORD, General Counsel

American Liability Company

Executive Offices:
CINCINNATI, OHIO

W. R. SANDERS, General Manager Insurance Department

Personal Accident and Health, both Commercial and Industrial Departments opened June 1, 1910

EXCELLENT OPPORTUNITY FOR LIVE AGENTS

$100,000.00 deposited with Insurance Department State of Indiana

The Bankers Surety Company

Cleveland, Ohio

General Surety and Bonding Business

Careful and Conservative Management

OFFICERS

P. W. HARVEY, - - - - President
WM. WISNER WHITE, Vice-Pres.
GEO. H. OLMSTED, - - Vice-Pres.
M. A. CRAIG, - - - - - Sec'y-Treas.

DIRECTORS

HARVEY D. GOULDER, Chairman of Board
CHAS. BABCOCK GEO. H. OLMSTED
R. E. BURDICK CHARLES A. OTIS
FRANK P. DOLAN WILFORD C. SAEGER
MAX P. GOODMAN CHRISTIAN SCHUELE
P. W. HARVEY ANDREW S. UPSON
JOHN MITCHELL W. W. WHITE
L. NEWSHULER E. H. ZURHORST

The Manhattan Life Insurance Company of New York

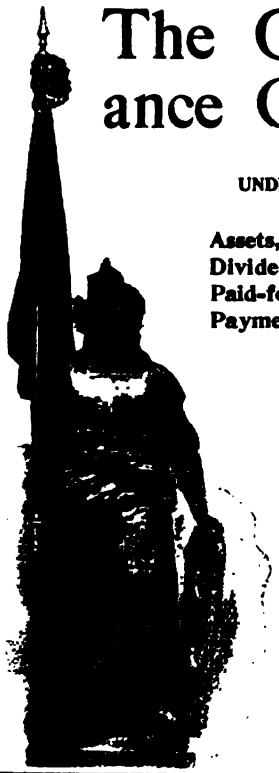
ORGANIZED 1850

Strength
Security
Stability

Lowest participating rates consistent with safety
Extremely liberal cash, loan, paid-up and ex tended insurance.
Do you want a direct contract with exclusiv territory; if so, communicate with

W. B. LANE, Vice-President

No. 66 Broadway New York Cit



The Germania Life Insurance Company of New York

INCORPORATED IN 1860
UNDER THE LAWS OF THE STATE OF NEW YORK

Assets, January 1, 1910	**$43,621,266.26**
Dividend and Surplus Fund (3½% and 3% Standard)	**6,290,718.94**
Paid-for Insurance in force	**118,860,288.00**
Payments to Policyholders since Organization	**74,459,378.44**

With its long record of clean and conservative management and of fair dealings with its policyholders, as shown at different times by official examinations; with a steadily increased scale of dividends for the last sixteen years; with Policies embodying all the attractive features and Standard Provisions prescribed by the laws of various States; with its unexcelled financial standing, the GERMANIA offers to capable men, desiring to represent it in the field, excellent opportunities as Supervisors or Agents.

For particulars apply to the Home Office, 20 Nassau Street, New York.

CORNELIUS DOREMUS, President
HUBERT CILLIS, Vice-President
MAX A. WESENDONCK, 2d Vice-President
JOHN FÜHRER, Actuary CARL HEYE, Secretary

NORWICH UNION
FIRE INSURANCE SOCIETY
NORWICH, ENGLAND

Established, A. D., 1797

FIRE AND TORNADO INSURANCE

UNITED STATES TRUSTEES

A. W. HARD, Esq., Of Messrs. Hard & Rand
W. EMLEN ROOSEVELT, Esq., Of Messrs. Roosevelt & Son
JAMES A. SCRYMSER, President Central and South American Tel. Co.

Head Office for the United States, 59 John St., New York

J. MONTGOMERY HARE, Resident Manager J. F. VAN RIPER, Branch Secy.
WILLIAM HARE, Asst. Manager T. H. BURGER, Supt. Agencies

Notes on Life Insurance

The Theory of Life Insurance Practically Explained

An Elementary Treatise on the Principles Governing Life Insurance and their technical application

Designed Especially for the use of Colleges, Students and all persons interested in the subject.

By EDWARD B. FACKLER, A.B., LL.B.
Fellow of the Actuarial Society of America.

In this work the author has attempted to describe clearly, and at length, the general principles underlying life insurance, and then to indicate to some extent their practical application in the business. The treatment of the subject is in general the same as in Gustavus W. Smith's "Notes on Life Insurance," now out of print, the first edition of which was printed in 1870, and which became a standard life insurance text-book.

A knowledge of arithmetic and only the most elementary algebra will be found sufficient to the life underwriter or agent student for an understanding of all the explanations and formulas in this book.

Notes on Life Insurance is printed from new type, best quality paper, and handsomely bound in cloth.

Price, $3.00 per copy

THE SPECTATOR COMPANY

Chicago Office:
159 La Salle Street

135 William Street
NEW YORK

Prominent Patrons of Life Insurance

The best canvassing work ever issued for life insurance agents. It contains the names of **about 5,500** prominent bankers, lawyers, clergymen, merchants, manufacturers—in fact, of all classes of men who carry insurance upon their lives from $50,000 to $4,000,000.

Also Over Five Hundred Autograph Letters

from men approving of life insurance, and giving their reasons for so doing. This is the most complete list of large insurers ever compiled. The names and letters are arranged in geographical divisions by States, cities and towns, thus giving agents the names of large insurers in their immediate localities.

This work is now ready for delivery. Printed on fine paper and handsomely bound in cloth and flexible leather covers; pocket size, for convenient use.

PRICES

Cloth Covers, $1.00 per copy **Flexible Leather Binding, $1.25 per copy**

Send 10 cents for sample copy of Leaflet written concerning this book entitled *The Force of a Good Example.*

The Spectator Co., 135 William St., New York

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY

of NEW YORK

ORGANIZED 1875

E. E. RITTENHOUSE
President

Home Office Building
35 NASSAU STREET
NEW YORK

TOTAL PAYMENTS TO POLICY HOLDERS AND NOW HELD FOR THEIR BENEFIT, OVER

$45,000,000.00

1872 38th YEAR 1910

Rochester German Insurance Co.

OF ROCHESTER, N. Y.

Statement, January 1, 1910

Cash Assets, - - -	$2,563,127.74
Surplus to Policyholders, -	1,120,200.41
Losses paid since organization,	10,797,942.24

ALRECHT VOGT, President.

H. F. ATWOOD, Vice-President.
J. F. CAMP, Assistant Secretary.
EDWARD E. PASCHALL, Secretary
ALFRED J. BARRETT, Auditor

O. C. KEMP, Manager Western Department, Chicago, Ill.
EDWIN G. SEIBELS, Manager Southern Department, Columbia, S. C.
COCHRAN, THOMAS & CO., General Agents Southwestern Department, Dallas, Tex.

Oldest in America

Strongest in the World

THE MUTUAL LIFE

Insurance Company of New York

MUTUAL LIFE AGENTS MAKE MOST MONEY BECAUSE MUTUAL LIFE POLICIES SELL MOST FREELY

For terms to producing agents address:

GEORGE T. DEXTER, Second Vice-President

34 NASSAU STREET
NEW YORK, N. Y.

The Central Union Fire Insurance Company

Kansas City, Mo.

OFFICERS AND DIRECTORS

MORTON WOLLMAN, President - - Kansas City, Mo.
Broker and Capitalist.

JOHN D. SEITZ, 1st Vice-President, - - Kansas City, Mo.
Capitalist.

ANTON WEBER, 2nd Vice-President, - - Kansas City, Mo.
Merchant and Capitalist.

THOS. T. KELLY, Secretary, - - - Paola, Kans.
Former State Treasurer.

GEORGE H. RUDDY, Treasurer, - - Kansas City, Mo.
Cashier Mercantile Bank

H. C. SCHWITZGEBEL, - - - - Kansas City, Mo.
Secretary Commerce Trust Co.

DAVID J. HANNA, - - - - - Salina, Kans.
Capitalist, Former Lieutenant-Governor.

ARMWELL L. COOPER, - - - - Kansas City, Mo.
Attorney, Ex-State Senator

GERSON B. SILVERMAN, - - - Kansas City, Mo.
Attorney.

JOHN H. AIKENS, - - - - - Kansas City, Mo.
President Mo. & Kans. Calf & Cattle Co.

ANDREW J. SHIRK, - - - - - Kansas City, Mo.
President A. J. Shirk Roofing Co.

R. R. RUSSELL, - - - - - - Kansas City, Mo.
Russell & Russell, Real Estate.

THEODORE C. PELTZER, - - - Kansas City, Mo.
Real Estate and Loans.

Fire Insurance Agents should INSURE THEMSELVES against loss of business and prestige in times of disaster, to say nothing of embarrassment and annoyance, by placing their business with Companies which can not be weakened by serious conflagrations.

An agent's customers are entitled to THE BEST in the market, if he can give it to them.

THE HOME INSURANCE COMPANY

Main Offices, 56 Cedar St., NEW YORK

ELBRIDGE G. SNOW, President

ORGANIZED 1853

CASH CAPITAL - - $3,000,000

Has provided prompt indemnity at Portland, Chicago, Boston, Baltimore, Toronto, San Francisco, Chelsea and other large conflagrations. Will be prepared at all times for similar services in regular course or in extreme emergencies.

Assets January 1st, 1910	$27,307,672
Liabilities (including Capital)	14,924,835
☞ Reserve as a Conflagration Surplus	1,200,000
☞ Net Surplus over all Liabilities and Reserves	11,182,837
☞ SURPLUS AS REGARDS POLICYHOLDERS	15,382,837
Losses Paid Since Organization, over	121,000,000

Insurance on AUTOMOBILES and on PERSONAL EFFECTS OF TOURISTS anywhere in United States, Canada or Mexico.

INSURANCE AGAINST LOSS FROM FIRE, LIGHTNING, WINDSTORM OR TORNADO AND INLAND TRANSPORTATION RISKS.

Indemnity for loss of RENTAL INCOME, USE AND OCCUPANCY, EARNED PROFITS AND COMMISSIONS by fire or lightning.

The HOME has an extensive, well-organized field staff of competent and experienced General, State and Special Agents resident in the various States of the United States and Canada and Mexico, ensuring prompt response and capable attention to the requirements of its local agents and the insuring public, and affording immediate service for the adjustment and settlement of loss claims.

F. A. ROTHIER, President ADAM BENUS, Secretary

The Cincinnati Underwriters

COMPOSED OF THE

Eureka Fire and Marine and Security Fire Insurance Companies of Cincinnati

121 EAST THIRD STREET, CINCINNATI, O.

STATEMENT, JANUARY 1, 1910

Cash Capital	$250,000
Reserve for Reinsurance	267,526
Unpaid Losses and Other Liabilities	42,451
Net Surplus	176,019
Total Assets	$735,996

Losses paid since organization, $3,688,012.

VEST POCKET

LIFE AGENTS BRIEF

A Synopsis of Premium Rates, Policy Provisions and Net Cost of Insurance

Premium Rates—Arranged by ages, for quick comparison. Ages 20 to 65. Participating and non-participating rates. Whole life; 15 and 20-payment; 10, 15 and 20-year endowment; 10 payment 20-year endowment; 10 and 20-year term.

Policy Provisions. — Arranged by subjects. Age Limit, Application, Dividends, Grace, Incontestability, Loans, Non-Forfeiture, Occupation Payment of Claims, Reinstatement, Residence and Travel, Suicide, Women.

Net Cost of Insurance.—Arranged by ages. Premiums less dividends for the years 1906-7-8 on policies issued in 1907-6-5-4-3, 1898, 1893, 1889 and 1888. Ages 25, 35, 45 and 55 on Ordinary Life, 20-Payment Life and 20-Year Endowment forms,

The Vest Pocket Life Agents Brief, as its name implies, is in shape for convenient carrying in the vest pocket, and is a most valuable companion for the solicitor. It contains 128 pages, is printed on a fine quality of imported bible paper, is less than a ¼ inch thick, less than 6 inches long and 3¼ inches wide, and is bound in flexible leather covers.

PRICE PER COPY -- $1.00

A discount of 20 per cent. will be made on orders of 100 copies or more

--- ADDRESS ALL ORDERS TO ---

THE SPECTATOR COMPANY

Chicago Office: 159 La Salle St. 135 WILLIAM ST., NEW YORK

THE OLD LINE LIFE
INSURANCE COMPANY
OF AMERICA

CAPITAL, $552,348 **SURPLUS, $183,387**

(Licensed To Do Business, April 16, 1910)

HOME OFFICE, RAILWAY EXCHANGE BLDG., MILWAUKEE, WIS.

This Company starts with a larger capital than any Life Insurance Company ever organized in Wisconsin, and with 2200 stockholders, residents of Wisconsin and neighboring states, many of whom, as the following list of Officers and Directors demonstrates, being men of more than local reputation for high character and financial responsibility.

OFFICERS—Rupert F. Fry, President; Wm. A. Starke, Vice-President; John E. Reilly, Secretary; M. A. Graettinger, Cashier Merchants & Manufacturers' Bank, Treasurer; A. C. Umbreit, General Counsel; F. B. Golly, Medical Director; F. S. Withington, Consulting Actuary, Des Moines, Iowa.

DIRECTORS—M. L. Bunnell, County Judge, Mauston, Wis.; Frank J. Kipp, President Northwestern Lithographing Co., Vice-President Johnson Service Co., Vice-President Wadhams Oil Co.,, Milwaukee; A. J. Mayer, Treasurer, F. Mayer Boot & Shoe Co, Milwaukee; F. X. Bodden, Manager Bond Department Marshall & Ilsley Bank, Milwaukee; Thos. H. Rice, Sec'y and Treas. Bay View Steel Casting Co., Milwaukee; Wm. A. Starke, Pres. Lake Michigan Dredge & Dock Co., Milwaukee; Rupert F. Fry, Insurance, Milwaukee; A. F. Manegold, Vice.Pres't Wauwatosa Stone Co., Milwaukee; M. H. Raymond, Banker, Rhinelander; W. C. Stone, Vice-Pres't of Bank at Watertown, Wis; Frank J. Lauerman, Pres. Lauerman Bros. Dept. Store, Marinette; Patrick Noud, Pres. State Lumber Co., Manistee, Mich.; J. L. Bostwick of the J. M. Bostwick & Sons Dept. Store, Janesville, Wis

This Company writes only non-participating life insurance. Its contracts are based on *the only correct principle*, that the *life insurance* should be taken *for protection, not investment.*

THE OLD LINE LIFE INSURANCE COMPANY OF AMERICA
MILWAUKEE, WIS.

The Empire State Surety Company
- - - - OF NEW YORK - - - -

OFFICERS

WM. M. TOMLINS, Jr., President

WALTER J. MOORE,
R. S. KEELOR, M.D.,
DANIEL STEWART,
Vice-Presidents

WARREL S. PANGBORN, Treasurer

ALFRED J. HODSON,
GILBERT CONGDON,
Secretaries

E. D. LIVINGSTON,
W. B. KOCH,
Assistant Secretaries

THE only Company writing Surety, Fidelity and Court Bonds, and issuing Manufacturers', Contractors', Marine, Employers' and Public Liability, Landlords', General Liability, Elevator Liability, Teams Liability, Owners' Contingent Liability, Personal Accident and Health Disability, Plate Glass and Bank, Residence and Mercantile Burglary. . . . . .

Surplus and Reserve to Policyholders, $1,299,585.78

Executive Offices: 84 WILLIAM STREET, NEW YORK CITY

Reports of Fire Insurance Companies

INTRODUCTION

Accompanying the great industrial progress of recent years has come an increasing realization, on the part of merchants and manufacturers, of the dependence necessarily placed by them upon the fire insurance companies for the protection of their expanding business interests, and also a clearer understanding of the importance of obtaining their insurance from safe and strong companies. However, they find it increasingly difficult to secure an adequate volume of good insurance to cover their enlarged risks. The great San Francisco conflagration of April 18-21, 1906, made the situation materially worse by forcing some insurance companies to go out of business, and so depleting the funds of many others as to greatly reduce their writing power. The conditions which had existed prior to the conflagration, not having been fully met by the legally authorized fire insurance companies, had led to the formation of numerous companies and Lloyds associations, many of which had not gone through the formality of securing licenses from the State insurance officials of their respective States; and had also tempted a considerable number of foreign companies to write "surplus line" risks, without making any deposit of cash or securities in this country, or securing a license from any State insurance department. The conflagration, being followed by a greater scarcity of insurance, has brought about the organization of numerous new companies, and merchants and manufacturers requiring considerable lines of insurance will find themselves dependent, to some extent, upon such companies, many of which have ample assets to conduct business along reasonable lines, although several have already gone out of business.

One outgrowth of these conditions, in conjunction with the desire of most insurance agents and business men to have at hand some authority on the standing of the fire insurance companies, both licensed and unlicensed, with which they deal from time to time, has been a realization of the desirability of not only having all such information embraced within a single volume, instead of scattered through numerous different State reports and loose documents, but of having, equally available, sufficient details as to assets, liabilities, etc., to enable those interested in any particular company to judge closely as to its actual standing. To meet this requirement, this department of THE INSURANCE YEAR BOOK has been prepared. We trust that it will be found serviceable in giving subscribers correct information as to the standing of concerns whose policies they may be offered, and in saving them from dealing with unreliable companies. In this connection we suggest that subscribers read carefully the remarks at the head of each of the respective groups of organizations.

INDEX

TO

REPORTS OF FIRE INSURANCE COMPANIES.

PAGE

Aachen & Munich Fire Ins. Co., Aix-la-Chapelle..... 196
Aachen Reinsurance Co., Aix-la-Chapelle..... 361
Abeille Ins. Co., Paris, France..... 361
Abington Mutual Fire Ins. Co., Abington, Mass..... 233
Acadia Fire Ins. Co., Halifax, N. S..... 361
Acme Fire Ins. Co., Cedar Rapids, Ia..... 334
Addison Farmers Mutual Ins. Co., Addison, Ill..... 233
Adirondack Ins. Co., New York..... 9
Ætna Ins. Co., Hartford..... 10, 334
Ætna Fire Ins. Co., Louisville..... 328
Ætna Fire Ins. Co., New Orleans..... 328
Agricultural Ins. Co., Watertown, N. Y..... 12
Albany Ins. Co., Albany, N. Y..... 14
Akron Mutual Fire Ins. Co., Akron, O..... 234, 399
Allegheny Fire Ins. Co., Pittsburg, Pa..... 14, 334
Allemannia Fire Ins. Co., Pittsburg, Pa..... 15
Alliance Cooperative Ins. Co., Topeka, Kan..... 234
Alliance Ins. Co., Philadelphia..... 16
Alliance Assurance Co., London, Eng..... 399
Allied Underwriters at N. Y. & Chicago Lloyds, N. Y..... 335
Amason Ins. Co., Lima, O..... 328
American Druggists Fire Ins. Co., Cincinnati..... 20
American Home Fire Ins. Co., Greenville, S. C..... 21
American Ins. Co., Newark, N. J..... 16
American Ins. Co., Terre Haute, Ind..... 328
American Ins. Co., Wilmington, Del..... 328
American Central Ins. Co., St. Louis..... 17
American Exchange Underwriters, New York..... 335
American Fire Ins. Co., Philadelphia, Pa..... 19
American & Foreign Marine Ins. Co., New York..... 19
American Lloyds, New York..... 337
American Manufacturers Mutual Ins. Co., Indianapolis..... 235
American Mutual Fire Ins. Co., Providence..... 234
American National Ins. Co., Rock Island, Ill..... 21
American Railway Ins. Co., Cleveland, O..... 334
American Trust & Ins. Co., Chicago..... 328
American Underwriters Agency, Philadelphia, Pa..... 329
American Underwriters, Chicago..... 328
American Union Fire Ins. Co., Philadelphia, Pa..... 334, 399
Amsterdam-London Ins. Co., Amsterdam, Holland..... 362
Anchor Fire Ins. Co., Des Moines..... 22
Anchor Fire & Marine Ins. Co., Ltd., Calgary, Alberta, Can. 362, 399
Anglo-American Fire Ins. Co., Toronto..... 362
Anglo-Scottish General Commercial Ins. Co., Ltd., London, Eng 362
Anthracite Mutual Fire Ins. Co., Shamokin, Pa..... 235
Arizona Fire Ins. Co., Phoenix, Ariz..... 334
Arkwright Mutual Fire Ins. Co., Boston..... 235
Arlington Fire Ins. Co., Washington, D. C..... 22
Ashland Mutual Fire Ins. Co., Ashland, Pa..... 236
Assicurazioni Generali Ins. Co., Trieste..... 362
Associated Railway Ins. Co., Cleveland, O..... 334
Assurance Company of America, New York..... 22
Assurance Lloyds of America, New York..... 337
Assurances Generales, Paris, France..... 399
Athens Mutual Fire Ins. Co., Athens, Ga..... 236
Atlanta Home Ins. Co., Atlanta, Ga..... 23
Atlantic City Fire Ins. Co., Atlantic City, N. J..... 24
Atlantic Fire Ins. Co., Raleigh, N. C..... 25
Atlantic Mutual (Marine) Ins. Co., New York..... 236
Atlantic National Fire Ins. Co., Macon, Ga..... 24
Atlantic Underwriters Agency, Atlantic City, N. J..... 329
Atlas Assurance Co., London..... 197
Atlas Fire Underwriters, Chicago..... 337
Atlas Ins. Co., Des Moines..... 25
Atlas Ins. Co., Ola, Ark..... 26
Attleborough Mutual Fire Ins. Co., Attleborough, Mass..... 237
Austin Fire Ins. Co., Dallas, Tex..... 26
Austrian Elementar Ins. Co., Vienna..... 363
Automobile Mutual Ins. Co. of America, Providence, R. I..... 237
Automobile Mutual Ins. Co. of America, Indianapolis, Ind..... 334

Badger Mutual Fire Ins. Co., Milwaukee..... 238
Badische Ins. Co., Mannheim..... 363
Balkan National Ins. Co., Sofia, Bulgaria..... 363
Baltimore Equitable Society, Baltimore..... 238
Baltimore Fire, Baltimore, Md..... 334
Baltimore-Maryland Ins. Co., Baltimore, Md..... 334
Baltimore Mutual Fire Ins. Co., Baltimore..... 238
Bankers Fire Ins. Co., Phoenix, Ariz..... 334
Baron Steuben Cooperative Fire Ins Co., Ithaca, N. Y..... 239
Barnstable County Mutual Fire Ins. Co., Yarmouthport, Mass..... 238
Ben Franklin Ins. Co., Pittsburg, Pa..... 27
Berkshire Mutual Fire Ins. Co., Pittsfield, Mass..... 239
Birmingham Fire Ins. Co., Pittsburg..... 27
Blackstone Mutual Fire Ins. Co., Providence..... 239
Bluff City Ins. Co., Memphis, Tenn..... 28
Boston Ins. Co., Boston..... 28

PAGE

Boston Manufacturers Mutual Fire Ins. Co., Boston..... 240
Bremen Farmers' Mutual Ins. Co., Bremen, Kas..... 242
Brewers Exchange, Kansas City, Mo..... 338
British America Assur. Co., Toronto..... 197
British Crown Assur. Corp., Glasgow..... 364
British Dominions Ins. Co., Ltd., London..... 364
British & Foreign Marine Ins. Co., Ltd. Liverpool..... 198
British General Ins. Co., Ltd., London, Eng..... 364
British Underwriters, London, Eng..... 364
Brooklyn Fire Underwriters, Brooklyn..... 338
Brown County Farmers Mutual Ins. Co., Morrill, Kan..... 241
Bucks County Contributionship for Insuring Houses and other Buildings from Loss by Fire, Morrisville, Pa..... 241
Buffalo Commercial Ins. Co., Buffalo..... 29
Buffalo German Ins. Co., Buffalo..... 30
Bulgaria Ins. Co., Roustchouk..... 365
Burlington County Association, Medford, N. J..... 241
Burlington Mutual Fire Ins. Co., Burlington, Vt..... 241

Caledonian-American Ins. Co., New York..... 31
Caledonian Ins. Co., Edinburgh..... 199
California Ins. Co., San Francisco..... 31
Calgary Fire Ins. Co., Calgary, Can..... 365
Calumet Ins. Co., Chicago..... 3
Cambridge Mutual Fire Ins. Co., Cambridge, Mass..... 24
Camden Fire Ins. Association, Camden, N. J..... 3
Canada West Fire Ins. Co., Winnipeg, Man..... 36
Canton Ins. Co., Hong Kong..... 20
Canners Exchange, Chicago, Ill..... 33
Cantwell Mutual Ins. Co., Odessa, Del..... 24
Capital Fire Ins. Co., Concord, N. H..... 3
Capital & Merchants & Bankers Ins. Co., Des Moines, Ia..... 3
Car & General Ins. Corp., Ltd., London, Eng..... 36
Carolina Ins. Co., Wilmington, N. C..... 3
Central Ins. Co., Chicago..... 32
Central Ins. Co., Ltd., London..... 36
Central Manufacturers Mut. Fire Ins. Co., Van Wert, O..... 24
Central National Fire Ins. Co., Chicago..... 3
Central Union Fire Ins. Co., Kansas City, Mo..... 33
Century Fire Ins. Co., Des Moines..... 3
Century Ins. Co., Edinburgh..... 36
Chesapeake Fire & Marine Ins. Co., Richmond, Va..... 32
Cincinnati Equitable Ins. Co., Cincinnati..... 24
Cincinnati Fire Ins. Co., Cincinnati, O..... 3
Cincinnati Mutual Fire Ins. Co., Cincinnati..... 24
Cincinnati Underwriters, Cincinnati..... 3
Citizens Cooperative Underwriters, Chicago..... 3
Citizens Fire Ins. Co., Charlestown, W. Va..... 37, 3
Citizens Fire Ins. Co., Clarksville, Ark..... 3
Citizens Ins. Co., St. Louis..... 3
Citizens Ins. Co., Chicago..... 3
Citizens Mutual Ins. Co., Boston, Mass..... 2
City Ins. Co., Pittsburg..... 3
City of New York Ins. Co., New York..... 3
Coal Operators Mutual Ins. Co., Springfield, Ill..... 2
Colonial Assurance Co., New York..... 3
Colonial Assurance Co., Winnipeg, Man..... 3
Colonial Marine & Fire Ins. Co., Batavia, Java..... 3
Colonial Fire Underwriters, Hartford..... 3
Cologne Reinsurance Co., Cologne..... 3
Columbia Fire Ins. Co., Athens, Ga..... 3
Columbia Fire Ins. Co., Omaha..... 3
Columbia Ins. Co., Chicago..... 3
Columbia Ins. Co., Dayton, O..... 3
Columbia Ins. Co., Jersey City..... 3
Columbian Ins. Co., Chicago..... 3
Commerce Ins. Co., Albany..... 3
Commercial Fire Ins. Co., Washington, D. C..... 3
Commercial Fire Ins. Co., Chicago..... 3
Commercial Fire Ins. Co., Des Moines, Ia..... 3
Commercial Ins. Co., Philadelphia..... 3
Commercial Ins. Co., Wilmington, Del..... 3
Commercial Mutual Fire Ins. Co. of Greene County, Catskill, N. Y..... 3
Commercial Mutual Fire Assn., Mitchell, S. D..... 3
Commercial National Fire Ins. Co., Chicago, Ill..... 3
Commercial Underwriters, Chicago..... 3
Commercial Underwriters, San Antonio, Tex..... 3
Commercial Underwriters Agency, Salt Lake City, Utah..... 3
Commercial Union Assurance Co., London..... 3
Commercial Union Fire Ins. Co., New York..... 3
Commonwealth Fire Ins. Co., Dallas, Tex..... 3
Commonwealth Ins. Co., New York..... 3
Commonwealth Ins. Co., Chicago..... 3
Concord Mutual Fire Ins. Co., Concord, N. H..... 3
Concordia Fire Ins. Co., Milwaukee..... 3
Concordia Town Mutual Fire Ins. Co., Concordia, Mo..... 3
Confiance Fire Ins. Co., Paris..... 3

PAGE

Connecticut Fire Ins. Co., Hartford 47
Consolidated Assur. Co., London 367
Consolidated Fire & Marine Ins. Co., Minneapolis, Minn. 48
Continental Ins. Co., Mannheim, Ger 368
Continental Ins. Co., New York 49, 334
Cooperative Fire Ins. Co. of Greene, Schoharie & Delaware Counties, Catskill, N. Y 245
Cooperation Ins. Co., Paris, France 368
Cooper Ins. Co., Dayton, O 50
Corcoran Fire Ins. Co., Washington, D. C 51
Cornhill Ins. Co., London, Eng 368
Cosmopolitan Ins. Corp., Glasgow 367
Cotton Seed Crushers Mutual Assoc. Co., Philadelphia 245
Cotton Seed Oil Millers Ins. Bureau, Dallas, Tex 338
Cotton & Woolen Manufacturers Mutual Ins. Co., Boston 246
Cotton States Fire Ins. Co., Memphis, Tenn 334
County Fire Ins. Co., Philadelphia 51
Craft Owners Indemnity Exchange, Seattle, Wash 339
Cream City Mutual Ins. Co., Milwaukee 246
Crown Fire Ins. Co., Toronto, Ont 369
Cumberland Mutual Fire Ins. Co., Bridgeton, N. J 247

Danbury Mutual Fire Ins. Co., Danbury, Conn 247
Danube Ins. Co., Vienna, Austria 369
Dayton Mutual Fire Ins. Co., Dayton, O 247
Dedham Mutual Fire Ins. Co., Dedham, Mass 247
Delaware Ins. Co., Philadelphia 52
Delaware County Mutual Ins. Co., Media, Pa 248
Des Moines Ins. Co., Des Moines 53
Detroit Fire & Marine Ins. Co., Detroit 54
Dia (El) Ins. Co., Spain 370
Distillers Mutual Fire Ins. Co., of Baltimore City 248
Dixie Fire Ins. Co., Greensboro, N. C 55
Dorchester Mutual Fire Ins. Co., Boston 248
Drapers Mutual Fire & General Ins. Corp., London 369
Druggists Indemnity Exchange, St. Louis, Mo 339
Druggists Mutual Fire Ins. Co., Lake Preston, S. D 249
Dubuque Fire & Marine Ins. Co., Dubuque 56
Dutchess Fire Ins. Co., Poughkeepsie, N. Y 57

Eagle Fire Ins. Co., Paris, France 369
Eastern Fire Ins. Co., Atlantic City, N. J 57
Eastern Shore of Virginia Fire Ins. Co., Keller, Va 59
Eastern Fire Ins. Co., Concord, N. H 58
Eastern Underwriters, Philadelphia, Pa 329
Elgin National Ins. Co., Chicago 328
Empire City Fire Ins. Co., New York 59
English-American Underwriters Agency, Hartford 329
Enterprise Mutual Fire Ins. Co., Providence 249
Equitable Fire Ins. Co., Charleston, S. C 60
Equitable Fire & Marine Ins. Co., Providence 60
Equitable Fire Underwriters, Chicago, Ill 339
Equitable Ins. Co., Indianapolis 328
Equity Fire Ins. Co., Kansas City, Mo 62
Essex County Mutual Ins. Co., Bloomfield, N. J 250
Essex & Suffolk Equitable Ins. Society, Colchester, Eng 370
Eureka Fire & Marine Ins. Co., Cincinnati 61
Europa Reinsurance Co., Berlin 370
Excess Ins. Co., Ltd., London 371
Exchange Fire Ins. Co., Chicago and La Porte, Ind 328
Exchange Mutual Fire Ins. Co., Philadelphia 250

Factors Fire Ins. Co., Memphis, Tenn 62
Factors & Traders Ins. Co., Mobile, Ala 63
Factory Inter-Insurance Association, Kansas City, Mo 339
Fall River Manufacturers Mutual Ins. Co., Fall River, Mass 250
Falls City German Mutual Fire Ins. Co., Louisville 251
Farmers Ins. Co., Cedar Rapids, Ia 63
Farmers Alliance Ins. Co., McPherson, Kan 251
Farmers Fire Ins. Co., York, Pa 251
Farmers Fire Ins. Co. of Upper and Lower Saucon Townships, Bethlehem, Pa 252
Farmers & Manufacturers Ins. Co., Charleston, W. Va 328
Farmers & Merchants Ins. Co., Lincoln, Neb 63
Farmers Mutual Fire Ins. Co., Salem, N. J 253
Farmers Mutual Fire Ins. Co., Wilmington, Del 252
Farmers Reliance Ins. Co., Camden, N. J 53
Farmers & Threshers Mutual Fire Ins. Co., Huron, S. D 253
Federal Fire Ins. Co., Chicago 328
Federal Ins. Co., Jersey City 64
Federal Underwriters Agency 330
Federal Union Fire Ins. Co., Chicago 65
Fidelitas Ins. Society, Brussels 371
Fidelity Ins. Co., Des Moines 65
Fidelity Fire Ins. Co., New York 66
Fidelity-Phenix Fire Ins. Co., N. Y 66
Fidelity Underwriters, Chicago, Ill 339
Fidelity Underwriters, New York 330
Fire Art & General Ins. Co., London 371
Finnish Mutual Fire Ins. Co., Calumet, Mich 253
Fire Association of Philadelphia 67
Fire Association of Illinois, Chicago 339
Fire Ins. Co. of Northampton County, Easton, Pa 254

PAGE

Fire Underwriters Agency of the National Ins. Co., Cincinnati 330
Firemans Fund Ins. Co., San Francisco 69
Firemens Fire Underwriters, Chicago, Ill 339
Firemens Ins. Co., Newark 71
Firemens Ins. Co., Washington, D. C 72
Firemens Fire Ins. Co., Chicago 328
Firemen's Fire Ins. Co., Raleigh, N. C 72
Firemens Mutual Ins. Co., Providence 254
Firemen & Mechanics Ins. Co., Madison, Ind 72
First Bohemian Reinsurance Bank, Prague 371
First National Fire Ins. Co., Harrisburg, Pa 399ff
First Russian Ins. Co., St. Petersburg 202
Fitchburg Mutual Fire Ins. Co., Fitchburg 255
Foncière Ins. Co., Paris 202
Foncière Ins. Co., Budapest, Austria 372
Fondiaria Fire Ins. Co., Florence, Italy 372
Forest City Ins. Co., Rockford, Ill 73
Fortuna General Ins. Co., Berlin, Ger 372
Florida Home Ins. Co., Macon, Ga 72
France (La.) Ins. Co., Paris, France 373
Frankford Mutual Fire Ins. Co., Philadelphia 255
Franklin Fire Ins. Co., Philadelphia 73, 334
Franklin Fire Ins. Co., Washington, D. C 74
Franklin Fire Ins. Co., Wheeling, W. Va 75
Franklin Mutual Fire Ins. Co., Providence 256
Freeholders Ins. Co., Topeka, Kan 75

Garantie Ins. Co., Paris, France 373
Garfield Assurance Fire Lloyds, New York 339
General Fire Ins. Co., Paris, France 369
General (Marine) Ins. Co., Dresden 202
General Motor Underwriting Agency, N. Y 330
General Trust & Ins. Co., Atlanta, Ga 328
General Fire Assurance Corporation, Richmond, Va 328
George Washington Fire Ins. Co., Philadelphia, Pa 324
Georgia Fire Ins. Co., Atlanta, Ga 76
Georgia Home Ins. Co., Columbus 76
Georgia Indemnity Association, Atlanta 328
Georgia Industrial Ins. Co., Atlanta, Ga 328
German Fire Ins. Co., Baltimore 77
German Fire Ins. Co., Indianapolis 78
German Ins. Co., Louisville 78
German Fire Ins. Co., Omaha 79, 334
German Fire Ins. Co., Peoria, Ill 79
German Fire Ins. Co., Pittsburg 80
German Fire Ins. Co., Wheeling, W. Va 81
German Alliance Ins. Association, New York 330
German Alliance Ins. Co., New York 81
German-American Ins. Co., New York 82
German-American Fire Ins. Co., Baltimore 84
German-American Ins. Co., Pittsburg 85
German-American Fire Ins. Co., Washington, D. C 85
German-American Fire Underwriters, Chicago 340
German Mutual Fire Ins. Co., Chicago, Ill 256
German Mutual Ins. Co., Cincinnati 256
German Mutual Fire Ins. Co., Covington, Ky 257
German Security Ins. Co., Louisville 85
German Underwriters Department, Milwaukee 330
German Union Ins. Co., Wilmington, Del 328
German Washington Mutual Fire Ins. Co., Louisville 257
Germania Fire Ins. Co., Chicago 328
Germania Fire Ins. Co., New York 86
Germantown Farmers Mutual Ins. Co., So. Germantown, Wis. 257
Ginners Mutual Underwriters Association, Tyler, Tex 340
Ginners Mutual Underwriters, San Angelo, Tex 340
Girard Fire & Marine Ins. Co., Philadelphia 87
Gladbacher Fire Ins. Co., M. Gladbach 373
Glasgow Assurance Corporation, Glasgow, Scot 373
Glen Cove Mutual Ins. Co., Glen Cove, N. Y 257
Glens Falls Ins. Co., Glens Falls, N. Y 89
Globe Fire Ins. Co., San Antonio, Tex 334
Globe Mutual Fire Ins. Co., Huron, S. D 258
Globe & Rutgers Fire Ins. Co., New York 90
Globe Underwriters Agency, New York 330
Globus Ins. Co., Hamburg 374
Grain Dealers Mutual Fire Ins. Co., Boston 258, 400
Grain Dealers National Mutual Ins. Co., Indianapolis 259
Grain Shippers Mutual Fire Ins. Association, Ida Grove, Ia 259
Granite Mutual Ins. Co., Barre, Vt 259
Granite State Fire Ins. Co., Portsmouth, N. H 90
Graphic Arts Mutual Fire Ins. Co., Philadelphia 266
Great Lakes Fire & Marine Ins. Co., Chicago 328
Great Northern Ins. Co., Chicago 328
Great Western Lloyds, New York 340
Great Western Underwriters, Chicago 328
Greene County Mutual Fire Ins. Co., Greenville, N. Y 260
Greenwich Fire Ins. Co., New York 334
Grocers Cash Deposit Mutual Fire Ins. Co., Huntingdon, Pa. 260
Guardian Ins. Corp., Norfolk, Va 328
Gulf & Atlantic Ins. Co., Columbia, S. C 91
Gulf States Underwriters, Memphis, Tenn 330

Hamburg Ins. Co., Hamburg 374
Hamburg-Bremen Fire Ins. Co., Hamburg 203

PAGE

Hamilton Fire Ins. Co., New York, N. Y. 91
Hampshire Mutual Fire Ins. Co., Northampton, Mass 260
Hanover Fire Ins. Co., New York 92
Harbor Creek Mutual Fire Ins. Co., Erie, Pa 261
Hardware Dealers Mutual Fire Ins. Co., Berlin, Wis 261
Hardware Mutual Fire Assn, Huntingdon, Pa 261
Harmonia Mutual Fire Ins. Co., Buffalo 261
Hartford Fire Ins. Co., Hartford 93
Hartford Ins. Co. of Indian Territory, So. McAlester, Okla 328
Hartford County Mutual Fire Ins. Co., Hartford 262
Hawkeye Ins. Co., Des Moines 96
Hearts of Oak Life & General Assurance Co., Ltd., London 374
Helvetia Swiss Fire Ins. Co., St. Gall 375
Henry Clay Fire Ins. Co., Lexington, Ky 97–400
Herman Farmers Mutual Fire Ins. Co., Herman, Wis 262
Hernando Ins. Co., Memphis, Tenn 96
Hibernia Ins. Co., New Orleans 97
Hibernian Mutual Ins. Co., Charleston, S. C 262
Hingham Mutual Fire Ins. Co., Hingham, Mass 263
Holland Underwriters, Amsterdam, Holland 375
Holyoke Mutual Fire Ins. Co., Salem, Mass 263
Home Fire Ins. Co., Fordyce, Ark 97
Home Fire Ins. Corp., Hampton, Va 100
Home Fire Ins. Co., Salt Lake City 100
Home Fire Ins. Co, Wheeling, W. Va 101
Home Ins. Co., New York 98
Homestead Fire Ins. Corporation, Franklin, Va 101
Home Mutual Fire Ins. Co. of Broome County, Binghamton N. Y 264
Hope Mutual Fire Ins. Co., Providence 264
Hudson Underwriters, N. Y 331
Humboldt Fire Ins. Co., Pittsburg, Pa 101

Ice Manufacturers Exchange, Kansas City, Mo 341
Illinois Ins. Co., Chicago 328
Illinois Underwriters Mutual Assn., Chicago 341
Imperial Fire Ins. Co., Denver, Colo 102
Imperial Ins. Co., Chicago 328
Imperial Underwriters, London, Eng 375
Imperial Underwriters of Canada Agency 331
Implement Dealers Mutual Ins. Co., Grand Forks, N. D 265
Implement & Vehicle Mfrs. Mutual Ins. Co., Indianapolis 265
Indemnity Association, London, Eng 375
Indemnity Exchange, Chicago and New York 341
Indemnity Mutual Marine Ins. Co., London 204
Independence Fire Ins. Co., Philadelphia 334
India Mutual Ins. Co., Boston 266
Indiana Retail Merchants Assn. Mutual Fire Ins. Co., Anderson, Ind 267
Indiana Lumbermens Mutual Ins. Co., Indianapolis 265
Indiana Millers Mutual Fire Ins. Co., Indianapolis 266
Indiana State Fire Ins. Co., Indianapolis 267
Indianapolis German Mutual Fire Ins. Co., Indianapolis 266
Individual Fire Underwriters, St. Louis 341
Individual Underwriters, New York 342
Industrial Mutual Ins. Co., Boston 267
Industrial Underwriters, Chicago 342
Inland Fire and Marine Ins. Co., Chicago, and La Porte, Ind 328
Insurance Company of Island of Cuba, Havana 334
Insurance Co. of North America, Philadelphia 105, 334
Insurance Co. of the State of Illinois, Rockford 103, 400
Insurance Co. of the State of Pennsylvania, Philadelphia 104
Insurance Underwriters, New York 331
Insulinde Fire Ins. Co., Batavia, Java (See Holland Und'w't's.) 375
Inter-Insurers Exchange, Chicago, Ill 343
Inter-Insurers of America, Washington, D. C 343
International Fire Ins. Co., Chicago 328
International Fire Ins. Co., Fort Worth, Tex 108
International Ins. Co., New York 107
International Ins. Co., Manchester, Eng 375
International Fire Ins. Co., St. Louis, Mo 334
International Fire Ins. Co., Philadelphia, Pa 334
International Fire Office, New York 343
International Reinsurance Co., Vienna, Austria 375
Inter-Insurance Co., Galveston & El Paso, Tex 343
Inter-Ocean Fire Ins. Co., Concord, N. H 328
Interstate Fire Ins. Co., Birmingham, Ala 334
Inter-State Ins. Co., Chicago 328
Interstate Fire Ins. Co., Inc., Suffolk, Va 107
Iowa Hardware Mutual Ins. Assn., Mason City, Ia 268
Iowa Assessment Mutual Ins. Assn., De Witt, Ia 268
Iowa Manufacturers Ins. Co., Waterloo, Ia 108
Iowa Mercantile Mutual Fire Ins. Assn., Spencer, Ia 269
Iowa Implement Mutual Ins. Assn., Nevada, Ia 268
Iowa State Ins. Co., Keokuk, Ia 269
Isthmus Lloyds of the City of New York, N. Y 343
Italian Fire & Marine Ins. Co., Turin, Italy 376
Italiana Ins. Co., Genoa, Italy 376

Jakor Ins. Co., Moscow, Russia 204
James River Fire Ins. Co., Richmond, Va 359
Jefferson Fire & Marine Ins. Co., Richmond, Va 328
Jefferson Fire Ins. Co., Philadelphia 109

PAG

Jefferson Mutual Fire Ins. Co., St. Louis 26
Jefferson Underwriters Agency, Philadelphia 33
Jordan Mutual Fire Ins. Co., Allentown, Pa 26

Kanawha Fire Ins. Co., Maywood, W. Va 11
Kansas Farmers Mut. Ins. Co., Upland, Kan 27
Kent County Mutual Ins. Co., Dover, Del 27
Keystone Mutual Fire Ins. Co., Philadelphia 27
Keystone Underwriters, Pittsburg 33
King Ins. Co., London 37
Knox County Mutual Ins. Co., Mt. Vernon, O 27

Lafayette Fire Ins. Co., New Orleans 11
Large Area Segregation, New York 34
Law Accident Insurance Society of London, Eng 37
Law Car & General Ins. Corp., London, Eng 37
Law Fidelity & General Ins. Co., London 37
Law Union & Rock Ins. Co., London 26
Lebanon Mutual Ins. Co., Lebanon, Pa 27
Lee Fire Ins. Co., Alexandria, Va 32
Legal Ins. Co., Ltd., London, Eng 37
Liberty Mutual Fire Ins. Co., Philadelphia 27
Lincoln Ins. & Banking Co., Hammond, Ind 32
Lincoln Mutual Fire Ins. Co., Philadelphia 27
Litchfield Mutual Fire Ins. Co , Litchfield, Conn 27
Liverpool-Victoria Ins. Corp., Ltd., London Eng 38
Liverpool & London & Globe Ins. Co., Liverpool 26
Liverpool & London & Globe Ins. Co., New York 11
Lloyds, New York 34
Lloyds, London 37
London Assurance Corporation (Fire), London 26
London Assurance Corporation (Marine), London 26
London Mutual Fire Ins. Co., Toronto, Ont 38
London & Lancashire Fire Ins. Co., Liverpool 26
Lone Star Ins. Co., Dallas, Tex 33
Los Angeles Fire Ins. Co., Los Angeles, Cal 32
Louisiana Fire Ins. Co., Baton Rouge, La 11
Louisville Ins. Co., Louisville 11
Louisville German Mutual Fire Ins. Co., Louisville 27
Lowell Mutual Fire Ins. Co., Lowell, Mass 27
Lumber Ins. Co., New York 11
Lumber Manufacturers Inter-Insur. Exchange, New Orleans 34
Lumbermens & Lumberworkers Alliance, Chicago 34
Lumber Mutual Fire Ins. Co., Boston 27
Lumber Underwriters, New York 34
Lumbermens Mutual Ins. Co., Mansfield, O 27
Lumbermans Exchange, Kansas City, Mo 34
Lumbermens Indemnity Exchange, Seattle, Wash 34
Lumbermens Ins. Co., Philadelphia 11
Lumbermens Inter-Insurance Association, Kansas City 34
Lumbermens Lloyds, Eau Claire, Wis 34
Lumbermens Marine Ins. Co., Norfolk, Va 11
Lumbermens Underwriting Alliance, Kansas City 34
Luzerne Mutual Fire Ins. Co., Haselton, Pa 27
Lynn Mfrs. & Merchants Mutual Ins. Co., Lynn, Mass 27
Lynn Mutual Fire Ins. Co., Lynn, Mass 27

Madison Ins. Co., Madison, Ind 1
Magnolia State Ins. Co., Jackson, Miss 3
Maine Fire Ins. Co., Sanford, Me 3
Manufacturers Fire Ins. Co., St. Louis, Mo 3
Mannheim Ins. Co., Mannheim 2
Mansfield Mutual Fire Ins. Co., Mansfield, O 2
Manton Mutual Fire Ins. Co., Philadelphia 2
Manufacturers Alliance for Inter-Insurance, Chicago 3
Manufacturers Lloyds, New York 3
Manufacturers Mutual Fire Ins. Co., Providence, R. I 2
Manufacturers & Mercantile Ins. Co., Chicago 3
Manufacturers & Merchants Mutual Fire Ins. Co., Concord, N. H 2
Manufacturers & Merchants Mutual Fire Insurance Co., Philadelphia 2
Manufacturing Lumbermens Underwriters, Kansas City 3
Manufacturing Woodworkers Unders. Ins. Co., Chicago, Ill 3
Marine Ins. Co., London 2
Maritime Ins. Co., Liverpool 2
Maryland Fire Ins. Co., Easton, Md 1
MarylandMotor Car Ins. Co.,Baltimore, Md 3
Maryland Mutual Fire Ins. Co. Baltimore 2
Massachusetts Fire & Marine Ins. Co., Boston 334, 4
Mechanics Ins. Co., Philadelphia 1
Mechanics & Traders Ins. Co., New Orleans 1
Mechanics Mutual Fire Ins. Co., Providence, R. I 1
Medway Ins. Co.- Ltd., Norwich, Eng 4
Memphis Underwriters 1
Mennonite Mutual Ins. Co., Newton, Kan 1
Mercantile Assurance Co , Wilmington, Del 1
Mercantile Fire & Marine Ins. Co., Boston 1
Mercantile Fire & Marine Ins. Co., Washington, D. C 1
Mercantile Fire & Marine Underwriters, Chicago 1
Mercantile Ins. Co., Indianapolis 1
Mercantile Lloyds of New York City, Little Falls, N. Y 1
Mercantile Mutual Fire Ins. Co., Providence, R. I 1
Mercantile Reciprocal Underwriters, Fort Worth, Tex 1

PAGE

Mercantile Underwriters 331
Mercer County Mutual Fire Ins. Co., Pennington, N. J 279
Merchants Exchange, Chicago 347
Merchants Exchange Fire Ins. Co., Chicago and Hammond, Ind 328
Merchants Fire Association of America, La Porte, Ind 359
Merchants Fire Assurance Co., New York 119
Merchants Fire Ins. Co., Denver 119
Merchants Fire Ins. Co., Providence, R. I 334
Merchants Fire & Marine Underwriters, Chicago 348
Merchants Fire Lloyds, New York 348
Merchants Ins. Co., Bangor, Me 118
Merchants Ins. Co., Charleston, W. Va 328
Merchants Inter-Insurance Exchange, Baltimore, Md 348
Merchants & Farmers Mutual Fire Ins. Co., Middleburgh, N. Y. 279
Merchants Mutual Fire Ins. Co., Providence 280
Merchants Mutual Ins. Co., Redfield, S. D 280
Merchants National Mutual Ins. Co., Fargo, N. D 281
Merchants Underwriters Ins. Co., Fordyce, Ark 331
Merchants Underwriters Kansas City 348
Merchants Union Ins. Co., Meridian, Miss 120
Merchants & Farmers Mutual Fire Ins. Co., Worcester, Mass. 279
Merchants & Manufacturers Ins. Co, Atlanta 334
Merchants & Manufacturers Ins. Co., Cincinnati 119
Merchants & Manufacturers Ins. Co., Charleston, W. Va 328
Merchants & Manufacturers Fire Ins. Co., Dover, Del 328
Merchants & Manufacturers Mutual Ins. Co., Mansfield, O 279
Merrimack Mutual Fire Ins. Co., Andover, Mass 281
Metal Manufacturers Mutual Fire Ins. Co., Indianapolis, Ind. 281
Metal Workers Mutual Ins. Co., Providence, R. I 282
Metropole Fire Ins. Co, Paris 382
Metropolitan Fire Ins. Co., Chicago 120
Michigan Commercial Ins. Co., Lansing 121
Michigan Fire & Marine Ins. Co., Detroit 121
Michigan Millers Mutual Fire Ins. Co., Lansing 282
Michigamme Ins. Co., Gorham, Me 334
Middlesex Mutual Assurance Co., Middletown, Conn 283
Middlesex Mutual Fire Ins. Co., Concord, Mass 283
Midlewest Fire Ins. Co., Valley City, N. D 122
Mid-Continental Fire Ins. Co., Kansas City, Mo 334
Midland Ins. Co., Ltd., Birmingham, Eng 383
Mill Owners Mutual Fire Ins. Co., Chicago 286
Mill Owners Mutual Fire Ins. Co, Des Moines 287
Millers Mutual Fire Ins. Co., Fort Worth, Tex 285
Millers Mutual Fire Ins. Co., Harrisburg, Pa 284
Millers Mutual Fire Ins. Association of Illinois, Alton, Ill ... 284
Millers National Ins. Co., Chicago 285
Milwaukee Fire Ins. Co., Milwaukee 122
Milwaukee German Fire Ins. Co., Milwaukee 124
Milwaukee Mechanics Ins. Co., Milwaukee 123
Minnesota Fire Ins. Co., Chatfield, Minn 125-334
Minneapolis Fire Ins. Co., Minneapolis, Minn 334
Minerva Retrocessions & Reinsurance Co., Cologne, Germany 383
Minster Mutual Fire Ins. Co., Minster, O 287
Missouri Valley Fire Ins. Co., Omaha, Neb 334
Mistaquoi & Rouville Mutual Fire Ins. Co., Frelighsburg P. Q. 383
Monarch Assurance Co., London, Eng 384
Monongahela Ins. Co., Pittsburg 125
Montmagny Mutual Fire Ins. Co., Quebec 384
Monroe Co. Cooperative Fire Ins. Co., Rochester, N. Y 287
Morris County Ins. Co., Morristown, N. J 288
Moscow Fire Ins. Co., Moscow 211
Montreal-Canada Fire Ins. Co., Montreal 384
Mount Royal Fire Assurance Co., Montreal, Can 385
Munich Reinsurance Co., Munich 211
Mutual Assurance Co. for Insuring Houses from Loss by Fire, Philadelphia 288
Mutual Assurance Society, Richmond, Va 288
Mutual Fire Assurance Co., Springfield, Mass 289
Mutual Fire Ins. Co., Saco, Me 294
Mutual Fire Ins. Co., St. Charles, Mo 293
Mutual Fire Ins. Co., Washington, D. C 294
Mutual Fire Ins. Co. in Harford County, Belair, Md 290
Mutual Fire Ins. Co. of Washington County, Hagerstown, Md. 293
Mutual Fire Ins. Co. of Albany, Albany, N. Y 290
Mutual Fire Ins. Co. of Calvert County, Frederick, Md 291
Mutual Fire Ins. Co. of Carroll County, Westminster, Md 290
Mutual Fire Ins. Co. of Cecil County, Elkton, Md 291
Mutual Fire Ins. Co. of Chester County, Coatesville, Pa 291
Mutual Fire Ins. Co. of Frederick County, Frederick, Md 291
Mutual Fire Ins. Co. of Germantown and Vicinity, Philadelphia 292
Mutual Fire Ins. Co. of Kent County, Chestertown, Md 292
Mutual Fire Ins. Co. of Loudoun County, Waterford, Va 292
Mutual Fire Ins. Co. of Montgomery County, Sandy Spring, Md 292
Mutual Fire Ins. Co. of Reading, Reading, Pa 293
Mutual Fire Ins. Co. of Schoharie, Otsego and Albany Counties, Middleburgh, N. Y 289
Mutual Fire, Marine & Inland Ins. Co., Philadelphia 294
Mutual Ins. & Industrial Co., Chicago, Ill., & Delaware 328
Mutual Protection Ins. Co., Washington, D. C 295
Mutual Protection Fire Ins. Co., Charlestown, Mass 295

PAGE

Mutual Trust & Ins. Co., Dover, Del 328
Mutuelle de Valence Ins. Co., Paris 384

Narragansett Mutual Fire Ins. Co., Providence 295
Nassau Fire Ins. Co., Brooklyn 125
National American Manufacturers Ins. Co., Durham, N. C ... 328
National Assurance Co., of Delaware, N. Y 334
National Assurance Corporation of Virginia, Richmond, Va .. 328
National British & Irish Millers Ins. Co., Ltd., London 385
National Brewers Ins. Co., Chicago 128
National Fire & Marine Ins. Co., Elizabeth, N. J 128
National Fire Ins. Co., Hartford 126
National Fire Ins. Co. of America, Mo 328
National Fire Underwriters, Chicago, Ill 348
National General Ins. Co., London, Eng 386
National Hardware Mutual Fire Ins. Co., Huntingdon, Pa ... 296
National Insurance Co., Dallas, Tex 334
National Inter-Insurance Bureau, Kansas City, Mo 348
National Ins. Co., Pittsburg, Pa 129
National Ins. Co, Dover, Del., and Oklahoma 328
National Ins. & Investment Co., Dover, Del 328
National Ins. Co., Cincinnati 129
National Ins. Co. of Great Britain, Glasgow 386
National Ins. Co., Marion, S. C 328
National Lumber Ins. Co., Buffalo 130
National Manufacturers Mutual Ins. Co., Janesville, Wis ... 296
National Mutual Assurance Co., Philadelphia 296
National Mutual Church Ins. Co., Chicago 297
National Underwriters of America, New York 349
National Union Fire Ins. Co., Pittsburg 131
National Union Fire Ins. Co., Washington, D. C 132
Nationale Ins. Co., Paris 386
Netherland Lloyd Ins. Co., Amsterdam 387
Netherlands Fire & Life Ins. Co., The Hague 387
Newark Fire Ins. Co., Newark, N. J 132
New Amsterdam Fire Ins. Co., N. Y 132
New Brunswick Fire Ins. Co., New Brunswick, N. J 133
New Brunswick Mutual Fire Ins. Co., New Brunswick, N. J. 297
Newburyport Mutual Fire Ins. Co., Newburyport, Mass 297
New Castle County Mutual Ins. Co., Wilmington, Del 298
New England Underwriters Agency, Concord, N. H 332
New Hampshire Fire Ins. Co., Manchester 134, 334
New Jersey Association, Crosswicks, N. J 298
New Jersey Fire Ins. Co., Newark, N. J 334
New London County Mutual Fire Ins. Co., Norwich, Conn ... 298
Newport Mutual Fire Ins. Co., Newport, Ky 299
New State Fire Ins. Co., So. McAlester, Okla 360
New York & Boston Lloyds, New York 349, 400
New York & New England Underwriters, New York 350
New York Central Lloyds, Little Falls, N. Y 350
New York Central Mutual Fire Ins. Co., Edmeston, N. Y 299
New York Commercial Underwriters, New York 350
New York Fire Lloyds, New York 351
New York Ins. Association, New York 351
New York Reciprocal Underwriters New York 352
New York Underwriters Agency, New York 332
New Zealand Ins. Co., Auckland 212
Niagara Fire Ins. Co., New York 135, 334
Northern (Nord) Ins. Co., Paris, France 388
Nordisk Reinsurance Co., Copenhagen, Denmark 387
Norfolk Mutual Fire Ins. Co., Dedham, Mass 299
Norfolk Fire Ins. Corporation, Norfolk, Va 136
North American Fire Ins. Co., Indianapolis, Ind 334
North American Ins. Co., Chicago 328
North American Inter-Insurers of the City of New York, New York 352
North American Mutual Fire Ins. Co., Mansfield, O 300
North British & Mercantile Ins. Co., London 213
North British & Mercantile Ins. Co., New York 137
North Carolina Home Ins. Co., Raleigh 137
North Coast Fire Ins. Co., Seattle, Wash 138
Northeastern Ins. Co., Darlington, Eng 388
North Pacific Ins. Co., Tacoma, Wash 334
North River Ins. Co., New York 139
Northern Fire Association, Chicago 353
Northern Fire Ins. Co., Chicago 323
Northern Assurance Co., London 214
Northern Ins. Co., New York 138
Northern Fire Underwriters, Chicago, Ill 353
Northwestern Fire Ins. Co., Chicago 328
Northwestern Fire & Marine Ins. Co., Minneapolis 140
North Western Ins. Co., Liverpool, Eng 388
Northwestern Mutual Fire Association, Seattle, Wash 300
Northwestern National Ins. Co., Milwaukee 140
Northwestern Underwriters Agency, Milwaukee 332
Northwestern Fire Underwriters, Chicago, Ill 353
Norwich Union Fire Ins. Society, Norwich, Eng 215
Nye Danske Fire Ins. Co., Copenhagen 388

Ocean Marine Ins. Co., London 215
Ohio Farmers Ins. Co., Le Roy, O 301
Ohio Grain Dealers Mutual Fire Ins. Ass'n, Columbus, O 302
Ohio Hardware Dealers Mutual Fire Ins. Co., Coshocton, O .. 302

PAGE

Ohio Ins. Co., New Albany, Ind. 360
Ohio Millers Mutual Fire Ins. Co., Canton, O. 302
Ohio Mutual Ins. Co., Salem, O. 303
Ohio Retail Grocers Mutual Fire Ins. Co., Springfield. 303
Oklahoma Fire Ins. Co., Oklahoma City, Okla. 141
Old Colony Ins. Co., Boston. 142
Old Dominion Fire Ins. Co., Richmond, Va. 328
Olympic Fire & Marine Ins. Co., Fort Smith, Ark. 360
Omnium Ins. Corp., Ltd., London, Eng. 400
Ontario Fire Ins. Co., Toronto, Can. 389
Oosterling Fire Ins. Co., Batavia, Java (see Holland Underwriters). 375
Oregon Fire Relief Association, McMinnville, Ore. 304
Orient Ins. Co., Hartford. 142
Osage Fire Ins. Co., Topeka, Kan. 143
Otsego Mutual Fire Ins. Co., Burlington Flats, N. Y. 304
Ottawa Assurance Co., Toronto, Ont. 389

Pacific Coast Fire Ins. Co., Vancouver, B. C. 389
Pacific Fire Ins. Co., New York. 144
Pacific States Fire Ins. Co., Portland, Ore. 334
Paint Trade Fire Ins. Exchange, Seattle. 354
Palatine Ins. Co., London. 216
Pamlico Ins. & Banking Co., Tarboro, N. C. 144
Pannonia Hungarian Reinsurance Co., Budapesth. 389
Paper Mill Mutual Ins. Co., Boston. 304
Parkersburg German Ins. Co., Parkersburg, W. Va. 328
Patapsco Mutual Fire Ins. Co., Baltimore. 304
Paternelle Ins. Co., Paris. 390
Pawtucket Mutual Fire Ins. Co., Pawtucket, R. I. 305
Pelican Assurance Co., New York. 145
Penn Mutual Fire Ins. Co. of Chester County, West Chester, Pa. 305
Pennsylvania Fire Ins. Co., Philadelphia. 145
Pennsylvania Lumbermen's Mutual Fire Ins. Co., Philadelphia 306
Pennsylvania Millers Mutual Fire Ins. Co., Wilkesbarre. 306
Peoples Co-operative Underwriters, Chicago, Ill. 354
Peoples Anthracite Ins. Co., Scranton, Pa. 334
Peoples Fire Ins. Co., Frederick, Md. 147
Peoples Ins. Co., Chicago. 328
Peoples Ins. Co., Chicago, and Kenosha, Wis. 328
Peoples Mutual Fire Ins. Co., Philadelphia. 307
Peoples National Fire Ins. Co., Philadelphia, Pa. 147
Peter Cooper Fire Ins. Co., New York. 148
Petersburg Savings & Ins. Co., Petersburg, Va. 149
Phenix Ins. Co., Brooklyn. 150
Phenix Ins. Co., Dover, Del. 400
Phenix Ins. Co., Paris. 390
Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, Philadelphia. 307
Philadelphia Manufacturers Mutual Fire Ins. Co., Philadelphia. 308
Philadelphia Underwriters, Erie, Pa. 332
Phœnix Assurance Co., London. 217
Phœnix Ins. Co., Pasadena, Cal. 152
Phœnix Ins. Co., Hartford. 150
Phoenix Fire Ins. Co., Baltimore, Md. 334
Phœnix Fire & Marine Ins. Co., Memphis, Tenn. 149
Piedmont Ins. Co., Charlotte, N. C. 152
Pilot Ins. Corp., London. 390
Pioneer Fire Ins. Co., Oklahoma City. 153, 400
Piscataquqa Fire Ins. Co., Portsmouth, N. H. 153
Pioneer Ins. Co., Tacoma, Wash. 153
Pittsburg Lumbermen's Mutual Fire Ins. Co., Pittsburg. 309
Pittsburg Ins. Co., Pittsburg. 153
Pittsburg Underwriters, Pittsburg. 333
Planters Fire Ins. Co., Little Rock, Ark. 309
Portland Marine Underwriters, Portland, Me. 354
Portsmouth Fire Association, Portsmouth, N. H. 154
Potomac Ins. Co., Washington, D. C. 154
Prairie State Ins. Co., Chicago. 328
Preferred Mutual Fire Ins. Co., New Berlin, N. Y. 309
Premier Ins. Co., Ltd., London, Eng. 391
Profit Sharing Co., Galveston & El Paso, Tex. 354
Provident Mutual Fire Ins. Co., Philadelphia, Pa. 310
Property Ins. Co., Ltd., London, Eng. 391
Protection Mutual Fire Ins. Co., Chicago. 310
Protective Fire Ins. Co., Syracuse, N. Y. 334
Protector Underwriters, San Francisco. 333
Providence Mutual Fire Ins. Co., Providence. 310
Providence Washington Ins. Co., Providence. 155
Provincial Fire Ins. Co., Ltd., Bolton, Eng. 391
Prudential Fire Ins. Co., Manchester, N. H. 156
Prudentia Reinsurance Co., Zurich, Switzerland. 391
Prussian National Ins. Co., Stettin. 218

Queen Ins. Co. of America, New York. 156
Queen City Fire Ins. Co., Sioux Falls, S. D. 157
Queen City Fire Underwriters, Chicago, Ill. 354
Queen of Arkansas Ins. Co., Little Rock, Ark. 311
Queens & Suffolk Mutual Ins. Co., Freeport, N. Y. 311
Quincy Mutual Fire Ins. Co., Quincy, Mass. 311

Reciprocal Annex, Kansas City, Mo. 354
Reciprocal Underwriters, Kansas City. 355

PAGE

Reciprocal Exchange, Kansas City. 354
Reliance Ins. Co., Philadelphia. 158, 334
Reliance Marine Ins. Co., Liverpool. 218
Republic Assurance Co., New York. 334
Republic County Mutual Fire Ins. Co., Belleville, Kan. 312
Republic Underwriters, Dallas, Tex. 333
Reserve Fire & Marine Ins. Co., Chicago. 328
Retail Druggists Mutual Fire Ins. Co., Cincinnati. 312
Retail Grocery Underwriters, Palo Alto, Cal. 355
Retail Hardware Mutual Fire Ins. Co., Minneapolis. 312
Retail Hardware Underwriters, Palo Alto, Cal. 355
Retail Implement Dealers Mutual Fire Ins. Co., Minneapolis 313
Retail Lumber Dealers Mutual Ins. Co., Milwaukee, Wis. 313
Retail Lumbermens Ins. Association, Minneapolis. 313
Retail Merchants Association Mutual Fire Ins. Co., Springfield, Ill. 314
Retail Merchants Mutual Fire Ins. Co., Minneapolis. 314
Rhenish-Westphalian Reinsurance Co., M. Gladbach, Germany. 392
Rhode Island Ins. Co., Providence. 159
Rhode Island Mutual Fire Ins. Co., Providence. 314, 401
Richland County Mutual Ins. Co., Mansfield, O. 315
Richmond Ins. Co., West New Brighton, N. Y. 160
Rimouski Fire Ins. Co., Rimouski, Can. 392
Rio Grande Fire Ins. Co., San Antonio, Tex. 334
Rochester German Ins. Co., Rochester, N. Y. 160
Rockville Mutual Fire Ins. Co., Rockville, Conn. 315
Roger Williams Fire and Marine Ins. Co., Providence, R.I. 161, 334
Rossia Ins. Co., St. Petersburg. 219
Royal Ins. Co., Liverpool. 220
Royal Alliance Underwriters, London. 392
Royal Canadian Underwriters. 392
Royal Exchange Assurance, London. 220
Royal Standard Underwriters, Chicago. 328
Royal Underwriters, London. 392
Rubber Manufacturers Mutual Ins. Co., Boston. 315
Russian Reinsurance Co., St. Petersburg. 222
Russian Transport & General Ins. Co., St. Petersburg. 393

St. Louis Fire Ins. Co., St. Louis. 162, 334
St. Paul Fire & Marine Ins. Co., St. Paul. 162
Safety Mutual Fire Ins. Co., Lebanon, Pa. 316
Sagamore Ins. Co., Sanford, Me. 334
Salamander Fire Ins. Co., Washington, D. C. 328
Salamandra Ins. Co., St. Petersburg. 222
Salamandre Fire Ins. Co., Havre, France. 393
Salem County Mutual Ins. Co., Salem, N. J. 316
Salem Mutual Fire Ins. Co., Salem, Mass. 316
San Diego F. & M. Ins. Co., San Diego, Cal. 334
Sapulpa Fire Ins. Co., Sapulpa, Okla. 334
Schoharie & Otsego Mutual Fire Ins. Co., Cobleskill, N. Y. 317
Scotch Underwriters, San Francisco. 333
Scottish Sprinkler Fire Ins. Co., Manchester, Eng. 393
Scottish Union & National Ins. Co., Edinburgh. 223
Scranton Fire Ins. Co., Scranton, Pa. 169
Sea Ins. Co., Liverpool. 224
Seaboard Fire Ins. Co., Atlantic City, N. J. 317, 401
Seaboard Fire Ins. Co., Norfolk, Va. 164
Seaboard Fire & Marine Ins. Co., Galveston, Tex. 165
Second Colonial Marine and Fire Ins. Co., Batavia, Java (See Holland Underwriters). 375
Securitas Reinsurance Co., Vienna, Austria. 394
Securite Generale Ins. Co., Brussels, Belgium. 39
Security Mutual Fire Ins. Co. of Delaware County, Delhi, N. Y. 317
Security Fire Underwriters, Chicago. 35
Security National Fire Ins. Co., Philadelphia, Pa. 33
Security Mutual Fire Ins. Co., Chatfield, Minn. 317
Security Ins. Co., Cincinnati. 16
Security Fire Ins. Co., Davenport, Ia. 16
Security Ins. Co., New Haven, Conn. 16
Security Fire & Marine Ins. Co., Washington, D. C. 32
Security Underwriters Policy, Philadelphia. 33
Seneca Ins. Co., Buffalo, N. Y. 33
Shawnee Fire Ins. Co., Topeka, Kan. 16
Shrewsbury Mutual Fire Ins. Co., Eatontown, N. J. 31
Sioux Fire Ins. Co., Sioux City, Ia. 16
Skandia Ins. Co., Stockholm. 22
Skandinavia Reinsurance Co., Copenhagen, Denmark. 39
Société Anonyme de Reassurances, Paris. 39
Soleil (Sun) Fire Ins. Co., Paris. 39
South Carolina Ins. Co., Columbia, S. C. 33
South Danvers Mutual Fire Ins. Co., Peabody, Mass. 31
South Eastern Fire Ins. Co., Chicago and Richmond, Va. 32
Southeastern Mutual Fire Ins. Co., Macon, Ga. 31
South German Reinsurance Co., Munich. 39
South Western Reciprocal Underwriters Ins. Co. 35
Southern Fire Ins. Co., Atlanta, Ga. 32
Southern Lumber Underwriters, New Orleans. 35
Southern Mutual Ins. Co., Athens, Ga. 31
Southern National Ins. Co., Austin, Tex. 17
Southern States Mutual Fire Ins. Co., Philadelphia. 31
Southern Stock Fire Ins. Co., Greensboro, N. C. 17
Southern Underwriters, Greensboro, N. C. 17
Southern Underwriters, San Antonio, Tex. 38

PAGE

Southwestern Fire Ins. Co., Memphis, Tenn. 335
Sovereign Fire Assurance Co., Toronto, Can. 225
Spring Garden Ins. Co., Philadelphia 173
Springfield Fire & Marine Ins. Co., Springfield, Mass. 171
Sprinklered Risk Underwriters, Chicago 356
Standard Ins. Co., Amsterdam 395
Standard Fire Ins. Co., Hartford, Conn. 174
Standard Fire Ins. Co., Keokuk, Ia. 174
Standard Fire Ins. Co., Trenton, N. J. 174
State Farmers Mutual Ins. Co., South Omaha, Neb. 319
Standard Marine Ins. Co., Liverpool 226
Standard Mutual Fire Ins. Co., Philadelphia 319
State Ins. Co., Des Moines 175
State Fire Ins. Co., Liverpool 226, 401
State Ins. Co. of Neb., Omaha 176
State Mutual Fire Ins. Co., Rutland, Vt. 176
State Dwelling House Ins. Co., Concord, N. H. 175
State Mutual Fire Association, Canton, S. D. 319
State Mutual Ins. Co., Oklahoma City, Okla. 320
State Mutual Fire Ins. Co., Providence 320
Stonewall Ins. Co., Mobile, Ala. 177
Stuyvesant Ins. Co., New York 177
Stuyvesant Underwriters, N. Y. 333
Suffolk County Mutual Ins. Co., Southold, N. Y. 320
Sun Ins. Office, London 227
Sun Ins. Co., New Orleans 178
Sun Mutual Ins. Co., Cincinnati 321
Svea Fire & Life Ins. Co., Gothenburg 229
Swiss Reinsurance Co., Zurich, Switzerland 396
Switzerland General Ins. Co., Zurich, Switzerland 229

Farmers Mutual Fire Ins. Co., Philadelphia 321
Telephone Fire Ins. Exch., Chicago, Ill. 356
Teutonia Fire Ins. Co., Pittsburg 179
Teutonia Fire Ins. Co., Dayton, O. 180
Teutonia Ins. Co., New Orleans 179
Texas Natona Fire Ins. Co., Fort Worth, Tex. 180
Textile Manufacturers Mutual Fire Ins. Co., Providence 321
Thames & Mersey Marine Ins. Co., Liverpool 230
Themis Ins. Co., Paris, France 396
Tidewater Fire Ins. Co., Cambridge, Md. 328
Toledo Fire & Marine Ins. Co., Sandusky, O. 181
Tompkins County Co-operative Fire Ins. Co., Ithaca, N. Y. .. 322
Traders & Mechanics Mutual Fire Ins. Co., Lowell, Mass. 322
Trans-Mississippi National Fire Ins. Co., Little Rock, Ark. 334
Transportation Mutual Ins. Co., Philadelphia 322
Tyoda Fire, Marine and Transport Ins. Co., Tokio, Japan .. 401

Underwriters Exchange, Chicago 357
Underwriters Fire Ins. Co., Concord, N. H. 181
Underwriters Fire Ins. Co., Rocky Mount, N. C. 182
Underwriting Agreement, New York 357
Underwriters of Greensboro, Greensboro, N. C. 182
Union Assurance Society, London, Eng. 230
Union Fire Ins. Co., Chicago 328
Union Fire Ins. Co., Paris 397, 401
Union Ins. Co., Bangor, Me. 183
Union Ins. Co., Philadelphia 184
Union Ins. Co., Pittsburg 185
Union & Phenix Español Ins. Co., Madrid 401
Union Marine Ins. Co., Liverpool 231
Union Mutual Fire Ins. Co., Lincoln, Neb. 323
Union Mutual Fire Ins. Co., Montpelier, Vt. 323
Union Mutual Fire Ins. Co., Providence 323
Union Underwriters, New York 357

PAGE

Union Underwriters, New York 357
United American Fire Ins. Co., Milwaukee 185
United Counties Ins. Co., Manchester Eng. 397
United Druggists Mutual Fire Ins. Co., Boston 334
United Fire Ins. Co., Arizona 334
United Firemens Ins. Co., Philadelphia 186
United London & Scottish Fire Ins. Co., London, Eng. 397
United Mutual Fire Ins. Co., Philadelphia 324
United States Fire Ins. Co., New York 187
United States Fire & Marine Ins. Co., W. Va. 328
United States Lloyds, New York 356
United States Merchants Mut. Fire Ins. Co., Philadelphia .. 324
United States Underwriters, New York 334
Unione Continentale Ins. Co., Turin, Italy 396
Union National Fire Ins. Co., Kansas City, Mo. 334
University Gegenseitigen, Cleveland 324
Urbaine Fire Ins. Co., Paris 397

Vermont Mutual Fire Ins. Co., Montpelier, Vt. 324
Victoria Ins. Co., Bucharest, Roumania 398
Vienna Reinsurance Co., Vienna 398
Village Fire Ins. Assn., Greenville, N. Y. 325
Virginia Fire & Marine Ins. Co., Richmond 187
Virginia Home Ins. Co., Richmond 328
Virginia State Ins. Co., Richmond 188

Wabash Ins. Co., Hammond, Ind. 328
Washington Fire Ins. Co., Seattle, Wash. 189
Washington County Mutual Fire Ins. Co., Washington, Pa. .. 325
Washington Fire Ins. Co., Washington, D. C. 328
Washington Hardware & Implement Dealers Fire Ins. Association, Spokane 325
Washington Mutual Fire Ins. Co., St. Louis 325
Welsh Ins. Corp., Cardiff, Wales 398, 401
West Bend Mutual Fire Ins. Co., West Bend, Wis. 325
Westchester Fire Ins. Co., New York 190
Western Canada Fire Ins. Co., Calgary, Alberta 398
Western Assurance Co., Toronto 231
Western Fire Ins. Co., Lincoln, Neb. 191
Western Fire Ins. Co., Phœnix, Ariz. 191
Western & Atlantic Fire Ins. Co., Nashville, Tenn. 190
Western & Southern Ins. Co., Shawnee, Okla. 334
Western Empire Ins. Co., Spokane, Wash. 191
Western Fire & Marine Ins. Co., McAlester, Okla. 360
Western Ins. Co., Pittsburg 192
Western Ins. Co., Urbana, O. 326
Western Inter-Insurers, St. Joseph, Mo. 358
Western Millers Mutual Fire Ins. Co., Kansas City, Mo. 326
Western National Fire Ins. Co., Oklahoma City, Okla. 192
Western Reciprocal Underwriters, Oklahoma City 358
Western Reserve Ins. Co., Cleveland 193
Western States Fire Ins. Co., Kansas City, Mo. 334
Western Union Fire Underwriters, Chicago, Ill. 358
What Cheer Mutual Fire Ins. Co., Providence 326
Wichita Fire & Marine Ins. Co., Wichita, Kan. 334
William Penn Fire Ins. Co., Pottsville, Pa. 193
Williamsburgh City Fire Ins. Co., Brooklyn 194
Winona Fire Ins. Co., Minneapolis, Minn. 195
Wisconsin Fire Ins. Co., Wausau, Wis. 334
Woodmen Fire Ins. Co., Lincoln, Neb. 334
Worcester Manufacturers Mutual Ins. Co., Worcester, Mass. .. 327
Worcester Mutual Fire Ins. Co., Worcester, Mass. 327

Yang Tsze Ins. Association, Shanghai 232
York Fire & Marine Ins. Co. York, Pa. 334

LIST OF ABBREVIATIONS

USED IN THE FOLLOWING PAGES:

Adl., additional.
Ad., adjustment.
Ala., Alabama.
Alas., Alaska.
Amer., American.
Ariz., Arizona.
Ark., Arkansas.
Assn., Association.

Bg., bridge.
Bs., bonds.
Bk., bank.
Bkg., banking.
Blg., building.

C., coupon.
C. H., courthouse.
Cal. California.
Can., Canada.
Co., company or county.
Col., collateral.
Colo., Colorado.
Com., common.
Conn., Connecticut.
Cp., Corporate.
Cs., consolidated.
Cv., convertible.
Ctf., certificate.
Cur., currency.
Cy., City.

D., debenture.
Del., Delaware.
Dep., Deposit.
D.C., District of Columbia.
Div., division.
Dis., District.

E., east or eastern.
El. electric.
Ex., Exchange.
Eq., equipment.
Ext., extended.
Extn., extension.

F., funding.
Fla., Florida.

G., gold.
Ga., Georgia.
Gn., general.
Gt., Great.
Gr., guaranteed.

Haw., Hawaii.
Ht., Heat.
Htg., Heating.

Ida., Idaho.
Ill., Illinois.
Illg.. illuminating.
Imp., improvement.
Insp., inspection.
Inc., income.
Ind., Indiana.
Inv., investment.
Ia., Iowa.
Int., International.

Jc., junction.

Kan., Kansas.
Ky., Kentucky.

La., Louisiana.
Lt., light.
Ltd., limited.
Ltg., lighting.
Loco., locomotive.
Ln. Lien.
Mass., Massachusetts.
Md., Maryland.
Me., Maine.
Mfg., manufacturing.
Mich., Michigan.
Minn., Minnesota.
Miss., Mississippi.
Mo., Missouri.
Mont., Montana.
Mtn., mountain.
M., mortgage.

Nat., national.
Neb., Nebraska.
Nev., Nevada.
N. H., New Hampshire
N. J., New Jersey.
N. M., New Mexico.
N. Y., New York.
N. C., North Carolina.
N. D., North Dakota.
No., north or northern.
N., Notes.
Nwn., northwestern.

O., Ohio.
Okla., Oklahoma.
Ore., Oregon.

Pa., Pennsylvania.
Pac., Pacific.
P. R., Porto Rico.
Pow., power.
P., preferred.

R., refunding.
R. E., Real Estate.
Reg., registered.
R. I., Rhode Island.
R. R., railroad.
Rs., rights.
Ry., railway.

Sav., savings.
S. C., South Carolina.
S. D., South Dakota.
Sc., school.
Ser., series.
S. f., sinking fund.
So., south or southern.
St., street.
Stk., stock.
Sr., Sewer.

T., Term.
Tl., telephone.
Tg., telegraph.
Tenn., Tennessee.
Tm., terminal.
Ter., Territory.
Tex., Texas.
Tr., trust.
Tc., traction.
Tun., tunnel.

U. S., United States.

Va., Virginia.
Val., valley.
Vt. Vermont.

W., west or western.
Wat., water.
Wash., Washington.
W. Va., West Virginia.
Wis., Wisconsin.
Wks., works.
Wyo., Wyoming.

AMERICAN STOCK FIRE AND MARINE INSURANCE COMPANIES

The following pages contain abstracts of the official statements covering the year 1909, of all regularly licensed joint stock fire and marine insurance companies now domiciled and operating in the United States, together with summaries of their condition and business for each of the last five years.

NOTE.—The Net Premiums given in the following tables for practically all of the companies, represent the gross premiums written less amounts *paid* for reinsurance, rebate, abatement and return premiums in the respective years. Total income excludes deposits received on perpetual policies, premiums of previous year received, and other extraneous items. Expenses exclude deposits returned on perpetual policies and other items which cannot properly be classed as expenses.

ACME FIRE INSURANCE COMPANY, Cedar Rapids, Ia.

President, J. M. Dinwiddie; Secretary and Manager, Gus. A. Doerfler. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$147,826	$30,367	$12,615	$41,414	$58,369	$21,306	.....	$35,213	$56,519	$25,403
1908	145,370	29,368	7,869	42,898	*67,553	24,000	.....	31,213	55,213	15,466
1907	133,405	25,164	4,547	41,231	*65,936	16,040	$6,000	28,384	50,424	18,649
1906	66,707	14,190	548	42,143	52,183	13,767	5,000	19,790	38,557	13,767

* Includes $22,546 surplus paid in in 1907, and $7,986 surplus and $12,110 capital stock notes in 1908.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$39,540
Mortgage loans on real estate	57,100
Emmet Co., Ia., drainage bs.; Dennr-Goeley irr. bs., and Nompa, Ida., imp. bs. (par and market value)	14,251
Cash in office and bank	25,229
Agents' balances, not over 3 months due	4,837
Interest and rents accrued	1,563
Other assets	531
Total admitted assets	$147,826

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,033
Unearned premiums	30,367
Other liabilities	1,811
Total linbilities, except capital and surplus	$35,211
Capital paid up	100,000
Surplus over all liabilities	12,615
Total liabilities, capital and surplus	$147,826

RISKS AND PREMIUMS: Fire risks in force December 31, $1,068,393; premiums thereon, $75,918.

BUSINESS SINCE ORGANIZATION: Premiums received $164,284; losses paid, $76,482; dividends declared, cash, $11,000.

REAL ESTATE OWNED: Comprises mainly the company's new office building at Cedar Rapids, Ia.

MORTGAGE LOANS: There are 12 loans, chiefly on improved real estate, valued at more than double the amount loaned thereon. Company holds $52,000 of insurance on the buildings.

MISCELLANEOUS: This company was organized in 1906 and took over the business of the Lisbon Mutual of Lisbon, Ia. The capital was increased in June, 1906, to $50,000, and in 1907 to $100,000 and $24,706 contributed to surplus. The company removed in 1908 from Lisbon to Cedar Rapids. Operates in Ia. and Wash.

DIRECTORS: J. M. Dinwiddie, D. E. Howell, A. C. Doubenmier, Robert Palmer, Hon. W. C. Stuckslager, J. E. Moore, M. V. Bolton.

ADIRONDACK FIRE INSURANCE COMPANY, New York.

President, G. A. Mitchell; Secretary, R. H. McKelvey. Organized, 1906.

Year	Assest	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$460,969	$148,469	$85,236	$274,129	$289,704	$168,289	.....	$97,168	$265,457	$160,826
1908	428,385	122,673	67,102	244,819	261,854	176,350	$20,000	86,419	282,769	187,371
1907	431,755	128,702	81,603	243,180	256,954	98,611	.....	79,070	177,681	97,808
1906	375,885	65,139	106,135	124,170	*230,289	18,758	.....	34,751	53,509	23,228

* Includes $100,000 surplus paid in.

ASSETS, DECEMBER 31, 1909.

Bonds owned (book value)	$316,954
Cash in office and bank	87,206
Agents' balances, not over 3 months due	53,684
Interest accrued	3,125
Total admitted assets	$460,969

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$13,380
Unearned premiums	148,469
Other liabilities	13,884
Total liabilities, except capital and surplus	$175,733
Capital paid up	200,000
Surplus over all liabilities	85,236
Total liabilities, capital and surplus	$460,969

RISKS AND PREMIUMS: Fire risks in force December 31, $17,647,423; premiums thereon, $290,914.

BUSINESS SINCE ORGANIZATION: Premiums received, $385,655; losses paid, $450,499; dividends declared, cash, $20,000.

BONDS OWNED:	Par Value.	Market Value.
Int. Tr. Co., 1949, 4%	$25,000	$17,000
Niagara Falls Pow. Co., 1932, 5%	25,000	25,000
Lackn. Steel Co., 1923, 5%	25,000	25,000
N. Y. Cy., 1955-6, 4%	225,000	225,000
Savannah Cy., 1950, 4½%	10,000	10,800
Totals (book value, $316,954)	$310,000	$302,800

MISCELLANEOUS: This company was organized by interests identified with the Lumber Insurance Company of New York, and together with the latter company guarantees the policies of the Hudson Underwriters. It began business May 1, 1906, and writes lumber and woodworking risks as a specialty. Value of deposit in Ga. $10,800.

DIRECTORS: R. K. Albright, S. M. Clement, William G. Frost, W. H. Gratwick, F. C. Gratwick, Wm. Hamlin, Elias M. Johnson, John D. Larkin, E. A. Lightner, John J. McKelvey, R. H. McKelvey F. W. Mattocks, G. A. Mitchell, Guy H. Moulthrop, John Mitchell, Robert W. Pomeroy, Guy White.

FIELD MEN AND TERRITORY COVERED: F. J. Caulkins, Boston, Mass., general agent for Mass.; John McKelvey, Sandusky, O., general agent for O.; Richard H. Long, Detroit, Mich., general agent for Mich.; Charles Anderson, Eau Claire, Wis., general agent for Wis.; Eric Anderson, Minneapolis, Minn., general agent for Minn.; Walter T. Campbell, St. Louis, Mo., general agent for Mo.; Charles D. Cox, Wilmington, Del., for Del.; Leon Irwin & Co., New Orleans, La., agents for the State of La.; R. E. Ewalt, New Orleans, La., branch manager; A. B. Banks & Co., Fordyce, Ark., State agents for Ark.; E. A. Strout & Co., Seattle, Wash., general agents for Wash.; F. B. Marsh, Atlanta, Ga., general agent for Ga. The company operates in Ark., Conn., Del., Ga., Ill., La., Mass., Mich., Minn., Mo., N. Y., N. C., O., Pa., Tex., Vt. Wash., and Wis.

ÆTNA INSURANCE COMPANY, Hartford, Conn.§

President, Wm. B. Clark; Vice-President, W. H. King; Secretary, Henry E. Rees; Assistant Secretaries, A. N. Williams, E. J. Sloan, E. S. Allen, Guy E. Beardsley, W. F. Whittelsey, Jr. Organized, 1819.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$18,062,110	$6,989,166	$5,771,930	a$7,334,254	$8,053,683	a$3,653,396	$752,000	$2,630,422	$7,035,818	$3,726,918
1908	16,500,738	6,299,859	5,207,078	6,947,044	7,582,890	3,761,314	760,000	2,465,137	6,986,451	3,715,728
1907	14,884,569	6,208,164	3,754,606	7,130,878	7,815,351	3,288,029	776,000	2,378,992	6,443,021	6,297,976
1906	15,950,844	5,718,667	4,466,072	6,820,879	7,392,046	5,901,025	772,000	2,195,861	8,868,886	6,018,985
1905	16,815,296	5,185,695	6,862,984	6,086,947	6,666,755	2,948,692	670,000	2,031,438	5,650,130	2,828,929

Unearned premiums include amounts reclaimable on perpetual policies. a Includes $545,674 marine premiums and $274,654 marine losses.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $588,208)	$400,000
Bonds and stocks owned (market value)	14,774,601
Cash in office and bank	1,508,882
Agents' balances, not over 3 months due	1,309,425
Interest accrued	69,202
Total admitted assets	$18,062,110

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $27,695 resisted)	$622,207
Unearned premiums (except perpetuals)	6,890,167
Amount reclaimable on perpetual policies	98,999
Balance held for Munich Reinsurance Co. under contract	547,807
Taxes accrued	1,000
Other liabilities	130,000
Total liabilities, except capital and surplus	$8,290,180
Capital paid up	4,000,000
Surplus over all liabilities	5,771,930
Total liabilities, capital and surplus	$18,062,110

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $1,039,286,461; premiums thereon, $12,799,588; marine and inland risks in force, $16,633,046; premiums thereon, $494,882; perpetual fire risks, $4,436,478; deposit premiums thereon, $104,209.

BUSINESS SINCE ORGANIZATION: Premiums received, $229,982,735; losses paid, $119,451,567; dividends declared, cash, $32,121,365; stock, $2,805,000.

REAL ESTATE OWNED: Consists only of the company's home office building, 662-680 Main st., Hartford. This property cost $588,208, but is carried at a valuation of $400,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
U. S. g., 1925, 4%	$100,000	$116,000
Albina, Ore., cy. bo., 1921, 6%	25,000	29,500
Americus, Ga., cy. pub. blg., sc. & sr., 1919-20, 6%	16,000	17,600
Ariz. Ter., 1942, 5%	15,000	15,450
Bainbridge, Ga., cy. acad., 1911-26, 6%	8,000	8,400
Chi., Ill., san. dis., 1911-13-14' 5%	42,000	43,260
Cleve., O., cy. f. d., 1912, 4%	50,000	50,250
Cleve., O., cy. intercept. sr., 1922, 4%	25,000	25,250
Cleve., O., cy. sr. dis. No. 1, 1925, 4%	25,000	25,500
Dallas, Tex., cy. wat. and sr., 1920, 5%	36,000	37,800
Durham, N. C., cy. sc. bs., 1935, 4½%	25,000	25,250
Ga. State, 1915, 4½%	10,000	10,450
Greensboro, N. C., cy. sc., 1922, 6%	24,000	26,640
Greenville, Ala., cy., sc., 1922, 6%	20,000	20,600
Hamilton, Ont., cy. d., 1920, 4%	46,000	45,540
Jersey Cy., N. J., cy. h., 1923, 5%	25,000	27,750
Jersey Cy., N. J., cy. r., 1928, 4½%	25,000	27,000
Lexington, Ky., cy., 1918, 5%	50,000	52,500
Manitoba (Prov.) 1947-48, 4%	15,000	15,000
Mecklenburg Co., N. C., 1920, 6%	72,000	78,480
Mont., Can., cy. s. f., 1942, 4%	50,000	50,000
Mont., Can., cp., 1926, 4%	6,000	6,000
Mont., Can., harbor., 1917, 4%	4,000	3,900
N. M. Ter., 1915-25, 5%	10,000	11,100
N. Y. Cy. cp stk., 1957, 4½%	50,000	55,000
Ogden Cy., Utah, imp., 1912, 5%	18,000	18,360
Port of Portland, Ore., g., 1922, 5%	50,000	54,250
Rahway, N. J., cy. ad., 1922, 4%	22,000	19,800
Richmond, Va., cy., 1910, 6%	6,300	6,300
Richmond, Va., cy., 1929-38, 4%	25,000	25,000
Roanoke, Va., cy. st. imp., 1936, 4%	30,000	28,500
Seattle, Wash., cy., wat. and sr., 1910, 5%	50,000	50,250
Sioux Falls, S. D., cy. f., 1910, 5%	25,000	25,000
Spokane Co., Wash., r., 1923, 4½%	50,000	52,000
Syracuse, N. Y., cy. wat., 1910-28, 4½%	38,000	39,900
Tacoma, Wash., cy., wat. and lt., 1913 5%	30,000	30,600
Talbot Co., Ga., c. b., 1912, 6%	4,000	4,000
Tenn. State, 1913, 3%	23,000	22,080
Topeka, Kan., cy. f., 1910, 5%	25,000	25,125
Westmount, Que., tn. d., 1938, 3½%	50,000	45,500
Winnipeg, Man., cy. local imp. d., 1914, 4%	31,793	31,157
Winston, N. C., cy., 1924, 5%	25,000	26,125

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Market Value.
Ala., Cent. R. R. 1 m. g., 1918, 6%	$50,000	$54,500
Balto. & O. R. R. 1 m. g., 1948, 4%	75,000	74,250
Balto. & O. R. R. (prior ln.), m., 1925, 3½	25,000	23,250
Boston & Maine R. R. d., 1929, 4½%	100,000	104,500
Buffalo, N. Y. & Erie R. R. 1 m., 1916, 7%	75,000	86,250
Cent. Br. Ry. 1 m. g., 1919, 4%	37,000	35,150
Cent. O. R. R. 1 cs., 1930, 4½%	25,000	25,750
Cent. Pac. Ry. m. g., 1929, 3½%	1,000	890
Cent. Pac. Ry. r. now 1 m., g., 1949, 4%	50,000	48,500
C. R. R. of N. J. gn. m., 1987, 5%	100,000	125,000
Ches. & O. R. R. (R. & All. Div.) 1 m., 1989, 4%	60,000	59,400
Chi., B. & Q. R. R. m., 1922, 4%	30,000	29,700
Chi., B. & Q. R. R. (Ill. Div.) m., 1949 3½%	7,000	6,230
Chi., B. & Q. R. R. (Neb. Ex.), 1927, 4%	75,000	75,000
Chi. & E. Ill. R. R. gn. cs. and 1 m. 1937, 5%	50,000	56,750
Chi. & Erie R. R. 1 m., 1982, 5%	217,000	247,380
Chi., Ham. & W. R. R. 1 m., 1927, 6%	50,000	59,000
Chi., Ind. & So. R. R. m. g., 1956, 4%	25,000	23,750
Chi., Mil. & St. P. R. R. (H. & D. Div.) 1 m., 1910, 7%	50,000	50,000
Chi., M. & St. P. R. R. (D. Div.), 1 m., 1920, 6%	25,000	29,500
Chi., M. & St. P. R. R. (So. M. Div.), 1 m., 1910, 6%	50,000	50,500
Chi., M. & St. P. R. R. g. m., 1989, 4%	10,000	10,100
Chi. No. S. St. Ry. 1 m., 1912, 6%	25,000	17,500
Chi. & Nwn. R. R. (Mad. Ex.) 1 m., 1911, 7%	30,000	30,900
Chi. & Nwn. R. R. s. f. m., 1929, 6%	21,000	23,520
Chi. & Nwn. R. R. cs. s. f., 1915, 7%	50,000	57,000
Chi. & Nwn. R. R. gn. m. g. bs., 1987, 3½%	86,000	77,100
Chi. & Nwn. R. R. s. f. d., 1933, 5%	22,000	24,200
Chi. & Nwn. R. R. s. f. m., 1929, 5%	1,000	1,000
Chi. Rys. cs. m. (Class A), 1927, 4%	30,000	28,500
Chi. Rys. cs. m., (Class B), 1927, 4%	45,000	38,400
Chi., R. I. & P. R. R. m., 1917, 6%	60,000	67,000
Chi., R. I. & Pac. R. R. gn. m. g., 1988, 4%	100,000	101,500
Chi. & W. Ind. R. R. cs. m., 1952, 4%	100,000	93,000
Chi. & W. Ind. R. R. gn. m., 1932, 6%	95,000	104,000
Cic. & P. St. Ry., Chi., cs. m. g., 1915, 5%	25,000	17,500
Cin., D. & I. R. R. g., 1941, 5%	50,000	53,750
Cin., F. & F. W. R. R. 1 m., 1923, 4%	50,000	44,500
Cin., H. & D. R. R. gn. m. g., 1942, 5%	108,000	114,400
Cin., Id. & W. Ry. 1 & r. m. g., 1953, 4%	50,000	43,500
Cl., Cin., Chi. & St. L. Ry. g. m., 1993, 4%	200,000	193,000
Cl., Col., Cin., & Ind. R. R. 1 cs. m., 1914, 7%	100,000	109,000
Cl., L. & W. Ry. 1 cs. m., 1933, 5%	75,000	84,750
Colorado & Southern Ry., 1 m., 1929, 4%	25,000	24,250
Col. & Tol. R. R. 1 m. s. f., 1955, 4%	125,000	123,750
Day. & Mich. R. R. 1 m., 1911, 5%	20,000	20,000
D. & H. Can. (Pa. Div.), m., 1917, 7%	25,000	29,000
Des M. & F. D. R. R. 1 m., 1935, 4%	25,000	22,250
Det. Ry. 1 m., 1912-15-21-24, 5%	50,000	47,000

§ Transacts both fire and marine insurance.

ÆTNA INSURANCE COMPANY, Hartford, Conn.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value
Elgin, Joliet & Eastern R.R., 1 m., 1941, 5%	$50,000	$56,500
Flint & P. M. R. R., 1 co. m., 1939, 5%	25,000	26,500
Flint & P. M. R. R. (P. H. Div.) 1 m., 1939 5%	55,000	58,850
G. H. & S. A. Ry. (M. & P. Ex.) 1 m., 1931, 5%	50,000	54,500
G. & Ala. Ry. new 1 co., 1945, 5%	50,000	52,500
G. R. R. & Bkg. Co. d., 1910, 6%	25,000	25,000
G.R.R. &Bkg Co., 1947, 4%	25,000	23,750
Hartford st. Ry., 1 m., 1930, 4%	50,000	50,000
Hock. V. Ry., 1 co. m. g., 1999, 4½%	75,000	77,250
Ill. C. R. R. (Sp. Div.), 1 m., 1951, 3½%	100,000	89,000
Ia. Cen. Ry. 1 & r. m., 1951, 4%	50,000	38,250
Ia. Cen. Ry. 1 m., 1938, 5%	50,000	52,875
Kent. & D. M. R. R. 1 m., 1923, 5%	50,000	52,500
Lake Shore & Mich.So.R.R.m.,1931,4%	25,000	23,750
L. V. Ry. 1 m gr. g., 1940, 4%	175,000	186,375
L. V. Tm. R. R. 1 m. gr. g., 1941, 5%	150,000	172,500
L. & J. Bg. Co., 1 m., 1945, 4%	50,000	47,500
L. N. A. & Chi. R. R. (C. & I. Div.), 1 m., 1911, 6%	30,000	30,300
Mah. Coal R. R. m., 1934, 5%	30,000	34,500
Mid. V. R. R. 1 m., 1942, 5%	25,000	25,750
Mid. R. R. of N. J., 1 m g., 1910, 6%	30,000	30,300
Minn. & St. L. Ry. (Mr. Je)., 1 m., 1927, 7%	56,000	74,480
Minn. & St. L. Ry. (P. Ex.) 1 m., 1921, 6%	25,000	27,250
Minn. U. R. R. g. m., 1922, 6%	125,000	148,125
Mont. Cen. Ry. 1 m., 1937, 6%	70,000	91,000
Morris & E. R. R. 1 m., 1914, 7%	25,000	26,250
Morris & E. R. R. 1 co. m., 1915, 7%	110,000	126,500
New Eng. R. R. co. m. 1945, 5%	50,000	57,000
New Haven & Northampton Co., co. r. m., 1956, 4%	50,000	50,000
N. Y., L. E. & W. R. R. 1 co. g., 1920, 7%	50,000	62,500
N. Y., N. H. & H. R. R. cv. d. ctfs., 1911–56, 3½%	108,300	110,466
N. Y., N. H. & H. R. R. cv. d. ctf.,1923–48, 6%	120,200	161,669
N. Y., N. H. & H. R.R., d., 1956, 4%	50,000	4,8000
N. Y., N. H. & H. (Harlem River & Port Chester Div.), 1 m., 1954, 4%	100,000	101,000
N. Y. S. & W. R. R. 1 m. Tm., 1942, 5%	25,000	28,000
N. Y., S. & W. R. R. 1 r. m., 1937, 5%	60,000	63,600
Norf. & W. R. R. gn. m., 1931, 6%	50,000	62,500
No. Chi. El. Ry. 1 m., 1914, 6%	25,000	17,500
No. Pac.-Gt. No. J. (C. B. & Q. col.), 1921, 4%	200,000	194,000
Nwn. Union R. R. 1 m. s. f., 1917, 7%	60,000	72,000
O. & W. V. R. R. 1 m. s. f., 1910, 7%	70,000	70,700
Ore. S. L. Ry. 1 m., 1922, 6%	60,000	70,200
Or. R. R. Bg. Co., 1 m., 1915, 6%	50,000	53,500
Pa. Steel Eq. Tr., 1910–11, 3½%	50,000	50,000
Pitts., F. W. & Chi. R. R. 1 m., 1912, 7%	75,000	79,969
Pitts., F. W. & Chi. R. R. 2 m., 1912, 7%	81,000	86,266
Pitts., F. W. & Chi. R. R. 3 m., 1912, 7%	40,000	42,400
P. R. R. R. 1 m. gr. g., 1941, 5%	50,000	55,000
St. P., M. & M. R. R. co., m., 1933, 6%	70,000	89,600
St. P., M. & M. R. R. (Mon. Ex.) 1 m.1937 6%	25,000	24,437
St. P. & No. Pac. R. R. 1 m. g., 1923, 6%	150,000	177,000
St. P. & S. Cy. R. R. 1 m. g., 1919, 6%	50,000	57,500
So. Ry., 1 co. m. g., 1994, 5%	50,000	55,500
So. Ry. (St. L. Div.) 1 m., 1951, 4%	50,000	43,500
T. H. & P. R. R. 1 m g., 1942, 5%	25,000	27,000
Tol. & O. C. R. R. 1 m. g., 1935, 5%	50,000	55,500
Tol. & O. C. R. R. (W. Div.) 1 m, 1935,5%	45,000	49,500
Tor., H. & B. Ry. 1 m. g., 1946, 4%	100,000	90,000
Ver. V. R. R. m., 1910, 5%	50,000	54,000
Wab. R. R. 1 m. g., 1939, 5%	100,000	112,000
W. Sh. R. R. 1 m., 2361, 4%	50,000	50,250
Will. & S. F. R. R. 1 m. g., 1938, 5%	50,000	57,500
Atlantic Mutual Ins. Co., scrip, 6%	30,620	32,151
Man. Temp. Cp., Wilmington, N. C., 1919, 6%	30,000	31,500
N. Y. D. Co., 1 m. g., 1951, 4%	55,000	51,700
Peop. Gas Lt. & C. Co., Chi. r., 1947, 5%	50,000	51,500
St. Dis., 2, Enfield, Conn., 4½%	4,000	4,000
Stocks.		
Alb. & S. R. R. Co.	50,000	150,000
Alleg. & W. Ry. Co.	30,000	43,500
Balt. & O. R. R. Co. p.	23,300	21,436
Balto. & O. R. R. Co., c.	18,200	21,385
Chi. Mil. & St. P. Ry. Co., p.	142,500	245,100
Chi. Mil. & St. P. Ry. Co., com.	58,700	92,159
Chi.& Nwn.R.R.Co.,p.	135,000	78,750

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Chi.& Nwn.R.R.Co.,c.	$34,300	$62,083
Cl. Cin., Chi. & St. L. R. R. Co., p.	75,000	78,750
Cl. & Pitts. R. R. Co.	50,000	87,500
Conn. & Pass. R. R. R. Co.	50,000	52,500
Conn. R. R. R. Co.	30,000	81,000
Day. & Mich. R. R. Co., p.	15,000	28,500
Del. & B. Bk. R. R. Co.	30,000	58,500
Ft. W. & J. R. R. Co., p.	50,000	70,000
Ga. R. R. & Bk. Co.	50,000	127,500
Ill. Cent. R. R. Co.	34,500	50,715
Ill. So. Ry. Co., com.	18,100	.....
Joliet & Chi. R.R R. Co.	10,000	17,000
Kala., All. & G. R. R. R. Co.	45,000	65,250
M. & E. R. R. Co.	50,000	92,500
N. Y. C. & H. R. R. R. Co.	143,700	179,625
N. Y. & H. R. R. Co.	25,000	75,000
N. Y. L. & W. R. R. Co.	25,000	31,750
N. Y. N. H. & H. R. R. Co.	288,900	456,304
N. Y., N. H. & H. R.R. Co. stk. (25% paid in)	30,075	65,864
Os. & Sy. R. R. Co.	43,750	98,437
Pa. R. R. Co.	195,950	266,492
Peoria & B. V. R. R. Co.	30,000	55,500
Pitts. Ft. W. & Chi. R. R. Co.	100,000	175,000
Rens. & Sara. R. R. Co.	100,000	200,000
Rome, W. & Og. R. R. Co.	50,000	63,500
St. J., So. B. & So. R. R. Co., p.	14,000	14,700
St. J., So. B. & So. R. R. Co., com.	50,000	22,500
Ut., Chen. & S. Val. R. R. Co.	30,000	45,000
Val. (N. Y.) R.R. Co.	40,000	52,000
Ætna Nat. Bk., Htfd.	20,000	50,000
Amer. Ex. Nat. Bk., N. Y. Cy.	40,000	100,000
Amer. Nat. Bk., Htfd.	10,000	14,600
Bk. of the Man. Co., N. Y. Cy.	20,000	68,000
Bk. of N. Y. Nat. Bkg. Assn., N. Y. Cy.	30,000	97,500
Cent. Tr. Co., N. Y. Cy.	30,000	306,000
Charter Oak-Nat. Bk., Htfd.	40,000	56,000
Cy. Bk. Htfd.	20,000	20,000
Conn. Riv. Bkg. Co., Htfd.	4,500	9,000
Farmers & Mech. Nat. Bk., Htfd.	25,000	39,200
Farmers & Mech. Nat. Bk., Phila.	25,000	35,250
First Nat. Bk., Htfd.	30,000	48,000
First Nat. Bk., N. Y. Cy.	7,500	69,000
Hanover Nat. Bk., N. Y. Cy.	30,000	198,900
Htfd. Nat. Bk., Htfd.	100,000	140,000
Holland Tr. Co., N. Y. Cy.	20,000	10,200
Imp. & Traders Nat. Bk., N. Y. Cy.	30,000	171,000
Int. Bkg. Corp., N. Y. Cy.	10,000	14,000
Market & Fulton Nat. Bk., N. Y. Cy.	11,200	29,120
Mech. Nat. Bk., N. Y. Cy.	34,500	103,500
Merch. Ex. Nat. Bk., N. Y. Cy.	6,000	9,900
Merch. Nat. Bk., N. Y. Cy.	35,000	59,500
Metro. Tr. Co., N. Y. Cy.	10,000	53,000
Nat. Bk. of Com., N. Y. Cy.	62,500	128,125
Nat. Cy. Bk., N. Y. Cy.	50,000	212,500
Nat. Ex. Bk., Htfd.	27,500	35,750
New Brit. Nat. Bk., New Britain	10,000	17,000
N. Y. Life Ins. & Tr. Co., N. Y. Cy.	15,000	166,500
Peop. Bk. N. Y. Cy.	5,000	14,500
Phœnix Nat.;Bk., Htfd.	100,000	120,000
State Bk., Htfd.	55,000	88,000
Third Nat. Bk., N. Y. Cy. (in liq.)	10,000	500
Union Tr. Co., N. Y. Cy.	10,000	130,000
U. S. Tr. Co., N. Y. Cy.	10,000	125,000
Amer. Tl. & C. Co.	40,000	33,200
Conn. River Co.	5,000	5,000
Gn. Ad. Bureau Stk. of N. Y.	450	450
Gold and Stock Tl. Co.	30,000	33,000
Inter. Oc. Tl. Co.	30,000	30,000
Nw. Tg. Co.	50,000	56,000
Underw. Sal. Co. of Chicago	1,000	1,000
Underw. Sal. Co. of N. Y.	1,000	1,000
Totals (book value, $12,779,648)	$11,278,238	$14,774,601

MISCELLANEOUS: Company began business with a capital stock of $150,000, of which $15,000 was paid in; by 1864 the capital had been increased to $2,250,000 by means of $180,000 cash paid in, and $2,055,000 of stock dividend, the increases having been made as follows: In 1822, to $200,000; in 1846, to $250,000; in 1849, to $300,000; in 1854, to $500,000; in 1857, to $1,000,000; in 1859, to $1,500,000; in 1864, to $2,250,000. Increased in 1866 to $3,000,000 by stock dividend. In 1871 the capital was reduced to $1,500,000 and increased again to $3,000,000 by payment of $1,500,000 by stockholders. Increased to $4,000,000 in 1881 by sale of stock. Conflagration losses: New York, 1845, $120,000; St. Louis, 1849, $125,000; Chillicothe, O., 1852, $104,000; Montreal, 1852, $105,000; Portland, Me., 1866,

ÆTNA INSURANCE COMPANY, Hartford, Conn.—*Continued.*

$170,000; Vicksburg, 1867, $110,000; Chicago, 1871, $3,782,000; Boston, 1872, $1,635,000; St. John, N. B., 1878, $262,000; Ottawa, Can., 1900, $198,000; Jacksonville, Fla., 1901, $168,000; Baltimore 1904, $727,000; Toronto, 1904, $181,000; San Francisco, 1906, $2,910,893, net. Values of special deposits: Can., $190,097; Ga., $10,450; Va., $44,600; Ariz., $15,450; N. M., $11,100.

DIRECTORS: Austin C. Dunham, Morgan G. Bulkeley, J. Pierpont Morgan, Atwood Collins, William B. Clark, Francis Goodwin, Charles E. Gross, James H. Knight, Charles P. Cooley, Arthur L. Shipman, Wm. H. King, Chas. L. Spencer, Lyman B. Brainerd, Chas. A. Goodwin.

FIELD MEN AND TERRITORY COVERED: Thos. E. Gallagher, general agent of the Western branch, embracing the Western and Southwestern States, with headquarters at Chicago; Louis O. Kohts, assistant, Chicago; Wm. H. Wyman, general agent, and W. P. Harford, assistant general agent of Northwestern branch, Omaha, Neb.; E. C. Morrison, general agent, A. G. Sanderson, assistant general agent, San Francisco, Cal. Special agents, Thos. E. Gallagher's territory: Wm. B. Goodwin, State agent, Columbus, O., and C. R. Loomis, Painesville, O., special agent for O.; George A. Armstrong, State agent, Detroit, Mich.; John Rowsor, special agent, Grand Rapids, Mich.; Louis H. Wolff, State agent, Ind., Indianapolis, Ind.; Thos. E. Snyder and Paul E. Rudd, Indianapolis, Ind., special agents, W. E. Vandeventer, State agent, Ill., Chicago, Ill., Watts Rosborough, Springfield, Ill., special agent; J. E. Davies, State agent, Wis., Racine, Wis.; L. B. Manson, State agent, Ky., Louisville, Ky.; James K. Polk, Nashville, Tenn.; State agent for Tenn. Special agents, Pacific coast: Louis Mel, San Francisco, Northern Cal., resident special agent; J. A. Murphy, Seattle, Wash., for Western Wash., Western Ore and Western B. C.; W. H. Breeding, Spokane, Wash. for Eastern Ore., Eastern Wash., Ida., Mont., Utah., Eastern B. C., Saskatchewan and Alberta; G. A. R. Heuer, San Francisco, Cal., for Cal., North of Tehachapi and Nev.; H. G. O'Brien, for Cal., South of Tehachapi and Ariz. Special agents in W. H. Wyman's territory: H. R. Ensign and H. N. Stone, Minn.; C. R. Elgas, Neb.; E. S. Knowles, S. D.; W. J. Tippery, N. D.; W. A. Hand, Ia.; C. F. Collins, Mo.; E. W. Tatman, Kan.; H. C. Upham, Okla.; C. W. Potter, and B. M. McDonald, Colo., Wyo. and N. M. Special jurisdiction of the home office extends over the New England, Middle and South Atlantic States, La., Miss., Tex. and Dominion of Can. Special agents at home office: H. L. Hiscock, Boston, Mass.; J. M. Biggert, New York City; H. O. Kline, Pittsburg, Pa.; H. B. Nugent, Albany, N. Y.; J. B. Hughes, Waterloo, Can.; O. H. King, Richmond, Va.; H. B. Smith, Syracuse, N. Y.; W. C. Roach, Rochester, N. Y.; Prioleau Ellis, Atlanta, Ga.; J. S. Middleton, Atlanta, Ga.; C. J. Irvin, Philadelphia, Pa.; R. B. Ives, Hartford, Conn.; F. W. Mathews, Boston; P. P. Tucker, Dallas, Tex.; N. J. Heyward Charlotte, N. C.; Jos. W. Russell, Dallas, Tex.; Geo. W. Mills, Jacksonville, Fla.; O. M. Sadler, Jr., New Orleans, La.; C. L. Ruse, S. L. Johnson, Atlanta, Ga. The company operates in all of the U. S. and in Canada and the Hawaiian Islands.

AGRICULTURAL INSURANCE COMPANY, Watertown, N. Y.

President, W. H. Stevens; Secretary, J. Q. Adams; Assistant Secretary, P. H. Willmott. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$3,470,509	$1,736,047	$1,049,672	$1,653,437	$1,789,175	$663,492	$62,500	$672,912	$1,398,904	$678,940
1908	3,063,437	1,616,132	786,779	1,509,408	1,634,411	737,818	60,000	635,271	1,423,089	727,479
1907	2,717,477	1,575,439	511,617	1,504,504	1,618,583	597,223	50,000	632,027	1,279,250	582,222
1906	2,521,649	1,489,371	377,796	1,493,872	1,690,611	1,477,726	50,000	594,131	2,121,857	1,449,111
1905	2,960,364	1,454,089	857,262	1,344,829	1,484,186	604,041	50,000	544,992	1,199,033	617,650

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $58,853)	$68,612
Mortgage loans on real estate	567,738
Bonds and stocks owned (market value)	1,868,454
Collateral loans	353,701
Cash in office and bank	289,009
Agents' balances, not over 3 months due	282,306
Interest accrued	38,210
Other assets	2,479
Total admitted assets	$3,470,509

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $21,924 resisted)	$126,426
Unearned premiums	1,736,047
Other liabilities	58,364
Total liabilities, except capital and surplus	$1,920,837
Capital paid up	500,000
Surplus over all liabilities	1,049,672
Total liabilities, capital and surplus	$3,470,509

RISKS AND PREMIUMS: Fire risks in force December 31, $324,334,100; premiums thereon, $3,348,456.

BUSINESS SINCE ORGANIZATION: Premiums received, $36,986,523; losses paid, $18,739,024; dividends declared, cash $1,792,500; stock $400,000.

REAL ESTATE OWNED: There are 11 items of real estate, 8 of which sold on contract and carried at amounts due thereon. The principal item is the company's home office building, the book value of which is $21,164, and which is carried at $30,000. The other items are chiefly dwellings in Syracuse, Boylston, Fairfield and Watertown, N. Y., and Hasbrouck Heights, N. J. and manufacturing plant and lots in Chicago, Ill.

MORTGAGE LOANS: There are 166 loans, aggregating $646,427, which are secured by properties (principally located in Watertown and other New York cities) valued at $1,124,003, the company holding $504,940 of insurance on the mortgaged buildings. Most of the loans are small, and the total past due interest on Dec. 31 last was $799. A few of the larger loans are as follows: $247,000 on property in Eastchester, N. Y., valued at $280,000; $39,000 on paper mills at Black River, the buildings alone being valued at $80,000. The loans are carried in assets at the valuation placed upon them by the New York Insurance Department, $567,738.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Real estate mortgage	$586	$500
Brockway Co., Watertown, N. Y., stk.	10,000	8,000
Deed of real estate	2,000	1,000
Real estate mortgage	15,000	12,750
Union Nat. Bk., Schenectady, N. Y., stk	13,000	5,000
W. End Pap. Co., Carthage, N. Y., stk.	2,450	6,750
Harmon Mach. Co., Watert'n, N Y., stk.	4,500	

COLLATERAL LOANS.—*Cont.*

Securities.—*Cont.*	Market Value.	Amount Loaned
Deed of real estate	$6,000	$6,000
Wilford Rty. Co., Cohoes, N.Y., 1911, 6%	1,700	
Brownville Pap. Co., Brownville, N.Y., stk.	48,000	10,500
St. Reg. Pap. Co., Deferiet, N. Y., p. stk.	30,000	20,000
Adams & D. Co., Chaumont, N. Y., stk.	7,500	2,500
St. Law. Int. El. R. R. & Land Co., bds	29,500	20,000
Real estate mortgage	100,000	100,000
Real estate mortgage	75,000	75,000
Real estate mortgages	9,355	
Carthage Nat. Bk., Carthage, N. Y., stk.	1,900	12,200
Cy. Nat. Bk., Watertown, N. Y., stk.	1,650	
Carthage T. Pap. Mills, Carthage, N.Y. stk.	10,000	3,000
W. End Pap. Co., Carthage, N. Y., stk.	17,250	8,500
Jeff. Co. Nat. Bk., Watertown, N.Y., stk.	25,000	10,000
Watert'n Nat. Bk., Watert'n, N.Y., stk.	3,150	4,000
Int. Pap. Co., p.	3,038	
Hunting Co., Watert'n, N. Y., p. stk.	25,000	25,000
Deed of real estate	3,000	2,500
Watert'n Nat. Bk., Watert'n, N. Y., stk.	1,050	500
Ont. T. Co., G'v'neur, N. Y., 1, 1911; 4, 1912; 2, 1913; 1, 1914; 6%	4,000	3,000
Carthage Sulphite Co., stk.	5,000	
Champion Pap. Co., Carthage, N.Y., b. 6%	1,000	10,000
Remington-Martin Co., N'folk, N.Y., 1923, b. 6%	6,000	
Watertown Nat. Bk., Watertown, N.Y., stk.	4,200	3,000
Watertown Nat. Bk., Watertown, N.Y. stk.	840	500
St. Reg. Pap. Co., Deferiet, N. Y., p. stk.	5,300	3,500
Total	$472,969	$353,700

AGRICULTURAL INSURANCE COMPANY, Watertown, N. Y.—*Continued.*

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of Asheville, N. C., wat. wks. extn. and imp., 1922, 4%	$10,000	$9,800
State of Ga., reg., 1915, 4%	10,000	10,500
N. Y. State Canal Imp., reg., 1958, 3%	25,000	25,750
N. Y. Cy., N. Y., 1950, 4%	27,000	27,000
Peekskill, N. Y., Village of 4.15%, 1938	5,000	5,150
Cy. of Richmond, Va., 1921, 4%	10,000	10,100
Cy. of Richmond, Va., 1922, 4%	15,000	15,150
Cy. of Richmond, Va., 1927, 4%	2,000	2,020
Town of Rye, N. Y., park, 1943, 3.85 %	10,000	9,700
Sullivan Township, Laurens Co., S. C., r., 1937, 5½%	7,500	8,025
White Plains, N.Y., Village of, 1938, 4½%	10,000	10,600
Atch., T. & S. Fe Ry., 1958, 4%	25,000	23,500
B. & O. Ry. Co., So. W. Div., 1 m., 1925 3½%	41,000	36,900
Carolina, Clinchfield & Ohio Ry. Co., 1 m., 1938, 5%	15,000	15,000
Central of Georgia Ry. Eq. Assn., 1916, 5%	25,000	25,000
Chi., Mil. & St. P. Ry. Co., d., 1934, 4%	25,000	23,500
Chi. Rys. Co., Ill., 1m., 5%, 1927	10,000	10,100
Chi. R.I. and Pac. Ry. Co., r., 1934, 4%	25,000	22,750
Cleveland Ry. Co., 1m., 1912, 5%	10,000	9,700
Erie R. R., Pa. col., 1951, 4%	20,000	17,200
Gal. H. & S. A. Ry. (T., M. & P. Extn.), 1931, 5%	20,000	21,600
Ga. Ry. & Elec. Co., 1932, 5%	25,000	25,250
Inter. R. T. Co., 3 yr. ev. g. n., 6%, 1911	15,000	15,600
Inter. R. T. Co., 45-yr. m., 1952, 5%	10,000	10,400
Kanawha & Mich. Ry. Co., 2m., 1927, 5%	25,000	24,000
Kings Co. Elev. R.R. Co., 1m., 1949, 4%	25,000	21,250
Leh. & Hud. R. R. R. 1917, 5%	5,000	5,100
Mahoning & Shenango Ry. & Lt. Co., 1 cs. r., 1916, 5%	10,000	9,500
Man. Ry. Co., ex. 1 m., 4%, 1990	30,000	29,400
Met. St. R.R., N. Y., r. 2002, 4%	20,000	10,400
Mich. Cent. R.R. Co., d., 1929, 4%	15,000	13,950
Mo. Pac. Ry., 1917, 5%	25,000	25,250
N. Y. C. & H. R. R., L. S. col., 1998, 3½%	10,000	8,100
N. Y., Chi. & St. L. R.R. Co., d., 1931, 4%	21,000	19,320
N. Y., N. H. & H. Ry., ev., 1948, 6%	8,300	11,123
N. Y. O. & W. Ry. Co., 1955, 4%	15,000	14,100
Nor. & So. R. R., 1954, 5%	10,000	9,400
N. P. Ry., (St. P. & D. Div.), 1996, 4%	10,000	9,600
N. P.—Gt. N. j. Chi., B. & Q. col., 1921 4%	10,000	9,700
Ozark & Cherokee Cent. Ry. Co., 1 g. m., 1913, 5%	15,000	14,550
Puget Sound El. Ry. Co., 1 cs. g. m., 1932, 5%	10,000	10,100
Read. Co., Jersey Cen., col., 1951, 4%	20,000	19,400
So. Pac. R.R. Co., 1 r., 1955, 4%	35,000	33,250
So. Pac. Co., 20-yr. cv., 1929, 4%	25,000	26,500
Tri City Ry. & Lt. Co., 1923, 5%	15,000	14,700
U. Pac. RR. Co., first lien and r., 4%, 2008	25,000	24,500
Union Pac. R.R. Co., scrip	.....	138
United Rys. Co., St. Louis, Mo., gn. 1 m., 1934, 4%	10,000	8,200
Virginia & Southwestern Ry. Co., 1 cs., 1958, 5%	10,000	9,800
American Tg. & Tl. Fo., 1929, 4%	30,000	27,900
Brownsville Paper Co., Brownville, N. Y., 1915, 5%	23,000	24,150
Butte El. & Pow. Co., Butte Mont, 1 m. 5% 1951	25,000	24,750
California Gas & El. Corp., unifying and rfd. s. f., 1937, 5%	25,000	23,750
Cincinnati Gas Transportation Co., 1 m. s. f., 1933, 5%	25,000	24,500
Consolidated Ltg. Co. of Vt., 20-yr. 1 m. s. f., 1928, 5%	15,000	14,700
C. W. Co. of Utica, N. Y., 1930, 1m. 5%	10,000	10,100
G.E.Co., Schenectady, N. Y., cv., 1917, 5%	15,000	22,200
Gt. Western Pow. Co., 1 m., 1946, 5%	15,000	14,250
Ind. & Mich. El. Co., 1 m., 1957, 5%	15,000	14,850
Int. Pap. Co., cs. s. f., 1935, 5%	25,000	22,250
Jefferson Pow. Co., of B. R., N. Y., 1912, 6%	30,000	30,000
Jefferson Pow. Co., Black River, N. Y., 1 m., 1902, 6%	4,000	4,000
Minn. Ga. El. Co., Minn., 1, g., 5%, 1934	25,000	25,000
N. Y. Tl. Co., 1 and gn. m. g. s. f., 1939, 4½%	25,000	24,500
N. Y. & West. Ltg. Co., 2004, 4%	25,000	19,500

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Odd Fellows Temple Assn., Little Falls, N. Y., 1911-1930 serial, 5%	$20,000	$20,000
Pac. Tl. & Tg. Co., 1 m. col. tr. s. f., 1937, 5%	25,000	25,000
Raq. Fdy. & Supp. Co., 1918, 6%	8,000	8,000
San Diego Ca. Gas & El. Co., 1 m., 1939, 5%	10,000	9,800
Union El. Lt. and Pow. Co., St. Louis, Mo., 1 m., 5%, 1932	10,000	10,200
W. E. Pap. Co., Carthage, N. Y., 1916, 6%	4,000	4,000
W. E. Pap. Co., Carthage, N. Y., 1917, 6%	4,000	4,000
STOCKS.		
Atch. Top. & Santa Fe Ry.	11,000	13,530
Atch., Top. & Santa Fe Ry. Co., p	40,000	42,000
*Cayuga & Susquehanna R. R.	7,500	16,950
Chi. Mil. & St. P. Ry	50,000	79,000
Chi., Mil. & St. P. Ry	25,000	43,000
Gt. Nor. Ry. Co., p	25,000	36,000
*Hereford Ry. Co	10,000	9,000
*Ill. Cent. R. R., Co., leased line	1,400	1,372
L. & N. R. R. Co	25,000	39,500
*Morris & Essex R. R	11,000	20,350
*Morris & Essex Extn. R. R	2,600	2,652
*Nashville & Decatur R. R	11,900	22,372
*N. Y. Lack. & W. Ry. Co	10,000	12,700
N. Y., N. H. & H. R. R	25,000	39,500
N. Y., N. H. & H. R.R. Co.,	8,300	2,588
*Oswego & Syracuse R. R	6,600	14,850
*Pitts., Ft. Wayne & Chi. Ry	15,000	26,400
*Rome, Watertown & Ogdensburg R. R.	20,000	25,200
Union Pac. R. R., p	20,000	20,300
Union Pacific R.R. Co	2,800	5,768
*Warren R. R	2,000	3,540
Carthage Nat. Bk., Carthage, N. Y	2,000	3,800
Jefferson Co. Nat. Bk., Watertown, N. Y.	2,600	6,500
Nat. Bk. & Loan Co., Watertown, N. Y	13,000	24,700
Nat. Herk. Co. Bk., Little Falls, N. Y	7,500	15,000
Nat. Union Bk., Watertown, N. Y	28,400	45'440
Watertown Nat. Bk., Watertown, N. Y	15,000	31'500
Amer. Loco. Co., p	20,000	23'200
Gn. Ad. Bureau, N. Y	450	'450
Gn. El. Co	10,000	16'100
Hungerford-Holbrook Co., Watert'n, N.Y.	26,300	26'300
Int. Paper Co., p	30,000	18'600
Louisville Property Co	300	125
So. Ad. Bbreau, Atlanta, Ga	100	100
Underwriters' Salvage Co., N. Y	500	625
Underwriters' Salvage Co., Chi	500	375
W. Adj. & Insp. Co., Chicago	100	100
Watert'n Carriage Co., Watert'n, N. Y., p	7,000	7,000
Totals (book value, $1,796,019)	$1,708,650	$1,868.454

* Guaranteed.

MISCELLANEOUS: Company began business as a farmers' mutual company; became a stock company in 1863. The original capital was $50,000, and increases have been as follows: 1865, cash, $50,000; stock dividends, $100,000, in 1863; $100,000 in 1880, and $200,000 in 1883. Confiagration losses, Baltimore, 1904, $239,984; San Francisco, 1906, $864,848 (net). Values of special deposits; Va., $27,135; Ga., $10,596; N. C., $9,763.

DIRECTORS: R. S. Whitman, G. B. Massey, J. C. Knowlton, H. W. Stevens, H. Barnum, D. M. Anderson, E. B. Sterling, W. C. Stebbins, S. A. Upham, J. Q. Adams, W. P. Herring, D. C. Middleton, R. J. Buck.

FIELD MEN AND TERRITORY COVERED: Pacific department, general agents, Edward Brown & Sons, San Francisco, special agents, W. B. Westlake, for Nev., Central Cal.; L. M. Hale and W. H. Hill, for Northern Cal.; Chas. Van Valkenburg, for Southern Cal. and Ariz.; W. P. Porep, for Western Ore. and Western Wash.; Chas. A. Kendler, for Eastern Ore., Eastern Wash., Ia. and Mont.; A. L. Pleasants, Richmond, Va.; N. T. Julian, Columbus, O.; P. P. Wippell, Chicago; Geo. Shaw, Boston, Mass.; F. F. Buell, Troy, N. Y.; C. H. Lacey, Binghamton, N. Y.; E. J. Parmalee, Syracuse, N. Y.; Geo. Hope Miller, Philadelphia, Pa.; F. C. Sammis, Minneapolis, Minn.; Raynolds Barnum, Kansas City, Mo.; E. S. Freeman, Omaha, Neb.; H. M. Tanner, Atlanta, Ga.; Gus M. Wise, Indianapolis, Ind.; K. W. Schuchman, Pittsburg, Pa.; J. D. Fry, So. Boston, Va.; Stuart Morgan, Detroit, Mich.; Robt. R. Rose, Denver, Colo.; Cochran, Thomas & Co., Dallas, Tex., general agents for Tex. The company operates in all the States and Territories of the United States, except Ark., N. M., N. D., S. D. and Vt.

ALBANY INSURANCE COMPANY, Albany, N. Y.

President, J. E. McElroy; Vice-Pres., J. T. Lansing; Secretary, C. H. Hahn. Organized, 1811.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$932,795	$271,324	$383,184	$316,378	$371,755	$151,810	$25,000	$119,870	$296,680	$152,944
1908	862,624	255,020	333,134	305,111	350,448	156,628	25,000	122,717	304,345	153,752
1907	787,543	243,186	270,753	312,414	354,135	146,869	25,000	117,897	289,766	151,978
1906	758,240	211,016	278,550	288,379	326,585	110,510	22,500	108,880	241,890	115,296
1905	677,978	161,697	252,393	222,205	257,086	103,110	20,000	85,003	208,113	105,220

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$75,000
Mortgage loans on real estate	194,700
Bonds and stocks owned (market value)	588,689
Cash in office and bank	27,711
Agents' balances, not over 3 months due	39,467
Interest and rents accrued	5,199
Other assets	2,029
Total admitted assets	$932,795

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,200 resisted)	$24,700
Unearned premiums	271,324
Other liabilities	3,587
Total liabilities, except capital and surplus	$299,611
Capital paid up	250,000
Surplus over all liabilities	383,184
Total liabilities, capital and surplus	$932,795

RISKS AND PREMIUMS: Fire risks in force December 31, $51,379,474; premiums thereon, $515,406.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,957,615; losses paid, $2,014,564; dividends declared, cash, $602,500; stock, $50,000.

REAL ESTATE OWNED: Consists of the company's home office building at 93 State st. and 32-34 Lodge st., Albany, N. Y., a 5-story brick, stone and iron building.

MORTGAGE LOANS: There are 59 loans, ranging in amount from $300 to $15,000, upon properties in Albany and nearby cities and towns, except 3 loans ($4,300, $5,000 and $6,000) on Buffalo properties and one of $13,000 on 236 W. 74th st., New York City. Securing loans aggregating, $194,700 (with no overdue interest) are lands and buildings valued at more than double the amount loaned.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Atlanta, K. & No. R.R. 1 m., 1946, 5%	$20,000	$22,000
C., B. & Q. R.R., 1958, 4%	5,000	5,000
C., B. & Q. R.R. (Gt. No. & No. Pac.), joint, 1921, 4%	10,000	9,700
Cent. Pac. R.R., 1 r., 1949, 4%	5,000	4,850
Del. & Hud. R.R., cv., 1916, 4%	5,000	5,150
Det. & Mac. R.R., gn. m., 1995, 4%	10,000	9,600
Houston, E. W. & Texas R.R., 1 m., 1933, 5%	5,000	5,250
Inter. Met. Col. Tr., 1956, 4½%	5,000	4,200
L. S. & Mich. So. R.R., d., 1928, 4%	10,000	9,600
L. S. & Mich. So. R.R., c. n., 1910, 5%	5,000	5,000
Mil. El. R.R. & Lt. Co., 1931, 4½%	12,000	11,400
N. Y. C. & H. R.R., d., 1934, 4%	10,000	9,600
N. Y. C. & H. R.R., c. n., 1910, 5%	5,000	5,000
No. Pac. R.R., gn. lien, 2047, 3%	5,000	3,700
Pa. R.R., cv., 1915, 3½%	5,000	4,850
St. L. & San Fran. R.R., r., 1951, 4%	24,000	20,400
Schenectady Ry., cs., 1953, 4½%	25,000	24,750
Schenectady Ry., 1 m., 1941, 4½%	8,000	8,000
Springfield & E. Ry., 1932, 5%	5,000	5,000
Tex. Cent. R., 1923, 5%	20,000	21,000
Union R.R., N. Y., 1942, 5%	10,000	10,000
Union Pac. R.R., cv., 1927, 4%	5,000	5,850
United Tr. R.R., Alb. & Troy, 1919, 4½%	15,000	15,000
United Tr. R.R., Alb. & Troy, 2004, 4½%	15,000	15,150
Va. & So. W. R.R., 2003, 5%	25,000	27,000
Va. & So. W. R.R., 1 col., 1958, 5%	30,000	29,400
Wabash R. R., 1 m., 1939, 5%	25,000	28,250
Wabash R.R., Det. & Chi. Ext., 1941, 5%	10,000	11,000
Watervliet Turnp. & Ry., Co., 1919, 6%	15,000	16,350

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
W. N. Y. & Pa. R.R., 1937, 5%	$25,000	$28,000
Am. Tube & Stamp. Co., 1 m., 1932, 5%	5,000	5,000
Colo. Fuel & Iron Co., 1943, 5%	10,000	9,800
Consumer's Gas Co., Chi., 1 m., 1936, 5%	5,000	5,150
El. Sec'ties Cp., 1 ser. col. tr. s. f. 1934, 5%	10,000	9,700
Equit. Gas & El. Lt. Co., Utica, 1942, 5%	8,000	8,160
Kings Co. El. Lt. & Pow. Co., 1997, 6%	5,000	5,700
Kings Co. Ltg., 1 r. m. g., 1954, 5%	20,000	20,000
Laclede Gas Lt. Co., St. L. r. & E. m., 1934 5%	5,000	5,050
Mont. Lt. Heat. & Pow. Co., 1932, 4½%	5,000	4,950
N. Y. Gas. El. Lt. Ht. & Pow. Co., 1948, 5%	5,000	5,150
People's Gas Lt. Co., Chi., cs. 1, 1943, 6%	15,000	18,000
Scranton El. Co., 1937, 5's	5,000	5,100
Union El. Lt. & Pow. Co., St. L., 1932, 5%	7,000	7,140
Un. El. Lt. & Pow. Co., Balt., 1929, 4%	10,000	9,300
U. S. Steel Cp., s. f., 1963, 5%	25,000	26,250
Utica Gas & El. Co., ref. and extn., 1957, 5%	5,000	5,050
Va. Iron, Coal & Coke Co., 1949, 5%	5,000	4,950
Watertown Lt. & Pow. Co., 1 m., 1959, 5%	5,000	5,000
Stocks.		
Conn. R.R. & Ltg. Co., p	5,000	4,150
Det. & Mac. R.R.	5,000	4,650
N. Y. State Nat. Bk.	5,000	15,000
Amer. Tobacco Co., p	10,000	9,700
Amer. Gas & El. Co., 6%, sc. p	5,000	4,550
El. Sec. Cp., p	10,000	9,000
Mackey Companies, p	10,000	7,800
Totals (book value, $583,151)	$579,000	$588,689

MISCELLANEOUS: Starting with $500,000 in 1811, the capital was reduced in 1829 to $300,000, and in 1851 to $100,000, and increased in 1857 to $125,000, in 1859 to $150,000, in 1872, to $200,000, and in 1889 to $250,000. Conflagration losses: Albany, 1848, $369,775; Boston, 1872, $2,000.

DIRECTORS: J. Townsend Lansing, John E. McElroy, James Ten Eyck, Ledyard Cogswell, Benjamin W. Johnson, Clifford D. Gregory, Henry M. Sage, Frederick Tillinghast, Charles E. McElroy, Charles S. Stedman, Benjamin Walworth Arnold, Lewis R. Parker, Russell E. Sard, Thomas I. Van Antwerp, Parker Corning.

FIELD MEN AND TERRITORY COVERED: Ide & Sewell, Boston, Mass., general agents for E. Mass. The company operates in Conn., Ill., Mass., N. J., N. Y., Pa. and R. I.

ALLEGHENY FIRE INSURANCE COMPANY, Pittsburg, No. Side, Pa.

President, R. H. Gilliford; Secretary, ... Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$228,186	$14,126	$12,180	$35,359	$49,020	$50,866	.....	$23,396	$74,262	$58,75[illegible]
1908	264,589	25,042	24,641	*40,209	55,485	58 866	$3,000	53,434	115,300	57,75[illegible]
1907	332,262	101,684	10,784	146,327	162,104	73,577	9,000	69,535	152,112	72,551
1906	233,903	80,157	31,532	111,444	124,044	64,518	3,000	47,084	114,602	55,14[illegible]
1905	225,276	75,353	23,506	115,973	127,013	78,781	.....	42,724	121,505	78,80[illegible]

* Company reinsured all risks in May, 1908, continuing business.

ALLEGHENY FIRE INSURANCE COMPANY, Pittsburg, No. Side, Pa.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value)	$38,510
Mortgage loans on real estate	133,500
Pittsburg Brewing Bonds, and Bank of Secrued Savings stock	35,000
Cash in office and bank	16,078
Agents' balances, not over 3 months due	5,036
Interest and rents accrued	2,605
Reinsurance due on losses paid	2,726
Total admitted assets	$228,186

Liabilities, December 31, 1909.	
Net losses unpaid	$1,100
Unearned premiums	14,126
Taxes	780
Total liabilities, except capital and surplus	$16,006
Capital paid up	200,000
Surplus over all liabilities	12,180
Total liabilities, capital and surplus	$228,186

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $1,799,042; premiums thereon, $22,568.

BUSINESS SINCE ORGANIZATION: Premiums received, $611,799; losses paid, $407,646; dividends declared, cash, $15,000.

REAL ESTATE OWNED: Consists of company's home office building, carried at market value.

MORTGAGE LOANS: There are 61 loans aggregating $133,500 on property estimated worth $296,769. There was $498 interest past due on December 31 last, and the company holds insurance on the buildings amounting to $155,400.

MISCELLANEOUS: Company commenced business in 1903, with a surplus of $50,000. It reinsured all its outstanding risks in May, 1906, continuing business. Company operates only in Pa. Conflagration losses, Baltimore, 1904, $15,000; San Francisco, 1906, $1,500.

DIRECTORS: Dr. J. B. Keagy, John C. Kaiser, James Lowrie Dr. R. H. Gilliford, Thomas McHenry, S. Newburn, W. J. Parker M. W. Stoner, A. D. Wilson, James McGaw, H. G. Rose, Geo. A Cochrane, Jos. M. Spear.

ALLEMANNIA FIRE INSURANCE COMPANY of Pittsburg, Pa.

President, Wm. Steinmeyer; Secretary, Chas. P. Kellerman; Assistant Secretary, Chas. B. Reiter. Organized, 1868.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,465,180	$582,357	$486,886	$753,829	$884,237	$340,495	$30,000	$310,134	$680,629	$352,933
1908	1,317,518	629,530	412,496	729,224	790,294	334,168	20,000	297,714	661,882	333,120
1907	1,179,168	554,488	359,933	655,202	708,664	282,325	20,000	265,184	567,509	271,755
1906	1,051,067	479,009	302,499	566,453	610,373	191,482	16,000	227,271	434,753	211,728
1905	870,214	409,244	213,174	476,982	514,673	187,894	16,000	188,127	392,021	192,607

Assets, December 31, 1909.	
Real estate owned (book value, $22,999)	$24,000
Mortgage loans on real estate	884,478
Bonds and stocks owned (market value)	293,090
Collateral loans	18,000
Cash in office and bank	129,680
Agents' balances, not over 3 months due	97,997
Bills receivable, taken for premiums	702
Interest accrued	17,233
Total admitted assets	$1,465,180

Liabilities, December 31, 1909.	
Net losses unpaid (including $9,267 resisted)	$82,319
Unearned premiums	582,357
Other liabilities	13,618
Total liabilities, except capital and surplus	$778,294
Capital paid up	200,000
Surplus over all liabilities	486,886
Total liabilities, capital and surplus	$1,465,180

RISKS AND PREMIUMS: Fire risks in force, December 31, $121,640,717; premiums thereon, $1,307,296.

BUSINESS SINCE ORGANIZATION: Premuims received, $11,563,222; losses paid, $5,462,697; dividends, declared, cash, $528,600; stock $50,000.

REAL ESTATE OWNED: Consists of 12 vacant lots in 26th Ward, Pittsburg, acquired by exchange in 1909.

MORTGAGE LOANS: There are 212 loans, averaging about $4,175 each, and only 15 are larger than $10,000. All are secured by property located in Pittsburg and neighboring (Pa.) towns, and the total value of the mortgaged properties is estimated at $2,154,650, or about 2½ times the amount loaned. But $210 of interest is overdue.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
$10,000 policy State Mutual Life Ass'n of Mass., surrender value	$5,900	$3,000
Pittsburg Plate Glass Co.	18,200	15,000
Colonial Trust Co.	3,330	
Totals	$27,430	$18,000

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Greenville, Pa., wat., 1932, 5%	$30,000	$28,500
Monongahela Riv. Co. Coal & Coke Co., 1949, 6%	10,000	11,300
Palatine (Fairmount, W. Va.) sc., 1915, 6%	19,000	19,000
Youngstown & Sharon Ry. & Light Co., 1931, 5%	20,000	19,800
Ft. Wayne & Wab. Val. Tc. Co., 1934, 5%	20,000	16,400
Ind., Col. & E. Tc. Co., 1926, 5%	10,000	8,200
Pgh. & Butler St. Ry. Co., 1935, 5%	10,000	9,000
Glassport, Pa., sc. dis., 1937, 5%	50,000	50,000
Bonds Owned.—*Cont.*		
Pittsburg-Buffalo Co., 1929, 5%	$10,000	$10,000
New Brighton sc. dis. 1925, 5%	16,000	16,000
Mt. Pleasant Coke Co., Greensburg, Pa., 1914, 6%	10,000	10,000
Keystone Coal & Coke Co., Greensburg, Pa., 1922, 6%	30,000	30,000
Stocks.		
Braddock Nat. Bk.	14,800	53,650
Bessemer Tr. Co., Braddock, Pa.	9,200	11,040
West Adj. & Insp. Co., Chicago, stk.	100	200
Totals (book value, $252,260)	$259,100	$293,090

MISCELLANEOUS: Conflagration losses; Baltimore, 1904, $62,283.

DIRECTORS: Chas. F. Wells, Wm. M. Bell, L. F. Demmler Peter Kell, C. P. Kellerman, James R. Sterrett, George Sheppard, Wm. Steinmeyer, Edw. Snodgrass, Jr., F. H. Richard, John H. Jones, J. B. Eisaman.

FIELD MEN AND TERRITORY COVERED: F. L. Weaver, Detroit, Mich., special agent for Mich. and Ind.; Thos. H. Smith, Dayton, O., State agent for O.; Wm. Feller, Chicago, Ill., general agent for Mo., Minn. and Ill.; Geo. Berry, State Agent for N. Y.; Alex. L. Barbour, Pittsburg, special agent for Pa., and N. J.; Crum & Forster, New York City, general agents for Metropolitan District; Wood Bros. & Comstock, New York City, general agents for New York suburban department; Ide & Sewell, Boston, Mass., general agents for Mass. and Conn.; Cashman & Evans, Denver, Colo., State agents for Colo.; Windsor & Co., Salt, Lake City, State agents for Utah; Lohmeyer & Goshorn, Charleston, W. Va., general agents for W. Va.; Fish & Schulkamp, Madison, Wis., general agents for Wis. The company operates in Col., Conn., D. C., Ill., Ind., Md., Mass., Mich., Minn., Mo. N. J., N. Y., O., Pa., Utah., W. Va. and Wis.

ALLIANCE INSURANCE COMPANY, Philadelphia, Pa. §

President, E. L. Ellison; Vice-President, Benjamin Rush; Secretary, Henry W. Farnum; Assistant Secretaries, John O. Platt, T. Houard Wright. Organized, 1904.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,630,754	$544,683	$459,252	a$867,021	$924,805	a$435,104	‡$41,661	$277,751	$754,516	$463,385
1908	1,454,403	515,743	344,347	754,166	803,898	404,051	†11,661	236,868	652,580	380,823
1907	1,255,149	480,804	178,182	768,987	b814,103	344,044	.....	225,302	569,346	368,645
1906	1,088 618	346,816	171,026	614,363	b1,374,481	1,299,857	20,000	193,233	1,513,090	1,324,982
1905	1,242,043	238,625	457,768	437,980	480,659	97,841	.....	138,854	236,695	143,491

Unearned premiums include amounts reclaimable on perpetual policies. *a* Includes $260,986 marine premiums and $137,224 marine losses. *b* Includes $733,786 paid in by stockholders in 1906 and $3,562 in 1907. † Interest paid scripholders. ‡ Includes payments to scripholders.

Assets, December 31, 1909.	
Bonds owned (market value)	$1,376,410
Cash in office and bank	112,577
Agents' balances, not over 3 months due	132,494
Interest accrued	9,273
Total admitted assets	$1,630,754

Liabilities, December 31, 1909.	
Net losses unpaid (including $9,100 resisted)	$105,905
Unearned premiums (except perpetuals)	534,734
Amount reclaimable on perpetual policies	9,949
Other liabilities	20,914
Total liabilities, except capital and surplus	$671,502
Capital paid up	500,000
Surplus over all liabilities	459,252
Total liabilities, capital and surplus	$1,630,754

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $69,689,844; premiums thereon, $827,497; marine and inland risks in force, $6,873,123; premiums thereon, $228,014; perpetual fire risks, $349,900; deposit premiums thereon, $11,054.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,444,013; losses paid, $2,575,472; dividends declared, cash, $50,000.

BONDS OWNED:	Par Value.	Market Value.
Atlanta, Ga., reg., 1931, 3½%	$10,000	$9,200
Luzerne Co., Pa., c., 1919, 4½%	10,000	10,000
Luzerne Co., Pa., c., 1920, 4½%	10,000	10,000
New York, N. Y., reg., 1954, 3½%	200,000	185,000
New York, N. Y., c.s., g.c., 1959, 4%	50,000	50,000
Philadelphia, Pa., reg., 1932, 3½%	29,700	28,363
Philadelphia, Pa., reg., 1934, 3½%	170,300	162,636
B. & O. R.R. prior ln., g., reg., 1925, 3½%	10,000	9,300
Cent. Pac. Ry., 1 r. g. c., gr., by So. Pac. Co., 1949, 4%	35,000	33,950
C. Pac. Ry. through short line, 1 g. c., gr. by So. Pac. Co., 1954, 4%	50,000	47,000
Ches. & O. Ry. eq. n. c., 1913, 4%	17,000	15,810
Ches. & O. Ry. eq. n. s. F. g. c., 1914, 4%	33,000	30,690
Chi. & E. Ill. r. & imp. m. c., 1955, 4%	20,000	17,100
Chic., Bur. & Quincy R.R., gn. c., 1958, 4%	20,000	19,800
C., C., C. & St. L. Ry., 4-yr. n., g., 1911, 5%	25,000	25,000
Coal R. Ry. 1g.c., gr., C. & O. Ry., 1945, 4%	15,000	13,500
Ca. Tc. Co. of N. J. g. c., 1933, 5%	25,000	26,250
Erie R.R. (Buf. & So.W.R.R.) 1 ext. g. c., 1913, 5%	15,000	13,950
Erie R.R. eq. tr. ctfs., ser. I. g.c., 1914, 4%	25,000	23,000
Jefferson R. R., 1st g. c., 1919, 5%	12,000	12,360
L. S. & Mich. S. Ry. d., g. c., 1928, 4%	50,000	47,500
L. I. R.R. Ferry 1 g. c., 1922, 4½%	15,000	15,000
M. & O. R.R. eq. n., gr. by A. Car & F. Co., 1912, 5%	15,000	15,000
N. Y. C. & H. R. R.R., d., g. c., 1934, 4%	50,000	47,750
N.Y.C.&H.R. R.R., 3yr. g. n., c. 1910, 5%	20,000	20,000
N. & W. R.R. div., 1st ln. gn. g. c. 1944, 4%	50,000	46,500
N. & W. Ry. & Po.C.&C.Co. 1g.c. 1941, 4%	25,000	22,500
Pa. & N. W. R. R., gn. c., 1930, 5%	25,000	27,250
Pa. R. R., 3-yr. col. g. n. c., 1910, 5%	$40,000	$40,000
Pa. R. R., cv. g. c., 1915, 3½%	10,000	9,000
Pub. Ser. Cor., of N. J., gen. mtg., s. f. 50 yr. g. c., 1059, 5%	50,000	48,000
Reading Co., J. C. col. tr., g. c., 1951, 4%	50,000	48,000
Rich-Wash. Co. col. tr., ser. C., gr. by Pa. R. R. Co., et al., 1943, 4%	10,000	10,000
Rio G. W. Ry. cs. 1st g. c., 1949, 4%	25,000	21,000
So. Pac. R.R. 1 r. g. c., guar by So. Pac. Co., 1955, 4%	15,000	14,100
Tm. R.R. A'n. of St. L. g.r.s.f.g.c., 1953, 4%	50,000	49,000
Wash. Tm. Co., 1 g. c. gr. by B. & O. Co., et al., 1945, 3½%	55,000	51,150
Leh. & W-B Coal Co., m. b. c., 1912, 5%	14,000	14,000
Manufacturers' Water Co., 1st s f., g. c., gr. by Cambria Steel Co., 1939, 5%	10,000	10,000
U.S.Steel Cor., 10-60 yr., s.f. g. c. 1963, 5%	75,000	78,750
Totals (book value, $1,424,290)	$1,436,000	$1,376,410

MISCELLANEOUS: This company is under the same management as the Insurance Company of North America. $733,786 assessment paid in by stockholders in 1906. Conflagration losses; San Francisco, 1906, $1,032,785. Values of special deposit in Ga., $9,200.

DIRECTORS: William D. Winsor, Charles Platt, Jr., Rudulph Ellis, Henry W. Biddle, Theodore Armstrong, Bayard Henry, J. Levering Jones, G. Assheton Carson, Eugene L. Ellison.

FIELD MEN AND TERRITORY COVERED: Edward S. Gay, Atlanta, Ga., for So. States; Charles E. Parker & Co., Hartford, Conn., for New England States; A. C. Shaffer, manager, Philadelphia, Pa., for New York State, Bailey & Johnston, San Francisco, Cal.; for Mont., Utah., Nev., Ida. and Ariz., special agents; Sheldon Catlin, D. F. Good, C. W. Cutting and John Kremer for Pa.; C. G. Baxter, for N. J.; E. W. Grigg, for Md.; L. J. Bonar for O.; A. R. Gress, for Minn. The company is licensed in all the States and Territories of the United States except, Alas., Ariz., D. C., Ia., Kan., Mich., Neb., N. M., N. D., Okla., Ore., S. C., S. D., Tenn., Va., Wis. and Wyo.

§ Transacts both fire and marine insurance.

AMERICAN INSURANCE COMPANY, Newark, N. J.

President, P. L. Hoadley; Vice-Presidents, A. E. Larter, Chas. E. Sheldon; Secretary, C. Weston Bailey. Organized, 1846

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$8,535,326	$4,381,834	$2,355,055	$3,443,880	$3,766,735	$1,719,402	$149,922	$1,315,668	$3,184,992	$1,731,951
1908	7,748,032	4,312,575	1,954,999	3,238,258	3,530,237	1,803,627	149,937	1,309,366	3,262,930	1,589,754
1907	7,230,738	4,307,851	1,601,615	4,009,912	*4,516,625	1,376,337	96,068	1,588,136	3,060,541	1,336,310
1906	5,805,643	3,141,928	1,463,510	2,687,741	2,901,689	1,889,249	108,010	1,045,852	3,043,111	2,200,207
1905	6,005,357	2,691,296	2,430,459	2,288,968	2,685,663	952,988	96,040	846,106	1,895,134	915,019

* Includes $300,295 premium on new stock

AMERICAN INSURANCE COMPANY, Newark, N. J.—*Continued.*

Assets, December 31, 1909.

Real estate owned (book value)	$469,400
Mortgage loans on real estate	1,550,061
Bonds and stocks owned (market value)	5,391,525
Cash in office and bank	364,523
Agents' balances, not over 3 months due	476,253
Bills receivable, taken for premiums	207,492
Interest and rents accrued	76,072
Total admitted assets	$8,535,326

Liabilities, December 31, 1909.

Net losses unpaid (including $15,654 resisted)	$257,950
Unearned premiums	4,381,834
Special reserve fund	300,000
Other liabilities	240,487
Total liabilities, except capital and surplus	$5,180,271
Capital paid up	1,000,000
Surplus over all liabilities	2,355,055
Total liabilities, capital and surplus	$8,535,326

RISKS AND PREMIUMS: Fire risks in force, December 31, $781,509,772; premiums thereon, $8,474,063.

BUSINESS SINCE ORGANIZATION: Premiums received, $34,921,020; losses paid, $16,447,847; dividends declared, cash, $3,288,058; stock, $600,000.

REAL ESTATE OWNED: The company owns 5 parcels of real estate, two of which are located in Newark. The largest single property is the company's home office building at 68–72 Park Place, Newark, the book value of which is $400,000. It is a new 3-story stone and steel structure, standing on a lot 73x-166x144x199 feet. The next most valuable property is the company's office building at Main and Peach sts., Rockford, Ill. It is a new 2-story brick structure, and is carried at $68,000. The remaining property is at 206–210 First st., Newark. There are no incumbrances on any of the properties. The net income from real estate (over expenses) was $14,303 in 1909.

MORTGAGE LOANS: There are 444 mortgage loans, which range in amount between $150 and $125,000, few exceeding $6,000. Most of the loans are upon property in Newark or neighboring cities and towns, and loans amounting to $1,550,061 are secured by properties valued in the aggregate at $3,840,042 upon which the company holds $1,867,115 of fire insurance. Past due interest amounted to $2,021 upon 25 properties.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Dist. of Col., reg., 1924, 3.65%	$30,000	$31,500
U. S. reg., 1930, 2%	30,000	30,000
Bayonne City, N. J., g. f., 1928, 5%	50,000	55,000
Bayonne City, N. J., high sc., 1928, 5%	75,000	82,500
Bor. of Madison, N. J., road, 1916, 4½%	11,000	11,000
Essex County, N. J., g., 1947, 4%	200,000	202,000
Newark, N. J., sc., 1957, 4%	101,000	101,000
Newark, N. J., temp. ln., 1910, 4%	100,000	100,000
C. R. R. of N. J., gn. m., g., 1987, 5%	237,000	296,250
Ga. Te. Co., (N. J.,) 1933, 5%	122,000	128,100
E. & A. R. R., lawful money, 1920, 5%	215,000	232,200
L. Val. R.R. tm., J. C., 1 m. g., 1941, 5%	225,000	258,750
Midland R.R. Co. of N.J., 1 m. g., 1910, 6%	114,000	114,000
Morris & Essex R.R. 1st m., 1914, 7%	40,000	44,400
Morris & Essex R.R. 1 cs. gr., 1915, 7%	220,000	250,800
Newark Pass. Ry. 1st cs. m. g., 1930, 5%	125,000	135,000
N. Y. & Greenwood L.R.R. gr.g. 1946, 5%	131,000	137,550
N. Y. S. & W.R.R. (N.J.) tm. 1 m. 1943 5%	144,000	161,280
N. Hud. Co. R.R. (N.J.) cs. 1928, 5%	125,000	132,500
Tren. Pas. Ry. (N.J.) cs. 1 m. g., 1923–31, 6%	38,000	49,560
U. N. J. R.R. & Canal Co., gn. 1929, 4%	50,000	51,000
U. N. J. R.R. & Canal Co., gn. 1944, 4%	100,000	102,000
W. Jersey & Sea Sh. R.R. 1 m. g. 1936, 3½%	15,000	13,950
W. Jersey & Sea Sh. R.R. 1 m. g. 1936, 4%	100,000	102,000
Amer. D. & Imp. Co. (Jersey Cy.) 1921, 5%	340,000	370,600
Long Dock (Jersey Cy.) ca. g., 1935, 6%	356,000	448,560
N.Y.L.E.& W.D.& L.Co. (N.J) lm 1913, 6%	196,000	203,840
The Newark Gas Co. 1 m. g., 1944, 6%	208,000	274,560
Stocks.		
Atch., Top. & Santa Fe Ry. Co., p	20,000	20,700
Chi., Mil. & St. P. R.R. Co., p	50,000	86,000
Gt. No. Ry. Co., p	20,000	28,725
Illinois Central R.R. Co	20,000	29,500
Louisville & Nashville R.R. Co	10,000	15,775
M. & E. R.R. Co., gr. by D. L.& W.R.R.Co	250,000	462,500

BONDS AND STOCKS OWNED.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
N. Y., N. H. & H. R.R. Co	$10,000	$15,800
No. Pac. Ry. Co	20,000	29,100
Pennsylvania R. R. Co	22,500	30,825
Pitts., Cin., Chi. & St. L. Ry. Co., p	20,000	23,000
U.N. J. R.R.& Canal Co. gr. by Pa.R.R.Co	200,000	500,000
American Tl. & Tg. Co	20,000	28,200
Gen. Adj. Bureau of N. Y	400	400
Underwriters' Salvage Co. of Chi	500	500
Underwriters' Salvage Co. of N. Y	500	500
W. Adj. & Insp. Co. of Chi	100	100
Totals (book value, $5,415,616)	$4,365,000	$5,391,525

MISCELLANEOUS: After organization, the capital was gradually increased to $600,000 by dividends from profits in the form of scrip. No assessment has ever been levied upon the stockholders but the latter paid in $150,000 new capital and $300,000 surplus in 1907, and $250,000 new capital paid in in 1907. In 1899 the business of the company was largely increased by re-insuring the risks of the Rockford Insurance Company of Rockford, Ill. The company has paid the following conflagration losses: Chicago, 1871, $510, Paterson, 1902, $90,298; Baltimore, 1909, $244,263; San Francisco, 1906, $1,145,621. Values of special deposits: Ga., $10,000; Va., $51,500.

DIRECTORS: Geo. W. Ketcham, Edward A. Campbell, John O. H. Pitney, Philemon L. Hoadley, W. Campbell Clark, J. William Clark, Samuel S. Dennis, Edward L. Dobbins, William T. Carter, Benjamin Atha, Horace T. Brumley, Arthur E. Larter.

FIELD MEN AND TERRITORY COVERED: Eastern Department: Special agents: Jas. W. Shirley, headquarters at home office; R. Lee Riggs, Philadelphia, Pa., special agent for Pa., Del., Md. and D. C.; Joseph A. Geyer, Syracuse, N. Y.; special agent for N. Y.: W. G. Shannon, Eaton, O., special agent for O. New England department: Ide & Sewell, general agents, Boston, Mass., covering the States of Me., N. H., Mass., and Conn. Southern department: O. L. Pattillo, special agent, Atlanta, Ga.; Gesner Harrison, special agent, Richmond, Va. Western department: Chas. E. Sheldon, manager, Chas. T. Sackett, assistant manager, Rockford, Ill., covering Colo., Ill., Ind., Ia., Kan., Mich., Minn., Mo., Neb., Okla., S. D. and Wis.; F. C. Haupt, Colorado Springs, special agent and adjuster for Colo.; George W. Stuck, Peoria, State agent for Ill.; Freeman Wilson, Peoria, special agent; A. W. Cummings, Rockford, Ill., superintendent of agents. Illinois farm department, Geo. Aldrich, Springfield, Adjuster, farm dept. Chas. N. Gorham, Indianapolis, State agent for Ind.; E. Friedman, Albia, State agent for Ia., W. C. Kirkleck, Delaware, special agent for Ia.; J. S. Olund, Leavenworth, State agent for Kan. and Okla.; George A. Minskey, Lansing, special agent for Mich.; Walter L. Akers, St. Paul, special agent for Minn.; E. R. Perfect, Kansas City, Mo., State agent for Mo. and Neb.; J. A. Melton, Kansas City, Mo., special agent Mo. farm department; Ed. McEvelly, Minooka, Ill., special agent farm department, Ind.; H. S. Norton, Rockford, Ill., special agent for Wis.; F.A. Countryman, Watertown, special agent for S. D.; Pacific department: Gordon & Hoadley, managers, San Francisco, covering Cal., Wash., Ore., Utah, Mont. and Ida.; Alex. J. Cartwright, San Francisco, special agent for Northern Cal.; The company operates in all the States and Territories except Alas., Ark., Ariz., Nev. N. M., N. D., Tenn., Vt. and Wyo.

AMERICAN CENTRAL INSURANCE COMPANY, St. Louis, Mo.

President, E. T. Campbell; Vice-President, D. Rorick; Secretary, B. G. Chapman, Jr.; Assistant Secretaries, F. B. Cram, Conrad Roeder, Louis A. Riemann. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$5,487,969	$2,244,928	$1,006,129	$2,506,731	$2,766,357	$1,204,573	$250,000	$974,225	$2,428,798	$1,274,193
1908	5,239,404	2,099,801	959,018	2,292,854	2,517,124	*1,457,179	260,000	901,056	2,618,235	1,444,054
1907	5,039,623	2,035,936	830,877	2,367,495	2,717,515	1,175,265	240,000	856,519	2,271,784	1,162,969
1906	5,111,813	1,846,456	1,026,730	2,378,320	c3,506,730	2,545,334	156,519	864,073	3,565,926	2,599,321
1905	4,191,809	1,613,371	1,431,518	2,022,028	2,203,204	990,103	120,000	793,021	1,903,124	1,014,598

c Includes $949,670 contributed to surplus by stockholders.

AMERICAN CENTRAL INSURANCE COMPANY, St. Louis, Mo.—*Continued.*

Assets, December 31, 1909.

Mortgage loans on real estate	$29,900
Bonds and stocks owned (market value)	4,390,934
Collateral loans	440,000
Cash in office and bank	181,815
Agents' balances, not over 3 months due	420,679
Interest accrued	24,641
Total admitted assets	$5,487,969

Liabilities, December 31, 1909.

Net losses unpaid (including $17,199 resisted)	$208,432
Unearned premiums	2,244,928
Other liabilities	28,480
Total liabilities, except capital and surplus	$2,481,840
Capital paid up	2,000,000
Surplus over all liabilities	1,006,129
Total liabilities, capital and surplus	$5,487,969

RISKS AND PREMIUMS: Fire risks in force, December 31, $380,042,481; premiums thereon, $4,309,471.

BUSINESS SINCE ORGANIZATION. Premiums received, $40,161,157; losses paid, $21,589,572; dividends declared, cash, $2,857,931.

MORTGAGE LOANS: A loan of $29,900 is secured by part of lots 4 and 5, Graham's sub-div. of the Sulphur Springs tract, city of St. Louis, valued at $63,100.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Broadway R. E. Co., St. Louis	$149,400	$60,000
Wagner El. Mfg. Co., St. Louis	73,500	
Nat. Bk. of Commerce, St. Louis	78,400	265,000
Westinghouse Air Brake Co., Pitts., Pa.	72,500	
Chi. Ry. Eq. Co.	34,000	
No. Amer. Co., N. J.	103,200	100,000
Third Nat. Bk., St. Louis	32,300	
Merchants-Laclede Nat. Bk., St. Louis	30,700	15,000
Totals	$574,000	$440,000

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
DonaAna Co., Territory of N.M., f. 1925, 6%	$10,000	$10,000
Cy. of Ft. Worth, Tex., r. 1941, 4%	9,000	8,730
State of Ga., reg., 1915, 4½%	10,000	10,500
Newberry, S. C., sc. dis., 1949, 4½%	10,000	10,375
Cy. of New York, reg., 1956, 4%	200,000	200,000
Cy. of Pierce Cy., Mo., f., 1917, 5%	14,000	14,420
Cy. of Portland, Ore., r., 1928, 4%	50,000	50,000
Cy. of Richmond, Va., imp., 1940, 4%	50,000	50,500
Winnipeg, Manitoba, 1928, 4%	10,000	10,000
Atch., Top. & Santa Fe, 100-yr. ad. stamped, 1995, 4%	50,000	47,000
B. & O., Pitts., Lake Erie & W. Va. System, r., 1941, 4%	50,000	46,500
Boston & Maine, 1929, 4½%	50,000	52,500
Can. No. Eq., 1 m. ser. R., 1908, 1917, 4½%	25,000	24,250
Cent. of Ga., cs. m., 1945, 5%	50,000	54,500
Cent. Pac., first r., 1949, 4%	25,000	24,250
Chesapeake & O., gn. m., 1992, 4½%	50,000	51,500
Chesapeake & Ohio, gn. f. & imp., 1929, 5%	50,000	52,500
Chi., Burl. & Quincy, 1921, 4%	13,000	13,000
Chicago Cy., 1 m., 1927, 5%	50,000	52,000
Chi., Mil. & St. P., d., 1934, 4%	50,000	47,000
Chi. Rock Isl. & Pac. 1 & r. m., 1934, 4%	25,000	22,750
Clev., Cin., Chi. & St. Louis, g. n., 1911 5%	25,000	25,250
Columbia & St. Louis, 1st m., 1942, 4%	32,000	29,440
E.St.L.& Sub.Co., N.J., col. tr., 1932, 5%	50,000	50,000
Florida East Coast, n., 1910, 6%	10,000	10,100
Ft. Worth & Denver Cy., 1st m., 1921, 6%	50,000	56,500
Ft. Worth & Rio Grande, f m., 1928, 4%	25,000	21,500
Houston Belt & Tm., 1 m., gr. s. f., 1937, 5%	25,000	25,000
Ill. Cent., first and r., 1955, 4%	25,000	24,750
Ill. Cent., St. L. Div. & Tm., 1951, 3%	10,000	7,900
Kanawha & Michigan, 2 m., 1927, 5%	25,000	24,000
Kan. Cy., Ft. Scott & Mem., r., 1936, 4%	100,000	83,000
Kan. Cy. Ry. & Lt. Co., 1 ln. r., 1913, 5%	25,000	24,000
Kan. Cy., So., 1st m., 1950, 3%	25,000	18,250
Lake Shore & Mich. So., d., 1928, 4%	25,000	24,000
Lake Shore & Mich. So., d., 1931, 4%	25,000	23,750
Little R. & Hot Sprgs. W., 1 m., 1939, 4%	25,000	22,000
Mo., Kan. & Tex., 1 and r, 2004, 4%	75,000	63,750
Mo. Pac., g. loan, 1905, 1945, 4%	50,000	41,000
N. Y. Cent. lines, eq. tr., 1907, 1914, 5%	50,000	51,500
N. Y. Cent. lines, eq. tr., 1907, 1915, 5%	25,000	26,000
Nor. & W. Div., 1st ln. & gn. m., 1944, 4%	25,000	23,250
Norfolk & Western, ev., 1932, 4%	25,000	25,500
No. Pac.-Gt. No. Joint (C., B. & Q. col.), 1921, 4%	50,000	48,500
R. I., Frisco Tm., 1st m., 1927, 5%	55,000	55,000
St. Clair, Mad. & St. L., Belt, 1951, 4%	38,000	32,680
St. L., Iron Mtn. & S., r. & unif'g, 1929 4%	50,000	43,000
St. L., I. Mtn. & So., gn. cs. m., 1931, 5%	25,000	27,500

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
St. L., I. Mtn. & So. 1's, River & Gulf, 1933, 4%	$50,000	$44,000
St. L. Merchants Bdg. Co., 1929, 6%	85,000	93,500
St. Louis & San Fran., r., 1951, 4%	67,000	56,950
St L. & S. F., gn. ln., 1927, 5%	60,000	53,400
St. L. & San Fran., eq. c. n., 1915, 5%	25,000	25,250
St. L., Swn., first cs. m., 1932, 4%	50,000	40,000
St. L. & Suburban, gn. m., 1923, 5%	50,000	45,000
Southern g. n., 1910, 5%	25,000	25,000
So. Pac., 1st r. m., 1955, 4%	25,000	23,750
Tennessee Central, gn. m., 1954, 5%	233,000	163,100
Tidewater Co., 1 ln., gr. g. n., 1913 6%	50,000	51,000
Union Depot. 1 m., 1918, 6%	100,000	111,000
Union Pac., cv., 1927, 4%	25,000	29,250
United Rys. Co., 1 gn. m., 1934, 4%	55,000	45,100
Commonwealth-Edison Co., Chicago, 1 m., 1943, 5%	25,000	25,750
Cumberland Coal & Coke Co., Jersey City, N. J., prior ln., 1913, 6%	20,000	10,000
Frisco Annex Realty Co., 1 m., 1928, 5%	55,000	55,000
Kinloch Lg. Dis. Tl. Co., 1st m., 1929, 5%	49,000	44,100
Laclede Gas Lt. Co., 1st m., 1919, 5%	75,000	77,250
Lincoln R. E. & Blg. Co., 1923, 6%	75,000	78,750
Mo. El. Lt. & Pow. Co., 2m., 1921, 6%	88,000	97,680
Pacific Tl. & Tr. Co., 1 m., 1937, 5%	50,000	50,000
Peoples' Gas Lt. & C. Co., Chi., r. m. 1947, 5%	25,000	25,750
Pontiac Blg. Co., 1st m., 1922, 5%	50,000	46,000
Simmons Warehouse Co., 1 m., 1915, 5%	40,000	40,000
Wright Bdg. Co., 1931, 5%	100,000	97,000
Stocks.		
Pa. R.R. Co.	41,625	57,000
United Rys. Co., p., St. Louis	30,000	21,000
Boatmen's Bk., St. Louis	10,000	22,900
Mechanics-Amer. Nat. Bk., St. Louis	6,800	20,100
Nat. Bk. of Commerce, St. Louis	366,000	819,840
St. Louis Union Tr. Co., St. Louis	20,000	80,600
Third Nat. Bk., St. Louis	25,000	80,750
Gen. Adj. Bureau, N. Y.	100	100
Hargadine-McKittrick Dry Gds. Co., St. L.	50,000	45,000
Laclede Gas Lt. Co., p., St. Louis	5,700	5,470
St. Louis Coliseum Co., St. Louis	500	500
So. Ad. Bureau, Atlanta, Ga.	100	100
Underwriters' Salvage Co., Chi.	500	370
Union Sand & Mat. Co., St. Louis	20,000	24,000
W. Adj. & Ins. Co., Chi.	100	100
Totals (book value, $4,234,004)	$3,949,425	$4,390,934

MISCELLANEOUS: Capital increased in 1901 from $600,000 to $1,000,000, and in 1906 to $2,000,000. Stockholders subscribe for 10,000 additional shares in 1906, par $100, at $200 per share; surplus thereby increased during 1906, $499,670. Conflagration losses: Chicago, 1871, $300,000; Boston, 1872, $20,000; Baltimore, 1904, $172,405; San Francisco, 1906, $1,610,803. Value of special deposits: Ga., $10,500; Man., $10,000; N. M., $10,000; Va., $50,500.

DIRECTORS: S. M. Dodd, Chas. F. Gauss, August Gehner, Chas. H. Huttig, Thos. H. McKittrick, John F. Lee, W. K. Bixby, H. Clay Pierce, Edw. T. Campbell, Dave Rorick, George Edwards, Henry C. Scott.

FIELD MEN AND TERRITORY COVERED: James Brown, special agent, St. Louis, Mo.; F. R. Holtfodt, State agent for Ill., Chicago, Ill.; R. E. McHatton, special agent for Ind., Indianapolis, Ind.; C. G. Redd, St. Louis, Mo., special agent for Ill.; J. C. Ragsdale, State agent, Milwaukee, Wis., for Wis. and No. Mich.; Chas. G. Bates, State agent, Minneapolis, Minn., for Minn. and N. D.; C. B. Sheppard, Detroit, Mich., special agent, for So. Mich.; A. C. Speed, State agent, Columbus, O., for O.; Wm. J. Cissel, State agent, Des Moines, Ia., for Ia. and Neb.; J. M. Picton, State agent, Nashville, Tenn., for Ky. and Tenn.; Wm. B. Hammond, State agent, Harrisburg, Pa., for Eastern Pa., N. J., Md., D. C. and Del.; W. C. Perry, special agent, Pittsburg, Pa., for Western Pa., and W. Va.; H. R. Tyler, State agent

AMERICAN CENTRAL INSURANCE COMPANY, St. Louis, Mo.—*Continued.*

Elmira, N. Y., for State of N. Y.; H. G. Kiesler, Perryville, Mo., special agent for So. half of Mo.; P. F. Peits, Washington, Mo., special agent for Northern half of Mo.; Sam F. Woolard, State agent, Henry L. Riemann, special agent, Wichita, Kan., for Kan., Colo., Wyo., N. M. and Okla.; C. H. Dillingham, general agent, Southeastern department, Atlanta, Ga., comprising Ga., Fla., Va., N. C., S. C., Ala., Miss., special agents; William Hart and Louis T. Miller, Atlanta, Ga. J. G. Hilliard, 41 Pine st., N. Y. City. Metropolitan department; Pacific Coast department: Christensen and Goodwin, managers, San Francisco, Cal., for Cal., Wash., Ore., Ariz., Utah, Mont., Ida., Nev., Hawaii, Alas. and B. C.; R. De Lappe, San Francisco, Cal., for No. and Cent. Cal.; Geo. T. Gray, San Francisco, Cal.; for Northern Cal. and Central Cal. and Coast and Bay counties; E. B. Flack, Los Angeles, Cal., for Southern Cal. and Ariz.; W. F. Zwick, Seattle, Wash., for W. Wash., and Portland, and Western B. C.; I. S. Watson, Spokane, Wash., for E. Wash., No. Ida. and Eastern B. C., H. W. Randall, Portland, Ore. for Cent. and Western Ore.; L. L. Dibble, Boise, Idaho, for E. Ore., So. Ida. and Utah; W. A. Frazier, Helena, Mont., for Mont.; R. D. Emery, San Francisco, Cal., for Sacramento and San Joaquin Valleys and Mountain Districts of Nev., to the east. New England department: Simpson, Campbell & Co., managers, 45-47 Kilby st., Boston, Mass.; Hugh T. Campbell, general agent, Boston, Mass., for Conn., R. I., Mass., Me., N. H. and Vt.; Wm. Levis, special agent, Boston, Mass., for Me., N. H. and Vt.; W. K. Burgess, Boston, Mass., special agent for Mass.; H. J. Pierre, Winsted, Conn., special agent for Conn.; J. W. Cook, Prov., R. I., special agent for R. I. Tex. department: Cravens & Cage, managers, Houston, Tex., for Tex. and La.; special agents, K. S. Dargan, Jr., No. Tex.; Clarendon Ions, N. W. Tex., Hermann Schmitt, Cent. Tex.; C. Britton, La.; J. L. De Treville, So. E. Tex. Company operates in all States of the United States, except S. D.

AMERICAN FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, Clarence E. Porter; Secretary, Waite Bliven. Organized, 1810.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$663,792	$294,558	$115,977	$292,112	$315,494	$138,831	.....	$71,369	$210,200	$158,088
1908	572,725	269,950	65,820	226,999	247,575	53,016	.....	60,822	113,858	61,772
1907	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1906	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1905	2,971,731	2,022,845	253,891	1,750,294	1,889,926	930,856	$30,000	664,269	1,634,125	920,133

Unearned premiums include amounts reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $162,244)	$150,000
Mortgage loans on real estate	14,750
Bonds and stocks owned (market value)	404,923
Cash in office and bank	27,169
Agents' balances, not over 3 months due	57,763
Interest and rents accrued	4,646
Other assets	4,541
Total admitted assets	$663,792

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $12,390 resisted)	$50,919
Unearned premiums (except perpetuals)	143,121
Amount reclaimable on perpetual policies	151,437
Other liabilities	2,338
Total liabilities, except capital and surplus	$347,815
Capital paid up	200,000
Surplus over all liabilities	115,977
Total liabilities, capital and surplus	$663,792

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $21,324,402; premiums thereon, $281,105; perpetual fire risks, $6,989,659; deposit premiums thereon, $163,222.

BUSINESS SINCE ORGANIZATION: Premiums received, $48,615,836; losses paid, $28,345,081; dividends declared, cash, $3,945,925.

REAL ESTATE OWNED: Consists of the property at 308-319 Walnut Street, Philadelphia, occupied by the company.

MORTGAGE LOANS: There are 6 loans aggregating $14,750, protected by dwellings, etc., in Philadelphia, Pa., Des Moines, Ia., Camden, N. J., and Minneapolis, Minn. valued at $27,500. The company holds $17,200 of insurance on the buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
C.H.&D.Ry.,eq.g.,dated(1904),1912,4½%	$20,000	$19,600
Joliet R.R. Co., Ill., 1 cs. m. g., 1918, 5%	15,000	14,250
Wheel. & Lake E. R.R.Co.,g.car lease war. 1910-11, 5%	8,000	7,870
L. S. & M. S. R.R. n., 1910, 5%	25,000	25,000
City of N. Y., bs., 1913-54, 3-3½%	200,000	188,107
Balt. & Pot. R.R., tun, 1911, 6%	11,000	11,110
Balt. & Pot. R.R., 1 m., 1911, 6%	1,000	1,010
Chic., Okla & G. R.R., g. m., 1919, 5%	15,000	15,675
Leh. Val. R.R., 2 m., 1910, 7%	20,000	20,300
M. K. & T., s. f. g., 1936, 4½%	25,000	22,750
Nor.&Wes. Ry., eq. tr., 1912, 4%	25,000	24,750
Leh. & Wilk. Coal, cons, m., 1910, 4½%	15,000	15,000
BONDS AND STOCKS OWNED.—*Cont.* Stocks.		
Great Northern Ry., p	$10,000	$14,350
Golden Hill Bldg. Co	25,000	25,000
Western Adjustment Co	100	150
Totals (book value, $401,930)	$415,100	$404,923

MISCELLANEOUS: Capital increased in 1827 from $200,000 to $500,000; reduced in 1847 to $377,500; increased in 1863 to $400,000; increased in 1886 to $500,000. Conflagration losses: Boston, 1872, $457,801; Baltimore, 1904, $281,656; San Francisco, 1906, $2,404,381. Following the San Francisco conflagration, the American Fire reinsured its outstanding risks (except perpetual insurance) in the Commercial Union of London, Stuyvesant and the Pacific Fire and ceased business. During the latter part of 1907, the directors voted in favor of resuming operations and accordingly levied an assessment of 62% upon stockholders in order to repair the company's capital to $200,000 and the company re-commenced business in 1908.

DIRECTORS: Clarence E. Porter, Charles S. Whelen, Edward F. Beale, Gustavus Remak, Jr., Alexander Krumbhaar, Charles Fearon, Geo. Vaux, Jr., Richard L. Austin, John M. Shrigley.

FIELD MEN AND TERRITORY COVERED: J. S. Frelinghuysen, 111 William st., New York City, general agent. The company is admitted to Pa. and N. Y.

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY, New York, N.Y.¶

President, W. L. H. Simpson; Secretary, John E. Hoffman. Organized, 1896.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$767,146	$16,510	$482,045	$148,216	$174,139	$58,554	$14,000	$51,978	$124,532	$56,391
1908	728,528	18,696	346,484	178,236	207,116	56,766	14,000	43,091	113,857	65,757
1907	618,326	23,963	343,931	136,197	156,951	62,083	14,000	47,301	123,384	77,238
1906	618,941	28,903	310,391	166,850	185,040	66,844	14,000	37,742	118,586	44,456
1905	589,147	26,610	259,733	170,626	185,521	58,847	10,000	46,105	114,952	79,142

¶ Transacts marine and inland marine transit insurance.

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY, New York, N. Y.—*Cont*

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$735,311
Cash in office and bank	10,932
Agents' balances, not over 3 months due	16,703
Interest accrued	2,931
Other assets	1,269
Total admitted assets	$767,146

Liabilities, December 31, 1909.	
Net losses unpaid (including $723 resisted)	$22,048
Unearned premiums	16,510
Dividends unpaid	14,000
Reinsurance premiums	24,903
Other liabilities	7,640
Total liabilities, except capital and surplus	$85,101
Capital paid up	200,000
Surplus over all liabilities	482,045
Total liabilities, capital and surplus	$767,146

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $1,406,061; premiums thereon, $16,510.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,368,024; losses paid, $505,424; dividends declared, cash, $134,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
U. S., reg. bs., 1924, 4%	$61,500	$70,725
N. Y. State, bs., 1958, 4%	100,000	112,000
N. Y. State bs., 1959, 3%	50,000	51,500
N. Y. City, bs., 1928, 3½%	35,000	32,900
N. Y. City, bs., 1929, 3½%	40,000	37,200
Stocks.		
Ill. Cent. R.R. Co. (Leased Lines), 4%	127,500	124,950
Clev. & Pitts. R.R. Co., 7%	34,450	60,632
Clev. & Pitts. R.R. Co., 4%	5,000	5,000
Pitts., Ft. Wayne & Chi. R.R. Co., 7%	60,800	107,008

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
N. Y., Lack. & West. R.R. Co., 5%	$10,700	$13,589
U. N. J. R.R. & Canal Co., 10%	41,300	103,250
Morris & Essex R.R. Co., 7%	8,950	16,557
Totals	$575,200	$735,311

MISCELLANEOUS: This company was organized by parties connected with the British & Foreign Marine. Conflagration losses: Baltimore, 1904, $1,250. Value of special deposit in Canada, $28,750.

DIRECTORS: John Arbuckle, S. S. Auchincloss, W. A. W. Burnett, Thomas Davis, William Gow, of Liverpool, John E. Hoffman, Adrian H. Joline, Frank Gair Macomber, Chas. E. Mather, James H. Post, W. L. H. Simpson, E. G. Steinert, A. G. Thacher.

AMERICAN DRUGGISTS FIRE INSURANCE COMPANY, Cincinnati, O.

President, Charles H. Avery; Secretary, Frank H. Freericks. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$277,501	$24,125	$50,376	$46,757	†$79,819	$12,195	.....	$22,701	$34,896	$12,893
1908	181,963	18,117	12,536	35,336	†$49,632	13,655	.....	14,040	27,695	11,408
1907	114,504	10,965	424	21,742	25,316	2,108	.....	10,208	12,316	4,358

† Includes $10,000 premium on new stock in 1908, and $25,000 in 1909.

Assets, December 31, 1909.	
Bonds owned (market value)	$252,825
Cash in office and bank	14,164
Agents' balances, not over 3 months due	6,355
Interest accrued	4,057
Other assets	100
Total admitted assets	$277,501

Liabilities, December 31, 1909.	
Net losses unpaid (none resisted)	$1,02
Unearned premiums	24,12
Other liabilities	1,98
Total liabilities, except capital and surplus	$27,12
Capital paid up	200,00
Surplus over all liabilities	50,37
Total liabilities, capital and surplus	$277,50

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,070,202; premiums thereon, $47,921.

BUSINESS SINCE ORGANIZATION: Premiums received, $105,298; losses paid, $27,636.

BONDS OWNED.	Par Value.	Market Value.
Cambridge, O., wat. wks., 1911, 4½%	$1,000	$1,010
Cambridge, O., sts. srs., 1918-1919, 4½%	10,820	11,363
Chardon, O., sc., 1925-31, 4½%	6,000	6,420
Cleveland, O., Elev. Rdwy., 1918, 4%	1,000	1,010
Cleveland, O., sr., reg., 1922, 5%	10,000	11,185
Cleveland, O., Intercptg. sr., 1930, 4½%	10,000	10,500
Columbus, O., sc., 1921, 3½%	30,000	28,935
Columbus, O., st. imp., 1916, 4%	2,000	2,020
Conneaut, O., st., imp., 1914-18, 4½%	20,000	20,669
Cuyahoga Co., O., Rd. imp., 1913-18, 4½%	28,000	28,882
Cuyahoga Falls, O., El. Lt., 1911-26, 5%	7,000	7,633
Evanston, Cincinnati, sdwlk, 1918-24, 6%	2,000	2,393
Hamilton, O., wat. wks, 1926, 4%	10,000	10,249
Lorain, O., Paving, 1913, 4½%	2,000	2,040
Madisonville, O., El. Lt., 1924, 5%	2,500	2,802
Mahoning Co., O., c. h. 1913, 4½%	1,000	1,010
Manchester, O., El. Lt., 1931-38, 5%	4,000	4,690
Newark, O., st. imp., 1913-22, 4½%	10,000	10,340
Norwood, O., st. imp., 1911-13, 4½%	7,000	7,143
Piqua, O., Refunding, 1925, 3½%	20,000	19,200
Scio, O., imp., 1921-28, 4½%	7,500	8,008
Tiffin, O., r., 1916, 4%	25,000	25,28c
U. S. Government, reg., 1908-18, 3%	10,000	10,200
Vermillion, O., Wat. Wks., 1918-23, 5%	9,000	9,846
Wapakoneta, O., Wat. Wks., 1913, 5%	500	515

Bonds Owned.—*Cont.*	Par Value.	Marke Valu
Wauseon, O., sc., 1914-16, 4½%	$4,000	$4,11
West Milton, O., sc., 1940-42, 4½%	5,000	5,53
Totals (book value, $252,825)	$245,321	$253,0

MISCELLANEOUS: This company was organized and com menced business in 1907 with a paid-up capital of $100,000, i creased in 1908 to $150,000 by cash payments, and in 1909 $200,000 by cash payments.

DIRECTORS: Chas. H. Avery, L. G. Heinritz, James I Beal, Sam'l C. Davis, Wm. C. Anderson, G. O. Young, A. Zwick, Lewis C. Hopp, J. A. Kester, Walter Rothwell, Geo. Kauffman, M. S. Kahn, E. B. Heimstreet, Frank H. Freerick Simon N. Jones.

FIELD MEN AND TERRITORY COVERED: State agent Connecticut, Herbert M. Lerou, Norwich; Georgia, C. A. Wilk Atlanta; Illinois, Chas. H. Avery, Chicago; Indiana, Chas. Kennedy, Indianapolis; Kansas, A. O. Rosser, Topeka; Kentuck Simon N. Jones, Louisville; Massachusetts, L. G. Heinritz, H yoke; Michigan, J. W. Seeley, Detroit; Minnesota, Chas. Huhn, Minneapolis; Missouri, B. C. Huger, St. Louis; New Jers Chas. M. Butcher, Camden; New York, Dr. Wm. C. Anders Brooklyn; Ohio, A. D. Wells, Cincinnati; Pennsylvania, Wal Rothwell, Hatboro; Rhode Island, Emil S. Blumenkranz, Pro dence; South Carolina, A. A. Coleman, Greenwood; Tennes Saml. C. Davis, Nashville; Texas, B. H. Hill, Dallas; Vermo Welcome B. Eastman, St. Johnsbury; Washington, C. R. Reddi Seattle; West Virginia, G. O. Young, Buckhannon; Wiscons E. B. Heimstreet, Palmyra. The company operates in Con Ga., Ill., Ind., Kas., Ky., Mass., Mich., Minn., Mo., N. J., N. Ohio., Pa., R. I., S. C., Tenn., Tex., Vt., Wash., W. Va., and W

AMERICAN HOME FIRE INSURANCE COMPANY, Greenville, S. C.

President, Chas. F. Hard; Secretary, L. B. Houston. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$93,712	$12,112	$18,949	$20,642	$53,304	$2,814	.....	$14,667	$17,481	$5,773

Assets, December 31, 1909.	
Real estate owned	$2,321
Mortgage loans on real estate	62,470
Greenville Hotel Co., bs. (market value)	8,500
Loans on bank and cotton mill stocks	4,400
Cash in office and bank	2,820
Agents' balances, not over 3 months due	5,236
Interest and rents accrued	234
Other assets	41
Total admitted assets	$93,712

Liabilities, December 31, 1909.	
Net losses unpaid	$3,000
Unearned premiums	12,112
Other liabilities	1,884
Total liabilities, except capital and surplus	$16,996
Capital paid up	57,767
Surplus over all liabilities	18,949
Total liabilities, capital and surplus	$93,712

RISKS AND PREMIUMS: Fire risks in force December 31, $1,128,068; premiums thereon, $18,237.

REAL ESTATE OWNED: Consists of a lot fronting 46 ft. on Broad St., Greenville, S. C.

MISCELLANEOUS: The company was granted a charter in S. C. on March 24, with an authorised capital stock of $300,000 and a surplus of $150,000. It started business April and confines its operations for the present to S. C.

DIRECTORS: Ellison A. Smyth, Lewis W. Parker, Henry P. McGee, J. W. Norwood, A. A. Bristow, Chas. F. Hard, J. B. Bruce, J. I. Westervelt, Thos. F. Parker, Wm. Goldsmith, Jr., J. R. Vandiver, Jno. M. Geer, Frank E. Taylor, Richard I. Manning, Jno. McSween, Arch. B. Calvert, A. N. Wood, Leroy Springs, Geo. W. Summer, A. F. McKissick, D. D. Davenport.

AMERICAN NATIONAL INSURANCE COMPANY, Rock Island, Ill.

President, H. H. Cleaveland; Secretary, M. P. Vore. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$465,382	$149,545	$80,461	$244,669	‡$307,797	$114,628	.....	$83,943	$198,571	$123,630
1908	353,675	103,999	33,204	197,303	206,874	72,847	.....	77,053	149,900	77,667
1907	288,542	28,996	52,045	57,139	58,897	465	.....	21,266	21,731	7,148

‡ Includes $50,000 surplus paid in.

Assets, December 31, 1909.	
Bonds owned (market value)	$396,000
Cash in office and bank	3,069
Agents' balances, not over 3 months due	60,607
Interest accrued	5,606
Other assets	100
Total admitted assets	$465,382

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,949 resisted)	$23,774
Unearned premiums	149,545
Other liabilities	11,602
Total liabilities, except capital and surplus	$184,921
Capital paid up	200,000
Surplus over all liabilities	80,461
Total liabilities, capital and surplus	$465,382

RISKS AND PREMIUMS: Fire risks in force, December 31, $23,016,490; premiums thereon, $266,715.

BUSINESS SINCE ORGANIZATION: Premiums received, $495,628; losses paid, $185,975.

BONDS:	Market Value.
Sanitary District of Chicago, 4s	$175,000
R. I. Safety Deposit Co., 5s	16,500
Chicago City Ry., 1st Mtge., 5s	21,656
Chicago Railway's Collateral Note, 6s	5,056
Chicago Railway's Funding Note, 6s	10,100
Tri-City Ry. & Lighting Co., 1st Mtge., 5s	24,750
John Deere Building Co., 1st Mtge., 5s	14,925
Inland Steel Co., 1st Mtge., 6s	10,337
Erie Railroad Co., General Lien, 4s	7,625
Montezuma Valley Irrig. Dist., Munic., 6s	23,113
Long Bell Lumber Co., 1st Mtge., 6s	5,000
Southern Pine Lumber Co., 1st Mtge., 6s	5,000
Southern Pine Lumber Co., 1st Mtge., 6s	5,000
Willipa Land & Timber Co., 1st Mtge., 6s	15,000
International Steam Pump Co., 1st Mtge., 5s	9,700
Cook County Infirmary, 4s	19,238
Bonds.—*Cont.*	Market Value.
West Chicago Park Comrs. Im. & Maint., 4s	$6,000
Big Lost River Irrigation Co., 6s	5,000
City of Chicago General Corporate, 4s	19,000
Eden Irrigation & Land Co., 1st Mtge., 6s	3,000
Total	$396,000

MISCELLANEOUS: Company commenced business in 1907 with a paid up capital of $200,000 and an initial surplus of $50,000. Stockholders paid in $50,000 additional surplus in 1909.

DIRECTORS: H. H. Cleaveland, F. C. Denkmann, Phil Mitchell, W. A. Rosenfield, I. S. White, C. J. Larkin, H. E. Casteel, E. W. Hurst, Otto Huber, Henry Gund, P. J. Harmon, M. P. Vore.

FIELD MEN AND TERRITORY COVERED: W. E. Gunn, Chicago, Ill., special agent for Cook Co., Ill., Ind., O., Mich., No. Minn. and No. Wis.; J. A. Gund, Freeport, Ill., for Ill., Ia., Mo., So. Minn. and So. Wis.; W. B. McIntyre, Rock Island, Ill., for Ill. and Ia.; B. O. Selbach, Denver, Colo., general agent for Colo. The company is licensed in Col., Ill., Ind., Ia., Mich., Minn., Mo., N.Y., O., Pa., W. Va., and Wis.

ANCHOR FIRE INSURANCE COMPANY, Des Moines, Ia.

President, J. S. Clark; Secretary, L. E. Ellis; Vice-President and Agency Manager, G. A. Holland. Organized, 1889.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	n$340,563	$262,196	$16,125	$162,076	§$168,023	$83,254	$6,000	$85,371	$174,625	$82,485
1908	a341,446	265,308	14,932	176,092	180,914	96,232	6,000	88,306	190,538	92,253
1907	*350,131	271,874	16,622	168,687	171,978	84,560	25,000	81,426	190,986	83,293
1906	†343,688	263,535	46,769	145,531	147,390	53,569	.....	76,761	130,330	52,624
1905	‡325,881	251,252	43,488	136,983	138,016	59,235	.....	64,386	123,621	57,439

* Including bills receivable, $264,559. † Includes bills receivable, $277,517. ‡ Including bills receivable, $290,075. a Includes bills receivable, $243,404. n Including bills receivable, $218,075. § Includes $4,000 surplus paid in.

Assets, December 31, 1909.	
Real estate owned (book value)	$9,300
Mortgage loans on real estate	64,200
I.O.O.F. bs., $300; Conway Sav. Bk. stk., $5,500	5,800
Cash in office and bank	21,546
Agents' balances, not over 3 months due	18,829
Interest accrued	2,813
Bills receivable, taken for fire risks	218,075
Total admitted assets	$340,563

Liabilities, December 31, 1909.	
Net losses unpaid	$7,289
Unearned premiums	262,196
Commissions, etc.	2,453
Total liabilities, except capital and surplus	$271,938
Capital paid up	52,500
Surplus over all liabilities	16,125
Total liabilities, capital and surplus	$340,563

RISKS AND PREMIUMS: Fire risks in force December 31, $24,427,823; premiums thereon, $655,489.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,105,914; losses paid, $816,736; dividends declared, cash, $27,667; stock, $25,000.

MORTGAGE LOANS: There are 31 loans aggregating $64,200, secured by first mortgages on Iowa farms valued at $130,360. No interest is past due. Company holds $12,220 of fire insurance on the buildings.

MISCELLANEOUS: The cash capital of this company was increased in January, 1907, from $25,000 to $50,000, and in 1909 from $50,000 to $52,500 and $4,000 additional surplus paid in. This company writes surplus line business through Whilden & Hancock, N. Y.. M. W. Fugit & Co., Chicago. W. L. Nelson & Co., Memphis. W. T. Campbell & Co., St. Louis. W. L. Clark & Co., Pittsburg.

DIRECTORS: J. S. Clark, L. E. Ellis, G. A. Holland, G. E. MacKinnon, E. A. Read, M. H. Cohen.

FIELD MEN AND TERRITORY COVERED: W. M. Mintonye, N. W. Ia.; G. W. Menhenhall, N. E. Ia.; C. D. Gustin, S. W. Ia.; S. C. La Chapelle, S. E. Ia.

ARLINGTON FIRE INSURANCE COMPANY, Washington, D. C.

President, James M. Johnston; Secretary, E. McC. Jones. Organized, 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$283,055	$15,247	$167,808	$12,164	$25,308	$2,776	$16,000	$7,784	$26,560	$2,776
1908	284,339	16,006	168,333	13,364	26,452	5,753	16,000	8,110	29,863	5,753
1907	287,730	18,801	168,929	15,030	28,520	9,639	16,000	8,461	34,100	9,639
1906	293,215	19,794	173,421	16,007	29,601	795	16,000	8,948	25,743	795
1905	289,602	21,343	168,259	16,842	29,960	2,429	16,000	8,849	27,278	2,429

Assets, December 31, 1909.	
Real estate owned (book value)	$92,477
Mortgage loans on real estate	182,487
Cash in office and bank	3,403
Agents' balances, not over 3 months due	1,820
Interest and rents accrued	2,868
Total admitted assets	$283,055

Liabilities, December 31, 1909.	
Unearned premiums	$15,247
Capital paid up	100,000
Surplus over all liabilities	167,808
Total liabilities, capital and surplus	$283,055

RISKS AND PREMIUMS: Fire risks in force December 31, $4,826,361; premiums thereon, $31,205.

BUSINESS SINCE ORGANIZATION: Premiums received, $600,866; losses paid, $157,321; dividends declared, cash, $580,000

REAL ESTATE OWNED: Comprises 6 parcels of Washington property, the largest being the company's office building at 1505 Pennsylvania ave., N. W., carried at $54,083, but valued at $150,000. The next largest property is at 206 Seventh st., S. W., carried at $10,040, all the others having cost less than $10,000 each. Rents received last year aggregated $6,447, while the real estate taxes and expenses amounted to $2,992.

MORTGAGE LOANS: There were 74 loans, all first liens on improved real estate in the District of Columbia, and there was no interest overdue on December 31, last. The company holds $180,000 of insurance on the buildings.

MISCELLANEOUS: Capital reduced in 1897 from $200,000 to $100,000, $100,000 being carried to surplus. Company does business in District of Columbia only.

DIRECTORS: S. Thomas Brown, Chas. R. Edmonston, Wm. King, W. Bladen Jackson, Robert C. Howard, Herbert A. Gill, Burr N. Edwards, Alex. B. Legare, James M. Johnston, Saml. L. Phillips, Isaac E. Shoemaker.

ASSURANCE COMPANY OF AMERICA, New York, N. Y.

President, R. Bleecker Rathbone; Secretary, Chas. S. Conklin; Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$403,290	$41,485	$99,801	$89,606	$102,473	$63,207	.....	$21,890	$85,097	$56,820
1908	398,664	50,235	69,675	77,669	88,587	18,923	.....	26,053	44,976	29,684
1907	420,238	34,423	36,827	53,295	72,623	280,891	.....	56,294	†337,185	108,989
1906	836,582	345,579	100,219	453,400	487,694	474,106	.....	180,727	654,833	614,002
1905	1,023,514	334,806	223,504	446,260	477,098	240,785	.....	171,735	412,520	228,540

† Excluding $211,199 paid for reinsurance of entire liability.

ASSURANCE COMPANY OF AMERICA, New York, N. Y.—*Continued.*

Assets, December 31, 1909.	
Bonds owned (market value)	$377,475
Cash in office and bank	6,154
Agents' balances, not over 3 months due	16,420
Interest accrued	3,241
Total admitted assets	$403,290

Liabilities, December 31, 1909.	
Net losses unpaid (including $9,389 resisted)	$17,328
Unearned premiums	41,485
Borrowed money	40,000
Other liabilities	4,676
Total liabilities, except capital and surplus	$103,489
Capital paid up	200,000
Surplus over all liabilities	99,801
Total liabilities, capital and surplus	$403,290

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,239,086; premiums thereon, $80,661.

BUSINESS SINCE ORGANIZATION. Premiums received, $3,012,905; losses paid, $4,231,009; dividends declared, cash, $265,456.

BONDS OWNED:	Par Value.	Market Value.
N. Y. C., reg. bs., 1925, 3%	$100,000	$89,000
N. Y. C., reg. bs., 1927, 3½%	100,000	94,500
N. Y. C., reg. bs., 1928, 3½%	25,000	23,625
N. Y. C., reg. bs., 1940, 3½%	50,000	46,250
N. Y. C., rev. bs., 1910, 3½%	30,000	30,000
Chi. & Alton R. R. Co., 1949, 3%	20,000	15,700
Lake Shore & M. S. R. R. Co., 1928, 4%	20,000	19,000
Met. St. Ry. Co., 2002, 4%	20,000	12,600
Richmond & D. R. R. Co., 1927, 5%	10,000	10,000
St. L., I. Mt. & S. Ry. Co., 1929, 4%	20,000	17,600
Scioto V. & N. E. R. R. Co., 1989, 4%	20,000	19,200
Totals	$415,000	$377,475

MISCELLANEOUS: Capital increased from $200,000 to $400,000 in 1903 and reduced to $200,000 in 1906. Conflagration loss, Baltimore, 1904, $183,309; San Francisco, 1906, $455,109. On February 14, 1907, the company reinsured all of its outstanding risks in the National Fire of Hartford in 1907, and resumed writing January 1, 1908.

DIRECTORS: Lucius A. Cole, Charles S. Conklin, John W. Masury, Albert R. Ledoux, Fred H. Pouch, Robert C. Rathbone, W. D. Rees, R. Bleecker Rathbone, R. C. Rathbone, 2d, Wm. G. Willcox.

TERRITORY COVERED: The company operates in Conn., Ill., Mass., Mich., Mo., N. J., N. Y., O. and Pa.

ATLANTA HOME INSURANCE COMPANY, Atlanta, Ga.

President, Joel Hurt; Secretary, Dowdell Brown. Organized, 1882.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$501,700	$125,724	$146,736	$182,912	$204,720	$109,479	$14,000	$66,511	$189,990	$113,697
1908	473,177	112,128	138,621	175,670	206,321	96,530	14,000	66,665	177,195	100,920
1907	441,212	91,092	133,948	146,346	160,608	34,710	.....	51,916	86,626	35,899
1906	368,707	65,797	95,596	91,031	107,357	46,425	.....	37,012	83,437	49,055
1905	344,551	61,350	78,516	88,094	106,042	35,848	12,000	35,234	83,082	35,592

Assets, December 31, 1909.	
Mortgage loans on real estate	$75,208
Bonds and stocks owned (market value)	359,230
Cash in office and bank	24,712
Agents' balances, not over 3 months due	37,540
Interest accrued	5,010
Total admitted assets	$501,700

Liabilities, December 31, 1909.	
Net losses unpaid (including $3,679 resisted)	$18,604
Unearned premiums	125,724
Other liabilities	10,636
Total liabilities, except capital and surplus	$154,964
Capital paid up	200,000
Surplus over all liabilities	146,736
Total liabilities, capital and surplus	$501,700

RISKS AND PREMIUMS: Fire risks in force, December 31, $18,720,570; premiums thereon, $239,264.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,270,270; losses paid, $1,834,468; dividends declared, cash, $274,797; stock $130,000.

MORTGAGE LOANS: There are 4 loans, aggregating $75,208, secured by Atlanta properties valued at $190,000. One loan of $27,908 is on 17-23 Exchange place, valued at $55,000; one of $22,000 is on 25 Ivy st. and 11-13 Exchange place, valued at $36,000; one of $24,000 is on 15 So. Broad st., valued at $75,000 and one of $1,208 is on 37 Daniel st. valued at $4,000. No interest was past due on December 31, last.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of Atlanta bs., 1931, 3½%	$77,000	$71,225
Cy. of Atlanta bs., 1914, 6%	1,500	1,560
Cy. of Atlanta bs., 1933, 4%	25,000	25,000
State of Ga. reg. bs., 1927, 3½%	25,000	24,750
Cy. of N. Y. bs., 1956, 4%	10,000	10,000
Cy. of Greensboro, N. C., 1954, 4%	10,000	9,000
Cy. of Calhoun, Ga., 1912-37, 5%	12,500	12,500
Cy. of Arlington, Ga., 1911-35, 5%	25,000	24,375
City of Augusta, Ga., 1935, 4%	5,000	4,950
City of Dalton, Ga., 1918, 5%	6,000	6,045
City of Canton, Ga., 1922-7, 5%	9,000	8,775
City of Roswell, Ga., 1919-24, 6%	8,000	8,000
City of Hilton, Ga., 1920-7 5%	10,000	10,000
State of Mass., 1935, 3½%	10,000	9,875

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Amer. Nat. Bk., Macon	$37,800	$58,590
Atlanta Ice & Coal Co., p	10,500	11,550
Bank of Social Circle, Ga.	1,000	1,500
Atlantic Coast Line R.R.	10,000	12,500
N. P. Pratt Laboratory, Atlanta	36,000	26,360
Merc. Tr. & Dep. Balto	3,750	11,250
Citizens 1st. Nat. Bk., Albany, Ga.	5,500	7,425
So. Trust, Hawkinsville, Ga.	5,000	5,000
Totals (book value $376,460)	$343,550	$359,230

MISCELLANEOUS: Capital increased in 1885 from $140,000 to $160,000; in 1887, to $200,000; in 1893, to $500,000; reduced to $200,000 in 1902; by return of cash to stockholders. Values of special deposits: La., $9,700; Mass., $9,875; N. C., $9,000; N. Y., $10,000.

DIRECTORS: Robert J. Lowry, Joel Hurt, Dowdell Brown, C. C. McGehee, Geo. F. Hurt, J. C. Hallman.

FIELD MEN AND TERRITORY COVERED: Geo. N. Hurt & Co., Tampa, Fla., general agents for Fla.; Chas. A. Bickerstaff, special agent. The company operates in Fla., Ga., La., Mass. N. Y., N. C., S. C. and W. Va.

ATLANTIC NATIONAL FIRE INSURANCE COMPANY, Macon, Ga.

President, George Dole Wadley; Secretary and Manager, John J. McKay. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$242,519	$55,540	$38,163	$69,728	†$140.936	$4,597	.....	$33,920	$38,517	$13,909

† Includes $68,592 surplus paid in.

Assets, December 31, 1909.

Real estate owned (book value)	$16,000
Mortgage loans on real estate	2,500
Bonds owned (market value)	100,225
Collateral loans	32,070
Cash in office and bank	75,482
Agents' balances, not over 3 months due	15,646
Interest and rents accrued	596
Total admitted assets	$242,519

Liabilities, December 31, 1909.

Net losses unpaid	$9,312
Unearned premiums	55,540
Other liabilities	2,301
Total liabilities, except capital and surplus	$67,153
Capital paid up	137,203
Surplus over all liabilities	38,163
Total liabilities, capital and surplus	$242,519

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,029,264; premiums thereon, $17,404.

REAL ESTATE OWNED: Consists of 2-story brick building on Third st., Macon, Ga., value, $17,500; cost, $16,000.

MORTGAGE LOANS: There is one loan for $2,500 on building and lot No. 10 Forsyth st., Macon, Ga., valued at $7,500. There was $67 of interest accrued on December 31. last. Company holds $4,000 of fire insurance on the building.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
City Nat. Bk. of Macon, Ga., 50 shares	$5,250	$3,000
Com'l & Savings Bk., Macon, Ga., 50 shares	2,000	1,050
Rushton Cotton Mills, Griffin, 5 shares	750	1,500
Boyd Mangham Mills, Griffin, 5 shares	750	
Central Mills, Griffin, 15 shares	1,650	
City Bk., Barnesville, 5 shares	650	2,000
Bk. of Shady Dale, Ga., 3 shares	520	
Bk. of Collins, 5 shares	300	
First Nat. Bk., Ocilla, 5 shares	600	
First Mtg. Guaranty & Trust Co. of Philadelphia, 2 shares	300	
City Nat. Bk. of Macon, 160 shares	16,800	17,535
Kaiser Co., Brunswick, 20 shares	2,400	
Jackson Bkg. Co., Jackson, Ga., 36 shares	4,500	3,570
Com'l Nat. Bk., Macon, 10 shares	1,050	
City Nat. Bk., Macon, 10 shares	1,050	1,000
Electrical Securities Co., 20 shares	3,000	2,040
First Nat. Bk., Barnesville, 5 shares	625	375
Totals	$42,195	$32,070

BONDS OWNED:	Par Value.	Market Value.
Thomson, Ga.	$8,000	$8,460
Dawson, Ga.	1,000	1,047
Douglas, Ga.	5,000	5,298
Statesboro, Ga.	1,000	1,010
Tenville, Ga.	1,000	1,100
Fitzgerald, Ga.	2,000	2,140
Blakely, Ga.	2,000	2,000
McRae, Ga.	1,000	1,000
Vidalia, Ga.	5,000	5,100
Vienna, Ga.	2,500	2,600
Carrollton, Ga.	3,000	3,105
Moultrie, Ga.	2,000	2,100
Valdosta, Ga.	1,500	1,605
Baldwin Co., Ga.	2,000	2,100
McRae, Ga.	1,000	1,000
Blakely, Ga.	4,000	4,000
Madison, Ga.	2,000	1,970
West Point, Ga.	3,000	3,531
Hawkinsville, Ga.	5,000	5,316
Ocilla, Ga.	5,000	5,303
Adel, Ga.	5,000	5,292
Douglas, Ga.	2,000	2,148
Statesboro, Ga.	3,000	3,000
Blue Ridge, Ga.	20,000	20,000
Wrightsville, Ga.	10,000	10,000
Totals	$97,000	$102,225

MISCELLANEOUS: This company was organized in 1909 and commenced business in 1909. It took over the outstanding risks of the Florida Home in Ala., Ga., N. C. and S. C.

ATLANTIC CITY FIRE INSURANCE COMPANY, Atlantic City, N. J.

President, Geo. F. Currie; Secretary, Edward E. Seeler. Organized, 1902.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$234,115	$18,508	$108,715	$31,242	$42,172	$4,011	$8,000	$10,222	$22,233	$9,243
1908	214,216	16,104	96,419	28,419	46,341	964	6,000	12,791	19,755	2,032
1907	188,472	14,801	69,126	27,660	35,931	932	6,000	7,102	14,034	932
1906	174,220	14,274	58,016	27,674	34,380	837	6,000	8,613	15,450	531
1905	154,727	12,837	40,096	25,170	29,818	1,189	.....	10,065	11,254	540

Assets, December 31, 1909.

Mortgage loans on real estate	$132,550
Bonds owned (market value)	78,117
Cash in office and bank	15,020
Agents' balances, not over 3 months due	4,286
Interest and rents accrued	2,914
Bills receivable	1,228
Total admitted assets	$234,115

Liabilities, December 31, 1909.

Net losses unpaid (including $1,000 resisted)	$6,300
Unearned premiums	18,508
Other liabilities	592
Total liabilities, except capital and surplus	$25,400
Capital paid up	100,000
Surplus over all liabilities	108,715
Total liabilities, capital and surplus	$234,115

RISKS AND PREMIUMS: Fire risks in force December 31, $1,649,050; premiums thereon, $35,008.

BUSINESS SINCE ORGANIZATION; Premiums received, $206,439; losses paid, $33,934; dividends declared, cash, $26,000.

MORTGAGE LOANS: There are 35 loans, aggregating $132,500, on first mortgages on improved property (hotels and cottages), in residential section of Atlantic City, Chelsea and Ventnor, valued at $286,585, upon which the company holds $121,600 of fire insurance.

BONDS OWNED:	Par Value.	Market Value.
So. Atlantic City	$19,000	$19,950
Atlantic City	32,000	33,680
Ocean City	17,000	17,000
Bordentown	5,000	4,487
Ventnor	3,000	3,000
Totals	$76,000	$78,117

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $2,500. Company operates only in N. J.

DIRECTORS: Geo. F. Currie, I. G. Adams, James T. Bew, William Lloyd, Amos Batemen, William Riddle, M. B. Woodruff, Louis Kuehnle, William J. Black, Joseph Thomson, Thomas G. Sheen, Edward E. Seeler, Walter J. Busby, David Fitzsimmons.

ATLANTIC FIRE INSURANCE COMPANY, Raleigh, N. C.

President, Charles E. Johnson; Secretary, G. H. Dortch. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$216,835	$57,132	$30,063	$75,876	$83,366	$49,003	$10,000	$24,026	$83,029	$48,949
1908	213,669	54,840	27,151	75,706	83,753	35,735	15,000	24,344	75,079	41,256
1907	205,299	50,738	27,512	78,356	86,838	30,334	.....	22,714	53,048	32,328
1906	175,348	30,412	18,523	51,846	*80,148	13,661	.....	20,654	34,315	15,074

* Includes $25,000 surplus paid in.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$68,050
N. C. 6% bs., $10,000; St. Mary's Sc., Raleigh, N. C., bs., 1924, $25,000 (market value)	37,000
Collateral loans	39,500
Cash in office and bank	45,419
Agents' balances, not over 3 months due	23,041
Interest and rents accrued	933
Due for reinsurance on losses paid	2,495
Due from reinsuring company	397
Total admitted assets	$216,835

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,850 resisted)	$4,252
Unearned premiums	57,132
Other liabilities	388
Total liabilities, except capital and surplus	$61,772
Capital paid up	125,000
Surplus over all liabilities	30,063
Total liabilities, capital and surplus	$216,835

RISKS AND PREMIUMS: Fire risks in force December 31, $6,459,692; premiums thereon, $108,373.

BUSINESS SINCE ORGANIZATION: Premiums received, $261,744; losses paid, $128,732; dividends declared, cash, $25,000.

MORTGAGE LOANS: There are 22 loans aggregating $68,050, protected by improved city real estate valued at $145,000. The company holds $75,000 of insurance on the mortgaged buildings. There was $172 of interest past due on December 31, last.

MISCELLANEOUS: This company was organized in December, 1905, with a subscribed capital of $125,000, and began business February 1, 1906, with the full amount of its capital paid in. Company operates only in N. C.

DIRECTORS: Chas. E. Johnson, J. J. Thomas, T. B. Womack, A. B. Andrews, Jr., Alf. A. Thompson, E. C. Hillyer, H. W. Jackson, H. T. Hicks, Joseph G. Brown, J. E. Shepherd, Ivan M. Proctor, N. A. Dunn, C. B. Barbee, J. S. Wynne, C. B. Edwards, Ashley Horne, Joe Rosenthal, George Howard, John Blue, Wm. M. Sanders, F. A. Woodard, T. L. Chisholm, Wescott Robertson, R. H. Ricks, W. B. Barrow.

ATLAS INSURANCE COMPANY, Des Moines, Ia.

President, Wm. Wilkinson; Secretary, T. H. Nelson. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$582,156	$130,232	$56,979	$142,446	*$192,566	$72,499	.....	$95,721	$168,220	$76,839
1908	227,764	75,061	38,474	102,465	*128,264	52,899	.....	70,666	123,565	52,113
1907	222,983	66,314	41,399	92,936	*126,136	44,373	.....	57,976	102,349	46,890
1906	163,002	55,374	32,685	52,043	*92,169	13,650	.....	43,015	56,665	18,248
1905‡	100,936	41,675	14,362	19,082	20,281	7,685	.....	19,234	26,919	6,341

* Includes $35,259 surplus paid in in 1906, $23,717 in 1907, $12,439 in 1908 and $29,798 in 1909. ‡ Business from July 1 to December 31, 1905, only.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $300,000)	$350,000
Mortgage loans on real estate	134,852
Bonds and stocks owned (market value)	45
Cash in office and bank	63,281
Agents' balances, not over 3 months due	28,302
Interest and rents accrued	4,436
Bills receivable	1,240
Total admitted assets	$582,156

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $800 resisted)	$15,964
Unearned premiums	130,232
Interest and commissions	1,490
Real estate mortgages payable	147,490
Total liabilities, except capital and surplus	$295,177
Capital paid up	230,000
Surplus over all liabilities	56,979
Total liabilities, capital and surplus	$582,156

RISKS AND PREMIUMS: Fire risks in force December 31, $16,195,805; premiums thereon, $241,336.

REAL ESTATE OWNED: Consists of five-story brick building 132 x 132 in heart of business district, Des Moines. Carried at market value. There is a mortgage of $147,490 on the property.

MORTGAGE LOANS: There are mortgages aggregating $134,-852, on city and farm property valued at nearly 3 times the amount loaned thereon. The company holds $28,450 of insurance on the buildings; no interest past due.

MISCELLANEOUS: This company was organized as a mutual in 1892, and reorganized on a stock basis June 26, 1905. Paid up capital increased during 1906 from $40,000 to $65,000 by cash payments, and additional surplus paid in $35,259; capital increased in 1907 to $100,000 and $23,717 additional surplus paid in, and in 1909 to $230,000 and $29,798 additional surplus paid in..

DIRECTORS: Wm. Wilkinson, Walter Elliott, B. C. Bowman, Alexander Mac Rae, Arthur Reynolds, T. H. Nelson, Lovell Swisher, F. G. Bryner, J. M. Cushman, E. G. Ragsdale, Chas. T. Rogers.

FIELD MEN AND TERRITORY COVERED: Special agents in Ia.: K. P. Gohlmann, J. M. Cushman, W. H.McIntire, J. W. Knight; W. L. Nelson & Co., Memphis, Tenn., general agents for Ark., Tenn. and Miss; Walter Eliott, state agent for Okla.; H. W. Clarke, state agent for Wash. and Ida.; G. A. Mavon, special agent for Ill.; Geo. H. Henshaw, special agent for S. D. The company operates in Ark., Ida., Ill., Ia. Miss., Mo., Okla., S. D., Tenn. and Wash.

ATLAS INSURANCE COMPANY OF ARKANSAS, Ola., Ark.

President, O. J. Harkey; Secretary, A. L. George. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	†$83,848	$3,270	†$23,813	$5,787	*$19,947	.....	.....	$2,741	$2,741	.....
1908	†83,511	10,294	—2,094	.....	.....	$5,585	.....	9,413	14,998	$6,435
1907	†78,905	4,688	817	11,097	11,097	1,096	.....	6,904	8,000	1,096
1906	55,843	500	1,343	1,043	1,043	.....	.....	200	200	.....

* Includes $14,160 surplus paid in.
† Besides the assets listed above for 1907, the company had a subscribed capital subject to call amounting to $95,300. December 31, 1908, the amount of same was $96,300, and on December 31, 1909, was $46,460. —Impairment.

ASSETS, DECEMBER 31, 1909: Real estate owned, $47,307 bonds and stocks owned (market value), $14,550; stock loans, $635; cash in office and bank, $11,003; agents' balances, not over three months due, $352; total, $83,848. Liabilities: Unearned premiums, $3,270; capital paid up, $56,765.

RISKS AND PREMIUMS: Fire risks in force, December 31, $211,525; premiums thereon, $5,787.

REAL ESTATE OWNED: Comprises farm lands in Yell, Logan and Craighead Counties, Ark.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
B. O. & S. R.R.	$200	$200
Stocks.		
Logan Co. bk.	10,000	11,000
Ola Hotel	400	400
Home Fire Insurance Co.	1,000	1,000
McCarroll Bros. Co.	500	625
Mississippi Valley Life Ins. Co.	250	750
Bankers Oil Stock	500	500
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Dardanell Bridge Co.	$225	$225
Miss. Valley Life Ins. Co.	150	450
Ola Hotel Co.	175	175
Dardenell Bridge Co.	150	150
Towill Drug Co.	75	75
Totals	$13,625	$14,550

MISCELLANEOUS: This company was formed to succeed the Home Fire of Oklahoma. Because some of the larger stockholders live in Arkansas, and a company of similar name is operating in that State, it was decided by the stockholders of the Home Fire to virtually perpetuate the Home by organizing a new company at Ola., Ark., to be styled the Atlas Insurance Co. of Ark. In the meantime, the Home Fire has suspended the writing of new business, but will continue to carry the insurance on its books.

DIRECTORS: O. J. Harkey, S. R. George, Dr J. N. George A. L. George, W. T. Blount.

AUSTIN FIRE INSURANCE COMPANY, Dallas, Tex.

President, Geo. W. Jalonick; Secretary, A. F. Pillet. Organized, 1902.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909/	$488,906	$159,473	$100,186	$222,105	$256,698	$138,570	$20,000	$93,284	$251,854	$132,310
1908	484,691	146,183	102,500	184,715	*216,167	125,071	9,837	83,728	218,636	109,009
1907	482,527	153,383	88,496	191,903	*236,191	120,193	.....	84,962	205,155	122,360
1906	451,769	145,733	60,530	213,338	247,613	295,852	14,354	105,441	415,647	315,374
1905	543,247	133,240	57,559	222,031	248,083	80,831	7,749	91,734	180,314	87,088

* Includes $19,558 surplus paid in in 1907 and $1,093 in 1908. / Statement according to Texas standard.

Assets, December 31, 1909.	
Real estate owned (book value)	$14,057
Mortgage loans on real estate	400,996
Cash in office and bank	32,009
Agents' balances, not over 3 months due	23,852
Interest accrued	9,509
Other assets	3,483
Total admitted assets	$488,906

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,650 resisted)	$15,747
Unearned premiums	159,473
Reserve for contingencies	10,000
Other liabilities	3,500
Total liabilities, except capital and surplus	$188,720
Capital paid up	200,000
Surplus over all liabilities	100,186
Total liabilities, capital and surplus	$488,906

RISKS AND PREMIUMS: Fire risks in force, December 31, $18,695,395; premiums thereon, $318,911.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,149,620; losses paid, $531,813; dividends declared, cash, $97,809.

REAL ESTATE OWNED: Consists of one-half interest in an office building in Highland Park addition, Dallas, owned and occupied jointly with the Commonwealth Fire Insurance Company, book value, $10,000, and an 1100-acre ranch in Tex., book value $4,057.

MORTGAGE LOANS: There are 340 loans, aggregating $400,996 on improved city and farm properties in Tex., valued at $1,339,811. None of the loans exceeds $8,000 in amount.

MISCELLANEOUS: Capital paid in was originally $100,000, and was increased by quarterly payments. Increased in 1903 from $115,840 to $240,154; in 1904, to $258,291, and in 1905 to $318,975; reduced in 1906 to $200,000; in 1907, $19,558 additional surplus paid in and in 1908, $1,093. All payments made on account of $45,367 stock notes were transferred to surplus. Conflagration losses, Balto., 1904, $17,000; San Francisco, 1906 $195,415.

DIRECTORS: Geo. W. Jalonick, J. B. Adoue, C. C. Slaughter Alex. Sanger, F. C. Callier, T. W. Griffiths, J. E. Whiteselle, R. S Tinnin, Alex Coke, Theo. Buhler, A. D. Milroy, Jos. Faust, G. W Littlefield.

FIELD MEN AND TERRITORY COVERED: Whilden & Hancock, N. Y. Cy., general agents for N. Y.; J. E. Anderson San Francisco, Cal.; R. W. Mayo, adjuster for Tex.; special agents for Tex.: E. Hauesen, E. S. Kean, Henry George, P. E. Wickes; W. S. Leake for Ark. The company operates in Ark. Cal., Ill., Ky., La., Miss., N. Y., N. J., Okla., Pa., Tex., Utah and Wash.

BEN FRANKLIN INSURANCE COMPANY, Pittsburg, N. S., Pa.

President, Samuel McKnight; Secretary, S. J. Cross. Organized, 1866.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$860,185	$412,646	$197,612	$494,106	$534,308	$252,610	$32,000	$202,021	$486,631	$257,395
1908	812,877	397,164	175,948	486,212	527,499	271,279	32,000	195,733	499,012	267,073
1907	785,773	379,163	170,880	489,951	525,975	206,086	32,000	187,006	425,092	219,088
1906	683,258	298,113	157,815	371,177	403,557	155,016	32,000	144,183	331,199	144,401
1905	609,669	250,476	125,091	303,375	334,282	122,665	28,000	114,129	264,794	140,837

Assets, December 31, 1909.

Real estate owned (book value)	$84,106
Mortgage loans on real estate	664,070
Cash in office and bank	38,279
Agents' balances, not over 3 months due	62,711
Interest and rents accrued	10,819
Other assets	200
Total admitted assets	$860,185

Liabilities, December 31, 1909.

Net losses unpaid (none resisted)	$43,556
Unearned premiums	412,646
Other liabilities	6,371
Total liabilities, except capital and surplus	$462,573
Capital paid up	200,000
Surplus over all liabilities	197,612
Total liabilities, capital and surplus	$860,185

RISKS AND PREMIUMS: Fire risks in force December 31, $68,922,316; premiums thereon, $788,395.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,496,305; losses paid, $1,933,076; dividends declared, cash, $454,391; stock, $40,000.

REAL ESTATE OWNED: Consists of two two-story brick buildings on Magnolia st., Pittsburg, valued at $4,043; a two-story brick and steel office building at 120-122 Ohio st., West, Pittsburg, N. S., carried at cost, $72,044; a dwelling on 44th st., Pittsburg, valued at $2,849, and 4 dwellings on Gladstone st. Pittsburg, carried at $5,171.

MORTGAGE LOANS: There are 227 loans, aggregating $664,070, and secured by properties estimated to be worth about double the amounts loaned. There is but $1,138 of interest overdue. The largest loans are one of $22,400 on 806-812 Sandusky st., Pittsburg, N. S., valued at $34,000, and one of $22,000 on 128-130 W. Ohio st., Pittsburg, N. S., valued at $50,000. There are few loans exceeding $5,000 in amount.

MISCELLANEOUS: Capital increased in 1904 from $150,000 to $200,000. Conflagration loss, Baltimore, 1904, $14,137.

DIRECTORS: R. J. Graham, R. C. Tannehill, Jr., Samuel McKnight, Thomas Kenyon, R. V. Pitcairn, John A. Hermann, Jr., Joseph C. Porter, James W. Hall, Thomas C. Pitcairn, Jas. H. McCutcheon, W. D. Henry, Harry B. Ingham, James B. Jones, Lewis Irwin, John D. Kramer.

FIELD MEN AND TERRITORY COVERED: J. A. McLaughlin, general agent at home office; Wm. T. Betts, special agent for E. Pa., N. J., N. Y. and Md.; ———, special agent for W. Pa.; W. W. Williams, special agent for Mass. and Conn.; The company operates in Colo., Conn., D. C., Ill., Ind., Ky., Md., Mass., Mich., Mo., N. J., N. Y., O., Pa., R. I., Utah and Wis.

BIRMINGHAM FIRE INSURANCE COMPANY, Pittsburg, Pa.

President, Charles Melling; Secretary, E. G. Scholze. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$420,953	$70,892	$141,346	$72,125	$98,461	$30,378	$20,000	$36,068	$86,446	$32,873
1908	411,252	62,279	142,780	60,268	80,729	21,640	20,000	26,673	68,313	23,413
1907	400,615	53,677	141,516	58,900	78,276	23,303	20,000	23,541	66,844	26,646
1906	391,395	48,375	140,638	51,388	70,624	13,496	18,000	18,678	50,174	14,915
1905	373,528	36,530	134,257	42,250	61,038	10,625	18,000	19,139	47,764	12,770

Assets, December 31, 1909.

Real estate owned (book value)	$24,536
Mortgage loans on real estate	335,155
Cash in office and bank	43,295
Agents' balances, not over 3 months due	9,754
Interest and rents accrued	7,858
Bills receivable	355
Total admitted assets	$420,953

Liabilities, December 31, 1909.

Net losses unpaid	$8,612
Unearned premiums	70,892
Other liabilities	103
Total liabilities, except capital and surplus	$79,607
Capital paid up	200,000
Surplus over all liabilities	141,346
Total liabilities, capital and surplus	$420,953

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,377,938; premiums thereon, $134,917.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,237,456; losses paid, $498,829; dividends declared, cash, $455,-949.

REAL ESTATE OWNED: Consists of company's home office building carried at book value.

MORTGAGE LOANS: There are 189 loans aggregating $335,-155 on property valued at considerably more than double the amount loaned. There was $3,004 of interest past due on December 31 last. The company holds ample fire insurance on the mortgaged buildings.

MISCELLANEOUS: Capital increased in 1879 from $148,000 to $171,410, and in 1880 to $200,000.

DIRECTORS: Charles Melling, William Ruske, Leonhard Kaufman, John Rudolph, Charles Schmels, Frederick Buehler, George Hofmeister, William Henning, Peter J. Keeling, Geo. Diehl, John Sieferth, J. E. Roth.

TERRITORY COVERED: The company operates only in Pa.

BLUFF CITY INSURANCE COMPANY, Memphis, Tenn.§

President, W. A. Gage; Secretary, W. H. Moore. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$125,625	$12,092	$7,491	*$14,005	$21,440	$2,840	$4,000	$14,169	$21,019	$4,160
1908	116,915	10,614	4,801	11,672	17,982	3,684	.....	10,420	14,104	3,684
1907	115,401	11,529	939	13,193	18,899	16,014	8,000	10,606	34,620	12,071
1906	125,234	12,479	10,255	16,127	22,677	825	8,000	9,786	18,611	3,325
1905	121,168	9,959	11,209	14,339	20,746	1,804	4,000	10,572	16,376	1,804

* Includes $2,673 marine premiums.

Assets, December 31, 1909.

Real estate owned (book value, $2,036)	$3,037
Bonds and stocks owned (market value)	41,119
Collateral loans	23,982
Cash in office and bank	3,237
Interest accrued	67
Bills receivable	54,184
Total admitted assets	$125,625

Liabilities, December 31, 1909.

Net losses unpaid	$320
Unearned premiums	12,092
Other liabilities	5,722
Total liabilities, except capital and surplus	$18,134
Capital paid up	100,000
Surplus over all liabilities	7,491
Total liabilities, capital and surplus	$125,625

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,268,945; premiums thereon, $23,254.

REAL ESTATE OWNED: Comprises a lot on Vance st. Memphis and 8% of a 50-acre tract of suburban property.

MISCELLANEOUS: Capital reduced from $150,000 to $100,000 in 1896. Company operates only in Tenn.

DIRECTORS: H. M. Neely, Jr., S. H. Brooks, W. H. Moore J. N. Falls, W. A. Gage.

§ Transacts both fire and marine insurance.

BOSTON INSURANCE COMPANY, Boston, Mass. §

President, R. B. Fuller; Secretary, Freeman Nickerson. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$5,975,054	$1,783,854	$2,751,553	*$2,856,609	$3,098,909	*$1,320,902	$300,000	$977,492	$2,598,394	$1,267,883
1908	5,234,005	1,491,001	2,286,436	2,308,236	2,513,353	1,356,676	180,000	802,338	2,339,014	1,390,366
1907	4,804,569	1,407,755	1,964,842	2,401,580	2,629,016	1,171,644	200,000	776,431	2,148,075	1,193,913
1906	4,993,363	1,319,441	2,297,443	2,227,025	2,241,265	1,019,487	120,000	665,992	1,805,479	1,095,795
1905	4,427,651	1,071,866	2,061,125	1,837,036	1,986,470	883,638	120,000	583,427	1,587,065	912,614

* Includes $1,508,779 marine premiums and $778,879 marine losses.

Assets, December 31, 1909.

Real estate owned (book value, $40,129)	$40,000
Mortgage loans on real estate	720,100
Bonds and stocks owned (market value)	4,220,260
Collateral loans	64,100
Cash in office and bank	384,680
Agents' balances, not over 3 months due	461,945
Bills receivable, taken for premiums	56,813
Interest accrued	25,588
Other assets	1,569
Total admitted assets	$5,975,054

Liabilities, December 31, 1909.

Net losses unpaid (including $35,715 resisted)	$352,295
Unearned premiums	1,783,854
Other liabilities	87,352
Total liabilities, except capital and surplus	$2,223,501
Capital paid-up	1,000,000
Surplus over all liabilities	2,751,553
Total liabilities, capital and surplus	$5,975,054

RISKS AND PREMIUMS: Fire risks in force December 31, $243,763,378; premiums thereon, $2,337,426; marine and inland risks in force, $35,431,873; premiums thereon, $1,031,976.

BUSINESS SINCE ORGANIZATION: Premiums received $42,931,231; losses paid, $27,743,581; dividends declared, cash, $3,640,000.

REAL ESTATE OWNED: Consists of properties at Main and Cliff sts., Yarmouth, N. S., valued at $6,000; at Harvard ave. and Naples road, Brookline, Mass., valued at $6,000; at 30 St. Paul st., Brookline, Mass., valued at $20,000; and at 35 Addington road, Brookline, Mass., valued at $8,000.

MORTGAGE LOANS: There are 62 loans, of which 28 are each for $10,000 or more. They are all secured by Mass. property, chiefly located in Boston and its suburbs. The total amount of loans ($720,100) is only about one-half of the estimated value of the securities ($1,389,400). One loan of $90,000 is upon 275-285 Congress st., Boston; one of $40,000 is upon 138 Ivy st.; another of $40,000 is upon property at Glendon and Eagle sts.; one of $22,000 is upon 613-615 Atlantic ave., and one of $22,000 is upon 2 and 4 Cypress Place, Brookline. There was $2,585 of interest past due on December 31, last, but the due date for all such interest was December 31.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Bangor & Aroostook R. R. Co.	$7,000	
Aroostook Construction Co., (stk. tr. ctf)	62,000	
No. Tg. Co.	2,000	$20,00
Bangor Inv. Co. (par $1)	2,000	
Union Ins. Co., Bangor, Me.	1,100	60
New River Co., p.	68,000	40,00
Personal property	5,000	3,50
Totals	$147,000	$64,10

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value
Cy. of Boston, wat. sup. 1910, 4%	$10,000	$10,00
Cy. of Boston, wat. sup., 1920, 4%	50,000	51,00
Cy. of Boston, park loan, 1921, 4%	50,000	51,00
Cy. of Boston, Columbus ave., 1921, 4%	100,000	102,00
City of Fall River, 1916, 4%	25,000	25,25
State of Ga., 1915, 4½%	2,000	2,10
State of Ga., 1915, 4½%	3,000	3,15
State of Ga., 1918, 20, '28, 3½%	1,000	1,00

§ Transacts both fire and marine insurance.

BOSTON INSURANCE COMPANY, Boston, Mass.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
State of Ga., 1920, 3½%	$3,000	$2,970
State of Ga., 1928, 3½%	1,000	990
State of Mass., highway loan, tax exempt, 1928, 3½%	12,000	12,480
State of Mass., Metropolitan sewerage loan, tax exempt, 1946, 3½%	13,000	13,910
Albany & Susq. R. R. Co., 1946, 3½%	10,000	10,100
Atch., Top. & Santa Fe R.R. Co., 1995, 4%	56,000	56,500
Atch., Top. & S. Fe R.R. Co., adj. 1995, 4%	30,000	28,300
Boston Elev. Ry., 1935, 4%	50,000	50,000
Boston & Alb. R.R., 1913, 4%	50,000	50,000
Boston & Lowell R. R. Co., 1932, 4%	25,600	25,000
Boston & Me. R.R., 1926, 4%	50,000	49,500
Chi., Bur. & Quincy R.R. Co., 1922, 4%	4,000	4,000
Fitchburg R. R. Co., 1925, 4%	50,000	49,500
Fitchburg R. R. Co., 1927, 4%	10,000	9,900
Fitchburg R. R. Co., 1928, 4½%	50,000	53,000
Ill. Cent. (Louisville Div.) 1953, 3½%	25,000	22,250
Maine Central R.R. Co., g. n., 1914, 4%	50,000	50,000
NY.C.& H.R. R.R.Co. (L. S.) 1998, 3½%	20,000	16,200
NY.C.& H.R. R.R.Co. (L. S.) 1998, 3½%	30,000	24,300
N. Y., N. H. & H. R.R. Co., cv. d., 1948, 6%	41,700	55,878
N. Y., N. H. & H., cv. d., 1956, 3½%	37,500	38,250
Old Colony R. R. Co., 1925, 4%	15,000	15,000
Old Colony R.R. Co., 1923, 3½%	35,000	32,550
Oregon Short Line Ry. Co., 1922, 6%	10,000	11,700
Oregon Short Line Ry. Co., cv., 1946, 5%	500	565
So. Pac. Co., cv., 1929, 4%	8,000	8,480
So. Ry. Co., 1951, 4%	2,000	1,740
St. L. & San Fran. R.R. Co., gn. in., 1927, 5%	25,000	22,250
West End St. Ry., 1915, 4%	25,000	25,000
West End St. Ry. Co., 1932, 4%	25,000	25,000
West Shore R. R. Co., 2361, 4%	5,000	5,100
Wis. Cent. Co., 1949, 4%	12,000	11,280
Clyde Steamship Co., 1931, 5%	150,000	144,000
E. Steamship Co., 1927, 5%	50,000	49,500
Mallory Steamship Co., 1932, 5%	100,000	90,000
Nantasket Beh. Slt. Co., 1910, 6%	25,000	25,000
Stocks.		
Boston & Albany R. R. Co	50,000	115,000
Boston Elevated Ry. Co	225,000	303,750
Boston & Lowell R. R. Co	10,000	22,900
Boston & Maine R. R. Co. com	50,000	73,500
Canadian Pac. Ry. Co., com.	34,000	61,880
Canadian Pac. Ry. Co	.....	2,850
Chi., Mil. & St. Paul Ry. Co. com	40,000	63,200
Chic., Mil. & St. Paul Ry. Co., p	30,000	51,600
Conn. & Passumpsic R. R. Co.p	7,500	10,425
Del. & Hud. Co	75,000	138,750
Fitchburg R. R. Co. p	25,000	33,000
Manchester & Lawrence R. R., Co	5,000	12,000
N. Y. C. & H. R. R. R. Co	136,100	172,847
N. Y., N. H. & H. R. R. Co	.....	$8,390
N. Y., N. H. & H. R.R. Co	$150,000	237,000
Northern Pac. Ry. Co	10,000	14,600
Old Colony R. R. Co	52,000	103,950
Pa. R. R. Co. (par $50)	225,000	308,250
So. Pac. Co., com	25,000	34,250
Union Pac. R.R. Co., com	10,000	20,600
Atlantic Bk., Boston, Mass	10,000	15,000
Brookline Bk., Brookline, Mass	10,000	20,000
First Bk., Boston, Mass	30,000	111,300
First Bk., Salem, Mass. (in liq.)	10,000	1,000
Grand Bk., Marblehead, Mass	1,700	1,955
Mercantile Bk., Salem, Mass	10,000	10,500
Merchants' Bk., Boston, Mass	50,000	126,000
Merchants' Bk., Salem, Mass. (par $50)	5,000	8,300
Merchants' Bk., Worcester, Mass	10,000	17,000
Nat. Shawmut Bk., Boston, Mass	20,000	66,200
State Bk., Boston, Mass	30,000	54,600
Tremont Bk., Boston, Mass. (in liq.)	5,000	50
Webster & Atlas Bk., Boston, Mass	15,400	27,720
Amer. Sugar, Ref. Co. p	30,000	25,000
Amer. Tl. & Tg. Co	200,000	286,000
Edison El. Illg. Co	80,000	201,600
General Electric Co	10,000	16,100
Pullman Co	50,000	95,000
Underwriters' Salvage Co. of N. Y	500	500
Totals (book value, $3,835,282)	$3,084,400	$4,220,260

MISCELLANEOUS: Prior to 1899, this company was named the Boston Marine Insurance Company. Capital increased from $300,000 to $500,000 in 1876 and to $1,000,000 in 1881. Conflagration loss, Baltimore, 1904, $258,235. Company transacts both fire and marine insurance. Value of deposit in Ga., $10,210. This company owns $202,600 (par value) of the stock of the Old Colony Ins. Co., valued at $303,900, which is not included among its admitted assets. Losses by San Francisco conflagration, 1906, $24,260 (marine only).

DIRECTORS: Ransom B. Fuller, William H. Hill, Wm. H. Lincoln, Frank B. Dole, Israel E. Decrow, Calvin Austin, Herbert Fuller, Eugene P. Carver, James W. Dunphy, Frank B. McQuesten, William R. Hedge, Edward E. Blodgett.

FIELD MEN AND TERRITORY COVERED: Edmund Winchester, fire manager; I. Lloyd Greene, assistant fire manager; Frank O. Channell, Rochester, and W. S. Quinterro, Poughkeepsie; special agents for N. Y. State; Harold Haskins, Philadelphia, Pa., special agent for Eastern Pa., N. J., Del., Md. and D. C.; Harold A. Miller, Pittsburg, Pa., special agent for Western Pa.; Alfred H. Mills, Boston, Mass., special agent for No. New England; Jas. W. Hemingway, New Haven, Conn., special agent for So. New England. The company operates in all the States and Territories of the U. S., except Ala., Alas., Ariz., Ida., Miss., Mont., Nev., N. M., N. C., S. C., W. Va. and Wyo.

BUFFALO COMMERCIAL INSURANCE COMPANY, Buffalo, N. Y.

President, Charles Groben; Secretary, Geo. H. Hofheins. Organized, 1896.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$682,064	$279,322	$163,265	$343,876	$368,756	$175,086	$16,000	$133,128	$324,214	$180,047
1908	641,019	270,663	141,761	326,590	350,105	216,207	16,000	127,609	359,816	218,725
1907	643,920	276,525	142,145	353,960	377,778	187,816	16,000	134,484	338,300	174,974
1906	618,202	246,882	141,156	344,248	363,584	162,298	16,000	126,963	305,261	176,348
1905	558,612	206,751	132,528	274,755	292,005	125,905	16,000	92,270	234,275	126,920

Assets, December 31, 1909.

Dwelling, 240 Elm st., Buffalo (book value)	$3,500
Mortgage loans on real estate	145,215
Bonds owned (market value)	385,130
Cash in office and bank	100,513
Agents' balances, not over 3 months due	45,126
Interest accrued	2,580
Total admitted assets	$682,064

Liabilities, December 31, 1909.

Net losses unpaid (including $2,000 resisted)	$24,477
Unearned premiums	279,322
Contingent reserve	10,000
Other liabilities	5,000
Total liabilities, except capital and surplus	$318,799
Capital paid up	200,000
Surplus over all liabilities	163,265
Total liabilities, capital and surplus	$682,064

BUFFALO COMMERCIAL INSURANCE COMPANY, Buffalo, N. Y.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $50,952,339; premiums thereon, $544,986.

BUSINESS SINCE ORGANIZATION: Premiums received $3,011,389; losses paid, $1,584,535; dividends declared, cash, $123,000.

MORTGAGE LOANS: The company holds 67 mortgages, aggregating $145,215, all secured by Buffalo properties. Only 4 exceed $5,000 in amount, the largest being for $10,000. The total valuation of the properties loaned upon is $399,218.

BONDS OWNED:	Par Value.	Market Value.
Erie County, N. Y., 4%, 1929	$14,000	$14,280
City of Buffalo, 3½%, 1911-23	115,000	113,800
City of Buffalo, 4, J. & D., 1919-29	100,000	102,200
City of New York, 3½%, 1917-54	100,000	93,050
Atlantic Coast Line R.R., 4%, 1952	10,000	9,600
Chic., Mil. & St. P. R.R., 5%, 1921	10,000	10,900
Wabash R.R., 1 m., 5%, 1939	10,000	11,300
West Shore R.R., 1 m., 4%, 2361	10,000	10,200
U.P. R.R. Co., 1. m., and ref. bds. 4%, '08.	10,000	9,800
Del. & Hudson Co., ref. bds. 4%, 1943	10,000	10,000
Totals (book value, $383,884)	$389,000	$385,130

MISCELLANEOUS: At organization of company, $40,000 of surplus was paid in. Stockholders paid in $49,250 additional surplus in 1902 and $750 in 1903.

DIRECTORS: Charles Groben, Oliver J. Eggert, Henry E. Boller, John G. Wickser, William G. Houck, William J. Beyer, M. C. Mills, George W. Goets, George W. Schmidt, Edward L. Koons, John Benstead, George P. Urban, Frank A. Kraft, Louis P. Adolff, Alfred A. Berrick, Charles A. Georger, Edwin B. Eggert, Jacob C. Dold, Elmore A. Willetts, Geo. H. Hofheins.

FIELD MEN AND TERRITORY COVERED: Chas. J. Herbold, general agent, Buffalo, N. Y.; John S. Beer, special agent, Buffalo, N. Y.; Henry M. Miller, special agent, Buffalo, N. Y.; W. C. Truncer, Buffalo, N. Y., special agent; W. F. Abbey, Decorah, Ia., special agent for Ia., Minn. and Neb.; Arthur Bersch, special agent, St. Louis, Mo., for Mo.; H. J. Lambin, Chicago, Ill., special agent for Ill. and Wis. The company operates in Conn., Ill., Ind., Ia., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., O., Pa., Ky., D. C., Md., Colo. and Wis.

BUFFALO GERMAN INSURANCE COMPANY, Buffalo, N. Y.

President, John G. Wickser; Secretary, Chas. A. Georger. Organized, 1867.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,446,555	$596,602	$1,567,804	$601,265	$707,902	$260,526	$60,000	$267,696	$588,222	$264,813
1908	2,352,016	587,932	1,515,720	580,058	686,687	378,723	60,000	260,146	698,869	368,190
1907	2,339,178	608,904	1,500,800	623,891	714,492	297,189	60,000	257,827	615,016	275,132
1906	2,311,343	594,078	1,470,214	677,385	780,146	548,530	40,000	293,123	881,653	572,320
1905	2,413,100	505,213	1,634,627	540,274	635,253	225,967	60,000	224,655	510,622	230,498

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$352,049
Mortgage loans on real estate	376,200
Bonds owned (market value)	1,384,521
Collateral loans	14,000
Cash in office and bank	231,306
Agents' balances, not over 3 months due	78,146
Interest and rents accrued	10,333
Total admitted assets	$2,446,555

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,438 resisted)	$32,149
Unearned premiums	596,602
Reserve for contingencies	40,000
Other liabilities	10,000
Total liabilities, except capital and surplus	$678,751
Capital paid up	200,000
Surplus over all liabilities	1,567,804
Total liabilities, capital and surplus	$2,446,555

RISKS AND PREMIUMS: Fire risks in force, December 31, $114,318,390; premiums thereon, $1,158,897.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,881,595; losses paid, $7,406,158; dividends declared, cash, $1,665,925.

REAL ESTATE OWNED: Consists of a five-story iron building at Main st. and Broadway, Buffalo, N. Y., carried at book value, $320,000 (estimated worth, $500,000); a brick building at 197-199 Genesee st., Buffalo, carried at $16,499 and a 2½ story frame dwelling at High and Michigan sts. and vacant lot, Buffalo, carried at $15,550.

MORTGAGE LOANS: There are 190 loans, all but 1 of which are on Buffalo properties, and only 5 of the whole number equal or exceed $10,000 in amount. The average amount is about $2,000, and on the entire number there was no overdue interest. Loans aggregating $377,700 (including a loan of $1,500 not a first lien, not admitted,) are secured by properties valued at $1,059,545. The largest single loan is one of $20,000 on 1285 Main st. and 1114 and 1120 Ellicott st. Buffalo, valued at $50,000.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
10 shares, Am. Smltg. & Ref. Co.	$1,020	
10 shares U. P. R.R., Co.	2,030	
50 shares, West. Union Tel. Co.	3,650	
1 bd., D. & H. Co., 4% due June 15, 1916	1,000	$6,000
1 bd., C., R. I. & P. R.R., 4% due May 1, 2002	810	
1 bd., Tol. Gas El. Htg. Co., 3% due Oct. 1, 1935	650	
25 shares, 3d Nat. Bk., Buffalo	2,500	3,000
10 shares, Ger. Am. Bk., Buffalo	2,000	
10 bs., C., R. I. & P. R.R., 4% due April 1, 1934	9,100	5,000
Total	$22,760	$14,000

BONDS OWNED:	Par Value.	Market Value.
City of Buffalo, 3½%, 4%, 1910-29	$919,917	$920,122
Co. of Erie, N. Y., 4%, 1926-28	42,000	42,840
N. Y. City, 3½%, 1916-54	378,000	346,600
C., M. & St. P. (Pac. Div.), 5%, 1921	25,000	27,250
C., M. & St. P. (Wis. & Minn. Div.), 5%, 1921	25,000	27,250
Lake Shore & Mich. So. R.R., 3½%, 1997	25,000	23,000
Del. & Hudson Co., 4%, 1943	40,000	40,000
C. B. & Q. Ry., 4%, 1927	30,000	30,000
Westchester Co., (N. Y.), 4%, 1937-8	40,000	40,500
Totals (book value, $1,284,523)	$1,414,917	$1,387,062

MISCELLANEOUS: Conflagration losses, Chicago, 1871, $5,000. San Francisco, 1906, $275,000 net. Chelsea, 1908, $65,430.

DIRECTORS: O. J. Eggert, Charles Boller, George Goets, Michael Hausauer, Edwin Eggert, B. George Urban, Jr., John G. Wickser, Henry P. Houck, Charles Groben, Edwin G. S. Miller, Frank Noell, Frank P. Person, William J. Beyer, George W. Goets, Fred Greiner, L. P. Adolff, J. M. Mesmer, Alfred G. Hauenstein, John L. Kronenberg.

FIELD MEN AND TERRITORY COVERED: Chas. J. Herbold, general agent; Edw. F. Clarke, Henry M. Miller, C. W. Truncer, W. F. Abbey, N. J. Lambin, special agents. The company operates in Colo., Conn., D. C., Ill., Ind., Ia., Ky., Md., Mass., Mich., Minn., Mo., Neb., N. Y., N. J., O., Pa., W. Va. and Wis.

CALEDONIAN-AMERICAN INSURANCE COMPANY, New York, N. Y.

President, Chas. H. Post; Vice-Pres. and Asst. Sec., R. C. Christopher; Secretary, Milward Prain. Organized, 1898.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$253,098	$24,673	$25,406	$14,232	$23,337	$6,230	$8,000	$4,846	$19,076	$4,434
1908	246,120	20,475	24,669	11,907	19,313	7,372	6,000	4,169	17,541	6,231
1907	241,570	9,212	25,100	10,703	18,003	16,759	.....	4,404	21,163	3,957
1906	241,780	9,403	8,337	11,678	22,697	71,389	.....	4,579	75,968	84,377
1905	305,175	11,666	91,778	15,514	25,214	6,610	9,000	5,933	21,543	7,689

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$233,806
Cash in office and bank	8,021
Agents' balances, not over 3 months due	6,268
Interest accrued	2,223
Other assets	2,780
Total admitted assets	$253,098

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $750 resisted)	$1,819
Unearned premiums	24,673
Other liabilities	1,200
Total liabilities, except capital and surplus	$27,692
Capital paid up	200,000
Surplus over all liabilities	25,406
Total liabilities, capital and surplus	$253,098

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,108,767; premiums thereon, $47,149.

BUSINESS SINCE ORGANIZATION: Premiums received, $413,734; losses paid, $287,387; dividends declared, cash, $60,000.

BONDS AND STOCKS OWNED.	Par Value.	Market Value.
N. Y. City ba., 1954, 3½%	$175,000	$157,500
N. Y. City ba., 1935, 3½%	48,000	44,160
Brooklyn, Queens Co. & Sub. R.R. 1 ba., 1941, 5%	5,000	4,950
N. Y., O., & W. Ry. r. bds. 1992, 4%	5,000	4,850
Steinway Ry., 1 ba., 1922, 6%	5,000	5,250
10th & 23d St. Ferry, 1 ba., 1919, 5%	5,000	3,500
Amer. Tel. & T. Co., stk	5,000	7,150
BONDS AND STOCKS OWNED.—*Cont.*		
Pitts., Bessemer & Lake Erie R.R. Co.'s gtd. stk	$10,000	$7,000
Totals (book value, $235,416)	$258,000	*$234,360

* Less $554 reduction to amortized value.

MISCELLANEOUS: This company is controlled by interests identified with the Caledonian of Edinburgh. Conflagration loss, San Francisco, 1906, $76,932 net.

DIRECTORS: Hon. Milo B. Richardson, Charles F. Mathewson, Chester B. Lawrence, Walter D. Briggs, Benjamin Graham, N. A. McNeil, Chas. H. Post, R. C. Christopher., Chas. Buckley Hubbell.

TERRITORY COVERED: The company is licensed in Cal., Colo., Conn., Me., Mass., Mich., N. J., N. Y., Pa. and Wash.

CALIFORNIA INSURANCE COMPANY, San Francisco, Cal.

President, W. E. Dean; Secretary, Geo. W. Brooks. Organized, 1861.¶

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,123,844	$501,084	$160,730	$723,009	$768,745	$271,853	$60,000	$302,364	$634,217	$275,599
1908	976,580	339,531	189,426	478,692	531,917	144,050	30,000	196,354	370,404	135,573
1907	795,987	232,855	151,188	389,934	*676,264	141,001	.....	155,183	296,184	61,982
1906	712,445	118,035	28,858	214,449	†1,865,424	1,845,912	.....	78,181	1,924,093	1,831,135
1905	453,222	39,703	149,022	77,283	84,162	6,616	.....	33,770	40,386	11,466

* Includes $260,000 assessment and surplus paid in. † Includes $1,650,000 assessments paid in by stockholders.
¶ Reinsured in 1892 in Firemans Fund, Home of New York and Peoples of Manchester, reorganized and resumed business June 15, 1906.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $92,670)	$100,000
Mortgage loans on real estate	237,500
Bonds and stocks owned (market value)	515,884
Collateral loans	15,605
Cash in office and bank	88,780
Agents' balances, not over 3 months due	153,293
Interest accrued	12,782
Total admitted assets	$1,123,844

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $14,600 resisted)	$43,415
Unearned premiums	501,084
Other liabilities	18,615
Total liabilities, except capital and surplus	$563,114
Capital paid up	400,000
Surplus over all liabilities	160,730
Total liabilities, capital and surplus	$1,123,844

RISKS AND PREMIUMS: Fire risks in force December 31, $96,798,456; premiums thereon, $912,082.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,871,711; losses paid, $2,357,367; dividends declared, cash, $90,000.

REAL ESTATE OWNED: Comprises lot 40x60 ft., 4-story and basement brick building, 550-558 Sacramento st., San Francisco, Cal. The gross rental in 1907 was $4,535 and the expenses were $1,560; a net income of $2,975; while in 1908 the gross rental was $8,945 and the net income $6,045, and in 1909, the gross rental was $8,720, and the net income $5,152. The rental includes $3,600 for the company's occupancy.

MORTGAGE LOANS: There are 6 mortgage loans aggregating $237,500 protected mainly by improved real estate in San Francisco, valued at more than double the amount loaned thereon, the total valuation of the mortgaged properties being $1,150,000. The company holds $115,000 of fire insurance on the buildings. There was no interest past due on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Judson Mfg. Co., 1,000 shares	$40,000	$12,000
Pac. Casualty Co., 40 shares	6,200	
Pac. Gas & El. Co.	2,000	1,400
Met. T. & S. Bk., 50 shares	4,500	500
Ocean Shore Ry., bs	1,700	1,705
Totals	$54,400	$15,605

BONDS AND STOCKS OWNED: BONDS.	Par Value.	Market Value.
Pac. Gas & El., 5%	$40,000	$39,000
Los Angeles Pac. R. R. of Cal., 5%	20,000	20,317
Los Angeles Pac. R. R. of Cal., 1 cs. 6%	10,000	10,625
Sacramento Gas & El., 5%	10,000	10,154
Ferries & Cliff House Ry., 6%	14,000	14,420

CALIFORNIA INSURANCE COMPANY, San Francisco Cal.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Oakland Transit Cs., 5%	$10,000	$10,600
United Railroads of S. F., 4%	50,000	36,625
Oakland Tc. Co., 5%	10,000	9,150
Oakland Tc. Co., cs., 5%	20,000	18,900
Petaluma & Santa Rosa Ry., 5%	12,000	11,200
Los Angeles Ry., 5%	20,000	21,550
S. F., Oakland & San Jose Ry., 5%	5,000	5,300
Cy. of Portland Wat., 5%	25,000	25,875
Peoples' Wat. Co., 5%	50,000	36,250
Cal. Central Gas & El., 5%	4,000	4,057
So. Pac., 1st r., 4s, 4%	40,000	38,000
S. F. & San Joaquin Val. Ry., 5%	35,000	39,812
Pac. El. Co., 1942, 5%	5,000	5,275
Pac. Tel. & Tel. Co., 1937, 5%	20,000	20,050
Edison Lt. & Pow. Co., 1921, 6%	15,000	16,050
Sutter St. R.R. Co., 1918, 5%	5,000	5,058
Gt. W., Pow. Co., 1946, 5%	25,000	24,000
W. Pac. Ry., 1933, 5%	50,000	49,042
Spring Val. Wat., 1923, 4%	25,000	23,167
No. Cal. Pow. Co., 1932, 5%	10,000	10,158
Stocks.		
Metropolis Tr. & Savings Bk. stk	12,500	11,250
Totals (book value, $528,770)	$542,500	$515,884

MISCELLANEOUS: This company was reorganized and resumed business June 15, 1905, with a net cash surplus of $150,000. Its losses in the San Francisco conflagration of 1906 amounted to $1,776,764. Subsequent to the conflagration its stockholders paid in assessments aggregating $1,650,000 during 1906. In 1907, stockholders paid in $380,000 additional surplus, and $160,000 additional capital.

DIRECTORS: W. E. Dean, A. D. Cutler, H. E. Bothin, C. C. Moore, E. W. McCarthy, D. Ghirardelli, George L. Payne, Chas. Holbrook, M. L. Gerstle, A. Haas, E. E. Kentfield.

FIELD MEN AND TERRITORY COVERED: Logue Bros., Pittsburg, Pa., general agents for Middle Eastern department; F. C. Sturtevant, Philadelphia, Pa., manager, Eastern department; Henry J. Woessner, Chicago, Ill., manager, Western department; special agents: L. H. Robins, Los Angeles, Cal., for So. Cal., and Ariz.; G. Schuyler, Denver, Colo., general agent Rocky Mountain department, Colo. and Wyo.; P. R. Weinnmann, San Francisco, Cal., for No. Cal.; J. W. Warner, San Francisco, Cal., for Central Cal. and Nev.; A. N. Lindsay, Seattle, Wash., for Wash, Utah, Mont. and Ida.; B. A. Sifford, Portland, Ore., for Ore. The company operates in Alas., Ariz., Cal., Colo., Conn., Haw., Ida., Ill., Ind., Mass., Mich., Minn., Miss., Mo., Mont., Nev., N. H., N. J., N. Y., O., Ore., Pa., R. I., Utah, Wash., Wis. and Wyo.

CALUMET INSURANCE COMPANY, Chicago, Ill.

President, W. Irving Osborne; Vice-President, Jas. A. Patten; Secretary and Treasurer, Otto E. Greely. Organized, 1905

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$917,048	$345,767	$187,798	$492,933	*$670,990	$201,188	$6,000	$230,467	$437,655	$226,809
1908	585,795	214,890	124,112	307,381	332,182	171,317	.....	140,067	311,384	165,493
1907	562,103	148,613	166,111	270,435	*416,546	118,994	.....	130,504	249,498	99,918
1906	387,178	86,265	3,926	97,157	*493,903	590,247	.....	113,139	703,386	641,089
1905	618,611	150,958	251,133	272,789	279,614	34,485	.....	135,742	170,227	48,992

* Includes $370,000 paid in by stockholders in 1906; $130,000 in 1907, and $150,000 in 1909.

Assets, December 31, 1909.

Mortgage loans on real estate	$15,000
Bonds and stocks owned (market value)	595,481
Cash in office and bank	223,323
Agents' balances, not over 3 months due	74,989
Interest accrued	7,638
Other assets	617
Total admitted assets	$917,048

Liabilities, December 31, 1909.

Net losses unpaid (including $5,233 resisted)	$72,983
Unearned premiums	345,767
Other liabilities	10,500
Total liabilities, except capital and surplus	$429,250
Capital paid up	300,000
Surplus over all liabilities	187,798
Total liabilities, capital and surplus	$917,048

RISKS AND PREMIUMS: Fire risks in force, December 31, $49,758,427; premiums thereon, $620,660.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,440,694; losses paid, $1,113,585; dividends declared, cash, $6,000.

MORTGAGE LOANS: The loan of $15,000 is secured by 1007 Greenwood Boulevard, Evanston, Ill., which is valued at $35,000. No interest is in default.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Tri Cy. Ry. & Lt. Co., 1 ln. s. f. g., 1923, 5%	$25,000	$24,500
Tri Cy. Ry. & Lt. Co., 1 ln. s. f. g., 1923, 5%	25,000	24,500
Chicago Sanitary Dis. of Chicago, municipal, 1910-14, 4%	53,500	53,500
Chicago Sanitary Dis. of Chicago, municipal, 1911, 4½%	46,000	46,460
Lake Shore & Mich. So. Ry. Co., g. n., 1910, 5%	25,000	25,000
Kansas Cy. Ry. & Lt. Co., 1913, 5%	25,000	24,000
Pa. Ry. Co., 1910, 5%	25,000	25,000
Chi., R. I. & Pac. R.R. Co., r., 1934, 4%	50,000	45,500
N. Y. Cy., reg., 1955, 4%	100,000	100,000
Winnipeg, Manitoba, local imp., 1923, 4%	10,000	10,000
Common, Edison Co., 1m.g.b., 1943, 5%	15,000	15,431
Peoria Ry. Co., 1 r., 1926, 5%	25,000	24,500
North Shore El. Co., 1922, 5%	20,000	19,800
So. Pac. Co., cv. g., 1929, 4%	100,000	106,000
Norfolk & Western Ry.Co.,cv.g.,1932,4%	50,000	51,000
Stocks.		
Western Ad. & Insp. Co., Chicago, Ill	100	140
Phila. Fire Underwriters' Assn., Phila, Pa.	100	100
Gn. Ad. Bureau, Philadelphia, Pa.	50	50
Totals (book value, $590,395)	$594,750	$595,481

MISCELLANEOUS: $370,000 assessment paid in by stockholders in 1906 and $130,000 in 1907 to pay company's San Francisco losses. Capital increased in 1909 from $200,000 to $300,000 and $150,000 additional surplus paid in. Conflagration losses: San Francisco, 1906, $939,373. The company began business with a surplus of $300,000; Deposit in Man., $10,000.

DIRECTORS: Darius Miller, Charles G. Dawes, J. H. Hiland Samuel McRoberts, Charles T. Boynton, J. R. Morron, George E Marcy, James A. Patten, W. Irving Osborne, D. E. Hartwell, Lak W. Sanborn, George W. Blossom, Silas H. Strawn, George H Robbins, Peter White Phelps, A. W. Haight, Fred S. James, S. C Scotten, K. K. Knapp, Chas. W. Folds, Fred W. Upham.

FIELD MEN AND TERRITORY COVERED: A. W. Haight New York City, general agent for New England, N. Y., an N. J.; D. Cliffe Stone, Nashville, Tenn., general agent for Tenn. J. C. Waugh, Winnipeg, Manitoba, general agent for Man toba, Can; H. H. Campkin, Indian Head, Saskatchewan, gener agent for Saskatchewan, Can.; Edward H. Crandell, Calgary Alberta, general agent for Alberta, Can.; J. Carl Vance, Clarksburg W. Va., State agent, W. Va.; C. W. Hutchinson, Menomine Mich., State agent for Mich.; George A. Stickney, Chicago, Ill special agent for Ill.; F. O. Davidson, Topeka, Kas., speci agent for Colo., Kan. and Okla.; John A. Trent, Kansas City, Mo special agent for Mo., A. D. Lundy & Son, Williamsport, Pa general agents for Pa., and Md.; Love, Haskell Co., Omaha, Neb general agents for Neb.; Heber J. Grant & Co., Salt Lake City general agents for Utah, Idaho and Wyo.; J. C. Klemme, Huron S. D., State agent for Ia. and S. D.; Walter H. Cobban, Minneapol State agent for Minn. and Wis.; J. F. Main, Minneapolis, speci agent for N. D. The company operates in Colo., Conn., Ida Ill., Ind., Ia., Kan., Ky., Md., Mass., Mich., Minn., Mo., Neb., N. J N. Y., N. D., O., Okla., Pa., R. I., S. D., Tenn., Utah, W. Va Wis. and Wyo.; also in Manitoba, Saskatchewan and Alberta.

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

President, Edmund E. Reed, Jr.; Vice-Presidents, J. L. Truscott, J. Harvey Patterson; Secretary and Treasurer, Joseph K. Sharp; Assistant Secretary, Milwood Truscott. Organized, 1841.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,319,388	$1,076,615	$597,774	$1,261,880	†$1,348,280	$652,460	$45,113	$451,650	$1,149,223	$664,744
1908	1,914,321	1,010,859	393,081	1,221,729	1,294,587	666,454	39,978	435,637	1,142,069	659,085
1907	1,727,899	924,805	291,536	1,177,913	1,241,319	582,621	39,981	411,806	1,034,408	558,034
1906	1,555,315	789,606	235,501	1,059,433	1,127,594	765,919	39,983	414,454	1,220,356	831,692
1905	1,661,769	620,525	516,340	873,776	932,499	347,174	29,983	292,384	669,541	365,858

Unearned premiums include amounts reclaimable on perpetual policies. † Includes $100,000 additional surplus paid in.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $53,454)	$47,700
Mortgage loans on real estate	645,300
Bonds and stocks owned (market value)	1,298,110
Collateral loans	77,105
Cash in office and bank	45,807
Agents' balances, not over 3 months due	182,370
Interest accrued	22,896
Other assets	100
Total admitted assets	$2,319,388

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$131,547
Unearned premiums (except perpetuals)	1,050,752
Amount reclaimable on-perpetual policies	25,863
Other liabilities	13,452
Total liabilities, except capital and surplus	$1,221,614
Capital paid up	500,000
Surplus over all liabilities	597,774
Total liabilities, capital and surplus	$2,319,388

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $181,571,767; premiums thereon, $2,001,-728; perpetual fire risks, $1,227,066; deposit premiums thereon, $23,737.

BUSINESS SINCE ORGANIZATION. Premiums received, $7,979,270; losses paid, $3,909,415; dividends declared, cash, $535,026; stock, $52,865.

REAL ESTATE OWNED: Comprises 3 dwellings in Camden, valued at $500 to $1,400 each, and a two-story brick office building and addition, at S. W. corner Fifth and Federal sts., Camden, of which the book value is $50,601, but which is carried at $45,000.

MORTGAGE LOANS: There are 181 loans, relatively few of which exceed $4,000. They are chiefly secured by properties in Camden and neighboring cities and towns. One loan of $13,400 is upon property at Atlantic ave. and Congress st., Atlantic City N. J., valued at $55,000; one of $36,849 is upon land (valued at $100,000) at Parkside, Camden, and there are several other loans of $10,000 to $40,000 secured by Atlantic City properties valued much higher. The overdue interest upon $645,300 of mortgages only amounts to $905, and the loans thus in default number 9, for an aggregate of $43,650.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Cent. Tr. Co., Camden, N.J.,stk., 100 shrs.	$8,000	$5,000
Cent. Tr. Co., Camden, N.J.,stk., 110 shrs.	8,800	5,500
Security Tr. Co., Camden, N.J.stk.10 shrs.	2,250	1,000
Security Tr.Co.,Camden, N.J.,stk.5 shrs.	1,125	600
Security Tr. Co., Camden, N. J., 5 shrs.	1,125	500
Ca. Tr. Co., Camden, N. J., stk., 140 shrs.	11,200	4,000 2,000 1,200
Camden Horse R. R., stk., 100 shares	14,000	500
Camden Horse R. R. Co., 250 shares	35,000	24,000
Gloucester Turnpike Co., 80 shrs.	9,000	5,805
Ocean Cy. El. Co., 6% 1 m. b., 1913	2,000	1,000
United N. J. R.R. & Canal Co., 10 shrs.	2,520	1,000
Bethlehem Steel Co., 1 extn. m., 1926, 5%	8,900	
Phila. El. Co., tr. ctf., 1950, 4%	3,750	
United States Steel Corp., 200 shrs.	18,000	25,000
Union Traction Co. of Phila., 50 shrs.	2,650	
Totals	$128,320	$77,105

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Atlantic Cy., N. J., paving bs., 1928, 4½%	$40,000	$42,000
Bridgeton, N. J., park, 1927, 4%	5,000	5,050
Camden Cy., N. J., hospital, 1937, 4½%	50,000	54,000
Camden Cy., N. J., 1911, 4%	6,000	6,000
Camden Co., N. J., C. H., 1944, 4%	100,000	100,000
Collingswood, N. J., sc. bs., 1910–59, 4%	25,000	24,570
Duluth Cy., Minn., wat. & lt., 1926, 5%	5,000	5,450
Gloucester Cy., N. J., f., 1915, 4%	50,000	49,000
Haddonfield, N. J., sc. bs., 1942–46, 4½%	10,000	10,500
Jersey Cy., N. J., funded wat., 1932, 4%	5,000	5,100
Jersey City, N. J., municipal bs., 1913, 7%	12,000	13,200
Jersey Cy., N. J., water scrip, 1913, 7%	3,000	3,300
Merchantville, N. J., sc., 1922, 4½%	18,000	18,360
Ocean Cy., N. J., pav. & fire. g., 1932, 4%	7,000	6,720
Ocean Cy., N. J., sc., 1920, 4½%	38,000	38,760
Atlantic Cy., Ry. Co., g. m., 1919, 5%	3,000	3,180
Atlantic Cy. Ry.Co.,1 con. m., g.,1951 4%	25,000	23,750

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Atlantic Coast Line, n., 1910, 5%	$1,000	$1,000
Bridgeton & Millville Tc. Co.,1 m.19305%	10,000	10,100
Camden & Atlantic R. R., cs. 1911, 5%	1,000	1,000
Cam. & Sub. Ry. Co., 1st m., 1946, 5%	40,000	42,000
Camden & Sub. Ry. car tr. 1910–11; 5%	10,000	10,000
Cam. H. R.R. Co., con. 1 m., 1912, 5%	21,000	21,000
Citisens' St. Ry. Co., 1 m., 1927, 6%	2,000	2,060
Ca. Tc. Co., N. J., g., 1933, 5%	85,000	90,100
Iron Mtn. Car Tr., 1911–12, 5%	7,000	7,000
Jersey Cy.,H.,P.R.R.Co., 1m.,g.,1949,4%	30,000	23,700
Lehigh Va. R.R. Co., term., g., 1941, 5%	21,000	24,150
Mid. R.R. Co., of N. J., 1 m., 1910, 6%	5,000	5,050
Newark Pass. Ry. Co.,1 con.m.,g.1930,5%	35,000	38,150
N.J.& H.R. Ry.& Ferry Co.,1 m.,1950,4%	10,000	8,200
N. Y., Lake Erie & Western Docks & Improvement Co., 1 m., 1913, 6%	18,000	18,720
North Hudson Co. Ry. Co., m. b.,1914, 6%	3,000	3,150
Paterson Ry. Co., con. m., 1931, 6%	20,000	23,800
Seaboard Air Line, eq., 1910–13, 5%	23,000	23,000
So. J. Gas,.El. & Tc. Co., 1 m.g., 1953, 5%	50,000	50,000
Trenton G. & E. Co., 1 m., 1949, 5%	11,000	11,550
Trenton Pass. R.R. Co., 1 m., 1931, 6%	25,000	28,750
W.J.& Seashore R.R.Co.1 con.m.19363½%	10,000	9,400
Hoboken Ferry Co., 1 m., g. bs., 1946, 5%	25,000	26,750
Hudson Co. G. Co., 1st m., g., 1949, 5%	25,000	26,000
Newark Ca. Gas Co., con. m., 1948, 5%	10,000	10,700
Paterson & Pas.G.& El.Co.,con.m.19495%	14,000	14,280
Stocks.		
Camden Horse R. R. Co.	12,500	68,750
Phila., Germant'n & Norrist'n R. R. Co.	5,000	15,000
United N. J. R. R. & Canal Co.	65,000	162,500
W. Jersey & Seashore R. R. Co.	25,000	27,500
Girard Tr. Co.	1,600	14,160
Gn. Adj. Bureau of N. Y.	450	450
Morris Canal & Bkg. Co., p.	6,400	11,200
Phila. & Camden Ferry Co.	20,000	60,000
Totals (book value, $1,306,798)	$1,049,950	$1,298,110

MISCELLANEOUS: Capital increased in 1900 from $105,730 to $200,000, in 1903, to $300,000 and in 1904 to $400,000. Also $100,000 surplus added each year. Capital increased in 1909 from $400,000 to $500,000 and $100,000 additional surplus paid in. Conflagration losses: Baltimore, 1904, $43,773; San Francisco, 1906, $367,968 net.

DIRECTORS: Frank J. Burr, David Baird, John Campbell, Jr., John F. Harned, Wm. C. Jones, J. Willard Morgan, Edmund E. Read, Jr., Benj. C. Reeve, Wilbur F. Rose, Frank C. Somers, Wm. J. Sewell, Jr., J. Lynn Truscott.

FIELD MEN AND TERRITORY COVERED: A. J. Woodworth & Co., Syracuse, N. Y., general agents for N. Y.; Lohmeyer & Goshorn, Charleston, W. Va., general agents for W. Va.; Cravens & Cage, Houston, Tex., general agents for Tex. Edmund Winchester, Boston, Mass., general agent for New England States; Loren H. Green & Co., Jacksonville, Fla., general agents for Fla. Archibald Kemp, general agent for O., Ind. and Mich.; Rodney Davis, general agent for Ill., Ky., Tenn., Neb., Ia., Utah, Okla., Mont., Minn., Wis., Mo., Colo. and Ark.; John P. Guckes, special agent for Pa. and N. J.; A. Y. Findlay, special agent for W. Pa. The company operates in all the States of the United States, except Ala., Alas., Ariz., Ga., Ida. Kas., Me., Miss., Nev., N. H. N. M., N. C., N. D., Ore., S. C., S. D., Vt., Va., Wash. and Wyo.

CAPITAL FIRE INSURANCE COMPANY of Concord, N. H.

President, L. Jackman; Vice-President, C. L. Jackman; Secretary, R. N. Elwell. Organized, 1886.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$834,352	$387,280	$169,006	$464,140	$502,651	$265,729	$7,700	$175,552	$448,981	$286,03
1908	768,855	360,839	145,992	441,015	475,984	275,912	10,000	163,149	449,061	279,32
1907	726,742	350,125	131,628	445,865	478,508	234,218	10,000	164,255	408,468	232,06
1906	687,366	308,993	125,109	399,255	426,796	178,482	10,000	146,405	334,887	195,96
1905	607,432	268,142	104,014	338,906	362,911	151,804	8,000	123,402	283,206	154,27

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $89,207)	$87,200
Mortgage loans on real estate	87,533
Bonds and stocks owned (market value)	530,082
Collateral loans	15,700
Cash in office and bank	40,447
Agents' balances, not over 3 months due	67,177
Interest and rents accrued	5,594
Other assets	619
Total admitted assets	$834,352

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,075 resisted)	$57,30
Unearned premiums	387,28
Other liabilities	20,76
Total liabilities, except capital and surplus	$465,34
Capital paid up	200,00
Surplus over all liabilities	169,00
Total liabilities, capital and surplus	$834,35

RISKS AND PREMIUMS: Fire risks in force, December 31, $65,957,536; premiums thereon, $747,186.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,878,743; losses paid, $2,706,273; dividends declared, cash, $167,314.

REAL ESTATE OWNED: The principal item is a brick block on School st., Concord, the book value of which is $79,711, and which is carried at $80,000. There are also 3 improved properties in Nashua, N. H., valued respectively at $2,000, $1,200 and $4,000.

MORTGAGE LOANS: There are 34 loans, amounting to $87,532, and secured by improved real estate in Concord, Nashua, Hudson, Manchester, Laconia, N. H.; Worcester, Mass.; St. Johnsbury, Vt., and Lawrence, Mass., valued at $230,100. The company holds $111,150 insurance on the buildings. Interest past due December 31 last, amounted to $563. Most of the loans are small, the largest being one of $15,000 on 2,903 Central st., Manchester, N. H.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
National Bank of Lebanon, N. H.	$1,200	$1,700
Iowa Loan & Trust Co., Des Moines, Ia.	2,000	
Page Belting Co.	6,000	3,000
Concord & Montreal R.R., class 4	1,503	3,000
Concord & Montreal R.R., class 1	1,968	
Mallory S.S. Co., 1 m., 5%, 1932	6,370	
St. Paul & Des Moines R.R., 1 m., 4½%, 1936	1,800	8,000
Elkhart Gas Co., 1 m., 5%, 1924	1,000	
Metropolitan S.S. Co., 1 m., 5%, 1930	900	
Totals	$22,841	$15,700

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Concord, N. H., 1910, 4%	$1,000	$1,000
Concord, N. H., 1914, 3½%	1,500	1,500
Concord, N. H., 1919, 3½%	1,000	1,000
Dover, N. H., 1912, 4%	2,000	2,000
Farmington, N. H., 1918, 4%	5,000	5,000
Hillsborough Bridge, N. H., 1917, 4%	1,000	1,000
Keene, N. H., 1917, 4%	2,000	2,000
Keene, N. H., 1912, 3½%	1,000	1,000
Littleton, N. H., 1914, 4%	1,000	1,000
Meredith, N. H., 1910, 4½%	500	500
Merrimack Co., N. H., 1910, 4%	1,000	1,000
Montrose Town of, Colo., 1910, 4%	800	800
Nashua, N. H., 1913, 4%	1,000	1,000
New Rochelle, N. Y., 1921, 5%	3,000	3,060
N. Y. Cy., N. Y., 1954, 3½%	25,000	22,500
N. Y. Cy., N. Y., 1936, 4%	40,000	40,000
N. Y. Cy., N. Y., 1953, 3½%	32,000	28,800
Norfolk Co., Va., 1910, 5%	1,000	1,000
Oneida Co., N. Y., 1911, 4%	3,000	3,000
Portsmouth, N. H., 1916, 4%	500	500
Richmond, Va., 1944, 4%	10,000	10,100
White Plains, N. Y., 1912, 5½%	5,000	5,200
Atch., Top. & Santa Fe R.R. Co., cv., 1955, 4%	1,000	1,230
Atch., Top. & Santa Fe R.R. Co., cv., 1917, 5%	1,000	1,230
C., C. & L'ville R.R., Rec. ctfs., 1911, 6%	2,000	2,000
Hudson Companies, 1911, 6%	8,000	8,000

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Market Value
No. Pac.-Gt. No. joint b., 1921, 4%	$8,000	$7,76
Pere M. R.R. Co. of Ind., 1st m., 1943, 4%	2,000	1,70
Somerset Ry. Co., 1st m., 1955, 4%	1,000	95
So. Ind. Ry. Co., 1st m., 1951, 4%	5,000	3,90
St. Louis & San Fran. R.R. Co., 1951, 4%	2,000	1,70
St. Paul & Des Moines R.R. Co., 1936, 4½%	10,000	9,20
Wabash R.R. Co., eq., 1910, 4½%	2,000	2,00
Wabash R.R. Co., eq., 1911, 4½%	3,000	3,00
W. C. R. R. S. & D. div., 1st m., 1936, 4%	10,000	9,20
Amer. Loco. Co., time n., 1911, 5%	9,000	9,00
Amer. Loco. Co., time n., 1913, 5%	10,000	10,00
Amer. Tl. & Tg. Co., 1929, 4%	2,000	1,86
Cent. Loan & Land Co., d., 1920, 6%	1,010	2
Denver Ca. Gas & El. Co., 1949, 5%	8,000	7,60
Eastman Car Co., 1910, 5½%	2,500	2,50
Elkhart Gas Co., 1st m., 1924, 5%	3,000	2,91
Indiana Syndicate, col. tr., 1911, 5%	10,000	10,00
Keene Gas & El. Co., 1935, 5%	6,000	6,00
Keokee Consolidated Coke Co., 1950, 5%	3,000	2,55
Metropolitan Steamship Co., 1st m., 1930, 5%	5,000	4,25
Neb. Loan & Tr. Co., d., 1999, 6%	115	1
N. Y. & Penn. Tel. Co., 1929, 4%	3,000	2,82
Neip Bay Co., 1914, 6%	5,000	5,00
Page Belting Co., demand n., 1910, 5½%	15,000	15,00
St. Clair Furnace Co., 1st m., 1924, 5%	5,000	5,10
United Fruit Co., 1917, 5%	10,000	10,00
U. S. Steel Cp., 1963, 5%	10,000	10,50
W. Tl. & Tg. Co., col. tr., 1932, 5%	2,000	1,90
W. Union Tl. Co., 1950, 4½%	7,000	6,79
West'h'se El. & Mfg. Co., time n., 1910 6%	10,000	10,00
Wood Worsted Mills, time n., 1910, 4½%	10,000	10,00
Stocks.		
Atch., Top. & Santa Fe R. R. Co., com.	2,500	3,07
Atch., Top. & Santa Fe R.R. Co., p.	6,000	6,36
Boston & Maine R.R. Co., com.	2,500	3,75
Chi. Jc. R. R. & Union Stk. Yd., p.	3,000	3,54
Chi., Mil. & St. Paul R. R. Co., com.	2,000	3,10
Chi. Nwn. R. R., Co., c.	2,000	3,70
Concord & Montreal R. R., Class 4	2,000	3,34
Connecticut R.R. & Ltg. Co., com.	2,500	1,90
Gt. No. Ry. Co., p.	4,400	6,33
Ill. Cent. R. R. Co.	5,800	8,58
Manhattan El. R. R. Co.	1,000	1,41
Mass. El. Co., p.	2,000	1,60
N. Y. C. & H. R. R. R. Co.	4,000	5,06
Pa. R. R. Co.	11,250	15,41
St. Paul & Des Moines R.R. Co.	2,500	5
First Nat. Bk., Concord, N. H.	500	1,60
Mechanics' Nat. Bk., Concord, N. H.	7,500	11,25
Nat. Bk. Lebanon, N. H.	1,000	1,25
Nat. State Capital Bk., Concord, N. H.	11,800	27,73
Amer. Agricultural Chemical Co., p.	1,000	1,01
Amer. Loco. Co., p.	4,000	4,60
Amer. Sugar Refining Co., p.	3,000	3,75
Amer. Tl. & Tg. Co.	11,500	16,44
Amer. Woolen Co., p.	6,400	6,72
Amoskeag Mfg. Co.	3,600	8,00
Concord Axle Co.	800	1,00
Concord El. Co., c.	1,000	1,00
Concord El. Co., p.	1,000	1,15
Concord R. E.	8,700	6,53
Denver Gas & El. Co.	1,000	1,40

CAPITAL FIRE INSURANCE COMPANY of Concord, N. H.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Federal Sugar Refining Co., p	$2,000	$1,780
Gn. El. Co.	3,200	5,152
Keokee Consolidated Coke Co	3,000	450
Mackay Co.'s, p	2,000	1,560
Mackay Co.'s, c	1,000	920
Mergenthaler Linotype Co	2,200	4,708
Mo. & Kan. Tl. Co	3,000	1,020
Nashua Mfg. Co	1,000	1,150
Page Belting Co	1,250	1,537
Pennott Piano Co., p	2,500	1,250
Pullman Palace Car Co	6,800	12,920
Swift & Co	6,000	6,660
The Woodbury E. Hunt Co	500	500
United Fruit Co	1,100	1,870
United Shoe Machinery Co., p	1,500	1,860
U. S. Steel Co. p	3,500	4,375
W. Adj. & Insp. Co	100	100
W. Tl. & Tg. Co., p	500	465
W. Union Tl. Co	2,000	1,560
Totals (book value, $511,695)	$488,325	$530,082

MISCELLANEOUS: This company gurantees the policies of the New England Underwriters' Agency, and President L. Jackman is also secretary of the Manufacturers & Merchants' Mutual Fire of Concord. Started business, 1885, with $1,500 capital, which was subsequently increased by cash payments as follows: 1886, to $25,000; 1887, to $50,000; 1889, to $100,000; 1891, to $200,000 Conflagration loss; Chelsea, 1908, $32,619. Value of deposit in Va., $10,100.

DIRECTORS: Lyman Jackman, Henry McFarland, Charles L. Jackman, Josiah E. Fernald, Fred N. Ladd, Wm. P. Fiske, Fred. W. Cheney, I. M. Savage, F. T. Jackman, Eben M. Willis, all of Concord; Oscar Foss, Barnstead; J. B. Tennant, Epsom; Edward, G. Leach, Franklin; Geo. H. Tilden, Keene; Geo. E. Howard, Dover, Me.; R. N. Elwell, Exeter, N. H. J. D. Mills, Summit, N.J.

FIELD MEN AND TERRITORY COVERED: General agents: James A. Jones Agency, Inc., Detroit, Mich., for Minn., No. & So. Wis., Mich. and O (outside of Cleveland); Courtenay & White, Milwaukee, Wis., E. Wis.; R. R. Tuttle, Syracuse, N. Y., general agent for N. Y. State and Pa., outside of N. Y. City, Buffalo, Auburn, Oswego, Philadelphia and Pittsburg; E. D. Kinney, Chicago, Ill., manager for Cook Co., special agents: George E. Howard, Dover, Me., Me.; F. T. Jackman, Concord, N. H., for N. H.; F. W. Cheney, Concord, N. H., N. H.; Vt., R. I. and Mass. The company operates in Conn., Ill., Me., Md., Mass., Mich. Minn., N. H., N. J., N. Y., O., Pa., R. I., Vt., Va., and Wis.

CAPITAL AND MERCHANTS AND BANKERS INSURANCE COMPANY, Des Moines, Ia.

President, J. S. Dowell; Secretary, Chas. F. Campbell. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$375,384	$264,007	$54,020	$107,602	$322,704	$45,578	$2,925	$136,767	$185,270	$57,168
1908	‡225,289	168,159	18,082	164,441	168,674	59,424	1,990	74,008	135,422	57,333
1907	‡193,505	132,404	27,315	107,391	109,633	29,350	1,083	45,934	76,367	35,705
1906	‡165,206	112,386	24,624	81,798	85,624	24,570	685	33,838	59,093	26,388
1905	‡147,968	93,905	25,452	78,548	81,254	23,075	564	31,636	55,275	26,247

‡ Includes notes for premiums.

Assets, December 31, 1909.

Mortgage loans on real estate	$173,080
Cash in office and bank	12,854
Agents' balances, not over 3 months due	472
Interest accrued	5,247
Bills receivable	179,901
Due from other companies	3,830
Total admitted assets	$375,384

Liabilities, December 31, 1909.

Net losses unpaid	$3,118
Unearned premiums	264,007
Other liabilities	4,239
Total liabilities, except capital and surplus	$271,364
Capital paid up	50,000
Surplus over all liabilities	54,020
Total liabilities, capital and surplus	$375,384

RISKS AND PREMIUMS: Fire risks in force, December 31, $35,554,952; premiums thereon, $555,700.

BUSINESS SINCE ORGANIZATION: Premiums received, $628,372; losses paid, $236,578; dividends declared, cash, $7,630.

MORTGAGE LOANS: There are 52 loans, aggregating $173,080 on improved farm property in Ia. and Wyo. valued at $320,000. There was no interest past due on December 31, last. The company holds ample fire insurance on the buildings.

MISCELLANEOUS: In 1909 this company was organized by amalgamating the Capital of Des Moines and the Merchants & Bankers Fire under the title, Capital and Merchants and Bankers. Statistics for years 1905 to 1908, inclusive, respresent conditions and business of the Merchants & Bankers Fire.

DIRECTORS: E. E. Girton, W. B. Swigart, Willard Secor, F. W. Eversmeyer, J. S. Dewell, C. E. Campbell, Jos. A. Brown, F. R. Hopkins, Wm. Chamberlain.

FIELD MEN AND TERRITORY COVERED: E. E. Girton, Des Moines, Ia.; E. C. Jones, Des Moines, Ia.; W. E. Bacon, Albia, Ia., O. O. Wolfe, Waterloo, Ia., and J. F. Moody, Pocohontas, Ia. Special agents for Iowa. Company operates only in Iowa.

CAROLINA INSURANCE COMPANY, Wilmington, N. C.

President, R. R. Bellamy; Secretary, M. S. Willard. Organized, 1887.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$107,358	$25,864	$23,075	$26,439	$31,774	$16,525	$3,000	$12,187	$31,712	$14,698
1908	110,085	24,832	22,005	25,417	31,821	17,150	3,000	11,283	31,433	19,027
1907	106,565	25,000	22,164	26,937	32,851	12,365	3,009	11,439	26,813	12,868
1906	109,983	22,200	19,421	24,390	29,934	16,138	2,997	9,921	29,056	16,125
1905	108,689	19,380	18,743	23,257	27,622	13,904	2,994	8,327	25,225	14,382

Assets, December 31, 1909.

Real estate owned (book value)	$18,500
Mortgage loans on real estate	57,637
Bonds owned (market value)	19,500
Cash in office and bank	2,483
Agents' balances, not over 3 months due	7,853
Interest and rents accrued	1,384
Other assets	1
Total admitted assets	$107,358

Liabilities, December 31, 1909.

Net losses unpaid	$1,400
Unearned premiums	25,864
Temporary loans, etc	7,019
Total liabilities, except capital and surplus	$34,283
Capital paid up	50,000
Surplus over all liabilities	23,075
Total liabilities, capital and surplus	$107,358

CAROLINA INSURANCE COMPANY, Wilmington, N. C.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $2,877,116; premiums thereon, $51,262.

BUSINESS SINCE ORGANIZATION: Premiums received, $332,831; losses paid, $182,343; dividends declared, cash, $54,203.

REAL ESTATE OWNED: The real estate, which is carried at $18,500, is estimated to be worth $25,000, and the net income from it last year was $1,615. It is unencumbered.

MORTGAGE LOANS: There are 31 loans on improved property in Wilmington, N. C. In most cases the loan does not exceed 66% of the value of the mortgaged property, and in no case does it exceed three-fourths of the estimated market value.

BONDS OWNED:	Par Value.	Market Value.
N. C., 4%	$11,500	$11,500
New Hanover County, 5%	3,000	3,000
Masonic Temple, 6%	5,000	5,000
Totals (book value, $19,997)	$19,500	$19,500

MISCELLANEOUS: Capital increased in 1890 from $31,270 to $50,000.

DIRECTORS: R. R. Bellamy, C. W. Worth, I. J. Sternberger, H. L. Vollers, Donald MacRae, H. C. McQueen, R. A. Parsley.

FIELD MEN AND TERRITORY COVERED: M. S. Willard, general agent and secretary; H. G. Foard, special agent. The company operates only in N. C.

CENTRAL NATIONAL FIRE INSURANCE COMPANY, Chicago, Ill.

President, J. B. Hobbs; Vice-Presidents, O. H. Horton, Henry P. Magill; Secretary, F. M. Rice. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$432,318	$65,726	$146,951	$200,419	$203,610	$54,482	.....	$118,168	$172,650	$63,607

Assets, December 31, 1909.	
Mortgage loans on real estate	$38,750
Bonds and stocks owned (market value)	247,042
Cash in office and bank	117,686
Agents' balances, not over 3 months due	24,719
Interest and rents accrued	3,396
Other assets	725
Total admitted assets	$432,318

Liabilities, December 31, 1909.	
Net losses unpaid	$9,125
Unearned premiums	65,726
Taxes, reinsurance premiums, etc	10,516
Total liabilities, except capital and surplus	$85,367
Capital paid up	200,000
Surplus over all liabilities	146,951
Total liabilities, capital and surplus	$432,318

RISKS AND PREMIUMS: Fire risks in force December 31, $7,261,851; premiums thereon, $98,899.

MORTGAGE LOANS: There are 7 loans for $38,750 on property valued at $89,350. Company holds $15,420 of insurance on the buildings.

BONDS AND STOCKS OWNED:	Par Value.
Chi., Cy. of, gn. cp., 4½%	$15,000
Chi., Cy. of, f. judgment, 4½%	5,000
Chi., Cy. of, f. judgment, 4%	3,000
Ca. Gas E. L. & P. Co., Baltimore, 4½%	5,000
Cook County, Ill., sc. dis. No. 99, 4½%	3,000
Commonwealth El. Co., Chi. 1 m., 5%	5,000
Cooper Underwear Co., Kenosha, Wis., 1 m, 5½%	2,500
E. St. Louis, Ill., f., 4½%	10,000
Jacksonville Gas Co. (Fla.) s. f., 5%	5,000
Marissa, Ill., Twp. High Sc., dis. No. 45, 5%	5,000
Milwaukee W. Fuel Co., (Wis.), 5%	500
Peoria, Ill., Bg. series "B", 4%	10,000
Rockford, Ill., f., 4%	10,000
Silvis, Ill., sc. dis. No. 34, 5%	3,500
Stronghurst, Ill., sc. dis. No. 30, 5%	5,400
Union El. Lt. & Pow. Co., St. Louis, 5%	5,000
Williamson Co., Ill., sc. dis. No. 13, 4½%	10,000
Ia. Central Ry. Co., r. 1 m., 4%	5,000
No. Shore Gas Co. 1 m. (Ill.), 5%	5,000
Commonwealth Pow. Co. (Mich.) 1 m., 5%	5,000
Peoria Ry. Co., 1 & r. m., 5%	10,000
Chi., Mil. & St. Paul Ry. Co. deb., 4%	5,000
Milwaukee El. Ry. & Lt. Co., r., 4½%	5,000
Peoples Gas Lt. & Coke Co., Chi., r., 5%	5,000

Bonds and Stocks Owned.—*Cont.*	Par Value.
N. Y. Cy. of, g. exempt cp. stk., 4%	$50,000
Chi. Sanitary Dis., 4%	39,000
Chi., Cy. of, W. Park, 4%	3,000
W. United Gas & El. Co., 1 and r. m., 5%	5,000
Totals (market value, $247,042)	$239,900

MISCELLANEOUS: This company was organized early in 1909 and was licensed by the Illinois Insurance Department to commence business in March, with a paid-up capital of $100,000 and a net cash surplus of $100,000. Capital increased in 1909 to $200,000 and $100,000 added to surplus.

DIRECTORS: James B. Hobbs, Oliver H. Horton, Edwin S. Osgood, Lewis M. Alexander, William T. Jennings, Robert W. Campbell, Henry P. Magill, Frank M. Rice.

FIELD MEN AND TERRITORY COVERED: Whilden & Hancock, N. Y., general agents for N. Y., N. J., and Pa.; D. Clif Stone, Nashville, Tenn., general agent for Tenn.; Standard Investment Co., Minneapolis, Minn., general agents for Minn.; E. E. Hall, New York, general agent for New England States Harvey Lambeth, Charlotte, N. C., general agent for N. C.; E. H. Pierce, Salt Lake City, general agent for Utah; H. G. Hoffman, Mt. Sterling, Ky., general agent for Ky. Special agents: John H. Griffiths, Chicago, Ill., for Wis. and part of Ill.; R. W Miller, Chicago, Ill., for Mich., and part of Ill.; O. J. Graham, Des Moines, Ia., for Ia. The company operates in Conn., Ill., Ind., Ia., Kan., Ky., Mich., Minn., Neb., N. J., N. Y., N. C., N. D., Pa., S. D., Tenn., Utah, Vt. and Wis.

CENTURY FIRE INSURANCE COMPANY, Des Moines, Ia.

President, Geo. J. Delmege; Secretary, John J. Bynon. Organized, 1900.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$290,406	$203,454	$29,793	$181,254	$185,475	$40,067	$13,500	$64,329	$117,896	$40,06
1908	‡275,598	200,964	25,144	127,591	130,994	48,675	8,433	57,547	114,655	48,70
1907	‡254,634	183,202	27,096	115,613	118,313	37,187	8,400	53,973	99,560	39,28
1906	‡232,903	166,427	26,404	101,189	102,398	29,516	1,800	49,025	80,341	33,76
1905	‡210,422	142,738	36,288	92,718	93,110	27,247	1,800	43,512	72,559	28,28

‡ Includes notes for premiums.

ASSETS, DECEMBER 31, 1909: Mortgage loans, $53,850; cash, $16,896; agents' balances, $4,155; interest, $666; bills receivable, $214,838; total, $290,406. Liabilities: unearned premiums, $203,454; other liabilities, $7,159; total, $210,613; capital paid up, $50,000; net cash surplus, $29,793.

MORTGAGE LOANS: These aggregate $53,850 and are protected by Iowa farm lands valued at more than double the amount loaned.

MISCELLANEOUS: Company began business with authorized capital of $100,000, of which $25,000 was paid in, the balance being represented by stockholders notes. In 1908 $15,000 additional capital was paid in, and in 1909 $10,000, making the paid up capital $50,000. Its authorized capital has been increased to $105,000.

CITIZENS INSURANCE COMPANY OF MISSOURI, St. Louis, Mo.§

President, Chas. E. Chase; Vice-Presidents, R. M. Bissell, J. H. Carr; Secretary, P. O. Crocker; Assistant Secretary, W. H. Farrar. Organized, 1837.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$853,586	$417,599	$190,025	*$562,781	$591,426	$316,489	$16,000	$220,248	$552,737	$318,898
1908	813,734	393,518	179,352	500,847	529,107	277,187	16,000	195,363	488,550	271,033
1907	746,720	361,213	143,339	464,659	488,209	238,836	.....	174,526	413,362	238,085
1906	705,686	355,509	107,258	467,533	†530,768	458,795	.....	179,644	638,439	469,600
1905	819,129	354,832	232,182	481,355	a530,589	253,180	.....	184,204	437,384	245,732

* Includes $58 marine premiums. † Includes $35,000 surplus paid in. a Includes $25,000 surplus paid in.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$77,200
Bonds and stocks owned (market value)	518,003
Cash in office and bank	150,531
Agents' balances, not over 3 months due	97,194
Interest accrued	9,868
Other assets	790
Total admitted assets	$853,586

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $15,650 resisted)	$38,423
Unearned premiums	417,599
Other liabilities	7,539
Total liabilities, except capital and surplus	$463,561
Capital paid up	200,000
Surplus over all liabilities	190,025
Total liabilities, capital and surplus	$853,586

RISKS AND PREMIUMS: Fire risks in force, December 31, $63,595,471; premiums thereon, $900,680.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,020,736; losses paid, $6,358,271; dividends declared, cash, $1,017,798; stock, $165,000.

MORTGAGE LOANS: The 7 loans amount to $77,200 and the securities are valued at $245,500. No interest is past due, the company holds $106,750 insurance on mortgaged buildings. The larger loans are: $51,500 on mercantile building, 3621-3631 Olive st., St. Louis, valued at $150,000; and $11,000 on mercantile building, 813-815 No. 4th st st., St. Louis, valued at $28,000. The remaining loans range from $1,500 to $5,500, and are all upon St. Louis properties.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Atlantic Coast Line, 1 m., g. ba., 1952, 4%	$25,000	$24,000
Balt. & O. Ry., (S.W. div.) 1 m.g. 1925 3½%	75,000	67,875
Brooklyn Union Elev., 1 m., g., 1950, 5%	50,000	51,500
Chesapeake & O. Ry., 1 ca. m., 1929, 5%	40,000	45,500
Cy. of St. Louis, public bldg and public imp. ba., 1923, 4%	105,000	107,100
Elgin, Joliet & E. Ry. g., 1941, 5%	25,000	28,375
Int. & Gt. No. R. R., 1st m., 1919, 6%	48,000	52,800
Ia. Cent., 1st m., g., 1938, 5%	25,000	26,625
L., H. & St. L. R.R., 1st m., g., 1946, 5%	35,000	38,500
Mo. Pac., 1st ca., g. ba., 1920, 6%	15,000	16,575
So. Ry. (Mem. Div.), 1st m., g., 1996, 5%	35,000	35,763
State of Ga., 1918, 3½%	10,000	9,900
Va. Century, 1992, 3%	10,500	9,765
STOCKS.		
Underwriters' Salvage Co., N. Y.	500	500
Go. Ad. Bureau, N. Y.	50	50
W. Ad. & Insp. Co., Chi.	100	125
So. Ad. Bureau, Atlanta	50	50
Totals (book value, $524,824)	$499,200	$518,003

§ Transacts both fire and marine insurance.

MISCELLANEOUS: In 1902 and 1903, the stockholders paid in $50,000 to surplus; in 1904, $25,000, and in 1906, $35,000. Conflagration losses: Baltimore, 1904, $76,531; San Francisco, 1906, $231,813. Financial statement for 1909, 1908, 1907, 1906 and 1905 according to Connecticut standard. Values of special deposits: Ga., $9,900; Va., $9,765.

DIRECTORS: W. H. Farrar, Chas. E. Chase, S. E. Waggoner, J. H. Carr, T. H. Scotland, C. C. Nicholls, R. M. Bissell, Thos. Egleston, J. W. G. Cofran.

FIELD MEN AND TERRITORY COVERED: So. department: Egleston & Prescott, general agents, Atlanta, Ga., for Ga. Fla.; Ala., Miss., La., Va., N. C. and S. C.; special agents: J. A. Perdue, Atlanta, Ga., for Ga., Ala. and N.W. Fla.; W. R. Roberts, Columbia, S. C., for S. C. and Fla.; W. Y. Harper, New Orleans, La., for La.; E. A. Clark, Lynchburg, for Va. and N. C.; P. L. Davis, and C. L. Davis, Vicksburg, Miss., for Miss.; Texas department: J. B. Hereford, general agent Dallas, Tex.; M. G. Jarreau, special agent, Dallas, Tex. Pac. department: Palache & Hewitt, general agents, San Francisco, Cal.; special agents: J. J. Dennis, W. O. Morgan, W. W. Grove, P. H. Griffith, C. E. Miller, Geo. E. Devine, M. E. Spaulding, R. E. Dollard, W. S. Dennis. Metropolitan department, N. Y. City, Howard Hampton, manager. N. Y. department: N. Y. City, Lasher & Taylor, general agents. Cook County department, Chicago, Ill.: Jno. Shepherd, manager. Special agents reporting to home office: O. E. Cook, Springfield, Mass., Conn., R. I. and Me.: G. A. Russell, Philadelphia, Pa., for Md., D. C. E., Pa. and Del.; Jos. P. Fisher, Pittsburg, Pa., for W. Pa. and W. Va.; C. W. Phelps, Syracuse, N. Y., for N. Y. State; A. W. Parsons, Columbus, O., for O.; W. B. Tobias, Indianapolis, Ind., for Ind.; H. M. Wardle, Detroit, Mich., for Mich.; F. M. Greene, Minneapolis, Minn., for Minn. and Wis.; J. E. Knapp, Jacksonville, Ill., Ill., for Ill.; C. T. Beesley, Des Moines, Ia., for Ia., Neb. and S. D.; C. S. Foster, Fargo, N. D., for N. and S. D.; E. C. Fox, Topeka, Kan., for Kan., Colo. and Okla.; Eugene Warren, St. Louis, Mo., for Mo.; J. E. Tenner, St. Louis, Mo., for St. Louis; J. B. Gray, Louisville, Ky., for Ky. and Tenn. The company operates in all the States and Territories, except N. H., Vt. and Wyo.

CITIZENS FIRE INSURANCE COMPANY, Charles Town, W. Va.†

President, R. P. Chew; Secretary, R. W. Alexander. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$373,683	$35,897	$78,009	$150,146	$166,581	$63,085	$15,000	$65,615	$143,700	$68,771
1908	349,552	45,996	99,826	90,119	106,085	27,980	2,732	43,835	74,547	30,387
1907	312,967	10,431	101,545	22,577	27,310	2,560	.....	14,424	16,984	3,292

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$121,799
Bonds owned (market value)	219,060
Cash in office and bank	3,082
Agents' balances, not over 3 months due	26,153
Interest accrued	3,489
Other assets	100
Total admitted assets	$373,683

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$9,399
Unearned premiums	85,897
Other liabilities	387
Total liabilities, except capital and surplus	$95,674
Capital paid up	200,000
Surplus over all liabilities	78,009
Total liabilities, capital and surplus	$373,683

† Statement according to W. Va. standard.

CITIZENS FIRE INSURANCE COMPANY, Charles Town, W. Va—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $13,366,523; premiums thereon, $171,958.

BUSINESS SINCE ORGANIZATION: Premiums received, $262,842; losses paid, $93,389; dividends declared, cash, $17,732.

MORTGAGE LOANS: There are 19 loans aggregating, $121,799 protected by improved real estate valued at more than double the amount loaned. No interest past due.

BONDS OWNED:	Par Value.	Market Value.
Cy. of Charlotte, N. C., 5s	$5,000	$5,250
Bs. of Clarke Co., Va., 4s	5,000	5,000
Cy. of Roanoke, Va., r., 4½s	5,000	5,200
Cy. of New York, 4½s	5,000	5,550
Cy. of New York, 4½s	5,000	5,550
Bs. of Jefferson Co., W. Va. 4s	100	100
Corporation of Charles Town, W. Va., 5s	1,500	1,500
Cy. of Charleston, W. Va., 4½s	10,000	10,400
Cy. of Mt. Vernon, N. Y., 5s reg	10,000	10,100
Cy. of Huntington, W. Va., 5s	5,000	5,400
Cy. of Troy, N. Y., reg. 4s	10,000	10,100
Cy. of Buffalo, N. Y., reg. 4s	5,000	5,100
Cy. of Ithaca, N. Y., 4½s	5,000	5,100
Cy. of Clarksburg, W. Va., 4s	2,000	1,860
Cy. of Utica, N. Y., 4s reg	5,000	5,050
Cy. of Oswego, N. Y., 4½s, reg	10,000	10,400
Cy. of Wheeling, W. Va., sc. bs., 4½s	7,000	7,350
Cy. of Watertown, N. Y., reg. 4s	5,000	5,100
N. Y. Cy., 4%	5,000	5,000
Cy. of Brunswick, Ga., 5%	5,000	5,200
Cy. of Wheeling, W. Va., 4%	5,000	5,100
Wash., Vandemere R. R., 1, 4½s	5,000	4,800
Mo. Pac. Eq., 5s	5,000	5,050
Tex. Pac. R. R., eq., 5s	5,000	5,000
Seaboard Air Line Ry., ext., 5s	5,000	5,000
Denver & Rio Grand R. R., eq., 5s	5,000	5,000
BONDS OWNED.—*Cont.*		
Ft. Worth & Denver Cy. R. R., 6s	$5,000	$5,650
Ala. & Gt. So., ext., 5s	5,000	5,300
N. Y., Susquehana & W., 5s	5,000	5,300
Tex. Pac. Ry., Louisiana Div., 5s	5,000	5,150
St. L., Iron Mtn., Gt. So. R. R., 5s	5,000	5,500
Mason Cy. and Ft. Dodge, 1 m., 4s	5,000	4,300
Chattanooga, cs., 5%	5,000	4,900
Missouri Pacific, 5%	5,000	5,100
Georgia and Alabama, 5%	5,000	5,300
Coal and Coke, 5%	5,000	4,900
Seaboard Air Line, 4%	5,000	4,300
Seaboard Air Line, 4%	5,000	4,300
St. Louis and San Francisco, 4½%	5,000	4,950
Charles Town Water Co., 5%	5,000	5,000
Maryland El. Ry., 1s. f., 5s	5,000	4,850
Totals	$215,600	$219,060

MISCELLANEOUS: This company commenced business in 1907 with a net cash surplus of $100,000. Value of special deposit in Va., $10,200.

DIRECTORS: F. W. Mish, William F. Alexander, Walton Miller, H. B. Curtin, E. B. Chambers, H. H. Emmert, C. F. Wall, T. T. Perry, F. W. Brown, N. C. Brackett, Robert L. Withers, R. W. Alexander, Wm. G. Baker, Jr., Chas. B. Alexander, R. Ziesing, Chas. S. Smiley, H. L. Alexander, W. A. Higgs, B. D. Gibson, R. P. Chew, W. O. Morris, W. F. Alexander, T. C. Bowling.

FIELD MEN AND TERRITORY COVERED: R. S. Deatrick, Columbus, O., special agent for O., J. H. Bonney, Charlestown, W. Va., special agent for W. Va., Md., Pa. and N. Y. The company operates in Ill., Md., N. Y., O., Pa., Va. and W. Va.

CITIZENS FIRE INSURANCE COMPANY, Clarksville, Ark.

President, C. L. Pyle; Secretary, M. A. Lucas; Assistant Secretary, E. L. Barkley. Organized, 1905.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$93,559	$39,038	$1,018	$52,661	$68,102	$49,470	$5,000	$18,629	$73,099	$48,423
1908	98,557	34,955	9,351	48,497	53,604	32,261	5,000	16,194	53,455	32,043
1907	99,407	38,644	6,688	57,962	64,581	36,084	.....	19,208	55,292	38,156
1906	99,118	36,387	55	55,219	58,101	26,573	.....	16,718	43,291	25,861
1905	75,834	25,661	—5,059	44,273	45,439	6,015	.....	14,377	20,392	10,461

— Impairment.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$5,500
Bank of Gurdon, $1,000; Pope Co., Fencing Dist., $4,833 (market value)	6,233
Collateral loans	38,287
Cash in office and bank	33,350
Agents' balances, not over 3 months due	4,912
Interest and rents accrued	1,169
Other assets	4,108
Total admitted assets	$93,559

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $500 resisted)	$2,811
Unearned premiums	39,038
Other liabilities	692
Total liabilities, except capital and surplus	$42,541
Capital paid up	50,000
Surplus over all liabilities	1,018
Total liabilities, capital and surplus	$93,559

MORTGAGE LOANS: These aggregate $5,500 and are secured by ice plant, Clarksville, Ark., valued at $5,000 and brick hotel, Jonesboro, Ark., valued at $5,000. There was $530 of interest past due on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Amount Loaned.
C. E. Adams	$1,000
C. H. Langford	4,000
A. L. Malone	387
D. J. Young	2,500
Clarksville Coal Co	5,000
Eureka Coal Co	15,000
J. A. Culbreath	400
J. C. Hill Merc. Co	5,000
Totals	$38,287

RISKS AND PREMIUMS: Fire risks in force December 31 $3,744,836; premiums thereon, $76,206.

BUSINESS SINCE ORGANIZATION: Premiums received $258,618; losses paid, $151,172; dividends declared, cash $10,000.

MISCELLANEOUS: This company began business April 4 1905, with a paid-up capital of $50,000. The company operate in Arkansas only.

DIRECTORS: C. H. Langford, A. M. McKennon, C. L. Pyle Jno. M. Davis, M. A. Lucas, T. E. May, W. F. Collier.

CITY INSURANCE COMPANY, Pittsburg, Pa.

President, Edward Kelly, Jr.; Secretary, Alfred S. Bishop. Organized, 1870.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$184,297	$18,698	$62,234	$17,178	$28,381	$4,644	$10,000	$14,174	$28,818	$6,529
1908	186,753	17,939	63,718	15,596	30,329	4,281	10,000	11,191	25,472	4,378
1907	184,139	18,755	62,665	17,352	29,308	5,027	10,000	13,243	28,270	5,203
1906	182,855	18,255	62,221	16,570	29,424	6,638	10,000	11,905	28,543	3,957
1905	184,908	18,347	58,518	16,766	31,786	5,191	10,000	15,244	30,435	8,239

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $27,068)	$34,568
Mortgage loans on real estate	124,185
Loan on Colonial Trust stock, Washington National Bank stock and Southern Traction Co bonds (market value $9,075)	7,850
Cash in office and bank	11,401
Agents' balances, not over 3 months due	2,223
Interest due and accrued	2,178
Accounts receivable	1,892
Total admitted assets	$184,297

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,405
Unearned premiums	18,698
Other liabilities	960
Total liabilities, except capital and surplus	$22,063
Capital paid up	100,000
Surplus over all liabilities	62,234
Total liabilities, capital and surplus	$184,297

RISKS AND PREMIUMS: Fire risks in force December 31, $3,679,331; premiums thereon, $36,535.

REAL ESTATE OWNED: There are 6 pieces of real estate (unincumbered), valued at $34,568, upon which the rents last year amounted to $624, and the taxes and expenses to $879.

MORTGAGE LOANS: The 43 loans, aggregating $124,185, are all upon Allegheny County real estate, valued at $329,182. The company holds $132,000 insurance on the buildings. On December 31, last, the past due interest amounted to $475.

DIRECTORS: Edward Kelly, Jr., Alfred S. Bishop, A. V. D. Watterson, J. D. Callery, E. M. Bigelow, W. H. Keech, Richard Pollard, Hugh Murphy, Edward Hogan, W. C. McEldowney, Charles L. Young, P. B. Reilly, Jr.

TERRITORY COVERED: Company operates only in Pa.

CITY OF NEW YORK INSURANCE COMPANY, New York, N. Y.

President, Major A. White; Secretary, J. Carroll French. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,434,223	$330,211	$545,746	$389,455	a$712,887	$182,274	$15,000	$164,514	$361,788	$163,843
1908	757,832	279,256	213,293	326,962	355,015	208,800	.....	144,401	353,201	236,430
1907	642,755	254,231	157,704	299,482	324,528	138,501	.....	127,371	265,872	131,225
1906	697,707	212,062	248,090	317,835	346,778	86,906	.....	132,837	219,743	96,935
1905	611,903	100,543	295,602	184,533	a494,724	15,550	.....	72,876	88,426	25,354

a Includes $300,000 surplus paid in in 1905, and $300,000 in 1909.

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$689,475
Cash in office and bank	639,981
Agents' balances, not over 3 months due	95,231
Interest accrued	3,146
Due for reinsurance on losses paid	6,390
Total admitted assets	$1,434,223

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,750 resisted)	$31,974
Unearned premiums	330,211
Dividends unpaid	5,000
Other liabilities	21,292
Total liabilities, except capital and surplus	$388,477
Capital paid-up	500,000
Surplus over all liabilities	545,746
Total liabilities, capital and surplus	$1,434,223

RISKS AND PREMIUMS: Fire risks in force, December 31, $61,968,528; premiums thereon, $621,428.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,494,918; losses paid, $522,161; dividends declared, cash, $20,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
State of N.Y.Sts.C. Imp. Loan, 1959, 3%	$200,000	$206,000
N. Y. Cy., 1954, 3½%	25,000	22,250
A. T. & S. F. Ry., 5%, 1909	10,000	12,200
So. Pac. Ry., 4%, 1929	10,000	10,500
Stocks.		
Balt. & O. Ry. Co., com	40,000	47,200
Chi., Mil. & St. Paul Ry. Co., com	10,000	15,800
Del & Hudson Co	10,000	18,400
Erie Ry. Co., 1st p	30,000	15,000
Gt. No. Ry. Co., p	30,000	42,900
Gt. No. Ry., Iron Ore. Temp., ctfs	10,000	8,100
Louisville & Nashville Ry. Co	20,000	31,600
Manhattan Ry. Co	10,000	13,800
No. Pac. Ry. Co	50,000	72,500
Pa. R.R	22,500	30,825
Union Pac. Ry. Co., com	10,000	20,400
Ch. Gas Co	45,000	72,000
Mutual La. & Wm. St. Co	50,000	50,000
Totals (book value, $679,462)	$582,500	$689,475

MISCELLANEOUS: Company commenced business with a paid in surplus of $300,000.; capital increased in 1909 from $200,000 to $500,000 and $300,000 added to surplus.

DIRECTORS: Edward Ashforth, Leopold S. Bache, Daniel Birdsall, J. Romaine Brown, E. C. Cammann, Wm. H. Cheesebrough, Wm. P. Dixon, Robert E. Dowling, Charles Jerome Edwards, J. Carroll French, Wm. M. V. Hoffman, J. Edgar Leaycraft, Alfred E. Marling, Frederick G. Potter, Leo. Schlesinger, Major A. White, Frederick Winant, A. P. W. Kinnan, A. H. Wray, Frederick H. Ecker, Silas Wodell, Wm. G. Ver Planck.

FIELD MEN AND TERRITORY COVERED: William L. Deming, Boston, Mass., special agent for New England States; Henry H. Noble, special agent, Chicago, Ill., for Mich., Ill. and Ind.; W. E. Main, Madison, Wis., State agent for Wis.; H. L. Maury, special agent for Ky., W. Va., and O.; E. E. Blake, Syracuse, N. Y., special agent for N. J., N. Y. and Pa.; Fredk. Rutledge, Asheville, N. C., State agent for N. C.; G. B. Lamping & Co., Seattle, Wash., State agents for Wash. and Idaho; B. K. Clapp, Columbus, Ga., special agent for Ga., Fla., and Ala.; Gross R. Scruggs & Co., Dallas, Tex., managers for Tex., Ark., Okla. and La.; John B. Cooney, agency superintendent, home office. The company operates in Ala., Ark., Colo., Conn., D. C., Fla., Ga., Idaho, Ill., Ind., Ia., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., O., Okla., Pa., R. I., Tex., Wash., W. Va. and Wis.

COLONIAL ASSURANCE COMPANY OF THE CITY OF NEW YORK, New York, N. Y.

President, Leo H. Wise; Secretary and Manager, E. E. Hall. Organized, 1896.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$334,955	$33,485	$94,087	$61,160	$73,895	$18,527	.....	$30,183	$48,710	$7,60
1908	310,753	41,067	51,413	88,879	103,674	118,446	$14,000	91,198	*223,644	72,69
1907	756,020	379,821	50,503	630,911	656,532	408,154	14,000	257,332	679,486	421,51
1906	773,406	376,098	86,180	620,136	643,519	311,392	12,000	247,836	571,228	336,17
1905	685,479	277,804	130,255	542,129	559,938	259,211	10,000	184,772	453,983	266,44

* Excluding $285,499 paid Westchester Fire on reinsurance contract.

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$298,000
Cash in office and bank	29,222
Agents' balances, not over 3 months due	6,167
Interest accrued	1,566
Total admitted assets	$334,955

LIABILITIES, DECEMBER 31, 1909.

Net losses unpain (including $3,810 resisted)	$4,72
Unearned premiums	33,48
Other liabilities	2,65
Total liabilities, except capital and surplus	$40,86
Capital paid up	200,00
Surplus over all liabilities	94,08
Total liabilities, capital and surplus	$334,95

RISKS AND PREMIUMS: Fire risks in force December 31, $8,361,990; premiums thereon, $56,423.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,870,962; losses paid, $3,243,409; dividends declared, cash, $94,000.

BONDS OWNED:	Par Value.	Market Value.
U. S. Gov. Phil. bs., 1934, 4%	$125,000	$130,000
U. S. Gov. Phil. bs., 1935, 4%	100,000	108,000
N. Y. City, corp. stk., 1959, 4%	60,000	60,000
Totals (book value, $303,525)	$285,000	$298,000

MISCELLANEOUS: Capital increased from $200,000 to $400,000 in 1900, upon merger with Washington; reduced in 1900 to $200,000. The company reinsured its outstanding risks i 1908 in the Westchester Fire and continued writing busines confining its operations exclusively to properties equipped wit approved systems of automatic sprinklers. Conflagration losse Baltimore, 1904, $30,000; San Francisco, 1906, $19,148, net.

DIRECTORS: Leo. H. Wise, George C. Clarke, Thomas D mond, David S. Walton, Charles J. Follmer, Peter Reid, Ott M. Eidlitz, L. Laflin Kellogg, Stephen S. Palmer, Chas. Hoffman Jr., Edward H. Wise, Chas. A. Trowbridge, John S. Sutphen, Ed ward E. Hall.

FIELD MEN AND TERRITORY COVERED: C. B. G Gaillard, superintendent of agencies. Special agents: H. E Clutts, home office for New England States; Patrick A. Cosgrov home office, for Middle States. The company operates in Ill Mass., Minn., Mo., N. J., N. Y., Pa. and Wis.

COLUMBIA FIRE INSURANCE COMPANY, Athens, Ga.

President, J. Y. Carithers; Secretary, W. D. Deane. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$131,872	$8,565	$19,794	$13,909	$19,112	$723	.....	*$19,877	$20,600	$4,12

* Includes $10,000 organization expenses.

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$101,565
Collateral loans	7,250
Cash in office and bank	14,288
Agents' balances, not over 3 months due	5,857
Interest accrued	2,912
Total admitted assets	$131,872

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,40
Unearned premiums	8,56
Other liabilities	11
Total liabilities, except capital and surplus	$12,07
Capital paid up	100,00
Surplus over all liabilities	19,79
Total liabilities, capital and surplus	$131,87

RISKS AND PREMIUMS: Fire risks in force December 31, $7,988,740; premiums thereon, $15,382.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned
30 shares Athens El. Ry. 6% stk	$3,000	$2,500
12 shares Son Mfg. Co. 6% p. stk	1,200	750
Deed to lot and 30 shrs. Athens Hotel	7,000	4,000
Totals	$11,200	$7,250

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Lyons, Ga., 1928, 5%	$20,000	$20,000
Winder, Ga., 1937, 5%	3,000	3,000
Pavo, Ga., 1915-21, 5%	7,000	7,000
Nichols, Ga., 1938, 5%	10,000	10,000
Ashburn, Ga., 1920-23, 5%	10,000	10,000
Rutledge, Ga., 1928-32, 5%	10,000	10,000
Canton, Ga., 1917, 5%	3,500	3,500
Blue Ridge, Ga., 1937, 5%	10,000	10,000

BONDS AND STOCKS OWNED.—Cont.	Par Value.	Mark Valu
BONDS.—Cont.		
Atlanta, Ga., 1911, 5%	$2,000	$2,0
Sparks, Ga., 1938, 6%	5,000	5,5
Athens, Ga., 1933, 4%	3,000	3,0
Athens, Ga., 1929, 4%	10,000	10,0
Atlanta, 1933, 4%	7,000	7,0
STOCKS.		
Athens Hotel Co., p. stk	400	4
Totals	$100,900	$101,56

MISCELLANEOUS: This company was organized early 1909 and was licensed to transact business in Ga. in April. has a paid-up capital of $100,000 and a cash surplus of $7,3

DIRECTORS: J. Y. Carithers, W. T. Bryan, A. H. O'Farre Geo. T. Hodgson, J. C. McKinney, T. J. Scott, F. C. Schackelfor Chas. N. Hodgson, L. G. Hardeman, John R. Wilkinson, W. Kincaid, J. T. Johnson, J. P. Gholston, J. W. Oglesby, L. Benton, D. W. Meadow, J. T. Pittard.

COLUMBIA INSURANCE COMPANY, Jersey City, N. J.¶

President, G. F. Crane; Vice-President, Franz Hermann; Secretary, C. E. Dean. Organized, 1901.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$703,384	$141,807	$152,167	$242,068	$265,507	$110,766	.....	$90,811	$201,577	$105,834
1908	638,234	123,763	100,629	197,303	219,691	109,502	$14,000	72,594	196,096	95,216
1907	607,481	114,217	70,135	199,465	220,120	108,337	.....	72,780	181,117	97,938
1906	582,418	108,091	36,865	209,942	279,392	82,818	.....	131,109	213,927	101,777
1905	540,206	77,916	9,366	106,458	126,853	66,722	.....	22,511	89,233	74,838

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$594,865
Cash in office and bank	69,888
Agents' balances, not over 3 months due	31,963
Interest accrued	6,668
Total admitted assets	$703,384

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,105 resisted)	$3,910
Unearned premiums	141,807
Other liabilities	5,500
Total liabilities, except capital and surplus	$151,217
Capital paid up	400,000
Surplus over all liabilities	152,167
Total liabilities, capital and surplus	$703,384

RISKS AND PREMIUMS. Marine and inland risks in force, December 31, $30,058,421; premiums thereon, $280,935.

BUSINESS SINCE ORGANIZATION. Premiums received, $1,840,368; losses paid, $924,589; dividends declared, cash, $14,000.

BONDS OWNED:	Par Value.	Market Value.
Binghamton, Cy. of—Ex. st. 1937, 3½%.	$50,000	$46,000
Buffalo, Cy. of—Com. sc., 1917-22, 3½%.	60,000	58,800
Jersey Cy., Cy. of—Assts. Loan, 1916, 5%	100,000	106,000
N. Y., Cy. of—Dock Ferries, 1940, 3½%.	6,000	5,460
N. Y., Cy. of—Hall of Records, 1940, 3½%	2,000	1,820
N. Y. Cy. of—Public Library, 1942, 3½%	104,500	95,095
N. Y. Cy. of—San Proc., 1920, 3½%.....	50,000	48,000
N. Y., Cy. of—San Proc., 1920, 3½%....	12,500	12,000
State of Ga., 1915, 4½%.....	10,000	10,500
C. R. R. of N. J., 1987, 5%.....	1,000	1,250
Chi. & N.W., g., 1987, 3½%.....	14,000	12,600
Lehigh Val. R. R., 1940, 4½%.....	10,000	10,700
Nat. R. R. of Mexico, 1926, 4½%.....	12,000	12,240
N. Y. Central, r., 1997, 3½%.....	10,000	9,100
No. Pac. R. R., 1997, 4%.....	25,000	25,750
No. Pac. & Gt. No. C.B. & Q., col., 1921, 4%.	35,000	33,950
Ore. Short Line, r., 1929, 4%.....	25,000	23,750
St. Louis, Iron Mtn. S. R., 1st, 1933, 4%	20,000	17,600
N. Y., N. H. & H. R.R., 1956, 4%.....	30,000	28,500
Am. Dock & Imp. 1st. 1921, 5%.....	15,000	16,350
Prov. of Ont. Deb., 1926, 3½%.....	10,000	9,700
BONDS OWNED.—*Cont.*	Par Value.	Market Value.
Toronto Local Imp. Deb., 1916, 3½%....	$10,000	$9,700
Totals (book value, $632,275).....	$612,000	$594,865

MISCELLANEOUS: Company began business with $50,000 surplus; in 1902 $30,000 additional surplus was paid in, and in 1906, $50,000 additional was paid in. Capital increased in 1902 from $250,000 to $400,000. The Union Marine Ins. Co. of Liverpool, owns $399,300 of the stock of this company. Conflagration losses: Baltimore, 1904, $3,734; San Francisco, 1906, $7,273, (net). Value of deposit in Ont., Can., $29,400.

DIRECTORS: Geo. F. Crane, F. Herrmann, Geo. D. Halloek, Fredk. T. Busk, Lawrence Kneeland, Wade Robinson, C. E. Dean.

FIELD MEN AND TERRITORY COVERED: General agents: G. L. & K. J. Gross, Providence, R. I.; Field & Cowles, Boston, Mass.; H. C. Knight, Philadelphia, Pa.; E. P. Lenehan, Cleveland, O., Geo. W. Neare, Gibbs & Co., Cincinnati, O.; Orr & Wall, Chicago, Ill.; A. G. Hancock, Baltimore, Md.; W. T. Torry, Houston, Tex., Geo. W. McMurrich, Toronto, Can.; Geo. H. Smith & Hicks, New York City; Woodward & Williamson, Jersey City; Drennon Schafer & Co., Kansas City, Mo.; Egbert F. Ashley, Rochester, N. Y. The company operates in Ala., Ark., Conn., Del., D. C., Ga., Ill., Ind., Ia., Kan., Ky., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. D., O., Pa., R. I., S. D., Tenn., Tex., Vt., W. Va. and Wis.

¶ Transacts marine insurance only.

COLUMBIA INSURANCE COMPANY, Dayton, O.

President, E. M. Thresher; Secretary, O. I. Gunckel. Organized, 1881.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$668,160	$118,608	$394,373	$107,215	$133,332	$43,440	$15,000	$44,644	$103,084	$41,616
1908	644,828	119,659	368,734	113,121	137,796	42,613	15,000	46,535	104,148	44,399
1907	623,090	117,971	350,719	111,809	136,022	31,174	15,000	45,735	91,909	32,333
1906	599,600	115,273	331,086	109,036	149,740	33,038	15,000	43,017	91,055	29,589
1905	556,412	113,615	285,108	107,387	126,138	30,475	15,000	41,050	86,525	30,119

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$19,300
Bonds and stocks owned (market value)	618,825
Collateral loans	8,200
Cash in office and bank	9,065
Agents' balances, not over 3 months due	12,265
Interest and rents accrued	505
Total admitted assets	$668,160

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,450 resisted)	$4,362
Unearned premiums	118,608
Accrued taxes	817
Total liabilities, except capital and surplus	$123,787
Capital paid up	150,000
Surplus over all liabilities	394,373
Total liabilities, capital and surplus	$668,160

RISKS AND PREMIUMS. Fire risks in force, December 31, $21,859,897; premiums thereon, $233,182.

BUSINESS SINCE ORGANIZATION. Premiums received, $2,459,616; losses paid, $974,232; dividends declared, cash, $342,000

MORTGAGE LOANS: There are 6 mortgage loans, aggregating $19,300 on property, located in City of Dayton, O., valued at nearly three times the amount loaned thereon. The mortgages are all first liens; there is no interest past due and the company holds $9,000 of insurance on the buildings.

DIRECTORS: E. M. Thresher, O. I. Gunckel, Sam'l W. Davies, Pierce D. Schenck, Albert Thresher, F. P. Beaver, J. D. Whitmore.

FIELD MEN AND TERRITORY COVERED: Robt. L. Monk, Dayton, special agt. The company operates in O., Mich. and W. Va.

BONDS AND STOCKS OWNED:

Bonds.	Market Value.	Stocks.	Market Value.
U. S.....	$57,500	Nat. Bk.....	129,450
Dayton, O.....	50,000	Cy. Ry., Dayton, O.	$36,375
Columbus, O.....	50,000	D. & M. R. R. p..	27,750
Cleveland, O.....	50,000	D. & M. R. R., c..	4,000
Cincinnati, O.....	80,000	Little Miami R. R.	10,000
Montgomery Co....	20,000	Cleve. and Pitts. R.	26,250
Toledo, O.....	50,000	Columbus X. R. R.	10,000
		Dayton Gas Lt. & C.	17,500
Total.....			$618,825

COLUMBIA FIRE INSURANCE COMPANY, Omaha, Neb.

President, D. E. Thompson; Secretary and Treasurer, C. D. Mullen; Assistant Secretary, C. O. Talmage. Organized, 1900

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,284,724	$861,860	$191,413	$732,339	$776,426	$254,800	$12,000	$302,005	$568,805	$254,77
1908	1,082,633	698,801	152,938	621,707	657,188	222,072	12,000	253,644	487,716	222,05
1907	910,397	565,102	127,024	518,987	544,274	164,819	12,000	210,967	387,786	163,56
1906	756,028	437,281	100,107	432,617	454,241	122,209	10,000	175,019	307,228	124,99
1905	610,968	335,584	61,739	344,117	362,999	104,703	10,000	138,789	253,492	107,84

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$796,325
Bonds and warrants owned (market value)	196,877
Cash in office and bank	92,611
Agents' balances, not over 3 months due	47,228
Interest and rents accrued	21,997
Bills receivable	156,686
Total admitted assets	$1,284,724

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$9,55
Unearned premiums	861,86
Accrued expense	1,31
Reserve for taxes	8,00
Other liabilities	12,58
Total liabilities, except capital and surplus	$893,31
Capital paid up	200,00
Surplus over all liabilities	191,41
Total liabilities, capital and surplus	$1,284,72

RISKS AND PREMIUMS: Fire risks in froce December 31, $161,372,022; premiums thereon, $2,004,651.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,361,210; losses paid, $1,001,696; dividends declared, cash, $86,000.

MORTGAGE LOANS: There are 240 mortgage loans, aggregating $796,325, protected by improved real estate in Neb., S. D., Kan., N. D. and Ia., worth nearly four times the amount loaned thereon, all being first liens, and on none of which is the interest past due. The company holds policies covering the buildings aggregating $82,083.

BONDS AND WARRANTS OWNED:

Bonds.	Par Value.
Adams County, Neb., sc. dis., No. 80	$1,150
Boyd County, Neb., sc. dis., No. 36	5,000
Cass County, Neb., sc. dis., Greenwood	2,900
Cedar County, Neb., sc. dis., No. 54 Laurel	5,000
Custer County, Neb., sc. dis., No. 169	8,800
Douglas County, Neb., sc. dis., Omaha	10,000
Hall County, Neb., sc. dis., Grand Island	5,000
Madison County, Neb., sc. dis., Norfolk	4,000
Red Willow County, Neb., sc. dis., McCook	5,000
Red Willow County, Neb., sc. dis., No. 28, Danbury	3,200
Scotts Bluff County, Neb., sc. dis., No. 32	6,000
Atchison, Kan., sc. dis	5,000
Hutchinson, Kan., sc. dis	5,000
Topeka, Kan., sc. dis	6,000
Council Bluff, Ia., sc. dis	2,000
Lyons County, Ia., sc. dis., Allison Twp	8,000
Redfield, Ia., sc. dis	4,500
Waterloo, Ia., sc. dis	5,000
Armour, So. Dak. sc. dis	5,000
Shawnee, Okla. sc. dis	3,000
Tulsa, Okla. sc. dis	5,000
Fargo, No. Dak. sc. dis	7,000
Falls City, Neb. wat	12,500
Holdrege, Neb., wat	9,000
Laurel, Neb., wat	3,200
Lincoln, Neb., wat	26,600
Omaha, Neb., sr	5,000
Plainview, Neb., wat	4,200
Trenton, Neb., wat	2,000
Parson, Kan., R. R. aid	2,500

BONDS AND WARRANTS OWNED.—*Cont.*

	Par Valu
Wichita, Kan., r	$5,0
Des Moines, Ia., f	5,0
State of Oklahoma	5,0
WARRANTS.	
Cy. of Friend, Neb	2,5
Cy. of Fullerton, Neb	
Sc. dists. of Neb	1,21
Sc. dists. of Kan	2
Sc. dists. of Okla	1,1
Sc. dists. of No. Dakota	
Total (Market value $196,877)	$19

DIRECTORS: D. E. Thompson, G. M. Murphey, J. T. Bressle J. A. Sunderland, C. E. Yost, H. A. Wiggenhorn, J. H. Miles, E. Bohanan, C. D. Mullen.

FIELD MEN AND TERRITORY COVERED: E. G. Bohana State agent and adjuster, Lincoln, Neb.; A. J. Murriah, assista State agent, Hastings, Neb.; C. E. Conrad, special agent, Hasting Neb.; F. A. Higgins, special agent, Hastings, Neb.; E. B. Nich son, special agent Omaha, Neb.; C. B. Roberts, special age Omaha, Neb.; Simeon Baker, special agent, Hastings, Neb.; T. Banning, special agent, Mason Cy., Neb.; Alden Ely, spec agent, McCook, Neb.; Dan Meets, special agent, McLean, Ne J. A. Selby, special agent, Hastings, Neb.; A. T. Seybolt, spec agent, Lincoln, Neb.; J. M. Hollingsworth, special agent, Ca bridge, Neb.; W. B. Ball, special agent, Kearney, Neb.; O. Doling, special agent, Lincoln, Neb.; R. G. Rohrke, special age Hoskins, Neb.; A. H. Brown, special agent, Hastings, Ne C. F. Whitcomb, special agent, Hastings, Neb.; Frank Har State agent and adjuster, Bismarck, N. D.; Geo. L. Iles, St agent and adjuster, Sioux Falls, S. D.; M. L. Shade, special age Mitchell, S. D.; D. M. Thomas, special agent, Groton, S. C. H. Searle, State agent and adjuster, Topeka, Kan.; A. A. Sear assistant State agent, Topeka, Kan.; August Wuester, spec agent, Clyde, Kan.; J. F. Weible, State agent and adjuster, Moines, Ia.; Jno. Lieuwen, special agent, Belmond, Ia.; G W. Cain, special agent, Des Moines, Ia.; J. W. Ellison, spec agent, Des Moines, Ia.; H. A. Mondt, special agent, Boo Ia.; J. E. Schooly, special agent, Emmettsburg, Ia.; J. H. McN State agent and adjuster, Oklahoma Cy., Okla.; L. B. Lancas special agent, Oklahoma Cy., Okla. The company operates in Kan., Neb., N. D., Okla. and S. D.

COMMERCE INSURANCE COMPANY, Albany, N. Y.

President, E. D. Jenison; Vice-President, Frank Van Benthuysen; Secretary, A. J. Hinman; Assistant Secretary, A. Van Al Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losse Incurr
1909	$669,637	$214,901	$230,397	$265,447	$290,426	$106,511	$20,000	$105,601	$232,112	$105
1908	604,811	204,757	180,370	256,186	275,053	157,304	20,000	102,192	279,496	14
1907	593,320	205,931	166,658	276,486	297,645	126,624	20,000	107,978	254,602	12
1906	576,895	179,960	180,223	252,471	271,79	90,741	16,000	97,140	203,881	94
1905	512,015	149,915	149,212	213,452	232,25	102,384	16,000	83,578	201,962	94

COMMERCE INSURANCE COMPANY, Albany, N. Y.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$70,000
Mortgage loans on real estate	29,100
Bonds and stocks owned (market value)	502,271
Cash in office and bank	32,542
Agents' balances, not over 3 months due	32,090
Interest and rents accrued	3,634
Total admitted assets	$669,637

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $3,253 resisted)	$16,514
Unearned premiums	214,901
Other liabilities	7,825
Total liabilities, except capital and surplus	$239,240
Capital paid up	200,000
Surplus over all liabilities	230,397
Total liabilities, capital and surplus	$669,637

RISKS AND PREMIUMS. Fire risks in force, December 31, $42,157,545; premiums thereon, $413,268.

BUSINESS SINCE ORGANIZATION. Premiums received, $7,324,446; losses paid, $4,663,820; dividends declared, cash, $1,078,000.

REAL ESTATE OWNED: The chief items are the buildings and lots at 53, 55 and 57 State st., Albany, a portion of which is used by the company as its head office. 53 and 55 is a 5-story white stone front brick building in front and 4-story brick in rear. 57 is a 4-story brown stone front brick building, with brick additions. The whole is carried at its book value ($70,000), although claimed to be worth $100,240.

MORTGAGE LOANS: There are 9 loans, all of which (aggregating $29,100) are upon Albany properties, and seem well secured by properties valued at $90,300. There was no interest overdue on December 31 last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Albany, N. Y., P. O., r., 3½%	$11,500	$11,270
Albany, N. Y., pub. imp., 3½%	7,500	7,275
Albany, N. Y., pub. imp., 3½	19,725	19,528
Albany, N. Y., st. imp., 4%	20,000	20,200
Albany, N. Y., st. imp., 3½%	3,075	3,075
Albany, N. Y., imp. wat. supply, 4%	10,000	10,200
Albany, N. Y., imp. wat. supply, 4%	15,000	15,250
Albany, N. Y., Co., 3½%	10,000	9,600
Albany, N. Y., Co. highway imp., 4%	9,000	9,000
Cy. of Seattle, Wash., C. R. W. c., 5%	10,000	10,100
N. Y. Cy., g. reg., 3½%	144,250	134,165
N. Y. Cy., g. reg., 4%	30,000	29,000
Buffalo & Susquehanna Ry. Co., reg., 4½%	10,000	7,500
Central Pac. Ry. Co., c., 4%	10,000	9,200
Interboro R. T. Co., g. m., c. 5%	10,000	10,400
N. Y., Ontario & Western R.R., 4%	9,000	8,460
Schenectady Ry. Co., cs. g. m. c., 4½%	10,000	9,900
United Traction, cs. g. m. c., 4½%	10,000	10,100
United Traction, g. d. c., 4½%	15,000	15,000
Albany, N. Y., Board of Und'rs, 6%	1,000	1,000

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.	Par Value.	Market Value.
Delaware & Hudson R.R.	$10,000	$18,500
Pennsylvania R.R. Co.	12,500	17,125
Rome, Watertown & Ogdens. R.R. Co.	10,000	12,600
1st Nat. Bk. of Albany	10,000	16,500
Nat. Bk. of Cohoes	5,000	10,250
Nat. Commercial Bk. of Albany	5,000	20,250
Gn. Ad. Bureau of N. Y. Cy	400	400
Kings Co. El. Lt. and Pow. Co	16,000	20,800
Municipal Gas Co. of Albany, N. Y	5,000	13,650
Underwriters' Salvage Co. of N. Y. Cy	500	625
Underwriters' Salvage Co. of Chi	500	500
Western Ad. & Insp. Co., Chicago, Ill.	100	100
Western Union Tg. Co., Chicago, Ill.	26,600	20,748
Totals (book value, $497,267)	$366,650	$502,271

MISCELLANEOUS: After Chicago conflagration capital was reduced from $400,000 to $100,000 and shares from $100 to $25; then an additional of $100,000 was paid in in cash to bring capital to $200,000. The company lost $400,000 in the Chicago conflagration of 1871; $26,000 at Lynn, in 1889; and $70,000 at Boston, in 1872.

DIRECTORS: Orlando H. Davenport, Horace B. Silliman, Matthew J. Wallace, Simon W. Rosendale, James Milwain, William Platt Adams, E. Darwin Jenison, Frank Van Benthuysen, William J. Nellis, Harry H. Bender, Allan Gilmour, Morris L. Ryder, John J. Gallogly, James B. McEwan, Chas. Gibson, Frederick A. Mead.

FIELD MEN AND TERRITORY COVERED: C. Royden Whitehead, Newtonville, Mass., special agent for New England. Alex G. Rose, State agent for Wis.; Horner & Ladley, dis. managers for W. Pa. The company operates in Conn., Ill., Ind., Ia., Ky., La., Me., Mass., Mich., Minn., Mo., N. J., N. Y., O., Pa., R. I. and Wis.

COMMERCIAL FIRE INSURANCE COMPANY, Washington, D. C.

President, W. S. Hoge; Secretary, Paul F. Grove. Organized, 1890.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$150,171	$14,335	$35,579	$10,653	$18,757	$6,150	$6,000	$8,406	$20,556	$6,157
1908	151,994	15,867	36,301	11,357	19,647	2,706	6,000	9,032	17,738	2,700
1907	149,850	14,651	34,970	12,323	19,943	2,994	6,000	9,773	18,767	2,889
1906	147,825	16,703	30,874	14,998	25,564	3,452	6,000	12,928	22,380	2,158
1905	144,872	15,927	28,945	19,338	29,095	5,886	6,000	14,085	25,971	5,886

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$25,000
Mortgage loans on real estate	116,975
Cash in office and bank	5,774
Agents' balances, not over 3 months due	763
Interest and rents accrued	1,659
Total admitted assets	$150,171

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$14,335
Other liabilities	257
Total liabilities, except capital and surplus	$14,592
Capital paid up	100,000
Surplus over all liabilities	35,579
Total liabilities, capital and surplus	$150,171

RISKS AND PREMIUMS: Fire risks in force December 31, $4,182,589; premiums thereon, $29,236.

LOSSES PAID SINCE ORGANIZATION: $119,029; dividends declared, cash, $72,000.

REAL ESTATE OWNED: Comprises the company's home office building, 525 Eleventh st., Washington, D. C., carried at book value. The gross rental last year was $1,734, and the taxes and expenses, $223.

MORTGAGE LOANS: There are 52 loans aggregating $116,975; protected by improved real estate in the city of Washington, valued at $185,848. There was $60 interest past due on Dec. 31, last. Company holds $109,040 of insurance on the buildings.

MISCELLANEOUS: The company is licensed only in the District of Columbia. Conflagration loss: Baltimore, 1904, $2,250.

DIRECTORS: W. E. Abbott, Job Barnard, L. Behrens, J. A. Berberich, Wm. K. Ellis, Robert N. Harper, W. S. Hoge, Maurice Otterback, Leon Tobriner, F. T. Rawlings, F. A. Blundon, James M. Hoge, Charles Jacobson, Edward Mathews.

COMMERCIAL FIRE INSURANCE COMPANY, Des Moines, Ia.

President, H. R. Howell; Secretary, P. J. Clancy. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$109,494	$75,576	$7,906	$66,130	$70,321	$29,575	$1,500	$24,205	$55,280	$27,705
1908	93,980	58,416	7,828	100,148	102,045	20,627	750	39,699	61,076	22,503
1907	52,368	23,834	2,871	59,928	60 606	6,025	750	26,745	33 520	6,688

Assets, December 31, 1909.

Mortgage loans on real estate	$68,400
Cash in office and bank	10,522
Agents' balances, not over 3 months due	4,119
Interest and rents accrued	1,568
Premium notes	24,885
Total admitted assets	$109,494

Liabilities, December 31, 1909.

Net losses unpaid	$669
Unearned premiums	75,576
Other liabilities	343
Total liabilities, except capital and surplus	$76,588
Capital paid up	25,000
Surplus over all liabilities	7,906
Total liabilities, capital and surplus	$109,494

RISKS AND PREMIUMS: Fire risks in force December 31, $9,562,495; premiums thereon, $188,940.

BUSINESS SINCE ORGANIZATION: Premiums received, $226,206: losses paid, $56,227; dividends declared, cash, $3,000.

MORTGAGE LOANS: There are 25 loans aggregating $68,400, secured by improved Ia. real estate, valued at $239,332. There was no interest past due on December 31, last. Company holds $5,500 of insurance on mortgaged buildings.

MISCELLANEOUS: This company completed organizatio in May, 1907, and in the same month was licensed to transac business in Ia., with a paid-up capital of $25,000. Company increased its paid-up capital to $50,000 February 20, 1910, leavin $50,000 stk. notes certified and secured. Company operate only in Ia. with C. J. Noe as special agent.

DIRECTORS: H. R. Howell, W. D. Skinner, Geo. A. Howell C. E. Fleisbach, James Cunningham, W. V. Willcox, R. S. Howell H. K. Miller, P. J. Clancy.

COMMERCIAL UNION FIRE INSURANCE COMPANY, New York, N. Y.

President, A. H. Wray; Vice-President and Secretary, Chas. J. Holman. Organized, 1890.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$792,796	$279,498	$215,924	$345,235	$371,554	$128,505	$20,000	$101,064	$249,569	$119,25
1908	674,690	235,515	150,700	283,886	304,757	175,173	14,225	91,532	280,930	149,97
1907	623,886	224,345	86,551	295,324	313,275	116,173	14,000	86,201	216,374	124,17
1906	568,253	197,519	80,879	288,055	307,847	186,838	14,000	81,762	282,600	223,73
1905	559,256	169,384	130,124	251,023	262,585	112,169	10,000	72,834	195,003	113,16

Assets, December 31, 1909.

Bonds and stocks owned (market value)	$680,160
Cash in office and bank	15,679
Agents' balances, not over 3 months due	91,835
Interest accrued	5,122
Total admitted assets	$792,796

Liabilities, December 31, 1909.

Net losses unpaid (including $21,596 resisted)	$36,78
Unearned premiums	279,49
Reserve for contingedcies	30,00
Other liabilities	30,58
Total liabilities, except capital and surplus	$376,87
Capital paid up	200,00
Surplus over all liabilities	215,92
Total liabilities, capital and surplus	$792,79

RISKS AND PREMIUMS: Fire risks in force, December 31, $45,861,223; premiums thereon, $520,939.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,757,746; losses paid, $1,403,066; dividends declared, cash, $161,225.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S., reg., 1925, 4%	$20,000	$23,000
N. Y. Cy., rev., reg., 1910, 6%	25,000	25,250
N. Y. Cy. wat. loan. reg., 1915, 3½%	13,000	12,740
N. Y. Cy., reg., 1952, 3½%	100,000	90,000
N. Y. Cy., reg., 1953, 3½%	25,000	22,500
N. Y. Cy., reg., 1954, 3½%	50,000	45,000
N. Y. Cy., reg., 1956, 4%	150,000	150,000
A., T. & Santa Fe R. R., reg., 1995, 4%	10,000	10,000
B. & O. R.R. Co., 1 m.(s.w.div.),1925,3½%	20,000	18,000
Chic.,L.Shore & E.Ry., gr.1m.,1969,4½%	20,000	21,400
Interborough R. T. Co., 1952, 5%	25,000	26,000
Mo. Pac. Ry., 1st col. m., 1920, 5%	20,000	20,400
Minn. St P. & S. Ste. Marie Ry. Co., con. gr., 1938, 4%	20,000	19,800
St. L. Swn. Ry. Co., 1st m., 1989, 4%	40,000	37,200
So. Ry. Co., 1st cs. m., 1994, 5%	8,000	8,960
Union Pac. R. R. Co., cv., 1927, 4%	20,000	23,400
Mich. Lake Superior Pow. Co., 1949, 5%	10,000	1,300
W. Union Tg. Co., P. & R. E., m., N. Y., 1950, 4½%	25,000	24,250

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Mark Valu
Allegheny & W st. Ry. Co., gr.	$25,000	$36,5
Chi., Mil. & St. Paul R. R., p.	15,000	25,8
Manhattan Ry. Co., N. Y., gr.	20,000	28,2
Second Ave. R. R. Co., N. Y. gr.	12,700	2,0
So. Ry. Co., p.	10,000	7,5
Totals (book value, $701,800)	$683,700	$679,2

MISCELLANEOUS: This company is controlled by intere identified with the Commercial Union of London. The compa paid $25,898 on account of the Baltimore conflagration in 19 $4,916 at Rochester in 1904; at San Francisco, 1906, $115,1 net.

DIRECTORS: A. H. Wray, C. J. Holman, Wm. M. Balla Geo. S. Bowdoin, John T. Terry, John Claflin, H. C. Eddy, R. Bolt, Charles Williams, W. Bayard Cutting, R. J. Cross, Char Russell, Walter P. Bliss.

FIELD MEN AND TERRITORY COVERED: H. C. Ed Chicago, Ill., manager W. department; E. T. Niebling, San Fr cisco, general agent for Pac. coast; J. F. Edmonds, general ag No. W. department, Denver, Colo. The company operates Ark., Cal., Colo., Conn., Ill., Kan., Ky., La., Me., Mass., Mic Minn., Neb., N. H., N. J., N. Y., N. D., O., Pa., R. I., Tenn., Te Utah, Wash., W. Va. and Wis.

COMMONWEALTH INSURANCE COMPANY OF NEW YORK, New York, N. Y.

President, E. G. Richards; Vice-Presidents, J. F. Hastings, James F. Joseph; Secretary, Chas. E. Case. Organized, 1886

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,108,185	$522,293	$1,034,511	$672,789	$760,322	$213,433	$50,000	$258,984	$522,417	$217,138
1908	1,834,336	387,370	901,577	527,101	598,146	156,561	50,000	214,512	421,073	164,829
1907	1,475,926	283,355	663,727	375,618	445,552	175,469	50,000	153,858	379,327	151,320
1906	1,604,959	276,995	564,287	400,792	463,209	167,975	50,000	133,917	351,892	197,478
1905	1,442,975	251,457	504,977	376,068	449,843	148,836	45,000	126,109	319,945	152,640

Assets, December 31, 1909.

Mortgage loans on real estate	$343,200
Bonds and stocks owned (market value)	1,633,472
Cash in office and bank	35,699
Agents' balances, not over 3 months due	87,321
Interest accrued	8,493
Total admitted assets	$2,108,185

Liabilities, December 31, 1909.

Net losses unpaid (including $4,030 resisted)	$40,817
Unearned premiums	522,293
Other liabilities	10,564
Total liabilities, except capital and surplus	$573,674
Capital paid up	500,000
Surplus over all liabilities	1,034,511
Total liabilities, capital and surplus	$2,108,185

RISKS AND PREMIUMS: Fire risks in force, December 31, $103,062,877; premiums thereon, $931,896.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,315,261; losses paid, $3,001,946; dividends declared, cash, $871,008.

MORTGAGE LOANS: There are 23 loans, all on improved New York Cy. property. These range in amount from $8,500 to $28,000 each, and all appear to be well secured. There is no interest overdue, and the properties securing $343,200 of loans are estimated worth $566,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value
U. S. Gov't, issue of 1898, c., 1918, 3%	$2,000	$2,020
Cy. of N. Y., aqueduct, reg., 1920, 3½%	40,000	37,200
Cy. of N. Y., sc. house, reg., 1916, 3½%	30,000	28,500
Cy. of N. Y., wat. supply, reg., 1954, 3½%	170,000	151,300
Cent. Pac. Ry. Co., 1 r. m., g. reg., 1949, 4%	25,000	24,250
C., B. & Q. R.R. Co., Ill. Div. (5,000 c., 20,000 reg., 1949, 4%	25,000	25,000
Chi., Mil. & St. P. Ry. Co., reg., 1934, 4%	25,000	23,000
Delaware & Hudson Co., 1 & r., 1943, 4%	25,000	24,750
Manhattan Ry. Co., cs. m. (tax exempt), reg., 1990, 4%	25,000	24,250
Mo., Kan. & Texas Ry. Co., 1 m., g. c., 1990, 4%	3,000	2,940
N. Y. C. & H. R. R.R. Co., Lake Shore col., g. c., 1998, 3½%	30,000	24,000
N. Y., N. H. & H. R. R.R. Co., cv. d., reg., 1948, 6%	10,000	13,000
N. Y. Tl. Co., 1 m. g., s. f., 1939, 4½%	25,000	24,250
So. Pac. Co., 20-yr. cv. g., reg., 1929, 4%	50,000	51,500
St. Paul, Minneapolis & Manitoba Ry. Co., 1933, 4½%	25,000	26,500
Union Pac. R.R. Co., 1 and r. m., reg., 2008, 4%	25,000	24,000
Vandalia Ry. Co., cs. m., reg., 1957, 4%	25,000	24,250
Stocks.		
Atch., Top. & Santa Fe. Ry., p	80,000	81,600
Allegheny & Western Ry. Co., gr	12,500	17,500
Balt. & O. R. R., p	50,000	45,500
Brooklyn Cy. R. R. Co	10,000	19,000
Chi., Mil. & St. Paul Ry. Co., p	50,000	84,000
Chi. & Nwn. Ry. Co., com	30,000	48,000
Chi. & Nwn. Ry. Co., p	20,000	45,000
Chi., St. Paul Minn. & Omaha Ry. Co., p.	10,000	16,500
Gt. No. Ry., new p	20,000	27,200
Hock. Val. Ry. Co., p	50,000	45,000
Ill. Cent. R. R. Co	20,000	28,400
Kan. Cy., St. L. & Chi. R. R. Co., p	5,000	6,750
The Manhattan Ry. Co., N. Y	40,000	54,400

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Minn., St. Paul, Sault Ste. Marie, Ry. Co., leased lines, (Wis. Cent. Ry. Co., p.)	$50,000	$46,000
Mo., Kan. & Tex. Ry., p	20,000	14,400
N. Y. C. & H. R. R. R. Co	40,000	48,000
N. Y., N. H. & H. R. R. Co	22,000	34,320
N. Y., N. H. & H. R. R.R. Co., subscription to new stk. (25% paid)	8,000	4,100
Reading Co., 1st p	80,000	72,800
Rome, Watert'n & Ogd. R. R. Co	10,000	12,000
Union Pac. R. R. Co., p	60,000	61,200
Bk. of America	1,300	7,800
Corn Exchange Bk	10,500	34,125
German Amer. Bk	3,750	5,250
The Manhattan Co	850	2,805
Merchants' Nat. Bk	2,500	4,500
Nat. Bk. of Commerce	3,200	6,400
The Nat. Park Bk	2,500	11,500
N. Y. Produce Exchange Bk	5,000	8,250
N. Y. Tr. Co	2,500	16,250
Amer. Surety Co	8,750	18,812
Amer. Tl. & Cable Co	20,000	14,000
Amer. Tl. & Tg. Co	50,000	67,500
Cs. Gas Co., N. Y	50,000	75,000
The Pullman Co., Chicago, Ill	10,000	18,800
Western Ad. & Insp. Co., Chicago, Ill	100	100
Totals (book value, $1,564,332)	$1,418,450	$1,633,472

MISCELLANEOUS: Early in 1907 interests identified with the North British & Mercantile of London, purchased the control of this company. Capital increased in 1887 from $300,000 to $500,000. Conflagration losses: Baltimore, 1904, $45,000; San Francisco, 1906, $13,160.

DIRECTORS: M. M. Belding, B. Aymar Sands, Charles S. Bartow, George H. Macy, Robert E. Dowling, Chas. F. Hoffman, Bradish Johnson, Robert Goelet, G. Palen Snow, Benjamin Mordecai, E. G. Richards, J. F. Hastings, Lathrop Brown, Wm. Manice, Jas. F. Joseph.

FIELD MEN AND TERRITORY COVERED: O. M. Howland, special agent for Middle States; Arthur H. Bronson, special agent for Me., N. H., Vt., Mass., R. I. and Conn.; John Dreihs, special agent, Ill., Ia., Mo. and Neb.; H. L. Barnes, special agent for Wis. and Minn.; O. Unmack, special agent for Ore., Wash., Ida. and Mont. A. R. Thomasson, special agent for Ala.; Jas. S. Hereford, special agent for Tex. The company operates in Ala., Colo., Conn., D. C., Ida., Ill., Ind., Ia., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., O., Pa., R. I., Tex., Vt., Wash., W. Va. and Wis.

COMMONWEALTH FIRE INSURANCE COMPANY, Highland Park, Dallas, Tex.

President, I. Jalonick; Secretary, J. B. Adoue. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$500,028	$158,331	$86,111	$217,306	$251,346	$124,386	$23,000	$85,600	$232,986	$129,060
1908	483,024	150,131	85,175	207,384	237,738	110,630	27,000	84,043	215,373	113,407
1907	457,528	133,239	83,679	184,308	207,870	65,584	18,240	69,050	152,874	70,637
1906	399,225	84,857	73,189	136,947	153,137	57,253	15,869	50,389	123,511	54,429
1905	371,134	61,730	65,773	104,213	116,412	25,646	.....	37,151	62,797	31,977

1 Statement according to Texas standard.

COMMONWEALTH FIRE INSURANCE COMPANY, Highland Park, Dallas, Tex.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value)	$10,000
Mortgage loans on real estate	401,790
Cash in office and bank	45,521
Agents' balances, not over 3 months due	31,031
Interest accrued	11,679
Other assets	7
Total admitted assets	$500,028

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,250 resisted)	$19,886
Unearned premiums	158,331
Other liabilities	5,700
Total liabilities, except capital and surplus	$183,917
Capital paid up	230,000
Surplus over all liabilities	86,111
Total liabilities, capital and surplus	$500,028

RISKS AND PREMIUMS: Fire risks in force, December 31, $19,067,817; premiums thereon, $318,715.

BUSINESS SINCE ORGANIZATION: Premiums received, $927,515; losses paid, $395,627; dividends declared, cash, $77,809.

REAL ESTATE OWNED: Consists of 1-story brick office building and 1-story frame cottage at Gillon and Abbott sts., Highland Park, Dallas, in which this company owns a one-half interest.

MORTGAGE LOANS: There are 536 mortgage loans, aggregating $401,790, on improved city and farm property, valued at $1,320,950. The company holds policies covering the buildings amounting to $115,500. The largest loan is one of $5,117, and a large majority of them are under $1,000 each.

MISCELLANEOUS: Cash capital increased $94,933 in 1906, by payment of capital stock notes and in 1907 to $230,000 fully paid.

DIRECTORS: Alex. Sanger, D. M. Craddock, C. C. Slaughter, J. Moroney, J. B. Adoue, F. A. Piper, J. S. Heard, T. W. Griffiths, H. S. Keating, J. C. Duke, J. W. Allison, I. Jalonick, W. M. Alexander.

FIELD MEN AND TERRITORY COVERED: Whilden & Hancock, New York Cy., general agents for N. Y., N. J. and Pa.; H. M. Street, Meridian, Miss., general agent for Miss.; J. E. Anderson, San Francisco, Cal., general agent for Cal. and Wash.; H. G. Hoffman, Mt. Sterling, Ky., general agent for Ky.; E. Haueisin, San Antonio, Tex., special agent for So. Tex.; Wm. L. Stiles, San Antonio, Tex.; W. S. Leake, Fayetteville, Ark., special agent for Ark.; E. S. Kean, Jr., Dallas, Tex.; P. E. Wickes, Houston, Tex., special agents; R. W. Mayo, adjuster. The company operates in Ark., Cal., Ky., Miss., N. J., N. Y., Pa., Tex. Utah and Wash.

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE, Milwaukee, Wis.

President, Geo. Brumder; Secretary, Frank Damkoehler. Organized, 1870.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,546,820	$916,694	$161,522	$945,839	$1,002,995	$479,462	$24,000	$429,635	$933,097	$487,070
1908	1 487,621	903,456	124,168	939,725	997,690	519,192	24,000	423,975	967.167	514 101
1907	1,445,722	847,922	163,150	917,542	969,031	391,678	24,000	413,909	829,587	394,139
1906	1,308,490	770,911	106,065	845,875	c939,361	555,269	8,000	355,963	919,232	560,816
1905	1,193,134	693,535	194,845	757,099	799,843	360,846	12,000	341,089	713,935	354,178

c Includes $50,000 premium on new stock.

Assets, December 31, 1909.	
Real estate owned (book value)	$7,000
Mortgage loans on real estate	697,575
Bonds owned (market value)	529,492
Cash in office and bank	70,445
Agents' balances, not over 3 months due	218,639
Interest accrued	16,056
Other assets	7,613
Total admitted assets	$1,546,820

Liabilities, December 31, 1909.	
Net losses unpaid (including $6,425 resisted)	$78,066
Unearned premiums	916,694
Other liabilities	90,538
Total liabilities, except capital and surplus	$1,085,298
Capital paid up	300,000
Surplus over all liabilities	161,522
Total liabilities, capital and surplus	$1,546,820

RISKS AND PREMIUMS: Fire risks in force, December 31, $156,854,588; premiums thereon, $1,780,044.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,108,890; losses paid, $7,627,075; dividends declared, cash, $443,667.

REAL ESTATE OWNED: Consists of store building at 305 Grove st., Milwaukee.

MORTGAGE LOANS: There are 171 mortgage loans, aggregating $697,575, the securities being valued at $1,942,000. The mortgages are mostly for small amounts, only 9 being over $10,000. The company holds policies covering the property amounting to $712,800. No interest was past due on Dec. 31, last.

BONDS OWNED:	Par Value.	Market Value.
Chi, Ill., riv. imp., 1912, 4s	$20,000	$20,000
Cincinnati, O., skg., 1910, 5s	40,000	40,200
Davidson Co., Tenn., bdg., 1937, 4½s	10,000	10,200
Fond du Lac, Wis., r., 1917, 4½s	30,000	30,000
Kewanee, Ill., wat. wks., 1915-1923, 5s	13,000	13,680
Lawrence Co., Ill., Otter Pond Drainage, 1910-12, 6s	7,500	7,700
Mauston, Juneau Co., Wis., little yellow drainage, 1914-17, 5s	12,397	12,646
Menomonee, Town of, Village Menomonee Falls, Waukesha Co. Wis., joint school dist., No. 1, 1910-21, 5s	10,600	11,186
Milwaukee, Wis. School 1910-17, 5s	50,000	52,170
Milwaukee, Wis., street, 1919, 3s	1,000	1,000
N. Y. Cy. cp., 1928, 3½s	25,000	23,500
Ogle, Co. of, Ill., sc. dis. No. 131, 4½s, 1920-1926	10,000	10,375
Peoria Co., Ill., Pekin and La Marsh drainage and levee dis., 1916-18, 6s	5,000	5,440
Bonds Owned.—*Cont.*		
Pike and Brown Cos., Ill., McGee Creek levee and drainage, 1915-22, 6s	$15,000	$16,050
Portland, Ore., dry dock, 1934, 4s	50,000	50,000
St. Louis Co., Minn., c. h., 1918, 4½s	25,000	25,750
Sparta, Wis., 1910, 4s	100	100
Spokane, Wash., wat. wks., 1911, 6s	20,000	20,600
Stark Co., Ind., Kanke. recl., 1911-16, 6s	15,187	15,917
Tomah, Wis., sr., 1917-1926, 5s	10,000	10,600
Wausau, Wis., imp., 1925, 4%	3,000	3,000
Wausau, Wis., r., 1924-25, 4%	7,000	7,000
Wausau, Wis., water works and fire dept. 1921-28, 4s	35,000	35,000
Wauwatosa & Greenfield, Towns of, Milwaukee Co., Wis., joint sc. dis., No. 12, 1910-18, 5s	9,000	9,320
Whiting, Ind., wat. wks., 1910-11, 6s	3,500	3,575
Atchison, Topeka & Santa Fe Ry. Co., 1st mortg., gold, 1958, 4s	10,000	9,450
Chicago, Rock Island & Pacific Ry. Co., mortg., gold, 1934, 4s	25,000	22,875
Oregon Short Line Ry. Co., 1929, 4s	20,000	18,950
Southern Pacific Ry. Co., 1st refnd. mtg. gold, 1955, 4s	25,000	23,719
La Clede Gas Lt. Co., St. Louis Mo, refd. extn., mortg., gold 1934, 5s	10,000	10,200
Milwaukee Gas Light Co., mortg., gold 1927, 4s	10,000	9,200
Totals (book value, $529,492)	$527,285	$529,491

CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE, Milwaukee, Wis.—*Cont.*

MISCELLANEOUS: Capital increased in 1879 from $27,790 to $35,730; in 1880 from the latter amount to $43,670; in 1881 to $59,550; in 1882, to $200,000, and in 1906 to $300,000; surplus was also increased in 1906 by $50,000. Conflagration loss: San Francisco, 1906, $195,237, net.

DIRECTORS: Julius Andrae, C. H. Starke, Wm. A. Starke, Adam Gettelman, Geo. Brumder, Geo. F. Brumder, Fred T. Goll, H. A. Luedke, Fred C. Pritulaff, Frans Wollaeger, Gustav Wollaeger, Jr., Wm. H. J. Kieckhefer, Geo. P. Mayer, Frank Damkoehler, John A. Stolper.

FIELD MEN AND TERRITORY COVERED: A. F. Hebgen, Milwaukee, Wis., State agent for Wis. and Minn.; Bierce & Sage, Detroit, Mich., State agents for Mich.; Montgomery & Funkhouser, general agents for Cook Co., Ill.; J. M. Moran, Chicago, Ill., State agent for Ind. and Ill.; Madison Nelson, Kan. City, Mo., State agent for Mo., Kan. and Okla.; Whiton & Merges, New York City, general agents, Metropolitan district, B. O. Selbach, Denver, Colo., general agent for Colo, Wyo., Ida., Mont. and Utah; A. E. Clark, Des Moines, Ia., State agent for Ia. and Neb.; W. L. Nelson & Co., Memphis, Tenn., managers for Tenn., Miss. and La.; Dickson & Thieme, San Francisco, Cal., managers for Cal. and Nev.; Cochran, Thomas & Co., Dallas, Tex., general agents for Tex.; Ed. C. Gilman, Worcester, Mass., State agent for Mass., Conn., R. I. and N. J.; Geo. L. A. Lauer, Syracuse, N. Y., State agent for N. Y.; S. R. Dibert, Hollidaysburg, Pa., State agent for Pa.; P. E. Norris, Columbus, O., State agent for O.; E. G. Ford, Seattle, Wash., State agent for Wash. and Ore. The company does business in Cal., Colo., Conn., Ida., Ill., Ind., Ia., Kan., La., Mass., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. Y., N. J., O., Okla., Ore., Pa., R. I., Tenn., Tex., Utah, Wash., Wis. and Wyo.

CONNECTICUT FIRE INSURANCE COMPANY, Hartford, Conn.

President, J. D. Browne; Secretary, W. T. Howe; Assistant Secretary, John A. Cosmus. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$6,969,518	$3,904,747	$1,720,864	$3,825,806	$4,084,429	$1,880,654	$120,000	$1,460,756	$3,461,410	$1,867,470
1908	6,365,877	3,648,062	1,399,274	3,679,190	3,911,005	1,989,417	120,000	1,414,938	3,524,355	1,897,617
1907	5,817,423	3,432,491	1,042,596	3,766,439	3,981,289	1,735,429	120,000	1,422,833	3,278,262	1,673,341
1906	5,401,598	3,174,154	859,460	3,528,624	†4,775,598	3,833,528	103,111	1,338,022	5,274,661	3,954,928
1905	5,812,619	2,879,233	1,693,973	3,119,810	3,337,547	1,530,258	120,000	1,189,430	2,839,688	1,495,941

† Includes $500,000 premium on new stock, and $500,000 to restore reduced capital.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$253,800
Mortgage loans on real estate	915,750
Bonds and stocks owned (market value)	4,949,546
Loans on 40 shares Pullman Co., Hartford City Gas Light Co. bonds (market value, $37,600)	29,000
Cash in office and bank	405,915
Agents' balances, not over 3 months due	353,442
Bills receivable, taken for premiums	22,728
Interest accrued	39,337
Total admitted assets	$6,969,518

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $66,420 resisted)	$292,710
Unearned premiums	3,904,747
Other liabilities	51,197
Total liabilities, except capital and surplus	$4,248,654
Capital paid up	1,000,000
Surplus over all liabilities	1,720,864
Total liabilities, capital and surplus	$6,969,518

RISKS AND PREMIUMS: Fire risks in force, December 31, $633,916,025; premiums thereon, $7,278,132.

BUSINESS SINCE REORGANIZATION: Premiums received, $57,888,966; losses paid, $33,377,636; dividends declared, cash, $3,495,000.

REAL ESTATE OWNED: The chief item of real estate is the company's home office building, 51 Prospect st., Hartford, which was acquired in 1882. It is carried at its book value, $200,000. The company also owns a brick dwelling at 15 Prospect st., Hartford (book value, $35,000), and several houses in St. Paul, Minneapolis and Chicago.

MORTGAGE LOANS: There are 111 loans, aggregating $915,750, and the appraised values of the properties securing these loans amount to $2,606,685, or nearly three times the amount loaned. With relatively few exceptions, the loans are for less than $10,000 each, and more than one-half of them are upon Hartford and West Hartford properties. The most of the remaining loans are secured by Chicago, St. Paul and Minneapolis dwellings and stores. A few of the larger loans are as follows: In Hartford, $46,200 on 3 4-story business buildings, Main st. and Central Row; $18,000 on 46-68 Trumbull st.; $25,000 on stores, 591-597 Main st.; $50,000 on 607-613 Main st.; $22,000 on 34 Prospect st.; $20,000 on 82-90 Asylum st. In Chicago, $25,000 on 4-story business block, 198-204 Kinzie st.; $60,000 on church and school building, Stewart ave.; $15,000 on apartment house, 3800-3804 Ellis ave.; $25,000 on stores and dwellings, Park and 48th aves. In Evanston, Ill., $25,000 on 7 brick stores, 1622-1638 W. Railroad ave. In Minneapolis, $40,000 on business block, 604-608 Nicollett ave.; $32,500 on 123-128 Washington ave.; $50,000 on 17-21 S. 4th st.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Dominion of Can., 1913, 3½%	$110,000	$110,000
Territory of Ariz., 1942, 5%	50,000	51,500
Territory of Arizona, 1946, 5%	25,000	25,750
Territory of N. M., 1933, 4%	10,000	10,300
State of Ga., 1915, 4½%	25,000	26,750
State of Mass., 1925, 3½%	75,000	74,250
State of Mass., 1945, 3½%	25,000	24,750
Cy. of Astoria, Ore., 1911, 6%	12,000	12,240
Cy. of Astoria, Ore., 1925, 5%	5,000	5,250

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Market Value.
Cy. of Baltimore, Md., 1980, 3½%	$50,000	$47,500
Cy. of Boston, Mass., 1945, 3½%	50,000	47,500
Cy. of Bridgeport, Conn	40,000	41,200
Cy. of Chicago, Ill., 1926, 4%	50,000	51,000
Cy. of Cincinnati, O., 1965, 3½%	50,000	47,500
Cy. of Cleve., O., sc. dis	50,000	51,000
Cy. of Columbus, O., 1922, 4%	34,000	34,000
Cy. of Colo. Springs, Colo., 1924, 4%	25,000	25,000
Cy. of Dallas, Tex., 1920, 5%	12,000	12,720
Cy. of Dallas, Tex., 1946, 4%	25,000	25,000
Cy. of Duluth, Minn., 1914, 4½%	10,000	10,100
Cy. of Duluth, Minn., 1932, 4%	35,000	35,000
Cy. of Fargo, N. D., 1911, 6%	6,000	6,120
Cy. of Hartford, Conn., 1954, 3½%	72,000	69,120
Cy. of Hartford, Conn., 1955, 3½%	28,000	26,880
Cy. of Helena, Mont., 1916, 5%	20,000	20,800
Cy. of Kan. Cy., Mo., 1924, 4%	50,000	50,000
Cy. of Nashville, Tenn., 1927, 4%	50,000	50,000
Cy. of New Britain, Conn., 1932, 3½%	25,000	23,750
Cy. of New Britain, Conn., 1936, 4%	25,000	25,250
Cy. of N. H., Conn	30,000	30,900
Cy. of New London, Conn	50,000	47,000
Cy. of Newport, R. I., 1954, 3½%	44,000	41,360
Cy. of N. Y., N. Y., 1953, 3½%	50,000	45,500
Cy. of N. Y., N. Y., 1956, 4%	50,000	50,500
Cy. of Norwich, Conn	25,000	25,000
Cy. of Pawtucket, R. I., 1934, 4%	30,000	30,300
Cy. of Phila., Pa	100,000	106,000
Cy. of Portland, Ore., 1923, 5%	50,000	54,000
Cy. of Prov., R. I	50,000	51,750
Cy. of Richmond, Va., 1924, 4%	50,000	50,000
Cy. of Rockville, Conn., 1935, 4%	25,000	25,000
Cy. of Salem, Ore., 1914, 6%	11,000	11,440
Cy. of Salt Lake, Utah, 1914, 5%	40,000	41,600
Cy. of Salt Lake, Utah, 1924, 4½%	10,000	10,400
Cy. of San Diego, Cal., 1938, 4½%	30,000	30,900
Cy. of Seattle, Wash., 1913, 5%	25,000	25,750
Cy. of Springfield, Mass., 1917, 4%	50,000	51,000
Cy. of Syracuse, N. Y., 1920, 3½%	50,000	48,500
Cy. of St. Louis, Mo	50,000	51,500
Cy. of Trenton, N. J	50,000	51,000

CONNECTICUT FIRE INSURANCE COMPANY, Hartford, Conn.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Cy. of Waterbury, Conn., 1927, 4%.....	$50,000	$51,000
Hennepin Co., Minn., 1924-5, 4½%.....	50,000	53,000
Borough of Torrington, Conn., 1929, 4%.	25,000	25,250
E. Hartford, Conn., fire dis., 1931, 4%...	40,000	40,000
High Sc. dis., Stockton, Cal., 1917, 5%..	30,000	30,600
Seattle Sc. Dis. No. 1, Wash.....	25,000	26,250
Sc. dis. No. 24, Marion Co., Ore., 1910, 6%	13,000	13,000
Sc. Dis. No. 81, Spokane Co., Wash.....	50,000	51,000
So. Sc. Dis., Hartford, Conn., 1931, 3½%	25,000	23,250
Atchison, Topeka & Santa Fe, R.R., 1995, 4%.....	50,000	50,000
Baltimore & O. R. R., 1925, 3½%.....	25,000	23,250
B. R. & S. Beach St. R. R., 1911, 5%....	10,000	10,000
Boston & Alb. R. R. Co.....	100,000	102,000
Boston & Maine R.R., 1929, 4½%.....	100,000	105,000
Chi. Bur. & Quincy, R. R., 1949, 3½%...	50,000	45,000
Chi. & Erie R. R., 1982, 5%.....	50,000	57,000
Chi., Mil. & St. Paul R. R., 1989, 4%....	50,000	50,500
Chi. & Nwn. R. R., 1929, 5%.....	50,000	54,500
Chicago & Nwn. R.R., 1929, 5%.....	100,000	110,000
Chi. & Nwn. R. R., 1987, 3½%.....	50,000	44,500
Chicago Rys., Series A., 1927, 4%.....	9,000	8,550
Chicago Rys., Series B., 1927, 4%.....	21,000	17,850
Chi., St. L. & N. O. R. R., 1951, 3½%....	25,000	22,250
Chi., St. P., Minn. & Om. R. R. Co.....	50,000	46,000
Cin., Hamilton & Dayton R.R., 1942, 5%	50,000	52,500
Cin., Indianapolis & W., R. R. 1953, 4%.	50,000	45,000
C., Cin., Chi. & St. Louis R. R., 1991, 4%	10,000	9,500
Cleveland El. R. R., 1913, 5%.....	50,000	47,500
Cleveland & M. Val. R. R., 1938, 5%....	10,000	11,200
Dayton & Mich. R. R., 1911, 5%.....	25,000	25,000
Detroit R. R., 1924, 5%.....	50,000	50,000
Ill. Cent. R. R., 1951, 3½%.....	25,000	22,250
Illinois Central, 1955, 4%.....	25,000	24,875
Ind., Ill. & Ia. R. R., 1950, 4%.....	50,000	49,250
Ia. Cent. R. R., 1938, 5%.....	25,000	26,750
Lake Shore & Mich. So. R.R., 1931, 4%.	50,000	47,500
Lake Shore & Mich. So. R.R., n., 1910, 5%	50,000	50,000
Lehigh Val. R. R., 1940, 4½%.....	55,000	58,850
Long Island R. R., 1949, 4%.....	50,000	49,500
Mich. Cent. R. R., 1952, 3½%.....	25,000	22,250
Minn. & St. Louis R. R., 1949, 4%.....	75,000	61,500
New England R. R., 1945, 4%.....	25,000	25,000
N. Y. C. & H. R. R. R., r., 1997, 3½%..	25,000	23,000
N. Y. C. & H. R. R.R., Lake Shore, 1998, 3½%.....	50,000	40,000
N. Y. C. & H. R. R.R., Mich. Cent., 1998, 3½%.....	30,000	24,000
N. Y., Lackawanna & W. R.R., 1923, 4%	100,000	100,000
N. Y.,N. H.& Hartford R.R., 1954, 4%.	50,000	48,000
N.Y.,N.H.& H. R.R., de. ctfs., 1947, 3½%	50,000	43,000
N.Y.,N.H.& H. R.R., d. ctfs., 1947, 4%.	25,000	24,000
N.Y.,N.H.& H. R. R., ctfs. cv.1956, 3½%	30,000	30,600
N.Y.,N.H.& H. R.R., ctfs. cv., 1948, 6%	25,000	33,500
N.Y., N.H., & H. R. R., n., 1910, 5%...	50,000	50,000
N. Y., N. H. & H., n., 1912, 5%.....	25,000	25,250
No. Pac. & Gt. No. R. R., 1921, 4%....	50,000	48,500
Port Reading R. R., 1941, 5%.....	10,000	10,800
Rutland R. R., 1941, 4½%.....	25,000	25,500
Rutland Canadian R. R., 1949, 4%.....	25,000	22,500
St. L. & San Fran. R. R., 1947, 5%.....	25,000	25,000
St. L. So. R. R., 1931, 4%.....	25,000	25,000
So. Pac. R. R., 1955, 4%.....	25,000	23,750
So. Pac. R. R. 1937, 5%.....	50,000	55,000
Toledo & O. Cent. R. R., 1935, 5%.....	10,000	11,000
Toledo & Ohio Central, 1935, 5%.....	15,000	16,500
Vandalia R. R., 1955, 4%.....	50,000	49,000
Chi. Edison Co., 1926, 5%.....	25,000	25,500
Nwn. Tg. Co., 1934, 4½%.....	$25,000	$25,000
Peoples' Gas Lt. & C. Co., Chi., 1947, 5%	25,000	25,750
Traders' Safe & Tr. Co., Chi., 1905, 6%.	10,000	10,000
W. Union Tl. Co., 1938, 5%.....	25,000	25,000
Western Union Tel. Co., 1950, 4½%.....	25,000	24,250
Stocks.		
N. Y., N. H. & H. R. R. Co., 500 shares..	50,000	78,500
N. Y., N. H. & H. R.R. Co., one quarter paid.....	5,925	7,406
P., Ft. Wayne & Chi. R. R. Co., 300 shrs.	30,000	52,500
Ætna Nat. Bk., Hartford, 100 shares....	10,000	22,500
Charter Oak Nat. Bk., Hartford, 93 shrs.	9,300	12,555
F. & M. Nat. Bk., Hartford, 125 shares..	12,500	14,000
First Nat. Bk., Hartford, 185 shares.....	18,500	29,600
Hartford Nat. Bk., Hartford, 300 shares.	30,000	42,000
Imp. & Traders' Nat. Bk., N. Y. 100 shrs.	10,000	57,000
Nat. Ex. Bk., Hartford, 412 shares.....	20,600	26,780
Phœnix Nat. Bk., Hartford, 150 shares..	15,000	18,000
Empire & Bay States Tl. Co., 200 shares.	20,000	14,000
Nwn. Tg. Co., gr., 500 shares.....	25,000	27,500
Totals, (book value, $5,023,304).....	$4,823,825	$4,949,546

MISCELLANEOUS: Capital increased in 1876 from $500,000 to $1,000,000, by cash payment, and in 1906 reduced from $1,000,000 to $500,000 and immediately restored to $1,000,000 (fully paid); $1,000,000 was also added to the company's net surplus. Conflagration losses: Boston, 1872, $132,600; Baltimore, 1904 $290,057; San Francisco, 1906, $2,452,111, net. Values of special deposits: Can., $110,000; Ga., $10,700; N. M., $10,300.

DIRECTORS: Franklin G. Whitmore, John D. Browne, Daniel R. Howe, John M. Holcombe, Willie O. Burr, Lucius F. Robinson, Sylvester C. Dunham, Francis R. Cooley, Robt. J. Allyn.

FIELD MEN AND TERRITORY COVERED: J. J. McDonald, manager; W. A. Chapman, assistant manager, W. department, Rookery Bldg., Chicago, Ill.; B. J. Smith, manager Pac. department, San Francisco, Cal. Special jurisdiction of home office extends over New Eng., Middle and So. States and Can. Special agents: W. J. Snyder, Phila., Pa.; Wm. G. Mockett, Pitts., Pa.; T. W. Langstroth, N Y. Cy.; Wm. B. Neal, Boston, Mass. John M. Daggett, Rochester, N. Y.; W. G. Albright, Chi., Ill., State agent, Ill.; R. J. Champlain and C. G. Wonn, Chicago Ill., special agents for Cook county, Ill.; W. P. Smith, Monticello, Ill., special agent, Ill.; S. W. Atkinson, Lawrence, Kan., State agent, Kan.; A. B. Williams, Lawrence, Kan., special agent, Kan.; J. D. Fleming, Marshall, Mo., State agent, Mo.; J. W. Tindall, Marshall, Mo., special agent, Mo.; F. F. Richards Denver, Col., special agent for Colo., N. M. and Wyo.; W. M. Black, Des Moines, Ia., State agent, Ia.; Harrison & Merritt Minneapolis, Minn., State agents, Minn.; W. H. Zingg ,Minneapolis, Minn., special agent, Wis.; J. J. McDonald, Jr., Aberdeen S. D., special agent, N. D. and S. D.; G. O. Johnson, Minneapolis, Minn., State agent, Minn., Geo. Lyster, Thornton, Ind. and H. N. Odell, Evansville, Ind., special agents, Ind.; R. L. Raynolds, Columbus, O., State agent, O.; E. L. Green, Cambridge, O., special agent, O.; Thomas M. Hart, Nashville, Tenn. special agent for Tenn. and Ark.; H. M. Harris, Morganfield, Ky., special agent, Ky.: C. D. Rushmore, Okla. Cy., Okla. State agent, Okla.; Gustave Schmemann, Detroit, Mich. State agent, Mich.; S. S. Welpton, Omaha, Neb., State agent, Neb.; Guy Francis, San Francisco, Cal, for No. & Cent Cal. and Nev.; J. S. Reed, Portland, Ore., for Ore., Wash. and B. C.; W. S. Ferris, Salt Lake City, for Utah, Idaho and Mont. Geo. E. Townsend, San Francisco, Cal., the Bay Co.'s of Cal. L. P. Stephens, Los Angeles, So. Cal. and Ariz. The company operates throughout the United States and Can., excepting Fla. Miss., N. C. and Va.

CONSOLIDATED FIRE AND MARINE INSURANCE COMPANY, Minneapolis, Minn.

President, F. E. Kenaston; Secretary, John H. Griffin. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$357,866	$123,345	$15,609	$136,170	*$174,216	$66,824	$8,444	$64,588	$139,856	$75,12
1908	297,462	104,579	17,057	112,765	*144,874	75,133	6,449	61,645	143,227	72,31
1907	253,212	101,610	13,521	121,877	*134,745	44,278	5,149	59,736	109,162	49,80
1906	224,135	81,517	10,829	100,822	110,847	48,400	.....	50,574	98,973	46,14
1905	209,268	66,868	10,351	77,116	97,445	42,688	.....	43,166	85,854	45,29

* Includes $100 surplus paid in in 1907, $19,950 in 1908 and $15,560 in 1909.

CONSOLIDATED FIRE AND MARINE INSURANCE COMPANY, Minneapolis, Minn.—*Cont.*

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$69,080
Bonds and stocks owned (market value)	83,200
Cash in office and bank	173,760
Agents' balances, not over 3 months due	21,204
Interest and rents accrued	5,418
Due from reinsuring company	1,930
Bills receivable	3,274
Total admitted assets	$357,866

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,000 resisted)	$14,021
Unearned premiums	123,345
Commissions	2,180
Accrued taxes	2,711
Total liabilities, except capital and surplus	$142,237
Capital paid up	200,000
Surplus over all liabilities	15,609
Total liabilities, capital and surplus	$357,866

RISKS AND PREMIUMS: Fire risks in force December 31, $17,633,675; premiums thereon, $228,465.

BUSINESS SINCE ORGANIZATION: Premiums received, $974,172; losses paid, $476,874; dividends declared, cash, $29,443.

MORTGAGE LOANS: There are 39 first mortgage loans, aggregating $69,080, principally on farm properties in Southern Minnesota valued at $216,890. The company holds policies on buildings amounting to $49,480. There was $246 of interest past due on December 31, last.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
German Imperial	$5,760	$6,000
Wennington, S. D.	5,000	5,500
Idaho Irrigation	15,000	15,000
Ontario, Can.	10,000	10,500
STOCKS.		
First Nat. Bk., Plattville, Colo.	6,500	7,800
Albert Lea State Bk., Albert Lea, Minn.	6,400	9,600
Gt. No. R. R. Co., p. stk.	20,000	28,800
Totals (book value, $36,093)	$68,860	$83,200

MISCELLANEOUS: Capital reduced in 1899 from $121,221 to $100,000; in 1906 increased to $128,780; in 1907 to $128,980 and $100 surplus paid in in 1908 increased to $168,880 and $19,950 additional surplus paid in, and in 1909 increased to $200,000 and $15,560 added to surplus.

DIRECTORS: F. E. Kenaston, John H. Griffin, Chas. W. Higley, F. E. Barney, John Leuthold, W. A. Morin, C. W. Ransom, F. C. Barrows, A. O. Robertson.

FIELD MEN AND TERRITORY COVERED: Geo. Stickney, special agent, So. Minn.; C. M. Parmelee, special agent, Cent. Minn.; Alexander Cardle, special agent, No. Minn.; G. F. Krumdick, special agent, Wis.; Milo D. Bassett, special agent, S. D. The company operates in Minn., Wis. and S. D.

CONTINENTAL INSURANCE COMPANY, New York, N. Y.

President, Henry Evans; Vice-President, Geo. E. Kline; Second Vice-President and Secretary, J. E. Lopez; Secretaries, Chas. R. Tuttle, Jas. A. Swinnerton, Hugh Rankin; Auditor, E. W. T. Gray. Organized, 1853.

YEAR.	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$22,332,787	*$7,426,028	$13,044,879	$6,668,803	$8,882,802	$3,074,432	a$550,035	$2,501,099	$6,125,566	$3,144,872
1908	19,314,896	*7,211,417	10,316,750	6,520,799	7,271,464	3,312,794	a450,310	2,624,190	6,387,294	3,295,842
1907	16,399,452	7,096,277	7,503,591	6,718,327	7,403,618	2,932,935	a449,935	2,417,853	5,800,723	2,918,664
1906	17,030,600	*6,789,910	8,428,734	6,702,853	7,719,373	4,358,136	a450,113	2,381,929	7,190,168	4,415,246
1905	16,384,502	‡6,157,738	8,424,225	5,993,170	7,084,000	2,663,444	a360,325	2,185,918	5,209,687	2,581,108

‡ Also contingent reserve $300,000. *a* Includes payments to scripholders. * Also contingent reserve $250,000.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$1,200,000
Loan on (new No. 230 Mt. Hope Place, Bronx, Borough, N. Y.	2,700
Bonds and stocks owned (market value	16,190,637
Cash in office and bank	3,944,957
Agents' balances, not over 3 months due	796,276
Bills receivable taken for premiums	43,362
Interest and rents accrued	28,808
Declared dividends on stocks	126,047
Total admitted assets	$22,332,787

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $35,970 resisted)	$424,537
Unearned premiums	7,426,028
Reserve for contingencies	250,000
Other liabilities	187,343
Total liabilities, except capital and surplus	$8,287,908
Capital paid up	1,000,000
Surplus over all liabilities	13,044,879
Total liabilities, capital and surplus	$22,332,787

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,349,317,539; premiums thereon, $14,247,007.

BUSINESS SINCE ORGANIZATION: Premiums received, $135,498,394; losses paid, $72,263,187; dividends declared, cash, $10,084,357.

REAL ESTATE OWNED: There are but four items of real estate (all carried at book value), viz.: The company's home office building at 42-48 Cedar st., a 14-story and basement brick and stone fireproof structure, with 3-story addition on adjoining lot carried at $930,000; (cost $1,010,625); a 4-story brick building at 126 Broadway, Brooklyn, E. D., valued at $10,000 (cost $22,000); a lot and building at 158 Montague st., Brooklyn, valued at $60,000 (cost $76,392), and a 5-story and basement brick and iron office building at S. W. cor. Montague and Court sts., Brooklyn, carried at $200,000 (cost $342,358). There are no incumbrances.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
N. Y. State, canal imp., reg., 1957, 3%	$200,000	$200,000
N. Y. Cy. tax exempt., 1927, 3½%	125,000	112,500
BONDS AND STOCKS OWNED.—*Cont.*		
BONDS.—*Cont.*		
N. Y. Cy. tax exempt, 1940, 3½%	$250,000	$225,000
N. Y. Cy., Hall of Records, tax exempt, g., 1940, 3½%	225,000	202,500
N. Y. Cy., revenue, tax exempt, March 21, 1910, 3½%	1,000,000	1,000,000
N. Y. Cy., revenue, tax exempt, March 22, 1910, 3½%	400,000	400,000
N. Y. Cy., revenue, tax exempt, March 23, 1910, 3½%	750,000	750,000
N. Y. Cy., revenue, tax exempt, March 28, 1910, 3½%	750,000	750,000
Ga., reg., 1915, 4½%	10,000	10,000
New Mexico, gn. r., 1939, 4%	10,000	10,000
Rich., Va., reg. 1920-24, 4%	50,000	50,000
Am. Cot. Oil Co., N. J., d., c., 1915, 4½%	50,000	45,000
Am. Tob. Co., s. f., g. c., 1944, 6%	26,000	26,000
A., T. & S. F. Ry. Co., cv., g., 25% paid, 1955, 4%	12,000	3,000

CONTINENTAL INSURANCE COMPANY, New York, N. Y.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
A. C. L. R.R. Co., L. & N. col., c. 1952, 4%	$50,000	$42,500
Cen. Leath. Co., N. J., 1 ln., g. c., 1925, 5%	100,000	95,000
Chi. & Alton Ry. Co., 1 ln., g. c., 1950, 3½%	20,000	14,000
C., B. & Q. R.R. Co., gn. m., 1958, 4%	75,000	71,250
Chi. R. I. & P. R.R. Co., g. c., 2002, 4%	100,000	75,000
Columbia & Greenville R.R. Co., 1m., 1916, 6%	50,000	50,000
Del. & Hudson Co., cv. d., 1916, 4%	100,000	100,000
Elmira, C. & N., p. 1 m., 1914, 6%	50,000	50,000
Ft. W. & D. C. Ry. Co., 1 m., g. c., 1921 6%	100,000	100,000
Ill. Cent. R.R. Co., ref. m., g., 1955, 4%	40,000	38,000
Inter. R. T. Co., cv. & col., g. n., 1911, 6%	60,000	60,000
L. & N., M. & M. Ry. 1st m., 1945, 4½%	50,000	50,000
Metropolitan St. Ry. Co. gn. m., 1997, 5%	30,000	19,500
Mortgage-Bond Co. of N. Y., m., g., 1966, 4%	25,000	21,250
N. & W. Ry. Co., g. c., 1932, 4%	20,000	18,000
N. P. & Gt. N., C. B. & Q., col., 1921, 4%	250,000	237,500
N.Y. Gas, El. Lt., H. & P. Co., g., 1949, 4%	65,000	52,000
Pa. R.R. Co., cons. m., g., 1943, 4%	17,000	17,000
W. R.R. Co., 1 ref. & ext., m.g.c., 1956, 4%	150,000	105,000
Stocks.		
Amer. Ex. Nat. Bk	25,000	56,250
Bk. of Amer	5,000	25,000
Bk. of N. Y	50,000	180,000
Mechanics Nat. Bk	42,500	95,625
Merchants Nat. Bk	17,500	26,250
Central Tr. Co	60,000	480,000
Atch., Top. & Santa Fe R. R. Co., pref.	20,000	20,000
At. & Charlotte Air Line Ry. Co., gr.	20,000	35,000
Atlantic Coast Line Co. of Conn	50,000	125,000
Atlantic Coast Line R. R. Co.	200,000	220,000
Balt. & Ohio R. R. Co., p.	100,000	90,000
Brooklyn Cy. R. R. Co., gr.	140,000	259,000
B., R. & P. Ry. Co., p.	70,000	77,000
B., R. & P. Ry. Co., com.	100,000	90,000
C. R.R. of N. J	100,000	250,000
Chi. & E. Ill. R. R. Co., p	100,000	110,000
Chi. & Nwn. Ry. Co., p.	250,000	525,000
Chi. & Nwn. Ry. Co., com	630,000	1,102,500
Chi. Cy. Ry., syn. sub., 95% paid	95,000	166,250
Chi., M. & St. P. Ry. Co., p., subs. 85% pd.	250,000	387,500
Chi., St. P., Minn. & Omaha Ry. Co., p.	100,000	155,000
Clev., Cin., Chi. & St. Louis Ry. Co., p.	20,000	20,000
Cs. Gas Co., N. Y	150,000	210,000
D. & H. Co	100,000	175,000
Del., Lackawanna & W. R.R. Co	163,750	900,000
Delaware, Lackawanna & West'n Coal Co.	31,250	54,687
Gt. No. Ry. Co., p.	230,000	299,000
Hocking Val. Ry. Co., p.	180,000	144,000
Lake Shore & Mich. So. Ry. Co	264,600	793,800
Lehigh Val. R.R. Co., com	270,000	472,500
Louisville & Nashville R.R. Co	370,000	518,000
Mahoning Coal R. R. Co., com	25,000	75,000
Mahoning Inv. Co	30,000	18,000
Manhattan Ry. Co., gr.	200,000	270,000
Nashville, Cht. & St. Louis Ry	200,000	250,000
Nat. Biscuit Co., p.	100,000	115,000
N. Y. & Harlem R. R. Co., gr.	251,050	753,150

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
N. Y. C. & H. R. R.R. Co	$20,000	$22,000
N. Y., Chi. & St. Louis R. R. Co., 1st p.	50,000	50,000
Norfolk & Western Ry. Co., com	70,000	56,000
No. Pac. Ry. Co	130,000	175,500
No. Securities Co	10,000	10,000
Pitts., Cin., Chi. & St. L. Ry. Co., p.	250,000	250,000
Pitts., Ft. Wayne & Chi. Ry. Co., gr.	50,000	82,500
Pitts., McKeesport & Y. R. R. Co., gr.	210,000	220,500
Reading Co., 1st p.	25,000	20,000
Reading Co., com	100,000	150,000
United N. J. R. R. & Canal Co., gr.	200,000	480,000
U. S. Express Co	200,000	160,000
Totals (book value, $16,190,637)	$11,535,650	$16,190,637

MISCELLANEOUS: In 1872, made up by "calls on capital" impairment of $400,000 (40 per cent). At a special meeting of stockholders held March 17, 1910, the capital stock was increased from $1,000,000 to $2,000,000. The Continental, together with the Fidelity-Phenix Fire, guarantees the policies issued under the title of the Fidelity Underwriters. Values of special deposits: Ga., $10,000; Va., $50,000; N. M., $10,000. Conflagration losses: Chicago, 1871, $1,485,888; Baltimore, 1904, $924,519; San Francisco, 1906, $1,749,925, net.

DIRECTORS: William L. Andrews, George F. Baker, Walter P. Bliss, George Blumenthal, Clarence W. Bowen, John Kerr Branch, James H. Dooley, Henry Evans, G. Trowbridge Hollister, George E. Kline, William G. Low, William J. Matheson, Francis C. Moore, Charles A. Moore, Alexander E. Orr, William A. Read, Daniel G. Reid, J. N. Wallace.

FIELD MEN AND TERRITORY COVERED: Special agents reporting to the home office, 46 Cedar st., New York City, and their territory: J. H. McClure, Me.; W. D. Davol, N. H., Vt. and W. Mass.; H. B. Cly, R. I. and Conn.; Walter Adlard, E. Mass.; T. E. Sears, Metropolitan district; Mass.; J. A. Jordan, Middle N. Y.; E. Quackenbush, W. N. Y.; H. E. Maxson, No. E. N. Y.; R. H. Dolson, So. E. N. Y.; C. M. Slocum, No. N. J.; D. R. Tracy, So. N. J.; D. Hinckley, E. Pa.; E. B. Lucas, Middle Pa.; G. G. Plyer, W. Pa. and Allegheny Co.; H. D. Rogers, Md., Del. and D. C.; G. Weldon, Va.; E. C. Laud, N. C.; N. H. Clarkson, S. C.; W. F. C. Fellers, So. Ga. and So. Ala.; C. I. Mell, No. Ga.; J. E. Lambeth, Fla.; J. H. Hard, No. Ala.; J. S. Walters, So. Miss. and La.; G. R. Williams, No. Miss. and Ark.; A. Zentgraff, No. Tex.; W. G. Achenbach, So. Tex. Western department, Postal Telegraph Bldg., Chicago, Ill.: C. R. Tuttle, secretary in charge. Special agents reporting to the Western department and their territory: N. A. Bloom, Mich.; A. J. Dillon, A. B. Hahn, I. D. Goss, D. D. Ginther, C. J. Richman, L. D. McConnell, B. Sharkey, Ind.; F. T. McAnally, W. L. Titus, R. A. Hommes, J. E. Davis, R. E. Adams, Ill.; G. B. Gray, Wis.; T. J. Lilly, H. E. Whitchurch, D. McNamara, Minn.; H. Paine, H. D. Paine, J. D. Burke, Ia.; A. A. Maloney, A. C. Schmuke, J. T. Price, Mo.; A. G. Evans, Neb.; T. E. Griffith, Harry Howes, H. M. Glover, Kan.; A. M. Shellito, C. J. Potter, N. and S. D.; H. H. King, C. L. Foster, Ky.; F. M. Ewing, Tenn.; L. S. Day, Colo.; J. F. Donica, Okla.; F. P. Wilson, G. L. McIntire, J. C. Wickler, Cal.; F. H. Rhoads, Wash.; W. A. Williams, general agent, Ore.; J. A. Carlson, Utah; N. Reid, W. Va.; J. R. Martin, G. H. Kramer, W. J. Beggs, O. The company operates throughout the United States.

COOPER INSURANCE COMPANY, Dayton, O.

President, David B. Corwin; Vice-President, Chas. W. Schenk; Secretary, Sam. L. La Rose. Organized, 1867.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$663,529	$188,537	$263,479	$183,767	$205,092	$53,484	$15,000	$90,474	$158,958	$57,057
1908	627,098	158,323	256,016	142,270	158,169	49,668	10,000	74,728	134,396	47,07[illegible]
1907	505,296	152,795	249,248	138,572	154,945	43,881	10,000	69,875	123,756	42,32[illegible]
1906	490,949	143,521	244,089	129,656	151,635	33,251	10,000	64,213	107,464	32,99[illegible]
1905	455,368	139,926	210,835	125,336	144,323	34,617	10,000	60,957	105,574	33,32[illegible]

Assets, December 31, 1909.

Real estate owned (book value, $23,211)	$24,500
Bonds and stocks owned (market value)	574,760
Cash in office and bank	38,371
Agents' balances, not over 3 months due	22,458
Interest accrued	3,440
Total admitted assets	$663,529

Liabilities, December 31, 1909.

Net losses unpaid (none resisted)	$7,98[illegible]
Unearned premiums	188,53[illegible]
Other liabilities	3,52[illegible]
Total liabilities, except capital and surplus	$200,05[illegible]
Capital paid up	200,00[illegible]
Surplus over all liabilities	263,47[illegible]
Total liabilities, capital and surplus	$663,52[illegible]

COOPER INSURANCE COMPANY, Dayton, O.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $36,472,378; premiums thereon, $356,490.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,196,298; losses paid, $1,952,214; dividends declared, cash, $414,200.

REAL ESTATE OWNED: Consists of the company's home office building, at 229 No. Main st., Dayton, carried at market value.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
U. S. 1925, 4%	$100,000	$115,000
City of Dayton, 1921-6, 4%	42,000	43,196
City of Cincinnati, 1946-65, 3½-4%	107,000	108,175
City of Cleveland, 1925-9, 4%	19,000	19,294
City of Columbus, 1936-47, 4%	24,000	24,877
City of Toledo, 1926-33, 4%	47,000	48,123
Stocks.		
Cy. Ry. Co., Dayton, O., c	33,000	57,750
Cy. Ry. Co., Dayton, O., p	10,000	15,000
Little Miami R. R., O., gr	30,000	63,600
Bonds and Stocks Owned.—*Cont.*		
Stocks.—Cont.		
Dayton & Mich. R. R., O., p	$11,750	$22,325
Cleveland & Pittsburgh, R. R. O., gr	20,000	35,200
Columbus & Xenia R. R., O., gr	11,000	22,220
Totals (book value $555,014)	$454,750	$574,760

MISCELLANEOUS: Capital increased in 1908 from $100,000 to $200,000 by cash payments.

DIRECTORS: David B. Corwin, Chas. Van Ausdal, Chas. W. Schenk, O. J. Bard, J. Edward Sauer, E. R. Latin, Henry R. Gummer.

FIELD MEN AND TERRITORY COVERED: Percy B. Dutton, Rochester, N. Y., general agent for N. Y. State (outside of Metropolitan and Suburban districts); Pa. Ins. agency, Pitts., Pa., general agents for Pa.; special agents: A. W. Cox, Osborn, O., H. A. Lingenfelser, Milwaukee, Wis., F. R. Levering, Lafayette, Ind. The company operates in Ill., Ind., Mich., Minn., N. Y., O. Pa., W. Va. and Wis.

CORCORAN FIRE INSURANCE COMPANY, Washington, D. C.

President, William E. Edmonston; Secretary, L. R. Peak. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$249,905	$20,302	$128,738	$15,648	$29,045	$1,213	$10,000	$11,674	$22,887	$1,234
1908	243,755	20,204	123,124	15,681	29,028	2,436	10,000	12,394	24,830	2,436
1907	239,710	19,807	119,455	15,885	28,017	3,956	10,000	9,926	23,882	3,956
1906	236,343	19,407	116,500	15,656	27,691	1,542	10,000	10,457	21,999	1,542
1905	231,156	17,544	113,294	15,157	26,434	2,409	10,000	10,066	22,475	2,409

ASSETS, DECEMBER 31, 1909.	
Real estate owned	$67,092
Mortgage loans on real estate	172,601
Cash in office and bank	6,797
Agents' balances, not over 3 months due	962
Interest and rents accrued	2,453
Total admitted assets	$249,905

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$21
Unearned premiums	20,302
Other liabilities	844
Total liabilities, except capital and surplus	$21,167
Capital paid up	100,000
Surplus over all liabilities	128,738
Total liabilities, capital and surplus	$249,905

RISKS AND PREMIUMS: Fire risks in force December 31, $8,976,618; premiums thereon, $39,449.

BUSINESS SINCE ORGANIZATION: Premiums received, $302,578 losses paid, $107,999; cash dividends declared, $258,000

REAL ESTATE OWNED: The real estate comprises the home office building of the company, 604 11th st., N. W., Washington, D. C., and the adjoining building, 606.

MORTGAGE LOANS: The mortgages are all first liens upon District of Columbia properties.

DIRECTORS: Albert T. Coumbe, Albert F. Marsh, Frank J. Lewis, Louis R. Peak, William E. Edmonston, Frank McClelland, Robert D. Weaver, Watson F. Clark, Frank P. Reeside.

TERRITORY COVERED: Company operates only in the District of Columbia.

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.

President, Chas. R. Peck; Secretary, E. A. Law. Organized, 1832.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,179,080	$499,883	$231,210	$378,532	$426,957	$167,655	$32,000	$166,856	$366,511	$177,888
1908	1,117,143	477,319	205,700	356,570	403,530	178,654	32,000	157,871	368,525	176,355
1907	1,053,262	463,193	161,695	354,661	402,335	191,884	32,000	163,183	387,067	186,148
1906	1,089,816	437,470	216,473	341,665	387,335	142,128	32,000	143,145	317,273	145,394
1905	1,020,664	378,623	224,354	254,381	297,587	103,391	24,000	109,869	237,260	99,749

Unearned premiums include amounts reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.	
Real estate owned (book value, $57,054)	$72,065
Mortgage loans on real estate	182,700
Bonds and stocks owned (market value)	775,700
Collateral loan	12,000
Cash in office and bank	61,471
Agents' balances, not over 3 months due	63,328
Interest and rents accrued	9,202
Other assets	2,614
Total admitted assets	$1,179,080

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (including $500 resisted)	$32,702
Unearned premiums (except perpetuals)	303,722
Amount reclaimable on perpetual policies	196,161
Other liabilities	15,285
Total liabilities, except capital and surplus	$547,870
Capital paid up	400,000
Surplus over all liabilities	231,210
Total liabilities, capital and surplus	$1,179,080

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.—*Continued*

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $53,850,457; premiums thereon, $573,874; perpetual fire risks, $8,824,848; deposit premiums thereon, $216,246.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,937,680; losses paid, $3,440,774; dividends declared, cash, $1,004,408.

REAL ESTATE OWNED: The principal property is the 4-story stone and brick building on Fourth st., 129 ft. south of Chestnut st., Phila., the book value of which is $30,208, and which is carried at $50,000. The remaining 7 properties comprise 6 stores and dwellings in Phila., and a dwelling in Minneapolis. These are all carried at or below their book values, which range from $2,425 to $6,600. There are no incumbrances.

MORTGAGE LOANS: There are 54 mortgage loans and ground rents, secured by properties in or near Philadelphia. Loans to the amount of $168,200 are protected by properties estimated to be worth $367,800, and but $362 of interest was overdue on December 31, last. The largest loans are one of $42,000 on 1716 Chestnut st. (valued at $110,000), one of $14,000 on 1021-23 Callowhill st., (valued at $26,000), and one of $12,000 on S. W. corner 9th and Oxford sts., (valued at $22,000), and one of $25,000 on 1935 Chestnut st., (valued at $55,000).

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Allegheny Co., Pa., road bs. 4's	$10,000	$10,350
Commonwealth of Mass., 3½'s	20,000	19,700
N. Y. Cy., 4½'s	20,000	22,000
Cy. of Philadelphia, 3½'s	10,000	9,700
Cy. of Trenton, N. J., 4's	5,000	5,075
Cy. of Wilmington, Del., 4's	10,000	10,150
Catawissa R.R., cs. 1 m., 4's	4,000	4,080
Chesapeake & Ohio Ry., eq. tr., 4's	10,000	9,800
Chi., R. I. & Pacific Ry., eq., 4½'s	10,000	10,000
El. & Peoples Tc., 4% stk. tr. ctfs	25,000	22,625
Erie & Western Transportation Co., 4's	15,000	15,000
Iron Mtn. Car Trust, 5's	10,000	10,000
Lehigh Valley R.R., 2 m., 7's	8,000	8,080
Lehigh Valley Ry., 4½'s	25,000	26,750
Lehigh Valley R.R., annuity, 6's	15,000	22,500
Lehigh Valley R.R., gn. sc. m., 4's	5,000	4,825
N. Y. C. & H. R. R.R. Co., 3½'s	10,000	8,100
Newark Passenger Ry. Co.'s 1 cs. m., 5's	15,000	16,200
N. Y. Phila. & Norfolk R.R., stx. tr., 4's	20,000	19,600
Norfolk & Western Ry., eq. tr., 4's	5,000	4,925
Norfolk & Western Ry., 2-yr. 5% notes due 1910	10,000	10,000
Northern Central Ry., 2 gn. m., 5's	10,000	11,000
Pa. Co., 3½'s	9,000	8,820
Pa. Co., 4% 15-25-yr. g. loan, 1906	25,000	24,750
Pa. R.R., gn. m., 6's, reg	5,000	5,050
Pa. R.R., gn. m., 6's, c	6,000	6,060
Pa. R.R., 3-yr. 5% col. g. notes	15,000	15,000
Pa. R.R., col. tr. 4½'s	10,000	10,150
BONDS AND STOCKS OWNED.—*Cont.*	Par Value.	Mark Valu
BONDS—*Cont.*		
Pa. & N. W. R.R., gn. m., 5's	$10,000	$10,8
Phila., Balto. & Wash. R.R., 1 m., 4's	5,000	5,2
Phila. Cy. Passenger Ry., 1 m., 5's	3,000	3,0
Phila. & Erie R.R., cs. m., 5's	10,000	10,9
Phila. & Reading Tm., 5's	10,000	11,8
Pitts., Cin., Chicago & St. Louis Ry. Co., cs. m., 4½'s	20,000	21,4
St. L., Iron Mtn. & So. Ry. Co., eq., 5's	10,000	10,0
Wladikawkas Ry., 4's gr. by Russian Gov.	15,000	14,2
Amer. Tl. & Tg. Co., 5%, 3-yr. g. c. n.	25,000	25,0
Equitable Illg. Gas Lt. Co. of Phila	14,000	14,8
Pa. Steel Co., m., 5's	15,000	15,3
Philadelphia Co., 1 m., 5's	5,000	5,2
Western Union Tg. Co., f. and r. e., 4½'s	25,000	24,2
STOCKS.		
Elmira & Williamsport R.R.	1,000	5
Frankford & Southwark P. C. P. R.R. Co.	5,000	19,8
Germantown Passenger Ry. Co	20,500	24,8
North Pa. R.R. Co	10,400	10,4
Pa. R.R. Co	60,000	41,1
Phila., Germantown & Norristown R.R. Co	26,400	39,6
Phila. Traction Co	20,000	17,8
2d and 3d St. Passenger Ry. Co	10,000	28,0
13th and 15th St. Passenger Ry. Co	2,000	5,7
United Cos. of N. J	15,000	37,5
Union Traction Co. of Philadelphia	16,400	8,5
Bk. of No. America, Philadelphia	2,800	8,5
First Nat. Bk. of Philadelphia	1,000	2,1
Nat. Bk. of No. Liberties	3,500	8,8
General Adjustment Bureau	100	1
Totals. (book value, $725,351)	$686,700	$775,7

MISCELLANEOUS: Name changed in 1905 from Fire Ins. C of the Co. of Phila. Capital increased in 1880 from $100,000 $200,000, and in 1883 to $400,000, both by cash payments.

DIRECTORS: Alfred F. Moore, Joseph Moore, Jr., Ch R. Peck, William W. Fitler, John W. Pearce, Henry E. Drayt George Stevenson, George Fales Baker, M. D., Antoine Bourno ville, Walter M. Rossmassler, Alex. M. Fox., Jr., Chas. H. Smi

FIELD MEN AND TERRITORY COVERED: Thompso Derr & Bro., Wilkesbarre, general agents for Pa.; A. J. Woo worth & Co., N. Y. State managers, Syracuse, N. Y.; Gorha Braden Co., Minneapolis, general agents for Nwn. departme O. M. Bailey, Cincinnati, special agent for Cent. W. States; Herb A. Wiley, Boston, Mass., special agent for New England; A. Hancock, Baltimore, Md., general agent for Md., W. Va., N. and Wash., D. C.; Geo. F. Murphy, special agent for N. Y. st urban department; B. O. Selbach, general agent for Colo. a Utah. The company operates in Colo., Conn., Del., D. C., Ind., Ky., Md., Mass., Mich., Minn., Mo., N. J., N. Y., N. O., Pa., R. I., Utah, W. Va. and Wis.

DELAWARE INSURANCE COMPANY, Philadelphia, Pa.†

President, John S. Bioren; Vice-President, Chas. H. Yarnall; Vice-President and Secretary, J. Parsons Smith, Jr.; Assist Secretary, Joseph C. Bozorth. Organized, 1835.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	$2,257,516	$1,438,676	$222,273	$1,679,358	$1,772,904	$826,495	$60,000	$680,064	$1,566,559	$858,7
1908	2,037,956	1,298,406	171,289	1,500,841	1,590,648	‡786,295	60,000	570,448	1,416,743	‡842,(
1907	1,787,038	1,100,706	141,724	1,147,662	1,222,870	526,236	60,000	463,628	1,049,864	459,8
1906	1,865,347	972,174	142,829	989,540	*1,286,198	994,079	24,600	423,699	1,442,378	1,102,(
1905	1,875,521	883,323	200,871	930,874	1,001,295	433,124	42,172	394,535	869,831	429,1

Unearned premiums include amount reclaimable on perpetual policies. * Includes $118,850 premium on sale of stock a $118,850 to partly restore reduced capital. ‡ Includes $63,108 losses by Chelsea conflagration.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$200,000
Mortgage loans on real estate	89,500
Bonds and stocks owned (market value)	1,303,363
Cash in office and bank	228,046
Agents' balances, not over 3 months due	418,700
Interest and rents accrued	17,807
Other assets	100
Total admitted assets	$2,257,516

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $8,825 resisted)	$146,!
Unearned premiums (except perpetuals)	1,310,!
Amount reclaimable on perpetual policies	128,!
Other liabilities	49,(
Total liabilities, except capital and surplus	$1,635,!
Capital paid up	400,(
Surplus over all liabilities	222,!
Total liabilities, capital and surplus	$2,257,!

† Statement according to Pennsylvania standard.

DELAWARE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $227,348,249; premiums thereon, $2,475,820; perpetual fire risks, $4,933,942; deposit premiums thereon, $141,860.

BUSINESS SINCE ORGANIZATION: Premiums received, $43,254,403; losses paid, $25,604,255; dividends declared, cash, $3,949,967.

REAL ESTATE OWNED: Consists of the company's head office building, a 4-story brown stone structure at 3d and Walnut sts., Philadelphia, and a 4-story brick building at Chancellor and 3d sts., carried at their appraised values. Neither is incumbered.

MORTGAGE LOANS: There are 13 loans, amounting to $89,500, on properties located in and near Philadelphia. The largest are one of $35,000 on property on Old Lancaster Road, Montgomery Co., valued at $66,000; and one of $14,000 on South Side, Fitzwater, bet. 23d and 24th sts., Philadelphia, valued at $32,500. No interest was past due on December 31, last, and all the loans seem amply secured.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
American Agricultural Chem. Co., 1 m.ev., 1928, 5%	$20,000	$20,650
Amer. Rys. Co., col. tr., 1917, 5%	40,000	38,900
Amer. Rys. Co., con. g., 1959, 4½%	17,000	17,500
American Tel. and Tg. Co., 1936, 4%	45,000	47,475
Boston & Worcester St. Ry., 1 m., 1923, 4½%	23,000	22,856
Brooklyn Rapid Transit Co., 1st & r. m. g. ev., 2002, 4%	40,000	35,600
Chi., R. I. & Pac. col., 2002, 4%	50,000	42,208
Cy. of Camden, N. J., S. 1912, 4%	1,000	1,020
Cy. of Duquesne Pa., 1922–1933, 4½%	26,000	28,405
City of Montreal sc. bs., 1949, 4%	10,000	10,250
Cy. of New York, N. Y., 1957, 4½%	25,000	27,625
City of Norfolk, Va., appropriation bs., 1939, 4%	20,000	19,700
Cy. of Philadelphia, Pa., 1938, 4%	25,000	26,312
Delano Land Co., g., 1923, 5%	30,000	34,350
Del. & Hud. Co., cv. g. d. 10 year, 1916, 4%	24,000	24,520
E. McKeesport St. Ry. Co., 1st m., 1929 5%	8,000	8,353
E. & So. B. Transit Co., 1st m., 1936, 5%	20,000	20,500
Equitable Illg. Gas Lt. Co., of Phila., g. 1928, 5%	17,000	18,445
Ft. W. & W. Val. Tc. Co., 1st c., 1934, 5%	20,000	17,133
Ft. Worth & Rio Grande Ry. Co., 1st m. g., 1928, 4%	20,000	17,500
Indianapolis No. Tc. Co., 1932, 5%	15,000	13,875
Interborough Metropolitan Co., Col. tr. g, 1956, 4½%	20,000	16,900
Iowa Cent. R. R. Co., 1 and r., 1951, 4%	10,000	7,783
Kansas Cy. So. Ry., n., 1912, 5%	20,000	21,050
Lake Shore & Michigan So. Ry. Co., c. g., 1931, 4%	20,000	19,233
Lehigh Val. Ry. Co., es., 1923, 4½%	100,000	105,625
Lynchburg Tr., & Lt. Co., cv., 1913, 6%	25,000	25,125
Mc. K. & T. Ry. Co., 1and r. m. 2004, 4%	30,000	25,900
Mo. Pac. Ry. Co., eq., 1915, 5%	25,000	25,208
Mo. Pac. Ry. Co., eq., 1945, 4%	25,000	20,458
Nat. Gas, El. Lt. & Pow. Co., col. Tr. g. n., 1912, 6%	25,000	25,750
N. Y. Central & Hud. River R.R., g. d., 1934, 4%	25,000	24,104
N.Y., N. H. and H. R.R. Co., cv. d., 1956, 3½%	25,000	25,906

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
N. & W. Ry., gn. m., 1944, 4%	$20,000	$20,050
Pitts., Shawmut and No. R. R. Co., Receiver's ctfs., 1911, 5%	25,000	25,416
Roanoke Tc. & Lt. Co., 1st m. & col. tr. S. F. g., 1958, 5%	25,000	23,645
So. Pac. Co., cv. g., 20 year, 1929, 4%	50,000	53,416
So. Tc. Co. of Pitts., 1st col. tr., 1950, 5%	10,000	9,825
State of Ga., reg. 1927, 3½%	10,000	9,975
St. L. M'ch'ts' Bdg. Term. Co., gr. g 1929, 5%	25,000	27,812
United Rys. of San Francisco, g., 1927, 4%	25,000	19,000
United Rys., g. tr. ctfs., 1949, 4%	25,000	20,250
United Ry. Inv. Co., col. Tr., 1926, 5%	90,000	78,600
W.-Pitts. Term. Ry. Co., 1st m., 1954, 4%	15,000	8,300
West'se El. & Mfg. Co., 1913, 5%	20,000	19,100
Stocks.		
Ca. Tc. Co. of N. J.	50,000	39,000
Frankford & Southwark Pass. R.R. Co.	24,900	99,102
Gn. Adj. Bureau	300	150
Phila. Bourse, com	2,000	80
Phila. Bourse, p	1 500	75
Philadelphia Tc. Co.	10,000	8,900
Second & Third Sts. Ry. Co	7,000	19,460
Southern Adjustment Bureau	200	100
Underwriters' Salvage Co. of N. Y.	500	500
Totals (book value, $1,279,544)	$1,299,240	$1,318,981

MISCELLANEOUS: Originally Delaware Mutual Safety Ins. Co. Reorganized on stock basis in 1890; capital, $360,000; increased to $702,875 in 1890, in 1906 decreased from $702,875 to $281,150 and later increased to $400,000; also $118,850 added to surplus. Conflagration losses: Baltimore, 1904, $142,469; San Francisco, 1906, $634,822, net; Chelsea, 1908, $63,100. Statement for 1908 is according to Pennsylvania standard. Values of special deposits: Can., $10,050; Ga., $9,800; Va., $19,700.

DIRECTORS: John S. Bioren, John H. Catherwood, Richard A. Lewis, Francis B. Reeves, Malcolm Lloyd, William F. Read, Daniel Baugh, William H. Castle, Henry M. Dechert, Charles H. Yarnall, John Alburger, John F. Craig, Charles D. Norton, Winthrop Smith, Joseph R. Rhoads, William E. Speakman, Lincoln K. Passmore, Joseph Wright, E. Clarence Miller, Ralph C. Stewart, Edward S. Sayres, Webster King, Wetherill, Harry G. Michener, Jno. D. McIlhenny, Wm. H. Lucas, J. Parsons Smith, Jr., Morris W. Stroud.

FIELD MEN AND TERRITORY COVERED: Special jurisdiction of home office, Md., Pa., W. Va., N. Y., Me., N. H., Mass., R. I., Conn., N. J., D. C. Western department: O. C. Kemp, manager; G. H. Batchelder, assistant manager, 122 Monroe st., Chicago., jurisdiction O., Ind., Ill., Ky., Ia., Mo., Mich., Wis., Minn., Kan., Neb., N. D., S. D. and Colo. Special agents: Raymond Waldron and J. Sterling Kemp, Chicago, Ill., for Ill., Ind. and Ky.; W. W. Waddell, Des Moines, Ia., for Ia.; Chas. Caldwell, Lincoln, Neb., for Neb.; C. L. Oldham, Kansas Cy., Mo., for Mo. and Kan.; H. A. Bartels, Detroit, Mich., for Mich.; C. L. Hecox and C. W. Morgan, Columbus, O., for O.; W. E. McCullough, Milwaukee, Wis., for Wis.; J. Q. Haas, St. Paul, Minn., for Minn., N. D and S. D.; L. P. Appleman, Denver, Colo., for Colo. Special agent, New England States, James Grover; Middle States, Thomas L. Wilson. The company operates in all the States of the United States except Alas., N. M., Tenn. and Vt.

DES MOINES FIRE INSURANCE COMPANY, Des Moines, Ia.

President, Geo. G. Hunter; Secretary, C. S. Hunter; Assistant Secretary, O. B. Frye. Organized, 1881.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$722,931	$436,758	$151,560	$383,924	$425,158	$208,496	$6,000	$172,498	$386,994	$212,376
1908	‡685,854	419,160	147,565	355,258	383,531	167,937	40,000	174.389	382,326	171.956
1907	‡662,968	444,165	155,733	380,327	404,524	198,824	6,000	159,645	364,469	199,078
1906	‡632,543	413,913	153,778	353,619	371,055	138,039	5,000	155,774	298,813	147,643
1905	‡575,201	405,218	111,995	300,164	s 341,135	138,682	s28,000	129,144	295,826	136,918

‡ Includes notes for premiums. s Includes $25,000 on account of stockholders' notes.

ASSETS, DECEMBER 31, 1909.	
Real estate owned (book value, $72,787)	$87,387
Mortgage loans on real estate	216,706
Bonds and stocks owned (book value)	147,776
Collateral loans on real estate and bonds	12,143
Cash in office and bank	74,791
Agents' balances, not over 3 months due	18,808
Interest and rents accrued	4,773
Due from reinsuring company	422
Bills receivable	160,125
Total admitted assets	$722,931

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (including $6,050 resisted)	$21,692
Unearned premiums	436,758
Other liabilities	12,921
Total liabilities, except capital and surplus	$471,371
Capital paid up	;100,000
Surplus over all liabilities	151,560
Total liabilities, capital and surplus	$722,931

DES MOINES FIRE INSURANCE COMPANY, Des Moines, Ia.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $50,810,470; premiums thereon, $1,017,056.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,007,105; losses paid, $2,878,553.

REAL ESTATE OWNED: Comprises company's home office building and other Des Moines property; Rentals received in 1909 amounted to $6,527 and the taxes and expenses to $2,892.

MORTGAGE LOANS: There are 152 loans, aggregating $216,706, and consist chiefly of first mortgage loans on Ia. farm properties; together with first mortgages on Des Moines residence property. There was $377 interest past due on December 31, last.

BONDS AND STOCKS OWNED.

U. S. Steel, r., bs., 5%		$40,000
St. Louis & San Francisco R.R. r. bs., 4%		10,000
Missouri, Kansas & Texas R.R., gn. m., 4%		15,000
Southern Ry, 4%		10,000
Chicago Rock Island & Pacific, 4%		10,000
Colorado &Southern Ry., 4½%		20,000
Iowa Central Ry., 4%		10,000
John R. Davis Lumber Co., 6%		5,000
Little Rock sr. bs., 6%		500
Northern Pacific Ry	50	Shares
Union Pacific Ry	100	"

BONDS AND STOCKS OWNED.—*Cont.*

American Smelting & Refining	100	Shares
Jewett Lumber Co	30	"
Jewett Realty Co	3	"
Des Moines Colesium Co	2½	"
Missouri, Kansas & Texas Preferred	100	"
Totals		$147,776

MISCELLANEOUS: Loss by San Francisco conflagration, 1906. $1,829.

DIRECTORS: Geo. G. Hunter, C. S. Hunter, E. D. Samson, O. B. Frye, Chas. H. Martin, B. M. Gatchell, B. B. Hunter, E. B. Hunter, H. M. Minick.

FIELD MEN AND TERRITORY COVERED; W. L. Nelson & Co., Memphis, Tenn., general agents for Ark.; E. C. Cooper, Guthrie, Okla., state agent for Okla.; Carstens & Earles, Seattle, Wash., general agents for Wash.; Geo. C. Newman, adjuster. H. M. Minick, superintendent of agents; Special agents: E. R. Hunter, A. A. Minick, O. J. Davis, F. E. Post, R. G. Johnson. The company operates in Ark., Ida., Minn., B. C., Ia., Okla., Wash and Wis.

DETROIT FIRE AND MARINE INSURANCE COMPANY, Detroit, Mich. §

President, Edward H. Butler; Secretary, A. H. McDonell. Organized, 1866.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,032,484	$480,428	$981,879	*$575,723	$665,264	*$301,694	$62,500	$222,050	$586,244	$296,044
1908	1,931,562	456,083	898,223	545,828	629,247	376,926	50,000	211,956	638,882	298,669
1907	1,930,591	482,897	839,408	640,771	723,889	286,681	50,000	219,053	555,734	324,222
1906	1,786,159	420,360	792,735	588,243	664,118	240,668	50,000	207,418	498,086	260,181
1905	1,644,241	320,397	769,513	443,955	519,382	232,621	50,000	163,332	445,953	223,709

* Includes $21,719 marine premiums and $18,060 marine losses.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$232,590
Mortgage loans on real estate	707,474
Bonds owned (market value)	907,016
Collateral loans	27,150
Cash in office and bank	54,208
Agents' balances, not over 3 months due	77,715
Interest accrued	25,949
Other assets	382
Total admitted assets	$2,032,484

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $18,300 resisted)	$62,748
Unearned premiums	480,428
Other liabilities	7,429
Total liabilities, except capital and surplus	$550,605
Capital paid up	500,000
Surplus over all liabilities	981,879
Total liabilities, capital and surplus	$2,032,484

RISKS AND PREMIUMS: Fire risks in force, December 31, $33,991,618; premiums thereon, $930,453; marine premiums in force, $775.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,942,985; losses paid, $6,111,641; dividends declared, cash, $1,491,000; stock, $350,000.

REAL ESTATE OWNED: There are 51 parcels of real estate, mostly dwelling and store properties, all but 7 of which are sold under contract and are carried at the respective balances due. There are relatively few exceeding $5,000 in value, and none are incumbered.

MORTGAGE LOANS: There are about 225 loans, aggregating $707,474, secured by Detroit and other Michigan properties valued at $2,160,424. The company holds insurance amounting to $888,955, and on December 31 last, the past due interest amounted to $10,453. The loans are mostly small, relatively few exceeding $5,000.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Pac. Lumber Co., 100 shares	$10,000	$5,000
Wayne Co. Sav. Bk., 10 shares	4,000	3,250
Detroit, Monroe & Toledo Short Line Ry., 10 $1,000 bs	9,800	9,000
Detroit, Monroe & Toledo Short Line Ry., 3 $1,000 bs	2,940	2,700
Detroit, Monroe & Toledo Short Line Ry., 8 $1,000 bs	7,840	7,200
Totals	$34,580	$27,150

BONDS OWNED:	Par Value.	Market Value.
Ariz. Ter., 1926-56, 4%	$25,000	$25,250
Ariz., Ter. of, 1912-42, 5%	10,000	10,300
Ariz., Ter. of, capitol blg., 1918-48, 5%	9,000	9,720
Ariz., Ter. of, f. b., 1916-46, 5%	6,000	6,360
Detroit, Mich., boul. imp., 1921, 4%	10,000	10,600
Detroit, Mich., Delray sc., 1913, 4%	5,000	5,100
Detroit, Mich., Mus. of Art, 1929, 3½%	9,000	9,180
Detroit, Mich., park imp., 1922, 4%	25,000	26,500
Detroit, Mich., " " 1830, 3½%	22,000	22,440
Detroit, Mich., pub. imp., 1916, 3½%	38,000	38,380
Detroit, Mich., " " 1911, 3½%	30,000	30,000
Detroit, Mich., " " 1918, 3½%	3,000	3,060
Detroit, Mich., pub. sew., 1919-24, 4%	203,000	251,410
Detroit, Mich., pub. sc., 1926-32, 4%	72,000	73,440
Detroit, Mich., Springwell sc., 1935, 4%	22,000	23,760
Detroit, Springwells Twp., 1933, 4%	9,000	9,720
Detroit, Mich., Woodmere wat., 1931 3½%	5,000	5,100
Flint, Mich., wat. wks., 1934, 4%	20,000	20,000
Grand Rapids, Mich., st. imp. and sr., 1912-14, 4½%	33,000	33,330
Grand Rapids, Mich., engine and standpipe, 1929, 4%	10,000	10,000
Hawaii Territory, 1918, 4%	12,000	12,000
Hawaii Territory, 1921, 3½%	25,000	25,000
Hawaii Territory, 1920, 4%	6,000	6,000
Hawaii Ter. of, 1910-20, 4½%	2,000	2,000
Kalamazoo, Mich., fire protection, 1917, 4½%	1,500	1,530
Kalamazoo, Mich., fire protection, 1918, 4½%	1,000	1,020

§ Transacts both fire and marine insurance.

DETROIT FIRE AND MARINE INSURANCE COMPANY, Detroit, Mich.—*Continued.*

Bonds Owned.—*Cont.*	Par Value.	Market Value.
New Mexico, Ter. of, capitol imp., 1927-37, 4%	$15,000	$15,600
New Mexico, Ter. of, military institute, 1911-21, 5%	15,000	15,450
Saginaw, Mich., public sc. and sr., 1910-14, 4%	21,250	21,250
Saginaw, Mich., public sr., 1915, 4%	350	350
Saginaw, Mich, public sr., 1910-15, 3½%	3,000	2,940
Saginaw, Mich., public sr., 1910-15, 4%	7,500	7,500
Saginaw, Mich., sr. r., 1910-14, 4%	5,000	5,000
Saginaw, Mich., sidewalk, 1910-16, 3½%	13,400	13,076
Saginaw, Mich., st. imp., 1910-16, 4%	8,250	8,250
American Lumber Co., 1916-18, 6%	10,000	10,000
Bliss Cook Co. Blissville, Ark. 1910-11 6%	5,000	5,000
Chesbrough Lumber Co., Detroit, Mich., 1911-13, 6%	10,000	10,000
Detroit Cy. Gas Co., Detroit, Mich. 1923, 5%	10,000	10,100
Hotchkiss Timber Co., of Cal., 1915-17, 6%	10,000	10,000
Pacific Lumber Co. of Me., 1911-15, 6%	20,000	20,000
Southern Pine Lumber Co., of Texas, 1913-14, 6%	15,000	15,000
Yor'te S.S.Co., Detroit, Mich., 1915-17, 5%	10,000	10,000
Totals (book value, $882,250)	$882,250	$907,016

MISCELLANEOUS: Capital increased in 1868, to $150,000; in 1877 to $250,000; in 1881 to $300,000; in 1887 to $350,000; in 1891 to $400,000; in 1897 to $500,000; total stock dividends since organization, $350,000. Conflagration losses: Chicago, 1871, $190,000.

DIRECTORS: Alexander I. Lewis, E. O. Grosvenor, Oliver Goldsmith, Merrill B. Mills, George Peck, Edward H. Butler, Edward C. Van Husan, Chas. A. Ducharme, Junius E. Beal, H. L. Jenness, D. E. Heineman, Geo. N. Brady, Albert L. Stephens, C. L. Andrews, Chas. A. Dean, A. H. McDonell, D. L. Quirk, William V. Moore, Sidney T. Miller, W. A. Butler, Jr.

FIELD MEN AND TERRITORY COVERED: Special agents: F. W. Andrews, Detroit, Mich., for Mich., O., Ind. and Ky.; Geo. H. Ball, Detroit, Mich., for Ill., Mo., Pa., Md. and N. Y.; George A. Roberts, St. Paul, Minn., for Minn. and Wis.; Cravens & Cage, general agents, Houston, Tex., for Tex. and La.; Simpson, Campbell & Co., general agents, Boston, Mass. for Mass. and Conn. The company operates in Conn., Ill., Ind., Ky., La., Md., Mass., Mich., Minn., Mo., N. Y., O., Pa., Tex. and Wis.

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C.

President, Ashley Horne: First Vice-Pres., and Mgr., H. R. Bush: Secretary, F. M. Garner, Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,339,015	$511,722	$243,844	$760,344	$839,457	$739,184	.....	$424,274	$1,163,458	$713,124
1908	1,144,710	502,522	78,432	800,625	851,442	508,039	$40,000	325,469	873,508	496,279
1907	1,161,834	426,592	154,392	745,145	821,263	221,856	.....	296,658	518,514	274,843
1906	859,440	95,025	252,215	171,251	*428,669	2,903	.....	68,332	71,235	14,497

* Includes $250,000 surplus paid in.

Assets, December 31, 1909.

Real estate owned (book value)	$100,000
Mortgage loans on real estate	249,820
Bonds and stocks owned (market value)	708,010
Collateral loans	86,200
Cash in office and bank	53,984
Agents' balances, not over 3 months due	120,053
Interest and rents accrued	17,340
Other assets	3,608
Total admitted assets	$1,339,015

Liabilities, December 31, 1909.

Net losses unpaid (including $1,972 resisted)	$68,449
Unearned premiums	511,722
Other liabilities	15,000
Total liabilities, except capital and surplus	$595,171
Capital paid up	500,000
Surplus over all liabilities	243,844
Total liabilities, capital and surplus	$1,339,015

RISKS AND PREMIUMS: Fire risks in force, December 31, $88,981,811; premiums thereon, $995,737.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,713,631; losses paid, $1,466,319; dividends declared, cash, $40,000.

REAL ESTATE OWNED: Consists of 5-story and basement building, and lot, at So. Elm and Sycamore sts., Greensboro, which is valued at $100,000 (cost).

MORTGAGE LOANS: There are 45 loans, which aggregate $249,820, and are secured by properties valued at $722,200. The largest are: $20,000 on Y. M. C. A. building at Wilmington, N. C., valued at $45,000; and $20,000 on a property at Greensboro, N. C., valued at $55,000. But $240 of interest was overdue on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Nat. Bk. stk. of Greensboro, N.C., 20 shares	$2,200	$1,500
Snow Lumber Co., High Pt., N. C., 70 bs	70,000	25,000
Scotland Neck Cotton Mills, Scotland Neck, N. C., 150 shares	18,750	15,000
Scot. Neck Land Co. stk., Scot. Neck, N.C., 50 shares	5,000	
Bank of Marton, 140 shares	21,000	7,000
Murchison N. Bk., Wil.	1,500	
United Lumber Co., Marton	3,000	
First Nat. Bk., Durham	5,000	2,500
High Pt. El. P. Co., 13 bs	13,000	13,000
Belhaven Ice Co., 80 shares	10,000	8,000
McClamrock Mantle Co., 24 shares	2,400	1,600
McLean Co., p., 10 shares	1,000	1,000
McLean Co., com., 10 shares	1,000	
Collateral Loans.—*Cont.* Securities.—*Cont.*	Market Value.	Amount Loaned.
High Pt. Pipe & F'nd'y Co., 50 shares	$7,500	$10,000
Leon Lumber Co., 100 shares	12,500	
Durham Hosiery M. Co. 4 notes	10,000	
McClamrock Mantel Co., 24 shares	2,400	1,600
Totals	$186,250	$86,200

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Richmond, 1941, 4%	$35,000	$35,350
State of Ga., reg., 1915, 4½%	20,000	21,000
Atlantic Ch. Col., Wilson, N.C., 1916, 6%	9,200	9,200
Wilson tp. g. rds., Wilson, N.C., 1938, 5%	40,000	41,600
State of N. C., 1910, 4%	103,400	103,400
U. S. Philippine pub. imp., 1934, 4%	30,000	31,200
U. S. Philippine pub. imp., 1936, 4%	20,000	21,200
A., T. & S. Fe Ry. Co., 1 m., 1958, 4%	10,000	9,400
C., R. I. & Pac. R.R. Co., 1, 1934, 4%	10,000	9,100
So. Pac. R.R. Co., 1, 1955, 4%	10,000	9,500
B. & S. R.R., 1 m., 1951-00, 4%	10,000	8,200
Fla. Cent. Ry., 1 m., 1910-14, 6%	200,000	200,000
U. S. 1930, 2%	75,000	76,500
Atl. C. Line 1., 1952, 4%	25,000	24,000
C. I. & L., 1, 1956, 4%	25,000	23,500
Ia. Cent. 1., 1951, 4%	21,000	15,960
Norfolk & Southern, 1., 1934, 5%	5,000	5,000
Southern Pacific, 1929, 4½%	10,000	10,000
Peace Inst., Raleigh, 1917, 5%	500	500
Stocks.		
No. Pac. R. R. Co	10,000	14,600
Gt. No. R. R. Co., p	10 000	14,400

DIXIE FIRE INSURANCE COMPANY, Greensboro, N. C.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
U. P. R. R. Co	$5,000	$10,300
At. Coast R. R. Co	10,000	13,700
W. Ad. and Insp. Co., No. 218	200	200
Gn. Ad. Bureau	200	200
Totals (book value, $708,010)	$694,500	$708,010

MISCELLANEOUS: This company was organized in 1906 with paid-up capital of $500,000, and an initial surplus of $250,000. In 1909 it absorbed the North State Fire, of Greensboro, N. C.

DIRECTORS: William B. Blades, Col. Jno. F. Bruton, Geo. Hackney, Capt. Jas. P. Sawyer, J. P. Council, J. S. Bowers, William Calder, W. E. Holt, Jr., H. L. Hopkins, J. H. Little, Ashley Horne, Jas. B. Blades, Sol. Weil, W. O. Elliott, R. F. Dalton, Jno. F. McNair, Dr. L. S. Blades, Wm. S. Thomson, Dr. Oscar McMullen, C. D. Benbow, Dr. R. H. Reeves, A. D. Ward, C. J. Harris, R. M. Miller, Jr., Henry Redwood, J. Vernon Blades, C. B. Cheatham, J. E. Latham, H. R. Bush, A. L. Brooks, Dr. W. L. Grissom, C. M. Vanstory, P. D. Gold, J. W. Stewart, L. C. Blades.

FIELD MEN AND TERRITORY COVERED: General agents: E. E. Hall, general agent and C. B. G. Gaillard, supt. of agencies, 45 Cedar st., N. Y., States of N. Y., N. J., Mass., R. I. and Conn.; American Agency Co., Baltimore, Md., W. Va., Pa., Del. and D. C.; Bierce & Sage, Detroit, Mich., for Mich., O., Wis.; I. W. Rockey, 159 La Salle st., Chicago, Ill., for Cook Co.; H. G. Hoffman, Mt. Sterling, Ky., for Ky.; Ins. Agency Co., St. Louis, Mo., for Mo.; E. H. Pierce, Salt Lake Cy., for Utah; James F. Cobb, San Francisco, Cal., manager for Cal. and Wash.; special agents: Howard C. Johnston, Richmond, Va., for Va. and Tenn.; Matthias Jones for S. C.; E. G. Cox for N. C.; Lewis T. Powers, New Orleans, La., for La. and Miss. The company operates in Ala., Cal., Conn., Del., D. C., Fla., Ga., Ill., Ky., La., Md., Mass., Mich., Miss., Mo., N. J., N. Y., N. C., O., Pa., R. I., S. C., Tenn., Utah, Va., Wash., W. Va. and Wis.

DUBUQUE FIRE AND MARINE INSURANCE COMPANY, Dubuque, Ia.

President, John Ellwanger; Secretary, N. J. Schrup; Assistant Secretary, S. F. Weiser. Organized, 1883.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,176,480	$601,218	$325,297	$639,538	$696,506	$311,467	$40,000	$264,793	$616,260	$287,558
1908	1,093,546	536,558	302,025	520,925	572,648	317,043	36,000	211,103	564,146	†304,069
1907	1,058,035	552,966	267,416	836,200	886,026	324,278	32,000	188,054	544,332	347,864
1906	728,209	253,537	259,972	288,826	325,914	96,967	28,000	114,688	239,655	101,965
1905	645,140	196,769	‡232,671	186,890	219,742	79,861	*24,000	73,330	177,191	83,828

* Also $100,000 stock dividend. † Includes $56,800 losses on German National risks reinsured in 1906. ‡ $100,000 transferred from surplus to capital.

Assets, December 31, 1909.

Real estate owned (book value)	$3,000
Mortgage loans on real estate	694,727
Bonds and stocks owned (market value)	303,250
Collateral loans	12,700
Cash in office and bank	65,561
Agents' balances, not over 3 months due	75,459
Interest accrued	21,783
Total admitted assets	$1,176,480

Liabilities December 31, 1909.

Net losses unpaid (none resisted)	$24,965
Unearned premiums	601,218
Other liabilities	25,000
Total liabilities, except capital and surplus	$651,183
Capital paid up	200,000
Surplus over all liabilities	325,297
Total liabilities, capital and surplus	$1,176,480

RISKS AND PREMIUMS: Fire risks in force, December 31, $91,089,486; premiums thereon, $1,129,333.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,402,729; losses paid, $1,733,788; dividends declared, cash, $353,000; stock, $100,000.

REAL ESTATE OWNED: Comprises 2 small Dubuque properties, one of which was sold under contract.

MORTGAGE LOANS: There are 232 loans, amounting to $694;727, and secured by properties valued at nearly three times as much. Interest was overdue (on 19 loans) amounting to $3,865. Most of the mortgages are upon Iowa property, but there are also a number in Ill., Mont., S. D., N. D., Okla., and Minn. The loans are mostly for small amounts, but nine being as large as $10,000.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
German Sav. Bk., Dubuque, 50 shares	$6,000	$2,600
German Sav. Bk., Dubuque, 25 shares	3,000	2,000
German Sav. Bk., Dubuque, 25 shares	3,000	2,000
German State Bk., Dyersville, Ia., 50 shrs.	5,000	3,500
$3,000 ctfs. dep., Farmers State Bk	3,000	2,600
Totals	$20,000	$12,700

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Chi. Cy. Ry., 1 m. g. bs., 1927, 5%	$50,000	$51,500
Chi. Cy. Rys. Co., 1927, 5%	50,000	50,500
Cy. of Chi., spl. asst. imp., 5%	15,000	15,000
Chippewa Val.Ry.Lt.& Pow.1 m.b.1924, 5%	5,000	4,900
Dubuque sc., 1916, 4%	11,000	11,000
Dub. & Wis. Bg., 1 m. bs., 1917, 5%	1,000	1,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Nat. Brick Co., 1910-15, 5%	$16,000	$16,000
Union El. Lt.& Pow.r.bs., 1933, 5%	20,000	19,600
U. S. Steel, 1963, 5%	50,000	52,500
Denver Reservoir Irri. Co., 1913, 6%	8,500	8,500
Laclede Gas. L. Co, 1934, 5%	10,000	10,250
Pac. Tel. & Tel. Co., 1937, 5%	20,000	20,000
Stock.		
Bk. and Ins. bdg., Dubuque, Ia	10,000	10,000
German Sav. Bk., dub. stk	25,000	30,000
Mason Cy. Loan & Tr. Co. stk	2,500	2,500
Totals (book value, $287,981)	$294,000	$303,250

MISCELLANEOUS: Paid-up capital increased in 1891 from $25,000 to $100,000; in 1905, increased by stock dividend to $200,000. Prior to 1895, the unearned premiums of this company were computed on a 40% basis.

DIRECTORS: John Ellwanger, N. J. Schrup, Maurice Connolly, John Palen, C. J. Schrup, Peter P. Kranz, J. M. Kralovec.

FIELD MEN AND TERRITORY COVERED: P. O. Vandeventer, superintendent of agents; J. R. Balsemeyer, State agent, O., Ind. and Mich.; W. R. McLeod, special agent, N. Y.; E. I. Crockett, State agent, Colo.; J. H. Harbeck, State agent, Wis. and Minn.; Geo. N. Schrup, State agent, Ia. and Neb.; R. R. Stowell, special agent, Penn.; E. J. Weinfurth, special agent, Mo., Kan. and Okla.; F. H. Westmeyer, special agent, O., Ind. and Mich.; A. Paull & Son, general agents, W. Va.; W. L. Perrin & Son, general agent, N. Y. Cy.; Clarence de Veuve, general agent, Cal.; Hanford & de Veuve, general agents, Wash., Ore., Ida. and Alas. The company operates in Alas., Cal., Colo., Ida., Ill., Ind., Ia., Kan., Mass., Mich., Minn., Mo., Nebr., N. Y., O., Okla., Ore., Pa., Utah, Wash., W. Va. and Wis.

DUTCHESS FIRE INSURANCE COMPANY, Poughkeepsie, N. Y.

President, L. H. Vail; Secretary, J. J. Graham; Assistant Secretary, Fred L. Vail. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$681,088	$295,089	$136,056	$403,037	$429,321	$246,510	.....	$154,084	$400,594	$245,689
1908	637,344	289,324	101,272	404,198	427,535	217,203	.....	151,160	368,363	231,499
1907	533,361	263,370	45,174	372,217	392,805	195,773	.....	122,331	318,104	196,503
1906	504,995	243,301	38,567	361,222	366,239	23,841	.....	39,016	62,857	46,584

Assets, December 31, 1909.

Real estate owned (book value)	$15,000
Mortgage loans on real estate	25,300
Bonds and stocks owned (market value)	523,398
Cash in office and bank	75,074
Agents' balances, not over 3 months due	40,143
Interest accrued	2,173
Total admitted assets	$681,088

Liabilities, December 31, 1909.

Net losses unpaid (including $2,800 resisted)	$44,287
Unearned premiums	295,089
Other liabilities	5,656
Total liabilities, except capital and surplus	$345,032
Capital paid up	200,000
Surplus over all liabilities	136,056
Total liabilities, capital and surplus	$681,088

RISKS AND PREMIUMS: Fire risks in force, December 31, $51,053,070; premiums thereon, $571,651.

BUSINESS SINCE ORGANIZATION: Premiums received $1,549,673; losses paid, $676,272.

REAL ESTATE OWNED: The only real estate owned is the company's home office building at 30 Market st., Poughkeepsie, which cost $15,000.

MORTGAGE LOANS: There are 11 loans aggregating $25,300, secured by stores and dwellings in Poughkeepsie, Barrytown, Bull's Head and Fishkill-on-Hudson, valued at $52,400.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Buffalo Cy., reg., grade crossing, 1920, 3½%	$20,000	$19,400
L. I. Cy., gn. imp., 1914, 4½%	5,000	5,100
N. Y. Cy., reg., ch. of grade, g., 1910, 3½%	4,000	4,000
N. Y. Cy., reg., ad. water mains, g., 1920, 3½%	10,000	9,600
N. Y. Cy., reg., new aqueduct, g., 1920, 3½%	30,000	28,800
N. Y. Cy., reg., san. protection, g., 1920, 3½%	20,000	19,200
N. Y. Cy., reg., red. bond 1896, g., 1922, 3½%	3,000	2,850
N. Y. Cy., reg., dock, gold, 1923, 3%	3,000	2,700
N. Y. Cy., reg., N. Y. & B. B. Ter., g., 1926, 3½%	2,000	1,880
N. Y. Cy., dock, gold, 1927, 3½%	2,000	1,880
N. Y. Cy., sch. houses & sites, g., 1928, 3½%	5,000	4,700
N. Y. C., reg., n. bldgs., D. of C., g., 1928, 3½%	4,000	3,760
N. Y. Cy., reg., Amer. Museum, g., 1929, 3½%	10,000	9,300
N. Y. Cy., for water supply, g., 1957, 4½%	5,000	5,550
N. Y. Cy., corporate stock, 1957, 4½%	5,000	5,550
Poughkeepsie Cy., reg. r. loan, 1900-10 3%	41,500	37,830
Ches. & O. Ry. Co., gn. m., g., 1992, 4½%	5,000	5,150
Denver & Rio Grande R. R. Co., 1 & r. m. 1955, 5%	10,000	9,400
Detroit & Flint Ry., 1 cs. m., 1921, 5%	5,000	4,650
Detroit U. Ry., 1st cs. m., g., 1932, 4½%	5,000	4,100
Ill. Cent. Ry. Co., 1st m., g., 1938, 5%	10,000	10,700
L. Erie & W. R. R. Co., reg. 2dm. g., 1941, 5%	10,000	10,700
St. L., Iron Mtn. & Southern Ry. Co., reg. gn. cs. ry. and land grant, g., 1931, 5%	10,000	11,000
So. Pac. Co. (C. Pac. stk. c.), g., 1949, 4%	9,200	9,200
Tenn. C., I. & R. R. Co., gn. m., g. 1951, 5%	5,000	5,200
Amer. Writing Paper Co., 1st m. s. f. g., 1919, 5%	5,000	4,400
Bklyn U. Gas Co., 1 cs., g., 1945, 5%	5,000	5,350
Chi. Gas Lt. & C. Co., 1st m., g., 1937, 5%	10,000	10,500
Gn. El. Co. c. g. ev. deb., 1917, 5%	10,000	14,800
Le'h & Wilkesbarre C. Co., cs. m. 1910, 4½%	5,000	5,000
Pac. Lt. & Pow. Co., 1 m., g., 1942, 5%	5,000	4,750
Poughkeepsie El. Lt. & Pow. Co. 1914, 5%	5,000	5,000
United Fruit Co., s. f., g. d., 1923, 4½%	8,000	7,680
W. U. T. Co., f. & r. e. m., g., 1950, 4½%	5,000	4,850

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Balt. & O. R. R. Co., com.	$20,000	$23,600
Denver & Rio Grande R. R. Co., p.	10,000	8,700
Gt. No. Ry. Co., p.	10,000	14,400
Louisville & Nashville R. R. Co.	10,000	15,800
Manhattan Ry. Co.	10,000	14,100
No. Pac. Ry. Co.	5,000	7,300
Pa. R. R. Co., $50 shares	10,000	13,700
Fallkill Nat. Bk. of Poughkeepsie	1,000	1,650
Farmers & Mfrs. Nat. Bk. of Poughkeepsie	2,000	3,800
Merchant's Nat. Bk. of Poughkeepsie	1,000	1,480
National Bank of Commerce of N. Y. C.	5,000	10,250
Amer. Express Co.	10,000	30,000
Amer. Tl. & Cable Co.	10,000	8,000
Amer. Tl. & Tg. Co.	10,000	14,300
Gn. El. Co.	20,000	32,200
Louisville Property Co.	100	45
Nat. Lead Co., p.	10,000	11,000
William St. Offices, Inc., N. Y. Cy.	12,500	12,500
Totals (book value, $503,650)	$464,100	$526,855

MISCELLANEOUS: The Dutchess Fire Ins. Co. was organized in 1906, and took over part of the unburned risks of the Dutchess Ins. Co., which retired from active business.

DIRECTORS: I. Reynolds Adriance, Floy M. Johnston, John N. Lewis, William E. Hutchins, J. Wilson Poucher, Lewis H. Vail, Milton A. Fowler, William W. Smith, Samuel H. Moore, Frank J. Le Fevre, William A. Jones, J. Edward Sague, Ira D. Strang, Sol. Ketcham, Fred. L. Vail.

FIELD MEN AND TERRITORY COVERED: M. A. Kungzinger, N. Y. State; Ireland & Ketcham, general agents for Long Island; Wakefield, Morley & Co., Hartford, Conn., general agent; for New England; F. F. Murray, Cincinnati, O., for O., and Ind.; E. H. Pierce, Salt Lake Cy., general agent for Utah and Ida., Myers M. Hodge for N. J., Md., D. C. and Pa.; Crum & Forster-N. Y., general agents for W. Va., N. C., S. C. and Tex. The company operates in Colo., Conn., D. C., Ida., Ill., Ind., Me., Md., Mass., N. J., N. Y., N. C., O., Pa., R. I., S. C., Tex., Utah and W. Va.

EASTERN FIRE INSURANCE COMPANY, Atlantic City, N. J.

President, A. H. Phillips; Secretary, J. Haines Lippincott; Assistant Secretary, F. I. Bosworth. Organized, 1902.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$404,171	$116,543	$23,820	$199,316	$224,114	$220,182	.....	$105,213	$325,395	$216,470
1908	499,067	211,754	22,690	349,039	371,018	189,147	$12,000	154,630	355,777	214,928
1907	484,015	162,219	87,048	263,342	281,662	180,568	.....	100,034	280,602	124,498
1906	480,712	123,245	61,428	239,593	260,204	109,448	18,000	91,350	218,798	176,136
1905	442,398	98,238	121,380	186,643	202,952	78,018	18,000	71,388	167,406	77,418

EASTERN FIRE INSURANCE COMPANY, Atlantic City, N. J.—*Continued.*

Assets, December 31, 1909.	
Mortgage loans on real estate	$206,160
Bonds owned (market value)	113,220
Collateral loans	10,500
Cash in office and bank	22,617
Agents' balances, not over 3 months due	44,842
Interest and rents accrued	6,832
Total admitted assets	$404,171

Liabilities, December 31, 1909.	
Net losses unpaid (including $3,978 resisted)	$51,4
Unearned premiums	116,5
Other liabilities	5,3
Total liabilities, except capital and surplus	$173,2
Capital paid up	207,0
Surplus over all liabilities	23,8
Total liabilities, capital and surplus	$404,1

RISKS AND PREMIUMS: Fire risks in force, December 31, $14,356,465; premiums thereon, $223,342.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,420,390; losses paid, $815,532; dividends declared, cash, $72,000.

MORTGAGE LOANS: There are 45 loans, ranging from $400 to $45,000 each, 29 small ones of $400 to $700 each being on lots of the Ventnor & Atl. Development Co., Atlantic Cy. lots being valued at $1,200 to $1,500 each, 3 loans, aggregating $50,000, are secured by 15-21 No. Carolina ave. and 2-20 Bartlett ave., Atlantic Cy., valued at $85,750; a loan of $45,000 is secured by property on west side of Virginia ave., 950 ft. south of Pacific ave., valued at $105,000; and there are several minor loans on local property. The mortgaged premises are valued in all at $511,400 (amount loaned, $206,160), and the company holds $120,000 of insurance on buildings. Interest past due December 31, last, amounted to $3,485.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Marine Tr. Co., stk., Atlantic Cy., N. J.	$13,750	$5,000
Second Nat. Bk. stk., Atlantic Cy., N. J	4,680	5,500
Atl. S. D. & Tr. Co. stk., Atl. Cy., N. J.	14,850	
Totals	$33,280	$10,500

BONDS OWNED:	Par Value.	Market Value.
Atlantic Cy., N. J., paving, ser. '96; 1921, 4%	$50,000	$49,500
Camden, N. J., Cy. of, 1912, 4%	$2,000	$2,0
Essex Co., N. J., bg., bs. 1924, 4%	10,000	10,1
Hudson Co., N. J., bg., bs. 1924, 4%	10,000	10,0
Jersey Cy., N. J., Cy. Hall bs. 1912, 5%	5,000	5,1
Boro. Longport, N.J., bdwk.imp.1936, 4%	7,500	7,3
Pleasantville, N. J., sc. bs., 1912, 4%	7,500	7,4
Roanoke, Va., Tc.& Lt. Co., 1 m. g.1958, 5%	10,000	9,0
Salem, N. J., Cy. of, 1919, 3½%	8,000	7,5
Cy. of Woodbury, N. J., 1931, 4½%	5,000	5,2
Totals (book value, $113,015)	$115,000	$113,2

MISCELLANEOUS: This company began business with a s plus of $200,000. Capital increased in 1904 from $100,000 $200,000 by transfer of $100,000 from surplus, and in 1909 $207,067. It guarantees the policies of the Atlantic Underwrit Agency. Conflagration losses: Baltimore, 1904, $6,250; S Francisco, 1906, $69,467.

DIRECTORS: A. H. Phillips, D. S. White, J. Haines Lipp cott, David Fitzsimmons, Walter H. Lippincott, D. W. Mye W. E. Edge, W. F. Wahl, W. J. Busby, L. B. Ryon, John B. Sla

FIELD MEN AND TERRITORY COVERED: Wakefie Morley & Co., Hartford, general agents for Conn., Me., Mass. a R. I.; Logue Bros. & Co., Pittsburg, general agents for Western P C. H. Ward, San Francisco, general agent for Cal. and Wash. Co pany operates in Cal., Conn., Ill., Me., Mass., Mo., N. J., N. Y., Pa., R. I., and Wash.

EASTERN FIRE INSURANCE COMPANY, Concord, N. H.

President, Charles L. Jackman; Secretary, Fred W. Cheney. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	$24,425	$3,768	$9,852	$4,410	$6,357	$1,427	$550	$831	$2,808	$1,
1908	19,793	3,642	6,089	4,420	5,434	1,445	500	730	2,675	1,
1907	14,902	2,769	2,116	3,392	4,085	71	500	618	1,189	
1906	13,303	1,494	1,809	2,517	3,215	19	500	480	999	
1905	11,125	664	462	1,354	1,698	364	.....	242	606	

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$20,399
Collateral loans	3,000
Cash in office and bank	905
Interest accrued	121
Total admitted assets	$24,425

Liabilities, December 31, 1909.	
Unearned premiums	$3,
Other liabilities	
Total liabilities, except capital and surplus	$4,
Capital paid up	10,
Surplus over all liabilities	9,
Total liabilities, capital and surplus	$24,

RISKS AND PREMIUMS: Fire risks in force December 31, $516,750; premiums thereon, $7,126.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,093; losses paid, $3,326; dividends declared, cash, $2,050.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Value.
40 shares Page Belting Co	$2,600	$1,500
4 shares Underwriters Fire	640	
2 shares Concord El. Co	210	
2 shares Page Belting Co	130	
1 share Amer. Loco. p	115	1,500
1 share A., T. & S. F. R. R.	124	
5 shares W. Tl. & Tg., p	460	
15 shares W. Tl. & Tg., com	225	
Totals	$4,504	$3,000

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Dayton Ltg. Co., 30-year, 5%	$1,000	$950
Page Belting Co., demand n., 5%	2,000	2,000
United Fruit Co., 5%	1,000	1,000
U. S. Steel Cp., 5%	500	525
Westinghouse & El. Co., Time n	1,000	1,000
Stocks.		
Amer. Ag. Chem. Co., p	$500	$
Amer. Tl. & Tg	1,600	2,
Amer. Woolen Co., p	1,700	1,
Capital Fire Ins. Co	1,000	1,
Gt. No. R. R. Co	1,000	1,
M. & K. Tl. Co	500	
N. Y. C. & H. R. R. R. Co	500	
Pa. R. R. Co	1,250	1,
The Mackay Co's, com. p	500	
The Mackay Co's com	500	
United Fruit Co	600	1,
Underwriters Fire Ins. Co	1,000	1
U. S. Steel Cp., p	1,500	1
Totals (book value, $18,605)	$17,650	$20

MISCELLANEOUS: This company is under the same man ment as the Capital Fire of Concord and the New England Un writers' Agency. It transacts a reinsurance business at the h office only.

DIRECTORS: Lyman Jackman, Charles L. Jackman, Fre Cheney, Freeman T. Jackman, A. G. Harris, J. E. Fernald, I Dole, I. M. Savage.

EASTERN SHORE OF VIRGINIA FIRE INSURANCE COMPANY, Keller, Va.

President, E. T. Powell; Secretary, L. C. Mears. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$59,207	$20,513	$13,144	$25,788	$28,345	$4,708	.....	$8,912	$13,620	$5,258
1908	45,481	18,797	4,095	18,965	20,629	5,886	.....	4,871	10,757	4,989
1907	36,868	15,291	343	16,792	17,810	3,115	.....	4,853	7,968	4,349
1906	26,366	8,433	—2,067	12,047	12,327	552	.....	4,032	4,584	552

— Impairment.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$1,500
Mortgage loans on real estate	32,600
Newport News City bonds owned, par value $10,000, market value	10,201
Cash in office and bank	4,870
Agents' balances, not over 3 months due	10,036
Total admitted assets	$59,207

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$550
Unearned premiums	20,513
Total liabilities, except capital and surplus	$26,063
Capital paid up	20,000
Surplus over all liabilities	13,144
Total liabilities, capital and surplus	$59,207

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,842,562; premiums thereon, $51,251.

BUSINESS SINCE ORGANIZATION: Premiums received, $73,434; losses paid, $14,261.

REAL ESTATE OWNED: Consists of lot and office building carried at book value.

MORTGAGE LOANS: There are loans for $32,600, protected by property situated in Accomac and Northampton Cos., Va., valued at $74,650. There was no interest past due on December 31, last. The company holds $6,250 of insurance on the building.

MISCELLANEOUS: This company was incorporated in February, 1906, with an authorized capital of $100,000, of which $20,000 is paid in. Company transacts business only in Va.

DIRECTORS: S. W. Ames, Frank S. Smith, J. S. Bull, Dr. J. W. Bowdoin, J. W. Barnes, J. H. Hopkins, W. L. Nock, S. T. Johnson, J. W. Chandler, Dr. J. T. Wilkins, Otho F. Mears, W. M. Upshur, L. J. Whitehead, R. L. Allworth, F. B. Bell, S. D. Rulon, Frank Parsons, Jr., L. F. Nock, H. T. White, T. W. Blackstone, E. T. Powell.

EMPIRE CITY FIRE INSURANCE COMPANY, New York, N. Y.

President, D. J. Burtis; Vice-President and Secretary, Ernest L. Allen. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$767,202	$288,329	$203,420	$525,682	$549,109	$249,622	$16,000	$185,962	$451,584	$262,003
1908	662,175	240,840	160,763	470,092	494,855	241,770	15,000	172,095	428,865	270,184
1907	566,779	220,979	116,931	445,007	462,618	245,120	14,000	165,737	424,857	242,042
1906	571,373	191,727	111,154	431,739	445,629	215,446	12,000	116,850	344,296	222,623
1905	475,639	145,692	88,345	329,687	339,841	130,121	.....	103,207	233,328	137,058

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$144,000
Bonds and stocks owned (market value)	426,133
Collateral loans	5,000
Cash in office and bank	101,406
Agents' balances, not over 3 months due	86,993
Interest accrued	3,670
Total admitted assets	$767,202

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,500 resisted)	$67,953
Unearned premiums	288,329
Other liabilities	7,500
Total liabilities, except capital and surplus	$363,782
Capital paid up	200,000
Surplus over all liabilities	203,420
Total liabilities, capital and surplus	$767,202

RISKS AND PREMIUMS: Fire risks in force, December 31, $43,420,917; premiums thereon, $555,411.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,262,204; losses paid, $3,297,937; dividends declared, cash, $996,000.

MORTGAGE LOANS: There are two loans of $38,000, each secured respectively by the brick and stone apartment dwellings at 210 and 212 W. 140th st., N. Y., valued at $69,000 each; one of $45,000 on 376–8 E. 8th. St., valued at $74,000, and one of $23,000 on 110 Lewis St., valued at $36,000.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
American Tobacco Co., p. stk	$4,850	$5,000
Nat. Biscuit Co., p. stk	6,200	
Totals	$11,050	$5,000

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
N.Y. Cy. park, 111 st. & E. river, 1940 3½%	$50,000	$45,500
N. Y. Cy. new E. river bg., 1928, 3½%	50,000	47,000
Atch., Top. & Santa Fe Ry., 1995, 4%	10,000	10,000
Ches. & O. Ry., 1992, 4½%	10,000	10,300
Erie Ry. Co. (Pa. col.), 1951, 4%	10,000	8,600
Reading Co. & P. & R. C. & I. Co., 1997 4%	10,000	10,000
So. Pac. Ry. Co., conv., 1929, 4%	20,000	21,200
Am. Tob. Co., 1944, 6%	25,000	26,750
Jones & Laughlin Steel, 1939, 5%	20,000	20,400
N. Y. Gas & El. Lt. H. & P., 1948, 5%	25,000	25,750
Pac. Tel. & Tel., 1937, 5%	10,000	10,000

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.—*Cont.*	Par Value.	Market Value.
Del. & Hudson Co	$10,000	$18,500
Manhattan El. Ry. Co	20,000	26,200
Pa. R. R	37,050	37,058
Amer. Ex. Nat. Bk	5,000	12,500
Cons. Gas Co	5,000	8,000
Underwriters' Salvage Co	500	625
William st. offices (a corp.)	25,000	25,000
Union Pac. c.	10,000	20,600
Nat. Bk. Commerce, N. Y	5,000	10,250
Hanover Nat. Bk., N. Y	2,400	15,600
Am. Tel. & Tel. Co	10,000	14,300
Totals (book value, $429,840)	$359,950	$426,133

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $17,181; San Francisco, 1906, $63,000.

DIRECTORS: Charles H. Lowerre, David J. Burtis, Areunah M. Burtis, Thomas B. Peck, William E. Hutchins, Ernest L. Allen, John A. Forster, S. V. Hoffman, Isaac L. Allen, R. O. Hanbold, A. S. Hutchins, V. T. Mulford and J. L. Parsons.

FIELD MEN AND TERRITORY COVERED: Crum & Forster, general agents. The company operates in Cal., Colo. Ill., La., Mass., Minn., N. J., N. Y., N. C., O., Ore., Pa., Tenn., Utah and Wash.

EQUITABLE FIRE INSURANCE COMPANY, Charleston, S. C.

President, David Huguenin; Secretary, W. G. Mazyck; Assistant Secretary, R. F. Touhey. Organized, 1895.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$328,263	$87,344	$56,648	$116,979	$130,249	$68,708	$9,939	$48,212	$126,859	$72,584
1908	274,986	87,538	54,372	112,588	126,334	71,253	7,200	45 166	123,619	65,524
1907	271,027	94,073	36,008	133,738	146,382	88,998	7,174	42,793	138,965	92,876
1906	270,060	93,011	44,371	141,788	152,389	58,662	7,068	52,071	117,801	64,444
1905	233,892	82,192	25,372	128,654	144,984	63,997	.....	51,398	115,395	62,059

Assets, December 31, 1909.

Real estate owned (book value, $15,583)	$17,000
Mortgage loans on real estate	7,100
Bonds and stocks owned (market value)	242,351
Loans (four) amply secured by collateral, market value, $21,515	13,500
Cash in office and bank	21,192
Agents' balances, not over 3 months due	25,144
Interest and rents accrued	846
Other assets	1,130
Total admitted assets	$328,263

Liabilities, December 31, 1909.

Net losses unpaid	$11,949
Unearned premiums	87,344
Other liabilities	3,822
Total liabilities, except capital and surplus	$103,115
Capital paid up	168,500
Surplus over all liabilities	56,648
Total liabilities, capital and surplus	$328,263

RISKS AND PREMIUMS: Fire risks in force December 31, $9,432,999; premiums thereon, $168,502.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,212,561; losses paid, $588,718; dividends declared, cash, $88,743.

REAL ESTATE OWNED: Comprises a 3-story brick office building, a brick dwelling and a 3-story brick warehouse. The rents last year aggregated $1,393 and the taxes and expenses $997.

MORTGAGE LOANS: There are 5 loans aggregating $7,100, secured by first liens on Charleston and Summerville dwelling properties. The mortgaged premises are valued at $30,000, and the company holds $17,900 of insurance on the buildings. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Abbeville, S. C., 5%	$1,500	$1,553
Anderson, S. C., 6%	1,000	1,070
Asheville, N. C., 5%	3,000	3,030
Athens, Ga., 4%	6,000	5,940
Belton, S. C., 5%	5,000	5,050
Charleston, S. C., 4%	61,500	62,576
Charleston, S. C., 4½%	5,000	5,275
Charlottesville, Va., 4½%	5,000	5,175
Clinton, S. C., 5%	3,500	3,622
Columbia, S. C., 4%	25,000	25,000
Columbia, S. C., 4½%	5,000	5,250
Florence, S. C., 5%	3,000	3,120
Georgia, 3½%	17,000	16,915
Georgia, 4%	3,000	3,120
Greenville, S. C., 5%	4,500	4,725
Greenville, S. C., 6%	1,000	1,020
Greenville, S. C., 4½%	8,000	8,200
Greensboro, N. C., 4%	5,000	5,000
Lynchburg, Va., 4%	5,000	5,000
Mobile, Ala., 4½%	10,000	10,500
Montgomery, Ala., 4½%	$5,000	$5,175
Newberry, S. C., 4½	1,000	1,015
New Orleans, La., 4½	10,000	9,900
New York City, 4%	10,000	10,200
Norfolk, Va., 5%	5,000	5,075
Norfolk, Va., 4%	7,000	6,895
Rome, Ga., 4%	6,000	5,830
Spartanburg, S. C., 4%	5,000	5,000
Sumter, S. C., 4½%	5,000	5,150
Wilmington, N. C., 5%	2,000	2,100
Wilmington, N. C., 4%	1,000	990
Saxe-Gotha Cotton Mills, 7%	2,500	2,500
Commercial Club, Charleston, S. C., 6% d.	30	30
Stocks.		
Exchange Bkg. & Trust Co	520	625
Planters' F. & P. Co	500	675
Totals (book value, $198,782)	$238,530	$242,351

MISCELLANEOUS: Paid up portion of capital. Capital increased in 1896 from $35,170 to $108,945; in 1897 to $117,600; in 1898, $117,800; in 1906 capital increased from $117,800 to $120,000; in 1909, capital increased to $168,500. Conflagration losses: Baltimore, 1904, $35,512.

DIRECTORS: F. Q. O'Neill, Philip H. Gadsden, B. I. Simmons, Sam'l Lapham, W. P. Carrington, A. B. Murray, Francis J. Pelzer, J. H. C. Wulbern, E. H. Pringle, D. Huguenin J. Ross Hanahan.

FIELD MEN AND TERRITORY COVERED: T. J. Ingram, general agent for Va., Lynchburg, Va.; T. H. de Graffenreid, special agent for N. and S. C. The company operates in Ala., Ga., N. C., S. C., and Va.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, Providence, R. I. §

President, F. W. Arnold; Secretary, Samuel G. Howe; Assistant Secretary, F. W. Arnold, Jr. Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,371,781	$746,172	$132,625	*$940,218	$997,125	*$532,109	$20,000	$378,912	$931,021	$511,901
1908	1,280,834	704,999	97,880	929,472	980,874	545,178	10,000	377,694	932,872	528,825
1907	1,209,224	636,101	84,437	842,127	893,338	434,898	.....	335,351	770,249	422,983
1906	1,139,648	588,475	55,448	785,668	832,151	662,647	16,000	312,378	991,025	675,047
1905	1,301,246	577,330	238,591	825,055	874,612	464,986	28,000	317,700	810,686	445,527

* Includes $23,411 marine premiums and $24,952 marine losses.

Assets, December 31, 1909.

Real estate owned (book value)	$110,000
Mortgage loans on real estate	135,750
Bonds and stocks owned (market value)	872,325
Collateral loans	16,000
Cash in office and bank	63,524
Agents' balances, not over 3 months due	166,063
Interest and rents accrued	6,106
Other assets	2,013
Total admitted nssets	$1,371,781

Liabilities, December 31, 1909.

Net losses unpaid (including $8,224 resisted)	$72,984
Unearned premiums	746,172
Other liabilities	20,000
Total liabilities, except capital and surplus	$839,156
Capital paid up	400,000
Surplus over all liabilities	132,625
Total liabilities, capital and surplus	$1,371,781

§ Transacts both fire and marine insurance.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, Providence, R. I.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $124,355,216; premiums thereon, $1,423,014; marine and inland risks in force, $328,338; premiums thereon, $19,842.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,340,340; losses paid, $8,651,179; dividends declared, cash, $855,500.

REAL ESTATE OWNED: The principal item is the company's home office building at Weybosset and Custom House sts., Providence. This is a 5-story iron front building, valued at $95,000, mostly occupied by the company, the remainder being well rented. The other properties are 2 dwellings in Providence.

MORTGAGE LOANS: There are 43 loans amounting to $135,750, and ranging from $100 to $18,000, but few exceeding $3,000. There is no overdue interest, no mortgages are in process of foreclosure, and all are first liens. The securities for these loans are valued at $421,350, and the company holds $174,500 of insurance on the mortgaged buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Amer. Loco. Co., p. stk., 20 shares	$2,300	$1,000
Nicholson File Co. of Providence, stk., 100 shares	23,500	15,000
Totals	$25,800	$16,000

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Imp. Jap. Gov't., 1925, 4½%	$9,750	$9,068
Boston cy., 1915, 4%	25,000	25,250
State of Mass., reg., 1941, 3%	50,000	43,500
State of Mass., c., 1941, 3%	25,000	21,750
Cy. of N. Y., 1958, 4%	25,000	25,000
Pawtucket, R. I., Cy. of, 1913, 4%	25,000	25,000
Cy. of Providence, R. I., 1928, 3½%	25,000	23,750
B. & O. R. R. Co. (Swn. div.), 1925, 3½%	20,000	18,600
Bridgeport Tc. Co., 1923, 5%	5,000	5,300
C. R. R. of N. J. Car Eq., 1913, 4%	10,000	9,900
Chi. Rys. Co., 1927, 4%	5,000	4,300
Chi., Burl. & Quincy R. R., 1949, 3½%	10,000	9,000
Cleve., C., C. & St. L. R. R. n., 1911, 5%	10,000	10,100
Columbus, O., St. R. R. Co., 1932, 5%	5,000	5,200
Detroit United Ry. Co., n., 1910, 5%	5,000	5,000
Detroit El. Ry. Co., 1916, 5%	5,000	4,800
E. St. L. & Sub. Co., 1932, 5%	10,000	10,000
Ga. Ry. & El. Co., 1932, 5%	5,000	5,050
Lehigh Val. Tm. Co., 1941, 5%	10,000	11,500
Mich. Cent. R. R. Co., n., 1910, 5%	10,000	10,000
Milwaukee El. Ry. & Lt. Co., 1926, 5%	20,000	21,400
Mo. Pac. Eq. Assn., 1913, 5%	10,000	10,000
N. Y. C. & H. R. R. R., 1998, 3½%	20,000	16,000
N. Y., N. H. & H. R. R. Co., deb. con., 1956, 3½%	15,000	15,300
N. Y., N. H. & H. R. R. Co., deb. con., 1948, 6%	30,000	40,200
No. Pac., Gt. No. R.R. Co., C., B. & Q. issue, 1931, 4%	50,000	48,500
Pa. R. R. Co., 1910, 5%	20,000	20,000
R. I. & Sub. Ry. Co., 1950, 4%	15,000	13,200
United Tc. & El. Co., Prov. & Pawt. issue, 1933, 5%	10,000	10,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Utica & Mohawk Val. St. R.R. Co., 1941, 4½%	$5,000	$4,900
Cin. Edison El. Co., 1917, 5%	5,000	5,150
Detroit Edison Co., 1933, 5%	10,000	10,100
Grand Rapids Gas Lt. Co., 1915, 5%	5,000	5,050
N. Y. Tl. Co., 1939, 4½%	10,000	9,800
Pawtucket El. Co., 1916, 5%	10,000	9,600
Union Steel Co., 1952, 5%	5,000	5,250
United El. Lt. & Pow. Co. of Baltimore, 1929, 4½%	10,000	9,300
Utica El. Lt. & Pow. Co., 1950, 5%	5,000	5,150
Stocks.		
Chi., Gt. W. R. R. Co., p	11,000	7,040
Ill. Central R. R. Co	36,800	54,464
N. Y. C. & H. R. R. R. Co	36,000	45,720
N. Y., N. H. & H. R.R. Co	2,500	5,425
Pa. R. R. Co	25,000	34,250
New England Inv. Security Co	5,300	4,823
United Tc. and El. Co	10,000	10,200
Blackstone Canal Nat. Bk. of Providence	10,000	12,800
Indus. Tr. Co. of Prov	3,000	7,650
Nat. Bk. of Commerce of Providence	15,000	20,700
Gn. Adj. Bureau of N. Y	300	300
Narragansett El. Ltg. Co., Providence	15,000	27,900
Narragansett El. Ltg. Co., d	2,500	4,300
Providence Gas Co	32,500	61,100
Providence Gas Co., d., $15 paid	3,900	13,130
Providence Tl. Co	10,000	19,400
Southern Adjustment Bureau	50	50
Underwriters' Salvage Co. of New York	500	625
Underwriters' Salvage Co., of Chi	1,000	750
W. Adj. & Insp. Co. of Chi	100	100
Totals (book value, $775,375)	$770,200	$872,325

MISCELLANEOUS: Capital increased in 1881 from $200,000 to $300,000, and in 1899 from $300,000 to $400,000. Conflagration losses: Boston, 1872, $305,000; Baltimore, 1904, $121,298; San Francisco, 1906, $264,750.

DIRECTORS: Fred. W. Arnold, John S. Palmer, 2d, Josiah W. Crooker, C. B. Arnold, Nelson W. Aldrich, Orlando H. Davenport, Julius Palmer, Herbert F. Hinckley, Wm. C. Peirce, H. Martin Brown, Cyrus M. Van Slyck, Samuel G. Howe, Frederic A. Chase, Wm. H. Buffum, George R. Smith.

FIELD MEN AND TERRITORY COVERED: All agents except those in Cook Co., Ill., report direct to the home office, F. W. Arnold, Jr., assistant secretary, Chicago, Cook Co., Ill., W. H. Boutell, Providence, R. I., general agent for Eastern department; W. F. Keach, superintendent Western department. Special agents: Walter G. Kent, Philadelphia, Pa., for Pa., Md., N. J. and Del.; W. H. A. Munns, Syracuse, N. Y., for N. Y.; James Hutchison, for New England.; A. N. Evans, Columbus, O., for O., Ky. and W. Va., J. J. Hayes, Chicago, for Mich., Wis. and Minn.; Robt. C. Hosmer, Chicago, Ill., for Ill., Ind. and E. Mo.; Samuel T. Gordon, Kansas Cy., Mo., for Neb., Kan., Ia., W. Mo. and Kan Cy. The company operates in all the States and Territories of the United States except Ala., Alas., Ark., Fla., Ga., Haw., Mont., N. M., N. C., Okla., S. C. and Tenn.

EUREKA FIRE AND MARINE INSURANCE COMPANY, Cincinnati, O.

President, F. A. Rothier; Secretary, Adam Benus. Organized, 1864.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$371,172	$138,646	$108,256	$142,277	$155,752	$59,156	$8,000	$63,759	$130,915	$61,916
1908	374,513	123,691	137,727	131,973	144,520	57,348	8,000	59,162	124,510	60,692
1907	354,485	115,586	127,610	123,319	136,442	65,095	8,000	57,146	130,241	59,998
1906	356,745	113,689	127,176	126,285	137,104	62,496	8,000	57,874	128,370	65,224
1905	353,677	109,015	130,584	126,746	138,006	52,680	8,000	54,101	114,781	52,840

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $8,165)	$5,000
Stocks owned (market value)	311,983
Collateral loans	2,640
Cash in office and bank	29,404
Agents' balances, not over 3 months due	22,111
Interest and rents accrued	34
Total admitted assets	$371,172

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$12,399
Unearned premiums	138,646
Other liabilities	11,871
Total liabilities, except capital and surplus	$162,916
Capital paid up	100,000
Surplus over all liabilities	108,256
Total liabilities, capital and surplus	$371,172

EUREKA FIRE AND MARINE INSURANCE COMPANY, Cincinnati, O.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $24,532,887; premiums thereon, $268,467.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,036,418; losses paid, $2,271,546; dividends declared, cash, $362,000.

REAL ESTATE OWNED: Consists of the Produce Alley Fruit House, book value $8,061, carried at $5,000.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned
4 shares Cs. Boat Store Co.'s stk	$1,000	$500
5 shares First Nat. Bk. stk	1,300	1,140
10 shares Security Ins. Co.'s stk	1,200	1,000
Totals	$3,500	$2,640

STOCKS OWNED:	Par Value.	Market Value.
Second Nat. Bank stk	$1,600	$4,400
First Nat. Bk. stk	15,000	39,000
Columbus & Xenia R. R. stk	2,350	4,747
Cinn. Inter-Term. R.R.Co's guar 1st pref	8,000	7,520
Cincinnati St. Ry. stk	25,600	34,048
Cleveland & Pittsburg R. R. Co.'s stk	15,000	26,250
Cincinnati Gas & El. Co. stk	44,300	40,839
Fifth-Third Nat. Bk. stk	10,000	25,000
Citizens' Nat. Bk. stk	7,000	16,800
German Nat. Bk. stk	5,000	16,250
STOCKS OWNED.—*Cont.*		
Security Ins. Co.'s stk	$28,500	$34,200
Atlas Nat. Bk. stk	1,000	3,800
Little Miami R. R. Co.'s stk	2,500	5,300
The Cinn. Tobacco Warehouse Co. stk	2,600	1,430
Farmers & Shippers' Leaf Tob. Warehouse Co.'s 1st pfd stk	2,500	2,675
Odd Fellow Temple Co.'s stk	1,000	1,000
First Nat. Bk., Co.'s Norwood, O., stk	2,300	4,956
Merchants Nat. Bk. stk	3,000	6,150
W. Adj. & Insp. Co.'s stk	100	200
Fourth Nat. Bank stk	4,000	11,200
The Scioto Val. Tc. Co.'s 1 p	2,500	2,581
Cin., Newport & Cov. L. & T. Co.s Common stk	3,500	3,483
Girard Nat. Bank stk., Phila., Pa	4,200	12,684
Nat. Bank of Commerce, N. Y	3,500	7,420
Cinn. Chamber of Commerce, ctf	200	50
Totals (book value, $245,383)	$195,250	$311,983

DIRECTORS: Geo. Slimer, W. B. Carpenter, Matthew Ryan, Michael Ryan, F. A. Rothier, Adam Benus, C. C. Rothier.

FIELD MEN AND TERRITORY COVERED: H. C. Klocksiem, State agent, Lansing, Mich., for Mich.; Rollin B. Heaton, Salem, O., and Chas. Benus, Cincinnati, O., special agents for O. The company operates in Ill., Mich. and O.

EQUITY FIRE INSURANCE COMPANY, Kansas City, Mo.

President, E. G. Rowley; Secretary, C. T. Hinkle; Manager, Bruce Dodson. Organized, 1909.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$138,164	$14,245	$20,389	$31,805	$35,718	$1,717	.....	$6,724	$8,441	$2,967

ASSETS, DECEMBER 31, 1909.	
Mortgage loans on real estate	$30,000
Kansas City, school bonds, par value, $50,000; St. Louis, Mo., bonds, par value $10,000; Cass Co., Mo., bonds, par value $10,000, market value	70,000
Loan on collateral, fully protected	11,000
Cash in office and bank	21,144
Agents' balances, not over 3 months due	5,133
Interest accrued	887
Total admitted assets	$138,164

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$1,250
Unearned premiums	14,245
Other liabilities	2,280
Total liabilities, except capital and surplus	$17,775
Capital paid up	100,000
Surplus over all liabilities	20,389
Total liabilities, capital and surplus	$138,164

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,529,624; premiums thereon, $28,157.

MISCELLANEOUS: This company was organized and commenced business early in 1909, with a paid up capital of $100,000 and a net cash surplus of $10,000. It operates only in Mo.

DIRECTORS: Bruce Dodson, E. R. Rankin, E. G. Brugemann, E. Sinclair, M. Barton, J. W. Carence, A. L. Dodson, E. G. Rowley, C. T. Hinkle.

FACTORS FIRE INSURANCE COMPANY, Memphis. Tenn.

President, N. Fontaine; Secretary, Jas. E. Beasley. Organized, 1882.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$114,127	$7,237	$4,505	$8,407	$18,274	$2,689	$123	$8,989	$11,801	$4,073
1908	108,117	6,033	1,084	7,078	15,659	5,369	.....	8,836	14,205	6,369
1907	107,701	7,225	476	7,420	16,887	8,186	6,000	9,477	23,663	8,186
1906	114,802	7,941	6,156	9,506	20,241	3,286	6,000	9,420	18,706	3,586
1905	117,702	5,950	7,852	7,507	17,754	1,121	3,000	10,314	14,435	1,121

ASSETS, DECEMBER 31, 1909.	
Bonds and stocks owned (market value)	$80,820
Collateral loans	10,825
Cash in office and bank	5,296
Agents balances, not over 3 months due	15,971
Interes accrued	215
Other assets	1,000
Total admitted assets	$114,127

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (including $2,000 resisted)	$2,385
Unearned premiums	7,237
Total liabilities, except capital and surplus	$9,622
Capital paid up	100,000
Surplus over all liabilities	4,505
Total liabilities, capital and surplus	$114,127

MISCELLANEOUS: Paid-up capital increased from $50,000 to $80,000 in 1893; to $90,000 in 1894, and to $100,000 in 1895, by stock dividends. Loss by San Francisco conflagration, 1906, $2,313. The company transacts surplus line business through Charles E. Ring & Co., New York City. Is licensed only in Tenn.

DIRECTORS: Noland Fontaine, W. B. Mallory, W. F. Taylor, J. W. Dillard, R. E. Semmes, E. Lowenstein, W. A. Gage, J. E. Wynne, W. A. Hein, J. M. Dockery.

FACTORS AND TRADERS INSURANCE COMPANY, Mobile, Ala.

President, Ferd. Forcheimer; Secretary, Jack F. Ross; Assistant Secretary, Jos. F. Bullock. Organized, 1870.
Capital, $150,000.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$290,051	$7,833	$132,217	$18,127	$35,056	$12,813	$15,000	$9,465	$37,278	$12,813
1908	295,485	7,045	133,440	24,555	37,726	2,269	15,000	9,745	27,014	2,269
1907	321,174	8,048	121,626	25,726	38,471	1,591	15,000	7,175	23,766	1,591
1906	291,084	7,374	118,710	24,674	36,034	1,145	15,000	8,836	24,981	1,145
1905	265,626	7,223	108,403	26,396	39,239	4,392	15,000	8,708	28,100	4,392

REAL ESTATE OWNED: Consists of company's home office building, No. 7 St. Michael st., Mobile, market value, $20,000.

MORTGAGE LOANS: There were loans aggregating $4,375, protected by Mobile and suburban real estate, valued at $10,300. Company held $7,250 of insurance on the mortgaged buildings.

DIRECTORS: Ferd. Forcheimer, J. C. Bush, J. McPhillips, J. Pollock, A. P. Bush, R. A. Smith, P. J. Lyons, J. A. Watters, M. P. Levy.

FARMERS INSURANCE COMPANY, Cedar Rapids, Ia.

President, J. H. Smith; Secretary, Ed. H. Smith. Organized, 1860.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡767,832	$435,599	$110,575	$277,116	$366,112	$131,436	$15,000	$134,698	$281,134	$153,166
1908	‡662,855	457,233	108,609	275,008	309,754	128,023	15,000	153,848	296,871	139,025
1907	‡669,972	449,065	102,815	298,646	328,887	125,139	15,000	159,373	290,512	135,769
1906	‡632,606	426,312	98,188	253,013	278,936	89,457	15,000	132,633	237,090	93,550
1905	‡623,005	426,705	95,628	250,343	276,915	136,386	15,000	133,119	284,505	139,369

‡ Includes notes for premiums.

Assets, December 31, 1909.	
Real estate owned (book value)	$42,152
Mortgage loans on real estate	600,288
Iowa School bonds owned (market value)	2,000
Cash in office and bank	50,221
Agents' balances, not over 3 months due	7,019
Bills receivable	66,152
Total admitted assets	$767,832

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,450 resisted)	$14,010
Unearned premiums	435,599
Other liabilities	7,648
Total liabilities, except capital and surplus	$457,256
Capital paid up	200,000
Surplus over all liabilities	110,575
Total liabilities, capital and surplus	$767,832

RISKS AND PREMIUMS: Fire risks in force December 31, $33,339,504; premiums thereon, $1,088,996.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,534,270; losses paid, $3,380,992; dividends declared, cash, $515,500; stock, $175,000.

REAL ESTATE OWNED: Company's home office building, and other real estate carried at its book value, $42,152; market value in excess of that amount. Net revenue to the company, $2,481.

MORTGAGE LOANS: There are 133 mortgage loans, aggregating $600,288, on first mortgages on Ia. farm and Cedar Rapids real estate property worth over three times the amount loaned thereon. There is no interest past due, and the company holds policies on the buildings amounting to $157,201.

MISCELLANEOUS: Company declared a $75,000 stock dividend in 1880, and in 1909 transferred $100,000 from surplus to capital account.

DIRECTORS: J. H. Smith, Ed. H. Smith, John B. Henderson Isaac B. Smith, Norman E. Smith.

FIELD MEN AND TERRITORY COVERED: Special agents at headquarters: C. W. Hook, D. H. Criley, F. S. Snyder, D. M. Kelley, adjuster. The company operates in Ia. only.

FARMERS AND MERCHANTS INSURANCE COMPANY, Lincoln, Neb.

President, G. W. Montgomery; Secretary, S. A. Barclay. Organized, 1885.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	d$612,929	$262,516	$123,837	d$416,203	*d $515,427	$223,106	.....	$205,015	$428,121	$228,344
1908	d428,257	240,502	80,017	d329,738	d347,534	229,631	.....	156,765	386,396	219,911
1907	d649,042	240,070	107,552	d347,814	d366,388	172,958	$10,000	159,603	342,561	181,856
1906	d450,757	221,029	117,663	d310,841	d330,567	172,220	5,000	137,641	314,861	171,096
1905	d437,066	216,937	107,149	d296,662	d313,221	143,007	.....	128,261	271,268	144,936

* Includes $50,000 premium on new stock. d Includes notes for premiums.

Assets, December 31, 1909.	
Real estate owned (book value, $142,390)	$143,550
Mortgage loans on real estate	36,808
Bonds and stocks owned (market value)	224,630
Cash in office and bank	34,229
Agents' balances, not over 3 months due	133,947
Interest and rents accrued	4,490
School warrant	420
Bills receivable, taken for fire risks	16,234
Due from other companies	18,621
Total admitted assets	$612,929

Liabilities, December 31, 1909.	
Net losses unpaid (including $3,636 resisted)	$20,976
Unearned premiums	262,516
Other liabilities	5,600
Total liabilities, except capital and surplus	$289,092
Capital paid up	200,000
Surplus over all liabilities	123,837
Total liabilities, capital and surplus	$612,929

FARMERS AND MERCHANTS INSURANCE COMPANY, Lincoln, Neb.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $58,159,963; premiums thereon, $656,290.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,629,452; losses paid, $2,001,250; dividends declared, cash, $15,000; stock, $50,000.

REAL ESTATE OWNED: Consists of the company's home office building at 1501 O st., Lincoln, carried at its book value, $97,500; office building in Omaha, carried at book value, $30,000, and seven small properties in Lincoln, Beatrice, and other parts of Neb. and Webster, Kan., varying in value from $100 to $5,500.

MORTGAGE LOANS: There are 27 loans, aggregating $36,808, none exceeding $4,000, mostly upon properties in Lincoln, Omaha, and farming districts of Neb., with a few on Kan. real estate. The valuations of the mortgaged properties were in all cases much in excess of the loans thereon. The company holds $15,000 of fire insurance on the buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of Holdrege, Neb., 5%, 1911	$7,000	$7,000
Lincoln Gas Co., 6%, 1911	10,000	10,000
Fremont Gas & El. Lt. Co., 6%, 1927	11,000	11,000
Neb. Land & Feeding Co., 6%, 1915	5,000	5,000
Neb. Inv. & Imp. Co., 4%, 1911	51,000	51,000
Overton Co. R. R. Co., 5%, 1945	10,000	10,000
Red Lake Co., Minn., 5½%, 1913	1,000	1,000
Hannibal Lt. & Fuel Co., 5%, 1921	10,000	9,500
Town of Livingstone, Tenn., 6%, 1926	5,000	5,250
Cy. of Dublin, Tex., 5%, 1938	3,000	3,150
Cy. E. Chi., Ind., 6%, 1917	5,000	5,150
Keach Drainage & Levee Dis., 6%, 1917	5,000	5,400
Ida. Irrigation Co., 6%, 1919	15,000	15,000
Cy. of Creston, Ia., 6%, 1910	500	500
Choctaw Ry. & Ltg. Co., 5%, 1938	7,000	7,000

BONDS AND STOCKS OWNED.—*Cont.* Stocks.	Par Value.	Mark Valu
Lincoln Gas & El. Lt. Co.,	$2,500	$5
Farmers & Merchants Bk	30,600	32,1
Neb. Tl. Co	2,000	2,0
Lincoln Overall & Shirt Co	3,500	3,5
Omaha & Co. B Ry. & Bg. Co., p	5,000	5,0
Congress Hotel Co., Chi	23,700	35,5
Totals (book value, $204,304)	$212,800	$224,6

MISCELLANEOUS: Paid-up capital increased in 1895, fro $50,000 to $100,000, by stock dividend. In 1909 capital w increased to $200,000, the additional $100,000 of stock bein sold at 150%. Conflagration losses: Baltimore, 1904, $6.50 San Francisco, 1906, $855. The company transacts a surpl line business through Starkweather & Shepley, New Yurk an Providence.

DIRECTORS: Geo. W. Montgomery, M. L. C. Funkhouse. L. E. Wettling, S. A. Barclay, A. L. Chase, J. H. McCortney, (B. Obermeyer.

FIELD MEN AND TERRITORY COVERED: Montgomer & Funkhouser, Chicago, Ill., branch office for Eastern State M. F. Funkhouser, Omaha,. Neb., for Omaha and So. Omah Merrill & Braniff, general agents for Okla.; Hanford & de Veuv general agents for Wash., Ida. and Utah; Frank Damkoehle Wis., State agent. Special agents for Neb.: Thos. C. Lawle J. L. Thorburn. The company does business in Ill., La., Mich Minn., Mo., Neb., O., Okla., Pa., R. I., S. D., Tex., Wash W. Va. and Wis.

FEDERAL INSURANCE COMPANY, Jersey City, N. J. ¶

President, Percy Chubb; Secretary, M. Grundner. Organized, 1901.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,441,017	$663,36	$340,489	$944,353	$1,034,484	$372,255	$80,000	$370,768	$823,023	$396,0
1908	2,305,838	374,212	492,324	989,266	1,067,259	492,661	60,000	368,555	921,216	454,5
1907	2,092,811	*265,185	332,889	701,775	785,882	683,859	60,000	333,450	1,077,319	509,3
1906	2,521,625	†500,754	252,992	1,317,850	‡1,506,927	1,118,818	50,000	462,728	1,631,546	1,404,3
1905	2,199,581	†349,160	856,185	1,141,473	1,206,957	619,803	50,000	375,855	1,045,658	639,9

* Also contingent reserve, $121,154. † Also contingent reserve, $175,000. ‡ Includes $100,000 premium on new stock

ASSETS, DECEMBER 31, 1909.	
Mortgage loans on real estate	$30,000
Bonds and stocks owned (market value)	1,605,840
Cash in office and bank	496,550
Agents' balances, not over 3 months due	251,898
Bills receivable, taken for premiums	1,500
Interest accrued	20,962
Other assets	34,267
Total admitted assets	$2,441,017

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (none resisted)	$294,01
Unearned premiums	663,3
Dividends unpaid	40,0
Other liabilities	103,1
Total liabilities, except capital and surplus	$1,100,5
Capital paid up	1,000,0
Surplus over all liabilities	340,4
Total liabilities, capital and surplus	$2,441,01

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $45,497,343; premiums thereon, $614,585.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,189,991; losses paid, $4,649,678; dividends declared, cash, $490,000.

MORTGAGE LOANS: The mortgage of $30,000 is secured by 7 St. Marks place, Borough of Manhattan, N. Y., valued at $45,000. Principal and interest guaranteed by Lawyers Mtg. Co.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
E. Orange, N. J., wat., 1933, 4%	$15,000	$15,000
Elizabeth, N. J., ad., 1922, 4%	50,000	50,000
Englewood, N. J., sc., 1935, 4%	25,000	25,000
Essex Co., N. J., bg. bs., 1924, 4%	25,000	25,250
Ga., State of, reg., 1927, 3½%	10,000	9,900
Hudson Co., N. J., bg. bs., 1924, 4%	50,000	50,000
Jersey Cy., N. J., wat., 1916, 5%	55,000	58,300
Jersey Cy., N. J., wat., 1922, 5%	12,000	13,320
Jersey Cy., N. J., wat., 1923, 5%	11,000	12,230
New York, N. Y., rapid trans., 1948 3½%.	200,000	180,000
New York, N. Y., cp. stk., 1956, 4%	50,000	50,000
Passaic Co., N. J., bg. bs., 1922, 4%	25,000	25,500
Balt. & O. R. R., prior ln., 1925, 3½%	25,000	23,250
Bergen Co. R.R. Co., 1st m. ext., 1911, 6%	6,000	6,120
Canada So. Ry. Co., 1st m., 1913, 6%	20,000	20,800

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Mark Value
C. R. R. of N. J., reg., 1987, 5%	$10,000	$12,5
Chi. & Alton Ry. Co., 1949, 3%	25,000	18,7
Chi. & Alton Ry. Co., 1st ln., 1950 3½%	10,000	7,5
C.,I. & St. L. Ry. Co.,Short line,1953, 4%	10,000	9,4
Choctaw & Mem. R.R. Co., 1 m.,1949.,5%	10,000	11,0
Ca. Te. Co. of N. J., 1933, 5%	25,000	26,5
E. T., Va. & Ga. R. R. Co., cs. m.,1956,5%	10,000	11,3
Easton & Amboy R. R. Co., reg.,1920, 5%	30,000	32,7
Elgin, Joliet & E. Ry. Co.,1st m., 1941 5%	10,000	11,3
Elizabeth, Plainfield & Cent. Jersey Ry. Co., 1950, 5%	25,000	24,0
Flint & Pere M. R.R. Co., 1st m., 1920,6%	10,000	11,1
Ill. Cent. R. R. Co., 1st m., 1951, 3½%	15,000	13,8
Kan. Cy. So. Ry. Co., 1st m., 1950, 3%	10,000	7,3
Ky. Cent. Ry. Co., 1st m., 1987, 4%	10,000	9,7
L. S. & M. S. R. R. Co., 1st m., 1997, 3½%	25,000	23,0
Lehigh Val. Tm. Ry., 1st m., 1941, 5%	15,000	17,2
Manhattan Ry. Co., cs. m., 1990, 4%	25,000	24,5
Midland R. R. Co. of N. J., 1910, 6%	25,000	25,2
Mobile & O. R. R. Co., 1st m., 1927, 6%	10,000	12,1
Newark P. Ry. Co., 1 cs. m., 1930, 5%	25,000	27,2
N.Y.C.& H.R.R.R.Co.,g.r.,1997, 3½%	15,000	13,6
N. Y., C. & St. L. R. R. Co., 1st m.1937 4%	20,000	20,0
N. Y., L. E. & W. R. R. Co., d. im1913,6%	25,000	26,0
N. Y., P. & N. R. R. Co., 1st m., 1939, 4%	10,000	9,9

¶ Transacts marine insurance only.

FEDERAL INSURANCE COMPANY, Jersey City, N. J.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
N. Y., S. & W. R.R. Co., 1st m., 1937, 5%	$50,000	$53,000
No. Pac. Ry. Co., gn. ln. & ld. gt. 2047, 3%	40,000	29,600
No. Jersey St. Ry. Co., 1948, 4%	10,000	8,000
O. & C. B. Ry & Br. Co., 1st co. m., 1928, 5%	10,000	9,900
Paterson Ext. R.R. Co., 1st m., 1910, 6%	31,000	31,310
Pa. R. R. Co., g. cv., 1912, 3½%	25,000	25,250
Peoria & E. Ry. Co., 1st co. m., 1940, 4%	20,000	18,600
Port Reading Ry. Co., 1st m., 1941, 5%	11,000	12,100
Third Ave. R.R. Co., 1 co. m., 2000, 4%	20,000	13,800
Tol. & O. C. R. R. Co., 1st m., 1935, 5%	10,000	11,000
Amer. Dock & Imp. Co., 1st m., 1921, 5%	20,000	21,800
Corn Prod. Refining Co., s.f., g., 1931, 5%	10,000	9,800
Edison El. Illg. Co., 1 m., cv., 1910, 5%	15,000	15,000
Edison El. Illg. Co., 1 co. m., 1995, 5%	10,000	11,000
Gas & El. Co. of Bergen Co. N.J., 1949, 5%	25,000	25,500
Kings Co. El. Lt. & Pow. Co., pur. money, 1997, 6%	20,000	22,800
Long Dock Co., co. m., 1935, 6%	20,000	25,200
New Jersey Zinc Co., 1st m., 1926, 4%	10,000	9,300
Newark Ca. Gas Co., 1948, 5%	25,000	26,750
N.Y. Gas & El. Lt., Ht. & Pow. Co., col. tr., 1949, 4%	10,000	8,400
N.Y. & N.J. Tl. Co., gn. m., 1920, 5%	26,000	26,520
No. Am. Co., Col. Tr. & G. N., 1912, 5%	10,000	10,000
Pac. Coast Co., 1st m., g., 1946, 5%	20,000	21,800
St. Joseph Ry. L., H. & P. Co., 1937, 5%	10,000	10,100
Scow I. & Steel Co., gn. m., 1918, 4½%	5,000	4,850
Syracuse Ltg. Co., 1st m., 1951, 5%	$10,000	$10,000
Trenton Gas & El. Co., 1949, 5%	50,000	52,500
W. Wat. Pow. Co., co. m. & col. tr. 1929, 5%	10,000	10,200
W. Union Tl. Co., col. tr., 1938, 5%	10,000	10,000
W. Union Tl. Co., f., 1950, 4½%	10,000	9,700
Stocks.		
Ca. Tu. Co. of N. J.	10,000	7,800
American Tel. & Tele. Co.	50,000	71,500
Underwriters' Salvage Co. of N. Y.	1,000	1,250
Pac. Coast Salvage Assn.	1,000	1,000
Totals (book value, $1,659,130)	$1,599,000	$1,605,840

MISCELLANEOUS: Capital increased in 1906 from $500,000, to $1,000,000 and $100,000 added to surplus. Company reinsured all of its outstanding fire business early in 1907 in the National Fire of Hartford. Conflagration losses: Baltimore, 1904, $41,172; San Francisco, 1906, $787,000. Value of deposit in Ga., $9,900.

DIRECTORS: Percy Chubb, Alexander E. Orr, Geo. M. Olcott, Alexander Laird, Wm. Schall, Jr., Charles Myers, Henry S. Redmond, Horace M. Kilburn, Hendon Chubb.

TERRITORY COVERED: The company operates in Cal., Colo., Conn., D. C., Ga., Ill., Ind., Ia., Ky., Me., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., O., Ore., R. I., Pa., Tenn., Tex., Utah, Wash. and Wis.

FEDERAL UNION FIRE INSURANCE COMPANY, Chicago, Ill.

President, V. F. Mashek; Secretary and Manager, F. H. Osborn. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$200,135	$49,773	$19,624	$140,233	$146,063	$58,192	.....	$48,122	$106,314	$78,591
1908	160,106	20,343	31,399	48,839	*102,133	24,987	.....	19,551	44,538	28,317

* Includes $49,998 surplus paid in.

Assets, December 31, 1909.	
Mortgage loans on real estate	$34,000
Bonds owned (market value)	100,644
Cash in office and bank	29,473
Agents' balances, not over 3 months due	33,870
Interest and rents accrued	1,158
Other assets	990
Total admitted assets	$200,135

Liabilities, December 31, 1909.	
Net losses unpaid	$27,147
Unearned premiums	49,773
Taxes due and accrued	1,000
Reinsurance premiums	2,591
Total liabilities, except capital and surplus	$80,511
Capital paid up	100,000
Surplus over all liabilities	19,624
Total liabilities, capital and surplus	$200,135

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,192,156; premiums thereon, $56,495; marine and inland risks in force, $1,934,788; premiums thereon, $37,242.

BUSINESS SINCE ORGANIZATION: Premiums received, $139,073; losses paid, $83,179.

MORTGAGE LOANS: There are 5 loans protected by brick flats in Chicago, valued at $92,500. There was no interest past due on December 31, last. Company holds $47,200 of insurance on mortgaged buildings.

Bonds Owned:	Par Value.	Market Value.
City of Chicago, 4% bs.	$12,000	$12,045
Cook Co., Ill., 4% bs.	10,000	10,037
Chicago, South Park, 4% bs.	20,000	20,142
Bonds Owned.—*Cont.*		
Chicago, West Park, 4% bs.	$15,000	$15,237
Chicago, Lincoln Park, 4% bs.	18,000	18,183
Chicago, Sanitary Dis., 4% bs.	25,000	25,000
Totals (book value, $100,000)	$100,000	$100,644

DIRECTORS: Capt. O. W. Blodgett, W. R. Creer, J. W. Embree, A. W. Ellenberger, W. O. King, C. E. Kremer, A. O. Kuehmsted, Geo. W. Keehn, Chas. Krupka, V. F. Mashek, F. H. Osborn, M. F. Rittenhouse, W. H. Teare, Geo. C. Wilce, Wm. H. Wood.

FIELD MEN AND TERRITORY COVERED: The company operates in Ill., Mich., Mo., O., Tenn. and Wis.

FIDELITY INSURANCE COMPANY, Des Moines, Ia.

President, M. Carr; Secretary, A. A. Clark. Organized, 1893.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$122,024	$67,117	$10,600	$56,153	$63,083	$19,516	$500	$25,729	$45,745	$21,708
1908	‡95,347	56,745	10,409	56,602	61,313	24,726	500	25,992	51,218	29,385
1907	‡85,947	46,384	10,278	53,983	57,201	19,840	500	26,455	46,795	20,156
1906	‡72,272	35,502	10,205	45,420	49,323	16,144	.....	19,389	35,533	17,357
1905	‡62,089	30,638	5,471	36,179	38,301	22,146	.....	17,475	39,621	25,920

‡ Includes notes for premiums.

FIDELITY INSURANCE COMPANY, Des Moines, Ia.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value, $18,771)	$21,225
Mortgage loans on real estate	70,721
Collateral loans	300
Cash in office and bank	6,880
Agents' balances, not over 3 months due	4,369
Interest and rents accrued	971
Bills receivable	27,558
Total admitted assets	$132,024

Liabilities, December 31, 1909.	
Net losses unpaid	$2,193
Unearned premiums	67,117
Taxes, commissions, etc	2,114
Total liabilities, except capital and surplus	$71,424
Capital paid up	50,000
Surplus over all liabilities	10,600
Total liabilities, capital and surplus	$132,024

RISKS AND PREMIUMS: Fire risks in force December 31 $8,086,547; premiums thereon, $167,794.

REAL ESTATE OWNED: Consists of the company's home office building, cor. East 6th and Walnut Sts., Des Moines.

MORTGAGE LOANS: There are loans aggregating $70,721. protected by improved real estate in Ia., valued much in excess of the amount loaned thereon. No interest past due on December 31, last.

MISCELLANEOUS: In January, 1902, stockholders voluntarily contributed $30,000 to surplus.

DIRECTORS: M. Carr, J. S. Clark, A. A. Clark, D. J. O'Donnell, Thos. Cowley, S. J. Oldfield, C. L. Tullis.

FIELD MEN AND TERRITORY COVERED: W. M. Carr, Des Moines, Ia.; Thos. Cowley, Des Moines, Ia.; special agents for Ia. The company operates in Ia. only.

FIDELITY FIRE INSURANCE COMPANY OF NEW YORK, New York, N. Y. §

President, Henry Evans; Vice-President, Geo. E. Kline; Second Vice-President and Secretary, J. E. Lopez; Secretary Hugh Rankin. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$4,108,142	$967,008	$2,020,554	$1,042,779	$1,453,431	$440,975	$80,000	$407,948	$928,923	$489,11
1908	3,452,282	802,994	1,579,670	906,762	1,031,333	460,743	30,000	348,526	839,265	442,81
1907	2,529,465	649,461	801,702	900,146	1,015,771	304,404	.....	327,774	632,178	335,08
1906	2,759,367	278,616	1,000,000	445,556	*1,500,924	23,590	.....	160,570	184,160	52,72

* Includes $1,000,000 surplus paid in. § Amalgamated with Phenix of Brooklyn in 1910.

Assets, December 31, 1909.	
Bonds and stocks owned (book value)	$3,507,290
Cash in office and bank	409,079
Agents' balances, not over 3 months due	169,910
Interest accrued	21,863
Total admitted assets	$4,108,142

Liabilities, December 31, 1909.	
Net losses unpaid (including $750 resisted)	$90,02
Unearned premiums	967,00
Other liabilities	30,55
Total liabilities, except capital and surplus	$1,087,58
Capital paid up	1,000,00
Surplus over all liabilities	2,020,55
Total liabilities, capital and surplus	$4,108,14

RISKS AND PREMIUMS: Fire risks in force, December 31, $166,349,315; premiums thereon, $1,753,172.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,295,243; losses paid, $1,215,776; dividends declared, cash, $110,000.

BONDS AND STOCKS OWNED: See Fidelity-Phenix Fire.

MISCELLANEOUS: This company is under the same management as the Continental of New York. Before beginning business the stockholders paid in an initial surplus of $1,000,000, and also a special unearned premium reserve fund of $500,000. Early i 1910 the company amalgamated with the Phenix of Brooklyn under the title of Fidelity-Phenix Fire. Values of special deposit Ga., $9,800; Va., $48,760.

DIRECTORS: Charles Altschul, E. C. Converse, Henry Evan Francis L. Hine, George E. Kline, Donald Mackay Eugene Meye Jr., William H. Moore, Henry K. Pomroy, John J. Riker, Henry Tinker, Frederic W. Scott, Samuel A. Walsh.

FIELD MEN AND TERRITORY COVERED: (See Fidelit Phenix Fire).

FIDELITY-PHENIX FIRE INSURANCE COMPANY, NEW YORK.

President, Henry Evans; Vice-Presidents, George E. Kline, Henry E. Hess; Second Vice-President and Secretary, J. E. Lope Second Vice-President and Counsel, David Rumsey; Secretaries, James A. Swinnerton, Charles R. Tuttle, Hugh Ranki Auditor, E. W. T. Gray.

Assets, March 1, 1910.	
Real estate owned (book value)	$67,500
Mortgage loans on real estate	529,500
Bonds and stocks owned (market value)	10,468,899
Cash in office and bank	1,467,630
*Agents' balance, not over 3 months due	1,094,802
Interest and rents accrued	29,639
Other assets	100,000
Total admitted assets	$13,757,970

Liabilities, March 1, 1910.	
*Net losses unpaid	$634,0
*Unearned premiums	7,547,0
Reserve for contested liabilities (not losses)	640,0
Other liabilities	237,7
Total liabilities, except capital and surplus	$9,058,8
Capital paid up	2,500,0
Surplus over all liabilities	2,199,1
Total liabilities, capital and surplus	$13,757,9

* Estimated.

REAL ESTATE OWNED: Comprises lot 25 x 100 feet with 3-story brick building, situated 114 Broadway, Brooklyn, N. Y.; lot 25 x 100 feet with 4-story brown stone front building, situated 150 Montague st., Brooklyn, N. Y., and plot of land with 3 and 4-story buildings, situated 113-115-117 Broadway, Brooklyn, N. Y., all carried at book value.

MORTGAGE LOANS: There were 11 loans aggregating $544,500, all first liens ranging in amount from $1,000 to $375,000. One loan for $135,000 on 198 Montague st., Brooklyn, N. is carried in assets at $120,000, the latter amount being appraised value of the property. The loan for $375,000 is p tected by 69 x 125-foot lot situated 12-14 Court st., Brookl with 7-story brick office building thereon. The company ho fire insurance policies on the mortgaged buildings amounting $245,000. Value of buildings, $161,280; value of land, $465,7

FIDELITY-PHENIX FIRE INSURANCE COMPANY, NEW YORK.—*Continued.*

BONDS AND STOCKS OWNED	Par Value.	Market Value.
Bonds.		
Dis. of Columbia, 1924, 3.65%	$175,000	$182,000
Ga., 1917, 3½%, reg	10,000	9,900
Ter. of N. M., c., 1939, 4%	10,000	10,200
Va., 1932, 3%, reg	53,000	47,700
Va., 1991, 3%, reg	100,000	91,000
N. Y. Cy., cp. stk. (Rapid Transit), g., tax exempt, 1936, 4%, reg	200,000	200,000
N. Y. Cy. ex. dock, 1919, 3%	100,000	91,000
N. Y. Cy. ex. dock, 1922, 3%	165,000	145,200
N. Y. Cy., revenue, tax exempt, 1910, 3½%, reg	900,000	900,000
Richmond, Va., 1926, 4%, reg	20,000	20,000
Richmond, Va., 1927, 4%, reg	1,000	1,000
Toronto, Cy. of, Can., £11,500 at 4.866, 1929, 3½%	55,959	51,482
Toronto, Cy. of, Can., 1913, 3½%	50,000	48,500
Toronto, Cy. of, Can., £5,000 at 4.866, 1944, 3½%	24,333	21,900
A., T. & S. F. Ry. Co., cv. g. c., 1955, 4%	12,000	13,920
C., B. & Q. R.R. Co., gn. m., c., 1958, 4%	30,000	29,700
Delaware & Hudson Co., cv. d., g., c., 1916, 4%	25,000	25,000
Col. & Hock. Coal & Iron Co., 1956, 6%	15,000	7,500
Council Bl. Cy. Wat.Wks. Co., 1943, 5%	110,000	.....
Denver Gas & El. Co., 1949, 5%	25,000	23,500
Lebanon Gas & Fuel Co., 1956, 5%	38,000	22,800
Lincoln Gas & El. Lt. Co., 1941, 5%	135,000	105,300
Stocks.		
Erie & Pitts. R. R. Co. (by Penn R. R.)	25,000	37,500
Manhattan Ry. Co. (by Interborough Rapid Transit Co.)	100,000	136,000
Baltimore & Ohio R.R. Co	100,000	92,000
Buffalo & Susquehanna R. R. Co	100,000	26,000
Chi.,St.P., Minn. & Omaha Ry. Co., com	100,000	165,000
Gt. No. Ry. Co., p	320,000	438,400
Hocking Valley Ry. Co	50,000	45,000
Reading Co. (1st preferred)	50,000	45,000
Atlantic Coast Lien R.R. Co	30,000	39,000
Central R.R. of N. J	290,000	855,500
Chicago & Northwestern Ry. Co	698,750	1,090,050
Chicago, St. Paul, Minn. & Omaha Ry. Co.	120,000	192,000
Delaware & Hudson Co	140,000	245,000
Del., Lackawanna & Western R.R. Co	287,500	1,725,000
Hocking Valley Ry. Co	30,000	34,500
Lehigh Valley R.R. Co	265,000	556,500
Louisville & Nashville R.R. Co	50,000	75,952
Michigan Central R.R. Co	30,000	48,000
Nashville, Chattanooga & St. Louis Ry.Co.	50,000	67,500
Northern Pacific Ry. Co	230,000	310,500
Pittsburg & Lake Erie R.R. Co	7,000	28,000
Union Pacific	500,000	935,000
Central Tr. Co., N. Y	6,000	61,500
First Nat. Bk., N. Y	30,000	270,000
Nat. Bk. of Commerce, N. Y	31,700	61,815
Nat. Park Bk., N. Y	30,000	141,000
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Brooklyn Bk., Brooklyn, N. Y	$10,000	$10,000
Nat. Cy. Bk., Brooklyn, N. Y	30,000	88,500
Amer. Lt. & Tc. Co., com	76,000	216,600
Amer. Lt. & Tc. Co., p	37,600	39,480
Consolidated Gas Co., N. Y	100,000	145,000
Del., Lackawanna & W. R. R. Co	62,500	125,000
New York Mutual Gas Light Co	50,000	75,000
Totals (book value, $9,935,755)	$6,291,342	$10,468,899

MISCELLANEOUS: This company is an amalgamation of the Fidelity Fire of New York and the Phenix of Brooklyn, which took place early in 1910. The financial exhibit represents the company's condition as of March 1, 1910.

DIRECTORS: Charles Altschul, E. C. Converse, Henry Evans, Benedict J. Greenhut, Francis L. Hine, Donald Mackay, Eugene Meyer, Jr., William H. Moore, Henry K. Pomroy, Norman B. Ream, John J. Riker, Frederic W. Scott, Henry C. Tinker, Samuel A. Walsh, Albert H. Wiggin.

FIELD MEN AND TERRITORY COVERED: A. N. Stewart, general agent, New York, N. Y.; J. T. Ryan, assistant general agent, New York, N. Y.; J. F. Barley, special agent for Mass., R. I. and Conn., Boston, Mass.; Lester B. Howard, special agent for Me., N. H. and Vt., Augusta, Me.; H. C. Letson, special agent for E. N. Y., New York, N. Y.; Fred W. Kentner, special agent for W. N. Y., Rochester, N. Y.; Charles R. Folsom, special agent for Middle N. Y., Syracuse, N. Y.: C. G. Baxter, special agent for N. J., Merchantville, N. J.; R. G. Leypoldt, special agent for W. Pa., Pittsburg, Pa.; Russell Gilpin, special agent for E. Pa., Philadelphia, Pa.; George Barley, special agent for E. Canada and maritime Provinces, Toronto, Ont.; J. H. Lenehan, Western general agent, Chicago, Ill.; J. W. Bailey, special agent for Colo., Wyo., N. M and Utah, Denver, Colo.; H. O. Benedict, State agent, Detroit, Mich.; H. W. Birch, State agent, Winnipeg, Man.; A. A. Clark, State agent and adjuster, Des Moines, Ia.; W. H. Clemonds, State agent and adjuster, Cincinnati, O.; W. B. Henry, adjuster for Mo., Kan and Neb., Kansas City, Mo.; F. W. Koeckert, assistant special agent for Ind., Indianapolis, Ind.; A. P. Lange, State agent and adjuster for Wash., Ore., Mont., Ida. and B. C., Portland, Ore.; J. C. Lucas, special agent for Ky. and Tenn., Nashville, Tenn.; E. J. Murdock, inspector, Chicago, Ill.; R. S. Odell, State agent for Ill., Chicago, Ill.; A. C. Robertson, State agent for Okla., Oklahoma City, Okla.; D. D. Thomas, assistant special agent for Mo., Kansas City, Mo.; F. W. Tolles, adjuster for Wis., Milwaukee, Wis.; C. F. Thomas, State agent for Tex. and Ark., Dallas, Tex.; W. J. Wood, adjuster for Ind., Indianapolis, Ind.; Major Chas. F. Hard, Southern general agent, Atlanta, Ga.; J. M. Raleigh, special agent, Richmond, Va.; L. H. Platt, special agent, Asheville, N. C.; J. M. Lawrence, special agent, Columbia, S. C.; Wharton Mitchell, special agent, Atlanta, Ga.; J. G. Gardiner, special agent, Jacksonville, Fla.; F. C. Stockhell, State agent, New Orleans, La.; J. F. Campbell, special agent, New Orleans, La.; B. R. Franklin, special agent, New Orleans, La.; R. A. Redding, adjuster for all Southern States, Atlanta, Ga.

FIRE ASSOCIATION OF PHILADELPHIA, Philadelphia, Pa.

President, E. C. Irvin; Vice-President, Theo. H. Conderman; 2d Vice-President, John B. Morton; Secretary, M. G. Garrigues Assistant Secretary, R. N. Kelly, Jr. Organized, 1817.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$8,529,744	$5,136,547	$2,287,737	$4,143,457	$4,544,617	$2,137,197	$300,000	$1,576,143	$4,013,340	$2,105,507
1908	8,097,410	4,995,496	2,008,330	4,038,703	4,378,568	2,360,430	300,000	1,540,643	4,201,073	2,301,059
1907	7,840,675	4,936,065	1,786,788	4,185,783	4,526,082	1,951,650	250,000	1,568,224	3,769,874	2,004,394
1906	7,290,722	4,797,890	1,431,468	3,931,281	‡5,495,216	3,595,206	*213,032	1,516,166	5,324,404	3,639,381
1905	7,003,262	4,711,377	1,513,199	3,762,406	4,047,930	1,914,580	200,000	1,455,579	3,570,159	1,897,230

Unearned premiums include amounts reclaimable on perpetual policies. * Includes interest to scripholders, $13,032. ‡ Includes $1,250,000 premium on sale of new stock.

Assets, December 31, 1909.	
Real estate owned (book value, $309,773)	$304,025
Mortgage loans on real estate	2,066,905
Bonds and stocks owned (market value)	4,852,118
Collateral loans	147,716
Cash in office and bank	402,500
Agents' balances, not over 3 months due	669,996
Interest and rents accrued	82,398
Other assets	4,086
Total admitted assets	$8,529,744

Liabilities, December 31, 1909.	
Net losses unpaid (including $43,155 resisted)	$322,875
Unearned premiums (except perpetuals)	3,473,019
Amount reclaimable on perpetual policies	1,663,528
Other liabilities	32,585
Total liabilities, except capital and surplus	$5,492,007
Capital paid up	750,000
Surplus over all liabilities	2,287,737
Total liabilities, capital and surplus	$8,529,744

FIRE ASSOCIATION OF PHILADELPHIA, Philadelphia, Pa.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $594,844,026: premiums thereon, $6,642,695; perpetual fire risks, $80,257,967; deposit premiums thereon, $1,819,076.

BUSINESS SINCE ORGANIZATION: Premiums received, $87,186,890; losses paid, $50,225,055; dividends declared, cash, $8,029,762.

REAL ESTATE OWNED: The principal item is the company's home office building, a 4-four story brick and stone structure, at 407-409 Walnut st., Philadelphia (book value, $120,545; carried at $125,000). The only other properties carried at over $5,000 are the following: 142-144 South 4th st., carried at book value, $45,000; 4155-4163 Frankford ave., mill property, stores and dwellings, valued at $25,000; 4109-4017 Frankford ave., stores and dwellings, valued at $16,000; 201 Federal st., Camden, N. J., a 3-story brick office building, valued at $13,000.

MORTGAGE LOANS: There are mortgage loans, aggregating $2,066,905, the majority of which are small; a few being for $10,000 or over. There is one loan of $50,000 on property in Peoria, Ill.; one of $40,000 on property in Richmond, Va., and one for $40,000 on property located at Indianapolis, Ind., all the others being for smaller amounts. The mortgaged property is valued at more than double the amount loaned, and the company holds ample insurance on the mortgaged buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
$3,000 m. on premises, 215-19 Beecher Syracuse, N. Y.	$3,000	$2,450
Merchants' Nat. Bk. stk., 259 shares	40,145	46,000
United N. J. R. R. & Canal Co., 75 s.	18,750	
Harrisburg Lt., Ht. & P. Co., 1 m. g. b. 5%	4,700	4,016
Pullman Palace Car Co., 100 shares	15,000	16,000
Holmesburg T. & F. El. Rys. Co., g. b., 5%	4,500	
Syracuse Ry. T. Co., p., 167 shares	17,535	12,500
Indus. T. T. & S. Co., 200 shares	24,000	10,000
Merchants National Bank, 40 shares	6,200	4,000
Syracuse Rapid Transit Co., 150 shares p.	15,750	11,000
*Fire Association of Philadelphia, 3 shares	1,020	500
Girard National Bank, 67 shares	18,425	16,750
ChathamNat. Bank, N. Y., 350 shares	26,250	25,000
Participation in Und. Syndicate, $20,000	10,000	
Totals	$205,275	$148,216

* Not allowed by N. Y. Ins. Dept.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Iron Mountain Car Trust, ser. M., 1910, 5%	$13,000	$13,000
Iron Mountain Car Trust, ser. M., 1910, 5%	12,000	12,000
Ind. Tc. & Tm. Co., 1st m., g., 1933, 5%	25,000	24,750
Kings County Elevated R.R. Co., 1st m. g. bs., 1949, 4%	36,000	30,600
Lehigh Coal & Nav. Co., cs. m., 1911, 7%	100,000	104,000
Lehigh Val. R. R., reg., 1923, 6%	100,000	119,000
Lehigh Val. R. R. Co., reg., 1923, 4½%	75,000	79,500
Lehigh Val. R. R. Co., c.t.g., 1921, 4%	25,000	24,500
L. & N. R. R., gn. m., 1930, 6%	45,000	52,200
Lynn & B. R. R. Co., 1st m., g., 1924, 5%	50,000	53,000
Met. Cross-Town Ry. Co., 1 m., 1920, 5%	25,000	20,000
M., K. & O. R. R., 1st m., g., 1942, 5%	50,000	53,500
Mo. Pac. Ry. Co., tr. g., 1917, 5%	25,000	25,250
M. P. Ry. Co. eq. tr., ser. I, 1916, 5%	25,000	25,250
Mutual Terminal Co., of Buffalo, 1st m., s. f. g. bs., 1924, 4%	50,000	47,500
Newark P. Ry. Co., 1 cs. m., g., 1930, 5%	22,000	23,980
N. Y. C. & H. R. R. R., g. d., 1934, 5%	25,000	24,000
N. Y. C. Lines, eq. tr.: 1913, 5%	50,000	51,000
N. Y. C. Lines, eq. tr., 1913, 5%	45,000	47,700
No. Pac. R. R., prior ln., 1997, 4%	34,000	35,020
O. River R. R. Co., 1st m., 1936, 5%	25,000	28,250
O. & C. B. St. Ry. Co., 1st cs. m., g 1928, 5%	50,000	49,500
The Peoples' R. R. Co. of Syracuse, 1st m., 1921, 5%	13,000	13,520
Peoria Ry. Co. 1 & r. m., g., 1917, 5%	25,000	24,500
Philadelphia, Baltimore and Washington R.R. Co., serial g. loan, Series B., 1916 4%	10,000	10,000
Philadelphia, Baltimore and Washington R.R. Co., serial g. loan, Seriec C., 1917, 4%	25,000	25,000
Philadelphia, Baltimore and Washington R.R. Co., serial g. loan, Series D, 1918, 4%	15,000	15,000
Phila. Co., Ca., m. & col. tr. g., 1951, 5%	25,000	24,500
Phila. Co. 1st m. & col. tr., g., 1949, 5%	30,000	31,200
Phila. & W. Chester Tc. Co., 1954, 4%	25,000	22,250

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Market Value.
Pittsburg and Charleroi St. Ry. Co., 1 m. g., 1932, 5%	$35,000	$36,050
Pittsburg, McKeesport and Connellsville Ry. Co., 1 con. m., g., 1931, 5%	30,000	30,900
P., McKeesport & Greensb'g R.R. Co., 1st m., g., 1931, 5%	25,000	22,750
Pitts. Ry. Co., g., cs. tr., 1915, 5%	25,000	24,750
Reading Co., gn. m., g., 1997, 4%	50,000	50,000
Rio Grande W. Ry. Co., 1 con. m. g. series A, 1949, 4%	5,000	4,200
Seaboard Air Line Ry., r. col., tr. 1911, 5%	25,000	25,000
Seaboard & R. R. R. Co., 1st m., 1926, 5%	50,000	53,500
Southern Pac. R.R. Co., 1 ref. m. g., 1955, 4%	25,000	23,750
St. J. R. Lt. & Ht. & P. Co., 1m. g. 1937, 5%	50,000	50,500
St. L. & S. F. R. R., g., eq. n. ser. B, 1912, 4%	25,000	24,500
Syracuse R. T. Ry. Co., 1st m., g., 1946, 5%	34,000	35,360
Tm. R.R. Assn., St. L. 1st cs. m. g. 1944, 5%	75,000	87,000
Toledo El. St. Ry., 1st m., g., 1912, 5%	50,000	49,000
T. & O. C. Ry. Co. (St. Mary's Div.), 1st m., g., 1951, 4%	50,000	46,500
Trenton St. Ry. Co., cs. m., 1938, 5%	20,000	20,200
United Rys., g., tr. ctfs., 1949, 4%	30,000	26,100
United Tc. Co. of Pitts., gn. m., g. 1997, 5%	50,000	53,500
Wabash R.R. Co. (Omaha Div.), 1st m., g., 1941, 3½%	25,000	19,250
Wash. Tm. Co., 1st m., 1945, 2½%	50,000	46,000
West N. Y. & P. R.R., 1 m., 1937, 5%	20,000	22,400
Wheeling Ry. Co., 1st m., g., 1922, 6%	20,000	20,800
W. & L. E. R.R. Co., 1st in. g. car tr. obligation, ser. A, 1910, 4½%	25,000	25,000
W. & L. E. R.R. Co., 1st cs. m., g. 1949, 4%	25,000	21,750
Wheeling Tc. Co. cs. m., g., 1931, 5%	50,000	47,000
Wil. & Chester Tc. Co., col. tr., g., 1918, 5%	50,000	46,500
W. & E. Pitts. St. Ry. Co., 1st m., 1929, 5%	50,000	52,000
Chi. Edison Co., 1st m., g., 1926, 5%	50,000	50,000
Chi. Sub. Wat. & Lt. Co., 1st m., g 1949, 5%	25,000	22,500
Decatur G. & El. Co., 1 m., g., 1929, 5%	20,000	20,000
Edison El. Lt. Co., stk. tr. ctfs., 1945, 5%	13,000	13,910
Harris'bg L., H. & P. Co., 1st m. g. 1924 5%	25,000	22,500
Laclede G. Lt. Co., r. & extn. m. g. 1934, 5%	25,000	25,250
Lehigh Val. Coal Co., 1 m., g., 1933, 5%	25,000	27,250
Passaic Steel Co., 1st m., 1952, 5%	50,000	7,500
State of Ga., 1911-1915, 4½%	20,000	20,200
State of Ga., 1911-1915, 4¼%	5,000	5,250
Atlantic Cy., N. J., cy. wat. wks, 1925, 5%	25,000	27,500
Cy. of Birmingham, Ala., cy. pub. imp., g., 1911, 6%	2,000	2,040
Cy. of Birmingham, Ala., cy. pub. imp., g., 1911, 6%	14,500	14,790
Cy. of Birm'ham, A., p. imp., g., 1922, 6%	20,000	22,600
Cy. of Birm'ham, A., san. r., 1930, 5%	30,000	34,050
Cy. of Butte., Mont., f., 1925, 4½%	25,000	25,250
Cy. of Dallas, Tex., wat., 1947, 4%	10,000	9,300
Cy. of Duluth, wat. & lt., 1926, 5%	100,000	109,000
Cy. of Houston, Tex. St. Paving, 1938, 5%	25,000	27,500
Cy. of Ithaca, N. Y., wat. Ser. D., 1927, 5%	25,000	25,500
Cy. of Mobile, Ala., r., 1937, 4½%	50,000	50,500
Cy. of N. Y., c., 1957, 4½%	25,000	27,750
Cy. of Petersburg, Va., 1929, 5%	50,000	55,000
Cy. of Portland, Ore. New C.H., g., 1922, 5%	15,000	16,200
Cy. of Richmond, ctfs., 1920, 4%	11,900	12,019
Cy. of Richmond, ctfs., 1924, 6%	3,700	3,737
Cy. of Richmond, ctfs., 1929, 4%	50,000	50,500
Cy. of Richmond, ctfs., 1910, 6%	3,400	3,434
Cy. of Richmond, ctfs., 1912, 6%	300	315
Cy. of Tacoma, wat. & lt., 1913, 5%	60,000	61,800
Port of Portland, Ore., g., 1922, 5%	39,000	42,120
T'nship of Man., Co. of Passaic, N.J., wat., 1931-35, 5%	25,000	27,750
A., T. & Santa Fe R.R. Co., 1 m. g., 1928 4%	50,000	48,500
Alabama Great S. R.R. Co., 1 m., 1927, 5%	25,000	26,500
Baltimore El. Co., 1 con. m., 1947, 5%	25,000	25,000
Baltimore & Ohio R.R. Co., (S. W. Div.) 1 m. g., 1925, 3½%	50,000	45,000
Bangor & Aroostook R.R. Co., Car Trust Series D., 1916, 5%	30,000	30,000
Bangor & Aroostook R.R Co., Car Trust Series D., 1917, 5%	20,000	20,000
Belt R.R. & stk. yds., 1 m., 1911, 6%	50,000	51,000
Boston & W. St. Ry. Co., 1st m. g 1923 4½%	50,000	48,500
B'klyn Union El. R.R. Co., 1 m. g. 1950, 5%	60,000	61,800
Buffalo and Susquehanna Ry. Co., Car Tr., 1915, 5%	5,000	4,900
Buffalo and Susquehanna Ry. Co., Car Tr., 1916, 5%	15,000	14,550
Camden & Atlantic R. R. reg., 1911, 5%	30,000	30,000

FIRE ASSOCIATION OF PHILADELPHIA, Philadelphia, Pa.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Cent. of Ga. Ry. Co., g., 1945, 5%	$50,000	$58,000
C. of Ga. Ry.Co. (Chat.Div.)purchase money, m., g., 1951, 4%	50,000	44,500
C. Pitts. Ry. Co. of Pitts., 1st m., 1924, 6%	25,000	29,000
Chat. Ry. Co. 1st m., g. 1956, 5%	50,000	49,000
Ches. & O. R.R.Co.,gn. m., g., 1992, 4½%	81,000	83,430
Chi. & E. Ill. R.R. Co. r. & imp. g.1955,4%	50,000	43,000
C., R. I. & Pac. R. R. Co.gn.m.,g.1988,4%	25,000	24,750
C., R. I. & P. Ry. Co., 1 & r. m., g.1934,4%	50,000	45,500
United G. & El. Co. of N. J., 1 m.,g.,1922, 5%	2,500	2,450
C., R. & D. R. R. Co., reg. gn. m.g1942,5%	20,000	21,400
C., D. & I. R. R. Co., 1st m., g., 1941, 5%	25,000	27,000
Clev. El. Ry. Co., 1st m., g., 1913, 5%	60,000	58,200
C., L. & W. R.R. Co., 1 m., ca. g., 1933, 5%	50,000	56,500
Colo. Springs El. Co., 1st m. g., 1920, 5%	50,000	48,000
Cons. Ry. & Ltg. Co., r. m., g., 1951, 4½%	50,000	51,500
Danville and Urbana and Champaign R.R. Co., g., 1923, 5%	25,000	23,500
Decatur Ry. & Lt. Co., 1 & com. m., 1933, 5%	50,000	50,000
D., R. R. & Lake O. Ry., 1st m., 1920,5%	50,000	50,000
D. & N. W. Ry., 1 m., gr. g., 1921, 4½%	30,000	28,500
East Side Traction Co., 1 m., g., 1929, 5%	50,000	52,000
Elmira W., L. & R. R. Co., p. m. m., gold bonds. 1949. 5 %	25,000	25,250
E. C. & No. R. R. Co., 1st m., 1914, 5%	36,000	36,360
Erie R.R. Co., g.l.g.b., 1996. 4%	50,000	38,500
E. & T. H. R.R. Co., 1st gn. m., 1942, 5%	50,000	51,000
Erie R.R. Co., eq. tr., ser. M., 1916, 5%	25,000	25,250
Fairmount Park Trans.Co.,1 m.,g1912,5%	50,000	42,500
Ft. Pitt Tc. Co., 1st m., 1935, 5%	50,000	53,500
Hudsons Co.'s., s., 1911, 6%	25,000	25,000
Pikes Peak Hydro-El. Co., 1st m.s.f., 1922, 5%	25,000	17,500
Tren. Gas & El. Co., 1 m., g., 1949, 5%	40,000	42,000
Union League of Philadelphia, 1 m. s. f. g., 1929, 4.4%	50,000	50,000
Unit. G. & El. Co.of N.J.,1 m.g.,1922,5%	2,500	2,400
West'se El. & Mfg. Co., g., d. ctfs,1913,5%	24,000	23,520
W. Chester Ltg. Co., 1st m., g., 1950, 5%	20,000	20,600
Stocks.		
Chestnut Hill R. R. Co.	3,500	4,200
E. Sa. Ry. Co.	30,600	.....
Pa. R. R.	62,500	85,625
Phila., Germant'n & Norrist'n R. R. Co.	16,550	49,650
Merchants Nat. Bk.	21,700	33,635
Union Nat. Bk.	15,000	38,250
Gn. Adj. Bureau	100	100
Southern Adj. Bureau	100	100
Philadelphia Bourse, com.	1,000	100
Philadelphia Bourse, p.	375	127
Underwriters'Salvage Co.	500	625
Totals (book value, $4,830,613)	$4,787,225	$4,852,118

MISCELLANEOUS: This company, together with the Insurance Company of North America, guarantees the policies of the Philadelphia Underwriters. Capital increased in 1906 from $500,000 to $750,000, and $1,250,000 realized on sale of new stock issued. Conflagration losses: Baltimore, 1904, $389,000; San Francisco, 1906, $1,835,930, net. Values of special deposits: Va., $37,500; Ga., $10,050; N. M., $21,000.

DIRECTORS: Elihu C. Irvin, Theo. H. Conderman, James Butterworth, John McKinney, William L. Boswell, Joseph Nevil, Jr., David C. Nimlet, Robert Whitaker, Charles B. Adamson, William T. Tilden, H. T. Potts, R. Campion, Dimner Beeber.

FIELD MEN AND TERRITORY COVERED: J. W. Robertson, manager, Chicago, Ill.; E. L. Colburn, assistant manager, Western and Pacific Coast department, Chicago, Ill.; Fred H. Burke, State agent; Frank J. McCabe, Chas. V. Wilson, Chicago, Ill.; and W. H. Messenkop, Princeton, Ill., special agents for Ill.; L. D. Griffin, State agent, Des Moines, Ia., for Ia., and Mo.; W. J. Haggerty, State agent, Minneapolis, Minn. for Minn. and N. D.; A. F. Powrie, State agent, Detroit, Mich., for Mich.; Percy B. Churchill, State agent ,Denver, Colo., for Colo., Mont., Wyo. and Utah; F. J. Alex. Mayer, State agent, Portland, Ore., and W. N. Boots, special agent, Monmouth, Ore., for Ore., Wash. and Ida.; E. W. De Crof, State agent, Omaha, Neb., for Kan., Neb. and S. D.; Frank M. Avery, San Francisco, Cal., manager Pacific Coast department; W. E. Chapin, Atlanta, Ga., manager, R. A. Palmer, assistant manager, Southern department, including Va., N. C., S. C., Ga., Ala., Miss., Fla., Ky., Tenn. and New Orleans. Special agents, W. W. Graves, Montgomery, Ala., Ala. and Upper Miss.; Frank B. Clarke,Vicksburg,Miss., Lower Miss.and Orleans Parish only in La.; Marion Knowles, Atlanta, Ga., Fla. and S. C.; R. B. Barnett, Atlanta, Ga., Ga.; C. M. Benjamin, Louisville, Ky., Ky. and Tenn.; B. A. Hamlin, Danville, Va., N. C. and Va.; Home office jurisdiction: John B. Morton, second vice-president, for the general departments, and for O. and Ind.; special agents, J. A. Weinland, Columbus, O., for O.; S. E. Faber, Indianapolis, Ind., for Ind.; Tresevant & Cochran, Dallas, Tex., general agents for Tex., La., Ark., Okla. and N. M. Special agents: J. L. Price, J. G. Smith, S. T. Maxwell, W. K. Withers, Sam Bucklew, Dallas, Tex.; H. O. Hill, Waco, Tex.; H. L. Houseman, Palestine, Tex.; A. G. Blacklock, San Antonio, Tex.; J. B. Hines, Bryan, Tex.; R. L. Pollard, Austin, Tex.; F. C. Hatfield, Little Rock, Ark.; T. W. Burns, Fort Smith, Ark.; E. E. Wright, New Orleans, La.; J. K. Shepherd, Shreveport, La.; S. R. Bruce and S. M. Powell, Oklahoma City, Okla.; T. H. Lindsley, general agent for New England and New York department. Special agents: Wm. H. Hellyar, Boston, Mass.; Chas. E. North, Boston, Mass.; G. E. Congdon, Jacksonville, N. Y.; A. T. Lovett, Albany, N. Y.; J. Woods Brown, general agent for Middle department and W. Va.; special agents, Lloyd Bailey, Philadelphia, Pa.; T. J. Trout, Altoona, Pa.; John E. Thomson, Philadelphia, Pa. Wm. Y. Young, Wheeling, W. Va. The company does business throughout the entire United States (except Alas.).

FIREMANS FUND INSURANCE COMPANY, San Francisco, Cal. § ¶

President, William J. Dutton; Vice-President, Bernard Faymonville; Second Vice-President and Marine Secretary, J. B. Levison; Secretary, Louis Weinmann; Assistant Secretary, H. P. Blanchard; Treasurer, Thos. M. Gardiner. Organized, 1863.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$7,431,402	$3,180,066	$2,014,857	*$4,645,112	$4,948,493	*$2,207,735	$155,000	$1,730,184	$4,092,919	$2,172,278
1908	6,452,212	2,941,902	1,209,639	4,217,267	4,464,083	2,368,150	160,000	1,536,335	4,064,485	2,338,414
1907	5,938,099	2,870,737	806,922	a5,756,265	6,272,012	2,136,860	.....	2,146,112	4,282,972	2,119,707
1906	3,270,574	.....	512,731	1,359,322	†6,935,833	6,915,704	40,000	‡3,129,141	10,084,845	6,980,464
1905	7,204,436	2,981,730	2,690,028	3,921,480	4,179,785	2,113,865	120,000	1,281,914	3,515,779	2,153,512

* Includes $1,376,360 marine premiums and $697,470 marine losses. † Includes $3,404,997 premium on new stock, and $1,454,225 assessment on stockholders. ‡ Includes $2,481,730 paid Firemen's Fund Insurance Corporation for reinsurance of all outstanding risks. *a* Includes $2,500,000 reinsurance premiums received from Firemen's Fund Insurance Corporation.

Assets, December 31, 1909.

Real estate owned (book value)	$557,442
Mortgage loans on real estate	472,130
Bonds and stocks owned (market value)	4,559,618
Collateral loans	233,450
Cash in office and bank	565,876
Agents' balances, not over 3 months due	866,364
Bills receivable, taken for premiums	25,853
Interest accrued	66,081
Cash in hands of London correspondents	84,588
Total admitted assets	$7,431,402

Liabilities, December 31, 1909.

Net losses unpaid (including $45,330 resisted)	$383,029
Unearned premiums	3,180,066
Earned dividends to December 31, 1909	75,000
Other liabilities	278,450
Total liabilities, except capital and surplus	$3,916,545
Capital paid up	1,500,000
Surplus over all liabilities	2,014,857
Total liabilities, capital and surplus	$7,431,402

§ Transacts both fire and marine insurance. ¶ Statements according to California standard.

FIREMANS FUND INSURANCE COMPANY, San Francisco, Cal.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $434,294,302; premiums thereon, $5,341,124; marine and inland risks in force, $32,092,184; premiums thereon, $835,609.

BUSINESS SINCE ORGANIZATION: Premiums received, $70,393,327; losses paid, $42,027,470; dividends declared, cash, $4,191,000.

REAL ESTATE OWNED: The principal property is that at S. W. cor. Sansome and California sts., San Francisco, and adjoining lot on California st., with 2-story and basement brick building, valued at $550,000.

MORTGAGE LOANS: These aggregate $472,130, and are secured by properties valued at $1,458,455. The company holds $116,475 insurance on buildings. The 5 principal loans are as follows: $40,000 on cor. Washington and Front sts., also lot 2, block 79, Portland, Ore., valued at $342,000; $60,000 on S. E. cor. 5th and Bluxome sts., San Francisco, valued at $185,000; $60,000 on 4,070 acres in Contra Costa Co., Cal., valued at $125,000; $60,000 on property N. E. cor. Montgomery and Sacramento sts., San Francisco, valued at $125,000; $102,000 on so. w., cor. Cal. and Battery sts., San Francisco, valued at $225,000. Overdue interest amounted on December 31 last to $264.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Olaa Sugar Co., 5500 shares	$38,500	$35,000
Hilo Ry. Co., 1250 shares	16,825	
Watsonville Wat. & Lt. Co., 2487 shares	62,175	25,000
So. Pac. Coast Ry. Co., 2 bs	1,800	1,500
No. El. Ry. Co., 1947	19,425	15,000
Spring Val. Wat. Co., 1923	28,560	25,000
United R. R. 4s, 1927, San Francisco, 5 bs.	3,700	2,200
Pac. Coast Borax Co., 250 shares	38,500	25,000
Oakland Traction Co., p., 250 shares	22,500	
United R. R. 4s, 1927, San Francisco, 4bs.	2,960	1,750
Newmark Grain Co., 50 shares and note	7,500	5,000
Contra Costa Wat., 1915, 5%	9,200	20,000
Am. Nat. Bk., 150 shares	19,500	
No. El. Ry., 1947, 5%	31,450	25,000
Union Tr. Santa Cruz, 1935	18,500	10,000
W., Pac. Ry., 1933	11,730	5,000
No. El. Ry., 1947	18,500	13,000
Val. Cos., P., 1930, 5%	15,075	
S. F. Gas & El., 1933, 4½%	4,625	25,000
So. Pac. R.R., 1955, 4%	9,475	
Yos. Val. R.R., 1936, 5 %	1,000	
Totals	$381,550	$233,450

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value
U. S. reg., 1925., 4%	$150,000	$172,500
Cy. and Co. of San Francisco, fire protec.	150,000	171,103
Baker Cy., Ore., sc., 1913, 6%	5,000	5,150
Dalles Cy., Ore., wat., 1910, 6%	10,000	10,000
Cal. Nwn. Ry. Co., 1928, 5%	33,000	34,650
California st. Cable R.R.Co.,San Fran.	16,000	16,160
Hilo R. R. Co., 1921, 6%	50,000	45,000
Los Angeles Ry. Co., 1938, 5%	125,000	134,687
L. A. Pac. R. R. Co., 1st cs., 1931, 5%	34,000	35,785
L. A. Pac. R. R. Co., r., 1943, 5%	100,000	101,500
Los Angeles Pac., cs., 1946, 5%	50,000	45,000
Market St. Cable Ry. Co., 1913, 6%	50,000	51,625
Market St. Cable Ry. Co., 1924, 5%	150,000	152,250
No. Pac. Coast R. R., 1912, 5%	63,000	63,000
No. Ry. Co. of Cal., 1938, 5%	20,000	22,700
Oakland Tc. Co., 1933, 5%	90,000	85,500
Oakland Transit Co., 1918, 6%	30,000	32,325
Oakland Tran. Co., 1 cs., 1931, 5%	7,000	7,420
Ocean Shore R. R. Co., 1935, 5%	30,000	22,500
Omnibus Cable Ry. Co., 1918, 6%	143,000	153,367
Pac. El. Co., 1942, 5%	95,000	99,987
Park & Cliff House R. R. Co., 1913, 6%	5,000	5,000
Petaluma & Santa Rosa Ry. Co., 1924,5%	38,000	34,200
Presidio & Ferries Ry. Co., 1912, 5%	69,000	69,000
S. Fran., Oak. & San Jose Ry. Co.19335%	165,000	174,487
San Jose & Alum Rock Ry., 1913, 6%	8,000	8,000
S. Jose & S. Clara Co. R.R.Co.,1946, 4½%	100,000	90,000
S. Jose & S. Clara Co.R.R. Co.,1913, 6%	9,500	9,500
So. Pac. Branch Ry. of Cal., 1937, 6%	16,000	20,080
So. Pac. R. R. Co., 1st r., 1955, 4%	200,000	189,500
So. Pac. Coast R. R. Co., 1937, 4%	220,000	198,000
Sutter St. Ry. Co., 1918, 5%	54,000	54,000
Union Tc. Co., Santa Cruz,Cal.,1935, 5%	25,000	23,125
Bay Co.'sPow.Co.,San Francisco,1930,5%	25,000	25,312
Cal. Cent. Gas & El. Co., 1931, 5%	25,000	25,375
Cal. Gas & El. Cp., 1933, 5%	75,000	71,250
Contra Costa Wat. Co., 1915, 5%	44,000	44,000
Edison El. Co., 1922, 5%	76,000	76,000
Edison Lt. & Pow.Co.,San Fran.,1921 6%	7,000	7,490

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Keswick El. Co., 1924, 5%	$20,000	$20,000
Los Angeles Ltg. Co., 1924, 5%	10,000	10,125
Nev. Co. El. Pow. Co., 1923, 6%	26,000	28,080
No. Cal. Pow. Co., 1932, 5%	36,000	36,000
No. El. Co., of Cal., 1955, 5%	75,000	67,500
Oakland Gas, Lt. & Ht. Co., 1916, 5%	105,000	105,787
Pac. Gas Imp. Co., 1930, 4%	50,000	43,750
Pac. Tl. & Tl. Co., 1937, 5%	100,000	100,250
Risdon Iron & Loco. Wks., 1917, 5%	73,000	69,350
Sacramento El., G. & Ry. Co., 1927, 5%	8,000	8,120
San Francisco Dry Dock Co., 1931, 5%	25,000	25,500
San Francisco Gas & El. Co., 1933, 4½%	80,000	74,000
San Bernardino sc., 1922–27, 5%	20,000	21,560
San Buenaventura imp., 1930–3, 5%	14,200	16,029
Los Angeles sc., 1913–14, 4%	10,000	10,000
Rose sc., 1914–20, 6%	2,800	3,102
Powell St. Ry., 1912, 6%	6,000	6,000
S. F. & No. Pac., 1919, 5%	10,000	10,500
S. F. & & S. Joaquin V., 1940, 5%	25,000	28,437
W. Pac. Ry., 1933, 5%	100,000	97,750
Blue Lakes wat., 1938, 6%	15,000	16,200
Farm Land Nev., 1919, 6%	10,000	9,900
No. Cal. Pow. Cons., 1948, 5%	45,000	40,950
Pac. G. & El. 1936, 5%	50,000	48,750
So. Yuba Wat., 1923, 6%	16,000	17,280
Union Iron W. D. D., 1929, 6%	43,000	40,850
Siskiyou El. Pow., 1923, 6%	11,000	11,000
Spring Val. Wat. Wks., 1923, 4%	150,000	133,875
Standard El. Co., 1939, 5%	25,000	23,125
Sunset Tl. & Tg. Co., 1913, 6%	11,000	11,275
Sunset Tl. & Tg. Co., 1929, 5%	140,000	145,600
United El. Gas & Pow. Co., 1920, 5%	20,000	20,000
United Gas & El. Co., 1932, 5%	4,000	3,980
Val. Counties Pow. Co., 1930, 5%	50,000	50,250
Stocks.		
Amer. Nat. Bk. of San Francisco	5,000	6,500
Anglo & London Paris Nat. Bk., San Francisco	30,000	43,500
Bk. of Cal., San Francisco	60,800	252,320
Bankers Tr. Co. of Oakland	5,000	5,000
Bk. of San Francisco	5,000	4,500
First Nat. Bk. of Los Angeles	1,100	4,840
Mercantile Bk. & Tr. Co	20,000	44,000
Merchants Bk. & Tr. Co	5,000	3,740
Nat.Bk.of D.O.Mills & Co., Sacramento	14,000	45,500
San Francisco Nat. Bk	58,600	79,110
Security Sav. Bk., San Francisco	25,000	33,000
Seaboard Bk., San Francisco	800	800
Union Tr. Co. of San Francisco	10,000	25,000
Mission Rock Co., San Francisco	13,120	3,280
Pac. States Tel.& Tg. Co., p	74,300	72,07[illegible]
Pac.States Tel.& Tg.Co.,com	50,000	22,500
Spring Val.Wat.Co.,San Francisco	90,000	40,050
Totals (book value, $4,526,510)	$4,336,220	$4,559,61[illegible]

MISCELLANEOUS: Original capital, $200,000; increased in 1865 to $500,000; stockholders assessed $250,000 in 1871; capital reduced in 1873 to $300,000; increased in 1880 to $750,000; in 1886 to $1,000,000; in 1907 to $1,600,000; Conflagration losses Chicago, 1871, $529,365, Boston, 1872, $158,000; Va. Cy., Nev. 1879, $126,402; Balto., 1904, $351,613; San Francisco, 1906, $11,100,000 gross, including losses of Home Fire and Marine and the Pac. Underwriters. A new company styled Firemen's Fund Insurance Corporation was organized with $800,000 capital and $800,000 of subscribed surplus, and assumed, May 22, 1906, by reinsurance, all policies of old company not involved in loss claims. On November 7, 1906, an assessment of $300 per share was levied and $3,404,997 premium on new stock was received. On March 1, 1907, the old Fireman's Fund resumed control with a capital of $1,600,000 which was reduced in 1909 to $1,500,000, and received licenses from all the States and Territories in which it formerly transacted business. Values of special deposits: Va., $45,950; Ga., $11,487; N. M., $20,000.

DIRECTORS: Wm. J. Dutton, J. C. Coleman, John Bermingham, Chas. R. Bishop, Bernard Faymonville, W. H. Brown, Arthur A. Smith, J. B. Levison, Geo. A. Newhall, Charles Page, Henry Rosenfeld.

FIELD MEN AND TERRITORY COVERED: Eastern department, A. K. Simpson, Boston, Mass., manager; J. W. Little assistant manager; C. E. Dosser, State agent and L. Leaten Webster, special agent for N. Y.; A. M. Wood, general agent, and Henderson Kellogg, special agent for New England; J. Y. Sheehy M. J. Mullin, Special agents for Del., D. C., Md., N. J., Pa. and W. Va., Central department: John Marshall, Jr., and F. H. McElhone, managers, 171 La Salle st., Chicago, Ill., special agents; J. G. Stauffer, State agent, and Paul G. Krueger, special agent for Ill

FIREMANS FUND INSURANCE COMPANY, San Francisco, Cal.—*Continued.*

and E. Mo., W. H. Fulton, State agent for Ind.; R. J. McIntyre, for Wis.; D. W. Andrews, for Mich.; W. J. Faymonville, for O.; Louis L. Law, special agent, E. S. Snyder, special agent for N. and S. D. James Marshall for Ia. and Neb.; A. B. Diggins for Kan. and W. Mo.; M. B. Russell, State agent for Ky. and Tenn.; Roland Reed, special agent for Okla.;Southeastern department: Edgar S. Wilson, Macon, Ga., manager, comprising Ga., N. C., S. C., Ala., La., Fla., Miss., and Va.; E. T. Gentry, resident special agent, Macon, Ga.; J. M. Waller, for Va. and N. C.; Edgar S. Wilson, Jr., for Ga.; and S. C.; Paul S. Felder, for La. and Miss.; J. W. Harris, for Ala. and Fla.; Special agents. Atlantic marine department: Franz Herrmann, 37-43 Wall st., N. Y., manager. Special agents: Pac. Coast (home office department), William Sexton, general adjuster; Robert D. Hunter, superintendent of agencies for Cal.; John S. French, home office special; C. R. Thompson, for Ore. and Wash., E. of the Cascades and Idaho; Jas. R. Quick, for Ore. and Wash., E. of Cascades and Idaho; W. M. Klinger, manager; A. E. Webber, special agent, automobile department. W. D. Whelan and Chester A. Swift, for So. Cal. and Ariz.; F. G. White, general agent for Rocky Mtn., dis.; W. P. Coffey, special agent for N. M. and Colo.; H. B. Tickner, special agent for Utah, Mont. and Wyo.; A. C. Thornton, for Cent. Cal.; McKee Sherrard, for Cent. Cal. Coast; John J. Hammond, Northern Cal.; J. V. Spears, Dallas, Tex., State agent, J. T. Dargan, Jr., and James C. Stephens special agents for Tex.; Frank G. Taylor, general agent marine department, Pac. Coast; Grayson Dutton, manager city department. Foreign general agents: Bishop & Co., Honolulu, Haw. T.; China and Japan Trading Co., Ltd., Shanghai, China; Castle Bros., Wolf & Sons, Manila; P. Shewan Tomes & Co., Hongkong, China; Joseph Hadley, agent, European Marine Agency. London.

FIREMENS INSURANCE COMPANY, Newark, N. J.

President, D. H. Dunham; Vice-President, Charles Colyer; Secretary, A. H. Hassinger. Organized, 1855.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$5,715,088	$1,755,911	$2,739,782	$1,884,047	$2,153,369	$829,033	$160,000	$696,107	$1,685,140	$893,833
1908	5,052,624	1,663,370	2,237,124	1,686,986	1,921,875	924,500	180,000	624,325	1,728,825	936,639
1907	4,701,069	1,430,998	2,148,371	1,596,406	1,810,446	642,395	a150,004	587,900	1,380,299	632,297
1906	4,394,069	1,348,945	1,915,686	1,686,702	1,878,306	531,792	a150,017	598,603	1,280,412	585,531
1905	3,794,615	924,159	1,792,377	1,015,609	1,186,966	448,547	120,000	391,391	959,938	439,849

a Includes payments to scripholders.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$212,246
Mortgage loans on real estate	2,481,325
Bonds and stocks owned (market value)	2,524,618
Cash in office and bank	201,492
Agents' balances, not over 3 months due	257,346
Interest accrued	33,054
Other assets	5,007
Total admitted assets	$5,715,088

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $18,059 resisted)	$196,232
Unearned premiums	1,755,911
Other liabilities	23,163
Total liabilities, except capital and surplus	$1,975,306
Capital paid up	1,000,000
Surplus over all liabilities	2,739,782
Total liabilities, capital and surplus	$5,715,088

RISKS AND PREMIUMS: Fire risks in force, December 31, $327,307,823; premiums thereon, $3,338,212.

BUSINESS SINCE ORGANIZATION: Premiums received, $19,932,937; losses paid, $9,073,136; dividends declared, cash, $3,150,000; stock, $850,000.

REAL ESTATE OWNED: Comprises the company's home office building, in course of construction at 784-6 Broad st., Newark, carried at actual cost.

MORTGAGE LOANS: There are 540 loans, aggregating $2,481,325, which are secured by properties estimated to be worth $5,525,995, and the company holds $3,200,150 of insurance on the mortgaged buildings. There are 44 loans larger than $10,000, and only one as large as $30,000. The loans are mainly upon properties located in Newark and its suburbs, with relatively few in nearby cities.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Bayonne, N. J., sc., 1928, 5%	$10,000	$11,000
Cy. of Perth Amboy, N. J., 1923, 4½%	20,000	20,600
Cy. of Perth Amboy, 1924, 4½%	20,000	20,600
Cy. of Orange, N. J., 1938, 4½%	20,000	21,700
State of Ga., 1915, 4½%	10,000	10,300
Cy. of Elizabeth, N. J., 1922, 4%	25,000	25,000
Cent. R. R. of N. J., 1987, 5%	100,000	125,000
Ca. Te. Co., 1933, 5%	100,000	104,500
Easton & Amboy R. R. Co., 1920, 5%	50,000	52,500
Lehigh Val. & Tm. Ry. Co., 1941, 5%	100,000	115,000
Morris & Essex, 1st cs. gr., 1915, 7%	50,000	56,375
Newark Pass. Ry. Co., 1930, 5%	50,000	54,000
N. J. & N. Y. R. R. Co., 1910, 6%	20,000	20,000
N. Y. Sus. & W. R. R. Co., 1937, 5%	40,000	42,400
N.Y.& Greenwood Lake R.R.Co.,1946,5%	25,000	26,750
N.Y.,L.E.& W.R.R.Dock & I.Co.1913,6%	20,000	20,700
No. Hudson Co. Ry. Co., 1928, 5%	25,000	26,250
No. Hudson Co. Ry. Co., 1914, 6%	20,000	21,000
No. Hudson Co. Ry. Co., extn., 1924,5%	20,000	20,400
Trenton Pass. Ry. Co., 1931, 6%	30,000	35,400
Amer. Dock & Imp. Co., 1921, 5%	20,000	21,750
Atlantic Cy. Wat. Co., 1925, 5%	22,000	24,310
Consumers' Ht., Lt. & Pow. Co., 1938, 5%	10,000	11,200
Hackensack Wat. Co., 1952, 4%	20,000	17,800
Hudson Co. Gas Co., 1949, 5%	40,000	41,600
Newark Cons. Gas Co., 1948, 5%	100,000	106,000
Newark Gas Co., 1944, 6%	50,000	66,000
Passaic Wat. Co., 1937, 5%	20,000	20,000
Trenton Gas El. & Wat. Co., 1949, 5%	10,000	10,400
United El. Co. of N. J., 1949, 4%	100,000	79,500
Can. No. Ry. Win. Term., 1939, 4½%	10,000	10,000

Stocks.	Par Value.	Market Value.
Cons. Te. Co., 400 shares	$40,000	$30,400
Del., Lack. & W. R. R. Co., 1,380 shares	69,000	414,000
Morris & Essex R. R. Co., 1,600 shares	80,000	147,200
No. R. R. of N. J., 72 shares	7,200	6,480
Pa. R. R. Co., 800 shares	40,000	54,800
Rapid Transit Ry. Co., 150 shares	15,000	36,000
United N. J. R. R. & Canal Co.,250 shrs.	25,000	62,500
Essex Co. Nat. Bk., 400 shares	20,000	58,000
Mfrs. Nat. Bk., 100 shares	10,000	23,500
Merchants' Nat. Bk., 200 shares	20,000	50,000
Nat. Newark Bkg. Co., 800 shares	40,000	146,000
Nat. State Bk., 650 shares	32,500	65,000
Gn. Adj. Bureau, 2 shares	200	200
Newark Cons. Gas Co., 400 shares	40,000	40,000
W. Adj. & Inspection Co., 1 share	100	125
Mil. Bdg. Assn., 150 shares	150	150
Am. Tel. & Tel., 846 shares	84,600	120,978
Del. L. & W., coal, 300 shares	15,000	30,000
Undrs. Salv., N. Y., 10 shares	1,000	1,250
Totals (book value $1,696,750)	$1,696,750	$2,524,618

MISCELLANEOUS: Capital increased in 1880 from $400,000 to $500,000; in 1888, to $600,000; in 1898 to $1,000,000. In April, 1906, it took over the outstanding risks of the American of Boston.

DIRECTORS: Edward H. Wright, Edgar E. Bond, J. Ward Woodruff, Daniel H. Dunham, Charles Colyer, Fred'k Frelinghuysen, Matthias Plum, Edgar B. Ward, Geo. A. Hubbell, Wilbur Doremus, E. Luther Joy, Oscar B. Mockridge, Philip N. Jackson, Edward T. Ward, Jas. P. Dusenberry, Chas. Holshauer, Percy Jackson, John C. Kirtland, Samuel W. Baldwin, Edward Kanouse, Thomas W. Dawson, George R. Gray, William B. Kinney, William A. Jube, Edgar Percy Ward.

FIELD MEN AND TERRITORY COVERED: Neal Bassett, Chicago, Ill., general agent for Ark., Colo., Ky., Mo., Ohio., Utah, Ill., Ia., Mich., Mont., Okla., Wis., Ind., Kan., Minn., Neb., Tenn.; Cravens & Cage, Houston, Tex., general agents for Tex. and La.; C. H. Ward, San Francisco, Cal., for Cal., Ore., Utah and Wash. The company operates in all the States and Territories of the United States, except Alas., Ariz., Del., Haw., Ida., Miss., Nev. N. M., N. D., S. D. and Va.

FIREMENS INSURANCE COMPANY, Washington, D. C.

President, E. G. Davis; Secretary, W. M. Hoffman. Organized, 1837.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$300,996	$34,964	$61,032	$27,812	$43,396	$4,325	$12,000	$17,765	$34,090	$4,325
1908	287,580	35,563	52,017	28,696	42,997	8,731	12,000	17,653	38,384	8,873
1907	288,507	36,596	46,911	29,956	41,408	5,774	12,000	17,193	34,967	5,774
1906	287,586	38,747	38,839	32,651	44,710	4,273	14,000	19,449	37,722	4,273
1905	270,284	37,880	32,404	34,047	47,937	7,054	16,000	20,924	43,978	7,054

ASSETS, DECEMBER 31, 1909.

Real estate owned	$75,000
Mortgage loans on real estate	209,435
Bonds and stocks owned (market value)	5,537
Collateral loans	3,560
Cash in office and bank	3,766
Interest and rents accrued	3,370
Other assets	328
Total admitted assets	$300,996

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$34,964
Borrowed money	5,000
Total liabilities, except capital and surplus	$39,964
Capital paid up	200,000
Surplus over all liabilities	61,032
Total liabilities, capital and surplus	$300,996

REAL ESTATE OWNED: Comprises home office building. Rents received last year, $3,742; taxes and expenses, $1,338.

MORTGAGE LOANS: There are loans aggregating $209,435 protected by improved real estate in the District of Columbia, valued at $491,735. There was $1,000 interest past due on December 31, last. Company holds $161,100 of insurance on the buildings.

DIRECTORS: Eldred G. Davis, F. C. Ainsworth, Geo. W. Moss, Edward Derrick, M. J. Adler, R. A. Casileor, John Quinn, Edwin D. Jones, Samuel S. Lutz, Allen E. Walker, Roger T. Mitchell, L. W. Groomes, Geo. C. Gertman.

FIREMENS FIRE INSURANCE COMPANY, Raleigh, N. C.

President, J. D. McNeill; Secretary, E. L. Clark.

This company perfected organization in May, 1910, and expected to start business in the near future. The directors are J. D. McNeill, Fayetteville; E. L. Clark, Greensboro; Joe F. Taylor, Washington; T. V. Mosley, Kinston; C. A. Moser, Hickory; James A. Tanner, Louisburg; R. C. Taylor, Winston and S. G. Bernard, Asheville.

FIREMEN AND MECHANICS INSURANCE COMPANY, Madison, Ind.

President, N. Horuff; Secretary, W. O. McLelland. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$147,226	$15,184	$26,587	$42,431	$50,903	$25,271	$8,000	$13,403	$46,674	$28,01
1908	142,846	13,786	25,636	40,789	48,886	19,746	7,000	11,276	38,022	21,32
1907	133,973	11,071	21,060	34,802	41,764	23,794	7,000	10,621	41,415	19,32
1906	133,005	11,976	16,559	38,220	43,410	25,274	7,000	11,133	43,407	29,74
1905	132,767	11,393	19,087	33,819	39,218	17,550	7,000	9,644	34,194	17,55

ASSETS, DECEMBER 31, 1909: Real estate owned, $7,000; mortgage loans, $44,242; bonds and stocks owned (market value), $71,204; collateral loans, $3,750; cash in office and bank, $6,316; agents' balances, $4,529; accounts receivable, $8,034; total, $147,226. Liabilities: Unpaid losses, $2,742; unearned premiums, $27,184; capital paid up, $100,000.

MISCELLANEOUS: This company transacts a surplus lin business outside of Indiana through Rehm & Olin, Indianapolis Ind. Conflagration losses: Baltimore, 1904, $9,500; San Francisco, 1906, $3,500.

DIRECTORS: W. W. Burke, W. O. Ford, John T. Schofield C. R. McLelland, N. Horuff, H. S. Moffett, David Johnson.

FLORIDA HOME INSURANCE COMPANY, Macon, Ga.

President, John H. Carter; Secretary and Treasurer, H. P. Mulkey. Organized, 1906. Capital, $134,500.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909¶	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
908†	$271,599	$78,866	$25,057	$167,755	$208,661	$93,444	$7,200	$65,855	$166,499	$101,66
1907*	199,121	55,528	15,348	112,474	‡127,831	15,891	.....	48,431	64,322	24,13

* Capital, $120,000. † Capital, $134,500, ‡ Includes $10,500 paid in by stockholders. ¶ Statement for 1909 had no been received when this page went to press.

REAL ESTATE OWNED: December 31, 1908. Comprised company's home office building at Marianna, Fla.

MISCELLANEOUS: This company was chartered under the laws of Florida, January 2, 1907, and commenced business February 1 with a paid-up capital of $100,000 and a surplus of $10,000, with head offices at Marianna, Fla. In 1909, it reinsured part of its outstanding business except in Florida in th Peoples National of Philadelphia, the Western Empire, Rochest German, and the Atlantic National Fire of Macon, Ga., in 190

DIRECTORS: M. L. Dekle, Jno. H. Carter, E. N. Dekle, W. H Milton, Judge B. S. Liddon, Wm. B. Farley, Hon. Moses Guytor Edward G. Warner, William, Fisher.

FOREST CITY INSURANCE COMPANY, Rockford, Ill.

President, W. F. Barnes; Secretary and Manager, A. H. Sherratt. Organized, 1874.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$810,739	$365,905	$230,840	$157,817	$193,942	$60,306	$36,000	$95,089	$191,395	$61,851
908	808,334	375,527	220,882	160,795	195,065	57,196	36,000	96,379	189,575	58,174
1907	801,580	383,841	206,614	177,485	210,249	49,805	36,000	99,976	185,781	47,247
1906	775,889	375,637	186,126	164,558	197,608	49,370	32,000	95,703	177,073	49,104
1905	755,724	373,500	168,400	163,306	199,704	45,549	28,000	89,752	163,301	48,365

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$606,975
Bonds and stocks owned (market value)	66,269
Loan on 31 shares Skandia Furn. Co. stock (market value $9,300)	3,500
Cash in office and bank	46,121
Interest and rents accrued	17,160
Bills receivable	70,715
Total admitted assets	$810,739

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,468
Unearned premiums	365,905
Other liabilities	10,526
Total liabilities, except capital and surplus	$379,899
Capital paid up	200,000
Surplus over all liabilities	230,840
Total liabilities, capital and surplus	$810,739

RISKS AND PREMIUMS: Fire risks in force, December 31, $47,196,761; premiums thereon, $710,644.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,540,077; losses paid, $1,171,748; dividends declared, cash, $757,110; stock, $100,000.

MORTGAGE LOANS: These aggregate $606,975, protected by improved farm property valued at more than double the amount loaned.

MISCELLANEOUS: Capital increased in 1899 from $100,000 to $200,000 by stock dividends.

DIRECTORS: W. F. Barnes, T. D. Reber, Wm. F. Burr, B. J. Chaney, Wm. T. Brown, A. H. Frost, Frederick Haines, A. H. Sherratt, E. H. Marsh.

FIELD MEN AND TERRITORY COVERED: L. E. Fisher, Springfield, Ill., adjuster. The company operates in Ill. only.

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.

President, Alfred E. Duncan; Secretary, E. T. Cresson. Organized, 1829.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,968,880	$1,746,767	$691,459	$1,242,060	$1,355,289	$509,188	$48,000	$488,959	$1,046,147	$509,294
1908	2,701,380	1,628,689	562,799	1,005,554	1,117,352	545,853	44,015	414,954	1,004,822	520,118
1907	2,569,477	1,637,862	413,649	1,038,667	1,136,970	482,606	24,985	391,371	898,962	421,679
1906	2,491,576	1,606,478	315,171	962,750	‡1,697,005	1,656,107	40,000	404,139	2,100,246	1,769,228
1905	3,065,251	1,594,425	996,672	809,769	916,465	399,974	80,570	331,271	811,815	383,062

Unearned premiums include amount reclaimable on perpetual policies. Premiums include 4 per cent. on mean perpetual deposits. ‡ Includes $300,000, premium on new stock, and $300,000 to restore reduced capital.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $165,890)	$180,000
Mortgage loans on real estate	41,635
Bonds and stocks owned (market value)	2,477,965
Cash in office and bank	71,653
Agents' balances, not over 3 months due	196,241
Interest accrued	632
Other assets	754
Total admitted assets	$2,968,880

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $3,596 resisted)	$104,254
Unearned premiums (except perpetuals)	987,550
Amount reclaimable on perpetual policies	759,217
Other liabilities	26,401
Total liabilities, except capital and surplus	$1,877,421
Capital paid up	400,000
Surplus over all liabilities	691,459
Total liabilities, capital and surplus	$2,968,880

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $169,241,778; premiums thereon, $1,912,-394; perpetual fire risks, $39,899,485; deposit premiums thereon, $920,397.

BUSINESS SINCE ORGANIZATION: Premiums received, $40,364,795; losses paid, $22,573,702; dividends declared, cash, $1,301,000.

REAL ESTATE OWNED: The most important single parcel of real estate owned is the company's home office building at 421 Walnut st., the book value of which is $99,935, and which is carried at $125,000. This was acquired in 1872. The other 10 properties are brick and stone dwellings in Philadelphia, most of which are carried below their book values. The company does not make any allowance as rent for its own occupancy of its home office, and the taxes and expenses thereon amount to from $1,700 to $4,700 yearly. Omitting these taxes and expenses, the expenditures for the remaining properties in the last three years have aggregated $5,964, and the income therefrom $8,389.

MORTGAGE LOANS: There are 39 loans, all for relatively small sums, the largest being one of $3,000. They are all upon Philadelphia property, worth in the aggregate $107,500, and but $68 of interest was overdue on December 31, last.

BONDS AND STOCKS OWNED:

Bonds	Par Value.	Market Value.
Allegheny Cy., Pa., sc., ser. E, 1934, 4%	$15,000	$15,000
Allegheny Co., Pa., road imp., 1936, 4%	10,000	10,200
Allegheny Co., Pa., road imp., 1938, 4%	20,000	20,400

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Braddock, Pa., f. & st. imp., 1918-1921 4%	$16,000	$16,160
Camden, N. J., 1911, 4%	5,000	5,100
Cameron Co., Pa., r., reg., 1922, 4%	20,000	20,400
Dayton, O., sr., 1912, 5%	5,000	5,100
Dayton, O., st. paving, 1919, 5%	20,000	21,400
Downingtown, Pa., wat., 1924, 4½%	7,000	7,350
Monongahela Cy., Pa., r., 1909-1928, 3½%	54,000	53,040
Norfolk, Va., Cy. of, Appropriation, 1937 4%	10,000	9,900
Norfolk, Va., City of, Appropriation Park Place Imp., 1939, 4%	10,000	9,900
Philadelphia City, 4's, 1938, 4%	50,000	52,500
Philadelphia City, 4's, 1939, 4%	100,000	105,000
Sandusky, O. (Wharves and Landing), 1911-22, 5%	35,000	38,030
Sewickly, Pa., sc., 1908-1915, 5%	9,000	9,430
Balt. & O. R. R., prior ln., g., 1925, 3½%	25,000	23,750
Balt. & O. R. R., r., m., g., 1941, 4%	45,000	42,300
Camden & Atlantic R. R., cs., 1911, 6%	15,000	15,600
C. & A. R. R. Co., cs. reg., 1911, 5%	11,000	11,330
Cen. Pac. R. R., 1st ref., 1949, 4%	50,000	49,500
Ches. & O. R. W. eq. tr., ser. E, 1913, 4%	25,000	24,750
Ches. & O. R. W. eq. tr. ser. F, 1914, 4%	25,000	24,750
Ches. & Ohio Ry. Eq. Tr., 1917, 4%	15,000	14,850
Chicago, Rock Island & Pac. Ry. Eq. Tr., 1911-16, 4½%	70,000	71,400
C., R. I. & Pac. Ry., g., ser. P, 1918, 4%	50,000	47,000

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa..—*Cont.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
C., R. I. & Pac. Ry., 1st r., 1934, 4%...	$20,000	$18,400
El. & Williamsport R. R. Co., 2862, 5%.	10,000	11,000
Erie R. R. Co., eq. tr., ser. I, 1910-1916, 4%.....	45,000	45,000
Erie R. R. Co., eq. tr. ser. N, 1913-15, 5%	50,000	49,780
Erie & P. R. R. Co., cs., g., 1940, 3½%..	50,000	47,500
Erie & W. Trans. Co., 20 yr., 1925, 4%.	25,000	25,500
Huntingdon & Broad Top R. R., 1st m., ext., 1920, 4%.....	20,000	19,600
Iron Mtn. R. W. car tr., reg., ser. N, 1911, 5%	25,000	25,250
Lehigh Val. R. R. eq. tr., g., 1910, 4½%.	50,000	51,000
Lehigh Val. R. R., gn. cs., 2003, 4%....	50,000	48,500
L. I. R. R., r., g., 1949, 4%.....	50,000	50,000
N.Y.C.& H.R.R.R., (L. Sh.) reg. 1998 3½%	60,000	49,200
N. Y. P. & N. R. R., 1st m., g., 1939 4%	50,000	50,000
N. Y., P. & N. R. R. col. tr., 1948, 4%.	25,000	24,750
Norfolk & W. R. R., 1st cs. g., 1996, 4%	20,000	20,000
Norfolk & W. R. R., eq. tr. g., 1911, 4%	75,000	75,000
Norfolk & W. Ry., gn., g., 1944, 4%....	50,000	47,500
Norfolk & W. R. R., eq. tr., 1914, 4%...	30,000	29,700
Pa. R. R., col. tr. loan, 1913, 4½%.....	45,000	45,900
Pa. Co., col. tr., g., 1916, 3½%.....	100,000	98,000
Pa. Co., 40 yrs., tr., 1944, 3½%.....	50,000	47,500
Penna. Co., g., 1931, 4%.....	50,000	50,000
Pa. R. R. Co., 3 yr. g. n., 1910, 5%.....	30,000	30,000
Phila., Balt. & Wash. R. R. Co., serial, 1915-22, 4%.....	20,000	20,400
P., C., C. & St. L. R. R., cs., g., 1949, 3½%	50,000	47,500
Richmond-Wash. Co., col. tr., 1943, 4%.	10,000	10,100
Rio G. W. R. R., 1st cs. g., 1949, 4%....	25,000	21,250
River Front R. R., 1 m., reg., 1912, 4½%	16,000	16,320
St. Louis & San Francisco R.R., gn., in., 1927, 5%.....	35,000	31,500
St. Louis, Iron Mtn. & So. Ry. Co., Ser. I., 1914, 5%.....	15,000	15,150
Shamokin, Sunbury & Lewisburg R. R., 1 m., 1912, 5%.....	10,000	10,300
Southern Ry. Co., Eq. Tr., 1914, 4%.....	50,000	49,500
W. Jersey & Seash. R. R., cs., g., 1936, 3½%	100,000	97,000
W. Jersey & Seashore R. R., cs., g 1936 4%	25,000	25,750
Wilmington & No. R. R., stk. tr. c., g., 4%	65,000	63,700
Wil. & Weldon R. R. gn., g., 1935, 4%..	50,000	51,000
Delaware River Ferry Co., g., 1921, 5%.	4,000	4,120
Edison El. Lt. Co., g. tr. *ctfs* reg., 1946 5%	30,000	32,700
Girard Point Storage Co., reg. 1940, 3½%	20,000	18,000
Infantry Battalion, State Fencibles, N. G. Phil. reg., 1910, 6%.....	1,300	1,300
Lehigh C. & Nav. Co., extn., reg., 1914 4%	$10,000	$10,200
Market St. Ele. Pas. R.W. Co., 1955, 4%	50,000	49,000
Newport & C. Bg. Co., gn., g. 1945, 4½%	25,000	25,500
Phil. Co., Pitts., Pa., 1st m., col. tr., 1949, 5%	50,000	52,500
Philadelphia Rapid Transit, col. tr., g. 1957, 5%.....	25,000	25,750
Spanish-American Iron Co., 1st m., s. f., g., 1927, 6%.....	25,000	26,000
Susquehanna Coal Co., 1911, 6%.....	15,000	15,600
United Rys. Co. of St. L., Mo., gn. g 1934 4%	50,000	43,000
Washington Tm. Co., 1 m., 1945, 3½%...	20,000	18,400
Stocks.		
Girard Nat. Bk., Phila. stock.....	3,500	10,325
Totals (book value, $2,465,239)....	$2,499,800	$2,477,965

MISCELLANEOUS: In 1906, the capital was decreased from $400,000 to $100,000 and immediately thereafter increased to $400,000. The premium on the new stock issued netted $300,000. Capital increased in 1910 to $500,000 and $100,000 premium netted on new stock issued. Conflagration losses: St. Louis, 1849, $294,855; Chicago, 1871, $635,429; Boston, 1872, $451,505; Baltimore, 1904, $153,944; San Francisco, 1906, $1,316,479. Special deposit, Va., $19,800.

DIRECTORS: Jas. W. McAllister, (President Emeritus) Geo. A. Heyl, Geo. Fales Baker, M.D., John Sailer, Joseph Moore, Jr., Samuel Y. Heebner, Andrew F. Derr, John Story Jenks, Alfred F. Moore, F. M. Kirby, Chas. P. Hunt, Alfred E. Duncan.

FIELD MEN AND TERRITORY COVERED: C. C. Kinney, manager, Pac. coast department, San Francisco, Cal.; Thompson Derr & Bro., Wilkes-Barre, Pa., State agents. Special agents: W. M. Shoemaker, Wilkes-Barre, Pa., for Pa.; Wm. P. Long, Philadelphia, Pa., for suburban N. Y., N. J., Del., Md. and D. C.; Clarence H. Wilkins, Boston, for Me., N. H., Vt., Mass., R. I. and Conn.; L. C. Fletcher, Detroit, Mich., for Mich.; Edgar D. Elder, Sedalia, Mo., for Ia., Mo. and Neb.; C. E. Norbeck, Minneapolis, for Wis. and Minn.; Gerald L. Schuyler, Denver, for Colo.; A. M. L. Wasson, Cincinnati, for O., J. F. McSween, Louisville, Ky., for Ky. and Tenn.; Daniel A. Per Lee, Wichita, Kan., for Kan. and Okla.; R. G. McCullough, Indianapolis, for Ind. and Ill. The company does business in Cal., Colo., Conn., Del., D. C., Ida., Ill., Ind., Ia., Kan., Ky., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., O., Okla., Ore., Pa., R. I., Tenn., Utah, Vt., Va., Wash., W. Va., and Wis.

FRANKLIN [FIRE] INSURANCE COMPANY, Washington, D. C.

President, James L. Norris; Secretary, Wm. P. Young. Organized, 1818.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$384,961	.....	$254,811	$10,426	$28,549	$726	$14,400	$7,301	$22,427	$781
1908	366,066	$12,169	224,774	11,135	26,848	2,928	14,400	7,231	24,559	2,929
1907	361,730	12,493	220,660	11,302	54,332	2,636	14,400	6,594	23,630	2,636
1906	348,837	13,640	207,275	12,328	31,106	921	14,525	8,342	23,788	921
1905	334,878	14,170	193,270	12,939	25,620	2,209	12,074	8,111	22,394	2,209

Assets, December 31, 1909.	
Real estate owned (book value).....	$73,830
Mortgage loans on real estate.....	239,750
Bonds and stocks owned (market value).....	58,046
Cash in office and bank.....	8,310
Agents' balances, not over 3 months due.....	1,253
Interest and rents accrued.....	3,772
Total admitted assets.....	$384,961

Liabilities, December 31, 1909.	
Net losses unpaid.....	$55
Unclaimed dividends.....	4,714
Total liabilities, except capital and surplus..	$5,149
Capital paid up.....	125,000
Surplus over all liabilities.....	254,811
Total liabilities, capital and surplus.....	$384,961

REAL ESTATE OWNED: The principal items are the properties at 611 12th st., N. W., and at 419 10th st., N. W.

MORTGAGE LOANS: The loans are all secured by Washington properties, most of which are valued at over 50% more than the amounts loaned. Most of the loans range from $500 to $12,000.

MISCELLANEOUS: Capital increased in 1890 from $25,000 to $125,000.

DIRECTORS: James L. Norris, Charles S. Bradley, W. Taylor Birch, Benjamin W. Guy, James F. Oyster, George Rynear, Jr., George Wright, John A. Kelly, Thos. A. Duffey, Scott E. Welker, John T. Arms.

FIELD MEN AND TERRITORY: John A. Kelly, New York, general agent.

FRANKLIN FIRE INSURANCE COMPANY, Wheeling, W. Va.

President, J. N. Vance; Vice-Presidents. James Nichols, H. A. Smith; Secretary, Alfred Paull. Organized, 1862. Reorganized, 1883.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$481,475	$100,231	$167,376	$130,940	$152,418	$52,528	.....	$41,247	$93,775	$57,307
1908	421,018	83 559	128,803	105,558	126,093	70,081	.....	37,776	107,857	67,686
1907	400,146	92,627	96,435	131,150	146,573	50,256	.....	45,024	95,280	50,809
1906	361,728	86,669	64,527	120,493	136,246	38,557	.....	41,451	80,008	43,646
1905	308,834	67,741	35,651	75,428	111,611	55,052	$4,000	39,976	89,028	41,890

Assets, December 31, 1909.

Mortgage loans on real estate	$31,000
Bonds and stocks owned (mraket value)	430,810
Cash in office and bank	6,212
Agents' balances, not over 3 months due	13,453
Total admitted assets	$481,475

Liabilities, December 31, 1909.

Net losses unpaid	$13,368
Unearned premiums	100,231
Taxes accrued	500
Total liabilities, except capital and surplus	$114,099
Capital paid up	200,000
Surplus over all liabilities	167,376
Total liabilities, capital and surplus	$481,475

RISKS AND PREMIUMS: Fire risks in force, December 31, $15,593,142; premiums thereon, $193,487.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,021,035; losses paid, $1,027,220; dividends declared, cash, $108,000.

MORTGAGE LOANS: There are 3 loans, aggregating $31,000, upon brick and stone dwellings in Chicago, Ill., valued at $55,000, and farm property in Watonwan Co., Minn., land and building, worth $13,000. The company holds $39,000 of insurance on the buildings. The loans are first liens and no interest was past due on December 31, last.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Wheeling, Cy. of, W. Va.	$8,000	$8,000
Alabama, Gt. So. R.R. Co., eq	25,000	24,750
Atlanta and Birmingham Con. Co., Atlanta, Birmingham and Atlantic R.R. Co., 1 col. tr.	14,000	11,900
Central Vermont Ry. Co., eq	15,000	14,550
Central Vermont Ry. Co., eq	10,000	9,400
Central Vermont Ry. Co., 1 m	25,000	21,500
Chattanooga Station Co., 1 m	17,000	15,470
Chicago, Rock Island & Pacific Ry. Co., eq	20,000	20,000
Clinchfield Coal Corporation g. n	20,000	20,000
Georgia Ry. and El. Co., 1 cs	17,000	17,170
Mortgage (Sinking Fund)	.....	.....
Minneapolis and St. Louis Ry. Co., 1 cs	20,000	21,400
BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Nashville, Chattanooga & St. Louis Ry. Co	$45,000	$49,500
New London, No. R.R. Co., 1 m	$4,000	$4,000
New London, Northern R.R. Co., 1 m	11,000	11,000
New Mexico Ry. and Coal Co., 1 m	40,000	39,600
Pittsburg Terminal R.R. & Coal Co., 1 m.	55,000	56,100
Southern Pac. R.R. Co., 1 r	50,000	47,500
St. Louis and San Francisco R.R. Co., gn. l	10,000	8,900
Toledo and Ohio Central Ry. Co., gn. m	20,000	20,400
Toledo and Ohio Central Ry. Co., w. div.	3,000	3,300
Wheeling Ry. Co.	1,000	1,040
Stocks.		
Wheeling and Belmont Bridge Co.	5,125	5,330
Totals (book value, $435,582)	$435,125	$430,810

MISCELLANEOUS: Capital increased in 1903 from $100,000 to $200,000. Conflagration losses: Baltimore, 1904, $16,257.

DIRECTORS: J. N. Vance, Geo. E. Stifel, M. L. Ott, H. R. Vance, Geo. Hook, James Nichols, H. A. Smith, W. A. Wilson.

FIELD MEN AND TERRITORY COVERED: National Fire, Hartford, Conn., general agents for Mass.; Emery & Norton, New Orleans, La., general agents for La.; A. O. Myers, assistant secretary, Wheeling, W. Va., special agent for W. Va. The company does business in La., Mass. and W. Va.

FREEHOLDERS INSURANCE COMPANY, Topeka, Kan.

President, Thomas Page; Secretary, G. A. Bailey. Organized, 1904.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$353,994	$97,261	$19,611	$168,664	$187,009	$88,113	.....	$77,895	$166,008	$96,368
1908	334,631	79,097	40,962	134,630	‡173,082	34,077	.....	64,221	98,298	41,788
1907	259,403	30,104	22,987	66,141	78,340	19 485	.....	42,259	61,743	23,151
1906	203,619	16,078	21,816	34,954	46,103	6,556	.....	28,158	34,714	6,643
1905	144,224	6,114	20,729	15,467	‡48,652	2,784	.....	18,568	21,352	4,034

‡ Includes $30,000 surplus paid in in 1905 and $25,000 in 1908.

Assets, December 31, 1909.

Mortgage loans on real estate	$314,212
Loans on Western States Portland Cement stocks, pref valued at $1,200, and com. at $750	1,500
Cash in office and bank	9,966
Agents' balances, not over 3 months due	22,666
Interest accrued	5,650
Total admitted assets	$353,994

Liabilities, December 31, 1909.

Net losses unpaid (including $2,650 resisted)	$28,762
Unearned premiums	97,261
Other liabilities	8,360
Total liabilities, except capital and surplus	$134,383
Capital paid up	200,000
Surplus over all liabilities	19,611
Total liabilities, capital and surplus	$353,994

RISKS AND PREMIUMS: Fire risks in force, December 31, $14,195,458; premiums thereon, $180,125.

BUSINESS SINCE ORGANIZATION: Premiums received, $479,111; losses paid, $150,376.

MORTGAGE LOANS: There are 211 loans, aggregating $314,212, loaned on first mortgages, mostly on improved farm property worth more than three times the amount loaned thereon; $200,050 attach on property in Kan. and $111,562 cover on property in Okla, there being one loan of $2,000 on Colo., property. There is no interest past due, the securities are valued in the aggregate at $1,101,590, and the company holds fire policies on the buildings to the extent of $152,025.

MISCELLANEOUS: The capital and surplus are $200,000 and $30,000 respectively, all fully paid in in cash, in 1908, $25,000 additional surplus was paid in by voluntary contribution.

DIRECTORS: J. H. McNair, E. A. Austin, David G. Page, John F. Norton, E. H. Anderson, Willard N. Hall, David Bowie, Luther C. Bailey, Thomas Page, E. W Poindexter, W. W. Mills, Dr. A. S. Andrews, Geo. A. Bailey, F. M. Bonebrake, M. L. Aldea.

FIELD MEN AND TERRITORY COVERED: General agents: John Naghten & Co., Chicago, Ill., for Ill.; I. Jaloniek, Dallas, Tex., for Tex.; B. O. Selbach, Denver, Colo., for Colo.; special agents; John Battershill and J. B. Brinsmaid, Topeka, Kan., for Kan.; Harry E. Benson, Oklahoma Cy., Okla., for Okla. The company operates in Colo., Ill., Kan., Okla. and Tex.

THE GEORGIA FIRE INSURANCE COMPANY, Atlanta, Ga.

President, Wm. J. Harris; Secretary, L. S. Ledbetter. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$163,097	$38,214	$17,251	$47,682	$57,440	$27,733	.....	$17,051	$44,784	$20,9
1908	143,008	27,864	7,080	41,727	*53,576	10,268	.....	16,491	26,759	18,3
1907	115,831	7,916	6,415	12,470	14,140	.....	.....	3,526	3,526	.....

* Includes $10 000 surplus paid in.

Assets, December 31, 1909.

Mortgage loans on real estate	$100,676
Stocks owned (market value)	22,110
Cash in office and bank	22,110
Agents' balances, not over 3 months due	14,034
Interest and rents accrued	1,829
Other assets	2,338
Total admitted assets	$163,097

Liabilities, December 31, 1909.

Net losses unpaid	$1,3
Unearned premiums	38,2
Other liabilities	6,3
Total liabilities, except capital and surplus	$45,8
Capital paid up	100,0
Surplus over all liabilities	17,2
Total liabilities, capital and surplus	$163,0

RISKS AND PREMIUMS: Fire risks in force December 31, $3,361,716; premiums thereon, $66,649.

MORTGAGE LOANS: There are 33 loans aggregating $100,676 protected by real estate in Ga. and Tenn., valued at $206,025. The company holds $39,000 of insurance on the mortgaged buildings. There was no interest past due on December 31, last.

STOCKS OWNED:	Par Value.	Market Value.
Farmers & Mech. Bk., Cedartown	$7,000	$7,000
Commercial Bk., Cedartown	2,900	5,800
Bk. of Cedartown	3,200	6,400
So. Trust Co. of Hawkinsville	1,000	1,000
Citizens Nat. Bk. of Rockmart	200	210
Crawford Co. Bk. of Roberta	300	300
Farmers State Bk., Union City	500	500
Farmers Bk. of Byron	$200	$2
Totals	$15,300	$22,1

Stocks Owned.—*Cont.*

MISCELLANEOUS: This company was organized in 19 and commenced business with a paid up capital of $100,000. 1908 $10,000 additional surplus was paid in. The charter of t company was amended in January, 1909, to increase the capit stock to $300,000, the new stock to be sold at 125. Compa operates in Ga., Ala. and S. C.

DIRECTORS: L. S. Ledbetter, S. T. Blalock, W. C. Bum W. S. Coleman, John D. Walker, E. B. Russell, Philip Lanie Robt. W. Graves, W. J. Harris, John T. Norris, T. W. Ventulet H. C. Fisher, Ike Smart, J. A. Davenport, M. Reynolds Flourno

GEORGIA HOME INSURANCE COMPANY, Columbus, Ga.

President, Rhodes Browne; Secretary, William C. Coart. Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,201,015	$642,530	$156,486	$746,598	$801,962	$435,578	$30,000	$317,964	$783,542	$443,8
1908	1,191,253	606,451	163,155	687,256	729,718	381,993	30,000	301,235	713,228	402,1
1907	1,161,958	589,974	206,495	736,706	786,855	317,131	30,000	308,330	655,461	343,8
1906	1,111,116	457,136	264,545	568,127	611,629	230,154	30,000	258,134	518,388	232,5
1905	1,027,696	383,768	251,553	476,091	515,050	225,925	18,000	201,246	445,171	227,4

Assets, December 31, 1909.

Real estate owned (book value)	$122,500
Mortgage loans on real estate	140,293
Bonds and stocks owned (book value)	675,659
Collateral loans	44,600
Cash in office and bank	63,074
Agents' balances, not over 3 months due	151,303
Interest accrued	2,834
Other assets	752
Total admitted assets	$1,201,015

Liabilities, December 31, 1909.

Net losses unpaid (including $2,504 resisted)	$91,8
Unearned premiums	642,5
Other liabilities	10,1
Total liabilities, except capital and surplus	$744,5
Capital paid up	300,0
Surplus over all liabilities	156,4
Total liabilities, capital and surplus	$1,201,0

RISKS AND PREMIUMS: Fire risks in force, December 31, $92,125,036; premiums thereon, $1,248,885.

REAL ESTATE OWNED: The principal item is the company's home office building, 1046 Broad st., Columbus, carried at book value, $50,000. The company also owns store buildings at 1123-5 Broad st., valued at $24,500, and at 1128-30 Broad st., valued at $35,000, and at 1128-30 Broad st., valued at $37,500. There are no incumbrances.

MORTGAGE LOANS: There are 33 loans, all first liens, and all are on Columbus property. The loans range from $475 to $9,000, except one of $25,000 on lot 246, valued at $70,000 (company holds $50,000 insurance on buildings) and one of $21,600 on lots 183-186, valued at $25,000. The aggregate of the loans, $140,-293 is protected by properties valued in all at $539,850.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Swift Mfg. Co., Columbus, Ga., 150 shrs.	$48,750	$22,500
Nat. Bk. of Columbus, Ga., 81 shares	$41,175	$14,5
Home Sav. Bk. Stock, Columbus, Ga., 16 shrs.	2,160	
Planters & M'chts Bk., Ozark, Ala., 5 shrs.	675	5
Cy. of Columbus, Ga., 1927, 1,000 shrs., 4½%	1,000	1,0
Perkins Hosiery Mills, 10 shares	1,00	1,5
Home Savings Bank, Columbus, Ga., 5 shares	675	
Swift Spinning Mills, 15 shares	1,500	
National Bank of Columbus, Columbus, Ga., 21 shares	3,675	3,0
Nat. Bk. of Columbus, Ga., 8 shares	1,400	9
Swift Mfg. Co., Columbus, Ga., 10 shares	3,250	7
Totals	$78,260	$44,6

Collateral Loans.—*Cont.* Securities.—*Cont.*

GEORGIA HOME INSURANCE COMPANY, Columbus, Ga.—*Continued.*

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S. reg., 1918, 3%	$20,000	$20,000
Georgia State, 1915, 4½%	15,000	15,581
Va. State, 1932, 3%	15,000	13,800
La. State, 1914, 4%	10,000	10,000
Mass. State, 1933, 3½%	10,000	9,600
Ala. State, 1956, 4%	6,000	6,300
N. Y. Cy., 1953, 3½%	10,000	8 950
N. Y. Cy., 1954, 3½%	1,000	895
South Bend, Ind., 1925, 4%	10,000	10,325
Ann Arbor, Mich., 1933-4, 4%	10,000	10,000
St. Louis, Mo., 1918, 4%	10,000	10,000
Milwaukee, Wis., 1919-23, 4%	10,000	10,000
Montgomery, Ala., 1924, 6%	7,500	7,660
Opelika, Ala., 1934, 5%	4,000	4,160
Columbus, Ga., 1931, 3½%	12,000	10,800
Columbus, Ga., 1927-28, 4½%	2,000	2,060
Columbus, Ga., 1935, 4%	3,000	2,850
Clarksville, Va., 1934, 6%	1,000	1,050
Norfolk, Va., 1930, 4%	2,000	1,900
Hamburger Mfg. Co., Col., Ga., 1913, 6%	2,000	2,000
No. Carolina State, 1910, 4%	10,000	10,000
Louisville, Ky., Cy., 1923, 4%	10,000	10,100
Elberton, Ga, 1930, 5%	5,000	5,575
Griffin, Ga., 1938, 4½%	5,000	5,206
Ardmore, Okla., 1922, 5%	10,000	11,000
Stocks.		
Nat. Bk. of Columbus, Ga	58,700	102,725
Home Sav. Bk. of Columbus, Ga	13,200	17,820
Tr. Co. of Ga., Atlanta, Ga	5,000	6,500
Columbus Sav.&Loan Assn.,Columbus,Ga	4,400	4,400
First Nat. Bk., Winder, Ga	1,000	1,000
Swift Mfg. Co., Columbus, Ga	60,600	196,950
Swift Spinning Mills, Columbus, Ga	30,000	30,000

BONDS AND STOCKS OWNED.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Muscogee Mfg. Co., Columbus, Ga	$26,500	$13,250
Columbus Mfg. Co., Columbus, Ga	21,800	21,800
Empire Mills Co., Columbus, Ga	17,000	27,200
Hamburger Mfg. Co., Columbus, Ga	10,200	12,750
Cy. Mills Co., Columbus, Ga	8,500	23,375
Gadsden Sumatra Tob. Co., Quincy, Fla.	7,500	7,500
Bull Creek S. & G. Co., Columbus, Ga	6,000	6,000
Columbus Ice & Cold Storage Co., Col.,Ga.	3,000	2,970
Underwriters' Salvage Corps, N. Y	500	500
Gen. Adj. Bureau, N. Y	450	450
Tal. Falls Mfg. Co., d., Tallahassee, Ala.	656	656
Totals (book value, $675,658)	$475,506	$675,659

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $167,000. Values of special deposits; Ala., $10,460; Ky., $10,100; Ill., $10,000; Md., $10,000; La., $10,000; Va., $15,700; N. Y., $9,845; Ind., $10,325; Mich., $10,000; Mo., $10,000; Wis., $10,000; N. C., $10,000; Okla., $11,000.

DIRECTORS: Dana Blackmar, Rhodes Browne, L. H. Chappell, E. J. Rankin, H. L. Williams, J. O. McNulty, H. H. Swift.

FIELD MEN AND TERRITORY COVERED: S. D. Andrus, Chicago, Ill., general agent for Ill., Ind., Mo., Mich., O., Wis. and Ky.; Geo. F. Snyder, R. L. Da Silva, A. H. Grupe, special agents, Western department; Logue Bros. & Co., Pittsburg, Pa., general agents for Pa. (except Philadelphia); John A. Kelly & Co., general agents, N. Y. State; John W. Clarke, for No. and So. C.; J. A. Parrish, Ala., Miss. and La.; Wallace Kelly, for Tex.,W. L. Foster, for Ark., and Okla.; J. M. Young, D. C., Md., Va. and W. Va.; J. C Curd, for Ga. and Fla. The company operates in Ala., Ark., Fla., D. C., Ga., Ill., Ind., Ky., La., Md., Mich., Miss., Mo., N. Y., N. C., O., Okla., Pa., S. C., Tex., Va. W.Va., and Wis.

GERMAN FIRE INSURANCE COMPANY, Baltimore, Md.

President, Chas. H. Koppelman; Secretary, John P. Lauber. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,155,577	$237,589	$410,378	$178,646	$229,420	$60,409	$30,000	$65,742	$156,151	$59,899
1908	1,082,308	229,277	344,911	170,901	218,795	58,752	30,000	60,851	149,603	65,650
1907	1,016,309	231,247	284,340	178,681	222,558	70,192	30,000	61,913	162,105	66,842
1906	985,689	223,653	257,464	183,389	222,233	52,199	30,000	62,753	144,952	52,392
1905	921,389	206,126	210,885	171,964	207,403	53,186	15,000	52,794	120,980	57,325

Unearned premiums include amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.	
Mortgage loans on real estate	$13,340
Bonds and stocks owned (market value)	1,071,144
Cash in office and bank	17,340
Agents' balances, not over 3 months due	15,758
Interest and rents accrued	10,064
Ground rents	27,476
Bills receivable	455
Total admitted assets	$1,155,577

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$7,610
Unearned premiums (except perpetuals)	233,067
Amount reclaimable on perpetual policies	4,522
Total liabilities, except capital and surplus	$245,199
Capital paid up	500,000
Surplus over all liabilities	410,378
Total liabilities, capital and surplus	$1,155,577

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $52,987,328; premiums thereon, $450,162; perpetual fire risks, $166,935; deposit premiums thereon, $4,760.

BUSINESS SINCE ORGANIZATION: Premiums received $3,726,312; losses paid, $3,202,693; dividends declared, cash, $1,653,000; stock, $440,000.

MORTGAGE LOANS: These aggregate $13,340 and are protected by dwellings located in Baltimore city and county valued at nearly three times the amount loaned thereon.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Book Value.
Cy. of Atlanta, Ga., red. bs	$10,000	$10,400
Cy. of Birmingham, Ala. 5% bs	5,000	5,300
Galveston, Tex., lim. d. bs	9,000	8,100
Imp. Jap. Govt. bs., 4½%	5,000	4,400
W. Knoxville imp. bs., 6%	3,000	3,150
Jefferson Co., Ala. bs., 6%	15,000	16,500
Fla. So. R. R. Co., g. bs	6,000	5,100
Vandalia co. 1st m., R. R., g. bs	10,000	10,000
Clev. Tus. & Val. R. R. Co., 1st m. bs	15,000	12,750
T. St. L. & W. R. R. Co., 1st m. bs., 4%	15,000	10,500
Seaboard A. L. Ry. Co., 1st m. bs., 4%	34,000	25,500
Suffolk & Car. Ry. Co. g. bs	10,000	10,000
Seaboard Air Line Atl. & Bir. Div. g. bs	10,000	6,500

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Book Value.
Richmond & Petersburge on. m. bs	$5,000	$5,350
Wilmington & Wel., 1 m., bs, 4%	10,000	9,200
Richmond, Fred. & Pot., m. bs	8,000	8,000
West Shore, bs., 4%	15,000	15,000
Ga. So. & Fla., 1 m	5,000	5,100
C. of Ga. Ry. Co. bs., 1 m., G.& N.g.bs.4%	6,000	5,700
Chi., Burlington & Quincy, Ill. Div.,4% bs	15,000	14,550
So. Ry. (St. Louis Div.), 1 m. g. bs	10,000	9,000
Prov. Terminal, 1 m., g. bs	5,000	5,000
Charleston & W. Carolina Ry., 5% bs	5,000	5,000
N. Y. Cent. & H. R. R. Co.,3½%, bs	10,000	9,000
Terminal R. R. Assn. of St. L., 4½% bs.	6,000	6,240
Pac. R. R. of Mo., 1 m. 4% bs	10,000	10,000
Ill. Cent. R. R. Co. r. m., 4% bs	10,000	10,000
Phila., B. & Wash. R. R. Co., 1 m. 4%	3,000	3,000
Phila. B. & Wash. R. R. Co., serial g	5,000	4,900
N. Y., N. H. & H. R. R. Co., d. bs	7,000	8,400
N. Y., N. H. & H. R. R. Co., conv. 3½% bs	30,000	29,700
The Tide Wat. Ry.Co.,1 ln.,6% g. bs	15,000	14,820
Columbus & Tol. R. R. Co., 1st m. 4% bs.	10,000	10,000
Central Pacific Ry. Co., 1st 4% ref. bs	15,000	14,550
Utah & Northern Ry. Co., 1st m. 4% bs.	10,000	10,000
Northwestern Term. Ry., 1st m. 5% bs.	10,000	9,200

GERMAN FIRE INSURANCE COMPANY, Baltimore, Md.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Book Value.
Can. Nor. Ry. Co., Winnipeg term g. bs.	$10,000	$9,900
Kan. & Mich. Ry. Co., 2d m. 5% g. bs.	10,000	9,600
Balt. Co., W. & E. Co., 1st m. g. bs., 5%	10,000	9,500
Va. El. Ry. & Develop. Co	5,000	4,750
Va. Ry. & Power Co., 1st m. 5% g. bs.	10,000	9,300
Omaha & C. B. Ry. & Br. Co., 5% g. bs.	10,000	10,000
Anacostia & Pot. Riv. R. R. Co. bs., 5%	10,000	9,600
B., S. P. & C. Ry. Co. g. bs., 4½%	5,000	4,250
Cy. & Sub. Ry. Co., 1 m., 5% bs	5,000	5,300
N. News, Old Pt. Ry. & El. Co. g. bs., 5%	5,000	4,500
Norfolk Ry. & L. Co., 1st m. g. bs., 5%	10,000	9,000
Norfolk & Portsmouth Tc. Co., 1 m., 5% b	5,000	4,200
Md. El. Rys., g. bs	10,000	9,500
F. Wayne & W. Val. Tc. Co., 1st m. g. b. 5%	5,000	4,500
St. Joseph Ry., Lt., Ht. & Pow. Co., g. bs.	10,000	10,000
Ca. Gas Co. bs., 5%	15,000	15,750
Ca. Gas Co. gn. m. g. bs., 4½%	12,000	11,160
Stocks.		
Baltimore Cy. stk. loan, 1940, 3½%	100,000	97,000
Baltimore Cy. stk. Wat. loan, 1916, 5%	8,700	9,048
Baltimore Cy. stk. f. loan, 1916, 5%	1,800	1,872
Ry. of Richmond, Va. stk., 4%	26,500	27,560
State of Md. stk. ext. loan, 3%	2,000	2,000
Safe Deposit & Tr. Co. of Balto	2,000	8,500
No. Cent. R. R. Co., stk	16,900	16,055
N. Y., N. H. & H. R. R. stk	2,094	2,094
Mchts & Miners' Trans. Co. stk	25,000	18,750
Md. Life Ins. Co. stk	2,000	2,500
Merchants & Mechanics Perm. Loan Co.	3,500	3,150
Merchants Nat. Bk. stk	20,000	33,600
Farmers & Merchants' Nat. Bk. stk	6,000	6,750

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Book Value
German Amer. Bk. stk	$36,000	$39,60
Nat. Mechanics' Bk. stk	6,470	16,82
Nat. Union Bk. stk	9,400	10,81
German Bk. stk	79,000	82,16
Citizens' Nat. Bk., stk	7,500	24,75
Nat. Ex. Bk. stk	6,700	10,65
Nat. Marine Bk. stk	4,500	5,70
Drovers & Mechanics' Nat. Bk. stk	4,000	9,60
Second Nat. Bk. stk	8,300	15,77
W. Nat. Bk. stk	14,220	24,88
First Nat. Bk. stk	1,500	1,95
Commercial & Farmers' Nat. Bk. stk	6,600	5,94
Amer. Bonding Co. stk	5,000	5,00
U. S. Fidelity & Guarantee Co. stk	6,300	7,24
Fidelity & Deposit Co. stk	20,000	28,00
Mercantile Tr. & Deposit Co. stk	15,000	18,00
Baltimore Tr. & Gr. Co. stk	8,000	24,00
Md. Tr. Co., com. stk	4,200	2,31
Md. Tr. Co., 6% cum. p. stk	1,500	1,35
Int. Tr. Co. stk	10,000	13,00
Fidelity Tr. Co. stk	3,000	4,00
Totals (market value $1,071,144)	$992,684	$1,071,14

MISCELLANEOUS: The capital has been increased from tim to time from $75,000 to $500,000 all out of accumulated surplus The company operates in Md. and Va. Conflagration losses Baltimore, 1904, $924,497.

DIRECTORS: H. R Hoenemann, W. G. Atkinson, J. G Hulshoff, Jacob Beck, C. H. Koppelman, George Bunnecke August Wehr, John P. Lauber, Louis J. Willinger, Anton H Fetting, August Weber.

GERMAN FIRE INSURANCE COMPANY OF INDIANA, Indianapolis, Ind.

President, Theodore Stein; Secretary, Lorenz Schmidt. Organized, 1854.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$618,183	$347,169	$148,139	$319,369	$351,609	$162,446	$9,500	$170,420	$342,366	$162,08
1908	610,538	358,799	127,564	352,930	383,151	177,389	9,500	186,661	373,550	177,83
1907	601,933	338,448	143,654	343,925	368,365	146,693	9,500	178,841	335,034	146,40
1906	566,984	310,900	137,603	329,355	355,202	132,859	9,500	161,440	303,799	142,53
1905	517,850	284,478	119,726	319,899	340,586	153,057	9,500	150,480	313,037	148,37

Assets, December 31, 1909.	
Real estate owned (book value)	$91,902
Mortgage loans on real estate	339,176
City of Indianapolis, imp. bonds (market value)	12,337
Deposits bearing interest	90,000
Cash in office and bank	33,392
Agents' balances, not over 3 months due	45,863
Interest and rents accrued	5,513
Total admitted assets	$618,183

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,500 resisted)	$19,02
Unearned premiums	347,16
Other liabilities	3,85
Total liabilities, except capital and surplus	$370,04
Capital paid up	100,00
Surplus over all liabilities	148,13
Total liabilities, capital and surplus	$618,18

RISKS AND PREMIUMS: Fire risks in force, December 31, $60,664,126; premiums thereon, $678,127.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,091,391; losses paid, $1,409,388; dividends declared, cash, $108,737.

REAL ESTATE OWNED: Comprises company's home office building and small properties, principally dwellings located in Indianapolis. Rents received during 1909, $7,273; taxes and expenses, $4,165.

MORTGAGE LOANS: There are 157 first mortgage loans on dwelling properties in Indianapolis, aggregating $339,176, and worth more than double the amount loaned thereon. There was $542 of interest past due on December 31 last. Company holds $388,595 of fire insurance on the mortgaged buildings.

DIRECTORS: Wm. F. Kuhn, Ferdinand A. Mueller, Theodor Reyer, Lorenz Schmidt, Frederick Schrader, Theodore Stein, Osca Schmidt.

FIELD MEN AND TERRITORY COVERED: Ora H. Rudy Indianapolis, and D. C. Boland, Anderson, special agents fo Ind.; T. M. Vaughan, Detroit, special agent for Mich.; Chas Boicourt, Peoria, Ill., special agent for Ill.; F. E. Wright, Oshkosh Wis., special agent for Wis. and Minn.; James B. Campbell, Niles O., special agent for O. and W. Va.; A. R. Bowers, Topeka special agent for Kan. The company operates in Ill., Ind., Kan. Mich., Minn., O., Pa., W. Va. and Wis.

GERMAN INSURANCE COMPANY, Louisville, Ky.

President, W. H. Edinger; Secretary, Henry C. Walbeck. Organized, 1854.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$440,562	$22,516	$217,750	$14,791	$36,271	$3,946	$12,000	$12,545	$28,491	$4,24
1908	432,295	21,805	210,490	12,595	33,490	4,480	12,000	11,660	28,140	4,48
1907	427,307	23,344	203,564	15,151	35,671	5,038	12,000	11,447	28,485	5,43
1906	420,420	22,071	198,349	14,812	36,429	8,821	12,000	12,519	33,340	4,84
1905	417,474	22,910	187,061	15,028	36,374	2,264	12,000	16,920	31,184	9,76

GERMAN INSURANCE COMPANY, Louisville, Ky.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$21,495
Mortgage loans on real estate	76,325
City of Louisville bonds (market value)	5,000
Real estate loans	205,792
Cash in office and bank	129,691
Interest and rents accrued	2,259
Total admitted assets	$440,562

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$296
Unearned premiums	22,516
Total liabilities, except capital and surplus	$22,812
Capital paid up	200,000
Surplus over all liabilities	217,750
Total liabilities, capital and surplus	$440,562

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,623,432; premiums thereon, $45,870.

BUSINESS SINCE JANUARY 1, 1873: Premiums received, $738,548; losses paid, $247,050; dividends declared, cash, $300,000; stock, $100,000.

REAL ESTATE OWNED: Comprises lots, business buildings and dwellings in Louisville. Total rents received last year, $1,530; expenses and taxes, $91.

MORTGAGE LOANS: Aggregate $76,325 and are all mainly secured by properties located in Jefferson Co., Ky., principally in Louisville. They are valued at $262,930. The company holds $97,088 of insurance on the mortgaged buildings. There was $750 of interest past due on December 31, last.

MISCELLANEOUS: The company operates only in Louisville.

DIRECTORS: W. H. Edinger, H. Kraft, Geo. Kopmeier, Alfred Struck, A. P. Winkler, H. C. Walbeck, Chas. Scholts, Jr.

GERMAN FIRE INSURANCE COMPANY, Omaha, Neb.

President, J. E. White; Secretary, C. W. Hicks. Organized, 1896.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$225,043	$112,534	$12,509	$160,899	$163,361	$72,297	.....	$78,001	$150,298	$69,797
1908	111,592	.....	3,520	104,894	.....	67,893	.....	65,604	133,497	70,394
1907	138,914	120,283	18,631	137,098	137,847	45,987	.....	67,583	113,570	45,987
1906	115,185	101,158	14,027	138,041	.....	40,240	$3 345	56,337	99,922	40,240

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $42,867; warrants, $595; deposits at interest, $11,750; cash in office and bank, $38,412; agents' balances, not over 3 months due, $6,202; interest accrued, $1,068; bills receivable, $124,149; total admitted assets, $225,043. Liabilities: Unearned premiums, $112,534; capital paid up, $100,000.

RISKS AND PREMIUMS: Fire risks in force, December 31, $19,590,123; premiums thereon, $337,143.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,215,783; losses paid, $462,380.

MORTGAGE LOANS: There were 20 loans aggregating $42,867, protected by improved property valued at $127,650. There was no interest past due on December 31, last. Company holds $4,600 of fire insurance on the buildings.

MISCELLANEOUS: This company was formerly the German Mutual Fire, and was reorganized as a stock company, with a capital of $100,000, January 1, 1909. The statistics for 1906 and 1907 are those of the mutual company.

GERMAN FIRE INSURANCE COMPANY, Peoria, Ill.

President, Bernard Cremer; Secretary, Charles Cremer. Organized, 1876.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$797,668	$426,570	$88,362	$461,906	$489,848	$347,246	.....	$179,867	$527,113	$337,200
1908	909,096	484,050	65,854	557,508	595,569	366,802	.....	209,445	576,247	350,000
1907	888,577	502,013	94,386	582,454	614,260	314,224	.....	226,580	540,804	270,000
1906	831,303	458,349	64,492	524,245	†662,837	737,228	$18,000	217,399	972,627	737,227
1905	888,888	521,682	126.444	610,288	660,601	237,091	18,000	223,461	478,552	257,000

† Includes $100,000 surplus paid in.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$190,000
Mortgage loans on real estate	203,825
Bonds and stocks owned (market value)	294,875
Collateral loans	4,569
Cash in office and bank	40,363
Agents' balances, not over 3 months due	58,585
Interest accrued	5,451
Total admitted assets	$797,668

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,300 resisted)	$41,034
Unearned premiums	426,570
Other liabilities	41,702
Total liabilities, except capital and surplus	$509,306
Capital paid up	200,000
Surplus over all liabilities	88,362
Total liabilities, capital and surplus	$797,668

RISKS AND PREMIUMS: Fire risks in force, December 31, $66,283,637; premiums thereon, $369,394.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,549,846; losses paid, $3,890,058; dividends declared, cash, $354,000.

REAL ESTATE OWNED: The only property is at Main and Jefferson streets, Peoria, Ill., the actual cost of which is $250,000, subject to a mortgage of $60,000. This property is valued at $230,000.

MORTGAGE LOANS: There are 24 loans, of which the largest are one of $20,000 on the Northwest corner Main and Madison streets, Peoria, Ill., which property is valued at $60,000, and one of $19,000 at 608-614 West 12th street and Southeast corner De Koven and South Clinton streets, Chicago, valued at $60,500. Of the remainder, the more important ones are upon properties in and near Peoria, and Chicago, while others are upon farm properties in other portions of Ill. There was no interest overdue, on December 31 last and the total valuation of the properties securing $203,825 of loans is $675 100.

COLLATERAL LOANS are as follows:

SECURITIES.	Market Value.	Amount Loaned.
Com. Germ. Nat. Bk. stk.	$2,500	$1,750
Com. Germ. Nat. Bk. stk.	1,750	2,819
Dime Sav. & Tr. Co., stk.	2,000	
Nat. Hotel Co., stk.	2,500	
Totals	$8,750	$4,569

GERMAN FIRE INSURANCE COMPANY, Peoria, Ill.—*Continued.*

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
C. & A. R.R., ba., 1925, 3½%.....	$10,000	$8,500
Nat. Bk. of Commerce, N. Y., stk.....	10,000	22,500
Merch. Nat. Bk., Baltimore stk.....	10,000	20,000
State Bk. of Chicago, stk.....	7,500	24,375
Central Tr. Co. Chicago, stk.....	5,000	9,000
Home Sav. & State Bk., Peoria, stk.....	12,500	25,000
Coml. Germ. Nat. Bk., stk.....	70,200	175,500
Peoria Drill & Seeder Co., stk.....	5,000	5,000
Standard Loans Assn. Denver, stk.....	5,000	5,000
Totals (book value, $221,900).....	$135,200	$294,875

MISCELLANEOUS: Capital increased in 1882 from $100,000 to $200,000, and in 1884 from $200,000 to $300,000; capital reduced in 1892 from $300,000 to $200,000. In 1906, the stockholders paid in $100,000 to surplus. Conflagration losses: Baltimore, 1904, $102,697; San Francisco, 1906, $470,165.

DIRECTORS: Bernard Cremer, Chas. Cremer, F. Welte, H. E. Sieberns, Frank Giehl, Mich. Pfeiffer, M. S. Cremer, Adolph Cremer, H. Simoneau.

FIELD MEN AND TERRITORY COVERED: Brummell Bros. for Cook Co., Sam Richmond, for Ill.; John Q. Haas & Co., State agents for Minn.; Miller & Collman, State agents for Ia.; Lohmeyer & Goshorn, State agents for W. Va.; W. L. Nelson & Co., Memphis, Tenn., for Tenn. and La. The company operates in Cal., Colo., D. C., Ill., Ind., Ia., Ky., La., Mass., Mich. Minn., Miss., Mo., N. Y., Pa., Tenn., Tex., Utah, W. Va. and Wis.

GERMAN FIRE INSURANCE COMPANY OF THE CITY OF PITTSBURG, Pittsburg, Pa.

President, A. E. Succop; Secretary, A. H. Eckert. Organized, 1862.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,110,154	$596,172	$136,057	$714,050	$769,610	$376,211	$36,000	$326,223	$738,434	$365,425
1908	1,069 478	551,578	152,763	733,296	787,005	432,971	36,000	333,600	802,571	447,409
1907	1,118,803	537,933	225,238	704,232	‡803,977	311,693	33,000	313,590	658,283	309,958
1906	875,360	496,661	127,456	609,007	648,471	272,188	24,000	280,991	577,179	271,235
1905	805,025	440,705	113,233	568,638	604,506	259,028	20,000	264,435	543,463	263,116

‡ Includes $50,000 premium on new stock.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $124,984).....	$150,000
Mortgage loans on real estate.....	517,152
Bonds and stocks owned (market value).....	114,732
Collateral loans.....	121,664
Cash in office and bank.....	69,578
Agents' balances, not over 3 months due.....	125,228
Interest and rents accrued.....	11,700
Other assets.....	100
Total admitted assets.....	$1,110,154

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $8,946 resisted).....	$66,188
Unearned premiums.....	596,172
Other liabilities.....	11,737
Total liabilities, except capital and surplus..	$674,097
Capital paid up.....	300,000
Surplus over all liabilities.....	136,057
Total liabilities, capital and surplus.....	$1,110,154

RISKS AND PREMIUMS: Fire risks in force, December 31, $108,360,298; premiums thereon, $1,095,968.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,905,672; losses paid, $5,323,421; dividends declared, cash, $967,000; stock, $150,000.

REAL ESTATE OWNED: Consists of the company's home office building, a 4-story brick structure at 216-218 Fourth ave., Pittsburg, the book value of which is $124,984.

MORTGAGE LOANS: There are 191 loans, amounting to $517,152, which are secured by properties located in Pittsburg and neighboring towns, valued at $1,213,500, the insurance held by the company on buildings being $558,800. There was $2,628 of interest past due on December 31, last. The largest loan is one of $15,000.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Westinghouse Air Brake Co., 10 shares..	$1,450	$1,000
German Nat. Bk. of Pittsburgh, 7 shrs...	1,505	1,000
German Nat. Bk. of Pittsburg, Pa., 12 shares.....	2,580	2,500
R. E. Tr. Co., 50 shares.....	8,750	
Safe Deposit & Tr. Co., 5 shares.....	1,575	
West End Bk. & Tr. Co., 20 shares.....	3,100	15,000
Pittsburgh Oil and Gas Co., 20 shares...	140	
Manufacturers L. & H. Co., 200 shares...	4,400	
U. S. Glass Co., s., 208 shares.....	9,360	
Diamond Nat. Bk., stk., 14 shares.....	5,320	
Superior & Pittsburg Copper Co., 200 s.	3,260	
Westinghouse Electric Mfg. Co., com., 40 shares.....	1,660	
Amer. Window G. & Mch. Co., p. 50 sh..	200	34,708
A. Window G. & Mch. Co., p., 50 sh.. ..	100	
Safe Deposit & Tr. Co., 20 shares.....	6,300	
Co. Ice Co., stk., 25 shares.....	275	
Westinghouse Air Brake Co., 62 shares..	3,990	
Pittsburg Plate Glass Co., 10 shares.....	1,200	
Manufacturers' Lt. & Ht. Co., 700 shares	15,400	
Safe Deposit & Tr. Co., stk., 75 shares...	23,625	34,500
McKees Rocks Tr. Co., stk., 10 shares...	1,250	
Colonial Tr. Co., 100 shares.....	18,500	14,575
U. S. Steel Corporation, pref., 10 shares..	1,250	480
Manufacturers' Lt. & Ht. Co., 146 shares.	3,812	1,900
Superior & Pittsburg Copper Co., 50 shrs.	815	
40 First M. Bs. of $500 each, Parkersburg Iron & Steel Co.....	20,000	16,000

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Millvale, Aetna & Sharpsburg, st. Ry, 1923 5%.....	$11,500	$12,075
Pittsburg & Birmingham Tc. Co., 1929, 5%	8,000	8,400
STOCKS.		
Bank of Pittsburg, of Pittsburg, Pa.....	2,150	5,375
Exchange Nat. Bk. of Pittsburg, Pa....	5,000	9,200
First National Bank, Allegheny City, Pa.	7,500	11,250
Fifth Avenue Bk., Pittsburg, Pa.....	500	850
German Nat. Bk., Pittsburg, Pa.....	10,000	21,500
Metropolitan Nat. Bk., Pittsburg, Pa....	600	990
Milwaukee Underw. Blg. Assn.....	160	192
Second National Bank, Allegheny City, Pa.....	9,000	32,400
Third Nat. Bk. of Pittsburg, Pa.....	10,000	12,500
Allegheny Nat. Bk., Pittsburg, Pa.....	5,000	...
Totals (book value, $109,687).....	$69,410	$114,73[illegible]

MISCELLANEOUS: In 1877 company paid stock dividend o $150,000. In 1907, capital increased from $300,000 to $300,00 by payment of $150,000; of which $100,000 went to capital an $50,000 to surplus. Conflagration loss: Chelsea, 1908, $65,00

DIRECTORS: Aug. E. Succop, Geo. Wettengel, Geo. Wamhof Sr., C. L. Walther, A. H. Eckert, John A. Eckert, J. McF. Ca penter, Charles A. Muehlbronner, August Daub, A. E. Nieman Dr. W. J. Langfitt, Gustav Wehrstedt.

FIELD MEN AND TERRITORY COVERED: Special juri diction of home office, Allegheny Co., Pa.; Fred G. Fuessel, J State agent for Ill. and Mo.; General agents for Middle P Theis Bros., Wilkes-Barre, Pa.; W. R. Adams, special agent f Western Pa.; W. B. Bierce, general agent for Mich. and Wi Geo. S. Rosencrants, general agent for Mass., R. I. and Con W. A. Hommes, State agent for New York State; Ward & Cra ford, managers Metropolitan district, New York Cy., and gene agents for N. J.; Geo. T. Wilson, State agent for O. and Ind.; E. Ford, State agent for Wash. and Ore.; Koppelman & Laub general agents for Md.; Lohmeyer & Goshorn, Charleston, W. V general agents for W. Va.; Cashman & Evans, general agents Colo.; Windsor & Co., general agents for Utah, Ida. and Ne Dickson & Thieme, San Francisco, Cal., general agents for C C. G. Cox, Wilmington, Del., general agent for Del. The comp operates in Cal., Colo., Conn., Del., Ida., Ill., Ind., Ia., Ky., M Mass., Mich., Minn., Mo., Nev., N. J., N. Y., O., Ore., Pa., R Utah, Wash., W. Va. and Wis.

GERMAN FIRE INSURANCE COMPANY, Wheeling, W. Va.

President, Wm. F. Stifel; Secretary, F. Riester. Organized, 1867.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$670,760	$203,337	$241,503	$247,651	$274,887	$97,980	$28,000	$116,573	$242,553	$108,460
1908	630,546	186,387	230,019	219,705	246,453	95,280	20,000	106,043	221,323	93,621
1907	605,513	177,963	215,812	220,277	240,555	94,199	20,000	97,093	211,292	94,709
1906	580,400	155,356	221,969	191,531	213,197	62,656	18,000	83,129	163,785	68,946
1905	537,505	129,239	201,366	150,558	222,140	51,437	11,000	64,950	127,387	48,060

Assets, December 31, 1909.

Real estate owned (book value, $65,636)	$75,000
Mortgage loans on real estate	106,250
Bonds and stocks owned (market value)	430,076
Cash in office and bank	21,127
Agents' balances, not over 3 months due	28,305
Interest and rents accrued	9,008
Other assets	1,000
Total admitted assets	$670,760

Liabilities, December 31, 1909.

Net losses unpaid (including $4,003 resisted)	$22,763
Unearned premiums	203,337
Other liabilities	3,157
Total liabilities, except capital and surplus	$229,257
Capital paid up	200,000
Surplus over all liabilities	241,503
Total liabilities, capital and surplus	$670,760

RISKS AND PREMIUMS: Fire risks in force, December 31, $34,580,136; premiums thereon, $385,789.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,037,588; losses paid, $1,367,415; dividends declared, cash, $378,000; stock, $90,000.

REAL ESTATE OWNED: Consists of 2 2-story brick office buildings, with lot 66 x 150 ft. on Chapline st., Wheeling, book value $65,636.

MORTGAGE LOANS: There are 26 loans, aggregating $106,250 and protected by property valued at $245,000. The largest is a loan of $20,000 on a brick building at 1219 Market st., Wheeling, valued at $50,000. There was no interest overdue on December 31, last.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S. c., 1925, 4%	$50,000	$57,750
U. S. reg., 1930, 2%	60,000	60,750
Cy. of Wheeling, 1919, 5%	20,500	21,730
Cy. of Wheeling, 1911, 4½%	1,000	1,000
Cy. of Wheeling, r., 1902-15, 4%	32,000	32,000
Cy. of Wheeling, imp., 1918, 4%	70,000	70,000
O. Co., W. Va., 1919, 4½% 10-30	6 000	6,000
O. Co., W. Va., 1921, 4½%, 5-30	2,000	2,000
Elm Grove, W. Va., sc. bs., 1926, 5%	6,500	6,630
Wheeling, W. Va., sc. bs., 1931, 4½%	30,000	30,900
Wheeling Tc. Co., 1931, 5%	45,000	42,650
La Belle Iron Works, 1922, 5%	14,000	14,560
Wheeling & Elm Grove R.R.Co., 1931, 5%	42,000	42,000

BONDS AND STOCKS OWNED.—*Cont.* Stocks.	Par Value.	Market Value.
Indianapolis & No. W. Tc. Co., 1923, 5%	$15,000	$14,250
Wheeling Bd. of Trade Blg. Co., bs. 1922 5%	5,000	5,600
Wheeling Steel & Iron Co., 1919, 5%	16,000	16,160
Wheeling & Belmont Bdge. Co.	$5,100	$5,100
Totals (book value, $419,350)	$420,100	$430,076

MISCELLANEOUS: Capital increased in 1868 from $10,000 paid up to $15,000 paid up by stock dividend of $5,000: in 1869 to $23,000; in 1871 to $33,000; in 1872 to $50,000; in 1873 to $60,000; in 1874 to $70,000; in 1875 to $100,000; all by stock dividends. In 1905 capital was increased from $100,000 to $200,000 by cash payments.

DIRECTORS: Wm. F. Stifel, August Rolf, Henry Bieberson, F. C. H. Schwertfeger, Anton Reymann, Louis F. Stifel, F. Riester, F. C. Driehorst, A. H. Wiedebusch.

FIELD MEN AND TERRITORY: Herrick & Auerbach, Chicago, Ill., general agents for Ill., Colo., Minn., Mich., Wis. and Mo.; Moore, Case, Lyman & Hubbard, Chicago, Ill., managers, Cook Co., Ill.; S. W. Rice, superintendent of agencies; Dana E Latimer, special agent for O. and Ind.; P. G. Wollager, special agent for Pa. and W. Va.; Chas. S. Leavitt, special agent, N. Y.; A. G. Hancock, general agent for Md. and D. C.; J. G. Hilliard; manager Metropolitan district, New York Cy. The company operates in Colo., D. C., Ill., Ind., Md., Mich., Minn., Mo., N. Y., O., Pa., W. Va. and Wis.

GERMAN ALLIANCE INSURANCE COMPANY, New York, N. Y.

President, Wm. N. Kremer; Secretary, Charles G. Smith. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,591,667	$429,412	$630,831	$558,174	$608,995	$265,858	$48,000	$167,417	$481,275	$262,419
1908	1,470,202	426,355	516,933	558,109	608,515	324,510	48,000	171,843	544,353	312,060
1907	1,208,128	432,846	344,501	589,919	648,241	309,067	48,000	182,236	539,303	307,672
1906	1,392,709	400,317	459,417	560,440	651,643	479,371	48,000	164,817	692,188	500,809
1905	1,485,286	350,390	629,182	493,097	572,023	269,072	40,000	149,736	458,808	255,465

Assets, December 31, 1909.

Mortgage loans on real estate	$58,000
Bonds and stocks owned (market value)	1,350,226
Cash in office and bank	30,281
Agents' balances, not over 3 months due	146,267
Interest accrued	6,893
Total admitted assets	$1,591,667

Liabilities, December 31, 1909.

Net losses unpaid (including $22,850 resisted)	$78,087
Unearned premiums	429,412
Other liabilities	53,337
Total liabilities, except capital and surplus	$560,836
Capital paid up	400,000
Surplus over all liabilities	630,831
Total liabilities, capital and surplus	$1,591,667

RISKS AND PREMIUMS: Fire risks in force, December 31, $39,464,957; premiums thereon, $632,463.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,294,831; losses paid, $3,055,203; dividends declared, cash, $960,000.

MORTGAGE LOANS: Of the two loans, one of $34,000, is secured by the brick store and dwelling at 304 East 103rd st., New York, valued at $55,000, and the other, $24,000 is upon the brick store and dwelling at 1363 Fifth ave., New York, valued at $36,000.

GERMAN ALLIANCE INSURANCE COMPANY, New York, N. Y.—*Continued.*

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
U. S. reg., 1925, 4%	$130,000	$143,000
U. S. reg., 1930, 2%	10,000	10,000
Mass. State, reg., 1913, 3½%	19,000	18,240
Mass., State reg., 1942, 3½%	1,000	950
N. Y. Cy., Sc. House. reg., 1928, 3½%	75,000	66,000
Atch., T. & Santa Fe Ry. gn. m., 1995, 4%	10,000	9,500
C. R. R. of N. J., gn. m., c., 1987, 5%	10,000	12,000
C. R. R. of N. J., gn. m., reg., 1987, 5%	10,000	11,900
Chesapeake & O. Ry. Co., gn., 1992, 4½%	25,000	24,750
Chi., B. & Q. R. R., Ill. Div., 1949, 3½%	2,000	1,700
Chi. & East. Ill. R. R., 1st c., 1934, 6%	25,000	30,000
Chi., Ind. & So. R. R., 1956, 4%	20,000	18,000
Erie R. R., cv., 1953, 4%	2,000	1,400
Hocking Val. Ry., 1 cs., 1999, 4½%	10,000	9,700
Mo., Kan. & Tex. Ry., 1st, 1990, 4%	25,000	23,750
Norfolk & Western Ry. Co. div., 1st and gn.m., 1944, 4%	30,000	26,400
No. Pac., Gt. No. R.R. joint, 1921, 4%	40,000	36,800
Ore. Short Line R. R. r., 1929, 4%	25,000	22,500
Second Avenue R. R. Co., 1st 1948, 5%	25,000	15,000
So. Ry. Co., 1st, 1994, 5%	10,000	10,500
Southern Ry. Co., dev. gen. m., 1956, 4%	25,000	19,250
Amer. Tg. & Tel. Co., cv., 1936, 4%	30,000	30,000
Amer. Tob. Co., 1st, 1951, 4%	20,000	14,000
Edison El. Ill., Co., 1st 1995, 5%	10,000	10,500
Kanawa & H. C. & C. Co., 1st 1951, 5%	20,000	18,600
New York Tl. Co., 1939, 4½%	10,000	9,300
U. S. Steel Corporation, s. f., 1963, 5%	30,000	30,000
W. Union Tel. Co., col., tr., 1938, 5%	2,000	1,900
Stocks.		
Balt. & O. R. R. p	20,000	17,000
Balt. & O. R. R., com	23,000	24,840
Chi. & Nwn. R. R., p	20,000	42,000
Chi. & Nwn. R. R. com	34,500	53,475
Del. & Hudson Co	10,000	16,500
Erie R. R. Co., 1st p	30,000	13,500
Hocking Val. R. R., p	50,000	40,000
Manhattan Elevated R. R. Co	30,000	37,500
Pa. R. R	152,300	193,421
Rens. & Saratoga R. R., gr	10,000	18,000
So. Ry., p	100,000	60,000
Union Pac. R. R., p	60,000	58,800
Citizens Cent. Nat. Bk	22,800	34,200
Nat. Bk. of Commerce	12,500	23,750
Amer. Sugar Refining Co., p	20,000	22,000
Amer. Tel. & Tg. Co	30,000	39,000
Cs. Gas Co	20,000	29,000
Underwriters' Salvage Co. of N. Y	1,000	1,000
Totals (book value, $1,422,106)	$1,297,100	$1,350,226

MISCELLANEOUS: This company began business with a surplus of $100,000 and in 1898, $100,000 additional surplus was paid in. Capital increased in 1898 from $200,000 to $400,000. Conflagration losses: Baltimore 1904, $65,471; San Francisco, 1906, $256,537. Values of special deposits: Georgia, $11,000, Va., $21,000.

DIRECTORS: Charles F. Ackermann, John Claflin, Ralph L. Cutter, Louis F. Dommerich, Eustis L. Hopkins, William N. Kremer, Woodbury Langdon, Lowell Lincoln, Geo. W. Perkins, Henry C. Ward, Louis Windmuller, Otto L. Dommerich.

FIELD MEN AND TERRITORY COVERED: Eugene S. Archer, Hartford, Conn., special agent for Conn.; Wm. E. Ash, Lehighton, Pa., special agent for Pa.; Lane B. Alexander, Clarksburg, W. Va., special agent for W. Va.; Thos. Barker, Jr., Winston-Salem, N. C., special agent for Va.; J. R. Daniell, Montgomery, Ala., special agent for Ala.; Wm. Douglas, Charleston, S. C., special agent for S. C. and Fla.; Kirby S. Ducayet, Boston, Mass., special agent for Mass.; Walter, C. Howe, Albany, N. Y., R. G. Potter and F. P. Stoddard, Syracuse, N. Y., and John D. Talley, Brooklyn, N. Y., special agents for New York State; Wm. Haseltine, New York City, special agent for N. J.; Chas. Reynolds, Paterson, N. J., special agent for N. E. N. J.; Wm. S. Muir, Baltimore, Md., special agent for Del., D. C. and Md.; Thos. E. Mount, New Orleans, La., special agent for La. and Miss.; Chas. H. Philbrick, Providence, R. I., special agent for R. I.; E. F. Scott, Louisville, Ky., special agent for Ky. and Tenn.; S. Y. Tupper, Jr., Atlanta, Ga., special agent for Ga.; Philip F. Turner, Portland, Me., special agent for Me. and N. H.; Jesse E. White, Dallas, Tex., State agent for Tex.; Alexander, Webb, Raleigh, N. C.; general agent for N. C.; W. H. Sage, manager, John C. Ingram, assistant manager, Wm. L. Lerch, second assistant manager Western department, Chicago, Ill.; J. O. Dye, Columbus, O., State agent for O.; E. G. McCray and Jos. E. Innis, Columbus, O., special agents for O.; B. J. Gilmore, Indianapolis, Ind., special agent for Ind.; Geo. A. Mowry, Minneapolis, Minn., State agent for Minn., C. A. Allen, Minneapolis, Minn., special agent for Minn., W. C. Fowler, Chicago, Ill., special agent for Mich.; E. O. Basse, Milwaukee, Wis., State agent for Wis.; Geo. G. Wright, Milwaukee, Wis., special agent for Wis.; W. I. Drum, Topeka, Kan., special agent for Kan.; S. J. Alexander Lincoln, Neb., special agent for Neb.; P. H. Knighton, Hannibal, Mo., State agent.; G. E. Dixon, Springfield, Mo., special agent for Mo.; Walter C. Miller, Chicago, Ill., State agent for Ill.; Thor Schreiber, Evanston, Ill., special agent for Ill.; Albert S. Reed, Aberdeen, S. D., special agent for Mont., N. and S. D.; Roger Swire, Iowa Cy., Ia., special agent for Ia.; A. L. Jessup, Denver, Colo., special agent for Denver; Guy Mackintosh, special agent for Colo., N. M. and Wyo.; James Brundrit, Okla. Cy., Okla., special agent for W. Okla.; J. M. Miller, Muskogee, Okla., special agent for E. Okla.; Geo. H. Tyson, San Francisco, Cal., general agent for Pacific department; Herbert Folger, assistant general agent; J. B. Hatcher, Charles B. Hill and E. F. Hewitt, San Francisco, special agents for Cal. and Nev.; W. Harvey Wells, Portland, Ore. special agent for Ore.; T. H. Williams, Los Angeles, Cal., special agent and adjuster for Southern Cal. and Ariz.; V. B. McDowell, Wash. and Ida.; P. J. Perry, for Wash.; F. W. Jennings, for Utah, Ida. and Mont.; E. F. Griffin, San Jose, Cal., special agent for Santa Clara Val. This company operates in all the States and Territories, excepting N. M. and Vt.

GERMAN-AMERICAN INSURANCE COMPANY, New York, N. Y.

President, Wm. N. Kremer; Secretary, Charles G. Smith; Assistant Secretaries, C. H. Coffin and Edwin M. Cragin.
Organized 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$16,162,229	$6,995,322	$6,440,211	$6,886,302	$7,512,315	$3,401,465	$450,000	$2,476,611	$6,328,076	$3,405,858
1908	14,797,078	6,695,709	5,467,354	6,836,781	7,372,473	3,811,266	450,000	2,416,861	6,678,127	3,656,181
1907	13,508,038	6,305,340	4,415,353	6,445,132	7,047,682	3,116,655	450,000	2,311,430	5,878,085	3,214,982
1906	13,798,729	6,036,208	5,130,426	6,397,153	7,404,800	4,860,716	450,000	2,211,425	7,522,141	5,000,854
1905	14,052,521	5,265,884	6,442,675	5,675,770	6,350,699	2,673,239	450,000	1,968,311	5,091,550	2,562,835

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $1,837,390)	$1,687,390
Mortgage loans on real estate	167,000
Bonds and stocks owned (market value)	12,257,440
Cash in office and bank	705,105
Agents' balances, not over 3 months due	1,287,944
Interest accrued	57,350
Total admitted assets	$16,162,229

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $78,627 resisted)	$708,898
Unearned premiums	6,995,322
Other liabilities	517,798
Total liabilities, except capital and surplus	$8,222,018
Capital paid up	1,500,000
Surplus over all liabilities	6,440,211
Total liabilities, capital and surplus	$16,162,229

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,330,082,363; premiums thereon, $13,439,459.

BUSINESS SINCE ORGANIZATION: Premiums received, $107,285,966; losses paid, $57,764,710; dividends declared, cash, $8,415,000.

REAL ESTATE OWNED: Consists of the 20-story office bldg., at Nos. 62-76 Maiden Lane and Nos. 1-11 Liberty st., New York.

MORTGAGE LOANS: There are 4 loans upon properties located in New York, estimated to be worth $250,000 (amount loaned, $161,000). Following are the amounts of the respective loans,

GERMAN-AMERICAN INSURANCE COMPANY, New York, N. Y.—*Continued.*

and the locations of their securities: $30,000, 228 E. 98th st., N. Y.; $42,000, 322-334 W. 11th st., N. Y.; $41,000, 246-248 E. 116th st., N. Y.; $48,000, 1524-1526 Amsterdam ave., N. Y. There is also a loan of $6,000 on property at Edgewater, N. J., valued at $18,000. No interest is overdue.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S., reg., 1925, 4%	$105,000	$115,500
N. M., r., 1923, 6%	10,000	10,000
Brooklyn cy. sc. bldg., reg. 1936, 3½%	100,000	88,000
N. Y. Cy. var. reg., 1957, 4½%	455,000	473,200
N.Y.Cy.dept. of cor. bldg. reg., 1928, 3½%	50,000	44,500
N. Y. Cy. dock reg., 1927, 3½%	50,000	44,500
N.Y.Cy.docks and ferries reg.,1928,3½%	50,000	44,500
N.Y.Cy.sca. in B'klyn, reg., 1929, 3½%	50,000	44,500
N.Y.Cy sca.and sites b.of Q.,reg.1941,3½%	25,000	22,000
Toronto, Can., local imp., 1912, 3½%	110,000	102,300
Toronto, Can., gen. cons., 1944, 3½%	29,200	25,696
A., T. & S. Fe Ry. cv., 1917, 5%	25,000	29,250
A., T. & S. Fe Ry. ad., 1995, 4%	60,000	54,000
A., T. & S. Fe Ry. T. Sht. Line, 1958, 4%	50,000	45,000
A., T. & S. Fe Ry. (E. Okla.) 1928, 4%	55,000	51,150
Atch., T. & Santa Fe Ry., cv., 1955, 4%	4,000	4,600
A., T. & S. F. Ry. cv.(sub.to $6,000 25% paid) 1955, 4%	6,000	2,220
Atlantic Coast Line, 1st, 1952, 4%	25,000	23,250
Atl. C. L. R. R., col., (L. & N.), 1952, 4%	100,000	91,000
Balt. & O. R. R., 1st, 1948, 4%	100,000	96,000
B. & O. R.R. (Pittsburg, L. Erie & W. Va.) 1941, 4%	50,000	45,000
B. & O. R.R. Co. (Swn. Div.), 1 1925,3½%	50,000	44,000
B. & N. Y. Air Line R. R., 1st, 1955, 4%	50,000	47,500
C. R. R. of N. J., gn., c., 1987, 5%	50,000	60,000
C. R. R. of N. J., gn., reg., 1987, 5%	15,000	18,000
Ches. & O. Ry. Co., gn., 1992, 4½%	100,000	101,000
Chi. & Alton R. R. r., 1949, 3%	25,000	17,500
Chi., & Alton R. R. 1st ln., 1950, 3½%	25,000	17,500
Chi. & E. Ill. R. R., 1st cs., 1934, 6%	25,000	30,000
Chi. & Nwn. Ry., s. f., 1929, 5%	60,000	63,000
Chi. & Nwn. Ry. s. f., 1929, 6%	35,000	37,800
Chi. & Nwn. Ry. s. f., d., 1933, 5%	55,000	58,850
Chi.Ind.& So.R.R.Co.,4%, 1956	50,000	45,000
C., M. & St. P. R.R., deb., 1934, 4%	50,000	45,000
C., M. & St. P. R. R. (La Crosse)1919,5%	60,000	62,400
C., M. & St. P. R.R.(C.& P.W.), 1921, 5%	30,000	31,200
Chi., R. I. & Pac. R. R., 1st, 1917, 6%	50,000	54,000
C., C., C.& Ind. Ry. Co. gn. cs., 1934,6%	10,000	12,000
C.C.C.& St.L.R.R. (St.L. Div.)1,1990,4%	50,000	45,000
Col. & 9th Ave. R. R., 1st, 1993, 5%	25,000	23,000
D. & H. Co., cv., 1916, 4%	150,000	150,000
El Paso, R. I. Ry. Co., 1951, 5%	50,000	50,000
Erie R. R., 1st cs., 1920, 7%	150,000	175,500
Erie R. R. (Pa. col.), 1951, 4%	175,000	147,000
Erie Ry., gn. ln., 1996, 4%	100,000	73,000
Erie R. R., cv., 1953, 4%	7,000	4,900
Hocking Val. Ry., 1st consol., 1999, 4½%	100,000	100,000
Int'b'gh-Met. Co., col. tr., 1956, 4½%	100,000	81,000
L. S. & M. S. Ry. Co., d., 1931, 4%	100,000	93,000
Lake Shore & M. S. Ry. Co. 1928, 4%	100,000	93,000
Lex. Av.& Pavonia Ferry Ry. 1, 1993,5%	25,000	20,000
L. & N. and M. & M. R. R. joint,1945,4½%	100,000	102,000
L'ville & N'ville R.R., unified, 1940, 4%	50,000	46,500
L'ville & N'ville R. R. (So.), 1952, 4%	100,000	90,000
Metropolitan St. Ry Co. 1997, 5%	35,000	26,250
Minn. & St. L. R. R., 1st r., 1949, 4%	10,000	8,000
Minn., L. & M. St. Ry. 1919, 5%	25,000	25,000
M., St. P. & Sault Ste Marie Ry.,1938,4%	25,000	23,750
Miss. Pac. Ry., 1st col. 1920, 5%	82,000	81,180
Mo. Pac. Ry., 1917, 5%	10,000	9,900
M. & O. R. R. Co.(Montgomery)1,1947,5%	50,000	54,500
Mont. Cent. R. R., 1st, 1937, 6%	55,000	68,750
N. Chat. & St. L. Ry., 1st 1928, 5%	25,000	26,250
N.Y.,Chi. & St. L. R. R., 1st, 1937, 4%	45,000	42,750
N. Y. & J. R. R. 1st m., 1932, 5%	30,000	29,100
N. Y., L. & W. R. R., 1st, 1921, 6%	100,000	115,000
N. Y., N. H. & H. R. R., 6%, cv., 1948	25,000	32,500
N. Y., Susq. & W. R. R. 1st 1937, 5%	25,000	25,000
N.Y.,Susq.&W.R.R., ter. 1st1943, 5%	35,000	37,450
N. & W. Ry., div. 1st ln. & gn. m.1944,4%	150,000	135,000
Nor. & W. Ry. (Poeahontas) 1st, 1941,4%	100,000	87,000
No. Pac. Gt. No. R. R. joint. 1921, 4%	200,000	188,000
Ore. Short Line, r., 1929, 4%	200,000	186,000
Pa. Co., reg., 1921, 4½%	37,000	37,000
Pa. Co., c., 1921, 4½%	43,000	43,000
Rio Grande-W. Ry., tr. 1st, 1939, 4%	18,000	16,560
So. Pac. Co., (Cent. Pac. col.), 1949, 4%	25,000	22,000
So. Pac. R. R. Co., 1st r., 1955, 4%	50,000	46,000
S. Pac. R. R. Co. cv., 1929, 4%	50,000	50,000
S. Ry. Co., Dev. & gn. m., 1956, 4%	88,000	68,640
So. Ry. Co., 1st consol., 1994, 5%	150,000	162,000
So. Ry. Co. (Memphis Div.), 1st, 1996,5%	75,000	79,500

BONDS AND STOCKS OWNED.—*Cont.* BONDS.—*Cont.*	Par Value.	Market Value.
St. P., Minn. & Man. Ry., 1st cs.,1933,6%	$71,000	$88,750
St. Law. & Adirondack R.R.,1st,1996,5%	25,000	26,250
St.L.I.M.& So.R.R.,unified & r., 1929, 4%	50,000	41,500
St.L.I.M.& So.R.R.,gn.cs., 1931, 5%	75,000	78,750
St. L., I. Mtn. & So. R.R.,(R.& G.Div.) 4%, 1933	100,000	85,000
St. L. & San Fran. R. R., r., 1951, 4%	100,000	80,000
Santa Fe, Pres. & Phoenix Ry.1st1942,5%	29,000	30,450
34th St. Crosstown Ry., 1996, 5%	50,000	32,500
Troy (N. Y.) Cy. Ry., 1942, 5%	25,000	25,000
Union Pac. Ry., 1947, 4%	50,000	49,000
W. Shore Ry., 1st gr., reg., 2361, 4%	44,000	43,120
W. Shore Ry., 1st gr., c., 2361, 4%	6,000	5,880
Amer. Tl. & Tg. Co., col. tr., 1929, 4%	50,000	45,000
Amer. Tl. & Tg. Co., cv., 1936, 4%	137,000	137,000
Amer. Tobacco Co., 1951, 4%	50,000	37,500
Edison El. Il. Co. of N. Y., 1st, 1995, 5%	35,000	37,450
Kanawha & Hock. C. & Coke Co.,1951,5%	80,000	76,000
N.Y.Gas & El. Lt. H. & P. Co., 1949, 4%	25,000	20,000
N.Y.Gas & El. Lt., H. & P. Co.,1948, 5%	25,000	25,000
N. Y. Tl. Co., 1st, 1939, 4½%	50,000	47,000
N. Y. & Westchester Ltg. Co., 1950, 5%	25,000	25,000
U. S. Steel Cp. s. f., 1963, 5%	150,000	153,000
W. Union Tl. Co., 1938, 5%	25,000	23,750
Standard Gas Lt. Co., 1930, 5%	25,000	25,000
The M. B. Co. of N. Y., 1966, 4%	25,000	21,250
STOCKS.		
Albany & Susquehanna R. R.	10,000	27,500
Atch., Topeka & Santa Fe Ry., p.	50,000	50,000
Baltimore & O. R. R., p.	200,000	180,000
Batlimore & O. R. R., com.	100,000	112,000
Cayuga & Susquehanna R. R.	30,000	64,500
C., M. & St. P. R. R. Co., p.	215,000	354,750
C., M. & St. P. R. R., com.	17,500	26,250
Chi. & Nwn. R. R., p.	70,000	150,500
Chi. & Nwn. R. R., com.	70,000	115,500
Cleveland, C. C. & St. L. R. R., p.	30,000	30,000
Detroit, Hillsdale & Swn. R. R.	20 000	18,000
Del. & Hudson Co.	200,000	354,000
Erie R. R., 1st p.	100,000	45,000
Gt. No. Ry., p.	30,000	40,500
Hocking Val. Ry. Co., p.	122,200	108,758
Lake Erie & W. R. R. Co., p.	30,000	15,000
Louisville & Nashville R.R.	50,000	76,000
Louisville Property Co.	500	500
Manhattan Elevated Ry. Co.	50,000	67,000
Minneapolis & St. Louis R. R., 2nd p.	10,000	7,500
Minneapolis, St. Paul & S. Ste M. R., p.	54,000	81,000
M., St. P. & S. Ste M. Ry., com.	8,000	10,800
M., K. & Tex. R. R., p.	20,000	13,400
Mobile & Birmingham R. R.	24,500	15,925
Morris & Essex R. R.	60,000	105,000
N. Y. & Harlem R. R.	131,650	381,785
N. Y., Lackawanna & W. R. R.	20,000	24,000
N.Y.,N.H.& H.R.R.(sub. to 100 shs 25% paid including cost of rights purchased)	10,000	5,100
Norfolk & W. Ry., p.	100,000	84,000
No. Pac. Ry. Co.	120,000	162,000
No. Securities Co., (new stock)	1,000	1,000
Pa. R. R.	472,500	609,525
Pittsburg, Cin. & St. Louis, p.	125,000	131,250
Pitts., Ft. Wayne & Chi. R. R.	45,000	74,250
Rensselaer & Saratoga R. R.	50,000	95,000
St. L. & S. F. R. R. Co.	10,000	14,000
Second Avenue R. R. Co.	50,000	5,000
So. Ry. Co., p.	300,000	195,000
Third Avenue R. R. Co.	60,000	6,000
Union Pac. R. R., p.	310,000	288,300
Amer. Ex. Nat. Bk.	10,000	23,500
B. & M. Co., of N. Y. Cy.	10,000	25,000
Citizen's Central Na. Bk.	47,500	71,250
Fourth Nat. Bk.	40,000	76,000
German Amer. Bk.	16,575	21,547
Merchants' Nat. Bk.	4,500	6,975
Nat. Bk. of Commerce	52,600	94,680
N. Y. Tr. Co.	50,000	325,000
Title Gr. & Tr. Co., of N. Y. Cy.	10,000	55,000
Amer. Sugar Refining Co., p.	130,000	136,500
Amer. Tl. & Tg. Co.	150,000	195,000
Cs. Gas Co.	75,000	108,750
Pullman Co.	85,000	153,000
Realty Associates	25,000	30,000
S. Ad. Bureau (sub. to 2 shs. 50% paid)	200	100
Standard Oil Co.	50,000	307,500
Underwriters' Salvage Co. of N. Y.	2,000	2,000
Totals (book value, $12,600,904)	$10,856,425	$12,257,440

GERMAN-AMERICAN INSURANCE COMPANY, New York, N. Y.—*Continued.*

MISCELLANEOUS: Capital increased in 1903 from $1,000,000 to $1,500,000 and $913,680 new surplus was paid in. Conflagration losses: Baltimore, 1904, $640,735; San Francisco, 1906, $2,207,830. Values of special deposits: Ga., $11,000; Va., $49,500, N. M., $10,000; Can., $127,996. Company also owns $96,200 (par value) stock of N. C. Home Ins. Co. which cost $37,174, estimated worth par. Income therefrom, 1909, $5,772.

DIRECTORS: Charles F. Ackermann, Joseph H. Choate, John Claflin, Ralph L. Cutter, Louis F. Dommerich, William N. Kremer, Woodbury Langdon, Lowell Lincoln, George W. Perkins, Henry C. Ward, Louis Windmuller, William Wood, Julius A. Sturzberg.

FIELD MEN AND TERRITORY COVERED: Eugene S. Archer, Hartford, Conn., special agent for Conn.; Lane B. Alexander, Clarksburg, W. Va., special agent for W. Va.; F. H. Briggs, Jr., Richmond, Va., special agent for Va.; Thos. Barber, Jr., Winston-Salem, N. C., special agent for N. C.; G. A. Curry, Harrodsburg, Ky., State agent for Ky. and Tenn.; J. R. Daniell, Montgomery, Ala., special agent for Ala.; Wm. Douglas, Charleston, S. C., special agent for S. C. and Fla.; Kirby S. Ducayet, Boston, Mass., special agent for Mass.; Walter C. Howe, Albany, N. Y., R. G. Potter and F. P. Stoddard, Syracuse, N. Y., and John D. Talley, Brooklyn, N. Y., special agents for New York State; Wm. Haseltine, New York City, special agent for N. J.; Chas. Reynolds, Paterson, N. J., special agent for N. E. N. J.; Wm. S. Muir, Baltimore, Md., special agent for Del., D. C., and Md.; Thos. C. Moore, Toronto, Canada, superintendent of agencies eastern part of Canada; Thos. E. Mount, New Orleans, La., special agent for La. and Miss.; Chas. H. Philbrick, Providence, R. I., special agent for R. I.; S. Y. Tupper, Jr., Atlanta, Ga., special agent for Ga.; Philip F. Turner, Portland, Me., special agent for Me. and N. H.; Jesse E. White, Dallas, Tex., State agent; R. W. Johnson, special agent, Tex.; J. M. Woodroffe, Philadelphia, Pa., special agent for Pa.; W. H. Sage, manager John C. Ingram, assistant manager, Wm. L. Larch, second assistant manager, Western department, Chicago, Ill.; J. O. Dye, Columbus, O., State agent for O.; C. G. McCray and Jas. E. Innis, Columbus, O., special agents for O. B. J. Gilmore, Indianapolis, special agent for Ind.; Geo. A. Mowry, Minneapolis, Minn., State agent for Minn.; C. A. Allen Minneapolis, Minn., special agent for Minn.; W. C. Fowler, Chicago Ill., special agent for Mich.; E. O. Basse, Milwaukee, Wis., State agent for Wis.; Geo. G. Wright, Milwaukee, Wis., special agent for Wis.; S. J. Alexander, Lincoln, Neb., State agent for Neb.; P. H. Knighton, State agent, Hannibal, Mo.; G.E Dixon, Springfield, Mo., special agent for Mo.; Walter E. Miller, Chicago Ill., State agent for Ill.; Thor Schreiber, Evanston, Ill. special agent for Cooke Co. and No. Ill.; W. I. Drum, Topeka Kan., special agent for Kan.; Albert S. Reed, Aberdeen, S. D. special agent for Mont., N. and S. D.; Roger Swire, Ia. Cy., Ia. special agent for Ia.; A. L. Jessup, Denver, Colo., special agent for Denver; Guy Mackintosh, special agent for Colo. N. M., and Wyo.; J. M. Miller, Muskogee, Okla., special agent for E. Okla.; James Brundrit, Okla. Cy., Okla., special agent for W. Okla.; Geo. H. Tyson, San Francisco, Cal., general agent for Pac. department. Herbert Folger, assistant general agent; J. B. Hatcher, Chas. B. Hill and E. F. Hewitt, San Francisco Cal., special agents for Cal. and Nev.; W. Harvey Wells, Portland Ore., special agent for Ore.; T. H. Williams, Los Angeles, Cal., special agent and adjuster for So. Cal. and Ariz.; V. B. McDowell for Wash. and Ida.; P. J. Perry, for Wash.; J. W. Jennings for Utah, Ida. and Mont.; E. F. Griffin, San Jose, Cal., special agent for Santa Clara Valley. The company does business in all States, including the Dominion of Canada, except N. M. and Vt.

GERMAN-AMERICAN FIRE INSURANCE COMPANY, Baltimore, Md.

President, Martin Meyerdirck; Secretary, T. H. Manson. Organized, 1880.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$687,094	$200,018	$246,726	$207,600	$238,808	$91,533	$16,000	$78,469	$186,002	$91,964
1908	625,055	191,158	198,088	202,619	231,527	90,804	12,000	77,094	179,898	87,181
1907	569,630	180,857	154,123	208,335	233,261	83,954	12,577	75,332	171,863	92,099
1906	514,297	156,981	135,001	190,861	211,107	55,836	12,140	67,127	135,093	55,310
1905	447,222	120,951	105,653	144,114	163,013	44,353	11,813	54,642	110,808	50,796

Unearned premiums include amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$64,243
Mortgage loans on real estate	282,775
Bonds and stocks owned (market value)	253,400
Collateral loans	2,186
Cash in office and bank	27,371
Agents' balances, not over 3 months due	50,236
Interest and rents accrued	6,683
Other assets	200
Total admitted assets	$687,094

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $7,812 resisted)	$17,537
Unearned premiums (except perpetuals)	199,395
Amount reclaimable on perpetual policies	623
Other liabilities	22,813
Total liabilities, except capital and surplus	$240,368
Capital paid up	200,000
Surplus over all liabilities	246,726
Total liabilities, capital and surplus	$687,094

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $43,547,997; premiums thereon, $380,699; perpetual fire risks, $22,275; deposit premiums thereon, $623.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,262,978; losses paid, $1,213,302; dividends declared, cash, $341,080.

REAL ESTATE OWNED: Comprises 411 E. Balt. st. (occupied by the company), carried at $45,000 (valued at $50,000), and 23 small properties and ground rents in Balt.

MORTGAGE LOANS: There are 181 loans, ranging in amount from $100 to $10,000 and aggregating $282,775. They are all upon property in or near Baltimore and are in few instances for as much as 50 per cent. of the estimated value of the security. There was no interest overdue on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Daily Record Co., stk	$1,800	$1,000
Del. Tele. Co., bs	500	86
Balto. Co., W. & E. Co., bs	2,730	1,100
Totals	$5,030	$2,186

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Baltimore cy. ref., 1940, 3½%	$10,000	$9,800
Balt. County Wat. & El. Co., 1946, 5%.	1,000	990
Balt. cy. imp., loan, etc., 1928-54, 3½%.	106,300	105,237
Baltimore cy., W. Md. R. R., 1925, 4%.	1,500	1,575
Baltimore cy., wat. loan, 1916, 5%	4,800	5,088
Baltimore cy., f. loan, 1916, 5%	2,800	2,968

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.	Par Value.	Market Value
Gn. Adjustment Bureau	$150	$150
Merchants & Miners Transportation Co.	21,300	19,170
N. Y., N. H. & H. R. R.	15,000	23,700
" " " " " payt. on acct.	925	1,461
Farmers & Merchants Nat. Bk. of Balt.	9,000	11,028
Merchants National Bk. of Baltimore	10,000	17,300
National Mechanics Bk. of Baltimore	500	1,450
National Ex. Bk. of Baltimore	13,300	21,546
W. National Bk. of Baltimore	2,000	3,700
Second National Bk. of Baltimore	2,800	5,460
Citizens National Bk. of Baltimore	1,320	5,586
U. S. Fidelity & Guar. Co. of Baltimore.	12,500	17,500
Totals (book value, $253,400)	$215,195	$253,408

MISCELLANEOUS: Capital reduced in 1881 from $205,350 to $200,000. After Balt. conflagration capital reduced to $50,000 and immediately increased to $200,000. Conflagration losses: Baltimore, 1904, $330,562.

DIRECTORS: Martin Meyerdirck, F. Mueller, George A. Hax, Germanus France, Arthur Wallenhorst, L. C. Schneidereith, John C. Distler, Jr., H. S. Rippel, George J. Thaler, Henry G. Von Heine, Rudolph Sommerwerck.

FIELD MEN AND TERRITORY COVERED: Frank S. Lake, special agent, Fall River, Mass.; Secor Cunningham, Chicago, Ill., general agent for Ill.; Montgomery & Funkhouser, Chicago, Ill., State agent for Ill. The company operates in D. C., Ill., Md., Mass., N. Y., O, and Pa.

GERMAN-AMERICAN FIRE INSURANCE COMPANY, Washington, D. C.

President, Herman Gasch; Secretary, H. H. Bergmann. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$338,800	$19,978	$218,762	$16,546	$34,222	$4,033	$15,000	$9,619	$28,652	$2,905
1908	333,415	19,426	212,801	17,288	34,187	2,315	15,000	9,708	27,023	3,440
1907	326,266	18,800	207,404	16,660	33,101	1,957	12,000	9,806	23,763	2,019
1906	316,572	18,356	197,955	17,178	33,601	1,899	12,000	9,431	23,330	2,160
1905	306,885	17,827	189,003	16,964	32,679	859	12,000	9,598	22,457	850

Assets, December 31, 1909.

Real estate owned (book value)	$31,275
Mortgage loans on real estate	297,700
Cash in office and bank	6,265
Agents' balances, not over 3 months due	298
Interest and rents accrued	3,262
Total admitted assets	$338,800

Liabilities, December 31, 1909.

Net losses unpaid	$60
Unearned premiums	19,978
Total liabilities, except capital and surplus	$20,038
Capital paid up	100,000
Surplus over all liabilities	218,762
Total liabilities, capital and surplus	$338,800

RISKS AND PREMIUMS: Fire risks in force, December 31, $6,994,767; premiums thereon, $38,467.

REAL ESTATE OWNED: Consists of company's home office building. Rents received in 1909, $1,980; expenses, $322.

MORTGAGE LOANS: These aggregate $297,700 and are protected by improved real estate in the District of Columbia, valued at more than double the amount loaned thereon.

MISCELLANEOUS: Company operates only in D. C. Conflagration losses: Baltimore, 1904, $10,000.

TRUSTEES: Herman Gasch, F. G. Schafer, Julius A. Maedel, O. L. Wolfsteiner, Chas. Schafer, Chas. B. Pearson, E. L. Schmidt, F. A. Blundon, W. E. Edmonston.

GERMAN-AMERICAN INSURANCE COMPANY, Pittsburg, Pa.

President, J. H. Aufderheide; Secretary, W. J. Patterson. Organized, 1873.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$615,212	$133,848	$260,400	$166,498	‡$238,556	$77,679	$12,000	$64,879	$154,558	$82,201
1908	427,722	124,488	188,056	160,021	182,749	91,701	10,000	62,846	164,547	89,352
1907	413,710	121,957	175,107	169,753	189,588	69,777	10,000	61,450	141,227	75,060
1906	365,150	100,633	153,650	133,380	151,901	62,075	10,000	47,173	119,248	63,406
1905	330,667	89,977	131,377	125,902	140,608	45,464	7,000	43,946	96,410	40,351

‡ Includes $50,000 premium on new stock.

Assets, December 31, 1909.

Real estate owned	$7,200
Mortgage loans on real estate	470,435
Bonds and stocks owned (par value, $12,660), market value	19,095
Loans on approved security (market value, $37,325)	24,700
Cash in office and bank	58,142
Agents' balances, not over 3 months due	23,625
Interest and rents accrued	9,805
Bills receivable	2,210
Total admitted assets	$615,212

Liabilities, December 31, 1909.

Net losses unpaid	$17,544
Unearned premiums	133,848
Other liabilities	3,421
Total liabilities, except capital and surplus	$154,812
Capital paid up	200,000
Surplus over all liabilities	260,400
Total liabilities, capital and surplus	$615,212

RISKS AND PREMIUMS: Fire risks in force, December 31, $39,520,550; premiums thereon, $257,714.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,232,494; losses paid, $1,135,617; dividends declared, cash, $204,000.

REAL ESTATE OWNED: Consists of lot with dwelling thereon, situated on Charles st., No. side, Pittsburg, and a lot with dwelling, situated on Woodville ave., Pittsburg; and a lot with dwelling thereon situate Sharaden, Pittsburg, Pa., combined market value, $7,200.

MORTGAGE LOANS: There are 194 loans, aggregating $470,435, on property worth more than double the amount loaned thereon. There was $1,299 of interest past due on December 31, last. The company holds $512,800 of insurance on the buildings.

MISCELLANEOUS: Capital increased in 1909 from $100,000 to $200,000 and $50,000 realized as premium on the new stock sold added to surplus. Conflagration losses: Balt., 1904, $70,136; San Francisco, 1906, $8,148.

DIRECTORS: P. C. Schoeneck, John Aufderheide, Wm. H. Barker, George Heaps, John R. Voskamp, Sr., C. W. Helmold, Wm. F. Meyer, Philip Gettman, W. J. Patterson, John R. Riesmeyer, J. B. Kaercher, Chas. H. Gellfuss.

TERRITORY COVERED: Theis Bros., Wilkesbarre, Pa., general agents for Central Pa. The company operates in Del., Ill., Md., N. Y., O., Pa., Tex. and W. Va.

GERMAN SECURITY INSURANCE COMPANY, Louisville, Ky.

President, Jas. S. Barrett; Secretary, B. Frese. Organized, 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$185,294	$16,422	$68,856	$10,363	$16,618	$4,358	$5,000	$6,675	$16,033	$3,449
1908	186,371	17,604	68,442	11,300	18,394	4,152	5,000	6,499	15,651	5,077
1907	184,976	17,896	67,080	11,924	20,009	3,194	5,000	6,941	15,135	3,195
1906	181,416	17,860	63,556	13,613	18,727	616	5,000	7,015	12,631	604
1905	174,009	16,579	57,411	12,306	23,296	1,260	4,000	9,457	14,717	1,271

GERMAN SECURITY INSURANCE COMPANY, Louisville, Ky.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$24,946
Bonds and stocks owned (market value)	98,667
Loan on 73 shares German Security Bank stock (market value, $13,300)	7,422
Cash in office and bank	52,457
Outstanding premiums	1,565
Interest and rents accrued	237
Total admitted assets	$185,294

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$16
Unearned premiums	16,422
Total liabilities, except capital and surplus	$16,438
Capital paid up	100,000
Surplus over all liabilities	68,856
Total liabilities, capital and surplus	$185,294

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,801,597; premiums thereon, $33,021.

BUSINESS SINCE ORGANIZATION: Premiums received, $461,930; losses paid, $135,492; dividends declared, cash, $158,500.

MORTGAGE LOANS: There are 15 loans upon Jefferson Co., Ky., properties, most of which are located in Louisville. The total amount loaned, $24,946, is secured by real estate valued at more than double the amount loaned. The company holds $29,615 of insurance on the mortgaged buildings. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Louisville, 4%	$11,000	$11,300
Louisville Cy. Ry., 5%	5,000	5,350
Cy. of Louisville, 4%	26,000	26,780
Cy. of Henderson, Ky., 4%	$5,000	$5,000
Southern Ry., 4%	10,000	8,800
Carrolton & Prestonville Bg., 5%	5,000	5,000
American Ice & Cold Storage, 6%	10,000	10,000
Henderson Tc. Co., 5%	2,800	2,800
Stocks.		
German Security Bank	22,446	23,012
Henderson Traction Co	2,500	625
Totals	$99,746	$98,667

MISCELLANEOUS: Company operates only in Ky.

DIRECTORS: J. S. Barrett, Geo. Gutig, W. S. Monts, J. R. Schafer, C. H. Bohmer.

GERMANIA FIRE INSURANCE COMPANY, New York, N. Y.

President, Hugo Schuman; Vice-Presidents, F. von Bernuth, Geo. B. Edwards; Secretary, Gustav Kehr. Organized, 1859.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$6,562,329	$3,266,289	$2,008,419	$2,907,416	$3,109,112	$1,268,487	$150,000	$1,192,554	$2,601,041	$1,301,818
1908	5,874,016	3,155,428	1,476,934	2,813,109	3,012,369	1,502,703	120,000	1,178,192	2,800,895	1,512,939
1907	5,185,650	3,048,009	949,261	2,723,472	2,914,887	1,071,224	120,000	1,159,302	2,350,526	1,159,336
1906	5,178,071	2,969,912	1,094,933	2,762,006	2,984,990	3,269,948	150,000	1,098,474	4,518,422	3,193,456
1905	6,835,785	2,784,340	2,889,661	2,568,528	2,778,300	1,190,651	200,000	930,574	2,321,225	1,163,248

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$750,000
Mortgage loans on real estate	370,500
Bonds and stocks owned (market value)	4,347,315
Cash in office and bank	588,404
Agents' balances, not over 3 months due	477,895
Interest and rents accrued	28,215
Total admitted assets	$6,562,329

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $18,092 resisted)	$220,752
Unearned premiums	3,266,289
Other liabilities	66,869
Total liabilities, except capital and surplus	$3,553,910
Capital paid up	1,000,000
Surplus over all liabilities	2,008,419
Total liabilities, capital and surplus	$6,562,329

RISKS AND PREMIUMS: Fire risks in force, December 31, $646,329,037; premiums thereon, $6,358,126.

BUSINESS SINCE ORGANIZATION: Premiums received, $57,238,986; losses paid, $29,730,136; dividends declared, cash, $4,751,000.

REAL ESTATE OWNED: Consists of the 8-story stone and iron building at 62-64 William st., New York, occupied as offices and as the main office of the company, carried at $700,000 (actual cost, $628,162), and the 4-story brick store and dwelling at 5 Cooper sq., New York (carried at book value, $50,000).

MORTGAGE LOANS: All but 5 of the 29 loans are upon dwellings in New York Cy., the remaining 5 being secured by a brick apartment hotel and 4 brick buildings. The largest mortgage is for $40,000, on 40 West 69th st., New York, which is valued at $85,000. There is 1 for $30,000 on 40 West 37th st., 1 for $25,000 on 56 East 56th st., 1 for $25,000 on 354 Willis ave., 1 for $25,000 on a brick dwelling on Suburban pl., near Boston rd., 1 for $33,000 on Home st. nr. Prospect av., 1 for $25,000 on 368 E. 149th st. and several for $10,000 to $18,000 each. There is no past due interest, and the total valuation of the mortgaged premises is $812,300, while the amount loaned is but $370,500.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Ga. State reg., 1918, 3½%	$10,000	$10,000
Province of Ontario, d., 1930, 4%	10,000	10,400
Territory of N. M., r., 1923, 6%	5,000	5,350
Territory of N. M., gn. r., 1932, 4%	5,000	5,150
Cp. stk. of the Cy. of N.Y., reg., 1953,3½%	250,000	225,000
Cp. stk. of the Cy. of N. Y. reg.,1940,3½%	250,000	227,500
Richmond Cy., reg., 1923-9, 4%	52,100	52,621
Broadway & 7th Ave. R.R. Co., 1 con. m. g., N. Y. City, 1943, 5%	$25,000	$25,250
Brooklyn Union Elevated R.R. Co., 1 m. g., N. Y. City. 1950, 5%	15,000	15,450
C.&O.Ry.Co.,R.&A.Div.1 cs.m.g.1989,4%	30,000	29,700
C. & O. Ry. Co., gn. m., g.,1992, 4½%	50,000	51,500
Chi., B. & Q. R. R. Co.,deb., 1913,5%	50,000	51,000
C.,M.&St.P.Ry.Co.,S.M.Div.1.m.1910,6%	25,000	25,000
C. & Nwn. Ry.Co. skg.,deb.reg..1933.5%	40,000	44,400
C.,R. I.& Pac. Ry.Co., 1st r. g., 1934,4%	25,000	22,750
C.,St.L.& N.O. R.R. Co., loan, g.,1951,5%	25,000	29,250
D. & Rio G. R.R. Co.,1st cs.m.g.,1936, 4%	35,000	33,250
E. &Terre Haute R.R.Co.,1st m.g1921,6%	25,000	28,750
F. & Pere M. R.R. Co., 1st cs.m.g.1939,5%	25,000	26,500
Kansas City Southern Ry., 1 m. g., 1950, 3%	50,000	36,500
L. Erie & W. R.R.Co.,1.m.,g., 1937, 5%	50,000	57,000
L. S. & Mich.So.Ry.Co.,25 yr.g.,1928, 4%	25,000	24,000
LehighVal.Ry.Co.,of N.Y.1 m.g1940,4½%	25,000	26,750
Long Island R.R.Co.,gn.m.,g., 1938, 4%.	25,000	24,250
L.I.R.R.Co., 1st cs. m., g., 1931, 5%	15,000	16,800
M. K. & T. Ry.Co., 1st m., ext. g.1944,5%	25,000	26,250
Mo.Pac.Ry.Co.,1 cs. m., g., 1920, 6%	25,000	27,750
N., Chat. & St. L. Ry. Co., 1st cs. m.,g. 1928, 5%	25,000	27,500
N. & W. Ry. Co., cs. 10-25 yr.g.,1932, 4%	10,000	10,200
N.Pac.Gt.N.,C.,B.& Q.col.g.joint,1921,4%	100,000	97,000
N.Y.,B.&M.B.Ry.Co.,1st cs.m.g.,1935,5%	25,000	26,500
N.Y.,O.& W.Ry. Co.,r. m., g., 1992, 4%	25,000	24,250

GERMANIA FIRE INSURANCE COMPANY, New York, N. Y.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
St. L. & San Fran. R.R.Co., r.m., g 1951, 4%	$10,000	$8,500
Tol. & O. C. Ry. Co., 1st m., g., 1935, 5%	35,000	33,500
Wabash R. R. Co., 1st m. g., 1939, 5%	50,000	56,500
W.N.Y.& Pa.R.R.Co., 1st m., g., 1937, 5%	25,000	28,000
W.& Lake E. R.R.Co., 1st cs. m.g. 1949, 4%	25,000	21,750
Amer. D. & L. Co., 1st m., 1921, 5%	25,000	27,250
Edison El. Il. Co., 1st cv. m., g., 1910, 5%	25,000	25,000
Mortgage-Bond Co. of N. Y., 10-60 year g. m., 1906, 4%	25,000	22,250
Tenn. Coal, Iron & R.R. Co. (B., Div.), cs. 1 m., g., 1917, 6%	25,000	26,750
U. S. Steel Corporation, 10-60 year s. f. s. g., 1963, 5%	50,000	52,500
Stocks.		
Atch., Top. & Santa Fe Ry. Co., com.	200,000	246,000
Atch., Top. & Santa Fe Ry. Co., p.	100,000	105,000
Baltimore & O. R. R. Co., p.	100,000	92,000
Buffalo & Susq. R. R. Co., p.	100,000	55,000
Chi.Mil. & St. P. Ry. Co., com.	30,000	47,400
Delaware & Hudson Co.	50,000	92,500
Denver & Rio Grande R. R. Co., p.	120,000	104,400
Great Northern Ry. Co., preferred	50,000	72,000
Louisville & Nashville R. R. Co.	100,000	158,000
N. Y.,Chi.& St. L. R. R. Co., 1st p.	120,000	128,400
New York, New Haven & Hartford R.R. Co.	50,000	79,000
Norfolk & W. Ry. Co., adj., p.	50,000	44,500
Pa. R. R. Co.	100,000	137,000
Reading Co., 1st p.	50,000	46,000
So. Pac. Co., c.	200,000	274,000
So. Ry. Co., p.	100,000	75,000
Union Pac. R. R. Co., com.	120,000	247,200
Union Pac. R. R. Co., p.	100,000	104,000
German Amer. Bk.	9,375	13,319
National Park Bank, N. Y. City	7,500	34,575
Amer. Sugar Refining Co., p.	40,000	49,000
Ch. Gas Co. of N. Y.	80,000	128,000
Lawyers Mortgage Co., N. Y. City	16,000	38,400
Pullman Co., Ill.	100,000	190,000
Standard Oil Co., of N. J.	20,000	134,000
Underwriters' Salvage Co. of N. Y.	1,000	1,350
Totals (book value, $4,226,120)	$3,685,975	$4,347,315

MISCELLANEOUS: Capital was increased in 1864 to $500,000. In 1872 made up by "calls on capital," an impairment of $250,000 (50 per cent); capital increased in 1880 from $500,000 to $1,000,000. Conflagration losses: Chicago, 1871, $256,832; Boston, $406,750; Baltimore, 1904, $364,598; San Francisco, 1906, $2,050,331. Net value of special deposits: Ga., $10,000; Va., $52,621; N. M., $10,500; Manitoba, $10,400.

DIRECTORS: Fr. Von Bernuth, G. Ramsperger, Hugo Schumann, Ernest Hall, Marvus L. Ward, Carl Vietor, Steffen Dieckmann, C. A. Zœbisch, A. Soudern, Chas. Ruykhaver, Geo. B. Edwards, Alfred Roelker, Casimir Tag, George Gudewill, Gustav Kehr.

FIELD MEN AND TERRITORY COVERED: E. G. Halle, manager; Edw. E. Foster, assistant manager Western department, Chicago, Ill.; L. F. Goule, general agent, Eastern department; Louis Pfingstag, manager Southern department, N. Y.; J. H. Caswell, general adjuster; C. E. Kling, adjuster. Special agents: Eastern department, E. H. Hornbostel, Chas. Haas, G. H. Kehr, F. C. Wieland, John G. Rolker, L. J. De Marrais. Western department, H. W. Clayton. State agent for O.; H. M. Brooks, Alois Kessler and R. D. Cooke, special agents for O.; H. L. Spice, State agent for Mich.; M. A. Scholbe, State agent for Ill.; C. C. Nicholson, special agent for Ill.; Frank E. Halle, State agent for Wis.; R. W. Schimmel, special agent for Minn., Mont. and N. D.; Lee E. Eldridge, State agent for Ia.; Ora T. Price, for Mo., Kan. and Okla.; John R. Engle, State agent for Ind.; Aug. H. Christ, State agent for Kan., Okla. and Mo. Geo. E. Strauchon, special agent for Kan. and Okla.; Chas. H. Coates, special agent for Colo., Ariz., N. M., Wyo. and Utah; R. G. Crowell, special agent for Ky. and W. Va.; Wm. A. Graham, special agent for Neb. and S. D.; Fred S. Penfield, superintendent of agencies for Wash., Ore. and Ida., Per Lee Welty, special agent for Ore., Wash. and Ida.; R. H. Simmonds, special agent for Tenn.; H. A. Clark, adjuster. Southern department: Special agents, George Harrington, Atlanta, for Ga. and S. C.; R. C. Patterson, Columbus, Ga., for Ala. and Miss.; P. R. Carlton, Richmond, Va. for Va., and N. C.; C. B. Campbell Dallas, Tex., for No. Tex.; G. H. Hartwell, Houston, Tex., for So. Tex. The company operates in all the States and Territories of the United States, except Alas., Ark., Cal., Fla., La. and Nev.

GIRARD FIRE AND MARINE INSURANCE COMPANY, Philadelphia, Pa.

President, Henry M. Gratz; Vice-President, Geo. W. Watt; Secretary and Treasurer, E. J. Thomason. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,446,198	$1,504,496	$390,199	$861,387	$963,912	$379,002	$100,000	$404,825	$883,827	$367,134
1908	2,365,129	1,452,829	355,395	794,847	879,428	370,977	100,000	358,009	828,986	382,317
1907	2,246,638	1,396,960	305,410	807,732	898,585	410,462	90,000	360,674	861,136	366,402
1906	2,338,450	1,288,969	465,308	702,451	‡1,190,878	946,541	60,000	312,307	1,318,848	1,005,847
1905	2,289,407	1,266,676	697,864	700,172	783,533	262,941	60,000	320,968	643,909	257,316

Unearned premiums include amount reclaimable on perpetual policies. Deposits received and returned on perpetual policies not included in income and disbursements. ‡ Includes $400,000 premium on sale of new stock.

Assets, December 31, 1909.	
Real estate owned (book value, $219,384)	$274,250
Mortgage loans on real estate	202,300
Bonds and stocks owned (market value)	1,714,846
Collateral loans	28,740
Cash in office and bank	70,858
Agents' balances, not over 3 months due	129,491
Interest accrued	24,706
Other assets	907
Total admitted assets	$2,446,198

Liabilities, December 31, 1909.	
Net losses unpaid (including $5,590 resisted)	$48,503
Unearned premiums (except perpetuals)	878,207
Amount reclaimable on perpetual policies	626,289
Other liabilities	3,000
Total liabilities, except capital and surplus	$1,555,999
Capital paid up	500,000
Surplus over all liabilities	390,199
Total liabilities, capital and surplus	$2,446,198

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $178,042,311; premiums thereon, $1,663,250; perpetual fire risks, $33,700,686; deposit premiums thereon, $695,876.

BUSINESS SINCE ORGANIZATION: Premiums received, $20,944,820; losses paid, $8,948,081; dividends declared, cash, $2,734,694.

REAL ESTATE OWNED: The two principal real estate items are the 4-story brick and iron building at Chestnut and 7th sts., Philadelphia, the book value of which is $129,012, and which is carried at $200,000; and the hotel building at 29-31 South 7th st., Philadelphia, carried at $50,000 (book value, $61,873). The remaining parcels are dwellings in Washington, D. C., Camden, N. J., Altoona, Pa., and Philadelphia, mostly carried at valuations considerably less than book values.

MORTGAGE LOANS: There are 37 loans, of which but 6 equal or exceed $10,000 in amount. Following are the amounts of the larger loans, their securities and the valuations of the latter: $40,000, N. W. cor. Broad and Norris sts., Philadelphia, $75,000; $20,000, 326 South 21st st., Philadelphia, $37,000; $10,000, brick music hall, Altoona, Pa., $11,000; $13,000, brick building, 213 Federal st., Allegheny, Pa., $63,000; $10,000, 164 East 47th st., Chicago, Ill., $20,000; $20,000, brick office building and two frame dwellings, 14-16 South Tennessee ave., Atlantic Cy., N. J., $35,000. The remaining loans are principally upon dwellings and farm property in Pa., N. J., Ia., D. C. and Ill. The $202,300 of loans are secured by properties estimated to be worth $525 600.

GIRARD FIRE AND MARINE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

COLLATERAL LOANS are as follows:

Securities:	Market Value.	Amount Loaned.
Three 1 m., premises n. and s. side Mifflin st., 36th ward, Phila.	$4,800	$3,840
Five 1 m., on premises, Leonard & Van Kirk sts., 35th ward, Phila.	8,000	5,500
First m., premises No.2222 Mantua ave., Phila. Gr. by Equitable Tr. Co.	6,000	5,000
Ten 1 m., premises 57th and Alden Sts., Phila.	18,000	14,400
Totals	$36,800	$28,740

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Atlanta, Ga., 1922, 4½%	$10,000	$10,000
Atlantic City, New Jersey, 1942, 4½%	20,000	21,600
Camden, N. J., 1926, 4%	20,000	19,600
Duluth, Minn., 1927, 4½%	15,000	15,300
N. Y. Cy., N. Y., 1957, 4½%	25,000	27,375
Norfolk, Va., 1936, 4%	25,000	23,625
Philadelphia, Pa., 1911, 3%	55,000	54,037
Seattle, Wash., 1910-13, 5%	50,000	50,625
Amer. Rys. Co., 1917, 5%	5,000	4,800
Atantic Cy. El. Co., 1938, 5%	10,000	9,600
Atl. Coast L.R.R.Co.,L'ville & N.1952,4%	20,000	18,800
Baltimore & Ohio R.R. Co., Pittsburg, Lake Erie & W. Va. system, 1941, 4%	10,000	9,250
B. & O. R.R. Co.,S.W.Div., 1925, 3½%	10,000	9,000
Big Sandy R. W. Co., Gtdn. by C. & O., 1944, 4%	10,000	8,800
Buffalo & Susquehanna R. R. Co., 1 m. r. g., 1951, 4%	20,000	16,400
Cleveland, Lorain & Wheeling R. W. Co., B. & O. System,-1930, 4½%	5,000	5,050
Cent. Pac. Ry. Co., Through Short Line, 1 m., 1954, 4%	20,000	18,800
Chi. & E. Ill. R. R. Co., r. and imp. g., 1955, 4%	10,000	8,600
Chi., R. I. & Pac. R. W., g.n.,1913, 4½%	20,000	19,800
Chi., R. I. & Pac. R. W. 1 r. g., 1934, 4%	20,000	18,200
Chicago & Western Indiana Cons. 50 years 1952, 4%	20,000	18,700
Coal River Ry. Co., 1st m., g., 1945, 4%	20,000	17,400
Choctaw, Oklahoma & Gulf R.R. cons. m., 1952, 5%	20,000	22,000
Colo. So. Ry., 1st m., g., 1929, 4%	10,000	9,700
Conn. Ry. & Lt. Co., 1951, 4½%	10,000	10,200
Consolidated Traction Co., of New Jersey, 1933, 5%	10,000	10,400
Conestoga Traction Co., 1950, 4%	10,000	9,200
Del. R. R., 1932, 4½%	6,000	6,420
Del. & Hudson, 1 and r. m. g. b., 1943, 4%	20,000	20,000
Detroit,United Ry.Co.,col.tr.g.n.1910,5%	20,000	20,000
E.McKeesport St. Ry.Co.,1st m.g1929,5%	20,000	20,600
Elmira, Cortland & No. R.R. Co., 1914, 5%	10,000	10,350
Fort Pitt Tc. Co., Pittsburg, 1935, 5%	10,000	10,60
Georgia & Alabama Ry. Co., 1945, 5%	20,000	20,750
Indianapolis St.Ry.Co.,gn.m.,1933,4%	15,000	12,750
Iron Mtn. car tr. ctfs., gr., 1911, 5%	20,000	20,000
Jefferson R.R. Co., 1919, 5%	20,000	21,000
Kan. Cy. So. Ry., 1950, 3%	20,000	14,600
Lake Shore & Mich. So. R. W. 25-yr. gr., 1931, 4%	20,000	18,800
Lehigh Val. R. R. Co., 1 m., 1940, 4½%	10,000	10,700
Lehigh Val. R. R., cs. m., 1923, 4½%	10,000	10,600
Lehigh Val. R.R.,gn.cs.m. 2003-4, 4%	30,000	28,950
Lehigh Val. R. R., col.. 1917-19, 4%	25,000	24,500
Lehigh Val. Transit Co., 1935, 4%	25,000	21,250
Long Island R. R. Ferries Co., 1922, 4½%.	20,000	20,500
Lynn & Boston R. R., 1924, 5%	25,000	26,250
Mt.Washington St.Ry.Co.,1stm.g1933,5%	10,000	10,200
Mutual T. Co., of Buffalo, N. Y., 1924, 4%	10,000	9,500
Newark Pass. Ry.Co.,1st cs.m.,1930, 5%.	10,000	10,800
New Orleans Tm.Co.,1stm.g.,1953, 4%	10,000	8,100
N. Y. Cent. Lines, eq. tr. g. ctfs., 1913, 5%	10,000	10,200
Norfolk & W. Ry., eq., Tr., 1914, 4%	5,000	4,850
Norfolk & W. Ry. Co., Div., 1 l. & g. m. 1944, 4%	10,000	9,500
Norfolk & W. Ry., eq. tr., 1911, 4%	10,000	9,900
Norfolk Ry.& Lt.Co.,1st cs.g.m., 1949,5%	5,000	4,650
No. Hud. Co. R.R. Co., imp. m., 1924, 5%	25,000	26,000
Norfolk & W. R. W. Eq. tr., 1917, 4%	10,000	9,750
Pa. Co., col. tr. g. loan, 1931, 4%	10,000	9,800
Pa. R. R. Co., cv. g., 1915, 3½%	20,000	19,300
Pa. Steel eq., trustees ctfs., g., 1913, 3½%	20,000	19,772
Philadelphia Co., 1951, 5%	10,000	9,800
Phila. Rapid Transit Co.'s col. tr.,1957,5%	10,000	10,100
Philadelphia,W.& B. R.R.,tr.ctfs1921,4%	50,000	49,500

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Philadelphia, W. & B. R. R., d., 1932, 4%	$20,000	$20,400
Phila. & Reading R. R. Co., Tm.,1941,5%	50,000	50,000
Phila. & W. Chester Tc. Co., 1954, 4%	10,000	9,000
Pitts. Cin., Chi. & St. L. R. R., 1940, 4½%	10,000	10,800
Pittsburg, McK. & C. R. R. Co., 1931, 5%	15,000	15,450
Providence Securities Co., gr., 1957, 4%	10,000	8,650
Pere Marquette Cons., 1951, 4%	20,000	17,300
Reading Co. J. C., col. g. gr., 1951, 4%	10,000	9,650
St. Clair Terminal R.R. Co., 1932, 4%	10,000	10,400
Second Ave. R.R.Co.,1st cs.g.m., 1948,5%	20,000	15,000
SteubenvilleTc.& Lt.Co.,1st m.gr1926,5%	20,000	18,400
St. L., I. Mtn.& So.Ry.,1st m.,g., 1933 4%	20,000	17,600
So. Pac. Ry. Co., 1st r. m., 1955, 4%	10,000	9,500
Schuylkill Val. Tc. Co., 1945, 5%	10,000	9,000
Southern Ry. Co., St. Louis Div., 1951, 4%	10,000	8,675
St. Louis So. Western Ry. Co., 1932, 4%	20,000	16,200
Tol. & O. Cent. Ry. Co., 1st m.,g.,1951,4%	15,000	14,100
Tol. St. L. & W. R. R. Co., 1925, 3½%	15,000	13,500
Virginian R. W. Co., eq. n., 1913, 5%	10,000	10,000
Wabash Pittsburg Terminal R. W. Co., 1 m., 1954, 4%	20,000	11,100
Wabash P. Tm. R.W. Co., 1st m.,1954,4%	20,000	11,100
Wilkinsburg & E. Pitts.St.Ry.Co.1929,5%	10,000	10,300
Amer. Gas Co., g. ba., 1914, 6%	10,000	10,100
Amer. Tl. & Tg. Co., col. tr., 1929, 4%	20,000	18,400
Altoona Gas Co., 1932, 5%	5,000	5,000
American Cement Co., 1914, 5%	15,000	14,325
Beech Creek C. & C. Co.,1st m.gr.1944,5%	10,000	8,300
Ca. Gas Co. of Pittsburg, Pa., 1948, 5%.	20,000	19,600
Elmira Wat., Lt. & R. R. Co., 1949, 5%	10,000	10,000
Frichofer Vienna Bak.Co., 1914, 5%	5,000	5,000
Glens Falls Gas & El. Lt. Co., 1919, 5%	10,000	8,700
Hamilton R. E. Co., Phila., 1927, 5%	9,100	9,100
Hud. River Gas & El. Co., 1929, 5%	20,000	20,000
HutchinsonWat., Lt. & Pow. Co.,1923,4%	6,000	4,800
Kingston Gas & El. Co., 1952, 5%	5,000	5,000
Philadelphia Electric, 1948, 5%	10,000	10,100
Pecria Gas & Electric Co., 1923, 5%	10,000	10,200
Rockford Gas Lt. & Coke Co,. 1950, 5%	15,000	15,000
Wanamaker, John, reg. g. ba., 1913, 5%	20,000	20,000
Wanamaker, John,reg. g., gr., 1913,4½%.	5,000	5,000
Westchester Lighting Co., 1950, 5%	15,000	15,37
Wm. Cramp & Sons Co., 1929, 5%	10,000	10,55
Stocks.		
Lehigh Coal and Navigation Co	8,250	20,17
Metropolitan St. Ry. Co., N. Y	20,000	5,00
Pa. R. R. Co	13,000	17,74
Philadelphia & Darby Passenger Ry. Co.	2,250	2,07
Philadelphia Tc. Co	15,000	27,00
Continental Title & Tr. Co., Phila	5,000	4,80
Gn. Adjustment Bureau, N. Y	150	15
Pa. Salt Manufacturing Co., Philadelphia	20,000	42,40
Philadelphia Bourse	1,000	8
Philadelphia Bourse, p	500	10
United Gas Imp. Co., Philadelphia	10,000	19,00
Underwriters Salvage Co., N. Y	500	50
Southern Adjustment Bureau	50	5
Totals (book value, $1,745,056)	$1,721,800	$1,714,84

MISCELLANEOUS: Capital increased in 1906 from $300,00 to $500,000 and $600,000 received in cash on account of ne capital; $200,000 going to capital and $400,000 to surplus. Co flagration losses: Chicago, 1871, about $20,000; Boston, 187 $62,000; San Francisco, 1906, $753,786. Value of special d posits: Ga., $10,300; Va., $24,250, ($25,000, par value).

DIRECTORS: Jno. J. R. Craven, Alfred S. Gillett, Henry Grats, John C. Lowry, William R. Nicholson, William F. Roll Edward B. Smith, Chas. P. Turner, M.D., Edward J. Thomasc Franklin M. Potts, George W. Watt, P. Hollingsworth.

FIELD MEN AND TERRITORY COVERED: Wm. E. Ro & Son, managers for Western States, Chicago, Ill.; J. G. Hillia Metropolitan district, N. Y.; A. G. Hancock, Baltimore, M general agent for Md., H. W. Saunders, general agent for V Dexter & Mahanna, general agents for Tex.; Edwd. E. Potter, S Francisco, Cal., general agent for the Pacific Coast; John Whitner & Co., Atlanta, Ga., general agents for Ga. and S. H. C. Hare & Co., Jacksonville, Fla., general agents for Fl Frederick Rutledge & Co., general agents for N. C.; G. L. Mey & Co., general agents for Tenn. and Ark.; J. H. Chase, spec agent for Western Pa. and W.Va., John D. Boniface, Boston, Ma special agent for New England and N. J.; J. Russ Temple, spec agent for N. Y. State; John Gilliams, Philadelphia, Pa., spec agent for N. J. and surburban territory. The company operates all the States and Territories of the United States except A Alaska, Kan., Ky., La., Me., Miss., Nev., N. H., N. M., N. Okla., Ore., S. D., Vt. and Wyo.

GLENS FALLS INSURANCE COMPANY, Glens Falls, N. Y.

President, J. L. Cunningham; Vice-President, R. A. Little; Secretary, Egbert W. West. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$5,097,266	$2,114,779	$2,434,776	$1,971,850	$2,243,346	$887,508	$280,000	$762,879	$1,880,382	$903,598
1908	4,749,210	1,982,073	2,247,774	1,817,450	2,051,755	931,902	60,000	725,990	1,717,892	912,742
1907	4,267,271	1,902,855	2,020,893	1,816,174	2,013,010	725,425	60,000	727,599	1,513,024	739,116
1906	3,945,387	1,719,502	1,886,054	1,693,660	1,904,410	1,607,561	180,000	677,670	2,465,231	1,649,678
1905	4,515,081	1,508,302	2,594,065	1,433,779	1,628,380	624,339	70,000	591,683	1,286,532	605,024

Assets, December 31, 1909.

Real estate owned (book value)	$36,482
Mortgage loans on real estate	1,574,525
Bonds and stocks owned (market value)	2,509,670
Cash in office and bank	719,007
Agents' balances, not over 3 months due	229,679
Interest and rents accrued	27,303
Total admitted assets	$5,097,266

Liabilities, December 31, 1909.

Net losses unpaid (including $5,300 resisted)	$120,211
Unearned premiums	2,114,779
Unpaid dividends	180,000
Other liabilities	47,500
Total liabilities, except capital and surplus	$2,462,490
Capital paid up	200,000
Surplus over all liabilities	2,434,776
Total liabilities, capital and surplus	$5,097,266

RISKS AND PREMIUMS: Fire risks in force, December 31, $373,289,203; premiums thereon, $4,033,269.

BUSINESS SINCE ORGANIZATION: Premiums received, $35,218,186; losses paid, $17,462,253; dividends declared, cash, $2,630,000.

REAL ESTATE OWNED: There is but one item of real estate carried at more than $10,000, viz.; the company's home office at Glens Falls, carried at $25,000. The remaining parcels are mainly dwellings in Rochester, Troy, Pittsburg, etc., ranging in value from $200 to $4,000, and most of which are sold by contract. The market value of the home office property is placed at $50,000.

MORTGAGE LOANS: There are 177 loans, of which 49 are for $10,000 or more. The larger loans comprise the following: $13,000 on Cleveland, O., property appraised at $90,000; $10,000 on Troy property, valued at $20,000; $35,475 on York, Pa. property, valued at $100,000; $15,000 on Glens Falls property, estimated worth, $30,000; $11,000 on Glens Falls property, valued at $20,000; $14,000 on Cleveland property, insured for $20,000; $17,050 on Brooklyn property, valued at $139,500; $17,000 on Glens Falls property worth $35,000; $20,000 on Brooklyn property valued at $42,000; $20,000 on Glens Falls property valued at $30,000; $11,000 on Glens Falls real estate worth $20,000; $10,000 on Brooklyn property valued at $30,000; $23,500 on Brooklyn property worth $40,000; loans of $15,000, $18,000 and $28,675 on Brooklyn properties valued at $30,000, $30,000 and $50,000; $10,000 on Flushing, N. Y. property worth $20,000. Also loans of $24,000, $14,000, $12,000 and $57,500 on Brooklyn properties; $250,000 on paper mill property at Dexter, N. Y., valued at $1,250,000; and various other loans ranging as high as $40,500, which seem to be amply secured by properties scattered through the States of New York, Pa., O. and Ill. Interest was past due to the amount of $1,529 on 4 loans.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Ga. State, 1919, 3½%	$25,000	$24,500
Pendleton Cy., Ore., 1920, 5%	50,000	50,000
N. Y. Cy., 1952, 3½%	100,000	90,000
N. Y. Cy., 1957, 4½%	70,000	77,000
Richmond Cy., Va., 1923, 4%	11,000	11,000
Saratoga Springs, N. Y., 1913, 5%	5,000	5,000
Dan., Ur. & Cham. Ry., 1st m., 1923, 5%	100,000	96,000
Ill. Cent. Te. Co., 1st m., 1933, 5%	57,000	54,720
Okla. Cy. Ry. Co., 1st m., 1934, 5%	25,000	23,750
Ore. Wat. Pow. & Ry., 1st m., 1933, 6%	25,000	25,000
Reno P., Lt. Wat. Co., 1st m., 1944, 6%	100,000	100,000
Southern Pacific R.R. Co., 1 r., 1955, 4%	15,000	14,100
Southern Pacific Co., convertible, 1 m, 1929, 4%	3,000	3,000
Union Te. Co., Ind., Kan., 1st m., 1937, 5%	25,000	22,500
W. Shore Ry., 1st m., 2361, 4%	50,000	50,000
W. Pac. Ry., 1st m., 1935, 5%	50,000	47,000
Gould Paper Co., 1st m. 1908-17, 6%	386,000	342,000
Hud. River Pulp & Paper Co., 1st m., 1911-18, 6%	320,000	320,000
Int. Paper Co., 1st m., 1918, 6%	300,000	300,900
J. & J. Rogers Co. 1 m., 1909-17, 6%	235,000	235,000
Newton Falls Paper Co., serial, 1 m., 1914-25, 6%	164,000	164,000
Twin Falls No. Side Land & Water Co., 1 m., 1916-17, 6%	50,000	48,500
Stocks.		
Chi. Gt. W. R. R., p	110,000	62,700
Chi. & Nwn. R. R.	10,000	16,000
Christopher & Tenth St. R. R.	10,000	8,000

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Gt. No. R. R.	$10,000	$13,300
Illinois Central R. R.	11,500	16,100
Lehigh Val. R. R.	20,000	40,600
Manhattan Ry. Co.	40,000	54,000
N. Y. C. & H. R. R. R.	10,000	12,000
No. Pac. R. R.	10,000	13,500
Second Ave. R. R.	5,000	750
Third Ave. R. R.	10,000	1,500
Twenty-third St. R. R.	6,700	13,400
Cleveland Tr. Co., Cleveland, O.	15,000	30,000
First Nat. Bk., Glens Falls, N. Y.	10,000	40,000
Mt. Kisco Nat. Bk., Mt. Kisco	5,000	12,500
Nat. Bk., Glens Falls	10,000	30,000
Amer. Type Founders Co., p	35,000	33,250
Gn. Adjustment Bureau	400	400
Underwriters Salvage Co.	500	500
W. Union Tl. Co.	10,000	7,000
Louisville Property Co.	200	200
Totals (book value, $2,488,111)	$2,456,300	$2,509,670

MISCELLANEOUS: This company commenced business in 1850 as a mutual; changing to a stock basis and present title in 1864. In 1867, capital was increased from $100,000 to $200,000 by cash payments. Conflagration losses: Chicago, 1871, $7,500; Boston, 1872, $61,000; Jacksonville, Fla., 1901, $65,000; Baltimore, 1904, $197,500; Rochester, 1904, $12,500; San Francisco, 1906, $997,330. Values of special deposits, Ga., $24,500; Va., $11,000; Ore., $25,000.

DIRECTORS: Thomas S. Coolidge, John L. Cunningham, Meredith B. Little, Glens Falls; Joseph E. King, Fort Edward, N. Y.; Russell A. Little, Louis M. Brown, Byron Lapham, Glens Falls; Mark L. Sheldon, Salem, N. Y.; C. J. De Long, Egbert W. West, Geo. Chahoon, Jr., Geo. B. Greenslet, Maurice Hoopes, Glens Falls.

FIELD MEN AND TERRITORY COVERED: J. L. Whitlock, manager, Western department, 159 La Salle st., Chicago, territory W. of O. and E. of Rocky Mtns.; including Ill., Ind., Ia., Kan., Ky., Mich., Minn., Mo., Neb., Okla., Wis., Colo., Utah, N. D., S. D. and Tenn. Special agents: F. W. Little, Jr., Omaha, Neb.; Lafon Riker, Louisville, Ky.; J. L. Windsor, Indianapolis, Ind.; S. F. Campbell, Chicago, Ill.; J. A. Mavon, Chicago, Ill., Edwin G. Seibels, manager So. department, Columbia, S. C.; for Ala., Fla., Ga., N. C. and S. C. John J. Seibels, general agent, Columbia, S. C.; C. J. Bruce, superintendent of agencies, Columbia, S. C.; special agents: Geo. B. Reeves and D. D. Taber, Columbia, S. C., for S. C.; Chas. M. Hilliard and J. Walter Hilliard, Palatka, Fla., for Fla.; R. S. Busbee, Charlotte, N. C., for N. C.; A. Wilkinson, Birmingham, Ala., for Ala.; A. L. Brooks and T. H. Brooks, Atlanta, Ga., for Ga.; E. E. Potter, San Francisco, general agent; W. W. Potter, assistant, for Pacific Coast states, Ariz., Cal., Ida. Mont., Ore. and Wash.; E. G. Potter, superintendent of agents.; Special agents: H. C. Davis, San Francisco, Cal., A. G. Davis, Oakland, Cal., Sol Posnanski, Helena, Mont., for Mont.; C. H. Gatchell, Los Angeles, Cal.; L. C. Holloway, Spokane, Wash.; Tresevant & Cochran, Dallas, Tex., general agents for Tex.; E. W., Raynolds, Columbus, O., for O.; F. M. Smalley, Syracuse, N. Y., for Western N. Y.; George B. Greenslet, general agent; N. R. Gourley and H. W. Knight, Glen Falls, N. Y., for N. Y.; H. N., Dickinson, 308 Walnut st., Philadelphia, Pa., for Pa.; Chas. H. Hoxie, 18 Central st., Boston, Mass., for New England; R. E. Michaels, 507 American Bldg., Baltimore, Md., for Del., Md., W. Va. and Va. The company operates in all the States excepting Alas., Ark., La., Miss., N. M., Nev. and Vt.

GLOBE AND RUTGERS FIRE INSURANCE COMPANY, New York, N. Y.

President, E. C. Jameson; Vice-Presidents, Lyman Candee and H. S. Thompson; Secretaries W. H. Paulison, J. T. Gordon. Organized, 1899.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$5,177,134	$1,830,603	$2,398,322	$2,810,705	$2,978,586	$1,611,885	$160,000	$755,947	$2,527,832	$1,544,580
1908	4,629,718	1,648,073	1,878,452	2,084,539	2,225,291	1,767,260	180,000	575,088	2,522,348	1,829,283
1907	4,163,183	2,186,281	1,098,732	3,493,402	3,609,510	2,005,376	120,000	834,086	2,959,462	1,945,391
1906	4,101,960	1,861,194	1,258,530	3,099,166	3,229,320	2,271,878	64,000	724,475	3,060,353	2,257,106
1905	3,932,447	1,753,038	1,256,146	2,637,855	2,762,649	1,143,125	64,000	603,499	1,810,624	1,288,887

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$72,945
Mortgage loans on real estate	98,200
Bonds and stocks owned (market value)	4,201,883
Cash in office and bank	210,232
Agents' balances, not over 3 months due	564,926
Interest accrued	14,581
Due for reinsurance on losses paid	14,367
Total admitted assets	$5,177,134

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $17,050 resisted)	$298,573
Unearned premiums	1,830,603
Borrowed money	215,000
Other liabilities	34,636
Total liabilities, except capital and surplus	$2,378,812
Capital paid up	400,000
Surplus over all liabilities	2,398,322
Total liabilities, capital and surplus	$5,177,134

RISKS AND PREMIUMS: Fire risks in force, December 31, $282,621,405; premiums thereon, $3,622,618.

BUSINESS SINCE ORGANIZATION: Premiums received, $20,091,052; losses paid, $11,719,390; dividends declared, cash, $712,000.

REAL ESTATE OWNED: Consists of the property at 200 Park Row, 1 and 3 Mott st., and 201-205 Worth st., N. Y., book value, $72,945. There are no incumbrances thereon, and it has yielded a yearly net income of $3,378 to $4,174 in the last three years.

MORTGAGE LOANS: In the aggregate, properties securing $98,200 of loans are valued at $194,500, and the company holds $73,500 of insurance on the buildings. No interest is overdue. The loans are as follows: $9,000, Broadway, through to John st., Tarrytown, N. Y.; $5,000, 75 St. James pl., Brooklyn; $1,700, 89½ Stuyvesant ave., Brooklyn; $1,500, 91 Stuyvesant ave., Brooklyn; $18,500, 35 W. 71st st., N. Y.; $14,000, Valentine and Tiebout ave., N. Y.; $3,500, E. S. Valentine ave. N. of 184th st., N. Y.; $45,000, 15 W. 76th st., N. Y.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Imp. Jap., 1st 4½%, 1925	$43,830	$42,525
Philippine Land Purchase, 1934, 4%	50,000	50,750
Georgia-Dawson Water Works, 1917-23, 5%	10,000	10,300
New York City Dock Bonds, 1917, 3%	150,000	138,000
New York City May 1, 1954, 3½%	210,000	187,950
New York City, January, 1937, 3½%	50,000	45,500
Virginia, Cy. of Norfolk, 1922, 5%	20,000	21,400
Atch., Top. & S. Fe Ry. 4%, Convt. 1955	2,000	2,460
Albany & Susq. Ry. Co., 1916, 3½%	30,000	30,150
B'klyn Rapid Tran. 2002, 4%	40,000	34,600
Del. & Hud. Co., 1916, 4%	44,000	44,220
M., K. T. & S. L. Div., 2001, 4%	14,000	12,180
Met. St. Ry. Co., 2002, 4%	25,000	12,500
St. L. & S. W. R. R. Co., 1932, 4%	35,000	27,825
W. Pac. Ry. Co., 1933, 5%	20,000	19,400
Western Maryland, 1st 4%, 1952	40,000	34,400
Western Maryland, cv, 4% c., 1952	50,000	36,500
Cambria Fuel Co., 1925, 6%	10,000	10,000
New York Air Brake Co., 1928, 6	40,300	46,143
New York & Westchester Lighting Co., 1954, 5%	50,000	51,250
New York & Westchester Lighting Co., 2004, 4%	12,000	9,600
Somerset Coal Co., 1932, 5%	50,000	47,500
Stocks.		
Atchison, Topeka & Santa Fe Ry. Co., (Com.)	10,000	12,400
Baltimore & O. R. R. Co.	190,000	225,150
Buffalo & Susq. R. R. Co., p	50,000	31,000
Chi. & Nwn. Ry. Co., com	70,000	127,400

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Central R.R. of N. J	$140,000	$420,000
Chi., Mil. & St. P. Ry. Co., com	120,000	189,600
Chi., Mil. & St. Paul Ry. Co., p	61,500	105,780
Denver & Rio Grande R.R. Co., p	20,000	16,900
Delaware & Hudson Co	140,000	259,000
Erie R. R. Co., 1st p	60,000	30,300
Gt. No. Ry. Co., p	90,000	129,150
Hocking Valley Ry. Co., p	20,000	18,400
Kan. Cy., Ft. Scott & Mem. Ry. Co., p	60,000	47,700
Louisville & Nashville R. R. Co	60,000	94,500
Manhattan Ry. Co	50,000	69,250
No. Pac. R. R. Co. com	110,000	160,050
Southern Pacific Co. (Com.)	80,000	110,400
Union Pac. R. R. Co., com	10,000	20,400
United Ry. Inv. Co. of S. F., p	30,000	21,000
Western Maryland R.R. Co. com	20,000	8,900
Chatham Nat. Bk	10,200	31,620
American Smelting & Refining Co., p	30,000	33,600
Amalgamated Copper Co	60,000	54,300
Brooklyn Union Gas Co	60,000	98,400
Consolidated Gas Co	240,000	374,400
General Adjustment Bureau	450	450
Golden Hill Bldg. Co	100,000	100,000
No. American Co	55,000	46,200
N. Y. Air Brake Co	71,200	67,990
Peoples' Gas Lt. & Coke Co	160,000	185,600
Samuel Gans Co	2,500	2,500
United Ry. Inv. Co. of S. F., div. ctfs	2,450	2,030
U. S. Steel Co., p	140,000	175,000
Underwriters' Salvage Co	1,000	1,000
Union Utilities Co	17,500	15,750
Totals (book value, $3,935,813)	$3,337,930	$4,201,880

MISCELLANEOUS: Company formed in 1899 by consolidatio of Globe Fire and Rutgers Fire Insurance Companies. Capit increased from $200,000 to $400,000. Conflagration losse Baltimore, 1904, $90,000, net; San Francisco, 1906, $375,561 ne Values of special deposits: Ga., $10,300; Ore., $30,450; Va $21,400.

DIRECTORS: H. R. Chambers, J. S. Frelinghuysen, E. Jameson, C. M. Jameson, R. K. Prentice, J. Y. Watkins, W. I Kellner, William Hills, Chas. E. W. Chambers, Wm. H. W. Morri Edward C. Gregory, John N. Stearns, Jr., Henry S. Thompso Lyman Candee, Howard K. Brown.

INSPECTORS AND TERRITORY COVERED: Inspecto Louis Mink, and E. M. Knowles. The company is licens in all the States of the United States, except Ark., Fla., I Kan., Ky., Me., Mo., Mont., Neb., N. H., N. M., N. D., S. I Vt. and Wyo.

GRANITE STATE FIRE INSURANCE COMPANY, Portsmouth, N. H.x

President, Calvin Page; Secretary, A. F. Howard. Organized, 1885.

Yea	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	$1,109,313	$517,058	$309,265	$568,472	$607,885	$297,483	$20,000	$216,743	$534,226	$326,4
1908	1,027,704	504,163	268,531	580,772	618,300	320,453	20,000	220,925	561,378	327,2
1907	931,315	442,095	235,641	556,484	591,035	273,999	16,000	203,941	493,940	282,1
1906	885,122	379,357	264,390	498,655	529,552	220,130	16,000	178,468	414,598	227,2
1905	779,308	338,244	200,396	465,569	486,446	217,699	12,000	156,757	386,456	215 0

x Statement according to Massachusetts standard.

GRANITE STATE FIRE INSURANCE COMPANY, Portsmouth, N. H.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value, $46,589)	$45,000
Mortgage loans on real estate	10,100
Bonds and stocks owned (market value)	901,391
Cash in office and bank	65,402
Agents' balances, not over 3 months due	79,859
Interest and rents accrued	6,433
Other assets	1,128
Total admitted assets	$1,109,313

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,425 resisted)	$70,248
Unearned premiums	517,058
Other liabilities	12,742
Total liabilities, except capital and surplus	$600,048
Capital paid up	200,000
Surplus over all liabilities	309,265
Total liabilities, capital and surplus	$1,109,313

RISKS AND PREMIUMS: Fire risks in force, December 31, $79,952,979; premiums thereon, $1,000,457.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,051,551; losses paid, $5,293,233; dividends declared, cash, $264,000.

REAL ESTATE OWNED: Consists of a 4-story brick building on Congress st., Portsmouth, N. H., valued at $25,000, and a 1-story brick building at Fleet and Porter sts., Portsmouth, valued at $20,000.

MORTGAGE LOANS: Three loans, aggregating $10,100, are secured by properties in New Hampshire and Minnesota, valued at $21,000. No interest is past due.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Albany, N. Y., 1915, 4%	$10,000	$10,100
Allegheny County, Pa., 1936, 4%	10,000	10,200
Boston, Mass., 1913, 4%	10,000	10,100
Boston, Mass., 1919-38, 3½%	32,000	30,880
Burlington, Vt., 1917, 4%	5,000	5,050
Cincinnati, O., 1952, 3½%	10,000	9,300
Columbia Co., Wash., 1913-14, 4½%	8,000	8,080
Coos Co., N. H., 1911-15, 4%	15,000	15,000
Cumberland Co., Me., 1921, 3½%	10,000	9,800
Cuyahoga Co., O., 1910, 4%	10,000	10,000
Dover, N. H., 1912-14, 4%	13,000	13,000
Gloucester, Mass., 1932, 3½%	10,000	9,800
Hillsborough Bridg. N. H., 1917-21, 4%	35,000	35,000
Hudson Co., N. J., 1949, 4%	10,000	10,000
King Co., Wash., 1928, 5%	10,000	11,100
Laconia, N. H., 1923-27, 4%	10,000	10,100
Los Angeles, Cal., 1920, 4½%	10,000	10,400
Malden, Mass., 1910, 4%	17,000	17,240
Mass., State of, 1918-38, 3½%	50,000	48,900
Milwaukee, Wis., 1921, 3½%	5,000	4,850
Montpelier, Vt., 1929, 4%	15,000	15,000
Mount Vernon, N. Y., 1939, 3½%	10,000	9,450
Nashua, N. H., 1913-15, 4%	15,000	15,000
Nashville, Tenn., 1928, 4%	11,000	11,000
N. H., State of, 1912-25, 3½%	52,000	53,370
Newton, Mass., 1935, 4%	9,000	9,360
New York, N. Y., 1936, 4%	10,000	10,000
New York, N. Y., 1948-54, 3½%	38,000	34,200
New York, N. Y., 1955, 4%	15,000	15,000
Peterboro, N. H., 1911-12, 4%	4,000	4,000
Pittsfield, N. H., 1912, 4%	2,500	2,500
Portland, Me., 1922, 3½%	10,000	9,900
Portsmouth, N. H., 1914-16, 4%	20,000	20,000
Quincy, Mass., 1933-34, 4%	6,000	6,240
Rockingham Co., N. H., 1918, 4%	7,000	7,140
Rutland, Vt., 1924, 4%	5,000	5,050
Seattle, Wash., 1927, 4%	$20,000	$20,000
Seattle, Wash., 1927, 4½%	10,000	10,600
Taunton, Mass., 1918, 4%	8,000	8,240
Waterville, Me., 1935, 3½%	10,000	9,200
Wilton, N. H., 1915, 3½%	29,000	28,710
Worcester, Mass., 1928, 4%	9,000	9,270
Boston Elev. Ry. Co., 1937, 4½%	25,000	27,000
Boston & Me. R. R., 1923, 3½%	3,000	2,850
Boston & Me. R. R., 1926, 4%	10,000	9,950
Boston & Maine R.R., 1929, 4½%	20,000	21,000
Concord & Montreal R. R., 1920, 4%	30,000	30,000
Concord & Montreal R. R., 1920, 3½%	34,000	31,960
Fitchburg R. R., 1928, 4%	5,000	4,950
Ill. Cent. R. R., 1952, 3½%	5,000	4,450
N. Y. C. & H. R. R. R., 1997, 3½%	13,000	11,830
No. Pac. R. R. & Gt.No.R.R.jt.,1921,4%	15,000	14,550
Peterboro & Hillsboro R.R., 1917, 4½%	10,000	10,200
Portld & Ogdensburg Ry.Co.,1928,4½%	10,000	10,700
Stocks		
Boston & Me. R. R.	13,100	19,519
Concord & Montreal R. R.	4,800	7,920
Concord & Montreal R. R.	700	1,155
Concord & Montreal R. R.	3,500	5,845
Ill. Cent. R. R.	10,000	14,800
Pa. R. R.	41,650	57,061
Worcester, Nashua & Rochester R. R.	5,100	7,497
Gn. Adj. Bureau	400	400
Nashua Card, Gummed & Coated Paper Co., Nashua, N. H., p.	5,000	5,000
Underwriters' Salvage Co. of N. Y.	500	625
Totals (book value, $906,088)	$870,250	$901,391

DIRECTORS: Calvin Page, Albert Wallace, Alva W. Sulloway, George H. Stowell, Fred H. Ward, Parker W. Whittemore, Joseph O. Hobbs, William G. Everett, George W. Sanborn, Alfred F. Howard, John W. Emery, Wallace D. Smith, Mark R. Buxton. William C. Walton, Frederick M. Sise.

FIELD MEN AND TERRITORY COVERED: The James A. Jones Agency, general agents, Detroit, for Mich.; Albert G. Hancock, general agent, Baltimore, Md.; Mather & Co., general agents, Philadelphia, Pa.; E. D. Kinney, Chicago, Ill., manager; F. C. Whittemore, St. Louis, Mo., manager; M. S. Moore, Terre Haute, Ind., special agent, Geo. E. Macomber, special agent, Augusta, for Me.; R. Buxton, Boston, Mass., for Mass., R. I. and Conn.; W. G. Everett, Manchester, N. H., for N. H. and Vt. John A. Whalley & Co., Seattle, Wash. The company does business in Conn., Del., D. C., Ill., Ind., Ky., Me., Md., Mass., Mich., Mo., N. H., N. J., N. Y., O., Pa., R. I., Vt., W. Va., Wash. and Wis.

GULF AND ATLANTIC INSURANCE COMPANY, Columbia, S. C.

President and Secretary, A. W. Jones. Organized, 1909.

This company began business in October, 1909, with an authorized capital of $100,000, $59,150 of which is subscribed and $23,882 paid in. It was organized by A. W. Jones, formerly Comptroller General and Ex-Officio Insurance Commissioner of South Carolina. The company's statement as of October 1, 1909, showed assets of $27,446; capital paid in, $23,882, and net surplus, $2,020.

HAMILTON FIRE INSURANCE COMPANY, New York, N. Y.

President, E. C. Jameson; Secretary, Arthur Lenssen, Jr. Organized, 1852.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$225,884	$4,621	$18,410	$6,328	$22,543	$2,764	.....	$5,857	$8,621	.....
1908	210,206	3,844	902	—25,038	‡14,511	66,342	.....	31,012	97,354	$53,579
1907	332,554	88,441	25,801	162,834	178,145	88,657	.....	62,004	150,661	82,919
1906	330,837	73,085	33,083	140,168	†211,729	78,644	.....	64,263	142,907	82,919
1905	223,796	48,928	4,328	109,780	117,662	66,757	.....	52,178	118,935	77,187

† Includes $50,001 premium on new stock. — Excess of reinsurance, etc., over premiums written. ‡ Excess of reinsurance, etc., over premiums and other net income.

HAMILTON FIRE INSURANCE COMPANY, New York, N. Y.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Mortgage loans on 76 Madison ave., New York (value, $95,000)	$50,000
Bonds and stocks owned (market value)	158,490
Cash in office and bank	10,029
Agents' balances, not over 3 months due	6,162
Interest accrued	1,203
Total admitted assets	$225,884

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (resisted)	$1,262
Unearned premiums	4,621
Other liabilities	1,587
Total liabilities, except capital and surplus	$7,470
Capital paid up	200,004
Surplus over all liabilities	*18,410
Total liabilities, capital and surplus	$225,884

* An examination by the New York Insurance Department fixed the surplus at $16,970.

RISKS AND PREMIUMS: Fire risks in force, December 31, $411,431; premiums thereon, $6,162.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,541,609; losses paid, $2,767,850; dividends declared, cash, $677,250.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
N. Y. Cy., 4% bs., 1955	$53,000	$53,066
N. Y. Cy., 3½% bs., 1954	25,000	22,344
N. Y. Cy., 3% bs., 1921	20,000	17,675
N. Y. Cy., 3½% bs., 1914	35,000	34,243
Am. Smelt. & Ref., 300 shares	30,000	31,162
Totals (book value, $160,282)	$163,000	$158,490

MISCELLANEOUS: Company reinsured in Hartford Fire February 18, 1904; made assessment on its stock of $79,549 and resumed business June 9, 1904; reinsured in Delaware, Phila., 1908; resumed business December 1909. Capital increased in 1906 from $150,000 to $200,004, and $50,001 surplus paid in. Conflagration losses: Baltimore, 1904 $95,794; San Francisco, 1906, $2,445.

DIRECTORS: Jos. S. Stout, E. C. Jameson, J. S. Frelinghuysen, Arthur Lenssen, Jr., S. R. Outerbridge, Archibald Douglas, C. M. Jameson, N. F. Lenssen, S. S. Campbell, H. R. Chambers, A. A. Forrest, H. W. Hayward, T. L. Bailey.

HANOVER FIRE INSURANCE COMPANY, New York, N. Y.

President, R. Emory Warfield; Vice-President and Secretary, Joseph McCord. Organized, 1852.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$4 765,101	$2,184,566	$1,252,594	$2.361,529	$2,557,678	$1,202,236	$100,000	$906,536	$2,208,772	$1,165,551
1908	4,395,626	2,061,692	1,063,044	2 291,164	2,447,690	1,453,756	100,000	887,013	2,440,769	1.341,456
1907	4,114,164	2,000,828	854,091	2,229,452	2,403,161	1,232,621	100,000	869,706	2,202,327	1,100,302
1906	4,228,427	2,023,873	892,290	2,402,154	*3,378,814	2,562,329	40,000	932,115	3,534,444	2,587,477
1905	4,350,604	2,143,215	925,516	2,645,149	2,874,153	1,439,686	80,000	1,045,624	2,565,310	1,412,161

* Includes $250,000 premium on sale of new stock and $500,000 to restore reduced capital.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $906,581)	$1,129,473
Mortgage loans on real estate	3,500
Bonds and stocks owned (market value)	3,100,452
Cash in office and bank	128,483
Agents' balances, not over 3 months due	366,826
Interest and rents accrued	28,563
Other assets	7,804
Total admitted assets	$4,765,101

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $32,028 resisted)	$236,42
Unearned premiums	2,184,56
Other liabilities	91,51
Total liabilities, except capital and surplus	$2,512,50
Capital paid up	1,000,00
Surplus over all liabilities	1,252,59
Total liabilities, capital and surplus	$4,765,10

RISKS AND PREMIUMS: Fire risks in force, December 31, $397,362,826; premiums thereon, $4,214,758.

BUSINESS SINCE ORGANIZATION: Premiums received, $58,040,702; losses paid, $34,060,640; dividends declared, cash, $4,699,500; stock, $100,000.

REAL ESTATE OWNED: Consists of the 13-story office building at 34-36 Pine st., New York, occupied in part by the company's head office; no incumbrance, book value, $906,581, carried at $1,129 473.

MORTGAGE LOANS: A loan of $3,500 is secured by a Brooklyn property, 413 Union st., valued at $7,500.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Dis. of Col. f. bs, 1924, 3.65%	$50,000	$53,500
State of Ga., 1910, 4½%	5,000	5,000
State of Ga., 1911, 4½%	10,000	10,100
Commonwealth of Mass., reg., 1940, 3½%	40,000	38,800
Commonwealth of Mass., c., 1942, 3½%	60,000	57,600
State of N. Y., Canal imp. bs., 1958, 3%	50,000	51,500
State of New York, canal imp. 1959, 3%	50,000	51,500
Cy. of N. Y., dock, 1921, 3%	75,000	68,250
Cy. of Richmond, Va., 1922, 5%	50,000	55,000
Atl.C.LineR.R.Co., 1st cs.m.50y.g1952,4%	25,000	24,000
A.,T.& S.Fe R.R.Co.,ser. d.ser.L.1914,4%	25,000	24,500
B'klyn Cy.(N.Y.)R.R.Co.,1st m.& cs.m., 1941, 5%	25,000	25,750
Brooklyn Union Elevated R.R. Co., 1 m., g., 1950, 5%	25,000	25,750
C. Pac. R.R.Co.1st r. m. c., 1949, 4%	50,000	48,500

BONDS AND STOCKS OWNED.—*Cont.* BONDS.—*Cont.*	Par Value.	Marke Value
C., M. & St.P. Ry. tm. m. 30 yr. g1914,5%	$30,000	$31,20
C.,M. & St.P.Ry.Co.,(W.& M.Div.) 1st m., 1921, 5%	10,000	10,90
C., R. I. & P. Ry. Co., gn. m. g., 1988, 4%	15,000	14.85
Chicago, Rock Island & Pac. Ry. Co., 1 and r. m. g., 1934, 4%	20,000	18,20
C.,C., C. & St. L. Ry. Co., gn.m.g.1993,4%	25,000	24,50
Col. & Ninth Ave.(N.Y.)R.R.Co.,1st m.g., 1993, 5%	10,000	9,40
Colorado & So., ref'd and ext. m., g., 1935, 4½%	25,000	24,50
Delaware & Hudson Co., 10 year conv. d. 1916, 4%	25,000	25,75
Erie R. R. Co., prior ln. g. e., 1996, 4%	50,000	43,50
Interborough Rapid Transit Co., 45 year g. m., 1952, 5%	50,000	52,00
King's Co. Elevated R.R. Co., 1 m. g., 1949, 4%	35,000	29,75
L. I. R. R. Co., r. m. g., 1949, 4%	50,000	49,50
Man. Ry.Co., cs. m., g., 1990, 4%	25,000	24,50
Michigan Central R. R. Co., d. 20 year, g., 1929, 4%	25,000	23,25
Mo.,Kan.& Tex.R.R.Co.,1 m.be.a.1990,4%	50,000	49,50
Mo.,Pac.Ry.Co.,1 c. m. bs., 1920, 5%	75,000	76,50
No.Pac.& Gt.No.,jt.bs.,C.B.& Q.c.c.,1921 4%	90,000	87,3
No.Pac.R.R.Co.,prior ln.R.R.& l. g., g.,c., 1997, 4%	50,000	51.5

HANOVER FIRE INSURANCE COMPANY, New York, N. Y.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
N. Y., N. H. & H. R. R. Co., d. bs., 1948, 6%	$10,000	$13,400
No. Cent. R. R. Co., gn. m., 1925, 4½%	20,000	21,600
Norfolk & W. R. R. Co., 1 col. m., c. 1996, 4%	50,000	49,000
N. & W. R. R. Co., 25-yr. g., 1932, 4%	25,000	25,500
Pa. Co., reg. bs. (gr.), 1921, 4½%	36,000	37,440
Pennsylvania R. R. Co., cv. g., 1915, 3½%	50,000	48,500
St. L., I. Mtn. & So. R. R., un. & r., 1929, 4%	100,000	86,000
St. L., I. Mtn. & So. Ry. Co., gn. es. Ry. & l. g., m., 1931, 5%	30,000	33,000
So. Ry. Co., 1 cs. m., g., 1994, 5%	50,000	56,000
So. Ry. Co. (St. L. Div.), 1 m., 50 yrs. g. bs 1951, 4%	25,000	21,750
Southern Pac. Co., 20 year cv. g., 1929, 4%	53,000	56,180
Southern Pac. R. R. Co., 1 r, m, g, 1955, 4%	50,000	47,500
Union Pac. R. R. Co., 1 in, and r, m, g 2008, 4%	25,000	24,500
Wabash R. R. Co., 1 r, and ext. 50 year g., 1956, 4%	25,000	19,500
W. M. R. R. Co., 1st m. 50 yr. g., 1952, 4%	50,000	43,000
Laclede G. Lt. Co. (of St. L., M.) 1m. g., 1919, 5%	25,000	25,750
Lehigh & W.-B. Coal Co., ext., 1910, 4½%	50,000	50,000
The Mortgage Bond Co. of N. Y., g. Series No. 2, 1966, 4%	25,000	22,250
R. Co. & Phila. & R. C. & I. Co. gn. m. 1997, 4%	50,000	50,000
Stocks.		
Atchison, Topeka & Santa Fe, p	25,000	26,250
Baltimore & O. R. R. Co., p	50,000	46,000
Chi., Gt. W. Ry. Co., d	10,100	6,464
Chi., Mil. & St. Paul Ry. Co., p	10,000	17,200
Chi. & Nwn. Ry. Co., com	57,300	106,005
Chi. & Nwn. Ry. Co., p	30,000	68,100
Cinn., Chi. & St. Louis Ry. Co., p	50,000	53,500
Delaware & Hudson Co	10,000	18,500
Hocking Valley R. R. Co., p	40,000	36,800
Kansas City, Fort Scott & Memphis Ry. Co., p	30,000	24,000
Lehigh Valley R. R. Co	25,000	54,750
Manhattan Ry. Co., cs	120,000	169,200
New York, New Haven & Hartford R. R. Co	30,000	47,400
New York, New Haven & Hartford R. R. Co	10,000	5,425
Pennsylvania R. R. Co	125,000	171,250
Pittsburg, McKeesport & Yough'y R. R. Co	35,000	45,150
Reading Co., 1st p	25,000	23,000
Rensselaer & Saratoga R. R., Co., cs	10,000	19,900
Union Pac. R. R. Co., p	30,000	61,800
United N. J. R. R. & Canal Co	15,000	37,500
Amer. Ex. Nat. Bk	15,000	37,500
Bk. of Amer	8,000	48,240
Lehigh Coal & Navigation Co	$24,200	$59,048
Underwriters Salvage Co., of New York	500	500
Totals (book value, $2,962,022)	$2,734,100	$3,100,452

MISCELLANEOUS: Capital increased in 1863 from $200,000 to $400,000. In 1871 received for "calls on capital," $200,000, or 50 per cent; reduced in 1872 to $250,000; increased in 1873 to $400,000; increased in 1875 to $500,000, by stock dividend; increased in 1881 to $1,000,000; reduced in 1906 to $500,000 and later in the same year increased to $1,000,000; $250,000 was realized as premium on the new stock issued. Conflagration losses: Portland, Me., 1866, $27,074; Philadelphia, Pa., 1869, $37,328; Chicago, Ill., 1871, $260,821; Boston, Mass., 1872, $252,772; Boston, Mass., 1873, $15,165; Haverhill, Mass., 1882, $13,876; Carthage, N. Y., 1884, $42,966; Lynn, Mass., 1889, $39,662; Boston, Mass., 1889, $28,423; Syracuse, N. Y., 1891, $17,353; Sea Bright, N. J., 1891, $10,322; Jacksonville, Fla., 1901, $87,977; Waterbury, Conn., 1902, $22,192; Paterson, N. J., 1902, $59,188; Rochester, N. Y., 1904, $9,307; Baltimore, Md., 1904, $363,385; Hot Springs, Ark., 1905, $10,560; San Francisco, Cal., 1906, $1,376,542; Chelsea, Mass., 1908, $232,436. Values of special deposits: Ga., $10,100; Va., $55,000.

DIRECTORS: R. Emory Warfield, Andrew F. Derr, Joseph T. Low, William Allen Butler, Jr., Stuart G. Nelson, Frank P. Carpenter, A. D. Straus, George W. Stickle, Israel P. Pardee, Wm. H. Ziegler, Chas A. Shaw, Louis F. Dommerich, Clarence D. Newell, Samuel J. Clarke, James R. Harrison, Joseph McCord, George Cromwell, Benjamin Walworth Arnold, Arthur S. Walcott, Henry A. Ferguson, J. C. Herman Trost, John F. Derr, Edward H. Wales, Henry G. Sanford, James E. Clark, David P. Ayars, Edward Hunter Landon, Robert L. Pierrepont, Edward H. Ladd, Jr., Alfred E. Marling, Franck G. Darte, Horace C. Coleman, S. Davies Warfield.

FIELD MEN AND TERRITORY COVERED: Charles D. Palmer, New England; E. Stanley Jarvis, C. T. Monk and F. M. Crittenden, N. Y.; Thompson, Derr & Bro., general agents, Pa.; W. E. MacQuesten, for New Jersey; I. Reinhardt & Son, general agents, Tex., A. B. Banks & Co., Fordyce, Ark., general agents for Ark.; H. Y. Chatterly, for D. C., Del., Md., Va. and W. Va. J. C. Lloyd, Jr., for La. and Miss.; F. A. McCarroll, for Ala., Fla., Ga.; Frank M. Drake, Ky. and Tenn.; Webb & Skinner, general agents for N. and S. C.; Chas. W. Higley, general agent, Western States; F. A. Hubbard, assistant general agent; Wm. M. Higley, Minn.; Chas. S. Whittlesey, N. and S. D.; Thos. F. Barrett, Jr., assistant special agent for S. D.; Lee W. Bort, O.; J. W. Goebel, assistant agent for O.; W. K. Maxwell, Ill.; W. S. Nevins, Mo. and Kan.; C. M. Carter, Okla.; F. E. Hathorn, Ia.; H. M. Power, Cook Co., Ill.; H. O. Phillips, Ind.; H. H. Thatcher, Mich.; F. F. Richards, Colo. and Wyo.; Chas. W. Hendrickson, for Neb.; Montgomery Clark, Wis.; Wilson C. Meyers, assistant for Ill.; J. W. Goebel, O.; Bertheau-Watson Co. San Francisco, Cal., general agents for Cal.; William Deans, State agent, Robert F. Noonan, assistant; Ida., Mont., Ore., Utah and Wash. The company does business in all the States and Territories excepting Alas., Ariz., Nev., N. M. and Vt.

HARTFORD FIRE INSURANCE COMPANY, Hartford, Conn.†

President, Chas. E. Chase; Vice-President and Underwriting Manager, R. M. Bissell; Vice-President, J. W. G. Cofran; Secretary, ; Assistant Secretaries, Frederick Samson, S. E. Locke. Organized, 1810.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$22,695,701	$12,784,921	$6,330,400	$14,989,010	$16,237,765	$7,678,131	$650,000	$5,287,843	$13,615,974	$7,670,476
1908	20,434,817	12,041,476	5,042,591	14,071,456	14,810,581	7,943,234	600,000	5,027,976	13,571,210	7,897,503
1907	18,882,808	11,920,417	3,189,005	14,431,828	15,086,509	6,995,644	385,000	4,965,418	12,346,062	6,873,139
1906	19,049,930	10,978,283	2,783,254	13,981,228	*17,576,692	13,515,021	437,500	4,943,087	18,895,608	13,535,856
1905	18,061,927	10,123,278	5,124,820	12,936,113	13,454,814	6,208,552	573,203	4,299,364	11,081,119	6,356,842

* Includes $3,000,000 premium on new stock.

Assets, December 31, 1909.

Real estate owned (book value, $891,504)	$897,500
Mortgage loans on real estate	395,167
Bonds and stocks owned (market value)	17,374,473
Collateral loans	13,000
Cash in office and bank	1,161,030
Agents' balances, not over 3 months due	2,645,449
Interest and rents accrued	209,082
Total admitted assets	$22,695,701

Liabilities, December 31, 1909.

Net losses unpaid (including $99,823 resisted)	$1,380,380
Unearned premiums	12,784,921
Taxes accrued	200,000
Total liabilities, except capital and surplus	$14,365,301
Capital paid up	2,000,000
Surplus over all liabilities	6,330,400
Total liabilities, capital and surplus	$22,695,701

† This company controls the New York Underwriters Agency.

HARTFORD FIRE INSURANCE COMPANY, Hartford, Conn.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,062,986,408; premiums thereon, $24,668,210; inland risks in force, $7,640,055.

BUSINESS SINCE ORGANIZATION: Premiums received, $226,781,482; losses paid, $132,992,588; dividends declared, cash, $14,420,329; stock, $950,000.

REAL ESTATE OWNED: The principal item is the brick and granite building at Pearl and Trumbull sts., Hartford, of which the actual cost was $832,496, and which is carried at $700,000. The remaining properties are 9 brick buildings in various parts of Chicago, valued at from $8,000 to $97,000 each.

MORTGAGE LOANS: There are 23 loans, aggregating $448,000 and ranging in amount from $2,500 to $80,000. The largest is one of $80,000 on brick department stores at 701-705 Nicollet ave., Minneapolis, Minn., valued at $215,000. The others are upon properties in Chicago, Portland (Ore.), New York, Hartford, Albuquerque, Minneapolis and West Hartford. The total valuation of the mortgaged properties is $1,029,650, and the company holds $355,300 of insurance on the buildings. There was no interest past due on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Billings & Spencer Co.	$2,880	$1,000
Brighton Ger. Bk., Cincinnati, O.	6,000	
Bourbon Stk. Yards, Louisville, Ky.	750	
Cleveland Union Stk. Yards	3,120	
Cincinnati Union Stock Yards	2,880	
Cincinnati Rubber Mfg. Co.	2,500	12,000
Cincinnati Reduction Co.	500	
Krell Piano Co., Cincinnati, O.	950	
Philip Carey Mfg. Co. p., Cincinnati, O.	1,070	
Totals	$20,630	$13,000

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
United States, 1925, 4%	$10,000	$11,475
U. S. of Mex., external, g., 1944, 5%	99,910	97,911
Ga. State 1918, 3½%	15,000	14,850
Hamilton, Ont., Deb. Bonds, 1927, 4%	50,000	49,375
Hartford, Conn. R B. bs., 1955, 3½%	108,000	103,680
Los Angeles, Cal., wat. wks. bs., 1921, 4½%	55,000	56,925
Los Angeles, Cal., wat. wks. bs., 1941, 4½%	25,000	26,781
Montreal Cpn. bs., 1926, 4%	62,500	62,500
Portland, Ore., cy. hall, 1920, 5%	9,000	9,698
Portland, Ore., cy. hall, 1922, 5%	15,000	16,350
Richmond, Va., cy., 1921, 4%	52,500	52,762
Cy. of Toronto, gn. cs. L. d., 1929, 3½%	68,133	63,574
Cy. of Toronto, d., 1930, 3½%	39,907	37,113
Cy. of Toronto, deb., 1944, 3½%	126,533	114,829
Cy. of Toronto, d., 1945, 3½%	73,000	66,248
Winnipeg, Man., sc. dis. d. bs., 1941, 4%	50,000	48,875
Winnipeg, Man., wat. wks., 1941, 3½%	50,000	44,500
A., T. & Santa Fe R.R., gn. m., g. 1995, 4%	25,000	25,000
Atl. Coast Line, L. & N. col. tr., 1952, 4%	200,000	191,000
Baltimore & O. R. R., 1st m., 1948, 4%	100,000	99,500
B. & O. R. R. Co., 1st m., g., swn. div 1925, 3½%	200,000	181,000
B. & O. R. R. Co. (P., L. E. & W. Va. sys.) r. m. bs., 1941, 4%	50,000	46,375
B. & O. R. R. Co. prior ln. g. bs., 1925, 3½%	100,000	92,875
Belt R.R. & Stk. Yds., Ind., 1911, 6%	92,000	92,920
Boston & Al. R.R. deb., 1933, 4%	50,000	50,250
Boston & M. R. R., 20-year d., 1929, 4½%	200,000	208,500
B'klyn Union El. R.R., 1st m., 1950, 5%	100,000	103,000
Canadian Northern Ry. Co. Winnipeg Tm. g. 1939, 4%	150,000	150,000
Cent. of Ga. Ry., cs. m., g., 1945, 5%	200,000	217,500
Cent. Pac. Ry., 1st r. g., 1949, 4%	250,000	242,188
C. R. R. of N. J., gn. m., g., 1987, 5%	291,000	365,205
C. & O. R. R., gn. m., g., 1992, 4½%	150,000	154,500
C. & O. R. R., 1st cs. m., g., 1939, 5%	335,000	380,225
Chicago & Alton R.R. Co., r. m. 50-year g., 1949, 3%	150,000	114,750
C. & W. I. R. R., gn. m., g., 1932, 6%	333,000	369,630
C. & W. I. R. R. Co., cs. m., 50 yr. g. 1952, 4%	100,000	93,000
Chi. & Nwn. R. R., s. f., 1929, 6%	147,000	164,640
Chi. & Nwn. R. R., s f., 1929, 5%	245,000	267,663
Chi. & Nwn. Ry. Co. 30-yr. d. bs., 1921, 5%	100,000	108,000
Chi., Burl. & Q. R. R., d., 1913, 5%	50,000	50,750
Chi., B. & Q. R. R. Co. (Ill. div.) m. bs. 1949, 3½%	150,000	134,250
Chi. & Gt. W. R. R., 1st m. ter g., 1936, 5%	59,000	61,360
Chi. & Erie R. R., 1st m., g., 1982, 5%	122,000	139,680
C. & C. R. R., 1st m., 50 yr., g., 1952, 5%	24,000	23,400
Chi., St. P., M. & Om. Ry. Co., cs. m. bs., 1930, 6%	123,000	156,210
Chi., St. L. & N. O. R. R. cs. m. bs., 1951, 5%	54,000	63,720
Choctaw & Mem. R.R., 1st m., g., 1949, 5%	50,000	55,000
C., D. & Chi. R. R., 1st m., 1942, 4%	50,000	40,000
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
C., Ind., St. L. & Chi. R.R., cs. m. 1920, 6%	$112,000	$117,04
C. & I. W. R. R., 1st m., g., 1952, 5%	46,000	45,88
C., R. & M. R. R., 1st m., g., 1950, 5%	60,000	58,50
C., C., C. & St. L. R. R. (Col. & Sp'field Div.), 1st m., g., 1940, 4%	70,000	66,85
C., C., C. & St. L. R. R., 1 m., c. tr. (St. L. Div.), g., 1990, 4%	200,000	190,00
Cleveland, Lorain & Wheeling Ry. Co. 1 m. cs., 1933, 5%	77,000	87,39
C., C., C. & Ind. R. R., cs., 1914, 7%	8,000	8,80
Dayton & Mich. R. R., gr., 1911, 5%	60,000	60,00
D., G. R. & W. R.R., 1st cs. m., 1946, 4%	41,000	36,90
Detroit & Mack. Ry. Co., 1 ln., 1995, 4%	33,000	32,01
Easton & Amboy R.R. 1 m. gr. bs., 1920, 5%	150,000	162,00
Elgin, J. & E. R.R. 1 m. bs., 1941, 5%	252,000	286,02
E., C. & N. R. R. 1 m. gr. g. bs., 1914, 5%	25,000	25,25
E., C. & N. R. R. 1 m. p. g. bs., 1914, 6%	50,000	52,00
Erie R. R. prior ln. g. bs., 1996, 4%	200,000	173,00
Erie Ry. Co., cs. m. bs., 1920, 7%	137,000	166,70
G. R. & Ind. R. R. 1 m. g. gr. bs., 1941, 4½	20,000	21,00
Htfd. St. Ry. Co., 1 m. g. bs., 1930, 4%	100,000	100,10
Illinois Central R.R. (Springfield Div.), 1 m. g., 1951, 3½%	50,000	45,00
Int. & Gt No. R. R. P. M. 1 m. g. bs., 1919, 6%	200,000	221,00
Int. R. T. Co., 3-yr. cv. 6% col. tr. g. n., 1911 6%	75,000	77,71
Interborough Rapid Transit Co., 45-year g. m., 1952, 5%	50,000	51,56
Ia. Cent. Ry. 1 m. g. bs., 1938, 5%	110,000	116,60
Ia. Fla. & Sioux Cy. R.R. 1 m. bs., 1917, 7%	100,000	118,00
Jeff. R.R. 1 m. gr. g. bs., 1909, 5%	175,000	179,37
L. E. & W. R. R. 1 m. 50-yr. g. bs 1937, 5%	31,000	35,34
L. E. & W. R. R. 2d. m. g. bs., 1941, 5%	66,000	70,63
L. Sh. & M. S. Ry. 25-yr. d. g. bs., 1931, 4%	100,000	94,87
L. S. & M. S. Ry. 25-yr. d. g. bs., 1928, 4%	200,000	190,50
Leh. Val. R.R. 1 m. tm. g. bs., 1941, 5%	315,000	364,40
Leh. Val. R.R. cs. bs., 1923, 6%	75,000	87,75
Leh. Val. R. R. of N.Y. 1 m. g. bs., 1940-4½	200,000	214,00
L. I. R. R. unified m. g. bs., 1949, 4%	60,000	75,15
Louisville & Jeff. Bg. Co., g. m., 1945, 4%	50,000	47,22
L. & N. R. R. gn. m. 1930, 6%	195,000	229,15
L. & N. R.R., Evansville H. & N. Div., 1st m., 1919, 6%	36,000	40,14
L. & N. R. R., unified g., 1940, 4%	100,000	100,00
Louisville & Nashville R.R. (Paducah & Memphis Div.) 1 m., 1946, 4%	100,000	96,25
Louisville, Henderson & St. Louis Ry. Co. 1 m. g., 1946, 5%	150,500	165,55
Manitowoc, Green Bay & Northwestern Ry. Co., 1 m., 1941, 3½%	175,000	155,75
L., H. & St. Louis Ry. Co., 1st m. g. 1946, 5%	150,500	165,55
M., L. S. & W. R.R. Ex. & imp. s.f. g. bs., 1929, 5%	50,000	56,00
Minneapolis, St. Paul & Sault Ste Marie Ry. Co., cs. m., 1938, 4%	109,000	100,00
Minn. & St. L. R.R. Co., 1st cs. m. g 1934, 5%	112,000	122,00
Minneapolis U. R. R., gr., g., 1922, 6%	50,000	58,50
Mo., Kan. & E. R. R., 1st m., 1942, 5%	100,000	111,7
Mo. Pac. R. R., cs. 1st m., g., 1920, 6%	100,000	111,0
Mutual Terminal Co. of Buffalo, 1 m. s. f. g., 1924, 4%	750,000	47,75
N., C. & St. L. R.R., cs. 1st m., g., 1928, 5%	200,000	224,0
N. E. R. R. Co., cs. m., 50 yr. g., 1945, 4%	100,000	100,5
N.Y.C. & H.R.R.R. L.Sh. col. tr., 1998, 3½%	212,000	169,6
N.Y.C. & H.R.R.R., M.C. col. tr., g 1998 3½%	100,000	80,0
N. Y. C. & H. R. R. R. 30-yr. d. g. b 1934-4	50,000	47,8
N.Y. & Erie R.R., 4 m. x. bs., 1920, 5%	62,000	66,3
N.Y., Ont. & W. Ry. Co., gn. m., g., 1955, 4%	200,000	184,0
N. Y., N.H. & H.R.R. cv. d., 1956, 3½%	258,300	264,7
N.Y., N.H. & H.R.R. cv. d., 1948, 6%	120,400	161,9
No. Pac., Gt. No. R.R., C.B. & Q., 1921, 4%	250,000	242,5
No. Pac. R.R. prior ln., L.G. g. bs., 1997, 4%	80,000	82,0
No. Pac. R.R., St. P. & D. Div., P.M., 1996, 4%	100,000	98,0
No. Pac. Tm. Co. of Ore., 1 m. g. bs., 1933, 6%	101,000	115,1
Ore. Short L. Ry. Co. 1 m. bs., 1922, 6%	55,000	64,6
Ore. Short L. Ry. Co. cs. 1 m. bs., 1946, 5%	150,000	171,0
Phila. & Reading R. R., tm. g., 1941 5%	75,000	88,8
Port Reading R. R., 1st m., g., 1941, 5%	50,000	55,7
Reading Co., gn. m., s. f., g., 1997, 4%	30,000	30,0
St. P. & No. Pac. R.R., gn. m., g., 1923, 6%	100,000	120,0
St. P., M. & M. R.R. cs m. bs., 1933, 6%	50,000	65,0
St. Paul, Minneapolis & Manitoba Ry. Co. (Montana Extn.) 1st m., 1937, 4%	15,000	14,8
St. L., I. Mtn. & So. R.R. gn. cs. L.G. bs., 1931 5%	100,000	110,0
St. L., I. Mtn. & So. R.R., U. & R. g. 1929, 4%	100,000	86,7
St. L. & S. Fran. R. R., gn. m., g., 1931, 5%	50,000	54,5
St. L. So. R.R., 1st m., gr., g., 1931, 4%	64,000	62,7

HARTFORD FIRE INSURANCE COMPANY, Hartford, Conn.—*Continued.*

Bonds and Stocks Owned.—*Cont.*	Par Value.	Market Value.
Bonds.—*Cont.*		
Savannah, Fla. & W. R. R., 1st m., g. 1934, 6%	$100,000	$127,000
South & North Alabama R.R. co. m., 1936, 5%	100,000	112,000
So. Pac. Co., 1st r. m., g., 1955, 4%	200,000	189,500
So. Pac. R.R. of Cal., 1 co. m. g. bs., 1937, 5%	104,000	119,600
So. Ry. Co., St. L. Div., g., 1951, 4%	150,000	132,000
So. Ry. Co., 1st co. m., g., 1994, 5%	50,000	55,750
So. Ry. Co., (Mem. Div.), 1st m., g., 1996, 5%	100,000	111,000
Tm. Ry. Assn. of St. L., gn. m., r., g., 1953, 4%	200,000	196,000
Tm. Ry. Assn. of St. L., 1st m., g., 1939, 4½%	105,000	113,400
Union Pac. R.R., 1st m. & L.G., g., 1947, 4%	75,000	76,500
Utah & No. R. R., 1st m., ex. bonds, 1933, 4%	100,000	99,375
Vandalia R.R. co. m., Series A., 1955, 4%	102,000	100,980
Wabash R. R., 1st m., g., 1939, 5%	75,000	84,000
Wabash R.R., 1st m., g., Tol. & C. D 1941, 4%	75,000	66,375
W. Md. R. R., 1st m., g., 1952, 4%	50,000	42,750
W. Shore R. R., gr., 2361, 4%	150,000	151,500
Wheel. & L. E. R.R., 1st m. co. g., 1949, 4%	100,000	87,250
W. & L. Erie R.R. (L. E. Div.) 1m. g. 1926, 5%	75,000	78,938
N. Y. Dock Co., 1st m., 1951, 4%	82,500	77,550
Stocks.		
Chi., Mil. & St. Paul R. R. Co.	47,700	75,008
Chi., Mil. & St. Paul R. R. Co., p.	37,000	63,640
Chi., Nwn. R. R. Co., p.	20,000	47,000
Chi. & N. W. R. R. Co.	146,700	266,994
Conn. & Passumpsic River R. R. Co., gr.	100,000	100,000
Conn. River R. R. Co.	2,000	5,100
Joliet & Chi. R. R., gr.	50,000	87,500
N. Y. C. & H. R. R. R. Co.	74,800	98,549
N. Y., N. H. & H. R. R. Co.	188,800	299,248
New York, New Haven & Hartford R.R. Co. (25% paid in)	30,100	44,398
N. Y., L. & W. R. R. Co.	50,000	62,500
Union Pac. R. R., p.	3,000	3,105
Ætna Nat. Bk., Hartford	31,500	83,475
Amer. Nat. Bk., Hartford	15,000	21,000
Amer. Exchange Nat. Bk., N. Y.	20,000	52,000
Bk. of Amer., N. Y.	15,000	90,750
Bk. of Montreal, Montreal	35,000	87,350
Boylston Nat. Bk., Boston	12,500	12,875
Charter Oak Nat. Bk., Hartford	12,500	18,750
Cy. Bk., Hartford	16,600	16,600
Conn. River Bkg. Co., Hartford	3,000	6,300
Conn. Tr. & Safe Deposit Co., Hartford	31,400	109,900
Farmers & Mechanics' Nat. Bk., Hartford	12,200	13,420
First Nat. Bk., Hartford	17,200	23,380
Hartford Nat. Bk., Hartford	55,000	80,620
Importers & Traders' Nat. Bk., N. Y.	30,000	172,500
Manhattan Co. Bk., N. Y.	10,000	35,000
Merchants' Nat. Bk., N. Y.	16,700	29,225
Nat. Bk. of Commerce, N. Y.	12,500	26,250
Nat. Bk. of No. Amer., N. Y.	20,000	14,000
Nat. Ex. Bk., Hartford	2,000	2,700
Phœnix Nat. Bk., Hartford	46,700	56,040
Conn. River Co.	12,000	12,000
N. Y. Dock Co., p.	82,500	67,650
Swn. Tl. Co.	25,000	28,000
Totals (book value, $16,598,917)	$15,927,183	$17,374,473

MISCELLANEOUS: Capital increases ($950,000 by stock dividends): From $150,000 to $300,000 in 1853; to $500,000 in 1857; to $1,000,000, in 1864; to $1,250,000 in 1876; in 1906 to dividends: From $150,000 to $300,000 in 1853; to $500,000 in $2,000,000 by the issuance of 7,500 shares of stock of a par value of $100 at $500 per share, thus adding $3,000,000 to surplus, Conflagration losses: Chicago, 1871, $1,968,225; Boston, 1872, $485,356; Baltimore, 1904, $1,213,844: San Francisco, 1906, $6,765,937. Values of special deposits: Can., $487,799; Ga., $14,850; Va., $52,762; N. M., $11,475. In 1909, the assets and surplus do not include $340,000 of Northern Investment and realty bonds disallowed by the N. Y. Insurance department.

DIRECTORS: Jonathan B. Bunce, James J. Goodwin, Theo. Lyman, George Roberts, Wm. C. Skinner, Meigs W. Whaples, Jas. M. Thomson, Chas. E. Chase, R. M. Bissell.

FIELD MEN AND TERRITORY COVERED: Department managers: A. G. Dugan, general agent, 171 La Salle st., Chicago, Ill.; W. C. Boorn, assistant general agent, J. J. Purcell, superintendent of agents, Chicago, Ill.; Palache & Hewitt, general agents, 430 California st., San Francisco, Cal. Local agency managers: Howard Hampton, manager New York city department, 75 William st.; Sherman Esselstyn, superintendent, 189 Montague st., Brooklyn, N. Y.; Brunerton & Kimball, managers, 58 Kilby st., Boston, Mass.; Payne & Blair, managers, 414 Walnut st., Philadelphia, Pa. Eastern department: Peter A. McCallum, general agent, Toronto, Ont., for Ont., Que., N. B., N. S., Lyman Root, inspector Toronto, Ont.; Wm. Robins, inspector, Toronto, Ont., J. H. Campbell, special agent, for Me., N. H. and Vt.; L. W. Cottrell, 71 Kilby st., Boston, Mass., for Eastern Mass. and R. I.; S. C. Avery, special agent, Hartford, Conn., for Conn. and Western Mass.; Lasher & Taylor, general agents, 55 William st., New York, N. Y., for Metropolitan department; W. W. Lenox, special agent Albany, N. Y., for Eastern N. Y.; George Brinley, special agent, Albany, N. Y., for Eastern N. Y.; H. H. Smith, special agent, Syracuse, N. Y., for Central N. Y.; W. S. Dewey, special agent, Rochester, N. Y., for Western N. Y.; F. J. Sullivan, special agent, Niagara Falls, N. Y., for Western N. Y.; Geo. Velten Steeb, special agent, Philadelphia, Pa., for Eastern Pa.; P. D. Burnham, special agent, Williamsport, Pa.; Anson D. Birchard, special agent, Elmira, N. Y., for Central Pa.; John M. Holmes, special agent, Pittsburg, Pa., for Western Pa.; L. R. Titsworth, inspector, Philadelphia, Pa., for Pa. surveying; Egleston & Prescott, general agents, Atlanta, Ga., for Va. to La., inclusive; W. Y. Harper, special agent, New Orleans, La., for La.; P. L. Davis and C. L. Davis, special agents, Vicksburg, Miss., for Miss.; Jno. S. Goldsmith, special agent, Montgomery, Ala., for Ala. and Western Fla.; M. G. Hunter, special agent, Charlotte, N. C., for N. C. and Northern S. C.; E. H. Jones, special agent, Richmond, Va., for Va.; F. G. Rush, special agent, Orland, Fla., for Fla. and Southwest Ga.; R. P. Luther, special agent, Atlanta, Ga., for North Ga.-Arthur Lane, special agent, Columbia, S. C., for S. C., and South; ern Ga.; J. B. Hereford, general agent, Dallas, Tex., for Tex.; Jesse E. White, assistant general agent, Dallas, Tex., for Tex.; Robt. B. Price, special agent, Dallas, Tex., for Northwestern Tex.; Herbert C. Ford, special agent, San Antonio, Tex., for Southwestern Tex.; Felix S. Hereford, special agent Dallas, Tex., for Eastern and Southern Tex.; Western department: Adams & Boyle, general agents, Little Rock, Ark., for Ark.; W. L. Bennett, special agent, Chicago, for Cook County, Ill.; F. R. Bissell, inspector, Chicago, Ill., for Cook Co.; C. R. Boynton, special agent, Evansville, Ind., for Southern Ill.; H. M. Brooks, manager, Cuyahoga, Co, department, Park Building, Public Square, Cleveland, O., for Ashtabula, Seneca, Cuyahoga, Huron, Wood, Williams, Geauga, Sandusky, Defiance, Fulton, Ottawa, Lorain, Lake, Lauca, and Henry Cos.; Philip Cheek, adjuster, Baraboo, Wis., for Wis.; A. A. Comrie, special agent, Fargo, N. D., for N. D., R. H. Cooper, special agent, Wheeling, W. Va., for W. Va.; C. E. Daniels, adjuster, Minneapolis, Minn., for N. and S. D. and Minn.; M. S. Davidson, general inspector, Chicago, Ill., for Western department; G. E. Foss, special agent, Chicago, Ill., for Survey department; No. Ill.; Chas. F. Hardy, special agent, Topeka, Kan., for Kan.; G. A. Hastreiter, special agent and adjuster, Ann Arbor, Mich., for Southern Mich.; W. J. Hatcher, special agent, Milwaukee, Wis., for Wis.; Jno. P. Hollerith, special agent, Indianapolis, Ind., for Ind.; L. E. Hildreth, adjuster, Chicago, Ill., for Ill. and Ind.; B. T. Hough, special agent and adjuster, Des Moines, Ia., for Ia.; J. H. Jennings, special agent, Evansville, Ind., for Southern Ind.; Jas. J. Johnson, special agent, Chicago, Ill., for No. Ill.; N. S. King, adjuster, Cincinnati, O., for O., W. Va., Ky. and Tenn.; Albert S. Lindsey, special agent, Nashville, Tenn., for Tenn.; J. H. Looney, special agent, Sedalia, Mo., for survey department, Mo.; M. D. Looney, special agent, Sedalia, Mo., for Mo.; W. A. McGrew, special agent, and adjuster, Denver, Colo., for Colo., N. M. and Wyo.; H. L. Meek, special agent, Columbus, O., for Central and South O.; Clem E. Wheeler, special agent, Louisville, Ky., for Ky.; R. H. Norris, manager Milwaukee branch, Mitchell Building, Milwaukee, Wis.; F. E. Pearson, special agent, Pipestone, Minn., for Southern Minn. and S. D.; G. W. Pierce,; special agent, Minneapolis, Minn., for Central and Southern Minn.. G. F. Risley, special agent, Milwaukee, Wis., for Wis.; A. W. Schell, manager Hamilton Co. department, 1414-1416 First National Bank Building, S. E. Corner 4th and Walnut sts., Cincinnati, O.; W. W. Scrimes, superintendent Northwestern department, 216 McDermott ave., West, Winnipeg, Man.; J. P. Sheridan, special agent and adjuster, E. Saginaw, Mich., for Northern Mich.; L. C. Story, special agent, Lincoln, Neb., for Neb.; C. E. Tebbetts, adjuster, 305 American Bank Building, Kansas City, Mo., for Mo., Kan. and Okla.; J. E. Tenner, special agent, St. Louis, Mo. for St. Louis, Mo. and East St. Louis, H. H. Tyrell, special agent, Bourbon, Ind., for Survey department, Northern Ind.; W. H. Tourtellot, special agent, Wyoming, Ia., for Survey department, Ia.; Sol. E. Waggoner, manager St. Louis department, Pierce Building, St. Louis, Mo.; W. F. Watson, special agent, Oklahoma City, Okla.; Lucien A. Wilbor, special agent, Park Building, Cleveland, O., for Northern O. Pacific department: Adam Gilliland, general adjuster, 430 California st., San Francisco, Cal.; Jas. J. Dennis, special agent, Portland, Ore., for B. C. Western Wash. and Western Ore.; W. O. Morgan, special agent, San Francisco, Cal., for Central Cal.; P. H. Griffith, special agent, Los Angeles, Cal., for Southern Cal. and Ariz.; Geo. E. Devine, special agent, San Francisco, Cal., for Central Cal.; W. W. Grove, special agent, Spokane, Wash., for Eastern Wash, Eastern Ore. and Northern Ida.; Chas. E. Miller, special agent, Salt Lake City, Utah, for Southern Ida., Mont. and Utah; M. E. Spaulding, special agent, San Francisco, Cal., for Central Cal.; R. E. Dollard, special agent, San Francisco, Cal., for Northern Cal. and Nev.; W. S. Dennis, special agent, San Francisco, Cal., for Bay Counties; B. W. Lorigan, M. F. Barclay, special agents, automobile department. The company operates in all the States and Territories of the United States and in the Dominion of Canada.

HAWKEYE INSURANCE COMPANY, Des Moines, Ia.

President, H. R. Howell; Secretary, W. D. Skinner. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$854,593	$624,196	$107,464	$397,817	$446,708	$245,874	$30,000	$196,937	$472,811	$241,338
1908	‡877,497	647,971	106,675	410,774	460,126	260,571	30,000	184,721	475,292	271,383
1907	‡874,055	647,252	101,543	424,315	459,904	220,373	20,000	178,553	418,926	232,919
1906	‡838,840	602,248	120,932	385,787	425,459	136,539	25,000	158,667	320,206	144,573
1905	‡743,107	425,856	216,175	302,089	331,929	140,736	25,000	140,820	306,556	136,250

‡ Includes notes for premiums.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$31,000
Mortgage loans on real estate	513,676
Bonds and stocks owned (market value)	104,283
Cash in office and bank	82,134
Agents' balances, not over 3 months due	28,781
Premium notes	94,719
Total admitted assets	$854,593

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,300 resisted)	$17,933
Unearned premiums	624,196
Taxes accrued	5,000
Total liabilities, except capital and surplus	$647,129
Capital paid up	100,000
Surplus over all liabilities	107,464
Total liabilities, capital and surplus	$854,593

RISKS AND PREMIUMS: Fire risks in force, December 31, $65,658,784; premiums thereon, $1,200,964.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,118,249; losses paid, $3,711,165; dividends declared, cash, $910,000; stock, $75,000.

REAL ESTATE OWNED: Consists of company's home office building and 1 lot in Des Moines, all carried at book value.

MORTGAGE LOANS: There are 155 loans, aggregating $513,676, all on farm property in Iowa; the total value of which is $794,695. There was $36 interest past due on December 31, last. The company holds $134,405 insurance on the buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Northern Pacific Ry.	$10,000	$14,562
C. & N. W. Ry., stk.	10,000	18,250
B. & O., stk.	5,000	5,925
C., M. & St. P., stk.	5,000	7,919
U. S. Steel Corp.	10,000	12,500
Atchison, Topeka & Santa Fe	10,000	10,363
D. M. Coliseum	250	250
I. L. & T. Co., bs.	14,600	14,600
BONDS AND STOCKS OWNED.—*Cont.*		
M., K & T., bs.	$10,000	$9,125
Rock Island	10,000	9,137
Paving ctfs., Cy. of Des Moines	436	436
Totals	$85,286	$104,283

MISCELLANEOUS: Paid-up capital increased in 1904 from $25,000 to $100,000 by stock dividend of $75,000.

DIRECTORS: Arthur Reynolds, H. R. Howell, W. D. Skinner, Geo. A. Howell, Simon Cassidy, G. M. Hippee, R. S. Howell, Henry S. Nollen, Jas. Cunningham.

FIELD MEN AND TERRITORY COVERED: R. S. Howell, Philadelphia, Pa., general agent for Pa., N. J., Del. and Md.; W. L. Nelson & Co., Memphis, Tenn., general agents for Tenn., Ark. and Miss.; Pettibone & Krouse, Philadelphia, Pa., general agents for O. and W. Va.; C. H. Curley, St. Paul, Minn., special agent for Minn. and Wis.; J. Cunningham and Fred Hougham, Des Moines, Ia., special agents for Ia.; C. E. Fliesbach, M. C. Brainard, special agents for Ia.; Geo. A. Brown, Chicago, Ill., special agent for Ill. The company operates in Ark., Del., D. C., Ill., Ind., Ia., Minn., Miss., N. J., O., Pa., Tenn., W. Va. and Wis.

HERNANDO INSURANCE COMPANY, Memphis, Tenn. §

President, J. R. Pepper; Secretary, J. S. Dunscomb. Organized, 1860.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$137,843	$12,774	$22,164	$16,800	$24,774	$2,842	$8,000	$12,963	$23,804	$2,842
1908	132,671	9,170	23,494	10,663	19,011	8,681	3,000	9,869	21,550	8,681
1907	133,821	9,402	20,413	9,977	17,788	4,243	8,000	10,090	22,333	5,301
1906	140,625	11,538	26,587	13,641	24,479	966	8,000	9,896	18,862	3,466
1905	136,969	8,936	25,600	12,357	22,133	2,263	8,000	11,431	21,694	2,695

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$3,800
Bonds owned (market value)	85,462
Collateral loans	27,113
Cash in office and bank	3,714
Agents' balances, not over 3 months due	16,041
Interest and rents accrued	1,713
Total admitted assets	$137,843

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$12,774
Other liabilities	2,905
Total liabilities, except capital and surplus	$15,679
Capital paid up	100,000
Surplus over all liabilities	22,164
Total liabilities, capital and surplus	$137,843

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,333,630; premiums thereon, $23,725.

MORTGAGE LOANS: There is 1 mortgage loan for $3,800 on property worth $8,000. No interest past due.

BONDS OWNED:	Market Value.
Reading Co., gn. m., 4%	$5,000
Atchison, Topeka & Santa Fe R.R., 4%	10,000
Cy. of Memphis, 4½% g.	10,500
Taxing District, 6%	5,450
Northern Pacific R.R., 4%	15,375
Odd Fellows H. & L., 5%	1,537
Cy. of Memphis, wat., 4%	20,000
BONDS OWNED.—*Cont.*	
Yazoo & Mississippi Delta Levee, 4%	$4,850
West Shore R.R., 4%	10,200
Membership Cotton Exchange, Memphis	2,550
Total	$85,462

§ Transacts both fire and marine insurance.

MISCELLANEOUS: Capital reduced in 1897 from $150,000 to $100,000. Company transacts a surplus line business through Chicago and New York brokers.

DIRECTORS: J. R. Pepper, O. B. Polk, Frederick Orgill, N. Fontaine, W. B. Mallory, Paul Dillard, J. F. Holst, F. M. Norfleet.

HENRY CLAY FIRE INSURANCE COMPANY, Lexington, Ky.

President, Mathew Walton; Secretary, F. G. Stils; Manager, Claude F. Snyder.

This company completed its organization in May, 1910, and expected to commence business by June 1. It was to have a capital of $300,000 and a surplus of $300,000. The directors are James S. Helm, W. T. Congleton, Lister Witherspoon, W. A. McDowell, John B. Gorham, Col. Milton Young, Dr. J. C. Willis, J. L. Watkins, Judge Mat. Walton, F. G. Stils, E. H. Watson, Colonel Charles E. Hoge, Capt. Ed. Farley, W. B. Brock, H. G. Hoffman.

HIBERNIA INSURANCE COMPANY, New Orleans, La.

President, P. E. Burke. Secretary, Geo. T. McCloskey, Organized, 1867.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$491,408	$72,863	$215,040	$77,735	$98,475	$34,348	$20,000	$29,361	$83,709	$36,377
1908	474,719	51,100	215,040	78,008	107,255	59,170	20,000	30,424	9,594	59,170
1907	482,445	51,551	228,062	87,884	110,555	28,779	20,000	30,588	79,367	31,211
1906	462,679	41,436	230,762	67,115	86,389	22,964	30,000	25,154	78,118	22,965
1905	475,860	39,735	222,553	58,268	80,256	17,228	10,000	23,660	50,888	19,184

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $2,500)	$10,000
Bonds and stocks owned (market value)	446,635
Bills receivable	5,304
Cash in office and bank	5,136
Agents' balances, not over 3 months due	23,589
Other assets	744
Total admitted assets	$491,408

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,091
Unearned premiums	72,863
Other liabilities	414
Total liabilities, except capital and surplus	$76,368
Capital paid up	200,000
Surplus over all liabilities	215,040
Total liabilities, capital and surplus	$491,408

RISKS AND PREMIUMS: Fire risks in force, December 31, $9,116,354; premiums thereon, $113,301.

REAL ESTATE OWNED: Consists of improved real estate situated in New Orleans.

BONDS AND STOCKS OWNED:

Bonds.	Market Value.
Louisiana State, $78,000	$78,000
N. O. Premium, $22,900	57,250
Cy. of Shreveport, $17,000	16,660
Bonier Levee, $42,800	44,940
Caddo Levee, $51,800	54,390
Plaquemire Levee, $42,000	42,840
Lafourche Levee, $5,000	5,450
R. e. g., $8,000	8,000

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.	Market Value.
Hibernia Bkg. & T. Co	$90,720
Whit-Central Bk	15,600
Metropolitan Bk	8,250
Canal-Louisiana Bk	5,600
German-American Bk	4,900
German-American Sav	525
N. O. Brewing, p	6,500
N. O. Cold Storage	5,000
Provident Blg. Assn	1,400
Miscellaneous stk	610
Total	$446,635

MISCELLANEOUS: Capital decreased in 1889 from $400,000 to $200,000. Company operates only in La.

DIRECTORS: John T. Gibbons, John McCloskey, Jno. J. Gannon, William P. Burke, James G. Swarbrick, Thomas McDermot, Andrew Fitzpatrick, Hugh Flynn, T. J. Henderson, Hugh McCloskey, James B. Sinnott, P. E. Burke, A. J. Stallings.

HOME FIRE INSURANCE COMPANY, Fordyce, Ark.

President, A. B. Banks; Secretary, John R. Hampton. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$483,283	$82,626	$126,355	$93,162	$186,246	$100,344	$29,567	$58,976	$188,877	$76,952
1908	493,016	137,738	75,000	219,461	255,529	90,431	e32,250	93,368	216,049	117,663
1907	278,509	48,194	125,669	76,437	105,967	34,692	7,500	20,044	62,236	36,678
1906	d244,590	32,776	d110,964	55,451	d136,211	17,821	5,000	16,469	39,190	17,821
1905	70,294	7,810	11,993	14,477	18,947	1,954	.....	4,535	6,489	1,954

d Assets include $50,000 new capital and $75,000 new surplus paid in February 20, 1907; surplus and total income include $75,000 surplus paid in February 20, 1907. e Also $100,000 stock dividend.

ASSETS, DECEMBER 31, 1909.

Stocks owned (market value)	$405,022
Cash in office and bank	43,725
Agents' balances, not over 3 months due	27,039
Interest and rents accrued	506
Due for reinsurance on losses paid	6,991
Total admitted assets	$483,283

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$6,896
Unearned premiums	82,626
Reserve for participating policies	17,406
Total liabilities, except capital and surplus	$106,928
Capital paid up	250,000
Surplus over all liabilities	126,355
Total liabilities, capital and surplus	$483,283

HOME FIRE INSURANCE COMPANY, Fordyce, Ark.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $8,804,819; premiums thereon, $161,070.

BUSINESS SINCE ORGANIZATION: Premiums received, $638,390; losses paid, $318,810; dividends declared, cash, $79,567; stock, $100,000.

STOCKS OWNED:	Par Value.	Market Value.
Bk. of Fordyce, Fordyce, Ark.	$21,600	$50,760
Citizens' Bk. of Fordyce, Fordyce, Ark.	6,650	11,083
Bodcaw Bank, Stamps, Ark.	2,700	6,750
Grant Co. Bk., Sheriden, Ark.	7,000	11,550
Cleveland County Bank, Kingsland, Ark.	2 600	4,550
Bradley Co. Bk., Hermitage, Ark.	5,500	5,500
Bk. of Fulton, Fulton, Ark.	1,000	1,000
Bk. of Carthage, Carthage, Ark.	2,700	2,700
Bk. of Tillar, Tillar, Ark.	750	1,125
Bk. of Malvern, Malvern, Ark.	250	325
Val. Sav. Bk., Argenta, Ark.	1,500	1,875
Pike Co. Bk., Murfreesboro, Ark.	125	144
Bk. of Leola, Leola, Ark.	350	350
Bk. of Rison, Rison, Ark.	500	550
Victoria Bk., Strong, Ark.	1,400	2,500
Bk. of McNeil, McNeil, Ark.	1,000	1,200
Bk. of Bellville, Bellville, Ark.	225	225
Rayville State Bk., Rayville, La.	500	625
First Nat. Bk., De Ridder, La.	4,000	2,000
Sabine State Bk., Many, La.	400	640
Haynesville State Bk., Haynesville, La.,	4,500	8,550
Bk. of Leesville, Leesville, La.	500	750
STOCKS OWNED.—*Cont.*		
Collins Lumber Co., Fordyce, Ark.	$19,650	$19,650
Edgar Lumber Co., Wesson, Ark.	45,100	180,400
El Dorado & Wesson Ry.Co., Wesson, Ark.	9,100	9,100
Ft. Smith-Gurdon Ld. & Timber Co., Arkadelphia	22,000	22,000
Rock Island Townsite Co., Fordyce, Ark.	73,000	36,500
Trinity Val. & N.Ry.Co., Dayton, Tex.	400	400
Dayton Lumber Co., Dayton, Tex.	2,600	2,600
Louisiana Hotel Co., Leesville, La.	100	100
Arkansas-Vancouver Timber & Lumber Co., Fordyce, Ark.	17,500	17,500
Totals	$255,200	$405,02[illegible]

MISCELLANEOUS: In 1907 the paid-up capital was increased from $50,000 to $100,000 and $75,000 additional surplus was paid in and in January, 1908, capital was increased to $200,000 by a stock dividend of $100,000. In January, 1908, the Mercantile Fire of Little Rock was merged with the Standard Fire of Fordyce and on December 31, 1908, the Standard Fire was merged with the Home Fire, increasing the paid-up capital of the latter to $250,000 and the net cash surplus to $75,000.

DIRECTORS: A. B. Banks, J. R. Hampton, C. S. McCain, J. G. Pattillo, E. T. Collins.

FIELD MEN AND TERRITORY COVERED: A. B. Banks & Co., Fordyce, Ark., general agents; W. W. O'Neal, special agent for Ark.; G. B. Sawyer, special agent for Ark. Company operates only in Ark.

THE HOME INSURANCE COMPANY, New York, N. Y.§

President, Elbridge G. Snow; Vice-Presidents, E. H. A. Correa, F. C. Buswell; Secretaries, A. M. Burtis and Charles L. Tyner; Assistant Secretaries, H. J. Ferris, C. A. Ludlum. Organized, 1853.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$27,307,672	$10,244,415	‡$11182837	*$11363531	$12,419,735	*$5,447,820	$750,000	$3,909,401	$10,107,221	$5,634,81[illegible]
1908	24,856,499	9,515,887	9,882,822	10,394,058	11,292,533	5,363,533	600,000	3,624,011	9,587,544	5,604,07[illegible]
1907	20,862,697	9,116,297	6,703,211	10,333,165	11,282,846	4,622,475	600,000	3,534,497	8,756,972	4,713,80[illegible]
1906	20,839,174	8,497,951	7,408,355	9,712,677	10,618,797	6,449,322	600,000	3,336,412	10,385,734	6,754,66[illegible]
1905	21,239,053	7,598,001	8,720,501	8,683,271	9,511,170	4,240,249	600,000	3,019,118	7,859,367	4,287,33[illegible]

* Includes $499,593 marine premiums and $172,371 marine losses. ‡ Excluding $1,200,000 reserve as conflagration surplus.

ASSETS, DECEMBER 31, 1909.	
Real estate owned (book value)	$1,543,892
Mortgage loans on real estate	69,800
Bonds and stocks owned (market value)	22,877,088
Cash in office and bank	1,552,444
Agents' balances, not over 3 months due	1,227,745
Bills receivable, taken for premiums	36,703
Total admitted assets	$27,307,672

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (including $107,633 resisted)	$958,64[illegible]
Unearned premiums	10,244,41[illegible]
Reserve as a conflagration surplus	1,200,00[illegible]
Other liabilities	721,78[illegible]
Total liabilities, except capital and surplus	$13,124,8[illegible]
Capital paid up	3,000,00[illegible]
Surplus over all liabilities	11,182,8[illegible]
Total liabilities, capital and surplus	$27,307,6[illegible]

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,869,278,697; premiums thereon, $19,365,108; marine and inland risks in force, $18,972,901; premiums thereon, $537,785.

BUSINESS SINCE ORGANIZATION: Premiums received, $214,150,935; losses paid, $121,134,695; dividends declared, cash, $16,015,000; stock, $1,000,000.

REAL ESTATE OWNED: Consists of the brick, stone and iron building on N. E. cor. Adams and La Salle sts., Chicago, Ill., acquired in 1884, and carried at its book value. It is unincumbered.

MORTGAGE LOANS: There are 13 loans, of which but one is larger than $7,500. One of $35,000 is on 26-30 Hennepin ave., Minneapolis (valued at $75,000). The remaining loans are small and mostly upon Brooklyn property, with a few in St. Paul and Minneapolis. No interest is past due, and the mortgaged properties are valued, in the aggregate, at $157,000.

BONDS AND STOCKS OWNED: BONDS.	Par Value.	Market Value.
District of Columbia, 1924, 3-65%	$100,000	$106,000
United States reg., 1925, 4%	285,000	327,750
United States of Mexico Internal, 1920, 5%	25,000	23,000
State of Georgia, 1920, 3½%	10,000	9,500
State of New York, Canal imp., reg., 1957, 3%	700,000	700,000
BONDS AND STOCKS OWNED.—*Cont.* BONDS.—*Cont.*		
State of New York, Canal imp., reg. 1958, 3%	$300,000	$300,0[illegible]
State of New York, Canal imp., reg., 1959, 3%	1,200,000	1,200,0[illegible]
State of New York, reg., 1912, 3%	300,000	300,0[illegible]
Cy. of New York, reg., 1940, 3½%	60,000	54,0[illegible]
Cy. of New York, reg., 1941, 3½	650,000	585,0[illegible]
Cy. of New York, reg., 1942, 3½%	220,000	198,0[illegible]
Cy. of New York, reg., 1952, 3½%	700,000	630,0[illegible]
Cy. of New York, reg., 1957, 4½%	200,000	218,0[illegible]
Cy. of New York, reg. 1957, 5½%	800,000	872,0[illegible]
Cy. of Richmond, Va., reg., 1922, 5%	50,000	50,0[illegible]
Cy. of Rochester, r., 1933, 3½%	100,000	95,0[illegible]
Toronto, Can., Cy. of, bs., 1944, 4%	243,333	243,3[illegible]
Atch., Top. & Santa Fe con., g., 1917, 5%	50,000	60,0[illegible]
Atlantic Coast Line, 1952, 4%	100,000	95,0[illegible]
Boston & Maine, 1929, 4½%	200,000	208,0[illegible]
Central of Georgia, 1945, 5%	100,000	108,0[illegible]
Chesapeake & Ohio, 1992, 4½%	100,000	103,0[illegible]
Chi., & Ind. So., 1956, 4%	100,000	94,0[illegible]
Chi., Mil. & St. Paul, 1934, 4%	100,000	93,0[illegible]
Chi. & Nwn. Ry. Co., ex., 1926, 4%	300,000	291,0[illegible]
Chi., R. I. & Pac. first & ref. m. 1934, 4%	100,000	91,0[illegible]

§ Transacts both fire and marine insurance.

THE HOME INSURANCE COMPANY, New York, N. Y.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Chi. & W. Ind., 1952, 4%	$100,000	$93,000
Clev. Tus. & Val. R. R. Co., 1995, 4%	100,000	95,000
Del. & Hud. Co., ev., ten y. g. 1916, 4%	100,000	102,000
Erie R. R., Pa. Coal col., 1951, 4%	300,000	246,000
Inter-Rapid Transit, 3 y. con. g. 1911, 6%	200,000	204,000
Kan. Cy., Ft. Scott & Mem. R. R., Co.	100,000	82,000
L. Sh. & Mich. So. 25 year gold, 1931, 4%	100,000	94,000
Lehigh Valley gn. m. co., 2003, 4%	300,000	288,000
L., H. & St. Louis Ry., 1st m., 1946, 5%	25,000	27,250
L. & N. R. R. unif. m., 1940, 4%	100,000	99,000
L. N. Albany & Chi. 1st m., 1910, 6%	100,000	100,000
Mas. Ry. Co., cs. m., 1990, 4%	100,000	97,000
Minneapolis & St. Louis Notes, 1911, 5%	150,000	148,500
Missouri, Kansas & Texas, 1 ref., 2004, 4%	200,000	170,000
Missouri, Kansas & Texas, gn. m., 1936, 4½%	50,000	45,500
N.Y., N.H. & H.R.R.Co., d.ctfs.reg1956, 3½%	100,000	98,000
N.Y., N. H. & H. R. R. Co. con. 1948, 6%	100,000	133,000
Nor. & W. Pocahontas, joint, 1941, 4%	100,000	89,000
Northern Pacific Great No., reg. joint, (C. B. & Q. Col), 1921, 4%	400,000	384,000
O. & W. Va. Ry. Co. 1st m., 1910, 7%	100,000	100,000
Ore. Sh. L. R. R. Co. r., 1929, 4%	100,000	94,000
Pa. R. R. cv., g., 1915, 3½%	333,000	319,680
Pennsylvania cv., 1912, 3½%	200,000	200,000
Pennsylvania 3 year col. g. n., 1910, 5%	150,000	150,000
Pennsylvania Co., (Loan of 1906), 1921, 4%	100,000	98,000
Reading Co. & the Philadelphia & Reading Coal & Iron Co., gn. m., 1997, 4%	100,000	99,000
Reading Co., (Jersey Central col.), g., 1951, 4%	100,000	97,000
Southern Pac., Central Pac. Stk. col., 1949, 4%	200,000	182,000
Ter. R. R. Assn. of St. Louis, 1953, 4%	100,000	97,000
The Hudson Co.'s g. n., 1910, 6%	200,000	200,000
The Pennsylvania Eq. tr., Series C, 1911, 3½%	100,000	98,000
The Tidewater Co. 1 ln. n., 1913, 6%	200,000	202,000
U. Pac. R. R. 1st m., R.R.& l. gt., 1947, 4%	200,000	204,000
Virginia Midland Ry. gn. m., 1936, 5%	50,000	53,500
Wash. Ter. Co., 1st m., g. 1945, 3½%	100,000	91,000
W. Shore Ry. 1st m. g. reg., 2361, 4%	100,000	101,000
Adams Express-Co., 1948, 4%	100,000	92,000
Amer. Tobacco Co., 1951, 4%	300,000	231,000
Boonville R.R.Bg. Co., s. f., 1951, 4%	100,000	90,000
New York Telephone Co., 1939, 4½%	100,000	97,000
New York & WestchesterLtg. Co., gn. m., 2004, 4%	200,000	160,000
New York & Westchester Ltg. Co., d., 1954, 5%	50,000	50,000
The Mortgage Bond Co., of New York, 1966, 4%	50,000	40,000
Stocks.		
Atch., Top. & S. Fe Ry., p	200,000	206,000
B. & O. R. R. Co., p	300,000	276,000
B. & O. R. R., com	200,000	236,000
Central R.R. of New Jersey	50,000	155,000
Chi., Mil. & St. P. Ry., p	50,000	86,000
Chicago, Milwaukee & St. Paul, com	200,000	316,000
Chi. & Nwn. Ry. Co., p	100,000	220,000
Chicago & No. W. Ry., com	300,000	546,000
Chi., St. P., M. & O. Ry. Co., p	100,000	160,000
Clev. & Pitts. R. R. Co., gr. 7%	100,000	174,000
Cleve.& Pitts. R. R. Co., 4% better. stk	25,000	24,750
Del. & Hudson Co	50,000	92,000
Ft. Wayne & Jackson R. R. Co., p	100,000	135,000
Gt. No. Ry. Co., p	200,000	286,000
Great Northern Iron Ore Beneficial Certificates	100,000	81,000
Ill. Central R. R. Co	50,000	73,500
Kansas City, Ft. Scott, Memphis R.R. Co., p	150,000	117,000
L. & N. R. R. Co	100,000	157,000
Manhattan Ry. Co	200,000	276,000
Morris & Essex R. R. Co., gr	250,000	455,000
N. Y. C. & H. R. R. R. Co	200,000	250,000
N. Y., N. H. & H. R. R. R. Co	150,000	237,000
N. Y., N. H. & H. R.R. Co., subscription receipts (1st instalment)	50,000	27,125
Northern Pacific Ry. Co	300,000	435,000
No. R. R. of N. J., gr	100,000	85,000
No. Securities stubs	1,000	1,000
Pa. R. R. Co	750,000	1,020,000
Pitts. Bessemer & Lake Erie R. R	250,000	165,000
Pittsburg, Ft. Wayne &Chicago Ry. Co.	250,000	432,500
Reading Co., 1st p	250,000	230,000
Rensselaer & Saratoga R. R	100,000	190,000
Rochester & Genesee Val. R. R	180,000	203,400
Union Pac. R. R. p	$100,000	$103,000
United N. J. R. R. & Canal Co., gr	200,000	500,000
Val. R. R. Co	100,000	120,000
American Tl. & Tg. Co	300,000	420,000
American Tobacco Co., p	50,000	48,000
Consolidated Gas Co. of N. Y	600,000	960,000
The Mackay Companies, p	200,000	154,000
American Ex. Nat. Bk. of N. Y	40,000	100,000
Bank of America, N. Y	10,000	58,500
Chatham Nat. Bk. of N. Y	5,000	17,000
Fourth Nat. Bk. of N. Y	20,000	40,800
Hanover Nat. Bk., N. Y	10,000	62,500
Long Island Loan & Trust Co	15,000	45,000
Manhattan Co., N. Y	10,000	34,000
Metropolitan Trust Co., N. Y	5,000	25,000
United States Mortgage & Trust Co., N.Y.	10,000	45,000
Totals (book value, $21,847,555)	$20,232,333	$22,877,088

MISCELLANEOUS: Capital increased in 1858 from $500,000 to $600,000; 1859, to $1,000,000; in 1863, to $2,000,000; in 1870, to $2,500,000; in 1875, to $3,000,000. In 1871, $1,500,000 impairment to capital made good. Stock dividends aggregated $1,000,000. Conflagration losses: Chicago, 1871, $3,071,300; Boston, 1872, about $800,000; Baltimore, 1904, $1,054,814; San Francisco, 1906, $2,248,904. Values of special deposits: Va., $50,000; Ga., $9,500; Ore., $26,500; N. M., $11,500; Can., $296,333; Mex. 23,000. Cuba $86,250.

DIRECTORS: Levi P. Morton, Cornelius N. Bliss, Elbridge G. Snow, George H. Hartford, Henry F. Noyes, Lucien C. Warner, John Claflin, Cord Meyer, John H. Flagler, Emanuel H. A. Correa, Samuel D. Styles, Wm. D. Baldwin, Lewis S. Clarke, Clarence H. Kelsey, William I. Washburn.

FIELD MEN AND TERRITORY COVERED: Eastern department; Geo. A. Clarke, State agent for N. J.; Fred A. Wetherbee, State agent, Boston, Mass., for Mass.; C. F. Simmons, special agent, Boston, Mass.; Elmer B. Bailey, State agent for Me., Vt. and N. H., Burlington, Vt.; E. G. Beardsley, State agent for Conn. and R. I., Hartford, Conn.; Howard P. Moore, State agent for Eastern N. Y., Albany, N. Y.; N. H. Simmons, manager and Henry S. Morgan, special agent, Syracuse, N. Y.; Frank E. Burke, State agent, Rochester, N. Y.; C. K. Francis, General agent for Pa., and Del., Philadelphia,Pa.; E. S. McKillip, special agent, Altoona, Pa., Southern department: A. G. Hancock, State agent, R. M. August, special agent for Md., Baltimore, Md.; F. I. Mosher, Washington, D. C.; State agent for W. Va.; F. J. McCarthy, State agent, Richmond, Va.; C. W. Phillips, State agent, Atlanta, Ga.; Ben J. Smith, Charlotte, N. C., State agent for N. C. and S. C.; Kalford Kreth, General agent for Ala. and Miss., Birmingham, Ala.; E. H. Addington, State agent, New Orleans, La., for La.; Leon Dargan, State agent, Dallas, Tex.; Harold Rogers, Denver, Colo., special agent for Colo.; J. K. Morrison, Omaha, Neb., special agent for Neb.; Frederick T. Wise, State agent, and H. M. Zimmer, special agent, Chicago, Ill.; H. G. Casper, Mattoon, Ill., special agent, Ill.; John B. Cromer, State agent and Clinton D. Lasher, special agent, Indianapolis, Ind.; George R. Flood, special agent, South Bend, Ind.; John W. Warnahuis, State agent and Otis W. Follett, special agent, Des Moines, Ia. Charles W. Fort, State agent for Kan., Kansas City, Mo.; Robert W. Bates, special agent, Oklahoma City, Okla.; W. H. Wheeler, State agent and H. Lee Upton, special agent, Louisville, Ky., for Ky. and Tenn.; Joseph W. O'Brien, State agent and E. G. O'Brien, special agent, Grand Haven, Mich.; William D. Lowry, State agent, Minneapolis, Minn., for Minn., N. D. and S. D.; J. A. Weeks, Minneapolis, Minn., Ben A. Scott, Fargo, N. D. and L. C. Nichols, Sioux Falls, S. D., special agents; Walter Scott, State agent, Kansas City, Mo.; J. H. Walsh, W. O. Woodsmall and Frank H. Rea, special agents, Kansas City, Mo.; C. T. Deatrick, State agent, Columbus, O.; C. O. Wood and Ray Decker, special agents, Columbus, O.; E. A. Rademacher, State agent and Roy L. Nicholson, and E. A. Walthers, special agents, Milwaukee, Wis. Western farm department: H. H. Walker, Secretary, Chicago; F. L. Joy, asst. Sec'y., Chicago; W. W. Haller, E. E. Gant, special agents, Greenfield, Ind.; Will May, special agent, Louisville, Ky.; A. J. Elder, special agent, Owensboro, Ky.; R. L. Alexander, special agent, Nashville, Tenn.; J. K. Lesch, special agent, Kansas City, Mo; J. E. Barnett, special agent, Oklahoma, Okla.; W. M. Caylor, special agent, Topeka, Kan.; W. T. Ager, special agent, Lincoln, Neb.; Pacific department: H. L. Roff, General agent, San Francisco, Cal., for Northern Cal. and Nev.; John J. Sheahan, assistant general agent, H. W. Spiver and C. A. Page, special agents, San Francisco; John D. Coleman, General agent for Ore., Wash., Ida. (N. W). and British Columbia; John C. Fox, special agent, Portland, Ore.; Junius Young and Lawrence C. Young, special agents, Salt Lake Cy., Utah, for Southeast Ida., Utah, Wyo. and Mont.; Charles Quitzow and Jas. S. Suydam, special agent, Los Angeles, Cal., for Southern Cal., Ariz., N. M.; Wm. B. Woodrow Co., managers, Mexico City, Mex.; A. M. M. Kirkpatrick, general agent, for Ont., Toronto, Ont. The company does business in all States and Territories in the United States. Also does business in Canada, Cuba, Panama and Mexico.

HOME FIRE INSURANCE COMPANY OF UTAH, Salt Lake City, Utah.

President, Heber J. Grant; Secretary, H. G. Whitney. Organized, 1886.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$817,442	$62,303	$442,627	$79,969	‡$270,404	$24,929	$32,000	*$37,387	$94,266	$30,795
1908	659,780	44,921	362,212	54,797	100,513	16,517	30,000	25,605	72,122	18,163
1907	594,184	35,842	307,342	42,988	89,665	8,275	30,000	18,723	56,998	8,275
1906	481,097	23,692	200,000	33,799	128,875	9,369	30,000	15,341	54,710	9,369
1905	406,934	20,893	136,041	26,054	59,871	5,278	25,000	12,144	42,422	5,278

‡ Includes $40,000 premium on new stock. * Includes investment expenses.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$109,000
Mortgage loans on real estate	95,000
Bonds and stocks owned (market value)	536,781
Loan on 200 shares Con. Music Co., market value, $21,000; 100 shares Con. Music Co., and 1,100 shares Utah-Idaho Sugar Co., market value, $19,300	20,000
Cash in office and bank	36,610
Agents' balances, not over 3 months due	18,699
Other assets	1,352
Total admitted assets	$817,442

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,000 resisted)	$8,512
Unearned premiums	62,303
Reserve for taxes	4,000
Total liabilities, except capital and surplus	$74,815
Capital paid up	300,000
Surplus over all liabilities	442,627
Total liabilities, capital and surplus	$817,442

RISKS AND PREMIUMS: Fire risks in force, December 31, $8,204,330; premiums thereon, $117,334.

BUSINESS SINCE ORGANIZATION: Premiums received $612,293; losses paid, $177,108; dividends declared, cash, $480,485; stock, $50,000.

REAL ESTATE OWNED: Consists of 72½ feet fronting on Main st., between South Temple and First South sts, 110 feet depth, with 2-story and basement brick building on same, 18-26 South Main st., Salt Lake City. Total rents received in 1909, $6,416; real estate, taxes and expenses, $3,509. No incumbrance.

MORTGAGE LOANS: There are 6 loans for $95,000 on Utah property, Ida. business property and Cala. timber lands, valued at $643,000. There was $630 of interest past due on December 31, last. Company holds $40,000 of insurance on mortgaged buildings.

BONDS AND STOCKS OWNED:

	Book Value.	Market Value.
Bonds.		
Utah-Idaho Sugar Company	$9,000	$9,000
Mt. Hood Ry. Co.	2,400	2,700
Stocks.		
Zions Co-operative Mercantile Inst.	130,000	135,200
Deseret Nat. Bank	26 680	27,600
Deseret Sav. Bank	13,000	19,500
Cons. Wagon & Machine Co.	85,500	100,890
Thatcher Bros. Bank	4,200	6,510
State Bank of Utah	25,600	30,080
Mt. Hood Railway Company	140	140
Ogden Sav. Bank	$1,200	$3,360
Oregon Lumber Co.	36,500	51,100
Amal. Sugar Co. (Preferred)	22,500	24,875
Amal. Sugar Co. (Common)	5,000	9,500
Utah-Idaho Sugar Co. (Preferred)	84,720	99,405
Utah-Idaho Sugar Co. (Common)	6,092	8,681
Farmers' Utah Loan Association	420	630
Heber J. Grant & Company	2,990	2,990
San Vincente Lumber Co.	3,166	3,670
Sugar City Townsite Co.	1,000	950
Totals	$461,108	$536,781

MISCELLANEOUS: Capital increased in 1891 from $100,000 to $250,000; increased in 1909 to $300,000 and $40,000 realized on sale of new stock.

DIRECTORS: Thomas G. Webber, Charles S. Burton, David Eccles, P. T. Farnsworth, Francis M. Lyman, John R. Barnes, Elias A. Smith, Joseph F. Smith, John C. Cutler, John Henry Smith, L. S. Hills, George Rommey, Heber J. Grant.

FIELD MEN AND TERRITORY COVERED: Heber J. Grant & Co., Salt Lake City, general agents; E. M. Weller, Jr., special agent; H. R. Mann & Co., San Francisco, Cal., general agents for Cal. and Wash. The company operates in Ariz., Cal., Ida., Mont., Utah, Wash. and Wyo.

HOME FIRE INSURANCE CORPORATION OF VIRGINIA, Hampton, Va.

President, Robert I. Mason; Secretary, H. W. Saunders. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$52,367	$18,082	$15,725	$21,252	$23,125	$6,744	.....	$7,785	$14,529	$7,494
1908	44,063	15,096	12,121	15,799	17,126	5,642	.....	5,496	11,138	5,642
1907	37,820	12,530	8,048	14,565	16,057	8,395	.....	4,550	13,046	7,770
1906	34,921	11,189	6,388	16,295	†18,626	3,177	.....	5,381	8,558	3,177
1905	22,738	3,114	4,917	4,731	4,731	.....	.....	976	976	.....

† Includes $1,110 new surplus paid in.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$19,955
Virginia Century Bonds	9,765
Collateral loans	11,300
Cash in office and bank	5,940
Agents' balances, not over 3 months due	4,877
Interest and rents accrued	530
Total admitted assets	$52,367

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$750
Unearned premiums	18,082
Other liabilities	1,834
Total liabilities, except capital and surplus	$20,666
Capital paid up	15,975
Surplus over all liabilities	15,726
Total liabilities, capital and surplus	$52,367

RISKS AND PREMIUMS. Fire risks in force, December 31, $1,687,060; premiums thereon, $32,943.

BUSINESS SINCE ORGANIZATION. Premiums received, $72,928; losses paid, $23,956.

MORTGAGE LOANS: There are 26 loans aggregating $19,955, on property worth nearly double the amount loaned thereon. No interest was past due, and the company holds $23,150 insurance on the buildings.

MISCELLANEOUS: Company began business July 1, 1905, with a paid-up capital of $13,620, which was increased in 1906 to $15,975 and $1,110 additional surplus paid in. Company operates only in Va.

DIRECTORS: F. W. Darling, H. L. Schmels, J. C. Robinson, H. R. Booker, J. T. Lee, John W. Rowe, A. T. Ransone, Robt. I. Mason, W. W. Richardson, Jno. B. Kimberly, Geo. K. Vanderslice, E. M. Tennis, W. W. Woodward, J. S. Wyatt, J. A. Willett, George B. West, Geo. A. Schmels, W. B. Baldwin, Chas. H. Hewins, Dr. J. W. Hope, Alex. James.

HOME FIRE INSURANCE COMPANY, Wheeling, W. Va.

President, Howard Hazlett; Secretary, Geo. J. Mathison. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$211,910	$12,919	$23,491	$13,960	$22,495	$1,132	.....	$7,758	$8,890	$2,132
1908	155,266	9,740	12,763	11,195	*45,862	7,230	.....	6,311	13,541	7,230
1907	113,912	8,716	436	9,670	*63,480	514	.....	4,819	5,333	514
1906	63,341	6,675	291	10,670	12,554	206	.....	5,372	5,578	206

* Includes $28,002 assessment on capital stock in 1908 and $48,395 in 1907.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$89,614
Bonds owned (market value)	60,213
Collateral loans	38,250
Cash in office and bank	20,761
Interest and rents accrued	3,072
Total admitted assets	$211,910

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,000
Unearned premiums	12,919
Total liabilities, except capital and surplus	$13,919
Capital paid up	174,500
Surplus over all liabilities	23,491
Total liabilities, capital and surplus	$211,910

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,490,128; premiums thereon, $22,356.

BUSINESS SINCE ORGANIZATION: Premiums received, $44,854; losses paid, $9,071.

MORTGAGE LOANS: There are 38 loans, aggregating $89,614 on improved city property valued at $209,700. There was no interest past due on December 31 last. The company holds $95,800 of insurance on the buildings.

BONDS OWNED:	Par Value.	Market Value.
La Belle Iron Wks	$15,000	$15,730
Wheeling Ry. Co	10,000	10,500
Wheeling Tu. Co	9,000	8,880
Broadus Institute	4,500	4,500
Rosby Rock Coal & Coke Co	6,000	6,000
Uneeda Brewing Co	4,500	4,523
Board of Trade Bld. Co	3,000	3,020
Wheeling Steel & Iron Co	$2,000	2,000
Moundsville, B. & W. R. R	5,000	5,060
Totals	$59,000	$60,213

MISCELLANEOUS: Company organized in December, 1905 and granted a license in May, 1906, with an authorized capital of $300,000, of which $56,375 was paid in. In 1907 company increased its paid-up capital to $104,760; in 1908, to $132,763, and in 1909 to $174,500. Company operates only in W. Va.

DIRECTORS: Howard Haslett, Geo. J. Mathison, E. B. Carney, T. S. Riley, Seaton Alexander, Otto Schenk, H. C. Fransheim, S. M. Rice, Platoff Zane, A. A. Schramm, Allen Brock, J. A. Blum, C. F. Brandfass, M. F. Deegan, John Waterhouse

HOMESTEAD FIRE INSURANCE CORPORATION, Franklin, Va.

President, C. C. Vaughan, Jr.; Secretary, A. A. Willcox. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	†$127,449	$17,716	$4,900	$23,519	$25,344	$13,807	.....	$9,610	$23,417	$15,132
1908	†126,922	14,455	9,765	16,994	19 102	10,684	.....	7,222	17,906	10,419
1907	†125,511	14,389	8,800	16,645	21,019	11,191	.....	8,703	19,894	12,241
1906	†124,468	13,452	9,208	20,295	21,753	6,175	.....	6,846	13,021	6,175
1905	†117,105	6,794	9,289	11,190	11,748	1,950	.....	3.738	5,688	1,950

† Includes $80,000 stockholders' notes.

ASSETS, DECEMBER 31, 1909.

Stockholders notes	$80,000
Mortgage loans on real estate	29,500
Virginia Century bonds, 3% owned (market value)	9,300
Loan on personal bond (market value, $4,500)	1,000
Cash in office and bank	1,046
Agents' balances, not over 3 months due	5,674
Interest and rents accrued	929
Total admitted assets	$127,449

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,902
Unearned premiums	17,716
Taxes, reinsurance premiums, etc	2,931
Total liabilities, except capital and surplus	$22,549
Capital (paid up $20,000)	100,000
Surplus over all liabilities	4,900
Total liabilities, capital and surplus	$127,449

RISKS AND PREMIUMS: Fire risks in force December 31, $1,048,957; premiums thereon, $34,278.

BUSINESS SINCE ORGANIZATION: Premiums received, $83,311; losses paid, $43,808.

MORTGAGE LOANS: Consists of 19 loans, aggregating $29,500 on town and Co. Virginia real estate, valued at $72,450; the company holds $28,450 of insurance on the mortgaged buildings. There was no interest past due on December 31, last.

MISCELLANEOUS: Company was organized, May, 1905, with an authorized capital stock of $100,000 and a cash surplus of $10,000. 20% of capital is paid in; the remaining 80% being stockholders' notes. Company operates only in Va.

DIRECTORS: C. C. Vaughan, Sr., E. E. Goodwyn, C. C. Vaughan, Jr., J. F. West, A. L. Powell, J. L. Barham, Jno. L. Watson, W. W. White, J. E. West, Wm. Shands, R. J. Camp, F. P. Pope, C. E. May, W. T. Pace, W. S. Drewry, J. P. Gay, D. A. Holland, L. R. Jones, J. R. Knight, A. A. Willcox.

HUMBOLDT FIRE INSURANCE COMPANY, Pittsburg, Pa.

President, A. H. Trimble; Secretary, Edward Heer. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,000,764	$479,047	$253,072	$521,657	$571,807	$211,081	$32,000	$218,128	$461.209	$234,240
1908	892,869	397,446	254,518	433,398	474,192	158,989	32,000	177,108	368,097	175,062
1907	782,027	313,258	251,496	389,250	378,660	124,117	32,000	144,108	300,225	125,650
1906	704,893	230,061	257,215	242,598	276,452	69,286	32,000	107,328	208,614	72,596
1905	625,580	173,714	246,774	176,642	210.193	54,834	32,000	67,457	154.291	56,798

HUMBOLDT FIRE INSURANCE COMPANY, Pittsburg, Pa.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value)	$59,248
Mortgage loans on real estate	741,926
Bonds and stocks owned (market value)	21,332
Collateral loans	22,125
Cash in office and bank	69,699
Agents' balances, not over 3 months due	72,737
Interest and rents accrued	13,616
Other assets	81
Total admitted assets	$1,000,764

Liabilities, December 31, 1909.	
Net losses unpaid (including $8,757 resisted)	$64,086
Unearned premiums	479,047
Other liabilities	4,559
Total liabilities, except capital and surplus	$547,692
Capital paid up	200,000
Surplus over all liabilities	253,072
Total liabilities, capital and surplus	$1,000,764

RISKS AND PREMIUMS: Fire risks in force, December 31, $86,201,187; premiums thereon, $895,232.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,066,827; losses paid, $1,010,467; dividends declared, cash, $359,192.

REAL ESTATE OWNED: The principal parcel of real estate is the company's home office building at 1312 Beaver ave., Pittsburg, the book value of which is $56,000, but which is valued at $60,000. There is a lot in Elliott Borough valued at $200 and a property in Woods Run ave., valued at $3,148.

MORTGAGE LOANS: The company has 346 loans, aggregating $741,926, the total estimated value of the mortgaged premises being $1,675,635. The insurance carried on the buildings amounts to $939,600 The loans are all small, relatively few exceeding $4,000, and the largest being $14,000. They are principally upon real estate in or near Pittsburg.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Manchester Sav. Bk. & Tr. Co., stk.	$20,700	$13,540
First Nat. Bk., Allegheny, stk.	2,800	2,675
Crucible Steel Co., Pbg. stk.	900	
Webster, Monessen, Belle Vernon & Fayette Cy. St. Ry. bs.	7,000	5,000
Columbia Plate Glass Co, bs.	1,000	400
Westinghouse A. B. Co., stk.	2,717	350
U. S. Steel pr. stk.	375	160
Totals	$35,492	$22,125

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Presbyterian Hosp., bs., 1919, 5½%	$10,000	$10,000
Jones & Laughlin Steel Co., bs., 1914, 5%.	5,000	5,104
Pa. R.R. rs. & 1 payt.	6,228	6,228
Totals (book value, $21,332)	$21,228	$21,332

MISCELLANEOUS: Capital increased in 1879 from $61,098 to $81,732; in 1890, from $81,732 to $100,000; in 1904, from $100,000 to $200,000, when $50,000 of surplus was also paid in.

DIRECTORS: Edward Gwinner, E. Hoeveler, Edward Fried, Jas. P. McKinney, Aug. Langenheim, Fred W. Cardinal, A. F. Schwerd, Michael Kress, A. L. Heddaeus, Geo. W. Crawford, W. A. Selling, A. H. Trimble, Wm. H. Jacob, Jacob M. Loeb, Edward Heer.

FIELD MEN AND TERRITORY COVERED: Percy B. Dutton, Rochester, N. Y., general agent for N. Y. State (outside of Metropolitan dis.); Wood Bros. & Comstock, general agents, N. Y. suburban dis.; H. C. Cowpland, superintendent of agencies; H. J. A. Finley, special agent for Allegheny Co.; E. E. Weeks for Western Pa.; Charles B. Luts, special agent for Eastern Pa.; Geo. S. Rosencrants, general agent for Mass., R. I. and Conn.; Fish & Schulkamp, general agents for Wis.; E. W. Clinton, special agent for O., Ind. and Ill. The company operates in Colo., Conn., D. C., Ill., Ind., Md., Mass., Mo., N. J., N. Y., O., Pa., R. I. and Wis.

IMPERIAL FIRE INSURANCE COMPANY, Denver, Colo.

President, H. T. Lamey; Secretary, A. L. Jessup; Assistant Secretary, H. P. Giberson. Organized, Jan. 11, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$443,921	$117,704	$87,924	$160,060	†$194,666	$70,114	$12,000	$75,863	$157,977	$77,844
1908	381,631	91,169	86,064	131,293	150,170	54,427	12,000	65,364	131,791	54,130
1907	358,331	54,583	101,188	81,326	†157,333	12,234	.....	37,506	49,740	14,620
1906	255,725	15,183	40,542	24,402	30,174	397	.....	17,033	17,430	397

† Includes $61,481 surplus paid in in 1907 and $15,000 in 1909.

Assets, December 31, 1909.	
Mortgage loans on real estate	$159,000
Bonds and stocks owned (book value)	229,043
Cash in office and bank	27,770
Agents' balances, not over 3 months due	24,591
Interest accrued	3,517
Total admitted assets	$443,921

Liabilities, December 31, 1909.	
Net losses unpaid (none resisted)	$9,993
Unearned premiums	117,704
Other liabilities	3,300
Total liabilities, except capital and surplus	$130,997
Capital paid up	225,000
Surplus over all liabilities	87,924
Total liabilities, capital and surplus	$443,921

RISKS AND PREMIUMS: Fire risks in force, December 31, $14,811,486; premiums thereon, $212,237.

BUSINESS SINCE ORGANIZATION: Premiums received, $397,081; losses paid, $136,998; dividends declared, cash, $24,000.

MORTGAGE LOAN: There are 33 loans, ranging from $150 to $30,000 each, and aggregating $159,000, on property situated in Colo., valued at more than double the amount loaned. The largest loans are one of $30,000 on L. 15-16, B. 15, E. Denver, valued at $58,000, and one of $25,000 on L. 8-9 and N. E. 11 ft. L. 10 B. 70, E. Denver, valued at $50,000. On December 31 last, there was no interest past due.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Antonito, Colo., Wat. Wks., 1924, 6%	$5,000	$5,250
Ault, Colo., Wat. Wks., 1922, 6%	5,000	5,250
Berthoud, Colo., wat. wks., 1922, 5%	9,000	9,090

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Cortez, Colo., town, 1924, 6%	$10,000	$10,500
County of Grant, N. M. gn. county r., 1932, 5%	10,000	10,500
Delta, Colo., wat. wks., 1924, 5%	5,000	5,050
Denver Union Water Co., 1924, 5%	8,500	7,905
East Side San. sr., dis. 1, Denver, Colo., 1921, 6%	5,000	5,100
Ft. Lyon Canal Co., Colo., 1926, 5½%	20,000	20,200
Fowler, Colo., wat. wks, 1924, 6%	5,000	5,250
Fruita, Colo., wat. wks., 1931, 6%	5,000	5,200
Glenwood Springs, Colo., wat. wks., 1929, 5%	7,000	7,070
Golden, Colo., wat. wks., 1918, 5%	5,000	5,000
Golden, Colo., San., sr. dis. 1, 1918, 6%	1,000	1,020

IMPERIAL FIRE INSURANCE COMPANY, Denver, Colo.—C

Bonds and Stocks Owned.—Cont. Bonds.—Cont.	Par Value.	Market Value.
Highland Springs, San. sr. dis., 8, Den-		
ver, 1913, 6%	$1,000	$1,020
Lamar, Colo., San., sr. dis. 1, 1927, 6%	10,000	10,300
Las Animas, Colo., sidewalk & grading, 1, 1927, 6%	1,000	1,010
Las Animas, Colo., sidewalk & grading, 3, 1927, 6%	4,000	4,040
Las Animas, Colo., sidewalk & grading, 4, 1927, 6%	6,000	6,060
Montrose, Colo., r., 1925, 5%	3,000	3,000
Pueblo, Colo., sr., 1924, 5%	5,000	5,050
Rio Blanco County, Colo., sc. dis. No. 1, 1919, 5%	5,000	5,100
Saguache, Colo., San., sr. dis., No. 1, State Warrants, When Called, 6%	500	500
Montrose, Colo., wat. wks., 1920, 5%	10,000	10,100
Denver, Colo., San., sr. dis. No. 1, 1919, 6%	6,000	6,120
Side Imp. Dis., No. 3, Denver, Colo., 1919, 6%	5,000	5,100
Pueblo, Colo., paving, 1927, 4½%	10,000	10,000
Taos, N. M. cy. 1917, 6%	1,700	1,785
Rio Grande So. Ry., 1940, 4%	10,000	7,500
City Ford, Colo., wat. wks. 1921, 5%	10,000	10,100
Salt Lake City, Utah paving, 6%	2,000	2,000
Salt Lake City, Utah, sidewalk Extn., 108, 6%	5,000	5,000

Bonds and Stocks Owned.—Cont. Bonds.—Cont.	Par Value.	Market Value.
South Platte Canal & Reservoir, Co 1923, 5%		
South Platte Canal & Reservoir, Co 1923, 5%		
Walsenburg, Colo., town, 1919, 6%		
Trinidad, Colo., wat. wks., 1915, 5%		
Y. M. C. A., Denver, Colo., 1912, 6%		
Stocks.		
West Adj. & Insp. Bureau, 1 share		
Totals		

MISCELLANEOUS: Company be with an initial surplus of $40,000; ir $61,481, and in 1909 capital was incre 000 and $15,000 added to surplus. V M., $10,500.

DIRECTORS: Charles Boettcher, Keefe, Hiram T. Lamey, Fred L. Sige Kruse, Fritz Thies, Adolph J. Zan Filleus, A. L. Jessup.

FIELD MEN AND TERRITOR White, N. Y. City; John W. Buckm McCrystal, Spokane, Wash., special and Wash. The company operates Mo., Mont., Neb. N. M., N. Y., O., Pa

INSURANCE COMPANY OF THE STATE OF ILLINOIS,

President, C. F. Henry; Secretary, George L. Wiley; Assistant Secretary, A. W. Worthingto

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses
1909	$1,160,000	$673,526	$130,185	$817,876	$861,710	$351,302	$33,000	$347,3
1908	1,027,550	573,346	115,083	747,431	782,324	337,064	37,500	334,4
1907	836,828	441,153	101,042	502,701	532,884	167,292	25,000	200,8
1906	696,375	332,502	90,696	382,585	*458,524	131,451	21,200	157,3
1905	546,070	267,911	67,323	275,740	294,013	109,496	30,000	118,5

* Includes $50,000 surplus paid in.

Assets, December 31, 1909.

Mortgage loans on real estate	$792,220
Bonds and stocks owned (book value)	55,375
Collateral loans	54,550
Cash in office and bank	91,278
Agents' balances not over 3 months due	135,558
Bills receivable	13,735
Interest accrued	13,360
Other assets	3,924
Total admitted assets	$1,160,000

Liabilities, Decem

Net losses unpaid (none resisted)	
Unearned premiums	
Other liabilities	
Total liabilities, except capital	
Capital paid up	
Surplus over all liabilities	
Total liabilities, capital and su	

RISKS AND PREMIUMS: Fire risks in force, December 31, $125,193,851; premiums thereon, $1,214,573.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,989,901; losses paid, $1,639,235; dividends declared, cash, $148,550.

MORTGAGE LOANS: There are 160 loans, aggregating $792,220 nearly all for small amounts on property in Rockford and Cook Co., with a few farms in counties adjacent to the home office. The property is valued at $2,414,046, and the company holds insurance on the buildings amounting to $850,035. No interest was past due on December 31 last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Forest Cy. Land & Lumber Co., 6%, 12 bs.	$12,000	$10,000
Rockford Nat. Bk. stk., 10%, 30 shares	6,750	2,150
Rockford Nat. Bk. stk., 10%, 20 shares	4,500	3,000
Mortgage bd. Emily C. Woodruff, 5%	16,000	4,000
Mortgage bd. Est. of A. C. Burpee, 5%	10,000	5,400
Rockford & Interurban Ry. stk., 300 sh.	30,000	27,500
Forest City Furniture Co., 99 shares	7,920	
Winnebago Nat. Bk. stk., 22 shares	4,400	2,500
Totals	$91,570	$54,550

BONDS AND STOCKS OWNED:

Bonds.	
Rockford & Freeport Ry. Co., 5%, 19	
City of Rockford, 4%, 1923	
Beloit Traction Co., 5%, 1932	
Stocks.	
Rockford Nat. Bk.	
Totals (book value, $55,375)	

MISCELLANEOUS: Capital incre to $200,000; in 1906 to $250,000; in paid in: 1899, $15,000; 1906, $50,0

DIRECTORS: C. F. Henry, W. F. B. Whitehead. A. D. Early, John O' A. Nelson, Geo. L. Wiley.

FIELD MEN AND TERRITORY (Chi., Ill., State agent for Ill., Ind. a Rockford, Ill., special agent for Wis. Sr., State agent and F. E. Hoffman, Kan., Colo. and Neb.; Harry A. Su special agent for Minn. and Ia.; Joh superintendent of farm department; Ill., Cook Co. managers; J. W. Reed Cook Co.; L. V. Watkins, special ag company operates in Colo., Ill., Ind Minn., Mo., Neb., N. Y., O., Pa. and W

† Statement according to Illinois standard.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, Phila., Pa.

President, J. Henry Scattergood; Secretary, E. R. Dannels. Organized, 1794.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,022,118	$618,462	$109,614	$723,241	$761,437	$287,587	.....	$292,767	$680,354	$402,18[illegible]
1908	945,009	523,083	152,820	567,345	595,823	327,353	.....	†263,301	590,654	334,74[illegible]
1907	913,466	478,000	153,053	532,843	558,148	257,864	.....	192,974	451,838	280,961
1906	873,662	391,944	242,242	385,877	a604,836	153,388	.....	139,535	292,923	160,63[illegible]
1905	618,710	308,179	84,170	225,363	240,055	90,600	.....	83,002	173,602	94,39[illegible]

Unearned premiums include amount reclaimable on perpetual policies. a Includes $200,000 new capital transferred to surplus. † Includes $26,037 of commissions included in liabilities, December 31, 1907.

Assets, December 31, 1909.	
Real estate owned (book value)	$275,541
Bonds and stocks owned (market value)	540,307
Cash in office and bank	53,972
Agents' balances, not over 3 months due	141,377
Bills receivable, taken for premiums	380
Interest and rents accrued	3,795
Other assets	6,246
Total admitted assets	$1,022,118

Liabilities, December 31, 1909.	
Net losses unpaid (including $7,587 resisted)	$87,534
Unearned premiums (except perpetuals)	485,69[illegible]
Amount reclaimable on perpetual policies	132,77[illegible]
Other liabilities	6,50[illegible]
Total liabilities, except capital and surplus	$712,504
Capital paid up	200,00[illegible]
Surplus over all liabilities	109,614
Total liabilities, capital and surplus	$1,022,11[illegible]

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $65,520,339; premiums thereon, $915,941. perpetual fire risks, $4,566,773: deposit premiums thereon, $147,525.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,843,677; losses paid, $18,769,410; dividends declared, cash, $4,315,406.

REAL ESTATE OWNED: Aside from 14 Philadelphia dwellings, carried at from $2,666 to $9,727 each, the only properties are the office building at 134-138 So. 4th st., Phila., actual cost, $230,992; carried at $200,000, and the business college at 2555 W. 37th st., Denver, Colo., carried at book value, $10,942. There are no incumbrances.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of All., Pa., 2d ward sc. dis., 1921, 3½%	$10,000	$9,700
Co. of Allegheny, Pa., ser. 2, rd., 1932, 3½%	10,000	9,400
Co. of Allegheny, Pa., ser. 4, rd., 1934, 4%	1,000	1,020
County of Allegheny, Pa., Series 5, road, 1935, 4%	5,000	5,100
County of Allegheny, Pa., Series 6, road, 1936, 4%	15,000	15,300
County of Allegheny, Pa., Series 7, road, 1936, 4%	1,000	1,020
County of Allegheny, Pa., Series 11, road, 1939, 4%	3,000	3,060
Cy. of Atlanta, Ga., g., rd., 1931, 3½%	10,000	9,300
Cy. of Chester, Pa., 1913, 3½%	5,000	4,950
Cy. of Cincinnati, O., cs. s. f., 1952, 3½%	10,000	9,500
Cy. of Cleveland, O., inter.-sr., 1922, 4%	10,000	10,100
Co. of Montgomery, Pa., c.h., imp., 1928, 3½%	5,000	4,800
Cy. of N. Y., Rapid T. R. R., cs. 1951, 3½%	25,000	22,500
Cy. of N. Y., docks and ferries, 1952, 3½%	1,000	900
Cy. of N. Y., docks and ferries, 1953, 3½%	20,000	13,000
Cy. of N. Y., new aqueduct, 1952, 3½%	17,000	15,300
Cy. of N. Y., rapid transit, 1952, 3½%	12,000	10,800
Cy. of N. Y., cor. stock, 1957, 4%	30,000	30,000
Cy. of Pitts., Pa., 22d ward Sterrett sc. dis., 1931, 4%	10,000	10,400
Cy. of Phila., ser. M of 1905, 1917, 3%	4,000	3,800
Cy. of Phila., ser. S, per. imp., 1923, 3%	1,700	1,547
Cy. of Phila. Pa. gn. imp. of 1902, 1932, 3½%	25,000	23,750
Cy. of Rochester, N. Y., r. wat., 1933, 3½%	5,000	4,800
Cy. of Scranton, sc. dis., 2d ser., 1919, 4½%	5,000	5,250
Balt. & O. R. R. Co., prior ln., 1925, 3½%	20,000	18,600
B. & O. R. R., 1st m. 1948, 4%	10,000	9,900
B'klyn Rapid Transit Co., 1 r. m., 2002, 4%	15,000	13,050
C. & O. R. R. Co., R. & A. div., 1cs. 1989, 4%	15,000	14,850
Chicago, Rock Island & Pacific Ry. Co., Series P., 1918, 4%	10,000	9,300
Chicago, Rock Island & Pac. Ry. Co., 1 and r, m., 1934, 4%	10,000	9,100
C. & W I. R. R. Co., cs. 50 yrs., 1952, 4%	15,000	14,100
Ga. Ry. & El. Co., con. m., s. f., 1932, 5%	10,000	10,000
Iron Mtn. car tr., ser. U., 1912, 5%	5,000	4,750
L. S. & M. S. Ry. Co., g., 1931, 4%	10,000	9,500
Lehigh Val. Ry. Eq. tr., 1913, 4½%	10,000	10,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Lehigh Val. R. R. Co., gn. cs. m., 2003, 4%	$5,000	$5,350
Lehigh Val. R. R. Co., gn. cs. m., 2003, 4%	10,000	9,700
Mo., Kan. & Tex. R. R., 1 and r. m., 2001, 4%	10,000	$8,700
N. Y. C. & St. L. R. R., 25 yr. s, 1931, 4%	10,000	9,200
Nor. & W. R. R. Co., eq. tr., ser. K, 1910, 4%	10,000	10,000
N. & W. R. R. Co., 1st ln. & gn. m. 1944, 4%	10,000	9,300
Pa. R. R. Co., 10-yr. cv., 1915, 3½%	10,000	9,700
Pa. Co., 15-25 yr. g. loan of 1906-31, 4%	20,000	19,600
Pa. Co., g. loan of 1901, 1916, 3½%	10,000	9,700
Portland Ry. 1 and r. m., 1930, 5%	10,000	9,800
Reading Co., Jersey Central, 1951, 4%	10,000	9,700
Rochester Ry. & Lt. Co., cs. m., 1954, 5%	10,000	10,000
Roanoke Ry. & El. Co., 1st cs. m. s. f. 1953, 5%	10,000	9,500
St. Louis, Iron Mtn. & So. R. R. Co., River and Gulf div., 1933, 4%	10,000	8,800
St. L. I. Mtn. & So. R. R., eq., 1913, 5%	5,000	5,000
Southern Ry. Eq. Tr., 1918, 4½%	1,000	970
Southern Ry. Eq. Tr., 1919, 4½%	4,000	3,880
So. Ry., 1st cs. m., 1994, 5%	15,000	16,800
So. Pac. Co., 20 yr. cov. 1929, 4%	10,000	10,600
Stocks.		
Fidelity Tr. Co., Phila., Pa.	1,000	8,010
Fourth St. Nat. Bk., Phila., Pa.	1,000	2,800
Gn. Ad. Bureau, N. Y.	100	100
Southern Adjustment Bureau, Atlanta, Ga.	50	50
W. Ad. and Insp. Co., Chi., Ill.	100	100
Totals (book value, $562,623)	$552,950	$540,807

MISCELLANEOUS: Company ceased taking new business in 1901; reorganized and resumed in 1903; capital increased in 1906 from $200,000 to $400,000, and reduced from $400,000 to $200,000 and $200,000 added to surplus. Conflagration losses: Baltimore, 1904, $16,000; San Francisco, 1906, $8,067. This company is controlled by the Underwriters Securities Corporation of Phila., which also owns a majority of the stock of the Union of Phila. Value of special deposit in Ga., $9,112.

DIRECTORS: Henry H. Collins, G. Clymer Brooke, F. King Wainwright, George Lippincott, Richard Haughton, Caleb J. Milne, Malcolm Lloyd, Jr., Francis B. Reeves, Jr., Arthur Adams, Louis C. Madeira, J. Henry Scattergood; Percy H. Clark, W. Gardiner Crowell.

FIELD MEN AND TERRITORY COVERED: Ide & Sewall, general agents, Mass., R. I. and Conn.; Newman & Mac Bain, N. Y., for N. Y. State; Alfred Paull & Son., for W. Va.; Burgard & Strout, for Ore. and Wash.; Montgomery & Funkhouser, general agent, Mo., Ill., Ia., Ill., Ind., Wis., Minn. and No. Mich.; Hughs & Yates, general agents for Ga., Fla. and La.; Ferris & Conaway, general agents for Colo., Mont. and Utah.; Bertheau-Watson Co., for Cal.; I. Reinhardt & Son, for Tex.; Merrill & Braniff, for Okla., Arnold, Raines & Co., for Ark. The company operates in Ark., Cal., Colo., Conn., Fla., Ga., Ill., Ind., Ia., Kan., Ky., La., Md., Mass., Mich., Minn., Mo., Mont., N. J., N. Y., O., Okla., Ore., Pa., R. I., Tex., Utah, Wash., W. Va. and Wis.

INSURANCE COMPANY OF NORTH AMERICA, Philadelphia, Pa.§

President, Eugene L. Ellison; Vice-President, Benjamin Rush; Secretary, T. Howard Wright; Assistant Secretaries, H. W. Farnum, John O. Platt. Organized, 1794.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$13,344,638	$6,940,718	$2,333,988	*$8,599,002	$9,146,162	*$4,397,832	$360,000	$3,073,954	$7,831,786	$4,559,773
1908	11,975,361	6,531,801	1,560,551	7,987,467	8,471,212	4,866,298	360,000	2,892,386	8,118,684	4,809,369
1907	11,221,739	6,396,579	976,343	8,225,174	8,656,384	4,376,272	360,000	2,831,224	7,567,496	4,424,319
1906	10,630,125	5,888,451	888,272	7,531,649	8,027,188	7,291,668	360,000	2,550,708	10,202,406	7,159,992
1905	12,951,989	5,581,186	3,487,237	7,166,581	7,655,725	3,827,307	360,006	2,428,519	6,615,902	3,787,210

Unearned premiums include amount reclaimable on perpetual policies. * Includes $2,648,527 marine premiums and $1,357,340 marine losses.

Assets, December 31, 1909.

Real estate owned (book value)	$364,410
Mortgage loans on real estate	373,803
Bonds and stocks owned (market value)	9,968,787
Cash in office and bank	1,134,636
Agents' balances, not over 3 months due	1,404,780
Interest accrued	60,904
Other assets	37,318
Total admitted assets	$13,344,638

Liabilities, December 31, 1909.

Net losses unpaid (including $23,777 resisted)	$879,950
Unearned premiums (except perpetuals)	6,184,333
Amount reclaimable on perpetual policies	756,385
Other liabilities	189,982
Total liabilities, except capital and surplus	$8,010,650
Capital paid up	3,000,000
Surplus over all liabilities	2,333,988
Total liabilities, capital and surplus	$13,344,638

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $369,474,845; premiums thereon, $10,550,940; inland risks in force, $59,769,551; premiums thereon $1,563,548; perpetual fire risks, $32,405,693; deposit premiums thereon $634,080.

BUSINESS SINCE ORGANIZATION: Premiums received, $215,288,829; losses paid, $140,730,841; dividends declared, cash, $18,496,875; stock, $200,000.

REAL ESTATE OWNED: Consists of 17 properties, aggregating in book value $364,410. The largest single property is the company's home office building, situated at 228-232 Walnut st., Phila., carried at $200,000. The majority are brick and frame buildings, mostly dwellings, worth from $850 to $40,000, including the company's branch office building at Ninth and Peach sts., Erie, Pa., valued at $40,000. The net income last year aggregated $11,398. No incumbrances on any of the properties.

MORTGAGE LOANS: There are 89 loans aggregating $373,803 mostly on dwelling houses, running from $200 to $20,550, with but 10 amounting to $10,000 or more. The valuation of the mortgaged properties was $1,232,592, and the interest past due December 31 last aggregated but $890.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Boston, Mass., reg., 1913, 4%	$112,000	$113,120
Colfax Co., N. M., c., 1917, 6%	100	100
Del. Co., Pa., r. reg., 1917, 3½%	20,000	20,000
Ga., State of reg., 1911, 4½%	25,000	25,000
Grant Co., N. M. r. c. 1932, 5%	8,000	8,800
Jersey Cy., N. J., r. assess. g. c., 1935, 4%	100,000	102,000
Montreal, Can., ca. c., 1930, 3½%	45,000	40,950
Montreal, Can., c., 1925, 4%	16,000	16,000
Montreal, Can. c., 1926, 4%	95,000	95,000
N. Y., N. Y., Aqueduct reg., 1952, 3½%	100,000	90,000
N. Y., N. Y., cp. stk., g. c., 1957, 4½%	40,000	44,000
N. Y., N. Y., cp. stk., g. c., 1959, 4%	100,000	100,000
N. Y., N. Y., cp. stk., g. reg., 1936, 4%	11,000	11,000
N. Y., N. Y., cp. stk., g. reg., 1955, 4%	90,000	90,000
N. Y., N. Y., cp. stk., g. reg., 1956, 4%	50,000	50,000
N. Y., N. Y., cp. stk., g. reg., 1957, 4%	25,000	25,000
Nova Scotia, Prov. of deb., 1922, 3%	10,000	9,000
Ottawa, Can. d., 1928, 3½%	30,000	27,900
Philadelphia, Pa., loan of July 1909, reg., 1939, 4%	100,000	103,000
Portland, Ore., city hall g. c., 1922, 5%	50,000	54,000
Raton, N. M., c., 1917, 6%	200	200
Richmond, Va., reg., 1922, 4%	50,000	50,000
Richmond, Va., reg., 1927, 4%	3,000	3,000
San Miguel County, N. M., r., g. c., 1930, 4%	12,000	12,000
Toronto, Can., ca. d., 1945, 3½%	4,867	4,380
Winnipeg, Manitoba, local imp. d. c. 1936, 4%	30,000	29,100
Winnipeg M., se. dis. No. 1 d., c., 1941, 4%	12,000	11,640
Ala. Gt. So. R. R., ext., 1 g. c., 1927, 5%	50,000	52,500
A. T. & S. Fe Ry. gn., g. c., 1995, 4%	12,000	12,000
A. T. & S. Fe Ry., Trans-Con. Short Line, 1. g., c., 1958, 4%	38,000	35,720
Atl. & Danville Ry., first g. c., 1948, 4%	25,000	23,000
Atl. Cy. R.R. co. e., gr. by Read. Co., 1951, 4%	75,000	71,250

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.	Par Value.	Market Value.
Balt. & O. R. R. first g. c., 1948, 4%	$30,000	$30,000
Balt. & O.R.R., prior ln. g. c., 1925, 3½%	200,000	186,000
B. & O.R.R., Swn. Div. first g. c., 1925, 3½%	200,000	180,000
B. & P.R.R., first g. c., gr. by Pa.R.R. and No. Central Ry., 1911, 6%	10,000	10,100
B. & P.R.R. tun., first g. c., gr. by Pa.R.R. & No. Central Ry., 1911, 6%	5,000	5,050
Belt R.R. & Stock Yard Co., Ind. c. 1911, 6%	50,000	50,000
Bergen Co. R. R., first c., 1911, 6%	50,000	50,000
Big Sandy Ry., 1 g., c. gr. by Ches. & O. Ry., 1944, 4%	25,000	22,250
Can. No. Ry., first c., gr. by Gov. of the Prov. of Manitoba, 1930, 4%	31,733	30,777
Central Pac. Ry. m. g. c., gr. by So. Pac. Co., 1929, 3½%	50,000	45,000
Central Pac. Ry., through Short Line, first g. c., gr. by So. Pac. Co., 1954, 4%	190,000	174,800
Ches. & O. Ry. Con. First Reg., 1939, 5.	50,000	57,000
Ches. & O. Ry. c. t., ser. D., g. c., 1910, 4%.	75,000	75,000
Ches. & O. Ry. eq. n., ser. E, g. c., 1910, 4%	25,000	25,000
Ches. & O. Ry. gn. g. c., 1992, 4½%	75,000	77,250
Chi. & Erie R. R., first g. c., 1982, 5%	50,000	57,000
Chi., Burl. & Quincy, g. c., 1958, 4%	25,000	24,750
Chicago, Ind. & So. R.R., 50 year g. 1906, c. guaranteed by Lake Shore & Mich. So. Ry., 1956, 4%	25,000	23,750
C., R. I. & Pac. Ry. gn. g. c., 1988, 4%	100,000	99,000
C., St. L. & N.O.R.R. co. g. c., gr. by Ill. Cent. R. R., 1951, 3½%	50,000	45,000
Choctaw & Mem. R.R., 1st g. c., 1949, 5%	50,000	55,000
Choctaw, Okla. & G. R.R. co. g. c., 1952, 5%	50,000	55,000
Choctaw, Okla. & G.R.R. gn. c., 1919, 5%.	50,000	52,000
Cin., H. & D. Ry. gn. g. c., 1942, 5%	50,000	53,000
C., C., C. & St. L. Ry., gn. g. c., 1993, 4%	50,000	48,500
C., L. & W. Ry., co. first g. c., 1933, 5%.	50,000	56,500
C., L. & W. Ry., gn. g. c., 1936, 5%	25,000	27,500
Ca. Tc. Co. of N. J., first g. c., 1933, 5%	100,000	105,000
D. & C. Ry., first c., gr. by P., W. & B. R.R. 1912, 4%	100,000	100,000
D. & H. Co., First, Refunding, Gold, Coupon 1943 4%	50,000	50,000
Del. R. R.R. & Bdg. Co., first g. c., gr. by Pa. R. R., 1936, 4%	50,000	50,000
Erie R. R., gn. ln. g. c., 1996, 4%	100,000	76,000
Erie R. R. prior ln. g. c., 1996, 4%	94,000	79,900
Ind., Ill. & Ia. R. R., first g. c., 1950, 4%	50,000	48,500
Ind. Syn. Participation Certificate, Gold, Registered, 1911, 6%	46,600	43,700
I. Mtn. car tr., ser. R., gr. by St. L., I. Mtn. & So. Ry., 1912, 5%	28,000	28,000
I. Mtn. car tr., ser. R., gr. by St. L., I. Mtn. & So. Ry., 1913, 5%	15,000	15,000
Jefferson R.R., 1 ext. g. c. 1919, 5%	50,000	51,500
Jersey Cy., Hoboken & Paterson St. Ry., first g. c., 1949, 4%	50,000	40,000
Lake Shore & Mich. So. Ry., d. 25 year g. c., 1928, 4%	150,000	142,500
Lehigh Val. R. R. annuity, reg. 4½%	52,000	57,200

§Transacts both fire and marine insurance

INSURANCE COMPANY OF NORTH AMERICA, Philadelphia, Pa.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Lehigh Val. R. R., col. tr., g. c., 1919, 4%	$10,000	$9,800
Lehigh Val. R. R., col. tr., g. c., 1920, 4%	20,000	19,600
Lehigh Val. R. R., cs. reg., 1923, 4½%	50,000	52,500
Lehigh Val.R.R.,gn.cs.g.c., 2003, 4%	200,000	194,000
L. Val. Ry.,first g.c.,gr.by L. Val.R. R., 1940, 4½%	50,000	53,500
L. Val. Tm. Ry.,first.g.reg.,gr.by Lehigh Val.R.R.,1941,5%	40,000	46,400
Lehigh Val.Trans.Co., first g. c.,1935, 4%	50,000	42,500
Lehigh Valley Transit Co., 3 year d. g. c., 1912, 6%	25,000	25,000
L. I. R. R., Ferry 1, g. c., 1922, 4½%	50,000	50,000
L. I. R. R., r. g. c.,gr.by Pa.R.R.1949,4%	100,000	98,000
L. & N. R. R. (Evansville, Henderson & Nashville Div.), first g. c., 1919, 6%	41,000	45,510
Louisville & Nashville R.R., unified, 50 year g. c., 1940, 4%	50,000	50,000
McKees. & B. Vernon R. R.,firstg.c.1918, 6%	20,000	22,600
Market Street Elevated Ry., 1 g. c., gr. by Philadelphia Rapid Transit Co., 1955, 4%	100,000	96,000
Midland Val.R.R., 1 g., c., 1954, 5%	131,000	104,800
N. Y. C.Lines,e.q.tr.of 1907,g.c.,1915, 5%	100,000	102,000
N.Y.,L.E.&W.R.R., 3d,ext.,1923, 4½%	30,000	30,000
Nor.&W.Ry.,div.,firt.ln.& gn.g.c.1944,4%	100,000	93,000
Nor.& W.Ry.,first cs.g.c., 1996, 4%	150,000	148,500
Nor.& W. Ry.,eq.,tr. ctfs., c. 1911, 4%	50,000	50,000
Ore.Short Line R. R., 25-yr g. c.,gr. by Union Pac. R. R., 1929, 4%	100,000	95,000
Pa.& N.Y.C.& R.R.cs.,reg.,gr.by L.Val. R. R., 1939, 4%	50,000	50,000
Pa.& Nwn. R. R., gn. c., 1930, 5%	35,000	38,150
Pa.Co.,g. loan of 1901, c.,gr.by Pa.R.R., 1916, 3½%	39,000	38,220
Pa. R. R., col. tr. g. c., 1913, 4½%	50,000	50,500
Pa. R. R., cs., g., c., 1948, 4%	50,000	52,000
Pa. R. R., 3-yr. col. n., g., c., 1910, 5%	100,000	100,000
Phila.& Balt.C. R.R.,first cs.reg.,1911,5%	100,000	100,000
P. & Erie R.R.,gn.g.,reg.,gr.by Pa.R.R., 1920, 5%	150,000	163,500
Philadelphia, Baltimore and Washington R.R., Serial g. loan, Series E, c., 1919, 4%	35,000	35,000
Philadelphia, Baltimore and Washington R.R. Serial g. loan, Series 1, c., 1923, 4%	5,000	5,000
Phila. Co., first col. tr. g. c., 1949, 5%	50,000	52,500
Phila. R. T. Co., col. tr., c., 1957. 5%	100,000	102,000
P., C., C. & St. L. Ry. cs. ser. A. g. c., gr. by Pa. Co., 1940, 4½%	50,000	54,000
P., C., C. & St. L. Ry., cs., ser. B., g. c., gr. by Pa. Co., 1942, 4½%	25,000	27,000
P., C., C. & St. L. Ry., cs., ser. D.,g.c.,gr. by Pa. Co., 1945, 4%	59,000	59,000
P., McK. & Y. R.R. second c., gr. by P. & L.Erie R.R.& L. Sh. & M. So. Ry.,1934 6%	50,000	61,500
Potomac El.Pow.Co.,1 g., c., 1929, 5%	25,000	27,000
Public Service Corporation of New Jersey, Gn. s. f. 50 year g. c., 1959, 5%	100,000	96,000
Reading Co. & Phila. & Reading Coal & Iron Co., gn. g. c., 1997, 4%	150,000	150,000
Rich'd-Wash. Co.,col.tr.ser C & D.g.,gr. by Pa.R.R.,*et al.*,1943, 4%	100,000	100,000
Rio G. W. Ry., cs., first g. c., 1949, 4%	50,000	42,000
St.P.& DulutheR.R.,first cs.g.c.,1968, 4%	65,000	63,700
San Antonio & Aransas Pass Ry.,first g.c., gr. by So. Pac. Co., 1943, 4%	21,000	18,270
So.Ry.,eq.tr.,ser.E.g.c.,1912, 4½%	50,000	50,000
So.Ry.,eq.tr.,ser.H.,g.c.,1911, 4½%	100,000	100,000
Steubenv. & Ind. R. R., first reg.,1914,5%	200,000	206,000
Steubenville Traction & Lt. Co., 1 g. c. gr. by American Gas Co., 1926, 5%	25,000	23,750
Tm.R.R.Assn.of St.L.,first cs.g.c.1944,5%	40,000	46,000
Tm. R.R. Assn.of St.L.,gn.r.s.f.g.1953,4%	150,000	147,000
Tioga R. R., first g. c., 1915, 5%	5,000	5,100
West Shore R.R. 1 res. gr. by New York Central & Hudson River R.R., 2361, 4%	25,000	25,500
W.N.Y.& Pa.Ry.,gn.g.c.,1943, 4%	100,000	90,000
Wilkinsb'g & E. Pitts.St.Ry.,first g.c., 1929, 5%	50,000	52,000
Wil.& No.R.R., gn., g., reg.,gr.by Read. Co., 1932, 5%	25,000	24,500
Wilmington & Weldon R.R.,gn.first g c., 1935, 4%	50,000	50,000
American Locomotive Co., g. n., Series G. c., 1913, 5%	25,000	25,000
American Locomotive Co., g. n., Series H. c., 1914, 5%	$25,000	$25,000
Amer. Tl.&.Tg.Co.,col.tr.c.,1929,4%	50,000	46,500
American Tobacco Co., g. c., 1951, 4%	100,000	78,000
Armour & Co., Real Estate 1 m., 30 year, g. c., 1939, 4½%	50,000	47,000
Cher.Con. Co., 5-yr.g n.,c.,1912,6%	50,000	47,500
Consolidated Gas, Elec. Lt. & Pow. Co., (Baltimore, md.), 30 year gn. g. c., 1935, 4½%	50,000	43,000
Erie and Western Transportation Co., 20 year gr. g. c., gr. by Connecting Tm. R.R. Co. of New York et al. 1925, 4%	100,000	100,000
Equitable Ill. Gas Lt. Co., (Philadelphia, Pa.), 1 c., 1928, 5%	125,000	132,500
Harrisburg Gas Co., first g. c., 1928, 5%	25,000	25,000
Leh. & Wilkes. Coal Co., m.b.c.,1912, 5%	10,000	10,000
Lehigh Coal & Navigation Co., f. and imp. 50 year bond, Series A, g. c., 1948, 4%	50,000	50,000
Lehigh C. & N. Co.,gn. reg.,1924, 4½%	50,000	51,500
Manufacturers' Water Co., gr. by Cambria Steel Co., s. f., g. c., 1939, 5%	50,000	50,000
Metropolitan Elec. Co., (Reading, Pa.), 1, s. f., g. c., 1939, 5%	50,000	47,500
McKeesport & Port Vue Bg.Co.,1 g., c., 1937, 6%	15,000	15,000
N. Y. Dock Co., first g. c., 1951, 4%	16,500	15,345
Omaha Gas Co.,first cs.g.c.,1917,5%	25,000	24,750
Pacific Gas & Elec. Co., (San Francisco, Cal.), d. 30 year, g. c., 1937, 6%	30,000	30,000
Penn-Mary Coal Co., 1 s. f. g. c., gr. by Pennsylvania Steel Co., of N. J., 1939, 5%	50,000	50,000
U. S. Steel Corp., 10-60 year, s. f., g. c., 1963, 5%	200,000	210,000
Stocks.		
Del. & Bound Brook R. R.	10,000	20,000
Midland Val. R. R.	40,500	1,000
Norfolk & Western Ry., com	100,000	98,500
No. Pac. Ry	50,000	72,000
No. Pa. R. R	25,000	50,00[illegible]
Pa. R. R	175,000	239,75[illegible]
Philadelphia Tc. Co	125,000	222,50[illegible]
Girard Nat. Bk	10,000	30,00[illegible]
Philadelphia Nat. Bk	10,000	32,00[illegible]
American Telephone & Telegraph Co	150,000	213,00[illegible]
Gn. Ad. Bureau of N. Y	150	15[illegible]
N. Y. Dock Co., p	16,500	12,37[illegible]
Pac. Coast Salvage Assn	2,500	1,25[illegible]
Philadelphia Bourse	2,000	16[illegible]
Philadelphia Bourse p	750	12[illegible]
Southern Adjustment Bureau, Atlanta, Ga	100	10
Underwriters' Salvage Co. of Chi	1,000	1,00[illegible]
Underwriters' Salvage Co. of New York	1,000	1,00[illegible]
United Gas Imp. Co	150,000	285,00[illegible]
Totals (book value, $9,826,875)	$9,676,340	$9,968,7[illegible]

MISCELLANEOUS: This company together with the Fi[illegible] Assn. guarantees the policies of the Phila. Underwriters. [illegible] 1850 capital increased from $300,000 to $500,000 by stock div[illegible] dend of $200,000; in 1874 to $1,000,000; in 1876 to $2,000,00[illegible] in 1882 to $3,000,000, together with special surplus paid in $1[illegible] 000,000. Capital was increased in 1910 from $3,000,000 [illegible] $4,000,000. Conflagration losses: Chicago, 1871, about $650,00[illegible] Boston, 1872 about $990,000; Baltimore 1904, $507,292; S[illegible] Francisco, 1906, $3,315,000. Values of special deposits; G[illegible] $10,000; N. M., $20,000; Va., $53,000., Can., $264,437.

DIRECTORS: Edward S. Buckley, Edward H. Coat[illegible] John S. Jenks, Edward Hopkinson, George H. McFadden, Willi[illegible] D. Winsor, Henry W. Biddle, G. Assheton Carson, C. Hartm[illegible] Kuhn, Nathan Trotter, Arthur E. Newbold, Charles Platt, [illegible] C. S. W. Packard, J. Percy Keating, Lincoln Godfrey, G. Col[illegible] berry Purves, Bayard Henry, R. Winder Johnson, John W. Pepp[illegible] Eugene L. Ellison.

FIELD MEN AND TERRITORY COVERED: W. N. Jol[illegible] son, Chicago, Ill., general agent; B. L. West, assistant gene[illegible] agent, Western department; Chas. E. Parker & Co., Hartfo[illegible] managers for the New England States; Albert C. Shaf[illegible] Philadelphia, manager for New York; Edward S. Gay, m[illegible] ager, Ewell Gay, assistant manager, Southern departm[illegible] Atlanta, Ga., comprising N. C., S. C., Ga., Ala., Fla., Miss., [illegible] Tex. and Ark.; Bailey & Johnston, San Francisco, general ag[illegible] for the Pacific department, comprising Cal., Ore., Wash., Mo[illegible] Nev., Ida., Ariz., Alas., U. B. C. Hawaii and Philippine Isla[illegible] Robert Hampton & Son, general agents for Canada; Be[illegible]

INSURANCE COMPANY OF NORTH AMERICA, Philadelphia, Pa.—*Continued.*

Lockwood, N. Y., manager Metropolitan dis. Special agents N. Y. State department: Henry M. Myers, Albany, N. Y., for Eastern, N. Y.; Percy W. Clark, Buffalo, for Western, N. Y. So. department, special agents: Fred. C. Clarke, Charlotte, N. C., for N. C. and S. C.; Richard N. Clark, Atlanta, Ga. for Ga.; W. C. Rader, Birmingham, Ala. for Ala., J. H. Talley, Jacksonville, Fla., for Fla.; Cary P. Carr, Vicksburg, Miss., for Miss.; A. R. Phillips, Dallas, Tex., for No. Tex. and Ark.; R. B. Kilough, Waco, Tex., for So. and Middle Tex.; Alonso Church, New Orleans, La., for La. New England department: George E. Macomber, Augusta, for Me.; W. H. Winkley, Boston, Mass., for N. H., R. I., and Mass., E. of Conn. River.; John W. Monroe, Hartford, Conn., for Vt., Conn. and Mass., W. of Conn. River. Pacific department: H. C. Schaeffer, Seattle Wash. for B. C., W. Wash., and W. Ore.; M. H. Reeves, Spokane, Wash. for Mont., Ida., Utah., E. Wash. and E. Ore.; W. F. Kuhl, Los Angeles, Cal., for So. Cal. and Ariz.; C. O. Scott, San Francisco, Cal. for No. Cal. and Nev. Special jurisdiction of home office: Pa., Del., Md., N. J., Va., N. Y. Cy., L. I. and Boston. Special agents: Pa., D. F. Good, Sheldon Catlin and Chas. W. Cutting, N. J., C. G. Baxter, Md. and Va., E. W. Grigg. The company operates in all the States and Territories and in Canada.

INTERSTATE FIRE INSURANCE COMPANY, Inc., Suffolk, Va.

President, J. E. West; Secretary, J. Thornton Withers. Organized. 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$182,173	$26,384	$16,839	$32,228	$43,041	$18,369	$6,625	$15,895	$40,889	$22,847
1908	183,333	21,173	26,271	30,121	37,118	11,858	.....	14,559	26,397	11,780
1907	†151,787	16,035	21,912	23,917	31,334	10,819	.....	11,448	22,267	12,043
1906	*155,410	6,276	22,350	11,472	16,125	.....	.....	5,142	5,142	15

* Includes $89,100 stockholders' notes. † Includes $20,560 stockholders' notes.

Assets, December 31, 1909.	
Mortgage loans on real estate	$88,168
Bonds and stocks owned (market value)	36,561
Loan on E. B. Johnson Co., Inc., stock	9,000
Cash in office and bank	37,960
Agents' balances, not over 3 months due	8,840
Interest and rents accrued	1,643
Total admitted assets	$182,173

Liabilities, December 31, 1909.	
Net losses unpaid	$4,478
Unearned premiums	26,384
Other liabilities	1,772
Total liabilities, except capital and surplus	$32,634
Capital paid up	132,700
Surplus over all liabilities	16,839
Total liabilities, capital and surplus	$182,173

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,207,607; premiums thereon, $46,945.

BUSINESS SINCE ORGANIZATION. Premiums received $95,178; losses paid, $42,413; dividends declared, cash, $6,625.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Virginia County	$12,000	$11,100
American Tobacco Co.	5,000	3,875
N. & W. R. R. Co.	5,000	5,000
Central of Ga. R.R.	5,000	5,000
Stocks.		
Western Union	9,200	7,061
E. B. Johnson Co., Inc.	11,050	4,525
Totals	$47,250	$36,561

MORTGAGE LOANS: There are 45 loans aggregating $88,168 protected by improved real estate in Tidewater, Va., valued at $211,350. There was $135 of interest past due on December 31, last. Company holds $74,180 of insurance on the mortgaged buildings.

MISCELLANEOUS: This company was incorporated in April, 1906, with an authorized capital stock of $200,000.

DIRECTORS: J. E. West, G. W. Truitt, J. T. Withers, W. H. Jones, Jr., J. M. Butler, Robert W. Withers, A. Woolford, Chas. F. Taylor, H. B. Phillips, N. R. Withers, E. L. Folk, J. M. Darden, E. E. Holland, J. L. McLemore, E. B. Johnson, C. R. Welton, C. D. West.

FIELD MEN AND TERRITORY COVERED: W. R. Howard, Suffolk, Va., special agent for Va., and N. C. Company operates in Va. and N. C.

INTERNATIONAL INSURANCE COMPANY, New York.

President, Sumner Ballard; Secretary, Fritz Kortenbeutel Organized 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,706,607	$822,053	$546,783	$1,921,890	†$2,317,240	$263,159	.....	$558,147	$821,306	$386,507

† Includes $385,000 surplus paid in.

Assets, December 31, 1909.	
Bonds owned (market value)	$1,651,850
Cash in office and bank	15,987
Agents' balances, not over 3 months due	22,004
Interest accrued	16,766
Total admitted assets	$1,706,607

Liabilities, December 31, 1909.	
Net losses unpaid (none resisted)	$123,348
Unearned premiums	822,053
Other liabilities	14,423
Total liabilities, except capital and surplus	$959,824
Capital paid up	200,000
Surplus over all liabilities	546,783
Total liabilities, capital and surplus	$1,706,607

RISKS AND PREMIUMS: Fire risks in force, December 31, $133,658,536; premiums thereon, $1,307,676.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,921,890; losses paid, $263,159.

BONDS OWNED.	Par Value.	Market Value.
Cy. of New York, reg., 1918, 3½%	$75,000	$72,000
Cy. of New York, reg., 1921, 3%	85,000	77,350
Cy. of New York, reg., 1920, 3%	100,000	91,000
Bonds Owned.—*Cont.*		
Chicago & Northwestern R.R. Co. gn. m., 1987, 3½%	$25,000	$22,500
Central Pacific R.R. Co., 1 r. m., 1949, 4%	25,000	24,250
Chicago, Burlington & Quincy R.R. Co., g. m., 1958, 4%	25,000	25,000
Louisville & Nashville R.R. Co., unified m., 1940, 4%	25,000	25,000

INTERNATIONAL INSURANCE COMPANY, New York—*Continued.*

Bonds Owned.—*Cont.*	Par Value.	Market Value.
Illinois Central R.R. Co., r. m., 1955, 4%.	$25,000	$24,750
Chicago, Burlington and Quincy R.R. Co., Illinois Div., 1949, 4%	25,000	25,250
Chicago, Burlington & Quincy R.R. Co., col. joint, 1921, 4%	25,000	24,250
Baltimore & Ohio R. R. Co., prior lien, gn., 1925, 3½%	10,000	9,300
Baltimore & Ohio R.R. Co., prior ln, 1925, 3½%	29,000	26,970
Atchison, Topeka & Santa Fe Transcontinental Short Line, 1 m., 1958, 4%.	50,000	47,000
St. Paul, Minneapolis & Manitoba R.R. Co., Mont. Extn., 1 m. 1937, 4%	9,000	8,910
Baltimore and Ohio R.R. Co., prior ln, 1925, 3½	11,000	10,230
Baltimore and Ohio R.R. Co., 1948, 4%.	25,000	24,750
Central Pacific R.R. Co., 1929, 3½%	25,000	22,250
Scioto Valley and N. E. R.R. Co., 1989, 4%	25,000	24,000
Chicago & East Illinois, 1955, 4%	25,000	21,500
Chicago & N. W. R.R. Co., 1921, 5%	25,000	26,750
Lake Shore & Michigan So. R.R. Co., 1928, 4%	25,000	24,000
Chicago & Alton R.R. Co., 1916, 4½%	25,000	24,750
New York Central, eq., 1919, 5	25,000	26,500
Lake Shore & Michigan So. R.R. Co., n.,	25,000	25,000
Pennsylvania R.R. Co., n., 1910, 5%	50,000	50,000
Pennsylvania R.R. Co., cv., 1915, 3½%	50,000	48,500
Pennsylvania R.R. Co., eq., 1914, 4%	25,000	24,500
Pennsylvania R.R. Co., eq., 1911, 4%	50,000	49,500
New York Cy., 1928, 3½%	75,000	70,500
New York Cy. exempt, 1954, 3½%	50,000	45,000
Chicago Ry., 1927, 5%	15,000	15,150
Buffalo & S. W. R.R. Co., 1918, 5%	15,000	15,450
Pacific Tel. & Tel. Co., 1937, 5%	15,000	15,000
Union Pacific R.R. Co., cv., 1927, 4%	15,000	17,550
N. Y., N. H. & Hartford R.R. Co., cv., 1948, 6%	15,000	20,100
St. Paul, Minn. & Manitoba R.R. Co., Mont. Extn., 1 gn. m., 1937, 4%	4,000	3,960
St. Paul, Minn. & Manitoba R.R. Co., Mont. Extn., 1 gn. m., 1937, 4%	$6,000	$5,940
St. Paul, Minn., and Manitoba R.R. Co., Mont. Extn., 1 gn., m., 1937, 4%	6,000	5,940
H. Y. Telephone Co.,gn.m.,s.f.,1939,4½%	100,000	98,000
Cy. of New York, reg., 1910, 3%	100,000	100,000
Manhattan Ry. Co., cs., 1990, 4%	50,000	49,000
Buffalo, Rochester and Pittsburg R.R. Co., cs. m., 1957, 4½%	50,000	55,000
Cy. of New York, 1910, 3%	10,000	10,000
Cy. of New York, reg., 1915, 3½%	5,000	4,900
Cy. of New York, 1914, 3½%	15,000	14,700
Cy. of New York, 1916, 3½%	10,000	9,700
Cy. of New York, reg., 1917, 3½%	10,000	9,700
Norfolk & Western, cv., 1932, 4%	10,000	10,200
Norfolk & Western, cv., 1932, 4%	5,000	5,100
Delaware & Hudson, c., cv., 1916, 4%	15,000	15,450
Delaware & Hudson, r., m., 1943 4%	25,000	25,000
Delaware & Hudson, r., m., 1943, 4%	25,000	25,000
South and North Alabama R.R. Co., cs. m., 1936, 5%	50,000	55,000
Minneapolis & St. Louis, cs. m., 1934, 5%.	5,000	5,350
Interborough Rapid Transit Co., Series A., m., 1952, 5%	25,000	26,000
N. Y., N. H. & H. R.R. Co., cs. d., 1948, 6%	10,000	13,400
Totals (book value, $1,657,944)	$1,680,000	$1,651,850

MISCELLANEOUS: This company was organized March 6 1909, and writes fire reinsurance business. It commenced business with a paid up capital of $200,000 and an initial surplus of $50,000 During 1909, the stockholders voluntarily contributed an additions surplus of $335,000.

DIRECTORS: F. O. Affeld, William Schall, Jr., Edmund Pavenstedt, William G. Willcox, Rudolf Keppler, Hugo C. Buchenberger, Franz F. Mutzenbecher, Max Wesendonck, William Y Wemple, Hermann Mutzenbecher, Ernst Behre, Paul C. Schnitzler Sumner Ballard.

INTERNATIONAL FIRE INSURANCE COMPANY, Fort Worth, Tex.

President, W. H. Eddleman; Secretary, W. P. Cassell. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$337,777	$11,007	$107,358	$15,950	*$134,472	$19	.....	$16,434	$16,503	$1,85

* Includes $125,000 surplus paid in.

Assets, December 31, 1909.

Bonds and stocks owned (market value)	$259,662
Cash in office and bank	69,856
Agents' balances, not over 3 months due	5,150
Interest accrued	3,109
Total admitted assets	$337,777

Liabilities, December 31, 1909.

Net losses unpaid	$1,83
Unearned premiums	11,00
Other liabilities	87
Total liabilities, except capital and surplus	$13,71
Capital paid up	216,70
Surplus over all liabilities	107,35
Total liabilities, capital and surplus	$337,77

RISKS AND PREMIUMS: Fire risks in force December 31, $1,458,432; premiums thereon, $21,365.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Book Value.
U. S. Government, 3%	$50,000	$51,750
Cy. of Ft. Worth, sr. ext., 1914, 4½%	150,000	150,000
Abilene Lt. & Wat. Co., 1912-16, 6%	23,000	24,340
Parker Co., sc., 1929, 5%	3,300	3,300
Smith Co. courthouse, 1950, 4%	1,000	1,000

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Book Value
West. Nat. Bk., Ft. Worth	$18,600	$27,0
Byars State Bk	1,600	2,2
Totals	$228,300	$230,3

TERRITORY COVERED: The company operates in Ar Cal., Ida., Ill., Ky., La., Okla., Pa., Tenn., Tex. and Utah.

IOWA MANUFACTURERS INSURANCE COMPANY, Waterloo, Iowa.

President, W. W. Marsh; Secretary, Hermann Miller. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	$177,041	$60,818	$14,097	$59,807	‡$103,213	$22,207	.....	$35,985	$58,192	$23,0
1908	55,916	24,302	*5,360	50,430	51,966	16,067	.....	32,335	48,402	16,0
1907	52,971	22,129	4,048	47,374	48,990	13,284	.....	25,530	38,814	15,6
1906	42,525	12,335	3,783	32,380	†43,265	6,385	.....	19,080	25,465	6,3

† Includes $10,000 surplus paid in. ‡ Includes $40,000 premium on new stock.

IOWA MANUFACTURERS INSURANCE COMPANY, Waterloo, Ia.—*Continued.*

Assets, December 31, 1909.	
Mortgage loans on real estate	$84,700
Cash in office and bank	78,404
Agents' balances, not over 3 months due	7,814
Interest and rents accrued	1,814
Premium notes	4,309
Total admitted assets	$177.041

Liabilities, December 31, 1909.	
Net losses unpaid (including $800 resisted)	$800
Unearned premiums	60,818
Other liabilities	1,326
Total liabilities, except capital and surplus	$62,944
Capital paid up	100,000
Surplus over all liabilities	14,097
Total liabilities, capital and surplus	$177,041

RISKS AND PREMIUMS: Fire risks in force, December 31, $6,274,305; premiums thereon, $106,783.

BUSINESS SINCE ORGANIZATION: Premiums received, $188,038; losses paid, $57,943.

MORTGAGE LOANS: There are 15 mortgage loans aggregating $84,700, protected by Iowa farm lands valued at $240,930. No interest past due December 31, last. The company holds $21,000 of fire insurance on the buildings.

MISCELLANEOUS: Capital increased in 1909 from $25,000 paid up to $100,000 and $40,000 realised as premium on new stock sold.

DIRECTORS: W. W. Marsh, R. O. Green, Thos. B. Carson, F. H. Keys, Robert Paterson, Wm. Louden, George E. Lichty, Robert S. Sinclair, Thos. D. Murphy, F. J. Fowler, Paul Arbens, A. H. Holt, Robert Palmer, C. W. Mullan, C. L. Kingsley, F. J. Eigmey, Henry Weis, J. E. Sedgwick, Emmons Johnson, H. V. Myers, N. Northey, Hermann Miller.

FIELD MEN AND TERRITORY COVERED: H. V. Myers, special agent for Ia. and Ill.; J. C. Bauch, special agent for W. Ia.; J. C. Stuart, special agent for Eastern Ia. The company operates in Ia. and Ill.

JEFFERSON FIRE INSURANCE COMPANY, Philadelphia, Pa.§

President, S. E. Hutchinson; Vice-President, S. Laurence Bodine; Secretary and Treasurer, C. B. Jennings; Managing Underwriter, H. H. Rimington. Organized, 1855.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,218,124	$665,770	$176,720	*$744,479	$793,398	*$553,628	$25,000	$310,988	$889,616	$560,428
1908	1,213,972	827,070	115,384	1,115,887	†1,211,098	699,055	20,000	440,302	1,159,357	727,901
1907	1,177,113	733,315	157,626	1,156,608	1,192,500	343,133	20,000	472,196	835,329	384,995
1906	831,624	353,479	a244,519	532,517	a635,846	129,025	10,000	219,868	358,893	157,842
1905	564,044	123,046	229,482	75,671	99,832	35,918	12,000	38,025	85,943	33,727

Unearned premiums includes amount reclaimable on perpetual policies. *a* Includes $75,000 premium on new stock paid in January 15, 1906. * Includes $21,525 marine premiums and $50,157 marine losses. † Includes $50,000 premium on new stock.

Assets, December 31, 1909.	
Real estate owned (book value, $58,465)	$65,000
Mortgage loans on real estate	6,600
Bonds and stocks owned (market value)	874,592
Cash in office and bank	112,007
Agents' balances, not over 3 months due	147,266
Interest and rents accrued	12,059
Other assets	600
Total admitted assets	$1,218,124

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,728 resisted)	$117,800
Unearned premiums (except perpetuals)	600,085
Amount reclaimable on perpetual policies	65,685
Other liabilities	7,834
Total liabilities, except capital and surplus	$791,404
Capital paid up	250,000
Surplus over all liabilities	176,720
Total liabilities, capital and surplus	$1,218,124

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $89,122,811; premiums thereon, $1,148,497; marine and inland risks in force, $120,137; premiums thereon, $4,056; perpetual fire risks, $2,880,690; deposit premiums thereon, $72,449.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,803,390; losses paid, $2,131,297; cash dividends declared, $367,200.

REAL ESTATE OWNED: The only item is a 4-story brick office building at 425 Walnut st, Phila. (book value, $58,465) carried at $65,000. There is no incumbrance.

MORTGAGE LOANS: There are 2 loans, both on Philadelphia property, one of $5,000 and one of $1,600.

Bonds and Stocks Owned: Bonds.	Par Value.	Market Value.
Allegheny Cy., Pa., 1910, 3½%	$6,000	$5,970
Allegheny Co., Pa., 1936, 4%	10,000	10,050
Atlanta, Ga., 1922, 4½%	5,000	4,900
Augusta, Ga., 1936, 4%	5,000	4,925
Beaver Co., Pa., 1915, 4%	10,000	10,050
Boston, Mass., 1921, 4%	15,000	15,337
Camden, N. J., 1936, 4%	10,000	9,900
Coos County School Dist. No 13, Ore.	10,000	10,237
N. Y. Cy., 1954, 3½%	25,000	22,437
N. Y. City, 1955-58, 4%	95,000	85,238
Norfolk, Va., 1912, 5%	3,000	3,045
Philadelphia, Pa., 1964, 3½%	35,000	33,512
Pendleton, Ore., 1938, 5%	15,000	17,100
Portland, Ore., dry dock, 1934, 4%	25,000	24,625

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Richmond, Va., 1940, 4%	$10,000	$10,025
Washington, Pa., 1909-10, 4%	5,000	5,000
Atlantic Coast Line, 1st cs., 1952, 4%	10,000	9,525
Atlantic Coast Line eq., 1917, 4%	10,000	9,700
Atlantic Coast Line col. g., 1952, 4%	10,000	9,500
Atch. Top. & S. F., ad., 1995, 4%	10,000	9,425
Baltimore & O. R. R., 1948, 4%	10,000	9,925
Bangor & Aroostook R. W., eq., 1911, 5%	10,000	10,000
Buffalo & Sus. Ry.cartr.,ser.D,1911-15-17	10,000	10,000
Conn. Ry. & Lt. Co., 1st m., 1951, 4½%	10,000	10,225
Citizens' Tc. Co., Oil Cy., Pa., 1935, 5%	10,000	9,800
C. & O. R. W., 2d cs. m., 1989, 4%	10,000	9,350
Erie R. R. col. tr., 1951, 4%	10,000	9,600
Erie R. R. gn. m., 1996, 4%	15,000	13,050
Ft. W., Denver Cy. R. R. eq. tr., 1910,5%	10,000	10,000
Hocking Val. R. R. eq., 1913, 4%	10,000	9,800
Ind. Tc. & Tm., 1st m., 1933, 5%	15,000	14,587
Ind., Col. & E. Tc. Co., 1926, 5%	10,000	9,000
Iron Mtn. R. R., car tr., 1914, 5%	15,000	15,075
Kansas Cy. So. R. W., eq., 1912, 4½%	10,000	9,875
Leh. Coal & Nav. Co.,gn.m.,1924, 4½%	5,000	5,275
Lehigh Val. R. R., 1st m., 1940, 4½%	15,000	15,975
Lehigh Val. R. R., col. tr., 1913, 4%	20,000	19,800
Lehigh Val. R. R. eq., 1910-16, 4½%	20,000	20,000
Leh. Val., R. R. eq., ser. J, 1917, 4½%	10,000	10,000
Lehigh Valley Transit, 1935. 5%	10,000	9,950
Market St. El. Pass. Ry.,1st m.Phila.1955, 4%	10,000	9,700

§ Transacts both fire and marine insurance.

JEFFERSON FIRE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Mutual Tm. Co., Buffalo, N. Y., 1 m. g. s. f., 1924, 4%	$10,000	$9,500
Nor. & W. R. W., eq. tr., 1912, 4%	10,000	9,900
New York Central Lines, eq., 1918, 5%	10,000	10,337
Norfolk & Western Ry., Divisional, 1 in. and gn. m., 1944, 4%	30,000	27,825
No. Pac. R. R., prior ln., 1997, 4%	10,000	10,250
Pa. R. R., col. tr., 1913, 4½%	10,000	10,075
Pa. Co., 1921, 4½%	20,000	20,325
Phila., Balto. & Wash. R.R., serial g. loan, 1916, 4%	10,000	9,875
Reading Co. & Phila. & Reading Coal & Iron Co., gn. m., 1997, 4%	20,000	19,900
Reading Co. Jersey Central R.R.,1951,4%	20,000	19,300
So. Ind. R. R., 1st m., 1951, 4%	15,000	10,800
St. L. Tran. Co., imp., 1924, 5%	5,000	4,350
So. Ry. Co. g. n., 1910, 5%	20,000	20,000
United Rys. Co. of St. L.,1st m.,1934, 4%	5,000	4,200
United Rys. of San Francisco, 1924, 4%	1,000	740
United States Steel Corp'n, 1963, 5%	20,000	21,050
W.Jersey & Seash. R.R.cs.m., 1936, 4%	10,000	10,050
Buff., N. Y., Gas Co., 1947, 5%	5,000	3,225
Kan. Cy. Gas Co., 1922, 5%	5,000	5,000
Leh. & Wilkesbarre Coal Co.s.f.,1912, 5%	10,000	10,100
Penn Mary Coal Co., 1 s. f., 1939, 5%	15,000	15,000
Potomac El. Pow. Co., 1936, 5%	10,000	10,250
Railway Steel Springs Co., 1921, 5%	10,000	9,850
So. Bend & Mish. Gas, 1926, 5%	5,000	4,900
Westchester, N.Y.,Ltg. Co., 1950, 5%	5,000	5,087
Stocks.		
Franklin Nat. Bk	5,000	18,512
Corn Ex. Nat. Bk., Philadelphia	5,000	12,300
Western Sprinklered Risk Assn	500	500
Underwriters' Salvage Co., Chi., Ill	500	500
Totals (book value, $873,118)	$871,000	$874,592

MISCELLANEOUS: Capital increased in 1905 from $100,0 to $200,000. Surplus increased by cash payment of $75,000 January, 1906. Capital increased in 1908 from $200,000 to $22 000 and $50,000 added to surplus. Conflagration losses, Bal more, 1904, $16,672; San Francisco, 1906, $21,431, Chelsea, 19 $51,299. Values of special deposits, Ga., $9,825; Va., $13,07

DIRECTORS: E. T. Stotesbury, C. B. Newbold, Geo. I Fadden, S. L. Bodine, Geo. Q. Horwitz, S. E. Hutchinson, G H. Frazier, E. F. Rivinus, S. P. Hutchinson.

FIELD MEN AND TERRITORY COVERED: Crum & Fors N. Y., general agents for Metropolitan and Suburban districts, Y. Montgomery & Funkhouser, Chicago, Ill., general agents Mo., Ill., Ind., Ia., S. D. and Neb. Associated Underwriters, Ir San Francisco, Cal., general agents for Cal., Wash., Ida., Mont. a Ariz. W. J. Clemens, Portland, Ore., general agent for C Ferris-Conaway-Selbach Agency, Denver, Colo. general agents Colo. and Utah. A. G. Hancock, Baltimore, Md. general age for W. Va., Md., Del., Va. and D. C. Merrill & Braniff, Okla. C Okla. general agents for Okla. H. C. Chase, Lock Haven, P special agent for Pa. W. A. Kunkle, special agent for N. E. E. Eaton, special agent for New England; W. C. Gibs special agent for N. J. The company operates in all States a Territories of the United States, excepting Ala, Alas., Ark., Fl Ga., Kan., Me., Miss., Nev., N. H., N. M., N. C., N. D., S. C., Ten Tex., Vt. and Wyo.

THE KANAWHA INSURANCE COMPANY OF AMERICA, Maywood, W. Va

President, R. F. Munro; Secretary, Justus E. Ralph. Organized, 1895.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$347,110	$21,137	$225,673	$32,119	$44,989	$17,705	.....	$1,297	$19,002	$17,70
1908	321,124	17,176	203,648	25,680	37,849	8,724	$50,400	1,185	60,309	8,72
1907	293,685	14,061	229,224	11,887	22,953	7,980	.....	1,154	9,134	7,98
1906	280,112	21,189	208,140	24,437	34,263	10,456	.....	969	11,425	10,45
1905	257,174	22,470	184,304	29,136	37,963	3,847	.....	1,042	4,889	3,84

ASSETS DECEMBER 31, 1909: Real estate owned (book value, $1,300; bonds and stocks owned (book value), $253,699; cash in office and bank, $90,154; interest, $1,957; total admitted assets, $347,110 Liabilities: Unearned premiums, $21,137; capit paid up, $100,300; surplus over liabilities, $225,673.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,994,207; premiums thereon, $42,274.

BUSINESS SINCE ORGANIZATION: Premiums received, $303,973; losses paid, $96,780; dividends declared, cash, $50,400.

REAL ESTATE OWNED: Consists of office building and lot at Maywood, W. Va., carried at book value, $1,105, and a parcel of land 9¼ acres situate in Fayette Co., W. Va., book value, $195.

MISCELLANEOUS: Capital increased in 1908, from $50,4 to $100,300.

DIRECTORS: George A. Morrison, J. Rogers Maxwell R. Munro, Justus E. Ralph, Alphonse Franconi.

FIELD MEN AND TERRITORY COVERED: Guy S. I Tourette, manager, Maywood, Fayette Co., W. Va.

LAFAYETTE FIRE INSURANCE COMPANY, New Orleans, La.

President, John X. Wegmann; Secretary, Joseph Schwartz. Organized, 1869.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$449,045	$50,631	$237,308	$60,019	$80,874	$25,714	$17,791	$22,769	$66,274	$27,51
1908	432,163	48,016	225,049	56,905	73,480	32,304	15,582	20,191	68,077	32,30
1907	426,072	46,953	220,032	61,987	74,701	14,095	14,320	18,936	47,351	14,09
1906	404,072	37,012	209,157	47,417	57,920	16,331	14,992	17,196	48,519	16,63
1905	400,708	36,132	206,681	50,181	57,685	26,788	22,190	16,591	65,569	26,78

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $6,500)	$5,000
Mortgage loans on real estate	66,350
Bonds owned (market value)	366,050
Cash in office and bank	3,630
Agents' balances, not over 3 months due	8,015
Total admitted assets	$449,045

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,80
Unearned premiums	50,63
Unpaid dividends	9,30
Total liabilities, except capital and surplus	$61,73
Capital paid up	150,00
Surplus over all liabilities	237,30
Total liabilities, capital and surplus	$449,04

LAFAYETTE FIRE INSURANCE COMPANY, New Orleans, La.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,405,944; premiums thereon, $102,019.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,959,254; losses paid, $733,047; dividends declared, cash, $622,580; stock, $103,500.

REAL ESTATE OWNED: Consists of building situated 2123 Magazine st., New Orleans.

MORTGAGE LOANS: There are loans aggregating $66,350, all secured by first mortgage on improved real estate in New Orleans, worth at least double the amount loaned thereon.

BONDS OWNED	Market Value.
N. O. 4 per cent, $40,000	$40,000
N. O. 7 per cent, $6,000	7,500
N. O. Public Improvement, $25,000	24,500
N. O. Premium, $20,000	50,000
Louisiana 4 per cent, $70,000	70,000
Atchafalaya Levee, $10,000	10,800
Bossier Levee 5 per cent, $20,000	20,000
Caddo Levee 5 per cent $25,000	$26,250
Lafourche Levee, $40,000	43,200
Pontchartrain Levee "C" $15,000	15,000
Pontchartrain Levee "D" $40,000	48,000
R. R., Atchafalaya and B. B. Levee $10,000	10,800
Total	$366,050

MISCELLANEOUS: Capital has been increased from $46,500 to $150,000 by means of stock dividends. Company operates only in La.

DIRECTORS: Joseph Baumann, E. H. Chadwick, Henry P. Dart, H. Donnenfeiser, Adam Gambel, John G. Herberth, Walter H. Hoffmann, T. J. Kohl, Dr. S. R. Oliphant, A. Regel, Louis Schuler, A. Norton Skardon, R. Thuem, Joseph Trauchina, John X. Wegmann, Samuel Wilson, Jacob Young, John W. Joachim, Christian Miller.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY OF NEW YORK, New York, N. Y.

President, H. W. Eaton; Secretary, G. W. Hoyt. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$852,964	$247,310	$343,913	$228,002	$252,860	$103,820	$10,000	$66,886	$180,706	$103,005
1908	762,934	206,466	307,760	217,958	246,763	130,941	10,000	55,722	196,663	118,367
1907	653,664	187,948	211,483	208,580	230,929	106,513	9,987	52,507	169,007	115,686
1906	671,971	178,208	245,999	206,862	225,376	78,597	10,013	51,581	140,191	76,510
1905	597,686	141,634	207,386	146,043	166,793	89,864	10,000	38,342	138,206	93,544

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$50,000
Bonds and stocks owned (market value)	603,900
Cash in office and bank	116,231
Agents' balances, not over 3 months due	78,825
Interest accrued	4,008
Total admitted assets	$852,964

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$20,891
Unearned premiums	247,310
Other liabilities	40,850
Total liabilities, except capital and surplus	$309,051
Capital paid up	200,000
Surplus over all liabilities	343,913
Total liabilities, capital and surplus	$852,964

RISKS AND PREMIUMS: Fire risks in force, December 31, 31, $28,972,432; premiums thereon, $445,849.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,886,631; losses paid, $904,558; dividends declared, cash, $70,000.

MORTGAGE LOANS: A loan of $50,000 is secured by 24 W. 20th st., N. Y., valued at $76,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Ga. State, 1930, 3½%	$10,000	$9,900
N. Y. Cy., 1922, 3½%	195,000	185,250
N. Y. State, 1957, 3%	50,000	51,500
C. B. & Q. R. R., joint, 1921, 4%	15,000	14,550
Nor. & W. R. R., 1st cs., m., 1996, 4%	25,000	24,500
So. Ry., 1st cs. m., 1994, 5%	50,000	56,000
STOCKS.		
Baltimore & O. R. R., p.	20,000	18,400
Ch., Mil. & St. Paul R. R., p. 35% paid	40,000	68,800
C. C. C. & St. Louis R. R., p.	40,000	42,800
Ill. Central R. R. (leased line) gr.	$30,000	$29,400
Norfolk & W. R. R., p.	50,000	44,500
Union Pac. R. R., p.	20,000	20,800
So. Ry., p.	50,000	37,500
Totals (book value, $623,042)	$595,000	$603,900

MISCELLANEOUS: This company is controlled by interests identified with the Liverpool and London and Globe of Liverpool. Value of special deposit in Ga., $9,900.

DIRECTORS: Henry W. Eaton, Chas. H. Marshall, J. A. Stewart, Walter C. Hubbard, T. M. Brown, Edmund D. Randolph, A. G. Dent.

FIELD MEN AND TERRITORY COVERED: W. S. Warren, general agent, Chi., Ill.; Clarence F. Low, general agent at New Orleans, La. The company operates in Ala., Colo., Fla., Ga., Ill.; Ia., Kan., La., Mich., Minn., Miss., Mo., Mont., Neb., N. M., N. Y., N. D., Pa., S. D., Tex., Utah, Wis. and Wyo.

LOUISVILLE INSURANCE COMPANY, Louisville, Ky. §

President, John H. Leathers; Secretary, S. M. Huston. Organized, 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$256,483	$94,997	$40,613	*$195,187	$204,857	*$137,719	$8,264	$60,360	$206,343	$138,675
1908	255,339	92,798	42,360	183,876	195,603	153,512	7,684	53,468	214,664	147,172
1907	260,780	76,830	51,398	143,033	154,874	90,400	8,160	43,836	142,396	95,764
1906	279,096	78,376	61,569	144,376	155,858	109,966	7,768	43,068	160,802	114,407
1905	280,120	98,993	55,816	174,830	184,500	97,213	7,952	54,652	159,817	98,902

* Includes $15,221 marine premiums and $10,539 marine losses. § Transacts both fire and marine insurance.

LOUISVILLE INSURANCE COMPANY, Louisville, Ky.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value)	$6,315
Mortgage loans on real estate	4,259
Bonds owned (market value)	176,558
Collateral loans	8,197
Cash in office and bank	31,395
Agents' balances, not over 3 months due	28,964
Interest and rents accrued	795
Total admitted assets	$256,483

Liabilities, December 31, 1909.	
Net losses unpaid	$20,521
Unearned premiums	94,997
Other liabilities	352
Total liabilities, except capital and surplus	$115,870
Capital paid up	100,000
Surplus over all liabilities	40,613
Total liabilities, capital and surplus	$256,483

RISKS AND PREMIUMS: Fire risks in force, December 31, $17,067,982; premiums thereon, $175,974.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,823,849; losses paid, $2,575,843; dividends declared, cash, $446,000.

REAL ESTATE OWNED: Comprises one brick dwelling house and two vacant lots all in the city of Louisville, and carried at book value. Market value, $6,950.

MORTGAGE LOANS: There are 6 loans on improved real estate in Louisville and suburbs, aggregating $4,259. There was $81 of interest past due on December 31 last. Company holds $6,900 of insurance on the buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Fifth Ave. Hotel, 150 shares st	$12,000	$3,997
Louisville Home Telephone Co., 3 bs	887	240
Louisville Natl. Banking Co., 5 shares stk.	735	600
Louisville Home Tel. Co., 4 bs	3,000	3,360
Louisville Home Tel. Co, 2 bs	750	
Totals	$17,372	$8,197

BONDS OWNED.	Par Value.	Market Value.
So. R.R. Co., bs	$35,000	$39,025
Central City Water Co.,	9,000	9,000
C. & O. R.R. Co.	$2,000	$2,060
So. Ry. St. L. Div.	37,000	32,190
United Ry. of St. L.	4,000	3,280
Birmingham Ry. Light & Power Co.	22,000	20,020
L. & N. R.R. Short Line Div.	10,000	10,600
Louisville Home Tel. Co.	6,000	4,500
Louisville Home Tel. Co.	500	375
Japanese Government	5,000	4,700
International Traction Co.	29,000	19,720
St. Louis, Iron Mtn. & So., R. & G. Div.	15,000	16,388
Louisville National Bank	10,000	14,708
Totals	$174,500	$176,558

MISCELLANEOUS: Company transacts surplus businesses through Mather & Co., Phila., and Whilden & Hancock, N. Y., Conflagration losses: Baltimore, 1904, $29,559; San Francisco, 1906, $7,000.

DIRECTORS: C. P. Moorman, Chas. T. Dearing, W. H. Netherland, John H. Leathers, Geo. A. Newman, David Baird, Jno. A. Armstrong.

TERRITORY COVERED: The company operates in Ill., Ky., Mich., Tenn. and Wis.

LOUISIANA FIRE INSURANCE COMPANY, Baton Rouge, La.

President, O. B. Steele; Secretary, R. N. Ross. Organized, 1891.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$57,216	.....	$40,170	.....	$7,068	.....	$3,263	$4,064	$7,327	.....
1908	55,815	.....	38,641	.....	7,728	.....	3,686	3,685	7,371	.....
1907	54,989	.....	37,949	$4,142	11,661	$1,561	7,358	3,659	12,578	$1,561
1906	56,904	$5,898	—4,191	4,802	10,404	1,856	2,994	4,074	8,924	2,336
1905	57,767	5,775	.....	4,802	10,412	2,857	1,704	3,044	7,605	2,857

— Impairment.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $21,890; Baton Rouge, imp. bs., $10,000; Hotel Co. Istrauma, $1,000; loans on Baton Rouge bank stks., (market value $23,170), $15,991; cash in office and bank, $5,236, agents' balances, not over 3 months due, $2,987; other assets, $112; total admitted assets, $57,216. Liabilities: $6: capital stock, $17,040; surplus, $40,170.

BUSINESS SINCE ORGANIZATION: Premiums received, $86,418; losses paid, $31,345; dividends declared, cash, $22,152; credit on stock notes, $46,510.

MORTGAGE LOANS: These aggregate $21,890, and are protected by Baton Rouge, real estate valued at more than double the amount loaned.

MISCELLANEOUS: The company made a reinsurance treaty in 1907 with a large American stock fire insurance company by which all the Louisiana's liability was eliminated and it retained its identity, continuing business as heretofore but without any liability. Company operates only in Louisiana.

DIRECTORS: J. D. Fisher, O. B. Steele, C. C. Bird, Joseph Gebelin, S. I. Reymond, T. Jones Cross, W. P. Connell, J. Farnbacher, T. Sambola Jones, W. B. Burke, A. Doherty, Jr., Robert L. Goyer, T. J. Kernan, King H. Knox, R. J. Hummel.

LUMBER INSURANCE COMPANY, New York, N. Y.

President, G. A. Mitchell; Secretary, R. H. McKelvey. Organized, 1904.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$537,505	$190,639	$109,618	$300,681	$318,415	$176,947	$20,000	$98,931	$295,878	$167,885
1908	492,260	157,116	92,748	270,351	288,021	187,245	20,000	90,455	297,700	199,307
1907	493,568	156,580	111,035	275,263	289,513	115,229	20,000	83,194	218,423	108,606
1906	451,945	130,798	104,851	195,003	212,227	75,959	30,000	56,243	162,202	82,674
1905	403,792	85,720	111,890	121,296	133,678	50,172	.....	46,065	96,237	46,962

LUMBER INSURANCE COMPANY, New York, N. Y.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Bonds owned (book value)	$420,298
Cash in office and bank	41,155
Agents' balances, not over 3 months due	71,304
Interest accrued	4,748
Total admitted assets	$537,505

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$14,446
Unearned premiums	190,639
Other liabilities	22,802
Total liabilities, except capital and surplus	$227,887
Capital paid up	200,000
Surplus over all liabilities	109,618
Total liabilities, capital and surplus	$537,505

RISKS AND PREMIUMS: Fire risks in force, December 31, $21,476,679; premiums thereon, $375,293.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,219,479; losses paid, $623,881; dividends declared, cash, $90,000.

BONDS OWNED:	Par Value.	Market Value.
Province of Ontario, 1936, 3½%	$107,000	$102,720
New York City, 1929–54, 3½%	200,000	181,500
New York City, 1955, 4%	25,000	25,000
Portland Ore., City Improvement, 1914, 6%	50,000	54,000
Savannah Sinking Fund, 1959, 4½%	10,000	10,800
Niagara Lockport & Ontario Power Co., 1954, 5%	25,000	22,500
Totals (book value, $420,298)	$417,000	$396,520

MISCELLANEOUS: The parties in control of this company are also interested in the Adirondack Fire and the Toledo Fire and Marine Insurance Companies. The Lumber together with the Adirondack Fire, guarantees the policies of the Hudson Underwriters. Values of special deposits: Can., $106,467; Ga., $10,000; Ore., $25,250.

DIRECTORS: R. K. Albright, B. W. Arnold, S. M. Clement, William H. Gratwick, William Hamlin, Elias M. Johnson, John D. Larkin, Frederick W. Mattocks, John Jay McKelvey, R. H. McKelvey, Guy H. Moulthrop, George A. Mitchell, John Mitchell; Robert W. Pomeroy, C. L. Ring, Dwight J. Turner, Guy White.

FIELD MEN AND TERRITORY COVERED: F. J. Caulkins; Boston, Mass., general agent for Mass.; John McKelvey, Sandusky, O., general agent for O.; D. A. Fisher, Memphis, Tenn., general agent for Tenn.; F. B. Marsh, Atlanta, Ga., general agent for Ga., Leon Irwin & Co., New Orleans, La., general agents for La.. S. E. Forsyth, Baltimore, Md., for Md.; Chas. D. Cox., Wilmington. Del., for Del.; R. S. Ewalt, New Orleans, La., Branch Manager, Walter T. Campbell, St. Louis Mo., general agent for Mo.; Eric Anderson, Minneapolis, Minn. general agent for Minn.; Charles Anderson, Eau Claire, Wis., general agent for Wis.; Hanford & de Veuve. Seattle, Wash., general agents for Wash.; A. B. Banks & Co., Fordyce, Ark., State agents for Ark.: Belk & Co., Houston, Tex. general agents for Tex.; F. W. Offenhauser & Co., Texarkana, Ark., local agents for Ark.; J. G. Rainnie, Halifax, Nova Scotia, general agent for the Maritime Provinces; J. A. Christie & Co., Winnipeg, Man., general agents for the Provinces of Manitoba, Saskatchewan and Alberta; J. W. Fowler, Manchester Depot, Vt., general agent for Vt. J. W. Garvey, Independence, Mo., general agent for Mo.; R. H. Long, Detroit, Mich., general agent for Mich.; H. C. Huntington, Portland, Ore., general agent for Ore. E. D. Hardy, Ottawa, Ont., general agent for Dominion of Can. The company operates in Ark., Cal., Conn., Del., Ga., Ill., Ia., La., Md., Mass., Mich., Minn., Mo., N. Y., N. C., O., Ore., Pa., S. C., Tenn., Tex., Vt., Wash. and Wis. and in Canada.

LUMBERMENS INSURANCE COMPANY, Philadelphia, Pa.

President, Lewis Davis; Vice-President and Secretary Oliver H. Hill. Organized, 1873.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,703,439	$475,398	$944,481	$264,925	$339,917	$118,260	$35,000	$117,345	$270,605	$120,749
1908	1,629,576	477,645	868,404	256,573	328,124	120,652	30,000	115,119	265,762	122,168
1907	1,516,093	487,942	743,942	292,312	362,712	119,017	30,000	125,172	274,189	123,518
1906	1,505,874	461,512	763,232	293,708	363,466	118,048	30,000	125,077	273,125	121,441
1905	1,432,082	416,680	739,242	249,556	311,093	93,623	25,000	104,449	223,072	90,797

Unearned premiums includes amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $102,530)	$87,902
Mortgage loans on real estate	140,875
Bonds and stocks owned (market value)	1,384,526
Collateral loans	10,000
Cash in office and bank	28,425
Agents' balances, not over 3 months due	30,737
Interest accrued	20,974
Total admitted assets	$1,703,439

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $6,267 resisted)	$26,306
Unearned premiums (except perpetuals)	278,158
Amount reclaimable on perpetual policies	197,240
Other liabilities	7,254
Total liabilities, except capital and surplus	$508,958
Capital paid up	250,000
Surplus over all liabilities	944,481
Total liabilities, capital and surplus	$1,703,439

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $51,422,668; premiums thereon, $544,979; perpetual fire risks, $8,340,637; deposit premiums thereon, $219,155.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,794,643; losses paid, $2,392,414; dividends declared, cash, $985,000.

REAL ESTATE OWNED: The principal property is the company's home office building at 427 Walnut st., Philadelphia. This is 4 stories in front and three in back; its book value is $42,500, and it is carried at $40,000. There are 3 other Philadelphia properties (dwellings); 6 in St. Paul, including stores, dwellings, lots and stables; 2 dwellings in Denver; 6 dwellings and other properties in Minneapolis, and 1 in Omaha, Neb. The book value of none of these properties exceeds $10,000, and in most instances is much smaller; and in many cases they are carried much below book value. There are no incumbrances.

MORTGAGE LOANS: None of the 45 loans exceeds $8,500 in amount, the securities being located in Philadelphia, Duluth, Minneapolis, St. Paul, Oak Park, Ill., Omaha, Dundee, N. D., Austin, Ill., Roberts Co., S. D., Swarthmore, Pa., River Forest, Ill., Welcome, Minn., Day, Jerauld and Codington Counties, S. D., Meir Grove, Minn. and Stearns and Grant Co's., Minn. The total loans, $140,875 are secured by properties valued at $336,400, and no interest is overdue.

BONDS AND STOCKS OWNED: BONDS.	Par Value.	Market Value.
Cy. of N. Y., 1956, 4%	$25,000	$25,000
Township of Upper Darby, 1922, 5%	11,000	11,550
Cy. of Allegheny, Pa., sc.dis., 1935, 4%	20,000	20,000
Cy. of Ithaca, N. Y., 1927, 5%	25,000	26,250
County of Allegheny, Pa., 1933, 4%	25,000	25,000
County of Allegheny, Pa., 1934, 4%	25,000	25,000
Cy. of Altoona, Pa., 1934, 4%	25,000	25,000
Cy. of N. Y., 1953, 3½%	25,000	22,250
Borough of Bellevue, Pa., 1933–38, 4½%	25,000	26,250
Susquehanna Coal Co., 1911, 6%	12,000	12,120

LUMBERMENS INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Steubenville & Ind. R. R. Co., 1914, 5%	$15,000	$15,300
Richmond & Danv. R.R. Co., cs., 1915, 6%	25,000	26,750
Read.Co.and Phil.& Read.C.&.I.1997, 4%	10,000	9,900
Camden & Atl. R. R. Co., cs., 1911, 5%	10,000	10,000
Lehigh Val. R. R. Co., 1910, 7%	10,000	10,200
Chi., St. L. & Pitts. R. R. Co., 1932, 5%	18,000	20,340
Master Builders' Ex., 1912, 5%	4,000	4,000
Sun., Haz., & Wilkes Barre R. R. Co., 1928, 5%	7,000	7,000
Shamokin, Sun. & Lewis. R. R.Co19125%	10,000	10,100
Pa. Steel Co., 1917, 5%	10,000	10,200
Lehigh Val. R. R. Co., annuity, 6%	10,000	14,500
Tex. & Pac. R. R. Co., 2000, 5%	11,000	12,320
O. R. R. R. Co., 1936, 5%	7,000	7,700
C., Rich. & Ft. W. R. R. Co., 1921, 7%	20,000	23,800
Cam. & Clear. R. R. Co., 1941, 5%	12,000	12,600
Duluth St. Ry. Co., 1930, 5%	20,000	19,600
St. L. Merchants' Bg. Co., gr., 1929, 6%	20,000	22,000
El. Ry.,Lt. & Pow. Co., Sedalia, 1912, 6%	11,200	2,800
B'way & 7th Ave.R.R.Co.,cs., 1943, 5%	10,000	10,100
Superior Wat.,Lt.& Pow.Co.,1931, 4%	10,000	7,500
Superior Wat.,Lt.& Pow.Co.,1931, 4%	1,500	900
St. Paul Gas Lt. Co., 1944, 5%	10,000	9,500
Lehigh Tc. Co., 1923, 5%	15,000	14,250
Piedmont & Cumberland Ry.Co.,1911,5%	10,000	9,900
Det. & Mackinac Ry. Co., 1995, 4%	5,000	4,450
Grand Rapids Gas Lt. Co., 1915, 5%	10,000	9,800
Passaic Ltg. Co., 1925, 5%	10,000	10,100
Cy. of Duluth, r., 1927, 4½%	15,000	15,450
Cy. of Woodbury, N. J., 1938, 4½%	25,000	26,250
St.L.Tm.,Copples Sta.& Prop.Co19174½%	15,000	15,000
St. Joseph Gas Co., 1937, 5%	15,000	14,400
Equit. Ill. Gas Lt.Co.of Phila., 1928, 5%	22,000	23,100
El. & Peoples' Stk. Tr. ctfs.,Phila.19454%	25,000	22,500
Ill.Cent.R.R.Co.,Louisv. Div., 1953, 3½%	10,000	8,900
Ill.C.R.R.Co.,St. L. Div.,1951, 3½%	10,000	8,900
Met.St.Ry.Co.,N.Y.,gn. m., 1997, 5%	20,000	15,600
Edison El.Lt.Stk.tr.ctfs., Phila., 1946,5%	5,000	5,250
Atl. Coast El. R. R. Co., 1945, 5%	16,000	15,680
N.Y.Gas,El.Lt.,Ht.& Pow.Co., 1949, 4%	25,000	21,000
Edison El. Illg. Co., B'klyn, 1939, 4%	10,000	8,800
Conshohocken Gas & Wat. Co., 1929, 4%	5,000	5,000
Westchester Ltg. Co., 1950, 5%	25,000	25,750
B. & O. R. R. Co., prior ln., 1925, 3½%	15,000	13,950
Erie R. R. Co., prior ln., 1996, 4%	25,000	21,500
Phila. El. g. tr. ctfs., 1948, 5%	20,000	20,000
Cent. Pac. R. R. Co., gr., 1929, 3½%	25,000	22,250
B'klyn Union Ele.R.R.Co.,gr., 1950, 4%	20,000	20,400
Phila.Co.,of Pitts.,cs.m., 1951, 5%	20,000	19,600
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	**Par Value.**	**Market Value.**
Pitts.& Charleroi St. Ry. Co.,gr.,1932, 5%	$10,000	$10,200
Milwaukee Gas Lt. Co., 1927, 4%	12,000	10,800
Chi.,R.I.& Pac.Ry.Co.,ser.O., 1917, 4%	20,000	19,000
Rio Grande W. R. R. Co., 1939, 4%	25,000	23,250
Pa.Co.,loan of 1901, gr., 1916, 3½%	10,000	9,600
Jamison C. & C. Co., car tr., 1909-15, 5%	25,000	24,500
United Rys. Co., St. Louis, 1934, 4%	25,000	20,500
Ga. Ry. & El. Co., Atlanta, 1932, 5%	25,000	25,000
St. Louis Transit Co., 1924, 5%	25,000	21,000
L. S. & M. S. Ry. Co., 1931, 4%	25,000	23,500
Erie R. R. Co., eq., 1917, 5%	15,000	14,400
Cleve.& Pitts. gn. m., gr., 1948, 3½%	10,000	9,400
Pa. R. R. Co., cs., 1948, 4%	2,000	2,060
Chi. Rys. Co., 1927, 5%	20,000	20,000
Peoria,Gas.& El. Co., 1 m., 1923, 5%	25,000	25,000
Mt. Morris El. Lt. Co., 1 m., 1940, 5%	25,000	25,500
Market st. Elev. Pass. R.W.Co., 1955, 4%	25,000	24,000
Pub. Ser. Cp. of N. J., 1959, 5%	25,000	24,125
Scranton Ry. Co., 1932, 5%	25,000	25,000
Connellsville Water Co., gr., 1939, 5%	25,000	25,000
Jackson Cons. Tc. Co., gr., 1934, 5%	25,000	24,375
Albany Southern R. R. Co., 1939, 5%	25,000	24,250
Stocks.		
Wilkes-Barre & Hazelton R. R. Co., p.	1,300	325
Amer. Lt. & Tc. Co., p	10,200	10,200
Amer. Lt. & Tc. Co., com	3,500	8,750
Grand Rapids & Indiana Ry. Co	10,000	4,500
Philadelphia Tc. Co	12,500	22,250
Philadelphia Co., p	20,000	18,000
Philadelphia Bourse, com	500	40
Philadelphia Bourse, p	100	20
Detroit & Mackinac Ry. Co., p	3,800	3,420
Detroit & Mackinac Ry. Co., com	8,000	3,200
Totals (book value, $1,374,522)	$1,416,600	$1,3[illegible]4,52[illegible]

MISCELLANEOUS: Capital increased in 1876 from $125,000 to $200,000, and in 1880 to $250,000. Losses incurred and losses paid include those occurring under perpetual policies. Conflagration losses: Baltimore, 1904, $780.

DIRECTORS: Lewis Davis, James R. Gates, George Watson, J. Gibson McIlvain, Edmund Webster, John S. Stevens, David E. Williams, Oliver H. Hill, John Hay, Edwin S. Dixon, Francis I. Maule, Herman Hoopes.

FIELD MEN AND TERRITORY COVERED: Herrick & Auerbach, 189 La Salle st., Chicago, Ill., managers for Ill., O., Mich., Wis., Mo., Colo. and Ia. The company operates in Colo., Ill., Ia., Md., Mich., Minn., Mo., N. Y., O., Pa. and Wis.

LUMBERMENS MARINE INSURANCE COMPANY, Norfolk, Va.¶

President, E. C. Fosburgh; Secretary and Treasurer, W. B. Roper. Organized, 1899.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$58,400	$392	$32,875	$18,292	$20,837	$5,640	$6,250	$3,691	$15,581	$5,64[illegible]
1908	51,248	358	25,736	12,288	15,078	4,070	9,526	3,825	17,421	4,07[illegible]
1907	53,615	423	27,681	16,567	18,985	3,137	4,284	3,228	10,649	1,73[illegible]
1906	49,650	564	22,539	18,793	20,556	14,225	2,500	3,709	20,434	14,9[illegible]
1905	46,070	289	20,173	15,834	17,258	7,960	1,920	2,824	12,704	5,5[illegible]

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $2,500; bonds and stocks owned (market value), $43,225; cash in office and bank, $9,069; agents' balances, not over 3 months due, $2,634; interest and rents accrued, $657; other assets, $315; total admitted assets, $58,400. Liabilities, Unearned premiums $292; other liabilities, $233; total, $525; capital paid up, $25,000.

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $38,277; premiums thereon, $584.

BUSINESS SINCE ORGANIZATION: Premiums received $170,591; losses paid, $77,218; dividends declared, cash, $32,610; stock, $13,700.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Algonquin Hotel	$5,000	$5,000
Norfolk City	10,000	10,000
River Front Belt Line	7,000	7,000
Bonds and Stocks Owned.—*Cont.*	**Par Value.**	**Mark Valu**
Garrett & Co. (old issue)	$3,000	$3,0[illegible]
Garrett & Co., (new issue)	5,000	5,1[illegible]
Va. Bk. & Tr. Co., Inc.	10,500	13,1[illegible]
Totals	$40,500	$43,2[illegible]

MISCELLANEOUS: Capital increased in 1901 from $9,500 to $15,200; in 1902 to $16,000; in 1903 to 24,000; and in 1906 to $25,000.

DIRECTORS: E. C. Fosburgh, John L. Roper, Norfolk, Va.; R. J. Camp, Franklin, Va.; Alfred B. Cramer, Suffolk, Va.; Horton Corwin.

FIELD MEN AND TERRITORY COVERED: Seaboard Insurance Co., Norfolk, Va., general agent. Company operates only in Va.

¶ Transacts marine business only.

MADISON INSURANCE COMPANY, Madison, Ind.

President, W. H. Powell; Secretary, J. K. Weyer. Organized, 1831.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$198,537	$17,160	$74,259	$26,346	$36,378	$17,630	$7,000	$5,515	$30,145	$16,914
1908	189,928	16,946	65,151	26,045	36,205	16,368	7,000	5,322	28,690	18,283
1907	194,695	20,327	68,449	38,619	47,806	16,307	7,000	5,251	28,558	18,707
1906	186,140	19,590	60,579	33,364	44,153	30,535	7,000	5,133	42,668	32,961
1905	192,294	19,855	68,220	36,594	44,569	10,249	7,000	10,431	27,680	10,820

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$6,500
Mortgage loans on real estate	1,953
Bonds and stocks owned (market value)	170,083
Loan on 100 shares Twin City R. T. stock and 71 shares Firemen & Mechanics, stock	10,091
Cash in office and bank	2,650
Agents' balances, not over 3 months due	3,484
Interest and rents accrued	2,739
Other assets	37
Total admitted assets	$198,537

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,599
Unearned premiums	17,160
Unpaid dividends	3,500
Other liabilities	19
Total liabilities, except capital and surplus	$24,278
Capital paid up	100,000
Surplus over all liabilities	74,259
Total liabilities, capital and surplus	$198,537

REAL ESTATE OWNED: Consists of office building. Rents received last year, $100.

MORTGAGE LOANS: There is 1 loan for $1,953 secured by real estate valued at considerably more than the amount loaned.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Madison, Ind.	$26,000	$26,000
Vevay Wat. Wks, Vevay, Ind.	3,000	3,000
Switzerland Co., Ind.	7,905	7,905
Toledo Ry. & Tm. Co.	11,000	10,450
United Telephone	7,000	6,524
Cy. of Madison, Ind., r.	1,500	1,500
Louisville Home Telephone	10,000	7,700
Indianapolis Wat. Co.	10,000	10,000
Indianapolis St. Ry.	5,000	4,200
Westinghouse El. & Mfg.	10,000	9,300
Stocks.		
Local Blg. Assn.	2,919	2,919
U. S. Steel Corporation, p.	4,000	5,000
Twin City Rapid Transit, com.	2,000	2,300
Proctor & Gamble, com.	1,500	6,375
Brown-Ketchum Iron Works, p.	5,000	4,750
Bonds and Stocks Owned.—Cont. Stocks.—Cont.		
United Cigar Mfg. Co., com.	$4,000	$3,600
Atlas Engine Works, p.	5,000	1,000
Indianapolis St. Ry., com.	10,000	11,000
National Biscuit Co., p.	5,000	6,150
Union Pacific R. R. Co., com.	1,000	2,000
Merchants Nat. Bk., Cincinnati	6,200	12,400
Lehigh Valley R. R. Co., com.	3,000	6,060
Cin., Cov. & Newport Lt. & Tr.Co., p.	5,000	4,450
National Branch Bank, Madison, Ind.	2,500	7,000
Pennsylvania R. R. Co., com.	6,250	8,500
Totals	$154,774	$170,083

MISCELLANEOUS: Company transacts a surplus line business through A. J. Van Deinse, Indianapolis, Ind., who is correspondent for the United States outside of Madison. Conflagration losses: San Francisco, 1906, $5,000.

DIRECTORS: William H. Powell, John B. Ross, E. E. Powell, H. W. Hargan, J. K. Weyer.

MARYLAND FIRE INSURANCE COMPANY, Easton, Md.

President, Edwin G. Cover; Secretary, John S. McDaniel.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Insurred
1909	$115,484	$2,785	$12,699	$3,657	†$18,282	$755	.....	$2,042	$2,797	$755

† Includes $13,420 surplus paid in.

ASSETS, DECEMBER 31 1909: Real estate owned, $770; loaned on notes of directors given in payment of capital stock, $75,261; cash in office and bank, $32,305; loans on other notes, $6,250; uncollected premiums, $780; total admitted assets, $115,484. Liabilities: Unearned premiums, $2,785.

RISKS AND PREMIUMS: Fire risks in force, December 31, $387,774; premiums thereon, $3,656.

REAL ESTATE OWNED: Consists of office building carried at book value.

MISCELLANEOUS: This company was organized early in 1909 and commenced business in March with a paid-up capital of $100,000 and a net cash surplus of $10,000. It confines its operations to the Eastern Shore of Maryland, writing dwelling and farm property exclusively. The company reinsured the outstanding business of the Peoples Fire of Frederick, Md., early in 1910.

MECHANICS INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.*

President, Simon J. Martin; Vice-President, John M. Campbell; Secretary, John A. Snyder. Organized, 1854.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,318,989	$677,196	$347,403	$397,609	$452,597	$186,982	$25,000	$177,787	$389,769	$191,384
1908	1,253,766	662,133	302,776	386,252	437,647	189,008	25,000	180,704	394,712	188,552
1907	1,177,590	650,266	243,479	386,372	433 760	187,196	25,000	170,631	382,827	179,291
1906	1,170,819	612,599	275,577	359,231	405,660	151,672	25,000	154,390	331,062	157,426
1905	1,094,297	585,868	262,278	326,951	377,420	172,111	20,000	143,530	335,641	162,873

* Statement according to Pennsylvania standard. Unearned premiums includes amount reclaimable on perpetual policies.

MECHANICS INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.—*Continued.*

Assets, December 31, 1909.

Real estate owned (book value, $80,529)	$74,920
Mortgage loans on real estate	257,900
Bonds and stocks owned (market value)	735,663
Collateral loans	134,600
Cash in office and bank	51,016
Agents' balances, not over 3 months due	49,106
Interest and rents accrued	10,565
Other assets	5,219
Total admitted assets	$1,318,989

Liabilities, December 31, 1909.

Net losses unpaid (including $4,450 resisted)	$35,989
Unearned premiums (except perpetuals)	355,391
Amount reclaimable on perpetual policies	321,806
Other liabilities	8,400
Total liabilities, except capital and surplus	$721,586
Capital paid up	250,000
Surplus over all liabilities	347,403
Total liabilities, capital and surplus	$1,318,989

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $64,409,941; premiums thereon, $684,366; perpetual fire risks, $14,816,883; deposit premiums thereon, $355,729.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,791,953; losses paid, $3,825,649; dividends declared, cash, $760,660.

REAL ESTATE OWNED: The principal item is the company's home office building at Southwest corner Fifth and Walnut sts., Philadelphia, a 4-story brick building with basement and tower and a 4-story brick office building adjoining and communicating; book value, $72,430; carried at $70,000. There are also a 3-story frame and stone building at 143 No. Tenth st., Minneapolis, valued at $2,520, and a 3-story brick building at 45th and Haverford sts., Phila., valued at $2,400.

MORTGAGE LOANS: The loans number 64 and amount to $257,900, the value of the mortgaged properties being estimated at $498,800. On December 31, last, there was $1,400 of interest overdue, most of the due dates being in December. Only 4 of the loans exceed $10,000, and all but 2 are upon Philadelphia properties.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
United Gas Imp. Co., 200 shares	$18,900	
Phila. Co., Pittsburg, com., 100 shares	5,050	
Girard Tr. Co., Phila., 25 shares	21,625	
Lehigh Coal & Nav. Co., 125 shares	15,281	
Easton Cs. El. Co., 200 shares	4,000	
Lehigh Val. Tran. Co., p., 100 shares	1,300	$65,000
Norfolk & Portsmouth Tc. Co., 100 shares	2,050	
Norfolk & Portsmouth Tc. Co., 1st 5%	8,300	
Easton Cs.El.Co.,C.T.,due 1949, 5%	8,720	
United Rys. Investment Co., 1st C.T. 5g	2,595	
Ind. N. Tc. Co., 1st 5%	2,655	
United Rys. Inv. Co., 5%	17,210	
Lehigh Coal & Nav. Co., 100 shares	12,225	
Phila. El. Co., 400 shrs	5,650	
Cambria Steel Co., 100 shares	4,900	25,000
United Gas Imp. Co., 20 shares	1,890	
Phila. R. T. 50 shrs	1,563	
Philadelphia Traction Co., 600 shares	53,250	19,600
Johnstown Passenger Railway Co., 4s	6,940	
Pennsylvania R. R., 200 shares	13,725	25,000
Lehigh Valley R. R., 100 shares	11,000	
Totals	$218,829	$134,600

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
U. S., new, 1925, 4%	$5,000	$5,725
Bor. of Clifton Hts., Pa., 1908, 5%	3,000	3,098
Cy. of Phila., r., 1918, 3½%	20,000	19,650
City of Philadelphia	600	577
Cy. of Phila., 1931-32, 3½%	2,400	2,310
Cy. of Phila., 1925, 3½%	10,000	9,625
The Allegheny Val. R. R., 1910, 7%	5,000	5,031
Alt. & Lo. Val. El.Co., 1 cs. m., 1933,4½%.	20,000	18,400
American Railways Co., col. trust	10,000	9,550
B. & O.R.R.Co.,P.,L.E.&W.V.sys.r.m.	10,000	9,250
The Cam.& Sub. Ry.Co.,1st m., 1946, 5%	15,000	15,600

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Ches.& O.Ry.Co.,eq.g.n., 1910, 4%	$10,000	$10,000
Ches. & O. Ry. Co., eq. g. n., 1915, 4%	10,000	9,650
C., R. I. & P. Ry. Co. eq. g. bs	15,000	14,625
Con. Trac. Co., New Jersey	10,000	10,500
The Hock.Val.Ry.Co.,eq.ob.carre1917,4%	10,000	9,450
The L. Sh. & Mich. So. Ry. Co., 1928, 4%	10,000	9,550
Lehigh Val. Coal Co., 1st m., 1933, 5%	10,000	10,900
Lehigh Val.R.R.,cs.m.loan, 1923, 4½%	10,000	10,600
L. V. R. R. eq. tr. ctfs	25,000	25,000
Market St.Ele.Ry.Co.,1 m.,50 yr.1955,4%	50,000	48,500
N. & W. Ry. Co. div. 1st ln. and gn. m.	10,000	9,275
N. & W. Ry. Co. eq. tr	15,000	14,325
No. Pac. Tm., 1933, 6%	10,000	11,100
No. Pa. R. R., 1st m., 1936, 4%	11,000	11,440
Pa. Co., g. loan of 1901, 1916, 3½%	15,000	14,606
Peoples Pass. Ry.Co.of Phila.cs.m.bs	16,000	16,160
Phila. & Erie R. R., g., 1920, 4%	28,000	28,000
Phila., Wil. & Balt. R. R., 1917, 4%	2,000	2,000
The P.,C.,C.&St.Louis Ry. Co.,1942,4½%	10 000	10,700
Schuylkill Riv. East Side R. R., 1925, 4%	30,000	30,300
The 2nd Ave. R. R. of the Cy. of N. Y., 1st cs. m., c., 1948, 5%	15,000	9,750
2nd Ave. Tc. Co., Pitts., 1934, 5%	10,000	10,400
St. L., I. Mtn.& S.Ry.Co.eq.bs	25,000	25,000
Sub.Rap.Trans.Co.,Pittt.,1st m., 1913,6%	14,000	14,245
Tm. R. R. Assn. of St. Louis, g., 1944, 5%	10,000	11,500
The Tol. El. St. Pass. Ry. Co., 1912, 5%	10,000	9,800
Union Pass. Ry., 1911, 5%	20,000	20,150
Wa.& Pt.Tm.Ry Co.,1 m.,50yr. 1954, 4%	10,000	5,400
Edison El. Lt.,g.stock tr.ctf., 1946, 5%	20,000	21,600
The Pa.steel rol.stk.,tr.ctf., 1910, 3½%	10,000	9,975
Phila.Co.,1st m.,& col.,tr.g., 1949, 5%	20,000	20,900
U. S. Steel cpn. 10-60 yr. s. f	25,000	26,313
Stocks.		
The Fairmount Pk.& Had.Pass.Ry.Co.gr.	10,000	13,600
Philadelphia Tc. Co., gr	25,000	44,375
2nd & 3rd Sts. Pass. Ry., gr	1,000	5,600
13th & 15th Sts. Pass. Ry., gr	1,500	8,588
Union Pass. Ry. Co., gr	5,000	21,000
Union Tc. Co., gr	50,000	52,000
Totals (book value, $738,823)	$629,500	$735,663

MISCELLANEOUS: Capital increased in 1881 from $125,000 to $250,000.

DIRECTORS: John P. McGrath, James F. Sullivan, Charles T. Quin, Peter Carrigan, M. P. Heraty, Simon J. Martin, P. Dougherty, Francis Mcmanus, Jr., Hon. William McAleer, Charles J. Gallagher, Jr., Thomas Moloney, John M. Campbell, Edward J. Dooner, William Bergan, James M. Kelley, John A. Duross, John A. Snyder, Wm. McDaid, John H. McAleer, Louis Boss.

GENERAL AGENTS AND TERRITORY COVERED: Herriel & Auerbach, Chicago, managers for W. department, comprising Ill., Minn., Mo., O., Mich., Wis., Neb., Ia. and Colo. A. J. Woodworth & Co., general agents N. Y. State, outside of Metropolitan district. The company operates in Colo., Ill., Ia., Mass., Mich. Minn., Mo., Neb., N. J., N. Y., O., Pa., R. I. and Wis.

MECHANICS AND TRADERS INSURANCE COMPANY New Orleans, La.§

President, James Nichols; Vice-Presidents, H. A. Smith, R. L. Emery; Secretary, T. B. Norton; Assistant Secretary, G. E Tryon. Organized, 1869.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,185,393	$486,733	$317,690	*$701,232	$749,243	*$323,573	$18,000	$246,854	$588,427	$352,18
1908	1,042,562	402,519	287,658	599,918	639,232	322,662	.....	214,268	536,930	327,64
1907	953,570	350,670	265,499	542,509	585,030	235,129	.....	182,789	417,918	249,9
1906	797,377	274,464	200,382	436,418	464,978	187,425	.....	148,057	335,482	198,4
1905	673,219	219,550	142,191	342,982	380,529	167,003	.....	115,800	282,803	165,0

* Includes $1,208 marine premiums and $728 marine losses. § Transacts both fire and marine insurance.

MECHANICS AND TRADERS INSURANCE COMPANY, New Orleans, La.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $22,000)	$23,500
Mortgage loans on real estate	700
Bonds and stocks owned (market value)	1,030,848
Cash in office and bank	7,877
Agents' balances, not over 3 months due	122,368
Other assets	100
Total admitted assets	$1,185,393

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,300 resisted)	$70,970
Unearned premiums	486,733
Other liabilities	10,000
Total liabilities, except capital and surplus	$567,703
Capital paid up	300,000
Surplus over all liabilities	317,690
Total liabilities, capital and surplus	$1,185,393

RISKS AND PREMIUMS: Fire risks in force, December 31, $76,251,830; premiums thereon, $915,558.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,380,872; losses paid, $6,047,672; dividends declared, cash, $1,196,337.

REAL ESTATE OWNED: Consists of the company's home office building, a 3-story brick slated structure, at 144 Carondelet st, New Orleans, acquired in 1901.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
La. State, 1914, 4%	$189,000	$189,000
Cy. of New Orleans, 1942, 4%	52,000	53,170
Cy. of New Orleans, new cs., 1922, 7%	6,000	7,200
Cy. of New Orleans, prem., 5%	3,880	9,894
Cy. of N. O., pub. imp., 1950, 4%	225,000	219,375
Port of New Orleans, ser. B, 1924, 5%	60,000	65,400
N. O. Ry. & Ltg. Co., 1935, 4½%	58,000	50,605
Audubon Bldg. Co., 1939, 6%	150,000	150,000
Atchafalaya Dis., r. imp., 1949, 5%	85,000	91,800
Fifth Dis. Levee, 1950-54, 5%	30,000	32,020
Lafourche Basin Levee Dis., 1954, 5%	25,000	27,375
Red R., Atchafa. and Bayou Boeuf Dis. Levee, 1953, 5%	43,000	46,440
Stocks.		
Canal-La. Bk. & Tr. Co., New Orleans	1,200	1,704
Con'l-Germania Tr. & Sav. Bk., N. O.	20,000	62,000
Hibernia Bk. & Tr. Co., New Orleans	600	3,360
Metropolitan Bk., New Orleans	5,000	8,250
Standard Guano & Chem. Mfg. Co., N. O.	24,100	13,255
Totals (book value, $1,109,943)	$977,780	$1,030,848

MISCELLANEOUS: Capital reduced from $375,000 to $350,000 in 1895; to $317,500 in 1896, and to $300,000 in 1897. Conflagration loss: Baltimore, 1904, $60,649. Figures according to Connecticut standard.

DIRECTORS: Jas. Nichols, R. L. Emery, H. A. Smith, T. L. Macon, J. P. Baldwin, John Grote, George K. Pratt, Philip Werlein, W. B. Thompson, W. S. Parkerson, Theo. Grunewald, W. A. Kernaghan, H. D. Newman.

FIELD MEN AND TERRITORY COVERED: Eastern department, 95 Pearl st., Hartford, Conn., Chas. S. Langdon, general agent; W. H. Lewis, Geo. F. Cowee and W. B. Cruttenden, special agents for New England; E. E. Pike, Louis C. Breid, L. C. Dameron general adjuster, and C. A. Rich, special agents for N. Y.; Ross M. Wickham, State agents for N. J.; N. C. Rorabaugh and Paul Kline, special agents for Pa.; A. A. Warfield, special agent for Md.; Alfred Paull & Son, State agents for W. Va., and A. O. Myers, special agent, Western department, 171 La Salle st., Chicago, Ill. Fred S. James, general agent, Geo. W. Blossom, assistant general agent, Chas. Richardson, second assistant general agent. T. M. Luce, Chicago, Ill., inspector of sprinklered risks. H. W. Lockett, Chicago, Ill., inspector. Charles Row, Lansing, Mich., State agent for Mich.; Norman L. Spencer, special agent for Mich. Theo. Gardner, Lawrence, Kan., State agent for Kan.; John D. Flintjer, Kansas City, Mo., special agent for Kan. J. M. Wallace, Dayton, O., State agent for O.; A. W. Fleming and Geo. M. Thrush, Columbus, O., special agents for O.; W. H. Snider, Davenport, Ia., State agent for Mo.; H. C. Garlick, Springfield, Mo., special agent for Mo.; A. Stinson, St. Paul, Minn., State agent for Minn.; A. J. Love, Omaha, Neb., State agent for Neb.; W. H. Elbourn, and J. H. Casebeer, Omaha, Neb., special agents for Neb.; H. F. Espenscheid, Chicago, Ill., State agent for Ill.; D. E. Monroe, Des Moines, Ia., State agent, and Theo. Pierott, Des Moines, Ia., special agent for Ia.; T. E. Heald, special agent for Ill., W. T. Bisbee, Chicago, Ill., special agent for Cook Co.; F. C. Deggendorf, special agent for Ind.; Ray E. Hiscox, Milwaukee, Wis., special agent for Wis.; Cooper & Hall, Nashville, Tenn., State agents for Tenn.; John P. Hubble, Louisville, Ky., special agent for Ky.; Pac. Coast branch, Nat. Bldg., San Francisco, Cal., McNear & Wayman, general agents; F. E. Stone and Maxwell H. Thomson, assistant general agents; A. W. Giesy, Portland, Ore., special agent for Ore.; Bruce Kalts, Spokane, Wash., special agent for Wash. and Mont.; Chas. S. Hill, Denver, Colo., special agent for Colo., Wyo., E. A. Rowe, Los Angeles, Cal., special agent for So. Cal., W. W. Cleveland and G. W. Dearborn, San Francisco, Cal., special agents for No. Cal.; E. P. Caine, and J. A. Faull, special agents for Bay Co's. Southwest branch, Dallas, Tex., Cochran, Thomas & Co., general agents. The company operates in Ark., Cal., Colo., Conn., Ill., Ia., Ind., Kan., Ky., La., Md., Mass., Mich., Minn., Miss., Mo., Neb., N. J., N. Y., O., Okla., Pa., Tenn., Tex., Wash., W. Va. and Wis.

MERCANTILE FIRE AND MARINE INSURANCE COMPANY, Boston, Mass.

President, E. T. Campbell; Vice-President, H. T. Campbell; Secretary, J. Simpson. Organized, 1823.

YEAR	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$452,321	$140,220	$80,523	$278,395	$292,691	$133,453	.....	$114,273	$247,726	$139,339
1908	401,892	121,729	55,382	262,864	286,916	167,232	.....	102,333	269,565	161,078
1907	370,105	123,725	‡3,024	255,639	347,245	80,612	.....	123,145	203,757	83,239
1906	302,812	.....	—18,268	.....	*102,746	502,742	$16,000	26,494	545,236	510,358
1905	754,476	267,312	68,281	331,449	357,010	155,638	32,000	120,383	308,021	164,934

* Includes $79,165 paid in by stockholders; excludes $70,000 borrowed money. — Impairment. ‡ Early in 1908, company received, $10,952 due from Traders, Chicago, credit for which was not allowed in 1907 statement by the Massachusetts Insurance Department.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$67,800
Bonds and stocks owned (market value)	300,500
Cash in office and bank	29,383
Agents' balances, not over 3 months due	49,705
Interest and rents accrued	3,836
Other assets	1,097
Total admitted assets	$452,321

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $12,931 resisted)	$26,860
Unearned premiums	140,220
Expenses, taxes, etc	4,718
Total liabilities, except capital and surplus	$171,798
Capital paid up	200,000
Surplus over all liabilities	80,523
Total liabilities, capital and surplus	$452,321

RISKS AND PREMIUMS: Fire risks in force, December 31, $18,486,114; premiums thereon, $268,730.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,269,914; losses paid, $9,344,710; dividends declared, cash, $2,456,720; stock, $100,000.

MORTGAGE LOANS: There are 6 loans aggregating $67,800 and are secured by improved real estate in Boston and Brookline, Mass., valued at more than double the amount loaned. The mortgaged buildings are covered by $78,500 of insurance.

MERCANTILE FIRE AND MARINE INSURANCE COMPANY, Boston, Mass.—*Continued.*

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Boston, Mass., 1949, 3½%	$15,000	$15,450
Brookline, Mass., Town of, 1928, 3½%	10,000	10,000
Cy. of Cambridge, Mass., 1912, 4%	5,000	5,000
Everett, Mass., Cy. of, 1917, 4%	5,000	5,100
Mass., Commonwealth of, 1949, 3½%	25,000	26,750
Cy. of New Bedford, Mass., 1915, 4%	5,000	5,550
Cy. of New York, 1957, 4½%	5,000	5,050
Worcester, Mass., Cy. of, 1929, 3½%	10,000	10,000
Atch., Top. & S. F. R. R., 1995, 4%	10,000	10,000
Boston & Albany R. R., 1913, 4%	10,000	10,000
Boston Elev. R. R., 1937, 4½%	15,000	16,200
Boston & Lowell R. R., 1913, 4%	5,000	5,000
Boston & Maine R. R., 1926, 4%	10,000	9,900
B. & N. Y. Air Line, 1955, 4%	5,000	5,000
Boston Tm., 1947, 3½%	20,000	20,800
Boston Tm 1947, 3½%	20,000	20,800
Concord & Mont. R. R., 1920, 4%	10,000	10,000
Chicago & No. Western R. R., 1987, 3½%	8,000	7,200
Clev. Tm. & Val. R. R., 1995, 4%	5,000	4,750
Del. & Hud. Co., 1943, 4%	10,000	10,000
Lake Shore & M. So. R. R., 1928, 4%	5,000	4,800
N. Y. C. R. R., 1934, 4%	7,000	6,720
N. Y. C. R. R., 1997, 3½%	15,000	13,650
N. Y., N. H. & H. R. R., 1947, 3½%	17,000	14,790
Ore. Ry. & Nav. Co., 1946, 4%	10,000	9,800
Amer. Tl. & Tg., 1929, 4%	15,000	13,950

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Union Nat. Bk.,	$12,000	$24,240
Totals (book value, $289,526)	$289,000	$300,500

MISCELLANEOUS: In 1901 stockholders paid in $127,273. In 1906 capital reduced from $400,000 to $200,000 and $79,165 assessment paid in by stockholders. Conflagration losses: Boston, 1872. $130,000; Balt, 1904, $52,251. San Francisco, 1906, $450,132. This company on April 26,1906, reinsured all its outstanding risks (excluding all policies involved by loss incurred prior to that date, in the American Central of St. Louis, and continued business (both companies controlled by the same parties.

DIRECTORS: Edw. T. Campbell, S. M. Dodd, Geo. R. Rogers, H. T. Campbell, F. B. Sears, F. C. McDuffie, E.W. Cobb, Walter L. Lane, Geo. W. Grant, James Simpson, AllenCurtis.

FIELD MEN AND TERRITORY COVERED: James W. Cook, Prov. R. I., special agent for R. I.; Wm. Levis, Boston, Mass., special agent, New England; Hugh T. Campbell, Boston, Mass., vice-president and special agent, New England; H. R. Tyler, Elmira, N. Y., special agent for N. Y. State; William B. Hammond, Harrisburg, Pa., State agent for Middle department; E. T. Campbell & Co., St. Louis, Mo., managers, W. department; Cravens & Cage, Houston, Tex., managers for Tex.; Christensen & Goodwin, San Francisco, Cal., managers for Pac. Coast department. The company operates in Cal., Colo., Conn., Haw. I., Ida., Ill., Ia., Kan., Ky., Me., Mass., Mich., Minn., Mo., Mont., Neb., N. H., O., Okla., Pa., R. I., Tenn., Tex., Wash. and Wis.

MERCHANTS INSURANCE COMPANY, Bangor, Me.¶

President, Wm. B. Snow; Secretary, Charles D. Pearson. Organized, 1885.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$294,134	$54,032	$128,012	$92,296	.....	$75,284	.....	$19,003	.....	.....
1908	293,122	59,152	114,940	88,268	$99,915	72,406	$9,800	16,789	$98,995	$83,239
1907	295,631	59,146	128,488	92,967	103,575	62,148	9,800	17,895	89,843	51,973
1906	285,191	49,752	117,467	83,582	93,465	57,014	9,800	16,259	83,073	62,153
1905	274,953	48,479	113,841	78,005	87,358	50,708	7,840	15,538	74,086	39,341

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$35,000
Bonds and stocks owned (market value)	193,001
Collateral loans	18,400
Cash in office and bank	21,518
Agents' balances, not over 3 months due	16,872
Interest and rents accrued	1,951
Unsettled accounts	7,392
Total admitted assets	$294,134

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$12,090
Unearned premiums	54,032
Total liabilities, except capital and surplus	$66,124
Capital paid up	100,000
Surplus over all liabilities	128,012
Total liabilities, capital and surplus	$294,134

MORTGAGE LOANS: There are loans aggregating $35,000 on business blocks, city residences, land and wharf properties valued at $85,000. There was no interest past due on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Holyoke, Mass., 4% bd.	$1,040	$500
E. & N. Ry., stk.	9,990	7,400
First Nat. Bk., stk.	6,975	4,500
Orono P. P. & Co., stk.	3,000	2,000
Eastern Trust & Bkg. Co.	4,200	1,500
Merrill Trust Co.	1,300	1,000
North Nat. Bk., Rockland	750	500
Beacon Trust Co.	1,750	1,000
Totals	$29,005	$18,400

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
St. Louis, Iron Mt. & So. R. R.	$5,000	$4,500
Maine Central R. R., 1912, 7%	1,000	1,030
Maine Cent. & E. & N. A. R.R., 1933, 4%	5,000	5,050
Bangor & Aroostook R. R. (Pis. Div.), 1943, 5%	10,000	11,200
B. & O. R. R. (S. W. Div.), 1925, 3½%	10,000	9,100
Buffalo, Roch. & Pitts. R. R., 1920, 4½%	11,000	11,220
Balt., Ches. & Atlantic R. R., 1934, 5%	5,000	5,500
Lehigh Valley R. R., 1923, 6%	1,000	1,200
Cin., Rich. & Muncie R. R., 1950, 5%	5,000	5,000
Gd. Rapids, Bel. & Sag. R. R., 1924, 5%	5,000	5,200
Term. R. R. Assn. of St. Louis, 1953, 4%	5,000	5,000
Toledo Ry. & Tm. Co., 1957, 4½%	4,400	4,400
Seattle Ry. Co., 1921, 5%	7,000	7,350
Aurora, Elgin & Chi. Ry. Co., 1941, 5%	5,000	5,125
Milwaukee El. Ry. & Lt. Co., 1926, 5%	2,000	2 120

¶ Transacts marine insurance only.

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Milwaukee Lt., Ht. & Te. Co., 1929, 5%	$5,000	$5,250
Seattle Electric Co., 1929, 5%	3,000	3,000
Minneapolis Gn. Electric Co., 1934, 5%	2,000	2,020
Detroit City Gas Co., 1923, 5%	5,000	5,100
Kansas City Ry. & Light Co., 1913, 5%	3,000	3,000
Omaha El. Lt. & Pow. Co., 1933, 5%	3,000	3,000
Bangor Ry. & Electric Co., 1935, 5%	3,000	3,000
U. S. Steel Corp., s. f., 2 m., 1963, 5%	5,000	5,250
W. U. Tl. Co., f. and r. e., 1950, 4½%	5,000	4,875
Bangor Gas Light Co., 1941, 5%	5,000	5,150
Cy. of Galveston, 1928, 5%	5,000	5,000
Cy. of Newark, O., 1917, 5%	5,000	5,275
Cy. of Omaha, 1912, 5%	4,000	4,040
Cy. of Zanesville, O., 1915, 4%	1,000	1,000
Cy. of Brewer, Me., 1914 4%	2,000	2,000
Township of Wamego, Kan., 1915, 6%	1,000	1,040
Oregon El. Ry. Co., 5%, 1933	3,000	2,925
Stocks.		
Europ. & N. A. Ry.	20,000	27,000
Union Ins. Co., Bangor	2,400	7,200
First Nat. Bk., Bangor	6,900	10,695
East Tr. & Bkg. Co., Bangor	1,000	3,000
Totals	$171,700	$193,000

MISCELLANEOUS: Company operates only in Me.

DIRECTORS: Edward Stetson, H. P. Sargent, Fred B. Cutler, Arthur Chapin, Wm. B. Snow, Charles L. Snow, Frank High, Horace A. Stone, A. H. Babcock.

FIELD MEN: J. Fred Sullivan, St. John, N. B.; E. S. Crosley, Bath, Me.; E. A. Butler, Rockland, Me.; George Elliott, Thomaston, Me.

MERCHANTS FIRE INSURANCE COMPANY, Denver, Colo.

President, W. J. Galligan; Secretary, J. R. Gardner. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$346,903	$46,978	$98,718	$33,480	†$149,683	$7,543	*$32,875	$17,219	$57,637	$7,543
1908	104,113	24,974	28,057	33,502	40,176	13,839	4,000	17,520	35,359	13,839
1907	98,969	23,508	25,327	17,845	19,769	11,131	.....	9,253	20,384	11,131

* Includes stock divided, $28,375. † Includes additional surplus paid in.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$160,900
Bonds owned (market value)	34,851
Cash in office and bank	135,985
Agents' balances, not over 3 months due	10,033
Interest and rents accrued	4,210
Other assets	924
Total admitted assets	$346,903

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$46,978
Taxes	1,207
Total liabilities, except capital and surplus	$48,185
Capital paid up	200,000
Surplus over all liabilities	98,718
Total liabilities, capital and surplus	$346,903

RISKS AND PREMIUMS: Fire risks in force, December 31, $5,487,351; premiums thereon, $90,475.

BUSINESS SINCE ORGANIZATION: Premiums received, $174,160; losses paid, $59,505; dividends declared, cash, $11,445; stock, $28,375.

MORTGAGE LOANS: There are loans aggregating $160,900 protected by improved real estate valued at more than double the amount loaned thereon. There was no interest past due on December 31, last. Company holds ample fire insurance on the buildings.

BONDS OWNED:

	Par Value.
Y. M. C. A., Denver	$15,000
Ault, Colo., wat	5,000
Weld Co., sc	3,500
Morgan, wat	2,000

BONDS OWNED.—*Cont.*

	Par Value.
Denver, sr	$5,000
Larmer Co	3,000
Rome, Co	1,800
Denver Gas & Elec	1,000
Totals (market value $34,851)	$32,300

MISCELLANEOUS: This company took over all the outstanding business of the Merchants Mutual Fire of Denver, Colo. It reorganized on July 1, 1907, and the statements refer only to business written since the above date. Late in 1909 the company amalgamated with the Mercantile Fire of Denver.

FIELD MEN AND TERRITORY COVERED: E. C. Willey, special agent, Denver, Colo. The company operates only in Colo.

MERCHANTS FIRE ASSURANCE COMPANY, New York.

President, Edward L. Ballard; Secretary, W. S. Lamson

This company commenced business in March, 1910, with a paid up capital of $200,000 and a surplus of $300,000. The directors are: Edgar L. Marston, Stephen C. Millett, Samuel T. Morgan, Nicholas F. Palmer, John D. Rockefeller, Jr., Hubert E. Rogers, Edward L. Ballard, Charles W. Ballard, William A. Jamison, John G. Luke, Alexander V. Roe, Clarence W. Seamans, Frederick D. Underwood.

MERCHANTS AND MANUFACTURERS INSURANCE COMPANY, Cincinnati, O.

President, Wm. H. Calvert; Secretary, W. S. Hukill, Jr. Organized, 1838.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$244,070	$23,546	$42,442	$22,099	$32,514	$7,849	$14,891	$10,378	$33,118	$8,321
1908	257,195	27,553	42,801	26,673	37,643	20,920	13,523	14,954	49,397	17,731
1907	272,537	32,235	50,575	33,554	44,684	18,353	14,504	15,918	48,775	22,823
1906	287,752	35,362	72,228	35,459	45,975	16,497	14,819	17,217	48,533	14,613
1905	291,800	41,153	77,566	41,757	51,392	15,156	13,807	19.835	48,798	13,802

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$230,825
Cash in office and bank	9,009
Agents' balances, not over 3 months due	4,236
Total admitted assets	$244,070

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,230
Unearned premiums	23,546
Other liabilities	24,852
Total liabilities, except capital and surplus	$51,628
Capital paid up	150,000
Surplus over all liabilities	42,442
Total liabilities, capital and surplus	$244,070

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,801,612; premiums thereon, $49,640.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,797,504; losses paid, $2,067,385; dividends declared, cash, $961,538, stock, $104,480.

BONDS AND STOCKS OWNED:

	Par Value.	Market Value.
Cleveland & Pittsburgh R.R. Co	$10,000	$17,500
Dayton & Michigan R.R. Co	25,000	48,000
Little Miami R.R. Co	15,000	31,800
Cincinnati Street Ry. Co	10,000	13,250
Cincinnati Gas & Elec. Co	20,000	18,200
Cincinnati Union Stock Yard Co	4,500	4,500
First National Bank, of Cincinnati, O	28,600	71,500

BONDS AND STOCKS OWNED.—*Cont.*

BONDS.—*Cont.*

	Par Value.	Market Value
Fifth-Third Nat. Bk., of Cincinnati, O	$3,700	$9,250
Citizens Nat. Bk., of Cincinnati, O	7,000	16,800
Cincinnati Chamber of Commerce, ctf	100	25
Totals (book value, $139,661)	$123,900	$230,825

MISCELLANEOUS: Company operates only in O.

DIRECTORS: George Phipps, Edward Worthington, John S. Conner, George Bullock, Wm. H. Calvert, Edward Rawson, Griffin T. Miller, John C. Davis, Richard Dymond, Henry Muhlhauser, Stephen R. Burton, James N. Gamble, Charles L. Harrison, Winfield S. Hukill, Jr., Edmund R. Webster,

MERCHANTS UNION INSURANCE COMPANY, Meridian, Miss.

President, Levi Rothenberg; Secretary, H. M. Street. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$176,094	$20,742	$51,283	$27,430	$39,131	$20,937	$8,000	$8,639	$37,576	$21,420
1908	174,540	19,962	51,078	26,473	37,845	24,392	8,000	6,248	38,640	27,892
1907	175,335	24,913	50,422	34,212	50,296	13,664	6,000	11,819	31,483	9,264
1906	162,385	24,691	33,294	35,254	44,836	39,008	6,000	13,273	58,281	41,138
1905	178,355	35,434	40,887	58,501	67,261	22,044	6,000	15,034	43,078	24,048

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$122,913
Meridian Cotton Mills stock, and Meridian Fert. stock (market value)	13,500
Loan on approved security (market value, $50,000)	9,100
Cash in office and bank	14,413
Agents' balances, not over 3 months due	9,198
Interest accrued	1,970
Total admitted assets	$176,094

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,250 resisted)	$4,069
Unearned premiums	20,742
Total liabilities, except capital and surplus	$24,811
Capital paid up	100,000
Surplus over all liabilities	51,283
Total liabilities, capital and surplus	$176,094

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,813,501; premiums thereon, $39,869.

BUSINESS SINCE ORGANIZATION: Premiums received, $253,025; losses paid, $142,547; dividends declared, cash, $34,000.

MORTGAGE LOANS: These loans aggregate $122,913 nearly all on improved property in the city of Meridian, and valued at $700,000. There was no interest past due on December 31, last. The company holds about $100,000 of insurance on the buildings.

MISCELLANEOUS: Company formerly operated in Ark., and Miss. It now confines its operations to the latter State. In 1908, the company reduced its maximum line on dwelling properties to $1,500, and reinsured a large portion of its term business which reduced its net receipts and reserve. Conflagration loss Yazoo Cy., 1904, $10,433.

DIRECTORS: L. Rothenberg, B. W. Griffith, Harry T. Howard, R. W. Millsaps, E. S. Bostick, Thad B. Lampton, W. E. Baskin, S. S. Carter, Louis Cohn, S. J. Johnson, Edwin McMorries, J. J. White, E. Cahn, J. S. Turner, H. M. Threefoot, D. J. Shlenker, H. M. Street, Leo Winner, S. H. Floyd.

METROPOLITAN FIRE INSURANCE COMPANY, Chicago, Ill.

President, Thos. F. Keeley; Secretary, Geo. Easig. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$296,004	$13,033	$21,447	‡$137,587	$149,990	$176,522	$10,000	$93,114	$279,636	$168,33
1908	394,888	145,880	31,917	275,053	286,564	174,210	10,000	101,956	286,166	177,94
1907	386,275	142,982	32,325	280,184	291,992	150,649	.....	98,072	248,721	154,83
1906	346,931	112,958	26,716	224,339	234,605	107,096	10,000	78,519	195,615	104,62
1905	311,368	77,581	21,375	135,118	†162,261	54,360	10,000	51,010	115,371	60.28

† Includes $22,500 premium on sale of new stock. ‡ Aggregate net premiums, $267,569; paid for reinsurance in Wes chester Fire, $129,982.

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$213,902
Cash in office and bank	26,548
Agents' balances, not over 3 months due	51,369
Interest and rents accrued	3,618
Other assets	567
Total admitted assets	$296,004

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,800 resisted)	$4,5
Unearned premiums	13,0
Reinsurance premiums	22,3
Borrowed money	34,3
Reserve for taxes	2
Total liabilities, except capital and surplus	$74,5
Capital paid up	200,0
Surplus over all liabilities	21,4
Total liabilities, capital and surplus	$296,0

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,717,838; premiums thereon, $23,520

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Chicago, 3½%	$62,000	$60,450
Cy. of Chicago, 4%	92,000	92,827
N. W. El. R.R. Co., 4%	42,000	40,425
N. Y. Cy., 4%	20,000	20,075
Stock.		
W. Adj. & Insp. Co.	125	125
Totals	$216,125	$213,902

MISCELLANEOUS: Capital increased in 1905 from $100 to $200,000 by payment of 900 shares in cash and a stock divid of 10%, or 100 shares. Company commenced business wit surplus of $25,000 and in 1905, $22,500 was added. Reins a large proportion of its business in 1909 in the Westchester I Conflagration loss, Baltimore, 1904, $9,349; San Francisco, 1 $850 (by reinsurance).

DIRECTORS: Thos. F. Keeley, M. J. Naghten, Z. P. Bros Edward Cluff, James I. Naghten, Peter Fortune, M. W. Ke William A. Birk, Eugene M. Keeley.

FIELD MEN AND TERRITORY COVERED: E. E. general agent, Pa.; Thos. M. Hogan, special agent for M O. and Wis.; W. S. Cluff, special agent for Ill., Ind. and J. F. Nicholson, Chicago, Ill., special agent for Cook Co Company operates in Ill., Ind., Mich., Mo., O., Pa. and Wis

MICHIGAN COMMERCIAL INSURANCE COMPANY, Lansing, Mich.*a*

President, Frank A. Hooker; Secretary and Treasurer, A. D. Baker. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,308,757	$746,877	$60,082	*$937,687	$979,642	*$603,078	$15,000	$393,039	$1,011,117	$626,140
1908	1,335,923	748,295	81,083	999,559	†1,140,282	578,407	.....	382,610	961,017	600,299
1907	1,041,817	554,468	88,808	848,928	882,834	348,433	.....	330,096	678,529	348,992
1906	844,825	377,006	101,101	583,541	†677,584	133,996	.....	254,401	388,397	178,463
1905	455,677	145,961	91,565	309,673	328,097	67,451	.....	100,805	168,256	85,603

* Includes $2,794 marine premiums and $1,521 marine losses. † Includes $70,000 premiums on new stock in 1906 and $100,000 in 1908.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $13,825)	$14,825
Mortgage loans on real estate	518,056
Bonds owned (market value)	324,999
Cash in office and bank	237,176
Agents' balances, not over 3 months due	198,295
Interest accrued	15,405
Total admitted assets	$1,308,757

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $15,409 resisted)	$87,598
Unearned premiums	746,877
Other liabilities	14,200
Total liabilities, except capital and surplus	$848,675
Capital paid up	400,000
Surplus over all liabilities	60,082
Total liabilities, capital and surlpus	$1,308,757

a Statement according to Michigan standard.

RISKS AND PREMIUMS: Fire risks in force, December 31, $124,073,919; premiums thereon, $1,427,596; marine and inland risks in force, $59,025; premiums thereon, $1,761.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,679,388; losses paid, $1,703,392; dividends declared, cash, $15,000.

REAL ESTATE OWNED: Consists of an office building and lot in Lansing, which cost $8,467, and is carried at $12,743, and 2 dwelling properties in Battle Creek, valued at $2,082.

MORTGAGE LOANS: The 148 loans are all (except one in Ind. and 7 in Ill.) upon Mich. real estate, chiefly in Battle Creek, Lansing, Detroit and Holland and only 10 loans exceed $3,500 in amount. The aggregate, $518,056, is protected by properties valued at $1,280,266, and the company holds $644,444 of insurance on buildings. But $2,031 of interest was past due on December 31 last. The largest loan, $25,000, is secured by 220-222 Washington ave., S. Lansing, a store building valued at $50,000, and the next largest, $23,000, is upon the Masonic Temple, Lansing, valued at $47,600.

BONDS OWNED:	Par Value.	Market Value.
U. S. Government, 1918 3%	$15,000	$15,262
Albion, Mich., 1908-14, 4%	10,000	10,000
Bloomfield Township, Mich., 1918, 4%	9,000	8,896
Croswell, Mich., village, 1914, 4½%	9,000	9,077
Dowagiac, Mich., cy., 1912, 4%	9,000	8,992
Ga. State, 1915, 4½%	10,000	10,395
Grand Rapids, Mich., 1916, 4%	72,800	73,031
Houghton, Mich., village, 1935, 5%	18,000	20,085
Holland, Mich., cy., 1911, 4½%	15,200	15,230
Hillsdale, Mich., cy., 1910-11, 4%	2,500	2,500
Jackson, Mich., cy., 1926, 4%	50,000	50,610
Kalamazoo, Mich., cy., 1913, 4½%	21,000	21,135
Lansing, Mich., cy., 1911-12, 4%	21,898	21,898
Lansing, Mich., cy., 1909-10, 5%	3,000	3,029
Manistique, Mich., cy., 1932, 5%	8,000	8,784
Mt. Pleasant, Mich., cy., 1910-16, 4%	7,000	6,944
Oakland county, Mich., 1911-12, 4%	10,000	10,000
BONDS OWNED.—*Cont.*		
Portland, Mich., village, 1920, 4%	$10,000	$9,883
Saugatuck, Mich., village, 1922, 5%	3,000	3,204
Shiawassee county, Mich., 1909-15, 4%	9,000	8,976
Totals (book value, $320,398)	$320,398	$324,999

MISCELLANEOUS: This company began business with a surplus of $100,000. In 1906, capital increased from $200,000 to $300,000 and $70,000 was realized as premium on the new stock issued, and in 1908 capital was increased to $400,000 and $100,000 realized as premium on new stock. Values of special deposits: Va., $15,300; Ga., $10,500.

DIRECTORS: Frank A. Hooker, Robert Henkel, A. D. Baker, E. F. Cooley, F. D. Bennett, S. J. Titus, H. F. Colby, David Stott, John A. Kelly, Wm. A. Baumann, W. B. Parsons.

FIELD MEN AND TERRITORY COVERED: Baumann, Gordon Co., Winona, Minn., general agents for Minn., S. D., N. D. and Wis.; Chas. B. Allan, Kan. Cy., Mo., State agent and Robt. C. Allan, Kan. Cy., Mo., special agent for Kan., Mo. and Neb. Merrill & Braniff, Okla. Cy., Okla., general agents for Okla.; Logue Bros. & Co., Pitts., Pa., general agents for Western, Pa.; W. Va.; E. K. Schultz, Phila., Pa., State agent for E. Pa. and N. J.; Robt. D. Machan, Elkhart, Ind., State agent for Ind.; Wm. E. Gable, Peoria, Ill., State agent for Ill.; C. R. McCabe, Chicago, Ill., special agent; Rhodes, Brown & Co., Columbus, Ga., general agents for Ala., Miss., Ga., Fla., N. C., S. C. and Va.; S. E. Barton, Boston, Mass., State agent for Mass.; Cochran, Thomas & Co., Dallas, Tex., general agents for Tex., La. and Ark.; W. T. Eaton, Kenton, O., and Lester E. Cate, Columbus, O., special agents for O.; J. N. Estabrook, Lansing, Mich., State agent for Mich.; B. E. Starr, Lansing, Mich., and F. M. Champlin, Grand Rapids, Mich., special agents for Mich.; T. J. A. Tiedemann, San Francisco, Cal., general agent for Pacific Coast. The company operates in all the States and Territories of the United States, except Alas., Colo. Del., D. C., Ida., Ia., Me., Md., Nev., N. H., N. M., Tenn., Utah. Vt. and Wyo.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, Detroit, Mich.

President, M. W. O'Brien; Vice-President, E. J. Booth; Secretary, H. E. Everett; Assistant Secretary, E. P. Webb. Organized, 1881.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,301,993	$501,723	$342,931	$603,398	$653,611	$264,062	$24,000	$253,191	$541,253	$262,001
1908	1,191,051	463,930	279,336	560,509	606,965	284,115	24,000	241,470	549,585	294,734
1907	1,139,061	442,679	251,219	560,951	607,196	239,829	24,000	218,251	482,080	218,418
1906	1,042,744	373,668	189,815	479,080	*723,085	560,337	24,000	196,677	781,014	578,085
1905	1,087,220	357,624	282,687	452,057	500,079	230,237	24,000	188,111	442,348	233,911

* Includes $200,000 paid in by stockholders.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$77,953
Mortgage loans on real estate	486,196
Bonds and stocks owned (market value)	555,612
Cash in office and bank	67,723
Agents' balances, not over 3 months due	100,525
Interest accrued	11,443
Other assets	2,541
Total admitted assets	$1,301,993

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,000 resisted)	$47,276
Unearned premiums	501,723
Other liabilities	10,063
Total liabilities, except capital and surplus	$559,062
Capital paid up	400,000
Surplus over all liabilities	342,931
Total liabilities, capital and surplus	$1,301,993

MICHIGAN FIRE AND MARINE INSURANCE COMPANY, Detroit, Mich.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $33,619,885; premiums thereon, $964,355.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,717,920; losses paid, $5,870,133; dividends declared, cash, $538,000.

REAL ESTATE OWNED: Consists mainly of dwelling properties in and near Detroit, with some vacant lots, the largest single item being 100 vacant lots in Irving pl., subdivision, valued at $40,000. There are no incumbrances.

MORTGAGE LOANS: There are 144 loans, of which only 9 exceed $10,000 in amount. The loans aggregate $486,196, and are secured by properties valued at $1,548,600. $840 of interest was overdue, on December 31 last. Most of the properties loaned upon are in Detroit and all are in Michigan. The largest loan is one of $16,500 on property on N. S. Grand River ave., Detroit, valued at $40,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Highland Pk., 1929, 4%	$13,000	$13,780
Battle Creek, bdg., 1925-6, 4%	10,000	10,000
Detroit Cy., public imp., 1916, 3½%	1,000	1,010
Detroit Cy., public ltg., 1924, 4%	50,000	53,500
Detroit Cy. Sr. bs., 1918, 4%	25,000	26,250
Detroit Cy. Park bs., 1930, 3½%	38,000	38,760
Detroit Cy. Art Museum bs., 1929, 3½%	10,000	10,200
Mich. Steamship Co., bs., 1916, 5%	7,000	7,000
Mich. Steamship Co., bs., 1917, 5%	8,000	8,000
Detroit Cy. sr. bs., 1918-37, 3½-4%	171,000	177,450
Detroit Public Imp. bs., 1918, 3.65%	10,000	10,200
Detroit Cy., park bs., 1920, 4%	10,000	10,500
Delray, Mich., Pub. Sc., bs., 1912, 3½%	30,000	30,000
Delray, Mich., pub. sc. bs., 1911, 3½%	9,000	9,000
Delray, Mich., pub. sc. bs., 1913, 4%	17,000	17,340
Delray, Mich., pub. sc. r. bs., 1912, 3½%	10,000	10,000
Territory of Ariz., bs., 1953, 3%	25,000	20,500
Saginaw, Mich., bg. bs., 1920, 3½%	10,000	9,500
N. M. Ter., 1921, 5%	16,000	16,320
BONDS AND STOCKS OWNED.—*Cont*	Par Value.	Market Value.
BONDS.—*Cont.*		
Sc. Dis. No. 3, Springwells Twnship bs., 1915, 5%	$6,000	$6,420
Sc. dis. No. 8, Hamtramck, Mich., bs., 1922, 5%	5,000	5,350
Saginaw, Mich., st. imp. and sr. bs., 1911-15, 3½%	44,100	43,332
STOCKS.		
Peoples' State Bk., stk	5,000	11,000
Totals (book value, $537,350)	$540,100	$555,612

MISCELLANEOUS: Capital increased in 1888 from $200,000 to $400,000 by cash payment; in 1906 $200,000 was paid in by stockholders. Conflagration losses: San Francisco, 1906, $371,102.

DIRECTORS: M. W. O'Brien, F. J. Hecker, Hoyt Post, Walter C. Mack, D. M. Ferry, Jr., R. P. Joy, James Cravens, A. H. Wilkinson, Clinton Goodloe Edgar, H. Kirk White, H. P. Baldwin, Charles B. Calvert, F. A. Schulte, Wm. V. Brace, J. W. Thompson, Philip H. McMillan, F. E. Driggs, William R. Hees, James D. Standish, Lem W. Bowen, Chas. C. Jenks, Geo. H. Barbour, William H. Murphy, Chas. Stinchfield, Chas. L. Palms, Carl A. Henry, David C. Whitney, Dr. J. B. Book, Chas. F. Peltier, E. J. Booth.

FIELD MEN AND TERRITORY COVERED: C. A. Henry & Co., San Francisco, Cal., for Pac. Coast department; D. Cliffe Stone, Nashville, Tenn., general agent for Ky. and Tenn.; Cravens & Cage, Houston, Tex., managers for Tex. and La.; Simpson, Campbell & Co., Boston, Mass., general agents for Mass. and Conn.; James B. Brown, Jr., general agent for Colo.; G. P. McMahon, Marlin V. Whitney, special agents for Mich.; Frank C. Esterly, special agent for Minn. and Wis.; Chas A. Cumming special agent for Ill. The company operates in Ariz., Cal., Colo., Conn., Ida., Ill., Ind., Ky., La., Md., Mass., Mich., Minn., Mo., Mont., Nev., N. Y., O., Ore., Pa., Tenn., Tex., Wash., Wis. and Wyo.

MIDDLEWEST FIRE INSURANCE COMPANY, Valley City, N. D.

President, Frank White; Secretary, W. A. Gordon. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$278,203	$35,149	$37,349	$179,672	$206,205	$93,423	$10,000	$60,383	$163,806	$99,128
1908	137,814	18,490	19,295	84,430	90,269	29,648	.....	31,752	61,400	28,779
1907	109,167	7,759	565	18,394	21,593	2,638	.....	11,903	14,541	3,481

ASSETS, DECEMBER 31, 1909.	
Mortgage loans on real estate	$170,490
Bonds and stocks owned (market value)	20,000
Cash in office and bank	77,236
Agents' balances, not over 3 months due	6,309
Interest and rents accrued	4,039
Tax certificates	129
Total admitted assets	$278,203

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$5,705
Unearned premiums	35,149
Total liabilities, except capital and surplus	$40,854
Capital paid up	200,000
Surplus over all liabilities	37,349
Total liabilities, capital and surplus	$278,203

RISKS AND PREMIUMS: Fire risks in force, December 31, $5,273,465; premiums thereon, $87,872.

BUSINESS SINCE ORGANIZATION: Premiums received, $288,616; losses paid, $128,594; dividends declared, cash, $10,000.

MORTGAGE LOANS: There are 83 loans aggregating, $170,490, protected by improved farm lands located in Central North Dakota, valued at $558,305. There was $892 of interest past due on December 31, last. Company holds $132,250 of insurance on mortgaged buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Russell Miller Milling Co., stk., 6%	$10,000	$10,000
Brandon Wat. Wks., bs	7,000	7,000
Carmen Sc., bs	3,000	3,000
Totals	$20,000	$20,000

MISCELLANEOUS: This company completed organization in 1906 under the title of the Northwestern National Fire of Valley City. Capital increased in 1909 from $100,000 to $200,000. It changed its name in 1907 to the Middlewest Fire.

DIRECTORS: Robert Anderson, David Bartlett, James Grady, C. J. Lee, Lee Combs, Darby O'Malley, John Tracy, Frank White, Herman Winterer, W. A. Gordon, Wm. Olsen.

FIELD MEN AND TERRITORY COVERED: Henry Pressler, Valley City, N. D., special agent for N. D. Company operates in N. D., S. D., Manitoba, Saskatchewan and Alberta, Canada.

MILWAUKEE FIRE INSURANCE COMPANY, Milwaukee, Wis.

President, Wm. L. Jones; Secretary, Oscar Griebling. Organized, 1898.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$823,374	$342,565	$202,983	$342,217	$375,523	$146,857	$20,000	$152,370	$319,227	$144,124
1908	771,387	327,626	167,864	330,842	362,309	161,693	20,000	148,549	330,242	156,007
1907	714,387	315,902	143,834	337,137	366,752	153,607	20,000	145,272	318,879	137,486
1906	687,733	287,982	145,316	307,694	†484,744	321,743	10,000	142,593	474,336	330,779
1905	685,036	281,908	155,285	337,880	367,781	136,142	10,000	141,624	287,766	138,309

† Includes $150,000 paid in by stockholders.

MILWAUKEE FIRE INSURANCE COMPANY, Milwaukee, Wis.—*Continued.*

Assets, December 31, 1909.	
Mortgage loans on real estate	$338,777
Bonds and stocks owned (book value)	398,862
Cash in office and bank	37,299
Agents' balances, not over 3 months due	41,885
Interest accrued	6,451
Other assets	100
Total admitted assets	$823,374

Liabilities, December 31, 1909.	
Net losses unpaid (including $4,342 resisted)	$24,490
Unearned premiums	342,565
Reserve for contingencies	19,000
Other liabilities	34,336
Total liabilities, except capital and surplus	$420,391
Capital paid up	200,000
Surplus over all liabilities	202,983
Total liabilities, capital and surplus	$823,374

RISKS AND PREMIUMS: Fire risks in force, December 31, $62,576,888; premiums thereon, $661,561.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,235,454; losses paid, $1,718,306; dividends declared, cash, $30,000.

MORTGAGE LOANS: There are 71 loans aggregating $338,777, and the total security is estimated at $919,990, the insurance held on buildings amounting to $372,925. There are 2 loans of $20,000 each, but only 6 in all in excess of $10,000 each and all are upon Milwaukee property.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Milwaukee City street imp bonds, 1916-20, 4%	$25,000	$26,038
N.Y. Cy., corp. stock, 1953-57, 3½,4,4½%	60,000	62,550
St. Louis County 1918, 4½%	26,000	26,780
Atlantic Coast Line Ry. Co., 1952, 4%	35,000	32,900
Chi., Mil., & St. Paul Ry. Co., debenture 1934, 4%	10,000	9,3000
Chi., R.I. & Pac. Ry. Co., 1 and r.1934,4%	25,000	22,500
Flint & P.M.Ry.Co.(Pt. H. Div.)1939,5%	10,000	10,500
Grand Rapids & Ind. Ry. Co., 1941, 4½%	17,000	17,595
L. & N. Ry. Co.(N.,O. & Mo.), 1930, 6%	15,000	18,300
Mil. Le., Ht. & Te. Co., 1929, 5%	26,000	25,500
N.Y.C.&H.R.R.R.Co.(M.C.col.)1998,3½%	50,000	39,500
So.Ry.Co.(Atl. & Danville), 1948, 4%	10,000	9,000
Wab. Ry. Co. (Omaha Div.), 1941, 3½%	35,000	26,600
W. Md. Ry. Co., 1952, 4%	10,000	8,400
Wis. Central Ry. Co., 1949, 4%	25,000	23,000
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Nia.Falls Hydrau. Pow.& Mfg.C.1920,4%	$10,000	$8,950
Pabst Brewing Co., 1920-22, 4%	5,000	4,450
Racine Gas Light Co., 1930, 5%	5,000	4,800
Union El.Lt.& Pow.Co.,St.L., 1932, 5%	10,000	9,900
Stocks.		
Wis. Nat. Bk. of Milwaukee	6,700	13,400
Totals (book value, $398,862)	$414,700	$398,862

MISCELLANEOUS: This company began business with a surplus of $100,000. It is controlled by parties interested in the Milwaukee Mechanics. In January, 1900, $100,000 was contributed to surplus, and in 1906, $150,000 were voluntarily contributed to surplus. Conflagration losses: Balto., 1904, $40,040; San Francisco, 1906, $192,000.

DIRECTORS: Fred Vogel, Jr., Chas. H. Yunker, William L. Jones, Gustav Pabst, Carl Pensborn, Chas. F. Pfister, Robert Nunnemacher, Horace A. J. Upham, Dr. Jos. Schneider, Thos. W. Spence, Fred T. Goll, John C. Dick, Chas. G. Stern, Otto H. Falk, William Finger.

FIELD MEN AND TERRITORY COVERED: Special agents: Robt. Weckselberg, for Ia., Neb., Minn. and S. D.; Frank Fassold, Indianapolis, Ind., for O., Mich., Ind. and Ill.; Arthur J. Hughes, for N. Y. and Pa.; R. H. Wieben, Milwaukee, Wis., for Wis., Minn., Ill. and Mo.; Shipman & Wayne, Chicago, Ill., managers Cook Co. The company operates in Col., D. C., Ill., Md., Ia., Ky., Md., Mass., Mich., Minn., Mo., Neb., N. Y., O., Pa., S. D., and Wis.

MILWAUKEE MECHANICS INSURANCE COMPANY, Milwaukee, Wis.

President, Wm. L. Jones; Vice-President, Chas. H. Yunker; Second Vice-President, G. W. Grossenbach; Secretary, Oscar Griebling; Assistant Secretary, Emil Teich. Organized, 1852.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$3,252,433	$1,733,387	$655,788	$1,594,570	$1,744,398	$684,353	$80,000	$726,823	$1,491,176	$716,967
1908	3,007,694	1,593,994	607,964	1,460,022	1,587,926	664,027	80,000	673,339	1,417,366	654,465
1907	2,773,583	1,541,577	†497,295	1,446,589	1,560,162	751,589	65,000	659,366	1,475,955	603,304
1906	2,759,179	1,482,446	453,787	1,396,494	*1,823,394	1,907,389	40,000	642,320	2,589,709	2,067,176
1905	3,250,543	1,540,593	1,357,210	1,519,210	1,643,676	592,776	80,000	631,102	1,303,878	595,419

* Includes $300,000 premium on new stock. † Net surplus, December 31, 1907, according to Wisconsin standard, $551,964

Assets, December 31, 1909.	
Real estate owned (book value)	$55,750
Mortgage loans on real estate	1,267,535
Bonds and stocks owned (book value)	1,522,755
Collateral loans	21,000
Cash in office and bank	124,365
Agents' balances, not over 3 months due	225,756
Interest accrued	33,229
Other assets	2,043
Total admitted assets	$3,252,433

Liabilities December 31, 1909.	
Net losses unpaid (including $8,508 resisted)	$122,106
Unearned premiums	1,733,387
Contingency reserve	50,000
Reserve retained for reinsurance company	124,418
Other liabilities	66,734
Total liabilities, except capital and surplus	$2,096,645
Capital paid up	500,000
Surplus over all liabilities	655,788
Total liabilities, capital and surplus	$3,252,433

RISKS AND PREMIUMS: Fire risks in force December 31, $32,793,192; premiums thereon, $3,285,141.

BUSINESS SINCE ORGANIZATION: Premiums received, $28,796,498; losses paid, $14,950,913; dividends declared, cash, $1,575,000.

REAL ESTATE OWNED: Comprises 2 parcels, viz.: 3-story stone front brick building on parts of lots 7 and 8, block 10, 7th ward, Milwaukee (value, $48,000), and 15 lots in 17th ward, Milwaukee (value, $7,750). There are no incumbrances.

MORTGAGE LOANS: There are 140 loans, ranging in amount from $300 to $216,000, and aggregating $1,267,535. The protecting properties are valued at $3,274,165, and there was $35 of interest past due on December 31, last. The loan of $216,000 is upon various tracts of land, with buildings in the 4th and 16th wards, Milwaukee, valued at $581,550, and the company holds $200,000 of insurance on the buildings thereon.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Brown Co., Wis., 5%	$2,000	$2,000
Ga. State., 3½%	10,000	9,700
Green Bay, Wis., High Sch., 4½%	50,000	52,780
Milwaukee City, 3½%	7,000	6,663
Milwaukee City, 4%	111,000	110,722
N. Y. City, gold, 4%	25,000	25,000
N. Y. City, gold, 4½%	50,000	54,500
Portland, Ore. water, 5%	50,000	53,750
Racine, Wis. school, 5%	13,000	13,275
Ramsey Co., Minn. bridge, 4½%	75,000	77,250
Richmond, Va., city, 4%	25,000	25,000
St. Louis Co., Minn., 4½%	75,000	77,250
St. Paul, Minn., Bd. of Education, 4½%	125,000	128,125
State of Virginia, 3%	12,000	10,800
Chicago & Alton Ry. Co., 3½%	30,000	21,900

MILWAUKEE MECHANICS INSURANCE COMPANY, Milwaukee, Wis.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
C., B. & Q. Ry. Co., (Hannibal & St. J.) 6%	$5,000	$5,050
Chi., Mil. & St. Paul Ry. debenture, 4%	40,000	37,200
Chi., R. Isl. & Pac. Ry. Co., refd., 4%	50,000	45,000
Chi., Ind. & So. Ry. Co., 4%	25,000	23,250
Elgin, Joliet & E. Ry. Co., 5%	25,000	27,750
F. & P. M. Ry. Co., (Pt. Huron Div.), 5%	20,000	21,000
Kan. Cy. So. Ry. Co., 3%	50,000	35,875
Louisv. & Nashv. Ry. Co. (N. O. & M), 6%	30,000	36,600
Mar. Hough. & Onton. Ry. Co., 6%	25,000	28,000
M., Sault Ste. M. & Atl. Ry. Co., 4%	58,000	56,840
M., St. P. & Sault. Ste. Marie Ry. Co., 4%	25,000	24,500
Mil. Lt., Ht. & Te. Co., 5%	50,000	51,000
N. Y. C. & H. R. R. R. Co. (M. C. Col.), 3½%	50,000	39,500
St. L., I. Mtn. & S. Ry. Co. (R. & G.), 4%	25,000	21,625
So. Ry. Co., 5%	25,000	27,250
So. Ry. Co., (Atl. & Danville), 4%	25,000	22,500
So. Ry. Co. (Knoxville & O.), 6%	17,000	19,720
So. Pac. Ry. Co., refd., 4%	25,000	23,500
Tol., Wal. Val. & O. Ry. Co., 4%	55,000	52,525
Wabash Ry. Co. (Tol. & Chi.), 4%	10,000	8,700
Wabash, Pitts. Trm. Ry. Co., 4%	50,000	20,833
W. Md., Ry. Co., 4%	40,000	33,600
Wis. Central Ry. Co., 4%	20,000	18,400
Armour & Co., 1st mtg. real estate, 4½%	29,000	27,260
Cudahy Packing Co., 5%	10,000	9,925
Nia. Falls Hyd. Pow. & Mfg. Co., 4%	8,000	7,160
Nia. Falls. Hyd. Pow. & Mfg. Co., 5%	12,000	11,760
Pabst Brewing Co., 4%	50,000	45,680
Stocks.		
Racine, Wis., Gas Light Co., 5%	25,000	24,000
Union El. Lt. & Pow. Co., 5%	20,000	19,800
Mil. El. Ry. & Lt. Co., preferred, 6%	22,000	23,760
Mil. Underwriters' Bld. Assn.	4,476	4,476
Totals (book value, $1,522,755)	$1,735,000	$1,522,755

MISCELLANEOUS: Capital increased in 1906 from $200,000 to $500,000 and $300,000 was realized on sale of new stock. Conflagration losses, Baltimore, 1904, $321,570; San Francisco, 1906, $1,405,010. The parties interested in this company also control the Milwaukee Fire. Values of special deposits: Ga., $9,700; Va., $25,000.

DIRECTORS: Chas. H. Yunker, Chas. F. Pfister, Robert Nunnemacher, Ferdinand Meinecke, G. W. Grossenbach, William Finger, Fred T. Goll, Fred Vogel, Jr., Gustav Pabst, Wm. L. Jones, Dr. Jos. Schneider, Chas. G. Stern, T. W. Spence, Geo. W. Strohmeyer, Otto H. Falk.

FIELD MEN AND TERRITORY COVERED: T. Y. Brown & Co., 77 William st., New York city, general agents; Lucius E. Parsons, 405 American Trust building, Cleveland, O., manager, Cuyahoga Co. department; C. O. Satrang, superintendent of agencies at home office; H. E. Boning, Cincinnati, O., State agent for O. and W. Va.; Geo. P. Kessberger, Detroit, Mich., State agent for Mich.; R. Wilson Hoffman, Harrisburg, Pa., State agent and T. W. Anderson, assistant State agent for Pa. and N. Y.; Herbert J. Hill, Boston, Mass., State agent for Mass., N. J., N. H. and R. I.; Walter E. Bliss, Portland, Ore., State agent for Ore., Wash., Ida. and Utah. John A. Hanson, St. Paul, Minn., State agent for Minn., N. D., S. D. and Mont.; R. E. Replinger, Madison, State agent for Wis.; Paul N. Schuengel, Milwaukee, Wis., special agent for Wis.; Dan T. Smith, Winchester, Ill., special agent for Southern Ill.; John Bohen, Freeport, Ill., special agent for No. Ill.; Walter Burkhart, Freeport, Ill., special agent for Ore., Wash. and Ida.; Geo. C. Cornelson, Chicago, Ill., special agent for Cook County, Ill.; Chas. F. Engle, Indianapolis, Ind., State agent for Ind.; A. W. Freeman, Decorah, Ia., State agent for Ia. and Neb.; L. W. Rich, Des Moines, Ia., special agent for Ia.; Harry Fox, Chicago, Ill., Cook County, manager; C. W. Childress, Ft. Worth, Tex., State agent for Tex. and La.; A. W. Borie, Louisville, Ky., State agent for Ky., Tenn. and Ark; Chas. A. Proudfit, Massachusetts building, Kansas City, Mo., State agent for Mo.; W. A. Holland, Danville, Va., State agent for Va. and N. C.; W. W. Orebaugh, Wichita, Kan., State agent for Kan. and Okla.; W. H. Ayres, Atlanta, Ga., State agent for Ga., Fla. Ala. and S. C. The company does business in all the States and Territories in the United States excepting Alas., Ariz., Cal., Miss., Nev., N. M., and Vt.

MILWAUKEE GERMAN FIRE INSURANCE COMPANY, Milwaukee, Wis.

President, Edward Schroeder; Secretary, Al. F. Pray. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$290,519	$58,702	$22,132	$76,114	‡$102,866	$40,127	.....	$41,426	$81,553	$39,824
1908	170,735	44,164	16,723	64,281	71,814	38,206	.....	34,009	72,215	41,108
1907	172,930	30,575	34,207	52,157	58,546	7,853	.....	16,947	24,800	12,690
1906	138,360	9,065	28,206	13,836	‡27,613	1,258	.....	2,805	4,063	1,095
1905	64,312	2,753	11,155	4,257	5,373	465	.....	1,043	1,508	628

‡ Includes $10,580 surplus paid in in 1906, and $20,000 in 1909.

Assets, December 31, 1909.	
Mortgage loans on real estate	$130,700
Bonds and stocks owned (market value)	40,850
Cash in office and bank	104,459
Agents' balances, not over 3 months due	11,969
Interest and rents accrued	2,541
Total admitted assets	$290,519

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,600 resisted)	$8,163
Unearned premiums	58,702
Taxes accrued	1,522
Total liabilities, except capital and surplus	$68,387
Capital paid up	200,000
Surplus over all liabilities	22,132
Total liabilities, capital and surplus	$290,519

RISKS AND PREMIUMS: Fire risks in force December 31, $3,221,511; premiums thereon, $103,692.

BUSINESS SINCE ORGANIZATION: Premiums received, $210,866; losses paid, $97,003.

MORTGAGE LOANS: There are 79 loans, aggregating $130,700 on property worth more than double the amount loaned thereon. On December 31, last, there was $733 interest past due. The company holds $146,690 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Nat. El. Ry. & Lt.	$10,000	$9,850
Hudson Apartment	10,000	10,000
Calumet Apartment	10,000	10,000
Milwaukee West Fuel	13,500	13,500
Totals	$41,000	$40,850

MISCELLANEOUS: Company commenced business, May 15, 1905. Capital increased in 1906 from $50,000 to $100,000 and $10,580 additional surplus paid in and in 1909 capital increased to $200,000 and $20,000 surplus paid in.

DIRECTORS: Edward Schroeder, Edward A. Uhrig, Alex. Kehr, Emil H. Ott, George Schaaf, Charles Cremer, Alex. Uhrig.

FIELD MEN AND TERRITORY COVERED: Julius G. Graef, special agent for Wis. and Minn.; T. K Alexander, special agent for O. and Mich.; John L. Lind, Peoria, Ill., for Ill. The company operates in Ill., Mich., Minn., O., Pa. and Wis.

MINNESOTA FIRE INSURANCE COMPANY, Chatfield, Minn.

President, A. L. Ober; Secretary, W. W. Boyer. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$146,966	$2,737	$40,291	$5,408	$5,483	.....	.....	‡$10,089	‡$10,089	$2,500

‡ Includes $8,500 organization expenses.

Assets, December 31, 1909.	
Mortgage loans on real estate	$45,247
Peoples Telephone Co., Greenwood Telephone Co. stock (market value)	20,930
Bank certificates of deposit	47,429
Cash in office and bank	29,018
Agents' balances, not over 3 months due	3,456
Interest accrued	886
Total admitted assets	$146,966

Liabilities, December 31, 1909.	
Net losses unpaid	$2,500
Unearned premiums	2,737
Other liabilities	1,438
Total liabilities, except capital and surplus	$6,675
Capital paid up	100,000
Surplus over all liabilities	40,291
Total liabilities, capital and surplus	$146,966

RISKS AND PREMIUMS: Fire risks in force, December 31, $237,183; premiums thereon, $5,249.

MORTGAGE LOANS: There are 17 loans aggregating $45,247, protected by improved real estate valued at $137,600. No interest past due on December 31, last.

DIRECTORS: A. L. Ober, Chas. L. Thurber, W. W. Boyer, F. G. Stoudt, F. L. Tesca, C. W. Doud, D. B. Franklin.

FIELD MEN AND TERRITORY COVERED: John Naghten & Co., 159 La Salle st., Chicago, Ill., for Ill.; E. E. Hall & Co., New York, surplus lines for New England States, N. Y., N. J. and Pa.; J. P. Read, Fargo, N. D., State agent for N. D.; N. S. Tyler, Sioux Falls, S. D., State agent for S. D. The company is licensed in Minn., N. D. and S. D.

MONONGAHELA INSURANCE COMPANY, Pittsburg, Pa.

President, Wm. G. Whilden; Secretary, W. K. Reifsnyder. Organized, 1854.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$615,754	$182,603	$85,058	$309,174	$386,932	$95,267	$12,000	$115,227	$222,494	$133,031
1908	342,639	72,366	59,187	101,085	119,405	55,024	*12,320	44,166	111,510	59,799
1907	339,801	63,557	89,016	102,026	118,577	40,346	10,214	35,347	85,907	40,177
1906	310,879	39,327	82,550	61,137	77,000	42,714	9,976	22,387	75,077	44,764
1905	311,345	35,905	86,527	57,453	73,150	22,675	11,540	22,643	56,878	25,484

* Also $25,000 stock dividend.

Assets, December 31, 1909.	
Real estate owned (book value, $20,233)	$24,000
Mortgage loans on real estate	329,700
Stocks owned (market value)	27,150
Loan on 45 shares Myers & Shinkle Co., stock, and 25 shares Westinghouse Air Brake Co. stock	3,500
Cash in office and bank	152,428
Agents' balances, not over 3 months due	58,725
Interest and rents accrued	8,579
Other assets	11,672
Total admitted assets	$615,754

Liabilities, December 31, 1909.	
Net losses unpaid (including $450 resisted)	$46,949
Unearned premiums	182,603
Unpaid dividends	1,144
Total liabilities, except capital and surplus	$230,696
Capital paid up	300,000
Surplus over all liabilities	85,058
Total liabilities, capital and surplus	$615,754

RISKS AND PREMIUMS: Fire risks in force, December 31, $29,724,005; premiums thereon, $325,002.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,596,698; losses paid, $672,170; dividends declared, cash, $504,811; stock, $190,000.

REAL ESTATE OWNED: Consists of lot 20 x 100 feet, No. 5007 Penn ave., Pittsburg, with brick building thereon; lot 25 x 100 feet, corner 45th and Plummer sts., Pittsburg, with 3-story brick store and dwelling, and lot 25 x 92 feet, No. 7216 Hermitage st., Pittsburg, with brick building.

MORTGAGE LOANS: There are 68 loans aggregating $329,700, and are protected by property valued at more than double the amount loaned. There was $1,722 of interest past due on December 31, last. Company holds $292,400 of insurance on the mortgaged buildings.

STOCKS OWNED:	Par Value.	Market Value.
Exchange Nat. Bk	$5,000	$9,400
Bank of Pittsburg	5,000	12,500
National Reserve Bank of N. Y.	3,500	5,250
Totals	$13,500	$27,150

MISCELLANEOUS: Capital increased in 1908 from $175,000, to $200,000; in 1909 from $200,000 to $300,000. Conflagration losses: Baltimore, 1904, $13,000; San Francisco, 1906, $8,992.

DIRECTORS: Nathaniel Holmes, H. L. Waterman, F. L. Stout, H. L. Mason, William G. Whilden, M. W. Stoner, L. A. Burnett, John A. Harper, Charles H. Shinkle, W. K. Reifsnyder, W. A. Diball, A. F. Hancock, W. S. McKinney, J. A. Lasselle, E. B. Wilson.

FIELD MEN AND TERRITORY COVERED: Whilden & Hancock, New York, managing underwriters; H. P. Magill & Co., Chicago, Ill., general agents for Ill., Minn. and Ia.; Fish & Schuylkamp, Madison, Wis., general agents for Wis.; George M. Cobb & Co., Indianapolis, Ind., general agents for Ind.; Edgar M. Davis & Co., St. Louis, Mo., general agents for Mo.; Geo. W. Jalonick, Dallas; Tex., general agent for Tex.: H. S. Kaufman, Ltd., New Orleans, La., general agents for La.; J. F. Flowers, Charlotte, N. C., general agent for N. C.; North West Underwriting Agency, Seattle, Wash.; general agent for Wash.; Bierce & Sage, Detroit, Mich., genera lagents for Mich.; Arnold, Raines & Co., Little Rock, Ark., general agents for Ark.; D. Cliffe Stone, Nashville, Tenn, general agent for Tenn.; The company operates in Ark., Ill., Ind., Ia., La., Mich., Mo., N. J., N. C., O., Pa., Tenn., Tex. and Wis.

NASSAU FIRE INSURANCE COMPANY OF BROOKLYN, New York.

President, Wm. Harkness; Secretary, Thos. M. Harris. Organized, 1852.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$831,346	$334,284	$219,298	$539,235	$568,883	$284,392	$20,000	$191,432	$495,724	$301,716
1908	735,900	346,438	134,373	562,768	592,414	358,324	20,000	194,722	573,046	365,353
1907	748,381	395,940	53,274	630,682	659,801	364,551	20,000	225,355	609,906	376,702
1906	862,231	375,020	126,077	692,444	720,121	475,831	20,000	188,191	684,022	506 333
1905	854,306	333,151	248,858	561,879	587,035	229,384	20,000	197,265	446,649	261,983

NASSAU FIRE INSURANCE COMPANY OF BROOKLYN, New York.—*Continued.*

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$661,192
Cash in office and bank	69,502
Agents' balances, not over 3 months due	96,970
Interest accrued	2,476
Other assets	1,206
Total admitted nssets	$831,346

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,000 resisted)	$72,364
Unearned premiums	334,284
Other liabilities	5,400
Total liabilities, except capital and surplus	$412,048
Capital paid up	200,000
Surplus over all liabilities	219,298
Total liabilities, capital and surplus	$831,346

RISKS AND PREMIUMS: Fire risks in force, December 31, $62,082,403; premiums thereon, $664,024.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,556,062; losses paid, $3,552,206; dividends declared, cash, $1,482,500; stock, $50,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Ca. Stk. Cy. of B'klyn, 1916-37, 3½%	$16,000	$15,630
Ca. Stk. Cy. of N. Y., 1936, 3½%	75,000	69,000
N.Y. Cy. Tax Exe., N. Y. Cy., 1952, 3½%	130,000	117,000
B'klyn Rap. Trans., B'klyn, 1945, 5%	10,000	10,500
Stocks.		
B'klyn Cy. R. R., B'klyn	80,000	157,600
Manhattan Elev. R. R., N. Y	60,000	84,600
Mechanics Bk., B'klyn	7,200	17,280
Nassau Nat. Bk., B'klyn	25,000	63,750
Nat. Cy. Bk., B'klyn	2,500	7,400
Amer. Express Co., N. Y	10,000	30,000
Ca. Gas Co. of N. Y	26,400	42,240
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Mtge. Bond Co., N. Y	$10,000	$11,300
Am. Tel. & Tel. Co., N. Y	24,400	34,892
Totals (book value, $511,456)	$476,500	$661,192

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $45,000; San Francisco, 1906, $215,522.

DIRECTORS: Geo. V. Brower, Stephen B. Pettit, Julian D. Fairchild, Wm. R. Syme, Thomas M. Harris, Charles E. Teale, Edward D. White, William E. Hutchins, Anthony Graef, William Harkness, Frank L. Babbott, Augustus S. Hutchins, Andrew B. Newcombe, S. J. Underhill, G. A. Fleury.

FIELD MEN AND TERRITORY COVERED: Crum & Forster, New York general agents. C. J. Stovel, San Francisco, Cal., general agent for the Pacific coast. The company operates in Cal., Conn., Fla., Ill., Mass., Mich., Minn., Mo., N. Y., O., Pa. and Wis.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, Hartford, Conn.‡

President, Jas. Nichols; Vice-President, H. A. Smith; Secretary, B. R. Stillman; Assistant Secretary, G. H. Tryon; Second Assistant Secretary, F. D. Layton. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$9,328,707	$4,685,577	$2,840,294	$5,608,325	$5,966,795	$2,680,916	$130,000	$2,116,421	$4,927,337	$2,685,352
1908	8,257,350	4,495,492	2,178,458	5,419,911	5,690,445	2,852,018	120,000	2,109,390	5,081,408	2,873,214
1907	7 453,965	4,473,102	1,503,661	5,863,495	6,095,137	2,451,452	110,000	2,149,402	4,710,854	2,411,945
1906	7,076,853	3,881,702	1,228,442	4,991,039	5,396,434	4,565.527	70,000	1,809,901	6,445,428	4,724,617
1905	7,304,958	3,483.035	2,314,305	4,396,220	4,657,313	2,040,621	120,000	1,620,762	3,781,383	2,017,145

Assets, December 31, 1909.	
Real estate owned (book value, $460,539)	$561,688
Mortgage loans on real estate	662,668
Bonds and stocks owned (market value)	6,937,817
Cash in office and bank	406,318
Agents' balances, not over 3 months due	760,216
Total admitted assets	$9,328,707

Liabilities, December 31, 1909.	
Net losses unpaid (including $38,962 resisted)	$502,836
Unearned premiums	4,685,577
Other liabilities	300,000
Total liabilities, except capital and surplus	$5,488,413
Capital paid up	1,000,000
Surplus over all liabilities	2,840,294
Total liabilities, capital and surplus	$9,328,707

RISKS AND PREMIUMS: Fire risks in force December 31, $821,029,986; premiums thereon, $9,145,933.

BUSINESS SINCE ORGANIZATION: Premiums received, $73,588,523; losses paid, $39,742,791; dividends declared, cash, $3,687,000; stock, $100,000.

REAL ESTATE OWNED: The principal parcel is the company's home office, a brick building at 95 Pearl st., Hartford, of which the actual cost was $318,057, and the market value, $362,621. The only other important property is 424 Walnut st., Philadelphia, an office building, book value, $60,900 carried at $70,000. There are 21 other items, mostly dwellings in St. Paul, Minneapolis and Chicago.

MORTGAGE LOANS: The 84 loans aggregate $662,668 and are protected by real estate valued at $2,112,600, the insurance held by the company amounting to $828,408. Most of the loans are upon improved properties in Chicago, St. Paul, Peoria, Ill., Lafayette, Ind., Kansas City, Mo., Dubuque, Cedar Rapids, Ia. and a few upon farm and other properties in other places. The largest loans are as follows: $25,000, Dubuque, Ia., Alta Vista st.; $52,400, Cedar Rapids, 6th ave., between 8th and 9th sts., and 3d ave., between 6th and 7th sts.; $100,000, S. W. cor. Selby and Western aves., St. Paul, valued at $250,000; $40,000, on lots and hospital in Dubuque, valued at $80,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Arizona, Territory of, 1942, 5%	$25,000	$25,750
Fort William, City of Ontario, sw. deb. 1933, 5%	100,000	107,000
Ga. State of, 1910-1915, 4½%	25,000	25,750
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Groton Bor., Conn., wat. loan, 1924, 4%	$10,000	$9,900
Hamilton, Cy. of, Ont., special d., 1927, 4%	50,000	49,500
Hartford, Cy. of, Conn., river bg., 1954, 3½%	45,000	42,750
Hartford Cy. of, Conn., river bg, 1955, 3½%	121,000	114,950
Maisonneuve, Town of, Can., d., 1946, 4½%	25,000	25,500
N. B., Town of, Conn., sc., 1910-30, 3½%	35,000	33,940
Opelika City of, Ala., sc. blg., 1934, 5%	20,000	20,000
Portland Cy., Ore., wat. loan, 1923, 5%	50,000	54,500
Richmond City of, Va., 1923-1928, 4%	50,000	50,500
Atl. & Bir. Con. Co., 1st col.tr., 1912, 5%	36,000	30,600
Atl. & Bir. Ry. Co., 1st m., 1934, 5%	100,000	98,000
Atl. & Danv. Ry. Co., 1st m., 1948, 4%	100,000	93,000
Augusta Tm. Ry. Co., 1st m., 1947, 6%	117,000	136,890
Aurora, Elgin & Chicago R. R. 1st mtg. 1946, 5%	50,000	47,500
B. & O. R. R. Co., Pgh., Lake Erie & W. Va. Division, 1941, 4%	50,000	46,500
B. & O. R. R. Co., S. W. Div., 1st mtg., 1925, 3½%	50,000	45,000
Bangor Ry. & El. Co., 1 cv., 1935, 5%	59,000	59,000
Belt R. R. Co. of Chat., 1st m., 1945, 5%	27,000	27,270
Boston & Maine R. R. Co., deb., 1929, 4½%	80,000	84,000
B'klyn Union Ele. R. R. Co., 1st m. 1950, 5%	50,000	51,500
Buffalo Ry. Co., 1st cs. m., 1931, 5%	25,000	27,000
Bush Terminal Co., cond., mtg., 1955, 5%	100,000	96,000
Carolina, Clinchfield & Ohio Ry., Co., 1st mtg., 1938, 5%	55,000	55,000
Cent. Br. Union Pac. Ry. Co., 1st m. 1948, 4%	50,000	43,500

‡ Statement according to Connecticut standard.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, Hartford, Conn.—*Conti*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Cent. of Ga. Ry. Co., Chat. Div., 1951, 4%.	$25,000	$22,250
Cent. of Ga. Ry. Co., cs. m., 1945, 5%..	25,000	27,250
Cent. of Ga. Ry. Co., 1st m., Mo. Div 1946, 5%	33,000	35,970
Chat., Stat., Co., 1st mortg., 1957, 4%..	50,000	45,500
Ches. & O. Ry. Co., gen. rfg. and imp., 1929, 5%.....	50,000	52,500
Chic. & O. Ry. Co., R. & A. Div., 1989, 4%	71,000	66,740
Chi. & Cin. R. R. Co., 1st m., 1952, 5%...	37,000	35,520
C. & E. Ill. R. R. Co., gn. cs. and 1st m. 1937, 5%	75,000	85,500
Chic. & E. Ill. R. R., eq. n., s. g., 1916, 5%	15,000	15,150
Chi. & Erie R. R. Co., 1st m., 1982, 5%...	105,000	119,700
Chi., H. & W. R. R., Co, 1st m., 1927, 6%	51,000	60,180
Chi. & Ind. Coal Ry. Co., 1st m., 1936, 5%.	50,000	56,000
Chi. N. Sh. St. Ry. Co., 1st m., 1912, 6%...	25,000	18,750
C. P. & St. L. Ry. Co., priorin. m 1930, 4½%	50,000	45,000
Choctaw & Memphis R. R. Co., 1949, 5%	50,000	55,500
Choctaw, Okla. & G. R. R., gn. m., 1919, 5%	75,000	78,000
C., H. & Dayton Ry. Co., g. m., 1930, 4½%	43,000	27,520
C., Ind. & W. Ry. Co., 1st & r. m., 1953, 4%	25,000	22,000
C., R. & Mun. R. R. Co., 1st m., 1960, 5%	86,000	82,560
Den. & Rio G. R. R., imp., 1928, 5%....	75,000	77,250
E., J. & E., Ry. Co., 1st m., 1941, 5%...	50,000	56,500
E., A. & So. Te. Co., cs., 1st m., 1916, 5%	25,000	24,750
F. & Pere M. R. R. Co., cs., 1st m. 1939, 5%	30,000	31,800
Ft. W. & Den. Cy. Ry. Co., 1st m., 1921, 6%	103,000	116,390
G., H. & San A. Ry. Co., 1st m., 1931, 5%	25,000	27,000
Gulf Tm. Co., 1st m., 1957, 4%.....	50,000	45,000
I. & Gt. No. R. R. Co., 2d m., 1909, 5%.	100,000	107,000
Kan. Cy. Ele. Ry. Co., gn. m., 1922, 6%	100,000	107,000
K. Cy., Ft. S. & M. R. R. Co., cs. m 1928, 6%	64,000	75,520
K. Cy. Ry. & Lt. Co., 1st ln. r., 1913, 5%	25,000	24,000
Lake Erie & W. R. R. Co., 2d m., 1941, 5%	25,000	26,750
Lehigh & Hud. Riv. Ry. Co., d., 1920, 4%	25,000	23,250
Leh. Val. Tm. Ry. Co., 1st m., 1941, 5%	50,000	57,500
L. & M. Ry. Co., 1 m., 1934, 5%.....	25,000	24,500
L. H. & St. L. Ry. Co., 1st m., 1946, 5%	26,500	29,150
La. N. R. R. Co., P. & M. Div., 1st m. 1946 4%	125,000	120,000
M., D. & S. R. R. Co., 1st m., 1947, 5%.	75,000	72,000
M. Cy. & Ft. D. R. R. Co., 1st m., 1955, 4%	75,000	64,500
Met. St. Ry. Co., r. g. m., 2002, 4%.....	75,000	39,000
M. & St. L. R. R. Co. 1st cs. m., 1934, 5%	25,000	26,750
M. & St. L. R. R. Co., 1st and r. m. 1949, 4%	25,000	20,750
M. Cent. R. R. Co., 1st m., 1949, 5%.....	25,000	24,000
M. K. & O. R. R. Co., 1st m., 1942, 5%.	50,000	53,500
M. K. & T. Ry. Co., St. L. 1st and ref. 2004, 4%	25,000	21,250
M. K. & T. Ry., St. L. Div., 2001, 4%...	25,000	21,750
Mo. Pac. Ry. Co., 1st cs. m., 1920, 6%..	100,000	111,000
Mut. Tm. Co., 1st m., 1924, 4%.....	75,000	71,250
N., C. & St. L. Ry. Co., 1st m., 1923, 6%	15,000	17,400
N. M. Ry. & Coal Co., 1st. mtg and 1 col., tr., 1947, 5%.....	60,000	59,400
N. O. G. L. N. R. R. Co., eq. ser. A., 1913, 5%	25,000	24,250
N. Y. C. & H. R. R. R. Co., L. S. col., 1998, 3½%	75,000	60,750
N. Y., N. H. & H. R. R., cv., 1948, 6%....	2,700	3,618
Rodeway Val. R. R. Co., 1st m., 1920, 7%	5,000	5,300
Rwn. Tm. Co., 1st m., 1926, 5%.....	50,000	46,000
P. & P. Union Ry. Co., 1st m., 1921, 4½%	83,000	79,680
Potomac El. Pow. Co., cs. m., 1936, 5%	25,000	25,500
Raleigh & Southport Ry. Co., 1m. 1965, 5%	50,000	48,500
Rio Grande Jc. Ry. Co., 1st m., 1939, 5%	21,000	22,200
Rock Island-Frisco Tm., 1st 1927, 5%..	25,000	25,000
S. Air L. Ry. Co., Atl.-Bir. 1st m., 1933, 4%	100,000	85,000
S. & R. R. R. Co., 1st m., 1926, 5%.....	50,000	53,500
So. Pac. R. R., 1st ref., 1955, 4%.....	50,000	47,500
So. Ry. Co., 1st cs. m., 1994, 5%.....	55,000	61,600
So. Ry. Co. 1st m., Mem. Div., 1996, 5%.	50,000	55,000
So. Ry. Co. 1st m., St. L. Div., 1951, 4%	35,000	30,450
So. Ry. Co. 1st m., R. & G. D. 1933, 4%	26,000	22,880
St. L., I. M. & So. Ry. Co., R. & G. D. 1933, 4%	25,000	22,500
St. L. R. M. & P. Ry. Co., n., 1912, 6%..	50,000	50,000
St. Louis Transit Co., 1924, 5%.....	100,000	85,000
St. P. Cy. Ry. Co., cable cs. m., 1937, 5%	50,000	54,000
T. & P. Ry. Co., 1st m., La. Div., 1931, 5%	100,000	103,000
T. & O. Cent. Ry. Co., W. Div., 1935, 5%	82,000	90,200
Tol. Te. Co., 1st cs. m., 1912, 6%.....	50,000	50,000
U. & D. R. R. Co., 1st cs. m., 1928, 5%..	50,000	53,000
Wabash R. R. Co., 1st m., 1939, 5%....	20,000	22,600
W. Maryland R. R. Co., 1st m., 1952, 4%	25,000	21,500
W. & L. E. Ry. Co., 1st m., 1926, 5%....	50,000	52,500
W. & L. E. Ry. Co., 1st cs. m., 1949, 4%	85,000	73,950
Galveston Wharf Co., 1940, 5%.....	25,000	27,000
Minn. Gas. El. Co., 1934, 5%.....	50,000	50,000
Ka. E. Sc. Dis. of Hartford, Conn., 1931, 3½%	2,000	1,920
W. U. Tl. Co., col. trust, 1938, 5%.....	25,000	25,000
Atch., Top. & Santa Fe R. R. Co., p....	4,500	4,725
Chic. & E. Ill. R. R., p.....	20,000	24,000
Chic. & E. Ill. R. R., c.....	25,000	17,000
Chi. Gt. W. Ry. Co., pfd., stock tr., certf.	55,000	35,200
Chi., R. I. & Pac. Ry. Co.....	25,700	42,662
Ga. R. R. & Bk. Co.....	20,000	50,600

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	
Ill. Cent. R. R. Co.....	$27,400	$
L. & N. R. R. Co.....	30,000	
Mil. El. Ry. & Lt. Co., p.....	52,000	
Mobile & O. R. R. Co., (So, Ry.).....	20,000	
New Ham. El. Rys., p.....	12,500	
N. Y. C. & H. R. R. R. Co.....	39,600	
N. Y. & H. R. R. Co.....	10,000	
Norfolk & W. Ry. Co., adj. p.....	15,400	
Pa. R. R. Co.....	31,250	
Peoria & Bureau Val. R. R. Co.....	15,000	
St. J., So. B. & So. R. R. Co., p.....	2,700	
St. J., So. B. & So. R. R. Co., com.....	37,800	
So. Ry. Co., p.....	8,000	
United N. J. R.R. & Canal Co.....	10,000	
Ætna Nat. Bk., Hartford.....	10,000	
Charter Oak Nat. Bk., Hartford.....	72,200	
Citizens' Cent. Nat. Bk., N. Y.....	2,500	
Cy. Bk., Hartford.....	4,600	
Farmers and Mechanics Nat. Bk., Hartf'd	10,000	
Hartford Nat. Bk., Hartford.....	30,000	
Nat. Ex. Bk., Hartford.....	18,000	
Phœnix Nat. Bk., Hartford.....	38,100	
Colonial Securities Co.....	199,500	
Com. Union Tl. Co.....	24,100	
Hartf'd Gas Securities Co., p., Hartf'd....	7,500	
Hartford Gas Sec., com.....	1,050	
No. Cent. Coal Co., Mo.....	25,000	
N. W. Telegraph Co., (Par 50).....	40,200	
Totals.....	$6,455,800	$6,

MISCELLANEOUS: Capital decreased in 1872 from $ to $350,000, and promptly restored; increased in 1878 to $ by stock dividend; increased in 1881 to $1,000,000. This co guarantees the policies of the Colonial Fire Underwriters o ford. The Colonial Securities Co., of which the National is ually the owner, controls the Mechanics & Traders Ins. New Orleans and the Franklin Ins. Co. of Wheeling. Confla losses: Boston, 1872, $161,800; Baltimore, 1904, $720,000; son, 1902, $133,106; San Francisco, 1906, $2,583,824. of special deposits: Va., $50,500; Ga., $10,000; N. M., $ Can., $182,000.

DIRECTORS: James Nichols, John R. Buck, Henry C Francis T. Maxwell, Byron A. Simmons, Chas. H. Briscoe, H. Ensign, L. A. Barbour, Fred. S. James, Charles Cheney, A. Smith, Geo. H. Burt.

FIELD MEN AND TERRITORY COVERED: Home department, 95 Pearl st., Hartford, Conn., Chas. S. La general agent, Hartford, Conn.; W. H. Lewis, Boston, Mass., agent for Me., N. H., R. I. and E. Mass.; George F. Cowee, Mass., special agent for Me., N. H., R. I. and E. Mass.; Cruttenden, Meriden, Conn., special agent for Conn., Vt. and ern Mass., L. C. Dameron, 84 William st., New York City, adjuster; C. A. Rich, New York, special agent for New Yo urban district; E. E. Pike and Louis C. Breed, Utica, N. Y., agents for New Yorq State; Ross M. Wickham, Newark, State agent for N. J.; N. C. Rorabaugh, Philadelphi special agent for Eastern Pa.; Paul Kline, Pittsbur special agent for Western Pa.; Gilpin, Van Trump & Mont Wilmington, Del., State agents for Del.; A. A. Warfield andria, Va., special agent for Md., Va. and D. C.; Alfred Son, Wheeling, W. Va., State agents for W. Va.; A. O. Wheeling, W. Va., special agent for W. Va.; R. G. Charlotte, N. C., special agent for N. C., and S. C.; W. R. H Atlanta, Ga., special agent for Ga. and Ala.; H. C. Hare Jacksonville, Fla., State agents for Fla. Western depa 171 La Salle st., Chicago, Ill.; Fred S. James, general George W. Blossom, assistant general agent; Chas. Rich second assistant general agent; T. M. Luce, Chicago, Ill., in of sprinklered risks; H. W. Lockett, Chicago, Ill., in Chas. Row, Lansing, Mich., State agent for Mich.; N. L. S Lansing, Mich., special agent for Mich.; Theo. Gardner rence, Kan., State agent for Kan.; John D. Flintjer, Kans Mo., special agent for Kan.; A. J. Love, Omaha, Neb., Stat for Neb.; W. H. Elbourn and Jas. H. Casebeer, Omaha special agents for Neb.; J. M. Wallace, Dayton, O., State a O.; A. W. Fleming and Geo. W. Thrush, Columbus, O., agents for O.; W. H. Snider, Davenport, Ia., State agent H. C. Garlick, Springfield, Mo., special agent for M Stinson, St. Paul, Minn., State agent for Minn.; E. D. M Sioux Falls, S. D., State agent for S. D.; E. F. Wirth, Han N. D., special agent, for N. D.; H. F. Fspensheld, Chica State agent for Ill.; D. E. Monroe, Des Moines, Ia., State Theo. Pierrott, Des Moines, Ia., special agent for Ia.; Hubble, Louisville, Ky., State agent for Ky.; F. C. Deg Indianapolis, Ind., special agent for Ind.; T. E. Heald, Ill., special agent for Ill.; W. T. Bisbee, Chicago, Ill., agent for Cook Co.; Ray E. Hiscox, Milwaukee,

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, Hartford, Conn.—*Continued.*

special agent for Wis. and Minn.; Cooper & Hall, Nashville, Tenn., State agents for Tenn. Gulf department: Emery & Norton, 144 Carondelet st., New Orleans La., general agents for La. and Miss. Pacific department, Sansome and Sacramento sts., San Francisco, Cal., McNear & Wayman, general agents; F. E. Stone and M. H. Thomson, assistant general agents; E. P. Caine, and J. A. Paull, San Francisco, Cal., for Bay Counties; A. W. Geisy, Portland, Ore., special agent for Ore. and Mont.; Bruce Kalts, Spokane, Wash., special agent for Wash., Ida. and Mont.; Chas. S. Hill and W. B. McCausland, Denver, Colo., special agents for Colo., Wyo. and N. M.; E. A. Rowe, Los Angeles, Cal., special agent for So. Cal.: W. W. Cleveland and G. W. Dearborn, San Francisco, Cal., special agents for No. Cal.; Southwestern department: Tresevant & Cochran, Dallas, Tex., general agents for Ark., Tex. and Okla.; F. Grant Miller, Winnipeg Man., special agent for Manitoba, Alberta and Saskatchewan. The company operates in all the States and Territories of the United States and in the Dominion of Canada.

NATIONAL BREWERS INSURANCE COMPANY, Chicago, Ill.

President, W. H. Rehm; Secretary, E. Graham Rhoads. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$340,308	$19,149	$118,297	$33,386	$46,242	$1,301	§$24,966	$12,712	$38,979	$3,634
1908	335,109	11,984	122,625	23,293	30,013	7,183	10,000	6,990	24,173	7,051
1907	170,511	11,134	59,378	21,570	29,245	4,165	10,000	6,387	20,552	4,165
1906	164,852	8,766	56,086	18,683	22,577	105	.....	5,449	5,554	105

§Includes $4,966 dividends to policyholders.

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$302,670
Cash in office and bank	26,848
Agents' balances, not over 3 months due	3,832
Interest accrued	5,162
Other assets	1,796
Total admitted assets	$340,308

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$2,362
Unearned premiums	19,149
Other liabilities	500
Total liabilities, except capital and surplus	$22,011
Capital paid up	200,000
Surplus over all liabilities	118,297
Total liabilities, capital and surplus	$340,308

RISKS AND PREMIUMS: Fire risks in force December 31, $3,596,231; premiums thereon, $37,182.

BUSINESS SINCE ORGANIZATION: Premiums received, $95,782; losses paid, $12,592; dividends declared, cash, $40,000

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Cook Co., Ill., court house bs., 1920-5, 4%	$35,000	$35,350
Chicago, sanitary dis. bs., 1914, 4%	25,000	25,000
Chicago, park bs, 1916-23, 4%	65,000	65,650
Chicago, city bs., 1913-22, 4%	76,000	76,620
Cy of N. Y. bs., 1953-6, 4%	33,000	33,000
Pa. R.R. cv. g. bs., 1915, 3½%	5,000	4,850
Chicago Cy. R.R. bs, 1927 5%	30,000	31,200
Cy. of Philadelphia bs., 1938, 4%	30,000	30,900
West. Adj. & Inspn. Co., stk	100	100
Totals (book value, $306,344)	$299,100	$302,670

MISCELLANEOUS: This company was organized in April, 1906, and commenced business early in 1906 with $100,000 capital and $50,000 surplus. Capital increased in 1908 to $200,000. Those interested in the company are all brewers; and the company will write nothing but brewery plants and allied industries.

DIRECTORS: E. A. Faust, St. Louis; Geo. Reisch, Springfield, Ill.; Chas. E. Succop, Pittsburg; Otto Huber, Rock Island Ill.; N. W. Kendall, New Haven, Conn.; E. F. Meyer, Chicago; Wm. A. Birk, Chicago; Gustave G. Pabst, Milwaukee; Carl J. Hoster, Columbus, O.; Edward Lansberg, Chicago; Frank Fehr, Louisville, Ky.; Rudolf Brand, Chicago; E. Graham Rhoads, Chicago; Joseph Thuerer, Chicago; Henry Gund, La Crosse, Wis.; Wm. H. Rehm, Chicago; Gustave W. Lembeck, Jersey City, N. J.; C. J. Vopicka, Chicago; Philip R. Brand.

NATIONAL FIRE AND MARINE INSURANCE COMPANY, Elizabeth, N. J.

President, H. R. Chambers; Secretary, E. N. Marsh. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$380,449	$141,063	$112,776	$268,013	$290,523	$131,011	$9,000	$65,449	$205,460	$132,759
1908	303,140	97,524	85,163	182,178	192,485	110,254	8,000	50,076	168,330	110,086
1907	249,222	84,493	47,791	166,725	175,824	73,172	7,000	44,288	124,460	75,753
1906	233,018	72,589	39,028	140,841	148,843	78,398	7,000	36,398	121,796	78,168
1905	212,082	58,650	39,302	106,813	116,246	41,789	6,000	28,899	76,678	41,410

ASSETS, DECEMBER 31, 1909.

Real estate owned	$1,920
Mortgage loans on real estate	31,100
Bonds and stocks owned (market value)	243,901
Cash in office and bank	29,115
Agents' balances, not over 3 months due	73,171
Interest and rents accrued	1,242
Total admitted assets	$380,449

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$13,439
Unearned premiums	141,063
Commissions	13,171
Total liabilities, except capital and surplus	$167,673
Capital paid up	100,000
Surplus over all liabilities	112,776
Total liabilities, capital and surplus	$380,449

RISKS AND PREMIUMS: Fire risks in force December 31, $20,699,151; premiums thereon, $273,264.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,630,694; losses paid, $840,044; dividends declared, cash, $279,000.

REAL ESTATE OWNED: Consists of 1 dwelling situated in Elizabeth. There is no incumbrance thereon. Sold in 1907 by contract payments, $20 per month, interest 5 per cent. Company holds title.

MORTGAGE LOANS: There are 15 loans, aggregating $31,100 mostly on improved property in Elizabeth, valued at $77,300. The average rate of interest is 5½% and the company holds $41,650 of insurance on buildings.

NATIONAL FIRE AND MARINE INSURANCE COMPANY, Elizabeth, N. J.—*Continued.*

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Elizabeth City Adjust	$15,000	$15,075
Railway Cy	10,531	10,425
Broadway Surface R. R.	5,000	5,250
Third Ave. R. R.	5,000	5,450
Chi., Mil. & St. Paul R. R.	10,000	10,875
Mo., Kan. & Tex. R. R.	10,000	9,913
St. Paul, Minn. & Man. R. R.	10,000	9,900
Louisville & Jeffersonville Bg.	10,000	9,800
Cev., Cin., Chi. & St. L. R. R.	10,000	9,650
Union Pac. & Ld. Gt.	10,000	9,800
Reading General, 4s	10,000	9,950
St. Louis Southwestern, cs., 4's	10,000	7,900
J. C., Hob. & Pat. St. Ry., 4's	10,000	7,900
Kansas City, Ft. Scott & M. Ry., 4's	10,000	8,250
Brooklyn Rapid Transit Cv. 4s	10,000	8,700
New York Cy	20,000	20,075

BONDS AND STOCKS OWNED.—*Cont.* Stocks.	Par Value.	Market Value
B. & O. R. R. Co	$10,000	$11,862
Con. Gas Co	15,000	24,000
Pa. R. R. Co	20,000	27,400
So. Pac	10,000	13,800
Chi., Mil. & St. Paul, com	5,000	7,925
Totals	$225,531	$343,901

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $16,000; San Francisco, 1906, $22,658. Company transacts some surplus business through E. S. Blackford, New York, and Rollins & Burdick, Chicago, Ill. The company operates in Ill. and N. J.

DIRECTORS: H. R. Chambers, F. F. Glasby, J. S. Frelinghuysen, A. S. Denman, J. E. Dunham, P. K. Brown, W. H. Kellner, H. C. Trowbridge, J. W. Whelan, E. N. Marsh, J. F. Spinning, J. Williams Crane, M. M. Crane, R. S. Williams, A. R. Pierson, Henry W. Crane, E. C. Jameson, C. C. Coleman, Russell W. Lewis, Arthur D. Chambers.

NATIONAL INSURANCE COMPANY, Cincinnati, O.

President, G. W. Pohlman, Jr.; Secretary, Edw. A. Winter. Organized, 1851.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$222,866	$63,502	$32,456	$71,600	$79,747	$46,200	$6,000	$32,461	$84,661	$48,713
1908	212,126	66,954	33,499	79,531	87,375	36,451	6,000	36,083	78,534	39,408
1907	211,770	61,378	37,171	71,767	79,964	33,958	6,000	34,334	74,292	34,627
1906	222,156	54,949	50,429	60,900	68,493	16,217	5,000	29,363	50,580	17,389
1905	218,372	52,066	40,700	54,228	62,047	18,350	5,000	25,571	48,921	17,903

ASSETS, DECEMBER 31, 1909.	
Bonds and stocks owned (market value)	$205,114
Cash in office and bank	8,089
Agents' balances, not over 3 months due	9,530
Interest accrued	133
Total admitted assets	$222,866

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$13,615
Unearned premiums	63,502
Borrowed money	12,500
Taxes and bills accrued	793
Total liabilities, except capital and surplus	$90,410
Capital paid up	100,000
Surplus over all liabilities	32,456
Total liabilities, capital and surplus	$222,866

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,380,178; premiums thereon, $125,994.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,228,125; losses paid, $1,998,336; dividends declared, cash, $417,920; stock, $73,600.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cincinnati Wat. Wks	$5,000	$5,175
Cincinnati St. Imp. and Sr. Construction	5,000	5,125
Stocks.		
Little Miami R. R., stk	10,000	21,200
Dayton & Mich. R. R., stk	5,000	9,350
Cincinnati St. R. R., stk	22,500	29,925
First Nat. Bk. of Cincinnati	22,000	57,200
Citizens Nat. Bk. of Cincinnati	7,500	18,000
Merchants Nat. Bk. of Cincinnatti	3,700	7,585
First Nat. Bk. of Hamilton	10,300	20,085

BONDS AND STOCKS OWNED.—*Cont.* Stocks.—*Cont.*	Par Value.	Marke Value.
Nat. Bk. of Com. of Kan. Cy., Mo.	$2,500	$4,000
Cincinnati Gas & El. Co	10,000	9,219
Grand Hotel Co. of Cincinnati	10,000	7,600
Cincinnati Union Stk. Yards Co	10,000	10,500
W. Adjustment & Insp.;Co., Chi	100	150
Totals	$123,600	$205,114

MISCELLANEOUS: This company guarantees the policies of the Fire Underwriters Agency of the National.

DIRECTORS: Henry Urner, Joseph Rawson, Charles D. Kinney, S. W. Smith, G. W. Pohlman, H. L. Breneman, V. W. Anderson, E. P. Rogers, Godfrey Holterhoff.

TERRITORY COVERED: The company operates in Ill., and O.

NATIONAL INSURANCE COMPANY, Pittsburg, Pa.*a*

President, John Thompson; Secretary, H. M. Schmitt; Assistant Secretaries, Thos. A. Hathaway, Calvin R. Hyle. Organized, 1866.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,859,253	$799,859	$462,738	$777,762	$873,282	$321,735	$82,038	$336,589	$740,362	$353,149
1908	1,722,078	690,406	465,822	703,291	784,095	252,105	77,864	309,178	639,147	259,751
1907	1,574,853	568,341	461,154	618,265	689,252	196,311	58,374	255,349	510,034	203,614
1906	1,389,900	403,636	449,044	414,430	*570,571	153,110	32,087	180,236	365,433	164,348
1905	882,564	328,648	327,841	361,710	403,309	114,322	30,112	147,151	291,585	114,418

* Includes $111,013 premium on new stock.

ASSETS, DECEMBER 31, 1909.	
Real estate owned (book value)	$14,317
Mortgage loans on real estate	1,431,343
Bonds and stocks owned (market value)	5,455
Collateral loans	151,515
Cash in office and bank	126,775
Agents' balances, not over 3 months due	102,086
Interest and rents accrued	27,762
Total admitted assets	$1,859,253

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (including $5,488 resisted)	$82,931
Unearned premiums	799,839
Other liabilities	13,745
Total liabilities, except capital and surplus	$896,515
Capital paid up	500,000
Surplus over all liabilities	462,738
Total liabilities, capital and surplus	$1,859,253

a Statement according to Pennsylvania standard.

NATIONAL INSURANCE COMPANY, Pittsburg, Pa.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $147,198,315; premiums thereon, $1,465,672.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,339,269; losses paid, $1,820,099; dividends declared, cash, $595,500; stock, $12,500.

REAL ESTATE OWNED: Comprises 6 items of dwelling, farm and lot property in Allegheny Co., Pa., and 1 dwelling in Toledo, O., the total book value being $14,317 and the market value $17,800.

MORTGAGE LOANS: There are about 500 loans, mostly upon properties in Pittsburg, N. S., with a few in Pittsburg proper and neighboring towns. Only 12 loans equal or exceed $10,000 in amount. There was $5,107 of interest overdue on December 31, last. Most of the loans appear to be amply protected, the value of the mortgaged premises usually being at least double the amount of the loan thereon.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Standard Ice Co., p., 10 shares	$1,300	
Standard Ice Co., com., 10 shares	300	$1,000
Consumers' Ice Co., 2 shares	200	
Real Estate Sav. & Tr. Co., 5 shares	700	415
Real Estate Sav. & Tr. Co., 15 shares	2,100	1,500
Crucible Steel, p., 200 shares	18,000	10,800
National Carbon, p., 100 shares	10,800	
Real Estate Sav. & Tr. Co., 20 shares	2,800	2,400
Real Estate Sav. & Tr. Co., 15 shares	2,100	1,800
Real Estate Sav. & Tr. Co., 5 shares	700	550
Union Nat. Bk., 10 shares	10,000	4,700
Allegheny Trust Co., 110 shares	15,400	10,000
United States Steel, bs., 4 shares	4,200	
Real Estate Sav. & Tr. Co., 10 shares	1,400	1,000
Duquesne Nat. Bk., 20 shares	5,600	
Real Estate Sav. & Tr. Co., 40 shares	5,600	
Allegheny Safe Deposit Co., 40 shares	2,800	15,000
Consolidated Gas Co., p., 100 shares	1,000	
American Window Glass Co., p., 50 shrs.	375	
Merchants Lanc Co., 20 shares	3,500	
Standard Underground Cable Co., 390 shs.	120,900	68,000
Real Estate Sav. & Tr. Co., 25 shares	3,500	2,800
Real Estate Sav. & Tr. Co., 15 shares	2,100	1,800
Real Estate Sav. & Tr. Co., 20 shares	2,800	2,200
Aspinwall Delafield Co., 100 shares	5,000	3,000
Pittsburg Safe Co., 200 shares	10,000	2,500
Real Estate Sav. & Tr. Co., 5 shares	700	500
Real Estate Sav. & Tr. Co., 5 shares	700	550

Collateral Loans.—*Cont.* Securities.—*Cont*	Market Value.	Amou Loans
Real Estate Sav. & Tr. Co., 20 shares	$2,800	$2,0
Real Estate Sav. & Tr. Co., 30 shares	4,200	3,3
Bank of Pittsburg, 12 shares	1,452	1,2
Real Estate Sav. & Tr. Co., 15 shares	2,100	1,5
Allegheny Trust Co., 13 shares	1,820	9
Real Estate Sav. & Tr. Co., 20 shares	2,800	2,0
Real Estate Sav. & Tr. Co., 15 shares	2,100	1,3
Real Estate Sav. & Tr. Co., 15 shares	2,100	1,6
Consumers' Ice Co., 40 shares	4,000	3,0
Real Estate Sav. & Tr. Co., 10 shares	1,400	1,1
Real Estate Sav. & Tr. Co., 30 shares	4,200	3,0
Totals	$264,147	$151,5

BONDS AND STOCKS OWNED:	Par Value.	Mark Valu
United States, c. bs., 1925, 4%	$1,000	$1,1
Allegheny Trust Co., stk.	2,500	3,5
Real Estate Sav. & Tr. Co., stk.	500	7
General Adj. Bureau, stk.	100	1
Totals (book value, $5,212)	$4,433	$5,4

MISCELLANEOUS: Company paid a stock dividend in 187 of $12,500; capital increased in 1903 from $100,000 to $200,0 by cash payments, and $55,000 premium on new stock. In 190 capital increased from $200,000 to $500,000 and $111,013 w realized as premium on the new stock issued. Conflagration losse Chicago, 1871, $2,500; Baltimore, 1904, $833. Statement a cording to Pennsylvania standard.

DIRECTORS: John Thompson, Chas. F. Stifel, A. H. Lauman P. T. McCance, Wm. A. Carr, H. M. Schmitt, Arthur Clendenning August Loch, N. J. H. Gerwig, John Ommert, Wm. Graham J. M. Lockhart.

FIELD MEN AND TERRITORY COVERED: D. Nichol general agent, home office; D. E. Hall, superintendent instalmen department; A. E. Hayes, Detroit, Mich., special agent for Mich and O.; F. M. Watkins, Indianapolis, Ind., special agent for Ind and Ill.; N. J. Theiss, Minneapolis, Minn., special agent for Minn. A. K. Black, Jr., Pittsburg, Pa., special agent for Pa.; Geo. S Rosencrants, Boston, Mass., general agent for New England States Louis P. Mathews, New York City, special agent for N. Y. and N. J The company operates in Colo., Conn., D. C. Ill., Ind., Ia., Ky. Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., O., Pa., R. I. Tenn., Utah and Wis.

NATIONAL LUMBER INSURANCE COMPANY, Buffalo, N. Y.

President, Morris S. Tremaine; Secretary, W. P. Haines. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$423,682	$114,080	$64,765	$232,758	$250,855	$107,267	$20,000	$99,310	$226,577	$134,935
1908	393,441	110,471	62,263	226,760	240,909	113,901	10,000	91,200	215,101	118,753
1907	355,797	103,860	34,026	211,674	222,790	73,273	.....	80,527	153,800	80,371
1906	300,027	70,278	23,822	145,743	154,741	42,872	.....	56,812	99,684	48,800
1905	253,648	5,679	47,379	6,490	6,490	.....	.....	4,410	4,410	.....

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (amortized value)	$253,816
Cash in office and bank	126,736
Agents' balances, not over 3 months due	40,010
Interest accrued	1,864
Other assets	1,256
Total admitted assets	$423,682

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $10,000 resisted)	$36,917
Unearned premiums	114,080
Other liabilities	7,920
Total liabilities, except capital and surplus	$158,917
Capital paid up	200,000
Surplus over all liabilities	64,765
Total liabilities, capital and surplus	$423,682

RISKS AND PREMIUMS: Fire risks in force, December 31, $15,887,437; premiums thereon, $226,936.

BUSINESS SINCE ORGANIZATION: Premiums received, $819,586; losses paid, $337,008; dividends declared, cash, $30,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Amortised Value.
N. Y. Cy., cp. stk., 1955, 3½%	$136,000	$135,389
N. Y. Cy., cs. stk., 1918-49, 3½%	25,000	24,890
N. Y. Cy., cp. stk., 1957, 4½%	10,000	11,210
Cy. of Buffalo, 1910-30, 3½%	30,000	29,920
Good Roads, Erie Co., N. Y., 1919, 4%	10,000	10,000
Southern Pacific Co., cv., 1929, 4%	3,000	2,882
N. Y. Cy., cp. stk., 1954, 3½%	10,000	8,709

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Amortised Value.
American Tl. & Tg. Co.	$13,300	$18,753
Western Adj. & Insp. Co.	100	200
Baltimore & Ohio R.R., com.	10,000	11,862
Totals	$247,400	$253,816

MISCELLANEOUS: This company began business with a surplus of $50,000.

DIRECTORS: Alfred W. Booth, George S. Dailey, William P. Haines, Robert W. Higbie, Walter C. Laidlaw, George F. Montgomery, Horace C. Mills, William L. Marcy, H. Ernest Montgomery, Walter G. White, Maurice E. Preisch, Frank C. Ri a, Geo. W. Lee, Morris S. Tremaine, Richard S. White, Lewis Dill, C. H. Prescott, Jr.

NATIONAL LUMBER INSURANCE COMPANY, Buffalo, N. Y.—*Continued.*

FIELD MEN AND TERRITORY COVERED: W.W. Hurdman and A. C. Dunham, Buffalo, N. Y., special agents; Crum & Forster, N. Y. Cy., agents for metropolitan dis.; Moore, Case, Lyman & Hubbard, Chi., Ill., Cook Co. managers; L. S. MacEnaney, Chi., Ill., State agent for Ill. (except Cook Co.) Walter T. Campbell & Co., St. Louis, Mo., general agents for Mo.; W. L. Nelson & Co., Memphis, Tenn., general agents for Tenn., Ark. and No. Miss.; Irwin & Griffin, New Orleans, La., general agents for La. and So. Miss.; John C. Paige & Co., Boston, Mass., general agents for E. Mass.; W. S. Warriner, Springfield, Mass., general agent for Cent. Mass.; Fred C. Sammis, Minneapolis, Minn., general agent for Minn.; W. E. Main, Madison, Wis., general agent for Wis.; H. G. Hoffman, Mt. Sterling, Ky., general agent for Ky.; Flat Top Ins. Agency, Bluefield, W. Va., general agent for So. W. Va.; Alexander & Alexander, Clarksburg, W. Va., general agents for No. W. Va.; Julian-Sargent Co., Columbus, O., general agents for Cent. O.; G. W. Pohlman, Cin., O., general agent for Western Ohio; Cochran, Thomas & Co., Dallas, Tex., general agents for Tex. and Okla.; Wakefield, Morley & Co., Hartford, Conn., general agents for Conn.; Heimbold, Stewart & Hoover, Clearfield, Pa., general agents for counties in vicinity of Clearfield; McCormick & Herdic, Williamsport, Pa., general agents for counties in vicinity of Williamsport; Fraser Bros., Pittsburg, Pa., agents for Pittsburg and vicinity; Wagner & Taylor, Phila., Pa., agents for Phila. and suburbs; Elliott & Kime, Ridgway, Pa., agents for Ridgway and vicinity; Carstens & Earles, Inc., Seattle, Wash., general agents for Wash.; N. Y. State, except metropolitan dis., N. J., Mich. and Eastern Ohio, controlled from home office. The company operates in Ark., Conn., Ill., Ind., Ky., La., Mass., Mich., Minn., Miss., Mo., N. J., N. Y., O., Okla., Pa., Tenn., Tex., Wash., W. Va. and Wis.

NATIONAL UNION FIRE INSURANCE COMPANY, Pittsburg, Pa.

President, E. E. Cole; Vice-President, A. W. Mellon; Secretary, B. D. Cole. Organized, 1901.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$3,062,657	$1,718,993	$268,984	$1,686,000	‡$1,906,561	$800,046	$66,000	$725,215	$1,591,261	$818,519
1908	2,580,201	1,524,645	161,830	1,556,974	1,678,748	987,409	30,000	642,177	1,659,586	984,693
1907	2,473,111	1,394,439	216,311	1,538,947	1,639,429	666,791	30,000	598,187	1,294,978	645,691
1906	2,240,810	1,099,741	260,144	1,232,336	*2,380,494	1,624,728	30,000	590,339	2,245,067	1,674,445
1905	2,108,221	972,414	298,940	1,174,761	1,255,779	490,347	.....	477,651	967,998	507,321

* Includes $1,050,000 paid by the stockholders. ‡ Includes $75,000 premium on new stock.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$608,972
Bonds and stocks owned (market value)	1,695,803
Collateral loans	155,000
Cash in office and bank	249,733
Agents' balances, not over 3 months due	315,558
Bills receivable taken for premiums	15,349
Interest accrued	22,242
Total admitted assets	$3,062,657

LIABILITIES, December 31, 1909.

Net losses unpaid (including $31,194 resisted)	$134,680
Unearned premiums	1,718,993
Other liabilities	40,000
Total liabilities, except capital and surplus	$1,893,673
Capital paid up	900,000
Surplus over all liabilities	268,984
Total liabilities, capital and surplus	$3,062,657

RISKS AND PREMIUMS: Fire risks in force, December 31, $255,207,370; premiums thereon, $3,194,707.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,575,109; losses paid, $5,480,384; dividends declared, cash, $156,000.

MORTGAGE LOANS: All of the 65 loans (except one of $3,000 on Minneapolis property) are upon properties located in or near Pittsburg and Allegheny, and the total amount of $608,972 protected by real estate estimated worth $1,302,320. There is one loan of $50,000—on 821 Penn ave., Pittsburg, valued at $95,000—and 25 ranging from $10,000 to $45,000, the others are mainly for small sums. There was $271 of interest past due on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Mfrs. Lt. & Ht. Co., 40 bs	$38,000	$30,000
Colo. Lt. & Pow. Co., 150 bs	150,000	125,000
Totals	$188,000	$155,000

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
State of Georgia, various, 4½%	$1,000	$1,000
State of Ga., 1915, 4½%	10,000	10,000
Lynchburg, Va., 1934, 4%	20,000	20,000
Cds., Cy. of New York, 1928, 3½%	50,000	46,750
N. Y. Cy., N. Y., 1957, 4½%	30,000	33,000
Cy. of Portland, Ore., 1917, 5%	25,000	26,000
Cy. of Portland, Ore., 1922, 5%	25,000	26,500
Cy. of Richmond, Va., 1938, 4%	18,000	18,000
Allegheny Val. St. Ry. Co., 1936, 5%	50,000	50,000
A., T. & Santa Fe Ry., cv., 1955, 4%	75,000	91,125
Cent. of Ga. Ry. (Chatt. Div.), 1951, 4%	20,000	18,400
L. S. & M. S. R. R., 1928, 4%	25,000	22,750
Lake Shore & Mich. So. R.R., 1928-31 4%	25,000	25,750
Met. St. Ry. Co., 2002, 4%	25,000	15,000
N. & W. R. R., 1944, 4%	50,000	46,875
Norfolk & W. R. R., 1996, 4%	25,000	24,500
N. & W. R. R., 1932, 4%	25,000	25,375

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
S. Pac. R. R., 1955, 4%	$50,000	$47,250
Union Pac. R. R., cv., 1927, 4%	25,000	29,000
Beaver Val. Wat. Co., 1932, 5%	20,000	20,000
Hostetter-Connellsville Coke Co., 1942, 5%	25,000	25,000
Jamison Coal & Coke Co., 1914, 5%	35,000	35,000
Jones & Laughlin Steel Co., 1939, 5%	25,000	25,375
Kensington Water Co., 1930, 5%	50,000	50,000
Latrobe Wat. Co., 1918, 5%	30,000	30,000
McConway & Torley Co., 6%	10,000	10,000
Mesta Machine Co., 1915-19, 5%	15,000	15,000
Monongahela Riv. C. C. & C. Co., 1949, 6%	25,000	28,500
Penna. Wat. Co., 1929, 5%	50,000	50,000
Pitts. Brewing Co., 1949, 6%	25,000	25,000
Pittsburg-Buffalo Co., 1929, 5%	50,000	50,000
Pitts. Lamp, Brass & G. Co., 1915, 6%	25,000	25,000
Pitts. Steel Co., 1922, 6%	50,000	53,500
Racine Wat. Co., 1931, 5%	20,000	20,000
St. Joseph Wat. Co., 1941, 5%	50,000	50,000
Standard Sanitary Mfg. Co., 1920, 6%	50,000	50,000
Union Bag & Paper Co., 1930, 5%	25,000	24,250
Union Gas Co., 1929, 5%	13,000	13,000
Union Steel Co., 1952, 5%	117,000	122,850
United Coal Co., 1910, 6%	20,000	20,000
United Wat. & Lt. Co., 1910, 6%	5,000	5,000
Vandalia Coal Co., 1930, 6%	50,000	50,000
W. Braddock Bridge Co., 1927, 5%	23,000	23,000
W. Union Tg. Co., 1950, 4½%	25,000	24,250
Stocks.		
B. & O. R. R. Co., p	20,000	18,400
Balt. & O. R. R. Co., com	3,000	3,510
Ill. Cent. R. R. Co	23,000	34,040
Penna. R. R. Co	87,500	119,875
Pitts. & L. E. R. R. Co	6,300	18,900
Farmers' Dep. Nat. Bk	18,750	28,125
Second Nat. Bk	7,500	16,875
W. Union Tg. Co	20,400	15,708
Totals (book value, $1,672,966)	$1,618,450	a$1,701,308

a Excess over value shown in assets above due to amortization.

NATIONAL UNION FIRE INSURANCE COMPANY, Pittsburg, Pa.—*Continued.*

MISCELLANEOUS: This company commenced business with a surplus of $250,000. Capital increased in 1901 from $200,000 to $500,000; in 1902 to $750,000; in 1906, $1,050,000 of surplus was paid in by stockholders, and in 1909 capital was increased from $750,000 to $900,000 and $75,000 realized as premiums on the new stock sold. Conflagration losses: Balto., 1904, $126,873; San Francisco, $110,976; Chelsea, 1908, $144,979. Special deposits, values: Ga., $10,500; Va., $37,580.

DIRECTORS: Wm. L. Abbott, J. Stuart Brown, H. C. Bughman, H Buhl, Jr., E. E. Cole, John Farrell, H. C. Frick, James B. Haines, Jr., B. F. Jones, Jr., John H. Jones, James H. Lockhart, A. W. Mellon, George T. Oliver, David B. Oliver, H. K. Porter, Alexander C. Robinson, Wm. B. Schiller, J. G. Vilsack, William Witherow, Edward A. Woods.

FIELD MEN AND TERRITORY COVERED: General agents Frank E. Dooly, Portland, Ore., for Ore.; Wm. A. Drennin, manager, Metropolitan department, San Francisco, Cal.; R. C. Scheunemann, 171 La Salle st., Chicago, Ill., for Cook Co.; M. A. Shumard, Boeme, Tex., for Tex., Ark. and La., (excepting New Orleans). Special agents: Frederick Ackermann, Newark, N. J., for Brooklyn, N. Y. suburban, N. J. and D. C.; H. A. Haskel, for W. Va. (excepting E. Panhandle) and Ky.; W. H. Smith, Detroit, Mich., for So. Peninsula of Mich.; F. E. Church, Minneapolis, Minn., manager Northwestern farm department; P. W. Greene, Indianapolis, Ind., for Ind.; J. H. Clinton, Lebanon, O., for O.; C. Thomas, Watertown, Tenn., for Tenn.; Frank E. Dunham, Boston, Mass., for Mass., R. I., Conn., Me. and N. H.; Walter Garland, Baltimore, Md., for Md.; Fred. S. James & Co., 84 William st., N. Y. Cy., N. Y.; A. A. Pancoast, Philadelphia, Pa., for E. Pa., W. Md. and E. Va.; Fay Morrisey, Champlain, Ill., for Ill.: Henry Wilson, Des Moines, Ia., for Ia.; D. H. Hartwell, Jr., Lincoln, Neb., for Neb.; E. A. Davis, Minneapolis, Minn., for Minn.; H. H. Hirsch, Atlanta, Ga., for Ala., Ga., and Fla.; Robert M. Nevins, Syracuse, N. Y., for N. Y. State (excepting N. Y. suburban, N. Y. and Brooklyn); A. S. Heatfield, Spokane, Wash. for Mont., Ida. and Wash.; R. R. Roper, 604 Merchants Exchange Bldg., San Francisco, Cal., for No Cal.; J. B. Sirich, Wilkinsburg, Pa., for Pa., w. of Susquehanna River (excepting Allegheny Co.); L. C. Owery, Avalon, Pa., for Allegheny Co.; Charles A. Heninger, Kan. Cy., Mo., for Mo. and Kan.; H. H. Hanlon, Bisbee, N. D., for N. D.; H. J. Vold, Sioux Falls, S. D., for S. D.; A. MacDougald, Los Angeles, Cal., for So. Cal.; H. W. Freeman, Minneapolis, Minn., for Wis. and Middle Mich.; F. F. Clark, Denver, Colo., for Colo., Utah and So. Ida.; P. G. Greene, Seattle, Wash., for Ore. and W. Wash.; P. W. D. Jones, Richmond, Va., for Va. and N. C. The company operates in all the States of the United States, except Alas., Ariz., Del., Mss., Nev., N. M., S. C., Vt. and Wyo.

NATIONAL UNION FIRE INSURANCE COMPANY, Washington, D. C.

President. Albert F. Fox; Secretary, Philip F. Larner. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$272,868	$20,239	$151,377	$17,707	$35,502	$5,719	$7,000	$19,328	$32,347	$4,507
1908	270,392	21,476	146,438	19,932	35,957	4,547	7,000	19,262	30,809	4,547
1907	265,085	20,590	142,981	17,022	33,794	1,576	7,000	26,110	34,686	2,901
1906	265,829	23,608	133,941	17,069	33,616	9,239	7,000	18,032	34,271	1,375
1905	259,414	23,427	126,024	19,483	35,523	2,337	7,000	18,035	27,372	2,037

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $158,213)	$174,842
Mortgage loans on real estate	88,080
Loan on 30 shares Washington Loan and Trust Co. stock (market value, $6,300)	3,500
Cash in office and bank	4,286
Agents' balances, not over 3 months due	887
Interest and rents accrued	1,274
Total admitted assets	$272,868

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$47
Unearned premiums	20,239
Other liabilities	1,205
Total liabilities, except capital and surplus	$21,491
Capital paid up	100,000
Surplus over all liabilities	151,377
Total liabilities, capital and surplus	$272,868

RISKS AND PREMIUMS: Fire risks in force December 31, $9,566,148; premiums thereon, $41,058.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,041,447; losses paid, $386,788 dividends declared, cash, $611,000.

REAL ESTATE OWNED: Consists of company's home office building and two small dwellings.

MORTGAGE LOANS: There are 39 loans for $88,080, all first liens on property aggregating $231,792 in value. There was no interest past due, and the company carries $119,275 of insurance on the buildings.

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $7,860. Company operates only in the District of Columbia.

DIRECTORS: Chas. B. Bailey, Thomas Bradley, John Joy Edson, Jr., Albert F. Fox, W. T. Galliher, John B. Larner, Geo. W. Linkins, Chas. Mades, Owen McCabe, N. L. Sansbury, B. F. Saul, Geo. Spransy, Gen. Jas. H. Watmough, Floyd E. Davis.

NEW AMSTERDAM FIRE INSURANCE COMPANY, New York.

President, Charles A. Hull; Secretary, H. G. Hull.

This company commenced business in February, 1910, with a paid-up capital of $200,000 and a cash surplus of $50,000.

THE NEWARK FIRE INSURANCE COMPANY, Newark, N. J.

President, John J. Henry; Vice-Pres. and Treasurer, George F. Reeve; Secretary, Chas. M. Henry. Organized, 1811.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,075,013	$322,247	$457.845	$379,069	$425,661	$149,922	$27,177	$166,510	$343,609	$159,104
1908	979,035	300,237	398,329	345,733	389,547	162,615	24,878	161,841	349,334	156,007
1907	922,668	287,220	351,535	347,266	388,104	169,586	24,858	157,425	351,869	162,377
1906	904,332	256,330	360,965	320,197	352,994	123,481	24,799	137,837	286,117	124,850
1905	773,023	202,249	286,166	264,615	293,740	93,674	24,840	112,594	231,108	99,787

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $32,000)	$150,000
Mortgage loans on real estate	286,250
Bonds and stocks owned (market value)	553,227
Cash in office and bank	24,968
Agents' balances, not over 3 months due	51,144
Interest and rents accrued	9,424
Total admitted assets	$1,075,013

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $10,802 resisted)	$29,792
Unearned premiums	322,247
Other liabilities	15,129
Total liabilities, except capital and surplus	$367,168
Capital paid up	250,000
Surplus over all liabilities	457,845
Total liabilities, capital and surplus	$1,075,013

THE NEWARK FIRE INSURANCE COMPANY, Newark, N. J.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $62,490,310; premiums thereon, $625,589.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,601,551; losses paid, $3,758,306; dividends declared, cash, $1,117,955.

REAL ESTATE OWNED: Consists of the company's home office building, a 4-story brick structure at 741-743 Broad st., acquired in 1865, the book value of which is $32,000, and which is carried at $150,000.

MORTGAGE LOANS: There are 116 loans, aggregating $256,250, secured by properties valued at $653,960, and the company holds $363,350 insurance on the buildings. The loans are mostly small ones on real estate in Newark and its environs, and but $190 of interest was overdue on December 31 last.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Cy. of Elizabeth, ad., 1922, 4%	$15,000	$15,000
Co. of Hudson Park, 1954, 4%	10,000	10,000
Cy. of Newark, wat., 1922, 4%	4,000	4,080
Cy. of Newark, sc., 4%, 1957	10,000	10,400
Easton & Amboy R. R. Co., 1920, 5%	10,000	10,900
Elizabethtown Gas Lt. Co., 1913, 4½%	14,000	14,000
Essex Co. Park, 1926, 4%	35,000	35,700
Essex Co. Hospital, N. J., 1947, 4%	10,000	10,200
Hackensack Wat. Co., 1952, 4%	10,000	8,900
Hoboken Land Imp., Hoboken, N. J., 1919, 5%	27,000	27,000
Hudson Co. Gas Co., 1949, 5%	30,000	31,200
Newark Ca. Gas Co., 1948, 5%	30,000	32,100
Newark Gas Co., 1944, 6%	$17,500	$22,925
Newark Pass. St. Ry. Co., 1930, 5%	35,000	38,150
Newark Cy., temp., ln., 1909, 4-4½%	10,000	10,000
Newark Cy., temp., ln., Co., N. J.	15,000	15,000
Newark Cy., temp., ln., Co., N. J.	30,000	30,000
Newark Cy., temp., ln., Co., N. J.	10,000	10,000
Trenton Pass. Ry. Co., 1922, 6%	10,000	11,000
W. Shore R. R. Co., c., 2361, 4%	28,000	28,560
W. Shore R. R. Co., reg., 2361, 4%	22,000	22,440
Stocks.		
Morris & Essex R. R. Co., N. J.	20,000	37,000
Nat. Newark Bkg. Co., Newark, N. J.	20,650	75,372
Nat. State Bk. of Newark, N. J.	15,900	31,800
Newark Ca. Gas Co.	11,500	11,500
Totals (book value, $446,620)	$450,550	$553,227

DIRECTORS: John J. Henry, George F. Reeve, Theodore Coe, George W. Tomkins, Walter S. Nichols, Joseph Ward, Jr., James S. Higbie, Harrison Van Duyne, Alfred F. Skinner, W. C. Garrison, Henry Dickson, J. Henry Bacheller, Joseph M. Riker, Franklin Conklin, Herbert P. Gleason.

FIELD MEN AND TERRITORY COVERED: Carroll L. DeWitt, general agent, and J. H. Macfarlane, special agent, 153 La Salle st., Chi. Ill., for Ind., Ill., Ia., Mo., Wis., Minn., O. and Mich.; Frank T. McBride, Newark, N. J., special agent for N. J.; Thos. L. Farquhar, Phila., special agent for N. Y. and Pa. The company operates in Conn., Ill., Ind., Ia., Mass., Mich., Minn., Mo., N. J., N. Y., O., Pa. and Wis.

NEW BRUNSWICK FIRE INSURANCE COMPANY, New Brunswick, N. J.

President, George A. Viehmann; Vice-President, D. L. Morrison; Secretary and Treasurer, Chas. D. Ross; Assistant Secretary E. B. Wycoff. Organized, 1826.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$653,557	$350,563	$80,780	$484,521	$513,728	$234,195	$19,985	$227,187	$481,367	$215,046
1908	608,370	294,111	78,029	448,621	474,531	214,664	19,996	207,784	442,394	213,732
1907	534,151	245,852	56,833	423,443	439,641	145,238	10,001	183,100	338,339	152,671
1906	466,074	153,170	88,286	283,947	†498,970	190,169	7,473	128,043	325,685	203,586
1905	298,304	39,312	44,522	64,638	*105,517	35,839	39,769	27,209	102,817	33,026

* Includes $30,000 premiums on new stock. † Includes $200,135 paid in by stockholders.

Assets, December 31, 1909.	
Real estate owned (book value)	$132,362
Mortgage loans on real estate	103,753
Bonds and stocks owned (market value)	291,241
Cash in office and bank	43,861
Agents' balances, not over 3 months due	79,776
Interest accrued	2,464
Other assets	100
Total admitted assets	$653,557

Liabilities, December 31, 1909.	
Net losses unpaid (none resisted)	$21,160
Unearned premiums	350,563
Other liabilities	1,054
Total liabilities, except capital and surplus	$372,777
Capital paid up	200,000
Surplus over all liabilities	80,780
Total liabilities, capital and surplus	$653,557

RISKS AND PREMIUMS: Fire risks in force, December 31, $40,391,650 premiums thereon, $636,563.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,365,409; losses paid, $1,054,881; dividends declared, cash, $596,-235.

REAL ESTATE OWNED: The only item is the company's home office building, erected in 1907-8 at a cost of $122,362.

MORTGAGE LOANS: The company's mortgage loans number 28. The largest single loan is one of $40,000, on 360-366 George st., New Brunswick. The rate is 5%; the land is valued at $60,000 and the building at $40,000, and $40,000 of insurance is carried thereon. The remaining loans (except five on Perth Amboy, Piscataway and Metuchen, N. J., property) are upon real estate in or near New Brunswick. The properties are valued in the aggregate, at $253,200, or more than double the amount loaned; and but $191 of interest was overdue on December 31 last.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
State of Ga., 4½%, 1915	$10,000	$10,360
Essex Co. Park, 1934, 4%	25,000	25,000
Jersey Cy., wat., 1932, 4%	1,000	1,000
New Brunswick, s. f., 1923, 4%	4,000	4,000
New Brunswick, sc., 1926, 4%	3,500	3,500
N. Y. Cy. N. Y., 1964, 3½%	60,000	53,775
Richmond, Va., 1941, 4%	10,000	10,050
Securities Co., cs., 4%	5,800	4,060
Wabash Pitts. Tm., 2d., 1954, 4%	15,000	1,837
Stocks.		
Atchison, Topeka & Santa Fe., p	10,000	10,325
Middlesex Title Gr. & Tr. Co	40,000	56,000
Nat. Bk. of N. J	6,400	16,000
Nat. Surety Co	7,500	16,500
Pa. R. R	12,500	17,219
So. Adj. Bureau	$50	$50
Title Gr. & Tr. Co	1,000	5,700
Tr. Co. of Amer	2,000	7,100
Gn. Adj. Bureau	450	450
Washington Wat. Pow.	10,000	14,000
Associated Underwriters Inc	2,500	5,000
Totals (book value, $285,536)	$256,700	$291,241

MISCELLANEOUS: Capital increased in 1905 from $50,000 to $200,000. Surplus paid in on new stock, $30,000. In 1906 the capital was increased from $200,000 to $400,000 and afterward reduced to $200,000; $50,000 was realized as premium on the new stock issued. On April 1, 1906, $200,135 was added to surplus by cash payments of stockholders. Conflagration losses: Baltimore, 1904, $3,500; San Francisco, 1906, $157,000. Value of special deposits: Va., $10,050; Ga., $10,350.

DIRECTORS: Theo. F. Hicks, William B. Lloyd, W. L. Perrin, D. L. Morrison, Chas. D. Ross, Millard F. Ross, E. B. Wycoff, George A. Viehmann, J. L. Parsons.

FIELD MEN AND TERRITORY COVERED: Rollo, Webster & Co., Chicago, Ill., general agents for Ill., Ind., O., Mich., Wis., and Colo.; A. Paull & Son, Wheeling, W. Va., general agents for W. Va.; Associated Underwriters, San Francisco, Cal., general agents for Cal., Ida., Mont., and Wash.; Hughes & Yates, Atla., Ga., general agents, Va., N. C., S. C., Ga., La.; T. C. Alexander, special agent for N. Y.; I. Reinhardt & Son, Dallas, Tex., general agents for Tex.; J. G. Beath, special agent for Pa., and N. J. The company operates in Ala., Ariz., Cal., Colo., Conn., D. C., Ga., Ida., Ill., Ind., La., Md., Mass., Mich., Mont., N. J., N. Y., N. C., O., Ore., Pa., S. C., Tex., Va., Wash., W. Va. and Wis.

NEW HAMPSHIRE FIRE INSURANCE COMPANY, Manchester, N. H.

President, F. W. Sargeant; Vice-President, Walter M. Parker; Treasurer, N. P. Hunt; Secretaries, F. E. Martin, L. W. Crocket Wm. B. Burpee; Assistant Secretary, Chas. C. Clifford. Organized, 1869.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$5,196,017	$1,897,164	$1,502,334	$2,151,925	$2,362,997	$1,136,909	$110,000	$816,426	$2,063,335	$1,155,76
1908	4,861,150	1,815,637	1,397,137	2,022,378	2,217,103	1,204,114	105,000	761,473	2,070,587	1,209.73
1907	4,500,404	1,761,085	1,314,363	1,989,391	*2,242,075	946,569	100,000	760,212	1,806,781	932,71
1906	4,310,836	1,718,973	1,259,392	2,212,372	2,389,103	1,278,171	100,000	795,768	2,173,939	1,292,71
1905	4,069,141	1,516,318	1,237,648	1,739,745	1,885,932	873,472	100,000	662,268	1.635,740	872,24

* Includes $50,000 premium on new stock.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $95,350)	$105,950
Mortgage loans on real estate	171,850
Bonds and stocks owned (market value)	4,374,703
Cash in office and bank	188,087
Agents' balances, not over 3 months due	302,271
Interest accrued	40,322
Reinsurance due on losses paid	12,834
Total admitted assets	$5,196,017

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $10,409 resisted)	$225,17
Unearned premiums	1,897,16
Reserve for contingent liabilities	250,0(
Sinking fund for office building	100,0(
Other liabilities	121,34
Total liabilities, except capital and surplus	$2,593,6
Capital paid up	1,100,0(
Surplus over all liabilities	1,502,3
Total liabilities, capital and surplus	$5,196,01

RISKS AND PREMIUMS: Fire risks in force, December 31, $318,261,364; premiums thereon, $3,672,744.

BUSINESS SINCE ORGANIZATION: Premiums received, $34,702,596; losses paid, $19,151,073; dividends declared, cash, $2,186,858.

REAL ESTATE OWNED: Embraces 12 properties in Manchester, N. H., Kan. Cy., Minneapolis, St. Paul, Chicago, Omaha, and Ark. Cy., Kan., but 4 of which exceed $10,000 in market valuation, and 3 of the 12 have been sold on contract. There are no incumbrances.

MORTGAGE LOANS: There are 42 loans, aggregating $171,850, protected by properties in Minneapolis, Kan. Cy., Omaha, Neb., Manchester, N. H., Nashua, N. H., and Chicago, valued in all at $415,320, and upon which the company holds $176,850 of insurance. Most of the loans are small, and only 4 exceed $8,000. The largest is one of $60,000 upon the S. C. Forsaith Machine Co. property, Auburn and Franklin sts., Manchester, N. H., valued at $105,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Imp.Jap.Gov't,1st ser., 1910-1925, 4½%	$12,175	$11,125
U. S. Gov't, reg., 1925, 4%	75,000	84,750
Boston, Mass., reg., 1937, 4%	25,000	25,250
Columbus, O., sc. dis., 1914, 5%	10,000	10,100
Concord, N. H., 1922, 4%	5,000	4,800
Concord, N. H., 1923, 3½%	2,000	1,800
Concord, N. H., 1924, 3½%	8,000	7,200
Dallas, Tex., 1947, 4%	20,000	17,600
Duluth, Minn., 1936, 4%	10,000	9,000
E. Portland, Ore., 1921, 6%	25,000	27,250
Georgia, State of, reg., 1915, 4½%	10,000	10,100
Hillsborough County, N. H., 1915, 4%	15,000	15,000
Lowell, Mass., reg., 1911-15, 4½%	22,500	22,500
Man. N. H., wat. loan, 1915, 4%	15,000	15,000
Man., N. H., wat. loan, ser. B, 1913, 4½%	30,000	30,300
Memphis, Tenn., Bd. of Ed'n., 1937, 4%	30,000	29,100
Newberry Sc. Dis., S. C., 1949, 4½%	10,000	9,800
N. Y. cy., cp. stk., reg., 1956, 4%	10,000	10,000
N. Y. Cy., cp. stk., c., 1957, 4½%	30,000	31,500
Rockingham Co., N. H., 1918, 4%	5,000	4,900
Saginaw, Mich., 1924, 4%	10,000	9,500
Santa Barbara, Cal., 1915-1934, 4½%	20,000	20,000
Seattle, Wash., f., 1911, 5%	10,000	9,900
Seattle, Wash., sr., 1927, 4½%	10,000	10,000
Springfield, Mass., reg., 1917, 4%	25,000	25,000
A., T. & S. Fe Ry. Co., gn. m., 1995, 4%	50,000	48,000
B. & A. R. R., cons. refd. mtg., 1951, 4%	10,000	8,300
Bangor & Aroostook R. R., Medford Extn., 1 m., 1937, 5%	25,000	25,000
B., C. & M. R. R., imp. m., 1911, 6%	50,000	50,000
Boston & Maine R. R., 1926, 4%	25,000	23,500
B'klyn Rap. Tran. Co., 1st r. m., 2002,4%	25,000	20,000
B., R. & P. Ry. Co., cs. m., 1957, 4½%	10,000	10,300
Cent. R. R. Co. of N. J., gn. m., 1987, 5%	25,000	29,750
Chi., B. & Q. R. R., Den. ex., 1922, 4%	23,000	21,850
C.,B.& Q.R.R.,Ill.div.,r.m.,reg1929-49-3½	40,000	34,000
C., M. & St. P. Ry. Co., gn. m., 1989, 3½%	25,000	21,000
C., M. & St. P. Ry. Co., deb., 1934, 4%	25,000	22,500
C. Jc. R. R., 1st m., 1910-1945, 4%	40,000	34,800
C., R. & M. R. R., 1st m., 1910-1960, 5%	25,000	16,250

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Market Value
C., S. & C. R. R. Co., e., 1st m., 1928, 5%	$ 0,000	$ 0,0
Col. & Greenv. R. R., 1st m., 1916, 6%	20,000	20,40
Concord & Claremont R.R., 1 m.,1914,4½%	30,000	30,00
C. & M. R. R., 1st m., 1920, 4%	100,000	88,00
C. & M. R. R., d., 1920, 3½%	25,000	20,50
Concord & Montreal R. R., d., 1920, 4%	40,000	35,20
C. & P. River R. R., 1st m., 1943, 4%	28,000	26,88
D. & H. Co., cv. d., 1907-1916, 4%	12,000	11,88
D. & H. Co., 1st ln. eq., 1922, 4½%	30,000	30,00
Fitchburg R. R., 1927, 4%	40,000	36,80
G. R., B. & S. R. R., 1st m., 1924, 5%	8,000	7,20
H. & St. J. R. R., cs. m., 1911, 6%	10,000	9,70
I. R. T. Co., g. m., 1952, 5%	25,000	25,00
L. S. & M. So. Ry. Co., d., 1928, 4%	26,000	23,92
L. S. & M. So. Ry. Co., d., 1931, 4%	25,000	23,00
Lehigh Val. Tm. Ry. Co.,1st m., 1941,5%	35,000	39,20
Me. C. R. R. Co., n., 1914, 4%	25,000	24,0
Manchester & Lawrence R.R., Series A, 1922, 4%	25,000	25,00
Mich. Cent. R. R. n., 1910, 5%	10,000	10,00
Mich. C. R. R., d., 1929, 4%	20,000	17,60
M.,St.P.& S.S.M.Ry.Co.,1cs.m.,1938, 4%	20,000	19,00
M.,St.P.& S.S.M.Ry.Co.eq.n.1911-15,5%	10,000	10,00
Mo.Pac.Ry.Co.,cs.1st m., 1920, 6%	10,000	10,80
Montana Cent. Ry. Co., 1st m., 1937, 5%	25,000	27,00
N. Y. C. & H. R. R. R., d., 1934, 4%	10,000	8,90
N. Y. C. Lines eq. tr. of 1919, 5%	30,000	29,70
N. Y., N. H. & H. R. R. Co., cv. d., 1923-48, 6%	18,200	23,29
N.Y.,N.H.& H.R.R.Co.,cv.d.,1911-56-3½	16,500	16,00
N.Y.,N.H.& H.R.R.Co.H.R.& P.C.,1st m. 1954, 4%	15,000	14,85
No.Pac.-Gt.No.Ry.Co.,reg.,1906-21, 4%	170,000	156,40
No.Pac.Ry.Co.(St.P.&.D.div.)m.1996 4%	25,000	23,50
Omaha St. Ry. Co., 1st m., 1914, 5%	25,000	23,75
Ore. Sh. L. R. R., r. m., 1907-1929, 4%	10,000	9,00
Ore. Sh. L. R. R. Co., 1st m., 1922, 6%	20,000	22,80
Ore. Sh. L. R. R. Co., cs. 1st m., 1946, 5%	25,000	27,50
Pa. Co., col. tr., 1921-1931, 4%	20,000	19,20
Peterborough & Hillsborough R. R., 1 m., 1917, 4½%	20,000	19,80
Rich.-Wash. Co., col. tr. m., 1911-43, 4%	10,000	9,80
St.L.,I.Mt.& So.Ry.Co.,R.&.G.divs 1st m. 1933, 4%	20,000	16,80
S. Co. R. R., 1st m., 1924, 4%	25,000	24,50
T. St. L. & W. R. R., prior ln., 1925, 3½%	25,000	21,25
Union Pac. R. R., 1st m., 1947, 4%	10,000	9,80
U. & No. Ry. Co., 1st m., 1933, 4%	12,000	11,40
Watertown & Rome R.R.,1st m. 1910,6%	10,000	10,00
West End St. Ry.Co., 1923, 4½%	25,000	25,00
Adams Express Co.,col.tr.,1948, 4%	25,000	22,00
Adams Express Co., col. tr., 1947, 4%	20,000	17,60
Amer. Loco. Co., ser. E, n., 1911, 5%	45,000	45,00
Amer. Tl. & Tg. Co., col. tr., 1929, 4%	55,000	48,40
Amer. Tl. & Tg. Co., n., 1910, 5%	25,000	25,00
Berlin Mills Co., 1st m.,1907-25, 5%	50,000	46,25
Cent. Loan & Land Co., 1898, 6%	5,100	20
Gt. No. Paper Co., 1st m., 1927, 5%	50,000	49,00
M. Tc., Lt. & Pow. Co., cs.1st m.,1921,5%	100,000	98,00
M. G. Cos., s. f., 1929, 4½%	50,000	47,00

NEW HAMPSHIRE FIRE INSURANCE COMPANY, Manchester, N. H.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Mut. Steamship Co., 1930, 5%	$20,000	$12,000
Man. Gas Lt.Co., 1st gn.m., 1930, 5%	50,000	47,500
People's Gas,Lt.& C.Co.,Chi.,r.m.1947 5%	10,000	9,900
Swift & Co.,Chi.,1st m.,1910-1914, 5%	25,000	24,250
U. S. Steel Co., 2d m., 1913-1963, 5%	20,000	20,000
W. Tl. & Tg. Co., col. tr., 1932, 5%	16,000	14,880
W. Union Tl. Co., col. tr., 1938, 5%	25,000	24,000
W. Union Tl. Co., cv. 1909-1936, 4%	1,000	900
W'ms El.&Mfg.Co.,col.tr.n.1910,F&A,6%	15,000	14,550
Stocks.		
A., T. & S. F. Ry. Co., com	10,000	11,500
B. & O. R. R., com	10,000	11,200
B. & O. R. R., p	10,000	8,600
Boston & Albany, R. R.	20,000	42,400
Boston & Maine R. R., com	20,000	28,000
Boston & Maine R. R., p	10,000	14,600
Chi. Gt. W. Ry. Co., pref.	27,500	12,375
Chi. Jc. Rys. & Union Stk. Yards Co., p.	20,000	22,400
Chi., Mil. & St. Paul Ry., com	30,000	45,000
Chi., Mil. & St. P. Ry. p	40,000	66,400
Chi. & No. W. Ry. com	110,000	191,400
Chi., R. I. & Pac. Ry. Co., old stk	3,300	3,630
Concord & Montreal R. R., Class 1	15,000	23,700
Concord & Montreal R. R., Class 2	2,500	3,950
Concord & Montreal R. R., Class 4	50,000	80,000
Del. & Hudson Co	40,000	71,600
Fitchburg R. R., p	10,000	12,200
Gt. No. Ry. p	20,000	27,600
Ill. Cent. R. R.	103,500	145,935
Maine Cent. R. R.	10,000	18,900
N. Y. C. & H. R. R. R.	100,000	117,000
N. Y., N. H. & H. R. R.	20,000	30,200
N.Y.,N.H.& H.R.R.,new stk, 25% pd	3,075	4,366
No. R. R., New Hampshire	13,000	18,460
N. P. Ry. Co	20,000	27,800
Norwich & Worcester R. R., p	5,000	10,000
Pemigewasset Val. R. R.	26,000	33,800
Pa. R. R.	125,000	162,500
Pitts., Ft. Wayne & Chi. Ry. Co	20,000	33,600
Sunnook Val. R. R.	4,000	3,200
Union Pac. R. R., com	20,000	39,200
Union Pacific R. R., p	25,000	24,500
Exeter Bkg. Co., Exeter, N. H.	1,000	1,000
First Nat. Bk., Concord, N. H.	8,000	24,000
First Nat. Bk., Peterborough, N. H.	5,000	5,750
Laconia Nat. Bk., Laconia, N. H.	2,400	2,400
Lancaster Nat. Bk., Lancaster, N. H.	5,000	5,000
Merchants' Nat. Bk., Manchester, N. H.	13,000	15,600
Pemigewasset Nat. Bk., Plymouth, N. H.	6,000	12,000
Adams Express Co	10,000	23,500
Amer. Express Co	20,000	49,000
Amer. Sugar Refining Co., p	30,000	35,400
Amer. Tl. & Tg. Co	68,000	91,800
Amoskeag Mfg. Co., Manchester, N. H.	42,500	125,375
Gn. Adj. Bureau, N. Y.	$300	$300
Manchester, N. H., Gas Lt. Co	2,100	12,600
Mass. Gas Co., p	30,000	25,500
NashuaCard,Gummed & Coated Pap.Co., Nashua, N. H., p	10,000	9,500
Pullman Co	50,000	92,500
S. Ad. Bureau of At., Ga	100	100
Underwriters' Salvage Co., of Chi.	1,000	1,000
Underwriters' Salvage Co., of N. Y.	400	400
W. Adj. & Insp. Co., Chi.	100	100
W. Union Tl. Co	10,251	7,176
Totals (book value, $3,657,966)	$3,858,501	$4,374,708

MISCELLANEOUS: Capital increased in 1883 from $250,000 to $500,000; in 1888 to $600,000; in 1891 to $700,000; in 1893 to $800,000; in 1896 to $900,000, and in 1897 to $1,000,000; in 1907 to $1,100,000. Conflagration losses: Balto., 1904, $414,491; San Francisco, 1906, $455,340. Values of special deposits: Ga., $10,100; Va., $56,500.

DIRECTORS: Nathan P. Hunt, Walter M. Parker, Alfred Quimby, Henry K. French, Frederic A. Faulkner, Herman F. Straw, Frank P. Carpenter, Henry E. Burnham, Mark R. Buxton, Roger G. Sullivan, Seth M. Richards, Frank W. Sargeant, John McLane, Geo. H. Chandler, Thomas R. Varick, Warren Brown, William H. Cadwell, Hiram A. Tuttle, Arthur M. Heard, Harris M. Shaw, Benjamin A. Kimball, Orton B. Brown, Samuel K. Bell, George P. Crafts.

FIELD MEN AND TERRITORY COVERED: Gilman McAllaster, special agent, at home office, A. L. Bliss, special agent, 73 Kilby st., Boston, L. W. Thompson, New Haven, Conn., for New England; George A. French, Philadelphia, Pa., special agent for E. Pa., E. Md. and Del.; Smith M. Wilson, Pittsburg, Pa., special agent for W. Pa., W. Md. and W. Va.; John W. Wood, Geneva, N. Y., special agent for W. N. Y.; Frederick Peters, Catskill, N. Y., special agent for E. N. Y.; F. A. Pawley, 2 Liberty st., N. Y. Cy., manager Metropolitan department; Frank Bancroft, E. Orange, N. J., special agent for N. J.; Carleon Y. Smith, Atlanta, Ga., special agent for Ga., Fla. and Ala.; D. E. Witt, Lynchburg, Va., special agent for Va., N. C. and S. C.; C. A. Thornton, Atlanta, Ga., assistant special agent for Ala.; E. D. Kinney, 159 La Salle st., Chicago, Ill., manager Cook Co., Ill.; W. C. Masten, Minneapolis, Minn., special agent for Minn.; A. D. Yeaton, Minneapolis, Minn., special agent for Wis.; M. S. Moore, Terre Haute, Ind., special agent for Ill., Ind. and Ky.; Geo. K. March, Hillsdale, Mich., special agent for Mich.; D. C. Zercher, Kan. Cy., Mo., special agent for Mo. and Kan.; Chas. W. Krueger, Omaha, Neb., special agent for Ia. and Neb.; Aaron W. Jones, Columbus, O., special agent for O.; A. T. Bailey, Denver, Colo., special agent for Colo., Utah, Mont. and Wyo.; John A. Whalley & Co., Seattle, Wash., State agents for Wash.; Tresevant & Cochran, Dallas, Tex., general agents for La., Tex. and Okla. The company does business in all the States and Territories of the United States, except Alas., Ariz., Cal., Miss., Nev., Ore. and S.D.

NIAGARA FIRE INSURANCE COMPANY, New York, N. Y.

President, Harold Herrick; Vice-President, Geo. C. Howe; Secretary, Geo. W. Dewey. Organized, 1850.

Years	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$6,122,659	$2,786,420	$2,294,309	$3,184,329	$3,480,726	$1,491,021	$150,000	$1,190,943	$2,831,964	$1,540,566
1908	5,232,122	2,678,966	1,569,456	3,106,301	3,304,659	1,766,178	150,065	1,196,388	3,112,631	1,774,641
1907	4,226,789	2,632,048	785,090	3,187,715	3,365,673	1,453,053	149,935	1,211,595	2,814,583	1,371,904
1906	4,463,263	2,460,102	1,020,208	3,068,939	*4,022,544	3,363,419	50,060	1,103,993	4,517,472	3,400,695
905	4,732,286	2,210,149	1,810,412	2,709,979	2,897,256	1,297,332	99,940	1,042,183	2,439,455	1,286,660

* Includes $750,000 paid in by stockholders.

Assets, December 31, 1909.

Mortgage loans on real estate	$672,000
Bonds and stocks owned (market value)	4,101,737
Cash in office and bank	831,882
Agents' balances, not over 3 months due	474,573
Interest accrued	42,467
Total admitted assets	$6,122,659

Liabilities, December 31, 1909.

Net losses unpaid (including $32,260 resisted)	$261,930
Unearned premiums	2,786,420
Other liabilities	30,000
Total liabilities, except capital and surplus	$3,078,350
Capital paid up	750,000
Surplus over all liabilities	2,294,309
Total liabilities, capital and surplus	$6,122,659

RISKS AND PREMIUMS: Fire risks in force, December 31, $310,591,216; premiums thereon, $5,238,207.

BUSINESS SINCE ORGANIZATION: Premiums received, $69,139,023; losses paid, $33,928,491; dividends declared, cash, $3,579,980.

MORTGAGE LOANS: There are 10 loans, of which the largest is $160,000, secured by 3 E. 51st st., N. Y. (valued at $245,000 The others are: $55,000 on S. W. cor. Bleecker and Carmine sts., N. Y. (valued at $86,000); $35,000 on 230 E. 42d st., N. Y. (valued at $70,500); $100,000 on 2310-18 Broadway N. Y. (valued at $165,000); $63,000 on 442-444 Third ave., N. Y.

NIAGARA FIRE INSURANCE COMPANY, New York, N. Y.—*Continued.*

(valued at $107,000); $75,000 on 133-5 W. 11th st., N. Y. (valued at $122,000); $50,000 on 404-8 E. 49th st., N. Y. (valued at $100,000); $40,000 on residence at Cold Spring Harbor, N. Y. (valued at $128,400); $70,000 on 679 Broadway, N. Y. (valued at $122,000); $24,000 on 464 Amsterdam ave., N. Y. (valued at $44,000). No interest is in arrears.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Alb., N. M., Cy. of, san.sewer, 1929, 4½%	$10,000	$10,500
Ga., State of, reg., 1915, 4½%	10,000	10,500
Manchester, Va., r. r., 1935, 4%	25,000	24,000
N. Y. Cy. sc. house, 1911, 3%	200,000	198,000
N. Y. Cy. cp. stk., 1936, 4%	82,000	82,000
N. Y. Cy. wat. stk., 1912, 3%	50,000	49,000
N.Y.Cy., cs.stk.for the imp. of public parks parkways and drives, 1918, 3½%	40,000	38,400
N.Y.Cy.cs.stk.and.park opening f. stk., 1918, 3½%	14,000	13,440
Norfolk, Va., ward imp., 1936, 4%	12,000	11,520
Norfolk, Va., 1923, 5%	500	540
Portland, Ore., Cy. of wat. and loan 1923, 5%	10,000	10,900
Portland, Ore., Port of g., 1922, 5%	40,000	43,200
A., T. & S. F. Ry. Co., 10 yr. cv. g. 1917, 5%	24,000	29,520
Chi., R. I. & Pac., 1934, 4%	50,000	45,500
Kan. Cy., Ft. Scott & Mem. Ry. g. 1936, 4%	75,000	62,250
South. Pac. Co., 100 sub. rec., $1,000 ea. 20 yr. conv. g., reg., f. p. 1929, 4%	100,000	106,000
Hack. N.J. Wat. Co., 1st m. 50yr. g. 1952, 4%	50,000	44,500
Lake Gas Co. of Cook Co., Ill., 1st m 1915, 6%	20,000	20,800
N.Y., N.Y., Gas, El. Lt., Ht. & Pow. Co., pur. money g. 1949, 4%	50,000	42,000
U. S. Steel Cor., reg. 60 yr., s.f.g., 1963, 5%	100,000	105,000
Stocks.		
Atchison, Topeka & Santa Fe R. R. p.	200,000	210,000
B. & O. R. R. Co., com	200,000	226,000
Cent. R. R. of N. J	50,000	157,000
Chi., Mil. & St. Paul R. R. p	60,000	103,200
Chi., Mil. & St. Paul R. R., com	50,000	79,000
Chi. & Nwn. R. R., com	250,000	462,500
C. & P. R. R	10,000	17,600
Louisville & Nashville R. R. Co	140,000	221,200
Morris & Essex R. R	30,000	37,000
N.Y., Lack. & W. Ry. (gr. by D.L. & W.R.R)	30,000	38,100
No. Pac. Ry. Co., com	200,000	292,000
Pa. R. R. Co	25,000	42,812
Pitts., Ft. Wayne & Chi. R. R	10,000	17,600
Rensselaer & Saratoga R. R	10,000	19,900
So. Pac. Co., p	130,000	178,100
Union Pac. R. R., com	100,000	206,000
Amer. Ex. Nat. Bk., N. Y	35,000	87,500
N. Y. Trust Co., N. Y	40,000	268,000
U. S. Mort. & Trust Co., N. Y	10,000	45,500
Chateaugay Ore & Iron Co., 1 p	16,250	3,250
Gn. Ad. Bureau, par $50, 3 shares	150	150
Internat. Harvester Co., 7%, cum. p., par $100, 500 shares	50,000	64,000
Louisville Property Co., par $100, 14 shrs.	1,400	603
Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Mark Valu
Nat. Biscuit Co., p., 100 shares	$10,000	$12,4
Pullman Co	120,000	228,0
Southern Adjustment Co	100	1
Underwriters' Sal. Co. of N. Y	1,000	1,2
Underwriters' Sal. Co. of Chi., Ill	500	3
U. S. Steel Cp., p	100,000	125,0
Totals (book value, $3,582,745)	$3,831,900	$4,101,7

MISCELLANEOUS: Capital reduced in 1872 from $1,000,0 to $500,000. In 1906 capital reduced from $500,000 to $250,0 and later increased to $750,000 by sale of new stock at 200 thus adding $250,000 to capital and $750,000 to surplus. Co fagration losses: Chi., 1871, $256,000; Boston, 1872, $358,00 Balto., 1904, $275,000; San Francisco, 1906, $2,150,000. Chels 1908, $230,000. Values of special deposits: Ga., $10,50 Va., $36,060; N. M., $10,500.

DIRECTORS: J. Herbert Johnston, Robert W. De Fores Edwin A. Stevens, Otto T. Bannard, Henry W. DeForest, Warren Greene, Harold Herrick, Henry E. Coe, Geo. C. How Geo. W. Dewey, William B. Boulton, Thomas Williams, Chs T. Wills, Johnston de Forest, Ethelbert I. Low.

FIELD MEN AND TERRITORY COVERED: W. L. Steel manager; J. P. Singleton, assistant manager, W. departmen Chi. Special agents, W. department: David E. Jones, Minneapo Minn., for Minn., N. D. and S. D.; H. J. Zechlin, Milwauke Wis., for Wis.; C. W. Good, Chi., for Ill.; J. B. Bush, Kan. Cy Mo., for Mo.; M. M. Hawzhurst, Detroit, Mich., for Mich.; T. Porter, Jr., Cincinnati, for O.; D. P. Barrett, Indianapolis, Ind for Ind.; W. F. Sweasea, Kansas City, Mo., for Kan.; Cliffor Watson, Vinton, Ia., for Ia. and Neb.; G. S. Whitford, Denve Colo., for Colo., Mont., N. M. and Wyo.; W. H. McClain Oklahoma City, for Okla. Edwin Parrish, A. W. Thornton joint managers, Pacific Coast department, consisting of Cal Ore., Wash., Utah, Nev., Ariz., Alas., Ida., Hawaiian Islands B. C., special agents; J. M. Mendell, San Francisco, Cal. for Cent. Cal. and Nev.; R. T. Boyd, San Francisco Cal. for No. Cal.; Rod E. Smith, Portland, Ore. and Ida. G. R. Harold, Seattle, Wash. for Wash., B. C. and Alas. Clifford H. Rice, Boston, Mass., general agent New Englan States; Harry S. Richards, special agent, Rochester, N. Y., fo W. N. Y.; Wilber C. Smith, special agent, Utica, N. Y., fo E. N. Y.; Jas. Westevelt, Tenafly, N. J., special agent for N. J and S. E. N. Y.; E. E. Howes, Phila., Pa., special agent for E Pa., Md. and D. C.; H. M. Benjamin, special agent, Pittsburg Pa. for W. Pa.; J. M. Price, special agent, L. I., Patchogue B. E. Dryden, Atlanta, Ga., special agent for Ga., Fla. and Ala. Tresevant & Cochran, Dallas, Tex., general agents for Tex. Howard S. Nulton, Richmond, Va., special agent for Va., N. C. S. C. and W. Va.; Verner Kline, Nashville, Tenn., special agent for Ky. and Tenn.; Fred L. Seaman, N. O., La., for La. and Miss The company operates in all the States and Territories excep Del., and in the Provinces of British Columbia, Saskatchewan an Alberta, Canada.

NORFOLK FIRE INSURANCE CORPORATION, Norfolk, Va.

President, Chas. W. Priddy; Secretary and Managing Underwriter, A. D. Legg. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$173,738	$46,643	$17,441	$74,143	$80,367	$30,766	.....	$37,859	$68,625	$33,463
1908	164,330	35,157	22,728	59,090	68,150	19,447	.....	32,051	51,498	20,159
1907	148,791	14,392	27,603	23,225	27,963	5,656	.....	*16,797	22,453	6,881

* Includes organization expenses.

Assets, December 31, 1909.	
Bonds owned (market value)	$107,900
Cash in office and bank	48,268
Agents' balances, not over 3 months due	16,046
Interest accrued	934
Other assets	590
Total admitted assets	$173,738

Liabilities, December 31, 1909.	
Net losses unpaid (including $795 resisted)	$4,992
Unearned-premiums	46,643
Reserve for taxes, etc	812
Total liabilities, except capital and surplus	$52,447
Capital paid up	103,850
Surplus over all liabilities	17,441
Total liabilities, capital and surplus	$173,738

RISKS AND PREMIUMS: Fire risks in force, December 31, $5,352,746; premiums thereon $83,447.

BUSINESS SINCE ORGANIZATION: Premiums received, $167,667; losses paid, $59,441.

BONDS OWNED:	Par Value.	Market Value.
Atlantic Cy., N. J., 4½%, due 1941	$10,000	$10,600
Balto., Md., 3½%, 1980	10,000	9,600
Norfolk, Va., 5%, 1923	10,000	10,800
Norfolk Va., 4%, 1936	10,000	10,000
Norfolk, Va., 4%, 1929	2,000	2,000
Bonds Owned.—*Cont.*	Par Value.	Market Value.
Norfolk, Va., 4%, 1938	$15,000	$15,000
State of N. C., 4%, 1910	10,000	10,000
Portsmouth, Va., 5%, 1920	5,000	5,350
Portsmouth, Va., 4%, 1930	2,100	2,100
Portsmouth, Va., 5%, 1924	19,500	21,450
Wash. Co., Va., 6%, 1933-5	10,000	11,000
Totals	$103,600	$107,900

NORFOLK FIRE INSURANCE CORPORATION, Norfolk, Va.—*Continued.*

MISCELLANEOUS: This company was formed in February, 1907, by the amalgamation of the Peoples and the Republic Fire Insurance Companies of Norfolk, Va., the consolidated company assuming and continuing the policies of the Republic. The capital and surplus was increased on January 28, 1908, by the addition of $3,000 and $1,721 respectively. It is the intention of the company to continue the sale of stock until it has a paid-up capital of $200,000.

DIRECTORS: Chas. M. Barnett, R. H. Baker, Jr., George T. Banks, J. H. Brownley, R. J. Camp, W. C. Corbett, Norman Cassell, F. W. Darling, W. B. Dougherty, W. L. Folk, W. T. Ham, Robert S. Johnston, A. E. Krise, E. T. Lamb, D. P. Paul, R. W. Peatross, Charles W. Priddy, John H. Rodgers, E. S. Ruffin, Henry Schmelz, Wm. Sloane, W. G. Swarts, W. L. Talt, Geo. J. Twohy, R. A. Wainwright, E. L. Woodard, McD. L. Wrenn, C. L. Young, E. P. Crockett, A. D. Legg.

FIELD MEN AND TERRITORY COVERED: The American Agency Co., Balto., Md., represents the company in Md. and W. Va.; Webb & Skinner, Raleigh, N. C., general agents for N. C.; Tileston & Co., N. Y., general agents for N. J. The company is licensed in Md., N. J., N. C., Va. W. Va., and Wash. fo. direct business and in Miss and Tex. for reinsurance purposes.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF NEW YORK, New York, N. Y.

President, E. G. Richards; Vice-President and Secretary, J. F. Hastings; Assistant Secretary, H. M. Jackson. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,511,888	$385,602	$884,712	$514,818	$571,805	$108,082	$20,000	$192,592	$320,674	$115,534
1908	1,228,231	277,835	729,153	392,389	433,191	108,080	20,000	135,424	263,504	116,413
1907	939,306	228,256	496,263	303,258	340,378	69,941	20,000	102,968	192,909	64,139
1906	962,394	179,370	562,433	227,678	311,703	54,690	20,000	76,861	151,551	70,210
1905	842,379	141,282	496,026	163,269	194,285	44,356	20,000	53,965	118,321	42,108

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$1,431,710
Cash in office and bank	20,356
Agents' balances, not over 3 months due	49,005
Interest accrued	10,317
Other assets	500
Total admitted assets	$1,511,888

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,590 resisted)	$30,574
Unearned premiums	385,602
Other liabilities	11,000
Total liabilities, except capital and surplus	$427,176
Capital paid up	200,000
Surplus over all liabilities	884,712
Total liabilities, capital and surplus	$1,511,888

RISKS AND PREMIUMS: Fire risks in force, December 31, 1909, $21,873,374; premiums thereon, $711,502.

BUSINESS SINCE ORGANIZATION: Premiums received $2,190,020; losses paid, $577,697; dividends declared, cash $152,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of B'klyn, Wallabout, reg., 1926, 3½%	$50,000	$46,500
N.Y.Cy.A.Dtv.,SupremeCt.reg.,1929,3½%	53,000	48,760
N.Y.Cy.,B'klyn sch. purposes r.1937,3½%	25,000	22,750
N.Y.Cy.,rapid transit,reg.,1949, 3½%	25,000	25,500
N.Y.Cy.,Riverside Park, c., 1914, 3%	30,000	28,500
N. Y. Cy., wat. ba., reg., 1957, 4½%	50,000	54,500
N. Y. State Canal imp., reg., 1912, 3%	50,000	49,000
A., T. & S. Fe T. S. L., 1958, 4%	50,500	46,500
C., M. & St. P., 25-y debs., 1934, 4%	50,000	46,500
C. & W. Ind. R.R.Co.,m.reg., 1952, 4%	50,000	46,000
Inter. R. T. Co., Series A, 1952, 5%	50,000	51,000
L.S.& M.S.Ry.Co.,25 yrs.reg.,1928, 4%	50,000	47,500
Manhattan Ry. Co., con. m., 1990, 4%	50,000	48,500
N.Y.C.& H.R.R.,r.,reg., 1997, 3½%	30,000	27,300
N.P.&G.N.(C.B.& Q.,col.), c., 1921, 4%	50,000	48,000
Ore. S. L., ref. 25-yrs., reg., 1929, 4%	50,000	48,000
U.P.R.R.Co.,20 yrs.cv.,reg., 1927, 4%	50,000	57,500
Stocks.		
All. & W. Ry. Co.'s gr. stk., reg.	10,000	14,000
A., T. & S. Fe Ry. Co., p. stk., reg.	100,000	102,000

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.—*Cont.*	Par Value.	Market Value.
Balto. & O. R. R. Co., p. stk., reg.	$50,000	$45,500
Chi., Mil. & St. P. Ry., p. stk., reg.	100,000	168,000
Chi. & No. W. Ry. Co., p. stk., reg.	10,000	22,500
Cleve. & Pitts. R. R. Co.'s gr. stk., reg.	30,000	30,000
Erie R. R. Co.'s 1 p. stk., reg.	40,000	19,600
Hocking Val. Ry. Co. p. stk., reg.	6,0000	54,000
Reading Co.'s 1 p. stk., reg.	80,000	72,800
So. Ry. Co.'s p. stk., reg.	100,000	72,000
So. Ry., Mobile & O. stk. tr. cfs., reg.	50,000	41,000
Union Pac. R. R. Co.'s p. stk., reg.	50,000	51,000
Totals (book value, $1,439,016)	$1,443,000	$1,431,710

MISCELLANEOUS: A majority of the stock is held in London, Eng. Stockholders paid in $200,000 additional surplus in 1901. Conflagration losses: Balto., 1904, $15,801; San Francisco, 1906, $11,250.

DIRECTORS: Geo. W. Crossman, Adrian Iselin, Jr., B. Aymar Sands, James Stillman, Wm. Pierson Hamilton, A. D. Juilliard, James Speyer, Charles S. Brown, Geo. C. Boldt, E. G. Richards, J. F. Hastings.

TERRITORY COVERED: The company operates in Ark., Colo., Conn., Ill., Ind., Ky., La., Me., Md., Mass., Mich., Mo., N. J., N. Y., O., Pa., R. I., Tex., W. Va. and Wis.

NORTH CAROLINA HOME INSURANCE COMPANY, Raleigh, N. C.

President, R. H. Battle; Secretary, Geo. P. Folk. Organized, 1868.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$322,528	$86,347	$97,506	$100,053	$109,795	$47,131	$7,584	$32,100	$86,815	$50,870
1908	293,921	79,585	80,410	89,759	98,985	38,125	7,584	30,067	75,776	42,969
1907	268,052	71,745	67,312	138,967	146,597	56,607	7,624	45,573	109,804	55,570
1906	269,110	65,448	64,561	123,766	132,530	62,839	.....	39,069	101,908	64,261
1905	213,124	65,745	46,334	72,327	79,612	29,648	852	22,730	53,230	31,410

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$256,128
Cash in office and bank	24,418
Agents' balances, not over 3 months due	33,958
Interest and rents accrued	2,941
Other assets	5,083
Total admitted assets	$322,528

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,000 resisted)	$11,265
Unearned premiums	86,347
Reserve for taxes	1,010
Total liabilities, except capital and surplus	$98,622
Capital paid up	126,400
Surplus over all liabilities	97,506
Total liabilities, capital and surplus	$322,528

NORTH CAROLINA HOME INSURANCE COMPANY, Raleigh, N. C.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $10,360,209; premiums thereon, $168,667.

BUSINESS SINCE ORGANIZATION: Premiums received $1,873,069; losses paid, $941,528.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
N. C., 4%	$35,150	$35,150
N. C., 6%	9,600	9,260
Wake Co., bs., 5½%	3,300	3,300
U. S., 4%	12,840	12,305
Norfolk & Southern R. R., 5%	4,000	4,040
Atlantic, Tenn. & Ohio, 6%	12,075	11,845
Western N. C. R. R., 6%	38,480	30,740
Atlantic & Yadkin, 4%	5,000	4,250
Atlantic Coast Line R. R., 4%	14,400	14,400
Atlantic Coast Line, script, 4%	600	576
City of Charleston, S. C. 4%	2,045	2,000
City of Columbia, S. C. 4½%	12,025	11,440
Ashley River, R. R. 8%	9,713	9,200

BONDS AND STOCKS OWNED.—*Cont.* Stocks.	Par Value.	Market Value.
Atlantic Coast Line, stk.	$22,000	$27,400
Southern Ry., p.	18,600	23,250
N. C. R. R.	59,325	56,952
Totals	$253,152	$256,128

MISCELLANEOUS: Capital increased 1901 from $52,390 to $66,283; in 1902 to $73,345; in 1903 to $81,436; in 1904 to $89,299; 1905 to $96,355, and 1906 to $126,400. Company operates in N. and S. C.

DIRECTORS: A. B. Andrews, W. N. Kremer, E. M. Cragin, R. T. Gray, R. H. Battle, B. S. Jerman, R. F. Hoke, C. H. Coffin, C. G. Smith, Jno. F. Bruton, Jno. C. Drewry, Walker Taylor, Alexander Webb, Thos. Barber, Jr., Wm. Douglas.

NORTH COAST FIRE INSURANCE COMPANY, Seattle, Wash.

President, James W. McBurney; Secretary, John C. Kuns. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	*$201,233	$32,873	*$19,550	$61,287	†$70,177	$20,907	$7,538	$29,096	$57,541	$19,587
1908	*180,810	22,503	*17,412	54,934	†63,859	19,763	4,312	23,063	47,138	23,198
1907	*146,310	8,881	*80,551	19,139	†38,357	2,915	.....	11,896	14,811	2,915

* Includes $79,396 secured notes for stock in 1907, $78,605 in 1908 and $71,155 in 1909. † Includes $19,216 surplus contributed by stockholders in 1907, $3,637 in 1908 and $2,180 in 1909.

Assets, December 31, 1909.	
Real estate owned	$5,242
Mortgage loans on real estate	48,226
City of Seattle warrants	13,590
Loan on Trustee Co. bonds, Seattle	3,700
Cash in office and bank	24,174
Agents' balances, not over 3 months due	23,248
Interest and rents accrued	8,222
Due from other companies	1,104
Secured notes	71,155
Notes taken for premiums	2,572
Total admitted assets	$201,233

Liabilities, December 31, 1909.	
Net losses unpaid	$2,552
Unearned premiums	32,873
Deferred Commissions	4,590
Reinsurance accrued	3,268
Total liabilities, except capital and surplus	$43,283
Capital paid up	138,400
Surplus over all liabilities	19,550
Total liabilities, capital and surplus	$201,233

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,103,910; premiums thereon, $65,747.

BUSINESS SINCE ORGANIZATION: Premiums received, $130,109; loses paid, $43,586; dividends declared, cash $11,850.

REAL ESTATE OWNED: Consists of lots 7 and 8, block 13, Spokane, and E.^{2} of N. E.^{4} and N.^{2} of S. E.^{4}, section 14, T. S. 33, N. of R.^{7} 160s carried at book value.

MORTGAGE LOANS: There are 19 loans, aggregating $48,226 protected by improved real estate in Seattle, Wash., valued at considerably more than double the amount loaned. There was $750 of interest past due on December 31, last.

MISCELLANEOUS: This company was prior to 1907 a mutual, but early in the latter year was incorporated as a stock company under the laws of Washington with an authorized capital of $250,000., of which $138,400 is paid up, the company having increased its paid up capital in 1909 from $13,600 to $138,400, and added $2,180 to surplus.

DIRECTORS: C. H. Clodius, Alpheus Byers, Wayland B. Augir, W. W. Zent, Jas. D. Esary, H. E. Christensen, Jas. W. McBurney.

TERRITORY COVERED: The company is licensed in Wash. Ida and B. C.

NORTHERN INSURANCE COMPANY OF NEW YORK, New York, N. Y.

President, Leander N. Lovell; Secretary, James Marshall; General Managers, Willard S. Brown & Co. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,199,867	$571,209	$203,423	$668,972	$720,118	$318,452	$17,500	$273,069	$609,021	$330,369
1908	1,041,639	469,011	160,670	572,352	618,905	295,839	17,500	234,568	547,907	308,126
1907	904,891	417,052	103,542	545,441	583,364	249,300	17,500	224,031	490,831	242,105
1906	880,486	358,785	131,690	482,489	567,166	232,867	17,513	195,000	445,380	231,440
1905	804,457	310,268	100,996	444,776	487,388	193,262	17,502	183,485	394,249	209,571

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$1,032,300
Cash in office and bank	77,722
Agents' balances, not over 3 months due	89,845
Total admitted assets	$1,199,867

Liabilities, December 31, 1909.	
Net losses unpaid (including $3,433 resisted)	$53,977
Unearned premiums	571,209
Other liabilities	21,258
Total liabilities, except capital and surplus	$646,444
Capital paid up	350,000
Surplus over all liabilities	203,423
Total liabilities, capital and surplus	$1,199,867

NORTHERN INSURANCE COMPANY OF NEW YORK, New York, N. Y.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,777,967; premiums thereon, $1,077,367.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,712,430; losses paid, $2,527,312; dividends declared, cash, $112,250.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Ann Arbor Ry., 1st m., g., 1995, 4%....	$20,000	$16,000
A., T. & S. F. Ry. Co., cv., 1955, 4%....	10,000	12,300
Atl. Coast L. R. R. Co. (L. & N. col) 1952-4	20,000	19,000
B. & O. Ry., 1st m., So. W. div., 1925, 3½%	10,000	9,000
Cent. Pac. Ry. Co., 1st r.m., 1949, 4%.....	20,000	19,400
L. S. & M. So. R. R., d., 1928, 4%.....	20,000	19,200
Manhattan Ry. Co., cs. m., 1990, 4%...	15,000	14,700
N. Y. C. & H. R. R. R. Co., d., 1934, 4%....	20,000	19,200
N. Y. Cy. (col. and sc.), 1915, 3½%.....	25,000	24,500
N. Y. Cy. (sc.), 1916, 3½%.....	25,000	24,250
N. Y. Cy. (sc. & sites therefr) 1954, 3½%..	25,000	22,500
N. Y. Cy. (gu.), 1954, 3½%.....	165,000	148,500
N. Y. N. H. & H. R. R. Co., c. d., 1948, 6%...	20,000	26,800
No. Pac. G. No. joint (C. B. & Q. col.) 1921-4	25,000	24,250
O. S. L. R. R. Co., r. m., 1929, 4%.....	20,000	19,000
So. Pac. R. R. Co., 1st r. m., 1955, 4%..	20,000	19,000
Stocks.		
A., T. & S. F., Ry. Co., com.....	20,000	24,600
A., T. & S. F. Ry. Co., p.....	50,000	52,500
B. & O. R. R. Co., p.....	10,000	9,200
Chi., Mil. & St. P. Ry. Co., p.....	30,000	51,600
Chi. & Nwn. Ry. Co., com.....	30,000	55,500
The Del. & Hudson Co., com.....	30,000	55,500
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Lehigh Val. R. R. Co., com.....	$70,000	$153,300
Manhattan Ry. Co., com.....	30,000	42,300
N. Y. N. H. & H. R. R. Co., ½ paid, com.....	1,250	1,975
Nor. Pac. Ry. Co., com.....	20,000	29,200
Pa. R. R. Co., com.....	62,500	85,625
Reading Co., 1st p.....	20,000	18,400
So. Ry. Co., p.....	20,000	15,000
Totals (book value, $985,169).....	$853,750	$1,032,300

MISCELLANEOUS: Original surplus, $100,000; original capital, $200,000; increased to $250,000 in 1900, on absorption of Eastern; increased in 1904 to $350,000. Conflagration losses: Balto., 1904, $198,271; San Francisco, 1906, $2,467.

DIRECTORS: Vernon H. Brown, William A. Street, Arthur A. Fowler, William Mason, A. H. Alker, James Marshall, Eberhard Faber, William Brewster, Howard Willets, John E. Berwind, Joseph P. Grace, Willard S. Brown, Leander N. Lovell.

FIELD MEN AND TERRITORY COVERED: William Williams, E. States special agent, 27 Kilby st., Boston, Mass.; Frank G. Herman, Mattoon, Ill., special agent for Ill., O. and Ind. Harry W. Crandall, Merriam Park, Minn., special agent, Minn., Wis. and Northern Mich.; Jos. W. Beck, Detroit, Mich., special agent for Mich. and O.; C. C. Crandall, Cambridge Springs, Pa., special agent for Pa.; Geo. B. Lamping & Co., Seattle, Wash., agents for Wash. and Ida., Geo. H. McFalls, 1 Liberty st., N. Y., special agent for N. Y. and N. J. The company operates in Conn., Idaho, Ill., Ind., Md., Mass., Mich., Minn., Mo., N. J., N. Y., N. C., O., Pa., R. I., Wash. and Wis.

NORTH RIVER INSURANCE COMPANY, New York, N. Y.

President, Wm. E. Hutchins; Secretary, Frederick H. Crum. Organized, 1822.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,189,925	$1,224,356	$453,745	$1,552,001	$1,624,697	$821,112	$34,344	$674,292	$1,529,748	$797,299
1908	2,086,509	1,197,761	358,694	1,668,135	2,037,576	1,074,615	35,868	733,020	1,843,503	1,089,724
1907	1,907,496	1,163,845	230,059	1,294,883	1,611,055	814,353	37,350	643,876	1,495,579	798,147
1906	1,837,514	1,076,031	224,524	1,579,527	1,670,570	1,033,554	32,636	640,112	1,706,302	1,070,711
1905	1,796,459	838,534	440,895	1,412,581	1,489,650	522,943	32,213	591,528	1,146,684	536,428

Assets, December 31, 1909.	
Mortgage loans on real estate.....	$823,600
Bonds and stocks owned (market value).....	813,288
Collateral loans.....	25,690
Cash in office and bank.....	229,061
Agents balances, not over 3 months due.....	281,854
Interest accrued.....	16,432
Total admitted assets.....	$2,189,925

Liabilities, December 31, 1909.	
Net losses unpaid (including $20,210 resisted)....	$132,543
Unearned premiums.....	1,224,356
Other liabilities.....	29,281
Total liabilities, except capital and surplus..	$1,386,180
Capital paid up.....	350,000
Surplus over all liabilities.....	453,745
Total liabilities, capital and surplus.....	$2,189,925

RISKS AND PREMIUMS: Fire risks in force, December 31, $365,928,642; premiums thereon, $2,387,308.

BUSINESS SINCE ORGANIZATION: Premiums received, $16,709,736; losses paid, $8,064,639; dividends declared, cash, $2,951,118.

MORTGAGE LOANS: There are 19 loans, amounting to $923,600 (upon which no interest is overdue), which are secured by properties valued at nearly $1,500,000. The largest loans are one of $600,000 on 93-97 William st., N. Y., valued at $1,100,000; $35,000 on 146 Orchard st., N. Y. (valued at $39,000); one of $30,000 on 103 Monroe st., N. Y. (valued at $38,000) and one of $30,000 on 152 2nd ave., N. Y. (valued at $30,000). The remaining mortgages are upon N. Y. and B'klyn real estate, and none exceeds $16,500.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
B'klyn Union Gas Co., 10 shares.....	$1,620	$1,000
Int. Steam Pump Co., p., 60 shares.....	5,400	3,000
Royal Baking Powder Co., p., 100 shrs..	11,000	8,690
Den. & Rio G. R.R., p., 200 shares.....	17,400	13,000
Totals.....	$35,420	$25,690

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Ma. Pac. Ry. Co., 1st col. m., 1920, 5%.....	$15,000	$15,300
N. Y. Cy., 23d & 24th ward parks, cur. reg., 1929, 2½%.....	100,000	80,000
St. L. I. M. & So. Ry. Co., R. & G. Div 1933, 4%	10,000	8,800
U. S., reg., 1925, 4%.....	27,500	31,625
Bonds and Stocks Owned.—*Cont.*		
Bonds.		
Cent. Pac. 1 r., 1949, 4%.....	$15,000	$14,550
Del. & Hud. cv., 1916, 4%.....	40,000	41,200
Man. cs., 1990, 4%.....	25,000	24,500
N. Y., N. H. & H. R. R., cv., 1948, 6%.	25,000	33,500
Pac. Tg. & Tl. Co., 1st, 1937, 5%.....	15,000	15,000
N. Y., N. H. & H., cv., 1956, 3½%.....	20,000	20,400
Norfolk & Western., cv., 1932, 4%.....	25,000	25,500
So. Pac., cv., 1929, 4%.....	25,000	26,500
So. Pac. (Cent. P., col.), 1949, 4%.....	25,000	23,000
Amer. Cot. Oil, d., 1915, 4½%.....	20,000	19,600
Amer. Tabacco, 1944, 6%.....	25,000	26,750
Jones & L. Steel, 1939, 5%.....	25,000	25,500
Mtge. Bd. Co. of N. Y., 1966, 4%.....	25,000	22,250
N. Y. Gas Lt., Ht. & Pow., 1948, 5%...	40,000	41,200
Stocks.		
Delaware & Hudson Co.....	40,000	74,000
Manhattan Ele. R. R.....	30,000	42,300
Underwriters' Salvage Co.....	500	625
Washington Tr. Co.....	2,000	7,500
Gn. Adj. Bureau.....	100	100
N. Y., N. H. & H., rts. and inst.....	2,500	3,700
Pa. R.R.....	50,000	68,500
Pa. R.R., inst. on new stk.....	3,750	5,025
Hanover Nat. Bk.....	5,000	32,500
Nat. Bk. of Commerce.....	20,000	41,000
Amer. Tl. & Tg. Co.....	30,000	42,900
Totals (book value, $801,577).....	$686,350	$813,287

NORTH RIVER INSURANCE COMPANY, New York, N. Y.—*Continued.*

MISCELLANEOUS: Values of special deposits: Va., $20,125; Ga., $11,500.

DIRECTORS: William Darrow, William P. Douglas, John Crolius, Theophilus A. Brouwer, John Mason Knox, William E. Hutchins, David M. Morrison, William M. V. Hoffman, Frederick H. Crum, James Galway, James Turner, Augustus S. Hutchins, Amos C. Sherwood, Edward H. Van Winkle, Jonathan B. Currey, Inglis Stuart, Robert D. Andrews, Grove P. Mitchell, Banyer Ludlow, Lysander W. Lawrence, George F. Gants, Samuel V. Hoffman, John A. Forster, Waldo Hutchins, Louis F. Ballard, Isaac L. Allen, J. Lester Parsons, Wm. A. Linn, Vincent S. Mulford, Charles M. Wolcott.

FIELD MEN AND TERRITORY COVERED: J. L. Parsons, general agent; Gross R. Scruggs & Co., Dallas, Tex., general agents for Tex. and Okla.; Associated Underwriters, San Francisco, Cal., general agent for Pac. coast; R. W. Hosmer, general agent for Ill. and O.; Bierce & Sage, general agents for Mich. and Wis.; Baldwin C. Chittenden, Brooklyn, N. Y.; special agent for N. Y.; R. Westbrook, Harrisburg, Pa., special agent for Pa.; F. F. Murray, Cincinnati, O., special agent for Ind.; F. W. Weisenburger, Cincinnati, O., special agent for Ky.; E. L. De Wolf, Richmond, Va.; special agent for Va., N. C. and W. Va.; J. R. Hollingsworth, N. O., La., special agent for La. and Miss. The company operates in Ariz., Cal., Colo., Conn., Ga., Ida., Ill., Ind., Ky., La., Md., Mass., Mich., Minn., Miss., Mo., Mont., N. J., Neb., N. Y., N. C., O., Okla., Pa., R. I., Tex., Va., W. Va., Wash. and Wis.

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY, Minneapolis, Minn.

President, Walter C. Leach; Secretary, W. A. Laidlaw. Organized, 1899.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$500,670	$95,521	‡$184,852	$370,642	$401,585	$295,608	.....	$162,997	$458,605	$267,979
1908	582,403	196,113	32,457	685,671	736,264	614,170	$22,500	258,273	894,943	618,614
1907	759,733	375,567	55,115	692,095	732,224	349,103	18,000	288,778	655,881	355,929
1906	702,465	173,267	198,452	388,821	*567,085	284,301	14,000	154,987	453,288	289,215
1905	493,465	119,534	169,611	288,022	313,516	91,768	.....	118,400	210,168	87,623

* Includes $125,000 surplus paid in. ‡ $100,000 capital transferred to surplus in 1909.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$25,000
Mortgage loans on real estate	353,725
First National Bank stock, Sheyenne, N. D.	1,000
Certificates of deposit	32,716
Cash in office and bank	37,099
Agents' balances, not over 3 months due	22,006
Interest and rents accrued	7,365
Due for reinsurance	8,792
Other assets	12,967
Total admitted assets	$500,670

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $62 resisted)	$4,307
Unearned premiums	95,521
Due reinsuring companies	2,876
Reserve for taxes	12,000
Accounts payable	1,114
Total liabilities, except capital and surplus	$115,818
Capital paid up	200,000
Surplus over all liabilities	184,852
Total liabilities, capital and surplus	$500,670

RISKS AND PREMIUMS: Fire risks in force, December 31, $10,047,489; premiums thereon, $145,149.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,073,998; losses paid, $1,860,389; dividends declared, cash, $64,675; stock, $35,000.

REAL ESTATE OWNED: Consists of the company's home office building, a 4-story brick structure at 13-15 North Fourth st., Minneapolis, standing upon land leased for 100 years. The rents received in 1909 were $5,211, and the real estate taxes and expenses were $4,385.

MORTGAGE LOANS: The 181 loans aggregating $353,725, are principally upon farm properties in Minnesota and North Dakota, valued in all at $1,236,255. There was $836 of interest overdue on December 31, last. The company holds $82,265 of insurance on the buildings.

MISCELLANEOUS: Company was previously located at Grand Forks, N. D.; incorporated under laws of North Dakota; moved to Minneapolis in 1904. Capital increased in 1900 from $26,000 to $100,000; in 1902 to $122,250; in 1903, $117,250; in 1904 to $200,000; in 1906 to $300,000; and $125,000 contributed to surplus, $50,000 voluntarily contributed by stockholders and $75,000 premium on sale of new stock. Capital reduced $100,000 and that amount added to surplus. In 1908, the company reinsured its term business in the Northwestern National of Milwaukee. Company suffered a loss of $166,918 in the San Francisco conflagration, 1906.

DIRECTORS: W. A. Laidlaw, James D. Brown, Alvin Robertson, W. D. Russell, P. O. Heide, H. N. Stabeck, J. C. Hallum, L. B. Hanna, Walter C. Leach, Robt. H. Rose, Geo. E. Towle.

FIELD MEN AND TERRITORY COVERED: Special agents: Charles H. Baldwin, Minneapolis, Minn.; Geo. A. Veitch, Grand Forks, N. D.; H. J. Gibson, Fargo, N. D.; D. P. Lemen, Minneapolis, Minn.; Jay Delamater Watertown, S. D., D. T. Babson, Ellsworth, Kan. The company operates in Ill., Ia., Kan., Minn., Mont., Neb., N. D., O., S. D. and Wis.

NORTHWESTERN NATIONAL INSURANCE COMPANY of Milwaukee, Wis.

President, Wilford M. Patton; Vice-President, Alfred F. James; Second Vice-President, Wm. D. Reed; Secretary, Joseph Huebl; Assistant Secretary, Lubin M. Stuart; General Adjuster, Arthur J. Wright. Organized, 1869.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$5,543,995	$2,723,016	$1,299,935	$2,077,505	$2,278,639	$811,451	$120,000	$956,531	$1,887,982	$812,766
1908	5,174,503	2,605,007	1,237,839	2,145,770	2,328,833	740,079	120,000	986,957	1,847,037	738,209
1907	4,533,882	2,307,622	1,154,186	1,830,958	1,997,497	668,887	120,000	825,332	1,614,219	622,698
1906	4,365,094	2,135,218	1,118,853	1,750,985	1,906,317	1,145,808	90,000	797,349	2,033,157	1,165,20
1905	4,174,274	1,908,482	1,223,337	1.585,182	1,741,437	559,912	90,000	723,184	1,373,096	563,161

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$186,050
Mortgage loans on real estate	1,206,200
Bonds and stocks owned (market value)	3,659,440
Cash in office and bank	219,812
Agents' balances, not over 3 months due	245,252
Interest accrued	27,241
Total admitted assets	$5,543,995

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $10,350 resisted)	$129,402
Unearned premiums	2,723,016
Conflagration reserve	300,000
Other liabilities	91,642
Total liabilities, except capital and surplus	$3,244,060
Capital paid up	1,000,000
Surplus over all liabilities	1,299,935
Total liabilities, capital and surplus	$5,543,995

NORTHWESTERN NATIONAL INSURANCE COMPANY of Milwaukee, Wis.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $666,213,146; premiums thereon, $5,244,470.

BUSINESS SINCE ORGANIZATION: Premiums received $31,856,926; losses paid, $14,332,940; dividends declared, cash $2,454,000; stock, $174,000.

REAL ESTATE OWNED: Comprises the company's home office building, a 3-story structure, and the lot at the N. W. cor. of Wisconsin and Jackson sts., Milwaukee, which cost $237,778 and is carried at $180,000, and a brick dwelling valued at $6,050.

MORTGAGE LOANS: There are 81 loans, amounting to $1,206,200, secured by Mil. properties, estimated worth $3,720,250 and upon which the company holds $1,135,850 of insurance. There was no interest past due on December 31 last. The loans range in amount from $1,000 to $70,000, and 35 of them exceed $10,000 each.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Chi. sanitary dis., 1923–24, 4%	$50,000	$50,000
Grant County, New Mexico, 1932, 5%	10,000	10,400
Milwaukee City, 2,000 ea.yr., 1957, 5%	14,000	14,540
N. Y. cy., 1957, 4%	150,000	166,500
N. Y. cy., 1936, 4%	25,000	25,000
Waukesha cr., 1910, 5%	30,000	30,000
A., T. & S. F. Ry., gn. m., 1995, 4%	100,000	10,000
B. & O. R. R., 1st m., 1948, 4%	50,000	49,500
B. & O. R. R., prior ln., 1925, 3½%	50,000	46,500
B. & O. R. R. (S. W. Div.) 1st m., 1925–3½	50,000	45,000
Boston & Maine R. R., 1929, 4½%	100,000	105,000
Cent. Pac. Ry. 1 r m. bs., 1949, 4%	100,000	97,000
C., M. & St. P. Ry., gn. m., 1989, 4%	100,000	101,000
Chi., M. & St. P. Ry. gn. m. bs., 1989, 3½%	100,000	90,000
C.M.& St.P.Ry.(M.& N.Div.), 1913, 6%	50,000	53,000
Chi.& N.W.Ry.(C.,St.P.M.& O.Div.) bs., 1930, 6%	100,000	127,000
C.& Nwn.Ry.(M.,L.S.& W.Div.),1921,6%	50,000	58,500
Chi.& Nwn.Ry.(N.W.Union), 1917, 7%	50,000	59,500
Chi. & Nwn. Ry. d., 1933, 5%	100,000	111,000
Chi. & Alton Ry., gn. m., 1950, 3½%	100,000	75,000
C. & E. Ill. R. R., gn. m., 1937, 5%	100,000	114,000
C., & W. Ind. R. R., gn. m., 1952, 4%	100,000	94,000
C.,B.& Q. R. R. (Ill.Div.), 1949, 4%	100,000	101,000
Chi., R. I. & Pac.Ry.,r. m., 1934, 4%	100,000	91,000
Chi. & Erie R. R., 1st m., 1982, 5%	50,000	57,000
Delaware & Hudson Co., 1st & ref. mtg., 1943, 4%	100,000	100,000
Elgin, Joliet & E. Ry., gn. m., 1941, 5%	50,000	56,500
F.& P. M. R. R.(Pt. Huron Div.)1939 5%	50,000	53,500
Ill. Cent.R.R.pur.lines 1 m. bs., 1952,3½%	150,000	133,500
L. S. & M. So. Ry. d., 1928, 4%	100,000	96,000
Louisv. & Nashv. R.R.unified m. bs.,1940 4%	100,000	100,000
Mason Cy.& Ft.Dodge R.R.,1stm1955 4%	100,000	86,000
Bonds and Stocks Owned.—Cont. Bonds.—Cont.		
N.Y.C.& H.R.R.R., r. m., 1997, 3½%	$100,000	$91,000
Nor.& W.Pocahontas, joint, 1941, 4%	100,000	89,000
No. Pac. Ry., prior ln., 1997, 4%	100,000	103,000
No. Pac.Gt.No.(C.B.& Q.Col.), 1921, 4%	50,000	48,500
Ore., Short Line R. R., r., 1929, 4%	100,000	95,000
Pitts.,C.,C.& St.L.Ry.,gn.m., 1945, 4%	100,000	100,000
Pa. R. R., cv., 1915, 3½%	100,000	97,000
So. Ry., gn. m., 1994, 5%	100,000	112,000
So. Pac. R. R., 1st r. m., 1955, 4%	150,000	142,500
St.L.I.Mtn.&So.Ry.(R.& G.Div.)1933 4%	100,000	88,000
Union Pac. R. R., gn. m., 1947, 4%	100,000	102,000
Wis. Cent. Ry., gn. m., 1949, 4%	100,000	94,000
Stocks.		
The Underwriters'Sal.Co.,Chi.,Ill.	500	500
Totals (book value, $3,721,247)	$3,679,500	$3,659,440

MISCELLANEOUS: Capital record: 1869, subscribed capital, $750,000; 1869, 1870, paid in 20%, $150,000; 1871, dividend to capital stock, $37,500; 1871, on account of Chi. Fire, subscribed capital reduced to $600,000; 1872-1873, paid in 8%, $48,000; 1873, dividend to capital stock, $64,500; 1874, dividend to capital stock, $72,000; 1874, paid in 38%, $228,000; 1906, paid in 66⅔%, $400,000, total capital payments, $1,000,000. Conflagration losses: Chi., 1871, $249,750; Balto., 1904, $105,600; San Francisco, 1906, $582,075. Value of special deposit in N. M., $10,000.

DIRECTORS: Charles Ray, Frederick Layton, J. Ogden Armour, Hon. James G. Jenkins, Washington Becker, Fred Vogel, Jr., H. A. J. Upham, J. E. Friend, Howard Greene, Grant Fitch, J. H. Tweedy, Jr., Robert Camp, Wilford M. Patton, Alfred F. James, William D. Reed.

FIELD MEN AND TERRITORY COVERED: Special agents: E. H. Sperry, for So., Ill., No. Ky. and Swn., Ind.; W. H. Bromley, for So., O., N. E. Ind. and So. Ky.; A. E. Henry, for So.Mich. and No. O.; E. D. Finch, for Ia. and Mo.; William L. Cassebaum, for Pa., N. J. and Md.; Truman H. Rice, for Wis.; Geo. W. Coon, for Wis., E. Ia. and Ill.; N. Whitford, for Minn. and N. D.; C. D. McKenzie, for Ia. and Neb.; J. F. Norne, for No. Ill. and E. Ia.; Chas. F. Boelter, for Minn.; R. N. Cooper, for Tex. and Okla.; John K. Sharkey, for N. Y.; Geo. A. Shevlin, for Pa., N. J. and Md.; W. E. Labry, for So. Cal.; O. L. Bishop, for Mont., Ida., Wyo. and Utah.; F. D. Sherman, for N. D. and S. D.; W. V. Garner, for Conn. and R. I.; J. W. Miles, for Mo. and Kan.; G. F. Nickerson, for Wash. and Ore.; J. H. Cote, for No. Cal. The company does business in Ariz., Cal., Colo., Conn., D. C., Ida., Ill., Ind., Ia., Kan., Ky., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., N. M., N. Y., N. D., O., Okla., Ore., Pa., R. I., S. D., Tenn., Tex., Utah, Wash., Wis. and Wyo.

OKLAHOMA FIRE INSURANCE COMPANY, Oklahoma City, Okla.

President, Robert Galbreath; Secretary, Frank Chesley. Commenced Business, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$143,627	$35,538	$4,150	$31,646	$55,137	$21,716	.....	$26,372	$48,088	$22,436
1908	129,911	32,069	800	48,520	51,057	8,362	.....	22,856	31,218	9,638
1907	109,090	21,707	—6,302	30,346	30,428	1,192	.....	16,456	17,648	2,192

—Impairment

Assets, December 31, 1909.	
Mortgage loans on real estate	$40,004
Loans on 275 shares Oklahoma National Gas, market value, $27,500; and 2,080 shares Tulsa Lime Stone & Ballast, market value, $52,000	37,682
Cash in office and bank	23,098
Agents' balances, not over 3 months due	5,648
Interest and rents accrued	844
Bills receivable	32,389
Other assets	3,963
Total admitted assets	$143,627

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,250 resisted)	$2,183
Unearned premiums	35,538
Other liabilities	1,756
Total liabilities, except capital and surplus	$39,477
Capital paid up	100,000
Surplus over all liabilities	4,150
Total liabilities, capital and surplus	$143,627

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,869,614; premiums thereon, $71,076.

LOSSES PAID SINCE ORGANIZATION: $117,407; dividends declared, cash, $110; stock, $2,228.

MORTGAGE LOANS: There are 9 loans for $40,004 protected by first liens on property located at Tulsa, Okmulgee, Muskogee, Seminole and Melintosh Counties, Okla., valued at $80,500. There was no interest past due one December 31, last. Company holds $8,050 of insurance on the mortgaged buildings.

MISCELLANEOUS: Company commenced business in 1907 with a paid up capital of $92,675; increased in 1908 to $94,175 and in 1909 to $100,000.

DIRECTORS: Robert Galbreath, W. N. Patterson, Chas. F. Colcord, Frank Chesley, C. B. Baxer, Jas. D. Kirlehen, H. B. Ross., Eck E. Brook, J. E. Crosbie.

FIELD MEN AND TERRITORY COVERED: J. W. Beazley, Oklahoma City, for E. Okla.; C. E. Shively, Oklahoma City, for W. Okla. Company operates only in Okla.

OLD COLONY INSURANCE COMPANY, Boston, Mass.

President, Ransom B. Fuller; Secretary, Charles D. Hodges. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$881,612	$327,919	$88,045	*$459,938	$500,448	*$251,393	$16,000	$177,438	$444,831	$261,68
1908	818,426	280,167	81,661	402,108	432,692	229,518	16,000	172,087	417,605	236,28
1907	766,074	208,966	112,720	347,890	372,983	94,299	8,000	147,205	249,504	115,74
1906	667,324	58,261	197,456	108,810	†316,515	6,571	.....	41,187	47,758	13,81

* Includes $13,988 marine premiums and $1,578 marine losses. † Includes $200,000 surplus paid in.

Assets, December 31, 1909.

Real estate owned (book value, $1,641)	$900
Mortgage loans on real estate	94,500
Bonds and stocks owned (market value)	666,186
Cash in office and bank	40,180
Agents' balances, not over 3 months due	76,239
Interest accrued	3,607
Total admitted assets	$881,612

Liabilities, December 31, 1909.

Net losses unpaid (including $2,412 resisted)	$53,4
Unearned premiums	327,9
Other liabilities	12,1
Total liabilities, except capital and surplus	$393,5
Capital paid up	400,0
Surplus over all liabilities	88,0
Total liabilities, capital and surplus	$881,6

RISKS AND PREMIUMS: Fire risks in force, December 31, $54,150,860; premiums thereon, $624,546; marine and inland risks in force, $257,681; premiums thereon, $8,099.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,317,711; losses paid, $576,223; dividends declared, cash, $40,000

REAL ESTATE OWNED: Consists of 5 lots in Syracuse, N. Y.

MORTGAGE LOANS: There are 9 loans, aggregating $94,500 secured by dwellings in Boston and its suburbs valued at $159,450, the company holding $100,500 of insurance on the buildings. No interest was past due on December 31 last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Boston, Mass., 1925, 3½%	$100,000	$97,000
Cy. of Boston, Mass., t. ex., 1925, 3½%	200,000	210,000
Cy. of Springfield, Mass., t. ex. 1934, 3½%	11,000	112,889
Cy. of Springfield, Mass., t. ex. 1935, 3½%	29,000	29,797
N.Y., N.H. & H.R.R., 1956, 4%	50,000	47,500
Stocks.		
Boston Ele. Ry. Co	30,000	40,500
Boston & Maine R. R. Co	20,000	29,800
N. Y., N. H. & H. R. R.	10,000	15,800
Old Colony R. R.	10,000	19,800
Pa. R. R. Co	25,000	34,250
Merchants' Nat. Bk., Worcester, Mass	10,000	17,000

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Mark Valu
Amer. Tl. & Tg. Co	$50,000	$71,5
Edison El. Illg. Co	11,000	27,7
New England Tel., & Tel., Co	10,000	13,8
New England Tel., & Tel., Co	500	4
Totals (book value, $648,898)	$566,500	$666,1

MISCELLANEOUS: This company was organized and co menced business early in 1906 with a surplus of $200,000. It controlled by the Boston Insurance Co., which owns 2,026 sha of the stock of the Old Colony.

DIRECTORS: Ransom B. Fuller, W. H. Hill, J. W. Dunpl Calvin Austin, N. J. Rust, W. F. Robinson, Wm. T. Cobb, W R. Hedge, John A. Kelly.

FIELD MEN AND TERRITORY COVERED: Gene agents: A. D. Baker & Co., Lansing, Mich., for Ill., Ind., Ka Mich., Minn., Mo., Neb., N. D., O., S. D. and Wis.; Cochr Thomas & Co., Dallas, Tex., for Tex., La., Ark. and Okla. Spec agents: A. H. Mills and J. H. Hemingway, for New Engla F. O. Channel and W. S. Quinterro for N. J. and N. Y. Sta H. A. Miller and Harold Haskins, for Pa., Md. and D. C. T company operates in Ark., Conn., D. C., Ill., Ind., Kan., La., M Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. O., Okla., Pa., R. I., S. D., Tex., Vt. and Wis.

ORIENT INSURANCE COMPANY, Hartford, Conn.

President, A. G. McIlwaine, Jr.; Secretary, H. W. Gray, Jr. Organized, 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	$2,990,283	$1,300,380	$1,011,787	$1,360,356	†$1,656,237	*$609,940	.....	$525,926	$1,135,866	*$579,
1908	2,495,540	1,281,891	539,294	1,329,756	1,412,236	757,321	.....	477,879	1,235,200	770,
1907	2,222,545	1,221,872	338,275	1,329,078	1,402,794	611,366	.....	494,529	1,105,895	570,
1906	2,057,943	1,107,880	260,362	1,214,287	†1,409,808	1,256,246	$50,000	431,066	1,737,312	1,311,
1905	2,416,979	1,020,581	797,529	1,123,721	1,195,014	534,921	10,000	398,477	1,033,398	504,

* Losses paid include $25,874 expenses of adjustment and settlement of losses; losses incurred do not include adjustm expenses. † Includes $83,000 paid in by stockholders in 1906 and $200,000 in 1909.

Assets, December 31, 1909.

Real estate owned (book value)	$167,686
Bonds and stocks owned (market value)	2,284,921
Cash in office and bank	260,558
Agents' balances, not over 3 months due	243,013
Interest accrued	30,447
Other assets	3,658
Total admitted assets	$2,990,283

Liabilities, December 31, 1909.

Net losses unpaid (including $17,431 resisted)	$108,
Unearned premiums	1,300,
Reserve for contingencies	25,
Other liabilities	44,
Total liabilities, except capital and surplus	$1,478,
Capital paid up	500,
Surplus over all liabilities	1,011,
Total liabilities, capital and surplus	$2,990,

RISKS AND PREMIUMS: Fire risks in force, December 31, $222,590,949; premiums thereon, $2,532,134

BUSINESS SINCE ORGANIZATION: Premiums received, $32,864,522; losses paid, $20,261,152; dividends declared, cash, $1,690,000; stock, $100,000.

REAL ESTATE OWNED: Consists of the brick, stone and steel building at 20-22 Trinity st., Hartford, occupied as home office of the company of which the book value, December 31, last was $167,686.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Ma Va
U. S. Government, 1925, 4%	$10,000	$11
State of Conn., 1910, 3%	5,000	4
State of Ga., 1915, 4½%	25,000	25
State of Mass. Met. wat. loan, 1935, 3½%	200,000	192
Co. of Glynn, Ga., 1925, 5%	10,000	10
Alexandria, Ind., wat. wks., 1910, 6%	500	
Fayetteville, N. C., 1926, 5%	10,000	10
Middletown, Conn., 1921, 3½%	12,000	11

ORIENT INSURANCE COMPANY, Hartford, Conn.—*Continued.*

Bonds and Stocks Owned. Bonds.	Par Value.	Market Value.
New Britain, Conn., 1933, 4%	$25,000	$23,750
New Haven, Conn., 1910, 4%	10,000	9,800
New London, Conn., 1924, 4%	5,000	4,900
Norfolk, Va., 1917, 5%	20,000	19,600
Petersburg, Va., 1945, 4%	5,000	5,100
Rochester, N. Y., 1933, 3½%	25,000	23,250
Schenectady N. Y., 1917, 4%	6,000	5,880
Cy. of Schenectady, N. Y., 1918, 4%	9,000	8,820
Cy. of Schenectady, N. Y., 1923, 4%	7,000	6,860
So. Norwalk, Conn., 1925, 4%	25,000	24,500
Stamford, Conn., 1924, 4%	25,000	24,500
Waterbury, Conn., 1911, 3½%	3,000	2,880
Cy. of Waterbury, Conn., 1915, 3½%	1,000	960
Cy. of Waterbury, Conn., 1924, 3½%	1,000	950
Cy. of Watertown, N. Y., 1922, 3½%	5,000	4,700
Willimantic, Conn., 1925, 4%	20,000	19,600
Yonkers, N. Y., 1923, 4%	25,000	24,750
A. & S. R. R. Co., ev., 1946, 3½%	8,000	8,000
A., T. & S F. R. R. Co., gn. m., 1995, 4%	10,000	9,900
Atl. Coast Line R.R. Co., cs. m., 1952, 4%	75,000	71,250
Boston & Me. R. R. d., 1929, 4½%	50,000	52 000
B. & M. R. R. Co., 2d m., 1938, 5%	19,000	19,950
Cent. of Ga.R.R.Co.(Macon & N.Div.),1st m., 1946, 5%	20,000	21,000
C. of Ga. Ry. Co., cs. m., 1945, 5%	50,000	54,000
C. Pac. Ry. Co., gr. m., 1929, 3½%	25,000	22,000
Cent.R.R.of N.J.,gn.m.,1987, 5%	65,000	80,600
C. & O. Ry. Co., cs. m., 1939, 5%	42,500	48,025
Chi. Ry., Co., cs. m. bs. series A1927, 4%	5,000	4,700
Chi. Rys. Co., cs. m. b. ser. B, 1927, 4%	5,000	4,200
C., B. & Q. R. R. Co., Ill. Div., 1949, 3½%	55,000	48,950
C.M.& St.P.R.R.Co.,(C.& P.W.Div.),1 m. 1921, 5%	50,000	54,000
C., R. I. & P. Ry. Co., gn. m., 1988, 4%	20,000	19,600
C. & A. R. R. Co., r. m. ba., 1949, 3%	50,000	37,000
C. & E. Ill. R. R. Co., gn. cs. m., 1937, 5%	25,000	28,250
Chi. & Erie R. R. Co., 1 m., 1982, 5%	40,000	45,200
C. & No. W.Ry.,s.f.d.,1933,5%	27,000	29,430
Chi. & St. Louis Ry. Co., 1 m., 1915, 6%	25,000	27,000
C., D. & I. R. R. Co., 1st m., 1941, 5%	10,000	10,700
Cin. No. Ry., 1st m., 1951, 4%	2,000	1,700
C.,C.,C.& I.R.R.Co.,1 c. m., 1914, 7%	25,000	27,250
C.,C.,C. & Ind.R. R. Co.,gn. m., 1934, 6%	10,000	12,300
C. Tm. & Val. R. R. Co.,1st m.,1995, 4%	10,000	9,400
Columbus & Tol.R.R.Co.,1stm.s.f.1955 4%	13,000	12,740
D. & M. R. R. Co., 1st m., 1911, 5%	25,000	24,500
D. G. R. & W. R. R. Co., 1st m., 1946, 4%	10,000	8,800
E. Tenn.,Va.& Ga.R.R.Co.,cs.m.,1956,5%	15,000	16,800
F. & P. M. R. R. Co., 1st m., 1920, 6%	30,000	33,000
Ft.W.& DenverCy.R.R.Co.,1st m1921,6%	50,000	56,000
G., H. & S. A. (M. & P.) 1st m., 1931, 5%	50,000	54,000
Ga. R. R. & Bk. Co., 1922, 5%	10,000	10,400
Gt.No.Ry.,No.P.C.,B.& Q.,col.jt.1921,4%	50,000	48,000
Ill.C.R.R.Co.,Louisv.Div.,1st m.1953,3½%	20,000	17,600
K. & M. R. R. Co., 1 m., 1990, 4%	25,000	23,500
L.E.& W.R.R.Co.,1st m.,1937, 5%	50,000	56,500
L. & N. Y. R. R. Co., 1st m., 1945, 4%	10,000	9,400
Leh. Val. Tm. R. R. Co., 1st m., 1941, 5%	12,000	13,680
L. & N. R. R. Co.,(P.&M.div.)1m.1946 4%	50,000	48,000
M. & St. L. R. R. Co., 1st cs. m., 1934, 5%	10,000	10,600
M. & St. L. R. R. Co., 1st m., r. 1949, 4%	30,000	24,600
Mo., Kan. & E. Ry. Co., 1942, 5%	100,000	110,000
Montana C. Ry. Co., 1st m., 1937, 5%	30,000	33,600
M. & E. R. R. Co., 1st cs. m., 1915, 7%	10,000	11,400
New England R. R., cs.m.,1945, 4%	25,000	25,000
N. O. Gt. N. R. R. eq. tr., 1912, 5%	25,000	24,500
N.Y.,N.H.& H.R.R.Co.,cv.d.ba.,1948,6%	20,000	26,600
Nor. & W. R. R. Co., 1st m., 1996, 4%	25,000	24,500
N. & W. Ry. Co., 1st ln. & div.1944, 4%	25,000	23,000
O.& W.Va.R.R.Co.,1st m.s.f.,1910, 7%	3,000	3,000
Pa. R. R. Co., cv. m., 1915, 3½%	50,000	47,750

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value	Market Value.
P. & R. Tm. R. R. Co., 1st m., 1941, 5%	$10,000	$11,600
P., C. & T. R. R. Co., 1st m., 1922, 6%	10,000	11,000
R. & D. R. R. Co., d., 1927, 5%	10,000	10,500
Sav., Fla. & W. R. R. Co., 1st m.,1934,5%	10,000	11,200
T. H. & L. R. R. Co., 1st m., 1910, 6%	4,000	4,000
Vermont Val. R. R. Co., 1910, 5%	25,000	24,750
W. Shore R. R. Co., 1st m., 2361, 4%	80,000	80,000
W. & S. Falls R. R. Co., 1st m., 1938, 5%	15,000	17,100
Rutland & Grafton Dis., Ill., 1893, 6%	1,000	1,000
Stocks.		
Chi., Burl. & Quincy R. R. Co	3,100	7,440
N. Y., N. H. & H. R. R. Co	50,000	77,500
*N. Y., N. H. & H. R. R. Co	4,375	6,781
Underwriters' Salvage Co. of N. Y	1,000	1,000
Totals (book value, $2,346,789)	$2,209,475	$2,284,921

MISCELLANEOUS: Since July, 1900, this company has been controlled by London & Lancashire Fire interests. Capital increased in 1881 from $500,000 to $1,000,000; reduced in 1893 to $500,000. In 1906, $83,000 was paid in by stockholders, and in 1909, $200,000 additional surplus was paid in. Conflagration losses: Boston, 1872, $164,000; Jacksonville, 1901, $35,000; Baltimore, 1904, $149,030; San Francisco, 1906, $1,679,000, Values of special deposits: Va., $24,700; Ga., $10,300; N. M., $11,400.

DIRECTORS: A. G. McIlwaine, Jr., Jas. Wyper, J. V. Fothergill, C. F. Scholl, J. O. Hall, Henry W. Gray, Jr., Chas. E. Dox, E. E. Pearce, Frederick W. P. Rutter.

FIELD MEN AND TERRITORY COVERED: Charles E. Dox, Chicago, Ill., manager, F. A. Meinel, Chicago, Ill., agency superintendent for W. department; James Wyper, San Francisco, Cal., manager for Pac. department, Trezevant & Cochran, Dallas, Tex. general agents for Swn. department, comprising Tex., Ark. and La. Special agents: J. G. Smith, H. O. Hill, S. T. Maxwell, W. K. Withers, Sam Bucklew, Dallas, Tex.; J. L. Price, Waco, Tex.; H. L. Houseman, Palestine, Tex.; J. B. Hines,Bryan,Tex.; A. G. Blacklock, San Antonio, Tex.; R. L. Pollard, Austin, Tex.; E. E. Wright, New Orleans, La.; J. K. Sheperd, Shreveport, La.; F. C. Hatfield, Little Rock, Ark.; T. W. Burns, Ft.Smith,Ark.; E. department covers E. States and Middle States, Md., D. C., Va., W. Va., N. C., S. C. Ga., Fla., Ala. Ky. and Tenn.; W. department covers W. States and Territories; Pac. department covers Cal., Colo., Wyo., Ore., Mont., Wash., Utah, Ida., Nev. and the Territories of N. M., Ariz., Alas. and Haw.; Swn. department covers Tex. and La. General and special agents: Josef Glvernaud, Boston, Mass., E. J. Sullivan, Portland, Me. and George G. Bulkley, Hartford, Conn., special agents for New England; C. J. Mahoney and R. P. Hare, Jr., Rochester, N. Y., special agents for N. Y. State; William Blair, N. Y., general agent for N. J., Phila., Md. and D. C.; H. A. W. Happer, Richmond, Va., special agent for Va. and W. Va.; R. P. Lents, Lehighton, Pa., special agent for Pa., outside of Phila.; R. A. Hancock, Atlanta, Ga., general agent for N. C., S. C., Ga., Fla., Ala. and Tenn. Special agents: W. A. Goodrich, Atlanta, Ga.; Albert J. Brame, Montgomery, Ala.; Leon B. Humphrey, Charlotte, N. C. W. department special agents: F. B. Saunders and W. A. Cavanagn, Chicago, Ill., for Ill.; F. D. Buckman, Chicago, Ill., for Cook Co.; John E. Stafford and C. G. Robertson, Minneapolis, Minn., for Minn., Ia., N. D. and S. D.; John W. Hoffman and Jos. K. Kahmann, Kansas City, Mo., for Mo., Kan., Neb. and Okla.; C. E. Hilbert, Milwaukee, Wis., for Wis.; A. C. Gilbert, Detroit, Mich., for Mich.; John A. Hoover, Dayton, O., for O. and Ind.; Carl Claussen, Indianapolis, Ind., for Ind. and O. Pac. department special agents: Wm. B. Hopkins, San Francisco, Cal., J. P. Yates, Los Angeles, Cal.; Francis G. Smith, San Francisco, Cal.; Sam B. Stoy, Portland, Ore.; A. C. Heitsell, Denver, Colo.; Volney Seebeck, Spokane, Wash. The company operates in all the States and Territories (except Del.) and in the Hawaiian Islands.

OSAGE FIRE INSURANCE COMPANY, Topeka, Kan.

President, J. R. Burrow; Secretary, W. L. Gardner. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$239,125	$41,899	$45,072	$54,004	$61,380	$15,379	.....	$32,182	$47,561	$17,059
1908	159,721	6,501	46,020	9,253	9,613	1,225	.....	11,053	12,278	1,225

Assets, December 31, 1909.	
Mortgage loans on real estate	$161,812
Kansas school and municipal bonds $25,300, and Western Adj. & Insp. stock $100	25,400
Cash in office and bank	41,383
Agents' balances, not over 3 months due	6,893
Interest accrued	3,637
Total admitted assets	$239,125

Liabilities, December 31, 1909.	
Net losses unpaid	$1,679
Unearned premiums	41,899
Other liabilities	475
Total liabilities, except capital and surplus	$44,053
Capital paid up	150,000
Surplus over all liabilities	45,072
Total liabilities, capital and surplus	$239,125

OSAGE FIRE INSURANCE COMPANY, Topeka, Kan.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,915,267; premiums thereon, $59,678.

BUSINESS SINCE ORGANIZATION: Premiums received, $63,257; losses paid, $16,604;

MORTGAGE LOANS: There are 73 loans aggregating $161,812 protected by first liens on Kansas farm lands valued at considerably more than double the amount loaned thereon. There was no interest past due on December 31, last.

MISCELLANEOUS: This company was organized and commenced operations late in 1908 with a paid up capital of $107,200, increased in 1909 to $150,000; will be $200,000 paid up by March 1, 1910, with $100,000 surplus. Company operates only in Kan.

DIRECTORS: J. R. Burrow, P. W. Goebel, Jas. T. Bradley, Clyde W. Miller, W. L. Gardner, E. E. Ames, Scott Hopkins, L. T. Hussey, Chas. N. Converse, E. R. Fulton, Geo. E. Cole, Chas. W. Landis, G. C. Sterl, Thad. C. Carver, E. B. Schermerhorn, Rosse Case, Willis Westbrook, Willard Merrian, H. V. Wheeler, W. E. Brown.

PACIFIC FIRE INSURANCE COMPANY, New York, N. Y.

President, C. V. Meserole; Secretary, Henry G. Stephens. Organized, 1851.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$847,566	$224,923	$374,072	$413,362	$444,011	$230,163	$24,000	$125,482	$379,645	$204,156
1908	769,209	231,810	263,293	420,579	446,869	272,827	24,000	124,092	420,919	270,007
1907	691,091	227,542	189,474	447,007	471,267	237,885	12,000	130,327	380,212	264,427
1906	637,725	203,127	189,681	381,709	606,828	202.146	12,000	112,443	326,589	217,795
1905	573,202	171,605	168,792	327,215	342,195	133,789	6,000	94,351	234,140	144,944

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$736,575
Cash in office and bank	19,245
Agents' balances, not over 3 months due	88,500
Interest accrued	3,246
Total admitted assets	$847,566

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,525 resisted)	$43,571
Unearned premiums	224,923
Other liabilities	5,000
Total liabilities, except capital and surplus	$273,494
Capital paid up	200,000
Surplus over all liabilities	374,072
Total liabilities, capital and surplus	$847,566

RISKS AND PREMIUMS: Fire risks in force, December 31, $40,575,987; premiums thereon, $449,082.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,920,509; losses paid, $6,680,969; dividends declared, cash, $1,612,000.

BONDS AND STOCKS OWNED:

	Par Value.	Market Value.
BONDS.		
N. Y. Cy., 1915-57, 3-3½-4%	$290,000	$270,200
Distillers Securities Co., 1927, 5%	20,000	15,000
W. Maryland R.R.Co., 1st m., 1952, 4%	20,000	17,200
W. Maryland R. R. Co., cv., 1952, 4%	10,000	7,000
A., T. & S. F. R. R. Co., cv., 1955, 4%	10,000	12,300
Pa. R. R. Co., cv., 1915, 3½%	45,000	43,650
Imp. Property Holding Co., 1918, 6%	13,000	13,000
B'klyn R. T. Co., cv., 2002, 4%	20,000	17,400
Cent. Leather Co., 1925, 5%	10,000	9,900
Amer. Tl. and Tg. Co., 1936, 4%	10,000	10,600
Mortgage Bond Co., 1966, 4%	10,000	8,900
So. R. R., dev. & gen. mtg., 1956, 4%	25,000	20,500
STOCKS.		
Brooklyn Union Gas Co	10,000	16,200
Pa. R. R	20,000	34,250
Peoples Gas Lt. and C. Co	20,000	23,200
Brooklyn Cy. R. R	5,000	9,850
Manhattan R. R	20,000	28,200
BONDS AND STOCKS OWNED.—*Cont.*		
STOCKS.—*Cont.*		
Cs. Gas Co	$20,000	$32,000
Atchison Topeka and Santa Fe p	20,000	21,000
Chi., Mil. and St. Paul cv	10,000	15,800
Chi., Nwn. cv	20,000	37,000
Gt. No. R. R	10,000	14,400
N. Y. Cent. & H. R. R. R	17,500	22,225
Balto. and O. cv	10,000	11,800
Golden Hill Blg. Co	25,000	25,000
Totals (book value, $721,656)	$690,500	$736,56

MISCELLANEOUS: The company reinsured in the Wes chester Fire in June, 1901, and resumed business in Decemb 1902. Conflagration losses: Chi., 1871, $12,100; Balto., 190 $22,633; San Francisco, 1906, $50,329.

DIRECTORS: H. B. Brundrett, Henry J. Robinson, Edwa E. Pearce, George W. Silberhorn, Julian D. Fairchild, Willis Harkness, F. R. Coudert, Eben Demarest, D. H. Valentine, Clint L. Rossiter, A. R. Pierson, John N. Stearns, Jr., William Hi J. S. Frelinghuysen, E. C. Jameson, C. V. Meserole, L. R. Boud

FIELD MEN AND TERRITORY COVERED: J. S. Freli huysen, general agent. The company operates in Ill., Ind., M N. J., N. Y. and Pa.

PAMLICO INSURANCE AND BANKING COMPANY, Tarboro, N. C.

President, H. L. Staton; Secretary, Job Cobb. Capital, $33,960.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losse Incurr
1909†	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$183,659	$26,113	$16,538	$38,227	$48,740	$22,200	$3,396	$18,191	$43,787	$28,
1907	207,611	21,980	25,409	31,281	39,728	15,011	3,396	13,425	31,832	15,
1906	241,909	19,194	27,161	27,487	37,203	17,505	3,396	12,704	33,605	19
1905	283,144	12,181	32,356	16,833	26,077	10,230	3,396	11,085	24,711	10

† Statement for 1909 had not been received up to the time this page went to press.

REAL ESTATE OWNED: December 31, 1908. Consists of company's office building, carried at book value, market value $6,000.

MISCELLANEOUS: The business of this company was formerly almost entirely local but it now has agencies in all parts of North Carolina.

DIRECTORS: H. L. Staton, L. L. Staton, Job Cobb, E Zoeller, A. B. Lichenstein, W. S. Clark.

PELICAN ASSURANCE COMPANY, New York, N. Y.

President, L. P. Bayard; Vice-President, P. Beresford; Secretary, A. D. Irving, Jr. Organized, 1899.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$646,878	$193,367	$222,980	$315,089	$336,617	$164,426	$20,000	$110,577	$295,003	$156,213
1908	608,915	188,847	185,793	316,948	337,385	174,434	10,000	115,827	300,261	173,500
1907	545,525	192,279	120,996	320,939	342,203	182,372	.....	115,234	297,606	169,085
1906	517,060	182,069	89,026	323,203	*688,238	576,058	.....	101,758	677,816	598,120
1905	514,261	170,118	119,803	286,294	300,073	179,309	.....	89,289	268,598	172,006

* Includes $350,000 paid in by stockholders.

ASSETS, DECEMBER 31, 1909.

Bonds owned (book value)	$551,442
Cash in office and bank	52,070
Agents' balances, not over 3 months due	37,301
Interest accrued	5,618
Other assets	447
Total admitted assets	$646,878

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $3,705 resisted)	$24,686
Unearned premiums	193,367
Other liabilities	5,845
Total liabilities, except capital and surplus	$223,898
Capital paid up	200,000
Surplus over all liabilities	222,980
Total liabilities, capital and surplus	$646,878

RISKS AND PREMIUMS: Fire risks in force, December 31, $44,875,415; premiums thereon, $376,456.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,754,595; losses paid, $1,949,536; dividends declared, cash, $30,000.

BONDS OWNED:	Par Value.	Market Value.
Cy. of Boston, 1923, 4s	$25,000	$25,750
Cy. of Brooklyn, g. exem., 1925-37, 3½%	75,325	71,542
N.Y.Cy.Cp.g.tax exem., 1954, 3½%	15,000	13,500
N. Y. Cy., 1957, 4½%	25,000	27,750
N. Y. Cy., 1916, 4%	220,000	220,000
A. T. & S. F., gn. m., 1995, 4%	30,000	30,000
B. & O., prior ln. m., 1925, 3½%	25,000	23,250
C. M. & St. P., gn. m., 1989, 4%	20,000	20,200
Gt. No. & Pac., C., B. & Q., col. 1921, 4%	25,000	24,250
Manhattan Railway, 1990, 4s	35,000	34,300
N.Y.C.&H.R.R.R., L. S. col., 1998, 3½%	50,000	40,500
Union Pac., R. R. Co., 1st m., R. R. & land grant, 1947, 4%	20,000	20,400
Totals (book value, $551,442)	$565,325	$551,442

MISCELLANEOUS: This company began business with a surplus of $100,000. It is controlled by interests identified with the Phœnix Assurance of London. On February 23, 1904, the stockholders voluntarily paid in $50,000. In 1906, $350,000 paid in by stockholders. Conflagration losses: Baltimore, 1904, $80,015; San Francisco, 1906, $468,147.

DIRECTORS: George Francis Crane, George A. Strong, Harry H. Treadwell, P. Beresford, Louis P. Bayard, A. D. Irving, Jr., A. P. Whitehead, R. B. Whittemore, W. Irving, L. P. Bayard, Jr., L. R. Warren, Pennington Whitehead, H. Terhune.

FIELD MEN AND TERRITORY COVERED: M. F. Driscoll, Chi., general agent, W. department; W. Irving, general agent, Pac. department; H. Terhune, general agent at home office. The company operates in Ark., Cal., Colo., Conn., Ill., Ind., Ia., Kan., Ky., Me., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., O., Ore., Pa., R. I., Tex., W. Va. and Wis.

PENNSYLVANIA FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, R. Dale Benson; Vice-President, John L. Thomson; Secretary, W. G. Crowell; Assistant Secretary, H. L. Warner, Secretary Agency Department, W. J. Dawson. Organized, 1825.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$7,119,974	$4,006,050	$2,020,308	$3,368,540	$3,645,742	$1,742,683	$187,500	$1,211,680	$3 141,863	$1,729,313
1908	6,619,284	3,845,888	1,671,977	3,142,351	3 400,368	1,994,231	150,000	1,153,500	3,297,731	2,001,960
1907	6,462,117	3,794,536	1,615,284	3,221,151	3,438,457	1,879,633	115,000	1,122,666	3,117,299	1,630,073
1906	6,361,573	3,656,585	1,402,721	3,143,280	*4,528,844	4,165,708	100,000	1,177,369	5,443,077	4,517,290
1905	7,024,039	3,431,064	2,992,690	2,957,451	3,211,342	1,445,466	120,000	1,043,944	2,609,410	1,445,367

Unearned premiums include amount reclaimable on perpetual policies. * Includes $1,050,000 premium on new stock.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $189,377)	$141,000
Mortgage loans on real estate	208,500
Bonds and stocks owned (market value)	5,688,713
Collateral loans	290,000
Cash in office and bank	144,401
Agents' balances, not over 3 months due	570,900
Interest accrued	76,460
Total admitted assets	$7,119,974

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $15,240 resisted)	$313,616
Unearned premiums (except perpetuals.)	3,086,779
Amount reclaimable on perpetual policies	919,271
Other liabilities	30,000
Total liabilities, except capital and surplus	$4,349,666
Capital paid up	750,000
Surplus over all liabilities	2,020,308
Total liabilities, capital and surplus	$7,119,974

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $555,747,262; premiums thereon, $6,-098,853; perpetual fire risks, $39,806,611; deposit premiums thereon, $1,012,949.

BUSINESS SINCE ORGANIZATION: Premiums received, $99,320,864; losses paid, $38,672,482; dividends declared, cash, $4,201,580.

REAL ESTATE OWNED: The principal property comprises the 4-story white marble and brick buildings, with 3-story brick back buildings at 508-510 Walnut st., Phila. (book value, $163,-889), valued at $125,000, and occupied by the company. The remaining properties are dwellings and lots in St. Paul, Minn and Phila., all carried below book values.

MORTGAGE LOANS: There are 19 loans, among which are the following: $50,000 on brick hospital, etc., Grand Forks, N. D., valued at $105,000; $30,000 on 422 Walnut st., Phila., valued at $50,000; $20,000 on 1828 Spruce st., Phila., valued at $35,000. The remaining loans are chiefly upon Phila. real estate, with a few secured by Chi., Wash., Kan. Cy. and other properties. The aggregate estimated value of the securities for $208,500 of loans is $782,440, and the insurance held by the company amounts to $290,000. There was no past due interest on December 31 last.

PENNSYLVANIA FIRE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Norristown Tr. Co	$17,100	$13,000
Norristown Tr. Co	6,840	5,500
Norristown Tr. Co	19,000	15,000
First Nat. Bk., Phila	13,400	10,000
U. S. Steel, c	22,500	
U. S. Steel, p	12,700	
Cambria Steel	13,800	
P. C. C. & St. L. Ry	28,500	75,000
Cambria Steel	4,600	
Union Tr	10,600	
U. S. Steel c	26,700	
Westmoreland	9,215	
Terre Haute, Ind. & E. Tc., 1, 5%	61,200	
Ind. & Mar. R. T. Co., 1st, 5%	2,700	
Ind. & N. W. Tc., p	4,480	42,000
Terre Haute, Ind. & E., p	40,000	
Terre Haute, Ind & E., com	9,900	
Lehigh Valley R. R	49,000	
Lehigh Coal & Nav	23,600	75,000
Ind. St. Ry	11,300	
W. J. & Seashore bs	9,500	
U. S. Steel, c	63,000	50,000
Grand Rapids H. & C. par	10,000	9,126
Lehigh C. & N. Tr. ctfs	8,190	5,000
Commonwealth T. I. & Tr. Co	693	
Totals	$478,608	$299,626

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value
Cy. of Atlanta, Ga., reg., 1922, 4½%	$10,000	$10,500
Cy.of Day.,O., sr.and st.pav.,1912-16, 5%	32,000	33,280
Cy. of Duluth, Minn., r., 1927, 4½%	47,000	48,410
Cy. of N. Y., 1957, 4%	100,000	100,000
Atch. T. & S. F. Ry., 1958, 4%	50,000	47,000
Buffalo R. & P. Ry. eq., 1927, 4½%	25,000	25,000
Ches. & O. 1st cs. m., 1939, 5%	100,000	114,000
Ches. & O., eq. tr. ser. K., 1916, 4%	10,000	9,700
Cy. of Portland, Ore., 1922-1925, 5%	45,000	48,600
Port of Portland, Ore., 1922-1923, 5%	5,000	5,400
Bor.of Sewickley,Pa.,sc.dis.,1910-12, 5%	10,000	10,100
Bor.of Sharpsburg,Pa.,st.imp.,1912-19,4%	40,000	40,000
Cy. of Richmond, Va., 1926, 4%	20,000	20,200
Cy. of Richmond, Va., 1941, 4%	17,500	17,675
W.Knoxville,Tenn.,Gn.Imp.Co.,1919, 6%	20,000	22,200
A., T. & S. F. Ry. (E. Okla. div.1stm.) 1928, 4%	100,000	97,000
Atlantic Cy. R. R. Co., m., 1919, 5%	30,000	31,800
Atl.Coast L.R.R.Co.(Louisv.&.Nashv.col) 1952, 4%	100,000	99,000
B.& O.R.R.Co.,prior ln.,g., 1925, 3½%	100,000	93,000
B.& S.R.R.Co.,1st m.,r., 1951, 4%	25,000	20,500
Cent.Pac.Ry.Co.,1st r.m.,g., 1949, 4%	150,000	145,500
C.P.Ry.Co.,Through Sh.L.,Im.g.,1954,4%	100,000	92,000
B. & O. R. R. P. L. E. & W. Va., r.1941 4%	100,000	93,000
Houston Belt & Ter. 1st a. f., 1937, 5%	50,000	55,000
Ind. Col. & E. Tr., 1926, 5%	50,000	45,500
Minn. & St. L. R R., eq. tr., 1913, 5%	50,000	50,000
Mut. Term., Buf., 1924, 4%	50,000	47,500
Norf. & W. eq. tr. m., 1915, 4%	50,000	49,000
O. & C. B. St. Ry. 1cs. 1928, 5%	50,000	49,500
Pa. Co. tr. g. ctf., 1916, 3½%	91,000	88,270
St. L. & S. F. g. ln., 1927, 5%	50,000	44,500
Va. & S. W. Ry. 1. g., 1958, 5%	50,000	49,000
Cs. G. El. & P. B., 1935, 4½%	50,000	43,000
Mfrs. Wat., 1st g., 1939, 5%	50,000	50,000
Penn. Mar. Coal, 1939, 5%	50,000	50,000
Mon. Riv. Co., Coal & C. eq., 1912, 4½%	20,000	19,600
Pittr. Coal eq. n., 1911-12, 4½%	20,000	20,000
Portland R. L. & P., 1912, 5%	75,000	77,250
Pub. Service Co. of N. J., 1959, 5%	50,000	48,000
Wilkesbarre Gas & El. cs. m., 1955, 5%	50,000	50,000
Wilmington Gas 1 r., 1949, 5%	25,000	24,500
C. & O. Ry. Co.,gn.m., 1992, 4½%	50,000	51,500
Chi.& W. Ind. R. R. Co.,cs. m., 1952, 4%	150,000	141,000
Chi.& Nwn. Ry. Co., s. f., 1929, 5%	44,000	47,960
Chi.,R.I.& Pac.R.R.Co.,gn. m., 1988, 4%	100,000	99,000
C.R.I.&.PR.R.Co.g.1902,s.L(Cho1914.4%	25,000	24,000
Chi., R. I. & Pac.R.R.Co., g.,1902, ser. K (Choctaw), 1913, 4%	25,000	24,350
Chi.,R.I.& Pac.R.R.,1st and r.m.1934, 4%	50,000	45,500
C.,Ind.& St.L.Short L.Ry.Co.1m.1953,4%	50,000	47,000
Chi. Ind. & So. R. R. g., 1956, 4%	50,000	47,500
Chi. & E. Ill. R. R., eq. g., 1913, 5%	25,000	25,250
C. H. & W. R. R. 1st m., 1927 6%	50,000	58,500
C., O. & Gulf R. R. Co., cs. m., 1952, 5%	50,000	55,500
Erie R. R. Co., prior ln., g., 1996, 4%	50,000	43,500
Erie R. R. Co., gn. ln., g., 1996, 4%	18,000	13,860

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Mark Valu
Evans.& T. H. R. R. Co., 1stgn.m1942,5%	$25,000	$25,5
Greenbrier Ry. Co., 1st m. 1940, 4%	100,000	95,0
L. & N.R.R.Co.& M.&.M.Ry.Co.1st m., 50 yr., 1945, 4½%	50,000	53,0
Leh.Val.R.R.Co.,col.tr.,ser. 24, 1919, 4%	25,000	24,5
Leh. Val. R. R. Co.,col.tr.,ser.27, 1920,4%	25,000	24,5
Newburgh & N.Y.R.R.Co.,m.,1929, 5%	25,000	26,2
N. O. Tm. Co.,1st m.,ser.A, 1953, 4%	100,000	85,0
N.Y.C.& H.R.R.R.Co.,col.n.,1910, 5%	50,000	50,0
N.& W.Ry.Co.,gn.m.,Div.1st, 1944, 4%	100,000	93,0
Ore. Short Line R. R. Co., r., 1929, 4%	50,000	47,5
Ia. Cent. Ry., 1st r., 1951, 4%	25,000	19,0
Leh. & N. E. R. R. eq. tr. A., 1911, 4½%	30,000	30,0
L. I. R. R. Fer. 1st m., 1922, 4½%	50,000	50,0
Midland Val. R. R., 1st, 1954, 5%	112,000	89,6
Phila.Co.,1st m.and col.tr.,1949, 5%	50,000	52,0
P. & R. R. R. Co., cs. m., 1911, 7%	20,000	20,8
P. & R. R. R. Co., Tm. Co., 50 yr.1941,5%	100,000	118,0
P., W. & B. R. R., stk. tr., ctfs., 1921, 4%	65,000	65,0
R.Co.& P.& R.C.& I.Co.,gn.m.,g.1997,4%	50,000	50,0
St.L.I.M.& So.Ry.Co.,R.& G.div1st m., 1933, 4%	100,000	88,0
So. Pac. R. R. Co., 1st r. m., 1955, 4%	100,000	95,0
So.Ry.Co.,1st m.,50 yr.,(St.L.Dl)1951.4%	100,000	87,0
Tm.R.R.Assn.of St.L.,1st m., 1939, 4½%	50,000	53,5
Tm.R.R.Assn.of St.L.,gn.r.,m.s.f.1953,4%	125,000	122,5
Union Pac.Ry.Co.,1st m.and l.g.,1947,4%	25,000	25,5
Wash.O.& W.R.R.Co., 1st m., 1924, 4%	29,000	26,3
Wash.Tm.Co.,1st m.,g., 1945, 3½%	50,000	46,0
W. Transit Co., 1923, 3½%	50,000	45,0
Atl. Coast L., R. R., eq.tr., 1911-1912,4%	60,000	57,0
C. & O. R. R. Co., car tr., ser. D, 1910, 4%	25,000	25,0
Hock.Val.R.R.Co.,eq..tr,ser.A,1912-13,4%	50,000	49,0
Iron Mtn. Car tr., ser. P, 1910, 5%	14,000	14,0
Leh.Val.R.R.Co.,eq.tr.,ser.J,1910-11,4½%	50,000	50,0
So. Ry. Co., eq. tr., ser. L, 1910-15, 4½%	56,000	55,4
C. & Del. Canal Co.,1st m., 1916, 5%	10,000	6,5
Leh.Coal & Nav.Co.,ext'd, 1914, 4%	20,000	20,2
Leh.C.& Nav.Co., f. and gn. imp.1948,4%	100,000	100,0
N. Y. Cent. lines eq. tr., 1913-15, 5%	100,000	103,0
N. Y. Cent. & H. R. R. R. d., 1934, 4%	25,000	24,0
N. Y., N. H. & H. R. R. d., 1914, 4%	25,000	24,5
Norf. & W. Ry. 2 yr. n., 1910, 5%	25,000	25,0
Norf. & W. Ry. eq. tr., J., 1915, 4%	10,000	9,8
Pa. R. R., cs., 1948, 4%	20,000	20,8
Phila., Balt. & Wash., R. R., g., 1917-22 4%	75,000	75,0
Phila. Co., col. tr., 1912, 6%	50,000	50,0
Phila. R. T. Co., col. tr., 5%	50,000	51,0
P. C. & St. L. Ry., cs., 1957, 4%	100,000	100,0
P. Y. & Ash. Ry., 1st gn., 1948, 4%	25,000	24,7
Roch. Ry. & Lt. Co., cs., 1954, 5%	50,000	50,0
St. L. I. Mtn. & So., eq. tr., 1910, 5%	11,000	11,0
Cherokee Const. Co. n., 1912, 6%	32,000	30,4
Hoboken Ferry, 1st., 1946, 5%	50,000	53,5
Ind. To. & Tm. Co., 1st a. f., 1933, 5%	50,000	49,5
Stocks.		
Bellefonte Cent. R. R. Co	22,000	3,0
Grand Rapids & Indiana R. R. Co	21,000	10,0
Pa. R. R. Co	84,800	115,3
Philadelphia Bourse	900	
Underwriters' Salvage Co., N. Y	500	5
Gn. Ad. Bureau	100	1
So. Ad. Bureau	100	1
Philadelphia Nat. Bk	20,000	63,6
† Underwriters Securities cp., p	147,500	147,5
† Underwriters Securities cp. com	100,000	65,0
† Union Insurance Co	200	
Totals (book value, $5,907,261)	$6,015,600	$5,901,2

† Not allowed by N. Y. State Department.

MISCELLANEOUS: Capital increased in 1863 from $200,0 to $400,000 and in 1906 from $400,000 to $750,000; $1,050,0 was realized as premium on the new stock issued. Conflagrati losses: Boston, 1872, $550,000; Baltimore, 1904, $380,000; Sa Francisco, 1906, $2,950,000. Values of special deposits: V $37,500; Ga., $10,200.

DIRECTORS: R. Dale Benson, J. Tatnall Lea, Richard Cadwalader, Effingham B. Morris, John L. Thomson, Charles Pugh, W. Gardner Crowell, Edward T. Stotesbury, Edwin Benson, Jr.

FIELD MEN AND TERRITORY COVERED: Chas. Barry, manager western department, Chicago, Ill.; D. W. Redfiel assistant manager, Chicago, Ill.; W. G. Ayres, Decatur, Ill., speci agent for Ill.; L. S. Wallace, special agent for Wis.; H. F. Benedic Denver, Colo., special agent for Colo., Wyo. and Neb., Randolp Buck, Cincinnati, O., special agent for O.; F. K. Norris, Aberdee

PENNSYLVANIA FIRE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

S. D., special agent for N. D. and S. D.; Jos. L. King, Minneapolis, Minn., special agent for Minn.; W. H. McGervey, Xenia, O., special agent for W. Va. and So. Ohio.; R. E. Mackintosh, Des Moines, Ia., for Ia.; W. M. Gregory, special agent for Kan., Topeka, Kan.; J. K. Livingston, special agent for Mich., Detroit, Mich.; J. O. Beck, La Fayette, Ind., special agent for Ind.; Wm. C. Brown, special agent for Mo., St. Louis, Mo.; C. A. Haggart, Fairfax, Okla. for Okla.; E. C. Brush, manager, Frank H. Battalana, special agent, New England department, Boston, Mass: W. E. Chapin, manager, R. A. Palmer, assistant manager, southern department, Atlanta, Ga., embracing Va., N. C., S. C., Ga., Ala., Miss., La., Fla. Ky. and Tenn.: C. M. Benjamin, special agent for Ky. and Tenn., Louisville, Ky.: Barclay A. Hamlin, Danville, Va., special agent for Va. and N. C.; Marion Knowles, special agent for S. C. and Fla., Atlanta, Ga.; Frank B. Clarke, special agent for Miss. and La., Vicksburg, Miss.; R. B. Barnett, special agent for Ga., Atlanta, Ga.; W. W. Graves, Montgomery, Ala., special agent for Ala. and Miss.; Tresevant & Cochran, Dallas, Tex., managers for Tex. and Ark.; W. S. Brown & Co.; New York City, manager Metropolitan district; Daniel Prentice, New York City, manager department North New Jersey; Thompson, Derr & Bro., managers department State of Pa., Wilkesbarre, Pa.; Wm. L. Jones, agent, Pittsburg, Pa.; E. J. Richardson & Sons, Baltimore Md., managers department State of Md.; Tyler & Rutherford, agents, Washington, D. C.; Gilpin Van Trump & Montgomery, managers Del. department, Wilmington, Del.; R. W. Osborn, San Francisco, Cal. manager Pac. coast department; S. P. Mesick, San Francisco, Cal., superintendent of agencies in charge of Mont., Utah and general field; C. V. McCarthy, Portland, Ore., for Wash., Ore. and W. Ida.; F. J. Agnew, Oakland, Cal., for No. Cal. and Nev.; A. C. McConnell, Los Angeles, Cal., for So. Cal. and Ariz. The company operates over the whole United States, except N. M.

PEOPLES FIRE INSURANCE COMPANY, Frederick, Md.

President, Emory L. Coblentz; Secretary, Wm. W. Doub. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$137,887	$15,285	$22,602	$12,335	$342,636	$9,275	$4,957	$5,900	$20,132	$9,275
1908	114,020	11,718	2,302	14,694	19,474	2,445	.....	5,755	8,200	2,445

§ Includes $25,000 surplus paid in.

ASSETS, DECEMBER 31, 1909: Real estate owned, $25,500; mortgage loans, $6,000; bonds and stocks owned, $56,223; collateral loans, $14,825; cash, $32,164; agents' balances, $1,060; interest, $2,096; total admitted assets, $137,887. Liabilities: Unearned premiums, $15,285; capital paid up, $100,000; surplus over all liabilities, $22,602.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,267,888; premiums thereon, $24,335.

BUSINESS SINCE ORGANIZATION: Premiums received, $27,028; losses paid, $11,720; dividends declared, cash, $4,957.

MORTGAGE LOANS: There is one loan for $6,000 on first class farm property, valued at $10,060. No interest past due on December 31, last. Company holds, $3,375 of insurance on the mortgaged building.

MISCELLANEOUS: Company operates only in Md.

DIRECTORS: R. Rush Lewis, J. Frank Thomas, Isaac M. Motter, E. Charles Renn, Abraham Hemp, Jr., Wm. B. Cutshall, D. E. Stone, Jr., Emory L. Coblentz, McGill Belt, Henry C. Remsberg, Chas. M. Shank, Daniel C. Kepler, Chas. C. Biser. Martin C. Coblents, C. R. Coblents.

PEOPLES NATIONAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, Louis S. Amonson; Secertary, C. G. Yates. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,468,410	$745,009	$617,574	$1,320,371	$1,863,492	$211,024	.....	$522,542	$733,566	$288,792
1908	1,029,071	.....	316,871	.....	6,961	.....	.....	22,024	22,024	.....

Unearned premiums include those reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$433,450
Bonds and stocks owned (market value)	1,465,056
Collateral loans	123,525
Cash in office and bank	287,347
Agents' balances, not over 3 months due	130,779
Interest accrued	28,253
Total admitted assets	$2,468,410

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,700 resisted)	$77,768
Unearned premiums (except perpetuals)	740,890
Amount reclaimable on perpetual policies	4,119
Other liabilities	28,059
Total liabilities, except capital and surplus	$850,836
Capital paid up	1,000,000
Surplus over all liabilities	617,574
Total liabilities, capital and surplus	$2,468,410

RISKS AND PREMIUMS: Fire risks in force (except per petuals), December 31, $121,340,656; premiums thereon, $1,201,-854; perpetual fire risks, $133,300; deposit premiums thereon, $4,577.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,324,948; losses paid, $211,024.

MORTGAGE LOANS: There are 48 loans, aggregating $433,450, divided among several states, as follows: N. J., $114,000; Pa., $143,050; Wash., $19,400; Fla., $45,000; Minn., $4,000; Okla., $18,500; Ill., $62,000; N. C., $17,500; Ga., $10,000. The loans are mostly upon dwellings and stores, and there are only 7 exceeding $15,000 in amount. The larger loans are: $16,500 on store at 1332 Atlantic Av., Atlantic City, N. J., valued at $268,000; $30,000 on store and apartments at Ky. & Pacific Avenues, Atlantic City, valued at $102,000; $18,000 on Prout Bldg., Miami, Fla., valued at $42,000; $20,000 on 2521–27 Pacific Ave., Atlantic City, valued at $27,000; $18,000 on 1503–13 S. Lindenwood St., and 1510–12–15–19–22–24 S. Wilton St. Phila., valued at $27,600; $60,000 on 211–20 S. 46th St., Phila., on which company holds $60,000 insurance, $44,800 on 3402–58 N. 3rd St., Phila.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
12 m. on Phila. r. e.	$35,600	$31,300
18 m. on Phila. r. e.	27,000	22,600
16 m. on Phila. r. e.	19,200	15,025
38 m. on Phila. r. e.	66,300	54,600
Totals	$148,100	$123,525

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
Allegheny Co., rd, 1938, 4%	$10,000	$10,000
Cy. of Albany, N. Y., 1915–16, 4%	25,000	25,125
Cy. of Altoona, Pa., 1924–36, 4%	10,000	10,000
Cy. of Birmingham, Ala., 1919, 6%	10,000	10,900
Cy. of B'klyn, N. Y., bdgs., 1911, 6%	10,000	10,500
Cy. of B'klyn, N. Y., wat., 1911, 4%	15,000	15,000
Cy. of Buffalo, N. Y., 1910, 3½%	10,000	10,000
Cy. of Camden, N. J., 1928, 4½%	10,000	10,650
Cy. of Chi., san. dis., 1914, 4½%	10,000	10,175
Cy. of Cleve., 1911, 4%	7,000	7,000
Cy. of Eugene, Ore., 1948, 5%	10,000	11,000
Bor. of Greensburg, Pa., 1938, 4½%	10,000	10,800
Cy. of Hoboken, N. J., 1938, 5%	10,000	11,600
Cy. of Homestead, Pa., 1928, 4½%	10,000	10,700
Cy. of Houston, Tex., 1943, 5%	10,000	11,250
Cy. of Los Angeles, Cal., 1940, 4½%	10,000	10,700
Cy. of McKeesport, Pa., 1917–23, 4%	10,000	10,000
Cy. of Minneapolis, 1938, 4%	10,000	10,300
Cy. of Mobile, Ala., 1937, 4½%	10,000	10,300
Nassau Co., N. Y., 1926, 5%	3,000	3,330
Cy. of New Rochelle, N.Y., 1912–15, 5%	12,000	12,480
Cy. of N. Y., 1957, 4½%	10,000	11,000
Cy. of N. Y., 1914, 3½%	1,000	980
Cy. of N. Y., 1912–15, 3%	10,000	9,600
Cy. of N. Y., 1920, 3½%	4,000	3,920
Bor. of Norristown, Pa., 1938, 4%	10,000	10,100
Twp. of No. Bergen, N. J., 1938, 5%	10,000	11,300
Cy. of Oswego, N. Y., 1915, 4½%	10,000	10,250

PEOPLES NATIONAL FIRE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Cy. of Phila., Pa., 1938, 4%	$15,000	$15,450
Cy. of Phila., Pa., imp., 1938, 4%	10,000	10,300
Cy. of Pittsburg, Pa., 1923, 6%	10,000	13,000
Cy. of Plainfield, N. J., 1958, 4½%	10,000	10,750
Vil. of Port Chester, N. Y., 1914-16, 5%	10,000	10,550
Cy. of Portland, Ore., 1928, 4½%	25,000	26,500
Cy. of Portsmouth, Va., 1938, 4½%	10,000	10,400
Cy. of Poughkeepsie, N.Y., 1928, 4½%	13,000	13,780
Cy. of Roanoke, Va., 1936, 4½%	10,000	10,400
Cy. of San Francisco, 1923, 5%	10,000	10,950
Cy. of Schenectady, N.Y., 1928, 4½%	10,000	10,650
Cy. of Spokane, Wash., 1933, 4½%	10,000	10,750
Cy. of Syracuse, N. Y., 1910-18, 4½%	11,250	11,447
Cy. of Utica, N. Y., 1910-13, 4½%	8,000	8,060
Cy. of Wilmington, Del., 1921, 4%	25,000	25,250
Cy. of Woodbury, N. J., 1942-6, 4½%	10,000	10,550
Cy. of Yonkers, N. Y., 1910, 13, 4½%	8,000	8,080
Cy. of Yonkers, N. Y., 1910-16, 4½%	13,000	13,130
A. T. & S. F. R. R. Sh. line, 1 m., 1958, 4%	10,000	9,400
B. & O. R. R. prior ln., 1925, 3½%	15,000	13,950
Cent. Pac. Ry. 1 r., 1949, 4%	15,000	14,550
Chi. & Alt. eq., 1916-18, 4½%	10,000	9,825
Colo. & So. Ry., r. & ex., 4½%	10,000	9,750
Cs. Tc. Co. N. J., 1933, 5%	7,000	7,385
Del. & Hud., eq., 1922, 4½%	10,000	10,200
Fairmount & Clarksb'g, Tc. 1 m. 1938 5%	10,000	9,600
Leh. & N. E. Ry., eq., 1915, 4½%	10,000	9,775
L. I. R. R. Ferry, 1 m., 4½%	15,000	15,300
Louisville, Nash. At., Knox & Cin. div. 1955 4%	15,000	14,137
Market st. El., Phila., 1955, 4%	10,000	9,650
Minneapolis St. Ry. & St. P. C. Ry. 1928-5%	10,000	10,550
N. Y. Cent. lines eq., 1918, 5%	10,000	10,500
N. Y., P. & N., 1948, 4½%	10,000	9,700
Pa. R. R. cs. 1 m., 1948, 4%	15,000	15,618
Pa. R. R., eq., 1911, 3½%	10,000	9,900
Peoples' Pass. Ry. Co., 1943, 4%	10,000	9,650
P.C., C.& St.L.1 cs.m., 1957, 4%	10,000	10,000
P., Y'ostwn. & Ash. Ry., 1 m., 1948, 4%	10,000	9,900
Rock I. Frisco, 1 m. tm., 1927, 5%	10,000	10,000
Sea Coast R. R. pr. ln., 1948, 5%	12,000	13,620
So. Pac. R. R. 1 r., 1955, 4%	10,000	9,450
St. L., I. Mtn. & So., Eq. Ry., 1914, 5%	10,000	10,050
Tidewater 6% n	10,000	10,150
Mil. Gas, 1 m., 1925, 4%	10,000	9,150
Hudson Co. Gas 1 m., 1949, 5%	10,000	10,400
Indianapolis Tc.& Tm.1 m., 1933, 5%	10,000	9,800
Laclede Gas Lt. Co., 1 m., 1919, 5%	10,000	10,300
Wash., D. C., Tm. Co., 1 m., 1945, 3½%	10,000	9,150
Wildwood, Anglesea & Holly Beach Gas, 1935, 5%	5,000	4,750
Cy. of Albany, Ga., imp., 1934-6, 5%	10,000	11,350
Argentine Republic g. ctfs., 5%	10,000	9,650
Cy. of Balto., sr., 1980, 3½%	10,000	9,600
Cy. of Boston, imp., 1919-22, 3½%	15,000	14,662
Cy. of Columbus, Ga., r., 1939, 4½%	10,000	10,450
County of Coos, Ore., sr., 1928, 5%	5,000	5,200
State of Ga., reg., 1915, 4½%	10,000	10,450
Cy. of Newport News, Va., st. imp. 1948 4½%	10,000	10,400
Cy. of Richmond, Va., 1927-41, 4%	10,000	10,100
Boston & Me. 1 ln., 1929, 4½%	20,000	21,050
Cent Pac., S. L., 1st, 1954, 4%	10,000	9,350
C. & Alt., eq., 1913, 4%	10,000	9,875
Chi. & N. M., 1st, 1931, 6%	10,000	10,450
Chi., R. I. & Pac., eq., 1934, 4%	10,000	9,900
Chi., R. I. & P., eq., 1st, 1934, 4½%	10,000	9,150

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Mark Valu
Chi., R. I., & P., eq., (Choc.), 1st 1917 4%	$10,000	$9,4
Chi., Rys., 1st, 1927, 5%	15,000	15,3
Chi. & W. Ind., cs. g., 1952, 4%	10,000	9,4
Colo. & So., eq., 1916, 5%	10,000	10,1
Pine Bluff & Western, 1st mort.	10,000	10,0
Den. & R. G., 1st., 1936, 4%	10,000	9,6
Ft. W. & R. G., 1st, 1928, 4%	10,000	8,7
Houston B. & T. Ry., 1st, 1937, 5%	25,000	25,2
Ia. Cent. eq., 1916, 5%	15,000	15,1
Kan. C. St. Ry. & L., 1st, 1913, 5%	10,000	9,7
Lafayette & L. Ry., 1936, 5%	10,000	9,3
Lehigh Val. col. tr., 1923, 4%	10,000	9,7
L. & N. (P. & K. div.) 1st, 1946, 4%	10,000	9,7
M. & St. L., eq., 1916, 5%	10,000	10,1
Mut. Term. Buf., 1st, 1924, 4%	15,000	14,3
Norf. & W. Tr. ln., 1944, 4%	10,000	9,3
Pere M. (L. E. & D. R.) 1932, 4½%	10,000	9,9
Ph. B. & Wash., 1st, 1920, 4%	10,000	9,9
Phila. R. T. col. tr., 1957, 5%	10,000	10,2
Pitts. & J., 1st, 1927, 5%	10,000	9,0
St. L. I. Mtn. (R. & G.), 1st, 1933, 4%	10,000	8,9
S. L. C. U. D. & Ry. 1st, 1938, 5%	10,000	9,7
S. A. & A. P., 1st, 1943, 4%	10,000	8,9
T. St. L. & W., 1st, 1928, 3½%	10,000	9,0
United El. N. J., 1st, 1949, 4%	15,000	12,0
United Rys. St. L., 1st, 1934, 4%	15,000	12,7
Wichita Falls & N. W., 1939, 5%	10,000	9,7
C. Gas & Tr. 1.st, 1933, 5%	20,000	19,5
Kewannee (Ill.) L. & P., 1st, 1924, 6%	10,000	10,2
Miami Gas 1st, 1936, 5%	10,000	9,5
N. Y. Gas E. L. H. & P., 1st 1948, 5%	10,000	10,2
Peoria Gas & El., 1st, 1923, 5%	10,000	10,0
Savannah Gas, 1st 1923, 5%	10,000	10,5
St. Joseph Gas, 1st, 1937, 5%	10,000	9,7
San Fran. Gas & El. gn., 1913, 4½%	15,000	14,2
M. B. Co., N. Y., 1966, 4%	10,000	9,0
Stocks.		
Com. Ex. N. Bk., Phila	5,000	12,6
Girard N. Bk., Phila	5,000	15,0
Fourth St. N. Bk., Phila	5,000	15,0
Cent. Tr. & Sav. Co., Phila	5,000	7,5
So. Ad. Bureau	50	
West Ad. & Insp. Co	100	2
Totals (book value, $1,450,903)	$1,429,400	$1,465,0

MISCELLANEOUS: Company was organised under the la of Del., in 1908, and commenced business January 1, 1909 wi a paid-up capital of $712,200 and an initial surplus of $316,87 capital increased in 1909 to $1,000,000.

DIRECTORS: Hon. E. C. Stokes, C. J. Adams, Louis Amonson, D. M. Barr, Elmer E. Brown, Fred T. Chandler, W J. Cooper, Col. Jas. B. Coryell, Harry W. Davis, Thos. Devl Samuel S. Fels, Isaac Ferris, Jr., L. G. Fouse, Amos H. Ha Jas. F. Hallowell, C. J. Hedwall, T. Comley Hunter, I. E. Jerrey J. E. Mitchell, Dr. John B. Mayer, J. A. McKee, J. Hector McNe J. P. Moyer, H. K. Mulford, Thos. K. Ober, Jr., Geo. Oldha Hon. J. E. Swanstrom, Geo. A. Smith, Howard M. VanCourt, S. Walton, Geo. B. Wells.

FIELD MEN AND TERRITORY COVERED: A. P. Silfe berg, for Pa.; A. H. Walters, for Del., and N. J.; Wm. J. Nolan, f Ind., and Ill. John Kundlton, for Minn., Mich. and Wis. T company operates in all the states and territories of the Unit States except Ariz., D. C., Kan., Nev., N. H., N. M., N. D., D. and Vt.

PETER COOPER FIRE INSURANCE COMPANY, New York, N. Y.

President, Mortimer J. Ennis; Secretary, Otto B. Candidus. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	$502,295	$172,798	$135,311	$322,320	$338,533	$168,410	$9,000	$120,213	$297,623	$169,0
1908	459,984	170,154	100,559	316,789	340,880	177,658	9,000	136,187	322,845	179,9
1907	431,906	183,247	61,899	311,778	322,968	182,292	12,000	101,872	296,164	188,8
1906	422,043	199,346	44,395	372,612	383,952	193,046	15,000	172,129	380,175	193,3
1905	425,041	148,922	81,906	296,423	308,305	113,316	15,000	124,008	252,324	138,3

Assets, December 31, 1909.

Mortgage loans on real estate	$30,500
Bonds and stocks owned (market value)	376,634
Cash in office and bank	36,623
Agents' balances, not over 3 months due	55,840
Interest accrued	2,698
Total admitted assets	$502,295

Liabilities, December 31, 1909.

Net losses unpaid (none resisted)	$42,0
Unearned premiums	172,7
Other liabilities	2,1
Total liabilities, except capital and surplus	$216,9
Capital paid up	150,0
Surplus over all liabilities	135,1
Total liabilities, capital and surplus	$502,2

PETER COOPER FIRE INSURANCE COMPANY, New York, N. Y.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $41,691,723 premiums thereon, $337,570.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,673,337; losses paid, $1,372,258; dividends declared, cash, $1,016,500.

MORTGAGE LOANS: A loan of $2,500 is secured by 559 Clinton st., Brooklyn, valued at $8,000 and one of $28,000 is secured by 627 West End ave., N. Y., valued at $45,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
N. Y., N. H. & H. R. R. bs., 6%	$10,000	$13,400
N. Y., N. H. & H. R. R. bs., 3½%	10,000	10,200
Del. & Hud. R. R. bs., 4%	10,000	10,300
Union Pacific R. R. bs., 4%	5,000	5,850
Pacific Tl. Co., bs., 5%	10,000	10,000
American Tobacco bs., 6%	10,000	10,700
So. Pac. R. R. r. bs., 4%	20,000	19,000
So. Pac. R. R. col. bs., 4%	15,000	13,800
N.Y. Gas, E. Lt., Heat & Pow. Co. b. 5%	25,000	25,750
A., T. & S. Fe R. R. Co., bs., 4%	10,000	9,400
Norfolk & Western R. R. bs., 4%	10,000	9,800
Jones & Laughlin steel bs., 5%	10,000	10,200
N. Y. Cy. bs., 3½%	20,000	18,000
N. Y. Cy. bs., 3½%	113,500	102,150
Bonds and Stocks Owned.—*Cont.* Stocks.		
Nat. Bk. of Commerce, N. Y. Cy	$5,000	$10,250
Manhattan Ry. Co., N. Y	10,000	14,100
Amer. Tel. & Tg. Co	15,000	21,450
Del. & Hud. R. R. Co	10,000	18,500
William street offices	25,000	25,000
Pennsylvania R. R. Co	12,500	17,125
N. Y., N. H. & H. R. R. rs. (1st quar p)	1,050	1,659
Totals (book value, $384,193)	$357,050	$376,634

MISCELLANEOUS: This company writes some surplus line business through Crum & Forster, its general agents for the United States. Conflagration losses: Baltimore, 1904, $25,000; San Francisco, 1906, $52,503.

DIRECTORS: Jas. A. Bennett, M. J. Ennis, G. R. Branson, W. L. Albro, F. W. Drake, W. E. Hutchins, J. E. Newcomb, J. A. Forster, P. C. Todd, A. R. Pierson, J. Lester Parsons, A. S. Hutchins, O. B. Candidus, L. F. Ballard, R. O. Haubold.

FIELD MEN AND TERRITORY COVERED: Crum & Forster, New York, general agents. The company operates in Ill., Mich., Miss., N. Y., N. C. and W. Va.

PETERSBURG SAVINGS AND INSURANCE COMPANY, Petersburg, Va.

President, Alexander Hamilton; Secretary, E. W. Butcher. Organized, 1860.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$3,146,627	$92,021	$602,561	$106,107	$263,813	$48,462	$32,000	$127,203	$207,665	$53,526
1908	2,663,366	87,153	553,675	103,189	240,038	67,201	32,000	125,995	225,196	61,731
1907	2,754,111	87,390	542,763	106,915	240,833	41,575	32,000	140,179	213,754	44,559
1906	3,043,460	83,096	524,068	102,898	266,081	33,661	32,000	124,644	190,305	39,632
1905	2,869,419	70,238	475,427	86,952	222,947	38,661	26,000	114,778	179,439	37,510

Assets, December 31, 1909.	
Real estate owned (book value)	$25,000
Bonds and stocks owned (book value)	293,760
Discounts	2,153,840
Cash in office and bank	644,610
Agents' balances, not over 3 months due	14,793
Interest and rents accrued	3,774
Other assets	10,850
Total admitted assets	$3,146,627

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,500 resisted)	$10,879
Unearned premiums	92,021
Other liabilities	2,241,166
Total liabilities, except capital and surplus	$2,344,066
Capital paid up	200,000
Surplus over all liabilities	602,561
Total liabilities, capital and surplus	$3,146,627

RISKS AND PREMIUMS: Fire risks in force December 31 $11,655,142; premiums thereon, $176,846.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,956,968; losses paid, $1,572,432; dividends declared, cash, $836,916.

REAL ESTATE OWNED: Consists of company's home office building at Petersburg, Va., carried at book value; cost over $48,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
State of Maryland, 1914-19, 3½%	$10,000	$10,275
State of N. C., 1912, 4%	10,000	10,000
Cy. of Portsmouth, Va., 1933, 4%	11,000	11,000
A. C. L. R.R. Co.'s., consol., 1952, 4%	100,000	95,000
Cent. of Ga. Ry., Co., con. 1945, 5%	25,000	28,000
Jefferson Realty Cor Notes, 1918, 6%	10,000	9,750
A. C. L. R.R., 4% bs., L. & N. Cent. Tr. 1952, 4%	100,000	95,000
Stocks.		
Union Buffalo Mills Co., pre. / Union Buffalo Mills Co, com	79,400	38,509
Totals (book value, $293,760)	$345,400	$297,535

MISCELLANEOUS: The ratios of expenses of the insurance department of this company to premiums received have been as follows: 1909, 36.7%; 1908, 32.7%; 1907, 32.2%; 1906, 29.0%; 1905, 27.1%; Conflagration losses: Baltimore, 1904, $5,878.

DIRECTORS: Alexander Hamilton, Fortescue Whittle, Jno. K. Branch, Charles Watson, D. B. Dunlop, Fred W. Scott, Geo. J. Seay, Walter N. Jones, W. Gordon, McCabe, Jr, W. H. Cuthbert, E. H. Patterson, H. P. Harrison.

FIELD MEN AND TERRITORY COVERED: Edward W. Butcher and Robert W. Pritchard, Jr., Va.; T. T. Hay & Bro. general agents, Raleigh, N. C.; M. O. Selden, Baltimore, Md. general agent for Md. The company operates in Md., N. C., Pa. and Va.

PHŒNIX FIRE AND MARINE INSURANCE COMPANY, Memphis, Tenn.§

President, H. M. Neely; Secretary, J. D. Kelly. Organized, 1881.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$128,029	$10,598	$17 431	*$12,663	$21,278	*$3,075	$7,000	$8,703	$18,778	$3,075
1908	122,373	10,598	8,775	10,932	19,668	6,592	.....	7,669	14,261	6,592
1907	117,256	11,795	2,972	12,599	22,306	11,860	9,000	9,568	30,428	20,084
1906	125,702	12,599	13,103	14,301	24,099	2,394	8,000	9,985	20,379	2,394
1905	121,505	9,365	12,140	11,503	19,593	2,492	7,000	9,040	18,532	2,492

§ Transacts both fire and marine business.

* Includes $3,641 marine premiums and $216 marine losses

PHŒNIX FIRE AND MARINE INSURANCE COMPANY, Memphis, Tenn.—*Continued.*

ASSETS, DECEMBER 31, 1909: Real estate owned (book value, $1,823), $2,500; mortgage loans on real estate, $43,409; bonds and stocks owned (market value), $46,140; collateral loans, $12,200; cash in office and bank, $5,150; interest and rents accrued, $1,658; other assets, $16,972; total admitted assets, $128,029. Liabilities: Unearned premiums, $10,598; capital paid up, $10,000.

RISKS AND PREMIUMS: Fire risks in force December 31, $1,094,491; premiums thereon, $20,618.

CASH DIVIDENDS SINCE ORGANIZATION: $127,000.

REAL ESTATE OWNED: Consists of one-quarter interest in 60 acres of land in Ark. and house and 30 ft. lot, Borelan ave., Memphis, carried at market value.

MORTGAGE LOANS: These aggregate, $43,409 on property located in Memphis, valued at more than double the amount loaned. There was no interest past due on December 31, last. Company holds ample fire insurance on the mortgaged buildings.

MISCELLANEOUS: Capital increased in 1883 from $135,000 to $150,000; reduced in 1896 from $150,000 to $100,000. Company operates only in Tenn.

DIRECTORS: H. M. Neely, H. L. Coleman, W. J. Crawford, W. B. Johnson, W. E. Love, Thos. Keyer, W. R. Barksdale.

PHENIX INSURANCE COMPANY, Brooklyn, N. Y.

President, E. W. T. Gray; Vice-President, Henry E. Hess; Vice-President and Secretary, David Rumsey. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$9,973,247	$6,549,447	$511,396	$6,307,989	$7,160,246	$3,698,294	$300,000	$2,077,725	$6,076,019	$3,658,906
1908	9,565,943	6,180,198	1,010,453	7,358,986	7,691,431	4,584,042	300,000	2,956,723	7,840,765	4,514,808
1907	8,719,795	5,434,581	849,462	6,323,266	6,663,584	3,109,741	300,000	2,425,903	5,835,644	3,255,958
1906	9,501,321	5,290,103	1,626,824	6,166,958	*7,610,931	6,011,521	200,000	2,451,421	8,662,942	5,987,561
1905	8,859,129	5,212,475	2,236,779	5,998,425	6,305,950	2,954,239	150,000	2,302,547	5,406,786	2,962,126

* Includes $1,000,000 premium on new stock.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$67,500
Mortgage loans on real estate	529,500
Bonds and stocks owned (market value)	6,738,212
Cash in office and bank	1,603,303
Agents' balances, not over 3 months due	918,202
Interest and rents accrued	16,526
Other assets	100,004
Total admitted assets	$9,973,247

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $57,634 resisted)	$547,404
Unearned premiums	6,549,447
Reserve for contested liabilities for claims growing out of Sheldon transactions	640,000
Other liabilities	225,000
Total liabilities, except capital and surplus	$7,961,851
Capital paid up	1,500,000
Surplus over all liabilities	511,396
Total liabilities, capital and surplus	$9,973,247

RISKS AND PREMIUMS: Fire risks in force December 31, $1,067,005,031; premiums thereon, $12,832,792.

BUSINESS SINCE ORGANIZATION: Premiums received, $178,560,533; losses paid, $90,023,652; dividends declared, cash, $5,724,000.

REAL ESTATE OWNED: Includes a 3-story brick building at 114 Broadway, Brooklyn (occupied as a branch office), which is carried at $10,000 (book value, $16,500), a 4-story building at 150 Montague st., Brooklyn, carried at $32,500, (book value, $40,089) and the 3- and 4-story buildings at 113, 115 and 117 Broadway, Brooklyn, carried at $25,000 (book value, $70,365). There are no encumbrances.

MORTGAGE LOANS: There are 11 loans aggregating $544,500, 9 of which (none exceeding $6,000) are on dwellings in Brooklyn and Mt. Vernon, N. Y, and which seem fully secured. The largest loans are one of $135,000 on 198 Montague st., Brooklyn (formerly owned by the company), valued at $120,000, and one of $375,000 on 12-14 Court st., Brooklyn (formerly owned by the company), valued at $425,000. No interest is reported as past due.

BONDS AND STOCKS OWNED: See Fidelity-Phenix Fir

MISCELLANEOUS: Capital increased from $200,000 $500,000 in 1864; to $1,000,000 in 1865 and to $1,500,000 in 190 new stock was sold at 300 per cent. thus adding $1,000,000 surplus. Conflagration losses: Chicago, 1871, and Boston, 187 $939,779; Baltimore, 1904, $459,231; Toronto, 1904, $129,83 San Francisco, 1906, $2,968,122. Values of special deposit Can., $221,638; Ga., $10,000; N. M., $10,000; Va., $55,200.

DIRECTORS: Frank J. Logan, William J. Logan, Geor M. Hard, E. C. Converse, B. J. Greenhut, Henry Evans, E. T. Gray, Henry E. Hess.

FIELD MEN AND TERRITORY COVERED: See Fidelit Phenix Fire.

PHŒNIX INSURANCE COMPANY, Hartford, Conn.

President, D. W. C. Skilton; Vice-President, Edward Milligan; Secretaries, John B. Knox, T. C. Temple. Organized, 1854

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losse Incurr
1909	$9,941,424	$4,293,242	$3,066,837	$4,889,176	$5,277,487	$2,151,338	$309,760	$1,829,158	$4,290,256	$2,190
1908	8,834,271	3,967,498	2,169,175	4,551,494	4,871,204	2,382,571	280,360	1,771,868	4,434,799	2,408
1907	7,965,453	3,945,278	1,421,837	4,726,360	5,143,584	1,946,389	248,000	1,772,506	3,966,895	1,956
1906	7,610,658	3,628,964	1,263,323	4,448,877	4,885,935	3,401,588	223,000	1,662,166	5,286,754	3,470
1905	8,140,630	3,265,967	2,380,939	4,058,048	4,326,423	1,843,336	283,000	1,537,949	3,664,285	1,800

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $131,165)	$141,013
Mortgage loans on real estate	52,983
Bonds and stocks owned (market value)	8,121,703
Collateral loans	15,200
Cash in office and bank	707,634
Agents' balances, not over 3 months due	817,324
Interest and rents accrued	74,262
Other assets	11,305
Total admitted assets	$9,941,424

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $24,303 resisted)	$49
Unearned premiums	4,29
Taxes accrued	8
Total liabilities, except capital and surplus	$4,87
Capital paid up	2,00
Surplus over all liabilities	3,06
Total liabilities, capital and surplus	$9,94

PHŒNIX INSURANCE COMPANY, Hartford, Conn.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $798,467,032; premiums thereon, $8,295,363.

BUSINESS SINCE ORGANIZATION: Premiums received $113,017,310, losses paid, $65,696,377; dividends declared, cash, $10,205,000.

REAL ESTATE OWNED: Consists of a group of stores and dwelings at 65-81 Pearl st., Hartford, book value, $98,623, and, carried at $120,000 and dwelling property at 38-40 Lewis st., valued at $21,013.

MORTGAGE LOANS: Five of the 11 loans are upon Hartford dwellings, one of $20,000 being secured by 210 Farmington ave., valued at $45,000. The remaining loans are upon farm properties n Kan. and Neb. and 2 dwellings in Wyuuton, Ga. The total amount of loans, $52,983, is protected by properties valued at $112,000 and but $123 of interest was overdue December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Colt's Arms Co., 100 shares	$10,000	$6,400
		500
Travelers Insurance Co., 64 shares	35,200	5,000
Riverside Tr. Co., Hartford, Conn., 33 shrs	4,125	2,500
		800
Totals	$49,325	$15,200

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Georgia, reg., 1915, 4½%	$10,000	$10,400
Guelph, Can., 1919, 5%	24,000	25,440
Hartford, Conn., 2d N. Sc. Dis., 1934, 3½%	40,000	36,400
Hartford, Conn., Wash.St.Sc.Dis., 1928, 4%	20,000	20,400
Hartford, Conn., South Sc. Dis., 1942, 3½%	108,000	102,600
New Brunswick, 1922, 4%	5,000	5,000
Petersburg, Va., reg., 1943, 4%	25,000	24,750
Portland, Ore., ferry, 1933, 5%	15,000	16,950
Portland, Ore., wat. loan, 1923, 5%	6,000	6,540
Portland, Ore., bg. loan, 1925, 5%	17,000	18,700
Portland, Ore., f., 1928, 5%	14,000	15,820
Richmond, Va., reg., 1921, 5%	25,000	27,125
St. Henry, P. Q., 1918, 4½%	75,000	77,250
Sask., W.Ced.Riv.wat.sup., 1919-20, 5%	50,000	54,000
Victoria, Brit. Col., 1928, 5%	20,000	22,220
Westmont, Can., 1945, 4%	50,000	49,250
Atl. & Danv. R. R., 1st m., 1948, 4%	50,000	46,500
Atlanta-Birmingham, 1st m., 1933, 4%	25,000	21,250
Boston & Maine, 1929, 4½%	75,000	78,000
Cent. Pac., 1st r., 1 49, 4%	75,000	72,750
C. & O., 1st cs., 1939, 5%	75,000	85,500
Choctaw & Memphis, 1st m., 1949, 5%	75,000	82,500
Chi., Ind. & So., 1 Consols m., 1956, 4%	75,000	71,250
C. I. & L., r., 1947, 5%	27,000	30,780
Chi. & Nwn. Ry., s. f., 1929, 6%	37,000	41,440
Chi. & W. Ind., gn. m., 1932, 6%	307,000	340,770
Chi. & W. Ind., cs. m., 1952, 4%	75,000	70,500
Chi. & Erie R. R., 1st m., 1982, 5%	50,000	57,000
Chi. & St.L. Ry. Co., 1st m., A.,T.&S.F., 1915, 6%	25,000	27,250
C.M.& S.P.(C.&P.W. Div.), 1921, 5%	75,000	81,750
C.M.& S.P.(W.& M.Div.) 1 m., 1921, 5%	25,000	27,250
Chi. & N. Shore St. Ry. Co., 1 m., gr., 1912, 6%	25,000	18,750
C., D. & L., 1st m., gr., 1941, 5%	100,000	108,000
Cent. R. R. of N. J., gn. m., 1987, 5%	50,000	62,500
Del.& Hud.Co., 1st in. eq., 1922, 4½%	100,000	102,000
Des M. & Ft. D., 1st m., gr., 1935, 4%	75,000	67,500
Detroit Ry., 1 m., 1924, 5%	60,000	57,000
Elgn. Joliet & E., 1st m., 1941, 5%	100,000	113,000
Erie Ry., 1st m., cs., 1920, 7%	50,000	61,000
Erie Ry., Pa., col., 1951, 4%	25,000	21,500
Easton & Amboy, 1st m.,reg.,gr., 1920, 5%	50,000	54,500
F. & P. M., cs., 1st m., 1939, 5%	25,000	26,500
Ga. Pac., 1st m., 1922, 6%	50,000	57,000
Georgia R. R. & Bkg. Co., 1947, 4%	25,000	23,750
Iowa Central, g., 1938, 5%	75,000	80,250
Ind., Ill., & Ia., 1st m., 1950, 4%	75,000	73,500
Kan. Cy. & Pac., 1st-m., 1990, 4%	50,000	46,000
Lake Erie & Western, 1937, 5%	50,000	57,000
L. S. & M. S., d., 1931, 4%	75,000	71,250
Lehigh Val. Tm., gr., 1941, 5%	100,000	115,000
Lehigh Val. Ry., N. Y., 1 m., 1940, 4½%	25,000	26,750
Louisv., H. & St. L., 1st m., 1946, 5%	100,000	110,000
L.& N.(P.& M.), 1946, 4%	25,000	24,000
L.& N.(L.,C.& L.Div.), 1931, 4½%	25,000	26,750
Miss. Union Ry. Co., gr., 1922, 6%	75,000	87,750
Mo., Kan. & E., 1st m., gr., 1942, 5%	150,000	165,000
Mut. Tm. Co., of Buffalo, 1924, 4%	50,000	47,500
N. Y. Central Eq. Tr., 1918, 5%	50,000	52,500
N. Y. Central Eq. Tr., 1919, 5%	50,000	53,000
N. Y., Chi. & St. L., d., 1931, 4%	50,000	46,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
N. Y., L. & W. R. R., gr., 1921, 6%	$50,000	$58,500
N.Y.,N.H.& H.R.R.Co., cv. d., 1956, 3½%	45,000	45,900
N. Y., N. H. & H. R. R. Co., cv.d.1948, 6%	100,000	134,000
O. & S., cs., 1923, 5%	25,000	27,500
St. P. & No. Pac., reg., 1st m., 1923, 6%	25,000	29,500
St. P. & No. Pac., c., 1st m., 1923, 6%	25,000	29,500
So. Ry.Co.,St.L.div.,1st m., 1951, 4%	50,000	43,500
So.Ry.,Mem.div.,1st m.,1996, 5%	25,000	27,500
St. L., I. Mtn. & So., gn. col. and l.g.1931-5	100,000	110,000
St.L.& S.F.,gn.m., 1931, 6%	30,000	36,900
S. & N. Alabama, cs., m.(gr.), 1936, 5%	50,000	55,000
The R. R. Securities Co., ctfs., 1952, 4%	125,000	112,500
T. H. & P., 1st m., gr., 1942, 5%	25,000	27,250
Tm.R.R.Assn.of St.L.,1st cs. m.,1944, 5%	25,000	29,000
Tm. R. R. Assn. of St. L., 1 m., 1939, 4½%	25,000	26,750
Toronto, Hamilton & Buff., 1 m.,1946, 4%	25,000	22,500
Va. Midland, gn. m., 1936, 5%	50,000	54,000
N. Y. Dock Co., 1st m., 1951, 4%	42,000	39,480
No. W. Tl. Co., gr., 1934, 4½%	50,000	48,500
W. Union Tl. Co., 1950, 4½%	50,000	48,500
Stocks.		
Ætna Nat. Bk., Hartford	30,000	67,500
Amer. Nat. Bk., Hartford	50,000	70,000
Carnegie Tr. Co., N. Y.	10,000	16,500
Cent. Tr. Co., N. Y.	22,500	234,000
Charter Oak Nat. Bk., Hartford	16,200	21,870
Cy. Bk., Hartford	16,000	15,200
Commonwealth Bk., Richmond, Va.	1,000	950
Conn. River Bk., Hartford	3,000	6,000
Farmers & Mechanics Nat. Bk., Hartford	30,000	33,900
Franklin Tr. Co., N. Y.	18,000	40,725
Hartford Nat. Bk., Hartford	103,000	147,290
Hartford Tr. Co., Hartford	40,000	80,000
Home Nat. Bk., Meriden	6,700	8,174
Imperial Bk., Toronto, Ont.	34,300	77,518
Metropolitan Tr. Co., New York	10,000	53,600
Nat. Ex. Bk., Hartford	17,000	22,950
Nat. German Amer. Bk., St. Paul	12,500	22,250
New Britain Nat. Bk., New Britain	20,000	35,000
Phœnix Nat. Bk., Hartford	77,000	93,940
State Bk., Hartford	20,000	30,000
Security Co., Hartford	5,000	7,500
Waterbury Nat. Bk., Waterbury	22,000	36,520
Beech Creek R. R., gr.	15,000	15,000
Boston Elevated Ry. Co.	30,000	40,500
C., C., C. & St. L. R. R. Co., p.	30,000	32,100
C., C., C. & St. Louis R. R. Co., com.	13,200	10,824
Chi., Milwaukee & St. Paul, p.	30,000	51,600
C. & Pitts. R. R. Co., gr.	25,000	44,000
Ft. W. & Jackson R. R. Co., p., gr.	50,000	69,500
Ga. R. R. & Bkg. Co.	27,300	69,069
Morris & Essex R. R. Co., gr.	50,000	92,500
N. Y., N. H. & H. R. R. Co.	250,000	395,000
N.Y.,N.H.& H.R.R.Co., 1st in. $31.25 pd.	95,000	35,105
N. Y. & Harlem R. R. Co., gr.	12,500	38,375
N. Y. Cent. & H. R. R. R. Co.	120,000	152,400
N. Y. C. & H. R. R.R. Co., rts. to sub		7,800
Pa. R. R. Co.	237,000	325,375
Peoria & Bureau Val. R. R. Co., gr.	50,000	94,500
Pitts., McKees. & Y. R. R. Co., gr.	25,000	32,250
Rensselaer & Saratoga R. R. Co., gr.	25,000	49,750
Sharon R. R. of Pa., gr.	25,000	29,750
United New Jersey R. R. & Canal Co., gr.	10,000	25,000
West End St. Ry. Co., Boston, gr.	5,800	10,904
Amer. Tl. & Cable Co., gr.	50,000	40,000
Empire & Bay State Tl. Co., gr.	15,000	9,750
G. & Stk. Tl. Co., gr.	30,000	33,900
Hartford El. Lt. Co.	15,000	33,000
Holyoke Wat. Pow. Co.	130,000	474,500
Ill. & Miss. Tl. Co., gr.	25,000	18,250
International Ocean Tl. Co., gr.	20,000	21,000
Nwn. Tl. Co., gr.	150,000	169,500
New York Dock Co., p.	42,000	34,440
N. Y. Mutual Tl. Co., gr.	3,600	3,600
Pac. & Atl. Tl. Co., gr.	7,425	5,049
So. & Atlantic Tl. Co., gr.	11,250	10,350
W. Union Tl. Co.	20,500	15,785
Totals (book value, $7,047,604)	$6,487,375	$8,121,703

MISCELLANEOUS: Capital increased in 1854 from $100,000 to $200,000; in 1859 to $400,000; in 1864 to $600,000; (in 187[illegible] received for "assessment on capital," $300,000); in 1876 to $1,000,000; in 1881 to $2,000,000. Conflagration losses: Chicago, 1871, $937,219; Boston, 1872, $385,956; Baltimore, 1904, $337,216; San Francisco, 1906, $1,771,103. Values of special deposits: Ga., $10,400; Can., $179,140, Va., $51,875.

PHŒNIX INSURANCE COMPANY, Hartford, Conn.—*Continued.*

DIRECTORS: Charles M. Beach, Pliny Jewell, Henry K. Morgan, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, D. W. C. Skilton, Charles H. Northam, Edw. Milligan, John M. Taylor, Chas. Hopkins Clark.

FIELD MEN AND TERRITORY COVERED: Special jurisdiction of home office, New England, Middle and Southwestern States. Special agents: Ben I. Simpson, Atlanta, Ga.; J. M. Carothers, Syracuse, N. Y.; C. W. Van Valkenburgh, special agent, Batavia, N. Y.; J. J. Cornish, special agent, Boston, Mass.; W. H. Hilling, Boston, Mass.; H. P. Whitman and H. B. Woolman, Philadelphia, Pa.; Harold E. Griswold, N. Y. Cy., for N. J.; W. Hannibal Wart, Portland, Me.; J. M. Robertson, Augusta, Ga.; J. W. Friend, Jr., Petersburg, Va.; E. B. Keeling and W. Ross McCain, Dallas, Tex.; Geo. H. Hartwell, Houston, Tex.; Geo. C. Long, Jr., New Orleans, La.; Lovejoy & Spear, Cincinnati, O., managers for W. department; H. H. Heaford, gen. adj., 159 La Salle st. Chicago; G. M. Winwood, State agent, Springfield, O.; H. W. Carey, special agent, Springfield, O.; A. W. Ulrici, special agent, Cincinnati, O.; B. F. Weitzel, special agent, Louisville, Ky.; W. M. Shaw, special agent, Indianapolis, Ind.; W. H. Young, State agent, Kansas City, Mo.; F. W. Bower State agent, St. Louis, Mo.; Wm. A. Jack, special agent, Kans City, Mo.; John F. Dale, State agent, Omaha, Neb.; S. Herdege State agent, Milwaukee, Wis.; M. A. Freedy, special agent, M waukee, Wis.; J. L. Coobon, State agent, St. Paul, Minn.; Jas. Cane, special agent, St. Paul, Minn.; F B. Luce, State agen Chicago, Ill. A. P. Morey, special agent, Chicago, Ill.; C. H. Luc State agent, Lansing, Mich.; W. C. Cadwallader, special agen Owosso, Mich.; Geo. W. Holton, State agent, Des Moines, I Joel B. Ives, general inspector, Cincinnati, O.; H. M. Sisson, speci agent, Oklahoma City, Okla.; Geo. H. Tyson, general agen Herbert Folger, assistant general agent, 542-548 Sacramento s San Francisco, Cal.; J. B. Hatcher, Chas. B. Hill, special agent f Cal. and Nev.; P. J. Perry, Seattle, Wash., for Sound district and C.; W. Harvey Wells, Portland, Ore., for Ore.; T. H. William Los Angeles, Cal. for So. Cal. and Ariz.; V. B. McDowell, for Wash., Ore and Ida.; F. W. Jennings, for Utah, Ida. and Mon J. W. Tatley, manager, Canadian department, Montreal, P. The company operates in all the states and territories except N.

PHŒNIX INSURANCE COMPANY, Pasadena, Cal.

President, T. M. Murphy; Vice-President, N. T. Horton; Secretary, C. P. Spining. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$104,260	$1,545	$1,715	$2,982	$3,497	212	.....	$233	$445	$1,2
1908	101,723	435	1,288	973	2,145	.....	.....	422	422	.....

ASSETS, DECEMBER 31, 1909.

Real estate owned	$4,000
Mortgage loans on real estate	3,525
Stocks owned (market value)	88,120
Cash in office and bank	7,518
Agents' balances, not over 3 months due	951
Interest accrued	146
Total admitted assets	$104,260

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,0
Unearned premiums	1,5
Total liabilities, except capital and surplus	$2,5
Capital paid up	100,0
Surplus over all liabilities	1,7
Total liabilities, capital and surplus	$104,2

RISKS AND PREMIUMS: Fire risks in force December 31, $164,062; premiums thereon, $3,091.

BUSINESS SINCE ORGANIZATION: Premiums received, $6,011; losses paid, $212.

REAL ESTATE OWNED: Consists of 2 pieces of property at Pasadena, Cal., carried at less than market value.

MORTGAGE LOANS: There are 4 loans for $3,525, first liens on property at Pasadena worth three times the amount loaned thereon. No interest is past due and company holds $3,400 of fire insurance on mortgaged buildings.

STOCKS OWNED:	Par Value.	Market Value.
Revenue Oil, 1,300 shares	$1,300	$1,600
Amazon Oil, 700 shares	1,000	520
Nevada Chief, 250 shares	25,000	25,000
Moonlight, 1,000 shares	100,000	61,000
Totals (book value $88,120)	$127,300	$88,120

MISCELLANEOUS: This company was incorporated und the laws of Ariz., late in 1907 and commenced business Janua 1, 1908. It writes surplus lines outside of Ariz. through Pettibo & Krouse, Phila. for Eastern States, Charles Brock-Jones, Chicag Ill., for Middle West States.

DIRECTORS: T. M. Murphy, N. T. Horton, B. G. Horton, C. Horton, C. P. Spining.

PIEDMONT FIRE INSURANCE COMPANY, Charlotte, N. C.

President, Henry M. McAden; Secretary, A. L. Smith. Organized, 1895.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$275,331	$76,507	$92,024	$99,080	$116,933	$63,273	$4,000	$26,811	$94,084	$61,9
1908	207,699	72,906	78,015	96,447	112,305	68,756	4,000	34,402	107,158	66,1
1907	202,553	72,539	71,696	104,202	117,394	53,688	4,000	31,202	88,890	58,9
1906	174,049	66,926	54,650	95,065	106,280	50,682	3,500	29,503	83,685	47,7
1905	150,454	50,666	42,892	74,758	84,958	37,441	3,000	23,015	63,456	33,0

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $73,335; real estate owned, $75,000; cash in office and bank, $9,672; agents balances, $17,140; interest, $184; total assets, $275,331. Liabilities: Losses unpaid, $6,800; unearned premiums, $76,507; total liabilities, $83,307; capital paid up, $100,000; net cash surplus, $92,024.

RISKS AND PREMIUMS: Fire risks in force, December 31, $8,152,701; premiums thereon, $146,947.

REAL ESTATE OWNED: Comprises a 4-story brick office building on west side of South Tyron st., market value, $100,000, but carried at $75,000.

MORTGAGE LOANS: These aggregate $173,335, and protected by improved real estate, valued at more than double t amount loaned.

MISCELLANEOUS: Capital increased in 1896 from $30,0 to $32,000; in 1897, to $34,445; in 1899 to $50,000 and in 1909 $100,000. Conflagration losses; Baltimore, 1904, $12,000.

DIRECTORS: J. T. Anthony, C. Valser, Henry M. McAde A. L. Smith, W. H. Belk, B. D. Heath, E. B. Springs, S. E. Whit

FIELD MEN AND TERRITORY COVERED: E. H. Chisholm general agent. The company operates in N. C.

PIONEER FIRE INSURANCE COMPANY, Oklahoma City, Okla.

President, W. H. Schlabach; Secretary, C. B. Holahan. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$158,240	$31,649	$74,508	$59,862	$76,410	$22,618	.....	$18,327	$40,945	$23,460
1908	*78,279	14,870	*12,960	27,826	30,847	11,145	.....	15,252	26,397	11,832
1907	48,153	4,127	—5,906	7,512	9,174	1,178	.....	6,197	7,375	1,178

— Impairment. * Including $25,000 surplus contributed by stockholders, February 4, 1909.

Assets, February 15, 1910.

Mortgage loans on real estate	$63,915
Collateral loans	1,050
Cash in office and bank	81,231
Agents' balances, not over 3 months due	6,011
Interest and rents accrued	1,535
Bills receivable	4,498
Total admitted assets	$158,240

Liabilities, February 15, 1910.

Net losses unpaid	$1,530
Unearned premiums	31,649
Other liabilities	553
Total liabilities, except capital and surplus	$33,732
Capital paid up	50,000
Surplus over all liabilities	74,508
Total liabilities, capital and surplus	$158,240

MORTGAGE LOANS: These loans aggregate $63,915 and are protected by first liens on improved property in Oklahoma City and Oklahoma farm lands valued at more than double the amount loaned.

MISCELLANEOUS: This company commenced business May 1, 1907, under the title of the Home Fire Insurance Company with a cash capital of $50,000. Additional cash surplus of $25,000 paid in in 1909. An amended charter was issued July 26, 1907, changing the name to the Pioneer Fire Insurance Company of Oklahoma City.

DIRECTORS: W. H. Schlabach, Anton H. Classen, C. B. Holahan, William Mee, Geo. G. Sohlberg, R. J. Edwards, T. F. Memminger, E. D. Nims, S. R. Raymond, G. M. Smith, E. E. Cressler.

PIONEER FIRE INSURANCE COMPANY, Tacoma, Wash.

President, John D. Atkinson; Secretary, J. H. Bridgeford.

MISCELLANEOUS: This company was organized as a mutual in 1899, and in 1909 reorganized as a stock company with an authorized capital of $1,000,000. It absorbed the Falls City Fire of Spokane, Wash., late in 1909. The company's condition as of December 31, 1909 was as follows: Assets: Mortgage loans, $33,536; mortgage bond on real estate, $50,000; real estate owned, $1,400; collateral loans, $4,375; stocks owned, $17,600; bills receivable, $30,171; due from other ocmpanies, $2,215; premiums in course of collection, $20,494; cash in office and bank, $23,769; other assets, $3,734; total assets, $187,293. Liabilities, total except capital, $67,004. Surplus as to policyholders, $120,288.

PISCATAQUA FIRE INSURANCE COMPANY, Portsmouth, N. H.

President, Calvin Page; Secretary, Alfred F. Howard. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$25,946	$7,645	$8,299	$8,070	$9,034	$2,292	$1,000	$2,144	$5,436	$2,293
1908	22,408	7,304	5,104	9,970	10,554	5,170	1,000	2,633	8,803	5,180

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $22,140; cash in office and bank, $3,514; interest accrued, $292; total admitted assets, $25,946. Liabilities: Net losses unpaid, $1; unearned premiums, $7,645; capital paid-up, $10,000; surplus over all liabilities, $8,299.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,027,971; premiums thereon, $14,066.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,994 losses paid, $8,382; dividends declared, cash, $2,000.

BONDS OWNED:

	Par Value.	Market Value.
Allegheny Co., 4%	$10,000	$10,200
Am. Locomotive Co., 5%	5,000	5,000
Mobile & Ohio, %	5,000	5,000
No. Pac. & Gt. No., C. B. & Q. Joint, 4%	2,000	1,940
Totals	$22,000	$22,140

MISCELLANEOUS: Company operates only in N. H.

DIRECTORS: Calvin Page, Fred H. Ward, Thomas Entwistle, Wm. C. Walton, Alfred F. Howard, John W. Emery, Alva W. Sulloway, Parker W. Whittemore, Morris C. Foye, Joseph O. Hobbs, Wallace D. Smith, John H. Bartlett, Albert Wallace.

PITTSBURG INSURANCE COMPANY, Pittsburg, Pa.

President, R. J. Wilson; Vice-President, D. C. Shaw; Secretary, R. J. McKnight. Organized, 1851.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$383,329	$115,317	$145,180	$146,533	$164,684	$76,761	$16,000	$71,614	$164,375	$81,100
1908	375,250	112,298	144,465	138,191	156,303	88,445	16,000	76,369	180,814	90,768
1907	387,841	106,715	160,034	147,313	165,816	60,757	16,000	64,618	141,375	66,090
1906	374,193	89,968	169,707	130,044	149,098	46,725	16,000	54,884	117,609	49,502
1905	344,587	77,290	151,471	110,850	125,597	46,816	16,000	47,836	110,652	44,618

Assets, December 31, 1909.

Real Estate owned (book value, $43,111)	$53,000
Mortgage loans on real estate	267,410
Bonds and stocks owned (market value)	9,100
Collateral loans	3,250
Cash in office and bank	18,635
Agents' balances, not over 3 months due	15,551
Interest and rents accrued	9,637
Other assets	3,345
Total admitted assets	$383,329

Liabilities, December 31, 1909.

Net losses unpaid	$19,832
Unearned premiums	115,317
Other liabilities	3,000
Total liabilities, except capital and surplus	$138,149
Capital paid up	100,000
Surplus over all liabilities	145,180
Total liabilities, capital and surplus	$383,329

PITTSBURG INSURANCE COMPANY, Pittsburg, Pa.—*Continued.*

FIRE RISKS IN FORCE: December 31, $18,173,761.

REAL ESTATE OWNED: Consists of 4 dwelling properties situated in Pittsburg.

MORTGAGE LOANS: These aggregate $267,410 and are protected by improved real estate in and near Pittsburg valued at more than double the amount loaned thereon. Company holds ample fire insurance on mortgaged premises.

DIRECTORS: R. J. Wilson, D. C. Shaw, J. G. Anderson, R. J. McKnight, Joseph H. Gordon, Robert S. Smith, James M. Fullerton, Theodore G. Daub, J. Boyd Duff, Edward Hogan, Alexander M. Scott.

FIELD MEN AND TERRITORY COVERED: Joseph H. Gordon, general agent, Pittsburg, Pa.; Herrick & Auerbach, 189 La Salle St., Chicago, general agents for Ill., Mich. and Wis. The company operates in Pa., Ill., Mich., O. and Wis.

PORTSMOUTH FIRE ASSOCIATION, Portsmouth, N. H.

President, Calvin Page; Secretary, A. F. Howard. Organized, 1887.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$157,766	$21,026	$84,239	$17,632	$24,097	$3,611	$5,000	$7,068	$15,679	$5,061
1908	147,110	21,071	74,987	18,800	24,712	12,968	5,000	7,256	25,224	13,216
1907	143,449	21,065	71,485	18,517	24,254	5,020	4,000	7,054	16,074	5,920
1906	142,794	21,462	71,332	19,816	25,099	8,107	4,000	6,902	19,009	7,569
1905	135,157	18,752	65,471	19,380	23,960	7,138	4,000	13,266	24,404	6,070

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$3,500
Bonds and stocks owned (market value)	144,407
Cash in office and bank	7,390
Agents' balances, not over 3 months due	1,602
Interest accrued	867
Total admitted assets	$157,766

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,501
Unearned premiums	21,026
Total liabilities, except capital and surplus	$23,527
Capital paid up	50,000
Surplus over liabilities	84,239
Total liabilities, capital and surplus	$157,766

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,405,174; premiums thereon, $40,787.

BUSINESS SINCE ORGANIZATION: Premiums received $381,271; losses paid, $190,479; dividends declared, cash, $65,500.

MORTGAGE LOANS: There are 2 loans aggregating $3,500; one for $1,000 on a house and lot in Duluth, Minn., and another for $2,500 on land and buildings in Benton Co., Minn. The property is valued at $10,000, and the company holds $1,200 of insurance on the buildings. No interest past due.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Boston, Mass., 3½s	$3,000	$2,880
Boston & Lowell R. R., 4s	4,000	4,000
Boston & Me. R. R., 3½s	10,000	9,400
Columbia Co., Wash., 4½s	2,000	2,020
Concord, N. H., 3½s	5,000	4,850
Concord, N. H., 4s	1,000	1,020
Concord & Montreal R. R. 3½s	5,000	4,700
Concord & Montreal R. R., 4s	3,000	3,000
Dover, N. H., 4s	2,000	2,000
Evansville Elec. Ry., 4s	5,000	3,950
Gorham, N. H., 4s	3,000	3,000
Hillsboro Co., N. H., 4s	5,000	5,000
Keene, N. H., 4s	2,000	2,000
Lisbon, N. H., 3½s	$5,000	$4,900
Malden, Mass., 4s	10,000	10,300
Manchester, N. H., 4s	5,000	5,000
Massachusetts, 3½s	2,000	1,940
Newton, Mass., 4s	10,000	10,400
Pacific Tel. & Tg. Co., 5s	5,000	5,000
Pennsylvania R. R., 4s	5,000	5,200
Pittsfield, N. H., 4s	1,500	1,500
Portland, Me., 3½s	2,000	1,980
Portsmouth, N. H., 4s	9,500	9,500
Rockingham Co., N. H., 4s	2,000	2,040
Salt Lake Cy., Utah, 5s	3,000	3,060
Tiffin, O., Wat. Wks., 6s	5,000	5,000
Xenia, O., Wat. Wks. Co., 5s	2,000	2,000
Stocks.		
Concord & Montreal R. R.	7,100	11,857
U. S. Steel cpn., p	10,000	12,500
Worcester, Nashua & Rochester R. R.	3,000	4,410
Totals	$137,100	$144,407

MISCELLANEOUS: Company operates only in N. H.

DIRECTORS: Calvin Page, Albert Wallace, Joseph O. Hobbs, Alfred F. Howard.

THE POTOMAC INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, Washington, D. C.

President, John T. Arms; Secretary, A. K. Phillips. Chartered by special act of U. S. Congress, 1831.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$344,719	$76,617	$54,960	$133,278	$148,723	$21,939	.....	$58,504	$80,443	$33,33
1908	281,149	19,739	58,700	13,180	25,623	3,161	.....	14,219	17,380	3,56
1907	274,901	20,592	52,072	15,142	27,188	2,582	.....	15,482	18,064	2,02
1906	265,052	22,363	38,484	18,896	30,447	4,091	.....	14,028	18,119	1,44
1905	252,340	19,747	27,132	$20,269	41,711	2,737	.....	16,664	19,401	3,48

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$25,075
Mortgage loans on real estate	229,640
110 shares Farmers & Mechanics Bank; Washington Safe Dept., 10 shares	34,500
Cash in office and bank	28,493
Agents' balances, not over 3 months due	24,203
Interest and rents accrued	2,695
Other assets	113
Total admitted assets	$344,719

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $145 resisted)	$11,83
Unearned premiums	76,61
Other liabilities	1,30
Total liabilities, except capital and surplus	$89,75
Capital paid up	200,00
Surplus over all liabilities	54,96
Total liabilities, capital and surplus	$344,71

THE POTOMAC INS. CO. OF THE DISTRICT OF COLUMBIA, Washington, D.C.—*Cont.*

RISKS AND PREMIUMS: Fire risks in force December 31, $18,908,016; premiums thereon, $147,219.

REAL ESTATE OWNED: Consists of property situated in Wash., D. C. Total rents received in 1909, $974, taxes and expenses, $367.

MORTGAGE LOANS: There are 66 loans aggregating $229,640 on property situated in Wash., valued at more than double the amount loaned thereon. No interest past due. Company holds $246,950 of fire insurance on the buildings.

MISCELLANEOUS: Capital increased in 1899 from $75,500 to $200,000. Conflagration losses: Balto., 1904, $241,803.

DIRECTORS: W. H. Acker, John T. Arms, J. H. Bradley, Geo. W. Brown, John A. Kelly, John Cook, H. Bradley Davidson, John Joy Edson, Chas. W. Fairfax, J. Eakin Gadsby, George. Howard, Chas. E. Howe, W. J. Flather, Jesse L. Heiskall, Chas. E. Hood, Clarence F. Norment, R. E. Pairo, C. B. Rheem, G. W. F. Swartzell, B. H. Warner, W. H. Walker, Geo. W. White, Murray A. Cobb, Alex. K. Phillips.

FIELD MEN AND TERRITORY COVERED: John A. Kelly, New York, general agent for all territory except D.C. The company operates in D. C., Ill., Mass., Mich., Mo., N D., O., Pa. and W. Va.

PROVIDENCE WASHINGTON INSURANCE COMPANY, Providence, R. I.§

President, J. B. Branch; Vice-President, C. D. Dunlop; Treasurer, Geo. E. Bixby; Secretary, A. G. Beals; Assistant Secretaries W. H. Phillips, G. C. House. Incorporated, 1799.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$3,438,546	$1,924,514	$671,790	*$2,638,523	$2,803,452	*$1,399,980	$50,000	$915,053	$2,365,033	$1,392,836
1908	3,995,749	1,765,062	404,561	2,415,115	2,519,085	1,465,302	37,500	862,091	2,364,893	1,506,766
1907	2,622,185	1,697,488	220,550	2,340,464	2,429,715	1,250,143	.....	822,435	2,072,578	1,188,358
1906	2,531,483	1,564,168	191,384	2,174,293	2,384,553	1,953,242	25,000	765,072	2,743,314	1,980,890
1905	2,077,672	1,650,058	668,039	2,456,416	2,559,876	1,296,850	50,000	825,802	2,172,652	1,211,471

* Includes $566,253 marine premiums and $317,495 marine losses.

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$2,847,395
Cash in office and bank	130,201
Agents' balances, not over 3 months due	416,678
Bills receivable taken for premiums	24,813
Interest accrued	17,773
Other assets	1,686
Total admitted assets	$3,438,546

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $14,013 resisted)	$292,242
Unearned premiums	1,924,514
Other liabilities	50,000
Total liabilities, except capital and surplus	$2,266,756
Capital paid up	500,000
Surplus over all liabilities	671,790
Total liabilities, capital and surplus	$3,438,546

RISKS AND PREMIUMS: Fire risks in force December 3, $315,384,191; premiums thereon, $3,414,486; marine and inland risks in force, $15,441,167; premiums thereon, $344,288.

BUSINESS SINCE ORGANIZATION: Premiums received, $60,585,583; losses paid, $36,206,727; dividends declared, cash, $2,668,063.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Boston, Mass., 1928, 3½%	$50,000	$48,000
Ft. Wayne, Ind., wat. wks. r., 1919, 3½%	25,000	24,000
Indianapolis park imp., 1927, 4%	25,000	25,000
State of Mass., Met. Wat. Loan, 1938, 3½%	83,000	79,431
State of Mass., abo. of grade cross., 1923 3½%	5,000	4,865
State of Mass., 1936, 3½%	25,000	23,950
N.Y.cy. cp. stk., 1957, 4½%	50,000	54,875
Pawtucket, R. I., sr., 1923, 4%	25,000	25,000
Pawtucket, R. I., sc., 1929, 4%	40,000	40,000
Providence, R. I., pub. imp., 1929, 3%	50,000	44,812
Rhode Island, Met. Park loan, 1958, 3½%	100,000	106,000
Savannah, Ga., f. g. b., 1959, 4½%	10,000	10,850
Boston & Prov. R. R. Cp., 4s, 1918, 4%	100,000	99,500
Boston & Me. R. R. Co., g., 1944, 4½%	25,000	26,500
L. S. & M. So., 1928, 4%	17,000	16,235
Leh. Val. Ry. Co., 1st m. g., 1940, 4½%	15,000	15,938
N.Y.C.& H.R.R.R.g., L.S.col., 1998, 3½%	25,000	20,187
N.Y., N.H.& H.R.R.Co., cv. d., 1956, 3½%	100,000	98,250
No. Pac.& Gt. No. jt., C.B.& Q. col. 1921, 4%	50,000	48,375
P. M. R. R. Co., es. m., 50 yr. g., 1951, 4%	20,000	17,200
Amer. Tl. & Tg. Co., col. tr., 1929, 4%	25,000	23,000
Buffalo Te. Co., 1st m. g., 1948, 5%	20,000	21,200
Col.& Ninth A.R.R.Co., 1st m., g., 1993 5%	10,000	9,200
Gn. El. Co., cv. g. c., d., 1917, 5%	60,000	88,500
Mass. Gn. El. Co., g. m., 1934, 5%	25,000	24,875
Mortgage Bd. Co. of N. Y., 1966, 4%	25,000	22,500
Nor. El. Lt. Co., Prov., R.I., d.e. 676, 1913, 4%	33,800	58,136
St. P. Gas Lt. Co., gn. m. g., 1944, 5%	25,000	24,375
United Te.& El. Co., Prov., 1st m., g 1933 5%	25,000	26,375
United El. Lt.& Pow. Co., Balt., 1st es. 30 yr. m., g., 1929, 4½%	20,000	18,500
Stocks.		
Chi. & Nwn. Ry. Co., com	50,000	91,000
Chi. & Nwn. Ry. Co., p	40,000	88,000
C., C., C. & St. L. R. R. Co., com	8,800	7,172
C., C., C. & St. L. R. R. Co., p	20,000	20,800

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.—*Cont.*	Par Value.	Market Value.
Gt. No. Ry. Co	$60,000	$86,025
Manhattan Ry. Co	20,000	27,775
N.Y., N.H.& H.R.R.s.r.to N.stk. 25% pd.)	4,175	6,596
No. Pac. Ry. Co	60,000	87,150
No. Securities Co	600	582
Old Colony R. R. Co	21,000	40,950
Pa. R. R. Co	62,500	85,469
Pitts., Ft. Wayne & Chi. Ry. Co	30,000	52,200
R., W. & O. R. R. Co	20,000	24,800
Blackstone Canal Nat. Bk., Providence	55,000	66,000
Cent. Tr. Co., N. Y	7,500	76,125
Fourth Nat. Bk., N. Y	25,000	51,100
Industrial Tr. Co., Providence	25,000	128,000
Nat. Bk. of Commerce, N. Y	37,500	75,000
Nat. Park Bk., N. Y	30,000	138,000
U. S. Tr. Co., N. Y	10,000	125,000
Fall River Gas Wks. Co	5,000	14,500
Gn. Adj. Bureau	400	400
Gn. Fire Extinguisher Co., d. stk	22,300	32,335
Gt. No. Ry. Co., iron ore properties	30,000	24,300
Narragansett El. Lt. Co	6,200	11,408
Pac. Coast Savlage Assn	250	250
Providence Gas Co	32,500	60,450
Prov. Gas Co., sub. repts. to new stk. 30% p.	3,900	7,254
Providence Tl. Co	37,500	71,625
So. Ad. Bureau	100	100
Underwriters' Salvage Co. of N. Y	500	500
Underwriters' Salvage Co. of Chi	1,000	1,000
What Cheer Cpn	200,000	200,000
Totals (book value, $2,060,525)	$2,030,425	*b*$2,847,395

b Amortized values.

MISCELLANEOUS: In 1871 received for "call on capital" $60,000; 1875 capital increased from $200,000 to $400,000; in 1898 from $400,000 to $500,000. Conflagration losses: Chi., 1871, $383,142; Boston, 1872, $101,579; Balto., 1904, $148,610; San Francisco, 1906, $794,244. Value of special deposit in Ga., $10,850.

DIRECTORS: Wm. Ames, F. W. Carpenter, R. I. Gammell, Royal C. Taft, Eugene W. Mason, J. B. Branch, C. D. Dunlop, A. H. Tillinghast, Edward F. Child.

§ Transacts both fire and marine insurance. ‖ Statement according to Rhode Island standard.

PROVIDENCE WASHINGTON INSURANCE COMPANY, Providence, R. I.—*Continued.*

FIELD MEN AND TERRITORY COVERED: Special agents: A. B. Fowler, Boston, Mass., for Me., N. H. and E. Mass.; J. W. DeWolf, Prov., R. I., for Vt., W. Mass., R. I. and Conn.; W. E. Maynard, Utica, N. Y., for N. Y. State (outside Metropolitan dis. and L. I.); W. V. A. Keeler, Phila., Pa., for N. J., E. Pa., Del., D. C. and E. Md.; E. C. Andersen, Pitts., Pa., for W. Pa., W. Md. and W. Va.; W. S. Vaughan, Rocky Mount, N. C., for Ga., N. and S. C.; W. O. Van der Voort, Nashville, Tenn., for Ark., Ky. and Tenn. W. department: Chicago, Ill., S. T. Collins, manager, special agents: F. W. Ransom, Col., O.; O. E. Green, Indianapolis, Ind., Chas. E. Cormany, Mil., Wis.; Geo. C. Hoffman, Sedalia, Mo.; Geo. W. Briggs, Chi., Ill.; Edward R. Chapman, Detroit, Mich.; Chas. F. Butts, Minneapolis, Minn., C. Cypreessen, Hutchinson, Kan.; H. M. Beck, Denver; Pac. department: J. F. D. Curtis, manager, San. Fran, Cal., E. C. Morgan and C. L. Greenwalt, special agents. So. department: J. D. Kitchen, & Bro., general agents, New Orleans, La. Special agents, Chas. H. Storts, Fort Worth, Tex., for No. Tex.; Hermon F. Lloyd, Houston, Tex. for So. Tex.; E. A. Rachel, Vicksburg Miss. for Miss.; Edw. W. Charlton, New Orleans, La., for La., Fla. department: J. H. Norton, general agent; Louis Z. Baya, assistant general agent; Thames & Batre, Mobile, Ala., general agents for Ala. The company operates in all the States and territories excepting Alaska and N. M.

PRUDENTIAL FIRE INSURANCE COMPANY, Manchester, N. H.

President, Joseph Quirin; Secretary, Geo. Blanchet; Assistant Secretary, Geo. A. Blanchett. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$78,795	$6,051	$22,500	$8,899	‡$22,546	$2,269	.....	$3,116	$5,385	$2,269
1908	35,583	.....	10,583	.....	.....	.....	.....	.....	.....	.....

‡ Includes $12,500 surplus paid in.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $28,100; bonds and stocks owned (market value), $32,270; cash in office and bank, $16,853; agents' balances, not over three months due, $946; interest and rents accrued, $626; total admitted assets, $78,795. Liabilities, December 31, 1909: Unearned premiums, $6,051; other liabilities, $244; total, $6,294; capital paid up, $50,000.

RISKS AND PREMIUMS: Fire risks in force December 31, $669,107; premiums thereon, $8,719.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,899; losses paid, $2,269.

MORTGAGE LOANS: There are 9 loans aggregating $28,100 secured by land and buildings in Manchester, N. H., valued at $56,850. No interest past due on December 31, last. The company holds $30,100 of insurance on the buildings.

MISCELLANEOUS: Company commenced business with a paid-up capital of $25,000 and an initial surplus of $10,000. Capital increased in 1909 to $50,000 and $12,500 additional surplus paid in.

DIRECTORS: Joseph Quirin, Geo. Blanchet, H. Pariseau, Edmond Pinard, A. L. Gadbois, Theophile J. Labresque, John H. Rainville, J. A. Guay, L. P. La Bonte, J. E. Larochelle, Thos. Morin, Eugene Quirin.

QUEEN INSURANCE COMPANY OF AMERICA, New York, N. Y.

President, E. F. Beddall; Vice-President, G. W. Burchell; Secretary, Nevett S. Bartow. Organized, 1891.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$8,622,543	$3,802,445	$3,279,745	$4,493,507	$4,787,479	$2,210,526	$200,000	$1,656,745	$4,067,271	$2,172,814
1908	7,811,799	3,585,616	2,721,302	4,354,377	4,613,346	2,401,352	100,000	1,575,149	4,076,501	2,446,585
1907	6,844,560	3,414,439	1,961,539	4,190,108	4,420,719	2,008,487	100,000	1,513,473	2,361,960	1,931,168
1906	6,506,637	3,170,757	1,834,469	4,040,543	4,361,034	3,275,813	100,000	1,294,949	4,670,762	3,371,076
1905	6,841,016	2,733,988	2,722,651	3,439,221	3,659,004	1,728,907	100,000	1,168,937	2,997,844	1,711,324

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$65,000
Bonds and stocks owned (market value)	7,427,983
Cash in office and bank	382,854
Agents' balances, not over 3 months due	677,122
Interest accrued	66,356
Other assets	3,228
Total admitted assets	$8,622,543

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $64,430 resisted)	$379,074
Unearned premiums	3,802,445
Other liabilities	161,276
Total liabilities, except capital and surplus	$4,342,795
Capital paid up	1,000,000
Surplus over all liabilities	3,279,745
Total liabilities, capital and surplus	$8,622,543

RISKS AND PREMIUMS: Fire risks in force, December 31, $625,136,904; premiums thereon, $7,319,139.

BUSINESS SINCE ORGANIZATION: Premiums received, $53,278,573; losses paid, $27,642,039; dividends declared, cash, $1,500,000; stock, $500,000.

MORTGAGE LOANS: There are 3 loans aggregating $65,000, which are protected by properties valued at $108,500, and the company holds $75,000 insurance on the buildings. The loans are as follows: $30,000 each on 408 and 410 W. 115th st., N. Y. (valued each, at $49,000); and $5,000 on 1418 Pac. st., B'klyn (valued at $11,500).

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S. Government, 1930, 2%	$10,000	$10,200
Cy. of B'klyn Gravesend imp.g.,1924,3½%	75,000	69,755
Cy. of B'klyn cs. g., 1936-37, 3½%	445,000	413,850
Cy.of B'klyn Mem. Mon., g., 1927, 3½%	5,000	4,750
State of Ga., 1918, 3½%	10,000	10,000
Halifax, N. S., stk., 5%	60,000	69,000
£7,000 Montreal, Can., d., 1942, 3½%	34,066	31,000
Montreal, Can., s. f., g., 1942, 4%	70,000	70,000
Montreal Harbor d., 1924, 4%	10,000	10,000

BONDS AND STOCKS OWNED.—*Cont.* BONDS.—*Cont.*	Par Value.	Market Value
N.Y. State canal imp.loan, g.,1912-58 3%	$200,000	$204,50
N. Y. State Highway imp., 1956, 3%	5,000	5,15
N. Y. Cy. cs. g., 1925-40, 3-3½%	1,012,000	961,72
Ottawa, Can., sr., 1928, 3½%	30,900	28,20
Portland, Ore., wat. loan, 1923, 5%	50,000	54,50
Cy. of Richmond, Va., 1920-38, 4%	50,000	50,50
£10,000 Cy.ofToronto cs.loan d.1929,3½%	48,666	45,2
Cy. of Victoria, B. C., l. imp. d.1918, 4%	20,000	20,0
Winnipeg, loan imp. d., 1919, 4%	12,000	12,0
A., T. & S. F. Ry., gn. m., g., 1995, 4%	12,000	12,0
Atl.Coast L. R.R.1stcs.m.50yr.g.1952 4%	50,000	48,0
B. & O. Ry. Co., prior in., g., 1925, 3½%	50,000	46,5
B. & Me R. R. 20-yr. ba., 1929, 4½%	50,000	52,5
£10,000 Can.No.Ry.1st m.,1930, 4%	48,666	49,6
C.R.R.of N.J.gn. m., 100-year g.,1987,5%	100,000	125,0
Cent.Pac.Ry.,1str.m.,g.,1949, 4%	75,000	72,7
Ches. & O. Ry. 50-yr.g.,1939, 5%	100,000	114,0
C., B. & Q. R. R., gn. m. ba., 1958, 4%	100,000	100,0
C.,B.& Q.R.R.(Ill.div.), m., 1949, 3½%	50,000	45,0
C.,Il. & S. R. R., 50-yr. g. ba., 1956, 4%	50,000	47,5
C., M. S &t. P. Ry., g. d. ba., 1934, 4%	100,000	94,0

QUEEN INSURANCE COMPANY OF AMERICA, New York, N. Y.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
C.M.&St.P.Ry.(C.&.P.,W.di)1m.g1921 5%	$50,000	$54,500
C.M.& St. P.(D.& Gt.S)1st m.g. bds.5%	25,000	26,250
C., M. & St. P. Ry.(D.Div.)1 m., 1920, 6%	70,000	81,200
C. & Nwn. Ry., 30-yr. d., 1921, 5%....	1,000	1,070
C. & Nwn. Ry.,s.f.,d., 1933, 5%.....	37,000	41,070
C., R. I. & P. R. R., g., 1988, 4%.....	50,000	49,500
F., E. & Mo. Val. R. R. co. m., 1933, 6%	42,000	54,600
Hock. Val. Ry., 1st co. m., g., 1999, 4½%	25,000	25,750
Ill.C.R.R.(St.L.div.&tm.)1stmg1951 3½%	50,000	44,500
Ind.,Ill.& Ia.R.R.,1st m.,g., 1950, 4%...	25,000	24,500
I.E.& W.R.R.1st m. 50-yr. g., 1937, 5%	50,000	57,000
L. S. & M. So. Ry., 1997, 3½%.....	47,000	43,240
L.S.& M. So. Ry., 25-yr., g., 1928, 4%..	75,000	72,000
Long Island R. R., r. m., g., 1949, 4%..	25,000	24,750
L. & N. unified 50-year g., 1940, 4%....	25,000	25,000
Met. St. Ry., gn. m. & col. tr., g.,1997,5%	36,000	28,800
Mobile & O. R. R., 1st m., 1927, 6%....	50,000	60,500
N. J. Je. R. R., 1st m., 1986, 4%.....	30,000	30,300
N.Y.C.& H.R.R.R.,30yr.,g.,d., 1934, 4%	75,000	72,000
N.Y.& No.Ry.,1st m., 40-yr., g., 1927, 5%	10,000	10,800
Norfolk & W.Ry.,1st co.m.,g., 1996, 4%.	30,000	29,400
No. Pac., Gt. No., joint, 1921, 4%.....	50,000	48,500
N.Pac.Ry.priorln.&land g100-yrg1997 4%	5,000	5,150
Ore.S. L. R. R., 25 yr. r., g., 1929, 4%..	75,000	71,250
£5,000 Pa. R. R. gn. m., 1910, 6%.....	24,362	24,362
Peoria & E. Ry., 1st co. m., 1940, 4%..	25,000	23,250
R. & P. R. R. co. 1st m., 40-yr. 1922, 6%	50,000	59,500
R. & P. R. R. 1st m., g., 1921, 6%.....	17,000	19,890
S. Cy. & Pac.R.R.,1st m.,g.,1936, 3½%..	50,000	46,000
So. Pac. R.R.,1st r. m. g. ba., 1955, 4%.	100,000	95,000
St. L., I. Mtn. & So. Ry., 1931, 5%....	20,000	22,000
St.P.,M.&M.Ry.(Dak.Ext.),1mg.1910 6%	4,000	4,040
St.P.,M.& M.Ry.co.m.g., 1933, 4½-6%..	38,000	43,390
Third Ave. R. R., 1st m., g., 1937, 5%..	10,000	10,900
U.P.R.R.,1st m.R.R.& l. g., 50-yrg1947 4%	6,500	6,630
Union Pac.R.R.1 & r.m.g.ba., 2008, 4%.	100,000	98,000
Vand. R.R. loan (ser. B) g. ba., 1957, 4%.	50,000	49,000
W. S. R. R., 1st m., 2361, 4%.....	50,000	51,000
Prov.Manitoba drain.dis.No.2 d.,1935,4%	35,000	35,700
Prov.Manitoba drain.dis.No.3 d.,1937, 4%	5,000	5,100
£6,000 Manitoba d., 1910, 5%.....	29,400	29,694
£10,000 N. Zealand stk., 1929, 4%.....	49,000	51,450
Prov. of Ont. d., 1936, 3½%.....	40,000	38,400
£6,250 Quebec inscribed stk., 1937, 3%.	30,625	26,031
Stocks.		
Albany & Susquehanna R. R.....	24,800	74,400
Allegheny & W. Ry.....	60,000	87,600
Atlanta & Charlotte Air Line Ry.....	33,100	63,221
B. & O. R. R., p.....	20,000	18,400
Beech Creek Ry.....	101,000	101,000
Buffalo, Rochester & Pitts. Ry. p.....	35,000	47,950
Can. So. Ry.....	50,000	35,000
Catawissa R. R. 1st p. stk., g.....	22,350	25,926
Chi. & E. Ill. R. R., p.....	35,000	42,000
C.,M. & St. P.Ry., p.....	50,000	86,000
Chi. & No. W. Ry., p.....	37,500	85,125
Chi., St. P., M. & Omaha Ry., p.....	28,400	47,712
C., C., C. & St. L. Ry., p.....	10,000	10,700
Cleveland & Pittsburgh R. R.....	50,000	88,000
Del. & Bound Brook R. R.....	22,100	43,758
Erie & Pitts. R. R. stk., g.....	15,800	24,490
Ft. Wayne & Jackson R. R., p.....	84,800	117,872
G., C. & S. R. R. stk. g.....	103,600	91,168
Ill. Cent. (leased line), R. R.....	100,000	98,000
Jackson, Lansing & Saginaw R. R.....	29,000	26,100
Manhattan Elevated Ry.....	50,000	70,500
Morris & Essex R. R.....	70,000	129,500
Nashville & Decatur R. R.....	15,000	28,200
N. Y. & Harlem R. R.....	41,250	129,937
N. Y. L. & W. Ry.....	96,500	122,555
No. Carolina R. R.....	30,000	50,400
Pittsburg, Ft. Wayne & Chi. Ry.....	85,000	149,600
Pitts., McKeesp. & Yough., R. R.....	50,000	64,500
Rensselaer & Saratoga R. R.....	70,000	139,300
Rome, Watertown & Ogdensburgh, R. R	100,000	126,000
St. Louis Bdg., 1st p.....	38,600	49,022
Sva. R. R. of Ga.....	44,200	50,388

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Union Pac. R. R., p.....	$60,000	$62,400
United N. J. R. R. & Canal.....	63,000	157,500
Utica & Black River R. R. stk., g.....	16,300	28,525
Val. R. R.....	1,600	2,048
Warren R. R.....	45,250	80,092
The Farmers' Loan & Tr. Co.....	10,000	186,800
Gn. Adj. Bureau.....	150	150
Mahoning Inv. Co.....	8,700	5,655
So. Ad. Bureau stk.....	1,000	750
Underwriters' Salvage Co. of Chi.....	1,000	750
Underwriters' Salvage Co. of N. Y.....	1,000	1,250
W. Adj. & Insp. Co.....	100	100
Totals (book value, $7,279,495)....	$6,434,537	$7,427,988

MISCELLANEOUS: This company was organized to take over the American business of the Queen of Liverpool. A majority of its stock is held by the home office of the Royal of Liverpool. Capital increased in 1904 from $500,000 to $1,000,000 by stock dividend of $500,000. Conflagration losses: Ottawa, 1900, $120,000; Jacksonville, Fla., 1901, $55,032; Paterson, N. J., 1902, $123,000; Balto., 1904, $425,939; Rochester, 1904, $28,522; Toronto, 1904, $255,208; San Francisco, 1906, $1,576,575. Values of special deposits: Can., $528,580, Ga., $10,175; N. M., $10,250; Va., $51,500.

DIRECTORS: James Stillman, Alexander E. Orr, Edward V. W. Rossiter, William A. Nash, Henry Hents, David Bingham, Osgood Welsh, Edwin S. Marston, Edward F. Beddall, James A. Macdonald, George W. Burchell, Nevett S. Bartow.

FIELD MEN AND TERRITORY COVERED: P. D. McGregor, Chicago, Ill., manager, A. R. Monroe, assistant manager W. department. Special agents: Cyrus Woodbury, Columbus, O., for O.; E. M. Braddock, New Lexington, O., assistant special agent for O.; Frank A. Vernor, Detroit, Mich., for Mich.; O. D. Wicke, Detroit, Mich., assistant special agent for Mich.; J. Fitzgerald, Indianapolis, Ind., for Ind.; F. W. Stone, Delavan, Ill., for Ill.; Walter W. Conklin, Milwaukee, Wis., for Wis.; Lewis F. Daniel, Minneapolis, Minn., for Minn.; H. E. Minty, St. Louis, Mo., for Mo.; Henry B. Hardy, Chicago, Mo. assistant for Mo.; C. G. Whipple, Topeka, Kan., special agent for Kan. and Okla. J. D. Carpenter, Des Moines, Ia., for Ia.; H. H. Miller, Omaha, Neb., for Neb.; R. T. Baker, Fargo, N. D., for N. D. and S. D.; T. R. Fletcher, Denver, Colo., for Colo., Wyo. and Black Hills; J. P. Hutchinson, city manager, Chicago, Ill. for Cook Co., Ill.; A. M. Raymond, Ill., special agent for Cook Co.; M. G. Katabeck, Chi., Ill., inspector for Cook Co.; S. Y. Tupper, Atlanta, manager; Frank D. Holland, assissant manager, Fred Geddings agency secretary. Cent. and So. department. R. C. Harrison, special agent for Ga., Fla. and S. C.; John H. Curry, special agent for Ky.; E. B. Dewey, special agent for So. Va., and N. C.; S. F. Ninenger, special agent for No. Va., and W. Va., W. M. Haynes, special agent for Tenn. and Ala.; W. H. Van Wart, Dallas, Tex., special agent for Tex.; R. S. Rust, Jr., N. O., La., special agent for La. and Miss.; Rolla V. Watt, San Francisco, Cal., manager Pac. Coast department, comprising Cal., Nev., Ore., Wash., Ida., Mont., Utah, N. M., Ariz., Alas. and Haw. Islands; John T. Fogarty, assistant manager; F. B. Kellam, branch secretary. Special agents: H. R. Burke, Portland, Ore., for Ore. and Wash.; J. T. O'Brien, Spokane, Wash., for Wash., Mont. and Ida.; E. P. Eldred, Fresno, Cal., for Cen. Cal.; J. B. Walden, San Francisco, for No. Cal. and Nev.; Ray Folger, San Francisco, Cal., for bay cos.; J. K. Urmston and F. J. Perry, Los Angeles, for Southern Cal. and Ariz.; J. H. Banks, Salt Lake City, for Utah, Ida., N. M. and Mont. D. L. Stewart, Sacramento, Cal., for Cent. Cal.; C. D. Gabrielson, Salem, Ore., for Ore. and Ida.; William Mackay, manager, Montreal; J. H. Labelle, assistant manager, Canadian department; C. A. Evans, Halifax, resident manager for Nova Scotia and Prince Edward Island; Frank Rhind, assistant secretary, Halifax, N. S.; Jarvis & Whitaker, general agents, St. John, N. B.; R. P. Rithet & Co., Ltd., general agents, Victoria, B. C. Special agents in Metropolitan and E. departments reporting to head office in N. Y.; M. F. Bartlett, Me., N. H., W. A. Ellis, Vt.; W. Bush, E. S. Judd, assistant, Mass., R. I. and Conn.; F. S. Tyler, N. Y. State; M. B. Jones, N. J.; Benjamin Revier, L. V. Watkins, assistant, Pa., Del., Md. and D. C. The company does business in all the States and Territories and in Haw. and the Dominion of Canada.

QUEEN CITY FIRE INSURANCE COMPANY, Sioux Falls, S. D.

President, P. F. Sherman; Secretary, G. W. McArthur. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$367,993	$85,997	$22,074	$2,916	$41,497	$177,085	.....	$67,350	$244,435	$152,883
1908	674,691	308,202	47,089	444,086	500,949	265,378	.....	247,915	513 293	311,612
07	706,670	302,581	145,794	405,738	†479,711	223,924	$2,026	136,726	362,676	200,980
06	627,408	159,965	26,121	252,453	*410,484	271,121	11,316	107,327	389,764	302,626
1905	419,427	81,826	10,441	154,396	196,566	20,688	8,000	49,176	77,864	31,049

* Includes $137,617 paid in by stockholders. † Includes $2,628 premium on new stock.

QUEEN CITY FIRE INSURANCE COMPANY, Sioux Falls, S. D.—*Continued.*

Assets, December 31, 1909.	
Real estate owned	$39,769
Mortgage loans on real estate	178,349
Loan on approved security	79,449
Cash in office and bank	37,270
Agents' balances, not over 3 months due	20,218
Interest and rents accrued	10,863
Farm notes	2,075
Total admitted assets	$367,993

Liabilities, December 31, 1909.	
Net losses unpaid (including $20,996 resisted)	$40,337
Unearned premiums	85,997
Other liabilities	19,585
Total liabilities, except capital and surplus	$145,919
Capital paid up	200,000
Surplus over all liabilities	22,074
Total liabilities, capital and surplus	$367,993

RISKS AND PREMIUMS: Fire risks in force, December 31, $16,607,500; premiums thereon, $210,094.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,259,588; losses paid, $962,782; dividends declared, cash, $21,342.

REAL ESTATE OWNED: Consists of 3-story and basement brick building with one-story brick and steel vault, 24x18. Rents received last year, $3,987; taxes and expenses, $1,855.

MORTGAGE LOANS: There were 47 loans, aggregating $178,349, most of which are on properties in S. D., valued at considerably over double the amount loaned. Company holds $38,125 of insurance on the buildings.

MISCELLANEOUS: Capital increased in 1905 from $200,000 to $300,000 by issuing $100,000 worth of new stock; capital reduced in October, 1906, to $200,000 and authorized to be increased to $500,000. Paid up to December 31, 1906, $389,617. Conflagration loss: San Francisco, 1906, $202,464.

DIRECTORS: P. F. Sherman, George Schlosser, P. B. Wickham, G. W. McArthur, F. L. Maytag, Thos. H. Brown, I. L. Bratager.

FIELD MEN AND TERRITORY COVERED: W. P. Robeson for S. D.; McCall Ins. agency, Omaha, for Neb., Pettibone & Krouse, Philadelphia, for Pa., N. J. and O. The company operates in Ill., Ia., Mo., Neb., N. J., N. D., O., Pa. and S. D.

RELIANCE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.

President, Wm. Chubb; Vice-President and Secretary, Chas. J. Wister, Jr. Organized, 1841.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,631,501	$945,211	$251,528	$970,723	$1,026,783	$441,211	$30,000	$420,320	$891,531	$460,811
1908	1,499,275	835,696	257,421	849,147	901,288	412,233	21,000	354,905	788,138	419,166
1907	1,347,262	784,834	186,615	783,659	831,482	372,122	21,000	326,873	739,995	381,557
1906	1,317,357	734,589	200,927	740,981	786,300	354,373	21,000	304,455	679,828	364,377
1905	1,222,647	649,488	203,163	638,974	680,860	297,196	21,000	267,038	585,234	294,519

Unearned premiums includes amount reclaimable on perpetual policies.

Assets, December 31, 1909.	
Real estate owned (book value, $129,527)	$121,500
Mortgage loans on real estate	117,200
Bonds and stocks owned (market value)	1,102,060
Cash in office and bank	113,922
Agents' balances, not over 3 months due	160,904
Interest and rents accrued	15,390
Other assets	525
Total admitted assets	$1,631,501

Liabilities, December 31, 1909.	
Net losses unpaid (including $5,774 resisted)	$101,938
Unearned premiums except perpetuals)	819,777
Amount reclaimable on perpetual policies	125,434
Other liabilities	32,824
Total liabilities, except capital and surplus	$1,079,973
Capital paid up	300,000
Surplus over all liabilities	251,528
Total liabilities, capital and surplus	$1,631,501

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $140,094,672; premiums thereon, $1,558,789; perpetual fire risks, $5,085,543; deposit premiums thereon, $138,089.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,379,463; losses paid, $6,428,739; dividends declared, cash, $1,124,597.

REAL ESTATE OWNED: Comprises 5 properties, the principal one being the 5-story brick and stone office building at 429 Walnut st., Phila., occupied by the company, of which the book value is $80,017, and the market valuation is $77,500. The remainder are dwellings and a store. There are no incumbrances.

MORTGAGE LOANS: The 20 loans are secured by Phila. properties. The loans are nearly all small, only 2 exceeding $10,000; and the aggregate valuation of the mortgaged premises is $278,500 upon which the loans amount to $117,200.

Bonds and Stocks Owned: Bonds.	Par Value.	Market Value.
Cy. of Allegheny, Pa., 1934, 4%	$10,000	$10,100
Cy. of Allegheny, Pa. 1935, 4%	10,000	10,100
Cy. of Atlantic Cy., N. J., 1944, 4½%	10,000	10,550
Cy. of, Phila., 1939, 4%	30,000	30,900
Phila. Cy. of, 1938, 4%	20,000	20,600
Cy. of Pittsburgh, Pa., 1915, 4%	18,000	18,000
Cy. of N. Y., 1957, 4%	50,000	50,250
Cy. of N. Y., 1954, 3½%	50,000	44,875
Cy. of Wilmington, Del., 1922, 4%	10,000	10,000
Cy. of Wilmington, Del., 1921, 4½%	10,000	10,450
Allegheny Val. Ry. Co., 1942, 4%	10,000	10,150
Allegheny Val. Ry. Co., 1910, 7%	10,000	10,075
Allentown Tm. Ry. Co., 1919, 4%	15,000	14,962
A., T. & S. F. gn. m., 1995, 4%	10,000	10,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Atl. Coast Line, 1st cs. m., 1952, 4%	$15,000	$14,362
A. & D. Ry. Co., 1st m., 1948, 4%	10,000	9,250
B. & O. R. R. Co., prior ln., 1925, 3½%	20,000	18,550
Balto. & O. R.R.Co.,1 m.ba.,1948, 4%	10,000	9,925
B.& O.R.R.Co.(P.L.E. & W.Va.sys.)r.m. ba. 1941, 4%	10,000	9,275
C. & A. R. R. Co., cs. m., 1911, 5%	30,000	30,225
Cent. of Ga. Ry. Co., cs. m., 1945, 5%	15,000	16,350
Ches. & O. Ry. Co., gn. m., 1992, 4½%	10,000	10,325
Ches. & O. Ry. Co., eq. tr., 1915, 4%	15,000	14,700
C., R. I. & Pac. Ry., Co., eq., 1913, 4½%	10,000	9,900
C.,M.& St. P. Ry. os., 1934, 4%	10,000	9,350
Del. & Hud. Co., 1 and r. m., 1943, 4%	10,000	10,000
Den. & R. G. R. R., 1st cs. m., 1936, 4%	10,000	9,500
E. & A. R. R. Co., 1st m., 1920, 5%	20,000	21,600
El. & People's Tc.(Phila.)tr.ctfs.1945,4%	10,000	9,050
E. & P. R. R. Co., gn. m., 1940, 3½%	10,000	9,400
Erie R. R. Co., prior ln., 1996, 4%	15,000	13,050
Erie R. R. Co., gn. ln., 1996, 4%	15,000	11,512
H. & B. Top Mtn. R. R. & C. Co.,1925,5%	10,000	9,800
Ia. Cent. 1st and r. bs., 1951, 4%	10,000	7,625
L. S. & M. So. Ry. Co., 1928, 4%	15,000	14,325
Leh. Val. R. R. Co., cs. m., 1923, 4½%	25,000	26,250
Lehigh Val. R. R. Co., 1st m., 1948, 4%	5,000	5,300
Leh. Val. R. R. Co., gn. cs. m., 2003, 4%	15,000	14,475
L. I. R. R. Co., r. m. bs., 1949, 4%	10,000	9,900
L. & N. R. R. Co., 1st m., 1919, 6%	5,000	5,587
Mo.Pac.R.R.Co.,1st col.m.,1920, 5%	15,000	15,300
N.Y.C.&H.R.R.R.Co.,L. S. col.1998 3½%	5,000	4,037
N.Y.,P.& N.R.R.Co., 1st m., 1939, 4%	5,000	5,000
N. & W. Ry. Co., eq. tr., 1914, 4%	10,000	9,800

RELIANCE INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
N. & W. Ry. Co., div., 1st ln., 1944, 4%.	$15,000	$13,912
N. & W. Ry. Co., 1st cs. m. ba., 1996, 4%	10,000	9,950
No. Pac. Ry. Co., gn. ln., 2047, 3%.....	15,000	11,100
No. Pac. Gt. No., joint, 1921, 4%.....	20,000	19,350
No. Pa. R. R. Co., 1936, 4%.....	5,000	5,150
Ore. S. L. R. R. Co., r., 1929, 4%.....	15,000	14,175
Pa. R. R. Co., cs. m., 1919, 5%.....	4,000	4,380
Pa. R. R. Co., eq. tr., 1914, 4%.....	10,000	9,925
Pa. R. R. Co., cs. 40-yr. g. b., 1948, 4%.	25,000	26,125
Pa. R. R. Co., cv. ba., 3½%, 1915.....	25,000	24,062
Pa. Co., g. loan, 1916, 3½%.....	30,000	29,175
Pa. Co., 15-25 g. loan, 1931, 4%.....	5,000	4,912
Pa. & N. Y. Canal & R. R. Co., 1939, 4%.	20,000	20,000
People's Pass. Ry. Co., Phila., 1943, 4%.	10,000	9,675
P. & B. Cent. R. R. Co., 1911, 5%.....	10,000	10,050
Phila., B. & Wash., 1 m. g. b., 1943, 4%.	15,000	15,525
P. & E. R. R. Co., 1920, 5%.....	25,000	27,187
P. & E. R. R. Co., 1920, 4%.....	5,000	5,025
P. & R. R. R. Co., 1st ser., cs. m. 1937, 4%	10,000	10,200
P. & R. R. R. Co., cs. m., 1911, 7%.....	4,000	4,140
Phila. Te. Co., col. tr., 1917, 4%.....	4,000	4,080
P., C., C. & St. L., R. W. Co., 1957, 4%.	40,000	39,900
Public Serv. Cpn. of N. J., gn. m. b1959 5%	10,000	9,600
Reading Co., Jersey Cent., 1951, 4%.....	10,000	9,625
Read. Co. & Phila. & Read. C. & I. 1997 4%	15,000	14,925
St. L., I. Mtn. & So. Ry. Co., 1933, 4%.	5,000	4,375
Second Ave. Te. Co., Pitts., Pa., 1934, 5%	15,000	15,975
So. Pac. R. R. Co., 1st r. m., 1955, 4%.....	5,000	4,725
S. & I. R. R. Co., 1st m., 1914, 5%.....	20,000	20,700
Union Te. Co. of Ind., gn. m., 1919, 5%...	5,000	4,687
United Co. of N. J. R. R. & C. Co., 1923, 4%	5,000	5,100
United Te. Co. of Pitts., Pa., 1997, 5%...	10,000	10,700
W. Jersey & Seashore R. R. Co., 1936, 4%.	5,000	5,050
W. N. Y. & Pa. R. R. Co., 1937, 5%.....	5,000	5,525
W. Pa. R. R. Co., 1928, 4%.....	10,000	10,100
Conn. Ry. & Lt. Co., 1951, 4½%.....	5,000	5,112
Del. River Ferry Co., 1921, 5%.....	6,000	6,300

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Omaha Wat. Co., 1946, 5%.....	$10,000	$9,300
Susquehanna Coal Co., 1911, 6%.....	5,000	5,100
W. Chester Ltg. Co., 1950, 5%.....	10,000	10,300
Stocks.		
Commercial Nat. Bk., Phila. in liquidation	550	0
Gn. Adj. Bureau.....	150	150
Omaha Wat. Co., 1st p.....	1,700	850
Reliance Ins. Co. of Philadelphia.....	1,350	2,025
Totals (book value, $1,095,816).....	$1,119,750	$1,102,957

MISCELLANEOUS: Conflagration losses: Balto., 1904, $141-462.

DIRECTORS: T. Wistar Brown, John Glading, Samuel Bispham, Alfred J. Fortin, Cornelius Stevenson, William Chubb, Edward K. Bispham, Richard Dale, R. Francis Wood, John B. Morgan, Chas. J. Wister, Jr., Alex. W. Wister.

FIELD MEN AND TERRITORY COVERED: O. C. Kemp, manager W. department, including States of O., Ill., Mich., Wis., Mo., Ky., Ia., Minn., Colo., Kan., Neb., Ind., N. D., S. D. Special agents, W. department: W. W. Waddell, Des Moines, Ia., special agent for Ia.; C. Goldham, Mo., special agent for Mo. and Kan.: Raymond Waldron, Ill. special agent for Mo. and Kan.; Raymond Waldron, Chi., Ill. special agent for Ill. and Ind.; C. L. Hecox, Columbus, O., special agent for O.; T. A. Manning, Dallas, Tex., general agent, Swn. department, including States of Ark., La., Miss., Okla. and Tex.; Lohmeyer & Goshorn, Charleston, W. Va., general agents for W. Va.; A. J. Woodworth & Co., N. Y. State managers; Wallace Reid, manager Metropolitan dis., N. Y., Wm. W. Haig, general agent, John B. Knox, Jr., special agent for New England; H. T. Williams, special agent, Pa., N. J. and Md., C. C. Kinney, San Francisco, Cal., manager for Pacific Coast department, including Cal., Wash., Ore., Utah, Ida. and Mont. The company does business in all the States of the United States except Ala., Alas Ariz., Del., D.C., Fla., Ga., Nev., N.H., N. M., N. C., S. C., Tenn., Vt., Va. and Wyo.

RHODE ISLAND INSURANCE COMPANY, Providence, R. I.

President, Geo. L. Shepley; Secretary, Emil G. Pieper. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,001,215	$268,904	$351,167	$400,402	$439,405	$153,957	$30,000	$124,093	$308,050	$168,172
1908	859,402	183,534	323,401	305,100	334,117	127,688	30,000	97,047	254,735	120,933
1907	753,123	112,531	300,854	227,358	243,555	30,200	.....	48,669	78,869	53,833

/ Statement according to Rhode Island standard.

Assets, December 31, 1909.	
Bonds and stocks owned (market value).....	$812,935
Cash in office and bank.....	72,451
Agents' balances, not over 3 months due.....	106,984
Interest accrued.....	8,845
Total admitted assets.....	$1,001,215

Liabilities, December 31, 1909.	
Net losses unpaid (including $7,800 resisted).....	$41,749
Unearned premiums.....	268,904
Other liabilities.....	39,395
Total liabilities, except capital and surplus..	$350,048
Capital paid up.....	300,000
Surplus over all liabilities.....	351,167
Total liabilities, capital and surplus.....	$1,001,215

RISKS AND PREMIUMS: Fire risks in force, December 31. $49,671,683; premiums thereon, $482,609.

BUSINESS SINCE ORGANIZATION: Premiums received, $932,861; losses paid, $309,577; dividends declared, cash, $60,000

Bonds and Stocks Owned: Bonds.	Par Value.	Market Value.
Cy. of Prov., wat. r., 1930, 3%.....	$30,000	$28,500
Cy. of Providence, highway loans 1930, 3%	20,000	19,000
Cy. of Providence, wat. loans, 1916, 3½%	10,000	9,800
Cy. of Providence, park, 1922, 4%.....	2,000	2,020
Cy. of N. Y., cor. stk., 1956, 4%.....	200,000	200,000
Cy. of Toronto, 1916, 3½%.....	37,000	35,890
Cy. of Toronto, d., 1944, 3½%.....	27,500	25,025
Cy. of Mont., 1939, 3½%.....	20,000	18,200
Detroit Cy Gas Co., ba., 1916, 5%.....	8,000	7,840
Denver & N. W. R. R., 1933, 5%.....	35,500	35,500
Crompton & Knowles Loom Wks., d., 1913-1920, 6%.....	13,000	13,600
Amer. La France Fire Eng. Co., 1912, 6%	20,000	16,000
Amer. Tl. & Tg. g. e. n., 1910, 5%.....	100,000	105,000
Silversmiths Co., 1910, 6%.....	50,000	50,000
Stocks.		
United Te. & Elec. Co., of N. J.....	50,000	51,000
Union Pac. R. R. p.....	20,000	20,800
Pa. R. R.....	25,000	34,250
Gt. Nor. p.....	10,000	14,400
No. Pac.....	10,000	14,600
A. T. & S. F., p.....	10,000	10,500
Nat. Ex. Bk. of Providence, R. I.....	5,000	12,750
Union Tr. Co., Providence, R. I.....	20,000	32,000

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Underwriters' Salvage Co., of Chi.....	$500	$375
W. Adjustment & Insp. Co.....	100	100
Gn. Ad. Bureau.....	150	150
Undrs. Salv. Co., N. Y.....	500	625
A. T. & S. F. cr. 1955, 4%.....	2,000	2,460
C. B. & Q. (gr. N. P. & G. N.), 1921, 4%	10,000	9,700
Denver Tramway, 1933, 5%.....	25,000	25,250
R. I. Suburban, 1936, 4%.....	20,000	17,600
Totals (book value, $796,170).....	$781,250	$812,935

MISCELLANEOUS: This company was organized and commenced business in January, 1907, with a net surplus of $300,182

DIRECTORS: Nelson W. Aldrich, Charles Alexander, Newton D. Arnold, Walter Callender, Nathaniel B. Church, Samuel Pomroy Colt, L. H. Comstock, M. F. Dooley, Darius L. Goff, Lyman B. Goff, Walter S. Hackney, Charles B. Humphrey, C. H. Hutchins, Benjamin A. Jackson, Arthur L. Kelley, S. M. Nicholson, Frederick S. Peck, Frank N. Phillips, George L. Shepley, Arthur H. Watson, William M. Wood, Geo. C. Phillips.

FIELD MEN AND TERRITORY COVERED: T. Johnson, Jr., Providence, R. I., special agent for New England; C. B. Burke, Philadelphia, Pa., special agent for Pa., N. Y., N. J. and Del.; R. C. Clarke, Chicago, Ill., special agent for Ill.; Ohio, Ind., Mich., Minn., Wis., and Neb.; J. D. Fry, So. Boston, Va., special agent for N. and S. C. The company operates in Cal., Conn., Del., D. C., Ill., Ind., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. C., O., Ore., Pa., R. I., S. C., Tenn., Wash. and Wis.

RICHMOND INSURANCE COMPANY, West New Brighton, N. Y.

President, J. F. Smith; Secretary, D. H. Cortelyou; General Agent, John E. King. Organized, 1836.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$381,236	$70,442	$82,304	$155,648	$171,477	$73,049	.....	$56,080	$129,129	$77,237
1908	341,334	58,093	62,734	142,741	156,188	55,671	.....	56,245	111,916	71,229
1907	290,384	34,736	46,043	79,604	87,927	9,458	.....	23,805	33,263	12,972
1906	37,927	1,143	36,784	2,286	4,136	3,787	.....	3,341	7,128	3,787
1905	40,955	1,595	37,335	3,191	5,012	2,876	.....	2,577	5,453	2,876

Assets, December 31, 1909.

Mortgage loans on real estate	$185,950
Bonds owned (market value)	134,540
Cash in office and bank	28,697
Agents' balances, not over 3 months due	29,903
Interest accrued	2,146
Total admitted assets	$381,236

Liabilities, December 31, 1909.

Net losses unpaid (none resisted)	$24,490
Unearned premiums	70,442
Other liabilities	4,000
Total liabilities, except capital and surplus	$98,932
Capital paid up	200,000
Surplus over all liabilities	82,304
Total liabilities, capital and surplus	$381,236

RISKS AND PREMIUMS: Fire risks in force, December 31, $12,963,153; premiums thereon, $137,131.

BUSINESS SINCE ORGANIZATION: Premiums received, $377,993; losses paid, $136,251.

MORTGAGE LOANS: There are 55 loans ranging from $500 to $8,500, and amounting to $185,950, which appear to be amply secured by local properties. There was but $389 of interest past due on December 31, last.

BONDS OWNED:	Par Value.	Market Value.
N. Y. cy. assess. 1914, 3½%	$1,500	$1,470
N. Y. cy. cp. stk., 1953, 3½%	1,500	1,350
N. Y. cy. cp. stk., 1953, 3½%	3,500	3,150
N. Y. cy. cp. stk., 1956, 4%	40,000	40,000
N. Y. cy. cp. stk., 1957, 4%	10,000	10,000
N. Y. & R. Gas Co., bs., 1921, 5%	10,000	9,900
Mtge b. B. & O. R. R. m., 1948, 4%	5,000	4,950
Mtge b. C. & O. R. R. m., 1992, 4½%	5,000	5,150
Mtge b. Rd. Co. & P. & R. & C. & I. Co. 1997, 4%	5,000	5,000
Mtge b. U. P. R. R. Co., 1st & r., 2008, 4%	10,000	9,890
Mtge b. S. P. R. R. Co., 1st & r., 1955, 4%	5,000	4,750
Mtge b. S. F. & S. F. R. R. Co., 1995, 4%	5,000	5,000
Bonds Owned.—*Cont.*		
Mtge bs., U. P. R. R. Co., cv., 1927, 4%	$5,000	$5,850
Mtge bs., P. R. R. Co., cv., 1915, 3½%	10,000	9,700
Mtge b., D. & H. Co., cv., 1916, 4%	[illegible],000	9,270
Mtge b., S. P. R. R. Co., cv., 1929, 4%	5,000	5,300
Amer. Tob. Co., bs., 1951, 4%	5,000	3,900
Totals (book value, $134,192)	$135,500	$134,730

MISCELLANEOUS: This company was formerly the Richmond Co. Mutual Insurance Company. It was reorganized in January, 1907, as a stock company. The statements for the years 1903 to 1906 inclusive are those of the Richmond Co. Mutual.

DIRECTORS: D. H. Cortelyou, James Feeny, Robert D. Kent, Paul V. Masters, George M. Matthius, J. F. Smith, John A. Snyder, Benedict Parker, D. J. Tysen, Dr. Henry W. Bath, W. J. Davidson, E. R. Moody, Wm. E. Hutchins, John E. King, Alvin Conklin.

FIELD MEN AND TERRITORY COVERED: John E. King, general agent, 95 William st., N. Y. Cy. Company operates in Colo., Ill., La., Mass., Mich., N. J., N. Y., N. C., O. and Pa.

ROCHESTER GERMAN INSURANCE COMPANY OF ROCHESTER, New York.

President, Albrecht Vogt; Vice-President, H. F. Atwood; Secretary, Edward E. Paschall. Organized, 1872.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,558,814	$1,287,370	$614,759	$1,471,619	$1,621,627	$734,639	$52,500	$673,660	$1,460,799	$718,056
1908	2,379,797	1,163,124	560,786	1,329,742	1,488,530	699,393	50,000	614,513	1,363,906	717,178
1907	2,218,662	1,018,344	528,204	1,304,054	1,429,829	634,192	37,500	617,372	1,289,064	571,839
1906	2,120,523	915,860	510,485	1,126,603	*1,839,476	1,003,576	5,000	518,815	1,527,391	1,108,460
1905	1,681,633	928,136	489,650	1,119,045	1,173,059	530,909	20,000	466,411	1,017,320	510,380

* Includes $300,000 premium on new stock and $300,000 assessment on old stock.

Assets, December 31, 1909.

Real estate owned (book value)	$686,905
Mortgage loans on real estate	224,915
Bonds and stocks owned (market value)	1,099,704
Loans on 700 shares United Copper Co. stock; 100 shares. Aetna Indemnity (market value, $10,600)	6,000
Cash in office and bank	307,955
Agents' balances, not over 3 months due	223,971
Interest accrued	13,375
Total	$2,562,825
Less book value over market value	4,011
Total admitted assets	$2,558,814

Liabilities, December 31, 1909.

Net losses unpaid (including $18,850 resisted)	$135,715
Unearned premiums	1,287,370
Other liabilities	20,970
Total liabilities, except capital and surplus	$1,444,055
Capital paid up	500,000
Surplus over all liabilities	614,759
Total liabilities, capital and surplus	$2,558,814

RISKS AND PREMIUMS: Fire risks in force, December 31, $205,312,520; premiums thereon, $2,431,259.

BUSINESS SINCE ORGANIZATION: Premiums received, $19,257,797; losses paid, $10,797,942; dividends declared, cash, $754,000; stock, $25,000.

REAL ESTATE OWNED: Aside from a small building, valued at $1,497 the real estate consists of the company's home office building (brick), at Irving pl. and Main st. W., carried at $565,408, and a brick building on West Side Exchange st., carried at $120,000. The valuations of real estate were reduced by the directors at the end of 1906 by more than $152,000, to bring them to a fair interest-earning basis.

MORTGAGE LOANS: There are 122 loans, of which but 6 exceed $5,000 in amount, the largest being $10,000. Mortgages aggregating $234,915 are protected by properties (mostly in Rochester) valued at $482,775, and but $70 of interest was overdue on December 31, last.

ROCHESTER GERMAN INSURANCE COMPANY OF ROCHESTER, New York.—*Continued.*

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Ga. State, 1915, 4½%	$10,000	$10,500
Town of Lachine, 1941, 4%	25,000	23,500
Town of Lachine, 1944, 4½%	5,000	5,100
Province of Manitoba, 1935, 4%	50,000	51,000
Montreal Harbor, 1924, 4%	25,000	23,000
Cy. of New York, 1910, 6%	10,000	10,100
Cy. of Richmond, 1941, 4%	15,000	15,150
Va. State, 1991, 3%	10,000	9,300
A. T. & S. F. R. R., 1928, 4%	20,000	19,400
M. K. & T. R. R., 2004, 4%	10,000	8,500
Nashv., Chat. & St. L., 1928, 5%	10,000	11,000
Pa. R. R. g. n., 1910, 5%	20,000	20,000
Santa Fe, Prescott & Phoenix, 1942, 5%	25,000	27,500
So. Ry., 1994, 5%	20,000	22,400
St. L., Iron Mtn. & So., 1929, 4%	25,000	21,500
Toledo, St. L. & W., 1950, 4%	50,000	40,500
Amer. Cigar Co., 1911, 4%	10,000	9,800
Amer. Steel Fdy Co., 1935, 6%	20,000	21,000
Duffy-McInnerney Co., ctf. of ind. 4%	12,500	12,500
Ga. R. R. Signal Co., 1920, 6%	15,000	15,000
Pfaudler Co., 1927, 6%	15,000	15,750
Roch. Gas & El. Co., 1912, 5%	40,000	40,000
Roch. Ry. & Lt. Co., 1954, 5%	50,000	49,875
Rochester Tl. Co., 1933, 5%	26,600	19,950
Schwartzschild & Sulzberger Co., 1916, 6%	10,000	10,100
Symington Co., T. H., 1924, 6%	20,000	20,000
Stocks.		
A., T. & S. F. R. R. Co	30,000	36,900
Baltimore & O. R. R. Co	10,000	11,800
Ches. & O. R. R. Co	10,000	9,100
Louisville Property Co	300	1,350
Pa. R. R. Co	37,500	51,375
So. Pac. R. R. Co	10,000	13,700
Lincoln Nat. Bk. of Rochester	20,000	46,000
Amer. Agricul. Chemical Co., p	20,000	20,200
Amer. Car & Fdry. Co., p	20,000	24,000
Amer. Cotton Oil Co., p	20,000	20,800
Amer. Fruit Product Co., p	10,000	8,600
Amer. Fruit Product Co., com	2,800	1,092
Amer. Loco. Co., p	20,000	23,200
Amer. Tobacco Co., p	20,000	19,400
Amer. Smelting & Refining Co., p	20,000	22,400
Duffy-McInnerney Co	50,000	30,000
Eastman Kodak Co., p	50,000	62,000
Ga. Ry. Signal Co	20,000	12,800
Nat. Lead Co., p	20,000	22,000
New York & Kentucky Company, p	20,000	20,000
Pfaudler Company, com	3,000	3,450
Ry. Steel Springs Co., p	20,000	21,350
Sloss-Sheffield Steel & Iron Co., p	10,000	11,762

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
U. S. Rubber Co., 1st p	$20,000	$23,400
U. S. Steel Co., p	20,000	25,000
Va. Carolina Chemical Co., p	20,000	25,600
Totals (book value, $1,054,743)	$1,052,700	$1,099,704

MISCELLANEOUS: During 1906 the company increased its capital from $200,000 to $500,000; $300,000 being realized as premium on the new stock issued. Conflagration losses: Balto., 1904, $247,961; San Francisco, 1906, $597,400. Values of special deposits: Ga., $10,500; Va., $24,450; Can., $102,600.

DIRECTORS: J. J. Bausch, Louis J. Ernst, Mathias Kondolf, Fred'k C. Seitz, John N. Rauber, Robert Siebert, Louis Griesheimer, Walter B. Duffy, J. Craig Powers, Gustav Erbe, Jacob Gerling, Chas. Rau, William H. Vicinus, Albrecht Vogt, John Weis, Geo. F. Roth, Henry Klein, John J. L. Friederich, F. A Stecher, W. C. Barry, H. F. Atwood, F. W. Jenness, Wm. E. Werner.

FIELD MEN AND TERRITORY COVERED: F. E. Jenkins, Rochester, N. Y., special agent for N. Y.; E. J. Fager, Harrisburgh Pa., special agent for Pa., Md., D. C. and So. N. J.; J. F. Burnside, Boston, Mass., special agent for No. N. J., Conn., Mass., Me. and R. I.; Lohmeyer & Goshorn, Charleston, W. Va., for W. Va.; O. C. Kemp, manager; G. H. Batchelder, assistant manager G. H. Worthington, superintendent of agents, Chicago, Ill., Western department, Ill., Ia., Ind., Mich., Minn., Wis., O., Mo., Neb., Ky., Colo., N. D. and S. D.; Chas. L. Hecox, Columbus, O. and Raymond Waldron, Chicago, Ill., executive special agents; special agents: J. Sterling Kemp, Warsaw, Ind., for Ind.; H. A. Bartels, Detroit, Mich., for Mich.; D. C. Morgan, Columbus, O., for O. and Ky.; W. W. Waddell, Des Moines, Ia., for Ia.; C. L. Oldham, Kansas City, Mo., for Mo.; I. J. Hirsch, Minneapolis, Minn., for Minn., N. and S D.; W. E. McCullough, Milwaukee, Wis., for Wis.; B. A. Lehnberg, Chicago, Ill., for Ill.; Chas. Caldwell, Lincoln, Neb., for Neb.; C. N. Frifeldt, Kansas City, Mo., for Kansas; L. P. Appelman, Denver, Colo. state agent for Colo.; Edwin G. Seibels, manager Southern department, Columbia, S. C., N. C., S. C., Ga., Fla., Miss., Ala. and Va.; John J. Seibels, general agent, Columbia, S. C.; Chas. J. Bruce, superintendent of agencies, Columbia, S. C., special agents: R. S. Busbee, Charlotte, N. C. Geo. B. Reeves, Columbia, S. C.; D. D. Taber, Columbia, S. C. A. L. Brooks, Atlanta, Ga.; T. H. Brooks, Atlanta, Ga.; Augustus Wilkerson, Birmingham, Ala.; B. D. Dechert, Richmond, Va.: Cochran, Thomas & Co., Dallas, Tex., general agents for Tex., Ark., La. and Okla.; special agents: Harry H. Lacey, Dallas, Tex.; Geo. M. Easley, Dallas, Tex.; Allan C. McCabe, Little Rock, Ark., B. F. Gilbert, New Orleans, La. and Worth Farmer, Oklahoma City, Okla. The company operates in all the States and territories of the United States and in the Dominion of Canada, excepting Alas., Ariz., Cal., Ida., Mont., Nev., N. H., N. M., Ore., Tenn., Utah, Vt., Wash. and Wyo.

ROGER WILLIAMS FIRE AND MARINE INSURANCE COMPANY, Providence, R. I. §

President, William M. Hall; Secretary, Arthur T. Parker. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$155,592	$9,891	$21,183	*$18,304	‡$27,823	*$31,163	.....	$9,509	$30,672	$21,639
1908	160,967	25,393	14,973	35,833	46,702	43,806	.....	13,178	56,984	51,369

* Includes $8 excess of marine reinsurance and return premiums over marine premiums received, and $1,767 marine losses. ‡ Includes $8,620 advanced by stockholders.

Assets, December 31, 1909.	
Mortgage loans on real estate	$1,124
Bonds and stocks owned (book value)	146,600
Cash in office and bank	3,160
Agents' balances, not over 3 months due	3,548
Interest accrued	238
Other assets	923
Total admitted assets	$155,592

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,500 resisted)	$8,863
Unearned premiums	9,891
Borrowed money	11,638
Other liabilities	4,017
Total liabilities, except capital and surplus	$34,409
Capital paid up	100,000
Surplus over all liabilities	21,183
Total liabilities, capital and surplus	$155,592

RISKS AND PREMIUMS: Fire risks in force December 31, $530,316; premiums thereon, $20,138; marine and inland risks in force, $4,450; premiums thereon, $432.

MORTGAGE LOANS: There are $1,124 loans on improved real estate valued at more than double the amount loaned.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
New Orleans & No., 1955, 5%	$10,000	$10,000
Union Pac., 2008, 4%	1,500	1,500

Bonds and Stocks Owned.—*Cont.* Stocks.	Book Value.	Market Value.
Mfrs. Finance Co., p	$50	$50
Mfrs. Finance Co., com	50	50
James Orr Co	102,330	102,330
Orr Mfg. Co	32,670	32,670
Totals	$146,600	$146,600

§ Transacts both fire and marine insurance.

ST. LOUIS FIRE INSURANCE COMPANY, St. Louis, Mo.

President, Edgar M. Davis; Secretary, Bernard B. Sawyer. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$300,965	$61,342	$7,692	$134,753	‡$192,471	$102,283	$6,395	$90,228	$198,906	$112,183
1908	206,952	77,693	24,206	125,790	133,414	51,133	6,000	56,881	114,014	54,134
1907	187,057	47,246	37,810	82,110	89,677	28,661	.....	41,462	70,123	26,958
1906	168,010	18,287	46,019	34,425	38,027	2,666	.....	17,822	20,488	6,370

‡ Includes $50,000 surplus paid in.

Assets, December 31, 1909.

Real estate owned (book value)	$8,784
Mortgage loans on real estate	1,600
Bonds and stocks owned (market value)	208,336
Collateral loans	7,500
Cash in office and bank	35,634
Agents' balances, not over 3 months due	29,164
Interest and rents accrued	1,795
Accounts due	1,661
Other assets	6,491
Total admitted assets	$300,965

Liabilities, December 31, 1909.

Net losses unpaid	$14,953
Unearned premiums	61,342
Reinsurance premiums	16,978
Total liabilities, except capital and surplus	$93,273
Capital paid up	200,000
Surplus over all liabilities	7,692
Total liabilities, capital and surplus	$300,965

RISKS AND PREMIUMS: Fire risks in force December 31, $8,468,520; premiums thereon, $124,780.

BUSINESS SINCE ORGANIZATION: Premiums received, $377,078; losses paid, $184,742; dividends declared, cash, $12,395.

REAL ESTATE OWNED: Consists of residential property in St. Louis and 160 acres near Richfield, Morton County, Kan.

MORTGAGE LOANS: Consist of $1,600 on 2306 Chestnut st., St. Louis, valued at $7,000. The company holds $2,000 of insurance on the buildings. There was no interest past due on December 31 last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Nat. Bk. of Jerseyville, 50 shrs.	$7,500	$5,000
National Bk. of Jerseyville, 10 shrs.	1,500	2,500
Note secured by mtge. on farm lands	1,500	
Totals	$10,500	$7,500

BONDS AND STOCKS OWNED.

Bonds.	Par Value.	Market Value.
Bloomfield, Mo	$2,000	$2,000
Columbia, Mo	9,000	9,505
Moberly, Mo	2,000	2,026
St. Louis, Mo	45,000	45,787
St. Louis, Mo	15,000	15,263
St. Louis, Mo	25,000	25,437
E. St. L. & Sub. Ry	5,000	4,950
Ferguson, Mo	8,000	8,832
Income Leasehold	10,000	9,750
Little Rock, Ark	2,000	2,000
Lackawanna Steel Co	5,000	5,000
Milan, Mo	$9,000	$9,180
M. & O. Ry. eq. n	5,000	5,000
N. Y. C. eq	2,000	2,000
Poplar Bluff, Mo	5,000	5,122
Perry Co., Mo	10,000	10,700
Queen City, Mo	4,500	4,567
St. Louis Co.,	8,000	8,510
St. Louis, Co	10,000	10,933
St. Louis Co	9,500	9,548
St. Louis Co	11,000	12,026
Stocks.		
Western Ad. Co	100	200
Totals (book value, $208,042)	$202,100	$208,336

MISCELLANEOUS: This company was organized in April, 1906, and started business with a paid-up cap tal of $100,000 and a surplus of $50,000. Capital increased in 1909 to $200,000 and $50,000 additional surplus paid in.

DIRECTORS: A. L. Abbott, E. M. Davis, Geo.W. Hunter, B. G. McGeary, A. C. F. Meyer, D. C. Nugent, F. C. Riddle, B. B. Sawyer, Jr., R. T. Shelton, J. C. Van Riper, A. Whipple, J. M. Wulfing.

FIELD MEN AND TERRITORY COVERED: General agents: Arnold, Raines & Co., for Ark.; Standard Investment Co., for Minn.; D. Cliffe Stone for Tenn.; T. A. Manning for Tex. Special agents: C. W. Davis for Ill., Mich., Ohio and Wis.; C. C. Bowersox, for Mo.; O. D. Evans for So., Ill. The company operates in Ark., Ill., Kan., Mich., Minn., Mo., O., Tenn., Tex. and Wis.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, St. Paul, Minn.§

President, C. H. Bigelow; Vice President, F. R. Bigelow; Secretary, A. W. Perry. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$6,284,097	$3,846,562	$1,554,920	*$4,726,643	$4,979,894	*$2,454,756	$50,000	$1,602,993	$4,107,749	$2,436,091
1908	5,428,838	3,447,610	1,154,406	4,384,860	4,625,996	2,852,972	50,000	1,468,511	4,371,483	2,706,897
1907	4,994,843	3,071,207	1,048,519	3,890,347	4,094,133	2,016,282	50,000	1,296,323	3,362,605	1,930,783
1906	4,346,625	2,636,249	738,180	3,660,171	3,869,478	2,677,081	50,000	1,264,941	3,992,022	2,839,231
1905	4,565,988	2,461,010	1,315,877	3,602,505	3,811,615	1,976,430	50,000	1,218,521	3,244,951	2,031,000

* Includes $697,837 marine premiums and $487,444 marine losses.

Assets, December 31, 1909.

Real estate owned (book value, $389,300)	$364,614
Mortgage loans on real estate	572,610
Bonds and stocks owned (market value)	4,507,703
Cash in office and bank	345,982
Agents' balances, not over 3 months due	441,495
Bills receivable taken for premiums	14,518
Interest accrued	36,571
Other assets	604
Total admitted assets	$6,284,097

Liabilities, December 31, 1909.

Net losses unpaid (including $35,353 resisted)	$314,006
Unearned premiums	3,846,562
Other liabilities	68,609
Total liabilities, except capital and surplus	$4,229,177
Capital paid up	500,000
Surplus over all liabilities	1,554,920
Total-liabilities, capital and surplus	$6,284,097

§ Transacts both fire and marine insurance.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, St. Paul, Minn.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $523,192,267; premiums thereon, $6,896,671, marine and inland risks in force, $7,740,594; premiums thereon, $250,892.

BUSINESS SINCE ORGANIZATION: Premiums received, $30,629,430; losses paid, $35,757,324; dividends declared, cash, $1,996,694.

REAL ESTATE OWNED: The principal item is the company's new home office building, cor. 5th and Washington sts., St. Paul, completed in 1909 and occupied solely by the company which cost and is carried at $215,167. The old office building, corner 3d and Jackson sts., has been leased at a good rental for a long term. The larger of the remaining holdings are: "Cambridge" apartment house, 4th st. and 4th ave., E. Minneapolis, valued at $11,500, sold on contract; 3-story stone and brick stores 519–523 Washington ave., Minneapolis, brick building sold on contract, carried at $21,000; 2600-6 Lyndale ave.; and stores and flats, 705 W. 26th st., Minneapolis, valued at $25,000. The balance are chiefly dwelling and apartment house properties in St. Paul and Minneapolis.

MORTGAGE LOANS: There are 50 loans aggregating $572,610 which are protected by properties to the value of $1,406,900, the company holding $709,375 of insurance on buildings. They are principally upon dwellings and apartment houses in St. Paul and Minneapolis, an office building in Sioux Falls, S. D. and one farm property in Minn. The largest loans, with their securities are: $11,700 apartments S. E. cor. Portland ave. and Arundel st., St. Paul, valued at $57,500; $17,500, Roosevelt apartments, Mary pl. and 13th st., Minneapolis, valued at $45,000; $35,000, 22–24 So. 10th st., St. Paul, valued at $46,400; $63,500 apartment, 18th st. and Park ave., Minneapolis, valued at $87,000; $40,000, storage warehouse, etc., Minneapolis, valued at $95,000; $30,000, stores, apartments, etc., Selby ave and Mackubin st., St. Paul, valued at $60,000; $49,000, apartment house. 309–321 10th ave., So., Minneapolis, valued at $100,000; $32,000, apartment house, 14th st. and Stevens ave., Minneapolis, valued at $84,000; $50,000, apartment buildings, 712–728 So. 5th st. and 420–422 8th ave., So. Minneapolis, valued at $146,000; $70,000, theater and office building, 101–105 Washington ave., N. Minn. valued at $185,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Aberdeen, S.D.,$2,500 matures 1911,1913, 1915, 4½%	$7,500	$7,500
Aberdeen, S. D., Ind. Sc. Dis., 1929, 4½%	25,000	26,000
Ackley, Ia., sc. dis., 1917, 5%	12,000	12,240
Aitkin, Minn., sc. dis., 1931, 4%	18,000	17,280
Andover, S. D., sc. dis. 1921, 5%	10,000	10,200
Baker Cy., Ore., 1920, 5%	13,000	13,390
Bird Island, Minn., 1925, 5%	7,000	7,350
Brainerd, Minn., $5,000 1925, $5,000 annually thereafter, 1929, 5%	25,000	27,250
Brookings, S. D., 1921, 5%	15,000	15,150
Canton, S. D., $5,000 optional 1908-1913; 1918, 5%	12,000	12,240
Carter Co., Okla., $12,500 1927, $12,500 1928, 1927–8, 5%	25,000	26,812
Cascade Co., Mont., 1929, 4%	25,000	24,500
Cheyenne Wyo., 1938, 5%	25,000	26,000
Chi., Ill., wat. f., 1912, 5%	25,000	25,500
Chickasha, Okla., water, 1926, 5%	17,000	17,765
Chickasha, Okla., ref., 1928, 5%	8,000	8,400
Chickasha, Okla., sc., 1928, 3%	25,000	26,250
Davison Co., S. D., 1925, 4½%	10,000	10,100
Davidson Co., Tenn., 1937, 4½%	25,000	25,500
Detroit, Minn., sc. dis., 1910, 6%	5,000	5,000
Duluth, Minn., 1923, 5%	10,000	10,800
Fairmont,Minn.,sr. el. lt., etc., 1926, 5%	17,400	18,966
Fairmont, Minn., 1925, 5%	10,000	10,800
Faribault, Minn., $5,000 ann., 1916, 4%	35,000	35,000
Fort Worth, Tex., 1949, 4½%	50,000	48,000
Fulda, Minn., $1,000 matures 1914; $1,000 annually thereafter, 1917, 5%	4,000	4,100
Fulda, Minn., $1,000 matures 1909; $1,000 annually thereafter, 1913, 5½%	4,000	4,040
Galt, Ont., 1946, 4%	51,000	48,450
Gaylord, Minn., $500 matures 1909; $500, 1910, 1910, 6%	500	500
Ga., State of, 1920, 3½%	10,000	9,850
Glenco, Minn., 1917, 6%	8,000	8,800
Grand Forks, N. D., 1925, 4½%	9,000	9,000
Grand Forks, N. D., 1910, 6%	4,000	4,040
Grant Co., N. M., 1932, 5%	10,000	10,700
Great Falls, Mont., 1918, 5%	5,000	5,225
Greene Co., Tenn., 1918, 5%	25,000	25,875
Guthrie, Okla., wat., 1931, 4½%	20,000	19,700
Guthrie, Okla., sr., 1931, 4½%	3,000	2,955
Hallock, Minn., 1926, 4½%	10,000	10,000
Hamilton, Ont., special, 1927, 4%	35,000	34,475
Hamilton, Ont., wat., 1937, 4%	15,000	14,700

BONDS AND STOCKS OWNED.—*Cont.* BONDS.—*Cont.*	Par Value.	Market Value.
Hector, Minn., 1922, 5%	$6,000	$6,120
Johnson Co., Okla., 1934, 5%	50,000	53,750
Kiester, Minn., $1,000 payable annually; $1,500, 1914; 1914, 5%	4,500	4,545
King Co., Wash., 1928, 5%	25,000	27,500
Lacqui Parle Co.,Minn.,sc.dis.,1917,5%	8,000	8,320
Langdon, N. D., 1925, 5%	10,000	10,500
Las Vegas, N. M., 1937, 5%	24,346	25,563
Lakefield, Minn., 1914, 5%	8,000	8,160
Lake Co., Colo., 1921, 4%	3,400	3,060
La Moure Co., N. D., 1928, 4½%	32,000	33,251
Lanesboro, Minn., 1916, 5%	5,000	5,150
Laurens Co., S. C., 1936, 4½%	10,000	10,250
Lewiston, Mont., 1926, 5%	15,000	15,450
Lawrence Co., S. D., 1926, 5%	24,500	25,970
Lincoln Co., Wash., 1926, 4½%	15,000	15,150
Madison, S. D., 1929, 4½%	14,000	14,210
Mahnomen Co., Minn., 1917, 5%	10,000	10,400
Marshall Co., S. D., 1920, 5%	15,000	15,900
Manitoba, Can., 1937, 4%	60,000	59,400
Milbank, S. D., 1924, 5%	23,000	23,460
Missoula Co., Mont., 1916, 6%	10,000	10,900
Mitchell, S. D., 1925, 5%	20,000	20,600
Morton Co., N. D., 1925, 4½%	31,000	31,930
Morgan, Minn., 1909, 5%	2,500	2,500
Nelson Co., N. D., 1914, 6%	10,000	10,700
Northfield, Minn., 1914, 5%	40,000	41,600
Okmulgee, Okla., 1929, 5%	25,000	25,875
Oklahoma Cy., Okla., 1929, 4½%	25,000	25,500
Orleans Levee Dis., N. O., 1959, 5%	25,000	27,250
Park Rapids, Minn., $14,000 1924, $13,000 1929, 1929, 4½%	27,000	27,540
Pendleton, Ore., 1938, 5%	25,000	26,750
Perham, Minn., 1920, 5%	15,000	15,750
Portland, Ore., dry dock, 1933, 4%	50,000	50,000
Redfield, S. D., sr., 1929, 5%	18,000	19,440
Redwood Falls, Minn., 1918, 5%	6,000	6,270
Reno, Nev., 1928, 6%	25,000	27,750
Richmond, Va., 1930, 4%	25,000	25,000
Riverside, Cal., 1916, 5%	8,000	8,320
St. Clair Co., Ill., $12,000 matures 1915; $13,000, 1916; 1915-6, 5%	25,000	25,500
Sauk Rapids, Minn., 1927, 6%	25,000	28,750
Seattle, Wash., 1927, 4½%	50,000	52,000
Sibley, Ia., sc. dis., 1913, 6%	6,000	6,000
Sioux Cy., Ia., Ind. Sc. Dis., 1919, 4½%	50,000	50,500
Sioux Falls, S. D., wat., 1923, 5%	51,500	54,590
Sioux Falls, S. D., r., 1927, 5%	25,000	26,750
Spokane, Wash sc. dis., 1910, 6%	50,000	50,500
Stanley Co., S. D., 1921, 5%	10,000	10,500
Staples, Minn., 1906, 5½%	4,000	4,000
Sullivan Co., Tenn., 1928, 5%	10,000	10,600
Sullivan Co., Tenn., 1938, 5%	15,000	16,200
Thief River Falls, Minn., 1925, 5%	25,000	26,750
Thief River Falls, Minn., Wat. Wks., 1928, 5%	12,000	12,960
Tracy, Minn., 1911, 5%	20,000	20,200
Twin Falls Co., Ida., $10,000 1924, $15,000 1925, 1924–5, 5%	25,000	26,250
Valley Cy., N. D., $6,000 1919–1924–1929, 1929, 5%	18,000	19,080
Walla Walla, Wash., 1919, 4½%	5,000	5,050
Walla Walla, Wash., City Hall, 1928, 5%	25,000	27,000
Webster, S. D., r., 1912, 5%	10,000	10,100
Webster, S. D., sc. dis., 1925, 5%	17,000	17,340
Yellowstone Co., Mont., sc., 1929, 4½%	10,000	10,200
A., T. & S. F., Trans Short Line, 1958, 4%	50,000	47,000
A., T. & S. F., gn. m., 1995, 4%	50,000	50,000
B. & O., 1st m., 1925, 3½%	50,000	46,500
Chesapeake & O., gn. m., 1992, 4½%	50,000	51,500
Chi. & Alt. Eq. Assn., 1912, 4%	25,000	24,500
C. & E. Ill., gn. contract & 1 m., 1937, 5%	50,000	57,000
C., B. & Q., Ill. Div, 1949, 4%	50,000	50,250
C., B. & Q., joint, 1921, 4%	100,000	97,000
Chicago, Indiana & Southern, 1956, 4%	75,000	70,875
Chi., Lake Shore & Eastern, 1 m.,1969,4½%	25,000	26,625
C., M. & St. P., C. & P., W. Div., 1921, 5%	25,000	27,125
Chicago Rys. Co. Series B, 1927, 4 & 5%	25,000	21,500
C., R. I. & Pac., 1st & r. m., 1934, 4%	50,000	45,500
Ia. Cent., 1st m., 1938, 5%	10,000	10,650
Louisv. & Nashv., unified, 1940, 4%	25,000	25,000
Mil. El. Ry. & Lt. Co., 1931, 4½%	25,000	24,000
Minn., Lyndale & MinnetonkaRy1919,5%	40,000	41,600
Minneapolis St. Ry. and St. Paul City Ry. Co., 1928, 5%	25,000	26,375
Minnesota Transfer, 1 m., 1916, 4%	25,000	24,000
Mo., Kan. & E., 1st m., 1942, 5%	28,000	30,940
Mo. Kan. & Okla., 1st m., 1942, 5%	50,000	53,250
M., K. & Tex., St. L. Div., 1st m.,2001, 4%	25,000	21,625

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, St. Paul, Minn.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Mo. Pac., col. tr., 1917, 5%	$50,000	$50,500
N. O. Tm. Co., 1953, 4%	50,000	40,750
No. Pac. prior ln., 1997, 4%	100,000	102,500
No. Pac. gn. ln., 2047, 3%	50,000	37,000
No. Pac., reg., 2047, 3%	50,000	36,750
Oregon Wat. Pow. & Ry. Co., 1932, 6%	50,000	51,750
P.M., L. E.& D. R. Div., 1st m.,1932, 4½%	150,000	149,250
Spokane & Inland Empire, 1926, 5%	30,000	30,300
St. L. & S. F., col. tr. n., 1912, 4½%	50,000	48,000
St.L., I. Mtn. & So. Riv.& G. Div1933, 4%	50,000	43,750
St. P. Cy. Ry., cs. m., 1937, 5%	25,000	26,500
Tidewater Co. of Va., 1913, 6%	25,000	25,250
Union Pac., 1st m., 1947, 4%	50,000	51,000
Butte El. & Pow. Co., 1 m., 1951, 5%	25,000	25,000
Cleveland El. Illg. Co., 1 m., 1939, 5%	50,000	51,500
Detroit-Edison El. Co , 1933, 5%	25,000	25,375
Edison El.Co.,Los Angeles,Cal.,1922, 5%	25,000	25,625
Laclede Gas Lt.Co.,St.L.,1st m.,1919, 5%	50,000	51,500
LacledeGasLt.Co.,St.L., r. and e.1934,5%	25,000	25,500
Madison River Power Co., 1 m., 1935, 5%	25,000	24,875
Minneap. Gas Lt. Co., cs. m., 1930, 6%	40,000	40,000
Minneap. Gas Lt.Co., 1 gn. m., 1930, 5%	20,000	18,600
New York Telephone Co., 1939, 4½%	25,000	24,500
Om. El. Lt. & Pow. Co., 1933, 5%	60,000	60,000
Portland, Ore.,Gn.El.Co.,1935, 5%	25,000	25,750
St. Joseph,Mo.,Lt.Ht.& Pow.Co.,1937,5%	10,000	10,100
St. Paul Gas Lt. Co., 1st m., 1915, 6%	20,000	21,200
St. P. Gas Lt. Co., cs. e., 1918, 6%	31,000	33,480
St. Paul Gas Lt. Co., gn. m., 1944, 5%	30,000	29,100
Seattle-Tacoma Pow. Co., 1925, 5%	25,000	25,375
Union El.Lt.& Pow.Co.,St.L.Mo.,1932,5%	25,000	25,750
Union El. Lt. & Pow. Co., St. Louis, 1933, 5%	25,000	24,750
Washington Wat. & Pow. Co., 1 r.,1939,5%	50,000	51,500
Stocks.		
Gt. No. Ry. Co., p	50,000	71,500
Gt. No. Iron Ore Properties	30,000	24,000
No. Pac. Ry. Co	51,200	74,240
No. Securities Co	800	960
First Nat. Bk. of St. Paul, Minn	32,000	86,400
First Nat. Bk. of St. Peter, Minn	2,500	3,750
Mer. Nat.Bk.of St. Paul, Minn	25,000	50,000
Nat. German Amer.Bk.of St. Paul, Minn.	10,000	20,000
Second Nat. Bk. of St. Paul, Minn	10,000	19,000
Gn. Ad., Bureau, N. Y., $50 per share	100	100
Underwriters' Salvage Co., Chi	1,000	1,000
Southern Adj. Bureau, Atlanta, Ga	50	50
W. Adj. & Insp. Co., Chi	100	100
Totals (book value, $4,517,821)	$4,340,896	$4,507,703

MISCELLANEOUS: In 1871 received for calls on capital, $120,000. Capital increased in 1882 from $400,000 to $500,000. Company operates under reserve fund law of Minnesota having deposited a special reserve fund of $250,000; and a guaranty surplus fund of $250,000; Conflagration losses: Chicago, 1871, $140,000; Boston, 1872, $76,000; Baltimore, 1904, $172,004; San Francisco, 1906, $1,233,357. Values of special deposits: Can., $157,025; Ga., $9,850, N. M., $10,700; Va., $25,000.

DIRECTORS: C. H. Bigelow, J. W. Lusk, H. S. Cole, C. W. Sexton, Thomas Wilson, W. B. Dean, H. T. Drake, F. R. Bigelow, F. A. Fogg, J. H. Skinner, V. M. Watkins, A. W. Perry, C. P. Noyes.

FIELD MEN AND TERRITORY COVERED: Genera agents: Christensen and Goodwin, San Francisco, Cal., managers for Pac. department; E. J. Richardson & Sons, Balto., Md., for Md., D. C. and Del.; Geo. O. Carpenter & Son, Boston, Mass., for Conn., Me., N. H., Mass. and R. I.; Whiton & Merges, N. Y. Cy., for e. part of N. Y., Pa. and N. J.; Cravens & Cage, Houston, Tex. for Tex. and La. Special agents for Cravens & Cage: J. L. De Treville, K. S. Dargan, Jr., Clarendon Ions, H. F. Schmitt, Clarence Britton. Special jurisdiction of home office: Ala., Ark., Colo., Fla., Ga., Ill., Ind., Ia., Kan., Ky., Minn., Miss., Mo., Neb., N. M., N. Y. (w. of No. Cent. R. R.), N. C., N. D., Okla., Pa.,(w of No. Cent. R. R.), S. C., S. D., Tenn., Va., W. Va., Wis. and Wyo. W. E. Fudger, general agent, Tor., Prov. of Ont.; Dale & Co., general agents, Mont., Prov. of Que.; White & Calkin, general agents, St. John, Prov. of N. Brunswick; A. M. Jack & Son, general agents, Halifax, Prov. of Nova Scotia. Special agents: R. A. Overpeck, D. D. Daly and C. D. Hayes, for Minn.; W. J. Sonnen, Chi., Ill., for Ill.; J. P. Burnley, St. Paul, Minn.; for Ia. and Mo.; H. Harry Smith, Denver, Colo., for Colo.; Wyo. and N. M.; W. C. Lyle, Omaha, Neb., for Neb.; Van Arsdale & Osborne, Wichita, Kan., for Okla. and Kan.; J. W. Cunningham, Birmingham, Ala., for Ala., Fla. and Ga.; H. A. Sampson, Richmond, Va., for N. C., S. C. and Va.; E. C. Cooper and W. S. Himmelwright, Grand Forks, N. D., for N. D.; A. F. Milligan, W. E. Milligan and M. B. Evans, Aberdeen, S.D., for S.D.; John McClure, St. Paul, Minn., for part of Wis. and part of Minn.; D. O. Stine, Reedsburg, Wis., for part of Wis.; C. A. Kelley and F. B. Clarke, Terre Haute, Ind., for Mich. and Ind.; A. I. Macpherson, Louisville, Ky., for Ky. and Tenn.; I. B. Beard, special agent Memphis, Tenn., for Miss. and Ark.; Benjamin Marot and Wilfred Taylor, Dayton, O. for O. and W. Va.; C. F. Codere, special agent, Winnipeg, Man., for Man., Alberta and Saskatchewan; W. F. Zwick, R. De Lappe, Irwin S. Watson, E. B. Flack, Geo. T. Gray, L. L. Dibble, R. Denney, H. W. Randall and Walter A. Frazier, for Christensen and Goodwin's territory, E. H. Bradt, Brooklyn, N. Y.; G. L. Eichella, Newark, N. J.: Edward H. Eakins, Paterson, N. J.; for Whiton & Merges' territory. The company operates in all the States and territories except Vt.

THE SEABOARD FIRE INSURANCE COMPANY, Norfolk, Va.

President, John L. Roper; Secretary, Geo. McG. Goodridge; Resident Secretary, Louis T. Dobie. Organized, 1895.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$299,612	$44,387	$23,264	$45,062	$58,324	$17,765	$12,000	$14,457	$44,222	$22,86
1908	275,174	35,771	23,976	37,384	52,275	16,061	12,000	13,379	41,440	16,33
1907	273,619	27,531	33,139	27,761	47,758	4,828	12,000	14,423	31,251	5,50
1906	267,928	26,781	25,534	24,546	43,389	4,940	5,571	6,821	17,332	4,94
1905	243,787	12,821	19,809	14,910	28,532	1,132	3,000	12,248	16,380	1,13

Assets, December 31, 1909.

Real estate owned (book value)	$11,135
Mortgage loans on real estate	116,356
Bonds and stocks owned (market value)	100,761
Collateral loans	13,150
Cash in office and bank	19,520
Agents' balances, not over 3 months due	8,922
Interest and rents accrued	3,674
Due from reinsuring company	205
Local agency premiums in course of collection	25,889
Total admitted assets	$299,612

Liabilities, December 31, 1909.

Net losses unpaid (including $1,175 resisted)	$6,10
Unearned premiums	44,38
Reserve for taxes	96
Local agency department, due companies and agents	19,57
Other liabilities	5,3
Total liabilities, except capital and surplus	$76,34
Capital paid up	200,00
Surplus over all liabilities	23,26
Total liabilities, capital and surplus	$299,61

THE SEABOARD FIRE INSURANCE COMPANY, Norfolk, Va.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $4,751,715; premiums thereon, $79,875.

BUSINESS SINCE ORGANIZATION: Premiums received, $222,184 losses paid, $86,962; dividends declared, cash, $44,571; stock, $60,000.

REAL ESTATE OWNED: Consists of 2-story brick and stone building, 105 Plume st., on leased ground—10 years lease—1-10 charged off to profit and loss yearly. Company operates building and receives revenue, reserving part for its own occupancy.

MORTGAGE LOANS: There are 23 loans aggregating $116,356 and protected by improved local real estate valued at $397,900. There was $850 of interest past due on December 31, last. Company holds $47,950 of insurance on the mortgaged buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned
Norfolk Bk. for Sav. & Tr., 8 shrs.	$3,600	$2,750
Norfolk Warehouse Cp., 15 bs.	15,000	10,000
Cy. of Portsmouth, 1 b.	541	400
Totals	$19,141	$13,150

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Epworth Church	$14,000	$14,000
Cy. of Norfolk	14,200	14,725
Norfolk Silk Co.	2,500	2,500
City of Norfolk	1,000	1,065
Cy. of Portsmouth	5,000	5,409
City of Norfolk	4,000	4,397
City Gas Co.	6,000	6,630

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Garrett & Co.	$5,000	$5,113
Norfolk Warehouse Corporation	4,000	4,000
City of Portsmouth	900	1,021
Township of Raleigh, N. C.	10,000	10,725
C. & O. Ry. Co.	2,000	2,065
Nansemond Water Co.	5,000	5,375
Jones & Co., Inc.	10,000	10,500
Nfk. & P. Under'rs Asso'n	145	145
Stocks.		
Virginia Bk. and Tr. Co.	2,900	3,770
Atlantic Tr. and Dep. Co.	1,000	500
Norfolk Nat. Bk.	2,500	4,400
National Bk. of Commerce	2,500	4,400
Jamestown Exposition Co., p.	1,500	.....
Totals	$94,145	$100,761

MISCELLANEOUS: Capital increased in 1897 from $15,385 to $23,885 (and subsequently to $25,000); in 1901, to $30,000; in 1902, to $35,000; in 1903, to $40,000; in 1904, to $50,000; and in 1905, to $200,000.

DIRECTORS: John L. Roper, C. S. Sherwood, John S. Jenkins, A. J. Goodrich, Walter J. Simmons, Tazewell Taylor, R. M. Hughes, Chas. Syer, C. W. Fentress, N. Beaman, John T. Griffin, Henry Kirn, J. P. Andre Mottu, J. G. Womble, J. W. Hunter.

FIELD MEN AND TERRITORY COVERED: Wm. Hunter Bell, Norfolk, Va., special agent for Va.; W. S. Wilkinson, Rocky Mount, N. C., general agent for N. C. Company operates in N. C. and Va.

SEABOARD FIRE AND MARINE INSURANCE COMPANY, Galveston, Tex.

President, B. Adoue; Secretary, J. H. Langbehn; Assistant Secretary, C. C. Bowen. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$436,386	$130,664	$30,701	$193,646	*$261,458	$117,255	$30,000	$101,524	$248,779	$128,539
1908	433,530	99,807	69,545	162,002	182,709	62,234	.....	86,791	149,025	72,095
1907	401,093	81,683	65,177	138,765	152,236	35,548	.....	59,196	94,744	35,473
1906	342,431	30,023	56,779	48,876	*90,835	42,845	.....	22,949	65,794	47,417
1905	317,298	10,318	56,980	19,070	21,788	9	.....	8,147	8,156	9

* Includes $30,000 paid in by stockholders. In 1906 and $50,000 in 1909.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$39,430
Bonds owned (market value)	276,782
Cash in office and bank	71,645
Agents' balances, not over 3 months due	41,374
Interest and rents accrued	6,989
Other assets	166
Total admitted assets	$436,386

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,000 resisted)	$23,021
Unearned premiums	130,664
Other liabilities	2,000
Total liabilities, except capital and surplus	$155,685
Capital paid up	250,000
Surplus over liabilities	30,701
Total liabilities, capital and surplus	$436,386

RISKS AND PREMIUMS: Fire risks in force, December 31, $14,409,681; premiums thereon, $243,521.

BUSINESS SINCE ORGANIZATION: Premiums received, $561,909; losses paid, $257,891 dividends declared, cash, $30,000.

MORTGAGE LOANS: There are 15 loans aggregating $39,430 on improved city and farm properties valued at $128,495. There is no interest past due. The company holds $12,400 of insurance on the buildings.

BONDS OWNED:

	Par Value.	Market Value.
Co. of Galveston Seawall & Breakwater	$103,100	$100,007
Co. of Galveston Road & bg. Scrip Fg.	3,900	3,783
Co. of Galveston gn. f. scrip	2,600	2,522
Cy. of Galveston Sewerage	49,000	50,470
Cy. of Galveston Limited Debt bs.	22,000	22,000
Lasker R. E. Assn.	10,000	10,000
Cy. of San Antonio 11th Imp. Dis.	35,000	35,000
Hallinger Tex. Ind. Sc. Dis.	17,500	17,500
Bay Cy., Texas. Sc. Dis.	13,000	13,000
Strava, Texas Sc. Dis.	3,000	3,000
McGregor, Texas Sc. Dis.	8,000	8,000
Reg. U. S. bs. Sc. Dis.	$10,000	$11,500
Totals	$277,100	$276,782

MISCELLANEOUS: In September, 1905, cash surplus of $50,000 paid in by stockholders as premium on capital stock; $30,000 paid in by stockholders in 1906 to reimburse company for San Francisco losses. In December, 1909 $50,000 additional surplus was paid in by stockholders. Conflagration loss; San Francisco, 1907, $25,545.

DIRECTORS: B. Adoue, H. Wilkens, John Sealy, J. H. Langbehn, J. P. Alvey, S. P. Mistrot, R. Waverley Smith.

FIELD MEN AND TERRITORY COVERED: H. W. Colson, San Francisco, Cal., manager for Pacific Coast, W. W. Kirkpatrick, Atlanta, Ga., special agent for Ga., N. C., S. C., Ala. and Miss. The company operates in Ala., Cal., Ga., Ill., La., Mich., Miss., Mo., Nev., N. C., Pa., S. C., Tex. and Wash.

SECURITY INSURANCE COMPANY, Cincinnati, O.

President, Frank A. Rothier; Secretary, Adam Benus. Organized, 1881.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$364,824	$128,880	$67,763	$135,921	$150,884	$59,850	$9,000	$63,963	$132,813	$63,041
1908	366,950	114,476	90,078	126,034	138,775	57,984	9,000	56,265	123,249	61,678
1907	350,674	106,698	85,065	114,638	128,836	63,706	9,000	51,907	124,613	59,034
1906	355,360	104,908	84,527	119,479	130,365	59,996	9,000	53,873	122,869	62,446
1905	347,050	100,478	81,539	120,159	135,742	51,316	9,000	49,573	109,889	50,749

Assets, December 31, 1909.

Stocks owned (market value)	$323,313
Loans on Consolidated Boat Store Co. stock (market value $1,000); First National Bank stock (market value $1,300)	1,640
Cash in office and bank	20,115
Agents' balances, not over 3 months due	19,746
Interest accrued	10
Total admitted assets	$364,824

Liabilities, December 31, 1909.

Net losses unpaid	$12,295
Unearned premiums	128,880
Other liabilities	5,886
Total liabilities, except capital and surplus	$147,061
Capital paid up	150,000
Surplus over all liabilities	67,763
Total liabilities, capital and surplus	$364,824

RISKS AND PREMIUMS: Fire risks in force, December 31, $22,490,091; premiums thereon, $250,267.

LOSSES PAID SINCE ORGANIZATION: $1,416,466; dividends declared, cash, $236,250.

STOCKS OWNED:	Par Value.	Market Value.
Cin., N. O. & Tex. Pac. R. R., stk	$5,000	$5,900
C., N. O. & Tex. Pac. R. R., stk., p	2,600	2,678
Columbus & Xenia R. R. Co., stk	2,750	5,555
Cin. Tobacco Warehouse Co., stk	4,400	2,420
Cy. & Suburban Tl. Assn., stk	20,000	37,200
Cleveland & Pittsburg R. R., stk	800	1,400
Cin. Gas & El. Co., stk	47,600	43,881
Citizens' Nat. Bk., stk	7,000	16,800
Fifth-Third Nat. Bk. stk	10,000	25,000
German Nat. Bk. stk	5,000	16,250
Grand Hotel Co., stk	17,700	13,452
C., Portsmouth, Big Sandy & P.Pac.Co.st.	6,200	620
Little Miami R. R., stk	7,250	15,370
Cin. St. Ry. Co., stk	21,450	28,529
Cin. Union Stk. Yds., p. stk	6,150	6,227
First Nat. Bk., stk	15,000	39,000
Eureka F. & M. Ins. Co., stk	8,900	17,800
Merchants Nat. Bk. stk	3,000	6,150
Stocks Owned.—*Cont.*		
Fourth National Bank, stock	$4,000	$11,200
The C. Inter.Tm.R.R.Co.'s gr.1 p. stk	5,000	4,700
The Scioto Val.Tc.Co.'s 1 p. stk	2,500	2,581
Cin., N. & Cov., L. & T. Co's, c. stk	6,500	6,468
Cin., N. & Cov., L. & T. Co's p. stk	7,500	6,637
National Bank of Commerce, N. Y.	1,000	2,120
Cin., D. & Tol., T. Co.'s stk	10,000	2,500
Farmers & Shippers' L. T. W. Co's., 1s perf., stock	2,500	2,675
W. Ad. & Insp. Co.'s stk	100	200
Totals (book value $280,456)	$229,900	$323,313

MISCELLANEOUS: Conflagration loss: San Francisco, 1906, $22,353.

DIRECTORS: H. H. Meyer, W. B. Carpenter, Michael Ryan, F. A. Rothier, Adam Benus, L. C. Rothier, Richard Ryan.

FIELD MEN AND TERRITORY COVERED: H. C. Klocksien, State agent for Mich.: Rollin B. Heaton and Chas. Benus, special agents for O.; H. C. Klocksien and Chas. Benus, for Ill. The company operates in Ill., Ky., Mich. and O.

SECURITY FIRE INSURANCE COMPANY, Davenport, Ia.

President, S. F. Gilman; Secretary, M. C. Hinsch. Organized, 1883.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$388,840	$217,859	$55,047	$167,296	$184,406	$65,593	$9,000	$77,559	$152,152	$74,940
1908	‡356,807	193,457	57,181	145,358	158,619	47,625	8,000	66,235	121,860	46,737
1907	‡317,324	167,158	44,602	132,959	144,647	31,656	4,000	58,770	94,426	27,252
1906	‡264,847	86,121	73,385	87,072	99,524	32,015	8,000	40,498	80,513	31,803
1905	‡245,142	70,355	68,447	70,236	81,614	24,528	8,000	33,013	65,541	24,944

‡ Includes notes for premiums.

Assets, December 31, 1909.

Real estate owned	$10,502
Mortgage loans on real estate	302,800
National Bank of Davenport stock (market value)	6,000
Cash in office and bank	24,625
Agents' balances, not over 3 months due	17,842
Interest and rents accrued	10,444
Other assets	16,627
Total admitted assets	$388,840

Liabilities, December 31, 1909.

Net losses unpaid	$12,062
Unearned premiums	217,859
Other liabilities	3,872
Total liabilities, except capital and surplus	$233,793
Capital paid up	100,000
Surplus over all liabilities	55,047
Total liabilities, capital and surplus	$388,840

RISKS AND PREMIUMS: Fire risks in force, December 31, $23,747,424; premiums thereon, $394,691.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,727,468; losses paid, $619,110. dividends declared, cash, $105,543; stock, $75,000.

REAL ESTATE OWNED: Consists of Davenport city lot for home office building, and three lots with two houses in Davenport, valued in all at $10,502.

MORTGAGE LOANS: There are 73 loans, aggregating $302,-800 protected by first liens on Ia. farm and real estate property, valued at $1,062,645. The company holds $62,615 of insurance on the mortgaged buildings. There was no interest past due on December 31, last.

MISCELLANEOUS: Capital increased in 1897 from $25,000 to $100,000 by stock dividend.

DIRECTORS: S. F. Gilman, M. L. Marks, M. C. Hinsch, B. J. Hornby, H. Schroeder, R. Rohlfs, P. Hinsch.

FIELD MEN AND TERRITORY COVERED: Paul Hinsch, Davenport; M. F. Yakish, Van Horne, Ia.; J. D. Lateer, Bloomington, Ill.; J. L. Lind, Peroia, Ill. The company operates in Ia., Ill., Tex. and Wis.

SECURITY INSURANCE COMPANY OF NEW HAVEN, New Haven, Conn. §

President, John W. Alling; Vice-Presidents, Chas. E. Curtis, Warren R. Spalding; Secretary, Victor Roth; Assistant Secretary, Willis Parker. Organized, 1841.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,570,473	$1,441,094	$470,148	$1,499,888	$1,594,969	*$708,818	$60,000	$620,854	$1,389,672	$679,419
1908	2,350,499	1,270,598	422,686	1,323,808	1,414,498	698,004	60,000	554,179	1,312,183	667,422
1907	2,075,660	1,174,027	236,392	1,281,860	1,361,351	561 302	30,000	535,202	1,126,504	585,626
1906	1,987,946	1,019,679	350,405	1,109,259	†1,502,908	870,846	20,000	461,740	1,352,586	915,187
1905	1,866,319	934,545	361,005	995,208	1,066,913	456,310	32,000	409,029	897,339	428,580

* Includes $1,039 marine losses. † Includes $112,500 premium on new stock, and $187,500 to restore reduced capital.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $167,777)	$166,700
Mortgage loans on real estate	111,100
Bonds and stocks owned (market value)	1,880,007
Collateral loans	68,000
Cash in office and bank	81,574
Agents' balances, not over 3 months due	240,337
Bills receivable taken for premiums	7,550
Interest accrued	13,382
Other assets	1,823
Total admitted assets	$2,570,473

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $10,058 resisted)	$126,612
Unearned premiums	1,441,094
Other liabilities	32,619
Total liabilities, except capital and surplus	$1,600,325
Capital paid up	500,000
Surplus over all liabilities	470,148
Total liabilities, capital and surplus	$2,570,473

RISKS AND PREMIUMS: Fire risks in force December 31, $239,745,244; premiums thereon, $2,731,051.

BUSINESS SINCE ORGANIZATION: Premiums received, $21,099,540; losses paid, $12,609,759; dividends declared, cash, $514,281; stock, $50,000.

REAL ESTATE OWNED: Comprises the company's office building, 37 Center st., and the store building, 35 Center st., of which the book value is $50,990 (carried at $50,000); a lot at Elm and Church sts., with building in process of construction, carried at book value, $100,500; a lot at North Wyman and Peach sts., Rockford, Ill., valued at $15,000, and 6 acres of land in Parkersburg, W. Va., valued at $1,200. All are unincumbered.

MORTGAGE LOANS: There are 31 loans aggregating $111,100 and protected by properties (mostly in New Haven) estimated to be worth $264,080, upon which the company holds $125,300 of insurance. There is no overdue interest. The loans range from $1,900 to $8,000 each, the largest being upon 914-916 State st., New Haven.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
New Haven St. Ry. Co., 1914, 5%	$1,010	$12,000
N. Y., N. H. & H. R. R. Co., cv., d., 1956, 3½%	16,300	
Conn. Ry.& Ltg.Co. stk., 500 shares	40,500	30,000
N.Y., N.H. & H. R.R. Co., d., 1954, 3½%	22,825	15,000
Int. Silver Co., d., 1933, 6%	1,010	
N.Y.,N.H.&H.R.R., con. deb., 1956, 3½% (sec. col. held under No. 4,294)	10,187	11,600
Totals	$91,832	$68,000

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Atlanta, Ga., wat. wks., 1933, 3½%	$8,000	$7,520
Atlanta, Ga., wat. wks., 1931, 3½%	2,000	1,880
New Haven, Conn., 1917, 3½%	12,000	12,000
N. Y. Cy, 1954, 3½%	20,000	18,500
N. Y. Cy., 1917, 3%	20,000	18,000
N. Y. Cy., 1956, 4%	60,000	61,500
N. Y. Cy., 1955, 4%	10,000	10,250
Norfolk, Va., imp., 1936, 4%	25,000	23,750
Atch., Topeka & Santa Fe R. R., ad. (stamped), 1995, 4%	25,000	23,562
Atlantic Coast Line R.R., 1 cs., 1952, 4%	20,000	19,200
Binghamton, Lestershire & Union (N.Y.) St. Ry., 1 m., 1925, 5%	10,000	10,000
Bridgeport (Conn.) Trac. Co., 1 m., 1923, 5%	10,000	10,600
Can. So. R. R., 1 m., 1913, 6%	10,000	10,437
Can. So. R. R., 2 m., 1913, 5%	10,000	10,125
Cent. Pac. R. R., 1929, 3½%	20,000	17,700
Chi., Rock Island & Pac., r., 1934, 4%	20,000	18,250
Clev., Cin., Chi. & St. L. R. R., 1993, 4%	10,000	9,650
Cons. Ry. & Lt. Co., 1 r. m., 1951, 4½%	85,000	87,125
Cons. Ry. Co., gr. d., 1956, 4%	30,000	27,600
Danbury & Bethel (Conn.) Horse Ry. Co., 1 m., 1914, 5%	15,000	14,700
Erie R.R., new cons. prior lien, 1996, 4%	20,000	17,200

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Kan. Cy., Ft. Scott & Mem., gr. r. m., 1936, 4%	$30,000	$27,675
Kan.Cy.,Ft.S.& Mem.cs.m.,6% bs.,1928	4,000	4,670
Long Island R. R., 1st m., gr. r., 1949, 4%	20,000	19,700
Louisv. & Nashv. So., joint, 1952, 4%	10,000	9,187
Meriden, Conn.,HorseR.R.Colm.1924,5%	12,000	12,840
M., H. & F. St. Ry., 1st m., 1918, 5%	5,000	5,000
Minn. & St. L. R. R., 1st m., 1949, 4%	18,000	14,850
Mo. Pac. R. R., col. tr., 1920, 5%	10,000	10,200
Mo. Pac. R. R., cs., 1st m., 1920, 6%	10,000	11,050
N.Y.,N.H.& H.R.R.,cv.d., 1948, 6%	10,000	13,400
No. Pac. R. R., gn. ln., 2047, 3%	30,000	22,200
Ore. Short Line, gr. r., 1929, 4%	20,000	18,900
Peoria & E. R. R., 1st m., 1940, 4%	10,000	9,300
Reading Co., Jersey Cent., col., 1951, 4%	25,000	24,187
St. L. I. Mtn. & So.Ry.Co.,1stm.,1933,4%	50,000	43,500
So. Pac. R. R., col. tr., 1949, 4%	36,000	32,940
So. Ry., Mobile & O., col. tr., 1938, 4%	40,000	36,000
So. Ry. Co., 1st m., 1994, 5%	20,000	22,200
Third Ave, N. Y., R. R., col., 2000, 4%	10,000	6,900
United Rys.Co.of St.L.,1st m., 1934, 4%	10,000	8,300
United Tc. Co.of Alb., cs. m., 2004, 4½%	10,000	10,000
Amer. Tl. & Tg. Co., 1929, 4%	31,000	28,830
Amer. Tl. & Tg. Co., cv., 1936, 4%	35,000	36,925
Amer. Tobacco Co., 1944, 6%	25,000	26,625
Bridgeport Hydraulic Co., 1925, 4%	20,000	20,000
Cent. Leather Co.,1st ln.,g.bs., 1925, 5%	35,000	34,737
Chi. Tel. Co., 1 m., bs., 1923, 5%	15,000	15,525
Clev. El. Illg. Co., 1st m., 1927, 5%	10,000	11,000
Col.&Hocking C. & I. Co., 1st m.1917,5%	10,000	9,500
International Silver Co.,1st m.,1948, 6%	22,000	24,200
LacledeGas lt.Co.,St.L.,r. & e. m.1934,5%	20,000	20,100
Macon, Ga. Gas Lt.& Wat.Co.,cs.1930,5%	10,000	9,500
Macon, Ga.GasLt.&Wat.Co.,1stm1910,6%	7,000	7,000
Mich. State Tl. Co., 1st m., 1924, 5%	30,000	29,550
Newark,N.J.Cs.Gas Co., 1st m., 1948, 5%	10,000	10,650
N. H. Gas Lt. Co., cv. d. rights	10,000	12,200
NewLon.Gas &El.Co.,1stcs.&r.m.1933,5%	15,000	14,850
New Milford Pow.Co.,1st m., 1932, 5%	25,000	25,750
N.Y.Gas,El.Lt.,Ht.& Pow.Co., 1949, 4%	20,000	16,800
N.Y.& Q. El. Lt.&Pow.Co.,1stm.1930,5%	10,000	10,000
N. Y. Tel. Co., 1st & g. n. m., 1939, 4½%	10,000	9,350
Pac. Tel. & Tlg. Co col. tr 1st m.,1937,5%	20,000	19,925
People's G Lt.& C. Co., Chi.,r.m.,1947,5%	30,000	31,125
So. New Eng. Tl. Co., 1st m., 1948, 5%	7,500	8,550
Swift & Co., 1st m., 1914, 5%	20,000	20,000
United Illg. Co., 1940, 4%	20,000	19,100
United G.& El.Co.of N.J. 1 m.,bs.1922,5%	10,000	9,500
U. S. Rubber Co., col tr., 1818, 6%	20,000	20,900
W. Union Tel.& Telg.Co.,col.tr., 1932,5%	20,000	19,800
W.Union Tl.Co.,f.& r. e. m., 1950, 4½%	26,000	25,220
W.Union Tg.Co.,cv. bs.,ser.A1936,4%	20,000	20,500
Westinghouse El. & Mfg. Co., 1910, 6%	10,000	10,000
Westinghouse El.&Mfg.Co.,s.f.cv1931,5%	20,000	18,600
Stocks.		
Clev.,Cin.,Chi. & St. L. Ry. Co., p	10,000	10,500
Del. & Hudson Canal Co	12,000	22,200

§ Transacts both fire and marine insurance.

SECURITY INSURANCE COMPANY OF NEW HAVEN, New Haven, Conn.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Ill. Cent. R. R.	$23,000	$34,040
Mobile & O. R. R., tr. ctfs.	10,000	8,500
N. Y., N. H. & H. R. R. stk. ½ paid	625	925
Norfolk & W. R. R., p.	20,000	17,950
No. R. R., of N. J., 4% g.	20,000	18,000
Twin Cy. Rapid Transit Co., p.	10,000	14,500
Amer. Ex. Nat. Bk., N. Y.	10,000	25,000
First Nat. Bk., New Haven	13,300	24,605
Merchants' Nat. Bk., New Haven	7,500	10,050
New Haven Nat. Bk., New Haven	21,000	40,950
Second Nat. Bk., New Haven	11,700	23,400
Amer. Tl. & Tg. Co.	23,300	32,853
Cs. Gas Co. of N. Y.	70,000	112,000
Derby Gas Co.	775	1,162
Gn. Adj. Bureau	250	250
Ousatonic Wat. Pow. Co.	13,500	20,250
So. New Eng. Tl. Co.	57,200	72,644
So. Adj. Bureau	100	100
Underwriters Sal.Co. of N. Y.	500	625
W. Adj. & Insp. Co.	100	140
Totals (book value, $1,795,238)	$1,760,350	$1,880,007

MISCELLANEOUS: Capital increased in 1887 from $200,000 to $250,000; reduced to $200,000 in 1893; increased in 1899 to $300,000; in 1903 to $400,000; 1905 to $500,000; in 1906 reduced to $312,500 and later increased to $500,000, the new stock netting a premium of $112,500. Conflagration losses: Baltimore, 1904, $786; San Francisco, 1906, $417,194. Value of special deposits. Ga., $9,400; Va., $23,750.

DIRECTORS: Chas. S. Leete, Joel A. Sperry, John W. Alling, E. G. Stoddard, John T. Manson, Chas. H. Nettleton, James S. Hemingway, D. A. Blakeslee, W. A. Spalding, Chas. S. Mellen, Eli Whitney.

FIELD MEN AND TERRITORY COVERED: Western department. Special agents: B. E. Hoffmaster, Omaha, Neb., for Ia. and Neb.; E. T. Tanner, Paris, Ill. and C. R. Daggett, Rockford, Ill., for Ill.; C. A. Wehmeyer, Goshen, Ind., for Ind. and Mich., E. I. Crockett, Pueblo, Colo., for Colo.; W. E. Griffith, Kansas City, Kan., special agent for Mo. and Kan.; J. Pierce Wolf, Moorhead, Minn., for N. D. and Minn.; G. A. Dunning, Sioux Falls, S. D., for S. D.; F. J. Dudley, Green Bay, Wis., for Wis.; Edward E. Potter, San Francisco, Cal., general agent for Ariz., Cal., Ida., Mont., Ore., Utah, Wash.; Thomas A. Manning, Dallas, Tex., general agent for Ark., La., Miss., Okla., Tex. Southern department, Dan B. Harris, manager; Chas. M. Jerome, assistant manager for Ga., Fla., Ala., N. C., S. C. and Va. Special agents: Frank A. Nutt, Boston, Mass., special agent for New England; R. H. M. Stuart, Philadelphia, Pa., general agent for middle department and New York suburban; Carl A. Stroebel, Philadelphia, Pa., special agent for middle department and New York suburban; Wm. E. Jones, State agent and J. M. Norris, special agent, Columbus, O., for O., W. Va., Ky. and Tenn.; Percy B. Jarvis, Syracuse, N. Y., special agent for N. Y. The company operates in all the United States except Alas., Nev., N. M., Vt. and Wyo.

SHAWNEE FIRE INSURANCE COMPANY, Topeka, Kan.

President, Joab Mulvane; Vice-President and Manager, J. W. Going; Secretary, H. S. Morgan. Organized, 1882.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,460,458	$958,146	$192,985	$1,505,073	$1,579,284	$919,829	$30,000	$629,469	$1,579,298	$904,405
1908	1,456,347	926,867	202,443	1,287,375	1,362,004	767,804	30,000	558,182	1,355,986	784,711
1907	1,451,355	950,728	195,377	1,453,730	1,521,590	518,971	30,000	546,390	1,095,361	539,678
1906	1,092,463	674,464	184,358	690,998	*832,942	256,165	10,000	254,300	520,465	258,229
1905	676,440	396,839	151,164	491,754	525,681	241,011	10,000	171,444	422,455	245,096

* Includes $100,000 premium on new stock.

Assets, December 31, 1909.

Real estate owned (book value, $43,573)	$50,000
Mortgage loans on real estate	656,075
Bonds and stocks owned (market value)	442,546
Collateral loans	2,000
Cash in office and bank	68,000
Agents' balances, not over 3 months due	223,884
Bills receivable taken for premiums	2,584
Interest accrued	15,369
Total admitted assets	$1,460,458

Liabilities, December 31, 1909.

Net losses unpaid-(none resisted)	$88,602
Unearned premiums	958,146
Other liabilities	20,725
Total liabilities, except capital and surplus	$1,067,473
Capital paid up	200,000
Surplus over all liabilities	192,985
Total liabilities, capital and surplus	$1,460,458

RISKS AND PREMIUMS: Fire risks in force December 31, $140,157,639; premiums thereon, $1,834,627.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,555,260; losses paid, $4,167,313; dividends declared, cash, $164,000.

REAL ESTATE OWNED: Consists of the 2-story brick building on lots 217-221 Jackson st., Topeka, (acquired in 1906), book value, $43,573, market value, $50,000. Net income in 1907, $2,097; in 1908, $2,932; in 1909, $2,889.

MORTGAGE LOANS: There are 219 loans aggregating $656,075 which are protected by real estate worth $2,896,028. Of these loans, $625,075 are secured by mortgages on Kansas properties, principally farm mortgages, the remainder being upon real estate in Colo., N. M., Ill. and Okla. There are but 7 loans as large as $10,000, and the largest is one of $45,000 on the Masonic Temple, Wichita, valued at $249,350. On December 31, last, there was $812 of interest past due. The company has never foreclosed a mortgage.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Policy Union Cent. Life Ins. Co.	$774	$2,000
Policy Ill. Life Ins. Co.	777	
Ætna Blg. & Loan Assn., instal., 9 shrs.	2,838	
Totals	$4,389	$2,000

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Baxter Springs, Kan., 1912, 6%	$3,000	$3,060
Blue Rapids, Kan., 1925, 5%	15,000	15,000
Burlingame, Kan., 1923, 5%	10,000	10,000
Center twnshp., Jewell Co., Kan., 1926, 4%	5,000	4,200
Chariton Co., Mo., 6%	18,000	18,920
Dex. sc. dis., No. 8, Chaves Co., N. M. 1936, 6%	3,200	3,232
Eden twnship, Sumner Co., Kan. 1917, 4½%	2,000	2,000
Farms sc. dis. No. 2, Chaves Co. N. M. 1936, 6%	3,000	3,120
Galena, Kan., 5%	10,000	11,400
Ga. State, 1915, 4½%	10,000	10,500
Graham Co., Kan., 1915, 6%	1,000	1,050
Haynesville tp., Pratt Co., Kan., 1921, 5%	8,000	8,000
Iola tp., Allen Co., Kan., 1921, 4½%	5,000	4,800
Lake Arthur, sc. dis. No. 20, Chaves Co., N. M. 1936, 6%	6,500	6,825
Lawrence, Kan., 4%	10,000	10,000
Lyndon, Kansas, 4½%	17,000	17,000
Logan tp., Rooks Co., Kan., 1920, 4½%	12,000	12,000
Marion Co., Kan., 1922, 5½%	25,000	25,500
Marquette, Kan., 1927, 5%	8,000	8,000
Marquette, Kan., 1927, 5%	4,000	4,000
Oswego, Kan., 5%	19,000	19,190
Paola, Kan., 5%	15,274	15,580
Pittsburg, Kan., 6%	8,220	8,770
Pittsburg, Kan., 5%	976	970
Pittsburg, Kan., 6%	645	670

SHAWNEE FIRE INSURANCE COMPANY, Topeka, Kan.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Salina, Kan., 5%	$5,280	$5,332
Salina, Kan., 5%	9,250	9,435
Salina, Kan., 5%	26,000	26,780
Salina, Kan., 5%	6,400	6,592
Santa Fe, N. M., 1936, 4%	4,300	3,655
Sc. Dis. No. 6, Rooks Co., Kan., 5%	13,800	13,938
Stockton, Kan., 1929, 5%	11,000	11,110
St. Paul, Kan., 1910, 6%	5,000	5,050
Strong Cy., Kan., 1926, 5%	4,500	4,500
Sumner Township, Sumner Co., Kan 1917, 4½%	1,000	1,000
Union Co., N. M., 1929, 6%	6,000	7,350
Union Township, Jeffer. Co., Kan., 1914, 4½%	2,000	1,960
Union Township, Jeffer. Co., Kan., 1914, 4½%	500	490
Va. State of, 1932, 3%	11,000	10,120
Washington, Kan., 6%	4,500	4,590
Capper, Arthur (secured by Tr. Deed on r. e. valued at $175,000, and a m. on personal property valued at $130,000; total value of security, $305,000; 1927, 6%	100,000	100,000
Kan. Salt Co., Hutchinson, Kan., 1912, 5%	4,000	4,000
Kan. Salt Co., Hutchinson, Kan., 1912, 5%	5,000	5,000
Stocks.		
Southern Adj. Co.	50	50
Underwriters' Salvage Co., Chi., Ill.	1,000	1,000
W. Adj. & Insp. Co., Chi., Ill.	100	100
Totals (book value, $435,168)	$441,096	*a* $445,156

a Excess over values shown in assets above, due to amortization.

MISCELLANEOUS: The unearned premium fund of this company prior to 1906 was computed on a basis of 40%. Company was mutual; in 1895, reorganized on stock basis with $100,000 capital. Increased in 1906 to $200,000, and $100,000 additional surplus paid in. Conflagration losses: Baltimore, 1904, $4,500; San Francisco, 1906, $1,800; Chelsea, 1908, $65,000. Values of special deposits: Ga., $10,500; Va., $10,120; N. M., $11,005.

DIRECTORS: Hiram P. Dillon, Joab Mulvane, A. A. Robinson, T. D. Fitzpatrick, George M. Noble, L. A. Will, Jas. W. Going, D. W. Mulvane, John R. Mulvane, H. S. Morgan.

FIELD MEN AND TERRITORY COVERED: General agents: Newman & MacBain, New York, N. Y., general agents Eastern department; H. L. A. Bates, San Francisco, Cal., general agents for Pacific Coast; Gross R. Scruggs & Co., Dallas, Tex., general agents for Tex., La., Ark.; Jas. B. Smith, Louisville, Ky., general agent for Ky.; W. L. Nelson & Co., Memphis, Tenn., general agents for Tenn. and Miss.; Hughs & Yates, Atlanta, Ga., general agents for Ga., N. C., S. C., Va., Ala. and Fla.; Spencer & Clapp, Columbus, Ga., general agents for Ga.; Gerald L. Schuyler Denver, Colo., general agent for Colo., N. M. and Wyo. Special agents: Kenneth MacGregor, Chicago, Ill., for Ill., Minn. and Wis.; Allen C. Frink, Kalamazoo, Mich., for O. and Mich.; J. L. Galbreath, Topeka, Kan., for Kan.; Chas. M. Hill and Frank S. Darby, Topeka, Kan., for Kan.; Charlton B. Rogers, Indianapolis, Ind., for Ind. and So. Ill.; Jos. M. Bishop, Kansas City, Mo., for Mo.; Frank A. McElroy, Omaha, Neb., for Neb., and Ia.; G. J. Giersberg, Concordia, Kan., for Kan.; Arthur B. Jones, Oklahoma City, Okla., special agent for Okla. The company operates in all the States of the United States except Alas., N. H., N. D., S. D. and Wyo.

SCRANTON FIRE INSURANCE COMPANY, Scranton, Pa.

President Adam Spitzer; Secretary, R. H. Craner. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Insured
1909	$108,161	$1,171	$6,177	$2,279	$2,554	.....	.....	$1,422	$1,422	.....

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $106,663; agents' balances, $1,498. Total admitted assets, $108,161. Liabilities: Unearned premiums, $1,171; salaries, commissions, $813. Total, $1,984; capital paid up, $100,000.

RISKS AND PREMIUMS: Fire risks in force December 31, $151,151; premiums thereon, $2,279.

DIRECTORS: Geo. W. Kepp; Adam Spitzer, Dr. F. J. Bishop, R. M. Craner, John Kehbreck, Anthony Propst, Geo. J. Chetwood, John Bense, F. B. Foote, F. J. Scorter, E. B. Hardenbuy, Valentine Bliss.

SIOUX FIRE INSURANCE COMPANY, Sioux City, Ia.

President, F. A. McCornack Secretary and Treasurer, C. J. Wooldridge. Organized, 1909.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Insured
1909	$227,140	$24,771	$231	$61,929	$65,763	$3,970	.....	$39,867	$43,837	$4,637

Assets, December 31, 1909.

Mortgage loans on real estate	$90,000
Municipal school and real estate bonds	37,000
Certificates of deposit in State Savings and National banks	65,000
Cash in office and bank	13,958
Agents' balances, not over 3 months due	3,751
Interest accrued	5,214
Bills receivable taken for farm risks	12,217
Total admitted assets	$227,140

Liabilities, December 31, 1909.

Net losses unpaid	$667
Unearned premiums	24,771
Taxes, commissions, etc.	1,471
Total liabilities, except capital and surplus	$26,909
Capital paid up	200,000
Surplus over all liabilities	231
Total liabilities, capital and surplus	$227,140

RISKS AND PREMIUMS: Fire risks in force, December 31, $5,206,234; premiums thereon, $66,018.

MORTGAGE LOANS: These are all first mortgage loans aggregating $90,000 on improved farms in Ia., Neb. and S. D., valued at $326,970. No interest past due on December 31, last.

MISCELLANEOUS: This company was organized early in 1909 and commenced business February 5, 1909, with a paid-up cash capital of $200,000.

DIRECTORS: F. A. McCornack, J. P. Martin, C. J. Wooldridge, E. A. Burgess, D. Davidson, A. J. Hogan, W. Cornish Beck, Henry G. Weare, Wm. M. Smith, Jno. D. Haskell, C. L. Voss, Wm. F. Reickhoff, W. P. Warner, F. M. Hatch, W. B. Whiting.

FIELD MEN: D. L. McCarthy, State agent, Des Moines, Ia.; Clarence Townsend, special agent, Decatur, Ia.; W. D. Nugent, special agent, Algona, Ia.; L. F. Foulk, special agent, Des Moines, Ia.

SOUTHERN NATIONAL INSURANCE COMPANY, Austin, Tex.

President, J. G. Hornberger; First Vice-President, E. P. Wilmot; Second Vice-President, D. T. Iglehart; Treasurer, W. I Folts; Secretary, A. G. Beckmann. Organized. 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$207,385	$54,504	$7,025	$97,582	‡$115,636	$86,461	.....	$53,612	$140,073	$90,67
1908	216,656	88,914	11,642	139,302	148,686	67,997	$6,000	66,231	140,228	72,01
1907	206,069	74,483	21,997	131,712	138,921	45,883	.....	58,388	104,271	51,85
1906	171,119	28,892	38,077	54,348	56,186	8,878	.....	29,119	37,997	13,11

‡ Includes $7,500 surplus paid in.

Assets, December 31, 1909.

Mortgage loans on real estate	$153,681
Loan on 20 shares Western National Bank stock (market value $2,500)	1,650
Cash in office and bank	25,852
Agents' balances, not over 3 months due	19,303
Interest and rents accrued	6,231
Other assets	668
Total admitted assets	$207,385

Liabilities, December 31, 1909.

Net losses unpaid (including $6,292 resisted)	$18,2
Unearned premiums	54,5
Reinsurance premiums	11,8
Expenses, taxes, etc.	7
Total liabilities, except capital and surplus	$85,3
Capital paid up	115,0
Surplus over all liabilities	7,0
Total liabilities, capital and surplus	$207,3

RISKS AND PREMIUMS: Fire risks in force December 31, $6,667,657; premiums thereon, $103,214

BUSINESS SINCE ORGANIZATION: Premiums received, $411,181, losses paid, $209,220; dividends declared, cash, $6,000.

MORTGAGE LOANS: There are 70 loans aggregating $153,681 all first liens on improved real estate in Tex. valued at $456,944. There was $572 interest past due on December 31, last. The company holds $69,000 of insurance on the buildings.

MISCELLANEOUS: This company was organized late in 1905 and commenced business early in 1906 with a cash capit of $100,000 and a net cash surplus of $50,000. Capital increase in 1909 to $115,000 and $7,500 additional surplus paid in.

DIRECTORS: E. P. Wilmot, Otto Koehler, Harry Land J. K. Hexter, D. T. Iglehart, E. H. R. Green, Walter Faust Wilbe H. Young, Wm. H. Folts, J. G. Hornberger, J. L. Hunter, E. Arnim, A. G. Beckmann.

TERRITORY COVERED: The company operates in N. O., Tex. and Wash.

SOUTHERN STOCK FIRE INSURANCE COMPANY, Greensboro, N. C.

President, B. D. Heath; Secretary, A. W. McAlister. Organized, 1895

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	c$344,013	$70,987	$44,319	$75,043	$88,825	$26,952	$7,000	$33,422	$67,374	$26,89
1908	c321,751	68,804	§45,584	68,969	99,666	55,538	7,000	31,249	93,787	53,91
1907	c315,572	82,519	24,065	90,848	102,693	36,056	7,000	37,391	80,447	36,05
1906	c296,906	76,612	7,727	91,686	101,557	31,855	1,832	37,612	71,299	33,63
1905	266,649	61,028	(§)	69,425	75,209	31,914	.....	28,366	62,114	31,91

c Includes $100,000 stockholders bonds. § $70,000 net surplus converted into cash capital in 1905 and $20,000 in 1909.

Assets, December 31, 1909.

Mortgage loans on real estate	$78,088
Stocks owned (market value)	112,627
Collateral loans	12,000
Cash in office and bank	24,131
Agents' balances, not over 3 months due	13,105
Interest and rents accrued	3,042
Other assets	1,020
Stockholders bonds	100,000
Total admitted assets	$344,013

Liabilities, December 31, 1909.

Net losses unpaid	$3
Unearned premiums	70,9
Dividends	8,4
Total liabilities, except capital and surplus	$79,6
Capital paid up	120,0
Stockholders bonds	100,0
Surplus over all liabilities	44,3
Total liabilities, capital and surplus	$344,01

RISKS AND PREMIUMS: Fire risks in force December 31, $8,809,572; premiums thereon, $140,537.

BUSINESS SINCE ORGANIZATION: Premiums received, $860,339; losses paid, $357,086; dividends declared, cash, $29,400

MORTGAGE LOANS: There are 42 loans ranging in amount from $250 to $12,000, aggregating $78,088 protected by improved real estate, situated in N. C. and S. C. estimated to be worth $193,560. The company holding $71,900 of insurance on the buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Nantucket Mills, 10 shares	$1,000	$1,000
Worth Mfg. Co., 30 shares	3,000	
Rocky Mt. Ins. & R. E. Co., 25 shares	3,500	1,500
Virginia Bg. & I., 112 shares	11,200	9,500
Wysong & Miles Co., 10 shares	1,250	
Totals	$19,950	$12,000

STOCKS OWNED:	Par Value	Mark Value
Flat Top Insurance Agency	$200	$6
Lily Mills	2,000	2,0
McLean Company	1,000	1,0
N. C. Tr. Co.	34,500	35,8
Amer. W. H. Co.	10,000	10,0
So. R. E., L. & T. Co.	5,000	14,5
Southern Underwriters	16,200	17,0
Amer. Ex. Bk.	10,000	11,0
Hunter Mfg. & Com. Co.	17,300	20,5
Totals (book value, $112,627)	$96,200	$112,6

MISCELLANEOUS: Company was formerly mutual; in 190 name changed from Southern Stock Mutual to Southern Stoc Fire with a paid-up capital of $100,000 and stockholders bonc of $100,000 paid up capital increased in 1909 to $120,000.

DIRECTORS: B. D. Heath, Bennehan Cameron, A. W McAlister, J. W. Scott, L. M. Scott, Frank P. Tate, Wm. E. Hol James P. Sawyer, J. Van Lindley, A. M. Scales, Ellison A. Smyt J. L. Coker, Paul W. Schenck, E. J. Davis, S. B. Tanner, Rob J. Mebane.

FIELD MEN AND TERRITORY COVERED: A. W. McAli ter, manager; Paul W. Schenck, assistant manager; W. E. Ashle adjuster; A. G. Coffin, special agent. The company operat in N. C. and S. C.

SOUTHERN UNDERWRITERS, Greensboro, N. C.

President, D. A. Tompkins; Secretary and Treasurer, A. W. McAlister. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$336,010	$97,371	$25,802	$96,160	$116,726	$55,382	$9,000	$42,657	$107,039	$54,236
1908	276,323	100,677	14,663	106,628	124,012	82,149	3,000	49,684	134,833	84,132
1907	r1,020,806	243,441	†138,737	296,131	324,134	130,598	12,360	121,863	264,721	122,744
1906	r922,955	203,760	166,141	268,414	344,615	95,645	7,086	109,670	212,401	109,878
1905	r791,741	145,016	108,690	188,746	201,860	69,824	7,084	77,549	154,457	69,824

r Includes $100,000 guaranteed capital of Southern Stock Fire, and $37,500 of the Underwriters of Greensboro. † $100,000 surplus transferred to capital during 1907.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$120,928
Bonds and stocks owned (market value)	159,351
Collateral loans	3,090
Cash in office and bank	27,592
Agents' balances, not over 3 months due	20,336
Bills receivable taken for premiums	187
Interest due and accrued	3,510
Other assets	1,015
Total admitted assets	$336,010

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$837
Unearned premiums	97,371
Unpaid dividends	12,000
Notal liabilities except capital and surplus	$110,208
Capital paid in	200,000
Surplus over all liabilities	25,802
Total liabilities, capital and surplus	$336,010

RISKS AND PREMIUMS: Fire risks in force, December 31, $12,025,467; premiums thereon, $190,892.

MORTGAGE LOANS: These are protected by property in North and South Carolina, valued at over three times the amount loaned.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Lilly Mills, 6%	$20,000	$20,000
Virginia Ceatury, 3%	10,000	9,516
Morehead Cotton Mills, 6%	8,500	8,500
Imperial Company, 6%	3,000	3,000
Stocks.		
Union Sup. & C. Co	21,000	21,000
American W. H. Co	10,000	10,000
Virginia Bdge. & Iron Co	3,000	3,000
Sanford Cotton Mills	5,000	5,000
N. C. Trust Co	58,500	60,860
Flat Top Insurance Agency	300	975

BONDS AND STOCKS OWNED.—*Cont.*	Par Value.	Market Value.
STOCKS.—*Cont.*		
Amer. Exch. Bk	$15,000	$16,500
McLean Co	1,000	1,000
Totals	$155,300	$159,351

MISCELLANEOUS: Policies issued under the above title were, prior to 1908, guaranteed by the Southern Stock Fire, Southern Life and Trust, Underwriters of Greensboro and Home of Greensboro. Since 1908 the Southern Underwriters discontinued this arrangement and absorbed the Home of Greensboro and started operations with a capital of $200,000.

FIELD MEN AND TERRITORY COVERED: A. W. McAlister, manager, and Paul W. Schenck, assistant manager; W. E. Ashley, adjuster, Greensboro, N. C.; A. G. Coffin, Greensboro, N. C., special agent. The company operates in N. C., S. C. Va. and W. Va.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, Springfield, Mass.

President, A. W. Damon; Vice-President, C. E. Galacar; Secretary, W J. Mackay; Assistant Secretary, F. J. Beates; Treasurer, F. H. Williams. Organized, 1849.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$9,761,460	$4,388,674	$2,699,362	$5,307,622	$5,662,075	$2,551,677	$200,000	$2,026,250	$4,777,927	$2,591,466
1908	8,519,933	4,132,480	1,803,440	4,925,109	5,231,255	2,585,166	200,000	1,917,526	4,702,692	2,590,000
1907	7,204,959	3,950,266	862,399	4,953,679	5,204,661	2,228,714	200,000	1,822,588	4,251,302	2,233,822
1906	6,936,261	3,480,853	1,122,880	4,574,254	4,800,962	3,349,131	200,000	1,637,694	5,186,825	3,476,840
1905	7,156,531	2,965,203	1,966,024	3,788,136	4,018,387	1,725,183	200,000	1,399,718	3,324,901	1,722,663

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$300,000
Mortgage loans on real estate	757,720
Bonds and stocks owned (market value)	6,961,790
Collateral loans	6,000
Cash in office and bank	801,898
Agents' balances, not over 3 months due	886,897
Interest accrued	47,155
Total admitted assets	$9,761,460

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $40,234 resisted)	$381,912
Unearned premiums	4,388,674
Funds held for Munich Reinsurance with interest	234,168
Other liabilities	57,344
Total liabilities, except capital and surplus	$5,062,098
Capital paid up	2,000,000
Surplus over all liabilities	2,699,362
Total liabilities, capital and surplus	$9,761,460

RISKS AND PREMIUMS: Fire risks in force December 31, $718,120,086; premiums thereon, $8,481,962.

BUSINESS SINCE ORGANIZATION: Premiums received, $81,651,796; losses paid, $46,763,346; dividends declared, cash $5,754,542; stock, $1,500,000.

REAL ESTATE OWNED: Consists of the company's home office building, a granite structure at State and Maple sts. Springfield, Mass. This is carried at its book value, $300,000, although it actually cost $452,505.

MORTGAGE LOANS: There are 75 loans aggregating $757,720, and protected by properties (all but a few in Springfield) valued at $1,861,100, and on which the company holds insurance to the amount of $932,575. But 11 loans exceed $10,000 in amount, the largest being $147,500 on brick office building at Main and Fort sts., Springfield, valued at $180,000.

COLLATERAL LOANS are as follows:

Securities.	Par Value.	Amount Loaned.
30 shs. East. Oil Co. st., Olean, N. Y., 8%	$2,850	$2,000
22 shs. Boston & Albany R. R. st. 8¾%	5,060	4,000
Totals	$7,910	$6,000

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, Springfield, Mass.—*Continued.*

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Ga., State of, reg., 1915, 4½%	$10,000	$10,500
Montreal, Cy. of, Can., Catholic Sc. Com. 4% bs., 1948, 4%	25,000	24,500
Montreal, Cy. of, Can., Protestant Bd. of Sc. Com. 4% d., 1938, 4%	25,000	24,500
N. Y. Cy., reg., g., 1957, 4½%	100,000	111,000
Nova Scotia, Prov. of, Can., 4½% d. 1915, 4½%	25,000	25,500
Pt. of Portland, Ore., Dry Dk., 1933, 4%	50,000	50,000
Richmond, Va., reg., 1938, 4%	50,000	50,500
Valencia, Co., N. M., r., 1932, 5%	10,000	10,300
Westmount, Town of, Que., Can., 4½% d., 1947, 4½%	35,000	38,500
Winnipeg, Manitoba, local imp. 4% bs., 1925, 4%	25,000	25,000
Winnipeg, Manitoba, Maryland st., bg. 4% d., 1925, 4%	30,000	30,000
Winnipeg, Manitoba, wat. wks. 4% d., 1934, 4%	5,000	5,000
Holyoke St. Ry., d., 1920, 5%	8,000	8,320
Holyoke St. Ry., d., 1923, 5%	23,500	24,675
N.Y.,N.H.& H., cv.d.ctfs., 1956,3½%	600,000	612,000
N. Y., N. H. & H., 6% cv. d., 1948, 6%	150,000	201,000
Peoria Ry., 1 and r. m. 5% reg. bs., Peoria, Ill., 1925, 5%	100,000	98,000
Southern Pacific 4% reg. cv. g., 1929 4%	50,000	53,000
Amer. Writing Paper Co., Holyoke, Mass., s. f., 1919, 5%	100,000	88,000
California Gas & El. Corp., unifying and r. s. f. 5% reg., San Francisco, 1937, 5%	100,000	95,000
Cent. Union Tl. Co., Ill., g., 1919, 5%	50,000	49,000
Pac. Tl. & Tl., San Fran., 1 m. and col. tr. s. f., 1937, 5%	100,000	100,00
Torrington Co., Torrington, Conn., reg., 1918, 5%	25,000	25,000
W. United Gas & El. Co., Ill., 1940, 5%	7,000	6,720
W. United Gas & El. Co., Ill., 1941, 5%	15,000	14,400
W. United Gas & El. Co., Ill., 1942, 5%	13,000	12,480
W. United Gas & El. Co., Ill., 1944, 5%	15,000	14,400
STOCKS.		
Atch., Top. & S. Fe, Ry., com.	50,000	61,500
Atch., Topeka & Santa Fe Ry., p.	50,000	52,500
Balt. & Ohio R. R., com.	100,000	118,000
Canadian Pacific Ry., ordinary	50,000	91,000
Chi., Mil. & St. Paul Ry., com.	100,000	158,000
Chi., Mil. & St Paul Ry., p.	200,000	344,000
Chi. & Northwestern Ry., com.	100,000	185,000
Conn. River R. R.	40,000	108,800
Conn. Tr. & Safe Dep. Co., ctf. secured by dep. of Conn. & Passump. Rivers R.R., g. stk.	50,000	50,000
Gt. Northern Ry., p.	100,000	144,000
Holyoke St. Ry., Holyoke, Mass.	105,000	178,500
Illinois Cent. R. R.	115,000	170,200
Manhattan Ry.	150,000	211,500
N. Y., N. H. & H. R. R.	50,000	79,000
N. Y., N. H. & H. R.R., 25% paid	37,500	81,375
Northern Pac. Ry.	100,000	146,000
Penna. R. R.	300,000	411,000
Southern Pac. Co., com.	100,000	137,000
Southern Pac. Co., p.	50,000	37,500
Union Pac. R. R., com.	100,000	206,000
Boylston Nat. Bk., Boston, Mass.	15,000	15,600
Chapin Nat. Bk., Springfield, Mass.	25,000	25,750
Chicopee Nat. Bk., Springfield, Mass.	30,000	50,400
Cy. Nat. Bk., Holyoke, Mass.	30,000	32,400
City Tr. Co., Boston, Mass.	20,000	78,600
Eliot Nat. Bk., Boston, Mass.	10,000	21,800
First Nat. Bk., Boston, Mass.	50,000	185,500
First Nat. Bk., Northampton, Mass.	9,900	12,870
Fourth Nat. Bk., N.Y.	20,000	41,600
Holyoke Nat. Bk., Holyoke, Mass.	10,000	17,000
Merchants' Nat. Bk., Boston, Mass.	15,000	37,800
Merchants Nat. Bk., Worcester, Mass.	50,000	85,000
Monson Nat. Bk., Monson, Mass.	2,500	3,000
Nat. Bk. of Commerce, Boston, Mass.	40,000	69,600
Nat. Bk. of Commerce stk., New York	30,000	61,500
Nat. Shawmut Bk., Boston, Mass.	60,000	198,600
Northam. Nat. Bk., Northampton, Mass.	12,200	24,400
Old Boston Nat. Bk., Boston, Mass.	10,000	13,000
Second Nat. Bk., Boston, Mass.	50,000	120,500
Springfield Nat. Bk., Springfield, Mass.	10,000	20,000
Third Nat. Bk., Springfield, Mass.	46,000	92,000
Webster & Atlas Nat. Bk., Boston, Mass.	10,000	18,000
Amer. Express Co.	50,000	150,000
Amer. Tl. & Tg. Co., stk.	50,000	71,500
Fitch. Gas & El. Lt. Co., Fitchburg, M.	21,750	56,550
Holyoke Wat. Pow. Co., Holyoke, Mass.	10,000	37,500
Malden El. Co., Malden, Mass.	18,000	39,600
Malden & Melrose Gas Lt. Co., Malden, Mass.	60,000	84,000
BONDS AND STOCKS OWNED.—*Cont.* STOCKS.—*Cont.*	Par Value.	Market Value.
Mass. Gas Cos., Boston, Mass., p.	$100,000	$93,000
N. E. Inv. & Sec. Co., Springfield, Mass., p	105,000	95,550
Pullman's Palace Car Co.	75,000	142,500
Salem El. Ltg. Co., Salem, Mass.	30,000	82,500
Springfield Gas Lt. Co., Springfield, Mass.	25,000	63,750
Underwriters' Salvage Co., Chicago, Ill.	1,000	750
Underwriters' Salvage Co., New York	1,000	1,250
United El. Lt. Co., Springfield, Mass.	16,100	40,250
Totals (book value, $6,171,002)	$4,812,450	$6,961,790

MISCELLANEOUS: Beginning with $50,000 capital, increases were made by cash payments, as follows: 1851, $50,000; 1853, $50,000; 1859, $50,000; 1864, $100,000; 1866, $200,000; and by stock dividends, as follows: 1875, $100,000; 1876, $150,000; 1880, $250,000; 1887, $250,000; 1889, $250,000; 1901, $500,000. Assessments were levied as follows: 1871 (65%), $325,000; 1872 (30%), $150,000. Conflagration losses: Chicago, 1871, $527,120; Boston, 1872, $259,294; Baltimore, 1904, $440,813; San Francisco, 1906, $1,639,063. Values of special deposits: Ga,. $10,500; N. M., $10,300; Va., $50,500; Can., $173,000.

DIRECTORS: F. H. Harris, J. L. Pease, M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. A. Harris, A. W. Damon, Chas. E. Galacar, Joseph Shattuck, Jr., A. J. Harding.

FIELD MEN AND TERRITORY COVERED: S. J. Whyte, general agent, Springfield, Mass., E. H. Hildreth, special agent for Western Mass., Vt., Conn. and portion of N. H., Springfield, Mass.; J. B. Cornish, F. R. Galacar, special agents, Eastern Mass., Me., N. H. and portion of R. I., Boston, Mass.; J. J. Babcock, general agent for Eastern Pa., Md., D. C., Del. and Southern N. J., Philadelphia, Pa.; A. L. Mooney and T. A. Hird, special agents for Eastern Pa., Md., D. C., Del. and Southern N. J., Philadelphia, Pa.; Platt, Yungman & Co., managers, Philadelphia suburban department, Philadelphia, Pa.; Hubert W. Chapman, special agent for Western Pa., Pittsburg, Pa.; C. G. Smith, agent Metropolitan department, New York City; E. J. Haynes, Jr., and W. E. Brewster, special agents for Eastern N. Y. and Northern N. J., New York City; F. L. Curtis, special agent, and Clark R. Hall, assistant special agent, for Western and Northern N. Y., Syracuse, N. Y.; J. M. Rogers, special agent for Ky. and Tenn., Louisville, Ky.; E. W. McCerren, general agent for Ala., La. and part of Ga. and Miss., Atlanta, Ga.; R. H. McDowell, special agent for N. C., S. C. and part of Ga., Columbia, S. C.; Charles E. Wortham, Jr., general agent for Va., Richmond, Va.; Murphy, Love, Hamilton & Bascom, provincial agents, Toronto, Ont.; Knowlton & Gilchrist, general agents, St. John, N. B. Western department, 206 La Salle st., Chicago, Ill., A. J. Harding manager; A. F. Dean, assistant manager; W. A. Blodgett, second assistant manager; Jno. C. Harding, superintendent of agencies; E. G. Carlisle, manager Metropolitan district; Leslie P. Voorhees, cashier. State and special agents: John W. Baker, special agent for Metropolitan district, 206 La Salle st., Chicago; C. L. French, State agent for So. Ill., Jacksonville, Ill.; O. A. Morris, special agent for Ill., Dongola, Ill.; E. G. Frazier, special agent for Ill., 206 La Salle st., Chicago; Leslie C. Gray, State agent, Kansas City, Mo.; N. S. Harding, State agent for Neb.; W. S. Harding, special agent for Neb., Nebraska City, Neb.; Robert H. Rose, State agent for Minn., E. C. Bowe, special agent for Minn., 13-15 No. Fourth st., Minneapolis, Minn.; Jeffrey C. Le Beau, State agent for N. D., Grand Forks, N. D.; R. T. Huggard, State agent for O.; W. A. Sawyer, special agent for O., Hoster Block, Columbus, O.; W. H. Lininger, State agent for O. and W. Va.; W. A. Sawyer, special agent for O. and W. Va., Hoster Block, Columbus, O.; W. H. Lininger State agent for Kan.; James H. Dreher, special agent for Kan., Topeka, Kan.; C. H. Silkworth, State agent for Wis., Milwaukee, Wis.; Frank G. Row, State agent for Mich., Grand Rapids, Mich., T. J. Cornelius, general adjuster, Kansas City, Mo.; J. M. Hopkins, special agent for Colo., Wyo., and N. M., Denver, Colo.; E. A. Chisholm, specia agent for North Tex., Dallas, Tex.; John Gibbons, general adjuster Dallas, Tex.; Guy H. Fuller, State agent for Okla., Oklahoma City, Okla.; C. G. Wade, State agent for Colo., N. M. and Wyo.; R. D. Stevens, special agent for S. D., Sioux Falls, S. D.; Herbert C. Ford, special agent for So. Tex., San Antonio, Tex.; M. W. Mooney, special agent for Mich., Grand Rapids, Mich.; C. W. Fracker, State agent for Ia., C. D. Wadsworth, special agent for Ia., Des Moines, Ia.; J. H. Helleksen, State agent for Ind., Indianapolis, Ind.; W. E. Stevens, State agent for S. D., Sioux Falls, S. D.; W. Young Foster, Little Rock, State agent for Ark., F. W. Spirer, State agent for W. Va., wheeling, W. Va., J. B. Nicholson, improved risk inspector, Chicago, Ill.; Pac. Coast department, corner California and Montgomery sts., San Francisco, Cal.; George W. Dornin, manager; John C. Dornin, assistant manager; Geo. C. Codding, for Cal., Oakland, Cal.; F. H. Young, for Cal.; J. E. Crandall, for So. Cal. and Ariz., Los Angeles, Cal.; J. F. R. Webber, Portland, Ore., for Ore., B. C., No. Cal. and So. Wash.; C. H. Anderson, for Wash., No. Ida. and Mont., Seattle, Wash.; L. B. Rogers, Salt Lake City, for Utah, Nev. and So. Ida. The company operates in all the States of the Union including the Hawaiian Islands and the Dominion of Canada.

SPRING GARDEN INSURANCE COMPANY, Philadelphia, Pa. †

President, Clarence E. Porter; Vice-Presidents, Alex. Krumbhaar, Walter D. Williams; Secretary, E. L. Goff; Treasurer, J. J. P. Rodgers; Assistant Secretary, S. P. Rodgers. Organized, 1835.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$3,187,821	$1,941,567	$536,020	$2,342,773	$2,480,807	$1,285,126	$32,000	$817,012	$2,134,138	$1,225,564
1908	2,850,719	1,722,816	360,499	2,005,774	2,113,858	993,348	24,000	690,556	1,707,904	1,120,077
1907	2,220,320	1,468,469	146,324	1,674,918	1,766,100	750,512	24,000	603,309	1,377,821	861,331
1906	2,067,333	1,357,779	179,642	1,428,773	1,505,860	880,876	12,000	503,719	1,396,595	896,841
1905	2,013,788	1,202,750	302,884	1,242,516	1,320,442	457,736	24,000	434,128	915,864	474,457

Unearned premiums includes amount reclaimable on perpetual policies.

Assets, December 31, 1909.	
Real estate owned (book value, $53,557)	$32,000
Mortgage loans on real estate	56,925
Bonds and stocks owned (market value)	2,495,032
Cash in office and bank	143,988
Agents' balances, not over 3 months due	429,327
Interest and rents accrued	30,253
Other assets	296
Total admitted assets	$3,187,821

Liabilities, December 31, 1909.	
Net losses unpaid (including $39,986 resisted)	$275,234
Unearned premiums (except perpetuals)	1,628,699
Amount reclaimable on perpetual policies	312,868
Other liabilities	35,000
Total liabilities, except capital and surplus	$2,251,801
Capital paid up	400,000
Surplus over all liabilities	536,020
Total liabilities, capital and surplus	$3,187,821

RISKS AND PREMIUMS: Fire risks in force (except perpetuals). December 31, $253,251,586; premiums thereon, $3,-986,571; perpetual fire risks, $14,939,970; deposit premiums thereon, $342,076.

BUSINESS SINCE ORGANIZATION: Losses paid, $10,960,-968; dividends declared, cash, $2,165,215; stock, $200,000.

REAL ESTATE OWNED: Consists of 4 acres and 10 building lots at Narberth, P. R. R., Mont. Co., Pa., carried at $12,000; and lot containing 310 acres, with 6 stone and frame dwellings, barns, pumping station, etc., Bradford Hills, Chester Co., Pa., carried at $20,000.

MORTGAGE LOANS: There are 19 loans aggregating $56,925 protected by improved real estate in Phila. and Narberth, Pa. There was no interest past due on December 31 last.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of E. Portland, Ore., lt., 1921, 6%	$10,000	$11,200
Cy. of E. Portland, Ore., wat., 1921, 6%	6,000	6,720
Cy. of N. Y., assessment, g. b., 1914, 3½%	25,000	24,500
Cy. of N.Y., additional wat. stk. g. 1915, 3½%	30,000	29,250
Cy. of N. Y., cp. g. stk., 1957, 4½%	50,000	55,000
Cy. of N. Y., cp. g. stk., D. & F., 1954, 3½%	25,000	22,437
Cy. of N. Y., cp. g. stk., Newtown Creek Bg., 1954, 3½%	45,000	40,387
Cy. of N. Y., cp. g. stk., Rapid Transit construction bs., 1953, 3½%	50,000	44,875
Cy. of N. Y., cp. g. stk., sc. bs., 1953, 3½%	25,000	22,437
Cy. of Portland, Ore., wat. loan, 1917, 5%	31,000	32,550
Cy. of Portland, Ore., wat. loan, 1923, 5%	1,000	1,075
Port of Portland, Ore., dry dock, 1934, 4%	2,000	1,960
Cy. of Portage la Prairie, Manitoba, 5% d., 1927, 5%	2,000	2,090
Cy. of Richmond, Va., r., ser. d, 1940, 4%	20,000	19,900
Cy. of Winnipeg, Manitoba, d., 1918, 4%	8,000	7,920
B. & O. R. R. Co., prior ln. g bs., 1925, 3½%	50,000	46,125
B., R. & P. Ry., eq., 1919, 4½%	5,000	4,975
B., R. & P. R.R. Co., eq. g., series F., 1927, 4½%	20,000	19,900
Ches. & O. Ry. Co., car tr., series D, 1911, 4%	5,000	4,950
Ches. & O. Ry. Co., m. g. bs. (Jan. 1) 1911, 6%	25,000	25,250
C., B. & Q., R. R. Co., Ill. Div., m. bs., 1949, 4%	25,000	25,125
Chi., Mil. & St. P. Ry. Co., g., 1934, 4%	50,000	46,750
Chicago Rys. Co., 1 m. g. bs., 1927, 5%	25,000	25,250
Chi., R. I. & Pacific Ry. Co., eq. g., series C., 1914, 4½%	25,000	24,812
Chi., R. I. & Pacific Ry. Co., 1 r. m. g., 1934, 4%	50,000	45,500
C., O. & G. R.R. Co., gn., m. g., 1919, 5%	50,000	52,250
C., O. & G. R. R. Co., ca. m. g., 1942, 5%	25,000	27,500
Citizens' St. Ry. Co. of Ind., Ind. ca. m 1933, 5%	25,000	26,375
C., A. & C. Ry. Co., new 1st ca. m., 1940, 4%	20,000	19,200
Colo. & So. Ry. Co., r. & extn. m. g., 1935, 4½%	50,000	48,875
Ca. Tr. Co. of N. J., 1st m. g., 1933, 5%	50,000	52,500
P. St. L. & Sub. Co., col. tr. g., 1932, 5%	50,000	49,500
Erie & Pitts. R. R. Co., gn. m. g. bs., 1940, 3½%	45,000	42,075
G. R. & I. R. R. Co., 1 m. g., 1941, 4½%	25,000	26,250

† Statement according to Pa. standard.

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Kan. Cy. So. Ry. Co., 1st m., g., 1950, 3%	$50,000	$36,375
Leh. Val. R.R. Co. gn. ca. m., g., 2003, 4%	50,000	48,250
Missouri, Kansas & Texas Ry. Co., gn. m. s. f. g., 1936, 4½%	50,000	45,500
N.Y., P. & N. R. R., 1st m., g., 1939, 4%	15,000	14,775
N.Y., P. & N. R.R., income m., 1939, 4%	50,000	46,500
Nor. & W. Ry. Co., eq. tr. g. c., ser. b., 1912, 4%	25,000	24,750
Nor. & W. Ry. Co., 1st ln. & gn. m., g 1944, 4%	50,000	46,375
Nor. & W. Ry. Co., 10-15 years cv. g., 1932, 4%	10,000	10,150
No. Pac. Gt. No. (C.B. & Q., col.) g., 1921, 4%	50,000	48,500
Pa. Co., g. loan of 1901-1916, 3½%	75,000	73,125
Pa. Co., gr. g. ctfs, 1942, 3½%	50,000	45,000
Pa. R. R. Co., ca. m. sterling bs., 1948, 4%	50,000	52,250
Phila., Balto. & Wash. R. R. Co., serial g. bs., 1915, 4%	25,000	24,687
Phila., Balto. & Wash. R. R. Co., serial g. bs., 1916, 4%	25,000	24,687
Portland, Ore. Ry. Co., 1st r. m., a. f. g 1930-5	25,000	25,000
Rochester Ry. Co., N.Y., 1st m., g., 1930, 5%	50,000	52 625
Rochester Ry. Co., N.Y., 2nd m., g 1933, 5%	50,000	51,000
So. Ry. eq. tr. ctfs. ser., l. 1915, 4½%	25,000	24,750
So. Pac. Co., 20-yr. cv. g., 1929, 4%	50,000	52,750
So. Pac. R. R. Co., 1 r. m. g. bs, 1955, 4%	50,000	47,375
St. L. Merch't's Bg. tm. ry., 1 m. g., 1930, 5%	40,000	43,600
St. L. & S. F. R. R. Co. r. m., g., 1951, 4%	75,000	63,750
Union Pac. R.R. Co., 1 ln. & r. m. g., 2008, 4%	50,000	49,000
Washington Tm. Co., 1 m. g., 1945, 3½%	35,000	31,675
Washington Tm. Co., 1 m. g., 1945, 3½%	5,000	4,525
W. Maryland R.R. Co., 1st m., g., 1952, 4%	25,000	21,437
Wil. & No. R. R., gn. m., g., 1932, 5%	30,000	32,850
Wisconsin Cent. Ry., 1 gn. m. g., 1949, 4%	50,000	47,000
Edison El., g. tr. ctfs., 1946, 5%	50 000	54,000
Intern. Nav. Co. of N.J., 1st m., g. 1929, 5%	51,000	42,330
Lehigh Val. Coal Co., 1st m., g., 1933, 5%	25,000	27,250
Phila. Co., Pa. 1st m. & col. tr., g., 1949, 5%	25,000	26,125
Stocks.		
Atchison, Topeka & Santa Fe Ry. Co., p	10,000	10,350
Gt. No. R. R. Co., p	50,000	71,750
No. Cent. Ry. Co	25,000	59,000
Fourth St. Nat. Bk. of Phila	10,000	29,000
Girard Nat. Bk. of Philadelphia	10,000	30,000
Ca. Gas Co., N. Y	60,000	96,000
Golden Hill Blg. Co., N. Y. Cy	25,000	25,000
Underwriters' Salvage Co., N. Y	500	500
Totals (book value, $2,469,939)	$2,426,500	$2,495,032

MISCELLANEOUS: Capital increased in 1874 from $200,000 to $400,000 by stock dividend. This company guarantees the policies of the Insurance Underwriters, and the American Underwriters Agency. Conflagration losses: Baltimore, 1904, $154,526; San Francisco, 1906, $301,422. Value of special deposits: Va., $19,900; Man., $10,010.

DIRECTORS: Alexander Krumbhaar, George Vaux, Jr., Gustavus Remak, Jr., Clarence E. Porter, W. W. Curtin, Harry J. Verner, Richard L. Austin, Charles Fearon, John M. Shrigley, Henry S. Jeanes, Walter D. Williams.

SPRING GARDEN INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

FIELD MEN AND TERRITORY COVERED: Herbert F. Blood, Boston, Mass., for New England; Hart Darlington, Syracuse, N. Y., for N. Y.; Frank H. Ruth, Phila., Pa., for E. Pa., N. J., and N. Y. Sub.; W. H. Herman, Cleveland, O., for O. and W. Va.; N. B. Jones, Detroit, Mich., for Mich.; H. W. Stephenson, State agent, Minneapolis, for Minn., Mont. and N. D.; W. N. Merritt, Fort Dodge, Ia., for Ia., and No. Ill.; A. F. Miller, Belleville, Ill., for So. Ill.; W. Frank Holden, Kansas City, special agent, Kan. and Mo.; E. P. Eppich, Denver, Colo., for Colo.; E. A. Young, Richmond, Va., for Va. and Md.; E. D. McCall, Omaha, Neb. for Neb., C. W. Kimmel, Kendallville, Ind., for Ind.; Geo. M. Demarest, Pittsburg, Pa., for W. Pa.; David Duncan, San Francisco, Cal., for Cal. H. T. Pratt, New Bern, N. C., for N. C.; A. F. Bolling, Louisville, Ky., special agent for Ky. and Tenn. M. J. Dillard, Birmingham, Ala., for Ala.; L. B. Leigh & Co., Little Rock, Ark., for Ark.; Burgard & Strout, Portland, for Ore. and No. Ida.; Burgard & Strout, Seattle, for Wash.; Merrill & Braniff, Olka Cy., for Okla.; Cravens & Cage, Houston, Tex., for Tex. and La.; Windsor & Co., Salt Lake Cy., Utah, for Utah, So. Ida. and Nev.; L. H. Green, Jacksonville, for Fla. The company does business in all the States of the United States, except Ariz., Ga., Miss., N. M., S. C., Vt. and Wyo.

STANDARD FIRE INSURANCE COMPANY, Hartford, Conn.

President M. Lewin Hewes; Secretary, H. B. Anthony. Organized, 1910.

ASSETS: Bonds (market value), $530,257; deposit in trust companies, $421,867; interest, $6,239; total, $958,363; capital paid up, $500,000; net surplus, $458,362.

BONDS OWNED:	Par Value.	Market Value.
Cy. of Hartford, river bg	$50,000	$47,000
Cy. of N. Y., g. exempt cp. stk	25,000	25,000
Cy. of New Britain, Conn., sr. f	10,000	10,100
Cy. of Waterbury, Conn., sc	10,000	9,523
N. Y., N. H. & H., cv. def	30,000	40,350
Cy. of St. Louis, pub. blg. and pub. imp.	25,000	25,406
Cy. of Syracuse, N. Y., wat	15,000	15,300
Town of New Canaan, Conn., f	25,000	25,187
No. Pac. & Gt. Northern joint (C., B. & Q., col.)	10,000	9,675
Chi., Mil. & St. Paul, gn. m	20,000	20,050
Louisville & Nashville, unified	15,000	14,850
Cy. of Norwich, Conn., to refund Court House Bk	5,000	5,000
No. Pac. & Gt. Northern joint (C., B. & Q., col.)	5,000	4,838
Lake Shore & Michigan Southern	20,000	18,625
Pennsylvania R.R. Co., cv	10,000	9,738
N. Y., N. H. & H., d	10,000	9,600
Chicago & Northwestern, gn. m	20,000	17,825
BONDS OWNED.—*Cont.*		
Union Pacific, 1 ln. and r	$15,000	$14,681
Southern Pacific, 1 r. m	10,000	9,575
Cy. of N. Y., g. exempt cp. stk	25,000	24,906
Atlantic Coast Line (L. & N., col.)	15,000	14,175
Pennsylvania R.R. Co., cv	15,000	14,588
N. Y., Phila. & Norfolk, 1 m	9,000	8,978
Washington Terminal, 1 m	25,000	25,156
Cy. of Schenectady, N. Y., grade crossing	10,000	10,000
Wabash R.R. Co., 1 m	10,000	11,112
Cy. of Chicago, sanitary district	20,000	19,950
Pennsylvania Co.'s tr. ctfs., series C	10,000	9,050
Boston & Maine R.R. Co	15,000	14,794
Long Island R.R. Co., d	15,000	16,181
N. Y. & Phila. & Norfolk, 1m	5,000	4,994
Chicago & Western Indiana, cs	15,000	13,950
Boston & N. Y. Air Line, 1 m	10,000	10,100
Totals	$529,000	$530,257

MISCELLANEOUS: This company was organized in 1909 and commenced business in April, 1910, with a paid up capital of $500,000 and an initial surplus of $500,000.

STANDARD FIRE INSURANCE COMPANY OF IOWA, Keokuk, Ia.

President, F. C. Overton; Secretary, N. A. King. Organized, 1904.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$202,517	$45,870	$41,967	$79,116	$85,350	$43,957	.....	$42,633	$86,590	$38,684
1908	204,586	73,246	18,544	90,983	*109,050	24,634	.....	43,414	68,048	26,919
1907	†166,895	26,422	26,422	68,370	69,867	12,814	.....	26,699	39,513	13,268
1906	‡138,440	29,878	6,481	41,814	43,156	11,074	.....	19,756	30,830	12,883
1905	‡126,894	20,669	6,225	33,570	35,085	13 182	.....	16,744	29,926	8,682

‡ Includes $75,000 stockholders notes. † Includes $70,300 stockholders notes. * Includes $15,000 surplus paid in.

ASSETS, DECEMBER 31, 1909.	
Mortgage loans on real estate	$120,550
Cash in office and bank	23,854
Agents' balances, not over 3 months due	11,689
Interest and rents accrued	3,091
Premium notes	43,333
Total admitted assets	$202,517

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (including $1,000 resisted)	$6,180
Unearned premiums	45,870
Deferred commissions and reinsurance premiums	8,500
Total liabilities, except capital and surplus	$60,550
Capital paid up	100,000
Surplus over all liabilities	41,967
Total liabilities, capital and surplus	$202,517

RISKS AND PREMIUMS: Fire risks in force, December 31, $5,958,715; premiums thereon, $114,677.

BUSINESS SINCE ORGANIZATION: Premiums received, $343,549; losses paid, $107,565.

MORTGAGE LOANS: There are 52 loans aggregating $120,550 protected by first liens of Ia., Mo., and Kan. farm lands valued at $350,000. No interest past due.

MISCELLANEOUS: Capital increased in 1908 from $29,700 paid up, to $100,000 paid up and in January, 1910, to $200,000.

DIRECTORS: F. C. Overton, W. C. Howell, J. F. Wilson, W. J. Steckel, E. C. Peterson, Henry Strickler.

FIELD MEN AND TERRITORY COVERED: Special agents: J. L. Peterson, Webster City, Ia., for N. W., Ia.; C. M. Paden, Belle Plaine, for N. E., Ia.; Fred H. Overton for So. Ia. and W. Ill.; Henry P. Magill & Co., Chicago, Ill., for Ill. The company operates in Ill., Ia. and Wash.

STANDARD FIRE INSURANCE COMPANY OF NEW JERSEY, Trenton, N. J.

President, Wm. C. Lawrence; Secretary, I. W. Rogers. Organized, 1868.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$837,802	$316,833	$268,615	$307,158	$338,658	$170,711	$12,000	$118,229	$300,940	$161,214
1908	790,795	313,661	217,596	314,489	346,212	191,978	12,000	115,632	319,610	202,476
1907	734,636	316,920	176,042	315,676	346,996	156,388	12,000	123,111	291,499	142,193
1906	749,941	293,342	193,061	311,063	341,379	136,017	12,000	108,882	256,899	143,721
1905	677,816	248,455	180,570	271,482	347,087	104,091	12,000	103,234	219,325	115,557

STANDARD FIRE INSURANCE CO. OF NEW JERSEY, Trenton, N. J.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value, $28,807)	$30,000
Mortgage loans on real estate	103,650
Bonds and stocks owned (market value)	591,076
Cash in office and bank	45,875
Agents' balances, not over 3 months due	62,111
Interest accrued	5,090
Total admitted assets	$837,802

Liabilities, December 31, 1909.	
Net losses unpaid (including $4,125 resisted)	$32,7
Unearned premiums	316,8
Other liabilities	19,6
Total liabilities, except capital and surplus	$369,1
Capital paid up	200,0
Surplus over all liabilities	268,6
Total liabilities, capital and surplus	$837,8

RISKS AND PREMIUMS: Fire risks in force, December 31, $56,207,000; premiums thereon, $624,340.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,915,656; losses paid, $2,627,450; dividends declared, cash, $252,000.

REAL ESTATE OWNED: Consists of the 3 and 2-story brick building with white marble front at 15 W. State st., Trenton, unincumbered.

MORTGAGE LOANS: There are 21 loans aggregating $103,650 all but one of which are upon Trenton properties and all except one ($300 second mortgage on property valued at $12,000) are first liens. The total valuation of the mortgaged properties is $235,900, and $903 of interest was past due on December 31 last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
United N. J. R. R. & Canal Co., 1944, 4%	$4,000	$4,150
United El. Co. of N. J., 1949, 4%	15,000	11,850
Cy. of Cape May, N.J., imp., 1934, 5s	20,000	20,100
Cy. of Orange, N. J., sc., 1934, 4s	61,000	61,000
Co. of Hudson, State of N.J., pk., 1954, 4%	40,000	40,400
United Rys. g. tr., 1949, 4s	25,000	19,687
Elm. & Plainfield & Cent. J., 1950, 5%	20,000	19,200
Hudson Co. Gas Co., 1949, 5%	15,000	15,562
Cy. of Trenton pd. fire dept. loan, 1912, 4%	21,000	21,000
Cy. of Jersey Cy., N. J., assess., 1916, 5%	15,000	15,375
Tren. Pas. & Hopew. Ry., 1943, 5%	10,000	9,500
Trenton, H. & E. Ta. Co., 1955, 5%	20,000	20,000
Tren. St. Ry. Co., cs., 1938, 5%	58,000	58,000
Trenton Pass. Ry. Co., 1915-31, 6s	20,000	21,890
Mechanics Nat. Bk., Trenton, N.J.	$5,000	$12,0
First Nat. Bk., Trenton, N. J.	7,700	12,7
Atl. & Charlotte Air Line Ry.	15,100	27,9
Rome, W't'n & Og'bg RR.	10,000	12,4
Phila. Tr. Co.	25,000	44,5
Frankfort & Southwark & Phila. Cy. Ry	1,500	11,7
So. Ry. Co., p.	20,000	14,9
Interb. Met. Co., p.	30,000	18,6
Interb. Met. Co., t. ctfs.	16,500	4,1
Balto. & O. R. R. Co., com.	43,000	50,6
United N. J. R. R. & Canal Co.	10,000	24,8
Consolidated Traction Co. of N. J.	25,000	18,9
Totals (book value, $582,036)	$552,800	$591,0

MISCELLANEOUS: Capital reduced in 1880 from $200,0 to $100,000, and increased in 1902 to $200,000 by cash payme

DIRECTORS: F. W. Roebling, Huston Dixon, J. E. Clance C. G. Roebling, W. H. Brokaw, I. F. Richey, O. D. Wilkins W. H. Linburg, A. C. Yard, N. L. Petty, W. A. Roebling, John Scudder, J. H. Blackwell, J. W. Manning, W. C. Lawrence, K. Roebling, E. B. Parsons, I. W. Rogers, N. R. Ivins, A. W. L F. B. Lee.

FIELD MEN AND TERRITORY COVERED: William Croser, special agent. The company operates in N. J., N. Ohio and Pa.

STATE DWELLING HOUSE INSURANCE COMPANY, Concord, N. H.

President, S. A. Carter; Secretary, Obadiah Morrill. Organized. 1885.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	$52,640	$7,004	$20,358	$3,566	$10,271	$791	e$2,691	$1,937	$5,419	$7
1908	47,947	7,160	15,470	4,164	6,183	89	e2,708	1,926	4,723	
1907	40,396	6,128	8,968	3,333	5,794	76	e7,534	1,471	9,081	
1906	37,111	5,506	16,313	2,702	4,738	707	e1,940	988	3,635	7
1905	37,154	5,621	16,306	1,880	3,659	287	e1,712	879	2,878	3

e Includes dividends to policyholders.

Assets, December 31, 1909.	
Mortgage loans on real estate	$4,000
Bonds and stocks owned (market value)	40,018
Cash in office and bank	8,065
Agents' balances, not over 3 months due	114
Interest and rents accrued	443
Total admitted assets	$52,640

Liabilities, December 31, 1909.	
Unearned premiums	$7,0
Other liabilities	2
Total liabilities, except capital and surplus	$7,2
Capital paid up	25,0
Surplus over all liabilities	20,3
Total liabilities, capital and surplus	$52,6

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,288,760; premiums thereon, $13,253.

BUSINESS SINCE ORGANIZATION: Premiums received, $293,246; dividends declared, cash, $37,551.

MORTGAGE LOANS: There are 2 loans, aggregating $4,000, secured by dwelling property situated in Merrimack Co., N. H., valued at $7,000. There is no interest past due, and the company holds $2,500 of insurance on the buildings.

MISCELLANEOUS: On April 27, 1907, paid-up capital w increased from $15,000 to $25,000. Company operates only N. H.

DIRECTORS: Solon A. Carter, William F. Thayer, John Robertson, Willis D. Thompson, Frank S. Streeter, Arthur Morrill, George A. Foster, Obadiah Morrill, Frank P. Andrew Allen Hollis, Isaac Hill.

STATE INSURANCE COMPANY, Des Moines, Ia.

President, H. A. Elliott; Secretary, T. F. Grefe. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurre
1909	‡$436,545	$259,650	$47,246	$157,170	$173,070	$101,652	$8,000	$78,124	$187,776	$108,0
1908	‡450,876	280,161	50,744	276,861	290,775	105,003	8,000	133,856	246,859	122,7
1907	‡413,128	257,023	43,027	202,556	213,973	112,069	6,000	79,177	197,246	115,1
1906	‡387,111	210,490	42,236	184,675	198,107	96,381	6,000	87,076	189,457	139,4
1905	‡276,037	203,246	64,145	150,050	164,285	59,568	6,000	76,684	142,252	71,7

‡ Includes notes for premiums.

STATE INSURANCE COMPANY, Des Moines, Ia.—*Continued.*

Assets, December 31, 1909.	
Real estate owned	$159,892
Mortgage loans on real estate	135,921
National Starch Mfg. Co., 6% bond, D. M. Coleman, stock (market value)	1,500
Loan on bank stock	4,900
Cash in office and bank	27,952
Agents' balances, not over 3 months due	13,088
Interest and rents accrued	5,860
Premium notes	87,432
Total admitted assets	$436,545

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,130 resisted)	$17,89
Unearned premiums	259,65
Other liabilities	11,75
Total liabilities, except capital and surplus	$289,29
Capital paid up	100,00
Surplus over all liabilities	47,24
Total liabilities, capital and surplus	$436,54

RISKS AND PREMIUMS: Fire risks in force December 31, $31,497,061; premiums thereon, $649,126.

PREMIUMS RECEIVED SINCE ORGANIZATION: $9,393,220.

REAL ESTATE OWNED: Consists of the company's home office building and other property, market value, $159,892. There are no incumbrances.

MORTGAGE LOANS: There are 33 loans, aggregating $135,921 protected by Ia. farm property and Des Moines residential and business property valued at $406,300. The company holds $48,250 of insurance on the buildings. There was $232 of interest past due on December 31 last.

MISCELLANEOUS: Capital reduced in 1895 from $200,000 t $100,000. Conflagration loss: San Francisco, 1906, $49,50 (through reinsurance).

DIRECTORS: H A. Elliott, A. L. Hager, M. R. Voorhees, W M. Elliott, C. L. Powell, H. Umfrid, D. W. Smouse, Theo. I Grefe, L. E. Harbach, J. B. Sullivan.

FIELD MEN AND TERRITORY COVERED: A. M. Vanc Des Moines, Ia., special agent for N. E. Ia.; E. A. Long, Ottumw Ia., for S. E. Ia.; C. E. Hanna, Des Moines, fo N. W., Ia.; C. B. Woodward, Des Moines, Ia., adjuster; I D. Shearer, Des Moines, Ia., for S. W. Ia. The company operat in Ia. only.

STATE INSURANCE COMPANY OF NEBRASKA, Omaha, Neb.

President, E. A. Cudahy; Secretary, A. J. Love. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$378,094	$118,043	$50,480	$128,573	*$187,045	$45,469	$6,000	$59,790	$111,259	$50,0
1908	200,222	74,450	18,581	104,763	112,035	33,343	3,000	49,609	85,952	33,72
1907	169,175	50,695	13,945	92,897	98,410	35,604	.....	39,379	74,983	35,87
1906	148,096	36,429	10,125	70,465	74,547	24,985	.....	32,047	57,032	25,69
1905	131,142	23,723	6,641	49,754	51,551	13,839	.....	26,119	39,958	13,83

* Includes $50,000 premium on new stock.

Assets, December 31, 1909.	
Mortgage loans on real estate	$233,870
Bonds owned (market value)	79,500
Cash in office and bank	34,473
Agents' balances, not over 3 months due	24,087
Bills receivable taken for premiums	913
Interest accrued	5,351
Total admitted assets	$378,094

Liabilities, December 31, 1909.	
Net losses unpaid (including $689 resisted)	$4,70
Unearned premiums	118,04
Other liabilities	4,86
Total liabilities, except capital and surplus	$127,61
Capital paid up	200,00
Surplus over all liabilities	50,48
Total liabilities, capital and surplus	$378,09

RISKS AND PREMIUMS: Fire risks in force, December 31, $15,662,245; premiums thereon, $211,892.

BUSINESS SINCE ORGANIZATION: Premiums received $515,534; losses paid, $175,793; dividends declared, cash, $12,000

MORTGAGE LOANS: There are 79 loans aggregating $233,870, protected by first liens on farm property in Eastern Neb., valued at $853,187. There was no interest past due on December 31, last Company holds $59.170 of insurance on the buildings.

BONDS OWNED:	Par Value.	Market Value.
Burl., C. R. and No. R. R. Co. 1934, 5%	$10,000	$11,000
St. L., I. M. & So. R. R. Co., 1933, 4%	15,000	13,200
Lincoln, Neb., refd. bonds, 1919, 4%	4,000	4,000
N. Y. C. & H. R. R. R. Co., 1934, 4%	4,000	3,830
So. Pac. R. R. Co., 1955, 4%	11,000	10,422
Ore. Short Line Co, 1929, 4%	16,000	15,160
Lake Shore & M. S. R. R. Co., 1928, 4%	5,000	4,762
Omaha Country Club, 1915, 5%	6,300	6,300
N. Y. C. & H. R. R. Co., g. n., 1910. 5%	5,000	5,000
N. Y. Cy. reg. cp. bond, 1955, 4%	5,000	5,025
Omaha Auditorium, 1955, 5½%	100	100
Bonds Owned.—*Cont.*	Par Value.	Mark Valu
W. Ad. & Insp. Co., 6%	200	2
Total (book value, $81,577)	$81,600	$79,5

MISCELLANEOUS: This company commenced business i 1903 with a paid-up capital of $50,000, increased in 1905 to $100 000 and in 1909 to $200,000 and $50,000 realized as premiu on new stock sold. Conflagration loss, San Francisco, 190 $2,750

DIRECTORS: E. A Cudahy, C. F. McGrew, J. C. Cowin, A. Love, O. W. Palm, John S. Brady, E. V. Lewis, E. E. Howel Sherman Saunders, Morris, Levy Frank T. Hamilton.

FIELD MEN AND TERRITORY COVERED: C. N. Crandal Lincoln, Neb., special agent, Neb., W. L. Jagger, Omaha, Neb special agent, Neb.; A. T. Gibson, Hastings, Neb., special agen Neb. and Kan.; C. B. Williams, Kansas City, Mo., special agen Mo., Kan. and Ill., W. L. Nelson & Co., Memphis, Tenn., gener agents, Tenn. and La.; D. M. Darby, New York City, gener agent, metropolitan district; Shipman & Wayne, Chicago, Il Cook Co. managers. The company operates in Ill., Kan., La Mo., Neb., N. Y. and Tenn.

STATE MUTUAL FIRE INSURANCE COMPANY, Rutland, Vt.

President, H. O. Carpenter; Secretary, J. R. Hoadley. Organized, 1899. Capital, $13,800.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909†	$38,173	$1,846	$19,079	$12,258	$17,699	$8,286	.....	$8,405	$16,691	$7,8
1908	36,465	2,050	19,663	11,596	15,774	8,874	.....	6,223	14,097	9,9
1907	36,487	2,224	8,065	11,256	13,053	8,252	.....	4,411	12,663	8,2
1906	37,197	2,623	6,372	11,876	18,928	9,829	.....	4,221	11,050	7,8
1905	32,722	3,212	1,341	11,867	17,678	9,630	.....	4,270	13,900	10,8

† Details of assets and liabilities as of December 31, 1909, had not been received when this page went to press.

STONEWALL INSURANCE COMPANY, Mobile, Ala.§

President, John E. Michael; Secretary, John Gaillard. Organized, 1866.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$288,823	$28,835	$108,826	*$28,946	$44,677	*$17,711	$15,000	$16,070	$48,781	$9,705
1908	333,738	33,656	101,095	35,198	50,802	20,581	15,000	16,025	51,606	27,676
1907	311,663	36,063	109,276	38,097	52,572	8,109	15,000	13,832	36,941	8,815
1906	299,552	33,041	101,932	36,494	49,677	12,959	15,000	16,299	44,258	14,259
1905	284,178	32,588	95,600	36,820	51,027	10,766	15,000	13,803	39,569	10,766

* Includes $6,872 marine premiums and $651 marine losses.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$100
Mortgage loans on real estate	92,423
Bonds and stocks owned (market value)	118,285
Collateral loans	11,200
Cash in office and bank	11,020
Bills receivable	26,193
Premiums due	28,438
Other assets	1,164
Total admitted assets	$288,823

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$28,835
Other liabilities	1,162
Total liabilities, except capital and surplus	$29,997
Capital paid up	150,000
Surplus over all liabilities	108,826
Total liabilities, capital and surplus	$288,823

RISKS AND PREMIUMS: Fire risks in force December 31, $3,798,780; premiums thereon, $60,502.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,369,261; losses paid, $399,414; dividends declared, cash, $446,835; stock, $48,465.

REAL ESTATE OWNED: Consists of unimproved land in Choctaw Co., Ala.

MORTGAGE LOANS: There are 55 loans, aggregating $92,423, protected by improved real estate in Mobile City and suburbs valued at more than double the amount loaned thereon. There is no interest past due and the company holds $129,650 of insurance on the buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Stonewall stk., 5 shares	$775	$500
Stonewall stk., 11 shares	1,705	1,350
Central Trust Co., stk., 30 shares	4,200	4,000
Central Trust. Co., stk., 3 shares	1,120	3,000
Consumers Ice Co., stk., 3 shares	300	
Stonewall stk., 14 shares	2,170	
Union Bk. & Tr. stk., of Meridian, Miss., 60 shares	7,200	500
Hygeia Hotel stk., 237 shares	17,775	2,000
Michael & Lyons stk., 30 shares	3,000	
Stonewall stk., 2 shares	310	200

Collateral Loans—*Cont.* Securities.—*Cont.*	Market Value.	Amount Loaned.
Stonewall stk., 16 shares	$2,480	$5,000
First Nat. Bk., 10 shares	3,900	
Stonewall stk., 1 share	155	120
Gulf Fish & Hunt, 1 share	50	
Totals	$45,140	$16,770
Loans on own stock not admitted	.....	5,570

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
State of Ala, 3½%	$107,000	$107,000
State of Ala. f., 4%	7,000	7,140
Mobile Cotton & Merc.	2,500	2,500
Stocks.		
Peoples Bk., 3 shares	300	1,620
Chamber of Commerce, 1 share	25	25
Totals (book value, $116,845)	$116,825	$118,285

MISCELLANEOUS: Company operates only in Ala.

DIRECTORS: Robert Hunter, Winston Jones, Chas. H. Brown, H. D. Leesene, J. C. Bush, Jr., T. B. Morriss, Samuel J. Hahn, Jno. E. Michael, Jas. E. Armor, W. F. McDonnell, Stewart Brooks, F. C. Turner, A. W. Brooks, J. J. Blackster, L. Eichold.

§ Transacts both fire and marine insurance.

STUYVESANT INSURANCE COMPANY, New York, N. Y.

President, A. R. Pierson; Secretary, C. A. Garthwaite. Organized, 1850.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,181,518	$374,447	$328,108	$701,482	$737,188	$353,332	$32,000	$204,257	$589,589	$327,880
1908	992,280	261,048	232,975	498,852	*621,751	296,801	21,000	152,008	469,809	316,786
1907	579,456	244,706	64,166	504,965	523,396	266,934	6,000	144,207	417,141	296,876
1906	539,875	233,345	67,945	439,582	468,787	338,485	12,000	135,346	485,831	342,932
1905	394,867	208,624	152,111	416,807	432,565	178,810	.....	122,584	301,394	199,327

* Includes $100,000 surplus paid in.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$14,000
Bonds and stocks owned (market value)	956,862
Cash in office and bank	39,080
Agents' balances, not over 3 months due	158,099
Deposit with Province of Manitoba	10,000
Interest accrued	3,477
Total admitted assets	$1,181,518

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $6,000 resisted)	$73,963
Unearned premiums	374,447
Other liabilities	5,000
Total liabilities, except capital and surplus	$453,410
Capital paid up	400,000
Surplus over all liabilities	328,108
Total liabilities, capital and surplus	$1,181,518

RISKS AND PREMIUMS: Fire risks in force December 31, $54,055,659; premiums thereon, $730,678.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,587,779; losses paid, $3,413,462; dividends declared, cash, $975,000.

MORTGAGE LOANS: There are three loans aggregating $14,000 on properties valued at $23,500, as follows: $1,000, 348 Sackett st., Brooklyn; $6,000, 279 Bridge st., Brooklyn; $7,000, East side 3d ave., 28 feet North of 140th st., New York.

STUYVESANT INSURANCE COMPANY, New York, N. Y.—*Continued.*

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
N. Y. Cy. dock, 1921, 3%	$25,000	$22,750
N. Y. Cy. repairing sts.andaves.,1913,3%	12,500	12,125
N. Y. Cy. rapid tran., 1950, 3%	120,000	96,000
N. Y. Cy. police dept., 1941, 3%	5,000	4,100
N.Y.Cy.new gds,col.cy.ofN.Y., 1915,3½%	1,000	980
N. Y. Cy. sc. house, 1915, 3½%	3,000	2,940
N. Y. cy. assess., 1914, 3½%	5,000	4,900
N. Y. cy. rapid tran., 1954, 3½%	20,000	18,000
N.Y.cy.add.wat.stk.,1915, 3½%	30,000	29,400
N. Y. Cy. cp. stk., 1957, 4½%	10,000	11,100
N. Y. Cy. wat., 1957, 4½%	10,000	11,100
A., T. & S. F. R. R., convt., 1917, 5%	30,000	36,900
Carolina, Clinchfield & O. R.R., 1 m., 30 years, 1938, 5%	25,000	25,000
Chi., R. I. & Pac. R. R., 2002, 4%	15,000	12,600
Del. & Hud., cv., 1916, 4%	25,000	25,750
Pa. R.R., cv., 1915, 3½%	25,000	24,250
Pa. Co., 25 yrs., 1931, 4%	5,000	4,900
B'way Sur. R.R., (N.Y.C.) m., 1924, 5%	10,000	10,300
Brooklyn R. T. Co., convt , 2002, 4%	25,000	21,750
Lex. Ave.& Pav.R.R.Co.,1,1993, 5%	15,000	14,100
Amer. Tel. & Tel. , cv., 1936 4%	15,000	15,900
N. Y. Gas & El. Lt., Ht. & Pow. Co., purchase money, 1949, 4%	5,000	4,200
Stocks.		
A., T. & S. F. R. R., p	20,000	21,000
Balt. & O. R. R., com	40,000	47,200
Chi., Mil. & St. Paul R. R., com	20,000	31,600
C.hi., Mil. & St. Paul R. R., pref	20,000	34,400
Del. & Hudson Co	10,000	18,500
Denver & Rio Grande R. R., p	10,000	8,700
Erie R. R., 1st p	20,000	10,200
Gt. No. R. R., p	30,000	43,200
Hocking Valley R.R., p	10,000	9,200
Kan. Cy., Ft. S. & M., p	20,000	16,000
Bonds and Stocks Owned.—*Cont.* **Stocks.—*Cont.***	Par Value.	Market Value.
Louisv. & Nashv. R. R	$10,000	$15,800
Manhattan Ry	10,000	14,100
Minn., St. P. & S. S. M., p	10,800	16,956
Minn., St. P. & S. S. M., com	1,600	2,272
Mo. Pac. R. R	10,200	7,344
Northern Pacific R.R	50,000	73,000
Pennsylvania R.R	10,000	13,700
So. Ry., p	10,000	7,500
Union Pac. R. R., p	20,000	20,800
Cs. Gas Co	40,000	64,000
Peoples Gas Lt. & Coke Co., Chi	20,000	23,200
Borough Bk., N. Plainfield, N. J	2,500	2,750
Chatham Nat. Bk., N. Y	3,750	12,750
Golden Hill Bldg. Co., N. Y	25,000	25,000
Louisville Property Co., Ky	100	45
North American Co	10,000	8,600
Totals (book value, $942,805)	$870,450	$956,862

MISCELLANEOUS: On November 21, 1902, 20% ($40,000) assessment was levied on stockholders and amount added to surplus. In 1908, capital was increased from $200,000 to $400,000 and $100,000 added to surplus. Conflagration losses: Baltimore, 1904, $42,000; San Francisco, 1906, $156,000. Special deposit in Man., $10,000.

DIRECTORS: H. C. Smith, A. R. Pierson, J. S. Frelinghuysen, H. G. McFadden, E. C. Jameson, Robt. K. Prentice, L. R. Bowden, C. V. Meserole, F. L. Froment, C. A. Garthwaite, L. A. Thompson, W. H. Kellner, W. P. Prentice, E. F. Brewster, F. P. Moore, A. C. Knothe, A. B. Ayres, J. F. Schmadeke.

FIELD MEN AND TERRITORY COVERED: J. S. Frelinghuysen, general agent. The company operates in Ill., La., Md., Minn., Miss., Mo., N. J., N. Y., N. C., O., Ore., Pa., Tenn., Utah and Wash., also in B. C. and Manitoba.

SUN INSURANCE COMPANY, New Orleans, La.§

President, Charles Janvier; Vice-President, Fergus G. Lee; Secretary, Wm. P. Maus. Organized, 1855.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,252,851	$478,968	$135,664	*$606,862	$714,551	*$359,071	$50,085	$254,378	$663,534	$355,794
1908	1,165,360	424,813	156,087	614,044	661,720	353,166	26,575	223,938	603,679	367,444
1907	1,091,808	382,853	164,267	568,277	611,267	246,893	73,930	211,831	532,654	246,537
1906	1,120,472	284,740	223,440	418,626	601,666	211,776	50,325	156,137	418,238	214,854
1905	1,175,967	253,589	328,774	366,840	408,127	183,443	49,660	142,325	375,428	205,191

* Includes $25,702 marine premiums and $14,711 marine losses.

Assets, December 31, 1909.	
Real estate owned (book value)	$40,000
Mortgage loans on real estate	7,000
Bonds and stocks owned (market value)	1,128,241
Cash in office and bank	13,040
Agents' balances, not over 3 months due	63,304
Other assets	1,266
Total admitted assets	$1,252,851

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,493 resisted)	$50,367
Unearned premiums	478,968
Borrowed money	57,000
Other liabilities	30,852
Total liabilities, except capital and surplus	$617,187
Capital paid up	500,000
Surplus over all liabilities	135,664
Total liabilities, capital and surplus	$1,252,851

RISKS AND PREMIUMS: Fire risks in force, December 31, $64,121,796; premiums thereon, $908,967.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,446,282; losses paid, $7,065,783; dividends declared, cash, $1,447,400.

REAL ESTATE OWNED: Consists of company's home office building, 308 Camp street, N. O. The net income from this property in 1906 amounted to $1,880, in 1907 to $1,208, and in 1908 to $1,560 and in 1909 to $1,880. Is is unincumbered.

MORTGAGE LOANS: Three small loans, aggregating $7,000, are secured by New Orleans properties valued at $20,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
N. O. Cy. 4% cs., 1942, 4%	$300,000	$304,500
N. O. Cy. 4% public imp., 1950, 4%	554,000	554,000
La. cs. 4% bs., 1914, 4%	25,000	25,000
U. S. 4% reg., 1925, 4%	10,000	12,000
Orleans Levee Dist. bs., 1959, 4%	25,000	27,500
N. O. Cy. pre. bf.	10,000	24,191
Stocks.		
Canal-La. Bk. and Tr. Co. of N. O. La.	127,000	181,050
Totals (book value, $1,189,320)	$1,044,700	$1,128,241

MISCELLANEOUS: Capital decreased in 1882 from $500,000 to $497,383; increased in 1884 to $498,972; increased in 1890 to $500,000; decreased in 1886 to $497,360; increased in 1887 to $500,000. Conflagration losses: Jacksonville, Fla., 1901, $91,992; Yazoo City, Miss., 1904, $16,098. Values of special deposits: Ga., $12,000; Fla., $10,000.

DIRECTORS: W. R. Stauffer, H. M. Preston, S. P. Walmsley, E. J. Hart, E. F. Dyer, Chas. A. Farwell, U. Marinoni, Jr., Myer Lemann, Jno. M. Parker, Norvin T. Harris H. D. Hart, E. M. Toby, Fernand May, Jas. McConnell, Charles Janvier, Fergus G. Lee.

FIELD MEN AND TERRITORY COVERED: General agents: Thames & Batre, Mobile, Ala., general agents for Ala.; John C. Whitner & Co., Atlanta, Ga., general agents for Ga., S. C. and N. C.; J. H. Norton, Jacksonville, Fla., general agent for Fla.; E. T. Campbell & Co., St. Louis, Mo., general agents for Ky., Tenn., Mo., Ill., Ind., Mich. and O. W. B. Klein, Vicksburg, Miss., special agent for Miss.; John A. Lloyd, Alexandria, La., special agent for La.; L. B. Leigh, Little Rock, Ark., general agent for Ark. and Okla.; Beers, Kenison & Co., Galveston, Tex., general agents for Tex.; Watt & Patterson, Philadelphia, Pa., for Pa., N. Y., N. J., R. I., Mass., W. Va. and Del.; C. A. Henry & Co., San Francisco, Cal., general agents for Cal., Ore., Mont., Ida., Ariz., Wash. and Nev. The company does business in all the States of the United States except Alas., Colo., Conn., D. C., Ia., Kan., Me., Md., Minn., Neb., N. H., N. M., N. D., S. D., Utah, Vt., Va., Wis., and Wy.

§ Transacts both fire and marine business.

TEUTONIA INSURANCE COMPANY, New Orleans, La.§

President, Albert P. Noll; Secretary, Frank Langbehn. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$949,230	$507,345	$138,825	*$828,637	$861,834	*$500,736	$25,330	$307,681	$833,747	$487,170
1908	909,493	478,456	123,647	844,448	876,846	530,051	24,670	309,586	864,307	525,269
1907	900,290	470,101	125,706	829,291	854,702	462,950	24,415	282,621	769,986	460,963
1906	829,342	430,627	103,576	723,280	†870,788	653,941	975	240,810	895,726	646,044
1905	900,624	423,729	136,624	684,748	713,838	367,862	24,530	238,544	630,936	370,920

* Includes $11,579 marine premiums and $7,370 marine losses. † Includes $125,000 paid in by stockholders.

Assets, December 31, 1909.

Real estate owned (book value)	$70,000
Bonds and stocks owned (market value)	695,552
Cash in office and bank	51,670
Agents' balances, not over 3 months due	123,504
Interest accrued	8,504
Total admitted assets	$949,230

Liabilities, December 31, 1909.

Net losses unpaid (including $5,000 resisted)	$42,475
Unearned premiums	507,345
Other liabilities	10,585
Total liabilities, except capital and surplus	$560,405
Capital paid up	250,000
Surplus over all liabilities	138,825
Total liabilities, capital and surplus	$949,230

RISKS AND PREMIUMS: Fire risks in force December 31, $78,748,953; premiums thereon, $991,741;

BUSINESS SINCE ORGANIZATION: Premiums received $15,293,682, losses paid, $7,707,327, dividends declared, cash $313,592.

REAL ESTATE OWNED: Consists of the company's home office building at 217 Camp st., New Orleans, carried at $70,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
United States 4% c. bs., 1925, 4%	$50,000	$57,500
New Orleans Cy. 4% bs., 1942, 4%	250,000	257,500
Pontchartrain Levee Ba., dis. D, 1944, 6%	55,000	68,750
Atchafalaya Dis. Levee Ba., 1949, 5%	17,000	18,360
Lafourche Basin Levee Dis. Ba., 1954, 5%	6,000	6,660
Red Riv., Atchafalaya & B. B. Dis. Levee Ba., 1960, 5%	5,000	5,400
New Orleans Cy. Pub. Imp. Ba., 1960, 4%	100,000	98,000
New Orleans City, Prem. Bds, 1925, 5%	20,000	50,800
Plaquemine E. Bk. Levee Bds., 1952, 5%	10,000	10,200
Stocks.		
Ill. Cent. R.R. of Ill.	23,000	34,040
Canal-La. Bk. & Tr. Co., New Orleans	17,600	25,872
Hibernia Bk. & Tr. Co., New Orleans	5,000	29,000
Whitney-Cent. Nat. Bk., New Orleans	2,500	5,200
Teutonia Bk. & Tr. Co., New Orleans	7,000	7,700
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
United Fruit Co., of Boston	$12,100	$20,570
Totals (book value, $709,503)	$580,200	$695,552

§ Transacts both fire and marine insurance.

MISCELLANEOUS: In 1906 stockholders paid in $125,000. Conflagration losses: Baltimore, 1904, $50,000; San Francisco, 1906, $307,290.

DIRECTORS: F. Jahncke, Eugene F. Buhler, George Jurgens, Charles F. Buck, Victor Camors, Adolph Dumser, W. H. Dielmann, E. R. Gogreve, Samuel Hyman, Henry D. Hart, Julius Kieffer, Julius Koch, Isaac Levy, J. S. Levert, John Legler, Jr., Albert P. Noll, F. Raquet, A. G. Ricks.

FIELD MEN AND TERRITORY COVERED: J. D. Kitchen, & Bro., New Orleans, general agents for Tex.; T. T. Hay & Bro., general agents for N. C. and S. C.; J. H. Norton, general agent for Fla.; Lohmeyer & Goshorn, Charleston, W. Va., general agents for W. Va.; U. S. Collins, 153 La Salle st., Chicago, special agent for Ill., Minn., O. and Wis.; Karl Schmemann's Sons, general agents for Mich., C. M. Benjamin and Lee Burton, special agents for La., Miss. and Ala.; R. H. Mann & Co., general agents for Pacific Coast; L. H. Vail, Poughkeepsie, N. Y., general agent for N. Y., Pa. Mass., R. I., N. J. and Conn.; Wallace Reid, manager Metropolitan district, New York. The company operates in Ala., Ariz., Ark., Cal., Colo., Conn., Fla., Ill., La., Md., Mass., Mich., Minn., Miss., Mo., Mont., Nev., N. J., N. Y., N. C., O., Ore., Pa., R. I., S. C., Tex., Utah, Wash., W. Va. and Wis.

TEUTONIA FIRE INSURANCE COMPANY, Pittsburg, N. S., Pa.

President, Henry Gerwig; Secretary, C. W. Gerwig. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$967,399	$428,996	$296,403	$505,030	$551,367	$231,319	$40,000	$193,073	$464,392	$239,065
1908	881,348	354,550	293,120	439,462	482,056	188,193	40,000	167,579	395,772	197,805
1907	792,496	292,090	281,906	354,064	392,968	149,088	44,000	129,458	322,546	151,787
1906	718,538	243,418	259,320	286,042	320,262	108,654	32,000	105,927	246,581	115,390
1905	642,426	205,107	227,319	222,362	‡290,032	110,725	20,000	78,624	209,349	106,731

‡ Includes $39,260 bonus on increase of capital stock.

Assets, December 31, 1909.

Real estate owned (book value, $25,790)	$30,700
Mortgage loans on real estate	781,767
Bonds owned (market value)	25,860
Cash in office and bank	46,094
Agents' balances, not over 3 months due	68,173
Interest accrued	13,986
Other assets	818
Total admitted assets	$967,399

Liabilities, December 31, 1909.

Net losses unpaid (including $1,213 resisted)	$40,000
Unearned premiums	428,996
Other liabilities	2,000
Total liabilities, except capital and surplus	$470,996
Capital paid up	200,000
Surplus over all liabilities	296,403
Total liabilities, capital and surplus	$967,399

RISKS AND PREMIUMS: Fire risks in force December 31, $72,366,742; premiums thereon, $804,283.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,096,006; losses paid, $2,009,464; dividends declared, cash, $463,500; stock, $85,000.

REAL ESTATE OWNED: The chief item is the company's home office building, a 3-story brick structure at 735 Ohio st., Pittsburg, the book value of which is $21,000, and which is carried at $25,000. The remaining properties are 8 lots on Allequippa st., Pittsburg (valued at $1,200); 234 acres in Eulalia twp. (valued at $1,500), and property at May and Sherman sts., Sheraden Boro (valued at $3,000).

MORTGAGE LOANS: There are 269 loans on properties located chiefly in Pittsburg, McKeesport, Avalon and other Western Pa. towns. There are but 11 loans as large as $10,000, and the average is about $2,900. They are mostly upon improved properties and there is $664,600 of insurance held by the company on buildings the total amount loaned being $725,786. The mortgaged properties are valued at $1,573,750 and there was $2,814 interest overdue on December 31 last.

TEUTONIA FIRE INSURANCE COMPANY, Pittsburg, N. S., Pa.—*Continued.*

BONDS OWNED:	Par Value.	Market Value.
Clairton Steel Co., 1 m	$5,000	$5,000
Pittsburg, McKeesport & Con. Ry., 1 c. m	5,000	5,150
Philadelphia Co., 1 m., col. tr	5,000	5,200
Duquesne Trac. Co., 1 m	3,000	3,150
Pittsburg, Allegheny & Manch. Trac., 1 m.	1,000	1,050
Wilkinsburg & E. Pbg. tr., 1929, 5%	5,000	5,250
United Tr., 1997, 5%	1,000	1,060
Totals (book value, $25,772)	$25,000	$25,860

MISCELLANEOUS: Capital increased in 1879 from $105,000 to $119,680; increased in 1880 to $125,000; and in 1905 from $125,000 to $200,000. Conflagration loss: Baltimore, 1904, $2,500.

DIRECTORS: Henry Gerwig, Augustus Beckert, Wm. Riemensnyder, Dr. E. L. Czarniecki, J. H. Hespenheide, Henry J. Lots, Joseph H. Lautner, Jacob Mutzig, Charles Kellner, Dr. F. Blume, C. R. Hanna, C. W. Gerwig.

FIELD MEN AND TERRITORY COVERED: Kelly, Fuller & De Rivera, Metropolitan district agents, New York City; R. A. Travis, special agent for Western Pa. and O.; Geo. B. Alexander, special agent for Eastern Pa., N. J. and Md.; Percy B. Dutton general agent for N. Y. State (outside of Metropolitan district). The company operates in Conn., Ill., Ind., Md., Mo., N. J., N. Y., O. and Pa.

TEUTONIA FIRE INSURANCE COMPANY, Dayton, O.

President, Edward Pape; Secretary, J. Linxweiler, Jr. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$722,728	$96,824	$525,210	$85,629	$113,488	$27,274	$20,000	$40,362	$87,636	$25,224
1908	709,743	97,720	509,281	87,929	118,444	30,412	20,000	42,125	92,537	32,713
1907	685,662	98,533	487,129	92,874	131,803	18,224	20,000	45,028	83,252	18,224
1906	673,153	94,065	477,088	86,910	123,083	23,025	20,000	41,369	84,394	21,090
1905	653,480	95,191	456,154	87,343	109,763	22,944	20,000	39,347	82,291	23,040

ASSETS, DECEMBER 31, 1909.	
Real estate owned (book value)	$20,500
Mortgage loans on real estate	9,500
Bonds and stocks owned (market value)	665,030
Cash in office and bank	13,668
Agents' balances, not over 3 months due	8,940
Interest and rents accrued	5,090
Total admitted assets	$722,728

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$250
Unearned premiums	96,824
Other liabilities	444
Total liabilities, except capital and surplus	$97,518
Capital paid up	100,000
Surplus over all liabilities	525,210
Total liabilities, capital and surplus	$722,728

RISKS AND PREMIUMS: Fire risks in force December 31, $19,443,257; premiums thereon, $191,923.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,979,179; losses paid, $754,185; dividends declared, cash, $701,250; stock, $20,000.

REAL ESTATE OWNED: Lot 30 x 100 ft. purchased for purpose of erecting an office building thereon. Situate No. 44 and 46 So. Jefferson St., Dayton, O.

MORTGAGE LOANS: There are 7 loans aggregating $9,500 protected by improved real estate valued at nearly three times the amount loaned thereon. There was $80 of interest past due on December 31, last. The company holds $6,700 of insurance on the buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S., reg., 4%	$30,000	$34,500
Columbus, O., reg., 4%	70,000	70,280
Cincinnati, O., reg., 4%	70,000	71,080
Cleveland, O., reg., 4%	75,000	75,400
Toledo, O., reg., 4%	35,000	35,850
Cy. of Dayton	47,000	48,060
Trumbull Co., O	33,000	34,610
Putnam Co., O	21,000	21,435
Youngstown, O	16,000	17,195
Arcanum, O	10,000	10,720
Brookville, O	7,000	7,520
Stocks.		
Merchants Nat. Bk	6,000	8,400
Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*		
Winters Nat. Bk	$6,500	$12,350
City Nat. Bk	4,000	11,200
Third Nat. Bk	5,000	10,250
Teutonia Nat. Bk	4,000	5,200
Dayton Nat. Bk	2,000	3,200
First Nat. Bk	4,000	6,400
Dayton Gas Light & Coke Co	5,000	5,000
City Ry. Co., p	15,000	22,500
City Ry. Co., com	17,600	30,800
Dayton & Western Tc. Co., p	16,300	17,930
Dayton & Western Tc. Co., com	700	700
Dayton & Michigan R.R. Co., p	16,000	30,400
Dayton & Michigan R.R. Co., com	15,000	12,250
Columbus & Xenia R.R. Co	5,250	10,500
Little Miami R.R. Co	8,000	16,800
Cleveland & Pittsburg R.R. Co	14,000	24,500
Germania Blg. Assn	5,000	5,000
Dayton Blg. Assn	5,000	5,000
Totals	$568,350	$665,030

DIRECTORS: Edward Pape, Thos. A. Legler, J. Linxweiler, Jr., John P. Weckesser, Wm. F. Oelman, C. H. Frank, Adam Schants.

FIELD MEN AND TERRITORY COVERED: Special agents, L. F. Creamer and Wm. F. Kramer. The company operates in O., Ind., Mich. and W. Va.

TEXAS NATIONAL FIRE INSURANCE COMPANY, Fort Worth, Tex.

President, Edwin E. Bewley; Secretary and Manager, Glen Walker. Organized, 1906.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$164,866	$43,496	$15,658	$109,988	$119,195	$57,575	‡$24,050	$31,125	$112,750	$58,111
1908	157,220	33,837	16,922	91,326	102,169	37,306	‡16,723	28,733	82,762	40,970
1907	140,903	20,517	19,997	48,846	73,975	21,786	‡13,314	16,276	51,376	16,786
1906	116,639	7,504	3,853	15,008	23,606	13	.....	8,824	8,837	5,013

‡ Includes $4,614 paid policyholders in 1907, $9,129 in 1908, and $15,550 in 1909.

TEXAS NATIONAL FIRE INSURANCE COMPANY, Fort Worth, Tex.—*Continued.*

Assets, December 31, 1909.	
Mortgage loans on real estate	$82,919
National Bank stock, 100 shares, Mutual Home Association, 43 shares (market value)	18,020
Cash in office and bank	42,194
Agents' balances, not over 3 months due	10,074
Interest and rents accrued	1,659
Commercial paper	10,000
Total admitted assets	$164,866

Liabilities, December 31, 1909.	
Net losses unpaid	$420
Unearned premiums	43,496
Other liabilities	1,512
Total liabilities, except capital and surplus	$49,208
Capital paid up	100,000
Surplus over all liabilities	15,658
Total liabilities, capital and surplus	$164,866

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,757,470; premiums thereon, $86,960.

BUSINESS SINCE ORGANIZATION: Premiums received, $385,167; losses paid, $116,680; dividends declared, policyholders cash, $29,293; stockholders $24,450.

MORTGAGE LOANS: There are 44 first liens aggregating $82,919 and protected by improved real estate in Fort Worth, valued at $214,195. There was $42 interest past due on December 31, last. The company holds $64,335 of insurance on the mortgaged buildings.

MISCELLANEOUS: This company completed organization, on February 1, 1906, with a paid-up capital of $100,000.

DIRECTORS: Ben. O. Smith, Edwin E. Bewley, Glen Walker B. H. Gets, Ed. K. Collett, J. E. Weeden, J. W. Irion.

TERRITORY COVERED: Company operates in Ill., Tex., Wash. and Wis.

TOLEDO FIRE AND MARINE INSURANCE COMPANY, Sandusky, O.

President, J. J. McKelvey; Vice-President and Manager, John McKelvey; Secretary, James E. Melville. Organized, 1902.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$221,203	$82,460	$32,639	$170,877	$178,741	$107,224	$15,000	$63,554	$185,778	$102,719
1908	227,568	75,797	42,161	157,110	164,384	85,540	15,000	59,888	160,428	87,124
1907	223,446	74,451	39,842	155,013	161,858	77,585	10,000	59,177	146,762	72,606
1906	203,279	63,438	31,098	129,694	134,444	53,376	10,000	48,214	111,590	51,872
1905	179,155	49,641	26,092	94,183	98,927	32,011	.....	40,584	72,595	31,458

Assets, December 31, 1909.	
Mortgage loans on real estate	$6,500
Bonds and stocks owned (market value)	157,000
Cash in office and bank	31,022
Agents' balances, not over 3 months due	24,319
Interest and rents accrued	2,250
Other assets	112
Total admitted assets	$221,203

Liabilities, December 31, 1909.	
Net losses unpaid	$1,385
Unearned premiums	82,460
Taxes, commissions, etc	4,719
Total liabilities, except capital and surplus	$88,564
Capital paid up	100,000
Surplus over all liabilities	32,639
Total liabilities, capital and surplus	$221,203

RISKS AND PREMIUMS: Fire risks in force December 31, $8,349,073; premiums thereon, $165,159.

BUSINESS SINCE ORGANIZATION: Premiums received, $893,963; losses paid, $420,682; dividends declared, cash, $62,000.

MORTGAGE LOANS: There are 2 loans for $6,500 on property valued at $17,500. There was $150 interest past due on December 31, last. Company holds $6,500 of insurance on mortgaged buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Sandusky Cy., 4%	$112,000	$112,017
Port Clinton, 5%	16,500	17,459
Milan, 4½%	788	808
Ridgeville Twp., 5%	15,000	16,016
Third Nat. Ex. Bk	5,600	9,800
Totals	$149,888	$157,000

MISCELLANEOUS: This company was originally organized in 1848, and operated as a general fire and marine insurance company until 1887, after which the business in force was continued to expiration. It was reorganized in 1902 and now confines its operations almost entirely to lumber and woodworking risks.

DIRECTORS: E. A. Lightner, C. R. Demarest, Jr., J. J. McKelvey, R. H. McKelvey, J. McKelvey, J. E. Melville, F. P. Zollinger.

TERRITORY COVERED: The company operates in Ark., Ill., Mich., O., Wash. and Wis.

UNDERWRITERS FIRE INSURANCE COMPANY, Concord, N. H.

President, L. Jackman; Secretary, F. T. Jackman. Organized, 1886.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$177,316	$14,760	$50,873	$17,307	$26,068	$7,156	$13,920	$9,448	$30,524	$7,339
1908	128,310	14,458	43,027	18,209	27,726	7,149	2,325	12,371	21,845	7,149
1907	91,746	12,476	28,825	15,705	33,621	2,562	600	8,270	11,432	2,626
1906	48,264	9,625	26,938	11,051	13,730	5,515	600	6,009	12,124	1,324
1905	46,798	8,880	22,132	11,134	13,652	5,182	600	4,593	10,375	6,636

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$116,148
Collateral loans	16,991
Cash in office and bank	42,547
Agents' balances, not over 3 months due	1,290
Interest accrued	340
Total admitted assets	$177,316

Liabilities, December 31, 1909.	
Net losses unpaid	$183
Unearned premiums	14,760
Other liabilities	11,500
Total liabilities, except capital and surplus	$26,443
Capital paid up	100,000
Surplus over all liabilities	50,873
Total liabilities, capital and surplus	$177,316

UNDERWRITERS FIRE INSURANCE COMPANY, Concord, N. H.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $1,877,181; premiums thereon, $28,182.

BUSINESS SINCE ORGANIZATION: Premiums received, $553,511; losses paid, $347,712; dividends declared, cash, $27,145.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Northern Securities Co., 45 shares	$4,500	$5,000
Arcadian Copper Co., 100 shares	700	
Capital Fire Ins. Co., 5 shares	700	500
Capital Fire Ins. Co. 10 shares	1,400	1,200
Wonolancet Club, 200 shares	200	
Eastern Fire Ins. Co., 3 shares	330	300
F. G. Guilds Co., 200 shares, pref	5,000	2,000
Great Northern R.R., 10 shares	1,400	800
Mutual Steamship Co., 6,000 bonds	6,120	6,000
American Woolen Co., 11 shares	1,122	1,191
Capital Fire Ins. Co., 3 shares	420	
Totals	$21,892	$16,991

STOCKS OWNED:

	Par Value.	Market Value.
Union Pacific R. R., com	$2,000	$4,090
Illinois Central R. R.	1,000	1,480
Amer. Tel. & Tlg Co	4,000	5,660
Ia. Loan & Tr. Co	1,000	2,000
Mechanics Nat. Bk., Concord, N. H	900	1,440
Nat. State Capital Bk., Concord, N. H	1,500	3,525
First Nat. Bk., Concord, N. H	500	1,625
Nat. Bk. of Lebanon, N. H	1,000	1,300
Concord Building Co	2,800	2,800
Mergenthaler Linotype Co	1,100	2,365
Underwriters' Fire Ins. Co., com	14,000	2,240
Huron, S. D	1,000	1,000
Dayton, O., Lighting Co	1,000	1,000
Hudson Co. note	1,000	1,000
Central Loan & Land Co	1,230	1,230

STOCKS OWNED.—*Cont.*

	Par Value.	Market Value.
Conn. River Power Co	$2,000	$1,900
Page Belting Co	13,400	13,400
Concord Y. M. C. A	2,050	2,050
Tampa & Northern R.R	1,000	900
United Fruit Co	700	1,176
Standard Oil	100	670
New Hampshire Fire Ins. Co	500	1,000
Page Belting Co	250	300
E. Fire Ins. Co	1,600	1,760
Amer. Sugar Refining Co., com	1,000	1,227
Conn. R. R. & Ltg. Co., com	4,500	3,600
Capital Fire Ins. Co., com	22,900	32,060
Capital Fire Ins. Co., pref	700	806
Amer. Woolen Co., p	8,200	8,487
Mackay Co., com	2,000	1,800
Northern Securities Co	6,000	6,000
F. G. Guilds Co., p	2,000	2,000
W. Tl. & Tel. Co., pref	700	651
W. Tl. & Tel. Co., com	600	90
Concord Shoe Factory	200	60
Swift & Co	1,000	1,090
Maverick Mills, pref., part paid	1,000	250
N. Y., N. H. & H. R.R	1,000	1,585
N. Y., N. H. & H. R. R., part paid	1,000	532
Totals	$95,830	$116,148

MISCELLANEOUS: This company was formerly the Fire Underwriters Association; name changed by act of legislature in 1907, to the Underwriters Fire Insurance Company. Paid up capital increased in 1907 from $10,000 to $35,000, and in 1908 from $35,000 to $59,000; in 1909 from $59,000 to $100,000 by cash payments.

DIRECTORS: Lyman Jackman, Charles L. Jackman, Fred W. Cheney, M. R. Jackman, T. E. Prescott, F. T. Jackman.

FIELD MEN AND TERRITORY COVERED: F. T. Jackman, special agent for N. H. Company operates only in N. H.

UNDERWRITERS FIRE INSURANCE COMPANY, Rocky Mount, N. C.

President, M. R. Braswell; Secretary, W. S. Wilkinson. Organized, 1905.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$84,192	$11,870	$18,736	$13,379	$18,060	$5,644	$3,090	$4,994	$13,728	$6,739
1908	80,415	9,422	18,493	10,628	14,710	2,662	3,090	4,306	10,058	3,662
1907	75,976	7,805	16,671	8,975	11,889	2,701	.....	3,493	6,194	2,701
1906	68,865	4,899	12,466	7,227	8,548	1,635	.....	3,218	4,853	1,635

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$73,730
Cash in office and bank	6,478
Agents' balances, not over 3 months due	2,141
Interest and rents accrued	1,843
Total admitted assets	$84,192

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,086
Unearned premiums	11,870
Total liabilities, except capital and surplus	$13,956
Capital paid up	51,500
Surplus over all liabilities	18,736
Total liabilities, capital and surplus	$84,192

RISKS AND PREMIUMS: Fire risks in force December 31, $1,266,959; premiums thereon, $21,085.

BUSINESS SINCE ORGANIZATION: Premiums received, $39,983; losses paid, $12,642; dividends declared, cash, $6,180.

MORTGAGE LOANS: There are 41 first mortgage loans, amounting to $73,730 on improved real estate worth $235,000. The company holds $66,000 of insurance on the buildings. No interest past due on December 31, last.

MISCELLANEOUS: This company was organized late in 1905, and commenced business April 15, 1906, with a cash capital and surplus amounting to $64,325.

DIRECTORS: W. L. Sherrod, Dr. J. C. Braswell, J. B. Phillips, H. B. Bryan, M. C. Braswell, Geo. B. Curtis, R. S. Wells, S. C. Bellamy, J. M. Sherrod, S. F. Austin, W. J. Webb, W. T. Braswell, Dr. J. P. Wimberley, W. D. Hackney, Dr. R. H. Speight, W. L. Banks, Dr. W. P. Mercer, F. C. Ferguson, Dr. C. L. Wimberley, T. J. Hackney, J. C. Braswell, Dr. H. B. Marriott, Frank Shields, J. D. Bulluck, G. S. Edwards, D. J. Rose, Dr. M. R. Braswell.

FIELD MEN AND TERRITORY COVERED: Wilkinson, Bulluck & Co., general agents, Rocky Mount, N. C.; W. S. Wilkinson and Geo. A. Wilkinson, special agents Rocky Mount, N. C. Company operates only in N. C.

UNDERWRITERS OF GREENSBORO, Greensboro, N. C.

President, J. Van Lindley; Secretary, A. W. McAlister. Organized, 1897.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$168,897	$42,002	$20,227	$49,727	$60,671	$23,966	$2,250	$22,242	$48,458	$23,553
1908	130,952	36,024	16,597	41,505	65,851	20,346	2,250	17,891	40,487	21,426
1907	‡143,089	36,852	28,834	47,599	52,835	25,379	2,254	19,663	47,296	22,012
1906	‡137,896	33,362	23,414	45,676	52,245	21,154	2,253	18,469	41,876	22,865
1905	‡127,527	27,745	20,368	36,485	40,327	10,753	2,255	15,490	28,498	10,753

‡ Including $37,500 guarantee capital.

UNDERWRITERS OF GREENSBORO, Greensboro, N. C.—*Continued.*

Assets, December 31, 1909.	
Mortgage loans on real estate	$38,600
Bonds and stocks owned (market value)	100,657
Collateral loans	7,850
Cash in office and bank	10,440
Agents' balances, not over 3 months due	7,105
Interest and rents accrued	3,329
Other assets	916
Total admitted assets	$168,897

Liabilities, December 31, 1909.	
Net losses unpaid	$668
Unearned premiums	42,002
Other liabilities	6,000
Total liabilities, except capital and surplus	$48,670
Capital paid up	100,000
Surplus over all liabilities	20,227
Total liabilities, capital and surplus	$168,897

RISKS AND PREMIUMS: Fire risks in force December 31, $4,922,723; premiums thereon, $79,875.

BUSINESS SINCE ORGANIZATION: Premiums received, $393,558; losses paid, $172,513; dividends declared, cash, $28,500; stock, $37,500.

MORTGAGE LOANS: There are 22 loans aggregating $38,600, ranging in amount from $400 to $5,000, secured by real estate in N. C., estimated worth $125,690. There is no interest past due, and the company holds $25,050 of insurance on the buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
5 shares So. Life & T. Co.	$1,000	$350
5 shares Greensboro Securities Co.	600	
150 shares So. Stock Fire Ins. Co., com.	20,250	5,500
100 " " " " " per	10,000	
30 shares J. W. Scott & Co.	8,000	2,000
Totals	$39,850	$7,850

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Imperial Co., 6%	$2,000	$2,000
Morehead Cotton Mills, 6%	5,000	5,000
Hunter Mfg. & Com. Co.	$17,300	$20,587
Lily Mills	1,000	1,000
So. R. E. L. & T. Co.	5,000	14,500
10 shares McLean Co.	1,000	1,000
162 shares So. Underwriters	16,200	17,010
N. C. Tr. Co.	24,000	24,960
Amer. Ex. Bank	5,000	5,500
So. Stock Fire Insurance Co.	9,100	9,100
Totals (book value, $100,657)	$85,600	$100,657

MISCELLANEOUS: Capital increased in 1908 from $37,500 to $75,000 by transferring $37,500 from surplus. Capital will be increased to $100,000 during 1909 by sale of $25,000 additional stock

DIRECTORS: J. W. Cannon, L. M. Scott, A. W. McAlister, T. J. Hackney, Wm. E. Holt, J. B. Stroud, W. A. Thomas, Chas. W. Horne, W. P. Beall, M. R. Braswell, J. Y. Joyner, J. Van Lindley A. A. Shuford, D. A. Tompkins, J. M. Hendrix, G. A. Norwood, Jr., R. H. Ricks, B. D. Heath, C. G. Wright, Carey J. Hunter, Geo. Hackney, E. M. Hendrix, A. M Scales, R. G. Vaughn.

FIELD MEN AND TERRITORY COVERED: A. W. McAlister, manager; Paul W. Schenck, assistant manager; A. G. Coffin, W. E. Ashley, special agents. The company operates only in N. C.

UNION INSURANCE COMPANY, Bangor, Me.¶

President, A. F. Stetson; Secretary, A. W. Staples. Organized, 1862.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$471,617	$63,945	$288,977	$105,416	$123,981	$90,227	$20,000	$13,040	$123,267	$86,224
1908	471,751	73,696	277,406	104,205	122,812	93,729	30,000	14,519	138,248	94,449
1907	457,686	80,866	286,892	117,822	136,759	89,421	16,000	14,104	119,525	78,492
1906	479,595	72,282	276,105	110,567	128,773	83,105	20,000	14,725	117,830	93,658
1905	469,600	74,825	272,975	108,497	125,287	70,752	16,000	13,328	100,080	69,798

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$381,143
Cash in office and bank	40,015
Agents' balances, not over 3 months due	23,329
Interest and rents accrued	2,220
Bills receivable	24,910
Total admitted assets	$471,617

Liabilities, December 31, 1909.	
Net losses unpaid	$16,645
Unearned premiums	63,945
Taxes, etc	2,050
Total liabilities, except capital and surplus	$82,640
Capital paid up	100,000
Surplus over all liabilities	288,977
Total liabilities, capital and surplus	$471,617

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $325,429; premiums thereon, $63,945.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Trenton St. Ry. Co.	$15,000	$16,500
Stillwater	10,000	10,000
Atchison	19,000	19,000
Atchison ad	10,000	9,000
Portland, Ore., St. Ry.	4,000	4,000
Lexington	3,000	3,000
Saginaw	1,000	1,000
Concord & Mont. R. R.	10,000	10,000
Quincy	5,000	5,000
Bay City	4,000	4,000
Bay City	6,000	6,000
Seattle	5,000	5,000
Arizona Ter.	13,000	13,000
Galveston	10,000	10,000
Alleg. & W. R. R.	5,000	5,000
So. Milwaukee	5,000	5,000
Duluth	$2,000	$2,000
Duluth	5,000	5,000
Buff., Roch. & Pitts. R. R.	10,000	10,000
Ind., Ill. & Ia. R. R.	10,000	10,000
Cin., Rich. & Muncie R. R.	10,000	10,000
Co. of Penobscot	10,000	10,000
N. Y., Ont & W. R. R.	5,000	5,000
Balt. & Ohio R. R.	15,000	13,617
Sault Ste Marie	5,000	5,000
Port Huron	2,000	2,000
Port Huron	6,000	6,000
Term. (St. Louis)	10,000	9,800
Met. Crosstown Ry.	5,000	5,000
Cy. of Omaha, Neb.	10,000	10,000
St. Louis, Iron Mtn. & So. Ry.	10,000	9,200
W. Maryland	13,000	11,050
Montreal Lt., Ht. & Pow. Co.	10,000	10,000
Bangor Ry. & El. Co.	5,000	5,100
Newton St. Ry., Co.	5,000	5,000

¶ Transacts marine insurance only.

UNION INSURANCE COMPANY, Bangor, Me.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Aurora, Elgin & Chi. R. R.	$10,000	$10,000
W. Union Tg. Co.	10,000	10,000
Chi., Burl. & Quincy R. R.	5,000	4,725
Schenectady Ry. Co.	5,000	5,000
Auburn & Syracuse El. R. R. Co.	5,000	5,000
Minn. Gn. El. Co.	5,000	5,000
So. Omaha, Neb.	3,000	3,000
Muncie, Ind.	1,000	1,000
Indiana Ry. Co.	6,000	6,000
Jackson & Battle Creek Tc. Co.	6,000	6,000
Herkimer Co.	3,000	3,000
Rutland Ry., Lt. & Pow. Co.	5,000	4,750
Ashland Lt., Pow. & St. Ry. Co.	6,000	5,700

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Lockwood Co.	$10,000	$10,200
E. & N. A. Ry. Co.	25,000	32,500
Totals	$378,000	$381,143

DIRECTORS: F. A. Wilson, F. H. Appleton, A. F. Stetson, Chas Hamlin, I. K. Stetson, W. S. Higgins, Charles Stetson, Jos. G. Blake, S. P. Dennett, Hugh R. Chaplin.

FIELD MEN AND TERRITORY COVERED: Cowie & Edwards, St. John, N. B., general agents for Provinces.

UNION INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.

President, J. Henry Scattergood; Secretary and Treasurer, E. R. Dannels. Organized, 1804.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$965,502	$542,176	$138,454	$769,008	$808,978	$381,785	.....	$301,040	$682,825	$410,224
1908	894,333	473,014	118,959	605,587	643,934	437,187	.....	288,494	725,681	420,391
1907	890,662	512,199	75,000	680,225	720,027	367,655	.....	269,598	637,253	356,021
1906	844,240	454,380	134,936	644,395	668,677	257,482	.....	268,804	526,286	256,13[illegible]
1905	718,168	322,484	151,334	417,306	438,314	168,045	.....	182,053	350,102	179,77[illegible]

Unearned premiums include amounts reclaimable on perpetual policies.

Assets, December 31, 1909.	
Real estate owned (book value)	$106,500
Bonds and stocks owned (market value)	652,455
Loan on approved security	12,800
Cash in office and bank	50,540
Agents' balances, not over 3 months due	137,413
Interest accrued	3,300
Other assets	2,494
Total admitted assets	$965,502

Liabilities, December 31, 1909.	
Net losses unpaid (including $1,654 resisted)	$78,85[illegible]
Unearned premiums (except perpetuals)	515,67[illegible]
Amount reclaimable on perpetual policies	26,49[illegible]
Other liabilities	6,02[illegible]
Total liabilities, except capital and surplus	$627,04[illegible]
Capital paid up	200,00[illegible]
Surplus over all liabilities	138,45[illegible]
Total liabilities, capital and surplus	$965,50[illegible]

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $81,842,508; premiums thereon, $981,102. perpetual fire risks, $1,024,123; deposit premiums thereon, $29,442.

BUSINESS SINCE ORGANIZATION: Premiums received, $30,518,007; losses paid, $20,420,592: dividends declared, cash, $1,974,221; stock, $15,000.

REAL ESTATE OWNED: The principal property is the company's home office building at the S. W. cor. 3d and Walnut sts., Philadelphia, the book value of which is $148,791, but which is carried in assets at $100,000. The only other real estate is a brick building at 310 South Third st., Philadelphia, book value, $10,285, carried at $6,500.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Co. of Allegheny, ser. 4, road, 1934, 4%	$25,000	$25,500
Co. of Allegheny, ser. 2, road, 1932, 3½%	25,000	23,500
Cy. of Alle., Pa., 12 ward, sc. dis., 1935, 4%	25,000	25,500
Cy. of N. Y., cp. stk. ctf., 1954, 3½%	47,000	42,300
Philadelphia, Pa., reg., 1914-34, 3-3½%	80,000	77,550
Philadelphia, Pa., c., 1914, 3%	5,000	4,850
Philadelphia, Pa., 1934, 3½%	15,000	14 250
Cy. of Reading, c., 1924, 4%	3,000	3,090
Atlantic Cy. R. R., g. m., 1919, 5%	11,000	11,660
B. & O. R.R. Co., S.W.Div., 1 m., 1925, 3½%	10,000	9,000
Bloomfield St. Ry. Co., 1 m., 1923, 5%	10,000	10,500
B. R. T. Co., 1 r. m., 2002, 4%	9,000	7,830
C., R.I. & P.R.W.Co.Col.tr., ser.p.g 1918, 4%	5,000	4,650
Choctaw, Okla. & Gulf R. R. Co., cs. m., 1952, 5%	10,000	11,100
Cin., Dayton & Ironton R. R. Co., 1 m., g. 1941, 5%	5,000	5,400
Camden & Suburban Ry. Co., 1 m., 50-yr. g. 1946, 5%	10,000	10,500
El. & People's Tc. Co., g. stk. tr. ctfs., 1945, 4%	10,000	9,000
Hestonville, Mantau & Fairmount Pass. R. R. Co., cs. m., g., 1924, 5%	10,000	10,800
K.C.S.R.W.Co.r.&i.m.g., 1950, 5%	10,000	10,300
K.C.S.R.W.e.q.n., series "A" c., 1910, 4½%	10,000	10,000
Lake Shore & Mich. So. Ry. Co., 25-yr. g., 1931, 4%	15,000	14,250
Lehigh V. R. R. Co., gn. cs. m., 2003, 4%	10,000	9,700
Lehigh V. R. R. Co., eq., ser. T (receipts), 1912, 4½%	10,000	10,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Mark[illegible] Value
M., K. & T. R.W.Co. 1st. & r.m.g.c., 2004, 4%	$5,000	$4,25[illegible]
Norfolk & W. Ry. Co., eq., ser. K, 1910, 4%	20,000	20,0[illegible]
Norfolk & W. Ry. Co., div., 1 ln. & gn. m., g., 1944, 4%	10,000	9,3[illegible]
O.& C.B.St.R.W.Co1 c.m.g., 1928, 5%	10,000	9,9[illegible]
P.R.W.Co.1 & r. m. s. f. g., c., 1930, 5%	10,000	9,8[illegible]
Pa. Co., g. loan of 1901, 1916, 3½%	10,000	9,7[illegible]
Pa. Co., 15-25-yr., g. loan of 1906, 1931, 4%	10,000	9,8[illegible]
Pa. R. R. Co., 10-yr g., cv., 1915, 3½%	10,000	9,7[illegible]
Pa. & N. Y. Canal & R. R. Co., cs. m., 1939, 5%	10,000	11,6[illegible]
Perkiomen R.R. Co., 1 ser. m., 1918, 5%	13,000	13,6[illegible]
Pa. & Read. R.R. Co., con. ster., 1911, 6%	25,000	25,5[illegible]
Pa. & Read. R.R. Co., 50-yr., g. (tms.) 1941, 5%	10,000	11,8[illegible]
Read. Co., Jersey Cent., col., g., 1951, 4%	15,000	14,5[illegible]
R. R. W. & Lt. Co. c. m. g., c., 1954, 5%	10,000	10,0[illegible]
S. R. W. Co. e. tr., ser. "L" c. 1918, 4 %	7,000	6,7[illegible]
S. R. W. Co., e. tr. ser. "L" 1919, 4½%	3,000	2,9[illegible]
Union Pac. R.R. Co., cv. 20-yr., 1927, 4%	10,000	11,7[illegible]
Washington Tm. Co., 1 m., g., 1945, 3½%	10,000	9,2[illegible]
Chesa. & Del. Canal Co., reg., 1916, 5%	15,000	9,7[illegible]
Stocks.		
Little Schuylkill R. R. Co.	5,000	5,[illegible]
No. Pennsylvania R. R., stk.	5,800	13,6[illegible]
Philadelphia Tc. Co.	5,000	8,9[illegible]
13th & 15th Sts. Pass. Ry. Co.	5,450	31,[illegible]
Philadelphia Nat. Bk.	6,800	21,7[illegible]
Gn. Ad. Bureau stk.	150	[illegible]
So. Ad. Bureau	50	
Totals (book value, $633,501)	$612,250	$652,[illegible]

MISCELLANEOUS: Under date of December 28, 19[illegible] President J. Henry Scattergood made a statement concerni[illegible] the settlement of the company's San Francisco losses, reading [illegible] part, as follows: "The Union Insurance Company of Philadelp[illegible] takes pleasure in announcing that the Underwriters Securi[illegible] Corporation, which assumed the entire liability of the 'Uni[illegible] San Francisco losses, has made complete settlement for the sa[illegible] with the Pennsylvania Fire Insurance Company, and also that [illegible] contract between the 'Union' and Underwriters Securities C[illegible]

UNION INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.—*Continued.*

poration has been canceled and the 'Union' completely released from all liability, direct or contingent, thereunder. Thus, both the 'Union' and Underwriters Corporation have now an absolutely clean bill of health and the enormous San Francisco loss is entirely a matter of the past. * * * For the information of our agents it may be well to state that the Underwriters Securities Corporation, which now owns almost all of the stock of the Union Insurance Company and about 87 per cent. of the stock of the Insurance Company of the State of Pennsylvania, is merely a holding company; that it has about 200 stockholders, among whom are numbered some of Philadelphia's most prominent business men; that the holdings of the Pennsylvania Fire Insurance Company in the Underwriters Corporation amount to about 31 per cent. of the total, and that no particular element, or group of stockholders, is in control in any way."

Capital increased in 1879 from $200,000 to $500,000; in 1883 to $1,000,000; decreased in 1884 to $375,000; increased in 1887 to $450,000; decreased in 1888 to $250,000; and in 1893 to $200,000. In 1904, $74,648, was paid in by stockholders and $120,000 to capital. Conflagration losses: Baltimore, 1904, $81,803; San Francisco, 1906, $530,000.

DIRECTORS: Carroll Neide, Chas. Tete, Jr., J. Henry Scattergood, F. King Wainwright, George Lippincott, G. Clymer Brooke, Richard Haughton, Alfred D. Pardee, Daniel B. Wents, C. E. Morgan, 3d, Louis C. Madeira, Arthur Adams, W. Gardner Crowell, Percy H. Clark.

FIELD MEN AND TERRITORY COVERED: Ide & Sewell, Boston, Mass., general agents for New England department, including Mass., Conn., N. H., R. I., and Me.; Montgomery & Funkhouser, Chicago, Ill., general agents for Minn., Wis., Upper Mich., Ill., Ia., Mo. and Ind.; M. F. Grim, Columbus, O., general agent for Central department, including O., Ky. and Lower Mich.; Newman & MacBain, New York City, general agents for N. Y. State, excepting Metropolitan district; Nevin H. Huested, Pittsburg, Pa., special agent for W. Pa.; C. W. Orr, Philadelphia, Pa., special agent for E. Pa., N. J., Del., Md. and D. C., Hughs & Yates, general agents for La., N. C., S. C., Ala. and Fla.; Bertheau-Watson Co., San Francisco, Cal., for Cal.; Burgard & Strout, for Wash. and Ore.; B. O. Selbach, for Utah, Colo. and Mont. I. Reinhardt & Son, general agents for Tex., Arnold, Raines & Co., general agents for Ark.; Merrill & Brainiff, general agents for Okla.; Alfred Paull & Son, general agents for W. Va. The company operates in all the States and territories of the United States, except Alas., Ariz., Ga., Ida., Kan, Miss., Neb., Nev., N. M., N. D., S. D., Tenn., Vt., Va. and Wyo.

UNION INSURANCE COMPANY, Pittsburg, Pa.

President, Andrew W. Mellon; Secretary, J. W. J. McLain. Organized, 1871.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$260,585	$63,897	$88,662	$75,261	$87,185	$31,516	$7,150	$30,304	$68,970	$31,731
1908	240,855	56,921	77,680	69,897	83,238	35,676	6,975	28,849	71,500	35,224
1907	30,720	46,825	77,012	63,759	74,139	25,537	6,965	24,207	56,709	28,720
1906	214,339	32,708	77,278	40,082	50,085	10,298	7,035	15,989	33,322	10,475
1905	197,839	24,107	70,153	28,296	38,085	12,931	7,070	12,707	32,708	14,686

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$167,090
Bonds and stocks owned (market value)	63,050
Cash in office and bank	14,049
Agents' balances, not over 3 months due	13,038
Interest and rents accrued	3,358
Total admitted assets	$260,585

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$5,454
Unearned premiums	63,897
Taxes, commissions, etc	2,572
Total liabilities, except capital and surplus	$71,923
Capital paid up	100,000
Surplus over all liabilities	88,662
Total liabilities, capital and surplus	$260,585

RISKS AND PREMIUMS: Fire risks in force December 31, $10,967,061; premiums thereon, $119,735.

BUSINESS SINCE ORGANIZATION: Premuims received, $910,421; losses paid, $401,279; dividends declared, cash, $219,612.

MORTGAGE LOANS: There are 56 loans amounting to $16,090 on property by first liens on property located in Allegheny Co., valued at $363,384. There was $315 interest past due on December 31, last. The company holds $189,600 of insurance on the buildings.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Union Gas Co., McKeesport, Pa	$10,000	$10,200
St Joseph, Mo., Water Co	10,000	10,000
Clairton Steel Co	10,000	10,000
H. C. Frick Coke Co	7,000	7,350
Connellsville, Pa., Water Co	5,000	5,000
BONDS AND STOCKS OWNED.—*Cont.*		
Bonds.—*Cont.*		
Cy. of New Castle, Pa., Water Co	$5,000	$5,000
Monongahela St. Ry. Co	5,000	5,500
Stocks.		
Union Tr. Co	400	10,000
Totals	$52,400	$63,050

MISCELLANEOUS: Conflagration losses: Chicago, 1871. $4,916; Baltimore, 1904, $3,000.

DIRECTORS: A. W. Mellon, Thos. Walker, H. C. Frick, James H. Lockhart, Chas. R. Fenderich, M. B. Cochran, Samuel Jarvis, Edwin J. Krueger, John T. Findley, Fagar J. Shidle, Thos. C. Lasear, T. A. Mellon.

FIELD MEN AND TERRITORY COVERED: Edwin J. Krueger, general agent. The company operates in Ill., O. and Pa.

UNITED AMERICAN FIRE INSURANCE COMPANY, Milwaukee Wis.

President, L. A. Karel; Secretary, F. A. Krehla. Organized, 1899

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$194,682	$61,606	$28,462	$68,884	$79,287	$18,044	$5,000	$51,561	$74,605	$19,918
1908	194,036	50,429	29,334	31,064	75,180	49,252	5,000	46,242	100,534	50,174
1907	219,811	80,180	30,105	104,411	112,128	25,230	.....	47,707	72,937	25,841
1906	177,878	60,910	16,198	78,660	85,567	23,493	.....	38,184	61,677	24,263
1905	157,485	35,595	20,828	40,267	‡55,387	11,643	2,500	21,421	35,564	11,966

‡ Includes $10,000 surplus paid in.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$176,675
Cash in office and bank	5,671
Agents' balances, not over 3 months due	10,501
Interest and rents accrued	1,696
Other assets	139
Total admitted assets	$194,682

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,914
Unearned premiums	61,606
Other liabilities	2,700
Total liabilities, except capital and surplus	$66,220
Capital paid up	100,000
Surplus over all liabilities	28,462
Total liabilities, capital and surplus	$194,682

UNITED AMERICAN FIRE INSURANCE COMPANY, Milwaukee, Wis.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $8,162,995; premiums thereon, $113,848.

BUSINESS SINCE ORGANIZATION: Premiums received, $411,301; losses paid, $146,946; dividends declared, cash, $12,500.

MORTGAGE LOANS: There are 68 loans amounting to $176,675 on property principally in Milwaukee and Chicago valued at $426,550. There was no interest past due on December 31, last. The company holds $177,975 of insurance on buildings.

MISCELLANEOUS: Capital increased in 1905 from $50,0 to $100,000 and $10,000 added to surplus.

DIRECTORS: John Shepeck, F. A. Krehla, J. M. Kralove L. Albert Karel, A. A. Rheins, J. L. Petura, J. M. Schneid Chas. Jiran, J. V. Kubis, V. A. Geringer.

FIELD MEN AND TERRITORY COVERED: J. M. Kr lovec, general agent, Chicago, Ill. The company operates Ill., Minn. and Wis.

UNITED FIREMENS INSURANCE COMPANY OF PHILADELPHIA, Phila delphia, Pa.

President, Robert B. Beath; Vice-President, Dennis J. Sweeny; Secretary, Henry A. Knabe; Assistant Secretary, W. G. Wibl Organized, 1860.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,341,598	$988,763	$145,831	$66,802	$124,862	$36,834	$12,000	$52,258	$101,092	$29,1
1908	1,327,182	983,399	112,834	—207,789	†270,333	532,661	6,000	209,273	747,934	499,7
1907	1,995,419	1,458,604	88,677	658,172	731,447	289,311	40,000	252,658	581,969	307,2
1906	1,934,485	1,399,066	75,730	590,020	*767,041	583,613	30,000	251,122	864,735	573,3
1905	1,890,337	1,320,332	224,570	528,855	602,761	231,118	30,000	211,244	472,362	232,0

Unearned premiums includes amount reclaimable on perpetual policies; losses include those on perpetual policies. * I cludes $100,000 premium on new stock. — Excess of reinsurance, etc., over premiums written. † Includes $200,000 paid c account of reduction of capital, and $208,050 commissions received for reinsurance.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $112,972)	$98,700
Mortgage loans on real estate	261,132
Bonds and stocks owned (market value)	931,795
Collateral loans	3,800
Cash in office and bank	17,156
Agents' balances, not over 3 months due	12,212
Interest and rents accrued	15,855
Other assets	948
Total admitted assets	$1,341,598

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $3,581 resisted)	$5,5
Unearned premiums (except perpetuals)	97,6
Amount reclaimable on perpetual policies	891,1
Other liabilities	1,4
Total liabilities, except capital and surplus	$995,7
Capital paid up	200,0
Surplus over all liabilities	145,8
Total liabilities, capital and surplus	$1,341,5

RISKS AND PREMIUMS: Fire risks in force, December 31, $25,061,885; premiums thereon, $177,579; perpetual fire risks, $43,513,624; deposit premiums thereon, $987,543.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,490,724; losses paid, $5,799,254; dividends declared, cash, $771,506.

REAL ESTATE OWNED: Aside from the company's home office building at 419 Walnut st., Phila. (book value, $95,000; carried at $85,000, the real estate, comprises 4 dwellings in Phila., carried in each case below cost, clear of all incumbrances.

MORTGAGE LOANS: There are 145 mortgage loans (first liens) and ground rents, aggregating $261,132, secured by properties valued at $544 250, and the company holds $236,525 insurance on buildings. There was $112 interest overdue on December 31 last. The loans were chiefly upon Phila. properties, with a few in Camden, N. J., there are two of $10,000 each in Philadelphia. The others are all small, the average being about $1,800.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Frankford & Southwark P.R.W.Co.of P 5s	$1,980	$1,000
El. & P. Tc. Co., 4%, g. stk. f ctf., 1945	1,800	2,800
Phila. R. T. Co., 100 shrs	2,700	
Totals	$6,480	$3,800

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Allegheny Co., Pa., road, 1933, 4%	$35,000	$35,350
Allegheny Co., Pa., jail, 1925, 4%	25,000	25,250
Atlanta, Ga., cy. loan, 1931, 3½%	10,000	9,400
Columbus, O., epidemic, 1920, 4%	25,000	25,000
N. Y. cy. dock, 1927, 3½%	15,000	14,250
N. Y. cy. redemp., 1922, 3½%	15,000	14,400
Phila., cy. loan, 1900-1931, 3½%	17,800	16,910
Phila., cy. loan, 1902-1932, 3½%	7,700	7,315
Pittsburg, Pa., imp., 1915, 4%	9,500	9,500
B.& O.R.R.Co., S.W. div.,1 m., 1925,3½%	20,000	18,000
Ches. & O. Ry. Co., 1st cs. m., 1939, 5%	10,000	11,400
Ches. & O. Ry. Co., car tr., ser. D,1913,4%	15,000	14,700
C. & O. Ry. Co., tem. eq., ser. I., 1910, 4%	8,000	8,000
C. & O. Ry. Co. tem. eq., ser. L, 1910, 4%	3,000	3,000
C., O. & G. R. R. Co., gn. f. & imp. mtg., 1929, 5%	10,000	10,400

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Mark Valu
C., M. & St. P. Ry. g. b., 1934, 4%	$10,000	$9,3
C., O., & G. R. R. Co , gn. m., 1919, 5%	25,000	26,2
C. & M. R. W. Co., 1st m., 1935, 4½%	15,000	15,4
Del. Co. Ry., g. tr. ctfs., 1949, 4%	15,000	11,2
Erie R. R. Co., eq. tr., ser. I, 1910, 4%	10,000	10,0
E. & T. H. R. R., 1st gn. m., 1942, 5%	10,000	10,1
Ill.Cent.R.R.Co.,Louisv.Div.1m1953,3½%	10,000	8,9
K. Cy. S. R. W. Co., 1950, 5%	10,000	10,2
Lake Erie & W. R. R.,1 m., g., 1937, 5%	10,000	11,4
Lehigh Val.Ry.Co.,N.Y.,1 m.,g.1940,4½%	20,000	21,4
Lehigh Val.R.R.Co.,gn.cs.m., 2003, 4%	15,000	14,4
Lehigh Val. Ry. Co., col. tr., 1919, 4%	25,000	24,5
Newark,N.J.,Pass.Ry.Co.,1 cs.m.1930,5%	20,000	21,6
N.Y.C.& H.R.R.Co.,L. S. col., 1998, 3½%	25,000	20,2
N. & W. eq. tr. ctfs., ser. C, 1910, 4%	10,000	10,0
N. & W. Ry., divisional 1 m., 1944, 4%	15,000	13,8
Oley Val.Ry.,Pa.stk.g.tr.ctfs., 1931, 5%	5,000	4,7
Oley Val. Ry., Pa. 1 m. g., 1931, 4½%	5,000	4,7
Pa. R. R. Co. 3 yr. col. g. n., 1910, 5%	25,000	25,0
Pa. Co., gr. tr. ctfs. B, 1941, 3½%	15,000	13,5
Pa. R. R. Co., col. tr. bs., 1913, 4½%	20,000	20,2
Peoples' Pass. Ry. Co., Phila., 1 m., extd, 1935, 4%	20,000	19,8
P. & B. Cent. R. R. Co., loanctfs1911,4½%	10,000	10,0
Phila. & Erie R. R. Co., g. m., 1920, 5%	5,000	5,4
Phila. Co., 1 m. & co'. tr. g., 1949, 5%	5,000	5,2
P. Co., 1 m. cs. m. & col. tr., 1961, 5%	10,000	9,8
P., W. & B., stk. tr. ctfs., 1921, 4%	10,000	10,0
P., C., C. & St. L. Ry., cs. m. A, 1940,4½%	14,000	15,1
P., C., C. & St. L. Ry., cs. m., B, 1942,4½%	20,000	21,6
Richmond & Wash.Co.'s col.tr.m.1943 4%	15,000	15,1
Second Av.Tc.Co.,Pitts.,1 m., 1934, 5%	15,000	15,9
St. L. & S. W. R. W. c. tr., 1913, 5%	10,000	10,0
Steubenville & Ind. R. R. Co.,1m1914,5%	6,000	6,1
United Rys. g. tr. ctfs., 1949, 4%	25,000	19,5
Wash. Tm. Co. 1 m., g., 1945, 3½%	25,000	22,7
W. N. Y. & Pa. R. R. Co., 1 m., 1937, 5%	12,000	13,4
Wil. Cy., Del., Ry. Co., 1 m., 1911, 4%	25,000	25,0
B. El. Co., Balto., Md., 1 m., 1947, 5%	10,000	9,1
Cs. Gas Co., Pitts., 1 m., 1948, 5%	25,000	24,5
E. & P. Tc. Co., (P.) stk. tr. ctfs.,1945,4%	5,000	4,8
Mfrs.Wat.Co.,Johnst'n.Pa.,1 m.,1939, 5%	10,000	10,2
N. Sp'gf'd Wat.Co.,of P.,1 m., 1928, 5%	10,000	10,1
R. E. Title Ins.& Tr.Co.,Phila., d.1918 4%	17,000	17,0
Wil., (Del.) Gas Co., 1 r. & s. f. m.1949,5%	10,000	9,8

UNITED FIREMENS INSURANCE COMPANY OF PHILADELPHIA, Philadelphia, Pa.—*Cont.*

Bonds and Bonds Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Continental Pass. Ry., Phila.	10,000	27,200
Frankford & Southwark Pass. Ry., Phila.	1,500	11,880
Union Pass. Ry., Phila.	10,000	42,000
United Gas Imp. Co., Phila.	5,000	9,500
Ga. Adjusters' Bureau, N. Y.	150	150
Underwriters' Salvage Co. of Chi.	500	500
Underwriters' Salvage Co. of N. Y.	500	500
Western Adjustment Co.	100	150
Totals (book value, $939,294)	$882,750	$931,795

MISCELLANEOUS: Capital increased in 1882 from $200,000 to $300,000, and in 1906 to $400,000; $100,000 being realized as premium on the new stock and added to surplus. Capital reduced in 1908 from $400,000 to $200,000. Conflagration losses: Balto., 1904, $100,210; San Francisco, 1906, $311,552, Chelsea, Mass. 1908, $335,061. Value of special deposit in Ga., $9,400. Company operates in Ill., Pa., Ohio and N. J.

DIRECTORS: Alfred Moore, Holstein DeHaven, Henry B. Tener, William Wood, James Caven, Louis Wagner, Charles W. Welsh, Albert Foulds, Henry H. Bonnell.

UNITED STATES FIRE INSURANCE COMPANY, New York, N. Y.

President, Charles A. Norris; Vice-President and Secretary, Mortimer L. Allen. Organized, 1824.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$541,342	$121,747	$128,234	$246,241	$278,944	$122,304	.....	$100,016	$222,320	$103,873
1908	490,642	137,470	48,330	260,270	277,558	194,412	.....	109,923	304,335	220,647
1907	500,016	134,743	38,418	395,863	412,850	185,230	.....	103,974	289,204	170,007
1906	527,451	83,622	34,644	57,061	83,563	338,118	.....	123,998	462,116	320,570
1905	814,189	445,908	60,330	685,928	710,977	357,238	.....	271,145	628,383	373,470

Assets, December 31, 1909.	
Mortgage loans on real estate	$23,000
Bonds and stocks owned (market value)	442,165
Cash in office and bank	30,125
Agents' balances, not over 3 months due	43,699
Interest accrued	2,353
Total admitted assets	$541,342

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,579 resisted)	$31,361
Unearned premiums	121,747
Other liabilities	10,000
Total liabilities, except capital and surplus	$163,108
Capital paid up	250,000
Surplus over all liabilities	128,234
Total liabilities, capital and surplus	$541,342

RISKS AND PREMIUMS: Fire risks in force December 31, $22,528,440; premiums thereon, $244,906.

BUSINESS SINCE ORGANIZATION: Premiums received, $10,534,643; losses paid, $6,139,323; dividends declared, cash, $1,974,000.

MORTGAGE LOAN: There is a loan of $23,000 on an apartment on St. Nicholas ave. near 120th st., New York, valued at $35,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S. reg., 1925, 4%	$10,000	$11,500
N. Y. Cy. College, 1915, 3½%	16,000	15,680
N. Y. Cy. dock, 1927, 3½%	69,000	64,860
N. Y. Cy. park, 1940, 3½%	20,000	18,200
N. Y. Cy. Rapid Transit, 1952, 3½%	50,000	45,000
N. Y. Cy., 1955, 3½%	75,000	67,500
N. P., G. N. R. R. jt., C. B. & Q. cv., 1921, 4%	5,000	4,850
So. Pac. R. R., 1929, 4%	10,000	10,600
U. S. Steel Cp. s. f., 1963, 5%	10,000	10,500
Amer. Tobacco Co., 1951, 4%	10,000	7,800
Pac. Tl. & Tg., 1937, 5%	10,000	10,000
N. & W. R. R., 1932, 4%	10,000	10,200
Jones & L. Steel, 1939, 5%	10,000	10,200

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Nat. Bk. Commerce	$10,000	$20,500
Union Pac. R. R.	5,000	10,300
Hanover Nat. Bk.	1,100	7,150
Amer. Tl. & Tg. Co.	20,000	28,600
Pa. R. R.	12,500	17,125
So. Pac. R. R.	10,000	13,700
Gt. No. Ry. Co., p.	10,000	14,400
Del. & Hud. RR.	10,000	18,500
William St. Offices	25,000	25,000
Totals (book value, $459,058)	$408,600	$442,165

MISCELLANEOUS: Conflagration losses: Boston, 1872, $5,000; Baltimore, 1904, $66,931; San Francisco, 1906, $153,931. The company reinsured most of its outstanding risks in the Westchester Fire of New York, in June, 1906, resumed operations in August, 1906. Value of special deposit in Va., $11,500.

DIRECTORS: A. Romeyn Pierson, Louis F. Ballard, George R. Branson, William E. Hutchins, John A. Forster, J. Lester Parsons, Vincent S. Mulford, W. McD. Pierson, Charles A. Norris, Willis S. Paine, Isaac L. Allen, Mortimer L. Allen, A. S. Hutchins, R. O. Hanbold, F. H. Crum.

FIELD MEN AND TERRITORY COVERED: Crum & Forster, New York, general agents for the United States. The company operates in Colo., Ill., Ind., Ky., La., Mich., Miss., Mo., N. J., N. Y., N. C., O., Pa., Va. and W. Va.

VIRGINIA FIRE AND MARINE INSURANCE COMPANY, Richmond, Va.

President, W. H. Palmer; Secretary, W. H. McCarthy. Organized, 1832.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,557,761	$641,324	$549,774	$732,115	$796,165	$419,612	$25,000	$263,872	$708,484	$427,816
1908	1,446,653	628,706	485,166	705,547	762,593	402,628	25,000	253,216	680,844	405,688
1907	1,292,815	605,250	365,987	706,887	757,015	349,193	25,000	245,375	619,568	337,629
1906	1,237,841	533,720	388,848	629,968	672,556	362,410	20,000	208,760	555,170	331,033
1905	1,134,647	487,801	335,796	576,495	619,878	339,379	20,000	184,481	543,860	345,584

Assets, December 31, 1909.	
Real estate owned (book value)	$73,540
Mortgage loans on real estate	31,972
Bonds and stocks owned (market value)	1,232,052
Cash in office and bank	94,402
Agents' balances, not over 3 months due	120,939
Bills receivable taken for premiums	543
Interest and rents accrued	4,313
Total admitted assets	$1,557,761

Liabilities, December 31, 1909.	
Net losses unpaid (including $8,050 resisted)	$88,350
Unearned premiums	641,324
Other liabilities	28,313
Total liabilities, except capital and surplus	$757,987
Capital paid up	250,000
Surplus over all liabilities	549,774
Total liabilities, capital and surplus	$1,557,761

VIRGINIA FIRE AND MARINE INSURANCE COMPANY, Richmond, Va.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $78,489,226; premiums thereon, $1,236,076.

BUSINESS SINCE MAY, 1865: Premiums received, $12,866,881; losses paid, $7,877,743; dividends declared, cash, $1,794,586.

REAL ESTATE OWNED: Includes the company's home office building, 1015 E. Main st., Richmond, carried at book value, $40,000; a warehouse at 1014-16 E. Cary st., Richmond, carried at book value, $27,500; and a number of small dwelling properties in Richmond and Manchester, Va. All are unincumbered.

MORTGAGE LOANS: The $31,972 of mortgages include 17 loans ranging from $25 to $9,852, the latter being upon Richmond property valued at $12,000. The total valuation of the mortgaged properties (which are located in Richmond and several other Va. towns) is $81,942, and the company holds $42,050 insurance on the buildings. There is no overdue interest.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
U. S. cs., 1948, 2%	$32,500	$32,987
Ashland, Va., 1914, 6% reg.	1,500	1,500
Danville, Va., int. imp., 1935, 4%	20,000	19,000
Franklin, Va., 6% sc.	8,000	8,000
Lynchburg, Va., wat., 1938, 4%	30,000	28,500
Manchester, Va., City of, b., 1931, 5%	1,000	980
Petersburg, Va., City of, b., 1933, 4%	1,000	950
Mass., State of, reg., 1930, 3%	10,000	9,200
Mass., State of, reg., 1930, 3½%	3,000	2,850
Mobile, Ala., 4½% c. r.	10,000	10,000
N. Y., Cy. of, 1912, 3½%	13,000	12,350
No. Carolina, State of, cs. d.; 1910, 4%	13,000	13,000
Richmond Va., Cy. of, 1920-43, 4%	204,500	205,522
Richmond, Va., Cy. of, 1921, 5%	5,600	6,048
Va., State of, Century, 1991, 3%	287,000	265,475
Wilmington, N. C., Cy. of, 1922, 5%	10,000	10,000
Atl. Coast Line Ry. ctf. of indebtedness 4%	15,600	16,146
Atlantic Coast Line Ry., col. tr., 1952, 4%	20,000	19,000
Atlantic Coast Line Ry., cs., 1952, 4%	30,000	28,650
Atlantic Coast Line Ry., eq., g., 1952, 4%	10,000	9,000
Charlotte, Columbia & Augusta, 2s, 7%	5,000	5,000
Chesapeake & O., Ry., reg., 1992, 4½%	20,000	20,600
Ga. Midland Ry., 1946, 3%	50,000	32,000
Norfolk & W. Ry. cons., 1996, 4%	10,000	9,800
Seaboard Air Line Ry., g., 1950, 4%	22,000	18,480
Southern Ry., 1910, 5%	10,000	10,000
So. Ry., gn. m., 1994, 5%	10,000	11,100
Va. & So. W. R. R. 1 m., 1958, 5%	10,000	11,000
Virginia El. Ry. & Devel. Co., 5%, 1 m.	20,000	20,400
Va. Ry. & Power Co., 1 m., 1934, 5%	50,000	45,250
Rich. Chamber of Com., 1931, 5%	25,000	25,000
Rich. Loc. & Mac. Wks., 1 m., 6%	20,000	24,000
University of Va., 1 m., 1936, 4%	12,500	12,500
Va. Carolina Chem. Co., 1 m. g., 1923, 5%	46,000	45,080

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Mark Valu
Atlantic Coast Line R. R., com.	$20,000	$27,2
Balt. & O. R. R., p.	20,000	18,4
Louisv. & Nashv. R. R., com.	15,000	23,6
Norfolk & W. R. R., p.	10,000	8,9
Norfolk & W. R. R. com.	25,000	24,7
So. R. R., p.	30,000	22,3
Va. Ry. & Power Co., p.	10,000	6,9
Bk. of Richmond	300	3
Cy. Bk. of Richmond	15,500	21,3
Nat. Bk. of Va.	3,400	6,2
Virginia Tr. Co.	4,000	4,0
Amer. Loco. Co., p.	20,000	23,0
Gn. Adj. Bureau of N. Y.	100	1
Jefferson Realty Cp. of Richmond, p.	5,000	4,5
Louisville Land Script	1,000	3
Southern Adj. Bureau	50	
Underwriters' Salvage Co. of N. Y.	500	5
Va. Carolina Chemical Co., p.	40,000	50,0
Totals. (book value, $1,215,860)	$1,256,050	$1,232,0

MISCELLANEOUS: The Virginia Marine was organized 1832 (March 14) with a cash capital of $100,000, paid in cash subscriptions. Transacted marine business only. Durin session of legislature, 1839-1840, the capital was authorized be increased to $200,000, and in the spring of 1840 the addition was subscribed and paid in cash and the company commenced fire business also. Charter was amended January, 1852, changi name to Virginia Fire & Marine and was again amended Janua 4, 1858, changing par value of shares from $100 per share to $ per share. March 28, 1860, January 3, 1866, assets were reduc to $62,000 on account of the Civil War, and in order to aga commence business each 5 shares of stock were reduced to o share and the capital was increased to $175,000 by cash subscri tions. In June, 1872, capital was increased to $200,000 by ca subscriptions. On March 5, 1874, capital was increased to $250,0 by cash subscriptions. Values of special deposits: Ill., $13,19 La., $12,687, N. Y., $12,350; Va., $11,562; Mass., $12,050; C., $13,000; Ala., $12,950.

DIRECTORS: W. H. Palmer, E. B. Addison, D. O. Dav J. Jordan Leake, N. W. Bows, W. H. Palmer, Jr.

FIELD MEN AND TERRITORY COVERED: J. K. Ellin ton, general agent, Raleigh, N. C.; James I. Loeb, Chi. Ill., gener agent for Ill.; Hall & Henshaw, N. Y. Cy.; J. D. Kitchen & Br New Orleans, general agents for Tex., La. and Miss.; J. M. Leak special agent for Va., N. C. and Tenn.; B. C. Lewis, Jr., and W P. Hill, assistant special agents. A. K. Phillips, Wash. D. C general agent for Wash.; Logue Bros. & Co., Pittsburg, P for Western, Pa.; Jos. Doyle, Phila., Pa., for Phila.; Arno & Boutelle, Prov., R. I., general agents for Mass.; Tham & Batre, Mobile, Ala., general agents for Ala. The compa operates in Ala., D. C., Ill., La., Mass., Miss., N. Y., N. C., P Tenn., Tex. and Va.

VIRGINIA STATE INSURANCE COMPANY, Richmond, Va.

President, Geo. L. Christian; Vice-President and Secretary, Robert Lecky, Jr. Organized, 1865.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$593,715	$142,035	$45,888	*$335,609	*$392,906	$472,035	$11,980	$253,778	$737,793	$450,0
1908	844,501	392,764	86,678	675,882	702,130	506,545	11,980	270,964	789,489	500,0
1907	887,903	422,466	117,975	743,936	776,745	407,831	37,168	273,767	718,766	431,6
1906	818,089	362,206	162,975	614,664	638,458	259,153	11,987	197,404	468,544	271,4
1905	695,648	264,467	126,231	448,825	472,204	353,820	11,987	164,903	530,710	224,4

* Premiums and income in 1909 are net after deducting $300,000 paid Peoples National Fire for reinsurance, December 2 1909, of a portion of the risks.

ASSETS, DECEMBER 31, 1909.

Real estate owned (home office building, book value, $96,617)	$135,100
Mortgage loans on real estate (secured by Va. properties, valued at $110,210)	29,413
Bonds and stocks owned (market value)	277,321
Cash in office and bank	28,123
Agents' balances, not over 3 months due	104,272
Interest accrued	4,091
Other assets	15,395
Total admitted assets	$593,715

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$70,6
Unearned premiums	142,0
Borrowed money	103,0
Unpaid dividends	6,3
Other liabilities	25,7
Total liabilities, except capital and surplus	$347,8
Capital paid up	200,0
Surplus over all liabilities	45,8
Total liabilities, capital and surplus	$593,7

VIRGINIA STATE INSURANCE COMPANY, Richmond, Va.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $30,048,375; premiums thereon, $277,560.

BONDS AND STOCKS OWNED. Bonds.	Par Value.	Market Value.
Virginia Centuries, 1991, 3%	$32,500	$29,900
State of Louisiana, 4%	10,000	10,600
State of Georgia, 1928-1930, 3½%	10,000	11,100
State of Alabama, 3½%	10,000	10,400
Chicago Sanitary District, 1913, 4%	10,000	10,300
Cy. of N. Y., 3½%	10,000	10,000
Cy. of N. Y., 3½%	500	500
Cy. of Danville, Va., 1931, 4%	10,000	10,000
Cy. of Lynchburg, Va., 1934, 4%	5,000	5,000
Cy. of Norfolk, Va., 1929, 4%	15,000	15,000
Cy. of Petersburg, Va., 1934, 4%	5,000	5,000
Cy. of Portsmouth, Va., 1934, 4%	10,000	10,000
Cy. of Richmond, Va., 1924, 4%	9,500	9,500
Cy. of Richmond, Va., 1920, 5%	500	500
Cy. of Concord, N. C., 1937, 5%	10,000	10,200
Town of So. Boston, Va., 1934, 4½%	1,000	1,000
Tidewater & Western R.R., 1955, 4%	3,000	3,000
St. Louis, Mo., County, 1926, 4%	10,000	10,900
University of Va., 1936, 5%	20,000	21,000
Stocks.		
American Natl. Bk., Richmond	2,500	4,200
Cy. Bk., Richmond	6,750	9,720
First Natl. Bk., Richmond	15,000	45,000
National Bank of Va., Richmond	3,000	5,640
Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*		
National State Bank of Va., Richmond	$12,500	$23,750
Union Bk., Richmond	2,500	10,000
Jefferson Realty Co., p	1,000	1,000
Western Adjustment & Inspection Co	200	200
Southern Adjustment Bureau	100	100
Totals	$225,550	$277,321

MISCELLANEOUS: Surplus advanced by stockholders in 1904, $71,812; balance due December 31, 1909, $46,625. Conflagration losses: Baltimore, 1904, $145,000: San Francisco, 1906, $4,855. Values of special deposits: N. Y., $10,500; Va., $9,200; Ind., $9,200; Ala., $10,400; Ga., $11,100; La., $10,600; Mo., $10,900; Ill., $10,300; N. C., $10,200.

DIRECTORS: Geo. L. Christian, S. H. Hawes, J. M. Fourqurean, F. Sitterding, Jno. S. Ellett, J. D. Carneal, N. E. Ancarrow, Robert Lecky, Jr., H. W. Rountree.

FIELD MEN AND TERRITORY COVERED: Alfred Paull, Wheeling, for W. Va.; T. T. Hay, Raleigh, N. C., for N. C. and S. C.; J. D. Kitchen & Bro., New Orleans, for La. and Miss.; M. J. Dillard, Florence, Ala., for Ala.; Hughs & Yates, general agents, Atlanta, Ga.; Shipman & Wayne, Chicago, Ill., for Ind. and Ill.; Platt, Yungman & Co., Philadelphia, Pa., for Pa. Special agents: Wm. R. Robins and S. E. Haynes, for Va. The company operates in Ala., D. C., Fla., Ga., Ill., Ind., La., Miss., Mo., N. C., Pa., S. C., Va. and W. Va.

WASHINGTON FIRE INSURANCE COMPANY, Seattle, Wash. †

President, Henry Carstens; Vice-Presidents, E. W. Andrews, E. T. Coman; Secretary, W. S. Worman. Organized, 1905-

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$678,575	$258,929	*$150,243	$384,111	$427,681	$239,411	.....	$179,167	$418,578	$217,223
1908	662,476	269,160	102,062	429,991	s546,301	169,130	.....	155,149	324,279	200,959
1907	448,037	167,742	25,850	231,525	247,090	60,991	.....	65,861	126,852	66,288
1906	340,369	48,685	40,240	89,866	s215,358	121,887	.....	30,866	152,753	121,887
1905	83,120	14,773	16,196	45,428	47,448	11,183	.....	24,028	35,211	11,233

* Net surplus under Washington laws, $227,147. s Includes $120,856 paid in by stockholders in 1906, and $82,698 in 1908.

Assets, December 31, 1909.	
Mortgage loans on real estate	$229,882
Bonds and stocks owned (book value)	176,827
Collateral loans	38,003
Cash in office and bank	114,902
Agents' balances, not over 3 months due	120,269
Bills receivable taken for premiums	11,918
Interest accrued	6,774
Total admitted assets	$678,575

Liabilities' December 31, 1909.	
Net losses unpaid (including $5,500 resisted	$39,403
Unearned premiums	258,929
Total liabilities, except capital and surplus	$298,332
Capital paid up	250,000
Surplus over all liabilities	150,243
Total liabilities, capital and surplus	$678,575

RISKS AND PREMIUMS: Fire risks in force December 31, $31,843,868; premiums thereon, $537,435.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,190,422; losses paid, $599,421.

MORTGAGE LOANS: There are 69 loans, aggregating $229,-882, which are secured by Washington properties (except $2,500 on Indiana and $16,000 on Ore. real estate), the whole being valued at $1,255 724. The company holds $260,357 of insurance on mortgaged buildings. On December 31, last, there was $340 of interest past due. Only 7 of the loans are in excess of $5,000 each.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Seattle Local Imp. bs	$10,000	$9,003
Seattle & Tacoma local imp. bs	12,000	3,500
Seattle & Tacoma local imp. bs	.....	6,000
Seattle municipal bs	8,000	6,000
Seattle municipal bs	15,000	13,500
Total	$45,000	$38,003

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Local imp. 1914, 7%	$26,655	$26,655
Wash. Iron Works, 6%	500	500
State capitol warrants, 5%	15,000	15,000
Cy. of Seattle warrants, 6%	321	321
Cy. of Seattle warrants, 6%	299	299
Cy. of Seattle Warrants, 6%	178	178
Local imp. bs., dis., 1913, 7%	2,300	2,300
Local imp. bs., ds., 1919, 7%	5,800	5,800
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*		
Local imp. bs., dis., 1919, 7%	$7,500	$7,500
Local imp. bs., dis., 1914, 6%	16,700	16,700
Local imp. bs. dis., 1919, 7%	2,459	2,459
Stocks.		
Wis. Timber Co., Arlington, Wash	23,866	36,276
Carstens & Earles, Inc. Seattle, Wash	10,000	11,500
Carstens & Earles, Inc., Seattle, Wash	16,000	18,400
Wis. Timber Co., Arlington, Wash	3,000	4,560
Puget Sound Tent & Duck Co., Seattle	15,000	14,376
Carstens & Earles, Inc., Seattle, Wash	10,000	11,500
Div. "B" W. Sav. & Loan Assn. C. 20,040	1,000	1,000
Totals (book value, $176,827)	$158,081	$176,827

MISCELLANEOUS: Company suffered a loss of $126,000 by San Francisco conflagration. Stockholders contributed $120,856 during 1907, in which year the capital was increased from $50,000 to $250,000 and paid in $82,698 of surplus in 1908.

DIRECTORS: Henry Carstens, E. W. Andrews, C. H. Hyde, Geo. E. Gage, C. F. White, Moritz Thomsen, J. D. Farrell, Robt. R. Fox, W. S. Worman, E. T. Coman, E. L. Grandahl.

FIELD MEN AND TERRITORY COVERED: F. L. Emerick, Seattle, Wash., special agent for Western Wash.; C. D. French, Spokane, Wash., special agent for Eastern Wash., Mont. and Ida.; J. G. Hornbeger, Austin, Tex., general agent for Tex.; E. G Doerfler, manager San Francisco, Cal. The company operates in Alas., Cal., Ark., Cal., Colo., Ida., Ill., La., Mich., Minn., Mo., Mont., N. J., N. Y., N. C., O., Okla., Ore., Pa., Tex., Utah and Wash., also in B. C., Saskatchewan and Alberta Provinces, Canada.

† Statement as filed with nearly all States.

WESTCHESTER FIRE INSURANCE COMPANY, New York, N. Y.

President, Geo. R. Crawford; Vice-President and Treasurer, M. O. Brown; Secretary, John H. Kelly; Assistant Secretary, O. I Schaefer. Organized, 1837.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$4,462,134	$2,479,187	$1,392,078	$2,583,860	$2,767,778	$1,297,500	$90,000	$959,013	$2,346,513	$1,311,18
1908	3,942,359	2,287,417	1,113,946	2,413,201	2,573,032	1,670,136	90,000	875,115	2,635,251	1,682,17
1907	3,625,089	2,201,896	907,460	2,485,958	2,631,069	1,282,102	90,000	949,487	2,321,589	1,232,41
1906	3,738,676	2,159,498	1,011,275	2,775,095	2,955,728	2,000,316	90,000	1,000,462	3,090,778	2,057,07
1905	4,053,482	1,858,542	1,678,128	2,092,820	2,337,853	958,433	60,000	839,129	1,857,562	958,92

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$8,926
Mortgage loans on real estate	193,539
Bonds and stocks owned (market value)	3,724,810
Cash in office and bank	220,250
Agents' balances, not over 3 months due	307,038
Interest accrued	7,571
Total admitted assets	$4,462,134

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $13,200 resisted	$230,8
Unearned premiums	2,479,1
Other liabilities	60,0
Total liabilities, except capital and surplus	$2,770,0
Capital paid up	300,0
Surplus over all liabilities	1,392,0
Total liabilities, capital and surplus	$4,462,1

RISKS AND PREMIUMS: Fire risks in force, December 31, $455,782,643; premiums thereon, $4,725,069.

BUSINESS SINCE ORGANIZATION: Premiums received, $48,021,556; losses paid, $26,991,703; dividends declared, cash, $1,595,000; stock, $100,000.

REAL ESTATE OWNED: Comprises three dwelling properties in Mt. Vernon, N. Y., Yonkers, N. Y. and Highbridge, N.Y. City, which are unincumbered and are carried at book values.

MORTGAGE LOANS: There are 55 loans, of which but four exceed $8,500 in amount. They are mainly upon properties in and near N. Y. Cy., and $193,539 of loans are protected by real estate valued at $433,350, and upon which the company holds $213,100 insurance. The largest loan, $17,000, is upon a dwelling and 30 acres of land at 22nd st. and Oak ave., Chicago, valued at $51,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Ga., State of, 1915, 4½%	$10,000	$10,000
N. Mex., Territory of, 1933, 4%	10,000	10,000
N. Y. Cy., 1950, 3%	150,000	122,250
N. Y. Cy., 1940, 3½%	150,000	137,250
Portland, Ore., wat., 1923, 5%	50,000	56,000
Richmond, Va., 1921, 4%	16,000	16,000
C., R. I. & Pac. R. R. Co., 1934, 4%	50,000	45,750
Del. & Hud. Co., cv., 1921, 4%	50,000	51,250
N.Y.,N.H.& H.R.R.Co., cv., 1948, 6%	50,000	67,000
Mtge. Bd. Co., of N. Y., 1966, 4%	25,000	22,500
STOCKS.		
Albany & Susquehanna R. R. Co	40,000	120,000
A., T. & S. F. R. R. Co., p	100,000	105,000
Atlantic Coast Line R. R. Co,	50,000	68,500
Atlantic Coast Line d. b	1,500	1,560
B'klyn. Cy. R. R. Co	50,000	98,500
Chi., Mil. & St. Paul R. R. Co., p	50,000	86,000
Chi., Mil. & St. Paul R. R. Co., com	100,000	158,000
Chi. & Nwn. R. R. Co	50,000	92,500
Clev., Cin., Chi. & St. Louis R. R. Co	100,000	82,000
Del. & Hudson Co	100,000	185,000
Gt. No. R. R. Co., p	50,000	72,000
Ill. Cent. R. R. Co	100,000	148,000
Louisv. & Nashv. R. R. Co	100,000	158,000
Louisville Property Co	1,000	450
Manhattan Ry. Co	150,000	211 500
N. Y. C. & H. R. R. R. Co	100,000	127,000
N. Y. & Harlem R. R. Co	70,000	220,500
N. Y., Lackawanna & W. R. R. Co	100,000	127,000
No. Pac	50,000	73,000
Oswego & Syracuse R. R. Co	40,000	90,000
Pa. R. R. Co	100,000	137,000
Reading Co., 1st p	100,000	92,000
Rensselaer & Saratoga R. R. Co	100,000	199,000
Rome, Watertown & Ogdensburg R. R.Co	50,000	63,000
So. Ry. Co	100,000	75,000
So. Pac., R. R. Co	50,000	68,500
Syracuse, Binghamton & N. Y. R. R. Co.	50,000	112,500
BONDS AND STOCKS OWNED.—*Cont.* STOCKS.—*Cont.*	Par Value.	Mark Valu
Union Pac. R. R. Co	$50,000	$103,0
Chatham Nat. Bk., N. Y	5,000	17,0
Westchester & Bronx Title and Gr. Co	5,000	8,2
Amer. Tl. & Tt. Co., Boston, Mass	60,000	85,8
Underwriters' Salvage Co	1,000	1,2
Totals (book value, $3,597,638)	$2,634,500	$3,724,8

MISCELLANEOUS: Company was originally mutual; re ganised on stock basis in 1870 with $200,000 capital. Capi increased in 1875 from $200,000 to $250,000, by stock divide and in 1876 to $300,000, also by stock dividend. Conflagrati losses: Boston, 1872, $120,000; Balto., 1904, $240,427; S Francisco, 1906, $952,242. Values of special deposits: V $16,000; Ga., $10,000; N. M., $10,000.

DIRECTORS: Geo. R. Crawford, Wm. H. Van Every, W. L. Underhill, F. E. Willits, John Lyon, M. O. Brown, W. Bishop, R. H. Burdsall, Wm. H. Field, S. B. Bowne, John Kelly, T. H. Lowerre, G. B. Crawford, D. S. Brown, Elwood Bu sall, E. B. Hart, Frederick A. Hodgeman, Wm. O. Hutton.

FIELD MEN AND TERRITORY COVERED: Lots Schwarz, managers W. department, 171 Jackson st., Chi., embracing O., Mich., Ill., Ind., Ia., Wis., Kan., Mo., Minn., N S. D. and N. D. Macdonald and Miles, San Francisco, Cal., gene agents for Cal., Mont., Wyo., Colo., N. M., Ariz., Utah, Nev., Al Ida., Wash., Ore., B. C. and Hawaii. Special agents: Edw Hall, Portland, Ore., for Ore., Wash., Ida., B. C., and Mo C. M. Rupe, Seattle, Wash., for Wash., Ida. and Mont.; J Crawford, Jr., Denver, Colo. for Colo., Wyo., N. M., and U A. G. Dick, San Francisco, Cal., for Cal. and Nev.; Robt Price, Dallas, Tex., general agent for Okla.; Gross R. Scrugg Co., Dallas, Tex., general agents for Tex., Ark. and La., (ex New Orleans); R. T. Caldwell, Atlanta, Ga., special agent Ala., La., Ga. and Miss. E. H. Collins, special agent for N. C. and S. C.; E. A. Groover, Jacksonville, Fla., general a for Fla. and So. Ga. Special jurisdiction of home office, all territory except that embraced in W. department. Sp agents: J. A. Stuck, Pekin, Ill., for Ill., and Eastern Ia.; E Werner, Kansas City, Mo., for Mo., Kan. and Neb.; E Cameron, Columbus, O., for O.; L. W. Snider, Milwaukee, for Wis.; N. S. Head, Minneapolis, Minn., for Minn. and N. E. H. Hinckley, Kalamazoo, Mich., for Mich.; Wm. F. Mar Omaha, Neb., for Neb., S. D. and Western Ia., C. O. He Logansport, Ind., for Ind.; F. C. Burrows, Boston, Mass., for England, (except Conn. and W. Mass.); G. W. Goodsell & Bridgeport, Conn. special agents for Conn. and W. Mass., F Brink, Buffalo, N. Y., for W. N. Y.; and N. Pa.; Wm. D. Hu Albany, N. Y., special agent for E. N. Y. and Vt.; S. T. Carter Vernon, N. Y., for Pa. (except northern tier of counties), and Del.; S. B. Kennedy, special agent for Ky., Tenn. and Va.; Fred. G. Smith, special agent, N. Y., suburban terri The company operates in all the States and territories of U States and in B. C.

WESTERN AND ATLANTIC FIRE INSURANCE COMPANY, Nashville, Te

MISCELLANEOUS: The incorporators of the Western and Atlantic Fire, early in 1909 completed organization and secured a charter. The capital stock is $500,000, divided into 50,000 shares of $10 each, to be sold for $20, in order to provide a surplus equal to the capital. The officers elected are as follows: President Geo. S. Parkes; vice-president, Paul Roberts, treasurer, F. M. Smith. Directors: The foregoing officers and C. H. Brando H. Howe, J. W. Handly, H. S. Stokes, Nashville; S. J. B Birmingham; J. L. Westlake, St. Louis. The company licensed in May with a paid up capital of $118,000 and a su of $90,000.

WESTERN EMPIRE INSURANCE COMPANY, Spokane, Wash.

President, R. D. Miller; Secretary, F. E. Partridge. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$264,023	$33,402	$38,763	$59,393	‡$107,950	$19,665	.....	$35,133	$54,798	$21,657
1908	144,745	6,902	131,993	17,398	18,413	4,077	.....	9,884	13,961	5,108

Assets, December 31, 1909.	
Real estate owned (book value)	$7,300
Mortgage loans on real estate	86,282
Bonds and stocks owned (market value)	77,377
Cash in office and bank	54,821
Agents' balances, not over 3 months due	26,053
Interest and rents accrued	5,493
Warrants	3,545
Due from companies	3,152
Total admitted assets	$264,023

Liabilities, December 31, 1909.	
Net losses unpaid (including $140 resisted)	$1,992
Unearned premiums	33,402
Commissions, etc.	9,566
Total liabilities, except capital and surplus	$44,960
Capital paid up	180,300
Surplus over all liabilities	38,763
Total liabilities, capital and surplus	$264,023

REAL ESTATE OWNED: Consists of part of lot 1 and 2 B. 4 M. Horne's, 3d. add., Cheboygan, Mich., $2,000 (book value $1,300); Secs. 17 and 21. T. 20 N. R. 28 E. N. M. (equity $5,300 (book value $5,800).

MORTGAGE LOANS: There are 38 loans aggregating, $86,282 protected by improved real estate, mostly in Spokane, valued at considerably more than the amount loaned.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Interstate Tel. Co.	$5,000	$5,000
Mont. Independent Tel. Co.	49,000	49,000
Miles Cy. Imp.	11,127	11,127
Snake River Valley Imp.	5,000	5,000
Stocks.		
W. U. Life	100	250
Scandinavian Amer. Bk.	1,000	1,000
Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*		
Interstate Tel. Co.	$5,000	$5,000
Spokane & Inland Imp. Ry. Co.	1,300	1,000
Totals (book value, $77,377)	$77,527	$77,377

DIRECTORS: Samuel Galland, John W. Graham, Geo. L. Ramsey, A. L. Babcock, A. B. Cook, Frank H. Parsons, R. D. Miller, Edw. J. Dahms, F. E. Partridge.

FIELD MEN AND TERRITORY COVERED: Company operates in Ida. and Wash.

WESTERN FIRE INSURANCE COMPANY, Lincoln, Neb.

President, George W. Holmes; Secretary, Lee L. Hamlin; Assistant Secretary, J. Burr Taylor. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$149,507	$42,850	$2,206	$44,746	§$67,903	$15,405	.....	$31,397	$46,802	$16,747
1908	‡135,900	30,130	1,526	58,293	60,767	11,708	.....	33,168	44,876	12,908
1907	‡118,531	12,742	3,941	31,856	34,622	1,249	.....	18,484	19,733	1,249

‡ Includes stockholders notes. § Includes $20,000 surplus paid in.

Assets, December 31, 1909.	
Mortgage loans on real estate	$64,200
Stockholders notes	50,000
School warrants	18
Cash in office and bank	25,289
Agents' balances, not over 3 months due	3,948
Interest and rents accrued	2,566
Premium notes	3,486
Total admitted assets	$149,507

Liabilities, December 31, 1909.	
Net losses unpaid	$1,092
Unearned premiums	42,850
Due reinsurance companies	1,627
Commissions, etc.	1,731
Total liabilities, except capital and surplus	$47,301
Capital (paid up $50,000)	100,000
Surplus over all liabilities	2,206
Total liabilities, capital and surplus	$149,507

RISKS AND PREMIUMS: Fire risks in force December 31, $8,770,622; premiums thereon, $107,126.

PREMIUMS RECEIVED SINCE ORGANIZATION: $134,-[illegible]

MORTGAGE LOANS: There are 22 loans aggregating $64,200 protected by first liens on first class Neb. farm lands valued at $184,600. The loans range from $1,500 to $8,000.

MISCELLANEOUS: This company was organized early in 1907 and operates only in Neb.

DIRECTORS: Geo. W. Holmes, E. C. Folsom, Lee L. Hamlin, S. H. Burnham, W. T. Auld, E. B. Stephenson, E. R. Gurney.

WESTERN FIRE INSURANCE COMPANY OF PHŒNIX, ARIZ.

Headquarters, Ogden, Utah.

MISCELLANEOUS: This company commenced business early in 1909 with a capital of $200,000 and a surplus of $50,000. On January 30, 1909, assets were reported as follows: Real estate, $18,500; mortgage loans, $10,000; stocks and bonds, $69,000; deposited in bank, $50,000; deposited in bank and in course of investment, $102,500. The item of stocks and bonds consisted of $25,000 Ogden City water works bonds, 4½ per cent. and $44,000 stock of the Cannon Realty & Investment Company. The real estate consisted of 3 residences and lots in Ogden, Utah, carried at book value. The two mortgages, amounting to $10,000, are secured by lands valued at $10,000, and buildings valued at $10,000. F. S. Larson is president and O. O. Oldham is the secretary. Several brokers are reported to represent the company for surplus lines. A letter dated April 16, 1910, received from the Utah Insurance Department advises us that the company is not licensed in that State. On April 11, 1910, O. O. Oldham, secretary of the company advised us that a schedule of liabilities was being prepared looking to the reinsurance thereof and that the company is reinsuring its outstanding policies until such time as the plans of reorganization are completed. Further that the company now has $138,000 of the proposed $200,000 subscribed and anticipates that it will be some four or five months before all capital is subscribed and paid in. Stock is selling at 50% above par in order to create a surplus of $100,000.

WESTERN INSURANCE COMPANY OF PITTSBURG, Pittsburg, Pa.

President, W. Howard Nimick; Vice-Presidents, H. S. A. Stewart and David P. Black; Secretary and Treasurer, D. Dallas Hare. Organized, 1849.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$920,550	$470,475	$89,012	$518,982	$556,078	$249,787	$21,000	$221,368	$492,155	$253,93
1908	881,231	436,375	89,220	507,305	543,722	271,535	18,000	215,613	505,148	258,19
1907	843,482	368,818	120,488	437,443	471,557	207,430	18,000	182,281	407,711	210,13
1906	786,134	328,633	110,972	413,037	451,421	149,588	18,000	159,588	327,176	160,21
1905	663,844	271,890	63,297	337,410	367,437	180,070	18,000	138,408	336,478	179,26

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$165,950
Bonds and stocks owned (market value)	595,254
Collateral loans	1,317
Cash in office and bank	51,280
Agents' balances, not over 3 months due	97,815
Interest accrued	8,434
Other assets	500
Total admitted assets	$920,550

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $7,774 resisted)	$51,62
Unearned premiums	470,47
Other liabilities	9,43
Total liabilities, except capital and surplus	$531,53
Capital paid up	300,00
Surplus over all liabilities	89,01
Total liabilities, capital and surplus	$920,55

RISKS AND PREMIUMS: Fire risks in force, December 31, $78,037,402; premiums thereon, $896,806.

BUSINESS SINCE ORGANIZATION: Premiums received, $8,343,542; losses paid, $4,703,002; dividends declared, cash, $1,153,500; stock, $168,750.

MORTGAGE LOANS: There are 33 loans aggregating $165,950 which are secured by properties valued at $391,100, and the company holds $195,100 of insurance on the buildings. But $250 of interest was past due on December 31, last. Only one of the loans exceeds $10,000, and most of them are upon real estate in Pittsburg and nearby towns. The largest loan, $18,000, is upon 8 apartment houses on Biddle ave., Wilkinsburg, valued at $36,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Butler Borough, Pa., 1919, 4%	$5,000	$4,900
Carrick Bor., Allegheny Co., Pa. sc., 1915, 4%	10,000	9,960
Connellsville Borough, Pa., sc., 1919, 4%	8,500	8,500
Duquesne Borough, Pa., 1914, 4½%	3,000	3,060
E. McKeesport, Pa., sc., 1923, 5%	1,500	1,600
E. Pitts. Bor. Pa., 1923, 1934, 4½%	30,000	31,135
Emsworth Borough, Pa., 1936, 4½%	10,000	10,400
Freedom Borough, Pa., 1913, 4½%	3,000	3,030
Freedom Borough, Pa., 1913, 5%	3,600	3,672
Harmony Tp. Beaver Co., Pa., sc., 1935, 5%	5,000	5,590
Monaca Bor., Pa, sc., 1909-21, 4½%	12,000	12,230
Parnassus Borough, Pa., sc., 1917, 5%	7,000	7,280
Pittsburg, 27th ward, Pa., sub. sc. 1916, 4%	7,000	7,050
Ponce, Cy. of P. R., 1922, 6%	10,000	10,200
W. Homestead Bor., Pa., sc., 1911-31, 4%	25,000	25,320
Wilkinsburg Borough, Pa., 1910, 4½%	10,000	10,000
Wilkinsburg Borough, Pa., 1915, 4½%	10,000	10,200
Wilkinsburg Borough, Pa., 1920, 4½%	10,000	10,400
Beaver Val., Pa., Tc. Co., 1950, 5%	8,000	8,400
Elgin, Aurora So. Tc. Co., 1916, 5%	10,000	9,900
Ft. Wayne, Wabash Val. Tc. Co., 1934, 5%	20,000	16,200
Lexington & Interurban Rys. Co., 1956, 5%	8,000	7,360
Meadv. & Cam. Springs St. Ry., 1932, 5%	10,000	9,000
Norfolk & So. R. R. Co., 1954, 5%	20,000	18,800
Peekskill Lt. & R. R. Co., 1930, 5%	10,000	9,800
Pittsburg & Butler St. Ry. Co., 1935, 5%	10,000	10,000
Wash. & Cannonsburg Ry. Co., 1932, 5%	10,000	10,000
W. Penn. Ry. Co., 1931, 5%	15,000	14,850
Youngst., O., Sharon, Pa., Ry. & Lt. Co., 1931, 5%	20,000	19,800
Atl., Ga., Wat. & El. Pow. Co., 1943, 5%	10,000	9,800
Birmingham, Ala., Wat. Wks. Co., 1939, 5%	15,000	15,000
Cy. of Pitts., S. St. imp., 1910-39, 4%	36,500	37,492
Ardmore St. Ry., 1958, 5%	5,000	4,975
Jones & L. Steel, 1939, 5%	10,000	10,200
Cy. Wat. Co. Chattanooga, 1912, 6%	10,000	10,025

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Mark Value
Carbon Iron Co., 1912, 6%	$12,000	$12,0
Cy. Wat. Co. of E. St. L., Ill., 1914, 5%	5,000	5,0
Clairton Steel Co., 1913, 5%	10,000	10,1
Connellsville, Pa., Wat. Co., 1939, 5%	4,000	4,0
Duquesne Club, Pittsburg, Pa., 1932, 5%	15,000	15,0
Ellsworth Coal Co., 1921, 5%	25,000	23,7
Hudson River El. Co., 1931, 5%	15,000	4,2
Jacks Run Bg. Co., 1932, 5%	4,000	4,0
Marq. & Besse. Dock Nav. Co., 1933, 4½%	15,000	14,4
Monon. Val. Wat. Co., McKees. Pa 1931, 5%	11,000	11,0
New Castle, Pa., Wat. Co., 1941, 5%	9,000	9,0
Pa. Wat. Co., Wilkinsb., Pa., 1929, 5%	10,000	10,0
Pitts. & Alleg., Pa., Bg Co., 1930, 5%	15,000	15,0
Pitts. Coal Co., 1954, 5%	10,000	10,5
Racine Wat. Co., Racine, Wis., 1931, 5%	5,000	4,9
St. Joseph, Mo., Wat. Co., 1944, 5%	10,000	10,0
Suburban Gas Co., Phila., Pa., 1952, 5%	10,000	9,6
Waynesburg, Pa., Wat. Co., 1925, 5%	5,000	5,0
Edgewood Bor., Pa., 1932, 4½%	3,000	3,1
Beltshoover sc. dis. 38th ward pb. 1938, 5%	15,000	17,5
Stocks.		
Gn. Adjustment Bureau of N. Y.	400	4
Underwriters' Salvage Co. of Chi.	500	3
W. Adjustment & Inspection Co. of Chi.	150	1
Totals (book value, $615,219)	$607,150	$595,2

MISCELLANEOUS: Capital increased in 1884 from $225,0 to $300,000.

DIRECTORS: Edwin H. Stowe, Chas. A. Painter, Dav P. Black, Geo. W. J. Bisell, W. H. Nimick, H. S. A. Stewa Jas. H. Lockhart, H. J. Heins, John E. Hurford, John Woodw Reuben Miller, Joseph T. Speer, Nathaniel Holmes.

FIELD MEN AND TERRITORY COVERED: E. V. Goo child, special agent for Allegheny Co.; C. M. Limpert, spec agent for W. Pa. and W. N. Y.; E. H. Christe, State agent Mich.; George V. B. Hill, State agent for Minn.; W. H. Stew Agency Co., State agents for Colo.; Montgomery & Funkhou general agent for Ill., Ind. and Neb.; H. M. Zweig, Dallas, T general agent for Tex. and La.; Windsor & Co., Salt Lake C Utah, general agents for Utah and Idaho; Frank E. Dool Portland, Ore., general agent for Ore. and Wash.; T. T. Ha Bro., Raleigh, N. C., general agents for N. C. and S. C.; All Paull & Son, Wheeling, W. Va., general agents for W. Va.; Simps Campbell & Co., Boston, Mass. managers for New England. company operates in Colo., Conn., Del., D. C., Ida., Ill., Ind., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. J., N. N. C., O., Ore., Pa., R. I., S. C., Tex., Utah, Wash., W. Va. and

WESTERN NATIONAL INSURANCE COMPANY, Oklahoma City, Okla.

President, W. T. Corder; Secretary and Manager, Jas. H. Smith. Organized, 1907.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurr
1909	$50,720	$20,348	$220	$32,922	$34,785	$14,176	.....	$16,095	$30,271	$17,
1908	28,664	.....	.....	.....	8,279	.....	.....	.....	4,772	.....
1907	38,100	3,417	90	6,319	26,597	28	.....	4,744	21,811	

WESTERN NATIONAL INSURANCE COMPANY, Oklahoma City, Okla.—*Continued.*

Assets, December 31, 1909.	
Real estate owned	$22,129
Mortgage loans on real estate	7,944
Bonds owned (market value)	8,000
School warrants	169
Cash in office and bank	4,373
Agents' balances, not over 3 months due	5,435
Interest accrued	635
Bills receivable	1,798
Reinsurance due from other companies	236
Total admitted assets	$50,720

Liabilities. December 31, 1909.	
Net losses unpaid (including $3,690 resisted)	$5,128
Unearned premiums	20,348
Other liabilities	24
Total liabilities, except capital and surplus	$25,500
Capital paid up	25,000
Surplus over all liabilities	220
Total liabilities, capital and surplus	$50,720

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,003,177; premiums thereon, $44,653.

MISCELLANEOUS: This company was incorporated in 1907, and commenced business September of that year. It is writing surplus lines outside of Oklahoma through Henry L. Engel, Philadelphia, and M. W. Fugit, 171 La Salle st., Chicago, Ill.

DIRECTORS: W. T. Corder, Jas. H. Smith, H. W. Richardson, R. Q. Blakeney, W. T. Moore.

WESTERN RESERVE INSURANCE COMPANY, Cleveland, O.

President, Mars E. Wagar; Secretary, R. E. Gooch. Organized, 1903.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$481,824	$131,713	$71,327	$236,228	*$297,808	$233,089	$18,020	$113,228	$364,337	$230,266
1908	490,055	226,039	35,058	341,499	360,622	147,945	16,000	137,901	301,846	156,866
1907	470,530	145,504	113,116	241,373	259,464	80,721	16,000	89,579	186,300	80,520
1906	411,951	74,356	125,176	128,323	143,034	42,494	16,000	50,164	108,658	50,162
1905	381,671	35,472	141,331	59,716	*131,402	10,338	4,000	18,036	32,374	14,853

* Includes $60,000 premium on new stock in 1905 and $40,000 in 1909.

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$387,862
Cash in office and bank	25,311
Agents' balances, not over 3 months due	65,440
Interest accrued	3,211
Total admitted assets	$481,824

Liabilities, December 31, 1909.	
Net losses unpaid (none resisted)	$25,034
Unearned premiums	131,713
Other liabilities	3,750
Total liabilities, except capital and surplus	$160,497
Capital paid up	250,000
Surplus over all liabilities	71,327
Total liabilities, capital and surplus	$481,824

RISKS AND PREMIUMS: Fire risks in force, December 31, $21,456,154; premiums thereon, $253,695.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,040,039; losses paid, $515,219; dividends declared, cash, $70,020.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Rocky River, O., 1912-18, 5%	$6,314	$6,622
Cincinnati imp., 1929, 4%	13,000	13,455
Canton, O., sc., 1928, 4%	12,000	12,240
Cuyahoga Co. pub. bldg., 1919-20, 4½%	12,000	12,721
Cleveland, O., cy. st. 1916, 4%	40,000	40,400
Cuyahoga Co., O., bg., 1910-1920, 5%	22,000	23,220
Cleveland Heights, O., st. imp. 1910-15, 4½%	40,000	40,700
Lakewood, O., streets, 1910-1916, 5%	24,416	24,980
Akron, O., 1910, 5%	1,600	1,616
Lorain, O., street, 1915, 5%	8,000	8,400
Cleve. & Sand. Brew. Co., 1st m. 1948, 6%	55,000	37,400
Cleve., sr., 1910, 4%	10,000	10,005
Cleve., sc., 1928, 4½%	10,000	10,800
Cleve., park. 1924, 4%	25,000	25,250
Collinwood sc, 1933-9, 4½%	15,000	16,050
Stocks.		
Union Nat. Bk. of Cleveland, O.	30,000	52,500
First Nat. Bk. of Cleveland, O.	14,000	28,000
Bk. of Commerce Cleveland	5,000	10,900
Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
State Bkg. & Tr. Co.	$1,500	$1,800
Cleveland & Sandusky Brewing Co., p.	40,000	10,800
Totals (book value, $377,421)	$385,850	$387,862

MISCELLANEOUS: This company began business with a surplus of $50,000 and in 1905 capital was increased from $100,000 to $200,000, and $60,000 additional surplus was paid in as premium on the new stock issued; and in 1909, capital was increased to $250,000 and $40,000 additional surplus was paid in as premium on new stock.

DIRECTORS: Eckstein Case, John Donaldson, K. F. Gill, R. E. Gooch, H. H. Hackman, L. E. Holden, John A. Kelly, Theodor Kundts, Thomas L. Johnson, R. F. Mackenzie, Homer, McDaniel, Parmely Herrick, Charles Rauch, Abraham Stearn, N. O. Stone, Andrew S. Upson, Mars E. Wagar, J. W. Walton Henry W. S. Wood.

FIELD MEN AND TERRITORY COVERED: John A. Kelly, general agent for N. Y., N. J. and Pa.; A. P. Ross, special agent for O., Ky. and Ind.; J. Carl Vance for W.Va.; A. R. Porter, special agent for Mich. and Wis.; G. H. Stratton, special agent for Ia., Ill., Mo. and Minn. The company operates in Ill., Ind., Ia., Ky., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., O., Pa., W. Va. and Wis.

WILLIAM PENN FIRE INSURANCE COMPANY, Pottsville, Pa.

President, C. M. Kaufman; Secretary, F. W. Sanner. Organized, 1908.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$155,175	$30,191	$15,545	$47,192	$55,574	$28,689	.....	$24,254	$52,943	$38,423
1908	151,084	14,338	35,949	25,477	27,517	2,060	.....	17,144	19,204	2,857

WILLIAM PENN FIRE INSURANCE COMPANY, Pottsville, Pa.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$20,000
Bonds and stocks owned (market value)	114,126
Cash in office and bank	11,910
Agents' balances, not over 3 months due	7,426
Interest and rents accrued	1,614
Other asset	100
Total admitted assets	$155,175

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$9,439
Unearned premiums	30,191
Total liabilities, except capital and surplus	$39,630
Capital paid up	100,000
Surplus over all liabilities	15,545
Total liabilities, capital and surplus	$155,175

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,481,354; premiums thereon, $54,180

BUSINESS SINCE ORGANIZATION: Premiums received, $84,765; losses paid, $29,927.

MORTGAGE LOANS: There are four loans for $20,000 on improved real estate at Mt. Carmel, Pa., and Port Carbon, Pa., valued at $58,000. The company holds $17,000 of insurance on the mortgaged building.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
New Kensington, Pa., sc. bs., 5%	$5,000	$5,506
Union Pac. R. R. 1 m., 4%	5,000	5,075
A., T. & S. F. (E. O. Div.) 1 m., 4%	10,000	9,700
Greensburg, Pa., Bor., 4½%	5,000	5,156
B. & O. R. R. 1 m., 4%	5,000	4,975
Lehigh Val. R. R. N. Y., 1 m., 4½%	10,000	10,650
Ill. Cent. W. Line, 1 m., 4%	5,000	5,000
Cent. Pac. R. R., 1 m., 4%	5,000	4,838
M., K. & T. R. R., 1st mtg., 4%	5,000	4,950
Phila. & Read. imp., 4%	5,000	5,075
Luzerne Co. C. H., 4½%	5,000	5,147
Paxtang Cs. Wat. Co., Harrisburg, 5%	3,000	3,000
Imp. Jap. Gov. Ster. Loan, 4½%	4,875	4,650
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Rdg. Co. & P. & R. C. & I. Co., 4%	$5,000	$4,988
U. S. of Mexico, series A, 4%	5,000	4,725
Minn. & St. L. R. R. gold notes 5%	3,000	3,000
Mt. Carmel, Pa., Bor. bs., 4%	2,000	2,000
Seattle, Wash., cy. imp., bs., 7%	5,000	5,050
Mt. Carmel, Pa., Boro., 4½%	9,000	9,092
Wash. Co., Pa., bg. bs., 4½%	5,000	5,144
Stocks.		
Gr. Tr. & S. D. Co., Mt. Carmel, Pa., 10 s.	500	875
Girard Nat. Bk., Phila., Pa., 10 shares	1,000	3,000
Corn Ex. Nat. Bk., Phila., Pa., 10 shares	1,000	2,530
Totals	$109,375	$114,126

DIRECTORS: C. M. Kaufman, A. J. Schneider, F. W. Sanner, Jos. F. Schneider, Milton Kleckner, S. D. Bausher, G. J. P. Raub, E. J. Miller, S. Kutrz Zook, Anton Loeper, John P. Martin, James B. Reilly, C. A. Krouse.

FIELD MEN AND TERRITORY COVERED: M. C. Martin, special agent, Pottsville, Pa. Company operates in N. J. and Pa.

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, Brooklyn, N. Y.

President, Marshall S. Driggs; Secretary, F. H. Way. Organized, 1853.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,787,066	$1,538,564	$790,522	$1,748,246	$1,877,264	$934,789	$50,000	$781,200	$1,765,989	$838,752
1908	2,532,353	1,354,380	634,487	1,542,136	1,621,128	735,294	50,000	716,199	1,501,493	841,674
1907	2,146,618	1,260,278	455,686	1,476,183	1,562,318	622,278	50,000	684,622	1,356,900	559,311
1906	2,342,872	1,089,271	764,094	1,272,143	1,401,845	1,302,029	75,000	553,287	1,930,316	1,437,170
1905	2,851,209	1,004,604	1,492,093	1,183,501	1,310,183	538,100	75,000	531,982	1,145,082	536,964

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$90,000
Mortgage loans on real estate	402,100
Bonds and stocks owned (market value)	1,607,775
Cash in office and bank	361,703
Agents' balances, not over 3 months due	305,438
Interest accrued	15,871
Other assets	4,179
Total admitted assets	$2,787,066

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $48,829 resisted)	$177,030
Unearned premiums	1,538,564
Other liabilities	30,950
Total liabilities, except capital and surplus	$1,746,544
Capital paid up	250,000
Surplus over all liabilities	790,522
Total liabilities, capital and surplus	$2,787,066

RISKS AND PREMIUMS: Fire risks in force, December 31, $278,885,164; premiums thereon, $2,893,058.

BUSINESS SINCE ORGANIZATION: Premiums received, $29,136,490; losses paid, $15,430,974; dividends declared, cash, $2,292,500.

REAL ESTATE OWNED: Consists of a 5-story brick building at Broadway and Kent ave., Brooklyn (value, $40,000) and a building at 156 Montague st., Brooklyn (value, $50,000). Both are unincumbered.

MORTGAGE LOANS: The 23 loans range from $1,200 to $150,000, and the total amount, $402,100, is protected by New York properties valued at $1,117,300. The chief loans are: $150,000, office building at 150 Broadway, N. Y., formerly owned by the company; $30,000, 223 8th ave.; $27,000, 268 W. 43d ; $27,000, 270 W. 43d st. There was no interest past due on December 31 last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Ga., 1915, 4½%	$10,000	$10,500
New Mexico, 1931, 5%	10,000	11,000
N. Y. Cy., 1916-1954, 3½%	154,000	141,070
N. Y. Cy., 1957, 4½%	4,000	4,440
Richmond, Va., 1920, 4%	12,500	12,625
Richmond, Va., 1924, 4%	1,000	1,010
Interborough Rap Tran. Co., 1956, 4½%	200,000	168,000
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Manhattan Ry. Co., 1990, 4%	$40,000	$39,200
N. Y., N. H. & H., d., 1948, 6%	75,000	100,500
N. Y., N. H. & H., d., 1956, 3½%	75,000	76,500
Fla. E. Coast g n., 1910, 6%	40,000	40,400
Brooklyn Union Gas Co., 1945, 5%	9,000	9,630
Mortgage Bond Co. of N. Y., 1966, 4%	25,000	22,250
New York Air Brake, cv., 1928, 6%	12,000	13,800
Stocks.		
Christopher & 10th St. R. R.	9,500	8,075
Lehigh Val. R. R. Co., com.	100,000	219,000
Northern Pac. Ry. Co	50,000	73,000
So. Pac. R. R. Co., p	50,000	62,500
First Nat. Bk. of Brooklyn	22,000	64,900
Kings Co. Tr. Co. of Brooklyn	11,500	57,615
Williamsburgh Tr. Co. of Brooklyn	14,400	12,960
Amer. Tip. & Tlg. Co.	50,000	71,500
Brooklyn Union Gas Co.	60,000	97,200
Cs. Gas Co. of N. Y.	100,000	160,000
Mackey Co., p	40,000	31,200
N. Y. Air Brake Co.	40,000	38,600
Pressed Steel Car Co., com.	50,000	26,000
Union Ferry Co. of Brooklyn	85,000	28,900
Totals (book value, $1,636,797)	$1,349,900	$1,607,775

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, Brooklyn, N. Y.—*Continued.*

MISCELLANEOUS: Capital increased in 1867 from $150,000 to $250,000. Conflagration losses: Chi., 1871, $61,710; Boston, 1872, $181,000; Balto., 1904, $151,458; San Francisco, 1906, $685,901. Value of special deposits: Ga., $10,400; Va., $13,620.

DIRECTORS: Marshall S. Driggs, Martin Joost, Chauncey Marshall, Silas W. Driggs, Henry W. Slocum, John E. Van Nostrand, Stephen P. Sturges, Theodore F. Jackson, George W. Chauncey, Joseph Huber, Geo. H. Prentiss, J. Henry Dick, J. Adolph Mollenhauer, John E. Backus.

FIELD MEN AND TERRITORY COVERED: F. H. Douglas, general agent, 150 Broadway, N. Y. Home office has jurisdiction over all agency business of the company; Edward E. Potter, general agent, and W. W. Potter, assistant general agent, Pac. Coast States, San Francisco, Cal. Special agent: H. C. Davis, San Francisco, Cal., A. G. Davis, Oakland, Cal., C. H. Getchel, Los Angeles, Cal., L. C. Holloway, Spokane, Wash.; Sol Posnanski, Helena, Mont. F. D. Parsons, Springfield, Mass., special agent for New England; B. F. Maise, Bloomsburg, Pa., special agent for Pa., N. J. and Md.; John W. Gordon, Richmond, Va., general agent for Va. N. C., and W. Va.; Geo. N. Hurt, Atlanta, Ga., general agent for Fla. and Ga.; G. L. Meyers & Co., Memphis, Tenn., general agents for Tenn.; Gross R. Scruggs & Co., Dallas, Tex., general agents for Tex., La., Okla. and Ark. W. department, Freeport, Ill., F. M. Gund, manager, embracing Ill., Ind., Mich., Minn., Wis., Ia., Neb., Mo., S. D. and Kan. Special agents: R. P. Ockenga, Freeport, Ill., A. E. Lillie, Avon, Ill.; F. T. M. Wenie, Kan. Cy., Mo.; W. A. Wilken, Atlantic, Ia.; H. H. Ingalls, 153 La Salle st., Chi., Ill., R. R. Briggs, St. Paul, Minn., G. W. F. Moore, Sioux Falls, S. D., A. M. Peckham, Superior, Wis.; S. L. Payne, Decatur, Ill., Brummel Bros., 153 La Salle St., Chicago, Ill., managers for Cook County. The company operates in all the States and territories of the United States, except Ala., Alas., Ariz., Cal., Del., Miss., N. M., N. D., and Wyo.

WINONA FIRE INSURANCE COMPANY, Minneapolis, Minn.

President, F. C. Van Dusen; Secretary, H. G. Smith. Organized, 1902.

Year.	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$739,050	$344,696	$107,942	$531,349	$556,134	$305,216	$17,875	$154,628	$477,719	$319,202
1908	632,684	284,754	80,419	453,427	487,738	295,093	20,250	132,728	448,071	324,853
1907	627,087	232,478	161,734	424,324	454,520	154,210	19,750	109,910	283,870	164,651
1906	456,720	104,554	140,045	134,697	158,929	125,442	*15,700	18,691	159,833	126,818
1905	458,042	73,677	210,165	147,174	172,156	73,583	15,100	21,836	110,519	71,627

* Also stock dividend, $40,000.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$194,550
Bonds owned (book value)	288,969
Cash in office and bank	191,599
Agents' balances, not over 3 months due	57,563
Interest accrued	6,369
Total admitted assets	$739,050

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$74,054
Unearned premiums	344,696
Other liabilities	12,358
Total liabilities, except capital and surplus	$431,108
Capital paid up	200,000
Surplus over all liabilities	107,942
Total liabilities, capital and surplus	$739,050

RISKS AND PREMIUMS: Fire risks in force, December 31, $45,293,351; premiums thereon, $625,325.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,858,416; losses paid, $1,056,230; dividends declared, cash, $115,980; stock, $40,000.

MORTGAGE LOANS: There are 68 loans aggregating $194,550 protected by Minn., N. D. and S. D. real estate, valued at $651,350. There was $162 of interest past due on December 31 last. The company holds, $81,000 of insurance on the buildings.

BONDS OWNED:	Par Value.	Market Value.
Independ. Sc. Dis., No. 49, Kandiyohi Co. Minn., 1910–1917, 5%	$3,000	$3,180
Minneapolis Gas Lt. Co., 1930, 5%	10,000	10,000
N. Y. Cy., wat. 1955–1956, 4%	100,000	103,000
Grand Forks, Gas & El. Co., Grand Forks, N. D., 1925, 5%	25,000	25,000
T. Haute Te. & Lt. Co., T. Haute, I. 1944, 5%	10,000	9,200
Long Bell Lum. Co., Mo., 1911–20, 6%	30,000	30,000
Co. Drain. & Ditch Wascca Co., Mi 1917, 5%	10,000	10,500
C. H., Le Sueur County, Minn., 1911, 5%	10,000	10,100
Cy. of Head. wat. wks., Head., Minn 1917, 5%	10,000	10,500

BONDS OWNED.—*Cont.*	Par Value.	Market Value.
Co. of Roseau, Minn., 1915, 4½%	$10,000	$9,601
Co. of Cass., Minn., 1911, 5%	1,000	1,000
Cy. of Ellendale, N. D., 1924–29, 6%	6,000	6,765
S. D. Cent. Ry., 1927, 5%	10,000	9,750
Cy. of Minot, N. D., 1928, 6%	20,000	23,464
Custer Co., S. D. 1922, 4%	1,000	960
Clay Co., S. D., sc., 1914–17, 5%	1,800	1,850
Cy. of Westhope, N. D., 1927, 6%	2,000	2,111
Red River Lumber Co., 1915–24, 5%	15,000	14,925
Butte El. & P. Co., 1951, 5%	11,000	11,000
Totals (book value, $288,969)	$290,800	$297,907

MISCELLANEOUS: Capital increased in 1904 from $130,000 to $160,000 and in 1906 to $200,000 by stock dividend.

DIRECTORS: F. C. Van Dusen, A. G. Morits, J. D. McMillan, H. G. Smith, C. M. Morse, G. C. Bagley, J. R. Marfield, H. F. Douglas, P. L. Howe.

FOREIGN FIRE AND MARINE INSURANCE COMPANIES

In the following pages will be found abstracts of the official statements covering the year 1909, of the United States branches of all regularly licensed foreign fire and marine insurance companies now operating in the United States, together with summaries of their condition and business for each of the last five years.

NOTE.—The Net Premiums given in the following tables represent the gross premiums written, less amounts *paid* for reinsurance, rebate, abatement and return premiums in the respective years. Total Income excludes deposits received on perpetual policies, premiums of previous year received, receipts of foreign companies from their home offices and other extraneous items. Expenses exclude deposits returned on perpetual policies, remittances of foreign companies to their home offices, and other items which cannot properly be classed as expenses.

AACHEN AND MUNICH FIRE INSURANCE COMPANY,

Aix-la-Chapelle, Germany.

United States Manager, J. A. Kelsey, New York; Pacific Coast, Conroy & Grim, Managers, San Francisco, Cal.
Organized, 1825.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$2,242,315	$1,022,203	$1,087,056	$1,126,202	$1,197,969	$538,805	$455,673	$994,478	$540,802	—$5,055
1908	2,034,852	894,589	1,029,152	1,024,161	1,091,370	528,777	413,394	942,171	542,381	+1,291
1907	1,778,257	850,674	844,645	995,093	1,052,337	547,281	406,049	953,330	410,170	+30,650
1906	1,794,343	820,594	752,944	1,000,964	1,062,481	3,316,941	390,782	3,707,723	3,460,165	+2,949,030
1905	1,479,656	770,929	628,454	971,420	1,017,803	435,801	382,812	818,613	425,801	—3,916

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$1,921,935
Cash in office and bank	127,853
Agents' balances, not over 3 months due	169,843
Interest accrued	22,684
Total admitted assets	$2,242,315

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $12,448 resisted)	$117,424
Unearned premiums	1,022,203
Other liabilities	15,632
Total liabilities, except surplus	$1,155,259
Surplus as to policyholders	1,087,056
Total liabilities and surplus	$2,242,315

RISKS AND PREMIUMS: Fire risks in force, December 31, $176,086,484; premiums thereon, $1,918,362.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $11,112,412; losses paid, $8,510,359.

BONDS OWNED:	Par Value.	Market Value.
U. S. Government, reg., 1925, 4%	$50,000	$57,500
U. S. Government, reg., 1930, 2%	10,000	10,200
Albany, N., reg. bs., 1929, 4%	50,000	51,000
Cy. of Cleveland, O., reg. bs., 1922, 4%	75,000	75,750
Cy. of Cleve., O., reg. bs., 1924, 4%	25,000	25,250
State of Ga. bs., reg., 1926, 3½%	10,000	9,900
State of Mass., reg., 1927, 3%	100,000	91,000
N. Y. Cy., reg., g. exem., 1925, 3%	184,000	163,760
N. Y. Cy.. reg., g. exem., 1927, 3½%	16,000	15,040
N. Y. Cy., reg., g. exem., 1952, 3½%	20,000	18,000
N. Y. Cy., c., g. exem., 1954, 3½%	30,000	27,000
N. Y. Cy., reg., g. exem., 1955, 4%	50,000	50,000
N. Y. Cy., reg., g. exem., 1957, 4½%	50,000	55,500
N. Y. Cy. reg. bs., g. exem., 1959, 4%	50,000	50,000
State of N.Y., Canal imp., g., exem 1912, 3%	100,000	100,000
State of N.Y., Canal imp., g. exem., 1959, 3%	100,000	103,000
State of N. Y., h'way imp. bs., g. exem. 1958, 4%	100,000	112,000
Cy. of Richmond, Va., reg. bs., 1941, 4%	22,500	22,725
A., T. & Santa Fe R.R.Co., gn.m.g 1995, 4%	50,000	50,000
A., T. & S. Fe R. R. Co., cv., g., 1955, 4%	25,000	30,750
Atl. Coast Line R.R.Co., 1 m.cs.g. 1952, 4%	40,000	38,400
B. & O. R.R.Co. (Swn.Div.) 1m.g 1925, 3½%	40,000	36,000
Cent.Pac.Ry.Co., r., 1 m., g., 1949, 4%	20,000	19,400
C. & O. R. R. Co., gn. m., g, 1992, 4½%	50,000	51,500
C. & O. R. R. Co. (Potts Creek Branch) 1 m., g., 1946, 4%	50,000	43,000
C., R. I. & P. R.R. Co., 1 m.r.g., 1934, 4%	25,000	22,750
C., R. I. & P. R.R. Co., gn. m.g. 1988, 4%	25,000	24,750
C. & Nwn. Ry. Co., extn. reg., g., 1926, 4%	50,000	50,000
Ga. Midland Ry.Co., 1 m., g., 1946, 3%	55,000	35,750
Kan.Cy.So.R.R.Co., 1 m., g., 1950, 3%	100,000	73,000
L. & N. R. R. Co., (St.L.Div.) 2mg 1980, 3%	12,000	8,520
Mich.Cent.R.R.Co. (Jol. & N.Ind.) 1 m., g. 1957, 4%	16,000	15,840
Na .Ey.of Mexico.priorln.g.bs, 1955, 4½%	36,009	34,200
Nat. Ry. of Mexico, gn. g. bs., 1977, 4%	20,000	17,600
Nor. & W. Ry. Co., 1 m., g., 1996, 4%	40,000	39,200
No. Pac. R. R. Co., prior ln., g., 1997, 4%	50,000	51,500
No. Pac. R. R. Co., gn. ln., g., 2047, 3%	50,000	37,000
BONDS OWNED.—*Cont.*		
Ore. Short Line R. R. Co., r. g., 1929, 4%	$25,000	$23,750
Seaboard Air Line Ry. (Atlanta-Birmingham Div.), 1 m., g., 1933, 4%	45,000	38,250
So. Pac. R. R. Co., 1 m., r. g., 1955, 4%	25,000	23,750
So.Ry.Co.(St.L.Div.), 1 m., g., 1951, 4%	20,000	17,400
Union Pac. R. R. Co., 1 m., g., 1947, 4%	50,000	51,000
W. Sh. R. R. Co., 1 m., reg., g., 2361, 4%	50,000	51,000
Totals (book value, $1,971,307)	$2,011,500	$1,921,935

MISCELLANEOUS: This company began general business in the United States in 1895, having previously operated to some extent upon the Pac. Coast. Conflagration losses: Balto., 1904, $143,481; San Francisco, 1906, $3,035,646. The San Francisco losses were paid by remittances from home office. On January 1, 1908, the home office statement showed assets amounting to $9,724,040; capital, $2,250,000. Values of special deposits, Ga., $9,900; N. M., $10,200; Va., $22,725.

UNITED STATES TRUSTEES: Chas. A. Schieren, Brooklyn, Henry E. Owen, Ernst Thalmann, N. Y.

FIELD MEN AND TERRITORY COVERED: Jos. A. Kelsey, manager, S. H. Quackenbush, superintendent of agencies, 84 William st., N. Y. Cy.; covering the States of Me., N. H., Vt., Mass., R. I., Conn., N. Y., N. J., Pa., Del., D. C., Colo., Wyo., N. M., Va., W. Va., O., Ind., Mich., Ky., Tenn., Wis., Ill., Ia., Minn., Mo., Neb., Kan., N. D., S. D., La., Miss., Tex., and Okla. Special agents: A. K. Slade, Jr., Boston, Mass., for Me., N. H., Vt., Mass., Conn. and R. I.; A. L. Brower, Syracuse, N. Y., for N. Y. State; Henry I. Willeth E. Orange, N. J., for N. J., Pa., Del., Md. and D. C.; F. H. Krueger, Pittsburg, Pa., special agent for Pa and W. Va.; H. W. Murray, general agent, Chi., Ill., for Ill., Mich., Ky. and Tenn.; John M. Murray, Chi., Ill., special agent for Ill. and Ind. J. O. Gable, Indianapolis, Ind., special agent for Ind., O. and lower Mich.; W. K. Wisner, special agent, Cedar Rapids, Ia., for Ia., Mo., So. Minn. and Neb.; Richard B. Ellis special agent, Mil., Wis., for Wis., No. Mich. and No. Minn Dan B. Harris, manager, Southern Department comprising Ala., Fla., Ga., Miss., N. C., S. C. and Va. Pac. Coast department: Conroy & Grim, managers, San Francisco, Cal., Geo. A Crux, assistant manager, jurisdiction, Cal., Ore., Wash., Ida. Mont., Utah, Nev., Ariz. and Alas.; Walter G. Fortmann, Portland, Ore., special agent for Wash., Ore., Ida. and Mont. The company operates in all the States and Territories except Ark. Kan., N. D. and S. D.

ATLAS ASSURANCE COMPANY, Ltd., London, Eng.

United States Manager, Frank Lock, New York; Western Department Manager, Geo. E. Haas, Chicago; Pacific Department Manager, Frank J. Devlin, San Francisco. Organized, 1808.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$2,214,061	$1,429,105	$621,661	$1,731,796	$1,791,813	$793,602	$657,616	$1,451,218	$807,080	—$290,743
1908	2,170,827	1,320,618	700,574	1,612,292	1,694,363	787,980	631,601	1,419,581	796,994	—215,288
1907	2,021,223	1,307,546	587,590	1,633,800	1,694,179	694,136	605,124	1,299,260	727,052	—224,600
1906	1,959,635	1,202,244	633,780	1,575,552	1,630,648	2,409,420	612,980	3,022,027	2,392,027	+1,464,924
1905	1,949,431	1,059,204	801,632	1,429,969	1,485,431	661,182	580,299	1,241,481	623,167	—72,856

Assets, United States Branch, December 31, 1909.

Real estate owned (book value, $83,879)	$85,000
Bonds and stocks owned (market value)	1,685,955
Cash in office and bank	144,522
Agents' balances, not over 3 months due	280,543
Interest accrued	17,397
Other assets	644
Total admitted assets	$2,214,061

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid (including $7,515 resisted)	$117,540
Unearned premiums	1,429,105
Other liabilities	45,755
Total liabilities, except surplus	$1,592,400
Surplus as to policyholders	621,661
Total liabilities, and surplus	$2,214,061

RISKS AND PREMIUMS: Fire risks in force, December 31, $248,184,714 premiums thereon, $2,756,129.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $17,794,709; losses paid, $10,638,951.

REAL ESTATE OWNED: Consists of a property on Sacramento st., near Sansome st., San Francisco, Cal. acquired in 1905 at a cost of $33,879, and carried at $35,000, and two parcels of land on Broadway near 3rd st., Brooklyn, N. Y., carried at $50,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
State of Ga., reg., 1912, 4½%	$10,000	$10,200
N. Y. Cy., g., 1952, 3½%	150,000	135,000
D. C. f., 1924, 3.65%	4,000	4,280
State of N. Y. canal, 1912, 3%	50,000	50,000
Cy. of Cleveland, O., 1917, 4%	100,000	101,000
Va. Cent., 1991, 3%	50,000	46,500
Ter. of N. M.—Cy. of Albuquerque	1,000	1,050
N. M. gn. r., 1922, 4%	6,000	6,180
N. M. r., 1923, 6%	3,000	3,210
N. M. provisional indebt., 1919, 6%	1,000	1,010
Cy. of Louisville, g., 1910, 4%	50,000	50,000
City of New York, cor. stock, 1957, 4½%	200,000	222,000
Cy. of St. Louis, g., 1914, 4%	15,000	15,000
Mass. g., State highway loan, 1920, 3½%	50,000	49,000
Boston & Maine R. R., g., 1944, 4½%	25,000	26,750
B. & O. R. R. Co., prior ln., g., 1925, 3½%	50,000	46,500
C., M. & St. P. Ry. Co., gn.g.m., 1989, 3½%	150,000	135,000
C., M. & St. P. (C., P. & W.), 1921, 5%	100,000	109,000
Chi. & Nwn. Ry., gn. g., 1987, 3½%	150,000	135,000
C., R. I. & Pac. Ry. Co., gn. m. g. 1988, 4%	23,000	22,770
Ill. C., Louisv. div., 1m. g., 1953, 3½%	25,000	22,250
Ill. Cent., St. L. div., 1 m., g., 1951, 3½%	25,000	22,250
Ill. Cent. R. R., w. line, 1 m., g., 1951, 4%	22,000	21,780
L. & N. R. R., 1 m., g., 1931, 5%	25,000	27,250
N. Y. C. & H. R. R. R. Co., gn. g. m 1997, 3½%	70,000	63,700
N. Y. & Putnam R. R., 1 cs. g., 1993, 4%	25,000	24,750
Pa. R. R., eq., g., 1914, 4%	20,000	19,600
Stocks.		
Beech Creek R. R., gr.	15,000	15,000
Ca. Gas Co. of N. Y. Cy.	34,000	54,400
Ga. Adjusters Bureau	350	350
Morris & Essex R. R., gr.	37,500	69,375

Bonds and Stocks Owned.—*Cont.*

Stocks.—*Cont.*	Par Value.	Market Value.
Pitts. Ft. Wayne & Chi. Ry. Co. capital	$ 40,000	$70,400
Rome, Watert'n & Ogdensburg R.R., gr.	40,000	50,400
Tenth and 23d st. Ferry Co., N. Y. g. s.	10,000	4,000
Underwriters' Salvage Co.	1,000	1,000
United R. R. of N. J. Canal & Ca. Co.	20,000	50,000
Totals (book value, $1,810,790)	$1,597,850	$1,685,955

MISCELLANEOUS: The Atlas began business in the United States in 1886. Its home office statement as of December 31, 1909, showed a subscribed capital of £2,200,000 (£264,000 paid up) and assets aggregating £3,504,807. Conflagration losses: Balto., 1904, $225,683; San Francisco, 1906, $1,721,387. San Francisco, losses were paid by remittances from home office. Values of special deposits: Ga., $10,200; N. M., $11,450; Va. $46,500.

UNITED STATES TRUSTEES: Richard J. Cross, N. Y.; John Kean, Elizabeth, N. J.; Henry S. Redmond, N. Y.

FIELD MEN AND TERRITORY COVERED: Frank Lock, United States manager, E. and So. department, N. Y.; L. C. Williams, general adjuster; W. B. Medlicott, general agent and R. T. Butler, special agent for New England and N. Y. State; O. G. Boyle, special agent for N. J., Pa., D. C. and Md.; J. H. Raine, special agent for Va., N. C., S. C., Ga., Fla. and Ala.; L. Monroe & Sons, general agents for La. and Miss.; Beers Kenison & Co., general agents for Tex. Chi. Branch: J. M. Neuburger, Chi., Ill., local director, Geo. E. Haas, manager; E. W. Jewell, assistant manager. Special agents: John M. Neuburger, Cincinnati, O., and E. L. Seneco, assistant for O. and W. Va.; Henry Gamble, Indianapolis, Ind., for Ind. and Ky.; E. M. Schoen, Kansas City, Mo., for Mo., Neb. and Ia.; R. F. Woltersdorf, for Ill. and Mich.; W. E. Golden, Milwaukee, Wis., for Wis. and Minn. Pacific Coast department: Frank J. Devlin, San Francisco, Cal., manager; T. H. Palache, assistant manager, A. J. Penfield, agency superintendent. Special agents: Wm. Manning, for Western Colo., Wyo., Mont. and N. M.; H. R. Jackson, for Ore., Western Wash. and Ida.; H. W. Sabin for Southern Cal., and Ariz., Robert V. Miller for Eastern Wash. and Ida.; Fred H. Elster, for Northern Cal., Nev., and Utah. This company operates in all the States and territories (excepting Ark., Del., Kan., N. D., Okla., S. D. and Tenn.), and in the Hawaiian Islands and the Dominion of Canada.

ALLIANCE ASSURANCE COMPANY, Ltd., London, Eng.

(See Addenda.)

BRITISH AMERICA ASSURANCE COMPANY, Toronto, Can.

President, Hon. Geo. A. Cox; Vice-Presidents, W. R. Brock and John Hoskin, K.C., L.LD.; General Manager, W. B. Meikle; Secretary, P. H. Sims. Organized, 1833.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$1,564,197	$804,796	$654,302	*$973,503	$1,030,726	*$480,037	$399,433	$879,470	$438,212	—$70,587
1908	1,473,465	775,300	570,718	904,545	959,298	705,085	383,628	1,088,713	692,000	+57,293
1907	1,545,432	934,610	481,771	1,343,277	1,400,636	931,535	527,556	1,459,091	936,392	+73,113
1906	1,547,580	991,286	455,030	1,504,627	1,553,862	1,870,267	517,995	2,388,262	1,889,023	+855,593
1905	1,542,949	964,037	496,403	1,459,071	1,494,835	848,926	503,042	1,351,968	836,707	—22,626

* Includes $43 excess of return premiums and reinsurance premiums and $11,941 marine losses.

BRITISH AMERICA ASSURANCE COMPANY, Toronto, Can.—*Continued.*

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$1,312,217
Cash in office and bank	106,180
Agents' balances, not over 3 months due	118,212
Interest accrued	20,132
Other assets	7,456
Total admitted assets	$1,564,197

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 190

Net losses unpaid (including $8,875 resisted)	$89,26
Unearned premiums	804,79
Other liabilities	15,83
Total liabilities, except surplus	$909,89
Surplus as to policyholders	654,30
Total liabilities and surplus	$1,564,19

RISKS AND PREMIUMS: Fire risks in force, December 31, $151,512,229; premiums thereon, $1,619,802.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $30,450,823; losses paid, $20,543,082.

BONDS OWNED:	Par Value.	Market Value.
Brooklyn, N. Y., g., 1936, 3½%	$30,000	$27,900
Cleveland, O., grade crossing, 1923, 4%	100,000	101,000
Ga. State reg., 1915, 4½%	10,000	10,500
Greenville Co., So. Car., r.b., 1933, 4½%	5,000	5,100
Kingston, Ont., 1919, 4½%	20,000	20,200
London, Ont., 1916, 4%	135,000	133,650
London, Ont., 1921, 4%	15,000	14,700
Manitoba, Prov. of, 1930, 4%	5,000	5,100
N. M. Ter. Cap., 1925, 5%	10,000	10,600
N. Y. State Highway Im. b., 1958, 4%	5,000	5,600
N. Y., N. Y. cp. stk., 1919, 3½%	170,000	163,200
N. Y., N. Y., cp. stk., 1941, 3½%	5,000	4,550
New York, N. Y., cp. stk., 1959, 4%	75,000	75,000
Richmond, Va., 1924, 4%	25,000	25,250
Richmond, Va., 1927, 4%	1,300	1,313
Riverside, Cal., 1923-1935, 5%	25,000	26,603
Toledo, O., gn. f., 1919, 4½%	10,000	10,500
Winnipeg, Man., 1910, 5%	20,000	20,000
Canadian No. Ry., cs d., 1930, 4%	40,393	41,201
Imperial Rolling Stock Co. (Canadian No. Eq.), 1910, 4½%	11,000	11,000
Imperial Rolling Stock Co. (Canadian No. Eq.), 1911, 4½%	64,000	63,360
Suburban Rapid Transit Co., 1 m., 1938, 5%	22,000	22,000
West Shore Ry. Co., 1 m., 2361, 4%	12,000	12,240
Cent. Can. Loan & Sav. Co. d., 1912, 4%	250,000	250,000
Central Canada L. & S. Co., d., 1910, 4%	115,000	115,000
Mathews Steamship Co., 1 m., 1910-12, 5%	18,000	18,000
Prov. Lt., Ht. & Pow. Co., 1 m., 1946, 5%	55,000	56,650
Toronto Gn. Tr. Corp. Inv., rec., 1913, 4½%	12,000	12,000
Tor. Sav. & Loan Co., d., 1910, 4%	50,000	50,000
Totals (book value. $1,365,014)	$1,315,693	$1,312,217

MISCELLANEOUS: The company began business in tl United States in 1874. On December 31, 1909, its total asse were shown by its home office statement to amount to $1,960,53 and its paid-up capital is $1,400,000 of which $550,000 is preferen stock issued in 1906 at 125%. Conflagration losses: Balt 1904, $193,841; Tor., 1904, $226,091; San Francisco, 19 $961,672. Values of special deposits: Ga., $10,500, N. I $10,600; Va., $26,563.

DIRECTORS: Hon. George A. Cox, W. R. Brock, John Hosk K.C., LL.D., R. Bickerdike, M.P., E. W. Cox, D. B. Han Alex Laird, Z. A. Lash, K. C. LL. D.; Augustus Myers, W. Meikle, George A. Morrow, Frederic Nicholls, James Kerr Osbor Sir H. M. Pellatt, E. R. Wood.

UNITED STATES TRUSTEE: United States Mortgage Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Western partment includes the States of Colo., Mont., Kan., Wyo., Ut N. M., Ida. and Ariz.; H. T. Lamey, manager at Denver, Co B. D. Wright, Denver, Colo., for Colo., Wyo., N. M., Utah, I Kan., Neb. and Mont.; J. J. Kenny, manager, San Franci Cal., for Wash. and Ala.; So. department includes the State Ala., Fla., Ga., La., Okla., S. C. and Tex.; Geo. J. Dexter, man at Atlanta, Ga. Special agents: E. J. Dickey, Atlanta, for Ga., S. C. and Fla.; Wirt Leake, Dallas, Tex., for Tex., A Underwood, Little Rock, Ark. for Ark., La. and Okla.; R Lewis, Atlanta, Ga., for Ala.; New England States: & Dunkle, general agents, Boston, Mass.; Thomas H. Do special agent, Boston, Mass. Special agent for New State (except N. Y. City), W. R. Somerville, Syracuse N. for Del., Md., D. C., Va., N. J., Pa. and W. Va.; U. O. Mich Richmond, Va., for N. C.; W. W. Smith, Raleigh, N. C.; W Townley, 125 Monroe St., Chicago, Ill., general agent: D Tanner, Columbus, O., for O.; E. F. Richards, Detroit, M for Mich.; F. A. Gantert, Indianapolis, Ind., for Ind. and Geo. Webster, Chicago, Ill., for Ill. and Mo.; Robert L. B for Minn. and N. D.; Geo. R. Crosley, Milwaukee, Wis., for and Ia.; W. A. Scherfe for Ia. The company operates the States and territories in the U. S. except Ark., Cal., Nev., Ore., S. D. and Tenn. and also in Mexico and foreign cour

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LTD., Liverpool, Eng.¶

United States Manager, W. L. H. Simpson; Secretary, John E. Hoffman, New York. Organized, 1863.

(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Re to H
1909	$1,395,980	$183,627	$706,825	$817,677	$860,239	$278,370	$191,594	$469,964	$309,240	$3
1908	1,311,819	225,299	729,756	621,773	662,034	224,534	200,190	424,724	207,632	2
1907	1,264,880	202,753	767,836	653,905	694,822	258,585	207,877	466,462	241,939	2
1906	1,286,948	170,197	849,953	774,800	809,179	217,197	203,428	420,625	194,796	3
1905	1,321,693	159,558	799,279	725,406	760,499	387,721	198,561	586,282	335,867	1

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Mortgage loans on real estate	$17,000
Bonds and stocks owned (market value)	999,276
Cash in office and bank	66,248
Agents' balances, not over 3 months due	290,427
Interest accrued	13,031
Other assets	9,998
Total admitted assets	$1,395,980

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31,

Net losses unpaid (including $4,609 resisted)	$2
Unearned premiums	1
Reinsurance premiums	1
Other liabilities	
Total liabilities, except surplus	$6
Surplus as to policyholders	7
Total liabilities and surplus	$1,

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $13,061,568; premiums thereon, $183,627.

BUSINESS IN U. S. SINCE ADMISSION: Premiums received $27,330,216; losses paid, $21,302,509.

MORTGAGE LOAN: The mortgage of $17,000 is secured by S. E. cor. Sixth and Oak sts., Portland, Ore., valued at $35,000. No interest is overdue.

BONDS AND STOCKS OWNED: Bonds.	Par Value.
N. Y., N. H. & H. R. R., 1955, 4%	$123,000
Ill. Cent. R. R., 1951, 3½%	30,000
Old Colony R. R., reg., 1925, 4%	50,000
New England R. R., reg., g., 1945, 5%	50,000
Boston & Maine R. R., g. c., 1944, 4½%	1,000

¶ Transacts marine insurance only.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, Ltd., Liverpool, Eng.—*Cont.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Boston & Maine R. R., g. c., 1923, 3½%	$12,000	$11,280
Boston & Maine R. R., reg., 1929, 4½%	2,000	2,100
Old Colony R. R., reg., 1938, 4%.....	25,000	25,000
State of Mass., reg., g., 1930, 3½%.....	12,000	11,640
Cy. of Brooklyn, local imp., 1913, 3%...	42,000	40,740
Cy. of N. Y. cp. stk., 1963, 3½%.....	70,000	63,000
Cy. of N. Y., add. wat. stk., 1916, 3½%	100,000	97,000
Dt. of Columbia, f., 1924, 3.65%.....	100,000	107,000
Port of Portland, 1922, 5%.....	8,000	8,640
Cy. of Portland, wat. 1922, 5%.....	23,000	25,070
Cy of Portland, new cy. hall, 1922, 5%..	2,000	2,160
East Shore & Suburban R. R., 1940, 5%	36,000	31,590
Pa. R. R. Co., col. tr, 1913, 4½%.....	39,000	39,390
Chi., Mil. & St. Paul R. R., 1921, 5%....	55,000	59,950
Lehigh Val.R. R., 1 m., g., 1940, 4½%...	35,000	37,450

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Pitts., Ft. Wayne & Chi. R. R.....	$76,600	$134,816
Ill. Cent. R. R., leased lines.....	1,500	1,470
Cleveland & Pittsburg R R.....	25,000	44,000
Totals (book value, $1,013,084).....	$918,100	$999,276

MISCELLANEOUS: Interests identified with this company also control the American & Foreign Marine Insurance Company. Conflagration losses: Baltimore, 1904, $19,985. The home office statement of the company as of December 31, 1908, shows assets of £1,825,938 exclusive of £1,340,000 of uncalled capital, the paid-up capital being £268,000. The balance of the profit and loss account and underwriting account was £356,917. Value of special deposits in Ore., £52,810.

UNITED STATES TRUSTEE: Central Tr. Co., N. Y.

FIELD MEN AND TERRITORY COVERED: Balfour, Guthrie & Co., general agents, San Francisco, Cal.; A. H. Small, manager.

CALEDONIAN INSURANCE COMPANY, Edinburgh, Scotland.

United States Manager, Chas. H. Post; Assistant Manager, R. C. Christopher, New York. Organized, 1805.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd, from or (—) Remit. to H. O.
1909	$2,064,694	$1,274,710	$623,881	$1,411,627	$1,504,186	$667,303	$525,141	$1,192,444	$614,495	—$230,997
1908	1,967,934	1,237,361	574,920	1,391,548	1,467,431	759,647	517,343	1,276,990	755,740	—186,537
1907	1,840,816	1,204,680	466,658	1,393,929	1,464,569	880,312	543,355	1,423,667	667,442	—237,475
1906	2,155,909	1,169,697	527,225	1,428,622	1,500,110	2,843,596	528,624	3,372,220	3,081,847	+2,136,748
1905	1,883,209	1,096,511	667,260	1,380,144	1,440,519	648,107	534,446	1,182,553	644,096	—161,442

Assets, United States Branch, December 31, 1909.

Real estate owned (book value, $439,510).....	$525,000
Bonds and stocks owned (market value).....	1,219,880
Cash in office and bank.....	135,446
Agents' balances, not over 3 months due.....	174,571
Interest accrued.....	7,774
Other assets.....	2,023
Total admitted assets.....	$2,064,694

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid (including $18,294 resisted)....	$121,103
Unearned premiums.....	1,274,710
Reserve for contingencies.....	25,000
Other liabilities.....	20,000
Total liabilities, except surplus.....	$1,440,813
Surplus as to policyholders.....	623,881
Total liabilities and surplus.....	$2,064,694

RISKS AND PREMIUMS: Fire risks in force, December 31, $222,447,931; premiums thereon, $2,474,947

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $25,550,120; losses paid, $17,152,701.

REAL ESTATE OWNED: Consists of the 12-story and basement fireproof building at 50-52 Pine st., N .Y. (occupied in part by the company), which cost, $439,511, and is valued at $525,000. It is unincumbered.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of Cincinnati, O., Park Extn., 1957, 4%	$100,000	$104,000
Cy. of Columbia, State of S. C., 1910, 4%	7,000	7,000
Cy. of Richmond, Va., 1924 4%.....	22,500	22,725
Cy. of Richmond, Va., 1927, 4%.....	2,500	2,525
N. Y. Cy., g., 1928, 3½%.....	100,000	94,000
N. Y. Cy., g., 1942, 3½%.....	100,000	91,000
N. Y. Cy., g., 1954, 3½%.....	110,000	99,000
Portland, Ore., wat. loan, 1923, 5%.....	50,000	54,500
State of Ga., 1917, 3½%.....	10,000	10,000
C., R. I. & Pac. R. R.Co.'s gn.m.g1988,4%	50,000	49,500
L. S. & M. S. R. R. Co'e, g. bs., 1931, 4%	50,000	47,500
Richmond & Petersburg, R.R.Co.'s cs m., 1940, 4%.....	50,000	52,000
St. L. & S. F. R. R. Co's, 7-y gold notes 1912, 4½%.....	25,000	24,250
B'klyn Union Gas Co.'s 1 cs. m.g.1945,5%	5,000	5,350
C. Union Gas Co. of N. Y.,1 m.g.1927,5%	5,000	5,050
Tidewater Co., 1st lien g. n., 1913, 6%..	9,000	9,180
Stocks.		
A. T. & S. Fe Ry. Co., prefd.....	50,000	52,500
C. M. & St. P. R. R. Co.'s prefd.....	90,000	154,800
Cleveland & Pitts. R. R. Co.'s capital....	10,000	17,600
Manhattan Ry. Co.....	50,000	70,500
Morris & Essex Ry. Co.'s capital.....	10,000	18,500
N. Y., C. & St. L. R. R. Co.'s 1 p.....	10,000	10,700
Pa. R. R.....	30,000	41,100

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
R., W. & O. R. R. Co.'s capital.....	$10,000	$12,600
Am. Ex. Nat. Bank of N. Y.....	10,000	25,000
Ca. Gas of N. Y.....	50,000	80,000
El. Bond & Share Co.'s p.....	20,000	17,600
Gn. Adj. Bureau.....	200	200
Southern Adjustment Bureau.....	100	100
The Mackay Co.'s p.....	50,000	39,000
Underwriters' Salvage Co. of N. Y.....	1,000	1,250
Underwriters' Salvage Co. of Chi.....	1,000	750
W. Adjusters & Insp. Co.....	100	100
Totals (book value, $1,212,230).....	$1,088,400	$1,219,880

MISCELLANEOUS: This company began business in the United States in 1890. Its home office statement as of December 31, 1908, showed a subscribed capital of £537,500 (£107,500 paid up) and assets aggregating £3,301,467. The interests connected with this company also control the Caledonian-American, of N. Y. Conflagration losses: Jacksonville, Fla., 1901, $107,873; Paterson, N. J., 1902, $31,532; Balto., 1904, $248,292; San Francisco, 1906, $2,439,968. Chelsea, 1908, $44,578. Value of special deposits: Ohio, $100,000; Ga., $10,000; Va., $25,250.

UNITED STATES TRUSTEES: Richard J. Cross, Walter Phelps Bliss, N. Y. Cy.

FIELD MEN AND TERRITORY COVERED: Chas. H. Post, U. S. manager; R. C. Christopher, assistant U. S. manager; D. M. Darby, secretary Cy. department; C. D. Cobb & Co., Denver, Colo., general agents; A. L.Tefft, special agent for Colo. and Wyo.; Love-Haskell Co., Omaha, Neb., general agents for Neb.; Geo. A. Morin, Indianapolis, Ind., special agent for Ill., (except Cook Co.), Ind. and O.; John B. Adams, Detroit, Mich., special agent for Mich.; C. E. Johnson, Milwaukee, Wis., special agent for Wis.; John M. Stoney, Jr., Philadelphia, Pa., general agent for Pa., Md., D. C., Del. and W. Va.; Thos. F. Shean, special agent, N. Y. and N. J.; W. F. Dearborn, Jr., Boston, Mass., general agent for Conn., Mass., Me. and N. H.; W. A. Lester, special agent for R. I.; M. D.

CALEDONIAN INSURANCE COMPANY, Edinburgh, Scotland.—*Continued.*

Burke., Memphis, Tenn., special agent, for Tenn., Ark. and Miss.; Beers, Kenison & Co., Galveston, Tex., general agents for Tex.; Geo. R. Williams, Atlanta, Ga., special agent for N. C., S. C., Ga., Va. and Ky.; E. A. Groover, Jacksonville, Fla., general agent Fla. and So. Ga.; Thos. J. Conroy and Alfred R. Grim, managers Geo. A. Crux, assistant manager, San Francisco, Pac. Coast department, comprising Cal., Nev., Ariz., Ore., Wash., Ida., Utah, Mont., Alas. and the Hawaiian Islands; W. G. Fortman, Portland, Ore., special agent for Ore., Wash., Ida. and Mont.; E. E. Panabaker, Sacramento, Cal., special agent for Cent. Cal.; Warren Campbell, Los Angeles, Cal., special agent for So. Cal. The company operates in Alas., Ariz., Ark., Cal., Colo., Conn., Del., D. C., Fla., Ga., Hawaiian Islands, Ida., Ill., Ind., Ky., La., Me., Md., Mass., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. H., N. J., N. Y, N. C., O., Ore., Pa., R. I., S. C., Tenn., Utah, Tex., Va., Wash., W. Va., Wis. and Wyo. and in the Dominion of Canada.

CANTON INSURANCE OFFICE, Ltd., Hong Kong, China.

Pacific Coast General Agents, Parrott & Co., San Francisco, Cal. Organized, 1836.

MISCELLANEOUS: This company is licensed to write marine insurance in California. The Canton has $200,000 of U. S. bonds deposited with the Insurance Department of the State of Washington. It operates in Cal., Hawaii and Wash., where it transacts marine business only. Its Pacific Coast net premiums in 1909 were $130,466, its losses $101,223, and its risks, written and renewed, $34,910,658. This company's U. S. agency was established in 1882. At date of latest available report the company had a subscribed capital of $2,500,000 (Mexican dollars), of which $500,000 (Mexican dollars) were paid up, and assets amounting to $2,924,676 (Mexican dollars).

COLOGNE REINSURANCE COMPANY, Cologne, Germany.

United States Manager, E. M. Cragin, New York. Organized, 1852.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Remit. to H. O.
1909	$1,101,403	$508,201	$483,704	$935,003	$970,823	$447,411	$299,682	$747,093	$443,109	$222,873
1908	1,110,189	511,144	492,643	943,014	972,441	559,228	297,520	856,748	526,378	72,302
1907	1,042,402	522,800	400,350	*1,202,202	1,228,379	569,394	357,731	927,125	627,685	75,017
1906	827,019	348,844	417,214	632,647	665,247	†254,601	192,456	447,057	†263,536	176,320
1905	839,639	328,652	358,960	581,784	604,606	326,256	218,576	544,832	318,019	5,672

* Includes $193,015 of premiums written by home office in 1906, in States in which the company was not entered. † California not in jurisdiction of United States Branch; San Francisco conflagration losses paid by home office.

Assets, United States Branch, December 31, 1909.

Bonds owned (market value)	$919,090
Cash in office and bank	237
Agents' balances, not over 3 months due	170,266
Interest accrued	11,810
Total admitted assets	$1,101,403

Liabilities, United States Branch, December 31, 1909

Net losses unpaid (none resisted)	$89,498
Unearned premiums	508,201
Other liabilities	20,000
Total liabilities, except surplus	$617,69
Surplus as to policyholders	483,70
Total liabilities and surplus	$1,101,40

RISKS AND PREMIUMS: Fire risks in force, December 31, $136,214,655; premiums thereon, $985,790.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $6,757,822; losses paid, $3,339,892.

BONDS OWNED:	Par Value.	Market Value.
U. S. reg., 1925, 4%	$159,000	$182,850
N. Y. Cy., reg., 1917, 3½%	100,000	97,000
N. Y. Cy., reg., 1928, 3½%	50,000	47,000
Atch., Top. & S. Fe Ry., g. m., 1995, 4%	135,000	135,000
Cent. Pac. Ry. Co., c., 1949, 4%	150,000	145,500
Cent. Pac. Ry. g. m., 1929, 3½%	46,000	40,980
Chi., Mil. & St. Paul Ry. Co., 1921, 5%	80,000	87,200
Union Pac. Ry. Co., 1 m., 1947, 4%	180,000	183,600
Totals (book value, $962,462)	$900,000	$919,090

MISCELLANEOUS: The Cologne began business in the Unite States in 1898. On January 1, 1909, its office statement showe assets amounting to 46,296,993 marks including 7,200,000 stockholders' notes. Its capital was 9,000,000 marks. Its rel tions with the German-American, of N. Y. are very close. Co flagration losses: Balto., 1904, $125,000; San Francisco, 190 $858,000. These losses were incurred by company's home offic The United States branch is not entered in Maryland or C

UNITED STATES TRUSTEES: Louis F. Dommerich, Woo bury Langdon, N. Y.

TERRITORY COVERED: The company is licensed in Col Conn., Del., Ill., La., Mass., Mich., Miss., Mont., N. J., N. N. C., Pa., Tex. and W. Va.

COMMERCIAL UNION ASSURANCE COMPANY, Ltd., London Eng.§

United States Manager, A. H. Wray; Assistant Manager, C. J. Holman; Branch Secretary, Wm. M. Ballard, New Y Organized, 1861.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) R from (—) R to H.
1909	$7,310,375	$3,631,547	$2,652,893	*64,398,612	$4,638,661	*62,237,022	$1,321,867	$3,558,889	$2,134,365	—$62
1908	6,853,998	3,376,213	2,436,584	3,700,162	3,940,170	2,317,440	1,213,862	3,531,302	1,975,912	—65
1907	6,744,997	3,483,286	1,885,166	3,650,219	3,852,453	2,096,227	1,208,097	3,304,324	1,803,898	—51
1906	7,179,301	3,945,040	1,613,066	5,219,508	5,383,562	3,684,655	1,767,490	5,452,145	4,800,371	+2,29
1905	5,067,450	2,996,176	1,570,994	3,311,729	3,481,024	1,952,818	1,104,606	3,057,424	1,899,975	—63

Unearned premiums include amounts reclaimable on perpetual policies. * Includes $558,291 marine premiums and $3 marine losses.

COMMERCIAL UNION ASSURANCE COMPANY, LTD., London, Eng.—*Continued.*

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Real estate owned (book value, $698,164)	$888,000
Mortgage loans on real estate	23,000
Bonds and stocks owned (market value)	5,075,040
Cash in office and bank	340,215
Agents' balances, not over 3 months due	908,531
Interest and rents accrued	75,589
Total admitted assets	$7,310,375

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $378,508 resisted)	$788,833
Unearned premiums (except perpetuals)	3,534,385
Amount reclaimable on perpetual policies	97,162
Other liabilities	237,103
Total liabilities, except surplus	$4,657,483
Surplus as to policyholders	2,652,892
Total liabilities and surplus	$7,310,375

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $643,196,075; premiums thereon, $6,636,230; marine and inland risks in force, $13,968,465; premiums thereon, $267,625; perpetual fire risks, $5,068,085: deposit premiums thereon, $107,958.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $87,119,391; losses paid, $52,710,090.

REAL ESTATE OWNED: Comprises the building and lots at N. E. cor. Pine and William sts., and 60 William st., N. Y., occupied by the company (book value, $644,164; carried at $738,000); and the building and lots at 416-418 Walnut st., Phila. (book value, $54,000; market value, $150,000).

MORTGAGE LOANS: There are 5 loans, of $1,000 to $9,000 each, aggregating $23,000, secured by improved city property, valued at $49,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
U. S. reg., 1925, 4%	$110,000	$126,500
U. S., reg., 1930, 2%	10,000	10,200
Cy. of Cleveland, O., reg., 1921, 4%	100,000	101,000
State of Georgia, reg., 1915, 4½%	10,000	10,500
N. Y. Cy., reg., 1922, 3½%	100,000	95,000
N. Y. Cy., reg., 1927, 3½%	100,000	94,000
N. Y. Cy., reg., 1952 3½%	100,000	90,000
N. Y. Cy., reg., 1910, 6%	100,000	101,000
N. Y. Cy., reg., 1915, 3½%	28,000	27,440
N. Y. Cy., reg., 1955, 4%	50,000	50,000
N. Y. Cy., 1959, 4%	100,000	100,000
Cy. of Richmond, Va., reg., 1943, 4%	50,000	50,500
Atl. C. Line R. R. (L. & N. col.), 1952, 4%	50,000	47,500
B. & O. R.R.(So.W.Div.), 1 m.1925, 3½%	14,000	12,600
B. & O. R.R. (P L.E.& W.Va.)r.1941,4%	100,000	93,000
Buf. Ry. Co., 1 cs. m., 1931, 5%	25,000	27,000
C. R. R. of N. J., gn. m., reg., 1987, 5%	50,000	62,500
C. Pac. R. Co., 1 r. m. gr, 1949, 4%	100,000	97,000
Cent. Pac. Ry. Co., m. gr., 1929, 3½%	50,000	44,500
Ches. & Ohio Ry., 1 cs., 1939, 5%	50,000	57,000
C., B. & Q. R. R. Co., Ill. Div., 1949, 3½%	50,000	45,000
C., L. S. & E. Ry., 1 m. gr., 1969, 4½%	30,000	32,100
C., M. & St. P.R.R.Co., Tm., 1m1914, 5%	75,000	78,000
C., M. & St. P. R. R. Co. (C. & P. W. Div.) 1 m., 1921, 5%	50,000	54,500
C. & Nwn. R. R., s. f., d. reg., 1929, 5%	68,000	74,120
C. & Nwn. R. R., cs. m., 1915, 7%	50,000	57,000
C., R. I. & P. R. R., 1 m., reg., 1917, 6%	60,000	67,200
C., R. I. & P. R. R., gn. m., 1988, 4%	50,000	49,500
C., R. I. & P. R. R., 1 r. m., 1934, 4%	50,000	45,500
C., St. L. & N. O. R. R., cs. m., 1951, 5%	50,000	58,500
C., C., C. & St. L. R. R. Co.(S.& C. Div.), 1 m., 1940, 4%	50,000	47,500
C., C., C. & St. L. R.R., gn. m. g., 1993,4%	50,000	48,500
Cons. Ry. & Ltg. Co., 1 r. gr., 1951, 4½%	50,000	51,500
Denver & Rio Grande R. R.,1cs.,1936,4½%	50,000	52,000
Denver & Rio Grande R. R., 1 cs.,1936,4%	50,000	47,500
Des M. & Ft. D. R. R., 1 m., gr., 1935, 4%	100,000	90,000
Detroit United Rys., 1 cs. m., 1932, 4½%	100,000	82,000
Erie Ry. Co., 1 cs. m., 1920, 7%	60,000	73,200
Gt. No.—No. Pac., C.,B.&Q.,col.,1921,4%	100,000	97,000
Ill. C. R. R. (pur lines), 1 m., 1952, 3½%	50,000	44,500
Ia., Minn. & Nwn. R. R., 1 reg., 1935,3½%	50,000	46,000
Ky. Cent. R. R., 1 m., 1987, 4%	20,000	19,400
Lake Erie & W. R. R., 1 m., 1937, 5%	13,000	14,820
Lake Shore & Mich. So. Ry., 1928, 4%	50,000	48,000
Leh.Val. ofN.Y.R.R.,1m.,reg.gr1940,4½%	50,000	53,500
Leh.Val.Tm.R.R.Co.,1 m., reg.gr.1941,5%	50,000	57,500
Long Island R. R. 40-yr. deb.1934, 5%	50,000	53,500
Long Island R. R., r. m. gr., 1949, 4%	100,000	99,000
L. & N. R. R. Co., unified m., 1940, 4%	25,000	25,000
L.&N. R.R. N.O. & M.Div., 1 m. 1930,6%	50,000	62,500
L. & N. R.R. (A., K. & C. Div.), 1955, 4%	50,000	47,000
Met.St.Ry.Co.,N.Y.,gn.m.&.col.t.1997, 5%	25 000	20,000
Met. St. Ry. Co., N. Y., r. m., 2002, 4%	50,000	26,000
Mich. Cent. Ry., d., 1929, 4%	50,000	46,500
M., Lake Shore & W. cs. 1 m., 1921, 6%	25,000	29,250
Minneapolis St.Ry.,1 cs.m.,1919, 5%	50,000	52,500
M.,St.P.& Sault Ste.Marie R.R.gr1938,4%	100,000	99,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Mississippi Cent. R.R.Co., 1 m., 1949, 5%	$50,000	$48,000
Mo. Pac. Ry., m., 1945. 4%	50,000	41,000
N. O. Tm. Co., A, 1 m., gr., 1953, 4%	50,000	42,500
N. Y. C. & H. R. R. R., g. d., 1934, 4%	200,000	192,000
N. Y. C. & H R. R. R., L. Sh.col.1998,3½%	50,000	40,500
N. & W. R. R., imp. and ext., 1934, 6%	50,000	63,000
Norfolk & W. R. R., gn. m., 1931, 6%	50,000	62,500
Nor. & W. R.R. Div., 1 ln. & gn. m., 1944, 4%	25,000	23,250
No. Pac. R. R. (prior ln and land grant), reg., 1997, 4%	100,000	103,000
Ore. Short Line R. R., r. m. gr., 1929, 4%	100,000	95,000
Pa. Co., gr. tr. ctfs., ser. D, 1944, 3½%	100,000	90,000
Pa. R. R., cv., 1915, 3½%	50,000	48,500
St. Louis Trans. Co., imp., 1924, 5%	25,000	21,250
St. L., I. Mtn.& So.R.R., un.&.rm1929,4%	50,000	43,000
St. L., I. M. & So.Ry.gn.cs.m&l.g.1931,5%	50,000	55,000
St. Louis Terminal Cupples Sta. & Property Co., 1917, 4½%	70,000	70,000
St. P. Cy. Ry. Co., Minn., cablecs.1937,5%	25,000	27,000
St. P.,M. & M. Ry., cs. m., 1933, 6%	25,000	32,000
So. Ry. Co., 1 cs. m., 1994, 5%	100,000	112,000
T., W. Val. & O. R. R. Co., A., 1931, 4½%	85,000	88,400
T., W. Val. & O. R. R. Co., B., 1933, 4½%	4,000	4,160
Union Pac.R.R.Co.,1 m.,ry.&l.g.,1947,4%	100,000	102,000
United of N.J. Rail & Canal Co.,1944, 4%	12,000	12,480
Wabash R. R. Co., 1 ln. tm., 1964, 4%	50,000	43,000
W. Pa. R. R., cs. m., gr., 1928, 4%	50,000	50,500
W. Sh. R. R., gr., 1 m., reg., 1961, 4%	50,000	51,000
W. Va. & Pittsburg, 1 m., 1990, 4%	25,000	23,750
N. Y. G & E. Lt., H.&Pow.Co.1m1948,5%	34,000	35,020
W. Union Tl. Co., f. and r.e. m., 1950,4½%	50,000	48,500
Stocks.		
Chi., Mil. & St. Paul R. R., p	15,000	25,800
N. Y., N. H. & H. R. R	55,000	86,900
Gn. Adjustment Bureau, N. Y	150	150
Southern Adjustment Bureau	50	50
Underwriters Salvage Assn. of N. Y	1,000	1,250
Underwriters' Salvage Co. of Chi	1,000	750
Totals (book value, $5,090,730)	$5,050,200	$5,075,040

MISCELLANEOUS: This company began business in the United States in 1871. The Commercial Union, of N. Y. and the Palatine, of London, are closely affiliated and under the same management in this country. The December 31, 1909, home office statement of the Commercial Union shows capital subscribed, £2,950,000 and paid-up, £295,000, with total assets of £18,986,237. Conflagration losses: Balto., 1904, $384,115; San Francisco, 1906, $2,469,525. San Francisco losses were paid by remittances from home office. Values of special deposits: Va., $50,500; Ga., $10,500; N. M., $10,200.

UNITED STATES TRUSTEES: John Claflin, John T. Terry, Richard J. Cross.

FIELD MEN AND TERRITORY COVERED: A. H. Wray, United States manager, Charles J. Holman, assistant manager, William M. Ballard, branch secretary. Jurisdiction embraces all the United States E. of the Rocky Mountains: H. C. Eddy, Chicago, Ill., resident secretary; S. S. Frowe, assistant secretary; T. E. Mathews, agency superintendent for W. department, comprising Mich., O., Ind., Ill., Wis., Ia., Minn. and Mo.; J. F. Edmonds, Denver, Colo., resident secretary; George Sherrick, assistant secretary for No. W. department, comprising Kan., Neb., N. D, Okla., S. D., Colo., N. M. and Wyo. E. T. Niebling, San Francisco, Cal., manager Pac. Coast branch; P. de S. Olney, branch secretary, covering Ore., Cal., Nev., Utah, Ariz., Wash., Alas, Mont, and Haw. I.; L. Monroe & Sons, New Orleans, La., general agents, for La.; E. A. Groover, Jacksonville, Fla., general agent for Fla.; R. D. Coughanour, Jr., Dallas, Tex., State agent for Tex.; E. B. Hopwood, adjuster for N. Y. Cy. and suburbs. Special agents: W. T. Furness, Boston, Mass., for New England States; W. R. Penrose, Hartford, Conn., for Conn.; A. M. Travers, Richmond, Va., for Va., N. C. and W. Va.; David

COMMERCIAL UNION ASSURANCE COMPANY, LTD., London, Eng.—*Continued.*

Caldwell, Louisville, Ky., for Ky. and Tenn.; James M. Hodges, for N. J., L. I., Richmond and Westchester counties; Charles M. Tobin, Rochester, N. Y., for W. Pa. and W. N. Y.; George S. Tompkins, Albany, N. Y., for E. N. Y.; Frank O. Beitel, Phila. Pa., for E. Pa.; Hamilton Yancey, Rome, Ga., for S. C., Ga. and Ala.; Arthur C. Broderick, Dallas, Tex., for No. Tex., R. E. L. Leiper, Houston, Tex., for S. Tex. W. department special agents: A. M. Cole, Alliance, O., for O.; W. O. Chamberlin, Minneapolis, Minn., for Minn.; Walter E. Atwater, Milwaukee, Wis., for Wis.; John Stone, Indianapolis, Ind, for Ind.; J. C. Griffiths, Jr., St. Louis, Mo., for So. Ill. and So. Mo.; W. F. Hawxhurst, Detroit, Mich., for Mich; E. W. Allabach, Des Moines Ia., for Ia. and No. Mo.; Guy A. Richards, Chi. Ill., for No. Ill. Nwn. department special agents: H. E. Seeds for Kan.; John S. Little for S. D. and Neb.; John Benson for Okla.; O. A. Webster and A. E. Perry for N. D.; B. G. Wray for Colo., Wyo. and N. M. Pac. Coast special agents: F. J. H. Manning, San Francisco, Cal., George W. Swan, Spokane, Wash.; H. E. Parkhurst Portland, Ore., J. H. Morrow, Los Angeles, Cal., Geo. F. Heuer, San Francisco, Cal. The company operates in all the States and territories of the United States, except Alas. and Mex. and in the Dominion of Canada.

FIRST RUSSIAN INSURANCE COMPANY, St. Petersburg, Russia.

United States Manager, Paul E. Rasor, New York. Organized, 1827.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O
1909	$876,263	$428,569	$383,880	$642,108	$675,345	$301,125	$200,970	$502,095	$304,300	—$180,000
1908	908,233	370,480	478,530	585,469	618,331	273,315	180,541	453,856	285,902	+197,769
1907	889,941	278,277	566,501	526,536	545,498	64,179	151,162	215,341	96,179	—585,942

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

United States Government regular 4% bonds, 1925 ($100,000)	$115,000
New York City 4% bonds, 1955–6 ($674,000)	674,000
Cash in office and bank	61,792
Agents' balances, not over 3 months due	20,311
Interest accrued	5,160
Total admitted assets	$876,263

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$47,762
Unearned premiums	428,569
Other liabilities	16,052
Total liabilities, except surplus	$492,383
Surplus as to policyholders	383,880
Total liabilities and surplus	$876,263

RISKS AND PREMIUMS: Fire risks in force December 31, $80,275,580; premiums thereon, $806,977.

BUSINESS IN U. S. SINCE ADMISSION: Premiums received, $1,754,113; losses paid, $633,619.

MISCELLANEOUS: This company was licensed to transact business in N. Y. State early in 1907 and writes reinsurance only in the United States. Paul E. Rasor is also manager of the Russian Reinsurance Company and the Moscow Fire Insurance Company. As of December 31, 1907, this company's home office statement showed capital ($2,000,000) and reserves aggregating $6,436,116.

UNITED STATES TRUSTEE: Mercantile Tr. Co., N. Y.

FONCIERE INSURANCE COMPANY, Paris, France.¶

General Agents, H. R. Mann & Co., San Francisco, Cal.; Agent, J. Bertschmann, New York. Organized, 1879.

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$241,724	$7,004	$222,357	$35,129	$44,056	$23,470	$11,617	$35,087	$26,800	—$6,617
1908	243,443	7,884	226,526	30,898	39,898	16,159	9,965	26,124	10,129	+2,410
1907	218,134	11,725	199,106	24,842	28,842	28,423	5,806	34,229	19,329	+210,737

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

New York City bonds, 1955–6, 4% (par value $225,000)	$227,250
Cash in office and bank	5,366
Agents' balances not over 3 months due	6,291
Bills receivable taken for premiums	1,317
Interest accrued	1,500
Total admitted assets	$241,724

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $1,104 resisted)	$12,363
Unearned premiums	7,004
Total liabilities, except surplus	$19,367
Surplus as to policyholders	222,357
Total liabilities and surplus	$241,724

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $398,033; premiums thereon, $12,219.

MISCELLANEOUS: This company transacts a marine business on the Pac. Coast only. Its home office statement as of December 31, 1907, showed assets amounting to $4,866,616 and a capital of $5,000,000, $1,250,000 of which is paid up. It entered N. Y. State in 1907 making the usual statutory deposit. J. Bertschmann is also agent of the General Marine and the Switzerland General Insurance Companies.

¶ Transacts marine insurance only.

GENERAL INSURANCE COMPANY, Dresden, Saxony.¶

(United States Branch Statistics.)
U. S. General Agent, Jacob Bertschmann, New York.

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Remit. to H. O.
1909	$275,687	$29,086	$210,951	$227,835	$236,738	$125,178	$58,995	$184,173	$118,042	$88,40
1908	305,148	25,134	230,797	206,497	214,211	147,561	58,479	206,040	154,669	22,66
1907	270,026	24,785	198,118	239,421	247,191	140,061	58,622	198,683	142,649	48,27
1906	277,344	20,100	219,611	210,750	218,510	119,099	48,595	167,694	121,028	26,04
1905	268,650	16,813	216,209	202,059	208,947	106,716	43,422	150,138	98,534	49,13

GENERAL INSURANCE COMPANY, Dresden, Saxony—*Continued.*

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$207,000
Cash in office and bank	38,916
Agents' balances, not over 3 months due	28,428
Interest accrued	1,342
Total admitted assets	$275,687

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$26,174
Unearned premiums	29,086
Other liabilities	9,475
Total liabilities, except surplus	$64,735
Surplus as to policyholders	210,951
Total liabilities and surplus	$275,686

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $3,760,958; premiums thereon, $50,779.

BONDS OWNED:	Par Value.	Market Value.
N. Y. Cy. cp. stk., 1954, 3½%	$230,000	$207,000
Totals (book value, $206,912)	$230,000	$207,000

MISCELLANEOUS: This company and the Switzerland General are under the same management in the United States. On January 1, 1907, this company's home office statement showed assets amounting to 6,590,734 marks, its capital being 3,000,000 marks (including 2,083,200 marks of stockholders' notes).

HAMBURG-BREMEN FIRE INSURANCE COMPANY, Hamburg, Germany.

United States Manager, F. O. Affeld, New York. Organized, 1854.

(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$1,997,569	$1,281,184	$585,126	*$1,331,328	$1,408,045	$895,360	$513,189	$1,408,549	$850,904	—$11,159
1908	2,025,107	1,368,579	479,444	1,598,935	1,676,808	1,001,936	636,771	1,638,707	1,016,756	—55,270
1907	1,937,693	1,411,395	392,048	1,674,864	1,749,381	1,195,353	684,639	1,879,992	830,678	—131,475
1906	2,319,585	1,418,882	406,029	1,763,668	1,837,736	3,540,245	722,346	4,262,591	3,922,410	+2,731,746
1905	2,050,521	1,433,871	504,268	1,801,399	1,870,514	1,068,771	698,181	1,766,952	956,726	—31,552

* Aggregate net premiums, $1,679,465, paid for reinsurance of one-half of risks in certain states, $348,137.

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$1,695,760
Collateral loans	60,000
Cash in office and bank	45,599
Agents' balances, not over 3 months due	172,131
Interest accrued	24,079
Total admitted assets	$1,997,569

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $31,320 reisted)	$97,655
Unearned premiums	1,281,184
Other liabilities	33,604
Total liabilities, except surplus	$1,412,443
Surplus as to policyholders	585,126
Total liabilities and surplus	$1,997,569

RISKS AND PREMIUMS: Fire risks in force, December 31, $190,771,042; premiums thereon, $2,563,532.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $37,079,655; losses paid, $24,531,317.

COLLATERAL LOANS are as follows:

SECURITIES.	Market Value.	Amount Loaned.
Reading Co. G., 4%., 1907	$7,980	
A. T. & S. F. Ry. Co., gn. 4%, 1995	5,992	
N. Y. Cy. cp. stk., 1956, 4%	11,000	
B. & S. L. Co., 1st 1932, 5%	4,900	$40,000
B. & S. R. R. Co., 1 r. due 1951, 4%	4,075	
Ore. Short L. R. R. Co., r., 1929, 4%	4,725	
B. & O. R. R. Co., prior ln., 1925, 3½%	8,348	
C. of Ga. Ry. Co., cs., 1945, 5%	2,175	
C. & O. Ry. Co., cs., 1st, 1939, 5%	1,135	
C.M.&St.P.Ry.Co.,C.,P.&W.Div.,1921,5%	1,063	
D. & R. G. R. Co., 1st. cs., 1936, 4½%	1,037	
L. & N. R. Co., u., 1940, 4%	2,000	
M.L.S.& W.Ry.Co.,5% a. f. m., 1929	2,240	
M. K. & E. Ry. Co. 1st 5%, 1942	1,072	20,000
N.Y.C.& H.R.R.R.Co.,g.d.,1934,4%	954	
Pac. R.R. of Mo. 2d. 1938, 5%	2,220	
S. Ry. 1st cs., 1994, 5%	1,110	
Union Pac. R.R. Co., 1st 4%, 1947	3,045	
St. L. Transit Co., 1922, 5%	850	
Tm. R.R. Assn., of St. L., gn. r., 0963, 4%	975	
United Rys. Co., of St. L., 1st gn. 1934, 4%	2,400	
Totals	$69,316	$60,000

BONDS OWNED:	Par Value.	Market Value.
D. C., 1924, 3.65%	$105,000	$112,350
Ga. State, 1915, 4½%	10,000	10,500
Charleston Cy., S. C., r. bs., 1938, 4%	5,000	5,000
N. Y. Cy., g., 1940, 2½%	30,000	27,300
N. Y. Cy., g., 1951, 3½%	50,000	45,000

BONDS OWNED.—*Cont.*	Par Value.	Market Value.
N. Y. Cy. g., 1952, 3½%	$30,000	$27,000
N. Y. Cy., cp. stk., 1955, 3½%	100,000	90,000
N. Y. Cy. g., 1957, 4½%	50,000	55,500
Providence Cy. R. L., g., 1923, 4%	25,000	25,250
Richmond Cy., Va., 1922, 5%	15,000	16,500
Richmond Cy., Va., 1924, 4%	12,500	12,625
Richmond Cy., Va., 1926, 4%	3,500	3,535
A., T. & S. Fe R. R., gn., m. g., 1995, 4%	50,000	50,000
B. & O. R. R. prior ln. g., 1925, 3½%	50,000	46,500
Beech Creek R. R., gr.1 m., g., 1936, 4%	20,000	20,000
B. & S. R. R. Co., 1 m. r. g., 1951, 4%	80,000	65,600
Cent. of Ga. R. R. 1 m. g., 1945, 5%	30,000	34,800
Cent. Pac. Ry. Co., 1 r. m. g., 1949, 4%	50,000	48,500
Ches. & O. Ry. Co., cs. 1 m. g., 1939, 5%	30,000	34,200
Chi. & Alton Ry. Co., 1 ln. g., 1950, 3½%	30,000	22,500
C., B. & Q. R. R.Co.(Ill.div.) m.g1949,4%	10,000	10,100
C., M. & St. P. R. R., Chi. & Pac. W. div., 1 m. g., 1921, 5%	30,000	32,700
C., M. & St. P. R. R. Co. ter.m.g.1914, 5%	20,000	22,800
C., I., St. L. & C. R. R. gn. 1 m. g.1936,4%	35,000	34,300
D. & R. G. R. R., cs. 1 m. g., 1936, 4%	50,000	47,500
E. Tenn., Va. & Ga. R. R., cs.m.g1956,5%	30,000	33,900
Erie R. R. Co., prior ln. g., 1996, 4%	50,000	43,500
Hock. Val. Ry. Co., cs. 1 m. g.,1999,4½%	50,000	51,500
Ill. Cent. R. R. 1 m. g., 1951, 3½%	50,000	46,000
Lake Erie & W. R. R. 1 m. g., 1937, 5%	30,000	34,200
L. I. R. R., cs. 1 m. g., 1931, 5%	30,000	33,600
La. & Ark. Ry. Co., 1 m. g., 1927, 5%	20,000	19,400
Louisv. & Nashvi. R. R. 1 m. g., 1937, 5%	30,000	34,500
Mo.,Kan.& Tex.R.R.Co.,1 m. g., 1990, 4%	50,000	49,500
Missouri Pac. Ry. Co., tr. g., 1917, 5%	10,000	10,000
N.Y.,C. & St. L. R. R.,1 m. g., 1937, 4%	30,000	30,000
N. & W. Ry. Co., cs. 1 m. g., 1996, 4%	30,000	29,400
N.Pac. R. R. Co., prior ln. ry. and land grant, g., 1997, 4%	30,000	30,900
Ore. Ry. & Nav. Co., cs. m. g., 1946, 4%	25,000	24,500
Ore. Short LineR. R.Co.,cs.1m.g.1946,5%	20,000	22,600

HAMBURG-BREMEN FIRE INSURANCE COMPANY, Hamburg, Germany.—*Continued*

Bonds Owned.—*Cont.*	Par Value.	Market Value.
Pa. Co. gr. 1 m., g., 1921, 4½%	$30,000	$31,200
Pa. R. R. cs. m. g., 1943, 4%	15,000	15,450
Pa. R. R., cs. m. g., 1919, 5%	10,000	11,000
P., C., C. & St. L. R. R.,gr.cs.m.g.ser. A., 1940, 4½%	30,000	32,100
Reading Co. & The Phila. & Reading C. and I. Co., gn. m. g., 1997, 4%	50,000	50,000
St. L. & S. F. R. R., gn. m. g., 1931, 5%	15,000	16,350
St. P., M. & M. R. R., cs. 1 m. g., 1933-4½	30,000	32,100
Scioto Val. & N.E. R.R.gr.,1 m.g.1989,4%	30,000	28,800
Union Pac.R.R.,1 m.& l. g., g., 1947, 4%	30,000	30,600
Wabash R. R. 1 m., g., 1939, 5%	50,000	56,500
Totals (book value, $1,662,198)	$1,696,000	$1,695,760

MISCELLANEOUS: This company began business in the United States in 1873. On January 1, 1910, its home office statement showed assets amounting to 16,047,767 marks, its capital being 6,000,500 marks (including 3,531,000 marks stockholders' notes). Conflagration losses: Baltimore, 1904, $103,150; San Francisco, 1906, $1,612,201. San Francisco losses were paid by remittances from home office. Values of special deposits: Ga., $10,725; Va., $33,355.

UNITED STATES TRUSTEES: William Schall, Jr., Henry R. Kunhardt, John Achelis, Gustav H. Schwab.

FIELD MEN AND TERRITORY COVERED: F. O. Affeld, 19 Liberty st., N. Y., manager in United States; Chas. E. Mitchell, secretary; G. Aschermann, assistant secretary; A. F. Richards, secretary N. Y. local department; Wm. Ditzel, superintendent So. department; John M. Dom, Chas. H. Philbrook, Fred W. Dodd Alfred H. Murphy, special agents. Territorial jurisdiction of United States head office, entire United States. Witkowsky & Affeld, Chi., general agents for the W. and Pac. Coast States. Special agents, W. department: J. O'Brien Kirby for Mich. (lower peninsula) and Ind.; John L. Smith for Ky.; Roy W. Smith for Mo. and Kan.; C. B. Koett, for Ia. and Neb.; Henry Hoffmann for Ill.; Byron K. Cowles, Jr., for N. D., S. D., Wis., Minn. and Mich. (upper peninsula) R. S. Babcock, for Colo.; T. J. Munn, general agent, Dallas, Tex., M. J. Garrett, special agent for Tex. and Okla., W. F. Pattillo, Atlanta, general agent for S. C., Ga., Fla., Ala. and Tenn.; Heidenheim & Loeb, general agents for La.; John W. Gordon, Richmond, general agent for Va., W. Va., Md., D. C. and N. C.; Starkweather & Shepley, Prov., general agents for R. I.; H. E. Burns, Boston, Mass., special agent for Conn. and Mass.; M. F. Bartlett, Waterville, Me., special agent for Me. The company operates in all the States and terriotries, except Alas., Ariz., Cal., Miss., Nev., N. H., N. M., O., S. D., Utah, Vt. and Wyo.

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, Ltd., London, England.¶

United States Attorneys, Higgins & Cox, New York. Organized, 1824.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Remit to H. O.
1909	$494,929	$103,716	$261,561	$381,360	$400,265	$181,833	$45,483	$227,316	$183,639	$167,929
1908	496,103	107,501	254,442	384,887	401,718	177,144	44,385	221,529	173,061	100,218
1907	404,568	107,047	128,893	361,513	374,033	263,369	50,660	313,929	285,014	90,575
1906	452,542	101,635	200,510	383,614	396,827	137,423	39,926	177,349	.....	209,371
1905	442,284	73,257	261,252	291,617	304,591	167,825	47,216	215,041	175,968	108,914

Assets, United States Branch, December 31, 1909.

Bonds owned (market value)	$436,700
Cash in office and bank	7,308
Agents' balances, not over 3 months due	45,971
Interest accrued	4,950
Total admitted assets	$494,929

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid (including $4,400 resisted)	$100,12
Unearned premiums	103,71
Other liabilities	29,53
Total liabilities, except surplus	$233,36
Surplus as to policyholders	261,56
Total liabilities and surplus	$494,92

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $6,849,686; premiums thereon, $103,716.

BUSINESS IN U. S. SINCE ADMISSION: Premiums received, $5,321,954; losses paid, $3,843,739.

Bonds Owned:	Par Value.	Market Value.
Balto. & O. g. prior ln., 1925, 3½%	$40,000	$37,200
N. Y. & Putnam R.R. 1 m. g., 1993, 4%	50,000	49,500
Ill. Cent. R. R., 1953, 4%	50,000	50,000
Cy. of N. Y. cp. stk., 1956, 4%	200,000	200,000
Lake Shore Mich. So. R. R. n., 1910, 5%	30,000	100,000
Mich. Cent. R. R. N., 1910, 5%	20,000	
N. Y. C. & H. R. R. R. n., 1910, 5%	50,000	
Totals (book value, $448,192)	$440,000	$436,700

MISCELLANEOUS: This company began business in the United States in 1889. Its attorneys are also attorneys for United States Lloyds of N. Y. In 1908 an additional deposit was made with United States trustees of $100,000 (par value) N. Y. Cent n., increasing surplus to $228,893. Its home office statement (January 1, 1908), showed assets amounting to £820,247, it subscribed capital being £1,005,000, and the portion paid up £201,000.

TERRITORY COVERED: The company is licensed in Cal Ill., Mich., Minn., N. Y. and Wis.

¶ Transacts marine insurance only

JAKOR INSURANCE COMPANY, Moscow, Russia.

United States Managers, Mutzenbecher & Ballard, New York. Organized, 1872.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Received from H.
1909	$1,342,159	$511,679	$679,188	$1,316,540	$1,339,452	$270,499	$349,278	$619,777	$420,743	.....
1908	621,330	29,111	586,374	70,670	82,080	4,243	20,256	24,499	9,668	$543,7

Assets, United States Branch, December 31, 1909.

Bonds owned (market value)	$1,166,010
Cash in bank and hands of trustees	79,563
Agents' balances, not over 3 months due	82,080
Interest accrued	14,506
Total admitted assets	$1,342,159

Liabilities, United States Branch, December 31, 19

Net losses unpaid (none resisted)	$150,
Unearned premiums	511,
Other liabilities	1,
Total liabilities, except surplus	$662,
Surplus as to policyholders	679,
Total liabilities and surplus	$1,342,

JAKOR INSURANCE COMPANY, Moscow, Russia.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $183,732,361; premiums thereon, $911,945.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $1,387,210; losses paid, $274,742.

BONDS OWNED:	Par Value.	Market Value.
N. Y. Cy., reg., for various municipal purposes, 1957	$300,000	$222,000
N. Y. Cy., c., for water supply, 1957	36,000	39,960
N. Y. Cy., c., for various municipal purposes, 1957	164,000	182,040
Cy. of Toledo, O., reg., bg., 1933	50,000	53,500
Cy. of Toledo, O., reg., bg., 1938	50,000	54,000
Cy. of Trenton, N. J., City Hall, c., 1939	43,000	43,860
Hudson Co., N. J., new Newark ave., c., bg., 1939	75,000	81,750
Sanitary Dis. of Chicago, municipal, c., 1914	25,000	25,000
Sanitary Dis. of Chicago, municipal c., 1915	25,000	25,000
Sanitary Dis. of Chicago, municipal, c., 1916	25,000	25,000
State of N. Y., loan for highway imp., reg., 1958	50,000	56,000
BONDS OWNED.—*Cont.*		
N. Y. Cy., g. assessment, c., 1914	$100,000	$98,000
Cy. of Portland, Ore., wat., c., 1934	50,000	50,000
Westchester Co., N. Y., Alms House extn., reg., 1939	30,000	30,600
Cy. of Buffalo, N. Y., reg., wat., 1959	50,000	51,500
Jersey Cy., N. J., Hospital g. c., 1935	50,000	51,000
Cy. of Paterson, N. J., sc., c., 1934	25,000	25,000
Cy. of Omaha, Neb., 5th series, c., 1924	15,000	15,750
Cy. of Omaha, Neb., 4th series, c., 1934	10,000	10,800
Cy. of St. Louis, Mo., c., 1929	25,000	25,250
Totals (book value, $1,159,363)	$1,098,000	$1,166,010

MISCELLANEOUS: The company transacts a fire reinsurance business only in the United States. Its home office statement as of December 31, 1908 showed assets amounting to $8,022,255. Its paid-up capital is $1,250,000 and its profit balance $106,195.

UNITED STATES TRUSTEE: N. Y. Life Insurance and Tr. Company, N. Y.

LAW UNION AND ROCK INSURANCE COMPANY, Ltd., London, England.

United States Manager, A. F. Shaw, Chicago, Ill. Organized, 1806.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$703,437	$371,575	$289,341	$402,104	$426,651	$158,679	$174,515	$333,194	$155,399	—$85,579
1908	689,907	363,330	285,724	382,153	407,233	165,234	171,427	336,661	161,571	—50,840
1907	606,258	314,468	249,462	436,124	459,575	148,481	170,369	318,850	119,801	—101,706
1906	646,613	256,152	313,689	374,866	404,158	1,810,057	135,366	1,945,423	1,834,155	+1,343,652
1905	577,697	256,417	576,037	343,549	373,323	169,412	126,623	296,035	152,081	—72,259

Assets, United States Branch, December 31, 1909.	
Bonds and stocks owned (market value)	$611,050
Cash in office and bank	18,882
Agents' balances, not over 3 months due	68,771
Interest accrued	4,533
Other assets	196
Total admitted assets	$703,437

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (including $6,230 resisted)	$35,470
Unearned premiums	371,575
Other liabilities	7,051
Total liabilities, except surplus	$414,096
Surplus as to policyholders	289,341
Total liabilities and surplus	$703,437

RISKS AND PREMIUMS Fire risks in force, December 31, $70,479,231; premiums thereon, $686,351.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $4,389,072; losses paid, $3,962,743.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Georgia, State of, 1915, 4½%	$5,000	$5,250
New York, N. Y., Fire Dept., 1941, 3½%	5,000	4,550
New York, N. Y., rap. transit, 1952, 3½%	200,000	180,000
New York, N. Y., cy. ba., 1956, 4%	11,000	11,000
New York, N. Y., cy. ba., 1957, 4½%	20,000	22,200
New York, N. Y., wat. ba., 1957, 4½%	16,000	17,760
New York, N. Y., cy. ba., 1957, 4½%	20,000	22,200
New York, N. Y., wat. ba., 1957, 4½%	4,000	4,440
Portland, Ore., wat., 1923, 5%	35,000	38,150
Portland, Ore., ferry, 1923, 5%	15,000	16,350
Richmond, Va., 1926, 4%	50,000	50,500
Atchison, Topeka & S. Fe R. R. 1955, 4%	5,000	6,150
Illinois Central R. R., 1953, 4%	10,000	10,000
Pitts., Cin., Chi. & St. L. R.R. 1940, 4½%	35,000	37,450
Standard Gas Light Co., of N. Y., 1st mtg. 1930, 5%	20,000	20,800
Stocks.		
Allegheny & Western R. R., gr.	30,000	43,800
Atchison, Topeka & Santa Fe R. R., p.	53,500	56,175
Chicago & Gt. Western R. R., d.	50,000	35,000
Pitts., Ft. Wayne & Chi. R. R., special gr.	2,500	4,400
Rensselaer & Saratoga R. R., gr.	12,500	24,875
Totals (book value, $668,349)	$599,500	$611,050

MISCELLANEOUS: This company began business in the United States in 1897. The home office statement on December 31, 1909, showed assets amounting to £9,099,510, the paid-up capital being £165,000. The fire insurance income for 1909 was £231,988, and the fire and general reserve fund on that date stood at £538,729. Conflagration losses: Baltimore, 1904, $111,474; San Francisco, 1906, $2,338,000. San Francisco losses were paid by remittances from home office. Value of special deposit in Ore., $54,500.

UNITED STATES TRUSTEES: Wm. H. Wallace, Treadwe Cleveland, N. Y.

FIELD MEN AND TERRITORY COVERED: A. F. Shaw, Chi. Ill., United States manager, covering Colo., Conn., Del., D. C., Ill., Ind., Ia., Ky., Md., Mass., Mich., Minn., Neb., N. H., N. J., N. Y., Pa., R. I., Vt., W. Va. and Wis., J. H. Ridgway, special agent Western States; Joseph Fessenden, special agent. Eastern States; Hall & Henshaw, New York, Metropolitan District managers; Pacific Coast department, San Francisco, Cal., Harry Homes Smith, manager, comprising Alas., Ariz., Cal., Ida., Mont., Ore., Nev., Utah and Wash.; Chas. A. Craft, Portland, Ore., special agent for Ore., Wash. and Ida.; W. V. Windus, Spokane, Wash., special agent for Mont., E. Ida. and Wash.; J. E. E. Dixon, Mont., manager, covering Can. The company operates in Alas., Ariz., Cal., Colo., Conn., Del., D. C., Ida., Ill., Ind., Ky., Md., Mass., Mich., Minn., Mont., Neb., Nev., N. H., N. J., N. Y., Ore., Pa., R. I., Utah, Vt., Wash., W. Va., Wis. and Wyo. and in the Dominon of Canada.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,
Liverpool, England.

Manager, H. W. Eaton; Deputy Manager, Geo. W. Hoyt, New York; Agency Superintendents, J. B. Kremer, Jr., T. A. Weed; Manager, W. S. Warren, Chicago; Manager, Clarence F. Low, New Orleans; Manager, C. D. Haven, San Francisco. Organized, 1836.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$13,868,702	$7,575,255	$5,102,080	$7,839,471	$8,292,663	$3,772,925	$2,532,857	$6,305,782	$3,668,484	—$1,452,146
1908	13,212,949	7,143,654	4,974,079	7,427,618	7,861,671	3,998,788	2,489,916	6,488,704	3,817,533	—1,171,604
1907	12,560,211	7,107,821	4,401,167	8,021,447	8,407,933	3,782,230	2,614,422	6,396,652	3,724,853	—1,287,364
1906	12,335,961	6,725,598	4,623,651	7,735,855	8,144,207	7,462,187	2,426,136	9,888,323	7,717,417	+2,018,614
1905	12,234,948	6,129,492	5,262,280	6,803,157	7,177,426	3,519,143	2,176,673	5,695,816	3,455,760	—1,267,080

Unearned premiums include amounts reclaimable on perpetual policies.

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Real estate owned (book value, $1,533,413)	$1,551,406
Mortgage loans on real estate	3,549,950
Bonds and stocks owned (market value)	5,323,505
Cash in office and bank	1,624,484
Agents' balances, not over 3 months due	1,716,751
Interest and rents accrued	102,349
Other assets	257
Total admitted assets	$13,868,702

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $72,706 resisted)	$630,569
Unearned premiums (except perpetuals)	7,371,118
Amount reclaimable on perpetual policies	204,137
Return and reinsurance premiums	359,075
Other liabilities	201,723
Total liabilities, except surplus	$8,766,622
Surplus as to policyholders	5,102,080
Total liabilities and surplus	$13,868,702

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $1,254,454,199; premiums thereon, $14,490,581; perpetual fire risks, $7,477,178; deposit premiums thereon $214,460.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $198,896,003; losses paid, $119,461,624.

REAL ESTATE OWNED: Comprises 8 parcels, of which the combined book value is $1,533,413, and the market value is $1,551,406. The locations of buildings and their respective book and Market values are as follows: N. Y., 45 William st., $629,869, $800,000; San Francisco, $175,213, $150,000; Cin., $83,530, $85,000; Charleston, S. C., $11,456, $7,000; Richmond, $36,220, $36,340; Phila., $210,897, $147,500; New Orleans, $345,090, $331,328; N. Y., 8 St. Nicholas pl., $53,920, $44,238, There are no incumbrances.

MORTGAGE LOANS: All but one of the 90 loans are upon N. Y. City properties. The total amount, $3,549,950, is protected by real estate to the estimated value of $6,081,800. There was $6,330 of interest overdue on December 31 last. The largest loans are one of $350,000 on 800-804 Broad st., Newark, N. J., valued at $558,800; $150,000, on 114-118 W. 17th st. (valued at $186,000): one of $115,000 on 220 Madison ave. (valued at $172,500), and 3 of $100,000 each, one on 234 Central Pk. W. (valued at $152,000), one on 2643-5 Broadway (valued at $178,000) and one on 55-57 E. 64th st. (valued at $166,500). The remaining loans range from $1,500 to $93,000 and all seem well protected.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S., 1925, 4%	$406,500	$467,475
Bernalillo Co., N. M., 1915, 5%	5,000	5,200
N. M. Territorial, 1923, 6%	5,000	5,350
State of N. Y., 1912, 3%	418,000	418,000
State of N. Y., 1958, 4%	300,000	336,000
Cy. of N. Y., 1922-49, 3½%	1,000,000	911,810
Cy. of Richmond, 1938, 4%	50,000	50,500
A., T. & Santa Fe R. R., gn. m., 1995, 4%	100,000	100,000
Atl. Coast Line R. R., cs. m., 1952, 4%	250,000	240,000
C., M. & St. P.Ry. (C.&P.W.div.)1921,5%	102,000	111,180
C., C., C. & I. R. R., cs. m., 1914, 7%	100,000	110,000
Erie Ry. Co. cs. m., 1920, 7%	185,000	225,700
No. Pac. Ry., prior ln., 1997, 4%	100,000	103,000
R. & P. R. R. cs. m., 1940, 4½%	100,000	104,000
So. Ry. Co., 1 cs. m., 1994, 5%	100,000	112,000
St. L., I. Mtn. & So. Ry., gn. m., 1931, 5%	150,000	165,000
St. P. M.& M. Ry.(Dak.Ex.)1 m.,1910,6%	125,000	126,250
Union Pac. R. R., 1 m., 1947, 4%	100,000	102,000
So. Pac. R. R., cv. bs., 1929, 4%	300,000	318,000
Washington Tm., 1 m., 1945, 3½%	200,000	184,000
Norf. & W. R. R., cv. 1932, 4%	100,000	102,000
Stocks.		
B. & O. R. R. p	80,000	73,600
C., M. & St. P. R. R., p., new (full paid)	260,000	447,200
C., C., C. & St. L. R. R., p	100,000	107,000
Ill. Cent. R. R. (leased lines,) gr	83,000	81,340
BONDS AND STOCKS OWNED.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Norfolk & W. R. R. Co., p	$190,000	$169,100
So. Ry. Co., p	100,000	75,000
Union Pac. R. R. Co., p	70,000	72,800
Totals (book value, $5,349,921)	$5,079,500	$5,323,505

MISCELLANEOUS: This company began business in the United States in 1848. Its home office statement as of December 31, 1907, showed assets amounting to £11,218,834, a subscribed capital of £2,456,400, and a paid-up capital of £245,640. The Liverpool & London & Globe, of N. Y., is controlled by the same interests as dominate this company. Conflagration losses: Chicago, 1871, $3,239,491 Boston, 1872, $1,427,290, Balto., 1904, $1,051,543; Rochester, 1904, $50,000; Toronto, 1904, $150,000; San Francisco, 1906, $4,522,905. San Francisco losses were paid chiefly by remittances from home office. Values of special deposits: Va., $51,750; Ga., $11,500 N. M., $10,700.

UNITED STATES DIRECTORS: Charles H. Marshall, chairman; John A. Stewart, Thatcher M. Brown, Walter C. Hubbard, Edmund D. Randolph.

UNITED STATES TRUSTEES: John A. Stewart, Charles H. Marshall, Edmund D. Randolph.

FIELD MEN AND TERRITORY COVERED: Henry W. Eaton, manager; G. W. Hoyt, deputy, manager; J. B. Kremer, Jr., T. A. Weed, agency superintendents. Head office for the United States, No. 45 William st., N. Y., embraces N. Y., N. Eng., Pa., N. J., Del., Md., D. C., O., Ind., Ky., Tenn., Ark., Va., W. Va., N. C. and S. C.; J. M. DeCamp, Cincinnati, O., general agent for O., Ind., Ky., Tenn., and W. Va. Guild & Eastman, Boston, general agents; Chase & Bates, Phila., general agents. Special agents in territory of head office: F. W. Bauer, J. J. Vreeland, E. S. Anderson, H. M. Fenton, W. F. Hoyt, J. Arthur Pulsford, H. M. Fairchild, H. E. Reisinger, F. H. Walker, Calvert R. Dey, A. L. DeRosset, Jr., Charles B. Corr, F. G. Snyder, Frank Ritchie. W. S. Warren, Chicago, Ill., manager; Geo. H. Moore, assistant manager and Hugh Loudon, deputy assistant manager for Colo., Ill., Ind., Kan., Mich., Minn., Mo., Mont., Neb., N. M., N. D., Okla., S. D., Utah, Wis. and Wyo.; A. M. Upham, Des Moines, State agent for Ia.; A. B. Davis, Minneapolis, Minn., special agent for Minn. R. E. Browne, Fargo, N. D., State agent for N. D.; J. G. Carr, Detroit, State agent and F. T. McOmber, Ann Arbor, special agent for Mich.; Geo. G. Williams, Milwaukee, State agent and P. Hug, Milwaukee, special agent for Wis.; Geo. W. Dodd, St. Louis, Mo., special agent for Mo.; M. W. Van Valkenburg, Topeka, Kan., State agent for Kan. R. H. Purcell, Omaha, Neb., special agent for Neb. and S. D.; W. E. Hitchcock, Omaha, State agent for Neb. and S. D.; Frederick O'L. Buck, Denver, State agent and special agent for Colo, and N. M.; Grant R. Brown, Salt Lake City, State agent for Utah, Mont. and Wyo.; J. W. Hubble, State agent and C. A. Mowry, Jacksonville, Ill., special agent for Ill. E. W. Case and J. L. Hewitt, Chicago, special agents for Cook Co., Ill.; Chas. D. Haven, San Francisco, manager: C. Mason Kirk

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

Liverpool, England.—*Continued.*

assistant manager, John W. Gunn, deputy assistant manager, for Cal., Nev., Ore., Ida., Ariz., Wash. and Alas. Special agents: R. G. Brush, Los Angeles, for So. Cal., and Ariz.; R. H. Rountree, San Francisco, for Cal.; R. P. Fahi, Seattle, Wash., for Ida. and Wash.; W. H. Raymond, Portland, Ore., for Ore. and Ida.; Harrison Houseworth, San Francisco, Cal., for Cal. and Nev.; Clarence F. Low, New Orleans, La., manager; J. P. Pepper, assistant manager; Thos. H. Anderson, deputy assistant manager, for Ala., Ark., Fla., Ga., La., Miss., Okla. and Tex.; B. H. Abrams, Atlanta, Ga., State agent for Ala., Fla. and Ga.; Robt. C. Reid, and Edwin C. Jones, Atlanta, Ga., special agents for Ga.; L. Y. Dean and Wm. H. Hackney, Montgomery, Ala., special agents for Ala.; Jno. A. Whitner, Jr., Jacksonville, Fla., special agent for Fla.; J. C. Griswold and R. H. Colcock, Jr., Dallas, Tex., specila agents for N. W. and N. E. Tex.; F. A. Burttschell, San Antonio, Tex., special agent for S. W. Tex. and Jas. E. Sharpe, Houston, special agent for S. E. Tex.; B. P. Walker, Jr., Jackson, Miss., special agent for Miss.; F. L. Renner, New Orleans, La., special agent for La. Dontos H. Painter, Oklahoma City, Okla., special agent for Oklahoma; J. S. Speed, Little Rock, Ark., special agent for Ark.

THE CORPORATION OF THE LONDON ASSURANCE, London, Eng.

(FIRE BRANCH.)

United States Manager, Chas. L. Case, New York. Organized, 1720.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H. O.
1909	$2,791,380	$1,810,984	$791,019	$2,018,265	$2,104,496	$807,264	$776,257	$1,583,521	$837,606	—$243,614
1908	2,516,226	1,720,441	649,969	1,917,505	2,013,999	933,309	731,793	1,665,102	909,077	—390,785
1907	2,435,171	1,682,586	618,474	1,907,041	1,984,240	787,149	705,274	1,492,423	686,518	—424,276
1906	2,441,230	1,577,711	650,600	1,962,596	2,046,271	5,326,164	681,026	6,007,190	5,392,903	+4,175,802
1905	2,326,814	1,317,058	857,683	1,579,640	1,654,700	687,504	588,885	1,276,389	700,747	—258,808

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$2,328,110
Cash in office and bank	120,754
Agents' balances, not over 3 months due	312,250
Interest accrued	29,147
Other assets	119
Total admitted assets	$2,791,380

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $17,323 resisted)	$118,674
Unearned premiums	1,810,984
Other liabilities	70,703
Total liabilities, except surplus	$2,000,361
Surplus as to policyholders	791,019
Total liabilities and surplus	$2,791,380

RISKS AND PREMIUMS: Fire risks in force, December 31, $367,155,371; premiums thereon, $3,493,742.

BUSINESS IN UNITED STATES SINCE ADMISSION Premiums received, $36,085,562, losses paid, $22,657,950.

BONDS OWNED:	Par Value.	Market Value.
U. S., reg., 1930, 2%	$207,500	$211,650
State of Ga., reg., 1929, 3½%	6,000	5,940
State of Ga., reg., 1930, 3½%	4,000	3,960
Cy. of N. Y., ca. stk., 1913, 3½%	47,000	45,120
Cy. of N. Y., cp. stk., 1940, 3½%	131,000	119,210
Cy. of N. Y., cp. stk., 1942, 3½%	25,000	22,750
Cy. of N. Y., cp. stk., 1954, 3½%	205,000	184,500
Cy. of Portland, Ore., wat. loan 1917, 5%	50,000	53,000
Cy. of Richmond, Va., 1924, 4%	50,000	50,500
A., T. & S. F. Ry. Co., E. Okla. Div., 1 m., 25-year g. ba., 1923, 4%	50,000	48,500
A., T. & Santa Fe R. R., gn. m.g.1995, 4%	42,500	42,500
B. & O. R. R., 1 m., 50 yr. g., 1948, 4%	64,000	63,360
C., W. & S. H. R. R., 1 cs. m. g., 1931, 5%	50,000	55,500
C. R. R. of N. J., gn. m., g., 1987, 5%	25,000	31,250
C., M. & St. P. R. R., C. & P W. Div., 40 yr 1 m. g., 1921, 5%	25,000	27,250
C., M. & St. P. Ry. Co., tm. m. 30 yr. g., 1914, 5%	25,000	26,000
C., St. L. & N. O. R. R., g., loan, 1951, 5%	8,000	9,360
C. & S. Ry. Co., r.&e. m.g.b., 1935, 4½%	100,000	98,000
Erie R. R. Co. Pa. col., c. g., 1951, 4%	50,000	43,000
Erie Ry. Co., 1 cs. m., 1920, 7%	40,000	48,200
L. Sh. & M. So. Ry. Co., 1931, 4%	60,000	57,000
Lehigh Val. Ry. Co., 1 m., g., 1940, 4½%	30,000	32,100
L. I. R. R. Co., 1 cs. m. g., 1931, 5%	99,000	110,880
L. & N. R. R. Co., N. O. & M. Div. 1 m g., 1930, 6%	25,000	31,250
Mo., Kan. & Tex. Ry. Co., g. m., s. f. g., 1936, 4½%	25,000	22,750
M., L. S. & W. Ry., M.Div. 1 m.g.1924, 6%	25,000	30,250
N. Y. C. & H. R. R. R. Co., 30-year g. d., 1934, 4%	50,000	48,000
N. Y. C. Lines, eq. tr. 1907, ba., 1919, 5%	100,000	106,000
No.Pac.Gt.No., joint, C.B.&Q. col 1921, 4%	100,000	97,000
Ore. Short Line R. R. Co., r. 25 yr. g. unconditionaly gr. as to principal and int. by the Union Pac.R.R.Co., 1929, 4%	100,000	95,000
P., C., C. & St. L. Ry. Co., ser. A g. cs. m. loan, 1940, 4½%	25,000	26,750
Reading Co. & Phila. & Read. C. & I. Co., gn. m., g., 1997, 4%	15,000	15,000
S. L. S. Ry. Co., 1 m., g. b., 1989, 4%	50,000	46,500
St. P., M. & M. Ry., cs. m., g., 1933, 6%	25,000	32,000
Seioto Val. & N. Eng. R. R., 1 m., g 1989, 4%	30,000	28,800
S. Pacific Co., 20-yr. c. g. b., 1929, 4%	50,000	53,000
S. P. R. R. Co., 1st r.m., g.b., 1955, 4%	$75,000	$71,250
B'klyn Union Gas. Co., 1 cs.m.,g., B'klyn, N. Y., 1945, 5%	30,000	32,100
C. Union Gas Co. of N. Y., 1 m., g., New York, N. Y., 1927, 5%	50,000	50,500
New Amsterdam Gas Co., 1 cs. m., g., New York, N. Y., 1948, 5%	23,000	23,230
N. Y. Gas & El. Lt., Ht. & Pow. Co., g., New York, N. Y., 1949, 4%	50,000	42,000
Providence Securities Co., 50 yr., g. d., 1957, 4%	60,000	51,600
U. S. M. & T. Co., 1st m. t. g. b., (New York, N. Y.) 1921, 4%	35,000	35,000
Totals (book value, $2,373,278)	$2,337,000	$2,328,110

MISCELLANEOUS: This company began business in the United States in 1872. It also conducts a marine insurance branch in the United States under separate management. The home office statement, as of December 31, 1909, of the London Assurance showed £4,447,996 of assets, its subscribed capital being £896,550 (one-half paid up). Conflagration losses: Balto., 1904, $191,675; Toronto, 1904, $70,000; San Francisco, 1906 $4,667,831. Values of special deposits: Ga., $9,900; N. M., $10,200; Va., $50,500.

UNITED STATES TRUSTEES: Charles D. Dickey, James N. Jarvie, James H. Post, Justus Ruperti, N. Y.

FIELD MEN AND TERRITORY COVERED: Chas. L. Case, United States manager, N. Y.; Edwin Parrish and A. W. Thornton joint managers, Pacific Coast branch, San Francisco, comprising Alas., Ariz., Cal., Colo., Haw., Ida., Mont., Nev., N. M., Ore., Utah, Wash., B. C. and Wyo. Special agents: J. M. Mendell, San Francisco, Cal., for Cent. Cal., and Nev.; R. T. Boyd, San Francisco, Cal., for No. Cal.; Albert S. Johnston, Los Angeles, Cal., for So. Cal., and Ariz.; Rod E. Smith, Portland, Ore., for Ore., and Idaho, C. R. Harold, Seattle, Wash., for Wash., B. C. and Alas.; T. T. Frith, Denver, Colo., for Colo., Mont., Wyo., Utah and N. M. General and special agents: C. K. Brooks and A. J. Murphy special agents for Conn., Me., Mass., N.H., R. I. and Vt.; C. K. Underhill, State agent for Del., D. C., Md., N. J. and Pa.; J. W. Gordon, general agent for N. C., Va. and W. Va.; Charles Gibson, special agent for N. Y.; E. J. Calley, State agent for Ill. (excluding Cook Co.), Minn., N. D., and Wis.; H. W. Crowell, State agent for Ind. and Mich., special agent for Kan. and Mo.; I. Jalonick, general agent for Tex.; Neal C. Rowland, State agent for O.; J. C. Griffiths, manager for Cook Co., Ill.; Wm. M. King, special agent for Ala., Fla., Ga. and S. C.; L. C. Riker, special agent for Ky., La., Miss. and Tenn. The company does business in all the States and Territories excepting Ark. and Okla.

THE CORPORATION OF THE LONDON ASSURANCE, London, Eng.

(MARINE BRANCH)

United States Managers, Chubb & Sons, New York. Organized, 1720.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$586,132	$96,071	$337,960	$465,208	$483,984	$219,485	$134,581	$354,066	$215,301	—$181,556
1908	630,013	149,972	324,934	395,094	413,649	300,079	132,591	432,670	294,779	+56,965
1907	590,620	88,526	325,905	469,035	486,907	339,897	134,385	474,282	356,657	+2,544
1906	605,516	125,494	350,009	390,777	409,034	170,735	117,293	288,028	.....	—140,820
1905	639,060	60,633	449,096	363,640	381,622	210,890	106,252	317,142	215,617	—47,726

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$470,900
Cash in office and bank	34,105
Agents' balances, not over 3 months due	73,032
Interest accrued	5,816
Other assets	2,279
Total admitted assets	$586,132

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909

Net losses unpaid (none resisted)	$104,503
Unearned premiums	96,071
Other liabilities	47,598
Total liabilities, except surplus	$248,172
Surplus as to policyholders	337,960
Total liabilities and surplus	$586,132

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $14,912,383; premiums thereon, $174,386.

BUSINESS IN U. S. SINCE ADMISSION: Premiums received, $7,341,162; losses paid, $3,048,279.

BONDS OWNED:	Par Value.	Market Value.
Boston, Mass., (public pk. loan), bs	$100,000	$98,000
Brooklyn, N. Y., Local imp. bs	100,000	98,000
N. Y. Cy., sc. h	10,000	9,900
N. Y. Cy., (N. H. hosp.) bs	27,000	24,300
N. Y. Cy., (New E. River bg.) bs	33,000	29,700
N. Y. Cy., cp. stk	50,000	50,000
Ches. & O. R. R. Co., 1 cs. g. bs	50,000	57,000
Chi., & Erie R. R. Co., 1 m., g. bs	50,000	57 000
C., C., C.& St. L. R. R.Co., 1 m., g. bs	50,000	47,000
Totals (book value, $464,312)	$470,900	$470,900

MISCELLANEOUS: This company began business in the United States in 1872, its American fire insurance business being conducted through a separate branch. The home office statement, as of December 31, 1908, showed £4,218,526 of assets, its subscribed capital being £896,550 (one-half paid up). The American management of this company (marine branch) is also in charge of the United States branches of the Marine, of London, and the Sea, of Liverpool, and also directs the business of the Federal, of Jersey City. Conflagration losses: Balto., 1904, $3,500.

UNITED STATES TRUSTEES: Jas. H. Post, Chas. D. Dickey, Jas. N. Jarvie, N. Y.

FIELD MEN AND TERRITORY COVERED: Chubb & Son general agents and attorneys, N. Y. The company has agencies as follows: F. S. Phelps & Co., and F. G. Macomber, Boston, Mass.; A. Le Blanc, New Orleans, La.; Curtin & Brockie, Phila., Pa.; Maury & Donnelly, Balto., Md.; Fowler & McVitie, Galveston, Tex.; W. H. Markham & Co., St. Louis, Mo.; W. G. & R. C. Harrison, Savannah, Ga.; Westfeldt Bros., New Orleans, La.; Ravenel, Johnson & Robertson, Charleston, S. C.; Nelms & Co., Newport News, Va.; Geo. W. Neare, Gibbs & Co., Cincinnati, O.; Clayton Giles & Son, Wilmington, N. C.; C. W. Elphicke & Co., Chi. Ill.; H. S. Sweitzer, Pittsburg, Pa.; C. F. Hibbard & Co., Mil. Wis. The company operates in N.Y., Pa., Mass., Md., Va., N. C., S. C., Ga., Tenn., La., Tex., Mo., O., Ill., Wis. and Cal.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, Liverpool, Eng.

United States Manager, A. G. McIlwaine, Jr., Hartford. Conn. Organized, 1861.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$3,875,360	$2,324,774	$1,304,300	$2,363,932	$2,491,212	*$993,653	$853,978	$1,847,631	*$930,946	—$492,871
1908	3,754,967	2,242,876	1,265,088	2,300,685	2,398,107	1,194,619	802,996	1,997,615	1,174,547	— 40,198
1907	3,261,452	2,208,044	783,636	2,296,575	2,408,193	781,658	865,244	1,646,902	906,645	—654,476
1906	3,465,371	2,117,973	1,057,897	2,292,363	2,404,390	4,774,500	808,633	5,583,133	4,680,238	+3,199,930
1905	3,295,491	1,918,682	1,149,732	2,089,178	2,197,035	933,843	761,074	1,694,917	922,409	—305,003

* Losses paid include $42,676 expenses of adjustment and settlement of losses; losses incurred do not include adjustment expenses.

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Real estate owned (book value, $300,000)	$350,000
Bonds and stocks owned (market value)	2,451,040
Cash in office, bank, etc	590,071
Agents' balances, not over 3 months due	431,387
Bills receivable taken for premiums	1,011
Interest accrued	38,887
Other assets	12,964
Total admitted assets	$3,875,360

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $26,258 resisted)	$125,50[illegible]
Unearned premiums	2,324,77[illegible]
Reserve for contingencies	25,00[illegible]
Return and reinsurance premiums	55,75[illegible]
Other liabilities	40,02[illegible]
Total liabilities, except surplus	$2,571,06[illegible]
Surplus as to policyholders	1,304,30[illegible]
Total liabilities and surplus	$3,875,36[illegible]

RISKS AND PREMIUMS: Fire risks in force, December 31, $432,912,904: premiums thereon, $4,497,817.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $50,379,283; losses paid, $30,910,932.

REAL ESTATE OWNED: Consists of the 8-story fireproof office building at 57-59 William st., N. Y., book value, [illegible]0,000. This building is partly occupied by the company.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value
U. S., reg., 1925, 4%	$46,000	$52,4[illegible]
State of Ga., f. reg., 1915, 4½%	10,000	10,3[illegible]
State of Ga., f. reg., 1922, 4½%	10,000	10,8[illegible]
Mass., State of, met. wat. ins, 1935, 3½%.	25,000	24,0[illegible]
Cleveland, O., 1917, 4%	50,000	49,5[illegible]

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, Liverpool, Eng.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Cleveland, O., 1933, 4%	$50,000	$50,000
N. Y. Cy., cp. stk., 1957, 4½%	210,000	228,900
Cy. of Portland, Ore., bdg., 1934, 4%	50,000	49 500
Cy. of Richmond, Va., 1926, 4%	50,000	50,000
A., T. & Santa Fe., adj., 1995, 4%	4,000	3,760
Atl. Coast Line, cs. m., g., 1952, 4%	25,000	23,750
B. & O. R. R., prior ln. g., 1925, 3½%	105,000	96,600
B. & O., 1 m. 50-yr. g., 1948, 4%	37,500	37,125
Beech Creek R. R. Co., 1m.reg.g.1936,4%	27,000	27,000
Buffalo & Susq. R. R. Co., 1 m. r. g. bs., 1951, 4%	25,000	20,250
Cent. of Ga. Ry. Co., cs. m. g. bs., 1945,5%	20,000	21,600
Ches. & O. Ry. Co., 1 cs.m.reg.g.,1939,5%	57,500	64,975
Ches. & O. Ry. Co., 1 m. reg. g., 1911, 6%	10,000	10,100
C., M. & St. P. Ry. Co. (C.& P.W.Div.) 1 m. reg. g., 1921, 5%	46,000	49,680
C.,M. & St. P. Ry. Co. (Wis. & Minn. Div.) 1 m. reg. g., 1921, 5%	25,000	27,000
C., St. P., M. & Omaha., cs. m., 1930, 3½%	25,000	22,750
C., R. I. & P. Ry. Co., 1 m. reg., 1917, 6%	90,000	99,900
Chi. & E. Ill., gn. cs. m., 1937, 5%	75,000	84,750
Chi. & Erie, 1 m., reg. g., 1982, 5%	10,000	11,300
C., D. & I., 1 m., reg. g., 1941, 5%	20,000	21,400
Cin., I., St. L. & Chi. Ry. Co.,cs.1 m. reg. g 1936, 4%	100,000	97,500
D. & H.CanalCo.(Pa.Div.)1m.reg1917,7%	25,000	29,500
Flint & Pere Marquette, cs.m.reg.g1939-5	25,000	26,500
Fort W. & Den. Cy., 1 m., 1921, 6%	50,000	56,000
Gt. No. Ry. Co. (No. Pac. C., B. & Q.) joint col., 1921, 4%	75,000	72,000
Ill. C.R.R.Co.(W.Lines)1 m.reg.g1951,4%	100,000	96,500
L. Erie & W. R. R.Co.,1 m.reg.g.,1937,5%	50,000	56,500
Lake Shore & Mich. So. deb., 1931, 4%	25,000	23,625
Lehigh Val. R. R. Co. (N.Y.)1 m. reg.g., 1940, 4½%	25,000	26,375
M., L. S. & W., cs. 1 m. reg. g., 1921, 6%	3,000	3,480
M., L. S. & W. exten. and imp.s.f.m.g., 1929, 5%	50,000	55,500
Mo.Pac.R.R.Co.,cs.m.g., 1920, 6%	100,000	110,500
N.Y.C.&H.R.(L.Sh. col.)reg.g., 1998,3½%	10,000	8,000
N.Y.C.& St.L.Ry.Co., 1m.reg.g.,1937,4%	50,000	49,500
N. Y. & No. R. R., 1 m., 1927, 5%	34,000	36,720
N. Y., S. & W., 1 m. r. reg. g., 1937, 5%	3,000	3,090
Ore. Short Line Ry. Co., r. bs., 1929, 4%	30,000	28,200
Pa. R. R. Co., cv. m. bs., 1915, 3½%	50,000	47,750
Pa. R. R., col. n., 1910, 5%	25,000	25,000
Phila. & Reading Tm.,1m.reg. g.,1941,5%	10,000	11,600
Richmond & Danville R.R.Co.,d.1927,5%	20,000	21,000
Seaboard & Roanoke R.R.Co.,1m1926,5%	20,000	21,000
St. L., I. Mtn. & So. Ry. Co., cs. Ry. and land grant, g., 1931, 5%	75,000	81,375
St. P., M. & M., cs. m. reg. g., 1933, 4½%	75,000	79,500
So. Ry. Co., 1 cs. m. g., 1994, 5%	100,000	110,500
So. Ry. Co., d. n., 1910, 5%	25,000	25,000
So. Pac. R. R. Co., r. bs., 1955, 4%	50,000	47,000
T. R. R. A. of St. L.,g. m. r., 1953, 4%	$20,000	$19,400
W. N. C., 1 cs. m. g., 1914, 6%	31,000	32,860
Stocks.		
Mil. Underwriters' Blg. Assn.	185	185
Underwriters' Salvage Co. of N. Y.	1,000	1,000
Underwriters' Salvage Co. of Chi.	1,000	1,000
Totals (book value, $2,513,939)	$2,361,185	$2,451,040

MISCELLANEOUS: Conflagration losses: Jacksonville, 1901, $145,000; Balto., 1904, $290,000; San Francisco, 1906, $7,264,000. San Francisco losses were paid from home office. The company's home office statement, as of December 31, 1909, shows total assets amounting to £3,244,732, and a paid-up capital of £264,125. 4,950 shares of the capital stock of the Orient Insurance Company of Hartford, Conn., are vested in this company. Values of special deposits: Va., $50,000; Ga., $10,300; N. M., $11,400.

UNITED STATES TRUSTEES: United States Mortgage & Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: A. G. McIlwaine, Jr., manager, E., Middle and So. departments, Hartford, Conn.; Henry W. Gray, Jr., agency secretary, J. V. Fothergill and C. F. Scholl, agency superintendents; E. E. Pearce local secretary, New York City, Chas. E. Dox, Chicago manager F. A. Meinel, agency superintendent W. department comprising Ill., Ind., Ia., Kan., Mich., Minn., Mo., Neb., O., Okla., S. D. and Wis. James Wyper, manager San Francisco, Pac. department, comprising Alas., Ariz., Cal., Colo., Ore., Wash., Ida., Mont., Nev., N. M., Wyo., Utah and Haw. I.; Josef Givernaud special agent for E. Mass. and R. I.; E. J. Sullivan, Portland, Me., for Me., and N. H. George G. Bulkley, Hartford, Conn., special agent for Conn., Vt. and W. Mass.; C. J. Mahoney and Robt. P. Hare, Jr., special agents, for N. Y.; Wm. Blair, general agent for N. J., Md. and D. C.; H. A. W. Happer, special agent for Va. and W. Va.; R. P. Lents special agent for Pa.; Robt. A Hancock, general agent for N. C., S. C., La., Ala., Fla., Ga. and Tenn. Special agents: Leon B. Humphrey, Charlotte, N. C., W. A. Goodrich, Atlanta, Ga.; Albert J. Brame, Montgomery, Ala.; H. M. Street, general agent for Miss.; Beers, Kenison & Co., general agents for Tex.; Lawrence Haynes, general agent for Fla. W. department: Special agents: F. B. Saunders, Chicago and W. A. Cavanagh, Chicago, special, agents for Ill.; F. D. Buckman, Chicago, Ill., special agent for Cook Co.; John A. Hoover, Dayton, O., for O. and Ind.; J.W. Hoffman and Jos. F. Kahmann, Kansas City, Mo., for Mo., Kan., Neb. and Okla.; Carl Claussen, Indianapolis, Ind., for Ind. and O.; John F. Stafford and C. G. Robertson, Minneapolis, Minn. for Minn., Ia., S. D. and N. D.; C. E. Hilbert, Mil., Wis., for Wis.; A. C. Gilbert, Detroit, Mich., for Mich.; Pacific department special agents: W. B. Hopkins, San Francisco; Francis G. Smith, San Francisco, Cal.; S. B. Stoy, Portland, Ore.; A. C. Heltsell, Denver, Colo.; J. P. Yates, Los Angeles; Volney Seebeck, Spokane, Wash. The company does business in all the States and Territories of the United States, except Del. and in Can. and the Hawaiian Islands.

MANNHEIM INSURANCE COMPANY, Ltd., Mannheim, Germany.¶

United States Manager, Franz Herrmann, New York. Organized, 1879.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$700,247	$250,377	$372,515	$1,040,125	$1,057,730	$601,415	$318,056	$919,471	$597,351	—$122,204
1908	678,825	215,869	382,036	872,596	889,510	526,779	276,538	803,317	528,689	+8,908
1907	585,224	183,608	347,606	861,160	876,868	566,480	249,763	816,243	503,771	—21,789
1906	556,548	157,065	310,477	720,995	735,594	370,866	274,945	645,811	393,734	—60,460
1905	548,157	100.595	338,362	572,321	584,071	277,964	205,886	483,850	310,795	—22,312

Assets, United States Branch, December 31, 1909.

Bonds owned (market value)	$449,000
Cash in office and bank	32,884
Agents' balances, not over 3 months due	199,133
Bills receivable taken for premiums	5,197
Interest accrued	4,033
Other assets	10,000
Total admitted assets	$700,247

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid (including $28,803 resisted)	$51,855
Unearned premiums	250,377
Other liabilities	25,500
Total liabilities, except surplus	$327,732
Surplus as to policyholders	372,515
Total liabilities and surplus	$700,247

¶ Transacts marine insurance only.

MANNHEIM INSURANCE COMPANY, LTD., Mannheim, Germany.—*Continued.*

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $28,154,714; premiums thereon, $480,810.

BUSINESS IN U. S. SINCE ADMISSION: Premiums received, $12,115,773; losses paid, $6,773,315.

BONDS OWNED:	Par Value.	Market Value.
Cin. Additional Wat. Stk., 1927, 4%....	$50,000	$51,000
Cleve. intercept. sr. ba., 1928, 4%.....	50,000	51,000
N. Y., Cy. of, cs. stk., 1929, 2½%.....	250,000	200,000
N. Y., Cy. of, cp. stk., 1920, 3½%.....	100,000	96,000
Union Pac. Ry.Co.,l.g.ba., 1947, 4%....	25,000	25,500
Union Pac. Ry. Co. l. g. ba., 1947, 4%..	25,000	25,500
Totals (book value, $486,854).....	$500,000	$449,000

MISCELLANEOUS: The company began business in the United States in 1887. It is capitalized at 8,000,000 marks, and its assets June 30, 1909, aggregated 18,030,736 marks, including 6,000,000 marks of stockholders' obligations. Conflagration losses: Balto., 1904, $7,763; San Francisco, 1906, $25,450. This company is under the same United States management as the Union Marine of Liverpool. Value of special deposit in Manitoba, $10,000.

UNITED STATES TRUSTEE: Metropolitan Tr. Co., N. Y.

TERRITORY COVERED: The company operates in Ala., Alas., Cal., Conn., Del., Ill., Ind., Ia., Kan., Ky., La., Me., Mass. Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., O., Okla., Pa., S. D., Tenn., Tex., Vt., Wash., W. Va. and Wis. and in the Dominion of Canada.

MARINE INSURANCE COMPANY, LTD., London, Eng.¶

United States Managers, Chubb & Son, Jersey City, N. J. Organized, 1836.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Remit. to H. O.
1909	$946,015	$101,461	$577,397	$938,884	$966,530	$343,977	$208,358	$552,335	$364,568	$301,817
1908	896,871	165,347	587,191	691,004	717,082	445,500	181,622	627,122	456,081	101,380
1907	890,944	90,016	626,696	755,435	781,067	461,324	195,919	657,243	463,274	125,727
1906	906,135	97,981	599,903	786,047	810,177	259,977	171,452	431,429	273,527	257,275
1905	826,345	61,787	624,324	696,123	718,261	303,096	159,291	460,387	320,596	300,274

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds and stocks owned (market value).....	$734,650
Cash in office and bank.....	17,099
Agents' balances, not over 3 months due.....	177,945
Interest accrued.....	5,361
Bills receivable.....	1,257
Accounts receivable.....	9,702
Total admitted assets.....	$946,015

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid.....	$130,672
Unearned premiums.....	101,461
Commissions, etc.....	31,487
Reinsurance premiums.....	92,998
Total liabilities, except surplus.....	$368,618
Surplus as to policyholders.....	577,397
Total liabilities and surplus.....	$946,015

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $16,709,946; premiums thereon, $185,310.

BONDS OWNED:	Book Value.	Market Value.
U. S., 1925, 4%.....	$100,000	$115,000
Cleveland, O., 1925, 4%.....	100,000	101,000
N. Y. Cy., 1920, 3%.....	210,000	191,000
N. Y. Cy., 1921-54, 3½%.....	121,124	118,250
Balt. & O., 1948, 4%.....	25,000	24,750
Can. No. (Ont. Div.), 1930, 4%.....	4,917	5,100
Denver & Rio Grande, 1928, 5%.....	25,000	25,750
Lake Sh. & M. So., 1997, 3½%.....	46,701	46,000
Manhattan, 1990, 4%.....	15,000	14,700
BONDS OWNED.—*Cont.*		
Pa., 1912, 3½%.....	$14,375	$15,150
Union Pac., 1947, 4%.....	60,000	61,200
Totals.....	$737,118	$734,650

MISCELLANEOUS: This company began business in the United States in 1834. It is under the same management in this country as are the Federal, of Jersey Cy., the London Assurance (marine branch) and the Sea, of Liverpool. The company has a subscribed capital of £1,000,000, of which £180,000 have been paid in.

UNITED STATES TRUSTEES: Chas. Myers, Wm. Schall, N. Y

¶ Transacts marine insurance only.

MARITIME INSURANCE COMPANY, Liverpool, Eng.¶

Attorney, W. L. H. Simpson, New York.

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Insured	Net Receipts from H. O
1909	$281,396	$65,079	$174,352	$99,439	$108,439	$46,331	$10,162	$56,493	$80,597	$8,63

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value).....	$226,750
Cash in office and bank.....	18,676
Agents' balances, not over 3 months due.....	33,458
Interest accrued.....	1,806
Other assets.....	706
Total admitted assets.....	$281,396

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 190

Net losses unpaid (none resisted).....	$34,97
Unearned premiums.....	65,07
Other liabilities.....	6,99
Total liabilities, except surplus.....	$107,04
Surplus as to policyholders.....	174,35
Total liabilities and surplus.....	$281,39

RISKS AND PREMIUMS: Marine risks in force December 31, $1,591,587; premiums thereon, $65,079.

BONDS OWNED:	Par Value.	Market Value.
N. Y. Cy. cp. stk., 1956, 4%.....	$100,000	$100,000
Buffalo Cy., 1958, 4%.....	100,000	102,000
N. Y. & Putnam w. R., 1 g., 1993, 4%...	25,000	24,750
Totals (book value, $228,146).....	$225,000	$226,750

MISCELLANEOUS: This company is licensed to transa marine insurance in California, and was admitted to New Yo State in 1908.

¶ Transacts marine insurance only.

MOSCOW FIRE INSURANCE COMPANY, Moscow, Russia.

United States Manager, Paul E. Rasor, New York. Organized 1858.
(United States Branch Statistics).

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$1,725,236	$1,029,478	$532,854	$1,545,751	$1,601,852	$683,925	$472,131	$1,156,056	$712,087	—$200,650
1908	1,514,374	836,484	546,164	1,161,041	1,214,706	713,188	363,187	1,076,375	668,271	—100,750
1907	1,422,914	858,296	387,419	1,223,291	1,276,983	718,833	395,992	1,114,825	722,992	—250,000
1906	1,591,421	933,070	514,893	1,517,779	1,560,332	860,653	455,116	1,315,769	941,763	+100,000
1905	1,280,285	559,078	658,859	888,271	925,655	467,284	256,846	724,130	460,110	.....

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$1,551,595
Cash in office and bank	108,005
Agents' balances, not over 3 months due	55,853
Interest accrued	9,783
Total admitted assets	$1,725,236

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$130,862
Unearned premiums	1,029,478
Other liabilities	32,042
Total liabilities except surplus	$1,192,382
Surplus as to policyholders	532,854
Total liabilities and surplus	$1,725,236

RISKS AND PREMIUMS: Fire risks in force, December 31, $191,714,267; premiums thereon, $1,978,148.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $9,538,322; losses paid, $5,170,500.

BONDS OWNED:	Par Value.	Market Value.
U. S. Gov., 1925, 4%	$378,000	$434,700
N. Y. Cy., cp., 3½%, 4%	986,500	969,575
N. Y. Cy., cs., 3½%	101,000	100,320
Cy. of Woonsocket, 3½%	50,000	47,000
Totals (book value, $1,688,883)	$1,515,500	$1,551,595

MISCELLANEOUS: This company began business in the United States, January 1, 1900. It transacts reinsurance business only in this country. On January 1, 1908, its home office statement showed assets aggregating 6,547,787 marks, its capital being $1,000,000. Conflagration losses: Balto., 1904, $53,533; San Francisco, 1906, $276,735.

UNITED STATES TRUSTEE: Mercantile Tr. Co., N. Y.

TERRITORY COVERED: The Moscow is licensed in Colo. Del., Ill., La., Mass., Mich., Miss., Mont., Nev., N. H., N. Y., N. C., N. D., Ohio, Pa., Tex. and W. Va.

MUNICH REINSURANCE COMPANY, Munich, Bavaria.

United States Manager, Carl Schreiner, New York; Secretary, O. Ehmann, New York. Organized, 1880.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$5,236,056	$3,052,187	$1,358,428	$4,524,816	$4,726,456	$2,286,317	$1,387,279	$3,673,596	$2,371,909	—$434,130
1908	4,593,608	2,867,715	1,032,544	4,052,303	4,222,128	2,445,023	1,157,742	3,602,765	2,547,986	—251,070
1907	3,893,267	2,560,787	745,594	4,004,269	4,152,017	2,063,085	1,106,039	3,169,124	2,067,214	—237,677
1906	3,518,064	2,227,966	707,341	3,519,565	3,704,265	3,960,792	1,044,851	5,005,643	3,884,101	+872,938
1905	4,097,095	2,148,426	1,289,221	3,413,629	3,587,586	2,049,053	1,018,117	3,067,170	2,282,500	—119,141

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$4,244,490
Cash in office and bank	920,983
Agents' balances, not over 3 months due	70,583
Total admitted assets	$5,236,056

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$775,441
Unearned premiums and reserve for contingencies	3,052,187
Reserve for depreciation of securities	50,000
Total liabilities, except surplus	$3,877,628
Surplus as to policyholders	1,358,428
Total liabilities and surplus	$5,236,056

RISKS AND PREMIUMS: Fire risks in force, December 31, $302,385,261; premiums thereon, $4,411,759.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $34,200,103; losses paid, $21,003,025.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S. Government, reg., g., 1925, 4%	$240,000	$276,000
U. S. Government, c., g., 1925, 4%	50,000	57,500
Mass. State of, reg. g., 1931, 3%	100,000	90,000
New York, State of, canal imp., reg., 1958, 3%	50,000	51,500
N. Y. Cy., reg. g., 1917, 3½%	50,000	48,500
N. Y. Cy., reg. g., 1922, 3½%	90,000	85,500
N. Y. Cy., reg. g., 1928, 3½%	50,000	47,000
N. Y. Cy. reg., g., 1955, 4%	5,000	5,000
A. T. & Santa Fe R. R., cv., 1917, 5%	53,000	65,190
A. T. & Santa Fe R. R., gn. m., 1995, 4%	50,000	50,000
A. T. & Santa Fe R. R., cv., 1955, 4%	57,000	70,110
Atlantic Coast Line R. R., 1 m., 1952, 4%	75,000	72,000
Atl. Coast Line R. R., L.&N.col., 1952, 4%	25,000	23,750

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Atlantic & Danville Ry., 1 m., 1948, 4%	$30,000	$27,900
B. & O. R. R., Swn. div., 1925, 3½%	75,000	67,500
B. & O. R. R., prior ln., 1925, 3½%	60,000	55,800
Birm. Ry. Lt. & Pow. Co., gn. r., 1954 4½%	11,000	10,230
Broadway & Seventh Av., 1 m., 1943, 5%	5,000	5,050
B'klyn Union Elevated R. R., 4–5%, 1 m. 1950, 5%	50,000	51,500
Cent. of Ga. R. R., cs. m., 1945, 5%	50,000	54,500
Cent. R. R. of N. J., gn. m., 1987, 5%	5,000	6,250
Cent. Pac. R. R., 1 r. m., 1949, 4%	75,000	72,750
C. & O. Ry., R. & A. div., 1 cs.m.1989, 4%	5,000	4,950
Ches. & O. Ry., gn. m., 1992, 4½%	75,000	77,250
Chi. & Alton R. R., r. m., 1949, 3%	50,000	37,500
C., B. & Q. R. R., gn. m., 1958, 4%	30,000	30,000
Chi. & E. Ill. R. R., gn. cs., 1 m., 1937, 5%	25,000	28,500
Chi. & E. Ill. R. R., r. and imp., 1955, 4%	50,000	43,000
Chi., R. I. & Pac. R. R. 2,002, 4%	50,000	42,000
Chi., R. I. & Pac. Ry., r., 1934, 4%	50,000	45,500
Cin., H. & D., Ry., c. tr. n., 1913, 4%	60,000	58,200

MUNICH REINSURANCE COMPANY, Munich, Bavaria.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value
Cin., I., St. L. & Chi. R. R., 1936, 4%..	$10,000	$9,800
C., Cin., Chi. & St. L. R.R.,gn.m1993,4%	25,000	24,250
Col. & So. R. R., r. & ext., 1935, 4½%...	50,000	49,000
Del. & Hud. Co., cv. d., 1916, 4%.....	50,000	51,500
Det. & Mackinac R. R., 1 ln., 1995, 4%.	100,000	96,000
Erie R. R. Co., gn. ln., 1996, 4%.....	50,000	38,500
Erie R. R. Co., prior ln., 1996, 4%.....	25,000	21,750
Erie R. R., Pa. col. tr., 1951, 4%.....	50,000	43,000
Fla. W. Shore Ry., 1 m., 1934, 5%.....	25,000	24,500
Ft. W. & Rio G. R. R., 1 m., 1928, 4%..	25,000	21,500
Hocking Val. Ry., 1 cs. m., 1999, 4½%..	25,000	25,750
Ill. Cent. R. R., St. L. div., 1951, 3½%..	25,000	22,250
Kan. Cy., Ft. Scott&Mem.Ry.,r.,1936,4%	70,000	58,100
Kan. Cy. So. R. R., 1 m., 1950, 3%.....	150,000	109,500
Kan. Cy. So. R. R. rf. imp., 1950, 5%...	100,000	103,000
Lake Erie & W. R. R., 1 m., 1937, 5%...	4,000	4,560
L. S. & Mich. S. Ry., 1931, 4%.....	75,000	71,250
L. & N. R. R. (St. L. div.), 2 m., 1980, 3%	14,000	9,940
Manhattan Ry., cs. m., 1990, 4%.....	25,000	24,500
Minn., St. P., S. St. Marie Ry., 1938, 4%	30,000	29,700
Mo., Kan. & Tex. R. R., 1 m., 1990, 4%.	25,000	24,750
Mo. Pac. Ry., 1 col., 1920, 5%.....	25,000	25,500
N. Y., N. H. & H. R. R., cv. d., 1948, 6%	7,000	9,380
N. Y., N. H. & H. R. R., cv. d., 1956, 3½%	90,000	91,800
Norfolk & W. Ry., 1 cs. m., 1996, 4%...	50,000	49,000
Norfolk & W. Ry. cv., 1932, 4%.....	29,000	29,580
No. P.-Gt. No., joint 4% bs. C.B.& Q. col. 1921, 4%.....	50,000	48,500
No. Pac. R. R., gn. ln. & land g., 2047, 3%	50,000	37,000
No. Pac. R. R., prior ln., 1997, 4%.....	25,000	25,750
No. Pac. R. R., St.P.Duluthdiv.,1996,4%	50,000	48,000
Ore., R. R. & Nav., cs. 1946, 4%.....	50,000	49,000
Pa. R. R., cv., 1915, 3½%.....	30,000	29,100
Pa. R. R., cv., 1921, 3½%.....	25,000	26,000
Reading Co., gn. m., 1997, 4%.....	50,000	50,000
Rio G. W. R. R., 1 m., 1939, 4%.....	20,000	19,000
San An. & Aransas Pass., 1 m., 1943, 4%	50,000	44,000
Sea. Air Line Ry.,Atl.-Birm.div.,1933,4%	50,000	42,500
So. Pac. con., 1929, 4%.....	50,000	53,000
So. Pac. R. R., 1 r. m., 1955, 4%.....	$75,000	$71,250
So. Pac. R. R., Cent. Pac. col., 1949, 4%	25,000	23,000
So. Ry., St. L. div., 1 m., 1951, 4%.....	25,000	21,750
St. L., I. Mtn. & So. Ry., gn. cs., 1931, 5%	25,000	27,500
St. L. & San F. R. R., r. m., 1951, 4%...	150,000	127,500
St. L. Swn. R. R., 1 m., 1989, 4%.....	50,000	46,500
Union Pac. R. R., 1 ln and r., 2008, 4%.	50,000	49,000
Union Pac. R. R., 1 m., 1947, 4%.....	75,000	77,500
United R. Rs. of San Francisco, 1927, 4%	75,000	55,500
Wab. R. R., 1 m., 1939, 5%.....	25,000	28,250
Wab. R.R., Omaha Div., 1 m.,1941, 3½%.	50,000	38,500
West Shore R. R. Co., 1st m., 2361, 4%	50,000	51,000
Western Md. R. R., 1 m., 1952, 4%..	75,000	64,500
W. N. Y. & Pa. R. R., gn. 3-4%1943, 4%	20,000	18,000
West Pac. 1st m.,1932, 5%	50,000	48,500
Wheel. & L. Erie R. R., 1 cs., 1949, 4%.	25,000	21,750
Wis. Cent. Ry., 1 gn. m., 1949, 4%.....	50,000	47,000
Amer. Dock & Imp. Co., 1 m., 1921, 5%.	5,000	5,450
Consolidated Ind. Coal Co., 1 m., 1935,5%	25,000	22,750
Lackawanna Steel Co., 1 m., 1923, 5%..	21,000	21,000
Stocks.		
Atch., Top. & Santa Fe R. R., p.....	25,000	26,250
Denver & Rio Grande R. R., p.....	30,000	26,100
Norfolk & W. R. R., p.....	20,000	17,800
Pa. R. R.	50,000	68,500
Cons. Gas Co. of N. Y.....	25,000	40,000
Totals (book value, $4,279,723)....	$4,401,000	$4,244,490

MISCELLANEOUS: This company began business in the United States in 1898, writing fire reinsurance only. In other countries the Munich transacts reinsurance of fire, accident burglary, elevator, fidelity, hail, life, marine, plate glass, steam boiler, surety and tornado business. Its home office statement June 30, 1909, showed assets $42,137,642. Its capital is $6,250,000. Head office, general manager, C. Thieme. Conflagration losses: Balto., 1904, $500,000; San Francisco, 1906, $2,750,000.

UNITED STATES TRUSTEES: Ernst Thalmann, Isaac N. Seligman, Hermann Sielcken. N. Y.

NEW ZEALAND INSURANCE COMPANY, Ltd., Auckland, New Zealand.

United States Managers, Clinton Folger, W. M. Speyer, San Francisco. Organized, 1859.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Rem. to H. O.
1909	$730,854	$363,291	$332,691	$498,928	$514,355	$167,306	$182,593	$349,899	$133,617	—$163,5
1908	752,117	365,414	297,261	503,164	516,364	183,624	171,818	355,442	180,884	—11,4
1907	612,874	351,016	167,408	529,868	541,523	227,778	166,499	394,277	176,072	—227,6
1906	639,286	283,861	231,457	474,982	493,469	1,817,713	135,612	1,953,325	1,906,847	+1,594,7
1905	540,658	155,381	350,438	235,352	253,420	96,895	95,881	192,776	80,447	—53,4

Assets, United States Branch, December 31, 1909.

Real estate owned (book value, $196,152)..... ..	$240,000
Bonds owned (market value).....	344,451
Cash in office and bank.....	72,447
Agents' balances, not over 3 months due.....	86,580
Interest accrued.....	4,455
Due from reinsurance companies.....	2,984
Commissions due.....	13,882
Other assets.....	214
Total admitted assets.....	$730,854

Liabilities, United States Branch, December 31, 19

Net losses unpaid (including $5,000 resisted).....	$23,0
Unearned premiums.....	363,2
Taxes due and accrued.....	7,6
Return and reinsurance premiums.....	4,1
Total liabilities, except surplus.....	$398,1
Surplus as to policyholders.....	332,6
Total liabilities and surplus.....	$730,

RISKS AND PREMIUMS: Fire risks in force, December 31, $41,203,475; premiums thereon, $723,763.

BUSINESS SINCE ADMISSION TO UNITED STATES: Premiums received, $6,559,261; losses paid, $4,626,388.

REAL ESTATE OWNED: Consists of one piece 60 feet by 130.6 feet north side California st., between Sansome and Battery sts., San Francisco, Cal., and 3-story brick building in course of construction.

BONDS OWNED:	Par Value.	Market Value.
Cy. of Portland W L., 1923, 5%.....	$50,000	$54,500
Com. of Massachusetts, Met. Sur., 1946, 3½%.....	200,000	212,780
Cy. of Los Angeles, W W., 1919, 4½%....	40,000	41,200
Cy. of Oakland, Mun. Imp., 1913-1923, 4½%.....	35,000	35,971
Totals (book value, $343,034).....	$325,000	$344,451

MISCELLANEOUS: This company has been operating in the United States in Pac. Coast territory since 1875. Its home office statement as of November 30, 1909, showed £870,354 assets. The subscribed capital is £1,500,000, of which £300,000 have been paid in. Only the paid capital is included in assets. San Francisco, 1906, conflagration loss, $1,745,399.

FIELD MEN AND TERRITORY COVERED: Clin Folger, and Walter M. Speyer, joint managers, San Francisco, Cal., of U. S. branch. Special agents: C. W. Hawxhurst, Portland, Ore.; D. A. Parker, San Francisco, Cal.; Frederick Willis, Denver, Colo.; C. P. Lyndall, Los Angeles, Cal.; G. A. Graff, Portland, Ore. The company operates in Alas., Ariz., Cal., Colo., Haw., Ida., Mont., Nev., Ore., Utah, Wash., Wyo.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, London, England, and Edinburgh, Scotland.

United States Manager, E. G. Richards; Assistant Manager, J. F. Hastings; Secretary, H. M. Jackson, New York. Organized, 1809.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$8,242,611	$4,200,471	$3,577,609	‡4,821,323	$5,097,252	$2,150,275	$1,657,627	$3,807,902	$2,157,533	—$65,451
1908	7,064,245	3,911,241	2,692,782	‡4,781,764	5,034,379	2,366,324	1,568,046	3,934,370	2,401,820	—1,247,017
1907	6,832,710	3,793,016	2,698,689	‡4,524,340	4,737,929	2,039,605	1,491,782	3,531,387	1,888,443	—602,457
1906	6,712,617	3,532,965	2,687,485	‡4,331,712	4,624,810	4,988,478	1,463,043	6,451,521	5,144,032	+2,257,495
1905	6,517,443	3,241,299	2,939,531	‡3,918,493	4,129,346	1,889,488	1,348,033	3,237,521	1,861,000	—825,908

Unearned premiums include amounts reclaimable on perpetual policies. ‡ According to Massachusetts statement.

Assets, United States Branch, December 31, 1909.

Bonds and stocks owned (market value)	$7,051,637
Cash in office and bank	332,001
Agents' balances, not over 3 months due	778,323
Interest accrued	78,169
Other assets	2,481
Total admitted assets	$8,242,611

Liabilities, United States Branch, December 31, 1909

Net losses unpaid (including $54,126 resisted)	$384,531
Unearned premiums (except perpetuals)	4,166,253
Amount reclaimable on perpetual policies	34,218
Taxes accrued	80,000
Total liabilities, except surplus	$4,665,002
Surplus as to policyholders	3,577,609
Total liabilities and surplus	$8,242,611

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $825,245,235; premiums thereon, $8,145,958; perpetual fire risks, $1,199,045; deposit premiums thereon, $36,019.

BUSINESS IN U. S. SINCE ADMISSION: Premiums received, $96,416,177; losses paid, $58,716,724.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
U. S. Government, reg., 1925, 4%	$210,000	$241,500
U. S. Government, reg., 1918, 3%	5,000	5,050
Cy. of Albuquerque, N. Mex., s. b., r. g.	10,000	10,000
Cy. of Boston, Mass., cstn. of highways, reg., 1915, 4%	35,000	35,000
Cy. of Boston, Mass., Stony Bk. Imp. scrip. reg., 1917, 4%	80,000	80,000
Cy. of B'klyn, N. Y., Wallabout Mkt. prop reg., 1925, 3½%	15,000	13,950
Cy. of B'klyn, N. Y., ex. of wat. sys. reg 1925, 3½%	15,000	13,950
State of Ga., r. reg., 1920, 3½%	10,000	9,600
New York, Cy. of, reg., 1926-57, 3½%	1,321,000	1,241,700
N. Y. co., ca. stk., reg., 1920, 3.30%	100,000	94,000
Cy. of Portland, Ore., wat. c., 1923, 5%	20,000	21,600
Cy. of St. L., Mo., g. reg., 1915, 3.65%	35,000	34,300
Cy. of St. L., Mo., sterl. reg., 1911, 4%	19,952	19,952
State of Va., century reg., 1991, 3%	41,100	37,401
State of W. Va., d. cer. (Brown Bros. ctfs.)	18,666	9,333
A., T. & S. F. Ry. Co., gn. m. reg., 1995, 4%	100,000	99,000
A. T. & S. F. Tr. C. S. L. reg., 1958, 4%	100,000	93,000
Atlantic Coast Line, 1st c. m., 1952, 4%	42,000	39,900
B. & O. R. R. Co., priorin. m., reg 1925, 3½%	200,000	184,000
B. & O. R. R. Co., 1 m., reg., 1948, 4%	100,000	99,000
B. & Me. R. R. Co., r. reg., 1942, 4%	100,000	99,000
B. R. & P., c. m., reg., 1957, 4%	100,000	109,000
C. & O. R. R. Co. (R. & A. Div.) reg. c. 1989, 4%	50,000	49,000
C. & O. R. R. Co., gn. m., reg., 1992, 4½%	100,000	102,000
C., M. & St. P. Ry., d. reg., 1934, 4%	150,000	139,500
C. & W. I. R. R. C. 50yr. reg., 1952, 4%	100,000	92,000
C. & P. R. R., gn. m., ser. A, reg. c. 1942, 4½%	100,000	107,000
Del. & Had. cv. d., reg. 1916, 4%	100,000	101,000
Erie, Pa. Coal Co., col., reg., 1951, 4%	110,000	93,500
Erie R. R. Co., prior in., reg., 1996, 4%	100,000	85,000
Hocking Val. Ry. Co., 1 cs. m., reg., 1999, 4½%	50,000	51,000
Ill. Cent. R. R. Co. (W. lines) 1 m., reg 1951, 4%	71,000	68,870
Ill. C. R. R. Co., col. tr., reg., 1953, 4%	75,000	74,250
Inter. R. T. Co., reg., 1952, 5%	100,000	102,000
L. S. & Mich., s2. deb., 1928 4%	71,000	67,450
L. & N. St. Ry. Monon. col., reg., 1952, 4%	50,000	45,000
L. & N., unified 50-yr., reg., 1940, 4%	50,000	49,500
Man. Ry. Co., ca. m., reg., 1990, 4%	100,000	97,000
N. Y. C. & H. R. R. R. Co., 1 m. reg. 1997, 3½%	563,000	512,330
N. Y. C. & H. R. R. R. Co., L. Sh. col 1998-3½	100,000	80,000
Nor. & W. R. R. Co., 1 ca. m., reg., 1996, 4%	25,000	24,250
No. Pac. Ry. Co. priorln. Ry. l. g. reg 1997, 4%	100,000	101,000
No. Pac. Gt. No., C. B. & Q., jt. reg. 1921, 4%	100,000	96,000
Ore. Sh. L. R. R., r. 25-yr. reg., 1929, 4%	100,000	96,000
Pa. Co. (gr. by Pa. R. R. Co.), reg., 1921, 4½%	200,000	206,000
St. P. & N. P. Ry. Co., gn. m., reg. 1923, 6%	50,000	58,500
So. Pac. Co., 2-5-yr., reg., c., 1910, 4%	50,000	49,000
S. P. R. R. Co., 1st r. m., reg., 1955, 4%	100,000	93,000
So. Ry. (St. L. Div.), 1 m., reg., 1951, 4%	100,000	86,000
Union Pac. R. R. Co., 1 m., Ry. & L. g., reg., 1947, 4%	125,000	126,250
W. Shore R. R. Co., 1 m., reg., 2361, 4%	300,000	303 000
Stocks.		
Allegheny & W. Ry. Co.'s gr	50,000	70,000
A., T. & Santa Fe, p	$100,000	$102,000
B. & O. R. R. Co. non-cumulative, p	100,000	91,000
Chi., Mil. & St. Paul Ry. Co.'s, p	150,000	252,000
Clev. & Pitts. R. R. Co.s special betterm't	100,000	100,000
M., St. P. & S. Ste. Marie., L. L., (Wis. Cen. R. R., pfd)	100,000	92,000
P., Ft. W. & C. Ry., guar. stk	80,000	136,000
Reading Co. s, 1, p	100,000	91,000
So. Ry. Co.'s Mobile & O., stk. tr. ctfs.	100,000	82,000
So. Ry. Co.'s, p	120,000	86,400
Union Pac. R. R. Co.'s, p	200,000	204,000
Totals (book value, $7,431,313)	$7,167,719	$7,051,637

MISCELLANEOUS: This company began business in the United States in 1866. Its home office statement as of December 31, 1908, showed assets aggregating £20,364,087 for both fire and life departments, exclusive of uncalled capital. Its subscribed capital is £3,275,000, of which £687,500 have been paid in. Every policy issued in the United States contains a clause guaranteeing the protection of the entire assets of the fire department of the company to every policy-holder. Conflagration losses: Chi., 1871, $2,330,000; Boston, 1872, $742,068; Jacksonville, Fla., 1901, $148,924; Balto., 1904, $792,333; San Francisco, 1906, $3,196,603. San Francisco losses were paid largely from remittances from home office. Values of special deposits: Va., $66,151; Ga., $9,600; N. M., $10,600.

UNITED STATES TRUSTEES: Adrian Iselin, Jr., Wm. Pierson Hamilton, B. Aymar Sands, N. Y.

FIELD MEN AND TERRITORY COVERED: Head office, 76 William st., N. Y., E. G. Richards, manager; J. F. Hastings, assistant manager; E. T. Cairns, Walter S. Alley, C. R. Perkins, W. P. Young, W. S. Berdan, general agents. Special agents: D. H. Collinson, Newark, N. J., for N. J.; Jefferson Pearce, New York for Va. and N. C., H. A. Robler, Syracuse, N. Y., for Western N. Y.; Robert Bennett, Boston, Mass., for Mass., R. I. and Conn.; E. A. Groover, general agent, Jacksonville, Fla., for Fla.; A. R. Thommasson and E. C. Price, Atlanta, Ga., for S. C, Ga. and Ala.; R. S. Norton, Portland, Me. for Me., N. H. and Vt.; M. O. Selden (resident secretary), Balto., Md., for Md.; R. P. Barbour, Nyack, N. Y., for E. portion of N. Y. State; J. S. Hereford and C. L. Clift, Dallas, Tex., for Tex.; Edward Bourne, Jr., New Orleans, La. and Miss.; Percy Ling, Pittsburg, Pa., for W. Pa., in part, and W. Va.; F. W. Klefer (resident secretary), Pittsburg, Pa., for W. Pa., in part; F. E. Benjamin, Harrisburg, Pa., for E. Pa. and Del.; John M. Price, Patchogue, N. Y., for Suffolk Co., N. Y.; B. L. Linkfield, for N. Y. suburban. E. J. Young, Seattle, Wash.; P. W. Gedney, Spokane, Wash.; E. C. Willey, Denver, Colo.; Chas. Harris, Oakland, Cal.; F. J. Schoeneman, San Francisco, Cal.; general inspector, John A. Hougaard, San Francisco, Cal. W. department, Nat. Life blg., Chi. Ill.; W. J. Littlejohn, manager, Geo. H. Bell, assistant manager. State agents: W. S. Abbott, Detroit, Mich., for Mich.; F. B. Barnes, Oshkosh, Wis., for Wis.; J. H. Gray, Columbus, O., for O.; N. E. Briggs, La Grange, Ill., for Ill.; S. E. Cate, St. Louis, Mo., for Mo. F. L. Stabler, Indianapolis, Ind., for Ind.; H. N Wood, Omaha, Neb., for Ia. and Omaha; A. S. Jacobs, Lincoln, Neb., for Neb.; G. W. Harsh, Fargo, N. D., for No. and So. D. Special agents: E. E. Blodgett, Chicago, Ill., for Cook Co.; C. T. Collins, Minneapolis, Minn., for Minn.; J. G. Updegraff, Topeka, Kan. for Kan. and Okla., F. F. Thompson Oklahoma City for Okla. The company operates throughout the United States except Alaska and Arkansas.

THE NORTHERN ASSURANCE COMPANY, LTD., London, Eng.

General Attorney and United States Manager, Geo. W. Babb; Sub-Manager, T. A. Ralston, New York; Manager, G. H. Lermit; Assistant Manager, J. C. Corbet, Chicago. Organized, 1836.

(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$4,933,170	$2,788,107	$1,677,191	$2,926,977	$3,097,226	$1,385,735	$1,043,897	$2,429,632	$1,440,047	—$539,125
1908	4,801,556	2,697,546	1,725,639	2,821,654	2,991,777	1,608,852	1,060,471	2,669,323	1,501,347	—368,173
1907	4,592,631	2,787,880	1,335,196	3,034,004	3,181,331	1,396,027	1,024,353	2,420,380	1,291,216	—210 334
1906	4,248,912	2,540,681	1,183,907	2,900,010	3,061,853	3,455,090	955,176	4,410,256	3,736,848	+1,850,783
1905	3,814,972	2,202,234	1,365,348	2,437,447	2,562,172	1,165,981	998,302	2,164,283	1,129,969	—577,428

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Real estate owned (book value, $115,000)	$175,000
Bonds and stocks owned (market value)	4,024,565
Cash in office and bank	182,028
Agents' balances, not over 3 months due	488,935
Interest accrued	43,264
Other assets	19,378
Total admitted assets	$4,933,170

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $86,064 resisted)	$331,721
Unearned premiums	2,788,107
Other liabilities	136,151
Total liabilities, except surplus	$3,255,979
Surplus as to policyholders	1,677,191
Total liabilities and surplus	$4,933,170

RISKS AND PREMIUMS: Fire risks in force, December 31, $490,462,119; premiums thereon, $5,444,066.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $44,125,813; losses paid, $26,973,542.

REAL ESTATE OWNED: Consists of the 3-story and basement brick, stone and iron building at 38 Pine st., N. Y., occupied by the company; book value, $115,000; carried at $175,000. There is no incumbrance.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
U. S., reg., 1925, 4%	$200,000	$230,000
Cy. of Cincinnati, O., 1948, 4%	100,000	102,000
Cy. of Richmond, Va., 1941, 4%	50,000	50,500
U. S., reg., 1925, 4%	10,000	11,500
U. S., reg., 1925, 4%	10,000	11,500
A., T. & S. Fe Ry. Co., gn. m., 1995, 4%	50,000	50,000
Atl. Coast Line R. R. Co., L. & N. col. 1952 4%	50,000	47,500
Atl. & Nwn. Ry. Co., 1 m., gr., 1937, 5%	50,000	58,000
B. & O. R. R. Co., prior ln., g., 1925, 3½%	50,000	46,500
B. & O. R. R. Co., S. W. Div., 1 m. g., 1925 3½%	50,000	45,000
B. C. & S. Ry. Co., 1 m., gr., g., 1989, 3%	50,000	37,000
Chi., B. & Q. R. R. Co., g. m., 1958, 4%	100,000	100,000
Chi., St. L. & N. O. R. R. Co., gr., 1951, 5%	12,000	14,040
Chi., St. L. & N. O. R. R Co, Mem. Div., gr., 1951, 4%	50,000	49,000
C., C., C. & St. L. Ry. Co., 1 m. on C., W. & M. Div., g., 1991, 4%	50,000	47,000
G. & O. R. R. Co., 1 m., gr., 1942, 5%	36,000	39,600
Ill. C. R. R. Co., ext., 1 m., g., 1951, 3½%	123,000	113,160
L. S. & Mich. So. Ry. Co. g., 1928, 4%	75,000	72,000
L. V. R. R Co., gr. cs. m., 2003, 4%	50,000	48,500
L. I. R. R. Co., r., gr., 1949, 4%	50,000	49,500
L. & N. R. R. Co., gen. mtg., 1930 6%	38,000	44,080
L. & N. R. R. Co., col., tr., g., 1931, 5%	50,000	54,500
L. & N., unified, g., 1940, 4%	50,000	50,000
L. & B. R. R. Co., 1 m., g., 1924, 5%	25,000	26,500
Manhattan Ry. Co., cs., g., 1990, 4%	50,000	49,000
Minn., St. Paul & Sault Ste Marie, g. 1938, 4%	57,000	56,430
N.Y.C. & H.R.R.R.Co., L. S., col. tr. g., 1998 3½%	100,000	81,000
Nor. & W. Ry. Co., cv., g., 1932, 4%	25,000	25,500
Nor. & W. Ry. Co., eq. tr., gr., 1915, 4%	100,000	98,000
No. Pac. Ry. Co., prior ln., g., 1997, 4%	50,000	51,500
N.Pac.Gt.No., jt. Chi., B. & Q. col. 1921, 4%	50,000	48,500
Ore. Short Line R. R. Co., r., gr., 1929, 4%	150,000	142,500
Pa. R. R. Co., col. tr. n., g., 1910, 5%	50,000	50,000
Pa. R. R. Co., cv., g., 1915, 3½%	100,000	97,000
Pa. R. R. Co., g. eq., 1914, 4%	100,000	98,000
P., C., C. & St. L. R.R.Co. cs. m. gr 1953, 4%	50,000	50,000
St. P., M. & M. Ry. Co., cs. gr. g., 1933, 6%	80,000	102,400
Southern Pacific Company, cv, 1929, 4%	50,000	53,000
Tm.R.R.Assn. of St.L., gn. m. r. s. f. g 1953, 4%	200,000	196,000
W. Shore R. R. Co., gr. c., 2361, 4%	50,000	51,000
W.Va. & P. R. R. Co., 1 m., g., 1990, 4%	135,000	128,250
Clearfield Bituminous Coal Cp., ser. A, 1 m., g., gr., 1940, 4%	50,000	41,000
S. Ste. Marie Bg. Co., 1 m., gr., g., 1937, 5%	50,000	52,500
Cy. of Chi., Ill., 1921, 4%	50,000	50,500
Cy. of Cincinnati. O., 1948, 4%	15,000	15,300
Cy. of Minneapolis, Minn., 1917, 4%	100,000	101,000
Cy. of New York, g., 1941, 3½%	51,000	46,410

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Market Value.
Cy. of New York, g., 1942, 3½%	$58,000	$52,780
Cy. of New York, g., 1951, 3½%	125,000	112,500
Cy. of New York, g., 1954, 3½%	150,000	135,000
Cy. of New York, g., 1954, 3½%	20,000	18,000
Cy. of New York, g., 1956, 4%	30,000	30,000
Cy. of New York, g., 1957, 4½%	125,000	138,750
Cy. of New York, g., 1959, 4%	50,000	50,000
Cy. of Richmond, Va., 1941, 4%	10,000	10,100
Cy. of St. Louis, Mo., 1911, 4%	40,000	40,000
Cy. of St. Paul, Minn., 1919, 4½%	50,000	52,500
Cy. of Salem, Ore., 1910, 5%	20,000	20,000
Cy. of Salem, Ore., 1912, 5%	9,000	9,000
Marion County, Ore., 1911, 6%	14,000	14,140
Stocks.		
Chi., Mil. & St. Paul Ry. Co., p	50,000	86,000
Clev. & Pitts. R. R. Co., gr	25,000	44,000
Morris & Essex R. R. Co., gr	25,000	46,250
N. Y. & Harlem R. R. Co., gr	12,500	39,375
Pitts., Ft. Wayne & Chi. Ry. Co., gr	25,000	44,000
Totals (book value, $4,157,059)	$3,930,500	$4,024,565

MISCELLANEOUS: This company began business in the United States in 1876. Its home office statement as of December 31, 1908, showed assets amounting to $37,640,947. Its subscribed capital is $15,000,000, of which $1,500,000 have been paid up. Conflagration losses: Balto., 1904, $958,494; Toronto, 1904, $170,000; San Francisco, 1906, $2,413,755. San Francisco and Baltimore losses were paid by remittances from home office. Value of special deposits: Va., $50,500; Ga., $11,500; N. M., $11,500.

UNITED STATES TRUSTEES: J. V. B. Thayer, Chas. D Dickey, N. Y.

FIELD MEN AND TERRITORY COVERED: Eastern and Southern departments, George W. Babb, manager, T. A. Ralston, sub-manager. Western department, G. H. Lermit, manager; J. C. Corbet, assistant manager, Chicago, Ill. Special agents: Sumner Rhoades and C. A. Baldwin for N. Y. State: Edw. R. Buhler, for N. J. and Pa. and Del.; George Tallman, for New England; Bartow Van Ness, for D. C., Md., Va. and N. C.; Newt M. Smith, for Tex.; F. C. Calkins and C. E. Leahey for S. C., Ga. Fla., Ala., Miss. and La.; Wm. C. Daniel, Columbus, O. for O. and W. Va.; C. W. Cartwright, Minneapolis, for Minn., J. J. L. England, Detroit, for Mich.; G. Mueller, Los Angeles, Cal. for Ariz. and So. Cal.; Charles H. Anderson, Hannibal, for Kan., and Mo. E. H. Goodman, Omaha, Neb., for Ia. and Neb.; D. R. Atkinson, Portland, Ore., for Ore., W. Ida. and Western Wash.; G. F. Guerras, Spokane, Wash., for Mont. U., E. Ida. and E. Wash.; F. C. H. Robins, San Francisco, Cal., for Nev., No. Cal., (except San Francisco) and Bay Counties; C. L. Easton, Milwaukee, Wis. for Wis. Wallace F. Miller, Oklahoma City for Okla.; C. J. Scruggs, Nashville, Tenn., for Ky. and Tenn.; R. G. Valentine, Fargo, N. D.; for N. and S. D.; L. W. Grupe, Indianapolis, Ind., for Ind. The company does business through the E. and So. departments in N. Y., N. J., Pa., Del., Md., D. C., Va., N. C., S. C., Ga., Fla., Ala., Miss., La., Tex. and all the New England States. The W. department comprises Colo., Ill., Ind., Ia., Kan., Ky., Mich., Minn., Mo., Mont., Neb., N. D., O., Okla., Tenn., S. D., W. Va., Wis., Wyo., N. M., Cal., Ore., Wash., Nev., Utah, Ariz., and Ida. The company operates in all the States and Territories (with the exception of Ark.) and in Can. and the Hawaiian Islands.

NORWICH UNION FIRE INSURANCE SOCIETY, Ltd., Norwich, Eng.

Resident Manager, J. Montgomery Hare; Assistant Manager, Wm. Hare; Branch Secretary, J. F. Van Riper, New York. Organized, 1797.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$2,593,032	$1,605,956	$768,570	$1,710,369	$1,818,001	$1,289,309	$706,093	$1,995,402	$835,471	—$126,816
1908	2,919,982	1,681,288	628,789	1,886,457	1,984,289	1,492,439	742,979	2,235,418	1,386,171	+42,410
1907	2,987,740	1,809,668	538,461	2,118,782	2,209,199	1,157,372	783,799	1,941,171	1,072,766	—348,433
1906	3,172,591	1,745,602	837,816	2,099,983	2,198,340	2,052,122	768,143	2,820,265	2,498,775	+1,094,622
1905	2,789,422	1,720,672	891,798	2,103,948	2,192,272	1,131,066	775,085	1,906,151	1,066,574	—274,356

Assets, United States Branch, December 31, 1909.

Mortgage loans on real estate	$35,000
Bonds and stocks owned (market value)	2,093,907
Cash in office and bank	178,818
Agents' balances, not over 3 months due	262,721
Interest accrued	21,117
Other assets	1,469
Total admitted assets	$2,593,032

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid (including $30,650 resisted)	$162,750
Unearned premiums	1,605,956
Other liabilities	55,756
Total liabilities, except surplus	$1,824,462
Surplus as to policyholders	768,570
Total liabilities and surplus	$2,593,032

RISKS AND PREMIUMS: Fire risks in force December 31, $295,043,201; premiums thereon, $3,167,391.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $41,966,722; losses paid, $25,937,145.

MORTGAGE LOAN: A loan for $35,000 is secured by 143-145 W. 4th st., New York, valued at $60,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Atch., Top. & Santa Fe Ry., reg., 1995 4%	$50,000	$50,000
B. & O. R. R. reg., 1948, 4%	50,000	49,500
Butler Co., O., reg. bg., 1913-19, 4½%	50,000	51,800
Cy. of N. Y., cp., reg., 1957, 4½%	100,000	111,000
Cy. of N. Y., cs., reg., 1922, 3½%	100,000	95,000
Cy. of Portland, Ore., w.i., 1917, 5%	50,000	52,000
Cy. of Richmond, Va., reg., 1922, 5%	50,000	55,000
Cy. of Cleveland, O., reg., 1930, 4½%	50,000	52,500
Capitol Rebuilding of New Mex., 1929, 4%	5,000	5,100
C., B. & Q. R. R., Neb. extn., reg, 1927, 4%	100,000	100,000
Chi., R. I. & Pac. Ry., reg., 1988, 4%	100,000	99,000
Cent. of Ga. Ry., Mobile Div., reg., 1946, 5%	50,000	54,500
Ches. & O. Ry., reg., 1939, 5%	45,000	51,300
District of Columbia, reg., 1924, 3.65%	200,000	214,000
Erie R. R., Pa. col., reg., 1951, 4%	25,000	21,500
Long Island R. R., g.m., 1938, 4%	20,000	19,400
N. Y., Chi. & St. L. R. R., reg., 1937, 4%	100,000	100,000
No. Pac. Gt. No. R. R., C., B. & Q., joint, reg., 1921, 4%	00,000	58,200
Norfolk & W. Ry., reg., 1996, 4%	50,000	49,000
Nor. & W. Ry., Pocahon., jt. reg. 1941, 4%	40,000	35,600
Ore. S. L. R. R., r., reg., 1929, 4%	20,000	19,000
Pa. Co., reg., 1921, 4½%	100,000	104,000
Pa. R. R. Co., cv. reg., 1912, 2½%	50,000	50,500
State of Georgia, reg., 1915, 4½%	10,000	10,500
Savannah, Fla. & W. Ry., reg., 1934, 6%	20,000	25,200
Territory of New Mex. Ag. Col., 1931, 5%	5,000	5,500
West Shore, reg., 2361, 4%	57,000	58,140
Stocks.		
Allegheny & W. R. R. Co., gr.	14,700	21,462
Chi. & Nwn. Ry. Co.	5,000	9,250
Chi. & Nwn. Ry. Co., p.	20,000	45,400
Chi., Mil. & St. P. Ry. Co.	5,000	7,900
Chi., Mil. & St. Paul Ry. Co., p.	30,000	51,600
Ga. R. R. & Bkg. Co., gr.	20,000	50,600
Ill. Cent. R. R., leased lines	50,000	49,900
Pitts., Ft. Wayne & Chi. Ry. Co., gr.	40,000	70,400
Rens. & Saratoga R. R. Co., gr.	27,000	53,730
So. Ry. Co., Mobile & O. Tr.ctfs., gr.	30,000	26,100
Twin Cy. Rapid Transit Ry. Co., p.	30,000	42,900
United N. J. R. R. and Canal Co., gr.	10,000	25,000
Union Pac. Ry. Co., p.	40,000	41,600
Underwriters' Salvage Co. of Chi., Ill.	500	375
Western Adjustment & Inspection Co.	100	100
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Ga. Adjustment Bureau	$150	$150
Southern Adjustment Bureau	100	100
Totals (book value, $2,038,117)	$1,879,550	$2,093,907

MISCELLANEOUS: This company began business in the United States in 1877. Its home office statement as of December 31, 1908, showed assets aggregating £1,679,409. Its subscribed capital is £1,100,000, of which £132,000 have been paid up. In May, 1907, this company took over the business of the Indemnity Fire of New York. Conflagration losses: Jacksonville, 1901, $299,294; Baltimore, 1904, $574,421; Toronto, 1904, $120,000; San Francisco, 1706, $1,815,427. Chelsea, 1908, $337,601. The Baltimore losses were paid by drafts on the home office and the Toronto losses were paid by the company's Canadian branch. Values of special deposits: Ga., $10,500; N. M., $10,600; Va., $36,300.

UNITED STATES TRUSTEES: A. W. Hard, W. Emlen Roosevelt, James A. Scrymser.

FIELD MEN AND TERRITORY COVERED: Head office for the United States, 59 John st., New York, J. Montgomery Hare, manager; William Hare, assistant manager; J. F. Van Riper, branch secretary; J. H. Burger, superintnedent of agencies, Eastern and Southern States; Beers, Kenison & Co., Galveston, Tex., general agents for Tex.; H. C. Hare & Co., 115 Laura st., Jacksonville, Fla., general agents for Fla.; O. F. Gant, special agent, 606 Onandaga County, Sav. Bk. Bldg, Syracuse, N. Y., for N. Y.; H. A. Richards, Jr., 59 John st., New York, special agent, New York suburban district and N. J.; Will S. Loudon, 415 Walnut st., Philadelphia, Pa., special agent for Eastern Pa.; A. G. Crawshaw, special agent, 421 Wood st., Pittsburg, Pa., for Western Pa.; Selwyn E. Bickford, Hampton, Va., special agent for Va., W. Va. and N. C.; Guy Carpenter, general agent Atlanta, Ga., for S. C., Ga., Miss., La. and Ala., Wm. Sowards, State agent, 528 Walnut st., Cincinnati, O., for Ky. and O.; Geo. E. Leach, special agent, 13 No. 4th st., Minneapolis, Minn., for Minn., N. D., S. D.; Jas. M. Larmore, State agent 11th and Main sts., Anderson, Ind., for Ill. and Ind.; J. S. Fletcher, special agent, 289 Putnam ave., Detroit, Mich., for Chicago, Ill., and Mich. and Wis.; C. C. Martin, special agent, Postal Telegraph Bldg., Kansas City, Mo., Ia. for Mo., Kan., Neb., Okla.; W. H. Lowden, manager, J. L. Fuller, assistant manager, Pacific coast department, 558 Sacramento st., San Francisco, Cal.; jurisdiction, Colo., Wyo., N. M., Mont., Ore., Wash., Ida., Nev., Utah, Ariz., Alas. and Hawaiian Islands; C. D. Cobb & Co., 1012 15th st., Denver, Colo., general agents for Colo., Wyo. and N. M.; special agents: F. C. Stanford and J. H. Fuller, for Nev. and Ariz.; A. W. Giesy and Bruce Kaltz, for Ore., Wash., Ida. and Utah. The company does business in all of the States and Territories of the United States except Ark., Del. and Tenn. It also does business in the Dominion of Canada.

OCEAN MARINE INSURANCE COMPANY, Ltd., London, Eng.¶

Manager, W. L. H. Simpson, New York. Organized. 1859.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$332,861	$35,566	$204,774	$183,401	$193,148	$113,116	$32,393	$145,509	$118,823	—$24,710
1908	314,595	47,391	177,201	197,532	207,047	101,276	30,539	131,815	99,337	—41,332
1907	278,414	26,971	224,987	149,234	158,885	109,762	26,757	136,519	104,898	—32,308
1906	298,796	28,353	221,522	163,489	172,526	114,652	34,403	149,055	74,559	+42,256
1905	244,907	42,331	142,124	208,723	216,358	137,567	55,521	193,088	145,626	—11,383

¶ Transacts marine insurance only.

OCEAN MARINE INSURANCE COMPANY, LTD., London, Eng.—*Continued.*

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$255,760
Cash in office and bank	39,737
Agents' balances, not over 3 months due	35,322
Interest accrued	2,717
Other assets	325
Total admitted assets	$333,861

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $5,652 resisted)	$72,977
Unearned premiums	35,566
Other liabilities	20,544
Total liabilities, except surplus	$129,087
Surplus as to policyholders	204,774
Total liabilities and surplus	$333,861

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $2,856,903; premiums thereon, $35,566.

BUSINESS IN U. S. SINCE ADMISSION: Premiums received, $1,471,360; losses paid, $1,183,719.

BONDS OWNED:	Market Value.
D. C. f. bs., 1924, 3.65%, par $128,000	$136,960
N. Y. Cy., cp. stk., 1952, 3½%, par $132,000	118,800
Totals (book value, $260,600)	$255,760

MISCELLANEOUS: This company began business in the United States in 1903. It was purchased in 1907 by the North British & Mercantile of London, but continued as a separate corporation. Its subscribed capital is £1,000,000, and the paid-up portion is £100,000. Its assets, December 31, 1907, amounted to £556,552 exclusive of uncalled capital. W. L. H. Simpson is also United States manager of the British & Foreign Marine, of Liverpool, the Maritime of Liverpool, and the Reliance Marine, of Liverpool. Conflagration losses: Baltimore, 1904, $2,500.

PALATINE INSURANCE COMPANY, LTD., London, England.

United States Manager, A. H. Wray; Assistant Manager, C. J. Holman; Branch Secretary, Wm. M. Ballard, New York.
Organized, 1900.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$3,247,415	$1,458,553	$1,314,949	$1,674,348	$1,785,085	$869,025	$585,106	$1,454,131	$787,147	—$99,795
1908	3,018,555	1,301,488	1,205,190	1,554,882	1,667,023	1,151,204	572,393	1,723,597	896,019	—155,591
1907	3,063,759	1,248,287	1,049,547	1,536,554	1,637,478	845,148	560,275	1,405,423	642,545	—267,972
1906	3,248,580	1,190,572	1,106,243	1,504,131	1,608,370	1,872,692	526,499	2,399,191	2,641,288	+1,770,075
1905	2,348,209	1,095,030	1,069,663	1,415,367	1,472,018	664,574	510,835	1,175,409	648,227	—52,939

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$2,714,320
Cash in office and bank	147,343
Agents' balances, not over 3 months due	354,892
Interest accrued	30,860
Total admitted assets	$3,247,415

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $317,244 resisted)	$361,810
Unearned premiums	1,458,553
Other liabilities	112,103
Total liabilities, except surplus	$1,932,466
Surplus as to policyholders	1,314,949
Total liabilities and surplus	$3,247,415

RISKS AND PREMIUMS: Fire risks in force December 31, $240,470,781; premiums thereon, $2,764,268.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $12,614,812; losses paid, $7,598,402.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
U. S., reg., 1930, 2%	$20,000	$20,400
Cleveland, O., reg., 1921, 4%	100,000	101,000
Georgia, State of, 1915, 4½%	10,000	10,500
N. Y. Cy. reg., 1919, 3½%	118,000	113,280
N. Y. Cy., reg., 1957, 4½%	100,000	111,000
N. Y. Cy., reg., 1910, 6%	100,000	101,000
New York, N. Y., reg., 1928, 3½%	80,000	75,200
N. Y. Cy., reg., 1956, 4%	100,000	100,000
Virginia, State of, gen., 1991, 3%	50,000	46,500
Atl. Coast Line (L. & N. col.), 1952, 4%	50,000	47,500
B. & O. R. R. (S. W. Div.), 1 m., 1925 3½%	36,000	32,400
B. & O. R. R. (Pitts., L. E. & W. Va.), 1941, 4%	100,000	93,000
C. & E. Ill. R. R., r. and imp., 1955, 4%	100,000	86,000
Chi. & Nwn. R. R. ex. reg., 1926, 4%	75,000	75,000
Chi. & W. Ind. R. R., cs., 1952, 4%	50,000	47,000
Erie R. R., cs. m., 1920, 7%	65,000	79,300
Evansv. & T. H. R. R., 1 cs. m., 1921, 6%	100,000	115,000
Ill. C. R. R. (W. Lines), 1 m., 1951, 4%	50,000	49,500
Inter. R. T. Co., 1952, 5%	25,000	26,000
Lake Erie & W. R. R., 1 m., 1937, 5%	14,000	15,960
Long Island R. R., r. m., 1949, 4%	150,000	148,500
Minn. & St. L. R. R., 1 m., 1927, 7%	20,000	26,600
Minn. St. Ry., 1 cs. m., 1919, 5%	25,000	26,250
N. Y. Central, lines eq., 1914, 5%	150,000	154,500
N. Y. & Long Br. R. R. gn., 1941, 5%	17,000	19,550
N. Y. L. E. & W. Coal & R. R., 1 m., gr., 1922, 6%	25,000	28,250
No. Pac. R. R., prior ln. & L. G., 1997, 4%	25,000	25,750
Pa. Co., gr. 1 m., 1921, 4½%	50,000	52,000
P., C., C. & St. L. R. R., con. gr., 1940, 4½%	57,000	60,990
Pitts., C. C. & St. L. R. R., con. gr., 1942, 4½%	$18,000	$19,440
St. L., I. Mtn. & S. Con. Ry. & L. G., gr., 1931, 5%	50,000	55,000
St. L., I. M. & S. (R. & G. Div.) 1 m., 1933, 4%	25,000	22,000
St. Paul, Minn. & Man. R. R., cs., 1933, 6%	25,000	32,000
So. Ry. Co. (St. L. Div.), 1 m., 1951, 4%	25,000	21,750
So. Ry. Co., 1 cs., 1994, 5%	50,000	56,000
So. Pac., 1 r., 1955, 4%	50,000	47,500
Tm. R. R. Assn. of St. L., 1 m., 1939, 4½%	25,000	26,750
Tol., Walh. Val. & O. R. R., "C," 1942, 4%	50,000	48,000
W. Shore R. R. (gr.), 1 m., reg., 2361, 4%	50,000	51,000
W. Va. & Pitts., R. R., 1990, 4%	25,000	23,750
Stocks.		
Baltimore & O. R. R., p	50,000	46,000
Catawissa R. R., p., 2d issue	5,000	5,800
Chi. Mil. & St. Paul R. R., p	45,000	77,400
Cleve. & Pitts. R. R.	25,000	44,000
Man. Ry. Co., gr	100,000	141,000
Minehill & Schuylkill Haven R. R., gr	5,000	6,1[illegible]
N. Y., C. & St. L. R. R., 1st p	10,000	10,700
Pitts., McK. & Youghiogheny R. R. Co. gr.	50,000	64,500
Pitts., Ft. Wayne & Chi. Ry. Co., gr	15,000	26,400
Underwriters' Salvage Assn. of N. Y.	1,000	1,2[illegible]
Totals (book value, $2,707,020)	$2,561,000	$3,714,3[illegible]

MISCELLANEOUS: This company was organized to succe[illegible] a Manchester (Eng.) company of similar name. It is controll[illegible] by the interests which dominate the Commercial Union, of Londo[illegible] and the Commercial Union, of New York. Its home office stat[illegible]ment as of December 31, 1909, showed assets aggregating £729,4[illegible] its paid-up capital being £100,000. Conflagration losses: Bal[illegible]more, 1904, $195,718; San Francisco, 1906, $1,943,717. S[illegible] Francisco losses were paid by remittances from home office. Valu[illegible] of special deposits: Va., $46,500; Ga., $10,500; N. M., $10,2[illegible]

PALATINE INSURANCE COMPANY, Ltd., London, England.—*Continued.*

UNITED STATES TRUSTEES: John T. Terry, John Claflin, Richard J. Cross, New York.

FIELD MEN AND TERRITORY COVERED: A. H. Wray, United States manager, Charles J. Holman, assistant manager, William M. Ballard, branch secretary. Jurisdiction embraces all of the United States east of the Rocky Mountains. H. C. Eddy, Chicago, Ill., resident secretary; S. S. Frowe, assistant secretary; T. E. Mathews, agency superintendent for Western department, comprising Mich., O., Ind., Ill., Wis., Ia., Minn., and Mo.; J. F. Edmonds, Denver, Colo., resident secretary; George Sherrick, assistant secretary for No. Western department, comprising Kan., Neb., N. D., S. D., Colo., N. M., Wyo. and Okla.; E. T. Niebling, San Francisco, Cal., manager Pacific coast branch; P. de S. Olney, branch secretary, covering Ore., Nev., Wash., Ida., Mont., Utah., Ariz., B. C., Haw. I., Lower Cal. and Alas.; Janvier & Lee, New Orleans, La., general agents for Miss. and La.; Jno. C. Whitner & Co., Atlanta, Ga., general agents for Ga.; J. H. Norton, Jacksonville, Fla., general agent for Fla.; R. D. Coughanour, Jr., Dallas, Tex., State agent for Tex.; E. B. Hopwood, adjuster for New York City and suburbs. Special agents: W. T. Furness, Boston, Mass., for New England States; W. R. Penrose, Hartford, Conn., for Conn.; A. M. Travers, Richmond, Va., for Va., N. C. and W. Va.; David Caldwell, Louisville, Ky., for Ky. and Tenn.; James M. Hodges, for N. J., L. I., Richmond and Westchester Cos.; Charles M. Tobin, Rochester, N. Y., for Western Pa. and Western N. Y.; George S. Tompkins, Albany, N. Y., for Eastern N. Y.; Frank O. Beitel, Philadelphia, Pa., for Eastern Pa.; Hamilton Yancey, Rome, Ga., for S. C.; A. C. Broderick, Dallas, Tex., for No. Tex.; Robt. E. L. Lieper, Houston, Tex., for So. Tex.; Western department, special agents: W. O. Chamberlin, Minneapolis, Minn., for Minn.; E. W. Allabach, Des Moines, Ia., for Ia. and No. Mo.; W. F. Hawxhurst, Detroit, Mich., for Mich.; Walter E. Atwater, Milwaukee, Wis., for Wis.; A. M. Cole, Alliance, O., for O.; John Stone, Indianapolis, Ind., for Ind.; J. C. Griffiths, Jr., St. Louis, Mo., for So. Ill. and So. Mo.; Guy A. Richards, Chicago, Ill., for No. Ill. Northwestern department, special agents: O. A. Webster and A. E. Perry for N. D.; H. E. Seeds for Kansas; John S. Little for S. D. and Neb.; John Benson, for Okla.; B. G. Wray for Colo., Wyo. and N. M. Pacific Coast, special agents: George W. Swan, Spokane, Wash.; F. J. H. Manning, San Francisco, Cal.; H. E. Parkhurst, Portland, Ore.; J. H. Morrow, Los Angeles, Cal., Geo. F. Heuer, San Francisco, Cal. The company operates in all the States and Territories of the United States except Alas. and in the Dominion of Canada.

PHŒNIX ASSURANCE COMPANY, London, England.

United States Joint Managers, L. P. Bayard and P. Beresford; Secretary, A. D. Irving, Jr., New York. Organized, 1872.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$3,398,159	$1,994,123	$1,182,605	$2,412,756	$2,515,748	$1,288,566	$924,878	$2,213,444	$1,232,836	—$110,128
1908	3,214,772	1,932,669	1,060,609	2,333,403	2,432,013	1,332,313	901,145	2,233,458	1,387,175	—199,560
1907	3,071,445	1,972,743	903,571	2,413,548	2,505,446	1,367,655	895,625	2,263,280	1,289,631	—253,072
1906	3,229,896	2,002,928	942,225	2,513,750	2,621,169	3,677,108	934,729	4,611,837	3,814,200	+1,847,795
1905	3,455,012	1,964,144	1,295,271	2,445,992	2,541,188	1,380,945	868,834	2,249,779	1,305,118	—10,707

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds and stocks owned (book value)	$2,787,966
Cash in office and bank	178,381
Agents' balances, not over 3 months due	387,518
Interest accrued	37,095
Reinsurance due on losses paid	7,199
Total admitted assets	$3,398,159

LIABILITSES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $19,110 resisted)	$187,171
Unearned premiums	1,994,123
Other liabilities	34,260
Total liabilities, except surplus	$2,215,554
Surplus as to policyholders	1,182,605
Total liabilities and surplus	$3,398,159

RISKS AND PREMIUMS: Fire risks in force December 31, $353,930,356; premiums thereon, $3,886,337.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $56,198,349; losses paid, $37,116,100.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
State of Mass., 1935, 3½%	$450,000	$436,500
Ga., State of, 1915, 4½%	10,000	10,500
Cleveland, Cy. of, 1925, 4s	100,000	101,000
N. Y. Cy., add. wat. stk., 1915, 3½%	360,000	352,800
N. Y. Cy., 1925, 3%	100,000	89,000
Richmond, Cy. of, 1943, 4s	20,000	20,200
Cy. of Rochester, wat., 1933, 3½%	150,000	144,000
Atl. Coast Line R.R.Co.,L. & N.col.m., 1952, 4%	57,000	54,150
B. & O., prior in. m., 1925, 3½%	35,000	32,550
C., B. & Q. R. R. Co., gn. m., 1958, 4s	100,000	100,000
Chi., Rock Island & Pac., gn. m.,1988, 4%	50,000	49,500
Chi. & Nwn., s. f., 1929, 5%	39,000	42,510
Chi. & Nwn., gn. m., 1987, 3½%	75 000	67,500
Chi. & Alton R. R., 1949, 3%	125,000	93,750
C. & W. I. R. R. Co., 1952, 4s	50,000	47,000
C., M. & St. P. R. R. Co., gn. m., 1989, 4s	50,000	50,500
D. & R. G. R. R. Co., 1 cs. m., 1936, 4s	50,000	47,500
Erie & Pittsburg R. R., 1940, 3½%	100,000	94,000
Ill. Cent., St. Louis Div., 1951, 3½%	16,000	14,240
Ill. Cent., St. Louis Div., 1951, 3%	120,000	94,800
L. S. & M. S. R. R. Co., 1 m., 1997, 3½%	50,000	46,000
L. S. & M. S. R. R. Co., d., 1928, 4s	50,000	48,000
Manhattan Ry. Co., 1990, 4%	50,000	49,000
N. Y. C. & H. R. R. R. Co., 1997, 3½%	50,000	45,500
N. Y., N. H. & H. R. R. Co., 1956, 4%	110,000	104,500
Norfolk & W. R. R., 1941, 4%	50,000	44,500
No. Pac. R. R. Co., prior in. m., 1997, 4%	50,000	51,500
Pa. Co., gr., 1921, 4%	25,000	26,000
St. Paul, Minn. & M., 1 m., 1933, 4½%	50,000	53,500
So. Pac. R. R. Co. col. tr., 1949, 4%	59,000	57,220
Tex. R. R. Assn., gn. m., 1953, 4%	50,000	49,000
Union Pac. R. R. Co., 1 m., R.R.& land grant, 1947, 4%	50,000	51,000
BONDS AND STOCKS OWNED.—*Cont.*		
Bonds.—*Cont.*		
W. Shore R. R., 1 m., 2361, 4%	$120,000	$122,400
Amer. Tl. & Tg. Co., 1929, 4%	50,000	46,500
N. Y. Tl. Co., 1939, 4½%	50,000	49,000
Stocks.		
Underwriters' Salvage Co. of N. Y.	1,000	1,000
Underwriters' Salvage Co. of Chi.	1,000	1,000
Gn. Ad. Bureau	150	150
Milwaukee Underwriters' Blg. Co.	86	86
So. Ad. Bureau	100	100
Totals (book value, $2,787,966)	$2,923,336	$2,787,966

MISCELLANEOUS: The Phœnix was the first English fire company to open an American branch, an office having been established in Philadelphia in 1804. Six years later hostile legislation led to its withdrawal. While the Phœnix was interested in United States business through reinsurance treaties (by which it lost $500,000 at Chicago in 1871 and $250,000 at Boston in 1872) it did not re-enter for direct business until 1879. The dominant interests in the Phœnix also control the Pelican Assurance Co., of New York. In 1907, the company acquired the business of the Pelican and British Empire Life Offices. The home office statement of the Phœnix as of December 31, 1909, shows that it then had £7,903,121 of assets, including the paid-up portion of its capital, £268,880. Its subscribed capital is £2,688,800. After January 1, 1908, the company will allot 14,286 Pelican shares of £5 fully paid up, when the paid up capital of the Phœnix will be £340,310 and the subscribed £2,760,230. Conflagration losses: Baltimore, 1904, $472,769; San Francisco, 1906, $2,518,804. San Francisco losses were paid by remittances from home office. Values of special deposits: Go., $10,500; Va., $20,200.

UNITED STATES TRUSTEES: Geo. A. Strong, Harry Hayden Treadwell, Geo. Francis Crane, New York.

FIELD MEN AND TERRITORY COVERED: L. P. Bayard and P. Beresford, joint managers. A. D. Irving, Jr., secretary, New York. Howard Terhune, general agent, York office; M. F. Driscoll, general agent; R. E. Lidster, assistant general agent, Western department, Chicago, Ill.; Washington Irving,

PHŒNIX ASSURANCE COMPANY, London, Eng.—*Continued.*

general agent; R. Gallegos, assistant general agent, San Francisco, Cal. Special agents: N. G. Rogers, N. Y. State; C. D. Hubbard, Pa., Md. and D. C.; J. R. Banta for N. J.; J. W. Grover, for Me., N. H., R. I., Mass., Vt. and Conn.; L. R. Warren, for Va., N. C., S. C. and Ga.; F. O. Hawkins, for Fla., Ala., Miss. and La.; J. F. Paull, general agent for W. Va.; L. B. Leigh, general agent for Ark. and Okla.; T. L. Monagan, for Tex. Western department: M. L. Sears, Kansas City, Mo., for Kan. and Mo.; L. R. Noble, Mattoon, Ill., for Ill., Ky. and Tenn.; W. I. Dallas, Omaha, Neb., for Colo., Ia., Neb., N. D. and S. D.; John R. Hall, Minneapolis, Minn., for Minn. and Wis.; Jos. A. Cloud, Cincinnati, for O. and Ind.; S. S. Post, Detroit, Mich., for Mich. The company does business in every State and Territory of the Union (except N. M.) and in the Hawaiian Islands.

PRUSSIAN NATIONAL INSURANCE COMPANY, Stettin, Germany.

United States Manager, Harold W. Letton; Assistant Manager, Geo. S. Valentine. Organized, 1846.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit to H O.
1909	$1,763,693	$1,061,337	$575,034	$1,043,746	$1,098,561	$475,612	$412,313	$887,925	$487,970	—$92
1908	1,575,592	960,562	516,178	929,453	979,707	525,988	373,946	899,934	522,240	—148,69
1907	1,569,446	920,325	564,267	945,600	989,208	454,482	370,915	825,397	450,422	—50,50
1906	1,516,998	821,067	603,354	889,633	933,498	1,124,972	326,768	1,451,740	1,144,730	+800,09
1905	1,279,393	726,410	486,017	810,694	847,912	389,527	302,405	691,932	388,736	—96

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$1,489,455
Cash in office and bank	61,404
Agents' balances, not over 3 months due	197,202
Interest accrued	15,632
Total admitted assets	$1,763,693

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 190

Net losses unpaid (including $12,801 resisted)	$106,05
Unearned premiums	1,061,33
Other liabilities	21,2
Total liabilities, except surplus	$1,188,6
Surplus as to policyholders	575,0
Total liabilities and surplus	$1,763,6

RISKS AND PREMIUMS: Fire risks in force December 31, $170,780,892; premiums thereon, $2,013,480.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $10,729,575; losses paid, $6,268,791.

BONDS OWNED:	Par Value.	Market Value.
Allegheny Co., Pa., g., 1935, 4%	$40,000	$40,800
Bergen Co., N. J. (rd. imp), g. 1923-28,5%	18,000	20,390
Buffalo, N. Y., w. w., g., 1957, 4%	40,000	41,600
Cincinnati Ohio, (street imp.), 1929, 4%	40,000	40,800
Cleveland, Ohio, (water wks.) 1920, 4%	40,000	40,400
Essex Co., N. J., (bg.), g., 1924, 4%	30,000	30,300
Hud. Co., N. J. (bg.), g., 1924, 4%	30,000	30,000
Hudson Co., N. J. (Co. blg.), 1948, 4½%	10,000	11,000
Jamestown, N. Y., f. s.,'g., 1927-32, 5%	39,000	43,035
Jersey City, N. J. (wat.loan),g.,1932, 4%	40,000	40,800
Los Angeles, Cal. (w. w.), g., 1944-45 4%	40,000	40,000
Mass. State, (water loan), g., 1941, 3%	150,000	130,500
Memphis, Tenn., (w. loan), g 1933, 4%	40,000	39,200
Minneapolis, Minn., sc., g., 1937, 4%	40,000	41,200
Mt. Vernon, N.Y., (h. imp.), 1930, 4%	10,000	10,100
N. Y. Cy., g., 1922-54, 3½%	205,000	198,000
Portland, Ore. (bg.), g., 1922, 5%	34,000	36,720
St. Louis, Mo., (w. fair), g., 1922, 3½%	30,000	28,200
St. Paul, Minn., (m.. bld.), g., 1935, 4%	20,000	20,400
Salt Lake Cy., Utah, (wtr), g., 1928, 4½%	40,000	40,400
Spokane, Wash., (water), g., 1925, 4%	40,000	39,600
Syracuse, N. Y., (h.sc.), g., 1923-5, 4½%	25,000	26,750
Tacoma, Wash., (m. c. l.), 1928, 4½%	40,000	42,000
Toledo, Ohio, (water), 1921, 4%	20,000	20,100
Yonkers, N. Y., (c. h.), g., 1919-22, 5½%	40,000	45,500
C., M. & St. P. (C. & P. W. div.)g.1921,5%	30,000	32,700
Cleveland Tm. & Val., g., 1995, 4%	15,000	14,250
Ill. Cent., 1951, g., 4%	8,000	8,480
Ill. Cent. (Omaha div.), g., 1951, 3%	30,000	23,700
Ia. Cent., 1938, 5%	30,000	32,100
Lake Erie & W., 1937, 5%	15,000	17,100
Louisv. & Nashv. gn., g., 1930, 6%	12,000	13,920
Louisv. & Nashv., E. H. & N.,g.,1919,6%	4,000	4,480
N. Y. C. (Beech Creek div.), g., 1936, 4%	30,000	30,000
N. Y. C. & H. R. R. R. g., 1997, 3½%	20,000	18,200
N. Y., C. & St. L., g., 1937, 4%	30,000	30,000

BONDS OWNED.—*Cont.*	Par Value.	Mark Valu
Ore. Ry. & Navigation Co., g., 1946, 4%	$30,000	$29,4
Pa. Co.,g., 1921, 4½%	30,000	31,2
Pere Marquette, g., 1932, 4½%	30,000	29,4
Rochester & Pittsburg, g., 1921, 6%	14,000	16,3
St. P., Minn.&Man.(Dak.extn.)g.1910,6%	5,000	5,0
Sioux Cy. & Pac., g., 1936, 3½%	20,000	18,4
Tol. & O. Cent. (W.div.), g., 1935, 5%	16,000	17,6
Vandalia Ry., g., 1955, 4%	30,000	29,4
Totals (book value, $1,550,537)	$1,500,000	$1,489,4

MISCELLANEOUS: This company began business in t United States, in 1891. Its home office statement as of Decemb 31, 1909, showed assets aggregating $4,544,764 not includi $1,687,500 stockholders' notes. Conflagration losses: Baltimo 1904, $2,500; San Francisco, 1906, $782,865. San Francis losses were paid by remittances from home office.

UNITED STATES TRUSTEES: John C. Black, Geo. H. W ster, J. Ogden Armour, Chicago.

FIELD MEN AND TERRITORY COVERED: Harold Letton, general manager United States branch; George S. Val tine, assistant manager. Irving A. Brown, Taunton, Mass., spe agent for Me., Conn., R. I. and Mass.; O. W. Mink, Brooklyn, N. special agent for N. Y. and N. J.; John Virchow, Aurora, special agent for Ill., Mich. and Wis.; J. N. Hobbins, Pittsb Pa., special agent for N. C., Pa., W. Va. and Balto. Ralph Hirsch, Minneapolis, Minn., special agent for Ia., Minn. and N John A. Prinsen, Los Angeles, special agent for Cal.; Dean Baldwin, Seattle, Wash., special agent for Wash. and No. W. C. Cree, Denver, Colo., for Colo., So. Ida., Mont., Utah Wyo; R. B. Esler, Fort Worth, Tex., special agent for Tex. La.; H. F. Waterman, Kansas City, Mo., special agent for K Mo. and Okla.; W. G. Titus, Lansing, Mich., special agent lower Mich.; J. W. Noble, Indianapolis, Ind., for lower Ill., and Ky. The company operates in all the States and Territo in the United States, except Ala., Alas., Ariz., Ark., Del., D Fla., Ga., Miss., Nev., N. H., N. M., N. D., O., Ore., S. C., S Tenn., Vt. and Va.

RELIANCE MARINE INSURANCE COMPANY, LTD., Liverpool, Eng.¶

Attorney and Manager, W. L. H. Simpson, New York. Organized, 1885.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Rem to H.
1909	$388,955	$35,135	$296,943	$197,715	$209,800	$120,402	$33,937	$154,339	$119,965	$46
1908	379,455	44,307	254,518	159,972	172,188	117,048	32,305	149,353	135,852	19
1907	368,734	27,579	309,704	165,761	187,564	112,103	29,736	141,839	110,385	17
1906	363,807	29,066	303,836	177,176	187,825	106,913	34,452	141,365	100,318	46
1905	364 841	28,723	300,469	175,890	187,882	104,793	40,337	145,130	98,498	27

¶Transacts marine insurance only.

RELIANCE MARINE INSURANCE COMPANY, Ltd., Liverpool, Eng.—*Continued.*

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$327,210
Cash in office and bank	17,698
Agents' balances, not over 3 months due	38,660
Interest accrued	2,604
Other assets	2,783
Total admitted assets	$388,955

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $475 resisted)	$38,890
Unearned premiums	35,135
Other liabilities	17,987
Total liabilities, except surplus	$92,012
Surplus as to policyholders	296,943
Total liabilities and surplus	$388,955

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $2,752,292; premiums thereon, $35,135.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $2,709,945; losses paid, $2,161,222.

BONDS OWNED:	Par Value.	Market Value.
Cy. of New York, adl. wat. stk., 1915, 3½%	$25,000	$24,500
Cy. of New York, dock bs., 1919, 3%	100,000	92,000
Cy. of New York, cp. stk., 1953, 3½%	50,000	48 000
Cy. of New York, cp. stk., 1954, 3½%	50,000	45,000
Cy. of New York, cp. stk., 1959, 4%	50,000	50,000
N. Y. C. & H. R. R. Co., bs., 1997, 3½%	25,000	27,300
N. Y. C. & H. R. R. Co., bs., 1997, 3½%	5,000	
Old Colony R. R. Co., bs., 1924, 4%	15,000	15,000
Hereford R. R. Co., bs., 1930, 4%	15,000	14,550
Fitchburg R. R. Co., bs., 1925, 4%	14,000	13,860
Totals (book value, $353,357)	$349,000	$327,210

MISCELLANEOUS: The American and Foreign Marine, the Maritime of Liverpool, and the British and Foreign Marine's United States branch, are under the same management as this company. The Reliance commenced business in the United States in 1890. Its home office statement December 31, 1908, showed £325,545 of assets, exclusive of £400,000 uncalled capital. Its paid-up capital was £100,000. Conflagration losses: Baltimore, 1904, $2,500.

UNITED STATES TRUSTEE: Old Colony Trust Co., Boston.

FIELD MEN AND TERRITORY COVERED: W. L. H. Simpson, attorney for the United States agents; F. Gair Macomber, Boston, Mass.; F. H. G. Fry, New Orleans, La.; M. J. Sanders, New Orleans, La. The company is licensed in all States and Territories, except Ark., Del., Fla., Ga., Haw., Kan., Miss., Neb., N. M., N. D., Okla., P. I., P. R., Tex., Vt., Va., W. Va. and Wyo.

ROSSIA INSURANCE COMPANY, St. Petersburg, Russia.

United States Manager, C. F. Sturhahn, New York. Organized, 1881.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$3,316,410	$2,188,014	$597,525	$3,954,532	$4,065,010	$1,957,699	$1,247,118	$3,204,817	$2,080,351	—$424,283
1908	2,909,528	1,916,911	589,857	3,524,434	3,634,266	2,055,877	1,121,490	3,177,367	1,919,777	—433,775
1907	2,726,235	1,810,299	389,576	3,415,938	3,508,335	1,765,074	980,990	2,746,064	1,840,612	—99,580
1906	2,361,532	1,397,159	402,551	3,069,453	3,150,160	2,810,340	890,779	3,701,119	3,042,458	+881,337
1905	1,949,373	987,424	733,945	2,122,643	2,169,946	685,270	619,302	1,304,572	819,297	+11,045

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$2,905,460
Cash in office and bank	278,397
Agents' balances, not over 3 months due	96,805
Interest accrued	35,748
Total admitted assets	$3,316,410

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$522,912
Unearned premiums	2,188,014
Other liabilities	7,959
Total liabilities, except surplus	$2,718,885
Surplus as to policyholders	597,525
Total liabilities and surplus	$3,316,410

RISKS AND PREMIUMS: Fire risks in force December 31, $332,578,173; premiums thereon, $4,156,455.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $16,962,177; losses paid, $9,395,560.

BONDS OWNED:	Par Value.	Market Value.
U. S. Government, reg., 1925, 4%	$300,000	$345,000
N. Y. State canal impt., reg., 1959, 3%	200,000	206,000
N. Y. Cy., New E. River Bg., 1953, 3½%	300,000	270,000
A., T. & S. F. Ry. Co., gn. m., 1995, 4%	100,000	100,000
Atl. Coast Line R. R. Co., 1 m., 1952, 4%	100,000	96,000
B. & O. R. R. Co., 1 m., 1948, 4%	75,000	74,250
B. & O. (3o. Div.), 1 m., 1925, 3½%	50,000	45,000
B. & O. R. R. Co., prior ln., 1925, 3½%	75,000	69,750
Cent. Pac. Ry. Co. 1 r. m., 1949, 4%	100,000	97,000
Ches. & O., 1 cn. m., 1939, 5%	75,000	85,500
Ches. & O., gn. m., 1992, 4½%	75,000	77,250
C., B. & Q. R. R., g. m., 1958, 4%	50,000	50,000
Chi., B. & Q. (Ill. Div.), 1949, 3½%	25,000	22,500
Chi., R. I. & Pac. Ry.Co.,gn.,m.,1988,4%	50,000	49,500
C., I. St. L. & C. Ry. Co., 1 m., 1936, 4%	12,000	11,760
C., C., C. & St. L. Ry. Co., gn. m.,1993,4%	75,000	72,750
D. & H. Co., 1st ref. mort., 1943, 4%	40,000	40,000
Den. & Rio Grande, 1 cn. m., 1936, 4%	67,000	63,650
Erie R. R. Co., prior ln., 1996, 4%	50,000	43,500
L.Val.Ry.Co.,State of N.Y.,1m. 1940,4½%	25,000	26,750
Leh.Val.Ry.Co.,State of N.Y.1mreg.,1940 4½%	40.000	42,800
Louisv. & Nashv., unified, 1940, 4%	50,000	50,000
Mo.Pac.Ry.Co.,1 cn. m., 1920, 6%	50,000	55,500
N.Y.C.& H.R.R.R.R.Co.,1 m., 1997, 3½%	50,000	45,500
Nor. & W. Ry. Co., 1 cn. m., 1996, 4%	105,000	102,900
BONDS OWNED.—*Cont.*		
No.Pac.Ry.Co.,Ry.and l.g.priorin1997,4%	$100,000	$103,000
Ore. R. R. & Nav.,cn. m., 1946, 4%	100,000	98,000
Ore. Short Line, r. m., 1929, 4%	65,000	61,750
Read.Co.&Phil.&Read.C.&I.Co.gn.m1997 4%	50,000	50,000
St. L., I. Mtn. & So. Ry.,1 m., 1933, 4%	40,000	35,200
St. L. & San Fran. Ry., r., m., 1951, 4%	75,000	63,750
So. Pac. R. R. Co., 1 r. m., 1955, 4%	50,000	47,500
So. Ry. Co., 1 cn. m., 1994, 5%	50,000	56,000
Tex. Pac. Ry. Co., 1 m., 2000, 5%	50,000	55,500
Union Pac.R.R.Co.,1m.,land gt.,1947, 4%	100,000	102,000
Wabash R. R. Co., 1 m., 1939, 5%	30,000	33,900
W. N. Y. & Pa., 1 m., 1937, 5%	50,000	56,000
Totals (book value, $2,934,854)	$2,899,000	$2,905,460

MISCELLANEOUS: This company began business in the United States in February, 1904, writing fire reinsurance only, and has secured licenses in all the States and Territories in the United States requiring reinsurance companies to be licensed. C. F. Sturhahn was formerly assistant United States manager of the Munich Reinsurance Co. On January 1, 1909, its home office statement showed about $38,000,000 of assets, its capital being $2,120,000. The Roesia transacts life, accident, fire and marine insurance in other countries. Conflagration losses: San Francisco, 1906, $1,571,409. San Francisco losses were largely paid by remittances from home office.

UNITED STATES TRUSTEES: Hugo Schumann, Isaac N. Seligman, Hubert Cillis, New York.

ROYAL EXCHANGE ASSURANCE CORPORATION, London, Eng.

United States Manager, Uberto C. Crosby; Assistant Manager, R. D. Harvey, New York. Organised, 1720.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$2,226,264	$1,288,295	$753,292	$1,423,066	$1,500,204	a$887,722	$613,247	$1,500,969	a$908,922	—$173,469
1908	2,410,852	1,585,908	710,655	1,683,865	1,759,238	727,960	704,321	1,432,281	759,320	—142,680
1907	2,110,754	1,194,324	796,200	1,441,954	1,514,066	499,978	616,346	1,116,224	605,902	—323,773
1906	2,117,669	1,057,059	876,522	1,240,472	1,313,651	3,785,057	647,380	4,432,437	3,811,034	+3,041,064
1905	2,203,430	1,093,408	894,225	1,148,830	1,228,541	813,587	705,175	1,518,762	787,699	+166,810

a Losses include those paid and incurred under liability of Cosmopolitan Fire, New York, reinsured December, 1908.

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$1,920,852
Cash in office and bank	43,975
Agents' balances, not over 3 months due	238,020
Interest accrued	23,417
Total admitted assets	$2,226,264

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $36,719 resisted)	$148,035
Unearned premiums	1,288,295
Other liabilities	36,642
Total liabilities, except surplus	$1,472,972
Surplus as to policyholders	753,292
Total liabilities and surplus	$2,226,264

RISKS AND PREMIUMS: Fire risks in force December 31, $227,681,805; premiums thereon, $2,459,956.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $15,123,430; losses paid, $11,253,623.

BONDS OWNED:	Par Value.	Market Value.
U. S. Government, ca., 1930, 2%	$80,000	$81,600
State of Virginia, 1991, 3%	20,000	18,600
Cy. of Akron, r., 1910, 4%	25,000	25,000
Cy. of Boston wat., 1922, 4%	22,000	22,440
Cy. of Chi., g., 1915, 4%	40,000	40,400
Cy. of Chi., wat. loan, 1915, 4%	20,000	20,200
Cy. of Chi., river imp., 1915, 4%	40,000	40,400
Cy. of Cleve., bd. of education, 1920, 4%	25,000	25,250
Cy. of Lima, r., 1930, 3½%	25,000	23,750
Cy. of Middletown park imp., 1930, 4%	29,500	29,647
Cy. of N. Y., g., 1926, 3½%	150,000	141,000
Cy. of N. Y., g., 1916, 3½%	150,000	145,500
Cp. stk. of Cy. of N. Y. cst. of R. T.R.R., 1949, 3½%	30,000	27,000
Co. of N. Y., ca. stk., 1917, 3.10%	37,000	35,520
Cy. of Phila., loan, 1931, 3½%	100,000	95,000
Cy. of Portland, Ore., wat., 1923, 5%	50,000	54,500
Cy. of Richmond, 1938, 4%	17,000	17,170
Cy. of Richmond, 1941, 4%	15,000	15,150
Cent. Pac. Ry., r. g., 1949, 4%	50,000	48,500
Cent. Pac. Ry., r. g., 1929, 3½%	2,500	2,225
Chi. & W. Ind. R. R. co. m., g., 1952, 4%	25,000	23,500
I.S.& M. So., 3 yr. n., 1910, 5%	7,000	7,000
Lehigh Val. R. R. 1 m., 1940, 4½%	50,000	53,500
Mich. Cent. 3-yr. n., 1910, 5%	5,000	5,000
N.Y.C.& H.R.R.R., eq.n., 1911, 5%	50,000	50,000
N.Y.C.& H.R.R.R., 3 yr. n., 1910, 5%	13,000	13,000
No.Pac.Ry., prior ln. and l. g., 1997, 4%	50,000	51,500
Pa. R. R., 5% 3-year notes, 1910, 5%	70,000	70,000
P., C., C.& St. L., ca. g., ser.B, 1942, 4½%	50,000	54,000
So. Pac. Co., 2-5 yr., g., 1910, 4%	50,000	50,000
So.Pac.Co., r., 1955, 4%	50,000	47,500
Tol. W.Val. & O.R.R., g., ser.B, 1933, 4½%	100,000	104,000
Union P.R.R., 1 m. and l.g., g., 1947, 4%	50,000	51,000
W.Va.& P. R. R., 1 m., 1990, 4%	20,000	19,000
Chic. Telephone Co., 1 m., 1923, 5%	50,000	51,500
Mutual Union Tg. Co., 6% s. f. g. b., 1911, 6%	30,000	30,000
New Orleans Ter. Co., c. g. n. 1911, 5%	25,000	25,000
St. Louis Mer.Bg. Tm., 1930, 5%	100,000	109,000
St. L. Tm. Cupples Station & Property Co. 1917, 4½%	100,000	100,000
W.U.Tl.Co., f. and r.e. m. g., 1950, 4½%	100,000	97,000
Totals (book value, $2,002,993)	$1,923,000	$1,920,852

MISCELLANEOUS: The Royal Exchange began transacting marine insurance in 1696, and secured its charter (under which it now writes fire insurance) in 1720. At home, it transacts fire, life, sea, burglary, accident and employers' liability insurance, but confines its writings in the United States to fire insurance. It began business in the United States in 1891, on the Pacific coast, and in 1898 commenced a general business with headquarters in New York. As of January 1, 1909, its home office statement showed £5,447,894 of assets, its paid up capital being £689,220. Conflagration losses: Baltimore, 1904, $402,558; San Francisco, 1906, $2,968,637. Baltimore and San Francisco losses were paid by remittances from home office. Values of special deposits: Va., $50,920; Ga., $10,200; Ohio, $100,000.

UNITED STATES TRUSTEES: Geo. Francis Crane, Vernon H. Brown, Thatcher M. Brown. New York.

FIELD MEN AND TERRITORY COVERED: Gayle T. Forbush, 93 Water st., Boston, Mass., general agent for New England States; W. H. Taylor, Utica, N. Y., special agent for New York; Geo. R. Fulton, 802 Arrott Bldg., Pittsburg, Pa., special agent for Western Pa. and W. Va.; A. N. Hamilton, 435 Walnut st., Philadelphia, special agent for Eastern Pa., N. J., Md. and D. C.; W. H. King, 532 Security Bk. Bldg., Minneapolis Minn., State agent for Minn. and S. D.; James B. Tallmann, 159 La Salle st., Chicago, Ill., State agent for Ill., Ind. and Wis.; Richard W. Grim, 85 No. High st., Columbus, O., special agent for O. and Ky.; George R. Webb, 310 Postal T. Bldg., Kansas City, Mo., special agent for Mo., Kan., Colo. and Neb.; C. D. Livingston, Detroit, Mich., State agent for Mich.; Harry L. Simpson, Denver, Colo., State agent for Colo., Utah, Mont., S. Ida., Nev. and Wyo. Lawrence F. Lamping, Seattle, Wash., State agent for Wash., Ore. and N. Ida.; So. department compr sing Ala., Fla., Ga., N. C., S. C. and Va.; Edwin G. Seibels, manager, Columbia, S. C.; John J. Seibels, general agent, Columbia, S. C.; Chas. J. Bruce, superintendent of agencies; R. S. Busbee and Geo. B. Reeves, special agents Charlotte, N. C. for N. C.; D. D. Taber and A. L. Brooks, special agents Columbia, S. C. for S. C.; F. L. Brooks, special agent, Atlanta, Ga. for Ga.; Aug. Wilkinson, special agent, Birmingham, Ala., for Ala.; Charles M. Hillard, special agent, Palatka, Fla., for Fla.; J. Walter Hilliard special agent, Palatka, Fla., for Fla.; Burton D. Diebert, special agent, Richmond, Va. for Va. Swn. department comprising Tex., La., Ark. and Okla.; Tresevant & Cochran, general agents, Dallas, Tex. The company operates in all the States of the United States except Alas., Ariz., Cal., Del., Hawaii, Miss., N. M., N. D., Tenn. and Vt.

ROYAL INSURANCE COMPANY, LTD., Liverpool, Eng.

General Attorney for United States, E. F. Beddall; Manager, C. F. Shallcross, New York; Manager, R. V. Watt, San Francisco; Managers, Field & Cowles, Boston; Managers, Law Bros., Chicago; Manager, Milton Dargan, Atlanta. Organized, 1845.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$11,323,568	$7,512,032	$2,772,820	*$7,357,502	$7,802,249	*$3,646,143	$2,721,377	$6,367,520	$3,484,953	—1,307,82
1908	11,222,552	7,542,011	2,609,270	7,120,986	7,564,236	3,888,118	2,706,966	6,595,084	3,852,746	—1,931,72
1907	11,894,082	7,727,624	3,094,131	6,376,376	6,758,787	3,894,225	2,454,454	6,348,679	3,688,817	—575,61
1906	12,903,821	9,686,420	2,130,046	10,132,347	10,382,987	7,072,364	3,076,354	10,148,718	7,478,431	+4,106,19
1905	8,429,932	4,981,036	2,852,126	5,270,251	5,534,852	2,570,760	1,832,585	4,403,345	2,506,726	—1,099,73

Unearned premiums include amounts reclaimable on perpetual policies. * Includes $22,487 marine premiums and $1,47 marine losses.

ROYAL INSURANCE COMPANY, Ltd., Liverpool, Eng.—*Continued.*

Assets, United States Branch, December 31, 1909.	
Real estate owned (book value)	$4,152,290
Mortgage loans on real estate	495,800
Bonds and stocks owned (market value)	5,033,075
Cash in office and bank	282,848
Agents' balances, not not over 3 months due	1,211,437
Interest and rents accrued	84,012
Due for reinsurance on losses paid	64,106
Total admitted assets	$11,323,568

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (including $102,556 resisted)	$576,736
Unearned premiums (except perpetuals)	7,414,491
Amount reclaimable on perpetual policies	97,541
Other liabilities	461,980
Total liabilities, except surplus	$8,550,748
Surplus as to policyholders	2,772,820
Total liabilities and surplus	$11,323,568

RISKS AND PREMIUMS: Fire risks in force (except perpetuals) December 31, $1,332,812,521; premiums thereon, $14,449,721; marine and inland risks in force, $553,481; premiums thereon, $12,075; perpetual fire risks, $5,162,163; deposit premiums thereon, $111,881.

BUSINESS IN UNITED STATES SINCE 1873: Premiums received, $140,038,791; losses paid, $82,122,375.

REAL ESTATE OWNED: Comprises 5 properties, which are carried at their book values, which are $623,617, less than cost. They are as follows: Royal Insurance Blg., Walnut and 3d sts., Philadelphia, book value, $65,000; Royal Insurance Blg., Jackson and Quincy sts., Chicago, book value, $1,305,073; Royal Insurance Blg., Pine and Sansome sts., San Francisco, book value, $896,218; office blg., 25 Pine st., New York, book value, $386,000; Royal Insurance Blg., 84-88 William st. and 67-71 Maiden lane, New York, book value, $1,500,000.

MORTGAGE LOANS: There are 54 loans ranging from $1,100 to $40,000 each, aggregating $495,800, and secured by properties valued at $1,465,471; only $630 of interest was past due on December 31, last, and some of this was paid in the following month. The $40,000 loan is upon property in Evanston, Ill., valued at $110,000; a loan of $28,000 is secured by stores and dwellings at 30 Rivington st., New York. These are among the largest loans, and all seem well protected.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Brooklyn, N. Y., ca. g., 1937, 3½%	$200,000	$186,000
Cincinnati, O., hospital, 1937, 3.65%	100,000	97,000
Georgia, State of, 1917, 3½%	15,000	15,000
New Mexico, Territory of, r., 1923, 6%	10,000	10,700
N. Y., State of, canal imp., g., 1956, 3%	40,000	41,200
N. Y., State of, canal imp., g., 1959, 3%	25,000	25,750
N. Y., State of, high. imp., g., 1956, 3%	20,000	20,600
N. Y. State of, high. imp., g., 1958, 4%. 1958, 4%	35,000	39,200
N. Y., ca. g., 1922, 3½%	302,000	286,900
N. Y. Cy., ca. g., 1927, 3½%	200,000	188,000
N. Y. Cy., cp. g., 1940, 3½%	150,000	136,500
N. Y. Cy., cp. g., 1952, 3½%	100,000	90,000
Cy. of Richmond, Va., 1926, 4%	50,000	50,500
Cy. of St. Louis, Mo., 1922, 3½%	25,000	23,500
A., T. & Santa Fe R.R.Co., gn.m.g 1995, 4%	71,000	71,000
Atl.Coast Line R.R.Co., 1ca.m., 50-yr.g 1952 4%	100,000	96.000
B. & O. R. R. Co., prior ln., g., 1925, 3½%	130,000	120,900
B. & O. R. R. Co., 1 m., g., 1948, 4%	25,000	24,750
B'klyn & Mon. R. R. Co., 1 m., g. 1911, 5%	30,000	30,000
C. R. R. of N. J. gn. m., 100-yr.g. 1987, 5%	100,000	125,000
Ches. & O. Ry. Co., 1 ca. m. 50yr.g 1939, 5%	202,000	230,280
C. & A. R. R. Co., 1 m., 50 yr., g., 1950, 3½%	15,000	11,250
C. & A. R. R. Co., r. m., 50 yr. g., 1949, 3%	65,000	48,750
C., B. & Q. R. R. Co., m., s. f., (Ia. Div), 1919, 4%	33,000	33,000
C., B. & Q. R. R. Co., m. (Ill. Div.), 1949, 3½%	25,000	22,500
Chi. & Erie R. R. Co. 1 m., g., 1982, 5%	50,000	57,000
Chi., Ind. & So. R.R., 50 yr. g., 1956, 4%	50,000	47,500
Chi. & Nwn. Ry. Co., extn., 1926, 4%	40,000	40,000
Chi. & Nwn. Ry. Co., gn. m., g., 1987, 3½%	25,000	22,500
Chi., R. I. & Pac. Ry. Co., 1 m., 1917, 6%	20,000	22,400
Chi., R. I. & Pac. Ry. Co., gn. m., g. 1988 4%	50,000	49,500
C., St. L. & N.O. R.R. Co., g. loan (gr. by I.C.R R. Co.), 1951, 3½%	50,000	45,000
C., I., St. L. & C. R. R. Co., 50yr. gn. 1 m., g., 1936, 4%	155,000	151,900
C., C. C. & St. L. R. R. Co., 1m., g. (C.W. & M. Div.), 1991, 4%	25,000	23,500
Pittsburgh R. R. Co., 1927, 4%	100,000	99,000
F. & P. M. R. R. Co., 1m. 50yr. g. (Pt. Huron D.) 1930, 5%	5,000	5,250
Ga. Pac. Ry. Co. 1 m., g., 1922, 6%	50,000	57,000
Hock. Val. Ry. Co., 1ca.m., g., 1999, 4½%	50,000	51,500
Ill. C. R. R. Co., w. lines, 1 m., g., 1951, 4%	17,000	16,830
Ill. Cent. R. R. Co., g., 1952, 4%	23,000	23,460
Ill. Cent. R. R. Co., g., 1953, 4%	10,000	10,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Ind., Ill. & Ia. R. R. Co., 1 m., g., 1950, 4%	$25,000	$24,500
L. Sh. & Mich. So. Ry. Co., 25 yr. gd., 1928, 4%	150,000	144,000
Long Island R. R. Co., r. m., g., 1949, 4%	50,000	49,500
Mich. Cent. R.R. Co., 1 m., g., 1952, 3½%	25,000	22,250
M., St. P. & S.S.M. Ry., Co. 50yr. g., 1938, 4%	50,000	49,500
Mo. Pac. Ry. Co., ca. 1 m., 1920, 6%	50,000	55,500
Mobile & O. R. R. Co., 1 m., 1927, 6%	25,000	30,250
M. & O. R. R. Co., 1 m., g., (Mont. Div.), 1947, 5%	50,000	55 500
N., F. & S. Ry. Co. (L. & N. R. R. Sys.), 1 m. 1937, 5%	45,000	50,850
N. Y. C. & H. R. R. R. Co., 30 yr. g. d., 1934, 4%	150,000	144,000
N. Y. & H. R. R. Co., 1 m., g., 2000, 3½%	50,000	46,500
N. Y., O. & W. Ry. Co. r. m., g., 1992, 4%	25,000	24,250
Nor. & W. R. R. Co., imp. and ext. loan 1934, 6%	20,000	25,200
Nor. & W. R. R. Co., 1 ca. m., g., 1996, 4%	100,000	98,000
No. O. Ry. Co., 1 m., g., 1945, 5%	50,000	56,000
No. Pac. & Gt. No. joint (C.B. & Q. col.), 1921, 4%	2,000	1,940
No. Pac. Ry. Co., g. m, (St. P. & D. Div) 1996, 4%	82,000	78,720
No. Pac. Ry. Co., pr. ln. and l. gt., g., 1997, 4%	50,000	51,500
Ore. RR. & Nav. Co., ca. m., g., 1946, 4%	75,000	73,500
Pac. R. R. Co. of Mo., ext. 1 m., 1938, 4%	24,000	24,000
Pa. R. R. Co., gn. m., 1910, 6%	5,000	5,000
Pa. R. R. Co., 10-yr. g., cv., 1915, 3½%	50,500	48,985
Pa. R. R. Co., r. e. pur. money 1 m., g 1923, 4%	25,000	25,750
Pa. Co., gr. m., g., 1921, 4½%	10,000	10,400
P. & E. Ry. Co., 1 ca. m., 50-yr., 1940, 4%	25,000	23,250
Peoria & Nwn. Ry. Co., 1 m., g. (gr. by C. & N. W. Ry. Co.), 1926, 3½%	10,000	9,400
P. M. R. R. Co., g. (1ln. on L Erie & D. R. Div), 1932, 4½%	40,000	39,200
P., C. C. & St. L. Ry. Co., ca. m., g., 1940, 4½%	11,000	11,770
P., C. C. & St. L. Ry. Co. ca. m., g., 1942, 4½%	19,000	20,520
P., Ft. Wayne & Chi. R. R. Co., 1 m. 1912, 7%	14,000	14,980
P. & Nwn. Ry. Co., 1 m. g. (gr. by C. & N. W. Ry. Co.), 1926, 3½%	15,000	14,100
Read. Co. and the Phila. & Read. C. & I. Co. gn. m., g., 1997, 4%	100,000	100,000
So. Pac. Co., g. (C. Pac. stk. col.), 1949, 4%	10,000	9,200
So. Ry. Co., 1 ca. m., g., 1994, 5%	100,000	112,000
St. L., I. M. & So. Ry. Co., gn. ca. ry. and l. g m. (gr. by Mo. P. Ry. Co.), 1931, 5%	300,000	330,000
St. P., M. & M. Ry. Co., 1 m., 50yr. g. (Mont. extn.), 1937, 4%	50,000	49,500
Sioux Cy. & Pac. R.R. Co., 1m., g., 1936, 3½%	25,000	23,000
T., Wal. Val. & O. R. R. Co., m., g. (gr. by Pa. Co.), 1942, 4%	50,000	48,000
Union Pac. R.R. Co., 1 m. railroad & land grant, g., 1947, 4%	44,000	44,880
Eq. Gas Lt. Co. of N. Y., 1 ca. m., g., 1932, 5%	25,000	26,500
Stocks.		
Albany & Susq. R. R. Co.'s gr	19,600	58,800
C. M. & St. Paul. Ry. Co., p	10,000	17,200
Cleveland & Pitts, R. R., Co. gr	26,050	45,848
Ill. Cent. (leased line), R. R. Co., gr	8,800	8,624
N. Y. & Harlem R. R. Co. gr	11,250	35,437
Pitts., Ft. Wayne & Chi. Ry. Co., gr	26,000	45,760
Underwriters' Salvage Co. of N. Y	1,000	1,250
Underwriters' Salvage Co. of Chicago	1,000	750
Gn. Ad. Bureau of N. Y	450	450
Mil. Underwriters' Blg. Assn	117	140
Southern Adjustment Bureau	200	200
Totals (book value, $5,034,285)	$4,918,967	$5,033,075

MISCELLANEOUS: The Royal began business in the United States in 1851. Its home office statement as of January 1, 1908, showed assets aggregating £14,298,500, its subscribed capital being £2,612,580, and the paid-up portion, £391,887. In other countries the Royal transacts both fire and life insurance, but con-

ROYAL INSURANCE COMPANY, LTD., Liverpool, Eng.—*Continued*.

fines its business to fire insurance in the United States. The dominant interest in the Royal also controls the Queen Insurance Co., of New York. Conflagration losses: Baltimore, 1904, $1,002,344; San Francisco, 1906, $4,595,176. San Francisco losses were paid by remittances from home office. Values of special deposits: Va., $51,500; Ga., $10,175; N. M., $11,000; O., $100,000.

UNITED STATES TRUSTEES: New York Life Insurance & Trust Co., New York. United States committee of management: Henry Parish, Osgood Welsh, Wm. A. Nash, J. Edward Simmons, James A. Macdonald, Edward F. Beddall.

FIELD MEN AND TERRITORY COVERED: E. F. Beddall, general attorney for United States, 84 William st., New York. C. F. Shallcross, manager, Frederick W. Day, assistant manager, Albert R. Hosford, assistant manager, Morton S. Lewis, second assistant manager, 84 William st., New York. New York department comprises N. Y., N. J., Pa., Del., Md. W. Va. and D. C. Special agents: James M. Daggett, Albany, N. Y., for Eastern N. Y.; H. S. Visscher, Rochester, N. Y., for Western N. Y.; James Keeley, New York City, for suburban New York; John Tenney, Jr., Newark, N. J., for N. J.; P. G. Farquharson, Philadelphia, for Eastern Pa. and Del.; Daniel Z. Walker, Allentown, Pa., for Lehigh and Northampton Cos., Pa.; Frank K. Patterson, Pittsburg, Pa., for Western Pa.; William C. Poe, Jr., Baltimore, Md., for D. C., Md. and W. Va.; W. H. Gibson, Centreville, Md., for Eastern Md.; New England department, 85 Water st., Boston, Mass., Field & Cowles, managers for Me., N. H., Vt., Mass., R. I. and Conn. Special agents: Jno. J. Downey and Geo. Neiley, Ralph S. Howe, assistant, 85 Water st., Boston, Mass., for New England; Chas. H. Field, Belfast, Me., for Me.; I. L. Holt, Meriden, Conn., for Conn.; Wakefield, Morley & Co., general agents for part of Conn. Western department, 169 Jackson boulevard, Chicago, Ill., Law Bros., managers for Ill., Ind., O., Mich., Ia., Kan., Mo., Wis., Wyo., N. D., S. D., Neb., Minn. and Colo.; C. S. Cowles, State agent, Minneapolis, Minn., for Minn., N. D. and S. D.; Thos. A. Hunt, special agent, Minneapolis, Minn., for No. Minn. and N. D.; R. J. Tweedy, special agent, Albert Lea, Minn., for So. Minn. and S. D., Geo. M. Scott, State agent, Denver, Colo., for Colo. and Wyo.; R. C. Alexander, Topeka, Kan., special agent for Kan.; Eustace H. Brown, special agent, Kansas City, Mo., for Mo.; C. R. Tyrrell, State agent, Des Moines, Ia., for Ia.; H. L. Dalton, State agent, Milwaukee, Wis., for Wis.; D. B. Welpton, executive State agent and adjuster, 1 Creighton block, Omaha, Neb.; B. T. Duffy, State agent, Detroit, Mich., for O. and Mich.; H. W. Boyd, State agent, Newcastle, Ind., for Ind.; H. A. Hutcheson, special agent, New Castle, Ind., for Ind.; Chas. G. Law, State agent, Chicago, Ill., for Ill.; Geo. H. Coleman, special agent, Chicago, Ill., for Cook Co.; W. W. Cannon, Decatur, Ill., and Jno. W. Baker, Dwight, Ill., special agents for Ill.; Geo. A. Yuncker, special agent, Mansfield, O., for O.; R. H. Douglass, special agent, Detroit, Mich., for Mich.; Southern department, Empire blg., Atlanta, Ga., Milton Dargan, manager; F. M. Mikell, assistant manager; Ulric S. Atkinson, second assistant manager. Special agents: Geo. B. Jennings, Richmond, Va., and S. T. Sparkman, Columbia, S. C., for Va., N. C. and S. C.; Hinton J. Hopkins and T. W. Rucker, Jr., Atlanta, Ga., for Ga., Ala. and Fla.; James B. Ross, Robert P. Clower and A. H. Turner, New Orleans, La., for Miss. and La.; C. C. Wright and R. L. Pollard, Jr., Dallas, Tex., for Tex.; H. B. Head, Oklahoma City, for Okla.; W. P. Fishback, Lexington; Ky., for Ky.; C. F. Frizzell, Nashville, Tenn., for Tenn.; Geo. L. Meyers & Co., Memphis, Tenn., general agents for Ark. Southern department embraces Ark., Ala., Fla., Ga., Ky., La., Miss., N. C., Okla., S. C., Tenn., Tex. and Va. Pacific coast department, corner Pine and Sansome sts., San Francisco, Cal., Rolla V. Watt, manager for Cal., Nev., Ore., Wash., Ida., Mont., Utah, N. M., Ariz., Lower Cal., Alas. and Haw. I.; John T. Fogarty, assistant manager; F. B. Kellam, branch secretary, San Francisco, Cal. Special agents: H. R. Burke, Portland, Ore., for Wash., and Ore.; J. T. O'Brien, Spokane, Wash., for Wash., Mont. and Ida.; E. P. Eldred, Fresno, Cal., for Central Cal.; J. B. Walden, San Francisco, Cal., for Northern Cal. and Nev.; Roy Folger, San Francisco, Cal., for Bay counties; J. K. Urmston and Fred J. Perry, Los Angeles, for Southern Cal. and Ariz.; J. H. Banks, Salt Lake City, for Utah, Ida., N. M. and Mont.; D. L. Stewart, Sacramento, Cal., for Central Cal.; C. D. Gabrielson, Salem, Ore., for Ore. and Ida.

RUSSIAN REINSURANCE COMPANY, St. Petersburg, Russia.

United States Manager, Paul E. Rasor, New York.

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$1,019,633	$609,421	$326,047	$985,756	$1,021,868	$379,229	$304,159	$683,388	$400,058	—$105,931
1908	817,330	403,733	351,700	650,012	680,869	285,510	204,320	490,330	300,693	—268,373
1907	843,700	280,033	518,448	528,744	549,324	64,377	151,763	216,140	96,377	+532,070

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$890,000
Cash in office and bank	87,350
Agents' balances, not over 3 months due	35,542
Interest accrued	6,741
Total admitted assets	$1,019,633

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$68,011
Unearned premiums	609,421
Other liabilities	16,154
Total liabilities, except surplus	$693,586
Surplus as to policyholders	326,047
Total liabilities and surplus	$1,019,633

RISKS AND PREMIUMS: Fire risks in force December 31, $107,116,320; premiums thereon, $1,134,562.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $2,164,512; losses paid, $729,116.

BONDS OWNED:	Par Value.	Market Value.
N. Y. Cy., ba., 1955–9, 4%	$783,000	$783,000
Dis. of Col., ba., 1924, 3.65%	100,000	107,000
Totals (book value $897,076)	$883,000	$890,000

MISCELLANEOUS: The company was authorized to transact business in New York State early in 1907. It writes reinsurance only in this country. Its home office statement as of December 31, 1909, showed assets aggregating $6,170,230; and a capital of $1,500,000. Paul E. Rasor is also United States manager of the Moscow Fire Insurance Co. and the First Russian Insurance Co.

UNITED STATES TRUSTEE: Mercantile Trust Co., New York.

SALAMANDRA INSURANCE COMPANY, St. Petersburg, Russia.

United States Managers, A. Willcox & Co., New York. Organized, 1846.
(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Remit. to H. O.
1909	$1,911,370	$663,647	$891,218	a$1,409,424	$1,493,779	$1,002,596	$595,074	$1,597,670	$1,097,030	$430,000
1908	2,440,419	1,219,403	959,445	2,558,024	2,636,276	1,234,582	724,512	1,959,094	1,206,176	360,000
1907	2,009,910	1,018,710	695,876	2,224,238	2,267,099	817,234	622,715	1,439,949	908,304	100,000
1906	1,324,536	616,303	512,327	1,260,733	1,304,897	935,864	368,545	1,304,409	974,036	.....
1905	1,344,636	597,648	589,255	1,272,907	1,314,419	682,386	399,637	1,082,023	690,838	150,000

a Aggregate net premiums, $2,029,499; paid for reinsurance of one-half of risks, $620,075.

SALAMANDRA INSURANCE COMPANY, St. Petersburg, Russia—*Continued.*

Assets, United States Branch, December 31, 1909.	
Bonds owned (book value)	$1,530,180
Cash in office and bank	82,125
Agents' balances, not over 3 months due	279,255
Interest accrued	19,810
Total admitted assets	$1,911,370

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (none resisted)	$353,005
Unearned premiums	663,647
Other liabilities	3,500
Total liabilities, except surplus	$1,020,152
Surplus as to policyholders	891,218
Total liabilities and surplus	$1,911,370

RISKS AND PREMIUMS: Fire risks in force December 31, $146,033,157; premiums thereon, $1,290,305.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $13,279,116; losses paid, $7,015,136.

BONDS OWNED:	Par Value.	Market Value.
A., T. & S. F. Ry. Co., 1995, 4%	$25,000	$25,000
B. & O. R.R. Co., prior lien, 1925 3½%	25,000	22,250
B. & S. W. R. R. Co., 1 m., 1913, 5%	35,000	36,050
C. Pac. Ry.Co.,1949, 4%	25,000	24,250
Cent. Pac. Ry. Co., m. g. 1929, 3½%	25,000	22,250
Chi. & Alton R. R. Co. eq. n., 1917, 4½%	25,000	25,000
C. B. & Q. R. R. Co., cv., 1958, 4%	25,000	25,250
Chi.& Nwn. Ry. Co., d., 1921, 5%	25,000	26,750
Chi. Rys. Co., 1 m., 1927, 5%	35,000	35,350
Chi., R. I. & Pac. Ry. Co., r., 1934, 4%	25,000	22,750
L. Sh. & Mich. So.Ry.Co.,1928, 4%	25,000	24,000
L.Sh.& M.So.Ry.Co.,3 yr.g. n., 1910, 5%	25,000	25,000
N. Y. C. Lines eq. tr. of 1907, 1913, 5%	50,000	51,000
N. Y. C. Lines eq. tr. of 1907, 1919, 5%	25,000	26,500
N. Y., L. & W. Ry. Co., T. & L., 1922, 4%	25,000	25,000
N. Y., N. H. & H. R. R. Co., d., 1948, 6%	35,000	46,900
No.Pac.Gt.No. (C. B. & Q.), 1921, 4%	50,000	48,500
Pa. R. R. Co., g. n., 1910, 5%	100,000	150,000
Pa. R. R. Co. 10 yr. g. cv., 1915, 3½%	50,000	48,500
Pa. Co., 1916, 3½%	29,000	28,130
Union Pac. R. R. Co., cv., g., 1926, 4%	35,000	40,950
Columbus, O., imp., 1916, 4%	100,000	101,000
Bonds Owned.—*Cont.*		
N. Y. State Canal, 1912, 3%	$200,000	$200,000
Cy. of N. Y., bg., 1928, 3½%	50,000	47,000
Cy. of N. Y., 1929, 3½%	135,000	125,550
Cy. of N. Y., exem. cp., 1964, 3½%	50,000	45,000
Ala. Gt. So. R. R., 1914, 4½%	50,000	49,500
Chi. R. I. & P. Ry. eq., 1916, 4½%	25,000	24,750
Chi., Gt. W. R. R., 1959, 4%	25,000	23,000
Met. St. Ry. K. C., 1910, 5%	25,000	25,000
N. Y., N. H. & H. R. R., 1914, 4%	25,000	24,750
No. Am. Co., 1912, 5%	25,000	25,000
Pa. R. R., gn. f. eq., 1911, 4%	50,000	49,500
Pac. Tl. & Tg., 1937, 5%	35,000	35,000
Tidewater Co., 1913, 6%	25,000	25,500
Totals (cost, $1,530,451)	$1,539,000	$1,530,180

MISCELLANEOUS: The Salamandra began business in the United States in 1899, transacting reinsurance only. Its home office statement, December 31, 1907, showed assets aggregating $8,033,009, its paid up capital being $1,064,000. Conflagration losses: Baltimore, 1904, $146,000; San Francisco, 1906, $323,651.

UNITED STATES TRUSTEE: New York Life Insurance & Trust Co., New York.

TERRITORY COVERED: The company is licensed in Colo., Del., Ill., La., Mass., Mich., Miss., Mont., Neb., Nev., N. H., N. J., N. Y., N. C., O., Pa., Tex. and W. Va.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, Edinburgh, Scotland.

United States Manager, James H. Brewster, Hartford, Conn. Organized, 1824.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$4,848,132	$1,926,970	$2,682,196	$2,068,182	$2,257,910	$973,651	$757,209	$1,730,860	$1,000,627	—$591,831
1908	5,114,297	1,901,042	2,848,861	1,985,985	2,150,500	1,151,698	721,079	1,872,777	1,114,548	—22,642
1907	4,663,344	1,941,239	2,347,685	2,063,887	2,221,546	1,033,473	739,671	1,773,144	1,001,533	—20,598
1906	4,448,912	1,856,045	2,186,506	2,053,801	2,241,253	1,932,947	741,527	2,674,474	1,989,111	—343,235
1905	5,379,583	1,709,988	3,338,058	1,884,441	2,046,992	972,066	679,244	1,651,310	939,226	—1,333

Assets, United States Branch, December 31, 1909.	
Real estate owned (book value)	$68,437
Mortgage loans on real estate	362,875
Bonds and stocks owned (market value)	3,906,979
Cash in office and bank	109,924
Agents' balances, not over 3 months due	335,193
Interest accrued	64,724
Total admitted assets	$4,848,132

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (including $27,856 resisted)	$203,966
Unearned premiums	1,926,970
Other liabilities	35,000
Total liabilities, except surplus	$2,165,936
Surplus as to policyholders	2,682,196
Total liabilities and surplus	$4,848,132

RISKS AND PREMIUMS: Fire risks in force December 31, $241,496,928; premiums thereon, $3,714,646.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $39,528,032; losses paid, $23,462,955.

REAL ESTATE OWNED: Consists of 9 parcels located in St. Paul (2), Minneapolis (5), Detroit (1), and Chicago (1). They are principally dwellings, stores and flats, and the most highly valued group consists of a 3-story brick building, 2-story frame building and 2 small frame buildings at 377-385 W. 7th st., St. Paul, which cost $16,150. All are carried at or below cost, and none is incumbered.

MORTGAGE LOANS: There are 68 loans, mostly small, the bulk of them secured by properties in Hartford, Conn., with a few in Minneapolis, St. Paul, Detroit, Chicago, New Haven, and New Britain. The largest are: $17,500 on 1280 Woodward ave. and 124-126 Larned st., Detroit; $34,000 on 123-129 Central ave., Minneapolis; $20,000 on 87-91 Asylum st., Hartford; $18,000 on 169-171 Webster ave., Chicago, and $19,000 on cor. Church and Trumbull sts., Hartford. $362,875 of loans are secured by properties valued at $928,000, the company holding $480,500 of insurance on the buildings. On December 31, last, interest due amounted to $1,700.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
D. C., f., 1924, 3.65%	$100,000	$106,000
U. S., reg., 1930, 2%	10,000	10,100
E. Providence, R. I., f., 1947, 4%	50,000	50,000
State of Ga., 1923, 3½%	25,000	24,250
Lucas Co., O., c. h., 1944, 4%	100,000	100,000
Mass., State of, wat., 1935, 3½%	100,000	95,125
Portland, Ore., wat. loan, 1923, 5%	50,000	54,500
Queens Co., N. Y., 1917, 4%	200,000	199,000
Richmond, Va., 1920-27, 4%	50,250	50,250
Toledo, O., 1912-19, 4½%	45,000	45,000

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, Edinburgh, Scot.—*Cont.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Waterbury, Conn., sc., 1929-1933, 4%...	$50,000	$50,000
Woonsocket, R. I., 1927, 4%.....	50,000	50,000
Atl.Coast L. R. R. Co.L.&N., col.1952,4%	25,000	23,250
B. & O. R. R. Co., 1 m., 1948, 4%.....	3,000	2,970
B. & O. R. R. Co., prior ln., 1925, 3½%..	27,000	25,042
B. & M. R. R., 1929-44, 4½%.....	100,000	104,000
B., N. Y. & E. Ry. Co., 1 m., 1916, 7%.	12,000	13,680
B., R. & P., gn. m., 1937, 5%.....	50,000	56,875
C. R. R. of N. J., gn. m., 1987, 5%.....	50,000	62,375
Chi. & Erie R. R. Co., 1 m., 1982, 5%..	100,000	113,750
Chi. Indianapolis & L.R.R.Co.r.1947,6%	56,000	71,960
" " " " r. " 5%	19,000	24,415
C., M. & St. P. R. R. Co., C.&P.W.Div., 1921, 5%.....	50,000	54,125
Chi., M. & St. P. R. R., gn. m., 1989, 4%	50,000	50,000
Chi., M. & St. P. R. R., Dge. Div., s.f., 1920, 6%.....	50,000	57,000
Chi. & Nwn. R. R. Co., d., 1921, 5%....	50,000	53,250
C. & Nwn. Ry. Co., s. f., 1933, 5%.....	50,000	55,000
C., St. P., M. & O., cs. m., 1930, 6%.....	50,000	63,375
Chi. & W. Ind. R. R. Co., 1952, 4%.....	40,000	37,100
Choc. & Mem. R. R. Co., 1 m., 1949, 5%	50,000	54,750
Cleve.,Col.,Cin.& I.Ry.Co.1 cs.m.1914,7%	37,000	40,423
C. L. & W. R. R. Co., gn. m., 1936, 5%..	32,000	34,400
C. & P. R. R. Co., gn.m.,ser.B.,1942,4½%	21,000	22,575
Elmira, C. & No. R.R. Co., 1 m., 1914,5%	50,000	50,125
Erie R. R. Co., 1 cs., 1920, 7%.....	100,000	121,000
Evansv. & T. H. R. R. Co., 1 cs.1921,6%	28,000	31,395
Flint & P. M. R. R. Co., 1 cs. m.,1939, 5%	25,000	26,250
G., H. & S. A Ry. Co., M. P.Div.,1931,5%	50,000	53,500
Genesee & Wyo. R. R. Co., 1 m., 1929, 5%	15,000	13,350
Hocking Val. R. R. Co., 1 cs. m.,1999,4½%	50,000	51,375
L.S.& M. So. R. R. Co., d. 1928, 4%.....	50,000	47,500
L. S. & M. So. R. R. Co., deb., 1931, 4%	55,000	51,975
Leh.Val.Ry.Co.,of N.Y.,1 m., 1940 4½%.	45,000	47,813
L., H. & St. L. R. R. Co.,1 m., 1946 5%.	66,500	71,155
L.& N.R.R.Co. St. L. prop., 1916, 5%....	25,000	25,313
Me. Central R. R. Co., cs., 1912, 4%.....	18,000	17,820
Me. Central R. R. Co., cs., 1912, 7%.....	22,000	23,100
Minneapolis & St.L.R.R.Co.,1 r.,1949, 4%	50,000	40,750
Mo. Pac. R. R. Co., cs., 1m., 1920, 6%..	50,000	55,000
Mo. Pac. R. R. Co. tr., 1917, 5%.....	50,000	50,500
Nash.,Chat.& St.Louis R. R. Co.,1 m., 1913, 7%.....	20,000	21,700
Nash.,C.& St.L.R.R.Leb.Div.,1917, 6%..	3,000	3,240
N.Y.C.& H.R.R.R.Co., L.S.col.,1998,3½%	100,000	80,000
N. Y., N. H. & H. R. R. Co. cv.d.1948,6%	10,000	13,400
N. Y., N. H. & H. R.R.Co.cv.d., 1956, 4%	50,000	47,500
Norfolk & W. Ry. Co., 1 m., 1996, 4%..	50,000	49,000
Norfolk &.W. Ry. Co., imp. & ext., 1934, 6%.....	39,000	48,555
No. Pac.-Gt. No. joint. C. B. Q., 1921, 4%	100,000	96,750
Ore. Short Line Ry. Co., 1 cs., 1946, 5%.	50,000	56,437
Pa.& N.Y.C. R. R. Co., cs. m., 1939, 5%.	25,000	28,500
P.,C.,C.,& St.L.R.R.Co.cs.,ser.A1940,4½%	6,000	6,420
P.,C.,C.& St.L.R.R.Co.,cs.,ser.B1942,4½%	20,000	21,400
R. & P. R. R. Co. cs. m., 1922, 6%.....	37,000	42,920
R. & P. R. R. Co., 1 m., 1921, 6%.....	$13,000	$15,096
St. L.,I. Mtn. & So. R.R. Co. l. g.1931,5%	50,000	54,500
St.L., I. Mtn. & So. R.R. Co., river & gulf div., 1 m., 1933, 4%.....	50,000	43,500
St. L. Swn., 1 m., 1989, 4%.....	50,000	46,500
St. Paul, No. Pac. Ry. Co., 1923, 6%...	25,000	29,438
St. P. & S. Cy. Ry. Co., 1 m., 1919, 6%.	75,000	85,687
So. Ry. Co., St. L. Div., 1 m., 1951, 4%.	50,000	43,313
So. Ry. Co., 1 cs. m., 1994, 5%.....	35,000	38,850
Tm. R. R. Assn.ofSt.L.gn.m.r., 1953, 4%	50,000	48,750
Tol. Ry. & Tm. Co., 1 m., 1957, 4½%....	27,500	25,850
W. P. Tm. Ry. Co., 1 m., 1954, 4%.....	50,000	24,500
W.Va.Cent.& P. R. R. Co.,1 m., 1911,6%	50,000	50,250
Nwn. Tl. Co., 1 m., 1934, 4½%.....	100,000	96,000
W. U. Tl. Co., f. & r. e. m., 1950, 4½%..	50,000	48,500
Stocks.		
Ill., Cent. R. R. Co., leased line stk.....	47,500	49,000
N. Y., N. H. & H. R. R.....	781	1,331
Gn. Ad. Bureau.....	200	200
Mil. Underwriters Bldg. Assn.....	181	181
Totals (book value, $4,104,899)....	$3,794 345	$3,906,979

MISCELLANEOUS: This company began business in the United States in 1880. On January 1, 1909, its home office statement showed £6,054,593 of assets, its capital (paid-up) being £300,000. J. H. Brewster is also United States manager for the State Fire of Liverpool. Conflagration losses: Baltimore, 1904, $158,438; Toronto, 1904, $151,134; San Francisco, 1906, $1,046,-635. Values of special deposits: Ga., $9,700; N. M., $10,100; Va., $52,500; Ohio, $100,000.

UNITED STATES TRUSTEES: Hon. Morgan G. Bulkeley Meigs H. Whaples, Morgan B. Brainard, Hartford.

FIELD MEN AND TERRITORY COVERED: James H. Brewster, Hartford, Conn., manager, United States and Dominion of Canada; Henry J. Houge, Hartford, superintendent of agencies; B. M. Culver, Hartford, superintendent of agencies; J. H. McCormick, Hartford, Conn., assistant superintendent of agencies; W. F. Rice, Boston, special agent, New England; Thompson, Derr & Bro., Wilkesbarre, Pa., general agents for Pa.; H. T. Higginbotham, N. O. and G. H. Collins, Atlanta, special agents; W. R. Hills, special agent, Baltimore, Md.; P. J. Heffernan, St. Louis, special agent; W. C. Gerow, special agent, Kalamazoo, Mich.; Tresevant & Cochran, Dallas, Tex., general agents, Southwestern department, comprising Tex. and Okla. H. W. Foree, San Francisco, Cal., supervisor, and John H. Fuller, special agent for Cal., Nev. and Ariz.; Fred W. Gaston, Tacoma, Wash., inspector of agencies for Ore., Wash. and B. C.; O. E. Lane, Denver, Colo., State agent; P. B. Sommers, assistant for Colo., Wyo., N. M., Utah, Ida. and Mont. Special agents: W. B. Underwood, Brooklyn, N. Y., for N. Y.; A. McKecknie, Newark, N. J., for N. J.; H. E. G. Kemp, Oshkosh, Wis., for Wis.; F. W. Cole, Indianapolis, Ind., for Ind.; J. H. Curtin, Cleveland, O., for O. The company does business in all of the United States (except Ark., Kan., N. D., S. D. and Vt.).

SEA INSURANCE COMPANY, Ltd., Liverpool, Eng.¶

United States Managers, Chubb & Son, New York. Organized, 1875.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$915,483	$129,724	$406,755	$696,975	$717,287	$276,155	$221,098	$497,253	$287,226	—$81,570
1908	778,584	177,774	254,478	571,769	591,795	289,957	199,410	489,367	278,657	—76,969
1907	738,787	126,769	269,236	652,861	673,320	531,612	183,615	715,227	468,724	+57,494
1906	748,180	116,778	289,758	625,535	645,538	235,890	163,594	399,484	.....	—251,337
1905	783,875	101,196	402,351	603,311	622,968	272,926	159,756	432,682	268,926	—109,934

Assets, United States Branch, December 31, 1909.	
Bonds owned (market value).....	$509,050
Cash in office and bank.....	38,916
Agents' balances, not over 3 months due.....	279,774
Accounts receivable.....	84,155
Interest accrued.....	3,588
Total admitted assets.....	$915,483

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (none resisted).....	$141,000
Unearned premiums.....	129,724
Reinsurance premiums.....	188,412
Other liabilities.....	49,592
Total liabilities, except surplus.....	$508,728
Surplus as to policyholders.....	406,755
Total liabilities, and surplus.....	$915,483

¶ Transacts marine insurance only.

SEA INSURANCE COMPANY, Ltd., Liverpool, Eng.—*Continued.*

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $24,966,853; premiums thereon, $218,885.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $10,218,375; losses paid, $5,484,190.

BONDS OWNED:	Par Value.	Market Value.
U. S. Govt. loan, 1925, 4%.....	$100,000	$115,000
N. Y. Cy., cp. stk., 1922–54, 3½%.....	255,000	232,600
Toledo, O., r., 1930, 3½%.....	100,000	96,000
Manhattan Ry. Co., cs. g. m.....	20,000	19,600
N. Y., Chi. & St. Louis, 1 g. m.....	10,000	10,000
No. Pac. Ry. Co., 1 g. m.....	15,000	15,450
Union Pac. Ry. Co., 1 g. m.....	20,000	20,400
Totals (book value, $519,367).....	$520,000	$509,050

MISCELLANEOUS: The United States managers of the Sea are also managers of the United States branches of the Marine, of London, and the Marine branch of the London Assurance, and also control the Federal, of Jersey City. The Sea began business in the United States in 1876. The subscribed capital of the company is £500,000, of which £100,000 are paid up. Conflagration losses: Baltimore, 1904, $6,000.

TERRITORY COVERED: The company is licensed in Cal., Ill., La., Minn., N. J., N. Y., O., Pa. and Tex.

SKANDIA INSURANCE COMPANY, Stockholm, Sweden.

United States Manager, C. F. Shallcross, New York. Organized, 1855.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$1,373,745	$631,606	$494,787	$1,104,726	$1,146,594	$616,397	$352,288	$968,685	$617,477	—$156,388
1908	1,256,726	597,138	529,908	1,055,646	1,096,967	557,863	334,028	891,891	594,483	—131,392
1907	1,240,303	582,546	481,956	1,094,834	1,133,742	563,719	307,389	871,108	543,627	—14,234
1906	1,044,492	517,203	384,233	951,139	990,845	1,064,698	304,592	1,369,650	1,131,617	+471,781
1905	980,370	461,499	442,735	825,855	861,461	451,271	266,825	718,096	405,467	—203,494

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value).....	$1,075,205
Cash in office and bank.....	168,262
Agents' balances, not over 3 months due.....	119,936
Interest accrued.....	10,342
Total admitted assets.....	$1,373,745

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $4,450 resisted).....	$173,457
Unearned premiums.....	631,606
Other liabilities.....	73,895
Total liabilities, except surplus.....	$878,958
Surplus as to policyholders.....	494,787
Total liabilities, and surplus.....	$1,373,745

RISKS AND PREMIUMS: Fire risks in force December 31, $119,230,560; premiums thereon, $1,202,518.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $8,409,389; losses paid, $5,076,012.

BONDS OWNED:	Par Value.	Market Value.
Swedish Govt., loan, issue of 1887, (kr. 650,000), 3.6%.....	$175,675	$170,405
U. S. Government, 1925, 4%.....	100,000	115,000
State of N. Y. Highway imp. g.bs1958,4%	50,000	56,000
Cy. of N. Y., reg., g., 1940, 3½%.....	50,000	45,500
Cy. of N. Y., reg., g., 1941, 3½%.....	200,000	182,000
A., T. & S. F. Ry. Co., gn. m., g., 1995, 4%	25,000	25,000
B. & O. R. R. Co., prior ln., g., 1925, 3½%	25,000	23,250
Cent. Pac. Ry. Co., 1 r. m., g., 1949, 4%	50,000	48,500
Ches. & Ohio Ry. Co., reg. g.1939, 5%...	45,000	51,300
Chi. Ind. & S. R. R. Co., reg.g.,1956,4%	50,000	47,500
Chi., R. I.&Pac. Ry. Co., gn. m.,1988,4%	25,000	24,750
C., C., C. & St. L. Ry.Co.,gn.m.,g1993,4%	25,000	24,250
I., Ill. & Ia. R. R. Co., 1 m., g., 1950, 4%	15,000	14,700
L. & N. R. R. Co., unified g., 1940, 4%.	25,000	25,000
Nor. & W. R. R. Co., gn. m., g., 1931, 6%	25,000	31,250
N. & W. Ry. Co., 1 cs. m., g., 1996, 4%..	10,000	9,800
No.Pac.Ry.Co.,prior ln.,Ry. & L.G., g., 1997, 4%.....	25,000	25,750
P.,C.,C.& St.L.Ry.Co.,cs.m.,loan of $75,000,000, ser. D, 1945, 4%.....	10,000	10,000
BONDS OWNED.—*Cont.*		
St.L.,I.Mtn.& So.Ry.Co.,gn.cs.Ry.& Land Grant m. "Stamped," 1931, 5%.....	$15,000	$16,500
So.Pac.R.R.Co.,1 r.m.,g., 1955, 4%.....	25,000	23,750
So. Ry. Co., 1 cs. m., g., 1994, 5%.....	50,000	56,000
Union Pac.R.R.Co.1 ln.and r.m.g.b.,2008, 4%.....	50,000	49,000
Totals (book value, $1,125,260)....	$1,070,675	$1,075,205

MISCELLANEOUS: This company began business in the United States in 1900, writing reinsurance only. C. F. Shallcross, its manager, is also New York manager of the Royal. Conflagration losses: Baltimore, 1904, $147,569; San Francisco, 1906, $644,175. The company's home office statement, January 1, 1908, showed 61,716,002 kronen of assets (including 10,000,000 kronen of stockholders' notes). Its capital was 15,000,000 kronen. Value of deposit in Ohio, $100,000.

UNITED STATES TRUSTEE: New York Life Insurance & Trust Co., New York.

TERRITORY COVERED: The company is licensed in Colo., Ill., La., Mass., Mich., Miss., Mont., Nev., N. H., N. J., N. Y., N. C., N. D., O., Pa., Tex. and W. Va.

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA, Toronto, Can.

President, Cyrus A. Birge; Second Vice-President and Managing Director, H. S. Wilson.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$427,214	$71,881	$321,916	$134,390	$149,965	$39,404	$57,327	$96,731	$52,543	—$47,804
1908	249,292	22,514	223,312	45,871	51,832	9,458	15,862	25,320	9,458	+30,107

THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA, Toronto, Can.—*Cont.*

Assets, United States Branch, December 31, 1909.	
Bonds owned (market value)	$347,409
Cash in office and bank	42,127
Agents' balances, not over 3 months due	35,868
Interest accrued	1,810
Total admitted assets	$427,214

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (including $1000 resisted)	$15,119
Unearned premiums	71,881
Taxes	800
Return and reinsurance premiums	17,498
Total liabilities, except surplus	$105,298
Surplus as to policyholders	321,916
Total liabilities and surplus	$427,214

RISKS AND PREMIUMS: Fire risks in force, December 31, $10,561,513; premiums thereon, $132,280.

BUSINESS IN UNITED STATES SINCE ADMISSION. Premiums received, $180,260; losses paid, $46,881.

BONDS OWNED:	Par Value.	Market Value.
Province of New Brunswick, 1938, 3%	$48,667	$40,593
Cy. of Cleveland, O., reg., 1926, 4%	25,000	25,250
Cy. of Cincinnati, O., r., 1956, 3½%	20,000	18,400
Cy. of Columbus, O. W. r., 1947, 4%	$20,000	$20,496
Cy. of New York, d., 1957, 3½%	40,000	36,620
Cy. of Seattle, sch. dis., 1926, 4%	100,000	101,550
Cy. of Los Angeles, sr., 1929-1933, 3½%	110,000	104,500
Totals (book value, $350,845)	$363,667	$347,409

STANDARD MARINE INSURANCE COMPANY, Limited, Liverpool, Eng.¶

United States Manager, W. J. Roberts, New York. Organized, 1871.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$607,265	$77,279	$371,279	$813,660	$829,306	$581,615	$154,582	$736,197	$672,822	+$8,916
1908	473,877	126,315	294,362	912,234	926,954	1,101,780	118,184	1,219,964	1,077,330	+342,756
1907	404,323	100,885	226,488	877,157	877,157	960,009	101,949	1,061,958	997,959	—187,014
1906	423,658	105,285	279,368	739,979	739,979	504,010	92,543	596,553	490,510	—171,764
1905	469,742	102,570	314,672	794,452	794,452	580,026	89,732	669,758	587,526	— 3,451

Assets, United States Branch, December 31, 1909.	
Bonds owned (market value)	$413,970
Cash in office and bank	72,896
Agents' balances, not over 3 months due	114,790
Interest accrued	5,609
Total admitted assets	$607,265

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (none resisted)	$143,707
Unearned premiums	77,279
Other liabilities	15,000
Total liabilities, except surplus	$235,986
Surplus as to policyholders	371,279
Total liabilities and suprlus	$607,265

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $10,244,073; premiums thereon, $77,279.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $8,628,473; losses paid, $6,801,956.

BONDS OWNED:	Par Value.	Market Value.
Norfolk Cy., Va., 1919, 5%	$25,000	$26,500
Cy. of Brooklyn, 1932-33, 3½%	200,000	187,000
N. Y. C. & H. R., 1934, 4%	20,000	19,200
Oregon Short Line R. R., 1929, 4%	45,000	42,750
Mobile & O. R. R., 1 m., 1927, 6%	27,000	32,670
Atlantic Coast Line, 1 m., 1952, 4%	25,000	24,000
N. Y. C. & H. R. R., 1910, 5%	25,000	25,000
Chi. & N. W. Ry., 1933, 5%	25,000	27,750
Cy. of Syracuse Wat. Wks., 1920, 3½%	30,000	29,100
Totals (book value, $435,356)	$422,000	$413,970

MISCELLANEOUS: The company began business in the United States in 1888. Its assets, per home office statement, January 1, 1905, amounted to £390,123, excluding uncalled capital, £400,000. Its paid up capital is £100,000. Conflagration losses: Baltimore, 1904, $2,040. All the stock of this company is owned by the head office of the London & Lancashire Fire.

FIELD MEN: W. J. Roberts, United States Manager, New York; Beers, Kenison & Co., Galveston, Tex.; Arthur Mendes & Co., New Orleans, La.; J. B. F. Davis & Son, San Francisco, Cal. The company operates in Cal., La., N. Y., Tex. and in the Dominion of Canada.

¶ Transacts marine insurance only.

STATE FIRE INSURANCE COMPANY, Ltd., Liverpool, England.

United States Manager, James H. Brewster, Hartford, Conn. Organized, 1891.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$430,148	$88,071	$332,468	$109,220	$124,761	$42,973	$44,590	$87,563	$42,425	—$25,184
1908	417,676	84,914	322,605	111,357	125,380	102,412	39,507	141,979	33,833	—9,134
1907	418,321	78,307	263,778	102,067	116,859	80,652	36,002	116,654	71,069	—21,373
1906	465,657	102,350	277,488	155,106	169,492	1,042,448	61,249	1,103,697	1,115,861	+1,006,62[illegible]
1905	416,574	101,566	302,602	157,750	169,937	87,052	57,265	144,317	71,290	+ 37,82[illegible]

STATE FIRE INSURANCE COMPANY, Ltd., Liverpool, England.—*Continued.*

Assets, United States Branch, December 31, 1909.	
Bonds and stocks owned (market value)	$374,890
Cash in office and bank	20,988
Agents' balances, not over 3 months due	30,491
Interest accrued	3,779
Total admitted assets	$430,148

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (including $2,700 resisted)	$7,109
Unearned premiums	88,071
Other liabilities	2,500
Total liabilities, except surplus	$97,680
Surplus as to policyholders	332,468
Total liabilities and surplus	$430,148

RISKS AND PREMIUMS: Fire risks in force, December 31, 1909, $13,306,193; premiums thereon, $167,545.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
New York, docks and ferries, 1952, 3½%	$57,000	$51,300
New York, docks, 1927, 3½%	46,000	43,240
New York, repaving of streets, 1942, 3½%	80,000	72,800
New York, rapid transit, 1952, 3½%	17,000	15,300
New York, corporate stock, 1967, 4%	18,000	19,980
A., T. & S. Fe R. R., gn. m., 1995, 4%	10,000	10,000
C., R. I. and P. R. R., gn. m., 1988, 4%	10,000	9,900
C., C., C. & St. L., R.R. gn. m., 1993, 4%	10,000	9,700
Cent. Pac. R. R., r., 1949, 4%	10,000	9,700
Ill. Cent. R. R., Omaha Div., 1 m., 1951, 3%	10,000	8,200
Lehigh Val. R. R., gn. consol, 2003, 4%	10,000	9,700
Louisv. & Nashv. R. R., unified, 1940, 4%	2,000	2,000
Manhattan Ele., consol m., 1990, 4%	10,000	9,800
N. Y. C. & H. R. R. R., Lake Shore col. 1998, 3½%	10,000	8,100
N. Y., N. H. & H. R. R., Co. cv. d., 1948, 6%	15,000	20,100
N. & W. R. R., 1 m., 1996, 4%	10,000	9,800
No. Pac. R. R., land grant, 1997, 4%	10,000	10,300
P., C., C. & St. L. R. R., con. m., series A, 1940, 4½%	10,000	10,700
Reading R. R., gn. m., 1997, 4%	10,000	10,000
R., W. & O. R. R., 1 cons., 1922, 5%	10,000	10,900

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Southern R. R., 1 cons., 1994, 5%	$10,000	$11,200
U. P. R.R., 1 m. and land grant, 1947, 4%	10,000	10,200
Stocks.		
N. Y., N. H. & H. R. R.	1,000	1,970
Totals (book value, $408,697)	$336,000	$374,890

MISCELLANEOUS: The State Fire began business in the United States in 1897. Its home office statement as of December 31, 1909, showed a subscribed capital of £500,000 (paid up £70,000) and assets amounting to £209,282. J. H. Brewster is also manager of the United States branch of the Scottish Union and National. Conflagration losses: Baltimore, 1904, $72,866; San Francisco, 1906, $1,055,300. As a result of the San Francisco conflagration, the directors made an assessment of $700,000 upon the shareholders.

UNITED STATES TRUSTEES: Morgan G. Bulkeley, Meigs H. Whaples, Morgan B. Brainard, Hartford.

FIELD MEN AND TERRITORY COVERED: Jas. H. Brewster, Hartford, United States manager, Tressevant & Cochran, Dallas, general agents for Tex. The company operates in Cal., Colo., Conn., D. C., Fla., Ill., Ind., Ia., Ky., La., Me., Md., Mass., Mich., Minn., Mo., Mont., Neb., N. J., Pa., R. I., Tex., Utah, Wash. and Wis.

SUN INSURANCE OFFICE, London, England.

United States Manager, J. J. Guile, New York; Western Department, Manager, H. N. Kelsey, Chicago.

Organized, 1710.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$4,236,799	$2,696,843	$1,224,344	$3,077,119	$3,227,060	$1,458,399	$1,148,078	$2,606,477	$1,443,641	—$405,021
1908	4,011,445	2,487,125	1,236,229	2,802,895	2,967,122	1,596,802	1,067,725	2,664,527	1,568,076	—295,556
1907	3,790,767	2,460,788	1,051,989	2,819,291	2,942,800	1,345,382	1,032,477	2,377,859	1,234,715	—164,634
1906	3,556,754	2,317,958	931,093	2,744,218	2,857,325	2,716,546	994,725	3,711,271	2,815,440	+2,004,802
1905	3,139,168	2,064,559	873,275	2,396,977	2,507,874	1,132,126	897,126	2,029,338	1,129,137	—504,014

Assets, United States Branch, December 31, 1909.	
Real estate owned (book value, $290,638)	$271,000
Mortgage loans on real estate	25,000
Bonds and stocks owned (market value)	3,175,245
Cash in office and bank	299,846
Agents' balances, not over 3 months due	425,074
Interest and rents accrued	40,634
Total admitted assets	$4,236,799

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (including $8,606 resisted)	$244,069
Unearned premiums	2,696,843
Other liabilities	71,543
Total liabilities, except surplus	$3,012,455
Surplus as to policyholders	1,224,344
Total liabilities and surplus	$4,236,799

RISKS AND PREMIUMS: Fire risks in force December 31, $482,482,735; premiums thereon, $5,201,230.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $48,872,069; losses paid, $29,801,752.

REAL ESTATE OWNED: Comprises the 5-story brick office building at 54 Pine st., occupied by the company, of which the book value is $171,925, and which is carried at $180,000; and the 4-story brick buildings located as follows: 340 and 342 E. 134th st., New York; 347-359 Southern boulevard, New York. The book values of these latter properties range from $9,983 to $15,127, each, but all are carried at a uniform valuation of $10,000 each, except the first two, which are carried at $10,500 each. There are no encumbrances.

MORTGAGE LOAN: A loan of $25,000 is secured by 71 Lexington ave., New York, valued at $42,500.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Dist. of Columbia, f., 1924, 3.65%	$200,000	$214,000
Clev., O., reg. grade crossing, 1923, 4%	100,000	101,000
N. Y., cp. stk., exem., reg., 1936, 4%	50,000	50,000
N. Y. cp. stk., exempt reg., 1957, 4½%	55,000	61,050
Richmond, Va., 1922, 5%	8,000	8,800
Richmond, Va., 1924, 4%	2,000	2,020
Cy. of Savannah, Ga., f., 1959, 4½%	10,000	10,800
A. T. & S. F., 100 yr. ad., 1995, 4%	50,000	47,000
A., T. & S. Fe Transcontinental Short Line, 1 m., 1958, 4%	25,000	23,500

SUN INSURANCE OFFICE, London, England.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Atl. Coast Line R. R. Co., eq., 1917, 4%.	$15,000	$14,550
Atl. Coast LineR.R.Co.,Louisv.& Nashv. col., 1952, 4%	25,000	23,750
Atl.Coast L. R. R. Co., eq., 1916, 4%	25,000	24,250
B.& O. R. R. Co., (Pitts.,L. Erie & W. Va. System), r. m., 1941, 4%	50,000	46,000
B. & O. (Swn.Div.), 1 m., 1925, 3½%	40,000	36,000
B. & O. R. R. Co., prior ln., 1925, 3½%	25,000	23,250
B.& A. R. R. Co., car tr.ser. C, 1911, 5%	20,000	20,000
B'klyn Union Elev.R.R.Co., 1 m,1950,5%	30,000	30,900
C. of Ga. Ry.Co., 1 m., G. & N. main line, 1916, 4%	25,000	24,250
Cent. Pac. Ry. Co., 1 r. m., 1949, 4%	25,000	24,250
Cent. R. R. Co. of N. J., eq., c., 1912,4%	25,000	24,750
C. R. R. Co. of N. J., gn. m., 1987, 5%	25,000	31,250
C. & O. Ry. Co., gn. m., 1992, 4½%	25,000	25,750
C. & O. Ry. Co., 1 cs. m., 50-yr., 1939, 5%	10,000	11,400
C. & A. R. R. Co., eq. series "F", 1915, 4½.	25,000	24,750
Chi. & A. R. R. Co., r., 50-yr., 1949, 3%	50,000	37,500
C., B. & Q. R. R. Co.,Ill. div., 1949, 4%	25,000	25,250
C. & E. Ill. R. R. Co., r. and imp.,1955,4%	50,000	43,000
C., L. S. & E. Ry. Co., 1st m., 1969, 4½%	25,000	26,750
Chi., R. I. & Pac., 1915, 4%	25,000	23,750
C., R. I. & Pac. 1 & r. m., 1934, 4%	25,000	22,750
C., R. I. & P. Ry. Co., t. e.s."C",1917 4½%	25,000	24,500
C., & R. I. Ele. Co., 1.m., 1910, 5%	25,000	25,000
Chi. & W. Ind. R. R. Co., cs. 50-year, 1952, 4%	25,000	23,500
C., H. & D., gn. R., 1942, 5%	50,000	53,500
C.,C.,C.,& St.L., 1 m.of Cairo, Vincennes & Chi. R. R. Co., 1939, 4%	25,000	23,500
C. & S. Ry. Co., r. & e. m., 1935, 4½%	50,000	49,000
Columbia & G. R. R. Co., 1 m., 1916, 6%	15,000	16,050
D., M. & N. Ry.Co.,gn.m., 1941, 5%	50,000	53,000
Erie R. R. Co., gn. ln, 1996, 4%	25,000	19,250
Erie R. R. Co., Pa., col. 1951, 4%	25,000	21,500
I. C. R. R. Co., St. L.D.& T.,1m.1951 3%	20,000	15,800
Iowa Cent. Ry. Co., 1 m., 1938, 5%	10,000	10,700
I. Mtn.Car Tr. n., ser. S., gr. by St. L. Iron Mtn. & So. Ry. Co., 1912, 5%	25,000	25,000
Kan.Cy. So.Ry.Co.,1 m.,50-yr. 1950, 3%	25,000	18,250
K. Cy., Ft. S. & M. R.R. Co.,cs.m1928,6%	25,000	29,500
L. Sh. & Mich.So. Ry. Co., 25-yr.,1931,4%	25,000	23,750
L. & H. R. Ry. Co., gn. m., 30-yr., 1920, 5%	15,000	15,600
Lehigh Val. Tm., 1 m., 1941, 5%	50,000	57,500
L. & N. R. R. Co., 1 m., tr., 1931, 5%	25,000	27,250
Met. St. Ry. Co. gn. m. and col.tr1907,5%	20,000	16,000
Mo. Pac. Ry. Co., g., tr., 1917, 5%	25,000	25,250
M. P. Ry. Co., cs. 1st m., 1920, 6%	25,000	27,750
M. & O. R. R. Co., 1 m., 1927, 6%	25,000	29,500
Mobile & O. R. R. Co., eq. n. C, 1911, 5%	25,000	25,000
M. C. Ry. Co., 50-yr. 1 m., 1937, 5%	10,000	11,400
N. M. Ry. & C. Co., 1 m. & col. tr., 50-yr., 1947, 5%	25,000	24,750
N. Y., C. & St. L. R. R. Co., 25-y,1931,4%	25,000	23,000
N.Y.C.& H.R.R.R.Co., L. Sh. col., reg., g. 1998, 3½%	30,000	24,300
Nor. & W. Ry. Co. eq. tr., 1909, 4%	25,000	24,500
N. & W. Ry. Co., gn. m. g., 1931, 6%	25,000	31,250
No. Pac. Ry. Co. prior ln. ry.& l.g.,g., 4%	30,000	30,900
No. Pac.,Gt.No., jt., C.B.& Q.,col1921,4%	50,000	48,500
Ohio River R. R. Co., gn. m., 1937, 5%	15,000	16,500
Ore. Sh.L . Ry.Co.,1 m., 1922, 6%	25,000	29,250
Pa. R. R. Co., 10-year cv., 1915, 3½%	40,000	38,800
P. B. & W. R. R. Co., 20-yr.,1 m.,1923,5%	25,000	25,250
R., Y. R. & C., 2d m., gr., 1910, 4½%	50,000	50,000
R. G. Jc. R. R. 1 m., 1939, 5%	25,000	26,500
St. Louis Bg. Co., 1 m., g., 1929, 7%	25,000	32,000
St. L. I. Mtn. & So.Ry.Co. River & Gulf Divs., 1 m., 30-yr., 1933, 4%	25,000	22,000
St. L., I. Mtn. & So. Ry. Co., unify & r., 1929, 4%	25,000	21,500
St. L. & S. F. R. R. Co., eq. g. n., ser. G., 1915, 4½%	25,000	24,500
St. L. & S. F. Ry. Co., gn. m. 50-yr. 1931, 6%	16,000	19,680
St. L. S. Ry. Co., 1st m., 1989, 4%	25,000	23,250
St. P., M. & M. Ry. Co., Pac. ext., 50-yr., 1940, 4%	24,242	24,000
So. Ry., 1 cs., 1994, 5%	25,000	28,000
So. Pac. R. R. Co. of Cal., 1 cs. m.1937,5%	25,000	28,750
S. P. R. R. Co., 1st r. m., 1955, 4%	25,000	23,750
Tm. R. R. Assn. of St. L., 1 m., 1939, 4½%	25,000	26,750
Tex. & Okla. R.R.Co.,1m.,40-yr.1943,5%	25,000	26,000
Tex. & Pac. Ry. Co., 1 m., 2000, 5%	25,000	27,750
Tol.,St.L.& W.R.R.Co.,priorln.,1925,3½%	25,000	22,250
Tol.,St.L.& W.R.R.Co.,eq.tr.n.,1912,4½%	20,000	19,800
Wabash R. R. Co., 1 m., g., 1939, 5%	$25,000	$28,250
Wash. Tm. Co. 1 m., 1945, 3½%	32,000	29,440
W.C.Ry.Co.,S.& D.D.& T.,1 m.30-y1936,4	25,000	23,000
Amer. Tl. & Tg. Co., cv., 1936, 4%	25,000	23,250
Detroit Cy. Gas Co., 1923, 5%	25,000	25,250
Lehigh Val. Coal Co., 1 m., 1933, 5%	25,000	27,250
Mass. Gas Co's 20-year s. f., 1929, 4½%	5,000	4,900
M. El. Ry.& Lt. Co., 30-yr.cs.m.,1926,5%	25,000	26,750
N. Eng. Cotton Yarn Co., 1 m., 1929, 5%	15,000	15,750
N.Y.Gas & El.Lt.,Ht.& Pow.Co.,1 m., 1948, 5%	25,000	25,750
N. Y. Tl. Co., 1 & g. m., s. f., 1939, 4½%.	20,000	19,600
Phila. Co., 1 m. & col. tr. 1949, 5%	25,000	26,000
U. S. Steel Cp. reg. 50-yr., 1951, 5%	25,000	26,750
W. Tl. & Tg. Co., col. tr., 1932, 5%	25,000	24,500
Stocks.		
B. & O., p	10,000	9,200
Chi., Mil. & St. Paul Ry. Co., p	10,000	17,200
Clev. & Pitts. R. R. Co. gr	25,000	44,000
Ill. Cent. R. R. Co., leased line	30,000	29,400
Morris & Essex R. R.	15,000	27,750
Pa. R. R. Co	67,650	93,105
P., B & Lake Erie, gr	20,000	14,000
R. & S. R. R. Co., gr	20,000	39,800
R., W. & O. R. R. Co	25,000	31,500
So. Ry. Co., Mobile & O., tr. ctfs	20,000	17,400
Gn. Ad. Bureau	250	350
Underwriters' Salvage Co. of N. Y	1,000	1,250
Underwriters' Salvage Co. of Chi	1,000	750
W. Union Tl. Co., capital	10,000	7,800
Totals (book value, $3,124,682)	$3,082,242	$3,175,245

MISCELLANEOUS: The Sun began business in the United States in 1882. Its home office statement as of January 1, 1909, showed assets aggregating £3,247,447, excluding the unpaid portion of capital. The subscribed capital is £2,500,000, of which £120,000 are paid up. Conflagration losses: Baltimore, 1904, $578,562; San Francisco, 1906, $1,674,689. Losses were paid by remittances from home office. Values of special deposits: Ga., $10,800; Va., $10,820.

UNITED STATES TRUSTEES: John J. McCook, Herbert L. Griggs, James May Duane, New York.

FIELD MEN AND TERRITORY COVERED: United States branch, New York, J. J. Guile, manager; A. M. Thorburn, secretary; W. F. Bingham, assistant secretary; G. D. Vail, general adjuster; F. H. Sherman, superintendent of agencies, Middle Atlantic and Southern States; T. M. Marson, superintendent of agencies, New York and New England States; A. T. Hatch, Boston, Mass., general agent for New England States; F. D. Tuttle, Albany, special agent for Eastern N. Y.; C. T. Estabrook, Syracuse, special agent for Western N. Y.; Roswell Davis, Freeport, N. Y., general agent for Suffolk, Nassau and Queens counties, N. Y.; A. D. Lundy, Williamsport, Pa., State agent for Pa.; Warren Cleaver, Hackensack, N. J., special agent for N. J.; A. E. Church, Richmond, Va., special agent for Va., Md., Del. and D. C.; J. T. Fitten, Atlanta, Ga., special agent for N. C., S. C., Ga. and Ala.; Janvier & Lee, New Orleans, La., general agents for La. and Miss.; Lawrence Haynes, Jacksonville, general agent for Fla.; Beers, Kenison & Co., Galveston, general agents for Tex. Western department, comprising Ark., Colo., Ill., Ind., Ia., Kan., Ky., Mich., Minn., Mo., Neb., N. D., O., Okla., S. D., Tenn., W. Va., Wis. and Wyo.: Chicago, Ill., H. N. Kelsey, manager; P. T. Kelsey, assistant manager; Adams & Boyle, Little, Rock Ark., general agents for Ark.; J. B. Brown, Jr., Denver, Colo., special agent for Colo.; W. P. Benton, Indianapolis, Ind., State agent and adjuster for Ind. and Ky.; J. M. Hilton, Aurora, Ill., State agent and adjuster for Wis., Ill. and Ia.; F. L. Stevens, Chicago, agent and adjuster for Wis. and Ia.; F. L. Stevens, Cincinnati, O., special agent for Ohio, F. M. Jones, Cincinnati, O., State agent and adjuster for O. and W. Va.; J. C. Wharton, Chicago, Ill., special agent for Ill.; H. V. Luce, Lansing, Mich., special agent for Mich.; F. C. Secor, Kansas City, Mo., special agent for Mo. and Kan.; C. G. Stone, Minneapolis, Minn., special agent and adjuster for Minn. and N. D.; O. W. Chapin, Omaha, Neb., special agent for S. D., Neb. and Wyo.; J. C. Dulany, Perry, Okla., special agent for Okla.; C. A. Henry & Co., San Francisco, Cal., general agents for Pacific coast, comprising Cal., Wash., Mont., Ore., Ariz., Nev., Utah, Alas. and Ida.; J. N. Waters, special agent for Nev., Northern Cal. except Bay Counties, J. R. Kenna, special agent for Bay Counties; P. E. Gerould, special agent for Ore., Mont. and Ida.; W. S. Gill, special agent for Wash., and Mont.; Leslie H. Lord, special agent for Southern Cal. and Ariz. The company operates throughout the United States.

SVEA FIRE AND LIFE INSURANCE COMPANY, Ltd., Gothenburg, Sweden.

United States Manager, Morris L. Duncan, New York; Pacific Department, Managers, Edward Brown & Son, San Francisco. Organized, 1866.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$1,263,939	$615,742	$570,862	$706,360	$743,747	$363,650	$292,639	$656,289	$349,487	+$2,256
1908	1,167,748	578,516	509,966	681,620	718,174	372,416	293,303	665,719	396,833	.....
1907	1,061,090	576,837	439,525	745,056	775,705	358,746	302,542	661,288	303,618	—24,850
1906	1,031,186	525,950	400,350	713,688	743,497	1,581,698	287,997	1,869,695	1,633,541	+1,273,638
1905	905,593	480,872	371,343	670,007	694,040	317,808	257,445	575,253	313,571	—22,025

Assets, United States Branch, December 31, 1909.

Bonds owned (market value)	$898,960
Cash in office and bank	227,481
Agents' balances, not over 3 months due	104,638
Bills receivable taken for premiums	23,059
Interest accrued	9,801
Total admitted assets	$1,263,939

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid (including $6,994 resisted)	$63,922
Unearned premiums	615,742
Other liabilities	13,413
Total liabilities except surplus	$693,077
Surplus as to policyholders	570,862
Total liabilities and surplus	$1,263,939

RISKS AND PREMIUMS: Fire risks in force December 31, $90,467,718; premiums thereon, $1,159,686.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $7,941,799; losses paid, $5,466,413.

BONDS OWNED:	Par Value.	Market Value.
State of Mass., g., 1938, 3½%	$90,000	$87,300
State of N. Y., canal imp. loan, g., exem., 1912, 3%	100,000	100,000
Co. stk. of Cy. of N. Y., 1915-16, 3-3½%	240,000	212,300
A., T. & S. F. Ry. Co., gn. m., g., 1995, 4%	25,000	25,000
Atch., Top. & Santa Fe, en. g., 1917, 5%	15,000	13,450
B. & O. Ry. Co. (P. Jct. & M. Div.) c 1925, 3½%	10,000	9,000
C. & O. Ry. Co. gn. m. g., 1992, 4½%	25,000	25,750
C. B. & Q. R. R. Co. (Ia. Div.) s.f. c 1919, 4%	25,000	25,000
Chi., R. I. & Pac. 1 and r. m. g. c. 1934, 4%	10,000	9,100
Erie R. R. Co. (Pa. Coal Co.), 1951, 4%	7,000	6,020
Erie R. R. Co. (Pa. Col. e. g.), 1951, 4%	13,000	11,180
F. & Pere Marquette, 1 m., c., 1939, 5%	15,000	16,050
Ga. Midland Ry. Co., 1 g., 1946, 3%	20,000	19,500
L. Sh. & M. So. Ry. Co. c. g., 1931, 4%	20,000	19,000
L. & W. Coal Co. (gr. by C.R.R. of N.J.), co. m., 1910, 4½%	25,000	25,000
Nor. & W. R. R. Co. c. gn. m. g., 1931, 6%	10,000	12,500
Nor. & W. P. jt. b. c. g., 1941, 4%	10,000	8,900
N. P. Ry. Co., P. Ln. Ry. & L. G., g. b. 1907, 4%	50,000	51,500
Ore. R. R. & Nav. Co c. es. m. g., 1946, 4%	12,000	11,760
Ore. Short Line R. R. Co. c. es. 1 m. g 1946 5%	3,000	3,390
Ore. Short Line R. R. Co., es., 1 m., 1946, 5%	10,000	11,300
R. Y. Riv. & Ches. Ry. Co. (gr. by So. Ry. Co) 1910, 4½%	42,000	42,000
St. L. & S. F. R. R. Co., r., 1951, 4%	30,000	25,500
St. P., M. & M. Ry. Co. (Gt. No. Ry. Co.), c. es. m. g., 1933, 4½%	$20,000	$21,400
So. Ry. Co., 1 m., es., 1994, 5%	3,000	3,360
W. & L. Erie Ry. Co. c. 1 m., 1926, 5%	10,000	10,500
Cent. Leather Co., 1 ln., 1925, 5%	25,000	24,750
Providence Securities Co., g. c., 1967, 4%	20,000	17,200
U. S. Steel Cp., s. f. 1963, 5%	25,000	26,250
Totals (book value, $930,011)	$920,000	$898,960

MISCELLANEOUS: This company began business in the United States on the Pacific coast, in 1884, removing its chief American office to New York in 1895. Its home office statement, January 1, 1907, showed $13,535,734 of assets. Its authorized capital was $2,680,000, and paid up, $804,000. Conflagration losses: San Francisco, 1906, $1,315,377. San Francisco losses were paid by remittances from home office.

UNITED STATES TRUSTEE: New York Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Morris L. Duncan, United States manager, 100 William st., New York; Edward Brown & Sons, San Francisco, Cal., general agents Pacific coast department; L. H. Parker, general agent, 159 La Salle st., Chicago, Ill., for Western States; John S. Hyatt, Troy, N. Y., general agent for middle department; Chas. Jann, Buffalo, N. Y., special agent for N. Y. Benj. R. Mowry, Rrovidence, R. I., special agent for New England. G. H. Reyburn, special agent, Peoria, Ill.; H. E. Bowen, special agent, Petosky, Mich.; John F. Guiness, special agent, Newark, N. J. The company operates in Alas., Aric., Cal., Colo., Conn., Del., D. C., Haw., Ida., Ill., Ind., Ky., Md., Mass., Mich., Minn., Mo., Mont., Neb., Nev., N. J., N. M., N. Y., Ore., Pa., R. I., Utah, Wash., Wis. and Wyo.

SWITZERLAND GENERAL INSURANCE COMPANY, Ltd., IN ZURICH, Zurich, Switzerland. ¶

Agent and Attorney, Jacob Bertschmann, New York. Organized, 1869.

(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$470,140	$91,073	$274,181	$502,063	$509,938	$303,845	$108,993	$412,838	$333,671	—$19,473
1908	522,691	59,873	387,274	386,600	395,348	219,403	66,876	286,279	246,978	+47,023
1907	351,860	18,087	281,811	230,256	238,131	222,564	29,955	252,519	217,153	+4,505
1906	376,507	29,264	281,662	241,182	249,004	121,953	27,909	149,862	.....	—70,814
1905	442,243	30,854	373,332	214,255	221,255	170,326	26,332	196,658	.....	.....

Assets, United States Branch, December 31, 1909.

Bonds owned (market value)	$411,700
Cash in office and bank	27,479
Agents' balances, not over 3 months due	29,649
Interest accrued	1,312
Total admitted assets	$470,140

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid (none resisted)	$95,933
Unearned premiums	91,073
Other liabilities	8,953
Total liabilities, except surplus	$195,959
Surplus as to policyholders	274,181
Total liabilities and surplus	$470,140

¶ Transacts marine insurance only.

SWITZERLAND GENERAL INSURANCE COMPANY, Ltd., IN ZURICH, Zurich, Switzerland.—*Continued.*

RISKS AND PREMIUMS: Marine and inland risks in force December 31, $4,776,936; premiums thereon, $143,658.

BUSINESS IN UNITED STATES SINCE JANUARY 1, 1897: Premiums received, $2,858,249; losses paid, $1,833,226.

BONDS OWNED:	Par Value.	Market Value.
N. Y. cy., cs. stk. for repaving sts. and avs., 1918, 3½%	$200,000	$192,000
N. Y. Cy., corp. stk., 1954, 3½%	25,000	22,500
A., T., S. F., gn., 1995, 4%	25,000	25,000
Pa. R. R. Co., cv. g., 1915, 3½%	50,000	48,500
N. Y. C. & H. R. R. R., r., 1997, 3½%	10,000	9,100
B. & O. R. R., 1 m., 1948, 4%	34,000	29,700
N. Y. Cy., 1957, 3½%	10,000	9,100
Bonds Owned.—*Cont.*		
Union Pacific R. R., 1 m., 1947, 4%	$30,000	$30,600
C., B. & Q. R. R., tr., 1934, 4%	30,000	29,100
C. M. & St. P. d., 1934, 4%	15,000	14,100
Totals (book value, $421,785)	$425,000	$411,700

MISCELLANEOUS: This company began business in the United States in 1872. Its subscribed capital is $1,000,000 of which $200,000 are paid in and its home office statement, January 1, 1906, showed $2,077,923 of assets including stockholders' notes. J. Bertschmann is also United States attorney for the General Marine.

THAMES AND MERSEY MARINE INSURANCE COMPANY, Ltd., Liverpool, Eng.¶

Manager, H. K. Fowler, New York. Organized, 1860.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$674,742	$72,205	$403,857	$526,562	$551,012	$142,317	$115,274	$257,591	$77,307	—$308,414
1908	688,260	69,803	396,778	361,529	385,979	199,748	103,069	302,817	195,572	—113,153
1907	662,865	69,398	394,426	510,510	555,540	499,151	123,600	622,751	245,103	+124,700
1906	726,148	94,857	431,814	538,342	586,894	220,252	128,067	348,319	248,430	—222,621
1905	730,799	96,714	458,663	544,528	581,332	331,950	139,470	471,420	196,238	+8,666

Assets, United States Branch, December 31, 1909.

Bonds and stocks owned (market value)	$570,050
Cash in office and bank	542
Agents' balances, not over 3 months due	101,398
Interest accrued	2,752
Total admitted assets	$674,742

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid none resisted)	$134,288
Unearned premiums	72,205
Other liabilities	64,392
Total liabilities, except surplus	$270,885
Surplus as to policyholders	403,857
Total liabilities and surplus	$674,742

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $6,168,444; premiums thereon, $80,517.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $11,685,179; losses paid, $4,691,624.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of N. Y., 1942, 3½%	$200,000	$181,500
Cy. of N. Y., 1953, 3½%	10,000	8,987
Cy. of Boston, 1932, 3½%	50,000	47,688
Ill. Cent. R. R. Co., St. L. Div., 1951, 3½%	30,000	26,700
C., B., Q. R. R. Co., (Ill. Div.), 1949, 3½%	20,000	17,950
State of Ga., 1915, 4½%	10,000	10,450
Cy. of Portland, Ore., 1922-23, 5%	11,975	10,950
St. P., M. & M. R. R. Co., 1937, 4%	15,000	14,775
Stocks.		
P., Ft. W. & C. R. R. Co	25,000	43,750
Cleve. & Pitts. R. R. Co	15,000	26,400
Morris & Essex R. R. Co	15,000	27,525
Allegheny & W. R. R. Co	40,000	58,000
Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*		
Beech Creek R. R. Co	$25,000	$25,375
Ill. Cent. R. R. Co. (Leased Lines)	45,000	45,000
Rome, Watertown & Ogdensburg R. R. Co.	20,000	25,000
Totals (book value, $623,683)	$530,000	$570,050

MISCELLANEOUS: This company began business in the United States in 1880. Its home office statement, January 1, 1908, showed subscribed capital, £2,000,000; paid-up capital, £200,000; assets, £1,239,113. Conflagration losses: Baltimore, 1904, $4,345. Values of special deposits: Ga., $10,450; S. C., $10,950.

UNITED STATES TRUSTEE: Central Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: Louis Rosenthal, San Francisco, Cal., manager No. Pac. branch, comprising Cal., B. C., Ore. and Wash. The company is licensed in Ala., Cal., Ga., Ill., La., Md., Mass., N. Y., Ore., S. C., Tex. and Va.

¶ Transacts marine insurance only.

UNION ASSURANCE SOCIETY, Ltd., London, Eng.

United States Manager, A. H. Wray, New York.
(United States Branch Statistics.)

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$719,630	$171,962	$529,934	$319,761	$328,713	$41,214	$121,434	$162,648	$20,428	+$353,663

Assets, United States Branch, December 31, 1909.

Bonds owned (market value)	$585,520
Cash in office and bank	64,124
Agents' balances, not over 3 months due	64,128
Interest accrued	5,858
Total admitted assets	$719,630

Liabilities, United States Branch, December 31, 1909.

Net losses unpaid	$6,081
Unearned premiums	171,962
Reinsurance premiums	11,653
Total liabilities, except surplus	$189,696
Surplus as to policyholders	529,934
Total liabilities and surplus	$719,630

UNION ASSURANCE SOCIETY. LTD., London, Eng.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $39,639,386; premiums thereon, $310,070.

BONDS OWNED:	Book Value.	Market Value.
Mass., 1930, 3%	$49,957	$45,000
N. Y. Cy., 1953–6, 4%	201,060	200,000
N. Y. Cy., 1951–2, 3½%	225,495	208,800
M. & St. P. R. R., 1934, 4%	95,000	94,000
Lehigh & N. Y., 1945, 4%	18,544	19,000
Pa. R. R., 1921, 4½%	18,792	18,720
Totals	$608,848	$585,520

MISCELLANEOUS: The company has special deposit in Connecticut, $232,000.

UNITED STATES TRUSTEES: John T. Terry, John Claflin, Walter P. Bliss.

FIELD MEN: Catton Bell & Co., 454 California street, San Francisco, Cal., Pacific Coast general agents.

UNION MARINE INSURANCE COMPANY, LTD., Liverpool, Eng.¶

United States Manager, Franz Herrmann, New York. Organized, 1863.

(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$668,425	$199,517	$355,218	$731,718	$751,631	$514,624	$212,024	$726,648	$494,374	—$21,452
1908	648,481	169,143	345,899	711,292	730,757	430,222	203,927	634,149	447,110	—24,347
1907	593,220	145,221	350,942	692,315	711,655	482,112	187,384	669,496	479,970	—33,642
1906	602,833	82,570	423,918	540,188	562,986	297,044	198,151	495,195	289,505	—111,770
1905	662,863	80,041	446,944	393,766	416,537	368,372	73,492	441,864	330,962	+61,639

ASSETS, UNITED STATES BRANCH, DECEMBER 31, 1909.

Bonds owned (market value)	$506,610
Cash in office and bank	41,930
Agents' balances, not over 3 months due	111,231
Bills receivable taken for premiums	3,287
Interest accrued	4,922
Other assets	445
Total admitted assets	$668,425

LIABILITIES, UNITED STATES BRANCH, DECEMBER 31, 1909.

Net losses unpaid (including $27,803 resisted)	$93,189
Unearned premiums	199,517
Other liabilities	20,501
Total liabilities, except surplus	$313,207
Surplus as to policyholders	355,218
Total liabilities and surplus	$668,425

RISKS AND PREMIUMS: Marine and inland risks in force, $18,361,396; premiums thereon, $370,250.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $10,794,939; losses paid, $3,268,729.

BONDS OWNED:	Par Value.	Market Value.
U. S. Govt., 1925, 4%	$100,000	$115,000
Mass. Met. park loan, 1933, 3½%	14,000	13,580
N. Y. cy., cp. stk., 1954, 3½%	10,000	9,000
N. Y. cy., E. River bg. 1940, 3½%	100,000	91,000
N. Y. cy. fire dept., 1914, 3%	100,000	96,000
A. T. & S. Fe gn. m., 1995, 4%	41,500	41,500
B. & P., 1 m., 1911, 6%	3,000	3,030
Boston & Me. Stg., c., 1923, 3½%	1,000	940
Boston & Me. Stg. c., 1944, 4½%	7,000	7,490
Boston & Albany, reg., 1913, 4%	4,000	4,000
C. R. R. of N. J. gn. m., 1987, 5%	9,000	11,250
Chi., Burl. & Q., 1949, 3½%	5,000	4,500
Chi. Burl. & Q., 1949, 3½%	28,000	25,200
Chi. Nwn. R. R., 1987, 3½%	2,000	1,800
Detroit, Grand Haven, Mil., eq., 1918, 6%	1,000	1,060
Fitchburg R. R. c., 1916, 4%	3,000	3,000
Mun., St. Louis, r. m., 1949, 4%	3,000	2,490
N. Y., N. H. & H., 1955, 4%	40,000	40,000
Old Colony, 1938, 4%	3,000	3,000
Pa. col. tr., 1941, 3½%	26,000	23,400
New England Cotton Yarn 1, 1929, 5%	5,000	5,350

BONDS OWNED.—*Cont.*	Par Value.	Market Value.
Solvay Process Co., Sennett Solvay joint imp. deb., 1918, 5%	$4,000	$4,120
Totals (book value, $507,360)	$509,500	$506,610

MISCELLANEOUS: This company began business in the United States in 1880. Its home office statement January 1, 1908, showed a subscribed capital of £1,500,000 (£163,500 paid up), and assets of £912,251. Franz Herrmann is manager of the United States branch of the Mannheim Insurance Co.; Eastern manager of the marine and inland department of the Firemans Fund and the Manager and Vice-President of the Columbia of Jersey City. Conflagration losses: San Francisco, 1906, $7,221. This company holds at its head office, $399,300 of the stock of the Columbia Insurance Co. of Jersey City, N. J.

UNITED STATES TRUSTEES: Geo. Francis Crane, T. Suffern Tailer, New York.

FIELD MEN AND TERRITORY COVERED: Franz Herrmann, United States manager, N. Y.; Geo. W. Neare Gibbs & Co., Cincinnati, O.; Field & Cowles, Boston, Mass.; Orr & Wall, Chicago, Ill.; Lucas E. Moore & Co., New Orleans. The company operates in Ala., Cal., Conn., Del., Ill., Ind., Ia., Kas. Ky., La., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. D., O., Pa., S. D., Tenn., Tex., W. Va., Vt. and Wis.

¶ Transacts marine insurance only.

WESTERN ASSURANCE COMPANY, Toronto, Canada.§

President, Hon. Geo. A. Cox; Secretary, C. C. Foster; Gen. Mgr. W. B. Meikle. Organized, 1851.

(United States Branch Statistics.)

YEAR	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$2,377,303	$1,286,966	$839,268	*$1,743,354	$1,825,657	*$921,311	$667,128	$1,588,439	$901,396	—$72,565
1908	2,184,632	1,217,700	726,219	1,616,543	1,696,475	1,272,687	640,338	1,913,025	1,219,705	+72,326
1907	2,212,222	1,452,768	534,137	2,110,806	2,199,147	1,592,456	788,255	2,380,711	1,417,897	+39,478
1906	2,492,155	1,594,714	482,990	2,585,539	2,646,402	2,095,900	841,790	2,837,690	2,294,235	+1,291,85
1905	2,397,606	1,496,548	782,945	2,462,535	2,533,975	1,543,464	839,932	2,383,396	1,549,253	—114,55

* Includes $283,035 marine premiums and $219,167 marine losses. § Transacts both fire and marine insurance.

WESTERN ASSURANCE COMPANY, Toronto, Canada.—*Continued.*

Assets, United States Branch, December 31, 1909.	
Bonds and stocks owned (market value)	$1,819,567
Cash in office and bank	314,305
Agents' balances, not over 3 months due	204,658
Bills receivable taken for premiums	5,342
Interest accrued	22,556
Other assets	10,875
Total admitted assets	$2,377,303

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (including $8,075 resisted)	$223,444
Unearned premiums	1,286,966
Other liabilities	27,625
Total liabilities, except surplus	$1,538,035
Surplus as to policyholders	839,268
Total liabilities and surplus	$2,377,303

RISKS AND PREMIUMS: Fire risks in force December 31, $227,268,344: premiums thereon, $2,429,703; marine and inland risks in force, $9,511,683; premiums thereon, $148,312.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $50,775,999; losses paid, $35,076,916.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Dominion of Can. stk., 1913, 3½%	$65,350	$64,696
Cobourg, Ont., (Town of) d., 1924-7, 4%	25,000	24,250
Columbus, Ohio, (City of) 1919, 4%	50,000	50,500
Georgia State Bonds, 1933, 3½%	10,000	9,900
Greenville Cty., S. C., Bonds, 1933, 4½%	5,000	5,100
Kingston, Ont., (City of) d., 1926, 4½%	21,300	21,513
Kingston, Ont., (City of) d., 1918-27, 4%	26,700	25,632
London, Ont., (City of) d., 1911, 4%	40,000	40,000
Los Angeles, Cal., (City of) sch., 1922-43, 3¾%	110,000	106,000
Manitoba, (Province of) deb., 1930, 4%	60,000	61,200
Montreal, Que., (City of) deb., 1922, 4%	10,000	9,900
Montreal, Que., (City of) deb., 1924, 4%	36,000	33,180
New York, (City of) cp. stk., 1919, 3½%	141,000	135,360
New York, (City of) cp. stk., 1955, 4%	100,000	100,000
New York, (City of) cp. stk., 1941, 3½%	6,000	5,460
Portland, Ore., (City of) 1922-23, 5%	30,000	32,600
Portland, Ore., (City of) 1921, 6%	5,000	5,850
Portland, Ore., (City of) 1933, 4%	15,000	15,000
Richmond, Va., (City of) 1921-27, 4%	42,000	42,420
Stayner, Ont., (Town of) d., 1913-28, 4%	16,172	14,949
Toledo, O., (City of) 1942-44, 4%	50,000	51,970
Winnipeg, Man., (City of) d., 1913, 4%	14,000	14,000
Winnipeg, Man., (City of) d., 1920, 4%	16,000	16,000
Winnipeg, Man. (City of) d., 1910, 5%	10,000	10,000
A., E. & C. R. R., 1946, 5%	5,000	4,750
Canadian No. Ry. Co., 1919, 4%	50,000	50,000
Canadian No. Ry. Co., 1911, 4½%	50,000	49,000
Canadian No. Ry. Co., 1930, 4%	97,333	99,279
Chi., Mil. & St. Paul Ry., 1989, 4%	8,000	8,080
Chicago Railway Co., 1927, 5%	5,000	5,050
Kingston & Pembroke Ry., 1912, 3%	50,000	48,000
Minn., & St. Paul St. Ry. Co., 1928, 5%	5,000	5,300
Mathews Steamship Co., 1912-16, 5%	25,000	25,000
Niagara, St. Catharines & Tor. Ry., 1929, 5%	25,000	23,750
C. Canada L. & S. Co., d., 1912, 4%	300,000	300,000
Provincial Lt. Ht. & Pow. Co., 1946, 5%	100,000	103,000
Toronto L. & S. Co. d., 1911-14, 4%	72,500	72,500

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Canadian Bk. of Commerce	$45,950	$87,305
Dominion S. & Inv. Co.	15,000	10,500
Canada Permanent M. Cp.	[19,920	32,071
Totals (book value, $1,862,538)	$1,778,226	$1,819,567

MISCELLANEOUS: This company began business in the United States in 1874. Its home office statement, January 1, 1910, showed assets amounting to $3,207,778, and a paid up capital of $2,500,000. The capital was previously $1,500,000, but in 1906 $1,000,000 of preference stock was issued and sold at 125 per cent. Conflagration losses: Baltimore, 1904, $344,583; San Francisco, 1906, $1,740,770. Values of special deposits: Ga., $9,900; Va., $42,420; Cal., $106,000.

UNITED STATES TRUSTEE: The United States Mortgage & Trust Co., New York.

FIELD MEN AND TERRITORY COVERED: W. L. Perrin, agent Metropolitan district, 45 Cedar st., New York; special agent for N. Y. State (except New York City), W. R. Somerville, Syracuse, N. Y. Southern department includes the States of Ala., Fla., Ga., La., Miss., S. C. and Tex. George J. Dexter, manager at Atlanta, Ga. Special agents: Wirt Leake, Dallas, Tex., for Tex.; E. J. Dickey, Atlanta, Ga., for Ga., Fla. and S. C.; A. H. Underwood, Little Rock, Ark., for La., Okla. and Ark.; R. C. Lewis, Atlanta, Ga., for Ala. and Miss. Western department includes the States of Colo., Ariz., Utah, Mont., Neb., Wyo., Kan. and Ida.; H. T. Lamey, manager at Denver, Colo.; B. D. Wright, Denver, Colo., for Colo., Wyo., Utah, Ida., Kan., Neb. and Mont.; Pacific department, J. J. Kenny, manager, W. L. W. Miller, assistant manager, San Francisco, Cal., for Cal., Ore., Wash., Nev. and Alas. Special agents: C. H. Burger, San Francisco, Cal., and R. G. Stich, Los Angeles, Cal., for Cal.; H. P. Hildreth, Seattle, Wash. and Z. W. Commerford, Spokane, Wash. for Wash. and Ore. New England States: Reed & Dunkle, Boston, Mass. general agents for Me., Mass., Conn., R. I., Vt. and N. H.; U. O. Michaels, Richmond, Va., for Va., Md., W. Va., Del., D. C., Pa. and N. J.; W. W. Smith, Raleigh, N. C., for N. C.; Geo. Webster, Chicago, Ill., for Ill. and Mo.; E. F. Richards, Detroit, Mich., for Mich.; F. A. Gantert, Indianapolis, Ind., for Ind. and Ky.; D. M. Tanner, Columbus, O., for O.; R. L. Bruen, Minneapolis, Minn., for Minn. and N. D.; G. R. Crosley, Milwaukee, Wis. for Ia. and Wis.; W. A. Sherfe, Ft. Madison, Ia., special agent for Ia., W. R. Townley, 125 Monroe st., Chicago, Ill., general agent. The company operates in all the States and Territories of the United States, except N. M., Okla., (Marine only); S. D. and Tenn.

YANG TSZE INSURANCE ASSOCIATION, Ltd., Shanghai, China.

Agents. Willcox, Peck & Hughes, New York. Organized, 1889.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	Remit. to H. O.
1909	$408,577	$102,165	$225,151	$280,193	$293,120	$119,890	$55,709	$175,599	$142,313	$17,017
1908	306,490	74,012	198,806	133,286	144,348	19,636	23,621	43,257	41,228	19,086

Assets, United States Branch, December 31, 1909.	
New York City, 4½% bonds, 1957, (par, $85,000)	$94,350
New York City 4% bonds, 1956, (par $115,000)	115,000
Cash in office and bank	168,170
Agents' balances, not over 3 months due	28,727
Interest accrued	2,330
Total admitted assets	$408,577

Liabilities, United States Branch, December 31, 1909.	
Net losses unpaid (none resisted)	$62,67[illegible]
Unearned premiums	102,16[illegible]
Other liabilities	18,59[illegible]
Total liabilities, except surplus	$183,42[illegible]
Surplus as to policyholders	225,15[illegible]
Total liabilities and surplus	$408,57[illegible]

RISKS AND PREMIUMS: Marine risks in force December 31, $4,103,156; premiums thereon, $200,581.

BUSINESS IN UNITED STATES SINCE ADMISSION: Premiums received, $413,480; losses paid, $139,526.

MISCELLANEOUS: This company transacts marine insurance in California, and in 1907 it entered New York State making [illegible] customary statutory deposit. On February 11, 1909, there was paid in to the credit of the United States branch additional funds of $25,668, the same being deposited in the Metropolitan Trust Co., New York.

AMERICAN MUTUAL FIRE AND MARINE INSURANCE COMPANIES

In this division will be found abstracts from the official statements covering the year 1909 of regularly licensed American mutual fire and marine insurance companies having $15,000 or more of cash assets, together with summaries of their condition and business for each of the last three years.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, Abington, Mass.

President, Isaac C. Howland; Secretary, Alfred H. Nash. Organized, 1856.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$152,136	$67,671	$83,526	$44,525	$53,272	$12,831	$16,360	$15,923	$45,114	$13,119
1908	142,311	67,657	73,806	43,790	50,286	17,921	16,261	12,701	46,883	17,223
1907	136,222	66,702	66,185	46,282	52,812	13,940	13,774	13,047	40,761	13,796

Assets, December 31, 1909.	
Mortgage loans on real estate	$18,376
Bonds and stocks owned (market value)	103,605
Cash in office and bank	1,468
Agents' balances, not over 3 months due	2,777
Interest and rents accrued	1,647
Deposits at interest in Massachusetts Savings Bank	24,263
Total admitted assets	$152,136

Liabilities, December 31, 1909.	
Net losses unpaid	$340
Unearned premiums	67,671
Unpaid dividends, taxes, etc	599
Total liabilities, except surplus	$68,610
Surplus as to policyholders	83,526
Total liabilities and surplus	$152,136

Net amount of premium notes or members' liability, December 31, $137,115.

RISKS AND PREMIUMS: Fire risks in force, December 31, $8,557,829; premiums thereon, $134,958.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,133,096; losses paid, $461,794; cash dividends, $326,648.

MORTGAGE LOANS: There are 14 loans amounting to $18,376 on property worth $49,000. There was $9 interest past due on December 31, last. The company holds $25,700 insurance on the buildings.

BONDS AND STOCKS OWNED:

Bonds.	Market Value.
Commonwealth of Mass	$4,840
Cy. of Boston	4,880
Cy. of Cambridge	1,960
Cy. of Chicago	2,020
Cy. of New Bedford	3,980
Town of South Abington, water	2,020
Boston & Maine R. R	7,920
Chicago, Burlington & Quincy R. R	2,700
Chicago & Eastern Illinois R. R	2,000
Chicago Junction & Union Stock Yards R. R	2,760
Chicago & Northwestern Ry	2,140
Cincinnati, Cleveland, Chicago & St. Louis R. R., n	3,030
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Market Value.
Concord & Montreal R. R	$7,640
Fitchburg R. R	2,970
Flint & Pere Marquette R. R	1,110
Illinois Central Ry	4,250
Maine Central Ry	1,070
New York Central & Hudson River R. R	5,930
New York, New Haven & Hartford R. R	5,550
Old Colony R. R	3,720
Pennsylvania R. R	1,940
Princeton & Northwestern Ry	2,820
Rockland & Abington Street Ry	1,050
Taunton Street Railway	5,000
Terminal R. R. Association of St. Louis	2,140
Trenton Passenger Ry	2,300
West End Street Ry	3,000
Worcester Consolidated St. Ry	2,970
American Telephone & Tel. Co	4,650
Stocks.	
National Bank	5,265
Totals (book value, $105,060); (par value, $105,060)	$103,605

ADDISON FARMERS MUTUAL INSURANCE COMPANY, Addison, Ill.

President, A. L. Glos; Secretary, L. A. Fisher. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$76,690	$19,468	$57,222	$7,861	$10,496	$3,329	.....	$2,934	$6,263	$3,329
1908	69,996	19,974	50,022	9,731	12,691	4,581	.....	2,687	7,268	4,581
1907	64,970	18,625	46,345	7,452	10,126	1,759	.....	2,284	4,043	1,759

ASSETS, DECEMBER 31, 1909: Real estate owned, $904; mortgage loans on real estate, $54,000; bonds and stocks owned (market value), $5,000; cash in office and bank, $6,178; agents' balances, not over 3 months due, $7,609; interest and rents accrued, $1,299; other assets, $1,700; total admitted assets, $76,690. Liabilities: Unearned premiums, $19,468;

Net amount of premium notes or members liability, December 31, $160,925.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,561,838; premiums thereon, $39,005.

REAL ESTATE OWNED: Consists of 16½ acres of land in Cook County, Ill.

MORTGAGE LOANS: There are 27 loans amounting to $54,000, mainly on farm property situated in Du Page and Cook Counties, Ill., valued at double the amount loaned thereon. There was $251 of interest past due on December 31, last, and the company holds $54,450 of fire insurance on the buildings.

ALLIANCE COOPERATIVE INSURANCE COMPANY, Topeka, Kan.

President, W. B. Gasche; Secretary, E. Elston. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$41,991	.....	$41,840	$31,962	$34,326	$17,688	.....	$11,366	$29,054	$17,698
1908	35,059	.....	34,919	33,464	35,623	19,550	.....	10,877	30,427	19,690
1907	29,712	.....	29,712	22,114	23,222	9,893	.....	9,697	19,590	9,893

ASSETS, DECEMBER 31, 1909: Real estate owned (book value, $2,149), $3,000; mortgage loans on real estate, $24,000; cash in office and bank, $13,147; agents' balances, not over three months due, $149; interest accrued, $200; other assets, $494. Total, $41,991. Liabilities, December 31, 1909: Net losses unpaid, $150.

Net amount premium notes or members' liability, December 31, $42,013.

FIRE RISKS in force December 31, $9,839,860.

BUSINESS SINCE ORGANIZATION: Premiums received, $211,632; losses paid, $94,073.

MORTGAGE LOANS: There are 30 loans aggregating $24,000, protected by farm property together with a few first-class town properties valued at $80,000. There was $90 of interest past due on December 31, last. Company holds $27,000 of insurance on the mortgaged buildings.

AKRON MUTUAL FIRE INSURANCE COMPANY, Akron, O.

President, C. W. Wicklim; Secretary, Chas. E. Mitchell. Organized, 1908.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$7,404	$3,633	$1,917	$16,768	$23,336	$17,988	$937	$13,562	$32,487	$15,897
1908	16,724	12,231	1,304	28,048	*33,048	3,851	.....	12,473	16,324	4,795

* Includes $5,000 surplus contributed.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $7,404. Liabilities, Net losses unpaid, $1,454; unearned premiums, $3,633; other liabilities, $400. Total liabilities, $5,487.

RISKS AND PREMIUMS: Fire risks in force December 31, $366,741; premiums thereon, $7,266.

BUSINESS SINCE ORGANIZATION: Premiums received, $44,816; losses paid, $21,839; cash dividends, $936.

MISCELLANEOUS: This company transacts a surplus line business outside of Ohio.

AMERICAN MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, John R. Freeman; Secretary, Theo. P. Bogert. Organized, 1877.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$565,692	$227,337	$329,376	$459,583	$480,534	$7,773	$389,912	$23,674	$421,359	$6,927
1908	491,268	204,671	277,683	408,197	426,761	13,336	336,549	21,943	371,828	13,655
1907	371,057	183,385	179,227	372,493	388,905	18,160	293,751	19,253	331,164	19,608

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$505,603
Cash in office and bank	49,036
Unpaid premiums, not-over 3 months due	10,319
Interest and rents accrued	734
Total admitted assets	$565,692

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$842
Unearned premiums	227,337
Taxes accrued	8,137
Total liabilities, except surplus	$236,316
Surplus as to policyholders	329,376
Total liabilities and surplus	$565,692

Net amount of premium notes or members' liability, December 31, $2,273,372.

RISKS AND PREMIUMS: Fire risks in force December 31, $58,386,441; premiums thereon, $454,674.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,856,515; losses paid, $1,107,380; cash dvidends, $4,284,564.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Boston, 1910, 4% bs	$10,000	$10,000
Cy. of Boston, 1930, 3½% bs	10,000	9,600
Cy. of Providence, 1925, 4% bs	20,000	20,200
Denver Cy. Tram. Co., 1919, 5% bs	8,000	8,080
N. Y., N. H. & H. R. R., cs., 3½% bs	4,000	4,080
N. Y., N. H. & H. R. R., 6s, 1923	4,200	5,628
So. Pac. R. R. Co., con., 1919, 4%	3,000	3 180
Stocks.		
Clev. & Pitts. R. R., stk		8,800
Ill. Cent. R. R., stk., leased lines		3,920
Manhattan Ry. Co., stk		28,200
Morris & Essex, stk		12,025
Old Colony R. R. Co.		29,700
Pitts,. Bes. & L. E., stk		14,200
W. End St. Ry., stk		10,867
Atchison, Topeka & S. Fe., p		10,500
Chi., G. W. R. R., p		14,080
Chi., Mil. & St. Paul, com		8,374
Chi., Mil. & St. Paul, Ry. Co., p		27,692
Chi., St. P., Minn. & Omaha Ry. Co		15 500

BONDS AND STOCKS OWNED.—*Cont.*

Stocks.—*Cont.*	Par Value.	Market Value.
Chi. & Nwn. Ry. Co		$18,500
Cleve., Cin., Chi. & St. L. Ry. Co., p		10,700
Gt. No. Ry. Co. p		28,800
Ill. Cent. R. R. Co		10,212
Minn., St. P. & S. Ste. Marie, com		4,544
Minn., St. P. & S. Ste. Marie, p		33,912
N. Y., N. H. & H. R. R		15,800
N. Y., N. H- & H. R. R., (1st Instal. pd.)		1,736
No. Pac. Ry. Co., stk		23,360
Pa. R. R. Co., stk		42,813
So. Pac. Co., p		13,700
So. Ry. Co., p		7,500
Union Pac., p		20,800
American Tel. & Tel. Co		28,600
Totals (book value, $466,953)	$379,050	$505,603

MISCELLANEOUS: This company together with the Enterprise, Manufacturers, Mechanics, Rhode Island and State Mutual Fire Insurance Companies, are under the same management. It operates in R. I. and Mass.

DIRECTORS: J. W. Danielson, H. F. Lippitt, R. I. Gammell, J. R Freeman, Wm. Ames, J. H. Metcalf, A. L. Danielson, C. H. Merriman, W. Knight, S. M. Nicholson, E. D. Pearce.

AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY, Indianapolis, Ind.

President, C. C. Hanch; Secretary, E. E. Perry. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$39,004	*$17,589	†$21,322	$52,538	$53,429	$14,150	$30,955	$12,049	$57,154	$12,556
1908	43,947	*20,931	†21,422	56,163	57,055	20,024	19,385	15,517	54,926	21,618
1907	42,242	*20,440	†21,802	62,837	63,594	32,782	16,298	12,693	61,773	32,782

* One-half premium in force. † Company voluntarily treats unearned premium as liability.

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $24,280; cash in office and bank, $14,235; premiums in course of collection, $489; total, $39,004. Liabilities: taxes, $93.

RISKS AND PREMIUMS: Fire risks in force, December 31, $5,252,250; premiums thereon, $35,179.

MISCELLANEOUS: The company collects net premiums, that is, it does not charge full premium and return difference to policyholders.

ANTHRACITE MUTUAL FIRE INSURANCE COMPANY, Shamokin, Pa.

President, E. G. Seiler; Secretary, W. J. Wiest. Organized, 1891.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$15,608	.....	$15,608	$1,125	$1,829	$105	.....	$382	$487	$105
1908	14,287	.....	14,212	1,647	2,442	600	.....	502	1,102	675
1907	12,721	.....	12,521	2,058	2,959	2,815	.....	659	3,474	2,815

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $13,910; collateral loans, $1,000; cash, $530; interest, $168; total, $15,608. No liabilities.

Net amount of premium notes or members' liability, December 31, $94,417.

FIRE RISKS IN FORCE: December 31, $925,190.

BUSINESS SINCE ORGANIZATION: Premiums received, $22,973; losses paid, $12,737.

BONDS AND STOCKS OWNED:	Market Value.
Japanese, 4½%	$944
Pennsylvania R. R., 3½%	2,895
P. & R., gn., 4s	2,985
St. John's Ref. Church, 4½%	3,000
Colorado Springs & Cripple Creek, 5%	1,010
B. & L. Stocks	3,076
Totals	$13,910

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, R. W. Toppan; Vice-President and Secretary, D. W. Bartlett. Organized, 1860.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,827,991	$890,571	$912,193	$1,793,143	$1,845,384	$36,306	$1,549,960	$100,159	$1,686,425	$36,273
1908	1,667,766	807,706	848,825	1,632,031	1,693,938	40,259	1,403,501	94,866	1,538,626	39,008
1907	1,446,484	770,136	667,097	1,556,113	1,610,055	205,047	1,235,450	90,003	1,530,500	206,531

Assets, December 31, 1909.	
Bonds owned (market value)	$1,631,824
Cash in office and bank	159,871
Agents' balances, not over 3 months due	15,032
Interest and rents accrued	21,264
Total admitted assets	$1,827,991

Liabilities, December 31, 1909.	
Net losses unpaid	$2,500
Unearned premiums	890,571
Taxes accrued	22,727
Total liabilities, except surplus	$915,798
Surplus as to policyholders	912,193
Total liabilities and surplus	$1,827,991

RISKS AND PREMIUMS: Fire risks in force December 31, $243,963,024; premiums thereon, $1,781,142.

BONDS OWNED:	Par Value.
Boston, Cy. of, 1932, 3½%	$50,000
Boston, Cy. of, 1945, 3½%	30,000
Cambridge, Cy. of, 1910, 4%	15,000
Cambridge, Cy. of, 1920, 3½%	25,000
Lowell, Cy. of, 1920, 4%	20,000
Mass., Commonwealth of, 1939, 3%	55,000
Mass., Commonwealth of, 1940, 3%	45,000
N. Y., Cy. of, 1955, 4%	50,000
N. Y. Cy. of, 1957, 4½%	50,000
Providence, Cy. of, 1930, 3%	50,000
Waltham, Cy. of, 1910, 4%	10,000
Boston & Albany R. R. Co, 1952, 3½%	25,000
Boston & Albany R. R. Co., 1913, 4%	30,000
Boston & Albany R. R. Co., 1933, 4%	50,000
Boston Elevated Ry. Co., 1935, 4%	50,000
Boston & Lowell Ry. Co., 1913, 4%	35,000
Boston & Lowell Ry. Co., 1932, 4%	55,000
Boston & Me. R. R. Co., 1942, 4%	50,000
Boston & Maine R. R. Co., 1944, 4½%	25,000
Boston & Providence R. R. Co., 1918, 4%	20,000
Chi., Bur. & Q. R. R. Co., 1949, 3½%	50,000
Chi., Bur. & Q. R. R. Co., 1958, 4%	25,000
Chi., Mil. & St. Paul R. R., 1934, 4%	50,000
Chi. & Nwn. R. R. Co., 1933, 5%	25,000
Concord & Montreal R. R. Co., 1920, 4%	25,000
Erie & Pitts. R. R. Co., 1940, 3½%	25,000
Fitchburg R. R. Co., 1928, 4%	50,000
Hannibal & St. Joseph R. R. Co. 1911, 6%	25,000
Bonds Owned.—*Cont.*	
K. C., Ft. Scott & Gulf, 1911, 5%	$10,000
Lake Shore & Mich. So., 1997, 3½%	50,000
Loke Shore & Mich. So., 1931, 4%	25,000
Lincoln & Nwn., 1910, 7%	10,000
New England R. R. Co., 1945, 4%	30,000
N. Y. Cent. & H. R. R. R. 1997, 3½%	75,000
N. Y. Cent. & H. R. R. R., 1998, 3½%	30,000
N. Y., N. H. & H. R. R., 1947, 3½%	50,000
N. Y., N. H. & H. R. R., 1954, 4%	50,000
Norwich & Worcester, 1927, 4%	50,000
Old Colony R. R. Co., 1938, 4%	40,000
Pa. Co., 1921, 4½%	30,000
Pa. Co., 1931, 4%	20,000
Phil., Wil. & Balt. R. R. Co., 1910, 5%	20,000
Portland & Ogdensburg, 1928, 4½%	25,000
W. End St. Ry. Co., 1932, 4%	25,000
Amer. Tl. & Tg. Co., 1929, 4%	50,000
Amer. Tl. & Tg. Co., 1910, 5%	25,000
N. Y. Tel. Co., 1939, 4½%	25,000
Chi. Jc. & Union Stk. Yds, 1915, 5%	25,000
Totals (book value, $1,660,202; market value, $1,631,824)	$1,680,000

MISCELLANEOUS: Company operates in Mass. and R. I.

DIRECTORS: Charles F. Fairbanks, Roland W. Toppan, George W. Wheelwright, Franklin W. Hobbs, Edward Lovering, D. Wendell Bartlett, M. F. Westover, Phillip Y. DeNormandie, Nathaniel Stevens, C. Minot Weld, R. P. Snelling, T. A. Russell.

ASHLAND MUTUAL FIRE INSURANCE COMPANY, Ashland, Pa.

President, J. D. McDonnell; Secretary, S. Frank Williams. Organized, 1878.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$43,569	.....	$43,569	$1,150	$2,857	$5	.....	$532	$537	$5
1908	41,199	.....	41,196	1,486	2,590	.....	$9	820	829	.....
1907	38,455	.....	38,073	1,218	2,690	62	.....	442	504	62

ASSETS, DECEMBER 31, 1908: Bonds and stocks owned (market value), $35,995; temporary loans, $2,550; cash in office and bank, $5,024; total admitted assets, $43,569. No liabilities.

FIRE RISKS IN FORCE: December 31, $379,630.

BUSINESS SINCE ORGANIZATION: Premiums received, $37,853; losses paid, $13,309.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Ashland Borough, bs	$400	$400
Phila. & Reading R. R., bs	11,000	11,000
Erie R. R., bs	6,000	4,600
Cuban bs	$6,000	$6,180
Japanese bs	5,000	4,700
B. & O. R. R., bs	4,000	4,120
Edison El. Il. Co., bs	3,000	3,000
Citizens Sav. & Loan Co	1,800	1,875
Miners & Lab. Sav. & Loan Co	115	120
Totals	$37,315	$35,995

ATHENS MUTUAL FIRE INSURANCE COMPANY, Athens, Ga.

President, M. Stern; Secretary and General Manager, R. B. Dixon; Treasurer, E. T. Smith. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$43,615	.....	*$30,648	$58,988	$59,618	$27,821	$4,886	$22,424	$55,131	$31,466
1908	39,129	$25,017	5,481	46,929	48,206	21,761	4,207	17,635	43,803	24,708
1907	34,822	.....	*30,596	35,238	35,788	12,164	2,994	13,131	28,289	13,548

* Reserve for unearned premiums and net surplus.

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $16,405; bills receivable, $3,530; cash in office and bank, $4,310; agents' balances, $16,144; interest and rents accrued, $549; other assets, $2,679; total, $43,615. Liabilities, December 31, 1909. Net losses unpaid (including $4,000 resisted), $11,225; outstanding dividend scrip, $1,742; unearned premiums and surplus as to policyholders, $30,648.

FIRE RISKS IN FORCE: December 31, $3,981,600.

MISCELLANEOUS: Not more than $1,000 is written on one risk or exposure.

ATLANTIC MUTUAL (MARINE) INSURANCE COMPANY, New York.¶

President, A. A. Raven; Secretary, G. Stanton Floyd-Jones. Organized, 1842.

Year	Cash Assets	Unearned Premiums	Outstanding Crts. of Profit	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$14,965,480	$685,547	$7,404,890	$3,236,962	$3,972,936	$1,468,318	*$1,705,020	$765,422	$3,938,760	‡$2,025,640
1908	12,824,105	717,713	7,363,410	2,891,455	3,557,760	1,215,934	*1,825,000	713,505	3,754,439	‡2,329,800
1907	12,664,897	743,389	7,412,630	3,100,952	3,936,737	1,550,793	*1,770,000	718,472	4,039,265	.....

* Paid to scripholders. ‡ Estimated, without deduction for reinsurance and salvages from unpaid losses.

ASSETS, DECEMBER 31, 1909.	
Real estate owned (book value)	$4,374,426
Bonds and stocks owned (market value)	7,442,751
Funds in hands of foreign bankers	239,948
Cash in office and bank	1,633,405
Bills receivable, taken for marine and inland risks	1,203,890
Interest and rents accrued	61,880
Total admitted assets	$14,965,480

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid (including $5,500 resisted)	$1,583,418
Unearned premiums	685,547
Reserve for real estate	370,000
Principal unpaid on scrip ordered redeemed	213,411
Commissions, brokerage, etc	104,429
Return and reinsurance premiums	366,072
Taxes	43,417
Outstanding certificates of profit	7,404,890
Other liabilities	131,395
Interest, salaries, etc	63,132
Redemption of scrip and scrip withheld	23,263
Estimated profits	4,112,329
Total	$14,965,480

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $124,374,398; premiums thereon, $611,123.

BUSINESS SINCE ORGANIZATION: Premiums received, $237,683,301; losses paid, $134,614,763; scrip dividends declared, $85,225,640.

REAL ESTATE OWNED: Comprises the company's home office building, a modern office structure covering 14,000 square feet at Wall and William sts. and Exchange place, New York, the book value of which is $4,299,426; and dock property in Middletown, Staten Island, N. Y., valued at $75,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S., 1925, 4%	$200,000	$230,000
State of N. Y., 1912, 59. 4%	500,000	521,000
Bonds.—*Cont.*		
Cy. of N. Y., 1916, 53, 3½%	$1,100,000	$1,032,000
W. Shore R. R., 2361, 4%	200,000	204,000
N. Y. C. & H. R. R. R., 1934, 4%	150,000	144,000
Lake Shore & Mich. So. R. R., 1928, 4%	200,000	192,000
Lake Shore & Mich. So., 1931, 4%	100,000	95,000
No. Pac.-Gt. No., 1921, 4%	150,000	145,500
C., B. & Q. R. R. (Ill. Div.), 1949, 4%	150,000	135,000
St. P., M. & M. R. R., 1940, 4%	96,969	95,990
Prov. Securities Co. d., 1957, 4%	100,000	80,000
N. Y., Chi. & St. L. R. R., 1937, 4%	100,000	100,000
Brooklyn & Montauk R. R., 1938, 5%	75,000	79,500
Del. & Hud. Co., 1916, 4%	24,000	24,700
Rensselaer & Saratoga, 1921, 7%	2,000	62,000

¶ Transacts marine insurance only.

ATLANTIC MUTUAL (MARINE) INSURANCE COMPANY, New York.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Atlantic Coast Line reg., 1952, 4%	$55,000	$52,800
Maritime Assn., N. Y., 1924, 5%	5,000	5,000
Stocks.		
Amer. Ex. Nat. Bk	90,000	225,000
Bk. of Amer	50,000	301,500
Bk. of N. Y., N. B. A	94,200	308,034
Bk. of the Manhattan Co	18,000	63,000
Market & Fulton Nat. Bk	33,300	86,913
Merchants Nat. Bk	70,150	126,270
Mechanics Nat. Bk	85,000	238,000
Gt. No. Ry., p	35,000	50,400
Gt. No. iron ore properties	35,000	20,312
No. Pac. R. R	20,000	29,200
No. Pac. subscription to 120 shares of new stk., (50%) paid	12,000	17,520
Del. & Hud. Co	70,000	129,500
Morris & Essex R. R	20,000	37,000
N. Y., Lackawanna & W. R. R	50,000	63,500
Del., Lackawanna & W. R. R	103,500	641,700
Chi. & Nwn. R. R	160,000	296,000
N. Y. C. & H. R. R. R	200,000	254,000

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Metropolitan Tr. Co	$80,500	$431,480
U. S. M. & Tr. Co	10,000	45,500
Atlantic C. & S. Dep. Co., N. Y	27,800	27,800
Underwriters Salvage Co., N. Y	1,000	1,250
Penn. R. R	300,000	411,000
Nat. Bank of Com	80,500	165,025
Cons. Gas, N. Y	87,500	140,000
Del., Lack. & West. Coal Co	22,500	45,900
Totals	$4,976,919	$7,442,751

TRUSTEES: Francis M. Bacon, John N. Beach, Vernon H. Brown, Waldron P. Brown, George C. Clark, John Claflin, Cleveland H. Dodge, Cornelius Eldert, Richard H. Ewart, Philip A. S. Franklin, Herbert L. Griggs, Clement A. Griscom, Anson W. Hard, Lewis Cass Ledyard, Charles D. Leverich, Leander N. Lovell, George H. Macy, Charles H. Marshall, Nicholas F. Palmer, Henry Parish, Adolph Pavenstedt, Chas. M. Pratt, Dallas B. Pratt, George W. Quintard, A. A. Raven, John L. Riker, Douglas Robinson, Gustav H. Schwab, Wm. Sloane, Isaac Stern, William A. Street, Geo. E. Turner.

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, Attleborough, Mass.

President, Charles H. Wheeler; Secretary, James S. Palmer. Organized, 1844.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$39,156	$16,189	$14,990	$15,043	$18,068	$11,934	.....	$5,277	$17,211	$14,234
1908	38,457	14,255	20,235	9,946	12,074	9,065	.....	4,636	13,701	9,233
1907	41,841	16,099	19,847	9,848	12,003	13,532	.....	3,876	17,408	13,093

Assets, December 31, 1909.	
Mortgage loans on real estate	$20,020
Bonds and stocks owned (book value)	8,546
Cash in office and bank	8,873
Agents' balances, not over 3 months due	2,523
Interest accrued	256
	$40,218
Assets not admitted	1,062
Total admitted assets	$39,156

Liabilities, December 31, 1909.	
Net losses unpaid	$2,300
Unearned premiums	16,189
Other liabilities	5,677
Total liabilities, except surplus	$24,166
Surplus as to policyholders	14,990
Total liabilities and surplus	$39,156

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,862,565; premiums thereon, $28,640.

BUSINESS SINCE ORGANIZATION; Premiums received, $157,347; losses paid, $119,410.

MORTGAGE LOANS: There are 15 loans aggregating $20,020 protected by farms and dewllings in or near Attleboro, valued at $28,230. Company holds $24,500 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Town of Attleboro, wat	$3,000	$3,090
Cy. of Pawtucket, gn. and h	2,000	2,020
Northampton, Mass., Elec. Lt. Co	1,000	1,000
Vaughn Machine Co	1,000	500
Stocks.		
Hereford R.R. Co	1,000	970
Totals (book value, $8,546)	$8,000	$7,580

AUTOMOBILE MUTUAL INSURANCE COMPANY OF AMERICA, Providence, R. I.

President, Edward P. Metcalf; Secretary, Frank M. Barber. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$61,353	$25,987	$33,083	$53,068	$55,050	$12,796	$10,165	$7,922	$30,883	$13,182
1908	25,850	16,487	18,304	32,952	33,749	4,511	5,534	4,570	14,615	3,000
1907	13,990	10,739	1,489	21,699	21,892	5,316	60	2,526	7,902	6,513

ASSETS, DECEMBER 31, 1909: Stocks owned (market value), $31,995; cash in office and bank, $27,409; agents' balances, not over 3 months due, $1,414; interest accrued, $535; total admitted assets, $61,353. Liabilities: Net losses unpaid, $1,221; unearned premiums, $25,987; other liabilities, $1,061; total liabilities, except surplus, $28,270.

Net amount of premium notes or members' liability, December 31, $155,925.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,845,375; premiums thereon, $51,975.

STOCKS OWNED:	Book Value.	Market Value.
Atchison, Topeka & Santa Fe, p	$5,106	$5,175
Baltimore & Ohio	1,540	2,370
Great Northern	3,930	4,305
Illinois Central	3,930	4,425
Pennsylvania R.R	5,803	6,850
Tunnel R.R. of St. Louis	875	910
American Tl & Tg. Co	6,406	7,050
St. Louis Bridge, 1 p	875	910
Totals	$28,466	$31,995

BADGER MUTUAL FIRE INSURANCE COMPANY, Milwaukee, Wis.

President, August Kelling; Secretary, W. H. Graebner. Organized, 1891.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$84,416	.....	$84,416	$16,011	$19,496	$3,871	$1,141	$7,441	$12,466	$3,871
1908	77,386	.....	77,386	17,812	21,218	1,947	3,668	7,499	12,114	1,947
1907	68,831	.....	68,831	16,534	19,708	2,020	3,253	7,201	12,474	2,020

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $80,915; loans on secured notes, $675; cash in banks, $1,976; interest accrued, $850; total admitted assets, $84,416. No liabilities.

FIRE RISKS IN FORCE, December 31, $27,687,157.

MORTGAGE LOANS: There are loans amounting to $80,915 on property valued at more than three times the amount loaned. All loans are first liens, situated in the City of Milwaukee, and the mortgaged buildings are fully covered by insurance. There was no interest past due on December 31, last. Company holds over $100,000 of fire insurance on the mortgaged buildings.

BALTIMORE EQUITABLE SOCIETY OF BALTIMORE, MD., Baltimore, Md.‡

Treasurer, Wilton Snowden; Secretary, H. E. Rawlings. Organized, 1794.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,248,682	$555,641	$692,866	$6,106	a$61,512	$10,648	.....	$15,551	a$26,199	$10,758
1908	1,189,246	557,389	631,788	5,028	a61,164	20,788	.....	16,243	a37,031	18,400
1907	1,123,764	566,300	554,307	5,541	a127,780	5,667	.....	15,163	a20,830	8,515

‡ Company does business on cash plan. *a* Excluding perpetual deposits received and returned.

ASSETS, DECEMBER 31, 1909: Real estate owned, $104,515; mortgage loans on real estate, $53,000; Bonds and stocks owned (market value), $1,077,545; cash in office and bank, $13,622; total, $1,248,682. Liabilities: Net losses unpaid, $175; unearned premiums (except perpetuals), $9,964; amount reclaimable on perpetual policies, $545,677; total, $555,816.

REAL ESTATE OWNED: Consists principally of office building valued at $37,758, and ground rents in Baltimore valued at $66,756.

MORTGAGE LOANS: There are loans amounting to $53,000, on property situated in Baltimore.

MISCELLANEOUS: Conflagration loss: Baltimore, 1904, $1,915,517.

BALTIMORE MUTUAL FIRE INSURANCE COMPANY, Baltimore, Md.

President, Frank Slingluff; Secretary, William H. Purcell. Organized, 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$146,311	$88,503	$56,088	$170,781	$178,199	$15,439	$138,640	$17,888	$171,967	$10,375
1908	145,878	90,458	44,332	180,901	190,340	25,942	143,430	16,256	185,628	29,918
1907	146,114	89,245	55,221	164,765	169,242	15,064	135,607	14,379	165,050	16,006

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$16,000
Bonds owned (market value)	106,189
Cash in office and bank	15,404
Unpaid premiums	5,902
Interest and rents accrued	1,416
Other assets	1,400
Total admitted assets	$146,311

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,571
Unearned premiums	88,503
Other liabilities	149
Total liabilities, except surplus	$90,223
Surplus as to policyholders	56,088
Total liabilities and surplus	$146,311

Net amount of premium notes or members' liability, December 31, $885,034.

RISKS AND PREMIUMS: Fire risks in force, December 31, $18,701,236; premiums thereon, $177,007.

REAL ESTATE OWNED: Consists of lot 24 ft. by 124 ft. and the company's 1-story office building erected thereon. Carried at actual cost. Total rent received last year, $2,100; taxes and expenses, $300.

BONDS OWNED:	Par Value.	Market Value.
Balto. Cy., 5%, 1916	$12,400	$13,082
Balto. Cy., 1925, 4%	4,000	4,100
Balto. Cy., 1980, 3½%	54,000	49,950
State of Maryland, 1919, 3½%	2,000	2,000
Cy. of Mobile, 1939, 4½%	5,000	5,025
Lake Roland Ele. Ry. Co., 1942, 5%	3,000	3,375
Balto. United Rys. & Elec.Co., 1936, 5%	3,000	2,520
United Rys. Car tr., 1914, 5%	5,000	4,987
So. Ry. Co., 1994, 5%	10,000	11,100
BONDS OWNED.—*Cont.*	Par Value.	Market Value.
Cent. of Ga. Ry. Eq. Assn., 1913, 4½%	$5,000	$4,975
Cumberland Lumber Co., 1914, 6%	5,000	5,075
Totals (book value, $106,189)	$108,400	$106,189

MISCELLANEOUS: The laws of Maryland do not require a reinsurance reserve of mutual fire insurance companies. The Balto. Mutual, however, reports 50 per cent of its premiums in force as an unearned premium liability, thereby showing that amount less in its surplus to policyholders.

DIRECTORS: John M. Geer, A. H. Twichell, V. M. Montgomery, J. A. Brock, Leroy Springs, J. I. Westervelt, W. S. Montgomery, S. W. Travers, David L. Luke, Frank Slingluff, J. Edwin Myers, Henry S. Zell, Wm. H. Graffin, R. J. Hollingsworth, Summerfield Baldwin, Jr., Robert D. Hopkins, Wm. K. Cromwell, Ernest Schmeisser, Frederick P. Stieff, Eli Oppenheim, Wm. H. Purcell.

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, Yarmouthport, Mass.

President, Alphonso L. Weeks; Secretary, John H. Clark. Organized, 1833.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$140,119	$67,763	$70,306	$46,143	$51,775	$13,201	$24,443	$8,804	$46,448	$13,201
1908	131,336	64,940	65,019	42,633	48,730	18,099	21,823	7,952	47,874	17,756
1907	121,377	65,715	54,305	40,635	45,549	9,295	20,631	8,452	38,378	8,091

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE CO., Yarmouthport, Mass.—*Cont.*

Assets, December 31, 1909.	
Real estate owned (book value)	$1,000
One mortgage loan on real estate	550
Bonds and stocks owned (market value)	124,001
Cash in office and bank	467
Other assets	14,101
Total admitted assets	$140,119

Liabilities, December 31, 1909.	
Net losses unpaid	$1,500
Unearned premiums	67,763
Other liabilities	550
Total liabilities, except surplus	$69,813
Surplus as to policyholders	70,306
Total liabilities and surplus	$140,119

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,774,533; premiums thereon, $134,864.
BUSINESS SINCE ORGANIZATION: Premiums received, $1,246,153; losses paid, $346,096; cash dividends, $775,531.

REAL ESTATE OWNED: Consists of office building carried at book value.

BARON STEUBEN CO-OPERATIVE FIRE INSURANCE COMPANY, Ithaca, N. Y.

President, G. M. Boynton; Secretary, C. E. Chapman. Organized, 1899.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$13,270	.....	$4,984	$41,676	$42,133	$43,066	.....	$12,432	$55,498	.....
1908	‡24,018	.....	24,018	44,571	44,571	25,282	.....	16,824	42,106	$25,282

‡ Cash.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, Pittsfield, Mass.

President, Henry R. Peirson; Secretary, J. M. Stevenson. Organized, 1835.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$198,315	$95,949	$100,308	$67,357	$76,436	$28,714	$18,893	$21,255	$68,862	$26,078
1908	181,167	90,503	85,834	57,144	64,198	22,572	19,109	17,830	59,511	24,965
1907	157,041	89,848	64,738	56,193	63,147	21,439	22,745	17,145	61,329	19,474

Assets, December 31, 1909.	
Mortgage loans on real estate	$12,800
Bonds and stocks owned (market value)	171,898
Cash in office and bank	3,663
Agents' balances, not over 3 months due	9,474
Interest and rents accrued	481
Total admitted assets	$198,315

Liabilities, December 31, 1909.	
Net losses unpaid	$250
Unearned premiums	95,949
Dividends, taxes, etc.	1,808
Total liabilities, except surplus	$98,007
Surplus as to policyholders	100,308
Total liabilities and surplus	$198,315

Net amount of premium notes or members' liability, December 31, $205,051.

RISKS AND PREMIUMS: Fire risks in force, December 31, $13,492,730; premiums thereon, $187,050.
BUSINESS SINCE ORGANIZATION: Premiums received, $1,234,626; losses paid, $491,947; cash dividends, $434,372.
MORTGAGE LOANS: There is one loan amounting to $12,800 on property valued at $22,000. The company holds $12,400 of insurance on the buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value	Market Value.
Balto. & O. R. R. prior ln., 1925, 3½%	$2,000	$1,860
Chi. Burl. & Quincy R. R. Ill. Div., 1949 3½%	1,000	900
Chi. & No. W. R. R. s. f. c., 1929, 5%	4,000	4,360
Chi., R. I. & Pac. R.R. 1 r. m., 1934, 4%	5,000	4,550
Greenfield & Turners Falls, 5%, 1916	4,000	4,040
No. Me. Seaport R. R., 1935, 5%	5,000	5,350
Old Colony St. Ry., 1954, 4%	5,000	4,400
St. P. & Sioux Cy. R.R., 1 m., 1919, 6%	1,000	1,150
Third Ave. R. R., N. Y., 2000, 4%	5,000	3,450
United Te. & El. Co., Prov. R. I., 1933, 5%	4,000	4,240
Amer. Tl. & Tg. Co., 1929, 4%	10,000	9,300
Adams Express Co., 1947, 4%	15,000	13,800
Binghamton Lt., Ht. & Pow. Co., 1942, 5%	2,000	1,960
W. Union Tg. Co. R. E. and f., 1950, 4½%	5,000	4,850
Cy. of Pittsfield N., 1900, 4½%	2,000	2,000
Cy. of Pittsfield N., 1909, 4½%	1,200	1,200

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Balto. & O. R. R. p	$1,000	$920
Boston & Albany R. R.	10,000	23,000
Chi., St. P., Minn. & Om. R. R. com.	5,000	7,750
N. Y. Cent. & Hud. R. R.	8,000	10,160
N. Y. Cent. & Hud. R. R., rights		375
Pa. R. R.	1,500	2,055
Adams Nat. Bk., No. Adams, Mass.	1,000	1,250
Ag. Nat. Bk., Pittsfield, Mass.	1,000	3,500
First Nat. Bk., Adams, Mass.	1,000	1,000
Lee Nat. Bk., Lee, Mass.	400	672
Lenox Nat. Bk., Lenox, Mass.	1,000	1,500
Pittsfield Nat. Bk., Pittsfield, Mass.	5,800	10,150
Third Nat. Bk., Pittsfield, Mass.	1,200	2,856
Adams Express Co.	10,000	25,000
Amer. Tl. and Tg. Co.	10,000	14,300
Totals	$128,100	$171,898

MISCELLANEOUS: The company is licensed in Mass., Conn., R. I. and Vt. Conflagration loss: Chelsea, 1908, $4,800.

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, W. B. McBee; Secretary, Ernest W. Brown; Assistant Secretary, Howard I. Lee. Organized, 1868.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,188,001	$469,157	$693,554	$945,220	$992,046	$22,199	$811,510	$52,814	$886,523	$20,775
1908	1,066,056	429,217	619,772	856,273	896,272	26,509	730,038	48,959	805,606	27,051
1907	880,343	397,685	466,682	807,467	845,280	73,783	646,458	43,800	764,041	75,057

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.—*Continued.*

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$988,368
Cash in office and bank	181,691
Agents' balances, not over 3 months due	15,210
Interest accrued	2,732
Total admitted assets	$1,188,001

Liabilities, December 31, 1909.	
Net losses unpaid	$1,458
Unearned premiums	469,157
Taxes	23,832
Total liabilities, except surplus	$494,447
Surplus as to policyholders	693,554
Total liabilities and surplus	$1,188,001

Net amount of premium notes or members' liability, December 31, $4,691,574.

RISKS AND PREMIUMS: Fire risks in force, December 31, $122,926,369; premiums thereon, $938,315.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
United States, 1925, 4s	$16,000	$18,400
Rhode Island, reg., 1924, 3½s	100,000	103,000
Rhode Island, 1936, 3s	15,000	14,250
Chi., Burl. & Quincy, c., 1949, 3½s	4,000	3,600
Long Island, reg., 1949, 4s	9,900	9,900
No. Pac. & Gt. No., joint reg., 1921, 4s	26,880	54,320
Stocks.		
Albany & Susquehanna	10,200	18,000
Canada Southern	23,837	24,500
Cayuga & Susquehanna	17,897	17,899
Chicago, Milwaukee & St. Paul, p	10,000	17,200
Chicago, Milwaukee & St. Paul, com	34,975	39,500
Chicago & Northwestern	40,500	74,925
Cleve., Cin., Chi. & St. Louis, p	18,000	21,400
Cleve., Cin., Chi. & St. Louis, com	2,800	3,280
Cleve. & Pittsburg	5,000	8,800
Conn. & Passumpsic Rivers, p	20,894	20,850
Erie & Pittsburg	5,000	7,750
Hereford	13,650	13,500
Illinois Central	43,233	62,160
Illinois Central, leased lines	9,000	9,800

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Book Value.	Market Value.
Joliet & Chicago	$35,100	$34,800
Mahoning Coal, p	5,500	5,720
Manhattan	35,000	35,250
Morris & Essex	36,894	37,000
New York, Lackawanna & Western	38,300	38,100
Pennsylvania	71,272	80,830
Pitts., Bessemer & Lake Erie, p	12,339	14,200
Pitts., Bessemer & Lake Erie, com	14,778	14,000
Pitts., Ft. Wayne & Chicago	29,240	29,920
Pitts., McKeesport & Youghiogheny	24,537	23,220
Rensselaer & Saratoga	34,400	34,825
Rome, Watertown & Ogdensburg	20,000	25,200
Upper Coos	6,200	7,000
Union Trust, Providence	5,000	8,000
Amer. Tl. & Tg., Boston	27,960	33,319
Gold & Stock Telegraph, New York	5,000	5,650
St. Louis Bridge, p	18,750	18,300
Totals	$847,036	$968,368

DIRECTORS: Royal C Taft, Charles H. Merriman, Amos D. Smith, William Wanton Dunnell, C. Prescott Knight, Royal C. Taft, Jr., William B. McBee. Charles H. Merriman, Jr., Arthur L. Kelley, Lewis W. Parker, Henry L. Tiffany, Charles E. Patterson.

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, Joseph P. Gray; Vice-President and Secretary, Francis E. Robinson: Treasurer, John B. Seward. Organized, 1850

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$2,275,954	$1,118,254	$1,125,472	$2,255,045	$2,353,838	$45,455	$1,962,704	$129,045	$2,137,204	$48,361
1908	2,072,837	1,028,412	1,024,743	2,047,464	2,126,848	53,210	1,775,664	118,371	1,947,245	49,313
1907	1,797,932	980,640	798,855	1,984,636	2,051,905	233,999	1,553,475	110,486	1,897,960	238,522

Assets, December 31, 1909.	
Bonds owned (book value)	$2,153,168
Cash in office and bank	50,136
Premiums in course of collection	14,255
Interest accrued	31,906
Total admitted assets	$2,275,954

Liabilities, December 31, 1909.	
Net losses unpaid	$2,222
Unearned premiums	1,118,254
Taxes accrued	30,006
Total liabilities, except surplus	1,150,482
Surplus as to policyholders	1,125,472
Total liabilities and surplus	$2,275,954

RISKS AND PREMIUMS: Fire risks in force, December 31, $302 678,072; premiums thereon, $2,236,508

BUSINESS SINCE ORGANIZATION: Premiums received, $36,780,879; losses paid, $4,928,840; cash dividends, $22,707,536.

BONDS OWNED:	Par Value.	Market Value.
Commonwealth of Mass., 1935, 3½%	$165,000	$160,050
Commonwealth of Mass., 1938, 3½%	35,000	33,950
Commonwealth of Mass., 1939, 3%	50,000	44,000
Commonwealth of Mass., 1927, 3%	35,000	31,850
Commonwealth of Mass., 1941, 3%	15,000	13,050
Boston and Albany R. R., 1913, 4%	50,000	50,000
Boston Ele. Ry. Co., 1937, 4½%	50,000	54,000
Boston and Lowell R. R., 1916, 4%	50,000	50,000
Boston and Me. R. R., 1944, 4½%	50,000	53,500
Boston and Me. R. R., 1926, 4%	50,000	49,500
Boston and N. Y. Air Line R. R., 1955, 4%	35,000	35,000
Chi., B. & Q. R. R., 1958, 4%	50,000	50,000
Chi., M. & St. P. Ry. Co., 1934, 4%	25,000	23,500
Chi., R. I. & Pac R. R., 1988, 4%	20,000	19,800
Chi. & Western Ind. R. R., 1952, 4%	50,000	47,000
Concord & Montreal R.R., 1920, 4%	25,000	25,000
Del. and Hud. Co., 1943, 4%	25,000	25,000
Dutchess Co. R. R., 1940, 4½%	42,000	43,260
Fitchburg R. R. Co., 1921, 3½%	40,000	38,000
Ill. Cent. R. R., 1952, 4%	30,000	30,600
Ill. Cent. R. R., 1955, 4%	50,000	49,687
Long Island R. R., 1949, 4%	50,000	49,500
The Mich.Cent.R.R.3-yr.n., 1910, 5%	25,000	25,000
The Mich.Cent.R.R.J.& N.I.Div.1957,4%	50,000	49,500
N. Y. C. and H. R. R. R., 1934, 4%	80,000	76,800
N. Y. C. & Lake Shore, 1998, 3½%	80,000	64,800

Bonds Owned.—*Cont.*	Par Value.	Market Value.
N. Y., N. H. & H. R. R., 1947, 3½%	$20,000	$17,400
N. Y., N. H & H. R. R., 1914, 4%	70,000	69,300
N.Y.,N.H.& H.R.R.,cv.,1948, 6%	50,000	67,000
N.Y., N. H. & H. R. R., 1912, 5%	40,000	40,800
N.X., P. & N. R.R. Co., (1 m.), 1939,4%	18,000	18,000
No. Pac., Gt. No (C.B.&Q.) R.R.,1921,4%	50,000	48,500
Old Colony R. R., 1924, 4%	50,000	50,000
Old Colony R. R., 1938, 4%	50,000	50,000
Pa. Co. gr. by Pa. R. R. Co., 1921, 4½%	30,000	31,200
Pa. Co. tr. ctfs., 1916, 3½%	33,000	32,010
Pa. R. R. Co., cv., 1915, 3½%	50,000	48,500
Pa. R. R. Co., 1948, 4%	30,000	31,200
Pa. R. R. Co., c. g. n. 1910, 5%	15,000	15,000
Phila., Wil. & Balto. R. R., 1910, 5%	40,000	40,400
Rome, W. & Ogdensb. R. R., 1922, 5%	50,000	54,500
Terminal Ry.Assn.of St. L., 1953, 4%	50,000	49,000
United N. J. R. R. and Canal Co.,1944,4%	50,000	52,000
W. End St. Ry. Co., 1914, 4½%	50,000	51,000
W. Shore R. R., 2361, 4%	50,000	51,000
Amer. Tl. & Tg. Co., 1929, 4%	130,000	120,900
Totals (book value, $2,153,168)	$2,203,000	$2,179,657

MISCELLANEOUS: Company suffered no loss by San Francisco conflagration, 1906.

DIRECTORS: Frederic Amory, George Dexter, Howard Stockton, Jonathan Chace, Charles W. Amory, William H. Bent Arthur T. Lyman, Simeon B. Chase, Theophilus Parsons, Edward T. Pierce, Joseph P. Gray, Edwin F. Greene, Charles B. Rogers.

BROWN COUNTY FARMERS MUTUAL INSURANCE COMPANY, Morill, Kan.

President, Jacob Lichty; Secretary, G. Keplinger. Organized, 1889.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$36,725	.....	$36,520	$23,084	$24,052	$9,568	.....	$6,639	$16,207	.....
1908	29,647	.....	29,567	22,214	23,889	7,897	.....	5,937	13,834	$7,897
1907	20,592	.....	20,592	19,233	19,505	10,221	.....	5,772	15,993	10,221

ASSETS, DECEMBER 31, 1909: Cash, $7,725; mortgage loans on farm property, $24,500; home office building, etc., $4,500; total assets, $36,725. Liabilities, net unpaid losses, $205.

Net amount of premium notes December 31, $80,931.

FIRE RISKS IN FORCE: December 31, $7,550,106.

BUCKS COUNTY CONTRIBUTIONSHIP FOR INSURING HOUSES AND OTHER BUILDINGS FROM LOSS BY FIRE, Morrisville, Pa.

President, Geo. M. Comfort; Secretary, William Balderston. Organized, 1811.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$499,832	†$69,122	$430,710	$7,853	$37,105	$11,093	.....	$3,901	$14,995	$11,093
1908	487,029	†72,880	414,149	2,805	26,316	380	$4,501	3,521	8,402	380
1907	469,063	†71,228	397,825	2,765	24,763	711	5,046	4,602	10,359	711

† Deposits of members.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $120,316; Bonds and stocks owned (market value), $136,143; collateral loans, $18,550; cash in office and bank, $15,558; interest and rents accrued, $9,266; total admitted assets, $499,832. Liabilities: Amount reclaimable on perpetual policies, $69,122.

RISKS AND PREMIUMS: Perpetual fire risks, $2,135,374; deposit premiums thereon, $69,122.

MORTGAGE LOANS: These aggregate $120,316 and are protected by improved real estate in Pennsylvania valued in each instance at more than double the amount loaned.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Trenton City	$6,160	$7,000
N. Y. & N. J. Water Co	8,000	8,000
Clear Spring Water Co	5,000	5,000
Muncy Water Supply Co	2,500	2,500
Canawacta Water Co	5,000	5,000
Citizens Water Co	11,000	11,000
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Kewanee Lt. & Pow. Co	$1,000	$1,000
Yardley Bridge Co	10,000	10,000
Doylestown Sewerage Co	4,000	4,000
Norfolk & Portsmouth R.R. Co	5,000	5,000
Stocks.		
Pennsylvania R. R	16,500	23,100
Philadelphia & Trenton R. R	5,000	12,500
United New Jersey R. R	5,000	12,500
Commercial Nat. Bk	137	137
Merchants Nat. Bk	5,550	11,100
First Nat. Bk	11,100	17,205
Yardley Nat. Bk	600	750
Bristol Water Co	2,125	4,250
Totals	$103,672	$136,143

BURLINGTON COUNTY ASSOCIATION FOR INSURANCE, Medford, N. J.

President, John E. Darnell; Secretary, Henry P. Thorn. Organized, 1821.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$12,028	$55,464	—$43,134	$4,986	$6,191	$7,847	.....	$1,703	$9,550	$6,477
1908	17,906	59,505	—45,072	7,023	8,654	15,245	.....	1,624	16,869	12,190
1907	30,066	62,377	—42,531	4,344	6,037	4,739	.....	2,051	6,790	7,709

— Excess of liabilities.

ASSETS, DECEMBER 31, 1909: Real estate owned (book value), $7,900; mortgage loans on real estate, $2,600; cash in office and bank, $1,553; uncollected premiums, $49; interest and rents accrued, $326; other assets, $300; total, $13,028. Liabilities: Net losses unpaid, $50; unearned premiums, $55,464; other liabilities, $648; total liabilities, $56,162.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,205,395; premiums thereon, $110,927.

REAL ESTATE OWNED: Consists of 2 farm properties. Total rents received in 1909, $933.

MORTGAGE LOANS: There is 1 loan for $2,600, protected by farm property.

MISCELLANEOUS: This company takes no premium notes. Policies are subject to assessment, but the law does not permit 1 assessment to exceed 1% of the amount of insurance. No assessment has ever been made by the company.

BURLINGTON MUTUAL FIRE INSURANCE COMPANY, Burlington, Vt.

President, Chauncey W. Brownell; Secretary, E. W. J. Hawkins. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	*$13,312	$483	*$12,357	$3,635	$4,216	$1,326	†$700	$1,438	$3,464	$1,326
1908	*11,899	263	*11,363	2,105	2,750	18	.....	920	938	18
1907	*10,167	.....	*10,119	246	246	.....	.....	79	79	.....

* Includes $10,000 guarantee fund paid up. † Dividend on guarantee fund.

BURLINGTON MUTUAL FIRE INSURANCE COMPANY, Burlington, Vt.—*Continued.*

Assets, July 31, 1909.	
Mortgage loans on real estate	$5,500
Loans on personal security	1,400
Collateral loans	2,650
Cash in office and bank	681
Uncollected premiums	374
Interest accrued	581
Other assets	2,126
Total admitted assets	$13,312

Liabilities, July 31, 1909.	
Unearned premiums	$483
Reinsurance due	272
Commissions, etc	200
Total liabilities, except guarantee fund and surplus	$955
Guarantee fund	10,000
Surplus over all liabilities	2,357
Total liabilities, guarantee fund and surplus	$13,312

Net amount of premium notes or members' liability, July 31, $64,017.

FIRE RISKS IN FORCE: July 31, $525,235.

MISCELLANEOUS: This company was chartered by the Vermont State legislature in 1906, to transact a mutual fire insurance business, with a guarantee fund of $10,000, and commenced business June 1, 1907.

BREMEN FARMERS' MUTUAL INSURANCE COMPANY, Bremen, Kas.

President, W. Rabe; Secretary, Fred. H. Pralle. Organized 1888.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$19,643	†$10,613	$9,030	$3,815	$4,905	$1,579	.....	$1,031	$2,610	$1,579

† Ten per cent reserve on outstanding policies.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $10,000; cash in office and bank, $7,493; notes due on demand, $2,150. Total, $19,643. Liabilities: Unearned premiums, $10,613.

Net amount of premium notes on members' liability December 31, $86,490.

FIRE RISKS IN FORCE: December 31, $1,729,791.

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, Cambridge, Mass.

President, Gilbert A. A. Pevey; Secretary, William E. Burrage. Organized, 1833.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$97,894	$7,892	$23,907	$8,572	$19,425	$35	$21	$13,760	$13,816	$35
1908	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1907	161,430	117,335	36,976	80,057	94,816	26,341	36,726	37,765	100,832	27,723

Assets, December 31, 1909.	
Real estate owned (book value)	$89,252
National City Bank stock (market value)	1,500
Cash in office and bank	1,280
Agents' balances, not over 3 months due	5,363
Interest and rents accrued	437
Other assets	62
Total admitted assets	$97,894

Liabilities, December 31, 1909.	
Unearned premiums	$7,892
Mortgages and notes	62,268
Other liabilities	3,827
Total liabilities, except surplus	$73,987
Surplus as to policyholders	23,907
Total liabilities and surplus	$97,894

Net amount of premium notes or members' liability, December 31, $114,586.

RISKS AND PREMIUMS: Fire risks in force December 31, $1,161,683; premiums thereno, $8,756.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,183,474; losses paid, $910,017; cash dividends, $867,720.

REAL ESTATE OWNED: Consists of 4-story stone and brick building corner lot occupied for bank and telephone exchange offices and dwellings and one-half of a double dwelling house. Mortgage, $54,000.

MISCELLANEOUS: This company reinsured its business in the Royal of Liverpool in May, 1908. In November, 1909, the company again resumed business and at the close of the year made the above creditable showing. Conflagration losses, Chelsea 1908, $70,000 paid without litigation or assessment, accounting for mortgage on real estate.

CANTWELL MUTUAL INSURANCE COMPANY, Odessa, Del.

President, Daniel W. Corbit; Secretary and Treasurer Joseph G. Brown. Organized, 1849.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$55,763	.....	$53,403	$5,383	$7,922	$2,962	$3,769	$1,454	$8,185	$2,962
1908	55,865	.....	55,865	5,392	7,460	461	3,578	970	5,009	461
1907	*a*152,291	.....	*a*152,291	5,315	7,245	175	3,547	654	4,376	175

a Includes notes for premiums.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $25,000; bonds and stocks owned (market value), $30,758; cash, $5. Total admitted assets, $55,763. Liabilities, $2,360.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,120,448; premiums thereon, $5,383.

MORTGAGE LOANS: These aggregate $25,000 and are on improved real estate worth more than double the amountl oaned thereon. No interest past due on December 31, last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.
Wilmington City Loan	$10,000
Wilmington City Loan, 1925	1,000
New Castle Co. Loan, 1925	2,000
New Castle County Loan 3½%, 1919	1,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.
B. & O. R. R., 1948	$3,000
Jersey Central, 1951	2,000
Oregon Water Power & Railway Co., 1932	1,020
Diamond State Telephone Co., 1943	1,000
St. Louis & Springfield Ry. Co., 1933	1,000
Stocks.	
New Castle Co. Nat. Bk	2,000
Citizens Nat. Bk	2,800
Farmers Bk	500
United States Steel Co	2,400
Totals (market value $30,758)	$29,700

CENTRAL MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, Van Wert, O.

President, H. V. Olney; Secretary and Treasurer, C. A. L. Purmort. Organized, 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$477,229	$165,653	$290,147	$358,642	$374,796	$143,733	$62,593	$91,246	$297,572	$146,457
1908	398,854	162,051	220,459	351,219	366,322	165,457	66,312	91,860	323,629	160,455
1907	357,322	170,605	167,626	361,026	373,972	169,610	61,917	88,051	320,594	173,342

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$40,000
Mortgage loans on real estate	92,430
Bonds owned (market value)	265,889
Cash in office and bank	30,841
Agents' balances, not over 3 months due	44,099
Interest and rents accrued	3,970
Total admitted assets	$477,229

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $7,500 resisted)	$18,929
Unearned premiums	165,653
Other liabilities	2,500
Total liabilities, except surplus	$187,082
Surplus as to policyholders	290,147
Total liabilities and surplus	$477,229

RISKS AND PREMIUMS: Fire risks in force December 31, $23,137,953; premiums thereon, $332,644.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,400,112; losses paid, $1,688,269; cash dividends, $479,560.

REAL ESTATE OWNED: Consists of company's home office building, carried at book value; market value, $67,000. Rents received in 1909, $2,661; taxes and expenses, $492.

BONDS OWNED:	Market Value.
U. S. Government 2%	$50,875
U. S. Government, 3%	1,838
Cincinnati, O	10,300
Cuyahoga Co., O. ct. h	25,450
Columbus, O	20,200
Canton, O., sc	23,330
Akron, O., sc	16,160
Barnesville, O	13,875
Troy, O	19,597
Wellsville, O	17,490
Maumee, O	9,225
Fostoria, O	8,048
New Lexington, O	7,000
Union Cy., O., sc	18,000
BONDS OWNED.—*Cont.*	
York Twnship, Van Wert Co., O	$17,000
Harrison Twnship, Van Wert Co., O	7,500
Totals, (par value) $260,800	$265,889

MORTGAGE LOANS: There are 38 loans aggregating $92,430 protected by improved farm lands in Paulding, Van Wert and Miami counties, valued at more than double amount loaned thereon. All are first liens and there is no interest past due; the company holds $10,950 of insurance on the buildings.

MISCELLANEOUS: Conflagration losses: Balto., 1904. $2,500; San Francisco, 1906, $2,500

DIRECTORS: H. V. Olney, J. P. Reed, C. A. L. Purmort, H. L. Conn, C. M. Purmort, Geo. R. McConnell, H. M. Gleason.

FIELD MEN AND TERRITORY COVERED: Rollins & Burdick, Chi. Ill.; E. J. Johnson, general agent, Boston, Mass. Geo. R. McConnell, special agent, Troy, O.; H. J. Cunningham, Janesville, Wis.; the company operates in O., Ill., Ind., Wis., Minn., Mich., Mass., Wash., Pa., Tenn. and al States where acceptable business is offered.

CINCINNATI EQUITABLE INSURANCE COMPANY, Cincinnati, O.

President, Frank J. Jones; Secretary, Edward H. Ernst. Organized, 1826.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$793,191	$276,134	$517,057	$6,560	$41,344	$8,293	$4,878	$9,758	$22,929	$8,293
1908	773 107	274,552	498,555	7,535	41,540	8,295	7,272	10,068	25,635	3,403
1907	755,462	274,305	476,265	7,405	39,600	6,347	6,698	9.277	22,322	10.738

Unearned premiums includes amonnts reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909: Real estate owned (book value), $20,000; bonds and stocks owned (market value), $768,920; cash in office and bank, $3,403; interest accrued, $868; total admitted assets, $793,191. Liabilities: Amount reclaimable on perpetual policies, $276,134.

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,283,786; premiums thereon, $293,760.

LOSSES PAID SINCE ORGANIZATION: $512,797.

REAL ESTATE OWNED: Comprises a 4-story brown stone front building, book value, $20,000.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Cincinnati Water Works	$50,000	$50,000
Cincinnati Refunding	10,000	10,000
C & G Ohio Water Works	4,000	4,000
Stocks.		
Little Miami, gr	18,750	39,750
Cleveland & Pittsburg Ry., gr	25,000	43,750
Cleveland & Pittsburg Ry., gr	25,000	25,500
BONDS AND STOCKS OWNED.—*Cont.*		
Stocks.—*Cont.*		
Cincinnati Street Ry. Co	$35,000	$46,550
C., N. O. & T. P. Ry., p	30,000	31,500
C., N. O. & T. P. Ry., com	10,000	11,500
Dayton & Mich. Ry., com	12,500	10,375
Dayton & Mich. Ry., p	8,750	7,200
Cincinnati Gas & Electric	225,000	204,750
Cincinnati Sub Bell Telephone	55,000	101,200
American Oak & Leather, p	20,000	20,000
Proctor & Gamble, p	24,000	46,320
Farmers and Shippers Leaf Tobacco W. H. Co., p	7,500	3,750
Citizens National Bank	14,000	35,000
First National Bank	30,000	76,500
Niles Tool Works	1,000	1,250
Chamber of Commerce	100	25
Totals (book value, $615,975)	$600,000	$768,920

THE CINCINNATI MUTUAL FIRE INSURANCE COMPANY, Cincinnati, O.

President, Simon Hubig; Secretary, Louis H. Schweer. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$20,812	$13,542	$2,713	$28,453	$29,979	$12,693	$2,955	$14,192	$29,840	$15,416
1908	20,716	14,684	3,191	30,583	31,950	17,057	3,964	11,692	32,713	16,354
1907	21,318	17,875	1.340	35,273	35,709	16.961	2,669	10.331	29.961	19.063

THE CINCINNATI MUTUAL FIRE INSURANCE COMPANY, Cincinnati O.—*Continued.*

ASSETS, DECEMBER 31, 1909: Trumbull Co. rd. and Trumbull Co. imp. bs., (market value), $8,410; cash, $5,221; agents' balances, $6,201; interest, $119; other assets, $861. Total, $20,812. Liabilities, Net losses unpaid (including $800 resisted), $4,557; unearned premiums, $13,542. Total, $18,099.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,377,750; premiums thereon, $27,085.

BUSINESS SINCE ORGANIZATION: Premiums received, $123,315; losses paid, $56,788; cash dividends, $9,588.

MISCELLANEOUS: This company commenced business on January 1, 1906, with subscribed premiums of $10,718. The company does a regular agency business in the State of O., writing business at tariff rates. It also transacts a surplus line business through brokerage firms.

CITIZENS MUTUAL INSURANCE COMPANY, Boston, Mass.

President, Geo. W. Hinckley; Secretary, Chas. F. Bowers. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus.	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$95,966	$43,911	$48,038	$22,437	$39,651	$8,545	$23,703	$12,637	$44,885	$8,691
1908	109,334	73,094	22,924	*75,112	87,490	213,830	32,814	16,935	263,579	213,864

* Reinsured a large portion of its risks in the Royal of Liverpool in 1908.

ASSETS, DECEMBER 31, 1909.

Real estate owned	$21,384
Mortgage loans on real estate	31,200
Bonds and stocks owned (market value)	29,970
Loan on Natick National Bank stock and $4,000 Ætna Life policy	2,379
Cash in office and bank	6,379
Agents' balances, not over 3 months due	3,566
Other assets	1,088
Total admitted assets	$95,966

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$291
Unearned premiums	43,911
Unpaid premiums	1,583
Other liabilities	2,143
Total liabilities, except surplus	$47,928
Surplus as to policyholders	48,038
Total liabilities and surplus	$95,966

RISKS AND PREMIUMS: Fire risks in force December 31, $6,940,653; premiums thereon, $90,115.

MORTGAGE LOANS: Are upon improved real estate worth more than double the amount loaned.

COAL OPERATORS MUTUAL INSURANCE COMPANY, Springfield, Ill.

President, C. H. Seybt; Secretary, C. V. Hickox. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$86,125	$15,740	$70,276	$33,306	$35,837	$15,832	$3,166	$7,184	$26,182	$15,832
1908	77,995	16,112	61,856	33,219	35,781	20,428	6,379	6,946	33,753	20,428
1907	72,726	16,521	51,177	34,916	37,530	29,982	2,183	7,546	39,711	29,982

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $69,512; cash in office and bank, $10,545; agents' balances, $6,068. Total, $86,125. Liabilities: Unearned premiums, $15,740; other liabilities, $109; total, $15,849.

Net amount of premium notes or members' liability, December 31, $93 000.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,703,394; premiums thereon, $31,490.

BUSINESS SINCE ORGANIZATION: Premiums received, $363,229; losses paid, $185,543; cash dividends, $33,229.

BONDS OWNED:	Par Value.	Market Value.
Atchison, Topeka and Santa Fe	$5,000	$5,125
Balto. and O	5,000	5,075
Chi., Mil. and St. Paul	5,000	5,525

BONDS OWNED.—*Cont.*	Par Value.	Market Value.
Ill. Cent. R. R.	$10,000	$10,100
Mil. Lake-Shore and W	4,000	5,135
No. Pac	5,000	4,887
Vandalia R. R.	5,000	5,150
City of Kewanee, Ill	6,000	6,135
Cy. of Springfield, Ill., f. bs	5,000	5,200
Sanitary Dis., Chi. Ill	5,000	5,087
Vermillion Co., Ill., sc. bs	7,500	7,500
St. Clair Co., Ill., sc	300	318
Henry Co., sc	4,200	4,275
Totals	$67,000	$69,512

COMMERCIAL MUTUAL FIRE ASSOCIATION, Mitchell, S. D.

President, S. H. Scallin; Secretary, J. O. Walrath. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$22,009	$3,975	$18,034	$12,632	$13,301	$2,122	$2,837	$6,192	$11,151	$2,122
1908	15,618	3,264	12,251	15,665	16,575	6,208	2,610	6,544	15,362	6,208
1907	16,219	6,189	10,030	14,931	15,627	5,276	2,551	7,209	15,036	5,276

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $10,275; cash in office and bank, $10,446; uncollected premiums, $591; interest, $322; other assets, $375; total, $22,009. Liabilities: Unearned premiums, $3,975.

FIRE RISK IN FORCE: December 31, $974,620.

BUSINESS SINCE ORGANIZATION: Receipts $249,428; losses paid, $66,740; cash dividends, $87,338.

MORTGAGE LOANS: These aggregate $10,275 and are protected by improved real estate in South Dakota valued at considerably more than the amount loaned thereon.

COMMERCIAL MUTUAL FIRE INSURANCE COMPANY OF GREENE CO., CATSKILL, N. Y.

President, O. V. Sage; Secretary, Clarence E. Bloodgood. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$10,223	.....	$7,176	$19,220	$19,466	$16,117	.....	$8,435	$24,552	$16,117
1908	*15,774	.....	15,774	21,561	21,561	12,420	.....	8,644	21,064	12,420

* Assets consist of money in banks, amounts due from agents, office fixtures, etc.

CONCORDIA TOWN MUTUAL FIRE INSURANCE COMPANY, Concordia, Mo.

President, John P. Lohoefner; Secretary, Julius Vogt, Jr.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$20,943	.....	$17,268	$10,277	$11,481	$15,056	.....	$4,383	$19,439	$16,731
1908	26,901	.....	26,901	9,427	10,681	6,291	.....	4,304	10,595	6,291
1907	27,656	.....	27,041	10,763	11,247	3,860	.....	3,659	7,519	3,860

ASSETS, DECEMBER 31, 1909: Mortgage loans, $20,409; cash, $534; total, $20,943. Liabilities, Net losses unpaid, $1,675; borrowed money, $2,000; total, $3,675.

Net amount of premium notes or members' liability, December 31, $13,943.

CONCORD MUTUAL FIRE INSURANCE COMPANY, Concord, N. H.

President, Samuel C. Eastman; Secretary, Louis C. Merrill. Organized, 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yhrs	Expenses	Total Expenditures	Losses Incurred
1909	$140,508	$17,301	$122,578	$17,610	$23,378	$7,513	$3,658	$4,409	$15,580	$7,513
1908	125,241	18,331	106,030	19,469	25,047	8,347	4,033	4,836	17,216	8,347
1907	101,627	17,485	83,391	19,107	24,315	5,832	3,987	4,718	14,537	5,752

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $126,832; cash in office and bank, $12,452; premiums in course of collection, $1,224; total, $140,508. Liabilities; Unearned premiums, $17,301; unpaid dividends, $629; total, $17,930.

Net amount of premium notes or members' liability, December 31, $99,205.

RISKS AND PREMIUMS: Fire risks in force December 31, $2,431,738; premiums thereon, $34,603.

LOSSES PAID SINCE ORGANIZATION: $203,254; cash dividends, $59,510.

BONDS OWNED:	Par Value.	Market Value.
Boston & Albany R. R.	$2,500	$2,250
Boston & Maine R. R.	6,000	8,700
Chicago & Northwestern R. R.	4,200	7,560
Concord & Montreal R. R.	2,000	3,500
Delaware & Hudson Co.	2,500	4,750
Kansas City, Fort Scott & Memphis R.R.	4,500	3,300
New York Central R. R.	3,000	3,750
Northern R. R.	2,000	1,450
Pemigewasset Valley R. R.	1,200	1,620
BONDS OWNED.—*Cont.*		
Pennsylvania R. R.	$6,250	$8,375
Southern Pacific R. R., p.	3,000	3,900
St. Louis & San Francisco R. R., 1 p.	3,000	2,100
St. Louis & San Francisco R. R., 2 p.	5,000	2,750
Union Pacific R. R., com.	2,500	5,000
Amoskeag Mfg. Co.	2,500	7,500
Concord Gas Light Co.	600	960
Eagle & Phenix Hotel Co.	2,500	3,125
Profile & Flume Hotels Co.	2,000	2,000
People's Gas Co.	2,500	2,850
New Hampshire Spinning Mills	5,000	5,500
The Pullman Co.	5,000	9,250
Standard Oil Co.	1,50	9,750
Mergenthaler Linotype Co.	1,100	2,310
United Gas Improvement Co.	6,900	12,972
United States Steel Corp., p.	2,000	2,480
United States Rubber Co., 1 p.	5,000	5,750
Westinghouse Electric Mfg. Co.	3,100	2,480
Totals	$87,350	$126,832

COOPERATIVE FIRE INSURANCE COMPANY OF GREENE, SCHOHARIE AND DELAWARE COUNTIES, Catskill, N. Y.

President, O. V. Sage; Secretary, Clarence E. Bloodgood. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$40,979	.....	$35,854	$24,959	$26,426	$21,518	.....	$13,333	$34,851	$21,518
1908	*50,122	.....	50,122	28,946	28,946	18,332	.....	10,617	28,979	18,332

* Assets consist of deposits in bank, amounts due from agents, office fixtures, etc.

COTTON SEED CRUSHERS MUTUAL ASSURANCE COMPANY, Phila. Pa.

President, Frederick A. Downes; Secretary, H. C. Cornwall. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$56,271	$28,383	$27,429	$50,401	$52,393	$5,847	$35,539	$8,297	$49,683	$4,210
1908	52,395	28,208	21,487	54,417	56,173	7,207	29,989	7,670	44,866	9,137
1907	42,779	26,215	15,802	45,255	47,009	10,708	27,667	6,513	44,888	11,362

COTTON SEED CRUSHERS MUTUAL ASSURANCE COMPANY, Philadelphia, Pa.—*Cont.*

Assets, December 31, 1909.	
Bonds owned (market value)	$47,000
Cash in office and bank	5,425
Uncollected premiums	3,043
Interest accrued	804
Total admitted assets	$56,271

Liabilities, December 31, 1909.	
Net losses unpaid	$459
Unearned premiums	28,383
Total liabilities, except surplus	$28,842
Surplus as to policyholders	27,429
Total liabilities and surplus	$56,271

Net amount of premium notes or members' liability, December 31, $283,829.

RISKS AND PREMIUMS: Fire risks in force December 31, $4,185,100; premiums thereon, $56,766.

BUSINESS SINCE ORGANIZATION: Premiums received, $268,315; losses paid, $30,460; cash dividends, $116,423.

BONDS OWNED:	Market Value.
Columbia & Greenville R.R. Co., 1916, 6%	$5,350
Norfolk & Southern R.R. Co., 1954, 5%	4,700
Seaboard Air Line Ry. Co., 1911, 5%	5,000
Norfolk & Western R. R. Co., 4's	4,650
Mobile & Birmingham R. R. Co., 1945, 4%	4,150
Missouri, Kansas & Texas Ry. Co., 5's	5,250
Atlantic Coast Line R. R. Co., 1952, 4%	4,750
Bonds Owned.—*Cont.*	
St. L., Iron Mtn. & So. Ry. Co., 1933, 4%	$4,400
Western Maryland R. R. Co., 1952, 4%	4,300
Toledo, St. L. & W. R. R. Co., 1925, 3½%	4,450
Totals (par value, $50,000)	$47,000

MISCELLANEOUS: This company, together with the Keystone Mutual Fire, Manton Mutual Fire, National Mutual Assurance and Southern States Mutual Fire Insurance Companies are under the same management.

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY, Boston, Mass.

President, W. B. Plunkett; Secretary, Benj. Taft. Organized, 1875.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$428,240	$241,149	$175,357	$483,979	$500,252	$23,989	$408,718	$41,391	$474,098	$25,090
1908	403,819	250,223	150,611	507,752	523,812	55,812	400,782	50,456	507,050	54,376
1907	367,038	263,438	99,024	513,877	529,103	89,052	382,338	50,211	521,601	68,430

Assets, December 31, 1909.	
Bonds owned (market value)	$360,760
Cash in office and bank	48,222
Premiums in course of collection	13,843
Interest accrued	5,415
Total admitted assets	$428,240

Liabilities, December 31, 1909.	
Net losses unpaid	$4,009
Unearned premiums	241,149
Taxes and expenses accrued	7,725
Total liabilities, except surplus	$252,883
Surplus as to policyholders	175,357
Total liabilities and surplus	$428,240

Net amount of premium notes or members' liability, December 31, $2,411,490.

RISKS AND PREMIUMS: Fire risks in force December 31, $54,999,962; premiums thereon, $482,298.

BONDS OWNED:	Market Value.
Fall River, Cy. of., 1915, 3½s	$19,800
Mass., Commonwealth of, 1933, 3½s	17,460
A., T. & S. Fe Ry., 1928, 4s	6,790
B. & A. R. R., cs. m., 1951, 4s	4,200
B. & A. R. R., 1943, 5s	16,800
Boston Elevated Ry., 1935, 4s	6,000
Boston & Lowell R. R., 1919, 3½s	9,600
Boston & Me. R. R., 1926, 4s	9,900
Boston & N. Y. Air Line R. R., 1955, 4s	4,000
Chi. & Eastern Ill. R. R., 1914, 4½s	4,950
El Paso & R. I. R. R., 1951, 5s	5,250
Fitchburg R. R., 1927, 4s	17,820
Lake Shore & Mich. So. Ry., 1931, 4s	16,150
Lynn & Boston R. R., 1912, 5s	10,100
Me. Cent. R. R., 1923, 5s	10,900
Me. Cent. R. R., 1916, 4½s	16,480
Me. Cent. R. R., 1912, 4s	3,000
M., D. & Va. Ry., 1955, 5s	15,000
Bonds Owned.—*Cont.*	
Mich. Cent. R. R., 1952, 3½s	$1,780
N.Y.C.& H.R.R.R. (Lake Shore) 1998 3½s	12,150
N. Y., C. & St. L. R. R., 1931, 4s	9,200
N. Y., N. H. & H. R. R., 1955, 4s	19,400
N. Y., N. H. & H. R. R., 1914, 4s	2,970
N. Me. Seaport R. R., 1935, 5s	21,400
N. P., Gt. N. Ry. (C. B. & Q.) 1921, 4s	10,670
Pa. R. R., 1915, 3½s	970
Richmond-Washington Co., 1943, 4s	9,000
Amer. Tl. & Tg. Co., 1929, 4s	18,600
Amer. Writing Paper Co., 1919, 5s	4,400
New Eng. Tl. & Tg. Co., 1930, 4s	26,320
New Eng. Tl. & Tg. Co., 1919, 5s	10,300
Western Union Tg. Co., 1950, 4½s	19,400
Total	$360,760

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $468.

CREAM CITY MUTUAL INSURANCE COMPANY, Milwaukee, Wis.

President, Henry C. Schroeder; Vice-President, Rudolph Renfke; Secretary, Wm. F. Filter. Organized, 1888.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$30,262	.....	$30,262	$4,683	$6,055	$1,456	.....	$2,870	$4,326	$1,456
1908	28,661	.....	28,257	4,371	5,656	782	.....	2,563	3,345	782
1907	26,306	.....	26,306	4,157	5,227	228	.....	2,402	2,630	228

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $27,150; cash in office and bank, $3,114; interest accrued, $398; total, $30,262. No liabilities.

FIRE RISKS IN FORCE, December 31, $9,306,665.

MORTGAGE LOANS: These aggregate $27,150, protected by Milwaukee city property valued at more than double the amount loaned thereon.

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY, Bridgeton, N. J.

President, I. M. Smalley; Secretary, Charles F. Reeves. Organized, 1844.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$98,949	.....	$93,235	$24,477	$28,606	$16,722	.....	$3,531	$20,253	$21,206
1908	90,530	.....	89,301	23,680	27,381	15,215	.....	3,701	18,916	14,927
1907	81,976	.....	79,961	21,915	24,541	4,307	.....	3,401	7,708	6,302

ASSETS, DECEMBER 31, 1909: Real estate owned (book value), $8,000; mortgage loans on real estate, $72,250; Kingston gas and el. ba., Middlesex & Som. tr. ba., Sanitary Can Co., stk., $6,500; loans on ba. and bk. stk., (market value $9,500), $5,500; cash in office and bank, $651; uncollected premiums, $4,943; interest accrued, $1,105; total, $98,949. Liabilities: Net losses unpaid, $5,714.

Net amount of premium notes or members' liability, December 31, $680,811.

RISKS AND PREMIUMS: Fire risks in force December 31, $9,107,563; premiums thereon, $108,972.

REAL ESTATE OWNED: Consists of brick and stone home office building, 107 E. Commerce st., Bridgeton, market value $9,000 carried at book value.

MORTGAGE LOANS: There are 33 loans aggregating $72,250 protected by improved lands, with buildings thereon, in Cumberland, Camden, Gloucester, Cape May Counties, valued at $138,400. There was no interest past due on December 31, last The company holds $78,535 of insurance on the buildings.

DANBURY MUTUAL FIRE INSURANCE COMPANY, Danbury, Conn.

President, John H. Fanton; Secretary, Henry M. Robinson. Organized, 1850.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$45,908	$4,115	$41,743	$2,857	$4,824	$722	.....	$1,030	$1,752	$722
1908	42,578	3,870	38,708	2,976	4,714	1,032	.....	1,041	2,073	1,032
1907	38,949	3,854	35,095	3,211	5,222	6,083	.....	1,109	7,192	6,083

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $13,200; bonds and stocks owned (market value), $17,290; cash in office and bank, $15,111; interest accrued, $307; total, $45,908. Liabilities: Net losses unpaid, $50; unearned premiums, $4,115.

RISKS AND PREMIUMS: Fire risks in force December 31, $1,261,834; premiums thereon, $7,728.

MORTGAGE LOANS: These aggregate $13,200 and are protected by improved real estate worth in each instance more than double the amount loaned thereon.

BONDS AND STOCKS OWNED:	Book Value.	Market Value.
Bonds.		
Atlantic Coast Line, 1952, 4%.....	$5,000	$4,750
Central of Georgia, 1945, 5%.....	5,000	5,450
Louisville & Nashville, 1919, 6%.....	3,000	3,330
Louisville & Nashville, 1937, 5%.....	2,000	2,290
Stocks.		
Danbury Nat. Bk.....	1,400	1,470
Totals.....	$16,400	$17,290

DAYTON MUTUAL FIRE INSURANCE COMPANY, Dayton, O.

President, Adam Cappel; Secretary, B. C. Coleman. Organized, 1908.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$23,481	$12,008	$7,066	$34,688	$34,877	$7,331	$1,229	$4,392	$12,952	$8,451

Assets, December 31, 1909.	
Certificates of deposit.....	$9,000
Cash in office and bank.....	3,037
Premiums, not over 3 months due.....	11,014
Interest accrued.....	89
Notes.....	150
Other assets.....	191
Total admitted assets.....	$23,481

Liabilities, December 31, 1909.	
Net losses unpaid.....	$2,005
Unearned premiums.....	12,008
Commissions.....	1,842
Other liabilities.....	560
Total liabilities, except surplus.....	$16,415
Surplus as to policyholders.....	7,066
Total liabilities and surplus.....	$23,481

Net amount of contingent liability, December 31, $85,701.

FIRE RISKS IN FORCE: December 31, $1,500,621.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, Dedham, Mass.

President, James Y. Noyes; Secretary, Theodore T. Marsh. Organized, 1837.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$187,871	$67,142	$117,623	$37,648	$45,872	$7,204	$17,709	$12,268	$37,181	$9,217
1908	175,287	66,291	107,673	38,177	46,506	14,300	19,840	12,316	46,456	14,317
1907	169,574	64,153	101,609	39,518	47,132	14,580	17,447	12,343	44,370	14,580

Assets, December 31, 1909.	
Mortgage loans on real estate.....	$33,800
Bonds and stocks owned (market value).....	140,494
Cash in office and bank.....	9,597
Uncollected premiums.....	1,876
Interest and rents accrued.....	2,104
Total admitted assets.....	$187,871

Liabilities, December 31, 1909.	
Net losses unpaid.....	$2,012
Unearned premiums.....	67,142
Other liabilities.....	1,094
Total liabilities, except surplus.....	$70,248
Surplus as to policyholders.....	117,623
Total liabilities and surplus.....	$187,871

Net amount of premium notes or members' liability, December 31, $129,765.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, Dedham, Mass.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $8,562,574; premiums thereon, $129,765.

BUSINESS SINCE ORGANIZATION: Premiums received, $910,608; losses paid, $325,729; cash dividends, $335,104.

MORTGAGE LOANS: There are 15 loans aggregating $33,800 on dwellings in Dedham, Roxbury and West Roxbury, valued at $61,500. The company holds $43,750 insurance on property and there was $157 interest past due on December 31, last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Cy. of Boston, 1921, 4%	$2,000	$2,040
Cy. of Fall River, 1938, reg., 4%	5,000	5,450
Cy. of Lynn, 1919, reg., 4%	3,000	3,030
Cy. of N. Y., 1957, 4½%	2,000	2,220
Cy. of Salem, 1914, 4%	3,000	3,030
A., T. & S. F. R. R., gn.m., 1995, 4%	8,000	8,000
A., T. & S. F. R. R., ad., 1995, 4%	4,000	3,760
Boston & Albany R. R., 1952, 3½%	6,000	5,400
Boston & Lowell R. R. Co., 1932, 4%	11,000	11,000
Boston & Maine R. R., 1926, 4%	1,000	990
Boston & Maine R. R., 1937, 4%	4,000	3,960
Boston & Maine R. R., 1944, 4½%	6,000	6,420
C., B. & Q. R. R., Illinois Div., 1949, 4%	7,000	7,070
C., B. & Q. R. R., gen. mtg., 1919, 4%	$2,000	$2,000
Fitchburg R. R., 1915, 4%	5,000	5,000
N. Y., N. H. & H. R. R. Co., 1947, 4%	5,000	4,850
N. Y., N. H. & H. R. R. Co., 1954, 3½%	2,000	1,720
N. Y., N. H. & H. R. R. Co., 1955, 4%	4,000	3,880
Old Colony R. R., 1932, 3½%	5,000	4,650
Philadelphia & Reading R. R., 1911, 7%	5,000	5,200
Prov., Terminal Co., 1st mt., 1956, 4%	5,000	5,000
R. I. & F. T. Ry. Co., 1st m., 1927, 5%	8,000	8,000
St. Johnsbury & Lake Champlain R. R., 1944, 5%	6,000	7,140
Union Pacific R. R. Co., 1947, 4%	3,500	3,570
West End St. Ry. Co., 1916, 4%	2,000	2,000
Stocks.		
A., T. & S. F. R. R. Co., com	5,000	6,150
A., T. & S. F. R. R. Co., p.	7,800	8,190
Union Pacific R. R., p.	5,000	5,200
Dedham National Bank	1,200	1,284
Dedham Water Co	3,900	4,290
Totals	$137,400	$140,494

DELAWARE COUNTY MUTUAL INSURANCE COMPANY Media, Pa.

President, George E. Burnley; Secretary, Wm. H. Tricker. Organized, 1839.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$40,301	$4,169	$36,252	$17,234	$18,815	$10,930	.....	$7,385	$18,315	$8,306
1908	39,078	4,588	32,850	16,658	18,368	6,562	$1,589	7,684	15,835	7,774
1907	39,969	5,825	32,521	16,509	18,321	20,203	941	7,074	28,218	15,520

Unearned premiums includes amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909: Real estate owned (book value), $23,228; mortgage loans on real estate, $14,450; cash in office and bank, $1,095; agents' balances, $690; interest and rents accrued, $839; total admitted assets, $40,301. Amount reclaimable on perpetual policies, $4,169.

FIRE RISKS IN FORCE: December 31, $5,800,904.

BUSINESS SINCE ORGANIZATION: Premiums received, $668,382; losses paid, $582,020.

REAL ESTATE OWNED: Consists of company's home office building situate in Media, Pa.

MORTGAGE LOANS: These aggregate $14,450 protected by improved real estate valued at more than double the amount loaned.

DISTILLERS MUTUAL FIRE INSURANCE COMPANY OF BALTIMORE CITY.

President, Chas. Goldsborough; Secretary, John G. Binford. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$18,252	.....	$18,252	$17,108	$17,476	$1,952	$2,231	$5,642	$9,825	$1,952

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $15,052; cash, $534; interest accrued, $215; other assets, $2,451; total, $18,252. No liabilities.

Net amount of premium notes or members' liability, December 31, $88,133.

RISKS AND PREMIUMS: Fire risks in force December 31, $2,349,816; premiums thereon, $17,627.

BONDS AND STOCKS OWNED:

Bonds.	Par Value	Market Value.
United Ry. 1st, 4%	$3,000	$2,587
Batimore sr. loan, 3½%, 1980	1,000	920
Md. Elec., 1st 5%	2,000	1,945
Baltimore sr. loan, 1980, 3½%	500	460
Chicago Ry., 1st 5%	$1,000	$1,015
Fairmont & C. T., 1st 1938, 5%	2,000	1,920
Consolidated Coal Co. Ky., 1958, 5%	1,000	1,000
Newburg L. H. & P., 1st 1921, 5%	1,000	1,000
Stocks.		
U. S. Fidelity & G. Co	1,000	1,400
Kansas Cy. W. R. R. 1st 1925, 5%	1,000	920
Citizens Nat. Bk	250	975
Balto. Elec. 1st, 1917, 5%	1,000	910
Total	$14,750	$15,052

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, W. D. C. Curtis; Secretary, Frederick W. Porter. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh rs	Expenses	Total Expenditures	Losses Incurred
1909	$394,292	$226,664	$69,275	$124,382	$142,742	$70,809	$57,389	$47,560	$175,758	$66,711
1908	417,333	263,742	50,663	145,911	164,718	124,810	74,419	49,748	248,977	128,388
1907	396,218	302,938	69,812	187,102	209,406	89,074	96,690	56,478	242,242	75,384

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $36,528)	$30,400
Mortgage loans on real estate	22,225
Bonds and stocks owned (market value)	326,404
Cash in office and bank	6,057
Uncollected premiums	8,606
Other assets	600
Total admitted assets	$394,292

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $300 resisted)	$4,334
Unearned premiums	226,664
Unpaid dividends	2,218
Borrowed money	90,000
Other liabilities	1,801
Total liabilities, except surplus	$325,017
Surplus as to policyholders	69,275
Total liabilities and surplus	$394,292

Net amount of premium notes or members' liability, December 31, $492,758.

RISKS AND PREMIUMS: Fire risks in force December 31, $31,587,451; premiums thereon, $492,759.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,860,208; losses paid, $2,350,099; cash dividends, $1,680,759.

REAL ESTATE OWNED: Consists of 5,956 ft. land, house and barn, Brook ave., Roxbury, Mass., 16,680 ft. land and house, Richview st., Dorchester, Mass., and 7,632 ft. land and company's building, Walnut st., Dorchester, Mass.

MORTGAGE LOANS: There are 8 loans aggregating $22,225 protected by property valued at double the amount loaned thereon. Insurance to the amount of $25,500 is carried on the mortgaged buildings. No interest past due on December 31, last.

BONDS AND STOCKS OWNED:

	Book Value.	Market Value.
Bonds.		
United Lead Co.	$12,246	$6,300
Stocks.		
Blue Hill Nat. Bank	7,643	8,375
International Trust Co.	55,688	122,000
Boston & Albany R. R.	39,759	69,920
Old Colony R. R.	37,430	54,054
Boston & Maine R. R.	10,856	11,175
Boston & Lowell R. R.	7,378	12,824
American Tl. & Tg. Co.	37,892	41,756
Totals	$208,892	$326,404

MISCELLNAEOUS: Company operates in Mass., R. I. and Conn.

DRUGGISTS MUTUAL FIRE INSURANCE COMPANY, Lake Preston, S. D.

President, James Lewis; Secretary, I. A. Keith. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$23,227	.....	$23,227	$19,773	$20,452	$2,618	$6,283	$5,442	$14,343	$2,618
1908	16,985	.....	16,120	19,065	20,010	9,798	6,020	4,362	20,180	9,451
1907	23,358	.....	23,358	18,573	18,965	3,341	5,473	4,460	13,274	3,341

ASSETS, DECEMBER 31, 1909: Collateral loans, $17,000; cash in office and bank, $5,095; other assets, $1,132; total, $23,227. No liabilities.

Net amount of premium notes or members' liability, December 31, $7,373.

FIRE RISKS IN FORCE: December 31, $919,890.

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, John R. Freeman; Secretary, Theo. P. Bogert. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$546,776	$227,335	$310,471	$459,230	$479,475	$7,778	$389,824	$23,696	$421,298	$6,932
1908	472,674	204,798	259,961	408,572	426,414	13,693	336,196	21,924	371,813	13,793
1907	351,909	183,307	160,172	372,296	387,944	18,168	293,932	19,275	331,375	19,607

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$492,252
Cash in office and bank	43,639
Unpaid premiums, not over 3 months due	10,284
Interest accrued	601
Total admitted assets	$546,776

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$842
Unearned premiums	227,335
Taxes accrued	8,128
Total liabilities, except surplus	$236,305
Surplus as to policyholders	310,471
Total liabilities and surplus	$546,776

RISKS AND PREMIUMS: Fire risks in force, December 31, $58,285,391; premiums thereon, $454,670.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,034,545; losses paid, $1,125,442; cash dividends, $4,353,909.

BONDS AND STOCKS OWNED:

	Par Value.	Market Value.
Bonds.		
Cy. of Boston 4s of 1910	$10,000	$10,000
Cy. of Boston 3½s of 1930	10,000	9,600
Cy. of Prov. 4s of 1925	15,000	15,150
N. Y., N. H. & H. R. R., 1911, 3½%	4,000	4,080
N. Y., N. H. & H. R. R. 6s, 1923	4,200	5,628
So. Pac. R. R. Co., con. 4s of 1919	3,000	3,180
Stocks.		
Cleveland & Pittsburg R. R. Co.		8,800
Ill. Cent. R. R. Co., leased lines		3,920
Manhattan Ry. Co.		28,200
Morris & Essex R. R. Co.		12,025
Old Colony R. R. Co.		25,146
Pitts., Bess. & Lake Erie R. R. Co., p.		7,100
W. End St. Ry. Co.		10,868
Atchison, Topeka & Santa Fe Ry. Co., p.		10,500
Chi. Gt. W. Ry. Co., p.		14,080
Chi., Mil. & St. Paul Ry. Co. com.		8,374
Chi., Mil. & St. Paul Ry. Co., p.		27,692
Chi., St. Paul, Minn. & Omaha Ry. Co.		15,500
Chi. and Nwn. Ry. Co.		23,125
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Cleve., Cin., Chi. & St. Louis Ry. Co., p.		$10,700
Gt. No. Ry. Co., p.		28,800
Ill. Cent. R. R. Co.		17,020
Minn., St. P. & S. Ste. Marie Ry. Co., com.		4,544
Minn., St. P. & S. Ste. Marie Ry. Co., p.		33,912
N. Y., N. H. & H. R. R. Co.		15,800
N. Y., N. H. & H. R. R. Co. (first instalment paid)		1,736
No. Pac. Ry. Co.		23,360
Pa. R. R. Co.		42,812
So. Pac. R. R. Co.		13,700
So. Ry. Co. p.		7,500
Union Pac. R. R. Co., p.		20,800
American Tel. & Tel Co.		28,600
Totals (book value, $454,328)	$365,850	$492,252

MISCELLANEOUS: This company and the American, Manufacturers, Mechanics, Rhode Island and State Mutual Fire Insurance companies all of Providence are under the same management. Company operates in R. I. and Mass.

DIRECTORS: J. W. Danielson, H. F. Lippitt, R. I. Gammell, J. R. Freeman, Wm. Ames, J. H. Metcalf, A. L. Danielson, C. H. Merriman, W. Knight, S. M. Nicholson, Edward D. Pearce.

ESSEX COUNTY MUTUAL INSURANCE COMPANY, Bloomfield, N. J.

President, J. M. Van Winkle; Treasurer, Joseph H. Dodd. Organized, 1844.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$54,474	$6,789	$47,309	$4,377	$6,092	$384	.....	$3,060	$3,444	$384
1908	51,477	7,070	44,151	5,138	7,300	4,036	.....	3,041	7,077	4,036
1907	48,320	7,070	41,057	5,330	7,642	1,184	.....	3,170	4,354	1,184

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $9,350; bonds and stocks owned (market value), $30,140; cash in office and bank, $12,088; premiums not over three months due, $1,772; interest accrued, $974; other assets, $150; total admitted assets, $54,474. Liabilities: Unearned premiums, $6,789; other liabilities, $376; total, $7,165.

Net amount of premium notes or members' liability December, 31, $32,000.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,823,889; premiums thereon, $13,578.

MORTGAGE LOANS: There are loans aggregating $30,140 protected by improved real estate in Essex and Union Cos.

EXCHANGE MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, C. Q. Guldin; Secretary, A. A. McHose. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$8,475	.....	$4,328	$38,571	$39,254	$20,152	.....	$19,201	$39,353	$17,136
1908	11,247	.....	6,133	21,511	22,510	14,798	$2,099	6,847	23,744	16,734
1907	6,973	.....	4,054	23,432	25,305	17,597	2,827	6,158	26,582	15,355

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $925; premiums in course of collection, $7,066; other assets, $484; total, $8,475. Liabilities: Net losses unpaid, $4,147.

FIRE RISKS IN FORCE, December 31, $2,767,405.

BUSINESS SINCE ORGANIZATION: Premiums received, $117,316; losses paid, $47,273.

MISCELLANEOUS: This company transacts a surplus business through A. R. Drake Co., Inc., of Philadelphia and Erie, Pa., writing lines on ice and cold storage plants throughout the country.

DIRECTORS: A. A. McHose, C. Q. Guldin, H. C. Himes, J. P. Harlan, J. Dick, E. W. Marsh, D. S. Krieble, Wm. E. Freeston.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY, Fall River, Mass.

President and Treasurer, Charles S. Waring; Secretary, James W. Brigham. Organized, 1870.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$756,995	$350,240	$396,007	$708,684	$737,603	$18,049	$627,720	$35,871	$681,640	$17,193
1908	696,336	325,358	366,364	647,828	674,099	21,112	560,017	31,734	612,863	21,424
1907	606,462	306,603	294,917	621 463	645,001	67.277	500,045	28,847	597,169	69.016

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$690,910
Cash in office and bank	47,346
Premiums in course of collection	9,036
Interest accrued	9,703
Total admitted assets	$756,995

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,301
Unearned premiums	350,240
Taxes accrued	9,447
Total liabilities, except surplus	$360,988
Surplus as to policyholders	396,007
Total liabilities and surplus	$756,995

RISKS AND PREMIUMS: Fire risks in force December 31, $92,807,119; premiums thereon, $700,479.

BUSINESS SINCE ORGANIZATION: Premiums received $10,343,179; losses paid, $1,444,227; cash dividends, $7,962,106.

BONDS OWNED:	Par Value.	Market Value.
Cy. of Boston, 1913, 4s	$40,000	$40,400
Cy. of Cleveland, O., 1923, 4s	25,000	25,250
Cy. of Newport, R. I., 1923, 4s	20,000	20,200
Cy. of Taunton, Mass., 1922, 4s	15,000	15,150
A., T. & S. F. Ry Co., 1995, 4s	20,000	20,000
Boston & Maine R. R. Co., 1942, 4s	10,000	9,900
Boston & Prov. R. R. Co., 1918, 4s	20,000	20,000
Canada Southern Ry. Co., 1913, 6s	5,000	5,200
C., B. & Q. R. R. Co., Neb. extn., 1927, 4s	15,000	15,000
Chi., Mil. & St. Paul Ry Co., 1934, 4s	40,000	37,600
Conc. & Montreal R. R. Co., 1920, 4s	15,000	14,700
Erie R. R. Co., Penn. Coll., 1951, 4s	10,000	8,600
Lake Shore & Mich. So. Ry. Co., 1928, 4s	30,000	28,800
Lake Shore & Mich. So. Ry. Co 1931, 4s	25,000	23,750
Long Island R. R. Co., 1949, 4s	20,000	19,800
N. Y. C. & H. R. R. R Co., 1934, 4s	40,000	38,400
N. Y., N. H. & H. R. R. Co. 1956, 4s	32,000	30,720
BONDS OWNED.—*Cont.*		
N. Y., N. H. & H. R. R. Co., n., 1911, 4½s	$10,000	$10,000
No. Pac.-Gt. No. (C.,B.&Q.) joint, 1921, 4s	45,000	43 650
Old Colony R. R. Co., 1938, 4s	30,000	30,000
Pa. R. R. Co., cv., 1915, 3½s	40,000	38,800
Pa. R. R. Co., col. n., 1910, 5s	30,000	30,000
Phila., Wil. & Balt. R. R. Co., 1932, 4s	20,000	20,200
Pitts., Bess. & Lake Erie R. R. Co., 1947, 5s	20,000	23,000
Union Pacific R. R. Co., 1947, 4s	20,000	20,400
West End St. Ry. Co., 1914, 4½s	35,000	35,700
West End St. Ry Co., 1915, 4s	20,000	20,000
West End St. Ry. Co., 1917, 4s	15,000	15,000
American Tl. & Tg Co., 1929, 4s	33,000	30,690
Totals	$700,000	$690,910

DIRECTORS: Bradford D. Davol, David A. Brayton, Jr., Charles M. Shove, Simeon B. Chase, Thomas E. Brayton, Edward L. Anthony, James E. Osborn, Andrew G. Pierce, Jr., George H. Hills, William O. Devoll, Charles N. Borden, Charles S. Waring.

FALLS CITY GERMAN MUTUAL FIRE INSURANCE COMPANY, Louisville, Ky.

President, J. Phil Young; Secretary, Henry Ries. Organized, 1869.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$49,104	.....	$49,104	$5,566	$8,156	$3,518	.....	$3,639	$7,157	$3,518
1908	48,079	.....	48,079	4,829	8,299	1,662	.....	3,878	5,540	1,662
1907	45,345	.....	45,345	4,778	8,139	5,577	.....	3,533	9,110	5,577

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $41,840; cash in office and bank, $6,715; interest accrued, $549; total admitted assets, $49,104. No liabilities.

RISKS AND PREMIUMS: Fire risks in force December 31, $4,304,748; premiums thereon, $72,906.

BUSINESS SINCE ORGANIZATION: Premiums received, $100,351; losses paid, $55,620.

MORTGAGE LOANS: There are 78 loans aggregating $41,840 and are protected by improved real estate in Louisville, valued at more than double the amount loaned thereon. The company holds $79,780 of insurance on the mortgaged buildings.

FARMERS ALLIANCE INSURANCE COMPANY, McPherson, Kan.

President, I. F. Talbott; Secretary, C. F. Mingenback. Organized, 1888.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$195,025	.....	*$193,48[illegible]	$131,773	$144,376	$55,556	.....	$57,338	$112,894	$52,758
1907	163,543	.....	*159,075	119,436	130,016	46,564	.....	52,027	98,591	51,050

* Including reserve funds. ‡ Statement for 1909 had not been received when this page went to press.

REAL ESTATE OWNED: On December 31, 1907, consisted of the 2-story and basement brick and stone building. Insurance office in front; U. S. Post Office in rear. Rented for ten years at $1,000 per annum. Front, one-half building rents for $900; upstairs rents for $600 per annum.

MORTGAGE LOANS: On December 31, 1907, these aggregated $134,026 on improved farms located in McPherson, Reno and Sedgwick Cos., valued at nearly three times the amount loaned.

FARMERS FIRE INSURANCE COMPANY, York, Pa. *a*

President, W. H. Miller; Secretary, E. K. McConkey. Organized, 1853.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,043,610	$502,837	$484,189	$525,057	$569,682	$323,215	.....	$228,848	$552,063	$316,768
1908	1,021,263	547,859	409,580	592,011	638,856	466,117	.....	255,442	721,559	479,113
1907	1,106,279	555,385	489,855	646,956	686,363	307,836	.....	269,054	576,890	303,084

Unearned premiums include amounts reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$41,000
Mortgage loans on real estate	220,781
Bonds and stocks owned (market value)	482,270
Collateral loans	101,500
Cash in office and bank	130,471
Agents' balances, not over 3 months due	58,337
Interest accrued	9,251
Total admitted assets	$1,043,610

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,725 resisted)	$52,350
Unearned premiums (except perpetuals)	499,562
Amount reclaimable on perpetual policies	3,275
Other liabilities	4,234
Total liabilities, except surplus	$559,421
Surplus as to policyholders	484,189
Total liabilities and surplus	$1,043,610

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $87,129,271; premiums thereon, $990,804; perpetual fire risks, $114,825; deposit premiums thereon, $3,447.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,277,101; losses paid, $9,284,122.

REAL ESTATE OWNED: Consists of the 3-story brick building, with 2-story brick back building, at 53-55 East Market st., York, Pa., occupied in part as the company's office (carried at book value, $41,000).

MORTGAGE LOANS: There are 65 loans ranging from $25 to $15,000, and aggregating $201,131. They are secured by properties in and near York, Pa., valued at $613,670. There was $1,807 of interest past due, upon 9 loans, which seem amply protected. In addition, the company held 10 bonds and judgments, aggregating $19,650, being first liens on properties valued at $80,125.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
York Wat. Co. stk., 200 shs	$8,000	$2,500
Guardian Tr. Co. stk., 50 shrs	1,500	
York Nat. Bk. stk., 17 shrs	833	2,000
First Nat. Bk. stk., York, 4 shrs	460	

COLLATERAL LOANS.—*Cont.*

Securities.—*Cont.*	Market Value.	Amount Loaned.
First Nat. Bk., York, Pa., stk., 66 shares	$7,590	
Middletown & Swatora Wat. Co., bs	10,000	$18,000
Billmeyer & Small Co., 2 bs	2,000	
Middletown & Swatora Wat. Co., bs	15,000	15,000
York Gas Co., stk., 200 shares	19,000	13,500
York Gas Co., stk., 200 shares	19,000	12,000 1,100
Netherlands Tram. Corp., stk., 50 shares	5,000	6,000
Netherlands Tram. Corp., stk., 50 shares	2,500	
Western Nat. Bk., York, Pa., 15 shares	2,295	1,800
York Trust Co., York, Pa., 33 shares	3,135	1,500
York Gas Co., York, Pa., 33 shares	3,135	3,300
Keystone Farm & Mach'y Co., York, Pa., 20 shares	1,500	800
City Bk., York, Pa., 9 shares	810	500
Deer Creek Wat. & Wat. Pow., bs	900	600
First Nat. Bk., Wrightsville, stk., 20 shrs.	3,300	2,000
York Ry. Co., p. stk., 400 shares	6,000	
York Ry. Co., com. stk., 1,000 shares	7,200	20,000
York Ry. Co., 15 bs	14,250	
Totals	$135,368	$101,500

a Company does business on cash plan only.

FAR MERS FIRE INSURANCE COMPANY, York, Pa.—*Continued.*

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S. Gov., 1925, 4%	$10,000	$11,433
Reading R. R., 1997, 4%	5,000	4,950
Lehigh Valley R. R., 2003 4%	20,000	19,267
Phila. & Erie R. R., gn. m., 1920, 5%	15,000	16,162
Potomac Valley R. R., m., 1941, 5%	10,000	10,750
Shamokin, Sunbury & Lewisburg R. R., gn. m., 1912, 5%	10,000	9,916
Lehigh Valley Coal, 1933, 5%	10,000	10,650
Cent. Market House, York, Pa., 1909, 4%	10,000	9,833
York Felt & Paper Co., York, 1916, 5%	5,000	4,950
York Hotel Co., 1 m., 1926, 5%	10,000	9,792
U. S. Steel Corp., 1963, 5%	1,000	1,042
Billmeyer & Small, 1909, 6%	3,000	2,757
Demand n., York Gas Co	10,000	9,981
Demand n., York, Wat. Co	28,000	27,669
Stocks.		
Pa. R. R.	25,000	34,000
Farmers Nat. Bk., York	1,200	2,184
First Nat. Bk., York	12,500	14,375
York Nat. Bk	26,050	51,058
York Co. Nat. Bk	1,000	2,500

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Guardian Trust Co., York	$22,500	$27,000
York Gas Co	40,100	76,190
York Water Co	75,000	120,000
Carlisle Ave. Market House, York	1,000	800
General Roofing Mfg. Co., E. St. Louis, I.	5,000	5,000
Totals (book value, $420,011)	$356,350	$482,270

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $117,193; San Francisco, 1906, none.

DIRECTORS: W. H. Miller, D. H. Detwiler, E. K. McConkey, H. B. Gerhardt, Jno. Stoner, Jr., R. Strickler, Chas. M. Kerr, Jno. T. Smith, Jas. W. Kilgore.

FIELD MEN AND TERRITORY COVERED: G. E. Donahue, special agent for N. Y. and N. J.; Chas. M. Kerr, special agent for Md., So. N. J., E. Pa.; Arthur H. Wilson, special agent for Pa.; Geo. E. Redfield, Jr., general agent, and Fred M. Re Qua, special agent for Western States. The company operates in Conn., Ill., Ind., Ia., Md., Mass., Mich., Minn., Mo., N. J., N. Y., Pa., R. I. and Wis.

FARMERS FIRE INSURANCE COMPANY OF UPPER AND LOWER SAUCON TOWNSHIPS, Bethlehem, Pa.

President, J. S. Krause; Secretary and Treasurer, J. M. Leibert. Organized, 1832.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$196,830	$89,136	$107,694	$18,500	$27,862	$3,564	$17,748	$2,286	$23,598	$3,564
1908	188,876	88,385	100,491	19,026	27,868	333	18,212	1,878	20,423	333
1907	180,282	87,571	92,711	20,594	29,271	2,722	19,757	1,482	23,961	2,722

ASSETS, DECEMBER 31, 1909: Real estate owned, $4,207; mortgage loans on real estate, $121,172; bonds and stocks owned (market value), $64,210; cash in office and bank, $6,855; interest accrued, $386; total admitted assets, $196,830. Liabilities: Amount reclaimable on perpetual policies, $89,136.

RISKS AND PREMIUMS: Perpetual fire risks, $5,802,184; deposit premiums thereon, $89,136.

MORTGAGE LOANS: These aggregate $121,172 and are protected by improved real estate in or near Bethlehem, valued at more than double the amount loaned thereon.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Lehigh Valley R.R., car tr	$1,000	$1,000
Lehigh & Wilkes-Barre R.R	5,000	5,000
Seaboard Air Line, eq	6,000	6,000
U. S. Steel Corp	5,000	5,250

Bonds and Stocks Owned.—*Cont.*	Par Value.	Market Value.
Pa. & N. Y. Canal R.R	$1,000	$1,050
American Dock & Imp. Co	10,000	11,000
Oregon R.R. & Nav. Co	1,000	1,000
Bethlehem & Nazareth El	5,000	5,000
Lehigh Valley R.R., cs. m	2,000	2,250
Northern Pacific R.R	2,000	2,040
Denver & Rio Grande R.R	10,000	9,400
Bethlehem Steel Co., 6%	6,000	6,900
Bethlehem Steel Co., 5%, 2m	4,000	3,520
Easton Nat. Bk., stk	3,200	4,800
Totals	$61,200	$64,210

FARMERS MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF DELAWARE, Wilmington, Del.

President, Wm. H. Swift; Vice-President, Preston Lea; Treasurer, Isaac V. Lloyd. Organized, 1839.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$282,022	.....	$271,906	$45,347	$57,752	$20,809	$10,556	$9,960	$41,325	$18,864
1908	283,344	.....	270,704	43,400	54,336	23,038	10,241	9,698	42,977	25,875
1907	280,337	.....	278,857	40,754	52,330	8,996	9,387	10,513	28,896	8,996

Assets, December 31, 1909.	
Real estae owned (book value)	$22,045
Mortgage loans on real estate	11,650
Bonds and stocks owned (book value)	246,549
Cash in office and bank	1,779
Total admitted assets	$282,022

Liabilities, December 31, 1909.	
Net losses unpaid	$4,300
Other liabilities	5,816
Total liabilities, except surplus	$10,116
Surplus as to policyholders	271,906
Total liabilities and surplus	$282,022

Net amount of premium notes or members' liability, December 31, $891,504.

RISKS AND PREMIUMS: Fire risks in force December 31, $8,454,786; premiums thereon, $44,575.

REAL ESTATE OWNED: Consists of the home office of the company, situated at 833 Market st., running through to Shipley st. The building is a 3-story brown stone and brick structure. The real estate is assessed at $30,000 and at recent prices market value is from $32,000 to $35,000.

MORTGAGE LOANS: These aggregate $11,650 and are protected by improved real estate valued at considerably more than double the amount loaned thereon. The buildings are covered by $14,350 of fire insurance.

FARMERS MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF DELAWARE, Wilmington, Del.—*Continued.*

BONDS AND STOCKS OWNED:	Par Value.	Book Value.
Bonds.		
W. Va. Pulp & Paper Co., 5%.....	$15,000	$15,000
Phila., Wil. & Balto. R. R. Co., 4%....	29,000	30,600
Lehigh Valley R. R., consols 6%.....	11,000	13,472
Reading Co. and Phila. & Read. Coal & Iron Co., gn. m. bs., 4%.....	10,000	9,938
Lehigh Valley Coal Co., 5%.....	10,000	9,692
Pennsylvania R. R., cv. 3½%.....	3,000	3,096
Phila. & Reading, 10-year s. f., 4%....	19,000	19,060
Atlantic City R. R., 5%.....	2,000	2,115
Norfolk & Western eq. tr., 4%.....	5,000	4,884
Lehigh Valley R. R., eq. tr., 4½%.....	5,000	4,662
Pa. & N. Y. Canal & R. R. Co., 4½%...	5,000	5,050
Phila., Wil. & Balto. R. R. Co., stk. tr. ctfs, 4%.....	15,000	14,587
Chesa. & Ohio R. R., car tr., 4%.....	5,000	4,873
Wilmington City Ry., 1 m., 4%.....	6,500	6,541
Montreal Lt., Ht. & Pow. Co., 4½%....	3,000	3,075
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Pennsylvania Co., col. tr., 4%.....	$5,000	$4,988
N. Y., Phila. & Norfolk, 1 m., 4%.....	10,000	10,200
Richmond-Wash. R. R. Co., col. tr., 4%	10,000	9,700
Hocking Valley R. R., eq. tr., 4%.....	10,000	9,197
Ontario Power Co., 5%.....	8,000	7,780
Philadelphia, Balt. & Wash. R.R. Co., 4%	10,000	9,906
Wilmington Gas Co., 5%.....	8,000	7,840
Stocks.		
Little Schuylkill Navigation R. R. & Coal Co.....	5,000	6,495
Mine Hill & Schuylkill Haven R. R. Co.	5,000	6,337
Delaware R. R. Co.....	8,775	11,025
Pennsylvania R. R. Co.....	15,650	15,356
Subscription Receipt for Pa. R.R. stock.	1,170	1,170
Totals.....	$240,190	$246,549

FARMERS AND THRESHERS MUTUAL FIRE INSURANCE COMPANY, Huron, S. D.

President, H. C. Shober; Secretary, W. N. Farmer. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$39,692	$2,449	$37,243	$48,441	$49,693	$22,352	$342	$17,225	$39,919	$22,352
1908	28,741	4,227	24,314	35,384	35,474	14,537	.....	13,201	27,738	14,165
1907	21,941	.....	21,360	26,621	26,831	9,793	642	14,920	25,355	10,264

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $4,750; bills receivable, $18,966; cash in office and bank, $14,371; uncollected premiums, $1,356; interest, $250; total, $39,692. Liabilities: Unearned premiums, $2,449.

FIRE RISKS IN FORCE: December 31, $301,250.

FARMERS MUTUAL FIRE INSURANCE COMPANY, Salem, N. J.

President, Josiah Wistar; Secretary, Woodnutt Pettit. Organized, 1851.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$107,620	$28,702	$76,889	$16,549	$21,664	$13,665	$6,810	$5,138	$25,613	$15,182
1907	111,531	26,743	84,308	13,531	18,423	3,107	176	4,286	7,569	3,107

‡ Statement for 1909 had not been received when this page went to press.

REAL ESTATE OWNED: December 31, 1908. Consists of two and a half story double frame dwelling at Elmira, N. J.

MORTGAGE LOANS: December 31, 1908. There are 25 loans aggregating $52,700, protected by improved real estate in Salem, Camden and Cape May Cos., N. J., valued at $88,750. There was $75 of interest past due on December 31, last. Company holds $46,650 of insurance on the buildings.

FARMERS RELIANCE INSURANCE COMPANY OF NEW JERSEY, Camden, N. J.

President, Edmund Braddock; Secretary, R. L. Shivers. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	‡$22,997	.....	$22,997	$17,037	$81,913	$67,615	.....	$4,709	$72,324	$67,615
1908	‡12,888	.....	12,888	17,630	79,694	77,592	.....	2,855	80,447	77,592
1907	‡13,641	.....	13,641	17,628	18,088	27,782	.....	1,489	29,271	27 782

‡ Cash.

RISKS AND PREMIUMS: Fire risks in force December 31, $21,715,382; premiums thereon, $17,037.

FINNISH MUTUAL FIRE INSURANCE COMPANY, Calumet, Mich.

President, Charles Heusa; Secretary, Chas. J. Tolonen. Organized, 1890.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$105,719	.....	†$103,619	$39,229	$42,841	$14,215	$13,563	$5,988	$33,766	$16,200
1908	96,031	.....	†95,590	39,185	42,027	4,994	13,875	5,192	24,061	4,744
1907	77,621	$18,838	58,348	37,859	40,198	8,065	17,551	5,219	30,835	8,065

† Including reinsurance reserve.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $2,900; bonds owned (book value) $25,000; cash in office and bank, $75,634; uncollected premiums, $1,418; other assets, $767; total, $105,719. Liabilities, Net losses unpaid, $2,100.

FIRE RISKS IN FORCE: December 31, $2,707,000.

FIRE INSURANCE COMPANY OF NORTHAMPTON COUNTY, Easton, Pa.

President, H. P. Kinsey; Secretary, A. C. Rodenbough. Organized, 1830.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$299,580	$200,816	$98,764	.....	.....	$2,632	.....	$6,626	.....	$2,632
1908	290,042	199,051	90,991	$52,150	$67,854	4,862	$50,726	7,712	$63,300	3,959
1907	286,124	197,628	87,594	54,103	70,090	6,192	48,164	6,995	61,351	7,094

Unearned premiums includes amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $140,802; bonds and stocks owned (market value), $80,586; cash in office and bank, $2,154; interest and rents accrued, $4,446; bills receivable, $71,493; total admitted assets, $299,580. Liabilities: Amount reclaimable on perpetual policies, $200,816.

MORTGAGE LOANS: There are $140,802 of mortgage loans protected by property in or near Easton, Pa., valued at more than double the amount loaned thereon.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Wabash Pitts. Term	$4,000	$3,822
Coal River R. R. Co.	6,000	6,000
Mason City & Ft. Dodge R. R. Co.	8,000	7,421
Norfolk & W. Poc. Coal & Coke Co.	5,000	4,595
Easton & So. Bethlehem Transit Co.	4,000	3,922
Atlanta & Birmingham R. R. Co.	7,000	7,332
Kansas City, Ft. Scott & Mem. R. R. Co.	6,000	5,026
BONDS AND STOCKS OWNED.—*Cont.*		
No. Pacific & Gt. No. R. R.	$4,000	$3,750
Toledo & Ohio Central R. R. Co.	5,000	5,312
Easton & Palmer & Beth. St. Ry. Co.	1,000	1,046
Atlanta, Birm. & Atlanta R. R. Co.	3,000	2,810
Denver & Rio Grande R. R. Co.	1,000	854
Lehigh Valley R. R. Co.	7,000	6,735
Southern R. R. Co.	3,000	2,797
Delaware Gas Light Co., bs.	5,000	5,072
Buffalo & Susquehanna R. R., bs.	3,000	2,743
Pennsylvania Co., bs.	7,000	7,090
Borough of Northampton Heights	3,000	3,073
School District Wilkes-Barre	1,000	1,086
Totals	$83,000	$80,586

FIREMENS MUTUAL INSURANCE COMPANY, Providence, R. I.

President, Frederick W. Moses; Secretary, Joseph T. A. Eddy. Organized, 1854.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,731,763	$625,728	$1,083,278	$1,264,504	$1,330,604	$26,481	$1,071,011	$77,960	$1,175,452	$25,186
1908	1,547,451	557,174	969,492	1,112,182	1,189,237	34,658	$969,540	$60,040	$1,064,238	34,403
1907	1,311,220	526,485	763,812	1,073,298	1,129,388	123,268	881,265	53,983	1,058,516	125,002

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$1,452,628
Cash in office and bank	255,330
Premiums in course of collection	19,681
Interest accrued	4,124
Total admitted assets	$1,731,763

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,310
Unearned premiums	625,728
Taxes accrued	20,447
Total liabilities, except surplus	$648,485
Surplus as to policyholders	1,083,278
Total liabilities and surplus	$1,731,763

Net amount of premium notes or members' liability, December 31, $6,257,277.

RISKS AND PREMIUMS: Fire risks in force December 31, $165,376,706; premiums thereon, $1,251,455.

BUSINESS SINCE ORGANIZATION: Premiums received, $19,811,068; losses paid, $2,787,791; cash dividends, $15,298,803.

BONDS AND STOCKS OWNED:	Market Value.
BONDS.	
U. S. Gov., 4% of 1925	$46,000
U. S. Gov., 3% of 1918	40,800
State of Rhode Island, 3½% of 1924	101,000
State of Rhode Island, highway, 3% of 1946	64,400
State of Rhode Island, armory, 3% of 1936	27,900
Chi., Burl. & Quincy R. R. Co., 3½% of 1949	3,600
Cleveland Electric Ry. Co., 5% of 1913	9,700
Columbus Street Ry. Co., 5% of 1932	20,800
Detroit United Ry., 4½% of 1932	8,200
E. St. Louis & Suburban Co., 5% of 1932	20,000
Lake Shore & Mich. So. Ry., 4% of 1928	24,000
Long Island R. R. Co., 4% of 1949	9,000
N. Y., N. H. & H. R. R. Co., 3½% of 1956	4,590
N. Y., N. H. & H R. R. Co., 6% of 1948	8,040
No. Pacific & Gt. No. Rys., 4% of 1921	53,350
Portland Ry. Co., Ore., 5% of 1930	9,800
Toledo Terminal R. R. Co., 4½% of 1957	10,450
United Traction & Electric Co., 5% of 1933	21,200
Amer. Tl. & Tg. Co., 4% of 1929	9,300
Silversmithe Co., 3-year 6% n., 1910	25,000
STOCKS.	
Chicago & Northwestern Ry. Co., com.	74,000
Chicago, Milwaukee & St. Paul Ry. Co., com.	15,800
Chicago, Milwaukee & St. Paul Ry. Co., p.	17,200
Cleve., Cin., Chi. & St. Louis Ry. Co., p.	10,700
Cleve., Cin., Chi. & St. Louis Ry. Co., com.	3,608
Cleveland & Pittsburg R. R. Co., com	17,600
Detroit, Hillsdale & Southwestern R. R. Co., com.	10,000
Fort Wayne & Jackson R. R. Co., p.	13,900
Gt. Northern Ry. Co., p.	14 400
Hereford Ry. Co., com.	9,000
BONDS AND STOCKS OWNED.—*Cont.* STOCKS.—*Cont.*	Market Value.
Illinois Central R. R. Co., com.	$68,080
Manhattan Ry. Co., com.	28,200
Morris & Essex R. R. Co., com.	18,500
New York, Lackawanna & Western Ry. Co., com.	38,100
N. Y., N. H. & H. R. R. Co., com.	23,700
N. Y., N. H. & H. R.R. Co. subscription stock, com.	3,120
Northern Pacific Ry. Co., com.	14,600
Old Colony R. R. Co., com.	19,800
Pennsylvania R. R. Co., com.	104,462
Pittsburg, Bessemer & Lake Erie R. R. Co., com.	7,000
Pittsburg, Ft. Wayne & Chicago Ry. Co., com.	35,200
Pitts., McKeesport & Youghiogheny R.R. Co., com.	25,800
Rensselaer & Saratoga R. R. Co., com.	39,800
Rome, Watertown & Ogdensburg R. R. Co., com.	37,800
Upper Coos R. R. Co., com.	18,200
West End Street Ry. Co., com.	22,960
Blackstone Canal Nat. Bk., com.	3,200
National Bk. of Commerce, com.	13,600
Union Trust Co., com.	4,800
Amer. Tl. & Tg. Co., com.	71,500
Gold & Stock Telegraph Co., com.	11,300
Narragansett Electric Lighting Co., com.	46,500
Providence Gas Co., subscription stock, com.	6,018
Providence Gas Co., com.	27,636
Providence Telephone Co., com.	21,825
Pullman Co., com.	19,000
St. Louis Bridge Co., p.	17,780
Total	$1,452,628

DIRECTORS: Royal C. Taft, James H. Chace, John W. Danielson, C. Prescott Knight, Charles Warren Lippitt, Frank H. Maynard, Stephen O. Metcalf, Robert W. Taft, Russell Grinnell, Frederick W. Moses, Herbert E. Cushman, John P. Elton.

TERRITORY COVERED: The company operates in R. I. and Mass.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, Fitchburg, Mass.

President, H. G. Morse; Secretary, L. R. Welch. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$238,714	$159,224	$68,450	$132,079	$145,149	$48,814	$32,350	$45,099	$126 263	$50,079
1908	218,132	154,950	52,760	122,576	148,247	56,996	39,406	41,838	138,240	57,352
1907	222,198	151.480	45,576	117,524	132,588	37,564	33,676	40,090	111,340	38,411

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$62,500
Mortgage loans on real estate	17,925
Bonds and stocks owned (market value)	118,510
Collateral loans	11,200
Cash in office and bank	13,051
Premiums in course of collection	13,990
Interest and rents accrued	1,538
Total admitted assets	$238,714

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$4,503
Unearned premiums	159,224
Unpaid dividends, taxes, etc	6,537
Total liabilities, except surplus	$170,264
Surplus as to policyholders	68,450
Total liabilities and surplus	$238,714

Net amount of premium notes or members' liability, December 31, $329,482.

RISKS AND PREMIUMS: Fire risks in force December 31, $23,662,567; premiums thereon, $316,382

BUSINESS SINCE ORGANIZATION: Premiums received, $4,510,374; losses paid, $2,284,803; cash dividends, $1,406,003.

REAL ESTATE OWNED: A 5-story brick and stone building occupied for stores, office and apartments, 372-4-6 Main st., Fitchburg, Mass., value, $62,500, and covering an area of 4,000 sq. ft. Total rents received in 1909, $5,553; expenses and taxes, $3,298

MORTGAGE LOANS: There are 11 loans aggregating $17,925 on dwellings in Fitchburg and immediate vicinity, valued at $42,650. The company holds $25,850 insurance, and there was $196 interest past due on December 31, last.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Simonds Mfg. Co., 40 shares	$6,000	$3,200
Simonds Mfg. Co., 40 shares	6,000	3,000
Great Yarn Co., 50 shares	7,500	5,000
Totals	$19,500	$11,200

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
State of Mass., 1935	$5,000	$4,850
Cy. of Fitchburg, 1923	3,000	3,090
Town of Stamford, Conn., 1938,	3,000	3,000
Boston Elevated Ry	4,000	4,000
Boston & Lowell R. R	3,000	2,850
Fitchburg R. R	2,000	1,980
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Fitchburg & Leominster Street Ry	$5,000	$5,200
Lake Shore & Mich. So. R. R	5,000	4,750
N. Y., N. H. & H. R. R	5,000	4,300
Southern Pacific R. R	3,000	3,030
American Tl. & Tg Co	5,000	5,300
United Fruit Co., 1923	3,000	2,880
Stocks.		
Boston & Maine R. R	1,000	1,490
Fitchburg R. R	7,000	9,240
N. Y., N. H. & H. R. R	5,000	7,900
Pennsylvania R. R	5,000	6,850
Fitchburg Nat. Bk	1,000	1,600
Fitchburg S. Dep. & T. Co	2,000	3,000
Springfield S. Dep. & T. Co	1,500	3,150
American Tl. & Tg. Co	10,000	14,300
Lowell Gas Light Co	2,500	7,150
New England Tl. & Tg. Co	2,500	3,450
Pullman Car Co	7,500	14,250
Rights for 25 shares New England Tl. & Tg. Co	.....	900
Totals (book value $105,541)	$91,000	$113,510

MISCELLANEOUS: Conflagration loss: Chelsea, 1908, $20,000. The company operates in Conn., Mass., N. H., R. I. and Vt.

DIRECTORS: S. W. A. Stevens, J. M. Lockey, C. E. Grant, H. G. Morse, D. Simonds, F. Foedick, C. F. Baker, L. R. Welch, F. F. Woodward, G. R. Wallace, A H. Lowe.

FRANKFORD MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, W. W. Foulkrod; Secretary, H. St. Clair Thorn. Organized, 1843.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$310,790	$34,202	$276,057	$7,679	$23,862	$1,409	.....	$12,956	$14,364	$1,409
1908	302,917	34,766	268'151	8,097	23,716	3 425	$985	10,114	14,524	3,425
1907	290,662	34,661	255,094	7,784	22,870	618	864	9,671	11,153	618

Unearned premiums includes amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.

Real estate owned	$46,850
Mortgage loans on real estate	208,825
Bonds and stocks owned (market value)	46,136
Cash in office and bank	4,322
Agents' balances, not over 3 months due	444
Interest and rents accrued	646
Other assets	3,567
Total admitted assets	$310,790

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums (except perpetuals)	$10,212
Amount reclaimable on perpetual policies	23,990
Other liabilities	531
Total liabilities, except surplus	$34,733
Surplus as to policyholders	276,057
Total liabilities and surplus	$310,790

FIRE RISKS IN FORCE, December 31, $6,324,816.

MORTGAGE LOANS: These aggregate $208,825 and are protected by improved real estate in Philadelphia and vicinity valued at more than double the amount loaned thereon.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President and Treasurer, Joseph G. Henshaw; Secretary, Richard Bowen. Organized, 1854.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$55,581	$24,313	$30,686	$9.956	$12,184	$1,554	$3,647	$3,748	$8,949	$1.549
1908	50,231	23,522	26,140	8,937	11,117	978	3,512	3,557	8,047	1,068
1907	40,828	23,144	17,320	8,000	10,187	2,329	2,822	3,495	8,646	2,335

ASSETS, DECEMBER 31, 1909.

Stocks owned (market value)	$48,251
Cash in office and bank	6,236
Premiums in course of collection	1,094
Total admitted assets	$55,581

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$20
Unearned premiums	24,313
Unpaid dividends, taxes, commissions	562
Total liabilities, except surplus	$24,895
Surplus as to policyholders	30,686
Total liabilities and surplus	$55,581

Net amount of premium notes or members' liability, December 31, $66,046.

RISKS AND PREMIUMS: Fire risks in force December 31, $4,670,456; premiums thereon, $46,056.

BUSINESS SINCE ORGANIZATION: Premiums received, $304,659; losses paid, $100,797; cash dividends, $149,863.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
National of Commerce, Prov	$5,000	$6,900
Illinois Central R. R	5,800	8,526
Pennsylvania R. R. Co	10,000	13,700
Chicago & Northwestern Ry. Co	$5,000	$9,100
Northern Pacific Ry. Co	2,500	3,625
Industrial Trust Co., Prov	2,500	6,400
Totals (book value, $40,850)	$30,800	$48,251

GERMAN MUTUAL INSURANCE COMPANY, Cincinnati, O.

President, Leonard Schreiber; Secretary, H. A. Rattermann. Organized, 1858.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$518,210	$108,995	$406,695	$48,336	$71,285	$12,680	$21,466	$21,902	$56,048	$15,201
1908	506,156	107;576	398,580	50,667	84,316	19,193	22,420	22,142	63,755	9,668
1907	498,330	102,511	386,294	43,441	65,014	16,143	18,452	20,020	54,615	25,668

ASSETS, DECEMBER 31, 1909.

Real estate owned	$105,699
Mortgage loans on real estate	61,855
Bonds and stocks owned (market value)	342,327
Cash in office and bank	134
Interest and rents accrued	7,695
Total admitted assets	$518,210

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,520
Unearned premiums	108,995
Total liabilities, except surplus	$111,515
Surplus as to policyholders	406,695
Total liabilities and surplus	$518,210

Net amount of premium notes or members' liability, December 31, $835,087.

RISKS AND PREMIUMS: Fire risks in force, December 31, $23,225,038; premiums thereon, $212,657.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,758,694; losses paid, $528,567; cash dividends, $640,871.

REAL ESTATE OWNED: Comprises 4 lots in Cincinnati, book value, $105,699. Rents received in 1908, $4,578; expenses, $919.

MORTGAGE LOANS: There are loans aggregating, $61,855 protected by improved real estate in Cincinnati valued at $274,450 The company holds ample insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Cincinnati sc	$26,000	$24,700
Cincinnati s. f	10,000	9,700
Cincinnati s. f	$39,000	$36,710
Cincinnati wat. wks	63,000	65,205
Cincinnati s. f	5,000	4,512
Cincinnati s. c	3,000	3,090
Cleveland sc	6,000	6,360
STOCKS.		
Cincinnati St. Ry	50,000	65,750
Little Miami	10,000	21,200
Cincinnati Gas & Electric	60,000	54,600
C. N. O. T. & P. Ry	50,000	51,500
Totals	$342,000	$342,827

GERMAN MUTUAL FIRE INSURANCE COMPANY, Chicago, Ill.

President, John C. Cremer; Secretary, N. J. Schmitz. Organized, 1867.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$134,754	.....	$134,754	$4,835	$9,620	$502	.....	$2,111	$2,613	$502
1908	127,795	.....	127,795	4,724	9,404	3,602	.....	2,022	5,624	3,602
1907	124,015	.....	124,015	4,458	9,110	2,064	.....	2,019	4,083	2,064

ASSETS, DECEMBER 31, 1909: Cook County, City of Chicago and Sanitary District bonds (market value), $126,500; cash in office and bank, $8,254; total, $134,754. No liabilities.

Net amount of premium notes or members' liability, December 31, $42,994.

GERMAN MUTUAL FIRE INSURANCE COMPANY, Covington, Ky.

President, Charles Mahlmann; Secretary, Wm. F. Schild. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$149,863	$18,028	$131,835	$8,798	$16,335	$3,023	.....	$7,093	$10,116	$3,023
1908	145,188	17,769	127,419	8,244	15,942	6,673	.....	6,693	13,366	6,673
1907	143,844	17,542	125,302	8,590	15,978	2,434	.....	7,259	9,693	2,434

ASSETS, DECEMBER 31, 1909: Real estate owned, $52,000; bonds and stocks owned (market value), $92,630; cash in office and bank, $2,839; uncollected premiums, $366; interest, $1,528; other assets, $500; total, $149,863. Liabilities: Unearned premiums, $18,028.

Net amount of premium notes or members' liability, December 31, $160,777.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,844 065; premiums thereon, $36,057.

BUSINESS SINCE ORGANIZATION: Premiums received, $277 995, losses paid, $74,509.

REAL ESTATE OWNED: Comprises 3 and 2-story brick buildings situated S. W. Pike st., Covington, Ky, 75 feet on Pike st. and 128 feet on Madison ave. Rents received in 1909, $3,714; taxes and expenses, $1,252.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Farmers' & Traders' Nat. Bk. stk.....	$10,000	$19,000
Citizens' Nat. Bk. stk.....	3,000	5,100
First Nat. Bk. stk.....	4,000	7,955
Covington Sav. Bk. & Tr. Co. stk.....	500	700
Covington 4% bs.....	58,700	59,875
Totals.....	$76,500	$92,630

GERMANTOWN FARMERS MUTUAL INSURANCE COMPANY, South Germantown, Wis.

President, George Klippel; Secretary, J. A. Schwalbach. Organized, 1854.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$265,232	$17,160	$198,072	$16,228	$27,703	$4,309	.....	$9,744	$14,053	$4,309
1908	251,320	16,498	234,822	15,345	28,109	1,298	$50,000	8,995	60,293	1,298
1907	284,450	16,079	218,408	15,189	27,941	7,760	.....	*21,939	29,699	7,728

* Includes $11,286 paid attorneys, etc., for defending suit against company.

Assets, December 31, 1909.	
Real estate owned (book value).....	$7,518
Mortgage loans on real estate.....	217,235
Cash in office and bank.....	34,831
Uncollected premiums.....	2,351
Interest accrued.....	3,298
Total admitted assets.....	$265,232

Liabilities, December 31, 1909.	
Unearned premiums.....	$17,160
Dividends declared in 1909, payable in 1910....	50,000
Total liabilities, except surplus.....	$67,160
Surplus as to policyholders.....	198,072
Total liabilities and surplus.....	$265,232

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,904,575; premiums thereon, $33,422.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,027,407; losses paid, $609,570; cash dividends, $100,000.

REAL ESTATE OWNED: Consists of company's home office building and lot, carried at book value.

MORTGAGE LOANS: There are 70 loans, aggregating $217,235 and secured by first liens on real estate and buildings valued at more than double the amount loaned thereon. No interest past due on December 31, last.

MISCELLANEOUS: The company was established in 1854, incorporated under a special charter and the business of the company is done on a cash plan. During 1908 a dividend of $50,000 was paid to policyholders, and in 1909 the company declared another dividend of $50,000 the same being payable to the policyholders in 1910.

DIRECTORS: J. F. Schwalbach, Geo. Klippel, Jacob Becker, Jacob Merten, Andrew Schneider.

GERMAN WASHINGTON MUTUAL FIRE INSURANCE COMPANY, Louisville, Ky.

President, H. A. Brinkhaus; Secretary, G. W. Frank. Organized, 1860.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$104,730	.....	$104,730	$7,669	$14,927	$1,720	.....	$6,646	$8,366	$1,720
1908	98,418	.....	98,418	5,195	10,740	1,253	.....	6,794	8,047	1,253
1907	95,475	.....	95,475	5,422	12,127	2,901	.....	4,993	7,894	2,901

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $99,625; cash in office and bank, $5,105; total admitted assets, $104,730. No liabilities.

FIRE RISKS IN FORCE: December 31, $6,184,657.

BUSINESS SINCE ORGANIZATION: Premiums received, $150,891; losses paid, $64,861.

MORTGAGE LOANS: There are 201 loans aggregating $99,625, on property valued at $299,375. Loans range in amount from $25 to $3,500 and are all on property in the city of Louisville. Company holds $185,515 of insurance on the buildings.

GLEN COVE MUTUAL INSURANCE COMPANY, Glen Cove, N. Y.

President, James H. Ludlam; Secretary, James W. Townsend. Organized, 1837.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$146,834	$24,601	$122,233	$34,104	$43,016	$21,415	.....	$18,547	$39,962	$19,167
1908	137,099	25,520	111,861	35,912	45,121	10,765	.....	15,089	25,854	12,370
1907	121,677	22,333	99,344	29,471	37,298	23,682	.....	17,554	41,236	23,682

GLEN COVE MUTUAL INSURANCE COMPANY, Glen Cove, N. Y.—*Continued.*

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Real estate owned (book value, $20,000)	$27,000	Unearned premiums	$24,601
Mortgage loans on real estate	102,579	Surplus over all liabilities	122,233
United States Steel sinking fund bonds, 1963, 5% (par value, $5,000)	4,883		
Cash in office and bank	10,559		
Agents' balances, not over 3 months due	501		
Interest accrued	1,312		
Total admitted assets	$146,834	Total liabilities and surplus	$146,834

RISKS AND PREMIUMS: Fire risks in force, December 31, $9,369,100; premiums thereon, $34,104.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,007,644; losses paid, $625,753.

REAL ESTATE OWNED: Consists of a 3-story brick building on Glen st., Glen Cove, and frame horse shed.

MORTGAGE LOANS: There are 50 loans ranging from $50 to $6,000 and aggregating $102,579. They are secured by Brooklyn, Glen Cove, Sea Cliff and other Long Island properties estimated to be worth $261,750, and the company holds $141,200 of insurance on mortgaged buildings. There was but $42 of interest past due on December 31, last.

GLOBE MUTUAL FIRE INSURANCE COMPANY, Huron, S. D.

President, H. C. Shober; Secretary, W. N. Farmer. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$38,043	.....	†$34,668	$58,868	$63,134	$33,206	$4,925	$28,759	$66,890	$26,026
1908	40,559	$25,646	3,780	51,740	52,743	18,415	4,333	20,812	43,560	24,184
1907	35,264	.....	†28,915	46,931	48,035	11,723	5,732	19,180	36,635	15,372

† Including reinsurance reserve.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $10,700; cash in office and bank, $18,276; uncollected premiums, $6,433; interest, $200; bills receivable, $2,434; total, $38,043. Liabilities: Net losses unpaid, $2,250; expenses accrued, $1,125; total, $3,375.

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,066,309; premiums thereon, $72,959.

MORTGAGE LOANS: These aggregate $10,700 and are protected by improved real estate valued at more than double the amount loaned thereon. No interest past due on December 31, last. Company holds ample fire insurance on the mortgaged buildings.

MISCELLANEOUS: This company was organized in 1903, under the title of the Publishers Mutual Insurance Association. Early in 1907 the name was changed to the present title. It writes fire, lightning and tornado insurance in North and South Dakota and Minnesota.

GRAIN DEALERS MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, Dean K. Webster; Secretary, A. Shirley Ladd. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$39,550	$16,462	$21,324	$33,479	$36,806	$10,600	$4,480	$8,489	$23,569	$10,789
1908	26,480	14,361	11,572	29,240	30,500	14,278	2,428	6,727	23,433	14,278
1907	18,892	12,489	6,208	24,618	25,281	2,506	.....	3,614	6,120	2,506

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Bonds owned (market value)	$22,240	Net losses unpaid	$189
Loans on Connecticut Valley 6% bonds, Butte Coalition Super. and Pitts. (market value, $7,400)	5,000	Unearned premiums	16,462
Cash in office and bank	11,339	Other liabilities	1,575
Uncollected premiums	859	Total liabilities, except surplus	$18,226
Interest accrued	112	Surplus as to policyholders	21,324
Total admitted assets	$39,550	Total liabilities and surplus	$39,550

Net amount of premium notes or members' liability, December 31, $41,708.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,074,498; premiums thereon, $41,708.

BUSINESS SINCE ORGANIZATION: Premiums received, $87,338; losses paid, $27,385; cash dividends, $6,908.

BONDS OWNED:	Par Value.	Market Value.
Fall River, Mass.	$2,000	$1,980
Meriden, Conn.	2,000	2,000
Waltham, Mass.	1,000	1,040
Boston & Albany	2,000	2,020
Boston & Maine	2,000	1,900
Boston & Maine	1,000	1,050
Boston & Northern	3,000	2,670
Lake Shore & Michigan Southern	2,000	1,900
N. Y., N. H. & H. R.R.	$2,000	$1,940
N. Y., N. H. & H. R.R.	1,000	950
West End St. Ry.	2,000	2,000
American Tl. & Tg. Co.	3,000	2,790
Totals (book value, $22,190)	$23,000	$22,240

MISCELLANEOUS: This company was incorporated under the laws of Massachusetts, February 27, 1907. It is a strictly mutual company and insures the business risks of the grain, wholesale grocers and coal trade of New England. Does business direct with the insured on plan of Lumber Mutual Fire of Boston, Mass.

GRAIN DEALERS NATIONAL MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, H. N. Knight; Secretary, C. A. McCotter. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$138,029	$73,670	$57,369	$158,160	$163,378	$79,479	.....	$60,620	$140,099	$84,579
1908	114,141	62,985	49,919	133,895	139,579	96,780	.....	50,202	146,982	96,780
1907	120,730	58,413	62,194	127,001	133,888	72,266	.....	46,137	118,403	68,208

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Mortgage loans on real estate	$54,700	Net losses unpaid	$5,100
Municipal bonds (par value)	50,000	Unearned premiums	73,670
Cash in banks	27,963	Taxes accrued	1,890
Agents' balances, not over 3 months due	3,669	Total liabilities, except surplus	$80,660
Interest accrued	1,697	Surplus as to policyholders	57,369
Total admitted assets	$138,029	Total liabilities and surplus	$138,029

RISKS AND PREMIUMS: Fire risks in force, December 31, $10,774,137; premiums thereon, $147,340.

MORTGAGE LOANS: These aggregate $54,700, all first liens on improved real estate in Indiana worth three times the amount loaned thereon.

TERRITORY COVERED: The company operates in Ill., Ind., Minn., Mo., O. and S. D.

GRAIN SHIPPERS MUTUAL FIRE INSURANCE ASSOCIATION, Ida Grove, Ia.

President, W. E. Johnston; Secretary, F. D. Babcock. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$44,817	$25,833	$14,004	$103,330	$104,389	$49,590	$15,255	$34,492	$99,337	$50,365
1908	37,505	14,492	15,602	94,782	95,581	53,793	10,768	34,888	99,449	60,918
1907	50,197	.....	†45,462	100,285	100,708	40,227	.....	34,906	75,133	40,227

† Surplus includes reinsurance reserve.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Real estate owned (book value)	$7,115	Net losses unpaid (including $2,300 resisted)	$4,700
Mortgage loans on real estate	20,200	Unearned premiums	25,833
Bills receivable	828	Dividends uncalled for	280
Premiums in course of collection	533	Total liabilities, except surplus	$30,813
Cash in office and bank	6,794	Surplus as to policyholders	14,004
Agents' balances	7,256		
Interest accrued	342		
Maps, supplies, etc.	800		
Other assets	949		
Total admitted assets	$44,817	Total liabilities and surplus	$44,817

FIRE RISKS IN FORCE, December 31, $8,022,900.

LOSSES PAID SINCE ORGANIZATION: $512,504; cash dividends, over $250,000.

REAL ESTATE OWNED: Consists of company's home office building, unincumbered; 2-story pressed brick structure.

MORTGAGE LOANS: These aggregate $20,200, protected by property valued at more than double the amount loaned thereon.

MISCELLANEOUS: Company transacts a surplus line business outside of Iowa, through R. G. Johns, Los Angeles, Cal.; H. C. Kirkpatrick, San Francisco, Cal.; C. E. Ring, New York City.

GRANITE MUTUAL INSURANCE COMPANY, Barre, Vt.

President, Frank G. Howland; Secretary, Rufus G. Robinson. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$17,207	.....	*$15,718	$4,698	$14,080	$10,407	.....	$6,043	$16,450	$9,213
1908	14,357	$1,186	*10,234	7,446	8,054	2,122	.....	2,698	4,820	3,007
1907	12,470	.....	*12,470	2,306	2,900	946	.....	800	1,746	946

* Includes $10,000 guaranty fund.

ASSETS, DECEMBER 31, 1909: Collateral loans, $10,000; cash, $350; agents' balances, $756; other assets, $6,002; total, $17,207. Liabilities: Due bank, $1,000; other liabilities, $589; total, $1,589.

Net amount of premium notes or members' liability, December 31, $322,174.

FIRE RISKS IN FORCE, December 31, $2,504,731.

LOSSES PAID SINCE ORGANIZATION: $18,403.

GRAPHIC ARTS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, E. Lawrence Fell; Secretary, Alfred J. Ferris. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$11,230	.....	$11,116	$4,600	$4,915	$65:	$1,786	$1,118	$3,557	$653
1908	7,826	*4,841	2,782	4,483	6,334	941	181	932	1,954	941

* Guaranty deposits of members.

ASSETS, DECEMBER 31, 1909: Buff. & Susq., gold 4's, Leh. Nav. Fd. & Imp. 4's (market value), $5,540; cash in office and bank, $4,783; premiums due, $778; bills receivable, $129; total, $11,230. Liabilities: Reinsurance premiums due, $115.

RISKS AND PREMIUMS: Fire risks in force, December 31, $507,701; premiums thereon, $6,659.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,029; losses paid, $2,231: cash dividends, $1,978.

MISCELLANEOUS: This company was incorporated in May, 1907, and confines itself to insurance of printing, bookbinding and kindred risks.

GREENE COUNTY MUTUAL FIRE INSURANCE CO., OF GREENE COUNTY, Greenville, N. Y.

President, Richard Earl; Secretary, James Stevens. Organized, 1893.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$29,575	.....	$26,304	$21,116	$22,277	$11,222	.....	$8,167	$19,389	.....
1908	*27,844	.....	27,844	23,201	23,201	16,940	.....	7,660	24,600	$16,940

* Assets consist of money in treasury.

GROCERS CASH DEPOSIT MUTUAL FIRE INSURANCE COMPANY, Huntington, Pa.

President, T. Frank Bayer; Secretary, G. E. Simpson. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$15,220	.....	$14,957	$17,755	$19,741	$4,399	$6,420	$3,914	$14,733	$4,399
1908	11,301	.....	11,292	12,679	13,815	6,222	2,644	3,793	12,659	6,231
1907	9,582	.....	9,582	9,470	9,750	1,797	269	3,723	5,789	1,797

ASSETS, DECEMBER 31, 1909: Tidewater Co., 6% notes (par value, $2,000); Pennsylvania R.R., 3½%, cv., 1915 (par value, $4,000); Philadelphia Co., cv. and col. tr., 5% (par value, $3,000) (market value), $8,845; cash in office and bank, $5,528; premiums due, $306; interest accrued, $34; other assets, $507; total, $15,220. Liabilities: Prepaid by policyholders, $263.

RISKS AND PREMIUMS: Fire risks in force, December 31' $1,000,965; premiums thereon, $14,702.

LOSSES PAID SINCE ORGANIZATION: $15,445.

MISCELLANEOUS: This company writes a surplus line business outside of Pennsylvania.

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, Northampton, Mass.

President, Chas. N. Clark; Secretary, Oliver Walker. Organized, 1830.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$66,626	$31,521	$33,100	$17,385	$20,320	$6,399	$7,096	$5,135	$18,630	$7,649
1908	64,08[illegible]	31,368	32,227	18,159	20,985	5,444	7,259	4,875	17,578	4,517
1907	58,651	30,334	27,090	16,174	18,728	9,186	6,074	4,604	19,864	10,113

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$18,100
Bonds and stocks owned (market value)	41,849
Cash in office and bank	5,322
Premiums due	735
Interest accrued	583
Other assets	37
Total admitted assets	$66,626

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,250
Unearned premiums	31,521
Other liabilities	755
Total liabilities, except surplus	$33,526
Surplus as to policyholders	33,100
Total liabilities and surplus	$66,626

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,994,177; premiums thereon, $61,397.

LOSSES PAID SINCE ORGANIZATION: $356,830.

MORTGAGE LOANS: There are 6 loans aggregating $18,100 protected by improved real estate valued at more than double the amount loaned thereon. There was no interest past due on December 31, last. The company holds $22,400 of insurance on the buildings.

BONDS AND STOCKS OWNED:

Bonds.	Market Value.
N. Y., N. H. & H., cv. d	$4,020
Northern Pacific (Gt. Northern Bd.)	5,820
Union Pacific (Oregon Short Line)	1,900
West End St. Ry	1,000

BONDS AND STOCKS OWNED.—*Cont.*

	Market Value.
American Tl. & Tg. Co., n	$2,000
United States Envelope Co	1,000
United States Steel Corpn	2,100
Massachusetts Gas Co	980
American Tel., col. tr	930
Connecticut River R.R. Co	17,136
Pennsylvania R.R. Co	1,713
Northampton Nat. Bk	2,000
United States Steel, p	1,250
Totals	$41,849

HARBOR CREEK MUTUAL FIRE INSURANCE COMPANY, Erie, Pa.

President, R. H. Arbuckle; Secretary, S. H. Willis. Organized, 1857.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$45,753	.....	$38,579	$27,776	$28,020	$27,751	.....	$3,959	$31,710	$29,532
1908	41,759	.....	36,376	23,692	23,971	19,796	$28	5,963	25,787	24,178
1907	36,349	.....	35,349	32,538	32,538	18,974	6	5,449	24,429	14,992

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $3,114; premiums due, $412; assessments in course of collection, $36,327; other assets, $900; total, $45,753. Liabilities: Net losses unpaid, $7,174.

Net amount of premium notes or members' liability, December 31, $605,454.

FIRE RISKS IN FORCE, December 31, $10,813,362.

BUSINESS SINCE ORGANIZATION: Premiums received, $541,229; losses paid, $432,839.

HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY, Berlin, Wis.

President, O. P. Schlafer; Secretary, C. A. Peck. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$53,895	.....	$47,295	$68,235	$70,757	$25,382	$24,465	$6,491	$56,338	$27,765
1908	43,825	.....	42,025	50,173	51,177	16,739	15,692	4,342	37,773	16,739
1907	27,855	.....	26,355	23,035	23,276	7,439	7,790	3,644	18,873	7,439

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $45,481; cash in office and bank, $5,410; interest, $1,224; other assets, $1,780; total admitted assets, $53,895. Liabilities: Net losses unpaid, $5,100; other liabilities, $1,500; total liabilities, $6,600.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,519,642; premiums thereon, $68,235.

LOSSES PAID SINCE ORGANIZATION: $63,621; cash dividends, $53,575.

MORTGAGE LOANS: There are 9 loans aggregating $45,481, protected by real estate in Rock Co.; mostly farm lands, valued at $200,000. There was no interest past due on December 31, last.

HARDWARE MUTUAL FIRE ASSOCIATION OF PENNSYLVANIA, Huntingdon, Pa.

President, C. H. Miller; Secretary, W. P. Lewis. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	†$45,648	.....	†$45,648	$27,198	$29,270	$4,156	.....	$8,139	$12,295	$4,156
1908	†23,175	.....	†23,175	22,469	23,696	15,238	.....	5,742	20,980	15,380
1907	†25,405	.....	†24,663	21,229	21,900	5,793	$4,582	3,162	13,537	5,793

† Includes guaranty fund.

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $40,162; cash in office and bank, $4,212; agents' balances, not over 3 months due, $1,274; total admitted assets, $45,648. No liabilities.

FIRE RISKS IN FORCE, December 31, $2,280,312.

BUSINESS SINCE ORGANIZATION: Premiums received, $118,562; losses paid, $48,443.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Atlanta & Birmingham R.R. bs	$5,000	$5,000
Chicago, Rock Island & Pacific R.R.	1,000	910
New York Central Lines, eq.	6,000	5,815
Provident Securities, 1917	4,000	4,200
Union Pacific Ry.	5,000	4,888
New York Telephone Co.	5,000	4,920
Chicago, Rock Island & Pacific R.R.	5,000	4,948
Southern Pacific R.R.	5,000	4,917
Buffalo & Susquehanna R.R.	5,000	4,564
Totals	$41,000	$40,162

HARMONIA MUTUAL FIRE INSURANCE COMPANY, Buffalo, N. Y.

President, John H. Knepper; Secretary, John G. Klein. Organized, 1877.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$165,917	$10,846	$154,941	$10,446	$17,512	$4,395	.....	$5,799	$10,194	$4,395
1908	158,579	10,385	147,928	9,784	16,477	5,707	.....	5,647	11,354	5,672
1907	152,688	11,063	141,324	11,501	17,454	3,324	.....	4,785	8,109	3,625

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$107,515
Cash in office and bank	57,378
Interest accrued	1,024
Total admitted assets	$165,917

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (resisted)	$130
Unearned premiums	10,846
Total liabilities, except surplus	$10,976
Surplus over all liabilities	154,941
Total liabilities and surplus	$165,917

RISKS AND PREMIUMS: Fire risks in force, December 31, $6,267,200; premiums thereon, $18,259.

BUSINESS SINCE ORGANIZATION: Premiums received, $302,345; losses paid, $104,801.

MORTGAGE LOANS: There are 66 loans aggregating $107,515 on properties worth $284,965, on which the company holds $181,450 of insurance. The loans range in amount from $150 to $4,700 and all are upon local real estate.

HARTFORD COUNTY MUTUAL INSURANCE COMPANY Hartford, Conn.

President, R. H. Ensign; Secretary, Wm. A. Erving. Organized, 1831.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,172,666	$100,187	*$922,279	$67,389	$117,215	$28,870	.....	$33,764	$62,634	$28,070
1908	1,102,600	101,062	*875,538	68,335	114,971	37,629	.....	37,790	75,419	33,129
1907	1,002,429	101,458	*800,471	68,273	114,262	27.923	.....	37,400	65,323	27,906

* Excluding $100,000 reserve for all contingencies in 1907, $125,000 in 1908, and $150,000 in 1909.

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$1,145,142
Cash in office and bank	26,625
Agents' balances	899
Total admitted assets	$1,172,666

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$200
Unearned premiums	100,187
Contingent fund	150,000
Total liabilities, except surplus	$250,387
Surplus as to policyholders	922,279
Total liabilities and surplus	$1,172,666

RISKS AND PREMIUMS: Fire risks in force, December 31, $27,917,184; premiums thereon, $199,998.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,328,149; losses paid, $1,286,857.

BONDS AND STOCKS OWNED:

Bonds.	Market Value.
New Haven, Middletown and Portland Town	$57,550
Baltimore & Ohio R. R., 1 m., 1948	23,500
Boston & Albany R R., r, 1952	8,400
B. & M. R. R., deb., 1929	25,000
Central R. R. of N. J., 1987	11,800
C., B. & Q. R. R., Ill. Div., 1949	24,900
Chi. & Erie R. R., 1 m., int. gr. by N. Y., L. E. & W. R. R., 1982	32,400
Ch Je. Ry. & Union Stk. Yard, 1915	9,700
Chi., R. I. & Pac. R. R., col. tr., 1916-18	34,000
Chicago & Western Indiana R. R., 1932	40,200
Cleveland El. Ry., 1913	18,000
Delaware & Hudson Canal Co., 1917-22	24,800
Hartford St. Ry., 1930	24,250
Lake Shore & Mich. So. Ry., deb., 1931	67,500
Louisv. & Nashv. R. R., N. O. & M. Div., 1930	25,000
Morris & Essex R. R., stk., gr. by D.L.& W. R. R., 1914-15	30,460
New England R. R., 1945	16,650
N. Y., N. H. & H. R. R., cv. d. ctf., 1956-48, 3½-6%	84,340
No. Pac. & Gt. Northern R.-R., 1921	45,000
Western Maryland R. R., 1952	16,000
Winona & St. Peter R. R., gr. by C. & No. W. R. R. 1916	$16,800
So. Sc. Dis., Hartford, 1931	17,200
Swift & Co., m., 1914	23,750
Stocks	
Chi., Gt. Western Ry., p. tr., ctf	19,140
Louisville & Nashville R. R	15,000
N. Y., N. H. & H. R. R	152,640
Pa. R. R	69,750
P. & B. V. R. R., stk., gr. by C. R. I. & P. R. R	36,000
P., Ft. W. & C. R. R., stk, gr. by P. R. R	33,600
R. & S R. R., stk., gr. by D. & H. C. Co	38,000
U., C. & S. V. R.R., gr. by D.,L.&W.R.R	7,200
Ætna Nat. Bk., Hartford	1,680
American Nat. Bk., Hartford	5,040
Charter Oak Nat. Bk., Hartford	540
Hartford Nat. Bk., Hartford	13,500
Nat. Exchange Bk., Hartford	9,000
Phœnix Nat. Bk., Hartford	2,052
Hartford Steam Boiler Insp. & Ins. Co	47,000
New York Dock Co., p. stk., 1951	8,800
Nwn Teg. Co., gr. by Western Union	10,000
Totals	$1,145,142

HERMAN FARMERS MUTUAL FIRE INSURANCE COMPANY, Herman, Wis.

President, John M. Schott; Secretary, H. F. Ringle. Organized, 1857.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$78,708	$41,753	$36,930	$25,174	$27,924	$17,937	.....	$6,969	$24,906	.....
1908	75,597	41,797	32,888	26,418	29,098	15,163	.....	7,066	22,229	$16,076
1907	68,537	39,811	28,126	23,214	25,981	15,695	.....	6,598	22,293	15,981

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $67,750; collateral loans, $4,400; cash, $177; premiums in course of collection, $3,598; interest, $2,783; total, $78,708. Liabilities, unpaid losses, $25; unearned premiums, $41,753.

Premium notes or members liability, December 31, 1909, $134,569.

MORTGAGE LOANS: These loans aggregate $67,750 on farm property valued at nearly three times the amount loaned.

HIBERNIAN MUTUAL INSURANCE COMPANY, Charleston, S. C

President, E. F. Sweegan; Secretary, M. F. Kennedy. Organized, 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$38,750	$24,384	$14,367	$2,404	$4,071	$3,307	.....	$3,555	$6,862	$3,307
1908	40,800	24,679	16,121	2,726	4,303	1,007	.....	3,592	4,599	1,007
1907	41,072	24,657	16,415	4,380	5,937	1,907	.....	3,422	5,329	1,907

ASSETS, DECEMBER 31, 1909: South Carolina bonds owned (market value), $22,880; cash in office and bank, $12,404; uncollected assessments, $3,466; total, $38,750. Liabilities: Deposit premiums, $24,384.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,523,050; premiums theeron, $27,093.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, Hingham, Mass.

President, Francis H. Lincoln, Secretary, Henry W. Cushing; Treasurer, Edward W. Thayer. Organized, 1826.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$282,008	$178,209	$101,680	$71,280	$107,121	$31,176	$32,487	$27,994	$91,657	$31,818
1908	288,297	205,529	80,990	84,762	98,419	68,096	48,864	29,045	146,005	67,011
1907	322,305	221,608	97,332	113,381	128,764	38,850	59,281	31,049	129,130	37,532

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$7,500
Mortgage loans on real estate	25,200
Bonds and stocks owned (market value)	231,588
Cash in office and bank	12,204
Agents' balances, not over 3 months due	2,540
Interest and rents accrued	2,976
Total admitted assets	$282,008

LIABILITIES, DECEMBER 31, 1909

Net losses unpaid	$737
Unearned premiums	178,209
Other liabilities	1,382
Total liabilities, except surplus	$180,328
Surplus to policyholders	101,680
Total liabilities and surplus	$282,008

Net amount or premium notes or members' liability, December 31, $386,240.

RISKS AND PREMIUMS: Fire risks in force, December 31, 1909, $26,828,942; premiums thereon, $385,634.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,463,449; losses paid, $1,246,739; cash dividends, $1,959,382.

REAL ESTATE: Comprises company's home office building at Hingham, Mass., and land in Auburndale carried at book value.

MORTGAGE LOANS: There are 7 loans aggregating, $25,200, and protected by improved real estate, valued at $36,675. Insurance to the amount of $30,400 is carried on the mortgaged buildings. No interest past due on December 31, last.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, Salem, Mass.

President, Chas. H. Price; Secretary, L. O. Johnson; Treasurer and Manager, W. L. Harris. Organized, 1843.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,001,227	$314,173	‡$661,013	$170,436	$224,119	$58,363	† $78,784	$69,775	$206,922	$54,677
1908	999,542	324,660	‡618,242	184,790	235,574	169,045	†82,803	66,369	318,217	172,838
1907	1,012,691	326,426	‡670,933	187,713	236,923	39,926	†76,872	64,678	181,476	39,474

‡ Includes $100,000 guaranty capital. † Includes $7,000 dividend to guaranty capital.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $47,000)	$50,000
Mortgage loans on real estate	24,000
Bonds and stocks owned (market value	877,907
Cash in office and bank	13,742
Agents' balances, not over 3 months due	23,489
Interest and rents accrued	11,693
Other assets	276
Total admitted assets	$1,001,107

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$8,553
Unearned premiums	314,173
Dividends due policyholders	10,861
Salaries, commissions, etc	5,566
Return and reinsurance premiums	941
Total liabilities, except guaranty capital and surplus	$340,094
Guaranty capital paid up	100,000
Surplus over all liabilities	561,013
Total liabilities, guaranty capital and surplus	$1,001,107

RISKS AND PREMIUMS: Fire risks in force, December 31, $43,781,758; premiums thereon, $636,267.

REAL ESTATE OWNED: The book value of the real estate owned is $47,000.

MORTGAGE LOANS: There are loans amounting to $24,000 on property valued at more than double the amount loaned. The company holds ample insurance on the property. No interest past due on December 31, last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Belmont, Mass., 1930, 3½%	$5,000	$4,650
Beverly, Mass., 1911, 31-32 4%	19,000	19,360
Boston, Mass., 1928, 3½%	5,000	4,850
Cambridge, Mass., 1924, 4%	5,000	5,150
Columbus, O., 1910, 5%	10,000	10,100
Essex Co., Mass., 1908, 12, 13, 14, 4%, 4½%, 6½%	25,000	25,200
Evansville, Ind., 1912, 4½%	6,000	6,060
Everett, Mass., 1923, 33, 4%	10,214	10,366
Framingham, Mass., 1925, 26, 29, 4%	10,000	10,300
Jersey City, N. J., 1916, 22, 5%	8,000	8,630
Lawrence, Mass., 1923, 4%	5,000	5,050
Lowell, Mass., 1913, 4½%	6,600	6,732
Mass. State, 1936, 3½%	5,000	4,850
Lynn, Mass., 1918, 4%	8,000	8,080
Orange, N. J., 1920, 5%	10,000	10,900
Pawtucket, R. I., 1923, 44, 4%	15,000	15,200
Peabody, Mass., 1922, 24, 4%	10,000	10,000
Quincy, Mass., 1911, 3.65%	10,000	10,000
Salem, Mass., 1911-28, 3½%, 4%	11,000	10,080
St. Paul, Minn., 1913, 17, 18, 4½, 5%	25,000	26,000

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.	Market Value.
Taunton, Mass., 1915, 4%	$3,000	$3,060
Waltham, Mass., 1913, 4%	2,000	2,000
Waterbury, Conn., 1915-16, 4%	10,000	10,000
Watertown, Mass., 1912, 4%	4,000	4,000
Wayne Co., Mich., 1910, 4%	10,000	10,000
Weymouth, Mass., 1925, 4%	5,000	5,050
Woonsocket, R. I., 1923, 27, 4, 4½%	10,000	10,300
Atch., Top. & S. Fe., 1995, 4%	14,000	13,700
Baltimore & Ohio, 1925, 48, 3½, 4%	12,000	11,250
Boston & Lowell, 1918, 4%	5,000	5,000
Boston & Maine, 1926, 4%	15,000	14,850
Boston & Providence, 1918, 4%	9,000	9,000
Canada Southern, 1908, 5%	5,000	5,200
Central New Jersey, 1987, 5%	7,000	8,750
Central Pacific, 1929, 49, 3½, 4%	3,500	3,355
Central Vermont, 1920, 4%	2,000	1,720
C., B. & Q., 1913, 5%	10,000	10,200
C., B & Q., Neb. Ex., 1927, 4%	5,000	5,000
C., B .& Q., Ill. Div., 1949, 3½%	5,000	4,500
Chic. & West. Ind., 1932, 6%	8,000	8,880
Cin., Ham. & Dayton, 1942, 5%	10,000	10,700
Cleveland Electric, 1913, 5%	2,000	1,940
Clev., Lor. & Wheeling, 1933, 5%	15,000	16,950
D. & H. Canal, 1917, 7%	5,000	6,000
Erie & Pitts., 1940, 3½%	5,000	4,700
Erie, Pa., col., 1951, 4%	5,000	4,300
Fitchburg, 1916, 4%	10,000	10,000
Housatonic, 1737, 5%	10,000	11,700
Ill. Cent., Cairo Bldg., 1950, 4%	3,000	3,000
Ill. Cent., Purch. Lines, 1952, 3½%	5,000	4,450

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, Salem, Mass.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Kan. Cy., Ft. S. & Memphis, 1928, 6%	$13,000	$15,340
Lake Shore & Mich. So., 1928, 4%	5,000	4,800
Lehigh Valley, 1923, 6%	5,000	5,950
Long Island, 1949, 4%	5,000	4,950
Me. Cent. & Eur. & N. A., 1933, 4%	4,000	4,000
Narragansett Pier, 1916, 4%	10,000	10,000
New England, 1945,5%	25,000	29,500
New Haven & Derby, 1918, 5%	20,000	21,400
N. Y. C. & H. R., 1997, 3½%	3,000	2,730
N. Y. C. H. R., Mich. Cent., 1998, 3½%	3,000	2,400
N. Y. C. & H. R., Lake Shore, 1998, 3½%	5,000	4,050
N. Y., H. & H. H. R. & P. C., 1954, 4%	5,000	5,050
N. Y., N. H. & H., 1948, 55, 56, 3½, 4, 6%	21,000	21,560
N. Y. Ont. & W., 1992, 4%	20,000	19,400
No. Pac., Gt. No. C. B. & Q., 1921, 4%	5,000	4,850
Northwestern Union, 1917, 7%	8,000	9,520
Norwich & Worcester, 1927, 4%	5,000	5,000
Old Colony, 1924, 25, 4%	15,000	15,000
Oregon Short Line, 1929, 4%	5,000	4,750
Pennsylvania, 1911,12, 16, 3½%	6,000	5,880
Peoria & Northwestern, 1926, 3½%	8,000	7,520
Princeton & Northwestern, 1926, 3½%	11,000	10,340
Richmond-Washington, 1943, 4%	5,000	5,000
Schenectady, 1941, 4½%	5,000	5,000
Seattle Electric, 1930, 5%	2,000	2,080
St. Paul, Minn. & Man., 1933, 4½%	12,000	12,840
Term. R.R. Assn., St. Louis, 1939, 4½%	6,000	6,420
Terre Haute & So., 1909, 7%	5,000	5,000
Third Ave., N. Y., 2000, 4%	2,000	1,380
Union Pacific, 1947, 4%	22,500	22,950
West End Ss., Boston, 1915, 32, 4%	13,000	13,000
Amer. Cotton Oil, 1915, 4½%	10,000	9,800
Amer. Tl. & Tg. Co., 1929, 4%	5,000	4,650
Clinton W. W. Co., 1939, 5%	$5,000	$4,800
Hud. Riv. Pow. Tran. Co., 1928, 5%	2,000	6,000
Salem El. Ltg. Co., 1911, 4%	2,000	1,980
Western Union Tl. Co., 1938, 5%	5,000	5,000
Woonsocket El. M. & P. Co., 1943, 4½%	3,000	2,820
Stocks.		
Boston & Maine	5,000	7,450
Old Colony	3,100	6,138
Pittsburg, Ft. W. & Chic.	10,000	17,600
Union Pac., p	16,200	16,848
West End Street	1,250	2,362
Atlantic National Bank, Boston	3,000	4,500
Beverly National Bank, Boston	1,000	1,500
First National Bank, Salem (liq.)	400	150
Mercantile National Bank, Salem	3,500	3,675
Merchants National Bank, Boston	10,000	25,200
Merchants National Bank, Salem	500	830
Naumkeag National Bank, Salem (liq.)	2,000	400
National Republic Bank, Boston (liq.)	5,000	1,250
Salem National Bank, Salem (liq.)	9,300	2,790
Second National Bank, Boston	10,000	24,100
National Shawmut Bank, Boston	1,000	3,310
H. B. Claflin Co., N. Y., 1 p	2,000	1,960
Edison El. Ill. Co., Boston	1,500	3,780
Totals	$808,264	$877,907

MISCELLANEOUS: Conflagration losses, Boston, 1872, $210,306; Portland, 1866, $128,796; Chelsea, 1908, $112,423.

FIELD MEN AND TERRITORY COVERED: Carlos P. Faunce, general agent for New England. Company is licensed in Mass., Conn., Me., N. H., R. I. and Vt.

HOME MUTUAL FIRE INSURANCE COMPANY OF BROOME COUNTY, Binghamton, N. Y.

President, John Bayless; Secretary, F. J. Bayless. Organized, 1901.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$30,843	$12,947	$17,896	$15,645	$16,645	$6,584	.....	$4,408	$10,992	$6,584
1908	*25,616	.....	25,616	15,228	16,462	4,654	.....	4,400	9,054	4,654

* Assets consist of cash on hand and cash due from agents.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $12,150; collateral loans, $400; cash in office and bank, $14,055; uncollected premiums, $3,136; interest and rents accrued, $272; note, $530; total, $30,843. Liabilities: Unearned premiums, $12,947.

FIRE RISKS IN FORCE, December 31, $3,153,533.

BUSINESS SINCE ORGANIZATION: Premiums received, $107,057; losses paid, $42,332.

MORTGAGE LOANS: There are 7 loans for $12,150 protected by real estate in the City of Binghamton, valued at $21,400. Company holds $4,000 of insurance on the mortgaged buildings.

HOPE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, Frank L. Pierce: Assistant Secretary, Charles A. Tompkins. Organized, 1875.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$457,388	$217,885	$223,416	$429,132	$447,539	$20,378	$350,391	$31,465	$402,234	$21,283
1908	411,333	198,426	204,310	386,747	412,649	34,549	338,265	28,979	401,793	33,348
1907	369,097	194,047	165,646	388,552	403,422	32,231	311,466	26 480	370,177	32,993

Assets, December 31, 1909.

Bonds and stocks owned (market value)	$382,802
Cash in office and bank	61,281
Agents' balances, not over 3 months due	13,013
Interest accrued	292
Total admitted assets	$457,388

Liabilities, December 31, 1909.

Net losses unpaid	$4,336
Unearned premiums	217,885
Taxes accrued	11,752
Total liabilities, except surplus	$233,973
Surplus as to policyholders	223,415
Total liabilities and surplus	$457,388

Net amount of premium notes or members' liability, December 31, $2,178,851.

RISKS AND PREMIUMS: Fire risks in force, December 31, $49,971,257; premiums thereon, $435,770.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
Rhode Island (highway const.), 3's, 1936	$25,497	$25,497
Chicago Ry. 5's, 1927	5,112	5,112
Bonds and Stocks Owned.—*Cont.* Stock.		
Union-Trust Co.	$13,500	$14,400
Chicago & Eastern Illinois, 1 p	11,500	2,000
Chi. & No. Western R. R. Co.	40,773	73,630
Cleve., Cin. & St. Louis Ry. Co., p	9,400	10,700

HOPE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Erie & Pittsburg R.R. Co.	$16,200	$15,500
Hereford Ry. Co.	14,652	13,500
Illinois Central (leased lines)	15,563	14,700
Manhattan Ry. Co.	13,344	14,100
Oswego & Syracuse R. R. Co.	6,960	6,750
Pa. R. R. Co.	37,837	42,813
Pitts., Ft. Wayne & Chi. R. R. Co.	17,900	17,600
Pittsburg, McKeesport & Youghiogheny	6,587	6,450
Rensselaer & Saratoga Ry. Co.	18,708	19,900
Sharon Ry., p., 6%	24,000	23,900
Tunnel R. R. of St. Louis	14,500	12,500
Upper Coos R. R. Co.	15,137	14,000
Gold & Stock Telegraph Co.	20,175	22,000
New England Inv. & Security Co., p.	$4,500	$4,550
St. Louis Bridge Co., 1 p.	12,075	12,700
Totals	$344,921	$382,902

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $421.

DIRECTORS: James H. Chace, William Tinkham, Rowland G. Hazard, Charles H. Merriman, Stephen A. Jenks, William A. Walton, John H. Hambly, William C. Greene, Albert H. Sayles, Zechariah Chafee, Joseph H. Wright, Henry S. Chase, James M. Scott, H. Martin Brown, Arthur L. Kelley; Frank L. Pierce.

IMPLEMENT AND VEHICLE MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, E. E. Perry; Secretary and Treasurer, John W. Waters. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$21,954	.....	$21,954	$30,532	$31,014	$8,232	$15,198	$9,308	$32,738	$6,638
1908	23,872	.....	22,278	29,339	29,760	10,376	9,026	9,465	28,867	11,969
1907	22,102	.....	22,102	31,074	31,312	12,189	4,277	13,433	29,899	12,189

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $10,399; cash in office and bank, $10,401; premiums in course of collection, $726; interest, $58; total, $21,954. No liabilities.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,679,550; premiums thereon, $27,856.

IMPLEMENT DEALERS MUTUAL INSURANCE COMPANY, Grand Forks, N. D.

President, D. W. Luke; Secretary, George E. Duis. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$33,047	$14,105	$17,745	.....	.....	.....	.....	.....	.....	.....
1908	34,451	.....	†32,182	$18,748	$20,095	$10,313	.....	$5,721	$16,034	$10,313
1907	18,486	14,260	2,273	38,487	39,064	29,176	.....	8,353	37,529	29,173

† Including reinsurance reserve.

ASSETS, DECEMBER 31, 1909: Cash, $17,848; uncollected premiums, $2,903; assessable notes, $12,296; total assets, $33,047. Liabilities: Unpaid losses, $1,000; unearned premiums, $14,105; other liabilities, $197; total, $15,302.

RISKS AND PREMIUMS: Fire risks in force December 31, $1,318,210; premiums thereon, $30,276.

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY, Indianapolis, Ind.

President, C. C. Foster; Secretary, F. B. Fowler. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$230,319	$98,977	$122,419	$200,985	$209,838	$63,111	$55,437	$33,371	$151,919	$69,080
1908	171,602	77,865	92,417	158,410	164,647	60,148	37,104	22,529	119,781	60,10
1907	126,266	60,363	63,103	120,810	124,924	46,436	25,931	18,429	90,996	42,823

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value)	$21,274
Mortgage loans on real estate	131,000
Bonds owned (market value)	56,185
Cash in office and bank	8,584
Agents' balances, not over 3 months due	10,301
Interest and rents accrued	2,975
Total admitted assets	$230,319

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$6,570
Unearned premiums	98,977
Other liabilities	2,353
Total liabilities, except surplus	$107,900
Surplus as to policyholders	122,419
Total liabilities and surplus	$230,319

RISKS AND PREMIUMS: Fire risks in force, December 31, $8,289,167; premiums thereon, $197,955.

BUSINESS SINCE ORGANIZATION: Premiums received, $832,356; losses paid, $324,763; cash dividends, $172,635.

REAL ESTATE OWNED: Consists of company's office building, 512 N. Delaware st., Indianapolis, carried at book value, market value, $26,000.

MORTGAGE LOANS: There are 46 loans aggregating $131,000 on property valued at $311,150, situate in Marion, Delaware and Lawrence Counties. There was no interest past due, and the comholds $125,125 insurance on the property.

BONDS OWNED:	Par Value.	Market Value.
Indianapolis School	$10,000	$10,000
Indianapolis City Hall	10,000	10,000
Morgan County	21,240	20,274
Tipton County	7,626	7,370
Clinton County	7,170	6,897
Randolph County	1,694	1,644
Totals	$57,730	$56,185

TERRITORY COVERED: Company operates in Ind., Ill., Mass., Mich., Minn., Mo., O., Tenn., Wash., W. Va. and Wis.

INDIANA MILLERS MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, M. S. Blish; Secretary, E. E. Perry. Organized, 1889.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$354,781	.....	†$352,849	$121,302	$127,800	$37,918	.....	$48,671	$86,589	$36,325
1908	323,349	$66,493	255,262	126,456	137,609	98,992	.....	42,892	141,884	100,585
1907	318,442	81,908	236,534	172,439	182,487	88,809	.....	42,863	131,672	88,809

† Includes unearned premiums.

ASSETS, DECEMBER 31, 1909: Real estate owned, $55,000; mortgage loans, $6,100; bonds and stocks owned, (market value), $242,759; collateral loans, $7,100; cash in office and bank, $39,623; premiums in course of collection, $1,876; interest accrued, $2,323; total assets, $354,781. Liabilities: Accrued taxes, $1,933.

RISKS AND PREMIUMS: Fire risks in force, December 31 $11,986,228; premiums thereon, $121,302.

TERRITORY COVERED: The company is licensed in Ill., Ind., Minn., O. and Wis.

INDIA MUTUAL INSURANCE COMPANY, Boston, Mass.

President, H. B. Alden; Secretary, George H. Crowell. Organized, 1867.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	*c*$338,530	$72,416	*c*$243,933	$102,204	$108,052	$65,475	*d*$7,276	$42,330	$115,081	$67,971
1908	*c*337,204	82,551	*c*234,280	114,841	121,238	81,034	*d*7,308	46,523	134,865	81,811
1907	*b*308,574	101,590	*b*189,906	151,074	157,482	91,647	*d*6,750	54,623	153,020	84,371

b Includes guaranty fund paid up in notes, $150,000. *c* Includes guaranty fund paid up in notes, $175,000. *d* Includes payment to scrip holders and subscribers.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$450
Bonds and stocks owned (market value)	142,697
Cash in office and bank	4,388
Agents' balances, not over 3 months due	15,775
Interest and rents accrued	220
Guaranty fund	175,000
Total admitted assets	$338,530

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,200 resisted)	$18,560
Unearned premiums	72,416
Other liabilities	3,621
Total liabilities, except guaranty fund and surplus	$94,597
Guaranty fund	175,000
Surplus over all liabilities	68,933
Total liabilities, guaranty fund and surplus	$338,530

RISKS AND PREMIUMS: Fire risks in force, December 31, $10,769,987; premiums thereon, $148,069.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,812,174; losses paid, $3,299,431; cash dividends, $168,468; scrip, $156,272.

BONDS AND STOCKS OWNED:

	Market Value.
BONDS.	
N. Y., N. H. & H., cv. d., 1948-56, 50% pd 6s	$67,000
N. Y., N. H. & H., cv. d., 3½%	22,950
Amer. Tl. & Tg., cv., 1936, 4s	5,300
STOCKS.	
Boston & Albany R. R.	5,750
Boston & Maine R. R.	22,350
Fitchburg R. R., p.	3,300
Old Colony R.R	29,700
Pa. R. R.	13,700
West End Street Ry., p.	13,437
BONDS AND STOCKS OWNED.—*Cont.* STOCKS.—*Cont.*	
Amer. Tl. & Tg. Co.	$10,010
Pullman Co.	9,500
Totals, (book value, $122,805)	$95,750 $142,697

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $15,000; San Francisco, 1906, $1,015.

DIRECTORS: John Dane, John G. Moseley, H. B. Alden, Benjamin W. Wells, King Upton, C. H. Collins, Eugene P. Carver, J. Eliot Baker, Emery Bemis, Gilbert Tolman.

FIELD MEN AND TERRITORY COVERED: Williamsport Insurance Exchange, Williamsport, Pa., general agents for Pa., outside of Philadelphia and Pittsburg. The company is licensed in Mass. and Pa.

INDIANAPOLIS GERMAN MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, Otto Wagner; Secretary, Charlotte Dinkelaker. Organized, 1884.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$25,272	.....	$25,137	$9,052	$9,947	$1,812	.....	$4,389	$6,201	$1,660
1908	21,260	.....	20,973	8,575	9,369	2,977	.....	4,363	7,340	3,265
1907	19,094	.....	19,094	8,791	10,092	3,217	.....	3,656	6,873	3,217

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $19,500; cash in office and bank, $4,544; uncollected premiums, $598; interest accrued, $381; other assets, $250; total, $25,272. Liabilities: Net losses unpaid, $135.

Net amount of premium notes or members' liability, December 31, $888,764.

FIRE RISKS IN FORCE, December 31, $5,125,104.

BUSINESS SINCE ORGANIZATION: Cash premiums received, $166,604; losses paid, $82,856.

INDIANA RETAIL MERCHANTS ASSOCIATION MUTUAL FIRE INSURANCE COMPANY, Anderson, Ind.

President, T. J. McKiernan; Secretary, Ralph B. Clark. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$35,527	.....	$35,527	$20,369	$21,969	$1,414	$3,817	$6,373	$11,104	$1,414
1908	31,001	.....	31,001	17,653	17,880	7,723	2,089	‡6,713	16,524	7,723
1907	30,629	.....	29,293	.....	.....	.....	.....	‡1,000	1,000	.....

‡ Includes organization expenses.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $33,389; uncollected premiums, $1,838; other assets, $300; total, $35,527. No liabilities.

Net amount of premium notes or members' liability, December 31, $96,945.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,464,165; premiums thereon, $21,969.

LOSSES PAID SINCE ORGANIZATION: $9,137; cash dividends, $5,405.

MISCELLANEOUS: This company began business October 2, 1907. Its business is restricted to Indiana and to members of the Indiana Retail Merchants Association, an organization of more than 11,000 retail firms.

INDIANA STATE FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, John H. Furnas; Secretary, Alvin T. Coate. Organized,;1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$19,809	$18,236	—$4,418	$33,771	$35,011	$17,103	$5,685	$12,772	$35,560	$18,094
1908	24,476	20,848	—938	‡32,902	35,069	16,099	3,167	17,738	37,004	16,099
1907	30,634	16,215	12,591	32,904	32,904	2,411	14	†18,104	20,529	2,411

— Excess of liabilities. † Organization expenses about $7,000.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$6,650
Cash in office and bank	4,160
Premiums not over 3 months due	4,638
Interest and rents accrued	122
Due from other companies	1,709
Other assets	2,530
Total admitted assets	$19,809

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,500 resisted)	$5,307
Unearned premiums	18,236
Other liabilities	684
Total liabilities, except surplus	$24,227
Excess of liabilities	4,418
Total	$28,645

Net amount of premium notes or members' liability, December 31, $128,568.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,968,849; premiums thereon, $37,662.

BUSINESS SINCE ORGANIZATION: Premiums received, $101,969; losses paid, $35,613; cash dividends, $8,866.

MORTGAGE LOANS: There are 4 loans aggregating $6,650, protected by improved real estate situate in Marion County, valued at more than double the amount loaned thereon. Company holds $9,200 of fire insurance policies on the mortgaged buildings.

MISCELLANEOUS: The laws of Indiana do not require a mutual fire insurance company to charge itself with a reinsurance reserve, but this company voluntarily debits itself with a 50% reinsurance reserve. If this procedure was not followed, the Indiana State would show a considerable net cash surplus. The apparent decrease in net assets for 1909 is occasioned by the payment of $17,500 of the original guarantee fund of $20,000. The Indiana Insurance Department made a report on this company as of December 31, 1909, showing cash assets of $17,146; unearned premium, $20,365 and total liabilities of $28,855. The department listed as a liability a balance of $2,500 due on guarantee fund.

INDUSTRIAL MUTUAL INSURANCE COMPANY, Boston, Mass.*

President, C. T. Plunkett; Secretary, Benj. Taft. Organized, 1890.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$316,662	$153,068	$155,500	$306,843	$318,606	$18 693	$248,754	$23,519	$290,966	$19,224
1908	299,305	159,316	127,932	320,295	331,918	38,345	246,997	31,067	316,409	37,536
1907	257,797	167,521	87,196	332,810	343,563	61,420	245,501	31,429	338,350	48,185

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value	$265,140
Cash in office and bank	37,892
Premiums in course of collection	9,369
Interest accrued	4,261
Total admitted assets	$316,662

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,024
Unearned premiums	153,068
Taxes accrued, etc	5,070
Total liabil ties, except surplus	$161,162
Surplus as to policyholders	155,500
Total liabilities and surplus	$316,662

Net amount of premium notes or members' liability, December 31, $1,530,681.

* Transacts a use and occupancy business.

INDUSTRIAL MUTUAL INSURANCE COMPANY, Boston, Mass.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $34,599,618; premiums thereon, $306,136.

BONDS OWNED:

	Market Value.
Cy. of Fall River, 1915, 3½%	$14,850
Commonwealth of Massachusetts, 1923, 3½'s	3,880
Commonwealth of Massachusetts, 1940, 3½'s	8,730
Bangor & Arrostock R.R., cs. m., 1951, 4's	3,360
Boston Elevated Ry., 1935, 4's	3,000
Boston & Lowell R.R., 1913, 4's	1,000
Boston & Lowell R.R., 1916, 4's	4,000
Boston & Lowell R.R., 1919, 3½'s	4,800
Boston & Maine R.R., 1926, 4's	4,950
Boston & N. Y. Air Line R.R., 1955, 4's	3,000
Chicago, Indiana & Southern R.R., 1956, 4's	14,250
Colorado & Southern Ry., 1935, 4½'s	4,900
El Paso & Rock Island R.R., 1951, 5's	2,100
Lynn & Boston R.R., 1912, 5's	5,050
Maine Central R.R., 1916, 4½'s	5,150
Maine Central R.R., 1912, 4's	3,000

Bonds Owned.—*Cont.*	Market Value.
Maryland, Delaware & Virginia Ry., 1955, 5's	$5,000
N. Y. C. & H. R. R.R. (Lake Shore), 1998, 3½'s	8,100
New York, Chicago & St. Louis R.R., 1931, 4's	7,360
Northern Maine Seaport R.R., 1935, 5's	16,050
N. Y., N. H. & H. R.R., 1955, 4's	14,550
N. Y., N. H. & H. R.R., 1914, 4's	990
Northern Pacific-Gt. Northern Ry. (C. B. & Q.) 1921, 4's	10,670
Pennsylvania R.R., 1915, 3½'s	970
Richmond-Washington Co., 1943, 4's	7,000
American Tl. & Tg. Co., 1929, 4's	21,390
American Writing Paper Co., 1919, 5's	17,600
New England Tl. & Tg. Co., 1930, 4's	18,900
New England Tl. & Tg. Co., 1919, 5's	19,570
Western Tl. & Tg. Co., 1932, 5's	2,940
Western Union Tg. Co., 1950, 4½'s	28,130
Total	$265,140

IOWA ASSESSMENT MUTUAL INSURANCE ASSOCIATION, DeWitt, Ia.

President, T. W. Large; Secretary, G. M. Smith. Organized, 1900.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$31,425	$15,340	$13,585	$67,907	$69,363	$34,210	$5,304	$25,380	$64,894	$34,210
1908	25,825	9,938	13,392	58,278	66,852	31,007	2,930	21,708	55,640	33,507
1907	21,497	.....	*21,197	55,900	57,006	30,828	.....	9,910	40,738	30,828

* Including reinsurance reserve.

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$18,835
Cash in office and bank	4,050
Due from agents	3,057
Interest accrued	631
Assessments in course of collection	2,000
Other assets	2,000
Bills receivable	252
Total admitted assets	$31,425

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,500
Unearned premiums	15,340
Total liabilities, except surplus	$17,840
Surplus as to policyholders	13,585
Total liabilities and surplus	$31,425

FIRE RISKS IN FORCE, December 31, $13,730,133.

MORTGAGE LOANS: These aggregate $18,835 and are protected by improved real estate valued at more than double the amount loaned thereon.

IOWA HARDWARE MUTUAL INSURANCE ASSOCIATION, Mason City, Ia.

President, S. R. Miles; Secretary, A. R. Sale. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$46,101	.....	$46,101	$39,038	$44,894	$13,250	$15,896	$3,008	$32,154	$13,250
1908	22,544	.....	22,544	23,933	25,189	12,910	12,872	4,904	30,686	12,910
1907	20,680	.....	20,680	20,296	21,349	14,421	8,865	4,506	27,792	14,421

ASSETS, DECEMBER 31, 1909: Real estate owned, $10,757; cash in office and bank, $27,759; furniture, fixtures, etc., $2,219; premiums due, $888; other assets, $4,477; total, $46,101. No liabilities.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,007,654; premiums thereon, $63,859.

CASH DIVIDENDS SINCE ORGANIZATION: $50,364.

REAL ESTATE OWNED: Consists of home office building in course of construction; estimated cost, $20,000.

IOWA IMPLEMENT MUTUAL INSURANCE ASSOCIATION, Nevada, Ia.

President, P. F. Arney; Secretary, D. M. Grove. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$11,129	$8,252	$2,083	$21,872	$22,186	$4,936	$2,820	$11,491	$19,247	$4,936
1908	7,239	5,303	936	14,949	14,949	7,430	2,352	9,453	19,235	7,430
1907	6,142	2,629	2,846	19,023	19,023	9,345	.....	8,572	17,917	5,709

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$3,800
Bonds and stocks owned (market value)	1,500
Cash in office and bank	3,731
Premiums due	1,942
Interest accrued	156
Total admitted assets	$11,129

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$8,252
Other liabilities	794
Total liabilities, except surplus	$9,046
Surplus as to policyholders	2,083
Total liabilities and surplus	$11,129

Net amount of premium notes or members' liability, December 31, $29,484.

FIRE RISKS IN FORCE December 31, $1,682,332.

IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION, Spencer, Ia.

President, A. W. Greene; Secretary D. L. Ryder. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$7,721	$4,444	$3,189	$21,460	$28,381	$8,815	$613	$10,582	$20,011	$8,815
1908	8,020	4,429	950	32,805	37,048	19,899	.....	16,493	36,392	21,899
1907	4,583	1,488	2,064	35,651	35,651	15,849	.....	18,485	34,334	15,849

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $3,232; due from agents, $1,617; due from associations, etc., $2,772; total, $7,721. Liabilities: Unearned premiums, $4,444; other liabilities, $88; total, $4,532.

FIRE RISKS IN FORCE, December 31, $3,054,957.

MISCELLANEOUS: Company writes insurance on stock and dwellings and collects only 75 per cent of the premium written on annual policies and on term dwelling policies less than 50 per cent of the premium, the insured retaining the balance as his profit or dividend.

IOWA STATE INSURANCE COMPANY, Keokuk, Ia.

President, William Logan; Secretary, G. C. Tucker. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$338,237	.....	$318,647	$332,580	$343,477	$153,343	.....	$167,231	$319,574	$153,504
1908	323,313	.....	312,560	344,473	352,977	172,774	.....	166,775	339 549	167,753
1907	310,102	.....	298,526	337,197	345,079	155,158	.....	160,071	315,229	148,327

ASSETS, DECEMBER 31, 1909: Real estate owned, $8,000; cash in office and bank, $325,067; due for premiums, $5,170; total, $338,237. Liabilities: Net losses unpaid (including $2,150 resisted), $6,538; other liabilities, $13,062; total, $19,500.

Net amount of premium notes or members' liabily, December 31, $413,973.

RISKS AND PREMIUMS: Fire risks in force, December 31, $54,995,574; premiums thereon, $1,378,895.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,977,249; losses paid, $2,746,594.

REAL ESTATE OWNED: Consists of the company's home office building, a 4-story brick structure situated corner 2d and Main sts., Keokuk, Ia., carried at book value.

DIRECTORS: William Logan, Hugh Robertson, G. C. Tucker Alex. E. Johnstone, Wells. M. Irwin.

FIELD MEN AND TERRITORY COVERED: C. B. Wright, Des Moines, adjuster; Scott Humbert, J. N. Sterling, C. M. Teeters and Chas. T. Millard, special agents for Ia.; G. R. Hombs, Mo., State agent; T. A. F. Mitchell, special agent for Mo. The company operates only in Ia. and Mo.

JEFFERSON MUTUAL FIRE INSURANCE COMPANY, St. Louis, Mo.

President, Wm. Reipschlaeger; Secretary and Treasurer, Louis W. Schonebeck. Organized, 1861.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$101,112	$28,034	$69,987	$23,171	$28,687	$7,417	.....	$16,396	$23,813	$8,033
1908	96,698	27,584	68,628	22,633	27,923	7,821	.....	15,314	23,135	7,821
1907	88,449	27,825	60,624	24,637	29,512	8,718	.....	15,826	24,544	8,718

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $20,400; bonds and stocks owned (market value), $73,113; cash in office and bank, $4,337; interest and rents accrued, $1,683; premiums in course of collection, $1,578; total, $101,112. Liabilities: Net losses unpaid, $617; unearned premiums, $28,034; other liabilities, $473; total $31,124.

Net amount of premium notes or members' liability, December 31, $343,524.

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,962,037; premiums thereon, $350,033.

MORTGAGE LOANS: There are 6 loans for $20,400 protected by residential property valued at $42,800. Company holds $21,800 of fire insurance on the buildings. There was $318 of interest past due on December 31, last.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
East St. Louis Sub. Ry. Co.....	$16,000	$16,000
United Ry. Co., 4%, 1935.....	26,000	21,450
Mo. Edison El. Co., 5%, 1921.....	3,000	3,003
Republic of Mexico, 5%, 1949.....	14,000	13,930
Tri City Ry. & Lt. Co., 5%, 1923.....	4,000	3,820
East St. Louis Gas Lt. Co., 5%, 1922..	2,000	1,975
Lindell Ry. Co., 5%, 1911.....	13,000	12,935
Totals (book value, $74,366).....	$78,000	$73,113

JORDAN MUTUAL FIRE INSURANCE COMPANY, Allentown, Pa.

President, William H. Deshler; Secretary, Lewis P. Hecker. Organized, 1870.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$43,061	.....	$43,061	$3,323	$4,728	$668	.....	$1,987	$2,655	$668
1908	40,880	.....	40,880	2,963	4,417	309	$102	1,902	2,313	309
1907	39,518	.....	39,518	3,184	4,614	2,527	88	2,016	4,631	2,527

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $29,300; Allentown school district bonds, Allentown water bonds, State Belt Electric Ry. bonds, judgment bond, $4,532; cash in office and bank, $8,798; uncollected premiums, $113; interest, $318; total, $43,061. No liabilities.

FIRE RISKS IN FORCE, December 31, $1,371,596.

LOSSES PAID SINCE ORGANIZATION: $125,028.

MORTGAGE LOANS: There are 6 loans aggregating $29,300, mainly upon improved city property worth about twice the amount loaned, and are secured by fire insurance policies as collateral.

KANSAS FARMERS MUTUAL INSURANCE COMPANY, Upland, Kan.

President, John Wilkins; Secretary, C. J. Olson. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$18,324	.....	$18,324	$13,499	$20,342	$8,130	.....	$8,287	$16,417	$8,130

ASSETS, DECEMBER 31, 1909: Real estate owned, $1,597; mortgage loans on real estate, $9,510; cash in office and bank, $5,384; premiums due, $800; other assets, $1,033; total $18,324. No liabilities.

Net amount of premium notes or members' liability, December 31, $25,022.

FIRE RISKS IN FORCE, December 31, $5,221,570.

BUSINESS SINCE ORGANIZATION: Premiums received, $34,587; losses paid, $32,738.

KENT COUNTY MUTUAL INSURANCE COMPANY, Dover, Del.

President, James J. Ross; Secretary, Wm. Denney. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$223,310	.....	$221,094	$58,443	$68,355	$13,823	$18,234	$16,176	$48,233	$14,511
1908	198,059	.....	196,379	56,074	65,556	11,655	15,358	14,821	41,834	12,620
1907	169,027	.....	167,139	54,246	63,497	19,304	8,211	19,727	47,242	17,384

ASSETS, DECEMBER 31, 1909: Real estate owned (book value), $6,241; mortgage loans on real estate, $149,350; bonds and stocks owned (market value), $61,067; cash in office and bank, $1,397; interest and rents accrued, $180; other assets, $5,074; total admitted assets, $223,310. Liabilities: Net losses unpaid, $2,216.

Net amount of premium notes or members' liability, December 31, $1,177,355.

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,307,619; premiums thereon, $58,443.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,521,343; losses paid, $656,448; cash dividends, $389,932.

REAL ESTATE OWNED: Consists of company's home office building in Dover, Del., valued at $6,241. Rents received last year amounted to $399.

MORTGAGE LOANS: There are 60 loans amounting to $149,350, mainly upon farm and town property valued at $340,175. The company holds $109,958 insurance on the property, and there was $25 interest past due on December 31, last.

BONDS OWNED:	Par Value.
Lehigh Valley R. R., 4s	$10,000
Penn. Co., gr.	10,000
N. Y. Cent. & H., d., 4s	10,000
Reading, gn. m., 4s	10,000
Reading J. C., m. 4s	5,000
Diamond State Tl. Co., 5s	5 000
Union Pac., 1 m., 4s	12,000
Totals (book value, $61,039, market value, $61,067)	$62,000

FIELD MEN AND TERRITORY COVERED: Alexander Noble, general agent for Md.; Wm. P. Forkum, general agent for Del. The company operates in Del. and Md.

KEYSTONE MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, F. A. Downes; Secretary, Wm. M. Burgess. Organized, 1884.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$307,080	$146,535	$155,245	$288,189	$299,379	$22,415	$233,025	$20,013	$275,453	$15,29[illegible]
1908	283,296	139,248	133,820	279,091	290,105	32,345	226,744	17,967	277,056	35,61[illegible]
1907	265,953	134,561	125,268	260,520	270,648	28,699	209,311	17,938	255,948	31,39[illegible]

ASSETS, DECEMBER 31, 1909.	
Bonds owned (market value)	$255,650
Cash in office and bank	39,101
Premiums in course of collection	7,913
Interest accrued	4,417
Total admitted assets	$307,080

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$2,07[illegible]
Unearned premiums	146,53[illegible]
Taxes accrued	3,22[illegible]
Total liabilities, except surplus	$151,83[illegible]
Surplus as to policyholders	155,24[illegible]
Total liabilities and surplus	$307,08[illegible]

Net amount of premium notes or members' liability, December 31, $1,465,354.

RISKS AND PREMIUMS: Fire risks in force, December 31, $32,090,139; premiums thereon, $293,071.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,105,238; losses paid, $747,095; cash dividends, $2,509,248.

BONDS OWNED:	Market Value.
Phila., Wilmington & Balti. R. R. Co., 4s	$35,000
Lehigh Valley R. R. Co., 4½s	15,900
Ft. W. & Denver Cy. Ry. Co., 6s	11,300
Denver & Rio Grande R. R. Co., 5s	10,300
Columbus & Toledo R. R. Co., 4s	9,900
Seaboard Air Line Ry., 5s	10,000
Pitts., Cin., Chi. & St. Louis Ry. Co., 3½s	9,400
St. L., Iron Mtn. & So. Ry. Co., 4s	8,800
Wheeling & Lake Erie R. R. Co., 4s	8,700
Wabash-Pitts. Term. R. R. Co., 4s	5,400
St. Paul. Minneapolis & Man. Ry. Co., 4½s	10,700
Minneapolis & St. Louis Ry., 4s	8,300
Pennsylvania Co., 4½s	10,400
Lehigh Valley R. R. Co., 6s	5,950
Columbia & Greenville R. R. Co., 6s	5,350
So. Ry. Co., 5s	5,600
Duluth, Minn., water & light 5s	5,450
Philadelphia & Erie R. R. Co., 4s	5,000
Peoples Passenger Ry. Co., 4s	4,750
Chicago, Ill., River Improvement Co., 4s	5,000
Reading Co., 4s	5,000

BONDS OWNED.—*Cont.*	Mark[illegible] Value
Electric & Peoples Traction Co., 4s	$4,50
St. Louis Transit Co., 5s	4,25
So. Pac. R. R. Co., 4s	4,75
Wisconsin Cent. Ry. Co., 4s	4,70
Atlantic Coast Line R. R. Co., 4s	4,75
Western Maryland R. R. Co., 4s	4,30
So. Carolina & Georgia R. R. Co., 5s	5,1[illegible]
Missouri Pac. Ry Co., 5s	5,0[illegible]
Lehigh & New York R.R. Co., 4s	4,7[illegible]
New York & Erie R. R. Co., 5s	5,3[illegible]
Long Island City & Flushing R. R., 5s	5,3[illegible]
Baltimore & Ohio R. R. Co., 3½s	4,6[illegible]
Penn. Co., 3½s	9[illegible]
Penn. R. R. Co., 4s	9[illegible]
Totals (book value, $265,133, par value, $262,000).	$255,6[illegible]

MISCELLANEOUS: This company, together with the Mant[illegible] National, Cotton Seed Crushers, and Southern States Mut[illegible] Insurance Companies are under the same management. Co[illegible] flagration losses: Baltimore, 1904, $200.

FIELD MEN AND TERRITORY COVERED: Philip Halla, Western agent, 77 Jackson Boulevard, Chicago, Ill.; Da[illegible] D. Randall, Jr., 31 Milk st., Boston, Mass. Company is licensed [illegible] Pa., Mass. and Ill.

KNOX COUNTY MUTUAL INSURANCE COMPANY, Mt. Vernon, O.

President, Wm. Bird; Secretary, H. H. Greer. Organized, 1838.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$158,682	.....	$155,474	$12,880	$71,574	$37,143	.....	$31,139	$68,282	$35,379
1908	163,131	.....	147,415	69,999	71,739	23,458	.....	28,818	52,276	25,013
1907	140,410	.....	137,472	70,509	71,542	40,952	.....	29,059	70,010	42,172

ASSETS, DECEMBER 31, 1909: Real estate owned, $9,000; mortgage loans on real estate, $7,461; U. S. registered 2%, Home B. & L. stock (market value), $43,320; cash in office and bank, $96,530; assessments in course of collection, $1,105; interest and rents accrued, $1,266; total admitted assets, $158,682. Liabilities: Net losses unpaid, $1,500; other liabilities, $1,708; total, $3,208.

Net amount of premium notes or members' liability, December 31, $1,774,369.

RISKS AND PREMIUMS: Fire risks in force December 31, $12,262,278; premiums thereon, $57,545.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,408,177; losses paid, $810,317.

REAL ESTATE OWNED: Comprises lot in Mt. Vernon, cost and book value, $9,000.

MORTGAGE LOANS: There were loans for $7,461 protected by improved real estate valued at more than double the amount loaned. Company holds ample fire insurance on the buildings.

LEBANON MUTUAL INSURANCE COMPANY, Lebanon, Pa.

President, J. M. Shenk; Secretary, J. E. Walter. Organized, 1853.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$78,083	$18,493	$36,526	$63,569	$63,592	$41,754	$5,883	$15,627	$63,264	$40,296
1908	70,244	16,870	28,852	66,351	67,481	38,211	5,064	15,645	58,920	41,498
1907	57,885	15,095	21,970	67,638	67,932	41,320	6,091	14,705	62,116	40,796

ASSETS, DECEMBER 31, 1909.

Mortgage loan on real estate	$4,000
Cash in office and bank	21,411
Balances in hands of agents	13,126
Premiums and assessments in course of collection	37,329
Interest	261
Assets	1,956
Total admitted assets	$78,083

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$10,189
Unearned premiums	18,493
Directors' fund	12,500
Other liabilities	375
Total liabilities, except surplus	$41,557
Surplus as to policyholders	36,526
Total liabilities and surplus	$78,083

Net amount of premium notes or members' liability, December 31, $53,967.

FIRE RISKS IN FORCE, December 31, $15,564,543.

LOSSES PAID SINCE ORGANIZATION: $1,283,111.

MISCELLANEOUS: Besides the assets listed, the company has $4,035,030 of unlimited assessable insurance in force where no premium notes were taken.

LIBERTY MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, James B. Coryell; Vice-President, Eli B. Hallowell; Secretary and Treasurer, Henry Farnum; General Manager, Geo. J. Chetwood. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	*a*$84,498	.....	*a*$77,340	$16,428	$20,728	$15,166	†$2,455	$11,657	$29,278	$14,818
1908	‡115,089	.....	‡112,439	19,920	22,485	11,717	3,692	8,230	23,639	12,377
1907	*67,924	.....	*65,804	22,296	25,053	5,190	†2,500	9,824	17,514	7,141

* Includes $50,000 guaranty bond. † Interest on guaranty bond. ‡ Includes $100,000 guaranty bond. *a* Includes $75,000 guaranty bond.

ASSETS, DECEMBER 31, 1909: Guaranteed bond, $75,000; cash in office and bank, $1,479; agents' balances, not over 3 months due, $7,019; other assets, $1,000; total, $84,498. Liabilities: Net losses unpaid, $2,006; borrowed money, $5,152; total, $7,158.

Net amount of premium notes or members' liability, December 31, $49,734.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,206,631; premiums thereon, $20,297.

BUSINESS SINCE ORGANIZATION: Premiums received, $142,207; losses paid, $35,321; cash dividends, $9,162.

MISCELLANEOUS: Company transacts a surplus line business through McLean, Stimson & Co., New York, and Greene, Percival & Co., of Chicago.

LINCOLN MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, James B. Coryell; Secretary, Henry Farnum; General Manager, Geo. J. Chetwood. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	*a*$84,137	.....	*a*$78,231	$18,839	$20,589	$12,844	$1,967	$12,503	$27,314	$12,101
1908	‡111,110	.....	‡108,460	22,433	22,721	10,310	3,032	7,430	20,772	11,220
1907	*60,707	.....	*58,837	12,119	12,119	2,650	†2,500	5,322	10,472	4,520

a Includes $75,000 guaranty bond. * Includes guaranty bond of $50,000. † Interest on guaranty bond. ‡ Includes $100,000 guaranty bond.

ASSETS, DECEMBER 31, 1909: Guaranteed bond, $75,000; cash in office and bank, $1,179; agents' balances, not over 3 months due, $7,957; total, $84,137. Liabilities: Net losses unpaid, $1,906; borrowed money, $4,000; total, $5,906.

Net amount of premium notes or members' liability, December 31, $29,825.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,043,839; premiums thereon, $18,390.

BUSINESS SINCE ORGANIZATION: Premiums received, $64,112; losses paid, $25,804; cash dividends, $8,531.

MISCELLANEOUS: Company transacts a surplus line business through McLean, Stimson & Co., New York, and Greene, Percival & Co., Chicago.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY, Litchfield, Conn.

President, Geo. W. Woodruff; Secretary, Frank B. Mason. Organized, 1833.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$125,746	$47,175	$78,571	$10,369	$15,413	$6,547	$24,730	$3,075	$34,352	$6,547
1908	119,201	46,836	70,852	35,520	40,243	6,955	.....	3,098	10,053	8,436
1907	110,268	49,720	60,516	9,089	14,226	5,507	.....	2,998	8,506	3,355

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $13,269; bonds and stocks owned (market value), $73,894; cash in office and bank, $34,173; premiums, not over 3 months due, $2,693; interest accrued, $1,712; total, $125,746. Liabilities: Unearned premiums, $47,175.

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,065,738; premiums thereon, $31,198.

MORTGAGE LOANS: These loans aggregate $13,269 and are protected by improved real estate valued at more than double the amount loaned thereon. No interest past due, and company holds fire insurance policies on the mortgaged buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Cy. of Duluth, ba., 1936, 5%.....	$3,000	$3,300
N. Y., P. & B. R. R., ba., 1945, 4%.....	22,000	22,000
N. H & N. R. R., ba., 1900, 6%.....	3,000	3,000
No. Western Union, ba., 1917, 7%.....	1,000	1,180
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Chi., Mil. & St. Paul R. R., 1934, 4½%	$4,750	$4,650
Chi., Mil. & St. Paul R. R., M. P. Div., ba., 1910, 5%.....	2,000	2,000
Oregon Short Line, ba., 1929, 4%.....	1,000	940
N. Y. & N. H. R. R.....	2,715	2,700
Middlesex Bkg., d., ba., 1914, 5%.....	5,000	5,000
Providence Securities Co., 1957, 4%...	2,632	2,580
Stocks.		
N. Y., N. H. & H. R.R., rights.....	156	188
Chi. & Nwn., p. stk.....	2,000	4,200
Chi. & Nwn., com stk.....	1,100	2,057
Union Pac., p. stk.....	9,000	10,100
Conn. Ry. & Ltg. Co., stk.....	2,482	3,000
Totals.....	$68,836	$73,894

LOUISVILLE GERMAN MUTUAL FIRE INSURANCE COMPANY, Louisville. Ky.

President, Anton Geistlick; Secretary, Jos. Hubbuch, Sr. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$38,857	.....	$38,857	$2,891	$4,995	$1,691	.....	$2,375	$4,066	$1,691
1908	37,850	.....	37,850	2,871	5,130	623	.....	2,088	2,711	623
1907	35,431	.....	35,431	3,425	5,167	1,075	.....	1,954	3,029	1,075

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $6,850; bonds and stocks owned (market value), $30,294; collateral loans, $600; cash in office and bank, $1,035; interest accrued, $78; total admitted assets, $38,857. No liabilities.

FIRE RISKS IN FORCE, December 31, $3,375,822.

BUSINESS SINCE ORGANIZATION: Premiums received, $87,843; losses paid, $46,743.

MORTGAGE LOANS: There are 12 loans for $6,850 on improved real estate valued at more than double the amount loaned thereon. Company holds $9,595 of insurance on the buildings.

BONDS OWNED:	Par Value.	Market Value.
Louisville R. W. Co.....	$7,000	$7,437
Louisville Water Co.....	3,000	3,196
Louisville Water Co.....	4,000	4,002
Central Consumers Co.....	4,000	4,150
Cy. of Louisville.....	2,000	2,000
Cy. of Louisville.....	2,000	1,868
Louisville Home Tl. Co.....	8,200	6,675
Springfield & Light Co.....	1,000	967
Totals.....	$31,200	$30,294

LOWELL MUTUAL FIRE INSURANCE COMPANY, Lowell, Mass.

President, Chas. A. Stott; Secretary, Jos. Peabody. Organized, 1832.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$207,284	$93,572	$93,374	$63,851	$75,946	$72,484	$22,086	$22,949	$117,519	$73,207
1907	217,991	89,821	125,961	65,276	77,180	21,061	22,121	22,958	66,140	21,223

‡ Statement for 1909 had not been received when this page went to press.

MORTGAGE LOANS: December 31, 1908. There are 8 loans aggregating $8,970; protected by improved real estate valued at $21,800. There was no interest past due on December 31, last The company holds $11,000 of insurance on the mortgaged buildings.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, Geo. W. Gale, Secretary, H. E. Stone. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$565,893	$163,806	$387,722	$338,631	$374,198	$82,760	$120,327	$66,526	$269,613	$90,223
1908	464,170	141,679	304,088	294,139	318,896	93,755	76,472	56,549	226,776	96,535
1907	357,784	123,075	228,592	252,848	270,099	79,101	80,855	48,123	208,079	75,645

Assets, December 31, 1909.	
Bonds owned (market value).....	$445,550
Cash in office and bank.....	99,077
Premiums in course of collection.....	17,110
Interest accrued.....	4,156
Total admitted assets.....	$565,893

Liabilities, December 31, 1909.	
Net losses unpaid (including $2,500 resisted).....	$10,821
Unearned premiums.....	163,806
Expenses, taxes, etc.....	3,544
Total liabilities, except surplus.....	$178,171
Surplus as to policyholders.....	387,722
Total liabilities and surplus.....	$565,893

Net amount of premium notes or members' liability, December 31, $982,834.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $13,807,934; premiums thereon, $327,612.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,928,468; losses paid, $600,457; cash dividends, $515,674.

BONDS OWNED:	Par Value.	Market Value.
Boston, Mass., reg., 1925-1935, 3½%	$19,000	$18,340
Brockton, Mass., c., 1924, 3½%	14,000	13,440
Brookline, Mass., 1917-23, 3½%	17,000	16,460
Cambridge, Mass., reg., 1921, 3½%	5,000	4,900
Cambridge, Mass., reg., 1925, 3½%	15,000	14,550
Framingham, Mass., c., 1925, 4%	4,000	4,120
Framingham, Mass., c., 1926, 4%	4,000	4,120
Georgia, State of, reg., 1915, 4½%	10,000	10,500
Gloucester, Mass., c., 1916-22, 4%	12,000	12,230
Lynn, Mass., reg., 1914, 3½%	3,000	2,940
Nashville, Tenn., c., 1923, 4½%	10,000	10,500
New Bedford, Mass., reg., 1912, 4%	5,000	5,000
Pawtucket, R. I., prin. reg., 1944, 4%	10,000	10,200
Pittsfield, Mass., prin. & int. reg., 1915-17, 3½%	5,000	4,940
Portland, Ore. c., 1934, 4%	11,000	11,000
Stamford, Conn., c., 1936, 4%	5,000	5,000
Waltham, Mass., reg., 1921, 3½%	7,000	6,790
Waterbury, Conn., reg., 1941, 4%	5,000	5,000
Watertown, Mass., c., 1914, 4%	1,000	1,010
Watertown, Mass., c., 1915, 4%	3,000	3,030
Watertown, Mass., c., 1916, 4%	3,000	3,030
Watertown, Mass., c., 1917, 4%	3,000	3,060
Boston & Albany, prin. & int. reg., 1933, 4%	15,000	15,150
Boston & Albany, prin. & int. reg., 1951, 3½%	4,000	3,600
Boston & Maine, c., 1926-1929, 4%, 4½%	13,000	13,170
Boston & N. Y. Air Line, reg., 1955, 4%	10,000	10,000
Boston & Northern St. Ry., c., 1954, 4%	2,000	1,780
Boston, Revere Beach & Lynn, prin. reg., 1927, 4½%	10,000	10,300
C., B. & Q., prin. & int. reg., 1949, 4%	5,000	5,050
Chicago Rys. Co., reg., 1927, 5%	5,000	5,050
Chicago & Western Ind., reg., 1952, 4%	10,000	9,400
Dutchess Co., c., 1940, 4½%	5,000	5,150
Fitchburg, reg., 1928, 4½%	10,000	10,600
Fitchburg, c., 1928, 4½%	1,000	1,060
Lake Shore & Mich. So., reg., 1931, 4%	10,000	9,500
Long Island, reg., 1949, 4%	10,000	9,900
Maine Central and European & No. Amer., c., 1933, 4%	5,000	5,000
N. Y. C. & H. R., reg. 1934, 4%	5,000	4,800
N. Y., N. H. & H., reg., 1948, 6%	10,000	13,400
N. Y., N. H. & H., reg., 1955, 4%	10,000	9,700
N. Y., N. H. & H., reg., 1956, 4%	10,000	9,500
N. Y., N. H. & H., c., 1956, 4%	6,000	5,700
Old Colony R.R., prin. & int. reg., 1938, 4%	5,000	5,000
Old Colony St. Ry., c., 1954, 4%	$6,000	$5,280
Penn., cv. reg., 1915, 3½%	5,000	4,950
Portland & Ogdensburg, reg., 1928, 4½%	5,000	5,250
The Am. Agr. Chem. Co., cv. reg., 1928, 5%	10,000	10,200
West End St. Ry., prin. & int. reg., 1916, 4%	6,000	6,090
West End St. Ry., prin. & int. reg., 1917, 4%	2,000	2,000
West End St. Ry., prin. & int. reg., 1923, 4½%	5,000	5,250
Amer. Tl. & Tg. Co., c., 1929, 4%	12,000	11,160
Armour & Co., prin. & int. Reg., 1939, 4½%	5,000	4,750
Commonwealth Pow. Co., of Kalamazoo, Battle Creek, Jackson and Lansing, Mich., c., 1924, 5%	5,000	5,000
The Detroit Edison Co., prin. reg., 1933, 5%	5,000	5,050
Dominion Pow. & Trasm'n Co., c., 1932, 5%	5,000	4,850
Ed. El. Co. of Los Angeles, prin. reg., 1922, 5%	5,000	5,100
Grand Rapids Musk. Pow. Co., prin. reg., 1931, 5%	5,000	5,000
Mass. Gas Co., prin. & int. reg., 1929, 4½%	5,000	4,900
N. Y. Tel. Co., prin. & int. ordered reg., 1939, 4½%	8,000	7,840
Omaha El. Lt. & Pow. Co., c., 1933, 5%	5,000	4,950
Seattle El. Co., reg., 1929, 5%	5,000	4,950
United El. Securities Co., c., 1967, 5%	5,000	5,050
Utica Gas & El. Co., c., 1957, 5%	5,000	5,050
Total (book value, $429,028)	$446,000	$445,550

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $2,000.

DIRECTORS: Alfred W. Booth, Jerome C. Borden, Edwin Bradley, John B. Bugbee, R. B. Currier, Wm. O. Curtis, Geo. H. Davenport, Geo. W. Gale, George E. Kimball, Louis A. Mansfield, E. S. Nail, Wm. M. Paul, William H. Sawyer, Horace B. Shepard, John F. Steeves.

FIELD MEN AND TERRITORY COVERED: A. L. Arts, A. G. Baker and W. J. Stanley, inspectors. General agents: Edward W. Parkhill, Burlington, Vt., for Vt., Louis A. Mansfield, New Haven, Conn., for Conn.; E. S. Nail, Mansfield, O., for O.; R. E. Morris, Detroit, Mich., for Mich.; F. B. Fowler, Indianapolis, Ind., for Ind.; H. J. Cunningham, Janesville, Wis., for Wis. and Minn.; Wm. Cunningham, of Winchester, Ky., for Ky.; E. B. Herod, Memphis, Tenn., for Tenn.; F. Wade Vaughan, Atlanta, Ga., for Ga.; Justin Peters, Philadelphia, Pa. and Frank M. Neff, Pittsburg, Pa., for Pa.; F. J. Martin, Seattle, Wash., for Wash. The company operates in Conn., Ga., Ind., Ky., Mass., Mich., Minn., O., Pa., Tenn., Vt., Wash. and Wis.

LUMBERMANS MUTUAL INSURANCE COMPANY, Mansfield, O.

President, E. S. Nail; Secretary, W. H. G. Kegg. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$481,636	$155,521	$316,154	$318,534	$334,284	$86,480	$108,506	$70,209	$265,195	$85,626
1908	409,546	135,748	264,575	278,868	291,724	81,973	80,064	55,711	217,748	80,107
1907	333,728	123,024	202,485	248,947	259,533	84,728	74,902	48,236	207,866	84,811

ASSETS, DECEMBER 31, 1909.

Real estate owned	$19,000
Mortgage loans on real estate	30,341
Bonds and stocks owned (market value)	381,881
Cash in office and bank	23,625
Agents' balances, not over 3 months due	21,628
Interest and rents accrued	5,161
Total admitted assets	$481,636

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,000 resisted)	$3,550
Unearned premiums	155,521
Other liabilities	6,411
Total liabilities, except surplus	$165,482
Surplus as to policyholders	316,154
Total liabilities and surplus	$481,636

Net amount of premium notes or members' liability, December 31, $933,124.

RISKS AND PREMIUMS: Fire risks in force, December 31, $13,308,647; premiums thereon, $311,041.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,797,245; losses paid, $515,710 cash dividends, $478,522.

REAL ESTATE OWNED: Consists of company's home office building, the appraised value of which is $19,000 and the market value (cost) $25,000.

MORTGAGE LOANS: There are 11 loans amounting to $30,341 on property valued at $83,900. Six of the loans are on city property situated in Mansfield, 4 on farms in Richland Co., O., and the other on 6 acres of building lots adjoining Shelby, O. The company holds $20,200 insurance on the buildings. There was $240 of interest past due on December 31, last.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Ashtabula, O., sc	$10,000	$10,450
Canton, O., imp., p., f. a. and p	12,000	12,240
Cincinnati, O., wat. wks	15,000	15,300
Cincinnati, O., sc., 1949, 4%	20,000	21,020
Cleveland, O., grade crossing	9,000	9,090

LUMBERMANS MUTUAL INSURANCE COMPANY, Mansfield, O.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Cleveland, O., wat. wks.	$1,000	$1,010
Cleveland, O., parks	8,000	8,160
Cleveland, O., wat. wks.	25,000	25,413
Columbus, O., st. imp.	5,000	5,050
Conneaut, O., sc.	6,000	6,099
Cuyahoga, Co., O., c. h.	50,000	51,434
East Cleveland, O., sc.	3,000	3,075
Elyria, O., wat. wks.	5,000	5,050
Fremont, O., st. imp.	5,000	5,020
Ironton, O., r.	5,000	5,119
Kenton, O., st. imp.	7,000	7,063
Lima, O., f.	6,000	6,061
Lorain, O., river front	5,000	5,575
Mansfield, O., sc.	10,000	10,602
Marion, O., sc.	21,000	22,541
Marion, O., r.	5,000	5,050
Marion, O., r., 1917, 4%	7,500	7,639
Oberlin, O., r.	17,000	17,921
Ottawa, O., st. imp.	3,850	3,946
Paulding Co., O., pike	17,000	17,199
Richland Co., O., bg.	5,000	5,050
Salem, O., wat. wks., 1935, 4%	5,500	5,585
Salem, O., r., 1931, 4%	5,000	5,040
Sandusky, O., wat. wks.	2,000	2,000
Tiffin, O., r.	4,000	4,040
Toledo, O., bg., 1933, 4½%	15,000	16,022
Upper Sandusky, O., r.	$6,000	$6,080
Wauseon, O., sc.	5,000	5,277
Youngstown, O., sc.	3,000	3,214
Stocks.		
Little Miami R.R. Co., 8% gr. by Pa. R.R. Co., lessee	17,000	36,550
Farmers Sav. & Tr. Co., organized April 1, 1906	3,750	5,887
Totals (book value, $381,235)	$349,600	$381,881

DIRECTORS: E. S. Nail, G. W. Campbell, F. D. Torrence, B. F. Weybrecht, W. S. Parker, H. D. Henry, J. W. Frankeberger.

FIELD MEN AND TERRITORY COVERED: Gale & Stone, Boston, Mass., for New England States; R. E. Morris, Detroit, Mich., for Mich.; H. J. Cunningham, Janesville, Wis., for Wis. and Minn.; F. J. Martin, Seattle, Wash., for Wash and Western coast States; F. B. Fowler, Indianapolis, Ind., for Ind.; William Cunningham, Winchester, Ky., for Ky.; Justin Peters, Philadelphia, Pa., for Eastern Pa.; Frank M. Neff, Pittsburg, Pa., for Western Pa.; E. B. Herod, Memphis, Tenn., for Tenn. The company is licensed in Ind., Ky., Mass., Mich., Minn., O., Pa., Tenn., Wash. and Wis., and writes business in most of the other States of the United States, from the home office of the company.

LUZERNE MUTUAL FIRE INSURANCE COMPANY, Hazelton, Pa.

President, Lorenz Hohman; Secretary, Chas. Altmiller. Organized, 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$32,025	.....	$32,025	$1,323	$2,520	$11	.....	$612	$623	$11
1908	30,129	.....	30,129	1,256	2,463	430	.....	672	1,102	430
1907	28,768	.....	28,768	1,361	2,480	144	.....	685	829	145

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $15,630; bonds owned (market value), $5,200; cash in office and bank, $11,195; total admitted assets, $32,025. No liabilities.

FIRE RISKS IN FORCE: December 31, $294,850.

BUSINESS SINCE ORGANIZATION: Premiums received, $42,691; losses paid, $3,771.

MORTGAGE LOANS: These aggregate $15,630 and are protected by improved real estate in Hazleton and vicinity valued at more than double the amount loaned.

BONDS OWNED:	Par Value.	Market Value.
Hazleton, sc.	$1,000	$1,000
Hazleton, imp.	200	200
Janesville Iron Wks.	1,000	1,000
Hazleton City	3,000	3,000
Totals	$5,200	$5,200

LYNN MANUFACTURERS AND MERCHANTS MUTUAL INSURANCE COMPANY, Lynn, Mass.

President, Patrick B. Magrane; Secretary, John H. Madden. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	‡$120,966	$6,017	‡$114,944	$5,582	$12,326	$382	$4,267	$2,066	$6,715	$387
1908	‡114,776	4,692	‡110,083	4,618	10,056	2,682	222	1,997	4,901	2,671
1907	‡106,865	2,921	‡103,939	3,977	6,970	85	.....	2,519	2,604	91

‡ Includes $100,000 guarantee capital.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $109,300; bonds and stocks owned (market value), $7,795; cash in office and bank, $1,522; premiums, not over 3 months due, $1,235; interest and rents accrued, $1,114; total admitted assets, $120,966. Liabilities: Net losses unpaid, $5; unearned premiums, $6,017; total, $6,022; guaranty capital, $100,000.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,392,875; premiums thereon, $11,407.

BUSINESS SINCE ORGANIZATION: Premiums received, $14,177; losses paid, $3,150.

MORTGAGE LOANS: There are 44 loans for $109,300, protected by property located in Lynn, Swampscott and Marblehead, Mass., valued at $254,800. There was $198 of interest past due December 31, last. Company holds $146,800 of insurance on the buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
U. S. Government, 3's	$1,000	$1,020
Stocks.		
Central Nat. Bk., Lynn	2,500	4,375
Manufacturers Nat. Bk., Lynn	2,600	2,400
Totals (book value, $8,075)	$5,500	$7,795

MISCELLANEOUS: This company was licensed under the mutual laws of Massachusetts, late in 1906. It has a guaranty fund of $100,000 and transacts business only in Massachusetts.

LYNN MUTUAL FIRE INSURANCE COMPANY, Lynn, Mass.

President, Jas. S. Newhall; Secretary, I. A. Newhall. Organized, 1828.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$78,643	$19,940	$58,619	$9,796	$13,933	$3,182	$4,407	$4,001	$11,630	$3,194
1908	75,727	19,247	56,408	9,349	12,893	1,326	3,608	4,328	9,262	1,326
1907	70,347	18,201	51,952	9,098	12,609	1,385	3,871	3,988	9,244	1,386

LYNN MUTUAL FIRE INSURANCE COMPANY, Lynn, Mass.—*Continued.*

Assets, December 31, 1909.

Real estate owned (book value)	$369
Mortgage loans on real estate	24,150
Bonds and stocks owned (market value)	48,636
Cash in office and bank	4,000
Agents' balances, not over 3 months due	448
Interest and rents accrued	1,040
Total admitted assets	$78,643

Liabilities, December 31, 1909.

Net losses unpaid	$11
Unearned premiums	19,940
Other liabilities	73
Total liabilities, except surplus	$20,024
Surplus as to policyholders	58,619
Total liabilities and surplus	$78,643

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,757,570; premiums thereon, $38,851.

REAL ESTATE OWNED: Consists of a lot at Nahant, carried at book value.

MORTGAGE LOANS: There are 27 loans for $24,150 and are protected by improved real estate valued at $61,300. No interest past due on December 31, last. Company holds $47,500 of insurance on the buildings.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Atch., Top. & Santa Fe, gn. m., 1995, 4%	$2,000	$1,880
Bangor & Aroostook R.R., Piscataqua Division, 1 m., 5's	1,000	1,080
Chi. & Gt. W., 1 m., 1936, 5%	2,000	2,080
Chi., R. I. & Pac., 1934, 4%	1,000	911
C., B. & Q., gn. m	2,000	2,000
Jacksonville El., 1927, 5%	2,000	2,000
Lake Shore & Mich. So., n., 1910, 5%	1,000	1,000
Nationale of Mexico, prior lien	600	570
N. Y. C. & H. R., n., 1910, 5%	1,000	1,010

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Ogdensburg & Lake Champ., 1 m., 1948, 4%	$2,060	$1,820
Ohio & West Virginia, 1 7's	1,000	1,010
Southern Pac. R.R., 1 and r. m	1,000	950
American Tl. & Tg., col. tr	8,000	7,440
Commonwealth Power Co	2,000	2,000
Kennebec Water Dis., 3½%	1,000	950
Omaha El. Lt. & Pow. Co., 1933, 5%	3,000	2,970
Southern Cal. Edison Co., gn	2,000	2,000
The Securities Co., series C, class 1, 4%	800	520
United El. Securities Co., 1935, 5%	6,000	6,060
Stocks.		
Cent. Nat., Lynn	500	875
Essex Tr. Co., Lynn	2,000	4,000
Merchants' Nat. Bk., Boston	1,000	2,520
Nat. City, Lynn	2,000	3,000
Totals	$44,900	$48,636

MANSFIELD MUTUAL FIRE INSURANCE COMPANY, Mansfield, O.

President, E. J. Forney; Secretary, J. M. Cook. Organized, 1873.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$57,644	.....	$56,121	$44,682	$46,231	$22,448	.....	$16,662	$39,110	$23,735
1908	50,523	.....	49,805	43,680	44,782	19,152	.....	15,489	34,641	17,526
1907	41,520	.....	39,190	43,670	44,570	26,999	.....	15,597	42,596	29,370

ASSETS, DECEMBER 31, 1909: U. S. registered 4% bonds, $4,000; Ohio Municipal bonds, $37,000, (par value), $41,000; cash in office and bank, $15,093; agents' balances, $1,551; total admitted assets, $57,644. Liabilities: Net losses unpaid, $1,300; fire marshal tax, $223; total, $1,523.

Net amount of premium notes or members' liability, December 31, $548,835.

FIRE RISKS IN FORCE, December 31, $4,788,455.

BUSINESS SINCE ORGANIZATION: Premiums received, $800,134; losses paid, $441,653.

MANTON MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, F. A. Downes; Secretary, W. M. Burgess. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$266,700	$132,868	$128,989	$261,375	$271,218	$20,459	$209,461	$18,771	$248,691	$14,265
1908	246,140	122,728	114,018	246,154	255,438	20,511	195,604	16,777	232,892	23,418
1907	220,663	114,608	100,182	219,427	227,639	25,908	168,571	16,666	211,145	29,166

Assets, December 31, 1909.

Bonds owned (market value)	$223,090
Cash in office and bank	32,944
Premiums, not over 3 months due	7,605
Interest and rents accrued	3,061
Total admitted assets	$266,700

Liabilities, December 31, 1909.

Net losses unpaid	$1,970
Unearned premiums	132,868
Taxes accrued	2,873
Total liabilities, except surplus	$137,711
Surplus as to policyholders	128,989
Total liabilities and surplus	$266,700

Net amount of premium notes or members' liability, December 31, $1,328,685.

RISKS AND PREMIUMS: Fire risks in force, December 31, $29,937,206; premiums thereon, $265,737.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,374,565; losses paid, $319,149; cash dividends, $1,486,236.

BONDS OWNED:

	Par Value.	Market Value.
Ft. Worth & Denver City Ry. Co., 6s	.....	$11,300
Columbus & Toledo R. R. Co., 4s	.....	9,900
Lehigh & New York R. R. Co., 4s	.....	9,500
Baltimore & Ohio R. R. Co., 4s	.....	9,300
Pitts., Cin., Chi. & St. Louis Ry. Co., 3½s	.....	9,400
St. L., Iron Mtn. & So. Ry. Co., 4s	.....	8,800

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Ohio River R. R. Co., 5s	.....	$11,300
C., C., C. & St. L., Ry. Co., 4s	.....	9,400
Minneapolis & St. Louis R. R. Co., 4s	.....	8,300
St. Louis Term. Assn, 4½s	.....	7,500
Philadelphia & Erie R. R. Co., 6s	.....	5,850
So. Ry. Co., 5s	.....	5,600
Duluth, Minn., wat. & lt., 5s	.....	5,450
Pa. Co., 4½s	.....	5,200
Denver & Rio Grande R. R. Co., 5s	.....	5,150
Rio Grande, Western R. R. Co., 4s	.....	4,750
Pitts. Term. R. R. & Coal Co., 5s	.....	5,100

MANTON MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

Bonds Owned.—*Cont.*	Par Value.	Market Value.
Lehigh Coal & Navigation Co., 4½s	.....	$5,250
Chicago, Ill., River Imp. Co., 4s	.....	5,000
Seaboard Air Line Ry., 5s	.....	5,000
Reading Co., 4s	.....	5,000
Norfolk & Western Ry. Co., 4s	.....	4,900
Oregon Short Line R. R. Co., 4s	.....	4,750
Western N. Y. & Pa. Ry. Co., 4s	.....	4,500
Chi., R. I. & Pac. Ry., 4s	.....	4,550
St. P., Minneapolis & Man. Ry. Co., 4½s	.....	5,350
So. Carolina & Georgia R. R. Co., 5s	.....	5,150
Mo. Pac. Ry. Co., 5s	.....	5,050
Chi., R. I. & Pac., 4s	.....	4,950
New York & Erie R. R. Co., 5s	.....	5,350
Baltimore & Ohio R. R., 3½s	.....	4,650
St. L., I. M. & So. Ry. Co., 4s	.....	4,300
Long Island R. R. Co., 4s	.....	4,850
Toledo, St. Louis & Western, 3½s	.....	$4,450
Missouri, Kansas, Texas of Texas, 5s	.....	5,250
Cleveland, O., Bd. of Education, 6s	.....	2,040
Huntingdon & Broad Top R. R. Co., 4s	.....	950
Totals (book value, $229,460)	$225,500	$223,090

MISCELLANEOUS: This company, together with the Keystone National, Cotton Seed Crushers and Southern States Mutual Fire Insurance Companies, are under the same management. Conflagration losses: Baltimore, 1904, $160.

FIELD MEN AND TERRITORY COVERED: Philip J. Halla, Western agent, 77 Jackson Boulevard, Chicago, Ill.; Davis D. Randall, Jr., 31 Milk st., Boston, Mass. The company is licensed in Mass., Ill. and Pa.

MANUFACTURERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Concord, N. H.

President, E. G. Leach; Secretary, Lyman Jackman. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$154,850	$34,033	$116,648	$42,082	$47,847	$16,649	$4,762	$10,712	$32,123	$18,425
1908	136,094	35,660	97,769	42,062	47,460	25,718	4,615	10,770	41,102	22,362
1907	123,688	34,287	83,603	42,732	47,853	27,224	4,315	10,710	42,249	26,073

Assets, December 31, 1909.

Mortgage loans on real estate	$4,050
Bonds and stocks owned (market value)	99,706
Collateral loans	11,000
Cash in office and bank	32,373
Uncollected premiums	5,878
Interest and rents accrued	1,843
Total admitted assets	$154,850

Liabilities, December 31, 1909.

Net losses unpaid	$2,239
Unearned premiums	34,033
Other liabilities	1,930
Total liabilities, except surplus	$38,202
Surplus as to policyholders	116,648
Total liabilities and surplus	$154,850

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,331,842; premiums thereon, $66,907.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,206,802 losses paid, $654,426; cash dividends $89,860.

MORTGAGE LOANS: There are 2 loans aggregating $4,050 and are protected by property valued at more than double the amount loaned thereon.

MISCELLANEOUS: The interests identified with this company also control the Capital Fire of Concord and the New England Underwriters Agency. The comapny is not admitted to any other State but New Hampshire.

MANUFACTURERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, John P. Harlan; Secretary, Henry Drake. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$8,103	.....	$4,671	$20,958	$21,483	$12,969	.....	$9,882	$22,851	$15,344
1908	†33,000	.....	†31,945	19,123	23,630	16,385	.....	10,329	26,714	15,882
1907	†32,493	.....	†30,935	10,383	11,549	3,069	.....	4,796	7,865	3,595

† Including $25,000 guarantee bond.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $3,614; premiums in course of collection, $4,489; total, $8,103. Liabilities: Net losses unpaid, $3,431.

FIRE RISKS IN FORCE, December 31, $2,706,570.

LOSSES PAID SINCE ORGANIZATION: $32,998.

MISCELLANEOUS: This company commenced business in May, 1906. The policyholders of the company are protected by a "guarantee bond," providing that five guarantors shall pay on demand, within ten days from any call, pro rata of $25,000 to pay losses. It transacts a surplus line business through A. R. Drake Co. Inc., Philadelphia, Pa. and Erie, Pa., who also represent other mutual fire insurance companies.

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY OF RHODE ISLAND, Providence, R. I.

President, John R. Freeman; Secretary, Theodore P. Bogert. Organized, 1835.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,096,394	$400,599	$680,428	$808,653	$848,120	$15,767	$695,594	$43,120	$754,481	$15,12
1908	964,208	365,732	583,871	729,260	767,880	21,539	612,266	40,316	674,121	21,93
1907	723,528	333,485	375,438	675,783	709,688	65,242	528,516	36,876	630,634	66,59

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY OF RHODE ISLAND,

Providence, R. I.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$992,978
Cash in office and bank	85,576
Unpaid premiums, not over 3 months due	16,102
Interest accrued	1,738
Total admitted assets	$1,096,394

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,536
Unearned premiums	400,599
Taxes accrued	13,831
Total liabilities, except surplus	$415,966
Surplus as to policyholders	680,428
Total liabilities and surplus	$1,096,394

RISKS AND PREMIUMS: Fire risks in force, December 31, $104,235,453; premiums thereon, $801,197.

BUSINESS SINCE ORGANIZATION: Premiums received, $9,599,118; losses paid, $1,480,849; cash dividends, $7,591,218.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
C., B. & Q., joint bs, 4s of 1921	$20,000	$19,400
N. Y., N. H. & H. R. R., cv. bs., 3½s, 1911	4,000	4,080
N. Y., N. H. & H. R. R., 6s, 1923	4,600	6,164
Union Pac. R. R. Co., 4s of 1927	20,000	23,400
State of R. I., 3½s, bs of 1934	50,000	51,000
U. S., reg. 4% bs. of 1925	10,000	11,500
Stocks.		
Boston & Providence R. R. Co.	.....	29,800
Manhattan Ry. Co.	.....	28,200
Old Colony R. R. Co.	.....	11,880
Providence & Worcester R. R. Co.	.....	40,600
Rome, Watertown & Ogdens. R. R. Co.	.....	12,600
C., B. & Q. Ry. Co.	.....	27,940
Chi., Mil. & St. P. Ry. Co., com.	.....	32,380
Chi., Mil. & St. Paul Ry. Co., p.	.....	50,224
Chi., St. Paul, Minn. & Omaha Ry. Co.	.....	31,000
Chi. & Nwn. Ry. Co.	.....	51,060
Cleve., Cin., Chi. & St. Louis Ry. Co., p.	.....	10,700
Gt. Northern Ry. Co., p.	.....	60,682
Ill. Cent. R. R. Co.	.....	51,000
Minn., St. P. & S. Ste. Marie Ry. Co., com.	.....	2,272
Minn., St. P. & S. Ste. Marie Ry. Co., p.	.....	16,956
N. Y., N. H. & H. R. R. Co.	.....	$17,380
N.Y., N.H. & H.R.R. Co., (1st instal. pd.)	.....	1,250
Northern Pac. Ry. Co.	.....	81,760
Pa. R. R. Co.	.....	119,875
Reading Co.	.....	17,100
So. Ry. Co., p.	.....	15,000
Union Pac. R. R. Co., com.	.....	41,200
Union Pac. R. R. Co., p.	.....	31,200
American Tl. & Tg. Co.	.....	42,900
Gt. Northern Ry. Co., ore ctfs.	.....	24,281
National Bank of Commerce, Prov.	.....	8,200
Northern Securities Co.	.....	824
Pullman Co.	.....	19,000
Totals	.....	$992,978

MISCELLANEOUS: This company, together with the American, Enterprise, Mechanics, Rhode Island and State Mutual Fire Insurance Companies, all of Providence, are under the same management.

DIRECTORS: Jonathan Chace, Robert I. Gammell, Arnold B. Chace, Edward D. Pearce, Wm. Ames, Royal C. Taft, Wm. Gammell, J. W. Danielson, John R. Freeman, Howard O. Sturges, Henry F. Lippitt, A. H. Tillinghast, H. F. Lippitt, J. H. Metcalf.

MARYLAND MUTUAL FIRE INSURANCE COMPANY, Baltimore, Md.

President, Frank Slingluff; Secretary, W. H. Purcell. Organized, 1902.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$50,025	$34,135	$15,151	$63,573	$65,378	$7,864	$50,554	$6,262	$64,680	$5,338
1908	48,748	35,479	10,304	71,876	73,553	8,765	53,947	6,102	68,814	11,351
1907	47,664	34,398	12,986	58 222	59,570	6,014	49,800	5,094	60,908	6,173

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$39,800
Cash in office and bank	6,914
Premiums in course of collection	2,654
Interest and rents accrued	657
Total admitted assets	$50,025

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$739
Unearned premiums	34,135
Total liabilities, except surplus	$34,874
Surplus as to policyholders	15,151
Total liabilities and surplus	$50,025

Net amount of premium notes or members liability, December 31, $341,356.

RISKS AND PREMIUMS: Fire risks in force, December 31; $6,707,647; premiums thereon, $68,271.

BUSINESS SINCE ORGANIZATION: Losses paid, $54,953; cash dividends, $283,150.

BONDS OWNED:	Par Value.	Market Value.
State of Md., loan, 1914, 3%	$15,000	$14,325
Balti. United Rys. & El. Co., 1949, 4%	10,000	8,700
Balt. United Rys. & El. Co., 1936, 5%	6,000	5,040
So. Ry. Co., 1994, 5%	6,000	6,660
Cumberland Lumber Co., 1916, 6%	5,000	5,075
Totals	$42,000	$39,800

MISCELLANEOUS: Under the Maryland laws no reinsurance reserve is required of mutual fire insurance companies. The Maryland Mutual, however, shows a reserve of 50 per cent of the premiums in force. Conflagration losses: Baltimore, 1904, $140 (water damage).

DIRECTORS: S. W. Travers, David L. Luke, Frank Slingluff, Wm. H. Grafflin, J. Edwin Myers, Henry S. Zell, Ernst Schmeisser, Robert D. Hopkins, Wm. K. Cromwell, William H. Purcell, John M. Geer.

MECHANICS MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, John R. Freeman; Secretary, Theodore P. Bogert. Organized, 1871.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$731,021	$276,324	$443,950	$558,108	$584,339	$10,377	$474,772	$28,890	$514,039	$9,647
1908	631,720	249,452	371,895	497,827	523,044	14,452	415,934	26,942	457,328	14,821
1907	479,357	226,362	243,231	458,864	481,138	31,593	359,611	24,499	415,703	32,632

MECHANICS MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.—*Continued.*

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$648,065
Cash in office and bank	69,339
Premiums in course of collection	12,002
Interest accrued	1,615
Total admitted assets	$731,021

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,048
Unearned premiums	276,324
Taxes accrued	9,689
Total liabilities, except surplus	$287,071
Surplus as to policyholders	443,950
Total liabilities and surplus	$731,021

RISKS AND PREMIUMS: Fire risks in force, December 31, $71,405,342; premiums thereon, $552,669.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,519,864; losses paid, $635,873; cash dividends, $4,481,291.

BONDS AND STOCKS OWNED:

	Par Value.	Market Value.
Bonds.		
Amer. Tl. & Tg., 1929, 4%	$25,000	$23,250
Chi., Burl. & Q. Ry., j., 1921, 4%	10,000	9,700
So. Pac. R. R. Co., conv., 1919, 4%	3,000	3,180
State of R. I., 1934, 3½%	50,000	51,000
U. S., reg., 1925, 4%	15,000	17,250
Stocks		
Manhattan Ry	.....	28,200
N. Y., Lack. & W. R.R.	.....	12,700
Rome, Watertown & Ogdens. R. R.	.....	12,600
Atch., Top. & S. Fe Ry., p.	.....	21,000
Chi., Burl. & Q. Ry. Co.	.....	27,940
Chi., Mil. & St. P. Ry. Co., com.	.....	31,600
Chi., Mil. & St. P. Ry. Co., pref.	.....	17,200
Chi., St. P., Minn. & Omaha R. R. Co.	.....	15,500
Chi. & Northwestern Ry.	.....	23,865
Cleve., Cin., Chi. & St. L. Ry., p.	.....	10,700
Great Northern Ry., p.	.....	36,288
Minn., St. P. & St. Ste. M. Ry., c.	.....	2,272
Minn., St. P. & St. Ste. M. Ry., p.	.....	16,956

BONDS AND STOCKS OWNED.—*Cont.*

STOCKS.		Market Value.
Northern Pac. Ry. Co.	.....	$46,720
Pa. R. R. Co.	.....	68,500
Reading Co.	.....	17,100
So. Pac. Co.	.....	13,700
So. Ry. Co., pref.	.....	15,000
Union Pac. R. R. Co., com.	.....	30,900
Union Pac. R. R. Co., pref.	.....	31,200
Amer. Tl. & Tg. Co.	.....	28,600
Gt. No. R. R., Ore. ctfs.	.....	14,580
Nat. Bk. of Com., Prov.	.....	6,889
North. Securities Co.	.....	515
Providence Gas	.....	13,160
Totals	.....	$648,065

MISCELLANEOUS: This company, together with the American, Enterprise, Manufacturers, Rhode Island and State Mutual Fire Insurance Companies, all of Providence, are under the same management.

DIRECTORS: Robert I. Gammell, Howard O. Sturgess, Edward D. Pearce, John R. Freeman, Jonathan Chace, Arnold B. Chace, Wm. Ames, Royal C. Taft, Wm. Gammell, J. W. Danielson, Henry F. Lippitt, A. H. Tillinghast.

MENNONITE MUTUAL FIRE INSURANCE COMPANY, Newton, Kan.

President, P. Loewen; Secretary, J. R. Toews. Organized, 1880.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$52,258	.....	*$52,258	$34,314	$36,393	$17,224	.....	$13,008	$30,232	$17,224
1908	45,920	.....	*45,920	28,223	29,810	14,835	.....	10,133	24,968	14,834
1907	38 966	.....	*38,966	27,170	28,135	6,942	.....	9,962	16,904	6,942

* Including reserves.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $40,256; cash in office and bank, $9,621; interest, $2,381; total, $52,258. No liabilities.

Net amount of premium notes or members' liability, December 31, $111,696.

FIRE RISKS IN FORCE, December 31, $7,530,213.

MORTGAGE LOANS: These consist of first liens on farm property, valued at more than double the amount loaned thereon. No interest past due.

MERCANTILE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, H. T. Grant; Secretary, Alfred U. Eddy. Organized, 1884.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$312,471	$123,716	$180,663	$249,138	$260,872	$21,526	$201,032	$29,458	$252,016	$16,519
1908	248,562	123,197	115,307	247,234	259,549	34,092	198,798	29,248	262,138	37,131
1907	231,947	122,717	104,203	251,434	261,615	44,498	185,131	28,610	258,239	36,212

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$282,497
Cash in office and bank	20,761
Premiums, not over 3 months due	8,442
Interest accrued	771
Total admitted assets	$312,471

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,100
Unearned premiums	123,716
Taxes accrued	6,992
Total liabilities, except surplus	$131,808
Surplus as to policyholders	180,663
Total liabilities and surplus	$312,471

Net amount of premium notes or members' liability, December 31, $1,237,166.

RISKS AND PREMIUMS: Fire risks in force, December 31 $28,078 140; premiums thereon, $247,437.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,681,659; losses paid, $765,326; cash dividends, $2,351,707.

BONDS AND STOCKS OWNED:

	Par Value.	Market Value.
Bonds.		
Appling Co., c. h.	$10,000	$10,500
Clyde S. S. Co.	10,000	9,600
Dayton Ltg. Co.	5,000	4,850
Mallory S. S. Co.	10,000	9,000
Tampa & Northern Ry. Co.	5,000	4,650
Stocks.		
American Express Co.	20,000	60,000
Wells, Fargo Co.	10,000	67,000
American Tl. & Tg. Co.	20,000	28,600
Cumberland Tl. & Tg. Co.	10,000	14,600

BONDS AND STOCKS OWNED.—*Cont.*

STOCKS.—*Cont.*	Par Value.	Market Value.
R. I. Investment Co.	$16,500	$19,800
St. Louis & San Francisco Co., p.	10,000	12,000
Illinois Central R.R. Co.	5,000	7,400
Northern Pacific Ry. Co.	10,000	14,600
N. Y., N. H. & H. R.R. Co.	12,000	18,960
N. Y., N. H. & H. R.R. Co., ½ paid	937	937
Totals	$154,437	$282,497

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $250.

DIRECTORS: William P. Chapin, Jeffrey Davis, E. C. Bucklin, W. S. Granger, C. R. Makepeace, T. L. Wainwright, E. W. Swift, Henry T. Grant, Alfred U. Eddy.

MERCER COUNTY MUTUAL FIRE INSURANCE COMPANY, Pennington, N. J.

President, James R. Bergen; Secretary, Joseph C. Bunn. Organized, 1844.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$12,958	.....	$10,359	$27,399	$45,018	$32,201	.....	$4,775	$36,976	$34,049
1908	22,418	.....	20,431	25,448	54,436	38,322	.....	4,956	43,278	33,094
1907	6,067	.....	—8,886	24,387	24,305	44,918	.....	3,623	48,541	28,475

— Excess of liabilities.

ASSETS, DECEMBER 31, 1909: Real estate owned, $1,200; cash in office and bank, $10,099; premiums, not over 3 months due, $1,459; other assets, $200; total admitted assets, $12,958. Liabilities: Net losses unpaid (including $800 resisted), $1,840; other liabilities, $750; total $2,590.

Net amount of premium notes or members' liability, December 31, $445,202.

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,382,849; premiums thereon, $103,652.

REAL ESTATE OWNED: Consists of company's home office building.

MERCHANTS AND MANUFACTURERS MUTUAL INSURANCE COMPANY, Mansfield, O.

President, S. N. Ford; Secretary and Treasurer, G. W. DeYarmon. Organized, 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$36,888	$10,689	$23,620	$38,020	$38,956	$16,785	$1,938	$11,099	$29,822	$17,575

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$2,000
Bonds owned (market value)	24,500
Cash in office and bank	6,416
Premiums, not over 3 months due	3,606
Interest accrued	366
Total admitted assets	$36,888

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,409
Unearned premiums	10,689
Taxes	170
Total liabilities, except surplus	$13,268
Surplus as to policyholders	23,620
Total liabilities and surplus	$36,888

Net amount of premium notes or members' liability, December 31, $157,974.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,296,722; premiums thereon, $21,378.

MORTGAGE LOANS: On dwelling property located in Mansfield, O., appraised value, $4,500.

BONDS OWNED:	Market Value.
Mansfield, O., municipal, 4%	$6,500
Cleveland, O., municipal, 4%	10,000
St. Mary's, O., municipal, 5%	2,000
Middleport, O., 3.95%	5,000
Napoleon, O., 4½%	1,000
Totals	$24,500

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY OF SCHOHARIE AND ALBANY COUNTIES, Middleburgh, N. Y.

President, Daniel D. Frisbie; Secretary, George D. Frisbie. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$10,834	.....	$9,606	$16,181	$16,290	$5,154	.....	.....	$12,800	.....
1908	*14,754	.....	14,754	11,426	11,426	10,322	.....	$827	11,149	$10,322

* Assets consist of cash and amounts due from agents.

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY, Worcester, Mass.

President, Henry M. Witter; Secretary, Harry S. Myrick. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$258,873	$138,102	$105,987	$86,589	$103,764	$30,417	$26,716	$32,101	$89,234	$27,462
1908	231,568	140,354	82,620	82,448	96,725	65,589	33,773	30,904	130,266	68,098
1907	260,176	147,994	103,554	92,160	105,243	34,958	39,190	28,298	102,446	30,967

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $57,482)	$60,000
Mortgage loans on real estate	19,650
Bonds and stocks owned (market value)	151,732
Cash in office and bank	13,440
Agents' balances, not over 3 months due	10,251
Interest and rents due and accrued	3,050
Mortgage notes	750
Total admitted assets	$258,873

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$214
Unearned premiums	138,102
Dividends, salaries, taxes, etc	14,570
Total liabilities, except surplus	$152,886
Surplus as to policyholders	105,987
Total liabilities and surplus	$258,873

Net amount of premium notes or members' liability, December 31, $278,979.

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY, Worcester, Mass.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $20,107,399; premiums thereon, $278,979.

REAL ESTATE OWNED: Consists of 5-story brick building, situated at 240 Main st., Worcester, Mass.

MORTGAGE LOANS: There are 7 loans aggregating $19,650, protected by dwelling property in Worcester, Mass., valued at more than double the amount loaned thereon. There was $175 of interest past due on December 31, last, and the company holds $18,950 of insurance on the buildings.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Bonds.		
Atch., Top. & Santa Fe, gn., 1995, 4s	$7,000	$7,000
Atch., Top. & Santa Fe, adj., 1995, 4s	3,500	3,290
Bangor & Aroostook, 1951, 4s	10,000	8,400
Buffalo & Susquehanna, 1951, 4s	5,000	4,100
Chi. & Western Ind., 1952, 4s	10,000	9,400
Chi., R. I. & Pac., 1934, 4s	10,000	9,100
Des Moines & Iowa Falls, 1931, 5s	11,000	10,780
No. Pac. & Gt. No., 1921, 4s	6,000	5,820
Pere Marquette, 1951, 4s	5,000	4,350
Pere Marquette, 1943, 4s	5,000	4,250
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
So. Indiana, 1951, 4s	$15,000	$11,700
St. L., Iron Mtn. & So., 1933, 4s	10,000	8,800
Worcester Con. St. Ry (Worcester) 1822, 5s	10,000	9,900
Stocks.		
Atch., Top. & Santa Fe, com	6,000	7,380
Atch., Top. & Santa Fe, p	5 100	5,355
Boston & Albany R.R., com	6,100	14,030
Norwich & Worcester R.R., com	2,500	5,250
Providence & Worcester R. R., p	3,400	9,180
Union Pac. R. R., p	700	728
Worcester Safe Dep. & Tr. Co., com	400	1,260
Amer. Tl. & Tg. Co., com	1,300	1,859
Worcester Gas Lt. Co., com	3,500	9,800
Totals (book value, $144,817)	$136,500	$151,732

MISCELLANEOUS: Conflagration losses: Boston, 1872, $400,000; San Francisco, 1906, none; Chelsea, 1908, $40,350. Company operates in Conn., Mass., N. H., R. I. and Vt.

MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, W. B. McBee; Secretary, Ernest W. Brown; Assistant Secretary, Howard I. Lee. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$641,337	$246,574	$381,168	$496,392	$522,541	$11,503	$425,166	$27,494	$464,163	$10,701
1908	572,689	224,524	338,874	447,718	469,753	14,190	385,060	25,555	424,805	14,616
1907	473,255	205,436	259,588	417,163	437,130	19,275	340,969	21,950	382,194	19,846

Assets, December 31, 1909.	
Bonds and stocks owned (market value)	$558,410
Cash in bank	73,062
Agents' balances, not over 3 months due	8,813
Interest accrued	1,052
Total admitted assets	$641,337

Liabilities, December 31, 1909.	
Net losses unpaid	$846
Unearned premiums	246,574
State and county taxes	12,749
Total liabilities, except surplus	$260,169
Surplus as to policyholders	381,168
Total liabilities and surplus	$641,337

Net amount of premium notes or members' liability, December 31, $2,465,746.

RISKS AND PREMIUMS: Fire risks in force, December 31, $63,999,820; premiums thereon, $493,149.

BONDS AND STOCKS OWNED:	Book Value.	Market Value.
Bonds.		
United States, c., 1925, 4s	$9,000	$10,350
Rhode Island, reg., 1924, 3½s	30,000	30,900
Rhode Island, reg., 1936, 3s	10,000	9,500
Chi., Burl. & Quincy, c., 1949, 3½s	2,000	1,800
Long Island, reg., 1949, 4s	4,950	4,950
No. Pac. & Gt. No., joint reg., 1921, 4s	13,920	28,130
Stocks.		
Mechanics National, Providence	2,500	3,000
Merchants National, Providence	4,100	6,970
Union Trust, Providence	2,500	4,000
Albany & Susquehanna	8,500	15,000
Canada Southern R.R.	10,138	10,500
Cayuga & Susquehanna	8,697	8,814
Chi., Mil. & St. Paul, com	17,500	19,750
Chi., Mil. & St. Paul, p	5,000	8,600
Chicago & Northwestern	20,380	37,555
Cleve., Cin., Chi. & St. Louis, p	13,500	16,050
Cleve., Cin., Chi. & St. Louis, com	2,100	2,460
Conn. & Passumpsic Rivers, p	13,811	13,900
Hereford	13,650	13,500
Illinois Central	28,102	41,440
Illinois Central, leased lines	8,600	9,800
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Mahoning Coal, p	$5,000	$5,200
Joliet & Chicago	17,550	17,400
Manhattan	28,000	28,200
Morris & Essex	22,946	23,125
New York, Lackawanna & Western	25,400	25,400
Pennsylvania	35,848	41,100
Pitts., Bessemer & Lake Erie., p	6,150	7,100
Pitts., Bess. & Lake Erie. c	7,300	7,000
Pitts., Ft. Wayne & Chicago	14,620	14,960
Pitts., McKeesport & Youghiogheny	12,888	12,900
Rensselaer & Saratoga	24,450	24,875
Rome, Watertown & Ogdensburg	10,000	12,600
Upper Coos	6,200	7,000
Amer. Tl. & Tg.	14,040	16,731
Gold & Stock Telegraph	4,150	5,650
St. Louis Bridge, p	12,500	12,200
Totals	$476,000	$558,410

DIRECTORS: Royal C. Taft, Charles H. Merriman, Amos D. Smith, William Wanton Dunnell, C Prescott Knight, Royal C. Taft, Jr., William B. McBee, Charles H. Merriman, Jr., Arthur L. Kelley, Lewis W Parker, Henry L. Tiffany, Charles E. Patterson.

MERCHANTS MUTUAL INSURANCE COMPANY, Redfield, S. D.

President, G. F. Johnson; Secretary, H. P. Packard. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$48,170	$10,142	$33,864	$45,800	$47,053	$15,124	.....	*$24,378	$39,502	$14,03[illegible]
1908	40,620	14,359	21,005	36,991	38,775	21,435	$8,695	14,897	45,027	23,97[illegible]
907	43,936	13,233	28,903	33,594	34,341	7,049	10,507	12,342	29,898	4,17[illegible]

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $15,800; bonds and stocks owned (market value) $1,005; collateral loans, $261; cash in office and bank, $24,655; uncollected premiums, $3,807; bills receivable, $1,542; other assets $1,110; total assets, $48,170. Liabilities; Losses unpaid $4,164, unearned premiums, $10,142; total liabilities, $14,306.

* Expenses other than losses.

MERCHANTS NATIONAL MUTUAL FIRE INSURANCE COMPANY, Fargo, N. D.

President, Lars Christianson; Secretary, J. P. Read. Organized, 1904.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$37,651	$26,883	$3,575	$62,721	$67,085	$36,254	$9,065	†$35,240	$70,559	$29,856
1908	42,235	23,959	12,676	46,130	48,667	28,024	8,700	11,151	47,875	28,224
1907	55,076	27,290	2,018	67,406	*92,817	52,552	13,933	23,624	90,109	67,310

* Including $20,000 paid in by directors. † Includes $6,700 returned to directors of amount advanced by them in 1907.

Assets, December 31, 1909.	
Mortgage loans on real estate	$26,500
Collateral loans	1,400
Cash in office and bank	2,351
Premiums, not over 3 months due	6,610
Interest and rents accrued	790
Total admitted assets	$37,651

Liabilities, December 31, 1909.	
Net losses unpaid (including $4,100 resisted)	$7,497
Unearned premiums	26,383
Return premiums	196
Total liabilities, except surplus	$34,076
Surplus as to policyholders	3,575
Total liabilities and surplus	$37,651

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,573,635; premiums thereon, $65,957.

MORTGAGE LOANS: There are 15 loans aggregating $26,500 cured by first liens of North Dakota farm property, valued at more than double the amount loaned thereon.

MISCELLANEOUS: In 1907 the directors of the company paid in $20,000 on account of excessive losses, impairing the reinsurance reserve. In 1909 $6,700 was paid back to directors.

FIELD MEN AND TERRITORY COVERED: C. L. Thurber, Chatfield, Minn., State agent for Minn. The company is licensed in N. D. and Minn.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, Andover, Mass.

President, J. A. Smart; Secretary, B. S. Flagg. Organized, 1828.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$211,881	$112,717	$53,370	$97,330	$108,746	$29,006	$23,131	$31,405	$83,542	$29,940
1908	201,656	107,826	31,642	60,650	72,944	115,443	26,868	31,246	173,557	117,656
1907	248,722	180,228	62,945	119,064	130,788	38,415	46,713	36,162	121,290	37,029

Assets, December 31, 1909.	
Mortgage loans on real estate	$78,163
Bonds and stocks owned (market value)	111,942
Cash in office and bank	6,685
Agents' balances, not over 3 months due	12,709
Interest accrued	2,382
Total admitted assets	$211,881

Liabilities, December 31, 1909.	
Net losses unpaid	$2,264
Unearned premiums	112,717
Salaries, rent, taxes, etc	3,529
Borrowed money	40,000
Total liabilities, except surplus	$158,511
Surplus as to policyholders	53,370
Total liabilities and surplus	$211,881

RISKS AND PREMIUMS: Fire risks in force, December 31, $13,555,545; premiums thereon, $235,352.

MORTGAGE LOANS: These aggregate $78,163 and are protected by improved real estate valued at more than double the amount loaned thereon. The buildings are well covered by insurance.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Andover, Mass., 1919-28, 4%	$15,000	$15,370
Bangor & Aroostook, eq., 1916, 5%	2 000	2,000
Chi. & Northwestern, 1929, 5%	4,000	4,360
Chi., Wis. & Minn., 1916, 6%	5,000	5,300
Amer. Tl. & Tg., 1929, 4%	11,067	11,160
Boston & Albany, 1933, 4%	3,075	3,030
Chicago Rys. Co., 1929, 5%	3,030	3,030
Worcester Cons., 1927, 5%	2,100	1,980
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Pacific Tl. & Tg. Co., 1937, 5%	$2,940	$3,000
Atch., Top. & Santa Fe, 1958, 4%	9,525	9,400
Boston Ele., 1937, 4½%	10,000	10,800
N. Y., N. H. & H., 1956, 4%	9,562	9,600
N. Y., Chi. & St. Louis, 1931, 4%	9,400	9,200
So. Pac., 1 p., 1955, 4%	9,450	9,500
Stocks.		
Lawrence Nat. Bk., stk	1,500	1,710
Andover Nat. Bk., stk	1,600	1,920
American Tl. & Tg	9,500	10,582
Totals	$108,770	$111,942

METAL MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, Indianapolis, Ind.

President, C. C. Hanch; Secretary, E. E. Perry. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$27,369	.....	$27,369	$25,382	$30,061	$82,224	.....	$8,829	$17,055	$6,634
1908	29,910	.....	28,316	16,567	17,197	6,642	.....	7,961	14,603	8,236

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned. Market value, $21,126; cash in office and bank, $5,806; uncollected premiums, $358; interest accrued, $85. No liabilities.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,686,675; premiums thereon, $25,382.

METAL WORKERS MUTUAL INSURANCE COMPANY, Providence, R. I.

President, Walter U. Eddy; Secretary, Allan P. Stevens. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses.	Total Expenditures	Losses Incurred
1909	$11,229	$7,182	$3,595	$11,177	$11,902	$11,158	$7,396	$8,920	$47,474	$11,178
1908	26,223	13,584	11,397	26,436	27,628	3,923	20,978	7,633	32,534	3,400
1907	33,173	19,134	12,096	37,090	38,498	11,803	25,642	6,063	43,508	9,809

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned, (market value), $7,390; cash in office and bank, $2,679; agents' balances, $890; interest, $270; total, $11,229. Liabilities: Unpaid losses, $142; unearned premiums, $7,182; other liabilities, $311; total, $7,634.

Net amount of premium notes on members' liability, December 31, $44,368

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,252,881; premiums thereon, $14,363.

MICHIGAN MILLERS MUTUAL FIRE INSURANCE COMPANY, Lansing, Mich.

President, Robert Henkel; Secretary, A. D. Baker. Organized, 1881.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$838,801	$395,493	*$407,463	$655,081	$683,478	$457,239	.....	$228,003	$685,242	$448,704
1908	811,655	317,052	*442,920	535,891	576,100	356,164	.....	187,080	543,244	385,262
1907	688,670	208,592	455,052	419,172	447,730	262,947	.....	112,476	375,423	273,059

* Includes $100,000 permanent fund.

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value $6,000)	$12,000
Mortgage loans on real estate	142,630
Bonds owned (market value)	311,074
Agents' balances, not over 3 months due	81,025
Cash in office and bank	279,883
Interest and rents accrued	12,189
Total admitted assets	$838,801

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $12,500 resisted)	$31,845
Unearned premiums	395,493
Taxes due and accrued	4,000
Other liabilities	
Total liabilities, except permanent fund and surplus	$431,338
Permanent fund	$100,000
Surplus over all liabilities	307,463
Total liabilities, permanent fund and surplus	$838,801

Net amount of premium notes or members' liability, December 31, $2,191,275.

RISKS AND PREMIUMS: Fire risks in force, December 31, $49,190,615; premiums thereon, $625 947.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,588,270; losses paid, $2,842,758.

REAL ESTATE OWNED: Consists of brick office building and ot located at 120 West Ottawa st., Lansing.

MORTGAGE LOANS: There are 56 loans aggregating $142,630, being all first liens on real estate situated in Lansing, Detroit, Battle Creek, Grand Rapids, Holland and Chicago, valued at more than double the amount loaned thereon. There was $303 of interest past due on December 31, last. The company holds $183,650 of insurance on the buildings.

BONDS OWNED:	Par Value.	Market Value.
U. S. Government, c., 1918, 3%	$4,200	$4,274
Alma, Mich., Village of, pub. imp., 1909–10, 5%	2,000	2,007
Alpena, Mich., City of, wat. wks., 1925–34, 5%	37,000	39,141
Brockway Twp., Mich., sc., 1913, 4½%	1,500	1,509
Brockway Twp., Mich., sc., 1914, 4½%	14,500	14,677
Cheboygan, Mich., City of, wat. wks., 1910, 5%	2,000	2,009
Cheboygan, Mich., City of, wat. wks., 1914, 5%	5,000	5,126
Cheboygan, Mich., City of, r., 1933, 5%	3,000	3,275
Coopersville, Mich., Village of, wat. wks., 1930, 5%	10,500	10,943
Dowagiac, Mich., City of, sc., 1909, 4½%	1,200	1,200
Dowagiac, Mich., City of, sc., 1913, 4½%	3,600	3,621
Durand, Mich., Village of, wat. wks., 1939, 5%	4,000	4,262
Grand Haven, Mich., City of, sr., 1917, 5%	25,000	26,275
Hastings, Mich., City of, st. imp., 1910–19, 4%	8,000	7,903
Holland, Mich., City of, sr., 1909, 6%	450	450
BONDS OWNED.—*Cont.*		
Holland, Mich., City of, sr., 1912, 6%	$900	$913
Holland, Mich., City of, wat. wks., 1917 5%	18,000	18,585
Ionia, Mich., City of, cy. h., 1912, 5%	2,000	2,035
Ionia, Mich., City of, cy. h., 1913, 5%	1,000	1,024
Kansas City, Mo., City of, no. park. dis, 1919, 7%	496	497
Lincoln, Neb., City of, r., 1917, 4%	5,000	4,938
Lansing, Mich., City of, pav., 1911-13, 5%	32,000	33,787
Lansing, Mich., City of, sr., 1910, 5%	4,000	4,032
Mariette, Mich., Village of, wat. wks., 1915, 5%	14,000	14,441
Midland, Mich., City of, r., 1913, 4%	22,000	21,475
Montgomery Co., Tenn., h'way, 1935, 4½%	25,000	25,120
Northville, Mich., Village of, wat. wks., 1922, 5%	20,000	21,520
Portland, Mich., Village of, el. lt., 1911 5%	2,000	2,000
Portland, Mich., Village of, el. lt., 1916 5%	6,000	6,065
Royal Oak Twp., Mich., sc., 1912, 4½%	8,000	8,023
St. Clair, Mich., City of, r., 1922, 5%	5,000	5,147
Shepherd, Mich., wat. wks., 1924, 5%	14,500	15,770
Shepherd, Mich., wat. wks., 7938, 5%	14,000	
Totals (book value, $301,847)	$301,847	$311,074

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $16,000; San Francisco, 1906, $5,847.

DIRECTORS: Robert Henkel, H. F. Colby, B. W. Jenks, S. J. Titus, C. J. DeRoo, A. D. Baker, G. F. Allmendinger, David Stott, O. D. Chapman.

TERRITORY COVERED: The company is licensed in Ill., Ind., La., Mich., Minn., Mo., N. D., Pa., R. I., S. D., Wash. and Wis. and in Manitoba.

MIDDLESEX MUTUAL ASSURANCE COMPANY, Middletown, Conn.

President, O. Vincent Coffin; Secretary, C. W. Harris. Organized, 1836.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,119,052	$190,872	$921,232	$121,184	$168,681	$59,051	.....	$62,293	$121,344	$60,803
1908	1,025,065	188,851	825,095	120,115	166,074	78,644	.....	55,141	133,785	75,448
1907	888,793	189,912	684,244	119,916	163,510	58,321	.....	56,147	114,468	55,220

Assets, December 31, 1909.

Real estate owned (book value, $150,000)	$189,000
Bonds and stocks owned (market value)	856,060
Cash in office and bank	56,039
Agents' balances, not over 3 months due	15,150
Interest and rents accrued	2,803
Total admitted assets	$1,119,052

Liabilities, December 31, 1909.

Net losses unpaid (including $1,050 resisted)	$6,918
Unearned premiums	190,872
Other liabilities	30
Total liabilities, except surplus	$197,820
Surplus as to policyholders	921,232
Total liabilities and surplus	$1,119,052

RISKS AND PREMIUMS: Fire risks in force, December 31, $46,806,504; premiums thereon, $375,653.

REAL ESTATE OWNED: Consists of improved real estate in Middletown, carried at book value; market value, $189,000. Total rents in 1909, $11,043; taxes and expenses, $8,535.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
State of Conn., 1924, 3½%	$25,000	$25,438
Baltimore & Ohio, S. W. Div.	40,000	36,100
Buffalo & Susquehanna R. R.	10,000	8,800
Burlington, Cedar Rapids & No.	10,000	11,500
Chi. & Eastern Ill.	30,000	34,050
Cin., Indianapolis & Western	10,000	8,800
Cleve., Cin., Chi. & St. L., Cairo Div.	40,000	37,600
Continental Coal Co.	12,000	12,000
East Orange, N. J., wat.	15,000	15,000
Iowa Falls & Sioux City	10,000	12,700
Kansas City, Ft. Scott & Memphis	12,000	9,870
Lake Shore & Mich. So., c. n.	30,000	29,325
Louisville & Nashville, (unified)	40,000	40,000
Mo. Pac., Central Branch	10,000	9,450
N. Y., N. H. & H., cv. bs., 3½%	22,500	22,894
N. Y., N. H. & H., cv. bs., 6%	25,100	33,634
Omaha Water Co.	10,000	9,000
St. Louis, Iron Mtn. & So., 1931, 5%	5,000	5,475

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Book Value.	Market Value.
St. Paul, M. & M.	$25,000	$32,000
Town of Portland, Conn.	26,000	24,440
W. & B. Douglas	5,000	4,750
Stocks.		
Chi. & Nwn. R. R. Co., com.	50,000	91,125
Chi. & Nwn. R. R. Co., p.	10,000	22,500
Ill. Cent. R. R. Co.	23,000	33,983
Louisville & Nashville R. R. Co.	10,000	15,700
N. Y., N. H. & H. R. R. Co.	60,500	95,590
N. Y., N. H. & H. R.R. Co., 1 sub.	7,844	13,617
Pa. R. R. Co.	67,800	92,886
Union Pac. R. R. Co.	20,000	40,800
Cent. Nat. Bk., Middletown, Conn.	2,250	2,400
First Nat. Bk. Middletown, Conn.	4,000	3,600
Middletown Nat. Bk., Middletown, Conn.	11,250	15,750
Middlesex Co. Nat. Bk., Middletown, Conn.	4,200	3,276
Omaha Water Co., 1 p.	1,200	1,224
Omaha Water Co., 2 p.	800	784
Totals	$685,444	$856,060

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, Concord, Mass.

President, R. F. Barrett; Secretary, Adams Tolman. Organized, 1826.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$653,279	$353,263	$294,484	$187,278	$213,163	$73,976	$85,512	$56,554	$216,042	$73,767
1908	646,545	357,973	282,029	193,941	222,727	135,956	86,093	60,182	282,231	138,004
1907	686,854	352,376	334,511	197,274	225,100	54,962	87,510	58,848	201,320	54,586

Assets, December 31, 1909.

Real estate owned (book value, $22,398)	$40,875
Mortgage loans on real estate	38,300
Bonds and stocks owned (market value)	542,005
Loan on 25 shares American Powder Mills stock, (market value, $5,000)	3,100
Cash in office and bank	10,651
Agents' balances, not over 3 months due	11,215
Interest and rents accrued	7,093
Total admitted assets	$653,279

Liabilities, December 31, 1909.

Net losses unpaid	$2,338
Unearned premiums	353,263
Dividends, rents, salaries, etc.	3,194
Total liabilities, except surplus	$358,795
Surplus as to policyholders	294,484
Total liabilities and surplus	$653,279

RISKS AND PREMIUMS: Fire risks in force, December 31, $47,198,571; premiums thereon, $595,568.

REAL ESTATE OWNED: Consists of company's home office building, carried at market value.

MORTGAGE LOANS: There are loans aggregating $38,300, protected by improved real estate in and near Concord, valued at considerably over double the amount loaned thereon. The company holds ample insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
Belmont, Mass., 1912, 13, 14, 3½%	$5,000	$4,920
Braintree, Mass., 1921, 4%	15,840	16,320
Concord, Mass., 1910, 4%	2,010	2,000
Holyoke, Mass., 1927, 4%	10,950	10,300
Lynn, Mass., 1913, 4%	6,060	6,060
Malden, Mass., 1910-12, 4%	3,000	3,010

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Book Value.	Market Value.
Mass., State of, 1930, 3%	$10,138	$9,000
New Britain, Conn., 1939, 4%	5,069	5,000
New Britain, Conn., 1936, 4%	6,225	6,000
Norwich, Conn., 1931, 4%	4,059	4,000
Pawtucket, R. I., 1910, 29, 4%	20,938	20,200
Pittsfield, Mass., 1915, 3½%	4,931	4,950
Stamford, Conn., 1938, 4%	5,092	5,050
Woonsocket, R. I., 1924, 4%	2,022	2,000
Boston & Albany, 1913, 4%	10,558	10,000
Boston & Lowell, 1913-23, 3½-4%	20,506	19,750
Boston & Maine, 1944, 4½%	11,775	10,700
Central Pac., 1954, 4%	4,487	4,600
Chi., Burl. & Q., 1921, 49, 3½-4%	7,035	7,600
Chi. J. Ry. & U. S. Yds., 1940, 4%	10,250	9,200
Chi., & Nwn., Boyer Val., 1923, 3½%	10,225	9,400

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, Concord, Mass.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Book Value.	Market Value.
Cin., Ham. & Dayton, 1942, 5%	$10,100	$10,700
Cleve. & Pitts., Pa., 1948, 3½%	21,000	19,200
Cleve. & Pitts., Pa., 1950, 3½%	10,575	9,600
Concord & Montreal, 1920, 4%	25,150	25,000
Conn. & Pass., 1943, 4%	26,600	25,000
Erie & Pitts., Pa., 1940, 3½%	10,400	9,400
Ham. Ont., St., 1928, 4½%	10,350	9,500
Lake Shore & Mich. So., 1997, 3½%	10,912	9,200
L. I., No. Shore Branch, 1932, 5%	5,763	5 300
Mohawk & Malone, N. Y. C., 1991, 4%	11,062	10,000
Narragansett Pier, 1916, 4%	10,375	10,000
New England, 1945, 4%	10,108	10,100
N. Y. C. & H. R., 1997, 3½%	4,588	4,550
N. Y., N. H. & H., 1947, 3½%	15,262	13,050
N. Y., O. & W., 1992, 4%	15,325	14,550
N. Y., Prov. & Boston, 1942, 4%	12,770	12,120
Norwich & Worcester, 1927, 4%	10,575	10,000
Old Colony, 1925, 4%	5,262	5,000
Prov. & Worcester, 1947, 4%	$6,060	$6,000
St. P., Minn. & Man., 1933, 4½%	21,825	21,400
Sioux Cy. & P. Chi. & N. W., 1936, 3½%	9,650	9,200
Southern Pacific, 1911, 6%	5,412	5,050
Term. R. R. Assn. of St. L., 1939, 4½%	13,630	12,840
U. T. & El. Co., Prov., 1933, 5%	11,263	10,600
West End St., 1915, 32, 4%	15,387	15,000
Stocks.		
Boston & Albany	5,758	13,100
Fitchburg	8,660	13,200
Concord Nat. Bk	3,300	5,775
Pullman Co	26,094	47,500
Totals	$529,385	$542,005

MISCELLANEOUS: Company operate in the New England States.

MILLERS MUTUAL FIRE INSURANCE ASS'N OF ILLINOIS, Alton, Ill.

President, Geo. Postel; Secretary, A. R. McKinney. Organized, 1877.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$353,127	$118,972	$214,779	$228,457	$245,506	$219,664	.....	$36,295	$255,959	$201,87
1908	366,687	110,068	216,655	194,256	210,967	152,197	.....	38,025	190,222	191,57
1907	336,038	101,406	234,632	180,362	196,725	116,523	.....	36,036	152,559	113,64

Assets, December 31, 1909.	
Real estate owned (book value, $3,000)	$5,000
Bonds owned (market value)	305,424
Cash in office and bank	22,380
Agents' balances, not over 3 months due	15,000
Interest accrued	5,323
Total admitted assets	$353,127

Liabilities, December 31, 1909.	
Net losses unpaid	$14,26
Unearned premiums	118,97
Other liabilities	5,11
Total liabilities, except surplus	$138,34
Surplus as to policyholders	214,77
Total liabilities and surplus	$353,12

Net amount of premium notes or members' liability, December 31, $1,371,535.

RISKS AND PREMIUMS: Fire risks in force, December 31, $15,707,354; premiums thereon, $171,507.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,311,511; losses paid, $1,582,686.

REAL ESTATE OWNED: Consists of office building and lot situated at 12 West Third st., Alton, Ill., book value, $3,000.

BONDS OWNED:	Par Value.	Market Value.
Alton, Ill., cy	$40,000	$40,000
Alton, Ill., Prospect st., imp	2,400	2,334
Alton, Ill., Sixth st. imp	1,900	1,900
City of Benton, Ill., sr	6,000	6,344
City of Cairo., Ill., f	4,500	4,787
Cook Co., Ill., sc	6,000	6,332
Chi., Burl. & Q. R. R. Co	5,000	5,025
C., St. P., Minneapolis & Omaha R.R. Co.	10,000	9,300
Chi. & W. Ind. R. R. Co., cs	20,000	18,600
East St. Louis, Ill., sc	20,000	20,969
East St. Louis, Ill., f	15,000	15,862
City of Freeport, Ill., r	5,000	5,006
Highland Park, Ill., sc	9,000	9,398
Ill. Cent. R. R. Co., Litchfield Div	10,000	7,900
Ill. Cent. R. R. Co., Omaha Div	10,000	7,900
Ill. Cent. R. R. Co., Purchased Lines	10,000	8,925
Iroquois Co., Ill., sc	17,000	17,668
City of Jacksonville, Ill., r	$10,000	$10,00
City of Lincoln, Ill	25,000	25,00
Macoupin Co., Ill., f	2,000	2,00
City of McComb, Ill., imp	2,000	2,02
Monroe Co., Ill., r	5,000	5,00
Pana Township, Ill., sc	5,000	5,15
City of Pontiac, Ill., imp	10,000	10,46
City of Quincy, Ill., sc	5,000	5,02
City of St. Joseph, Mo., sc	6,000	6,04
City of Sterling, Ill., gn. imp	5,000	5,00
South Side Elev. R. R. Co., Chicago	20,000	18,7
St. Clair Co., Ill., sc	3,000	3,1
City of Trenton, Mo., sc	2,000	2,0
Wabash Co., Ill., sc	2,500	2,5
City of Webb City, Mo., f	7,000	7,1
City of Wilmette, Ill., imp	3,500	3,6
City of Wilmette, Ill., f	4,000	4,1
Totals	$308,800	$305,4

TERRITORY COVERED: Company operates in Ill., In Minn., Neb., O., Wash. and Wis.

MILLERS MUTUAL FIRE INSURANCE COMPANY, Harrisburg, Pa.

President, John M. Hayes; Secretary, B. K. Huntzinger. Organized, 1889.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurre
1909	$218,462	$101,755	$103,287	$35,669	$124,645	$57,393	†$25,637	$14,139	$97,169	$60,
1908	192,326	74,766	107,647	98,589	113,906	54,943	†26,024	14,163	95,130	43,
1907	172,779	70,705	81,225	81,658	91,759	48,395	†10,540	14,111	73,046	57,

† Reserve on terminated policies.

MILLERS MUTUAL FIRE INSURANCE COMPANY, Harrisburg, Pa.—*Continued.*

Assets, December 31, 1909.

Mortgage loans on real estate	$25,400
Bonds owned (market value)	158,160
Cash in office and bank	31,446
Premiums not over 3 months due	500
Interest and rents accrued	2,956
Total admitted assets	$218,462

Liabilities, December 31, 1909.

Net losses unpaid	$13,420
Amount reclaimable on policies	101,755
Total liabilities, except surplus	$115,175
Surplus as to policyholders	103,287
Total liabilities and surplus	$218,462

Net amount of premium notes, December 31, $1,053,589.

RISKS AND PREMIUMS: Fire risks, $5,443,280; reclaimable premiums thereon, $101,755.

BUSINESS SINCE ORGANIZATION: Premiums received, $982,880; losses paid, $479,236.

MORTGAGE LOANS: These loans aggregate $25,400, protected by improved real estate valued at more than double the amount loaned thereon.

BONDS OWNED:	Par Value.	Market Value.
Grove City Boro	$5,000	$5,022
Turtle Creek Boro	2,500	2,035
Venango Co	5,000	5,028
Luzerne Co	5,000	5,112
Knoxville Boro	2,000	2,049
Mercer Boro	10,000	10,051
Sweyersville Boro	3,000	3,187
Bijou Irrigation	3,000	3,030
Riverside Irrigation	6,000	6,060
Connellsville	5,000	5,233
Mt. Aity, Water & Lt.	5,000	5,173
Annville Water Co	17,000	17,000
Bonds Owned.—*Cont.*		
Niagara Lt., Htg. & Pow. Co	$5,000	$4,900
Columbia Lt., Htg. & Pow. Co	10,000	10,200
Springfield Ry. Lt	5,000	4,900
Hutchinson Water Co	4,000	3,400
Louisville & Northern	4,000	3,800
La Crosse Water & Power, 5½%	4,000	3,680
LaCrosse Water & Power, 5%	6,000	5,400
Allentown Gas	5,000	5,000
Fairmont & Clarksburg	5,000	4,850
Conn. River Power Co	5,000	4,600
Reading, gn., 4s	20,000	19,950
St. L. & S., 5%	5,000	4,950
M., K. & T	10,000	8,550
Atlantic & Birmingham	5,000	5,000
Totals	$161,000	$158,160

FIELD MEN AND TERRITORY COVERED: W. J. Shufert, J. L. Batese. The company is licensed in Pa. and N. C.

MILLERS MUTUAL FIRE INSURANCE COMPANY OF TEXAS, Fort Worth, Tex.

President, B. R. Neal; Secretary, Glen Walker. Organized, 1898.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$140,151	.....	$146,921	$77,334	$82,611	$46,672	40%	$22,067	$68,739	$38,902
1908	95,112	.....	85,038	72,418	76,563	43,517	*	16,233	59,750	53,538
1907	110,623	.....	110,425	73,180	77,614	76,714	*	15,612	92,326	76,714

* Company states that dividend to policyholders was between 35 and 40 per cent of the rate.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $71,075; Travis County, Dallas City and Fort Worth bonds (market value), $19,085; Loan on 10 shares Fort Worth Bank stock (market value, $2,000), $1,000; cash in office and bank, $37,242; agents' balances, not over 3 months due, $1,856; interest and rents accrued, $1,300; other assets, $17,503; total admitted assets, $149,151. Liabilities: Net losses unpaid, $2,230.

Net amount of premium notes or members' liability, December 31, $160,139.

FIRE RISKS IN FORCE, December 31, $6,699,400.

MORTGAGE LOANS: The 31 loans, amounting to $71,075, are secured by property located in Tarrant Co., Tex., valued at $175,400, on which the company holds $80,975 insurance. There was no interest past due on December 31, last.

MISCELLANEOUS: This company transacts business on a plan similar to that followed by the New England mutuals. Policyholders give a premium note for an annual premium and make a cash deposit equal to the face value of the note as a guarantee for the prompt payment of assessments which are levied at the end of the policy year to cover losses and expenses. The saving to policyholders of the company since its organization has averaged about 40% of the regular rates.

MILLERS NATIONAL INSURANCE COMPANY, Chicago, Ill.

President, C. H. Seybt; Secretary, M. A. Reynolds. Organized, 1865.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,638,057	$588,735	$984,860	$697,222	$762,686	$466,366	.....	$166,279	$632,645	$491,999
1908	1,506,923	523,605	930,167	585,371	651,239	429,551	.....	141,927	571,478	452,012
1907	1,357,583	455,711	883,105	498,442	552,094	328,136	.....	117,921	446,057	324,976

Assets, December 31, 1909.

Mortgage loans on real estate	$132,550
Bonds owned (market value)	1,308,758
Loan on bill of sale of 6 cottages and furnishings in Washington Township, O., (market value $2,000)	1,000
Cash in office and bank	103,900
Agents' balances, not over 3 months due	60,467
Interest accrued	25,530
Other assets	5,852
Total admitted assets	$1,638,057

Liabilities, December 31, 1909.

Net losses unpaid (including $9,463 resisted)	$44,030
Unearned premiums	341,448
Guarantee deposits	247,287
Other liabilities	20,432
Total liabilities except permanent fund and surplus	$653,197
Permanent fund	500,000
Surplus over all liabilities	484,860
Total liabilities, permanent fund and surplus	$1,638,057

Net amount of premium notes or members' liability, December 31, $4,587,654

MILLERS NATIONAL INSURANCE COMPANY, Chicago, Ill. *Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $58,057,655; premiums thereon, $851,053.

BUSINESS SINCE ORGANIZATION: Premiums received $9,549,100; losses paid, $6,520,670.

MORTGAGE LOANS: There are 51 loans, amounting to $132,550, and secured by trust deeds on improved Chicago real estate and first mortgages on N. D. and Kan. farm property, valued at $377,520. There was no interest past due on December 31, last. The company holds $47,525 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED:

Bonds	Par Value.	Market Value.
District of Columbia, 1924, 3.65%	$50,000	$53,500
Aberdeen, S. D., r., 1915, 6%	10,000	10,800
Arlington Heights, Ill., sc., 1915-24, 5%	9,400	9,400
Aurora, Mo., sc., 1927, 5%	20,000	20,600
Bennington, I. T., sc., 1937, 6%	4,000	4,590
Beresford, S. D., sc., 1926, 5%	4,000	4,225
Bevier, Mo., sc., 1927, 5%	10,000	10,100
Blandinsville, Ill., r., 1910-13, 5%	2,000	2,030
Bonne Terre, Mo., sc., 1910-18, 6%	9,000	9,530
Brainerd, Minn., sc., 1924, 4½%	22,000	22,660
Canova, S. D., sc., 1913-28, 6%	6,400	7,236
Caruthersville, Mo., wat. wks., 1922, 4½%	26,000	26,000
Clinton, Ill., high sc., 1920, 22, 4½%	9,000	9,236
Clear Lake, Ia., sc., 1917, 6%	6,500	6,760
Colorado Springs, Colo., sc. dis. No. 11, 1928, 5%	15,000	15,806
Craig Co., Okla., sc., 1919, 6%	3,000	3,135
Doniphan, Mo., wat. wks., 1922, 5%	15,000	15,000
Durant, I. T., sc., 1924, 5%	5,000	5,250
Dysart, Ia., sc., 1914, 4½%	10,000	10,000
Farmington, Ill., wat. wks., 5%	7,000	7,120
Fergus Falls, Minn., sc., 1919, 4%	45,000	44,494
Florence, Colo., r., 1929, 5%	10,000	10,400
Freeborn Co., Minn., drainage, 1915, 17, 5%	10,000	9,712
Garvin Co., Okla., sc., 1929, 6%	2,000	2,047
Grady Co., Okla., sc., 1929, 6%	1,000	1,024
Halstad, Minn., sc., 1910-18, 5%	8,500	8,680
Hennepin & Carver Cos., Minn., sc., 1914, 4%	10,000	10,200
Hettinger Co., N. D., r., 1929, 5½%	14,000	15,312
Higginsville, Mo., sc., 1910-29, 4½%	20,000	20,000
Hillsboro, Ill., sc., 1910-22, 5%	13,000	13,350
Hopkins Drainage Dis., Kankakee Co., Ill., drainage, 1911, 1913, 6%	9,000	9,169
Johnston Co., Okla., 1919-29, 6%	5,000	5,506
Kahoka, Mo., wat. wks., 1922, 5%	12,800	13,184
Kingsbury Co., S. D., sc., 1922, 5%	6,500	6,565
Lancaster, Mo., el. lt., 1924, 5%	6,500	6,500
Lathrop, Mo., sc., 1927, 5%	5,000	5,250
Leola, S. D., sc., 1916-23, 6%	7,000	7,560
Lincoln, Ill., r. 1910-13, 4%	12,000	12,000
McClain Co., Okla., sc., 1929, 6%	9,000	10,091
McCurtain Co., Okla., sc., 1929, 6%	5,000	5,606
McCurtain Co., Okla., sc., 1929, 6%	3,000	3,221
Mt. Vernon, N. Y., highway, 1947-8, 4%	18,000	18,355
Mt. Vernon, N. Y., sr., 1948, 4½%	10,000	11,187
Macomb, Ill., wat. wks., 1910-14, 5%	8,000	8,080
Marshall Co., Minn., sc., 1910, 20, 4½%	18,500	18,825
Marshall Co., Okla., sc., 1929, 6%	12,500	14,016
McCurtain, I. T., sc., 1927, 6%	4,000	4,240
Meade Co., S. D., sc., 1914, 6%	1,800	1,908
Mishawaka, Ind., sc., 1910, 4%	3,000	3,000
Monett, Mo., sc., 1927, 5½%	1,000	1,050
Monett, Mo., r., 1924, 4.75%	18,800	18,800
Mountain Grove, Mo., sc., 1927, 5%	5,000	5,150
New Rochelle, N. Y., sc., 1929-31, 5%	20,000	22,480
Onawa, Ia., wat. wks. 1916, 5%	7,000	7,280
Oregon Co., Mo., sc., 1929, 6%	3,790	4,250
Ottawa Co., Okla., sc., 1924, 6%	1,500	1,500
Pelham, N. Y., sc., 1953-82, 4%	30,000	30,262
Pemiscot Co., Mo., sc., 1910-25, 6%	2,750	2,785
Pontiac, Mich., sc. 1915, 5%	10,000	10,500
Poplar Bluff, Mo., sc., 1918, 5%	4,000	4,000
Redwood Co., Minn., sc., 1919, 5½%	3,500	3,815
Redwood Co., Minn., sc., 1917, 5%	15,000	15,600
Rich Hill, Mo., wat., gas and el. lt., 1923, 4%	22,000	21,202
St. Clair Co., Ill., sc., 1914, 5%	7,000	7,201
St. Clair Co., Ill., sc., 1921, 5%	$8,000	$8,52[illegible]
St. Clair Co., Ill., sc., 1923, 5%	2,500	2,671
St. Louis Co., Mo., Maplewood sc., 1929, 5%	19,000	20,73[illegible]
St. Louis Co., Mo., Manchester sc., 1927, 5%	8,000	8,56[illegible]
St. L. Co., Mo., sc. dis. No. 3, 1926, 5%	10,000	10,90[illegible]
St. L. Co. Mo. sc. dis. No. 2, 1927, 5%	13,000	14,08[illegible]
St. L. Co., Mo., Normandy sc. dis. No. 2, 1926, 5%	8,000	8,64[illegible]
St. L. Co., Minn., sc., 1918, 5%	10,000	10,45[illegible]
Sac City, Ia., sc., 1916, 5%	7,000	7,07[illegible]
Saline Co., Ill., sc., 1912, 5%	8,500	8,56[illegible]
Salt Lake City, Utah, sc., 1912, 5%	15,000	15,281
Schenectady Co., N. Y., c. h., 1918-23, 4%	72,000	72,73[illegible]
Scotland Co., Mo., c. h., 1911, 4%	6,000	5,94[illegible]
Sibley, Ia., gas, 1917, 5%	8,000	8,24[illegible]
Stoddard Co., Mo., drainage, 1910-22, 6%	13,000	14,03[illegible]
Todd Co., Minn., sc., 1922, 5%	12,000	12,690
Versailles, Mo., sc., 1927, 5%	4,500	4,635
Tulsa Co., Okla., sc., 1928, 6%	10,000	11,175
Wade, Ill., r., 1910-14, 4½%	7,500	7,545
Walla Walla, Wash., c. h., 1928, 5%	6,000	6,360
Warsaw, Mo., el. lt., 1925, 5%	6,000	6,240
Webster Co., Mo., sc., 1919-29, 5%	4,000	4,080
West Concord, Minn., sc., 1910-15, 4%	6,000	6,000
White Co., Ind., macadam rd., 1910-19, 4%	10,000	10,000
Willow Springs, Mo., sc., 1924, 5%	5,000	5,100
Windsor, Ill., r., 1912, 15, 5%	10,000	10,200
Wright Co., Mo., sc., 1914, 6%	1,000	1,060
C., M. & St. P. Ry. Co., Pac. Div., 1921, 5%	10,000	10,900
Term. Ry. Assn. of St. Louis, Mo., r., 1953, 4%	50,000	49,000
Pere Marquette Ry. Co., 1932, 4½%	10,000	9,800
Chicago Jc. Ry. Co., 1945, 4%	50,000	47,000
Cin., Findlay & Ft. W. Ry. Co., 1923, 4%	25,000	22,000
Cass Ave. & Fair Grounds Ry. Co., St. Louis, Mo., tc., 1912, 5%	25,000	25,250
South Side Elev. Ry. Co., Chicago, 1924, 4½%	5,000	4,687
Chi. El. Tr. Co., No., 1914, 6%	15,000	11,250
Chi. El. Tr. Co., West, 1914, 6%	10,000	7,500
No. Chi. El Ry. Co., 1914, 6%	10,000	7,500
Chi. Rys. Co., series A to 1912 4% to 1927, 5%, 1927	10,000	9,500
St. L. & Sub. Ry. Co., St. Louis, Mo., 1923, 5%	15,000	13,500
E. St. L. & Sub. Ry. Co., E. St. Louis, Ill., 1932, 5%	5,000	5,000
Chi. Gas Lt. & Coke Co., gas, 1937, 5%	10,000	10,500
Sanitary Dis., Chicago, drainage, 1913, 4½%	10,000	10,200
Cicero Gas Co., gas, 1932, 5%	10,000	9,100
Nwn. Gas Lt. & Coke Co., Chicago, gas, 1928, 5%	10,000	9,900
Shotwell Bldg., Chicago, m. bs., 1913, 5%	20,000	20,000
Chi. Bd. of Trade, m. bs., 1927, 4%	10,000	10,000
Stocks		
So. Side Elev. R. R., stk	11,100	6,160
West. Adj. & Insp. Co., stk	100	100
Underwriters Salvage Co	100	75
Totals (book value, $1,296,040)	$1,296,040	$1,308,758

MISCELLANEOUS: The company has a permanent guarantee fund of $500,000, capitalized out of its earned cash surplus. Conflagration losses: Baltimore, 1904, $7,500; San Francisco, 1906, none. Value of deposit in Man., Can., $10,000.

DIRECTORS: Chas. H. Seybt, C. B. Cole, Samuel Plant, M. A. Reynolds, Jos. Le Compte, H. K. Wolcott, Armin Fassler, J. H. MacMillan, H. S. Helm.

FIELD MEN: I. N. Just, Seattle, Wash., Pacific Coast agency; H. M. Giles, Minneapolis, Minn., Northwestern agency; Chas. H. Ridgway, Kansas City, Mo., Southwestern agency; H. L. Newman, Indianapolis, Ind., for Ind., O. and Mich.; E. K. Schultz, Philadelphia, Pa.; Edward J. Johnson, Boston, Mass. The company is licensed in Ill., Ind., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. D., O., Pa., R. I., S. D., Utah, Wash. and Wis., and in the Dominion of Can.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY, Chicago, Ill.

President, H. N. Wade; Secretary, P. J. Halla. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	$124,691	$63,844	$58,302	$125,797	$130,277	$9,015	$90,227	$15,849	$115,091	$7,309
1908	109,902	60,035	45,141	119,718	123,963	15,476	86,377	13,828	115,681	17,524
1907	100,763	58,001	41,269	112,571	116,289	17,304	83,160	16,422	116,886	13,877

‡ Detailed statement as of December 31, 1909, of assets and liabilities had not been received when this page went to press

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY, Chicago, Ill.—*Continued.*

MORTGAGE LOANS: December 31, 1908. There are 3 loans aggregating $11,000, the property is situated in Cook Co. and on which the company holds $21,000 insurance. There was no interest past due on December 31, last.

MISCELLANEOUS; Conflagration losses: Baltimore, 1904, $150.

DIRECTORS: December 31, 1908. H. N. Wade, John C. Fetser, Clayton Mark, H. A. Vieta, E. S. Hobbs, E. A. Russell, P. J. Halla.

FIELD MEN AND TERRITORY COVERED: W. S. Russell, Detroit, Mich. The company operates in all States east of the Rocky Mountains and in Canada.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA, Des Moines, Ia.

President, H. J. Benson; Secretary, J. T. Sharp. Organized, 1875.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$366,737	$147,330	$212,842	$180,792	$198,799	$72,905	.....	$32,043	$104,948	$67,048
1908	261,480	.....	248,980	164,304	177,581	134,377	.....	30,246	164,623	146,877
1907	272,126	.....	272,126	176,775	188,208	94,362	.....	29,540	123,902	94,362

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$300,972
Cash in office and bank	47,699
Premiums and assessments in course	9,912
Interest and rents accrued	8,154
Total admitted assets	$366,737

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,464 resisted)	$4,564
Unearned premiums	147,330
Reserve for taxes	2,000
Total liabilities, except surplus	$153,895
Surplus as to policyholders	212,842
Total liabilities and surplus	$366,737

Net amount of premium notes or members' liability, December 31, $1,649,173.

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,244,955; premiums thereon, $177,498.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,181,074; losses paid, $1,546,685.

MORTGAGE LOANS: There are 87 loans aggregating $300,972, all first liens on improved Iowa farms valued at $836,112, and on which the company holds $72,345 insurance. There was no interest past due on December 31, last.

DIRECTORS: C. C. Dwight, J. T. Sharp, H. J. Benson, I. W. Shambaugh, B. A. Lockwood.

FIELD MEN AND TERRITORY COVERED: C. H. Ryerson, Geo. F. Sharp, O. R. Van Dyke, L. R. Dond, inspectors. The company accepts flouring mill, elevator and factory risks from Ark., Cal., Colo., Ga., Ida., Ill., Ind., Ia., Kan., Ky., Mich., Minn., Miss., Mo., Mont., Neb., N. Y., O., Okla., Pa., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wis. Wyo., Md., Ore. and Can. It is licensed, in Ind., Ia., Minn., Mo. and Wis.

MINSTER MUTUAL FIRE INSURANCE COMPANY, Minster, O.

President, Wm. Nienberg; Secretary, J. E. Schmeider.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$32,525	$13,816	$16,951	$28,351	$29,047	$6,618	$134	$7,859	$14,611	$7,118

ASSETS, DECEMBER 31, 1909.

Real estate owned	$665
Bonds and stocks owned (par value)	14,500
Cash in office and bank	11,694
Premiums, not over 3 months due	5,353
Interest and rents accrued	313
Total admitted assets	$32,525

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$500
Unearned premiums	13,816
Taxes, commissions, etc	1,258
Total liabilities, except surplus	$15,574
Surplus as to policyholders	16,951
Total liabilities and surplus	$32,525

Net amount of premium notes or members' liability, December 31, $138,165.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,875,262; premiums thereon, $27,633.

BUSINESS SINCE ORGANIZATION: Premiums received, $178,206; losses paid, $86,959; cash dividends, $9,456.

REAL ESTATE OWNED: Consists of one lot 69 x 50 feet with one-story frame shingle roof office building.

BONDS AND STOCKS OWNED:	Par Value.
Collinwood, O., wat. bs	$8,000
Minster, O.' sc. bs	500
Minster Loan & Sav	4,000
Peoples Sav. & Loan Assn	2,000
Totals	$14,500

MONROE COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY, Rochester, N. Y.

President, F. P. Van Hoesen; Secretary, E. E. Bohachek. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$27,564	$21,611	$4,377	$38,184	$39,377	$26,981	$996	$13,732	$41,709	$28,550
1908	*25,646	†	25,646	40,732	40,732	23,098	950	14,314	38,362	23,098

* Cash. † Reinsurance reserve not required by law in 1908.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $23,314; premiums in course of collection, $4,149; interest accrued, $101; total, $27,564. Liabilities: Net losses unpaid, $1,569; unearned premiums, $21,611; total, $23,181.

RISKS AND PREMIUMS: Fire risks in force, December 31, $10,353,567; premiums thereon, $46,229.

MORRIS COUNTY INSURANCE COMPANY, Morristown, N. J.

President, J. H. Van Doren; Secretary, Guy Minton. Organized, 1849.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$39,370	.....	*$38,823	$8,339	$9,808	$4,892	$72	$3,376	$8,340	$5,424
1908	38,668	$9,184	29,470	6,223	7,526	3,802	53	2,611	6,466	3,817
1907	36,729	10,401	26,328	7,587	9,122	4,687	.....	2,912	9,599	4,687

* Including unearned premiums.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $32,700; Central R.R. stock owned (market value), $3,200; cash in office and bank, $1,146; uncollected premiums, $1,395; interest accrued, $854; other assets, $75; total, $39,370. Liabilities: Net losses unpaid, $547.

RISKS AND PREMIUMS: Fire risks in force, December 31 $2,728,699; premiums thereon, $20,428.

MORTGAGE LOANS: There are loans aggregating $32,700, protected by improved real estate in Morris, Essex and Union Cos. Company holds ample insurance on the buildings.

MISCELLANEOUS: Company transacts a surplus line business from the home office.

MUTUAL ASSURANCE COMPANY FOR INSURING HOUSES FROM LOSS BY FIRE, Philadelphia, Pa.

Chairman, Henry W. Biddle; Treasurer, Clifford Lewis. Organized, 1786.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$3,831,682	$238,783	$3,592,899	$8,217	$155,480	$2,903	$5,014	$23,520	$31,437	$2,903
1908	3,495,587	248,147	3,247,440	3,526	147,531	2,695	3,038	24,308	30,041	2,695
1907	3,101,319	247,660	2,853,659	4,973	143,862	2,759	6,633	24,590	33,982	2,759

Unearned premiums include amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909: Real estate owned, $60,000; mortgage loans on real estate, $24,358; bonds and stocks owned (market value), $3,681,174; cash in office and bank, $66,150; total admitted assets, $3,831,682. Liabilities: Amount reclaimable on perpetual policies, $238,783.

RISKS AND PREMIUMS: Perpetual fire risks, $9,227,355; deposit premiums thereon, $251,350.

BONDS AND STOCKS OWNED:

Bonds	Par Value.	Market Value.
N. Y., Phila. & Nor. R.R. Co., tr. ctf., 4%	$50,000	$47,500
Market St. El. Pass. Ry. Co., 1 m., 4%	50,000	47,500
Met. El. Co. of Rdg., 1 m., 5%	25,000	23,750
Union Steel Co., 1 m., 5%	25,000	26,250
Manufacturers Water Co., 1 m. g., 5%	100,000	101,000
Chesapeake & Delaware Canal Co., 4%	38,000	23,940
Delano Land Co., 5%	35,000	36,050
Equitable Illg. Gas Light Co., 5%	71,000	75,970
City of Allegheny, 4%	100,000	100,000
City of Philadelphia, series "I," 3%	40,000	39,200
City of Philadelphia, series "J," 3½%	30,000	29,400
City of Philadelphia, series "O," 3½%	20,000	19,600
City of Philadelphia, series "H," 3½%	5,000	4,950
Pennsylvania Co., 4½%	30,000	30,600
Philadelphia, Germantown and Chestnut Hill R. R. Co., 4%	40,000	40,800
Easton & Amboy R. R. Co., 5%	20,000	21,800
Northern Central R. R., 5%	7,000	8,050
Elmira & Williamsport R. R. Co., 6%	6,000	6,000
Western N. Y. & Pa. Ry. Co., 4%	100,000	92,000
Reading Co. and Philadelphia & Reading Co., gn. m., 4%	60,000	60,000
Lehigh Coal & Nav. Co., 4%	20,000	20,400
Lehigh Coal & Nav. Co., 4%	10,000	10,200
Lehigh Coal & Nav. Co., 4½%	25,000	25,500
Lehigh Coal & Nav. Co., 4½%	75,000	76,500
Phila., Wilmington & Baltimore R.R., 4%	40,000	41,200
Phila., Wilmington & Baltimore R.R., 4%	35,000	36,050
Phila., Wilmington & Baltimore R.R., 4%	40,000	41,200
Phila., Wilmington & Baltimore R. R., transportation service, 4%	65,000	65,000
Pennsylvania R. R. Co., gn. m., 6%	88,200	89,152
Bonds and Stocks Owned.—*Cont.*		
Bonds.—*Cont.*		
Pennsylvania R. R. Co., U. S. cur., 6%	$17,000	$17,170
Pennsylvania R. R. Co., 5%	100,000	110,000
Phila. & Reading Co., 4%	50,000	51,000
Phila. & Reading Co., 6%	25,000	25,500
Phila. & Reading R. R. Co., 6%	25,000	25,750
Phila. & Reading R. R. Co., 6%	50,000	51,500
Lehigh Valley R. R. Co., cs. m., 6%	80,000	96,000
Lehigh Valley R. R. Co., cs. m., 4½%	40,000	42,400
Lehigh Valley R. R. Co., cs. m., 4%	20,000	21,400
Lehigh Valley R. R. Co., cs. m., 4%	50,000	50,000
Lehigh Valley R. R. Co., cs. m., 6%	100,000	150,000
Lehigh Valley R. R. Co., cs. m., g., 4%	50,000	49,000
Phila. & Erie R. R. Co., 5%	75,000	81,750
Phila. & Erie R. R. Co., 4%	100,000	100,000
Phila., Balto. & Wash. R. R. Co., 4%	65,000	65,000
Reading Co., Jersey Central, 4%	25,000	24,500
Pa. & N. Y. Canal & R. R. Co., 5%	80,000	92,800
Pa. & N. Y. Canal & R. R. Co., 4%	25,000	25,000
N. Y., Phila. & Norfolk R.R., tr. ctfs., 4%	50,000	47,500
New York Short Line, 4%	50,000	51,500
Phila. & Balto. & Wash. R. R., serial 1923, 4%	50,000	50,000
Phila. & Balto. & Wash. R. R., 1924, 4%	75,000	75,000
Stocks.		
Philadelphia National Bank	10,700	34,240
North Pennsylvania R. R. Co.	25,000	50,500
Pennsylvania R. R. Co.	75,000	[illegible]
Northern Central R. R. Co.	125,000	307,500
Philadelphia & Trenton R. R. Co.	10,000	25,500
Chesapeake & Delaware Canal Co.	8,150	652
Pitts., Ft. Wayne & Chicago R. R.	10,000	16,900
Cleveland & Pittsburg R. R.	10,000	17,200
Catawissa R. R. Co., 2 p.	15,000	16,800
Philadelphia Traction Co.	75,000	132,000
United Gas Improvement Co.	150,000	279,000
Pa. Co. for Insurance on Lives, etc.	10,000	54,200
Totals	$2,976,050	$3,681,174

MUTUAL ASSURANCE SOCIETY, Richmond, Va.

Principal Agent, Edwin A. Palmer; Assistant Secretary, Thos. Bolling, Jr. Organized, 1794.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$2,109,066	$221,028	$1,871,402	$55,561	$220,819	$48,416	.....	$97,968	$146,384	$46,72[illegible]
1908	1,966,319	216,784	1,743,361	53,709	167,619	38,095	.....	53,718	91,813	34,53[illegible]
1907	1,835,605	275,694	1,550,154	50,720	144,081	21,057	.....	53,111	74,168	26,65[illegible]

MUTUAL ASSURANCE SOCIETY, Richmond, Va.—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value)	$776,660
Bonds and stocks owned (market value)	1,243,107
Cash in office and bank	63,596
Premiums in course of collection	3,919
Interest and rents accrued	21,784
Total admitted assets	$2,109,066

Liabilities, December 31, 1909.	
Net losses unpaid	$3,944
Unearned premiums, except perpetuals	5,713
Amount reclaimable on perpetual policies	215,315
Other liabilities	12,692
Total liabilities, except surplus	$237,664
Surplus as to policyholders	1,871,402
Total liabilities and surplus	$2,109,066

RISKS AND PREMIUMS: Fire risks in force (except perpetuals), December 31, $792,013; premiums thereon, $10,561; perpetual fire risks, $20,211,790; deposit premiums thereon, $215,314.

REAL ESTATE OWNED: Consists of company's home office building carried at book value; rents last year, $76,123; repairs, expenses, etc., $33,109; net income, $43,014.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Lynchburg City	$1,800	$1,800
Petersburg	15,000	15,131
Petersburg R.R. Co	12,000	13,668
Richmond City	276,000	279,757
Richmond Chamber Commerce	90,000	90,000
Virginia Century	392,000	360,640
A. C. L. R.R. Co	40,000	38,502
R. & D. R.R. Co	1,000	1,055
C. & O. Ry. Co	15,000	15,469
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*		
Pennsylvania R.R. Co	$10,000	$10,400
Southern Ry	20,000	19,754
University of Virginia	10,000	10,200
Ca.-Car. Chemical	10,000	9,813
Denver & Rio Grande Ry	10,000	9,400
Stocks.		
A. C. L. R.R. Co	42,100	51,496
City Bk., Richmond	22,525	30,188
First National Bk	10,800	32,400
R. F. & P. R.R. Co	53,400	150,802
National Bk. of Virginia	18,100	33,425
State Bk	20,000	36,400
Virginia Trust Co	13,000	13,000
N. & W. R.R. Co	20,000	18,750
Totals	$1,102,725	$1,243,107

MUTUAL FIRE INSURANCE ASSOCIATION OF SCHOHARIE, OTSEGO AND ALBANY COUNTIES, Middleburgh, N. Y.

President, W. E. Bassler; Secretary, G. B. Wheeler. Organized, 1894.

Year.	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$41,903	.....	$40,121	$19,447	$21,415	$8,719	.....	$4,171	$12,890	$8,719
1908	*37,268	.....	37,268	17,224	17,224	11,282	.....	3,841	15,123	11,282

* Assets consist of cash in treasury.

MUTUAL FIRE ASSURANCE COMPANY, Springfield, Mass.

President, Geo. B. Holbrook; Secretary, Herbert E. Hule. Organized, 1837.

Year.	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$265,807	$54,200	$211,300	$19,205	$31,042	$428	$15,876	$4,730	$21,034	$428
1908	249,051	55,672	193,592	21,928	33,053	2,157	18,502	7,749	28,408	2,157
1907	237,067	53,996	172,661	24,014	35,752	2,867	20,780	5,823	29,469	2,867

Assets, December 31, 1909.	
Mortgage loans on real estate	$59,800
Bonds and stocks owned (market value)	196,372
Cash in office and bank	7,350
Interest accrued	2,285
Total admitted assets	$265,807

Liabilities, December 31, 1909.	
Unearned premiums	$54,200
Dividends due	245
Taxes accrued	62
Total liabilities, except surplus	$54,507
Surplus as to policyholders	211,300
Total liabilities and surplus	$265,807

RISKS AND PREMIUMS: Fire risks in force, December 31, $9,290,775; premiums thereon, $107,068.

MORTGAGE LOANS: There are 27 loans, aggregating $59,800, and secured by dwellings in Springfield, Mass., valued at $116,850. No interest past due on December 31, last. Company holds $75,300 of insurance on mortgaged buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Amer. Writing Paper	$2,000	$1,760
Amer. Tl. & Tg. Co	3,000	2,790
Boston & Albany R. R	10,000	10,000
Boston & Maine R. R	4,000	3,960
Boston Elev. R. R	2,000	2,160
Ches. & Ohio R. R	4,000	4,560
Chi., Burl. & Quincy R. R	4,000	3,600
Conn. River R. R	2,000	1,900
Detroit So., O. So. Div., R R	3,000	2,220
Holyoke St. R. R	6,000	6,120
Ill. Cent. R. R., purchased lines	3,000	2,670
Long Island (un. m.)	2,000	1,900
Lake Shore & Mich. So. R. R	5,000	4,750
N. Y. C. & H. R., Lake Shore R. R	8,000	6,480
N. Y. N. H. & H. R. R., d	5,000	4,850
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*		
Norfolk & Southern R.R	$2,000	$1,880
Phila., Wil. & Balti. R. R	4,000	4,040
Reading, Jersey Cent. R. R	3,000	2,910
Southern R. R. Co., eq	3,000	2,910
Springfield St. R. R	3,000	3,000
Vermont Val. R. R	4,000	4,000
Woronoco St. R. R	5,000	5,100
Stocks.		
Boston & Albany R. R	10,000	23,000
Chi., Burl. & Quincy R. R	6,900	17,526
Holyoke & Westfield R. R	2,000	4,000
N. Y. C. & H. R. R. R	20,900	34,163
Chapin Nat. Bk., Springfield	2,500	2,575
Chicopee Nat. Bk., Springfield	6,100	10,248
Springfield Nat. Bk., Springfield	2,500	5,000
Hadley Falls Nat. Bk., Springfield	5,000	6,400
Monson Nat. Bk., Monson	1,000	1,200
Nat. Bk. of Commerce, Boston	5,000	8,700
Totals (book value, $167,587)	$154,900	$196,372

MUTUAL FIRE INSURANCE COMPANY IN HARFORD COUNTY, Belair, Md.

President, Richard Dallam; Secretary, George R. Cairnes. Organized, 1843.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$90,704	$13,577	$76,927	$54,702	$58,144	$23,491	.....	$13,019	$36,510	$23,491
1908	69,463	11,192	58,272	53,187	56,413	24,012	.....	12,200	36,212	24,269
1907	51,509	9,144	39,582	50,332	52,014	24,386	.....	11,464	35,850	27,183

ASSETS, NOVEMBER 30, 1909: Real estate owned, $6,000; bonds owned (market value), $68,407; Cash in banks, $14,196; Interest and rents accrued, $1,254; other assets, $847; total, $90,704. Liabilities: Net losses unpaid, $200; Unearned premiums, $13,577; total, $13,777.

FIRE RISKS IN FORCE: November 30, $11,511,415.

REAL ESTATE OWNED: Consists of company's home office building cor. of Pennsylvania ave. and Courtland st., Bel Air valued at $6,000.

MUTUAL FIRE INSURANCE COMPANY OF ALBANY, Albany, N. Y.

President, George R. Meneely; Secretary, H. S. Foster. Organized, 1836.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$257,850	$10,893	$246,245	$8,955	$19,257	$2,993	.....	$7,897	$10,890	$2,94
1908	252,188	10,629	241,507	8,657	18,231	1,307	.....	7,334	8,641	1,28
1907	240,952	10,590	230,300	8,839	24,820	1,423	.....	7,387	8,810	1,42

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $20,000).....	$25,000
Mortgage loans on real estate.....	7,500
Bonds and stocks owned (market value).....	217,863
Cash in office and bank.....	5,344
Bills receivable, taken for premiums.....	1,292
Interest and rents accrued.....	801
Other assets.....	50
Total admitted assets.....	$257,850

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums.....	$10,89
Other liabilities.....	71
Total liabilities except surplus.....	$11,60
Surplus as to policyholders.....	246,24
Total liabilities and surplus.....	$257,85

Net amount of premium notes or members' liability, December 31, $100,610.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,119,015; premiums thereon, $21,397.

REAL ESTATE OWNED: Consists of company's office building, 446 Broadway, Albany, a 5-story brick, stone front structure, of which the book value is $20,000, and which is carried at $25,000.

MORTGAGE LOANS: There are 2 loans, 1 of $1,500 and 1 of $6,000. That for $6,000 is upon 337-341 Hudson ave., 246 Washington ave., and 91 Spring st., Albany. The $7,500 loaned is protected by $31,500 worth of property. Company holds $12,975 of insurance on the mortgaged buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
New York City, 1928, 3½%.....	$25,000	$23,500
New York City, 1917, 3½%.....	10,000	9,700
New York City, 1956, 4%.....	30,000	30,000
Albany City, 1925, 4%.....	5,000	5,050
Albany City, 1926-29, 4%.....	8,000	8,160
New York State, 1958, 4%.....	5,000	5,600

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Marke Value
Rome, W. & O. R. R.....	$15,000	$18,90
Rensselaer & Saratoga R. R.....	5,000	9,95
Ill. Cent. R. R.,(L. L.).....	10,000	9,80
Ft. Wayne & Jackson R. R., p.....	2,000	2,78
Pitts., Ft. Wayne & Chi. R. R.....	14,500	25,52
Morris & Essex R. R.....	4,000	7,40
Kan. City, St. Louis & Chi. R. R.....	5,000	7,00
Cin., Sandusky & Cleveland R. R.....	5,000	7,00
Cleveland & Pitts. R. R.....	2,500	4,40
N. Y., Lacka. & W. R. R.....	10,900	13,84
Utica & Black River R. R.....	1,000	1,75
Cayuga & Susq. R. R.....	1,830	4,13
Utica, Chen. & Susq. R. R.....	800	1,22
Manhattan Ry. Co.....	15,000	21,15
Cent. Park, No. & E. River R. R.....	2,500	1,00
Totals (book value, $194,418).....	$178,030	$217,86

MUTUAL FIRE INSURANCE COMPANY OF CARROLL COUNTY. Westminster, Md.

President, J. W. Hering; Secretary, C. Gloyd Lynch. Organized, 1869.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$53,221	.....	$53,221	$15,064	$17,510	$9,518	.....	$3,621	$13,139	$9,5
1908	47,767	.....	47,673	14,657	16,595	5,531	.....	3,530	9,061	5,5
1907	34,337	.....	33,600	14,395	16,058	7,952	.....	3,212	11,164	7,9

ASSETS, DECEMBER 31, 1909: Real estate owned, $2,635; Bonds and stocks owned (market value), $47,165; Cash in office and bank, $3,271; Other assets, $150; total admitted assets, $53,221. No liabilities.

Net amount of premium notes or members' liability, December 31, $417,435.

RISKS AND PREMIUMS. Fire risks in force, December 31, $4,538,685; premiums thereon, $15,964.

REAL ESTATE OWNED: Consists of building and lot situated on East Main st., Westminster.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Georgia Southern & Florida R.R.....	$4,000	$4,002
Wabash Equipment R.R.....	2,000	2,040
Erie R.R.....	2,000	2,000
Central Pacific R.R.....	2,000	1,940
United Electric R.R. of Baltimore.....	7,000	6,020

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Mark Valu
Western Union Telegraph Co.....	$2,000	$1,9
Georgia, Carolina & Northern R.R.....	3,000	2,9
Trinity & Brazos Valley R.R.....	3,000	2,9
Coal & Coke R.R.....	3,000	3,0
Atlantic Coast Line R.R.....	3,000	2,9
American Tele. & Tel. Co.....	2,000	1,9
Tidewater R.R.....	4,000	4,0
Stocks.		
Commercial & Farmers Natl. Bank, of Baltimore.....	700	
National Exchange Bank of Baltimore..	3,300	5,
National Union Bank of Maryland.....	1,200	1,
Union National Bank of Westminster...	2,000	4,
Totals.....	$44,200	$47,

MUTUAL FIRE INSURANCE COMPANY OF CALVERT CO., Frederick, Md.

President, George W. Dowell; Secretary, Jno. B. Gray. Organized, 1866.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$21,599	.....	$21,599	$1,741	$2,762	$1,615	.....	$610	$2,225	$1,615
1908	20,650	.....	20,200	1,608	2,786	2,354	.....	605	2,959	2,804
1907	20,646	$793	19,843	1,586	2,628	982	.....	666	1,648	982

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $9,450; bonds and stocks owned (market value), $10,109; collateral loans, $500; cash in office and bank, $752; Interest and rents accrued, $768; other assets, $20; Total, $21,599. No liabilities.

RISKS AND PREMIUMS: Fire risks in force, December 31, $446,500: premiums thereon, $44,985.

MORTGAGE LOANS: These aggregate $9,450 protected by improved real estate in Calvert Co., Md., valued at nearly three times the amount loaned.

MUTUAL FIRE INSURANCE COMPANY OF CECIL COUNTY, Elkton, Md.

President. J. H. Steele; Secretary. J. M. Tucker. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$41,314	.....	$39,617	$13,288	$14,148	$4,285	.....	$3,702	$7,987	$4,285
1908	35,125	.....	34,364	12,651	13,453	1,405	.....	3,538	4,493	1,097
1907	26,614	.....	26,170	12,713	13,510	9,204	.....	3,203	12,407	7,248

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $40,761; premiums uncollected, $53; other assets, $500; total admitted assets, $41,314: Liabilities: Net losses unpaid, $1,162; other liabilities, $535; total $1,687.

Net amount of premium notes or members' liability, December 31, $216,424.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,972,640; premiums thereon, $13,288.

MUTUAL FIRE INSURANCE COMPANY OF CHESTER COUNTY, Coatesville, Pa.

President, Marshall S. Way; Secretary, B. P. Cooper. Organized, 1840.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$341,749	$62,127	$236,405	$138,094	$150,897	$108,424	$3,066	$41,402	$152,892	$108,424
1908	314,182	38,560	253,137	128,303	140,628	72,214	2,799	27,230	102,243	86,502
1907	278,298	29,715	244,180	126,621	132,313	74,441	3,034	28,036	105,511	64,921

ASSETS, DECEMBER 31, 1909

Real estate owned (book value)	$20,000
Bonds and stocks owned (market value)	186,097
Cash in office and bank	25,071
Agents' balances, not over 3 months due	79,941
Interest and rents accrued	3,640
Total admitted assets	$314,749

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$13,744
Unearned premiums	62,127
Other liabilities	2,473
Total liabilities, except surplus	$78,344
Surplus as to policyholders	236,405
Total liabilities and surplus	$314,749

FIRE RISKS IN FORCE: December 31, $51,983,733.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,087,801; losses paid, $2,501,205.

REAL ESTATE OWNED: December 31, 1908. Consists of brick office building situated in Coatesville, Pa. Market value $22,000.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Coatesville Boro., bs	$22,500	$22,500
Swarthmore Boro., bs	7,000	7,000
Northampton Height Boro., bs	12,000	12,000
Bangor Boro., bs	10,000	10,000
Mount Penn Boro., bs	10,000	10,000
Narberth Boro., bs	8,000	8,000
Darby Boro., bs	10,000	10,000
Logan Township, sc. bs	10,000	10,000
Phila. & Reading, gn 4s	25,000	24,969

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
American Ry., 5s	$5,000	$4,850
Pa. R. R., cs., 3½s	5,000	4,825
Lehigh Valley R. R., bs., 6s	8,000	9,520
Stocks.		
Phila. Traction Co., stk	2,000	3,560
Lehigh Valley, gn., 4s	5,000	4,825
Buffalo, Rochester & Pittsburg, 4½s	5,000	5,000
Lehigh Coal & Nav., 4s	5,000	4,812
Pa. Co., 4s	5,000	4,900
Home Bldg. & Loan Assn., stk	14,580	14,580
Phila. Balto. & Wash. R.R., 4's	5,000	5,006
Lake Shore & Mich. So. R.R., 4's	5,000	4,787
Totals (book value)	$184,080	$186,097

MUTUAL FIRE INSURANCE COMPANY OF FREDERICK CO., Frederick, Md.

President, A. C. McCardell; Secretary, O. C. Warehime. Organized, 1844.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$28,186	$2,139	$24,803	$4,279	$6,674	$513	$91	$2,669	$3,273	$513
1908	27,877	2,085	24,322	3,780	5,563	3,410	56	1,733	5,199	318
1907	27,958	1,931	22,175	3,679	5,861	2,898	52	1,808	4,758	5,998

ASSETS, DECEMBER 31, 1909: Real estate owned, $12,000; bank stock and railway bonds (market value), $9,287; cash in office and bank, $799; interest and rents accrued, $549; other assets, $50; total, $28,186. Liabilities: $3,393.

Net amount of premium notes or members' liability, December 31, $303,671.

FIRE RISKS in force December 31, $1,429,528.

REAL ESTATE OWNED: Consists of company's home office building, book value, $12,000; carried at assessed value.

MORTGAGE LOANS: There are 2 loans aggregating $5,500, 1 for $5,000 on 183 acres of land near Frederick, Md., and the other for $500 on one brick dwelling in Frederick. The company holds $8,900 of insurance on the buildings.

MUTUAL FIRE INSURANCE COMPANY OF GERMANTOWN AND VICINITY, Philadelphia, Pa.

President, Joseph Fling; Secretary and Treasurer, Chas. H. Weiss. Organized, 1843.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,239,147	$322,985	$910,602	$24,176	$81,430	$15,564	.....	$25,252	$40,816	$15,160
1908	1,217,467	324,669	886,888	29,027	84,904	21,063	$3,638	24,876	49,577	20,881
1907	1,194,010	323,593	863,683	28,620	87,532	16,248	4,358	25,016	45,622	14,979

Unearned premiums includes amount reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.

Real estate owned	$40,000
Ground rents	9,000
Mortgage loans on real estate	638,897
Bonds and stocks owned (market value)	526,699
Cash in office and bank	11,038
Premiums, not over 3 months due	3,155
Interest and rents accrued	10,051
Other assets	307
Total admitted assets	$1,239,147

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,072
Unearned premiums (except perpetuals)	27,218
Amount reclaimable on perpetual policies	295,767
Other liabilities	4,487
Total liabilities, except surplus	$328,545
Surplus as to policyholders	910,602
Total liabilities and surplus	$1,239,147

Net amount of premium notes or members' liability, December 31, $40,156.

RISKS AND PREMIUMS: Fire risks in force December 31, $18,404,808; premiums thereon, $40,459; perpetual deposits held, $334,125.

LOSSES PAID SINCE ORGANIZATION, $519,970.

REAL ESTATE OWNED: Consists of company's home office building, and three dwelling houses, costing $72,309. Rents received in 1909, $1,164.

MORTGAGE LOANS: These loans aggregate $638,897, and are protected by property situated in Philadelphia Co. and Montgomery Co. and valued at 50 per cent more than the amount loaned thereon. The loans range in amount from $100 to $10,000; the average being about $2,500. There was $2,298 of interest past due on December 31, last.

MANAGERS: H. B. Bruner, M. L. Finckel, Morris R. Bockius, James R. Gates, Charles L. Eberle, John S. Smith, Joseph Fling, Charles H. Weiss, C. L. Lockwood, Wm. J. Fling, J. V. Kelly, George G. Littlewood, Wm. H. Emhardt, Jr., Stewart A. Jellett, George P. Darrow.

FIELD MEN AND TERRITORY COVERED: George E. Wagner & Co., 401 Walnut st., Philadelphia. Company operates in the counties of Philadelphia, Montgomery and Bucks of Pa.

MUTUAL FIRE INSURANCE COMPANY OF KENT CO., Chestertown, Md.

President, Thos. W. Ellason; Secretary, Geo. B. Westcott. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$76,214	.....	$76,214	$10,277	$16,463	$2,522	$4,980	$2,593	$10,095	$2,522
1908	69,333	.....	68,883	10,285	14,878	1,619	3,748	2,528	7,895	2,069
1907	60,806	.....	60,806	9,795	13,731	3,989	2,444	2,731	9,164	3,989

ASSETS, DECEMBER 31, 1909: Real estate owned, $12,281; mortgage loans on real estate, $8,134; bonds and stocks owned (market value), $49,033; cash in office and bank, $6,199; interest accrued, $567; total, $76,214. No liabilities.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,947,169; premiums thereon, $206,542.

REAL ESTATE OWNED: Consists of company's home office building, 270 acres of land in Kent Co., and a storehouse and hall.

MORTGAGE LOANS: There are loans aggregating $8,134 protected by property at Chestertown and the immediate vicinity, worth double the amount loaned thereon. Company holds ample fire insurance on the mortgaged buildings.

MUTUAL FIRE INSURANCE COMPANY OF LOUDOUN COUNTY, Waterford, Va.

President, Arthur W. Phillips; Secretary, J. L. Gill. Organized, 1849.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$84,130	.....	$78,049	$57,583	$61,092	$35,549	.....	$21,050	$56,599	$36,699
1908	79,715	.....	68,330	59,505	62,534	41,135	.....	10,888	52,023	38,320
1907	61,124	.....	56,208	* 6,199	* 8,393	22.749	.....	5,856	28,605	24,152

* Business from April 1 to January 1; does not include January renewals.

ASSETS, DECEMBER 31, 1909: Real estate owned, $3,800; Mortgage loans on real estate, $8,000; bonds and stocks owned (market value), $66,172; Cash in office and bank, $4,027; premiums not over 3 months due, $1,854; interest accrued, $127; other assets, $150; total, $84,130. Liabilities: Net losses unpaid, $5,506; other liabilities, $575; total, $6,081.

RISKS AND PREMIUMS: Fire risks in force, December 31, $13,708,387; premiums thereon, $58,772.

MORTGAGE LOANS: These amount to $8,000 and are protected by farm properties in Pierre, William and Franquier Cos.

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY CO., Sandy Spring, Md.

President, Ed. P. Thomas; Secretary, Allan Farquhar. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$279,289	.....	$273,236	$68,070	$78,743	$45,790	.....	$13,422	$59,212	$44,429
1908	270,941	.....	267,987	65,331	74,474	32,486	.....	13,717	46,203	29,619
1907	233,079	.....	226.665	64.003	72,493	35,954	.....	13,095	49 049	36,143

MUTUAL FIRE INSURANCE COMPANY OF MONTGOMERY CO., Sandy Spring, Md.—*Continued.*

ASSETS, DECEMBER 1, 1909. Bonds owned (market value) $265,800; deposit in Savings Institute, Sandy Spring, $6,242; Cash in office and bank and due from agents, $7,147; total, $279,-189. Liabilities: Net losses unpaid, $5,053; other liabilities, $1,000; total, $6,053.

Net amount of premium notes or members' liability, December 31, $2,347,099.

FIRE RISKS IN FORCE: December 1, $15,645,800.

BONDS OWNED:	Par Value.	Market Value.
Baltimore Cy., loan, 1927-60, 3½%....	$148,500	$147,800
State of Maryland, loan, 1909-14, 3%..	25,050	24,500
Chamber of Commerce Bldg. Co., 5%...	7,000	7,000
Montgomery Co., turnpike, 4%.....	8,500	8,500
BONDS OWNED.—*Cont.*		
Montgomery Co., high sc., 4%.....	$12,000	$12,000
Montgomery Co., 10th dis. road.....	19,000	19,000
Wash. Term. Co., 1945, 3½%.....	20,000	18,000
U. S. Government, 1925, 4%.....	14,000	14,000
N. Y. Cy., cp. loan, 1957, 4½%.....	10,000	10,000
New Windsor, wat., 4%.....	5,000	5,000
Totals.....	$269,050	$265,800

FIELD MEN AND TERRITORY COVERED: Elgar L. Tschiffely, Rockville, Md., for Md. and D. C. Company operates in Md. and D. C.

MUTUAL FIRE INSURANCE COMPANY OF READING, Reading, Pa.

President, Chas. E. Leippe; Secretary, W. M. Deisher. Organized, 1870.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$27,594	.....	$25,343	$16,259	$21,256	$3,675	.....	$14,649	$18,324	$3,675
1908	28,649	.....	25,344	14,578	22,030	7,904	$1,414	11,629	20,947	8,309
1907	26,733	.....	24,833	18,350	23,125	9,890	2,027	15,944	27,861	9,890

ASSETS, DECEMBER 31, 1909: Real estate owned (book value), $26,500; cash in office and bank, $731; agents' balances, $360; interest, $94; total admitted assets, $27,594; liabilities, December 31, 1909: net losses unpaid, $151; borrowed money, $2,100; total, $2,251.

FIRE RISKS IN FORCE: December 31, $3,858,867.

BUSINESS SINCE ORGANIZATION: Premiums received, $376,940; losses paid, $164,285.

REAL ESTATE OWNED: Consists of 4-story office building valued at $45,000, carried at $35,000, with an incumbrance of $13,000. Also a tract of land recently acquired for $20,000 and valued with improvements at $45,000, carried at $42,000, with an incumbrance of $38,000.

MUTUAL FIRE INSURANCE COMPANY OF ST. CHARLES, St. Charles, Mo.

President J. H. Bode; Secretary Charles J. Daudt Organized, 1860.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$211,038	$301	$209,758	$7,794	$15,399	$5,321	.....	$6,585	$11,906	$5,321
1908	206,077	.....	204,926	8,743	16,322	2,137	.....	6,825	8,962	2,137
1907	197,780	322	196,428	9,170	17,786	940	.....	7,689	8,629	940

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate.....	$109,850
U. S. bonds owned (market value).....	21,225
Cash in office and bank.....	74,388
Interest and rents accrued.....	5,575
Total admitted assets.....	$211,038

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums.....	$301
Salaries, rents, etc.....	866
Commissions, etc.....	113
Total liabilities, except surplus.....	$1,280
Surplus as to policyholders.....	209,758
Total liabilities and surplus.....	$211,038

Net amount of premium notes or members' liability, December 31, $400,299.

FIRE RISKS IN FORCE: December 31, $2,470,273.

MORTGAGE LOANS: These loans are first liens on improved real estate valued at more than double the amount loaned.

MUTUAL FIRE INSURANCE COMPANY OF WASHINGTON COUNTY, Hagerstown, Md.

President, Sam'l B. Losee; Secretary, Wm. H. Armstrong. Organized, 1845.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$160,045	$12,480	$147,565	$10,894	$19,269	$7,785	$2,822	$5,338	$15,945	$7,785
1908	156,436	11,910	144,526	9,798	17,308	3,536	2,910	5,277	11,723	3,536
1907	150,252	11,670	138,581	8,712	15,681	5,412	2,630	4,135	12,177	5,112

Unearned premiums include amounts reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909: Real estate owned, $26,571; mortgage loans on real estate, $66,292; bonds and stocks owned (market value), $58,403; cash in office and bank, $7,845; interest and rents accrued, $1,079; other assets, $55; total, $160,045. Liabilities: Unearned premiums (except perpetuals), $12,090; amount reclaimable on perpetual policies, $390; total, $12,480.

RISKS AND PREMIUMS: Fire risks in force, except perpetuals, December 31, $3,096,454; premiums thereon, $11,758; perpetual fire risks, $6,714; deposit premiums thereon, $360.

REAL ESTATE OWNED: Consists of business houses situated in Hagerstown.

MORTGAGE LOANS: There are 55 loans aggregating $66,292 protected by farms and buildings in Washington Co, valued at nearly double the amount loaned thereon.

BONDS AND STOCKS OWNED: BONDS.	Par Value.	Market Value.
N. & W.....	$2,000	$1,940
Missouri Southern.....	5,000	5,400
Oregon Short Line.....	5,000	4,800
Atlantic Coast Line.....	5,000	5,000
Georgia & Pacific.....	5,000	5,650

MUTUAL FIRE INSURANCE COMPANY OF WASHINGTON CO., Hagerstown, Md.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
United R., W. & Ga.	$5,000	$4,697
Atlantic Coast Line	2,000	1,900
N. & W.	2,000	1,940
S. B. Air Line	2,000	1,600
A., T. & S. F.	2,000	1,960
Colorado & Southern	5,000	5,000
Stocks.		
Hagerstown Bk.	1,125	6,750
Wash. Co. Nat. Bk.	760	1,140
First Nat. Bank	450	1,800

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Citizens Nat. Bk.	$1,450	$5,510
Western Nat. Bk.	500	900
Mutual Marine	900	750
The National	600	720
National Union	750	1,200
Totals	$46,535	$58,202

FIELD MEN AND TERRITORY COVERED: Armstrong & Co., general agents. Md. Company does business in Md. only.

MUTUAL FIRE INSURANCE COMPANY, Saco, Maine.

President, A. G. Prentiss; Secretary, M. H. Kelly. Organized, 1827.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$135,284	$6,787	$127,697	$4,281	$15,453	$1,923	.....	$2,721	$4,644	$1,923
1908	124,475	6,605	116,330	4,087	11,183	4,660	.....	3,009	7,669	4,660
1907	120,962	6,351	114,611	4,445	11,616	7,193	.....	2,333	9,526	7,193

ASSETS, DECEMBER 31, 1909: Real estate owned, $3,500; bonds and stocks owned (market value), $121,891; cash in office and bank, $8,768; agents' balances, not over 3 months due, $1,125; total admitted assets, $135,284. Liabilities: Net losses unpaid, $800; unearned premiums, $6,787; total, $7,587.

Net amount of premium notes or members' liability, December 31, $13,595.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,177,560; premiums thereon, $13,595.

REAL ESTATE OWNED: Consists of corner lot on Main st., opposite City Hall, at Saco, Me., and valued at $6,000.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
U. S., 1925, 4%	$1,000	$1,160
Aroostook Northern Ry., 1947, 5%	1,000	1,000
Atch., Top. & Santa Fe Ry., 1995, 4%	500	500
B. & Mo. River Ry., 1918, 6%	4,200	4,300
C., B. & Q., 1949, 3½%	1,000	900
Columbus, L. & Springfield, 1920, 5%	1,000	1,000
Chicago, Peoria & St. L., 1930, 4½%	5,000	5000
Des Moines, Iowa Falls & N., 1931, 5%	5,000	5,000
Litchfield & Madison, 1934, 5%	5,000	5,000
Maine Central, 1912, 7%	1,900	2,000
Northern Pacific & Gt. N., 1921, 4%	10,000	10,000
Pontiac, Oxford & N., 1916, 6%	1,000	1,000
Bath Water Supply Co., 1916, 5%	1,000	1,000

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
Atchison, Topeka & Santa Fe Ry.	$5,000	$6,200
Atchison, Topeka & Santa Fe Ry., p.	500	525
Boston & Maine	10,900	16,350
Boston & Chelsea	300	360
Louisville & Nashville	5,000	7,500
Maine Central	300	600
Mass. Electric, p.	2,500	1,600
Michigan Central	600	900
Northern R.R.	500	600
N. Y., N. H. & H., p.	400	600
Pennsylvania R.R.	12,600	17,000
Perre Marquette, p.	2,000	1,200
Union Pacific, p.	7,000	7,000
American Express Co.	3,000	8,250
Androscoggin Co.	500	1,050
Bates Co.	1,000	2,600
Lockwood Co.	4,500	4,500
Pepperell Co.	10,200	33,150
York Co.	15,000	21,000
Atlantic Nat. Bk.	1,600	2,400
Cumberland Bk.	200	200
Casco Bk.	1,500	1,500
Merchants Bk.	600	1,500
Totals (book value, $106,841)	$123,000	$174,445

MUTUAL FIRE INSURANCE COMPANY, Washington, D. C.

President, Geo. T. Dearing; Secretary, L. Pierce Boteler. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	$336,307	$11,546	$323,723	$29,201	$52,035	$5,356	$20,885	$14,146	$40,387	$6,235
1908	324,398	10,435	313,844	27,066	43,349	5,489	22,711	13,833	42,033	5,489
1907	322,463	10,379	311,005	29,554	45,678	6,199	22,203	12,064	40,466	6,404

‡ Details of assets and liabilities as of December 31, 1909 had not been received when this page went to press.

REAL ESTATE OWNED: Consists of sub. lot 38, square 250, N. W. cor. N. Y. ave., 13th and H. sts., N. W., office building, cost $63,126.

MORTGAGE LOANS: There are 77 loans aggregating $252,723, amply protected by improved real estate situated in the District of Columbia. There is one loan of $40,000 on 900-902 Pennsylvania ave., N. W., valued at $65,000; the balance being mostly small, the largest amounting to $16,000. There was $44 interest past due on December 31, last.

MUTUAL FIRE, MARINE AND INLAND INSURANCE COMPANY, Philadelphia, Pa.

President, J. B. Hutchinson; Secretary, Chas. N. Rambo. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$382,386	†	$306,150	$164,951	$177,814	$93,072	.....	$17,434	$110,506	$115,603
1908	322,871	†	289,535	136,212	147,558	87,946	.....	14,033	101,979	75,149
1907	250,276	†	208,436	169,060	178,276	87,459	.....	16,088	103,547	91,202

† No provision for reserve.

MUTUAL FIRE, MARINE AND INLAND INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $270,384; cash in office and bank, $80,711; premium balances, not over 3 months due, $28,868; due for reinsurance on losses paid, $2,423; total, $382,386. Liabilities: Net losses unpaid, $50,346; dividends unpaid, $18,317; reinsurance premiums, $7,573; total, $76,236.

Net amount of premium notes or members' liability, December 31, $1,144,274.

RISKS AND PREMIUMS: Fire risks in force, December 31, $32,435,904; premiums thereon, $173,957; marine and inland risks in force, $2,617,162; premiums thereon, $37,022.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,119,178; losses paid, $577,398; cash dividends, $18,317.

BONDS OWNED.	Par Value.	Market Value.
P. R.R. Co., cs. m., 1948, 4%	$50,000	$50,000
C. & O. Ry. Co., gn. m. g., 1992, 4½%	25,000	25,402
B. & O. R. R. Co., P. L. E. & W. Va., r.m., 40 year g., 4%	25,000	22,345
N. & W. Ry. Co., P. C. & C. Co., 1st m. g., 4%	25,000	22,425
P. B. & W. R.R. Co., d. ser. g., ser. "B"	50,000	49,750
Series "C"	50,000	49,750
Series "A"	50,000	49,712
Totals	$275,000	$270,384

MISCELLANEOUS: Conflagration loss, Baltimore 1904, $45,473.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, Charlestown, Mass.

President, G. H. Pehdergast; Secretary, Frank V. Noyes. Organized, 1861.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$155,846	$63,386	$54,309	$45,834	$53,954	$19,115	$16,527	$22,080	$57,722	$17,845
1908	117,441	62,495	51,764	44,301	52,070	33,137	16,768	19,677	69,582	32,047
1907	127,723	62,241	62,416	46,286	53,050	15,036	14,367	20,632	50,035	15,046

Assets, December 31, 1909.	
Mortgage loans on real estate	$33,100
Bonds and stocks owned (market value)	96,352
Cash in office and bank	20,446
Agents' balances, not over 3 months due	4,573
Interest and rents accrued	1,375
Total admitted assets	$155,846

Liabilities, December 31, 1909.	
Net losses unpaid	$873
Unearned premiums	63,386
Dividends, taxes, salaries, etc	2,004
Return and reinsurance premiums	273
Borrowed money	35,000
Total liabilities, except surplus	$101,536
Surplus as to policyholders	54,310
Total liabilities, and surplus	$155,846

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,517,202; premiums thereon, $124,752.

MORTGAGE LOANS: There are loans aggregating $33,100 protected by first liens on improved real estate, valued at more than double the amount loaned.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
State of Mass., 1931, 3½%	$10,168	$10,500
State of Mass., 1941, 3%	6,326	6,720
Middletown, Conn., 1925, 3½%	7,710	7,520
Malden, Mass., 1914, 4%	5,069	5,050
New York City, 1956, 4%	3,825	4,000
Providence, R. I., 1930, 3%	13,612	13,200
Springfield, Mass., 1920, 3½%	989	1,040
Waterbury, Conn., 1926, 3½%	962	950
N. Y., N. H. & H., 1954, 3½%	1,916	2,580
Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Book Value.	Market Value.
N. Y., N. H. & H., 1948, 6%	$400	$536
Amer. Tel. & Tel., 1929, 4%	6,978	6,510
Stocks.		
Atch. T. & S. Fe., p	255	525
N. Y., N. H. & H	2,719	2,054
N. Y. Central	2,673	2,540
N. Y., N. H. & H., (1st payment)	125	193
Pa. R.R. (1st payment)	690	1,434
Pa. R.R	12,789	12,741
Amer. T. & T. Co	8,735	9,009
Chas. Gas. & Elec. Co	2,833	9,250
Totals	$89,775	$96,352

MUTUAL PROTECTION INSURANCE COMPANY, Washington, D. C.

President, Jas. L. Norris; Secretary, James E. Fitch. Organized, 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$29,946	$2,104	$27,464	$3,901	$5,336	$1,680	$1,367	$2,679	$5,726	$1,680
1907	30,344	2,158	27,827	4,047	5,305	666	1,395	2,655	4,716	666

‡ Statement for 1909 had not been received when this page went to press.

MORTGAGE LOANS: December 31, 1908. There are 18 loans for $27,700, all protected by improved real estate in District of Columbia, valued at more than double the amount loaned.

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, W. S. Granger; Secretary, Stephen M. Pitman. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$120,611	$60,794	$65,170	$119,220	$125,486	$14,307	$92,441	$14,352	$121,101	$11,804
1908	114,213	61,652	45,421	120,030	127,400	18,111	98,984	14,534	131,629	21,940
1907	109,746	63,768	42,493	130,469	135,495	16,193	90,426	13,474	120,093	12,186

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.—*Cont*

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $118,510; cash in office and bank, $6,775; uncollected premiums not over three months due, $4,359; interest accrued, $967; total admitted assets, $130,611. Liabilities: Net losses unpaid, $2,303; unearned premiums, $60,794; taxes accrued, $2,344; total, $65,441.

Net amount of premium notes or members' liability, December 31, $364,766.

RISKS AND PREMIUMS: Fire risks in force December 31, $13,343,495; premiums thereon, $121,589.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,363,819; losses paid, $220,448; cash dividends, $910,932.

BONDS AND STOCKS OWNED:	Par Value.	Mar Va
Westminster Bk	$5,000	$7,
Rhode Island Investment Co	12,600	16,
Amer. Tl. & Tg. Co	25,600	35,
Chicago & Eastern Illinois, p	5,000	6,
American Express Co	10,000	30,
Pennsylvania R. R. Co	5,600	6,
Baltimore & Ohio R. R. Co	5,000	5,
N. Y., N. H. & H. R. R. Co	500	
N. Y., N. H. & H. R. R. Co	....	
Leadville Light and Power Co	5,000	4,
Tampa Northern R. R. Co	5,000	4,
Totals	$77,500	$118,

DIRECTORS: W. S. Granger, E. H. Howard, S. M. Pitm H. T. Grant, W. S. Hutchinson, A. B. Chace, C. E. Sampson, F. Fish, J. Kilgour, Louis Simpson, E. K. Butler.

NATIONAL HARDWARE MUTUAL FIRE INSURANCE COMPANY, Huntingdon, Pa.

President, C. H. Miller; Secretary, W. P. Lewis. Organized 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurre
1909	†$47,580	.....	†$47,580	$30,979	$32,513	$8,707	.....	$8,605	$17,312	$8 7
1908	†30,123	.....	†30,123	25,708	26,711	12,711	.....	7,039	19,750	12,8
1907	†22,936	.....	†22,105	28,321	28,966	8,796	$8,012	3,930	20,738	8,7

† Includes guaranty fund.

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $43,200; cash in office and bank, $1,857; agents' balances, not over 3 months due, $2,123; other assets, $400; total admitted assets, $47,580. No liabilities.

FIRE RISKS IN FORCE: December 31, $2,489,229.

NATIONAL MANUFACTURERS MUTUAL INSURANCE COMPANY, Janesville, Wis.

President, B. F. Masters; Secretary, H. J. Cunningham. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$2,436	.....	$992	$15,870	$15,964	$10,576	$2,270	$4,333	$17,179	$11,0
1908	3,621	.....	3,621	16,035	16,035	11,981	2,030	4,018	18,029	11,9
1907	5,938	.....	5,615	15,509	15,509	9,947	915	3,901	14,763	6,8

ASSETS, DECEMBER 31, 1909: Cash in bank, $881; agents' balances, $1,574; interest accrued, $31; total, $2,436. Liabilities: Net losses unpaid, $1,444.

FIRE RISKS IN FORCE December 31, $751,715.

LOSSES PAID SINCE ORGANIZATION, $35,752.

MISCELLANEOUS: This company was launched in May, 1906, and is backed by the National Association of Box Manufacturers, It commenced writing business June 15, 1906, and is affiliated w other large mutual companies writing lumber and woodwork risks. The company collects a full cash premium, returning to t insured at the expiration of the policy term a cash dividend. T business of the company is handled by the Herbert J. Cunningha Agency of Janesville, Wis.; J. D. Brownell of said agency acting general agent.

NATIONAL MUTUAL ASSURANCE COMPANY, Philadelphia, Pa.

President, Frederick A. Downes; Secretary, Wm. M. Burgess. Organized, 1901.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurre
1909	$93,366	$45,729	$46,324	$87,435	$90,676	$8,602	$63,783	$7,750	$80,135	$6,
1908	81,528	41,609	36,745	82,195	84,993	5,709	57,343	7,876	70,928	7,
1907	66,711	37,361	27,664	71,114	73,508	10,886	50,581	7,110	68,577	11,

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $76,300; cash in office and bank, $12,625; uncollected premiums not over three months due, $3,304; interest accrued, $1,137; total admittde assets, $93,366. Liabilities: Net losses unpaid, $693; unearned premiums, $45,729; taxes accrued, $620; total, $47,042.

Net amount of premium notes or members' liability, December 31, $457,295.

RISKS AND PREMIUMS: Fire risks in force, December 31, $9,428,993; premiums thereon, $91,459.

BUSINESS SINCE ORGANIZATION: Premiums received, $506,817; losses paid, $47,247; cash dividends, $289,389.

BONDS OWNED:	Market Value.
Norfolk & Western Ry. Co., 4s	$9,300
Buffalo & Susq. R. R. Co., 4s	8,750
Mo. Pac. Equipment Assn., 5s	5,000
The Iron Mountain Car Trust, 5s	5,000

Bonds Owned.—*Cont.*	Mar Val
Southern Ry. Co., 4½s	$4,
Philadelphia Co., 5s	5,
Atlantic Coast Line R. R. Co., 4s	4,
Erie R. R. Co., 4s	4,
St. Louis Transit Co., 5s	4,
Chi. & Eastern Illinois R. R. Co., 4½s	4,
Wheeling & Lake Erie R. R. Co., 4s	4,
Lehigh Valley Coal Co., 5s	5,
Chesa. & Ohio Ry. Co., 4s	4,
Oregon Short Line R. R., 4s	4,
Totals (book value, $76,945, par value, $80,000).	$76,

MISCELLANEOUS: This company, the Keystone, and Cotton Seed Crushers, Southern States Mutual Insurance Companies, are under the same management.

NATIONAL MUTUAL CHURCH INSURANCE COMPANY, Chicago, Ill.

President, Jas. B. Hobbs; Secretary, Henry P. Magill. Organized, 1899.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$62,059	$37,205	$7,621	$101,136	$110,735	$48,893	$8,115	$53,579	$110,587	$63,149
1908	62,173	41,175	13,469	101,811	113,658	42,688	6,050	60,864	109,602	37,099
1907	57,453	36,673	8,350	99,325	108,929	50,224	6,206	53,997	110,427	48,055

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$1,200
Bonds owned (market value)	46,584
Cash in office and bank	8,937
Uncollected premiums, not over 3 months due	4,557
Interest	577
Other assets	204
Total admitted cash assets	$62,059

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$8,619
Unearned premiums	37,205
Other liabilities	8,614
Total liabilities, except surplus	$54,438
Surplus as to policyholders	7,621
Total liabilities and surplus	$62,059

Net amount of premium notes or members' liability, December 31, $255,071.

RISKS AND PREMIUMS: Fire risks in force, December 31, $22,017,477; premiums thereon, $74,410.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,269,421; losses paid, $461,975; cash dividends, $51,734.

MORTGAGE LOANS: There is 1 loan for $1,200 on property valued at $5,000, and on which the company has $2,000 insurance. There was no interest past due on December 31, last.

BONDS OWNED:	Par Value.	Market Value.
Chi. Gas Lt. & Coke Co., Chicago, 1 m., 5s	$5,000	$5,225
Consumer Gas Co., Chicago, 1 m., 5s	5,000	5,125
Peoples Gas Light & Coke Co., Chicago, 1st mtg., 5s	5,000	5,163
Commonwealth El. Co., Chicago, 1 m., 5s	5,000	5,131
Mo. Edison El. Co., St. Louis, 1 m., 5s	5,000	5,100
Union El. Lt. & Pow. Co., St. Louis, 1 m., 5s	$5,000	$5,150
Pere Marquette R. R. Co., 1 m., 4½s	5,000	4,950
Indiana Ry. Co., 1 m., 5s	4,000	4,000
Des Moines City Ry. Co., Des Moines, Ia., 1. m., r. 5s	5,000	4,650
Village of Lake Bluff, Lake Bluff, Ill., imp., 5s	2,200	2,090
Totals	$46,200	$46,584

MISCELLANEOUS: Conflagration loss: San Francisco, 1906, $2,500.

NEW BRUNSWICK MUTUAL FIRE INSURANCE COMPANY, New Brunswick, N. J.

President, W. E. Florance; Secretary, John W. Helm. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$105,009	$3,118	$101,891	$2,272	$6,720	$743	$561	$1,204	$3,508	$743
1908	101,796	3,336	98,459	2,178	6,421	117	526	2,215	2,858	117
1907	98,135	3,509	94,626	1,972	6,099	884	.....	2,669	3,553	884

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $26,680; bonds owned (market value,) $67,500; cash in office and bank, $9,468; interest accrued, $1,361; total admitted assets, $105,009. Liabilities: Unearned premiums, $3,118.

Net amount of premium notes or members' liability, December 31, $18,708.

RISKS AND PREMIUMS: Fire risks in force, December 31, $656,900; premiums thereon, $6,235.

MORTGAGE LOANS: There are 12 loans aggregating $26,680 protected by improved real estate in New Brunswick, valued at $80,500. There was no interest past due on December 31, last. Company holds $45,800 of insurance on the buildings.

BONDS OWNED:	Par Value.	Market Value.
Easton and Amboy R. R., 5s, 1920	$5,000	$5,105
United N. J. R. R. & Canal Co., 4s, 1929	5,000	5,030
Chi., R. I. & Pac. Ry. 4s, 1988	2,000	1,920
Ches. & O. Ry., 4½s	2,000	1,920
Atch. Top. & S. Fe 4s	2,000	1,920
Union Pac. R. R. 4s	3,000	3,000
Union Pac. R. R. 4s	3,000	3,000
Norfolk & W. Ry. 4s	2,000	1,840
New Brunswick Cy. 4s	16,000	16,000
Perth Amboy Cy. 4½s	10,000	10,000
Middlesex Co., 3½s, 1918	5,000	4,750
Middlesex Co., 4s, 1913-21	8,000	8,000
Hudson Co. 4s, 1946	5,000	5,000
Totals	$68,000	$67,500

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, Newburyport, Mass.

President, Wm. R. Johnson; Secretary, C. C. Donnell. Organized, 1829.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$47,851	$6,241	$41,530	$3,658	$7,958	$168	$3,553	$3,003	$6,724	$168
1908	44,721	6,121	38,463	3,310	5,557	134	3,142	1,007	4,283	134
1907	39,635	6,340	33,214	3,614	5,925	111	3,194	1,053	4,358	111

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, Newburyport, Mass.—*Cont.*

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $900; bonds and stocks owned (market value) $42,232; cash in office and bank, $4,327; interest accrued, $392; total admitted assets, $47,851. Liabilities: Unearned premiums, $6,241; other liabilities, $88; total, $6,329.

RISKS AND PREMIUMS: Fire risks in force December 31, $822,160; premiums thereon, $12,529.

MORTGAGE LOANS: There is one loan for $900 on dwelling houses at Newburyport, Mass., valued at $3,000. Company holds $1,000 of insurance on the buildings.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Meriden, Conn., bs	$1,000	$980
Newport News, Va., bs	2,000	1,920
So. Bend, Ind., bs	1,000	990
Penobscot Shore line, bs	2,000	1,960
Bangor & Aroostook, 4%	2,000	1,680
C., B. & Q., 4%	2,000	2,000
Wabash R. R., eq. bs	1,000	980
Amer. Tl. & Tg. Co., bs	3,000	2,790
Mich. State Tl. bs	1,000	990
Minneapolis Gn. El. Co., bs	1,000	1,000
New Eng. Cotton Yn. bs	1,000	1,050

Bonds and Stocks Owned.—*Cont.* Stocks.	Par Value.	Market Value.
W. Tl. & Tg. Co., bs	$3,000	$2,940
Westinghouse El. cs. bs	2,000	1,960
Atch., Top. & Santa Fe R. R., stk	1,100	1,335
Boston & Me. R. R., stk	2,400	3,576
Chi. Jc. Stk Yd. Co., stk	500	590
St. Paul, p	1,400	2,408
St. Paul, com	400	632
N. Y. Cent. R. R., stk	1,000	1,270
Mer. Nat.-Bk., Newburyport, stk	2,000	2,540
Ocean Nat. Bk., Newburyport, stk	1,550	1,958
State Nat. Bk., Boston, stk	400	728
Michigan State Tel., com	800	808
Michigan State Tel., p	400	384
Riverbank Court Sec. Co., stk	2,100	1,785
U. S. Rubber Co., stk	1,000	1,170
W. Union Tl. Co., stk	1,000	780
Westinghouse El. Co., stk	500	660
Westinghouse El Co., assessment	450	373
Total (book value, $38,506)	$39,000	$42,232

NEW CASTLE COUNTY MUTUAL INSURANCE COMPANY, Wilmington, Del.

President, M. M. Cleaver; Secretary, S. G. Cleaver. Organized, 1850.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$132,065	$3,000	$129,065	$21,051	$25,828	$6,234	.....	$9,355	$15,589	$6,234
1908	124,462	4,142	120,320	20,598	25,609	5,986	.....	8,919	14,905	5,906
1907	118,819	2,886	105,721	18,985	23,257	4,166	.....	7,446	11,612	4,166

ASSETS, DECEMBER 31, 1909: Real estate owned, $22,000; mortgage loans on real estate, $26,300; bonds and stocks owned (market value), $78,520; cash in office and bank, $2,513; interest accrued, $1,532; bills receivable, $1,200; total admitted assets, $132,065. Liabilities, $3,000.

Net amount of premium notes or members' liability, December 31, $424,796.

FIRE RISKS IN FORCE: December 31 $7,542,221.

REAL ESTATE OWNED: Comprises company's home office building.

BONDS AND STOCKS OWNED:

Bonds.	Book Value.	Market Value.
Utica & Mohawk Val. Ry. Co., 4½%	$2,985	$3,120
M., K. & O. Ry. Co., 5%	3,000	3,210
U. E. L. & P. Co. of B., 4½%	2,835	2,880
Mont. Lt., H. & Pow. Co., 4½%	5,120	5,000
Union El. Lt. & Pow. Co., 5%	3,075	3,060
Commonwealth Power Co., 5%	3,030	3,000
Portland Gn. El. Co., 5%	4,140	4,080
Rio Grand Western Ry. Co., 4%	4,510	4,350
Milwaukee Electric R. & L. Co., 4½%	4,060	3,840
Houston Lighting & Power Co., 5%	1,028	1,020

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Book Value.	Market Value.
Duluth Edison Electric Co., 5%	$2,020	$2,020
Birmingham Ry. & Lighting Co., 4½%	1,930	1,800
Chicago City Ry. Co., 5%	5,880	6,240
Chicago R. I. & Pac. Ry. Co., 4%	3,770	3,640
A., T. & S. Fe Ry. Co., 4%	2,888	2,880
Southern Pac. Ry. Co., 4%	2,880	2,820
Stocks.		
First Nat. Bk. of Wilmington stk	12,368	14,000
Little Schuylkill R. R. N. & C. Co. stk	3,688	4,060
M. & S. H. R. R. Co. stk	1,379	1,200
C. C. R. R. Co., stk	1,235	1,320
Delaware R. R. Co.	1,229	3,200
Farmers Bk. of Delaware stk	580	1,380
Pioneer Club Stable Co. stk	300	400
Totals	$73,930	$78,520

MORTGAGE LOANS: These loans aggregate $26,300 protected by improved property in Wilmington, Del., valued at more than double the amount loaned.

NEW JERSEY ASSOCIATION, Crosswicks, N. J.

President, A. Satterthwaithe; Secretary, S. T. Vanarsdale. Organized, 1823.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$33,674	$4,290	$29,244	$91	$1,498	.....	.....	$333	$333	.....
1908	32,403	4,441	27,818	.....	1,701	.....	.....	240	240	.....
1907	31,301	4,533	26,630	112	1,735	$2,726	.....	243	2,969	$2,726

ASSETS, DECEMBER 31, 1909: Real estate owned, $1,500; mortgage loans on real estate, $24,250; Hamilton Co. sc. bs., 4½% (market value) $3,001; cash in office and bank, $4,305; interest accrued, $618; total admitted assets, $33,674. Liabilities: Unearned premiums, $4,290; other liabilities, $140; total, $4,430.

RISKS AND PREMIUMS: Fire risks in force December 31, $162,305; premiums thereon, $5,720.

REAL ESTATE OWNED: Consists of 1 11-100 acres of land at No. Crosswicks, Hamilton Township, Mercer Co., N. J., with two frame dwellings thereon.

MORTGAGE LOANS: There are loans aggregating $24,250 protected by real estate in Ocean, Mercer and Burlington Cos., valued at more than double the amount loaned. There was no interest past due on December 31, last. Company holds ample fire insurance on the buildings.

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY, Norwich, Conn.

President, H. H. Gallup; Secretary, W. F. Lester. Organized, 1840.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$268,341	$93,183	$175,158	$68,449	$80,188	$44,566	.....	$23,789	$68,355	$40,545
1908	256,517	81,396	170,121	55,202	66,265	42,357	.....	18,937	61,294	42,357
1907	243,830	80,875	162,955	53,822	65,569	27,214	.....	18,980	46,194	27,214

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY, Norwich, Conn.—*Continued.*

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $4,000; bonds and stocks owned (market value) $207,481; deposits in savings banks, $41,242; cash in office and bank, $9,892; uncollected premiums, not over three months due, $4,959; interest, accrued, $767; total admitted assets, $268,341. Liabilities: Unearned premiums, $93,183.

RISKS AND PREMIUMS: Fire risks in force December 31, $19,722,090; premiums thereon, $173,093.

LOSSES PAID SINCE ORGANIZATION, $691,871.

MORTGAGE LOANS: There is one loan for $4,000 fully protected by property valued at $8,000.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
N. Y., N. H. & H. R. R., 6%, 1948	$1,700	$2,516
Terre Haute Te. & Lt. Co., 5%, 1944	9,500	9,850
Blackstone Val. Gas & El., 1937, 5%	4,875	5,000
Houghton Co. El. Lt.	10,000	10,000
Mich. State Tl.	10,000	9,850
W. Pa. R. R.	10,000	10,000
St. Joseph R. R. Lt. Ht. & Pow.	5,000	5,050
Balt. United Ht., Lt. & Pow.	4,675	4,750
New London & E. Lyme St. R. R.	5,000	5,000
Dayton, Covington & Piqua R. R.	4,750	4,600
Wilkes-Barre & Hazelton R. R.	6,000	5,100
Dallas Gas, 5%, 1925	5,000	4,750
Davenport Fire Arms, 6%, 1914	$2,500	$2,500
Atlanta, Birmingham & Atlantic R. R.	7,800	7,800
Ind, Col. & Easton Tc.	4,788	4,550
Cent. R. R. of Ore.	3,750	3,750
Duluth, Rainy Lake & Winnipeg R. R.	5,000	5,000
Tri-Cy. R. R. & Lt.	4,625	4,875
Fort Dodge, Des Moines & So. R. R.	2,000	2,000
Stocks.		
Corn Exchange Bk., N. Y.	4,000	9,750
Amer. Ex. Bk., N. Y.	4,000	10,000
Nat. Pk. Bk., N. Y.	10,000	27,600
Bk. of Amer., N. Y.	500	2,975
Merchants Ex. Nat. Bk., N. Y.	600	1,980
Nat. Bk. of Com., N. Y.	1,458	3,060
Thames Nat. Bk., Norwich	16,637	20,135
Kan. Cy., St. Louis & Ch. R. R.	2,000	2,600
Ft. Wayne & Jackson R. R. Co.	1,000	1,350
Kalamazoo, Allegan & G. Rapids R. R.	4,000	5,600
N. Y., N. H. & H. R. R.	9,307	8,543
Pa. R. R.	6,750	6,806
Totals	$167,215	$207,481

NEWPORT MUTUAL FIRE INSURANCE COMPANY, Newport, Ky.

President, Jas. E. McCracken; Secretary, C. W. Nagel. Organized, 1880.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$27,720	$9,692	$18,027	$3,855	$5,562	$739	.....	$4,309	$5,048	$739
1908	27,233	9,460	17,773	3,910	5,639	1,005	.....	4,489	5,494	1,005
1907	25,995	9,223	16,072	4,050	5,795	1,144	.....	3,883	5,027	1,144

ASSETS, DECEMBER 31, 1909: Real estate owned, $11,719; bonds and stocks owned (market value) $15,199; cash in office and bank, $478; other assets, $324; total admitted assets, $27,720. Liabilities: unearned premiums, $9,692.

Premium notes or members liability, December 31, $16,498.

RISKS AND PREMIUMS: Fire risks in force December 31, $2,409,934; premiums thereon, $19,385.

BUSINESS SINCE ORGANIZATION: Premiums received, $136,402; losses paid, $38,371.

REAL ESTATE OWNED: Consists of a flat building at Bellevue, Ky., valued at $4,355, and an office building at Newport, Ky., valued at $7,365. Rents received in 1908 were $961.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Broadway & Newport Bdg. Co. stk.	$1,200	$395
German Nat. Bank, Newport stk.	2,000	3,200
Broadway & Newport Bdg. bs.	1,200	1,200
Phoenix L. & B. Assn. stk.	5,000	1,400
Fidelity Blg. Sav.& Loan Assn. stk.	8,500	1,948
Home Sav. & Loan Assn. stk.	4,000	3,330
Licking Val. Blg. Assn. No. 3 stk.	3,000	1,646
Union Building Assn. stk.	1,200	1,000
Newport Bldg. Sav. & Loan Assn. stk.	1,250	1,000
Totals	$27,350	$15,199

NEW YORK CENTRAL MUTUAL FIRE INSURANCE COMPANY, Edmeston, N. Y.

President, C. T. Coats; Secretary, V. D. Robinson. Organized, 1899.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$29,647	.....	$29,647	$20,517	$20,517	$17,642	.....	$2,682	$20,324	$17,642
1908	‡29,454	.....	29,454	20,444	20,444	8,012	.....	2,707	10,719	8,012

‡ Assets consist of cash on hand and due from agents, and office furniture and fixtures.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, Dedham, Mass.

President, James Y. Noyes; Secretary, Theodore T. Marsh. Organized, 1825.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$671,181	$192,969	$472,038	$86,784	$115,678	$21,415	$50,586	$26,235	$98,236	$25,514
1908	663,713	190,964	455,242	90,121	118,970	61,845	58,122	26,083	146,050	61,955
1907	643,990	184,477	449,330	89,821	118,386	24,789	50,891	24,543	100,223	24,789

ASSETS, DECEMBER 31, 1909.	
Real estate owned	$15,000
Mortgage loans on real estate	18,550
Bonds and stocks owned (market value)	612,840
Cash in office and bank	14,273
Agents' balances, not over 3 months due	3,409
Interest and rents accrued	7,109
Total admitted assets	$671,181

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$4,134
Unearned premiums	192,969
Dividends, taxes, etc.	2,040
Total liabilities, except surplus	$199,143
Surplus as to policyholders	472,038
Total liabilities and surplus	$671,181

Net amount of premium notes or members' liability, December 31, $373,478.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, Dedham, Mass.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $26,219,699; premiums thereon, $373,478.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,305,035; losses paid, $1,185,461; cash dividends, $1,610,710.

REAL ESTATE OWNED: Consists of the company's home office building, valued at $15,000. Rents received in 1909, $1,350; taxes and expenses, $1,049.

MORTGAGE LOANS: There are 10 loans aggregating $18,550, protected by property valued at $34,200, and on which the company holds $20,800 of insurance. Loans are mainly on property situated in Dedham, Roxbury Dis. and Boston, Mass. There was $75 interest past due on December 31 last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Boston Cy. reg. pk. loan, 1921, 4%	$13,000	$13,200
Boston Cy. reg., 1923, 4%	2,000	2,060
Chelsea, Mass., 1936, 4%	10,000	10,600
Chicago, Ill., 1922, 4%	5,000	5,050
Fall River, Mass., reg., 1929, 4%	2,000	2,060
Lawrence, Mass., 1917, 4%	5,000	5,100
Lynn, Mass., reg., 1926, 4%	11,000	11,220
Lynn, Mass., reg., 1929, 4%	8,000	8,160
Newton, Mass., 1915-28, 4%	15,000	15,410
N. Y. Cy., reg., 1957, 4½%	10,000	11,100
No. Andover, Mass., 1923, 4%	6,000	6,180
Salem, Mass., wat., 1914, 4%	5,000	5,050
Taunton, Mass., wat., 1914, 4%	4,000	4,080
Taunton, Mass., reg., 1928, 4%	6,000	6,300
A., T. & S. F. R. R. gn. m., 1995, 4%	22,500	22,500
A., T. & S. F. R. R. Ad., 1995, 4%	12,000	11,280
Boston & Albany R. R. reg., 1952, 3½%	20,000	18,000
Boston & Lowell R. R. Co., 1913, 4%	5,000	5,000
Boston & Lowell R. R. Co., 1932, 4%	10,000	10,000
Boston & Me. R. R. Co., 1942, 4%	14,000	13,860
Boston & Me. R. R. Co., 1944, 4½%	20,000	21,400
Boston & Prov. R. R. Co., 1918, 4%	20,000	20,000
Boston, Revere Beach & Lynn R.R. r1927 4½%	10,000	10,300

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Chi., B. & Q. R. R. Ill. Div., 1919, 4%	$10,000	$10,100
Con. & Mont. R. R. 1 m., 1920, 4%	10,000	10,000
Conn. & Pass. R. R. R., 1943, 4%	5,000	5,000
Dexter & Newport R. R. Co., 1917, 4%	6,000	5,880
Fitchburg R. R., 1915, 4%	5,000	5,000
Fitchburg R. R., 1927, 4%	20,000	19,800
Fremont, Elkhorn & Mo. Val. R.R., 1933, 6%	5,000	6,500
Ill. Cent. R. R., reg., 1951, 3½%	5,000	4,600
Me. Cent. R. R., 1912, 4½%	10,000	10,100
Me. Cent. R. R., 1923, 5%	5,000	5,450
N. Y. C. & H. R. R. R., L. S. col. reg., 1998 3½%	10,000	8,100
N. Y., N. H. & H. R. R. Co., 1947, 4%	19,000	18,430
No. Pac. & Gt. No. jt. b. (C.B.& Q.Col.), reg., 1921, 4%	22,000	21,340
Norwich & Worcester R. R., 1927, 4%	20,000	20,000
Old Colony R. R., 1925, 4%	19,000	19,000
Old Colony R. R., reg., 1938, 4%	17,000	17,000
Old Colony R. R., 1932, 3½%	5,000	4,650
Ore. Short Line, 1922, 6%	10,000	11,700
Phila. & Read. R. R., 1911, 7%	8,000	8,320
Portland & Rumford Falls Ry., 1926, 4%	10,000	9,900
R. I. & F. Ter. Ry. Co., 1 m., 1927, 5%	15,000	15,000
Union Pac. R. R., 1 m., 1947, 4%	4,500	4,590
Am. Tel. & Telg. Co., col. tr. 1929, 4%	14,000	13,020
Stocks.		
A., T. & S. Fe R. R. Co., com	10,000	12,300
A., T. & S. Fe R. R. Co., p	21,300	22,365
Boston & Albany R. R. Co	12,500	28,750
Boston & Lowell R. R. Co	7,500	17,175
Boston & Prov. R. R.	2,000	5,960
Old Colony R. R.	10,000	19,800
Union Pac. R. R., p	6,000	6,240
Dedham Wat. Co	8,000	8,800
Total	$567,300	$612,840

NORTH AMERICAN MUTUAL FIRE INSURANCE COMPANY, Mansfield, O.

President, C. W. Upson; Secretary, Hugh Young. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$25,761	$18,899	$2,719	$37,483	$37,627	$22,862	$2,874	$13,040	$38,776	$20,579
1908	26,942	20,585	—193	39,495	42,457	27,302	3,450	14,771	45,523	24,667
1907	30,415	21,988	138	42,529	42,529	14,325	2,347	14,585	31,257	20,952

— Excess of liabilities.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $1,600; cash in office and bank, $15,248; agents' balance, not over three months due, $8,835; interest accrued, $78; total admitted assets, $25,761. Liabilities, Net losses unpaid, $2,955; unearned premiums, $18,899 other liabilities, $1,188; total, $23,042.

Net amount of premium notes or members' liability, December 31, $200,234.

RISKS AND PREMIUMS: Fire risks in force December 31, $2,275,288; premiums thereon, $39,498.

LOSSES PAID SINCE ORGANIZATION, $75,559. cash dividends, $9,808.

MORTGAGE LOAN: There is one loan for $1,600 on first class dwelling property in Toledo, O., valued at $3,000. There was $48 of interest past due on December 31, last. Company holds $1,600 of insurance on the buildings.

MISCELLANEOUS: This company commenced business October 26, 1905. It transacts a surplus line business outside of Ohio.

NORTHWESTERN MUTUAL FIRE ASSOCIATION, Seattle, Wash.

President, A. L. Piper; Secretary, F. J. Martin.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$228,852	$121,612	$104,795	$342,576	$353,541	$98,465	$89,863	$118,395	$306,723	$86,885
1908	173,806	116,978	43,252	265,092	281,486	120,678	47,876	104,157	272,711	132,878
1907	165,031	98,342	65,471	215,490	221,183	87,236	28,339	73,755	189,330	86,292

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$45,300
Bonds and stocks owned (market value)	65,222
Cash in office and bank	78,311
Agents' balances, not over 3 months due	31,888
Interest and rents accrued	2,688
Other assets	5,443
Total admitted assets	$228,852

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $500 resisted)	$2,445
Unearned premiums	121,612
Total liabilities, except surplus	$124,057
Surplus as to policyholders	104,795
Total liabilities and surplus	$228,852

NORTHWESTERN MUTUAL FIRE ASSOCIATION, Seattle, Wash.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force December 31, $31,126,385; premiums thereon, $318,256.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,336,207; losses paid, $513,072; cash dividends, $177,699.

MORTGAGE LOANS: There are 12 loans, aggregating $45,300, on improved properties in Seattle, valued at $173,800, and on which the company holds $27,875 insurance. There was no interest past due on December 31, last.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Seattle Loc., Imp. bs	$1,100	$1,100
Seattle Loc., imp. bs	10,600	10,600
Bellingham Loc., imp. bs	9,658	9,658
Washington Iron Works	10,000	10,000
Washington Pulley Co	10,500	10,500
Seattle Condemnation Fund	4,518	4,518
Aberdeen Loc., Imp. bs	5,700	5,700

Bonds and Stocks Owned.—*Cont.*	Par Value.	Market Value.
Stocks.		
Osborne, Temper & Co	$4,390	$6,146
Seattle Trust & T. Co	5,000	7,000
Totals	$61,466	$65,222

DIRECTORS: A. L. Piper, F. J. Martin, Corwin S. Shank, F. A Ernst, J. H. Edwards.

TERRITORY COVERED: The company is licensed in Wash., Ida. and Utah.

OHIO FARMERS INSURANCE COMPANY, Leroy, O.¶

President, Jas. C. Johnson; Secretary, W. E. Haines. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$2,401,783	$1,544,604	$666,234	$1,153,616	$1,238,499	$611,804	.....	$489,473	$1,101,277	$604,750
1908	2,295,212	1,478,931	632,927	1,106,306	1,186,407	637,931	.....	432,811	1,070,742	662,195
1907	2,183,510	1,432,742	600,477	1,143,920	1,207,192	532,378	.....	385,757	918,135	521,129

ASSETS, DECEMBER 31, 1909.

Real estate owned	$38,500
Mortgage loans on real estate	1,273,047
Bonds owned (market value)	600,723
Collateral loans	64,600
Cash in office and bank	246,395
Agents' balances, not over 3 months due	141,207
Interest and rents accrued	37,311
Total admitted assets	$2,401,783

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $1,000 resisted)	$42,500
Unearned premiums	1,544,604
Reserve for contingencies	125,000
Taxes accrued	23,445
Total liabilities, except surplus	$1,735,549
Surplus as to policyholders	666,234
Total liabilities and surplus	$2,401,783

RISKS AND PREMIUMS: Fire risks in force December 31, $207,901,695; premiums thereon, $3,026,736.

BUSINESS SINCE ORGANIZATION: Premiums received, $24,039,209; losses paid, $15,216,015.

REAL ESTATE OWNED: Comprises company's home office building, book value, $30,000, and dwelling house at Leroy, O. book value, $3,500, and addition to home office building carried at $5,000.

MORTGAGE LOANS: There are 298 loans aggregating $1,273,047 on first-class real estate conservatively estimated and located in the most prosperous parts of Ohio valued at $3,553,362. They ranged in amount from $2,000 to $10,000. There was but $900 of interest past due on December 31, last. Company holds $207,950 of insurance on the buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Cleveland, Col. & Swn. Ry. bs	$62,400	$50,000
Frst Nat. Bk. of Cleveland, stk., 20 shrs.	5,000	7,500
Old Phœnix Nat. Bk. stk., MedinaO.42 sh	10,400	
Old Phœnix Nat. Bk. stk., Medina, O., 30s	6,000	
Central Sav. Bk. stk., Toledo, O., 15 shrs.	1,500	5,500
Medina Co., creamery stk., 10 shrs	2,000	
Exchange Nat. Bk. stk., Lodi, O., 13 shrs.	1,950	1,600
Total	$89,250	$64,600

BONDS OWNED:

	Par Value.	Market Value.
Akron, sewer	$18,000	$18,066
Ashtabula Co., roads	18,000	18,473
Bedford school	20,000	20,918
Cambridge, street imp	6,783	6,857
Canton, street imp	6,000	6,081
Chardon, O., street imp	7,000	7,175
Cincinnati, Ohio, gen'l street imp	14,000	14,245
Cincinnati, Ohio, sewer	7,000	7,170
Cleve., S. W. Ry. Co	50,000	40,000

Bonds Owned.—*Cont.*	Par Value.	Market Value.
Conneaut, street imp	$5,750	$6,116
Creston, street	730	739
Cuyahoga Co., Ohio, court house	20,000	20,341
Delaware Co., road imp	28,914	29,913
Elyria Water Works	5,000	5,010
Freeport Water Works	3,000	3,295
Goshen Funding	4,000	4,087
Guilford Twp., roads	18,000	18,524
Henry Co., ditch	2,500	2,514
Lakewood, street imp	3,749	3,817
Le Roy, school	3,500	3,601
Lucas Co., turnpike	4,800	4,887
Medina Co. road	25,000	25,149
Mercer Co., oak level turnpike	8,600	9,116
Niles imp	775	791
Roseville school	2,000	2,359
South Newburg, road	15,000	15,417
Springfield, Twp., road bonds	20,000	22,690
Toledo City	5,000	5,086
U. S. Government, reg	25,000	25,000
U. S. Government, reg	75,000	86,250
U. S. Government, reg	102,400	103,936
Wadsworth, street imp	10,000	10,326
Wood Co., road imp	11,000	11,409
Wooster, school	12,500	13,306
Youngstown school	28,000	28,068
Totals (book value, $587,001)	$587,001	$600,723

DIRECTORS: J. C. Johnson, J. H. Freeman, N. Harris, Lee Elliott, Thomas Ferriman, N. P. Nichols, F. H. Hawley, G. R. McConnell, M. F. Jones.

FIELD MEN AND TERRITORY COVERED: J. H. Beecher, Cleveland, O., J. E. Smith, Chardon, O. and Geo. R. McConnell, Troy, Ohio, adjusters and special agents for O.; J. W. Coleman, Warsaw, Ind., State agent and L. E. Coleman, special agent for Ind.; A. E. Webb, Lonton, Ind., special agent. The company operates in O. and Ind.

¶ Mutual company, but by special act of Legislature does business on cash plan only.

OHIO GRAIN DEALERS MUTUAL FIRE INSURANCE ASSOCIATION, Columbus, Ohio.

President. H. S. Grimes; Secretary, J. W. McCord. Organized, 1901.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	‡$4,412	.....	$4,412	$3,568	$3,896	$1,240	.....	$4,077	$5,317	$1,240
1908	‡5,833	.....	5,833	11,270	11,509	6,015	.....	4,718	10,733	6,015
1907	‡8,193	.....	4,693	8,281	8,637	2,021	.....	3,673	5,694	2,021

‡ Cash.

FIRE RISKS IN FORCE: December 31, $849,400.

OHIO HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY, Coshocton, O.

President, J. P. Duffy; Secretary, G. M. Gray. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$36,414	$11,558	$24,667	$22,748	$24,042	$8,219	$3,997	$4,583	$16,799	$8,219
1908	29,203	8,514	20,606	16,464	17,322	6,388	3,614	3,511	13,513	6,388
1907	25,286	7,509	17,577	15,011	15,782	6,410	3,895	3,432	13,287	6,410

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $24,992; cash in office and bank, $8,562; agents' balances, not over three months due, $2,544; interest and rents accrued, $316; total admitted assets, $36,414. Liabilities: Unearned premiums, $11,558; other liabilities, $190; total, $11,748.

Net amount of premium notes or members' liability, December 31, $69,347.

RISKS AND PREMIUMS: December 31, $1,702,843; premiums thereon, $22,891.

BUSINESS SINCE ORGANIZATION: Premiums received, $113,677; losses paid, $35,416; cash dividends, $19,514.

BONDS OWNED:	Par Value.	Market Value.
Coshocton, Ohio, sr	$2,100	$2,204
Coshocton, Ohio, fire dept	10,000	10,401
Coshocton, Ohio, st. impt	4,000	4,131
Defiance, Ohio, ref	4,000	4,020
Hamilton, Ohio, st. impt	930	963
Springfield, Ohio, sc	3,000	3,273
Totals	$24,030	$24,992

OHIO MILLERS MUTUAL FIRE INSURANCE COMPANY, Canton, O.

President, J. W. Hahn: Secretary, Wm. H. Clark. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$587,818	$153,600	$415,798	$275,918	$304,443	$224,163	.....	$49,156	$273,319	$237,061
1908	556,724	134,723	415,429	264,085	292,674	149,468	.....	47,899	197,367	151,667
1907	494,897	117,194	375,329	223,517	242,919	141,099	.....	42,688	183,787	141,140

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$10,000
Bonds and stocks owned (market value)	243,676
Collateral loans	174,200
Cash in office and bank	152,653
Agents' balances, not over 3 months due	7,289
Total admitted assets	$587,818

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $4,500 resisted)	$12,920
Unearned premiums	153,600
Taxes	5,500
Total liabilities, except permanent fund and surplus	$372,020
Permanent fund	200,000
Surplus over all liabilities	215,798
Total liabilities, permanent fund and surplus	$587,818

Net amount of premium notes or members' liability, December 31, $2,409,848.

RISKS AND PREMIUMS: Fire risks in force, December 31, $18,683,139: premiums thereon, $307,200.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,689,369: losses paid, $1,578,926.

MORTGAGE LOANS: There is 1 loan of $10,000 secured by property valued at $30,000, and on which the company holds $6,000 of insurance. The property is a 3-story brick building situated S. W. corner Tuscarawas and Court sts., Canton, O.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Winton Motor Carriage Co., Cleveland, O., 100 shares	$30,000	
Diamond Portland Cement Co., Cleveland, O., 100 shares	10,000	$40,000
American Stove Co., St. Louis, Mo., 100 shares	10,000	
Diamond Portland Cement Co., Cleveland, O., 390 shares	39,000	30,000
American Piano Co., p., 300 shares	30,000	
United Surety Co., 200 shares	20,000	25,000
J. H. McLain Co., com., 300 shares	$21,000	$14,000
The Canton Stamping & Enameling Co., 95 shares	15,200	11,000
The Canton Art Metal Co., com., 200 shrs.	16,000	10,000
Dime Savings Bank, 85 shares	14,450	8,400
Canton Stamping & Enameling Co., 88 shares	14,080	8,800
The Massillon Crystal Co., cumulative p., 7%, 240 shares	9,600	7,000
The Massillon Crystal Co., com., 250 shrs.	Unknown	
First Nat. Bk., 50 shares	10,000	6,000
The Canton-Hughes Pump Co., and two notes of $5,000 each, executed by R. A. May and secured by 150 shares	13,500	
The Canton-Hughes Pump Co., 100 shrs.	9,000	6,000
Chas. S. Harrison Co., 79 shares	6,320	5,000
The City Nat. Bk., 28 shares	3,920	3,000
Totals	$272,070	$174,200

OHIO MILLERS MUTUAL FIRE INSURANCE COMPANY, Canton, Ohio.—*Continued.*

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cy. of Canton, O., r.	$11,500	$11,193
Congress Lake Co., 1 m.	10,000	10,000
Canton-Massillon El. Ry. Co., 1 m.	10,000	9,000
Cy. of Alliance, O., wat. wks., r.	6,000	6,000
Cy. of Findlay, O., wat. wks., r.	5,000	5,631
Cy. of Massillon, O., paving	5,000	5,032
Cy. of Fostoria, O., wat. wks., r.	4,000	4,000
Cy. of Canton, O., r.	2,000	2,050
Cy. of Canton, O., r.	2,000	2,045
Stocks.		
Little Miami R. R. Co., guar.	20,000	42,000
City Nat. Bk., Canton, O.	31,400	40,030
Savings & Loan Co., Canton, O.	20,000	20,000
Cleveland & Pittsburg R. R. Co., guar.	12,000	19,200
J. H. McLain Co., p., Canton, O.	20,000	16,000
Columbus & Xenia R. R. Co., guar.	5,500	11,000

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Dayton & Mich. R. R. Co., guar.	$5,000	$10,000
Cincinnati Terminal Ry. Co.	10,000	9,375
Canton Art Metal Co., 7% p., Canton, O.	10,000	9,000
Chas. S. Harrison Co., p., Canton, O.	9,900	7,920
Dime Savings Bank Co., Canton, O.	2,000	3,400
Geo. D. Harter Bk., Canton, O.	1,000	800
Totals (book value, $248,676)	$202,300	$243,676

DIRECTORS: John W. Hahn, Wm. H. Clark, J. F. T. Walker, Cyrus S. Coup, C. E. Alexander.

FIELD MEN AND TERRITORY COVERED: General agents: John W. Hahn, Toledo, O.; Clarence E. Alexander, Canton, O.; I. N. Just, Seattle, Wash.; H. M. Giles, Minneapolis, Minn.; Chas. H. Ridgway, Kansas City, Mo. The company is licensed in Ill., Minn., Mo., N. D., Ohio,, S. D., and Wash. and in Province of Manitoba.

OHIO MUTUAL INSURANCE COMPANY, Salem, O.

President, J. R. Vernon; Secretary, J. Ambler. Organized, 1876.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$122,258	.....	$120,284	$58,726	$64,165	$27,327	.....	$22,473	$49,800	$28,246
1908	109,304	.....	107,244	59,590	63,441	21,985	.....	21,615	43,600	19,872
1907	96,752	.....	92,811	60,962	64,504	35,799	.....	20,207	56,006	39,299

Assets, December 31, 1909.	
Real estate owned (book value)	$8,000
Bonds and stocks owned (par value)	89,021
Cash in office and bank	22,993
Agents' balances, not over 3 months due	1,447
Interest and rents accrued	797
Total admitted assets	$122,258

Liabilities, December 31, 1909.	
Net losses unpaid	$1,500
Other liabilities	474
Total liabilities, except surplus	$1,974
Surplus as to policyholders	120,284
Total liabilities and surplus	$122,258

FIRE RISKS in force December 31, $6,347,548.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,537,822; losses paid, $947,543.

REAL ESTATE OWNED: Consists of lot 23 x 197 feet, south side of East Main st., Salem, O., cost $2,520, and 3-story brick building thereon built by company, cost $6,464. Value of property considerably over cost.

BONDS AND STOCKS OWNED: Bonds.	Par Value.
U. S., 4% reg. bs.	$15,000
Salem, O., municipal bs.	11,000
Cleveland, O., municipal bs.	10,000
Cuyahoga County, municipal bs.	10,000
Springfield, O., municipal bs.	5,721
Canton, O., municipal bs.	5,000
Trumbull Co., O., bs.	5,000
Gallia Co., O., bs.	3,000

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.
Buckeye Engine Co., Salem, bs.	$1,000
Stocks.	
First National Bk., Salem	5,000
Farmers National Bk., Salem	1,200
C. & P. R. R., guar. by Pa. R. R.	15,000
Salem Pub. Co., Salem, p. stk.	2,000
Western Adjustment & Inspection Co.	100
Totals (market value, $97,386)	$89,201

MISCELLANEOUS: This company levies an assessment annually September 1, for the losses and expenses of the fiscal year ending on that date. The assessments are net, hence no dividends are paid, and there is no liability for unearned premiums.

DIRECTORS: J. R. Vernon, J. M. Woodruff, Hon. Henry Bohl, C. C. Snyder, L. H. Brush, J. Ambler, D. B. McCune.

OHIO RETAIL GROCERS MUTUAL FIRE INSURANCE COMPANY, Springfield, O.

President, E. G Ashley; Secretary W. H. Cook. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$14,281	$5,210	$9,018	$10,049	$10,748	$741	$1,939	$2,404	$5,084	$741
1908	11,587	5,637	2,877	9,327	9 871	7,589	1,603	1,907	11,099	7,589
1907	9,831	5,995	3,836	10,837	11,083	19	.....	1,218	1,237	19

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $14,097; uncollected premiums, $234; total admitted assets, $14,281. Liabilities: Unearned premiums, $5,210; other liabilities, $53; total, $5,263.

Net amount of premium notes or members' liability, December 31, $28,645.

RISKS AND PREMIUMS: Fire risks in force December 31, $1,069,297; premiums thereon, $11,348.

BUSINESS SINCE ORGANIZATION: Premiums received, $30,213; losses paid, $8,856; cash dividends, $3,542.

OREGON FIRE RELIEF ASSOCIATION, McMinnville, Ore.

President, B. F. Rhodes; Secretary, W. C. Hagerty. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$180,384	.....	$95,339	$160,396	$165,940	$74,102	.....	$19,961	$94,063	$72,873
1908	150,636	.....	148,636	56,712	169,052	79,952	.....	19,706	99,659	81,953
1907	135,443	.....	133,543	55,469	167,184	46,409	.....	18,699	65,108	46,409

ASSETS, DECEMBER 31, 1909: Real estate owned, $13,000; mortgage loans on real estate, $2,000; municipal school district bonds and warrants (market value), $101,255; cash in office and bank, $48,160; assessments in course of collection, $15,000; interest accrued, $970; total admitted assets, $180,384. Liabilities: Net losses unpaid, $3,000; advance assessments, $82,045; total, $85,045.

FIRE RISKS IN FORCE: December 31, $33,236,915.

LOSSES PAID SINCE ORGANIZATION: $497,109.

OTSEGO MUTUAL FIRE INSURANCE COMPANY, Burlington Flats, N. Y.

President, E. W. Wright; Secretary, S. L. Kelsey. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$25,694	.....	$23,994	$24,022	$25,383	$23,177	.....	$6,315	$29,492	$23,542
1908	*34,188	.....	34,188	19,500	19,500	15,481	.....	2,412	17,893	15,481

* Cash.

PAPER MILL MUTUAL INSURANCE COMPANY, Boston, Mass.

President, R. W. Toppan; Secretary, D. W. Lane. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$207,020	$98,170	$106,264	$197,975	$205,215	$3,780	$166,056	$15,017	$184,853	$3,915
1908	185,088	88,439	95,826	176,910	183,384	4,139	146,461	12,708	163,308	3,832
1907	158,044	80,641	76,525	163,578	169,390	19,041	126,308	11,663	157,012	19,516

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$176,930
Cash in office and bank	26,015
Premiums not over 3 months due	1,958
Interest accrued	2,117
Total admitted assets	$207,020

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$250
Unearned premiums	98,170
Taxes	2,336
Total liabilities, except surplus	$100,756
Surplus as to policyholders	106,264
Total liabilities and surplus	$207,020

Net amount of premium notes or members' liability, December 31, $981,703.

RISKS AND PREMIUMS: Fire risks in force, December 31, $26,355,434; premiums thereon, $196,340.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,888,766; losses paid, $155,535; cash dividends, $1,457,815.

BONDS OWNED:

	Par Value.	Market Value.
Boston, Mass., 1932, 3½%	$5,000	$4,800
Boston, Mass., 1933, 3½%	10,000	9,600
Newton, Mass., 1922, 4%	5,000	5,100
New York, N. Y., 1957, 4½%	5,000	5,550
Boston & Albany, 1913, 4%	10,000	10,000
Boston Elevated, 1935, 4%	20,000	20,000
Boston & Lowell, 1916, 4%	5,000	5,000
Boston & Maine, 1944, 4½%	5,000	5,350
Boston & Maine, 1926, 4%	5,000	4,950
Chicago Jc. & Union Stk. Yards, 1940, 4%	5,000	4,600
C., B. & Q., (Ill. Div.) 1949, 4%	5,000	5,050
C., B. & Q. (gn. m.), 1958, 4%	10,000	10,000
Cin. Sandusky & Cleve., 1928, 5%	5,000	5,450
Concord & Montreal, 1920, 4%	5,000	5,000
Delaware & Hudson, 1943, 4%	$5,000	$5,000
Fitchburg, 1927, 4%	5,000	4,950
Maine Cetnral, 1923, 5%	5,000	5,450
Mohawk & Malone, 1991, 4%	5,000	5,000
N. Y. C. & H. R. (L. S. Col.), 1998, 3½%	5,000	4,050
N. Y. C. (equip.) 1919, 5%	5,000	5,300
N. Y., N. H. & H. (Pt. C. Div.), 1954, 4%	5,000	5,050
Pennsylvania, 1919, 5%	5,000	5,500
Pennsylvania, 1948, 4%	2,000	2,080
West End Street, 1915, 4%	5,000	5,000
West End Street, 1932, 4%	10,000	10,000
Amer. Tl. & Tg. Co., 1929, 4%	10,000	9,300
Massachusetts Gas, 1929, 4½%	5,000	4,900
New York Telephone, 1939, 4½%	5,000	4,900
Totals	$177,000	$176,930

TERRITORY COVERED: Company is licensed in Mass. and R. I.

PATAPSCO MUTUAL FIRE INSURANCE COMPANY, Baltimore, Md.

President, Frank Slingluff; Secretary, Wm. H. Purcell. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$90,972	$59,263	$30,782	$113,249	$116,167	$11,569	$86,849	$11,155	$109,573	$8,282
1908	88,653	59,757	20,195	119,150	132,204	19,005	93,934	10,501	123,440	21,397
1907	89,036	58,686	29,202	106,986	109,788	9,624	89,838	9,775	109,237	10,307

PATAPSCO MUTUAL FIRE INSURANCE COMPANY, Baltimore, Md.—*Continued.*

Assets, December 31, 1909.	
Bonds owned (market value)	$72,817
Cash in office and bank	12,977
Interest and rents accrued	1,218
Premiums in course of collection	3,960
Total admitted assets	$90,972

Liabilities, December 31, 1909.	
Net losses unpaid	$927
Unearned premiums	59,263
Total liabilities, except surplus	$60,190
Surplus as to policyholders	30,782
Total liabilities and surplus	$90,972

Net amount of premium notes or members' liability, December 31, $592,626.

RISKS AND PREMIUMS: Fire risks in force December 31, $12,349,029; premiums thereon, $118,525.

LOSSES PAID SINCE ORGANIZATION, $215,378; cash dividends, $844,197.

BONDS OWNED:	Par Value.	Market Value.
Baltimore City, 1920, 4%	$3,000	$3,060
Baltimore City, 1926, 4%	1,000	1,025
Baltimore City, 1927, 3½%	5,000	4,600
Baltimore City, 1930, 3½%	11,000	10,175
State of Maryland, 1914, 3%	15,000	14,325
State of Maryland, 1919, 3½%	2,000	2,000
City of Mobile, 1930, 4½%	5,000	5,025
Lake Roland El. Ry. Co., 1942, 5%	2,000	2,250
Balti. United Rys. & El. Co., 1949, 4%	10,000	8,700
Balti. United Rys. & El. Co., 1936, 5%	1,000	840
The United Rys. Car Trust, 1914, 5%	5,000	4,987
Southern Ry. Co., 1994, 5%	$7,000	$7,770
Cent. of Ga. Ry. Eq. Assn., 1913, 4½%	3,000	2,985
Cumberland Lumber Co., 1914, 6%	5,000	5,075
Totals	$75,000	$72,817

MISCELLANEOUS: Although the laws of Maryland do not require a reinsurance reserve of mutual fire insurance companies, the Patapsco Mutual Fire Insurance Company debits itself with a reserve of 50 per cent of the premiums in force, making its net cash surplus that much less. Conflagration losses: Baltimore, 1904, $187 (water damage).

DIRECTORS: S. W. Travers, David L. Luke, Frank Slingluff, Wm. H. Grafflin, J. Edwin Myers, Henry S. Zell, Ernst Schmeisser, Robert D. Hopkins, Wm. K. Cromwell, William H. Purcell, John M. Geer.

PAWTUCKET MUTUAL FIRE INSURANCE COMPANY, Pawtucket, R. I.

President, A. A. Mann; Secretary, Frank Bishop. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$475,744	$217,178	$253,259	$128,007	$145,487	$53,491	$32,851	$43,948	$130,290	$51,243
1908	462,384	209,641	244,773	133,883	151,123	44,724	34,483	46,393	125,600	44,623
1907	442,549	189,775	244,904	107,309	122,915	52,043	35,859	32,795	120,697	53,473

Assets, December 31, 1909.	
Real estate owned (book value)	$36,445
Mortgage loans on real estate	31,100
Bonds and stocks owned (market value)	312,555
Cash in office and bank	84,340
Agents' balances, not over 3 months due	9,449
Interest accrued	1,855
Total admitted assets	$475,744

Liabilities, December 31, 1909.	
Net losses unpaid	$1,853
Unearned premiums	217,179
Dividends due	1,436
Taxes accrued	2,017
Total liabilities, except surplus	$222,485
Surplus as to policyholders	253,259
Total liabilities and surplus	$475,744

RISKS AND PREMIUMS: Fire risks in force, December 31, $29,257,164; premiums thereon, $416,972.

REAL ESTATE OWNED: Consists of company's new office building including lot.

MORTGAGE LOANS: There are loans, aggregating $31,100, all of which are protected by city dwellings in Pawtucket and Central Falls, worth more than double the amount loaned thereon. The company holds ample insurance on the buildings.

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
R. I., 1941–46, 3%	$246,293	$224,110
R. I., 1958, 3½%	19,350	19,350
R. I., sub. R. R., 1950, 4%	19,400	17,600
Stocks.		
N. Y., L. & W. R. R.	$7,038	$6,350
Pa. R. R.	22,811	23,975
Providence & Worcester R. R.	4,704	13,230
Rome, Watertown & Ogdensburg R. R.	7,037	6,300
Amer. Screw Co.	1,000	1,640
Totals	$327,632	$312,555

MISCELLANEOUS: Conflagration loss: Chelsea, 1908, $11,500.

FIELD MEN AND TERRITORY COVERED: Harold P. Warren, special agent for Mass., Conn. and R. I.

PENN MUTUAL FIRE INSURANCE COMPANY OF CHESTER CO., West Chester, Pa.

President, A. P. Reid; Secretary, Barclay Lear. Organized, 1867.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$35,042	$5,182	$29,860	$33,071	$39,500	$42,100	$422	$4,555	$47,077	$28,095
1908	65,127	4,954	51,174	28,565	32,682	26,645	439	4,008	31,092	31,736
1907	63,256	4,172	56,174	27,838	28,892	16,233	396	1,167	17,796	16,211

ASSETS, DECEMBER 31, 1909: Bonds owned (market value) $21,132; cash in office and bank, $11,904; agents' balances, not over three months due, $2,006; total admitted assets, $35,042. Liabilities: Unearned premiums, $5,182.

Net amount of premium notes or members' liability, December 31, $722,228.

FIRE RISKS IN FORCE: December 31, $14,118,823.

BUSINESS SINCE ORGANIZATION: Premiums received, $544,559: losses paid, $496,405.

BONDS OWNED:	Par Value.	Market Value.
Coatesville, sc.	$4,600	$4,784
Nat. Bk. of Chester Co.	250	770
First Nat. Bk. of W. Chester	1,000	1,710
W. Chester sc.	4,000	4,000
Ardmore Gas	10,000	10,000
Totals	$19,850	$21,264

PENNSYLVANIA LUMBERMENS MUTUAL FIRE INSURANCE COMPANY,
Philadelphia, Pa

President, E. F. Henson; Secretary, Harry Humphreys. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$442,331	$140,387	$290,889	$280.569	$307,106	$78,017	$84,095	$61,125	$223,237	$81,693
1908	362,966	120,267	238,352	244,321	269 440	69,835	68,534	55,937	194,306	73,949
1907	284,918	95,556	189,062	192,876	204,005	60,188	52,743	40,845	153,776	55.939

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$3,500
Bonds and stocks owned (market value)	362,248
Cash in office and bank	51,763
Agents' balances, not over 3 months due	19,450
Interest and rents accrued	5,370
Total admitted assets	$442,331

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$7,674
Unearned premiums	140,387
State taxes, etc	2,064
Other liabilities	1,317
Total liabilities, except surplus	$151,442
Surplus as to policyholders	290,889
Total liabilities and surplus	$442,331

Net amount of premium notes or members' liability, December 31, $842,325.

RISKS AND PREMIUMS: Fire risks in force, December 31, $12,408,056; premiums thereon, $280,775.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,525,699; losses paid, $456,631; cash dividends, $343,643.

MORTGAGE LOANS: There is 1 loan for $3,500 protected by property situate 4713 Windsor ave., 27th Ward, Philadelphia, Pa. Company holds $3,500 of fire insurance on building.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
United Ry., tr. ctfs., 1949, 4s	$5,000	$3,950
El. & Peoples Tc., tr. ctfs., 1945, 4s	16,000	14,400
Phila. El., g. tr. ctfs., 1948, 5s	10,000	10,200
Peoples Pass. Ry., stk. tr. ctfs., 1943, 4s	23,000	22,250
Lehigh Coal & Nav. Co., gn. m., 1924, 4½s	10,000	10,500
Lehigh Coal & Nav. Co., cs. loan, 1884, 1914, 4½s	3,000	3,090
Lehigh Coal & Nav. Co, cs. m., 1911, 7s	26,000	27,040
Lehigh Coal & Nav. Co R. R., m. g. loan, 1897, 1914, 4s, 1914	1,300	1,313
Delaware Co., Ry. g. tr. ctfs., 1949, 4s	4,000	3,000
Phila. & Erie, R. R. g. m., 1920, 4s	2,000	2,000
Oley Valley Ry., s. g. tr. ctfs., 1931, 5s	3,000	3,060
United Security, col. tr., 1912, 4s	5,000	5,050
Phila., Wil. & Balti., stk. tr. ctfs., 1921, 4s	12,000	12,000
Pa. R. R. Co., gn. m., 1910, 6s	1,000	1,000
Phila. & Reading R. R. Co., col. m. loan, 1911, 7s	14,000	14,560
Lehigh Valley R. R. Co., 1910, 7s	5,000	5,100
Phila. & Reading, d. g. r. tm., 1941, 5s	2,000	2,360
John Wanamaker, 1913, 5s	15,000	15,000
City of Philadelphia, 1932-39, 4s	47,000	48,410
Phila. Co., cs. m. & c. tr., 1951, 5s	10,000	9,800
Phila. & Reading, d. g. r. tm., 1941, 5s	4,000	4,720
Phila. & Reading, 1 m., 1910, 6s	1,500	1,515
Reading Co. & P. & R. C. & I. Co., g. m., 1997, 4s	11,000	11,000
W. N. Y. & Pa. R. R., gn. m., 1943, 4s	10,000	9,000
Lebanon Val. St. Ry. Co., 1 m., 1929, 5s	3,000	3,180
International Nav. Co., 1929, 5s	2,000	1,660
E., C. & N. R. R. Co., 1 m., 1914, 5s	9,000	9,090
Lehigh Coal & Nav.Co., m. g. r. e., 1914, 4s	2,000	2,020

BONDS AND STOCKS OWNED.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Lehigh Valley R. R. Co., gn. m., 2003, 4s	$8,000	$7,760
Reading Co., Jersey Cent. Col., 1951, 4s	5,000	4,850
Indianapolis No. Tc. Co., 1 m., g., 1932, 5s	5,000	4,550
N. Y. & Queens Gas Co., 1 & gn. m., g., 1934, 5s	6,000	5,100
P. & E. R. R., g. coin m., 1920, 6s	14,000	16,380
Buffalo, Roch. & Pitts. Ry. Co., 1922, 4½s	11,000	11,220
Phila. & Reading R. R. Co., cs. m. loan, 1911, 6s	5,000	5,100
Alleghany Val. Ry. Co., 1 m., 1910, 7s	9,000	9,000
Phila. & Reading R. R., cs. m. loan, 1911, 7s	1,000	1,040
B., R. & P. Ry. Co., eq. bs. (series F), 1927, 4½s	5,000	5,000
Eq. Illg. Gas Lt.Co. of Phila., 1 m., 1928, 5s	6,000	6,360
West End Tc. Co. gn. m., 1938, 5s	10,000	10,600
Atl. Cy. R. R. Co., g. m. bs. 1919, 5s	1,000	1,060
Lehigh Val. R. R. Co. (series J), 1912, 4½s	1,000	1,000
Peoples Pass. Ry. Co. of Phila., cs. m., 1912, 5s	2,000	2,020
Roch. Ry. & L. Co., c. m. g., 1954, 5s	6,000	6,000
Y. M. C. A. of Lancaster, 1910, 4s	6,600	6,600
Stocks.		
Cambria Iron Co., (50 shares)	2,500	2,375
Totals	$360,900	$362,248

DIRECTORS: Edwin H. Coane, Wm. O. Curtis, R. R. Griswold, Edward F. Henson, Harry Humphreys, Louis A. Mansfield, Hugh McLean, Albro J. Newton, T. F. Ryman, W. Z. Sener, William Henry Smedley, Richard Torpin, T. Atkins Murphey.

FIELD MEN AND TERRITORY COVERED: Gale & Stone, 141, Milk st., Boston, Mass.; Herbert J. Cunningham, Janesville, Wis.; R. E. Morris, Detroit, Mich.; F. J. Martin, Seattle, Wash.; Lumber Insurance Agency, Indianapolis, Ind.; E. S. Nail, Mansfield, O.; A. N. Gleason, Minneapolis, Minn.; Edmund B. Herod, Memphis, Tenn. The company is licensed in Ind., Mass., Mich., Minn., Ohio, Pa., Tenn., Wash. and Wis.

PENNSYLVANIA MILLERS MUTUAL FIRE INSURANCE COMPANY,
Wilkes-Barre, Pa.

President, Asher Miner; Secretary, J. Hoffa. Organized, 1887.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$242,490	*b*$113,935	$122,955	$147,298	$156,022	$52,691	*c*$38,951	$25,197	$116,839	$52,543
1908	202,045	*b*92,296	103,155	132,185	140,608	58,829	*c*38,714	21,892	119,435	65,423
1907	179,058	*b*100,118	78,940	122,544	128,141	27,014	*c*32,853	18,855	78,722	26,972

b Deposit premiums. *c* Deposits returned to members.

PENNSYLVANIA MILLERS MUTUAL FIRE INSURANCE COMPANY, Wilkes-Barre, Pa.—*Continued.*

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $27,765; bonds owned (par value), $176,480; cash in office and bank, $29,992; agents' balances, not over three months due, $3,291; interest and rents accrued, $4,962; total admitted assets, $242,490. Liabilities, December 31, 1909: Net losses unpaid, $5,000.

Net amount of premium notes or members' liability, December 31, $1,079,049.

FIRE RISKS IN FORCE December 31, $8,946,200.

LOSSES PAID SINCE ORGANIZATION, $608,830.

MORTGAGE LOANS: These loans aggregate $27,765 on improved real estate in Northumberland Co., Wyoming Plains, Pa., Wilkes-Barre, Pa., and Doranceton, Pa., valued at more than double the amount loaned. The buildings are insured as additional collateral. No interest past due.

BONDS OWNED:	Par Value.
Austin, Pa., borough	$2,500
Avoca, Pa., borough	8,000
Berlin, Pa., Water Co.	5,000
Coatesville, Pa., sc. dis.	5,000
Dravosburg, Pa., sc. dis.	5,000
Doranceton, Pa., sc. dis.	10,000
Dickson City, Pa., sewer construction	5,000
Donora, Pa., sc. dis.	3,000
Freedom, Pa., borough	5,400
Indiana, Pa., borough	6,000
Irwin, Pa.	5,000

BONDS OWNED.—*Cont.*	Par Value.
Johnstown, Pa., sc. d s.	$10,000
Knoxville, Pa., borough	5,000
Lackawanna Co., Pa.	5,000
Lancaster, Pa., sc. dis.	5,000
Lansdale, Pa., water Co.	2,800
Latrobe, Pa., sc. dis.	5,000
Lewistown, Pa., borough	10,000
Mount Pleasant, Pa., borough	2,500
Northumberland Co., Pa.	9,500
Northampton. Pa., sc. dis.	10,000
Penn Twp., Allegheny Co., Pa.	3,000
Sheridan, Pa., sc. dis.	4,000
Uniontown, Pa., sc. dis.	10,000
Venango Co., Pa.	5,000
Wilkes-Barre, Pa.	5,000
Washington, Pa., sc. dis.	9,000
Chicago, Rock Island & Pac. 1st and ref. m., 1934, 4s	5,467
Lake Shore & Mich. So. R. R. Co., 1997, 3½s	4,613
N. Y., N. H. & H. R. R., Co., d., 1956, 4s	5,700
Totals	$176,480

DIRECTORS: Asher Miner, G. A. Dayton, Griffith Ellis, E. K. Freed, Landis Levan, John D. Greybill, B. F. Isenberg, Harry S. Klingler, W. B. Foresman, O. P. Shupe, Wm. J. Yeager, E. S. Millard, Henry N. Neal.

PEOPLES MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, H. L. Engel; Secretary, Harold A. Lyle. Organized, 1908.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	†$39,019	.....	†$36,111	$12,923	$13,022	$2,863	.....	$9,690	$12,553	$2,863
1908	*14,213	.....	*13,786	2,290	2,338	8	.....	1,863	1,866	431

* Includes $10,556 guarantee bond paid in in cash. † Includes $25,000 guarantee bond.

ASSETS, DECEMBER 31, 1909: Subscribers guarantee bond, $25,000; mortgage loans on real estate, $500; bonds and stocks owned (market value), $7,550; cash in office and bank, $1,242; agents' balances, not over three months due, $4,665; interest accrued, $62. total admitted assets, $39,019. Liabilities: Net losses unpaid, $2,907.

RISKS AND PREMIUMS: Fire risks in force December 31, $1,328,807; premiums thereon, $12,153.

BUSINESS SINCE ORGANIZATION: Premiums received, $20,999; losses paid, $2,865.

MORTGAGE LOANS: There is one loan of $500 on dwelling in Ridley Park, Pa., valued at $5,000. There was $25 of interest past due on December 31, last. Company holds $500 of fire insurance on the dwelling.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Pochantes Colliery	$500	$514
Central T. & S.	500	750
Independence B. & L. A.	5,000	5,000
Mutual Aid Assn.	1,000	1,180
S. H. & W. R. R.	100	106
Totals	$7,100	$7,550

MISCELLANEOUS: Company transacts a surplus line business outside of Pa. Guarantee bond is to be increased to $100,000.

PHILADELPHIA CONTRIBUTIONSHIP FOR THE INSURANCE OF HOUSES FROM LOSS BY FIRE, Philadelphia, Pa.

Chairman, John T. Morris; Secretary and Treasurer, J. Somers Smith, Jr. Organized, 1752.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$5,798,594	$583,995	$5,213,597	$19,115	$264,434	$8,356	$62,711	$33,375	$104,442	$8,699
1908	5,627,627	589,595	5,037,432	17,598	258,282	6,122	60,628	33 382	100,132	5,629
1907	5,314,103	593,792	4,719,414	25,350	257,960	11,024	61,879	32,857	105,760	11,079

Unearned premiums are those reclaimable on perpetual policies.

ASSETS, DECEMBER 31, 1909.	
Real estate and ground rents owned	$49,417
Mortgage loans on real estate	770,600
Bonds and stocks owned (market value)	4,941,165
Cash in bank	26,457
Interest accrued	10,955
Total admitted assets	$5,798,594

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid	$586
Amount reclaimable on perpetual policies	583,995
Other liabilities	416
Total liabilities, except surplus	$584,997
Surplus as to policyholders	5,213,597
Total liabilities and surplus	$5,798,594

PHILADELPHIA CONTRIBUTIONSHIP FOR THE INSURANCE OF HOUSES FROM LOSS BY FIRE, Philadelphia, Pa.—*Continued.*

RISKS AND PREMIUMS: Perpetual fire risks in force, December 31, $18,711,740; deposit premiums thereon, $614,731.

REAL ESTATE OWNED: Consists of office building, 212 South Fourth st., occupied by the company, Philadelphia; assessed value of above $35,000 and irredeemable ground rents.

MORTGAGE LOANS: There are 85 loans, aggregating $770,600, protected by first liens on real estate in Philadelphia and neighboring Cos. There is no interest past due, and the company holds $431,050 of insurance on the buildings.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
City of Allegheny, 1924, 4%.....	$86,000	$88,365
City of Harrisburg, 1915, 4%.....	25,000	25,500
City of Philadelphia 1910-1930, 3%.....	308,000	292,460
City of Philadelphia, 1911-1934, 3½%....	453,000	449,602
City of Philadelphia, 1937-1939, 4%.....	239,000	251,547
City of Pittsburg, 1913, 5%.....	25,000	26,250
Boro. of Phoenixville, Pa., 1914, 4s.....	16,000	16,160
Lower Merion Twp., 1918, 3½%.....	10,000	9,775
Delaware Co., Pa., 1917, 3½%.....	11,000	10,743
Washington Co., Pa.,1915-1927, 4%.....	22,000	22,550
Allegheny & W. R. R. Co., 1 g., 1998, 4s	20,000	20,300
Allentown Tm. R. R. Co., 1 m. g., 1919, 4s	15,000	15,300
Belvidere, Del. R.R. Co., cs., reg., 1927, 4s	50,000	51,833
Catawissa R. R. Co., 1 m. cs. reg., 1948, 4s	70,000	72,100
Easton & Amboy R.R. Co., reg., 1920, 5s	100,000	108,833
Erie & Western Trans. Co., cs., 1925, 4s.	50,000	51,000
Jefferson R. R. Co., 1 m., 1919, 5s.....	45,000	47,924
Lake Shore & Mich., So., 1931, 4s.....	25,000	24,041
Lehigh Coal & Nav. Co., cs. reg. 1911, 7s	100,000	104,084
Lehigh Coal & Nav. Co., reg., 1914, 4½s..	83,101	85,905
Lehigh Coal & Nav. Co., reg., 1914, 4s...	30,600	30,880
Lehigh Coal & Nav. Co., g., 1914, 4s.....	10,500	10,543
Lehigh Val. R. R. Co., col. tr., 1926, 4s..	10,000	9,766
Lehigh Val. R. R. Co, cs. m. reg., 1923, 6s	75,000	89,250
Lehigh Val. R. R. Co., 1 m., 1948, 4s....	155,000	164,816
Lehigh Val. R. R., cs., m., 2003, 4s.....	200,000	194,333
Market St. Elev. Pass. R. W. Co., 1, 1955, 4s.....	50,000	49,083
Northern Cent. R. W. Co., 1926, 5s.....	37,000	42,365
No. Pa. R. R. Co., ext., 1936, 4s.....	36,000	38,040
No. Pa. R. R. Co., gn. m. reg. 3 3-10, 1953	70,000	63,455
Ohio Connecting R. R Co., 1 1943, 4s...	20,000	20,466
Pennsylvania Co., 1916, 3½s.....	85,000	82,945

BONDS AND STOCKS OWNED.—*Cont.* BONDS.—*Cont.*	Par Value.	Market Value.
Pennsylvania Co., 1937-1944, 3½s.....	$100,000	$91,778
Pennsylvania Co., 1931, 4s.....	50,000	49,750
Pennsylvania Co., reg., 1921, 4½s.....	100,000	106,750
Pennsylvania R. R. Co., conv., 1948 4s.	10,000	9,679
Pennsylvania R. R. Co., cs. m., 1948, 4s.	10,000	10,491
Pennsylvania R. R. Co., cs. m., 1919, 5s.	100,000	100,629
Pa. & N. Y. Canal & R. R. Co., 1939, 4½s	10,000	10,912
Pa. & N. Y. Canal & R. R. Co., 1939, 5s.	100,000	117,250
P., G. & C. H. R. R. Co., reg. 1913, 4½s.	20,000	20,350
Phila. & Erie R. R. Co., gn. m., 1920, 4s	75,000	76,500
P. & Erie R. R. Co., gn. m., reg. 1920, 5s	210,000	231,000
P. & Erie R. R. Co., gn. m., reg., 1920, 6s	120,000	143,400
P. & B. Cent. R. R. Co., reg., 1911, 5s..	50,000	50,916
Phila. & Reading R. R. Co., ext., 1947, 4s	100,000	102,500
Phila. & Reading R. R. Co., 1933, 5s...	50,000	59,625
Phila. & Reading R. R. Co., 1 m., 1910, 6s	100,000	103,750
Phila. & Reading R. R. Co., cs. m.,1911,6s	10,000	10,250
Phila. & Reading R. R. Co., cs. m. 1911, 7s	115,000	119,695
Reading Co. & P. & R. C. & I. Co., gn. m., 1997, 4s.....	300,000	305,250
P., W. & B. R. R. Co, ext. reg., 1917, 4s	51,000	51,765
P., W. & B. R. R. Co., reg. tr. ctf., 1921,4s	149,000	152,352
P., W. & B. R. R. Co., reg. d., 1926, 4s..	15,000	15,525
P., W. & B. R. R. Co., reg., 1910, 5s....	10,000	10,066
P., C., C. & St. L. R. R. Co., 1945-1957, 4s	109,000	109,396
P., C., C. & St. L. R. R. Co., reg., 1940-1942, 4½s.....	166,000	181,147
P., S. & Lake Erie, R. R. Co.,1.st 1940, 5s	25,000	29,312
Pitts., Ft. W. & Chi. R. R. Co., 1912, 7s	10,000	10,825
Western Pa. R. R. Co., 1 m., 1928, 4s..	38,000	38,696
STOCKS.		
The Bk. of North America, stk.....	5,200	15,860
The North Pennsylvania R. R. Co., stk.	13,200	26,532
Totals.....	$4,753,601	$4,941,165

MISCELLANEOUS: The company confines its operations to the State of Pennsylvania.

DIRECTORS: John T. Morris, Elliston P. Morris, J Rodman Paul, Wm. Rotch Wister, Francis A. Lewis, Charles S. W. Packard Walter George Smith, Wharton Sinkler, M. D., Charles Biddle James Logan Fisher, Roland S. Morris, George McCall.

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, Edwin I. Atlee; Secretary, R. H. Morris. Organized, 1880.

YEAR	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$442,493	*$201,813	$238,680	$402,429	$417,725	$28,438	$346,420	$32,753	$407,611	$18,796
1908	418,145	*199,473	213,672	403,437	421,351	40,267	330,871	31,809	402,947	41,968
1907	393,785	*190,890	201,395	372,814	392,207	46,152	293,355	32,064	371,571	44,222

* 50 per cent. of insurance in force.

ASSETS, DECEMBER 31, 1909.	
Bonds and stocks owned (market value).....	$393,515
Cash in office and bank.....	35,245
Agents' balances, not over 3 months due.....	7,712
Interest accrued.....	6,021
Total admitted assets.....	$442,493

LIABILITIES, DECEMBER 31, 1909.	
Net losses unpaid.....	$2,000
Unearned premiums.....	201,813
Total liabilities, except surplus.....	$203,813
Surplus as to policyholders.....	238,680
Total liabilities and surplus.....	$442,493

Net amount of premium notes or members' liability, December 31, $2,018,132.

RISKS AND PREMIUMS: Fire risks in force, December 31, $46,951,600: premiums thereon, $403,626.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,822,752; losses paid, $701,333; cash dividends, $3,168,068.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Aurora, Elgin & Chicago Ry. Co., 1 m., 1941, 5's.....	$10,000	$10,100
Birmingham Ry., Lt. & Pow. Co., gn. m., 1954, 4½'s.....	10,000	9,300
Cambria & Clearfield R.R., 1 m., 1941, 5's	10,000	10,500
Cleveland & Marietta R.R., 1 m., 1935, 4½'s	5,000	5,100
Consolidated Tc. Co. of N. J., 1 m.,1933,5's	5,000	5,300
Greenbriar & New River R.R., 1 m., 1942, 5's.....	14,000	14,000

BONDS AND STOCKS OWNED.—*Cont.* BONDS.—*Cont.*	Par Value.	Market Value.
Lake Shore El. Ry. Co., 1. m., 1923, 5's	$10,000	$9,600
Lancaster Co. Ry. & Lt. Co., 1 m.,1951,5's	10,000	10,000
Lewiston, Augusta & Waterville St. Ry., 1 m., 937, 5's.....	15,000	15,000
N. J. & H. R. Ry. & Ferry Co., 1 m., 1950, 4's.....	20,000	16,400
Norfolk & Western Ry., eq. tr., 1913, 4's	12,000	11,760
Phila. & Balto. Cent. R.R., 1 m., 1911,4½'s	10,000	9,900
Sunbury, Hazleton & Wilkes Barre R.R., 1 m., 1928, 5's.....	5,000	5,000
Toledo, Fremont & Norwalk R.R., 1 m., 1920, 5's.....	10,000	9,600
Toledo, St. L. & W. R.R., 1 m., 1950, 4's	10,000	8,100
Toledo, St. L. & W. R.R., 1 m., 1917, 4's	10,000	8,400

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
Wabash, Pitts. Tm. Ry., 1 m., 1954, 4's	$10,000	$5,400
West Jersey & Seashore R.R., 1 m., 1936, 4's	10,000	10,100
Auburn Gas Co., 1 m., 1930, 5's	10,000	10,000
Central Iron & Steel Co., 1 m., 1925, 5's	10,000	10,000
Consolidated Gas, El. Lt. & Pow. Co., 1 m., 1935, 4½'s	10,000	8,600
Huntingdon Valley Lt. & Pow. Co., 1 m., 1947, 5's	10,000	9,750
Lehigh Coal & Nav. Co., consol (funding and imp.), 1948, 4's	10,000	10,000
Lehigh Valley Coa Co., 1 m., 1933, 5's	20,000	21,800
Memphis Ga. Gas & El. Co., consol and r., 1943, 5's	15,000	14,700
Millville Mfg. Co., 1 m. (Millville, N. J.), 1929, 5's	10,000	10,000
Morris Run Coal Mining Co., 1 m., 1917, 6's	6,000	6,000
Morris Run Coal Mining Co., 1 m., 1919, 6's	$9,000	$9,000
Pennsylvania Steel Co., 1 m., (Cornwall), 1932, 5's	10,000	10,000
Pittsburg & Westmoreland Coal Co., 1 m., 1925, 5's	10,000	9,400
York Haven Wat. & Pow. Co., 3-year g., 1912, 6's	10,000	10,000
Stocks.		
Erie & Pittsburg R.R. (P. R.R.)	7,500	11,625
West Jersey & Seashore R.R. (P. R.R.)	37,850	41,635
Land Title & Trust Co., Philadelphia	2,500	7,525
Philadelphia National Bank, Philadelphia	2,600	3,320
Pennsylvania Steel Co. Steelton, Pa., p.	10,000	11,600
Totals (book value, $385,119)	$386,240	$393,515

PITTSBURG LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY, Pittsburg, Pa.

President, J. C. Parsons; Secretary, Carl Van der Voort. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$22,061	.....	$21,868	$23,950	$24,673	$11,256	$2,397	$5,827	$19,480	$11,256
1908	*21,131	.....	14,899	14,279	16,105	3,650	2,023	4,033	9,706	3,650
1907	*17,595	.....	7,686	9,844	10,716	.....	.....	3,564	3,564	.....

* Includes $10,000 "directors' guarantee" in 1907 and $6,000 in 1908.

ASSETS, DECEMBER 31, 1909: Cash in bank, $17,927; premiums due, $2,112; bills, receivable $70; other assets, $1,055; due for reinsurance on losses paid, $897; total admitted assets, $22,061. Liabilities: Due for reinsurance, $193.

Net amount of premium notes or members' liability, December 31, $83,669.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,191,790; premiums thereon, $27,890.

MISCELLANEOUS: This company secured its charter January 28, 1907; starting with applications for insurance for over $200,000, and began issuing policies February 28. All policyholders have an assessment liability of three times the annual premium. No non-assessable policies are issued. As its names implies the company writes lumber yards and wood workers. Its directors are men actively engaged in the lumber business. A fund of $10,000 was advanced by the directors in 1907 which amount has been paid off.

PLANTERS FIRE INSURANCE COMPANY, Little Rock, Ark.

President, M. H. Johnson; Vice-President and Secretary, T. T. Cotnam. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	b$106,158	$65,508	$36,513	$121,533	$128,493	$74,762	.....	$39,095	$113,857	$83,807
1908	b86,609	65,779	14,059	114,686	114,686	56,100	.....	54,831	110,931	54,316
1907	b79,182	67,298	10,100	95,677	95,677	50,051	.....	45,047	95,098	48,474

b Includes premium notes.

LIABILITIES, DECEMBER 31, 1909: Unearned premiums, $65,508; other liabilities, $4,136; total, $69,644.

FIRE RISKS IN FORCE: December 31, $8,236,376.

BUSINESS SINCE ORGANIZATION: Premiums received $1,421,579; losses paid, $546,237.

FIELD MEN: Johnson & Cotnam, general agents, Little Rock, Ark.; E. C. Johnson, Little Rock, Ark., and T. J. Raney, Newark, Ark., special agents.

PREFERRED MUTUAL FIRE INSURANCE COMPANY, New Berlin, N. Y.

President, I. L. Richer; Secretary, F. E. Holmes. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$89,397	$27,723	$61,674	$39,663	$42,026	$18,498	.....	$5,371	$23,869	$18,773
1908	82,631	25,121	57,510	30,347	33,197	17,858	.....	4,049	21,907	17,858
1907	70,379	25,106	45,273	28,872	30,939	18,016	.....	3,792	21,808	18,016

MISCELLANEOUS: This company is a purely cooperative concern and issues policies from the home office on application signed by the insured. Advance premium is charged and no assessment has ever been made.

PROTECTION MUTUAL FIRE INSURANCE COMPANY, Chicago, Ill.

President, John C. Fetzer; Secretary, P. J. Halla. Organized, 1887.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909†	$226,375	$102,047	$101,765	$202,380	$212,687	$13,697	$152,797	$24,782	$191,276	$12,143
1908	204 915	94.529	104,864	190,112	201,555	24,871	148,672	23,118	196,661	29,925
1907	202,613	91,361	111,252	176,905	187,610	27,329	136,261	18,308	181,898	20,129

† Details of assets and liabilities as of December 31, 1909, had not been received when this page went to press.

REAL ESTATE OWNED: December 31, 1908. Consists of property located at 107 West Taylor st., Chicago, valued at $8,094.

MORTGAGE LOANS: December 31, 1908. There are 15 loans, aggregating $104,750, protected by property located in Cook Co., Ill., valued at more than three times the amount loaned thereon. The company holds $16,900 of insurance on the buildings.

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $250.

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, E. L. Watson; Secretary, B. M. MacDougall. Organized, 1800.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$772,690	$183,659	$582,373	$94,307	$131,509	$34,518	$32,502	$32,457	$99,478	$34,629
1908	, 700,824	174,710	518,199	88,398	118,228	31,136	28,632	28,620	88,388	31,292
1907	593,746	169,231	417.495	78,914	107,201	19,319	23,971	26.447	69,737	20,414

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$67,850
Bonds and stocks owned (market value)	641,211
Cash in office and bank	53,067
Agents' balances, not over 3 months due	9,518
Interest accrued	1,045
Total admitted assets	$772,690

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$802
Unearned premiums	183,659
Dividends, taxes, etc	5,856
Total liabilities, except surplus	$190,317
Surplus as to policyholders	582,373
Total liabilities and surplus	$772,690

Net amount of members' liability, December 31, $359,363.

RISKS AND PREMIUMS: Fire risks in force, December 31, $32,215,229; premiums thereon, $354,883.

MORTGAGE LOANS: There are 19 loans aggregating $67,850, protected by property in Rhode Island, valued at more than double the amount loaned thereon. There was $220 of interest past due December 31, last. The company holds $75,500 of insurance on the buildings.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
State of Rhode Island	$10,000	$10,100
State of Rhode Island	15,000	13,950
Denver & R. G., 1955, 5%	10,000	9,400
N. Y. C., 1909, 5%	2,000	2,000
Pere Marquette R. R. Co	3,500	3,570
Stocks.		
Atch., Top. & Santa Fe, com	5,000	6,150
Atch., Top. & Santa Fe, p	5,000	5 250
Boston & Providence	4,000	11,920
Chicago Gt. Western, d	11,000	7,040
Chicago & Northwestern	10,000	18,500
Chi., Mil. & St. Paul, p	17,500	30,100
Chi., Mil. & St. Paul, com	8,700	13,764
Cleve., Cin., Chi. & St. Louis, p	5,000	5.350
Cleveland & Pittsburg	10,000	17,600
Connecticut River	5,000	13,600
Del., Lacka. & Western	11,500	71,300
Detroit, Hillsdale & Southwestern	10,000	10,000
Fitchburg, p	10,000	13,200
Ft Wayne & Jackson, p	10,000	13,900
Grand River Valley	5,000	6,250
Great Northern, p	10,000	14,400
Hereford	5,000	4,500
Illinois Central	23,000	34,040
Mahoning Coal, p	10,000	10,400

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Morris & Essex	$10,000	$18,500
N. Y C. & H. R	20,000	25,400
N. Y., N. H. & H	24,000	37,920
N. Y., N. H. & H	1,875	2,370
Northern Pacific	10,000	14,600
Old Colony	10,000	19,800
Oswego & Syracuse	5,000	11,250
Pennsylvania	25,000	34,250
Pere Marquette, p	5,700	3,705
Pere Marquette, com	6,000	2,220
Pitts., Bessemer & Lake Erie	10,000	7,000
Providence & Worcester	5,100	13,770
Rensselaer & Saratoga	10,000	19,900
Rome, Watertown & Ogdensburg	10,000	12,600
Southern, p	20,000	15,000
St. L. & San Fran., stk. tr. ctf., Chi. & E. Ill., p	5,000	6,000
Union Pacific, com	5,000	10,300
Union Pacific, p	5,000	5,300
Upper Coos	10,000	14,000
National Bank of Commerce	1,000	1,660
Rhode Island Investment Co	12,000	14,400
D., L. & W. Coal Co	2,500	5,100
Totals (book value), $540,252	$449,375	$641,211

DIRECTORS: William G. Nightingale, Edward C. Bucklin, Jeffrey Davis, William Gammell, Webster Knight, James M. Scott, Rowland G. Hazard, Edward L. Watson, William L. Hodgman.

TERRITORY COVERED: The company is licensed in Conn., Me. Mass., N. H., R. I. and Vt.

PROVIDENT MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, Wm. H. Richardson; Secretary, C. D. Repp. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$3,916	.....	$1,498	$9,325	$9,333	$3,788	.....	$5,945	$9,733	$6,207
1908	3,964	.....	3,964	11,480	11,480	5,914	634	5,327	11.875	5,294
1907	4.888	.....	4,268	4,360	4,870	409	.....	3,177	3,586	1,030

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $800; agents' balances, not over 3 months due, $3,116; total admitted assets, $3,916. Liabilities: Net losses unpaid, $2,419.

FIRE RISKS IN FORCE: December 31, $867,188.

BUSINESS SINCE ORGANIZATION: Premiums received, $31,565; losses paid, $9,941.

MISCELLANEOUS: This company transacts a surplus line business through the A. R. Drake Company of Philadelphia and Erie, Pa. It issues policies on the mutual plan; and together with the Exchange, Manufacturers and Merchants, Provident, and United States Merchants Mutual Fire Insurance Companies, guarantees the policies of the Security Underwriters of Philadelphia.

QUEEN OF ARKANSAS INSURANCE COMPANY, Little Rock, Ark.

President, R. E. Woodward; Secretary, G. H. Kimball. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$14,210	.....	$4,672	$28,777	$29,035	$13,652	.....	$17,836	$31,488	$13,385
1908	17,064	$6,695	2,459	31,462	34,140	9,036	.....	19,102	28,138	10,836
1907	12,068	.....	4,063	24,029	27,946	13,906	.....	15,538	29,444	13,702

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $1,992; uncollected premiums, $8,934; other assets, $3,284; total admitted assets, $14,210. Liabilities, December 31, 1909: Net losses unpaid (including $1,850 resisted), $7,883; other liabilities, $1,655; total, $9,538.

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,426,503; premiums thereon, $44,014.

DIRECTORS: R. E. Woodard, A. W. Files, G. H. Kimball, T. B. Hannon, W. H. Lindsey.

QUEENS AND SUFFOLK MUTUAL INSURANCE COMPANY, Freeport, N. Y.

President, Wm. G. Miller; Secretary, Roswell Davis. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Net Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$13,613	$1,932	$9,292	*$2,310	$2,907	$1,435	.....	$898	$2,333	$2,153
1908	13,416	1,921	9,843	2,714	3,735	885	.....	971	1,856	1,526

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$3,000
Bonds owned (market value)	7,922
Loan on F. McCrelles & Co. (market value $1,140)	626
Cash in office and bank	1,947
Interest accrued	118
Total admitted assets	$13,613

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $333 resisted)	$1,389
Unearned premiums	1,932
Total liabilities, except surplus	$4,321
Surplus as to policyholders	9,292
Total liabilities and surplus	$13,613

Net amount of premium notes or members' liability, December 31, $60,800.

RISKS AND PREMIUMS: Fire risks in force, December 31, $451,504; premiums thereon, $3,804.

BUSINESS SINCE ORGANIZATION: Premiums received, $174,167; losses paid, $105,687.

MORTGAGE LOAN: Is secured by property valued at $5,000, on which $3,000 insurance is held.

BONDS OWNED:	Par Value.	Market Value.
F. H. Leggett & Co., ba., 1922, 6%	$5,000	$5,000
Den. & Rio G., 1955, 5%	1,000	922
Point O'Woods Assn., 1928, 6%	2,000	2,000
Totals (book value, $7,922)	$8,000	$7,922

MISCELLANEOUS: This company reinsured its risks, in 1901, in the Hartford Fire, and resumed business in 1908.

QUINCY MUTUAL FIRE INSURANCE COMPANY, Quincy, Mass.

President, C. A. Howland; Secretary, J. F. Young. Organized, 1851.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$790,117	$276,387	$505,706	$166,259	$197,157	$53,618	$63,840	$57,621	$175,079	$55,953
1908	739,476	266,330	463,671	165,260	197,689	121,007	64,271	56,583	241,861	123,579
1907	791,150	256,271	530,859	156,477	193,558	40,627	65,938	55,321	161,886	40,697

ASSETS, DECEMBER 31, 1909.

Real estate owned (book value, $20,433)	$27,751
Mortgage loans on real estate	76,979
Bonds and stocks owned (market value)	507,357
Collateral Loans	130,600
Cash in office and bank	32,596
Agents' balances, not over 3 months due	10,461
Interest and rents accrued	4,373
Total admitted assets	$790,117

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$5,007
Unearned premiums	276,387
Dividends, salaries, etc.	3,017
Total liabilities, except surplus	$284,411
Surplus as to policyholders	505,706
Total liabilities and surplus	$790,117

RISKS AND PREMIUMS: Fire risks in force, December 31, $35,497,167; premiums thereon, $532,761.

REAL ESTATE OWNED: Consists of company's office building carried at market value.

MORTGAGE LOANS: These aggregate $76,979 and are protected by improved real estate in Massachusetts worth over double the amount loaned. The company holds ample insurance on the mortgaged buildings.

COLLATERAL LOANS are as follows: Securities.	Market Value.	Amount Loaned.
Quincy El. Lt. & Pow. Co., 250 shrs.	$30,000	$25,000
Mortgage note of G. W. Hollis	49,000	30,000
Mortgage note of John E. McDonald	9,000	

COLLATERAL LOANS.—*Cont.* Securities.—*Cont.*	Market Value.	Amount Loaned.
National Granite Bk., 103 shrs.	$16,480	$10,600
Lawrence Duck Co., 125 shrs.	12,500	15,000
National Granite Bk., 41 shrs.	6,560	
Wachusett Nat. Bk., 70 shrs.	7,000	10,000
Dallas Cotton Mills, 6 bonds	6,000	
King Coal Co., 50 shrs.	5,000	7,500
North Pack. & Prov. Co., 100 shrs.	10,000	
Swift & Co., 360 shrs.	39,960	30,000
N. E. T. & T. Co., 24 shrs.	3,312	2,500
Totals	$194,812	$130,600

QUINCY MUTUAL FIRE INSURANCE COMPANY, Quincy, Mass.—*Continued.*

BONDS AND STOCKS OWNED: Bonds.	Book Value.	Market Value.
Mass., State, 1930, 3%	$48,188	$48,500
Providence, R. I., 1930, 3%	19,050	17,600
Oregon Short Line, 1929, 4%	9,488	9,500
Peoria Ry. Ter. Co., 1937, 4%	11,900	12,180
Amer. T. & T. Co., 1929, 4%	23,269	23,250
N. Y. Tl. Co., 1939, 4½%	9,725	9,963
Pac. T. & T. Co., 1937, 5%	9,625	10,000
Seattle El. Co., 1929, 5%	10,000	9,900
Tacoma Gas Lt. Co., 1926, 5%	5,250	6,160
Framingham, Mass., 1909, 4%	25,000	25,000
No. Pac. & Gt. No., 1921, 4%	24,033	46,560
Granite Ry., 1910, 5, 5½%	10,000	10,000
Mich. Tl. Co., 1924, 5%	8,000	7,920
Lawrence Duck Co., 1910, 5½, 6%	25,000	25,000
Quincy El. Lt. & Pow. Co., 1910, 5%	5,000	5,000
Minn. Gen. El. Co., 1934, 5%	17,012	17,000
Stocks.		
Old Colony R. R.	1,100	2,178
Southeastern El. Co., p.	5,000	.....
Southeastern El. Co., com.	5,000	.....
Brockton Nat. Bk.	10,000	14,000

Bonds and Stocks Owned.—*Cont.* Stocks.—*Con'.*	Book Value.	Market Value.
Commonwealth Trust Co., Boston	$37,500	$51,250
First Nat. Bk., So. Weymouth	3,539	3,200
Granite Nat. Bk., Quincy	6,296	7,680
Hingham Nat. Bk., Hingham	5,639	4,400
Merchants Nat. Bk., Boston	6,040	10,080
Mt. Wollaston Nat. Bk., Quincy	40,491	41,125
Old Colony Nat. Bk., Plymouth	2,300	2,240
Plymouth Nat. Bk., Plymouth	3,433	3,480
Rockland Nat. Bk., Boston	12,056	15,048
Rockland Trust Co., Rockland	6,000	6,500
Second Nat. Bk., Boston	15,056	20,967
State Nat. Bk., Boston	8,793	10,920
State St. Safe Dep. & Tr. Co., Boston	5,000	12,500
Wachusett Nat. Bk. Fitchburg	10,000	5,000
Lawrence Duck Co.	20,000	20,000
Quinsigamond Nat. Bk. (in liq.)	.....	185
Mich. Tl. Co.	1,605	3,072
Totals	$445,387	$507,357

MISCELLANEOUS: The company is licensed in all the New England States.

REPUBLIC COUNTY MUTUAL INSURANCE COMPANY, Belleville, Kan.

President, H. H. Collins; Secretary, Emmett Keith. Organized, 1884.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$24,192	.....	$22,392	$28,534	$28,817	$17,416	.....	$8,130	$25,546	$17,959
1908	20,416	.....	19,204	23,227	24,307	22,498	.....	6,790	29,288	23,665
1907	24,616	.....	24,431	11,923	14,051	4,731	.....	5,482	10,213	4,731

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $14,800; cash in office and bank, $9,242; other assets, $150; total admitted assets, $24,192. Liabilities: Net losses unpaid (including $1,700 resisted), $1,700; other liabilities, $100; total, $1,800.

Net amount of premium notes or members' liability, December 31, $123,890.

FIRE RISKS IN FORCE: December 31, $6,091,083.

MORTGAGE LOANS: These loans aggregate, $14,800 and are protected by improved real estate valued at more than double the amount loaned thereon. All are first liens.

RETAIL DRUGGISTS MUTUAL FIRE INSURANCE COMPANY, Cincinnati, O.

President, Philip Lehr; Secretary, John Weyer. Organized, 1890.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$41,202	$10,324	$30,649	$20,663	$22,262	$2,503	$7,719	$5,859	$16,081	$2,511
1908	35,521	9,791	25,529	19,721	21,098	3,166	7,276	5,792	16,234	3,166
1907	30,574	9,188	21,253	18,354	19,639	4,030	6,726	4,441	15,197	4,030

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $38,726; cash in office and bank, $1,624; premiums not over three months due, $538; interest accrued, $314; total admitted assets, $41,202. Liabilities: Net losses unpaid, $7; unearned premiums, $10,324; other liabilities, $222; total, $10,553.

Net amount of premium notes or members' liability, December 31, $61,947.

RISKS AND PREMIUMS: Fire risks in force December 31, $1,799,340; premiums thereon, $20,649.

BUSINESS SINCE ORGANIZATION: Premiums received, $207,217; losses paid, $67,620; cash dividends, $35,186.

BONDS OWNED:	Par Value.	Market Value.
Cincinnati, s. f., 1952, 3½%	$6,000	$5,595
Cincinnati, wat. wks., 1943, 3½%	4,000	3,760
Norwood, st. extn., 1924, 4½%	2,500	2,662
Cincinnati, sc. blg., 1945, 3½%	5,000	4,700

Bonds Owned.—*Cont.*	Par Value.	Market Value.
Dayton, O., sc. blg., 1917, 4%	$1,000	$1,005
Cincinnati So. R.R., r., 1956, 3½%	5,000	4,662
Mansfield Ry., Lt. & Pow., 1918, 5%	1,000	900
St. Bernard, O., st. extn., 1936, 4%	1,000	1,015
Cleveland Wat. Wks., 1925, 4%	4,000	4,080
Columbus Ry. & Lt., 1939, 4%	2,000	1,760
Dayton, st. paving, 1920, 3½%	2,000	1,940
Cleveland Park, 1924, 4%	1,000	1,020
Toledo Park, 1922, 4%	1,000	1,025
Toledo, r., 1930, 3½%	1,000	950
St. Marys, O., highway imp., 1923, 5%	1,000	1,110
E. Cleveland, wat. wks., 1928, 4%	1,000	1,017
Mt. Healthy, O., wat. wks., 1934, 4%	1,500	1,524
Totals	$40,000	$38,726

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY, Minneapolis, Minn.

President, C. F. Ladner; Secretary, M. S. Mathews. Organized, 1900.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$237,394	†$53,404	$173,989	$129,795	$129,463	$51,228	.....	$26,667	$77,895	$51,228
1908	171,051	†41,908	120,206	114,853	121,295	56,633	.....	18,494	75,127	56,633
1907	126,557	†59,555	63,942	74,578	78,402	38,421	.....	14,332	52,753	40,071

† Contingent liability of policyholders.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY, Minneapolis, Minn.—*Continued.*

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Bonds owned (market value)	$218,469	Net losses unpaid	$5,150
Cash in office and bank	7,557	Unearned premiums	53,404
Premiums in ocurse of collection	6,867	Taxes, etc	2,065
Interest accrued	4,502	Advance premiums	2,786
		Total liabilities, except surplus	$63,405
		Surplus as to policyholders	173,989
Total admitted assets	$237,394	Total liabilities and surplus	$237,394

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,006,716; premiums thereon, $211,632.

BUSINESS SINCE ORGANIZATION: Premiums received, $748,470; losses paid, $222,646.

Bonds Owned:	Par Value.	Market Value.
Lyon Co., Minn., 5%	$17,000	$17,765
Henning, Minn., 6%	6,000	6,360
Lac Qui Parle, Minn., 5%	15,000	15,705
Red Lake Falls, Minn., 5½%	5,000	5,363
Hospers, Ia., 6%	7,000	8,085
East Grand Forks, Minn., 5%	10,000	10,200
Rd Lake Co., Minn., 5½%	9,200	9,959
Earlham, Ia., 5%	7,000	7,175
Minn. Loan & Trust Co., ctfs	3,000	3,000
Demand Town Orders	826	826
Morrison Co., Minn., 6%	15,100	16,610
Bonds Owned.—*Cont.*		
Kanabec Co., Minn., 5%	$13,800	$14,064
Sherburn Co., Minn., 5%	4,000	4,090
Village of Renville, Minn., 5%	3,000	3,098
Pine Co., Minn., 4%	2,600	2,600
Beltrami Co., Minn., 5%	17,000	17,680
St. Louis Co., Minn., 6%	13,000	13,650
Staples, Minn., 6%	25,000	25,937
Lincoln Co., Minn., 6%	5,200	5,642
Washburn, Wis., 5%	18,000	18,180
Watonwan Co., Minn., 5%	12,000	12,480
Totals	$208,726	$218,469

TERRITORY COVERED: Company is licensed in Minn., Ill. and Mo.

RETAIL IMPLEMENT DEALERS MUTUAL FIRE INSURANCE COMPANY, Minneapolis, Minn.

President, D. H. Evans; Secretary, W. A. Zaloudek. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$5,156	$2,036	—$687	$10,173	$10,505	$7,538	$1,320	$4,064	$12,922	$18,800
1907	7,514	3,790	3,724	15,159	15,321	5,221	1,049	6,379	12 649	5,221

— Excess of liabilities. ‡ Statement for 1909 had not been received when this page went to press.

MISCELLANEOUS: This company was originally organized as the Minnesota Mutual Fire, but late in 1906, the Minnesota Retail Implement Dealers' Association having decided to organize a mutual, found that it could acquire the Minnesota Mutual, and hence took it rather than form a new concern. The name was then changed to the Retail Implement Dealers Mutual.

RETAIL LUMBER DEALERS MUTUAL INSURANCE COMPANY, Milwaukee, Wis.

President, M. H. Hand; Secretary, Paul Lachmund. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$23,949	.....	$23,949	$5,065	$5,857	$1,516	.....	$1,158	$2,674	$1,516
1908	20,226	.....	20,226	5,585	6,476	6,485	.....	960	7,445	6,485
1907	21,637	.....	21,637	5,040	5.404	346	.....	953	1,299	346

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $14,100; cash in office and bank, $7,920; assessments uncollected, $1,573; interest accrued, $356; total admitted assets, $23,949. No liabilities.

FIRE RISKS IN FORCE: December 31, $1,022,010.

LOSSES PAID SINCE ORGANIZATION: $17,063.

MORTGAGE LOANS: There are 3 loans, aggregating $14,100, protected by farm lands in Dane Co., valued at $45,000.

MISCELLANEOUS: On January 1, 1905, a second series of policies was opened under the corporate name of the Wisconsin Retail Lumber Dealers Mutual Insurance Company, the object being to allow the members of the Retail Lumber Dealers Mutual to insure an additional amount not exceeding $3,000 on their lumber yards. On December 31, 1909, this company possessed cash assets amounting to $10,419. The management of both companies is essentially the same.

RETAIL LUMBERMENS INSURANCE ASSOCIATION, Minneapolis, Minn.

President, J. H. Queal; Secretary, Willard G. Hollis. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$282,835	$45,840	$236,689	$74,815	$88,443	$38,047	.....	$15,205	$53,252	$38,047
1908	273,997	46,428	227,260	77,776	89,420	56,751	.....	16,359	73,110	50,474
1907	257,038	46,632	203,806	92,865	94,813	90,069	.....	17,047	107,116	96,669

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $230,850; cash in office and bank, $45,507; uncollected premiums, $646; interest accrued, $5,832; total admitted assets, $282,835. Liabilities, December 31, 1909: Unearned premiums, $45,840; other liabilities, $307; total, $46,147.

* Net amount of premium notes or members' liability, December 31, $26,560.

RISKS AND PREMIUMS: Fire risks in force, December 31, $15,576,373; premiums thereon, $183,359.

MORTGAGE LOANS: There are 70 loans, aggregating $230,850, protected by farm lands in Iowa, Minnesota and North and South Dakota, valued at $747,020. No interest past due. Company holds $11 020 of insurance on the mortgaged buildings.

RETAIL MERCHANTS ASSOCIATION MUTUAL FIRE INSURANCE COMPANY OF ILLINOIS, Springfield, Ill.

President, G. S. Connelly; Secretary, W. W. Swett, Jr. Organized, 1898.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$35,260	$31,747	$2,013	$60,927	$61,539	$24,436	$14,328	$25,515	$64,279	$25,936
1908	35,996	30,699	5,297	59,229	59,883	19,574	14,073	28,053	61,700	19,574
1907	37,578	30,496	7,088	58,574	59,262	12,214	12,827	27,146	52,187	12,214

ASSETS, DECEMBER 31, 1909: Peoria improvement bonds owned (market value) $2,400; cash in office and bank, $24,758; uncollected premiums not over three months due, $8,060; interest accrued, $42; total admitted assets, $35,260. Liabilities, December 31, 1909: Net losses unpaid, $1,500; unearned premiums, $31,747; total, $33,247.

Net amount of premium notes or members' liability, December 31, $313,606.

RISKS AND PREMIUMS: Fire risks in force December 31, $5,366,995; premiums thereon, $62,919.

BUSINESS SINCE ORGANIZATION: Premiums received, $729,025; losses paid, $285,233; cash dividends, $110,363.

RETAIL MERCHANTS MUTUAL FIRE INSURANCE COMPANY, Minneapolis, Minn.

President, H. J. Dahn; Secretary, J. H. Tenvoorde. Organized, 1900.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$28,732	$19,000	$3,996	$65,728	$65,828	$31,453	.....	$30,490	$61,943	$33,046
1908	24,544	‡20,233	—212	58,889	*63,889	36,284	.....	34,521	70,805	34,554
1907	35,507	‡21,921	—873	95,172	100,236	45,985	$9,634	23,324	78,943	47,801

— Excess of liabilities. ‡ Contingent liability of members. * Includes $5,000 advanced by directors.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $12,656; agents' balances, not over three months due, $15,198; interest accrued, $70; notes for premiums, $460; other assets, $348; total admitted assets, $28,732. Liabilities: Net losses unpaid, $2,610; unearned premiums, $19,000; other liabilities, $3,126; total, $24,736.

Net amount of premium notes or members' liability, December 31, $75,808.

RISKS AND PREMIUMS: Fire risks in force December 31, $3,691,776; premiums thereon, $75,808.

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, John R. Freeman; Secretary, Theodore P. Bogert. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,434,965	$526,230	$888,637	$1,062,513	$1,116,814	$21,428	$916,958	$56,337	$994,723	$20,722
1908	1,264,062	482,017	763,036	962,138	1,011,579	28,109	810,787	52,911	891,807	28,646
1907	946,889	441,144	487,711	894,330	940,805	88,403	699,550	48,372	836,325	89,928

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$1,299,478
Cash in office and bank	113,658
Agents' balances, not over 3 months due	19,698
Interest and rents accrued	2,151
Total admitted assets	$1,434,965

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,131
Unearned premiums	526,230
State Taxes accrued	17,967
Total liabilities, except surplus	$546,328
Surplus as to policyholders	888,637
Total liabilities and surplus	$1,434,965

RISKS AND PREMIUMS: Fire risks in force December 31, $137,074,418; premiums thereon, $1,052,459.

BUSINESS SINCE ORGANIZATION: Premiums received, $12,495,480; losses paid, $1,611,592; cash dividends, $10,225,474

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Amer. Tl. & Tg. Co., 1929, 4s	$25,000	$23,250
Chi., Burl. & Quincy, joint bs., 1921, 4s	20,000	19,400
N. Y., N. H. & H. R. R., cv. bs., 1911, 3½s	18,000	18,360
N. Y., N. H. & H. R. R., 1923, 6s	20,700	27,738
Union Pacific R. R. Co., 1927, 4s	20,000	23,400
U. S., reg. bs., 1925, 4%	25,000	28,750
Stocks.		
Manhattan Ry. Co	.....	28,200
N. Y., Lacka. & Western R. R. Co	.....	12,700
Pitts., Ft. Wayne & Chi. Ry. Co	.....	26,400
Providence & Worcester R. R. Co	.....	67,500
Rome, Watertown & Ogdens. R. R. Co	.....	25,200
Atch., Top. & Santa Fe Ry. Co., p	.....	10,500
Baltimore & Ohio R. R. Co., com	.....	1,770
Baltimore & Ohio R. R. Co., p	.....	9,200
Chi., Burl. & Quincy Ry. Co	.....	55,880
C., M. & St. P. Ry. Co., p	.....	36,656
C., M. & St. P. Ry. Co. (5th instal. pd.)	.....	64,156
Chi., St. Paul, Minn. & Omaha Ry. Co	.....	31,000
Chi. & Northwestern Ry. Co	.....	111,000
Cleve., Cin., Chi. & St. Louis Ry. Co., p.	.....	10,700
Delaware & Hudson Co	.....	18,500
Gt. Northern Ry. Co., p	.....	50,112
Illinois Central R. R. Co	.....	51,060

BONDS AND STOCKS OWNED.—*Cont.* Stocks.—*Cont.*	Par Value.	Market Value.
Minn., St. Paul & S. Ste. Marie Ry. Co., c.	.....	$2,272
Minn., St. Paul & S. St. Marie Ry. Co., p.	.....	16,956
N. Y. Cent. & Hudson River R. R. Co	.....	19,812
N. Y., N. H. & H. R. R. Co	.....	79,000
N.Y.,N.H.&H. R.R. Co.,(1st instal. pd.)	.....	6,250
Northern Pacific Ry. Co	.....	49,640
Pennsylvania R. R. Co	.....	162,687
Reading Co	.....	34,200
Southern Ry. Co., p	.....	7,500
Union Pacific R. R. Co., c	.....	30,900
Union Pacific Ry. Co., p	.....	41,600
Amer. Tl & Tg. Co	.....	42,900
Gt. Northern Ry Co., ore ctfs	.....	9,720
Merchants Nat. Bk., Prov	.....	17,000
Nat. Bk. of Commerce, Prov	.....	8,300
Northern Securities Co	.....	300
Pullman Co	.....	19,000
Totals	.....	$1,299,478

MISCELLANEOUS: This company, together with the American, Enterprise, Manufacturers, Mechanics and State Mutual Fire Insurance Companies, all of Providence, are under the same management.

DIRECTORS: Robert Knight, J. W. Danielson, J. K. H. Nightingale, Henry F. Lippitt, Robert W. Taft, John R. Freeman, Eben S. Draper, Jonathan Chace, Royal C. Taft, Jesse H. Metcalf Henry D. Sharpe, Wm. Ames, Robt. I. Gammell.

RICHLAND COUNTY MUTUAL INSURANCE COMPANY, Mansfield, O.

President. H. R. Smith; Secretary, R. Smith. Organized, 1851.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$138,663	.....	$138,663	$92,400	$93,090	$49,995	.....	$28,931	$78,926	$49,995
1908	123,668	.....	123,215	90,600	91,057	52,886	.....	24,972	77,857	48,425
1907	114,799	.....	110,339	88,600	88,992	58,350	.....	24,471	82,821	62,810

ASSETS, DECEMBER 31, 1909: Real estate owned, $26,000; cash in office and bank, $112,663; total admitted assets, $138,663. No liabilities.

Net amount of premium notes or members' liability, December 31, $2,149,719.

FIRE RISKS IN FORCE: December 31, $24,067,077.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,250,504; losses paid, $1,471,593.

REAL ESTATE OWNED: Consists of home office building and lot at Mansfield.

ROCKVILLE MUTUAL FIRE INSURANCE COMPANY, Rockville, Conn.

President, A. Park Hammond; Secretary, A. T. Bissell. Organized, 1868.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$19,475	$1,922	$17,553	$1,118	$1,922	$235	.....	$368	$603	$235
1908	18,029	1,980	16,050	1,006	1,775	1,001	.....	293	1,294	1,001
1907	17,649	2,165	15,485	1,358	2,085	119	.....	380	499	119

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $14,928; cash in office and bank, $4,525; interest accrued, $22; total admitted assets, $19,475. Liabilities: Unearned premiums, $1,922.

Net amount of premium notes or members' liability, December 31, $19,669.

RISKS AND PREMIUMS: Fire risks in force, December 31, $481,688; premiums thereon, $3,934.

BUSINESS SINCE ORGANIZATION: Premiums received, $36,297; losses paid, $12,939.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Conn. Ry. & Lt. Co.	$1,000	$1,035
First Nat. Bk., Rockville	7,900	8,378
Rockville Nat. Bk.	2,100	2,415
Ætna Ins. Co.	1,000	3,100
Totals	$12,000	$14,928

RUBBER MANUFACTURERS MUTUAL INSURANCE COMPANY, Boston, Mass.

President Arthur H. Lowe; Secretary, Benjamin F. Taft. Organized, 1885.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$439,711	$228,931	$199,503	$459,507	$476,136	$22,950	$383,553	$39,362	$445,865	$23,998
1908	410,672	235,221	172,569	474,771	490,116	54 949	374,484	48,282	477,665	53,524
1907	375,672	240,672	130,535	480,917	496,403	85,971	355,312	47,724	489,007	65,429

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$371,410
Cash in office and bank	48,978
Agents' balances, not over 3 months due	13,441
Interest accrued	5,882
Total admitted assets	$439,711

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$3,857
Unearned premiums	228,931
Taxes, expenses, etc	7,420
Total liabilities, except surplus	$240,208
Surplus as to policyholders	199,503
Total liabilities and surplus	$439,711

Net amount of premium notes or members' liability, December 31, $2,289,311.

RISKS AND PREMIUMS: Fire risks in force, December 31, $52,132,052; premiums thereon, $457,862.

BONDS OWNED:	Market Value.
Cy. of Fall River, 1915, 3½'s	$19,800
Commonwealth of Massachusetts, 1940, 3½'s	17,460
Atchison, Topeka & St. Fe Ry., 1928, 4's	9,700
Bangor & Aroostook R.R., Cons. Mtg., 1951, 4's	4,200
Bangor & Aroostook R.R., 1943, 5's	11,200
Boston Elevated Ry., 1935, 4's	6,000
Boston & Lowell R.R., 1919, 3½'s	19,200
Boston & Maine R.R., 1926, 4's	9,900
Boston & New York Air Line R.R., 1955, 4's	3,000
Chicago & Eastern Illinois R.R., 1914, 4½'s	4,950
El Paso & Rock Island R.R., 1951, 5's	5,250
Fitchburg R.R., 1928, 4's	9,900
Fitchburg R.R., 1927, 4's	9,900
Lake Shore & Michigan Southern Ry., 1928, 4's	2,880
Lake Shore & Michigan Southern Ry., 1931, 4's	16,150
Maine Central R.R., 1916, 4½'s	16,480
Maine Central R.R., 1912, 4's	4,000

BONDS OWNED.—*Cont.*	Market Value.
Maryland, Delaware & Virginia Ry., 1955, 5's	$10,000
N. Y. C. & H. R. R.R. (Lake Shore), 1998, 3½'s	12,150
N. Y., Chicago & St. L. R.R., 1931, 4's	9,200
N. Y., N. H. & H. R.R., 1955, 4's	19,400
N. Y., N. H. & H. R.R., 1914, 4's	990
No. Maine Seaport R.R., 1935, 5's	16,500
No. Pac.—Gt. No. Ry. (C. B. & Q.), 1921, 4's	16,490
Pennsylvania R.R., 1915, 3½'s	970
Richmond-Washington Co., 1943, 4's	9,000
St. Louis Merchants Bridge Tm. Ry., 1930, 5's	27,250
West End Street Ry., 1917, 4's	5,000
American Tele. & Tel. Co., 1929, 4's	20,460
American Writing Paper Co., 1919, 5's	8,800
New England Tele. & Tel. Co., 1919, 5's	10,300
New England Tele. & Tel. Co., 1930, 4's	15,980
Western Union Telegraph Co., 1950, 4½'s	19,400
Total	$371,410

SAFETY MUTUAL FIRE INSURANCE COMPANY, Lebanon, Pa.

President, J. R. Beckley; Secretary, James M. Snyder. Organized, 1893.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$16,835	.....	$5,622	$39,930	$42,792	$33,853	.....	$10,089	$43,942	$34,791
1908	16,606	.....	10,990	28,911	28,911	17,987	.....	6,291	24,278	20,915
1907	16,678	.....	13,028	17,803	17,803	8,945	.....	3,359	12,304	7,441

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $3,262; Agents' balances, not over 3 months due, $13,573; total admitted assets, $16,855. Liabilities: Net losses unpaid, $11,213.

FIRE RISKS IN FORCE: December 31, $5,029,212.

BUSINESS SINCE ORGANIZATION: Premiums received, $167,546; losses paid, $120,234.

MISCELLANEOUS: This company transacts a surplus line business through Henry L. Engel of Philadelphia, Pa.

SALEM COUNTY MUTUAL INSURANCE COMPANY, Salem, N. J.

President, Owen L. Jones; Secretary, J. B. Hilliard. Organized, 1849.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$75,686	$1,461	$73,730	$2,927	$8,196	$1,981	$2,765	$1,029	$5,775	$1,981
1908	74,155	1,435	72,204	2,882	6,485	667	2,718	846	4,231	170
1907	70,860	1,495	68,280	2,998	6,099	3,024	2,790	1,096	6,910	3,623

ASSETS, DECEMBER 31, 1909: Real estate owned (book value), $1,000; mortgage loans on real estate, $32,250; bonds and stocks owned (market value), $39,635; cash in office and bank, $1,903; interest accrued, $698; other assets, $200; total admitted assets, $75,686. Liabilities: Unearned premiums, $1,461; other liabilities, $495; total, $1,956.

RISKS AND PREMIUMS: Fire risks in force, December 31, $683,818; premiums thereon, $2,927.

REAL ESTATE OWNED: Consists of a house at Greenwich' N. J., valued at $1,000. Rents last year $110; expenses, $43.

MORTGAGE LOANS: There are 16 loans for $32,250, protected by dwellings, farm lands and business block, valued at more than double the amount loaned. No interest past due on December 31, last. Company holds $17,900 of insurance on the buildings.

SALEM MUTUAL FIRE INSURANCE COMPANY, Salem, Mass.

President, S. Herbert Wilkins; Secretary, Arthur Derby. Organized, 1838.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$95,753	$48,792	$44,555	$37,638	$41,317	$11,369	$10,946	$12,691	$35,006	$11,666
1908	89,030	52,366	34,430	41,274	45,229	24,912	15,866	13,371	54,150	22,798
1907	96,007	53,547	37,982	43,652	48,055	15,748	15,704	13,929	45,381	17,070

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$300
Bonds and stocks owned (market value)	86,968
Cash in office and bank	4,063
Agents' balances, not over 3 months due	3,327
Interest and rents accrued	1,047
Other assets	48
Total admitted assets	$95,753

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,060
Unearned premiums	48,792
Other liabilities	1,346
Total liabilities, except surplus	$51,198
Surplus as to policyholders	44,555
Total liabilities and surplus	$95,753

Net amount of premium notes or members' liability, December 31, $103,690.

RISKS AND PREMIUMS: Fire risks in force, December 31, $6,036,865; premiums thereon, $99,933.

MORTGAGE LOANS: There is 1 loan for $300 on land at Lynn, Mass., valued at $1,150.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Old Colony R. R.	$1,000	$1,000
Akron, Ohio	2,000	2,000
West End St. Ry. Co.	1,000	1,000
Boston, Mass.	5,000	4,930
Portland Water District	5,000	5,150
Brockton, Mass.	3,000	3,020
Canton, Ohio	1,000	990
Chelsea, Mass.	2,000	2,020
Chicago, Ill.	3,000	3,030
Columbus, O.	5,000	5,020
Cranston, R. I.	1,000	1,010
Dayton, O.	3,000	2,990
Gloucester, Mass.	3,000	3,120
Haverhill, Mass.	1,000	1,030
Lynn, Mass.	3,000	2,990
Marlborough, Mass.	1,000	1,010
Mass., be	3,000	3,090
Medford, Mass.	1,000	1,020
Meriden, Conn.	1,000	980
Minneapolis	1,000	1,020

Bonds and Stocks Owned.—*Cont.* Bonds.—*Cont.*	Par Value.	Market Value.
New Bedford	$2,000	$2,000
New Britain	3,000	3,000
Northampton	1,000	990
Peabody	2,000	1,990
Peoria, Ill.	1,000	1,000
Portsmouth, N. H.	1,000	1,000
Quincy, Ill.	2,000	2,020
Quincy, Mass.	2,000	2,000
Stamford, Conn.	2,000	1,980
Swampscott, Mass.	2,000	2,000
Toledo, O.	2,000	2,050
Yonkers, N. Y.	5,000	5,130
Maine Central R. R.	2,000	2,000
Boston & Albany R. R.	1,000	1,000
Boston & Lowell R. R.	3,000	3,000
Boston & Maine R. R.	2,000	1,980
Boston & Providence R. R.	2,000	2,000
Fitchburg R. R.	1,000	990
Stocks.		
Boston & Maine R. R.	2,400	4,418
Totals (book value, $88,098)	$84,410	$86,968

SCHOHARIE AND OTSEGO MUTUAL FIRE INSURANCE COMPANY, of Cobleskill, N. Y.

President, Judson Burhans; Secretary, W. D. Colclough. Organized, 1896.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$23,968	$12,272	$10,041	$18,126	$18,571	$7,126	.....	$7,054	$14,180	$8,781
1908	*20,281	.....	20,281	18,224	18,478	7,324	.....	6,111	13,435	7,324

* Assets consist of cash in bank and amounts due from agents.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $21,689; uncollected premiums, $2,279; total admitted assets, $23,968. Liabilities: Net losses unpaid, $1,655; unearned premiums, $12,272; total, $13,927.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,404,408; premiums thereon, $23,917.

BUSINESS SINCE ORGANIZATION: Premiums received, $143,288; losses paid, $91,719.

SEABOARD FIRE INSURANCE COMPANY, Atlantic City, N. J.

President, Theo. Lapres; Secretary, James B. Springer.

This company was incorporated as a mutual company in August, 1907. It was reorganized as a stock company, February 23, 1910, with a capital of $50,000.

SECURITY MUTUAL FIRE INSURANCE COMPANY, Chatfield, Minn.

President, Frank L. Tesca; Secretary, Charles L. Thurber. Organized, 1898.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$72,890	$33,188	$24,103	$117,693	$120,336	$49,194	$15,191	$39,756	$104,141	$55,667
1908	56,585	29,877	17,913	106,881	110,374	47,778	13,430	39,731	100,939	46,497
1907	47,410	26,078	14,800	87,182	88,882	37,784	10,679	34,312	82,775	42,527

ASSETS, DECEMBER 31, 1909.

Real estate owned	$1,247
Mortgage loans on real estate	31,150
Bank certificates of deposit	20,000
Cash in office and bank	7,558
Agents' balances, not over 3 months due	11,927
Interest and rents accrued	802
Other assets	207
Total admitted assets	$72,890

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$9,397
Unearned premiums	33,188
Reserve for taxes	2,368
Other liabilities	3,834
Total liabilities, except surplus	$48,787
Surplus as to policyholders	24,103
Total liabilities and surplus	$72,890

Net amount of premium notes or members' liability, December 31, $146,084.

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,739,306; premiums thereon, $146,084'

BUSINESS SINCE ORGANIZATION: Premiums received, $632,622; losses paid, $306,882; cash dividends, $72,484.

REAL ESTATE OWNED: Consists of 200 acres of agricultural and timber lands, unimproved,

MORTGAGE LOANS: There are 21 loans, aggregating $31,150, protected by first liens on improved farm property valued at $94,050. There was no interest past due on December 31, last.

MISCELLANEOUS: This company reinsured the business of the Citizens Fire Association of Mankato, Minn., February 14, 1910.

FIELD MEN AND TERRITORY COVERED: J. P. Read, State agent, Fargo, N. D.; N. S. Tyler, State agent, Sioux Falls, S. D.; Willard Snow, special agent, Sioux Falls, S. D.; F. H. Tuper, Chatfield, D. B. Franklin, Rochester and J. C. Durfee, Fergus Falls, special agents for Minn.; A. F. Pierce and M. D. Clark, Valley City, N. D., special agents for N. D.; Pettibone & Krouse, Philadelphia, Pa., and Douglass Bros., New York City, Eastern representatives for surplus lines. The company is licensed in Minn., N. D. and S. D.

SECURITY MUTUAL FIRE INSURANCE COMPANY OF DELAWARE COUNTY, Delhi, N. Y.

President, J. R. Honeywell; Secretary, O. C. Nichols. Organized, 1897.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$24,862	.....	$24,793	$19,083	$20,426	$17,024	.....	.....	$25,964	.....
1908	*30,925	.....	30,925	18,821	18,821	4,191	.....	$6,575	10,766	$4,191

* Cash.

SHREWSBURY MUTUAL FIRE INSURANCE COMPANY, Eatontown, N. J.

President, Joseph W. Johnston; Secretary Henry Wolcott. Organized, 1838.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$41,707	$94,008	$31,766	$9,686	$11,430	$4,285	.....	$1,996	$6,281	$4,285
1908	35,938	9,463	25,961	10,773	12,082	4,924	.....	1,926	6,850	4,924
1907	30,930	9,532	20,851	10,860	12,067	656	.....	2,107	2,763	656

SHREWSBURY MUTUAL FIRE INSURANCE COMPANY, Eatontown, N. J.—*Cont.*

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $11,700; bonds and stocks owned (market value), $15,500; collateral loans, $5,000; cash in office and bank, $4,022; uncollected premiums, $4,818; interest accrued, $564; other assets, $103; total admitted assets, $41,707. Liabilities: Unearned premiums, $9,408; commissions, etc., $533; total, $9,941.

Net amount of premium notes or members' liability, December 31, $214,748.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,338,397; premiums thereon, $18,816.

MORTGAGE LOANS: There are loans aggregating $11,700. Protected by real estate in Monmouth County, valued at more than double the amount loaned. There was no interest past due on December 31, last. Company holds ample fire insurance on the buildings.

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, Peabody, Mass.

President, G. H. Merrill; Secretary, Frank Taylor. Organized, 1829.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	$34,448	$15,469	$17,267	$6,204	$9,248	$1,775	$2,843	$4,336	$8,954	$3,090
1908	32,636	14,331	16,028	3,034	5,442	2,148	2,226	1,788	6,162	2,143
1907	28,497	14,959	13,024	4,338	5,898	1,029	3,025	1,842	5,896	622

‡ Details of assets and liabilities as of December 31, 1909, had not been received when this page went to press.

SOUTHEASTERN MUTUAL FIRE INSURANCE COMPANY, Macon, Ga.

President, C. J. Rambo; Secretary, H. E. Harrison. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909‡	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$32,464	$4,718	$27,210	.....	.....	.....	.....	.....	.....	.....

‡ Statement for 1909 had not been received when this page went to press.

MISCELLANEOUS: The company's limit is $1,000 subject to a single fire; and its loss ratio to December 31, 1908, was given as 18 per cent of premiums.

SOUTHERN MUTUAL INSURANCE COMPANY, Athens, Ga.

President, Billups Phinizy; Secretary, A. E. Griffith. Organized, 1847.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,109,709	$179,704	$790,063	$359,408	$404,561	$109,340	$184,561	$81,282	$375,183	$115,044
1908	1,118,387	175,424	751,842	350,848	391,514	110,272	201,100	83,774	395,146	117,480
1907	1,045,484	167,613	747,704	335,225	379,029	66,558	202,405	79,150	348,113	59,992

ASSETS, DECEMBER 31, 1909.

Real estate owned	$265,000
Bonds and stocks owned (market value)	792,170
Cash in office and bank	28,765
Agents' balances, not over 3 months due	8,461
Interest accrued	15,313
Total admitted assets	$1,109,709

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$14,882
Unearned premiums	179,704
Dividends (outstanding scrip)	125,060
Total liabilities, except surplus	$319,646
Surplus as to policyholders	790,063
Total liabilities and surplus	$1,109,709

RISKS AND PREMIUMS: Fire risks in force, December 31, $35,942,022; premiums thereon, $359,408.

LOSSES PAID SINCE ORGANIZATION: $4,950,575; cash dividends, $6,455,420.

REAL ESTATE OWNED: Seven-story reinforced concrete office building, cost, $242,500 and a 3-story brick office building situated in Athens, Ga., value $22,500.

BONDS AND STOCKS OWNED:

Bonds.	Par Value.
State of Georgia, 4½%	$247,000
State of Georgia, 4%	44,000
State of Georgia, 3½%	105,000
Central of Georgia R. R., (2s inc.), 5%	30,000
Central of Georgia R. R., (3s inc.), 5%	5,000

BONDS AND STOCKS OWNED.—*Cont.*

Bonds.—*Cont.*	Par Value.
Clarke Co., Ga., 4%	$15,000
City of Athens, 4%	39,000
Stocks.	
Augusta & Savannah R. R. Co.	50,000
Georgia R. R. & Banking Co.	50,000
South Western R. R. Co.	50,000
Nat. Exchange Bk., Augusta	10,000
Ga. Nat. Bk., Athens	15,000
University Savings Bk., Athens	4,000
Totals (market value, $792,170)	$664,000

SOUTHERN STATES MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, F. A. Downes; Secretary, H. C. Cornwall. Organized, 1907.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$39,891	$24,499	$15,162	$43,639	$44,662	$2,835	$28,090	$8,197	$39,122	$2,646
1908	34,512	23,044	10,921	32,163	33,421	14,591	4,469	6,168	25,228	10,569

SOUTHERN STATES MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.—*Cont.*

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $30,340; cash in office and bank, $5,574; premiums, not over 3 months due, $3,424; interest accrued, $543; total admitted assets, $39,881. Liabilities: Net losses unpaid, $231; unearned premiums, $24,499; total, $24,730.

Net amount of premium notes or members' liability, December 31, $244,990.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,511,892; premiums thereon, $48,998.

BUSINESS SINCE ORGANIZATION: Premiums received, $156,832; losses paid, $32,266; cash dividends, $32,591.

BONDS OWNED:	Market Value.
Missouri, Kansas & Texas Ry. Co., 5's	$5,250
Norfolk & Western Ry. Co., 4's	7,440
Colorado & Southern Ry. Co., 4's	4,300
St. Louis, Iron Mtn. & Southern Ry. Co., 4's	4,400
Western Maryland R.R. Co., 4's	4,300
Minneapolis & St. Louis R.R. Co., 4's	4,150
Total	$30,340

MISCELLANEOUS: This company is under the same management as the Keystone, Manton, National and Cotton Seed Crushers Mutual Fire Insuarnce Companies.

STANDARD MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President, James Henry, Secretary, E. I. Atlee. Organized, 1892.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$183,701	$14,552	$182,502	$174,970	$182,506	$16,804	$134,923	$13,824	$165,551	$12,097
1908	169,829	16,621	149,943	169,512	176,082	21,242	134,162	14,025	169,429	23,008
1907	160,681	16,956	143,225	159,395	167,083	18,960	125,380	13,078	157,418	17,789

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $156,130; cash in office and bank, $21,820; premiums, not over 3 months due, $5,752; total admitted assets, $183,701. Liabilities: Net losses unpaid, $1,200; unearned premiums, $14,552.

Net amount of premium notes or members' liability, December 31, $689,127.

RISKS AND PREMIUMS: Fire risks in force, December 31, $19,163,164; premiums thereon, $177,826.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,445,201; losses paid, $194,933; cash dividends, $873,579.

BONDS OWNED:	Market Value.
Wilkes-Barre & Wy. Val. Tr. Co., 1 m	$5,200
Conn. Ry. & Lighting Co., 1 m	6,000
York Haven Water Power Co., 1 m	4,900
York Haven Water Power Co., 1 m	980
Union Traction Co. of Ind., 1 m	4,750
West Chester Lighting Co., 1 m	3,000
Oregon Water Power & Ry. Co., 1 m	6,150
Pennsylvania Steel Co., guar. 1 m	7,210
Tol., St. L. & West. R. R. Co., 1 m	8,100
Jersey Central Traction Co., 1 m	5,000
Catawba Power Co., 1 m	6,000

BONDS OWNED.—*Cont.*	Market Value.
Central Market St. Ry. Co., 1 m	$5,000
Lehigh Valley R. R., reg., 1 m	3,150
Danville, Urb. & Cham. Ry. Co., 1 m	10,000
Raleigh & Augusta Air Line R. R., 1 m	7,060
Warren & Jamestown St. Ry. Co., 1 m	5,000
Diamond State T. Co., 1 m	5,000
Illinois Central Traction Co., 1 m	9,500
Christian Co. Tl. Co., 1 m	5,000
Decatur Ry. & Lt. Co., 1 m	4,875
Sandusky, Fre. & So. Ry. Co., 1 m	4,700
Aurora, Elgin & Chi. Ry. Co., 1 m	10,000
Spanish-American Iron Co., 1 m	5,100
Jacksonville Gas Co., 1 m	4,875
Gas Light Co. of Augusta, Ga., 1 m	4,675
Canton Electric Co., 1m	4,875
Northern Indiana Gas & Electric Co., 1 m	4,750
Cleveland & Erie Ry. Co., 1 m	3,200
Cleveland & Erie Ry. Co., 5% (income)	2,000
Total	$156,130

STATE FARMERS MUTUAL INSURANCE COMPANY, South Omaha, Neb.

President, T. B. Holman; Secretary, J. E. Curti. Organized, 1895.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	*$24,516	.....	$24,516	$39,463	$50,821	$29,453	.....	$12,089	$41,542	$29,453
1908	*24,755	.....	24,453	34,039	46,711	31,234	.....	11,421	42,655	31,234
1907	26,772	.....	26,772	32,826	45,329	20,806	.....	9,821	30,627	20,806

* Assets consist of cash in treasury, etc.

MISCELLANEOUS: This company writes fire, lightning and tornado insurance, and states that it never had but one contested claim. It had over $25,000,000 of insurance in force on December 31, last, and paid losses since organization amounting to $171,433.

STATE MUTUAL FIRE ASSOCIATION, Canton, S. D.

President, O. A. Rudolph; Secretary, J. B. Wolgemuth. Organized, 1900.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$37,454	.....	$37,454	$21,483	$22,334	$1,180	$10,287	$6,598	$18,065	$1,180
1908	22,812	.....	22,812	21,404	22,653	10,138	7,019	6,233	23,390	10,138
1907	23,824	.....	23,824	22,870	23,722	5,581	7,260	6,230	19,071	5,581

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $7,000; deposits in banks, $21,728; cash in office and bank, $1,285; notes for assessment, $7,041; other assets, $300; total admitted assets, $37,454. No liabilities.

FIRE RISKS IN FORCE: December 31, $1,017,175.

LOSSES PAID SINCE ORGANIZATION: $56,561; cash dividends, $74,581.

MORTGAGE LOANS: These aggregate $7,000 and are protected by improved farm land in South Dakota, valued at more than double the amount loaned thereon.

STATE MUTUAL INSURANCE COMPANY, Oklahoma City, Okla.

President. R. I. Boyington; Secretary, W H. Sweatt. Organized, 1899.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	a$50,701	$28,451	a$10,947	$21,882	$25,481	$5,557	.....	$16,733	$22,290	$4,757
1908	a46,730	31,305	a9,586	29,974	32,654	14,268	$3,211	27,079	44,558	14,601
1907	a58,495	.....	a52,093	49,329	49,828	28,648	5,082	26,437	60,167	28,648

a Includes premium notes.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $3,600; cash in office and bank, $1,462; interest accrued, $70; premium notes, $45,569; total, $50,701. Liabilities: Net losses unpaid (including $4,939 resisted), $4,939; unearned premiums, $28,451; reserve fund, $2,627; other liabilities, $3,737; total, $39,754.

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,487,775; premiums thereon, $133,710.

BUSINESS SINCE ORGANIZATION: Premiums received, $456,449; losses paid, $190,153.

MORTGAGE LOANS: There are 3 loans for $3,600 protected by improved real estate valued at $13,000. No interest past due on December 31, last.

STATE MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, John R. Freeman; Secretary, Theo. P. Bogert. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$1,814,379	$761,993	$1,023,788	$1,535,905	$1,602,776	$31,266	$1,342,172	$82,191	$1,455,629	$29,911
1908	1,618,595	706,980	883,905	1,410,733	1,471,521	43,228	1,198,704	77,391	1,319,322	44,041
1907	1,259,276	652,311	579,764	1,322,335	1,377,559	132,864	1,050,949	72,301	1,256,114	136,263

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$1,626,709
Cash in office and bank	159,356
Uncollected premiums, not over 3 months due	26,247
Interest accrued	2,067
Total admitted assets	$1,814,379

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,997
Unearned premiums	761,993
State taxes accrued	25 ,601
Total liabilities, except surplus	$790,591
Surplus as to policyholders	1,023,788
Total liabilities and surplus	$1,814,379

RISKS AND PREMIUMS: Fire risks in force, December 31, $197,955,160; premiums thereon, $1,523,985.

BUSINESS SINCE ORGANIZATION: Premiums received, $21,192,618; losses paid, $3,091,418; cash dividends, $17,041,759

BONDS AND STOCKS OWNED:

	Par Value.	Market Value.
Bonds.		
Amer. Tl. & Tg. Co., 1929, 4s	$20,000	$18,600
City of Boston, 1930, 3½s	30,000	28,800
City of Boston, 1937, 3½s	14,000	13,440
City of Providence, 1925, 4s	50,000	50,500
N. Y., N. H. & H. R. R., cv. bs., 1911, 3½s	6,000	6,120
N. Y., N. H. & H. R. R., 1923, 6s	6,300	8,442
Southern Pacific R. R. Co., cov. 1919, 4s	6,000	6,360
Union Pacific R.R., Co., 1927, 4s	10,000	11,700
Stocks.		
Albany & Susquehanna R. R. Co	.....	6,300
Boston & Providence R. R. Co	.....	59,600
Cleveland & Pittsburg R. R. Co	.....	61,600
Illinois Central R. R. Co., leased lines	.....	29,400
Manhattan Ry. Co	.....	56,400
Morris & Essex R. R. Co	.....	46,250
N. Y., Lacka. & Western R. R. Co	.....	44,450
Old Colony R. R. Co	.....	99,000
Pitts., Bess. & Lake Erie R. R. Co., p	.....	28,400
Pitts., Ft. Wayne & Chi. Ry. Co	.....	70,400
Rome, Watertown & Ogdens. R. R. Co	.....	50,400
West End St. Ry. Co	.....	43,753
Chi. Gt. Western Ry. Co., p	.....	35,200
C., M. & St. P. Ry. Co., com	.....	56,406
C., M. & St. P. Ry. Co, p	.....	72,756
Bonds and Stocks Owned.—*Cont.*		
Stocks.—*Cont.*		
Ch., St. P., Minn., & Omaha Ry. Co		$46,500
Chicago & Northwestern Ry. Co		99,900
Cleve., Cin., Chi. & St. L. Ry. Co., p		21,400
Gt Northern Ry Co., p		100,800
Minn., St. P. & S. Ste. Maria Ry. Co., com		6,816
Minn., St. P. & S. Ste. Marie Ry. Co., p		50,868
N. Y., N. H. & H. R. R. Co		23,700
N. Y., N. H. & H. R. R. Co., (1st instal. pd.)		2,602
No. Pac. Ry. Co		46,720
Pennsylvania R. R. Co		119,875
Southern Pacific Ry. Co., p		27,400
Southern Ry. Co., p		7,500
Union Pacific R. R. Co., com		41,200
Union Pacific Ry. Co., p		41,600
Amer. Tl. & Tg. Co		57,200
Merchants Nat. Bk., Prov		9,350
Pullman Co		19,000
Totals (book value $1,504,567)		$1,626,708

MISCELLANEOUS: This company, together with the American, Enterprise, Manufacturers, Mechanics and Rhode Island Mutual Fire Insurance Companies, all of Providence, are under the same management.

DIRECTORS: John W. Danielson, Henry F. Lippitt, Robert I. Gammell, John R. Freeman, William Ames, Jesse H. Metcalf, A. Lockwood Danielson, Chas. H. Merriman, Webster Knight, Samuel M. Nicholson, E. D. Pearce.

SUFFOLK COUNTY MUTUAL INSURANCE COMPANY, Southold, N. Y.

President, Jonathan B. Terry; Secretary, Albert A. Folk. Organized, 1836.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$81,011	$4,471	$76,540	$8,866	$12,645	$2,617	.....	$4,334	$6,951	$2,617
1908	75,329	4,317	71,012	8,572	11,680	2,420	.....	3,559	6,079	2,420
1907	69,556	4,152	65,404	8,259	11,093	6,145	.....	4,241	10,386	6,145

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $60,150; cash, $19,721; interest, $1,140; total, $81,011. Liabilities: Unearned premiums, $4,471;

Net amount of premium notes or members' liability, December 31, $407,436.

RISKS AND PREMIUMS: Fire risks in force, December 31, $4,327,295; premiums thereon, $8,943

BUSINESS SINCE ORGANIZATION: Premiums received, $316,268; losses paid, $227,605.

MORTGAGE LOANS: There are 37 loans ranging from $100 to $8,000, all but one being secured by Suffolk Co. properties. Thirty are upon dwellings and lots (or acreage); one of $2,200 is upon a brick store at Southold, valued at $4,000; one of $5,000 is upon a lumber yard and wharf at Greenport, valued at $14,000 (insurance, $2,000); and six small loans are upon acre property at Peconic, Comac, Easthampton and Southold. But $40 of interest was past due on December 31, last, and the security for $60,150 of loans is estimated at $210,000.

THE SUN MUTUAL INSURANCE COMPANY, Cincinnati, O.

President, Samuel Nieman; Secretary, H. B. Eckelmann; Assistant Secretary, Jno. H. Tuke. Organized, 1862.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$171,873	$50,414	$118,919	$24,813	$35,433	$7,823	$5,561	$11,370	$24,754	$7,851
1908	158,849	48,541	107,804	22,477	33,101	16,428	4,797	11,524	32,749	8,552
1907	162,967	49,256	103,973	23,461	34,331	5,387	5,134	13,435	23,956	13,581

ASSETS, DECEMBER 31, 1909.

Real estate owned	$63,000
Bonds and stocks owned (market value)	105,990
Cash in office and bank	763
Premiums, not over 3 months due	821
Interest and rents accrued	1,111
Other assets	188
Total admitted assets	$171,873

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,040
Unearned premiums	50,414
Other liabilities	1,500
Total liabilities, except surplus	$52,954
Surplus as to policyholders	118,919
Total liabilities and surplus	$171,873

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,854,719; premiums thereon, $98,536.

BUSINESS SINCE ORGANIZATION: Premiums received, $888,668; losses paid, $283,186; cash dividends, $78,547.

REAL ESTATE OWNED: Consists of the company's home office and apartment building. The rents received for 1909 were $5,474, and the expenses were $2,393.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cincinnati Water Works, 3½%	$10,000	$9,600

BONDS AND STOCKS OWNED.—*Cont.* Stocks.	Par Value.	Market Value.
Cincinnati St. R. R. Co	$25,000	$32,875
Cincinnati Gas & El. Co	31,000	28,055
Cincinnati & Sub. Bell Tl. Co	8,600	15,910
The John Shillito Co	4,000	4,280
Ohio Traction Co	9,000	8,820
Barney & Smith Car Co	3,000	3,450
Cuyahoga Tl. Co	3,750	3,000
Totals	$94,350	$105,990

THE TANNERS MUTUAL FIRE INSURANCE COMPANY OF PENNSYLVANIA, Philadelphia, Pa.

President, J. Clinton Smoot; Secretary, Samuel Kurtz. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$37,393	.....	$37,276	$26,157	$28,276	$928	$2,817	$8,085	$11,830	$928
1908	19,443	.....	19,443	28,897	28,897	12,758	3,645	7,113	23,516	12,758
1907	14,096	.....	14,096	25,12[illegible]	25,247	9,114	1,427	6,285	16,826	9,114

ASSETS, DECEMBER 31, 1909: Bonds owned (market value), $19,990; cash in office and bank, $13,689; outstanding premiums, $3,714; total admitted assets, $37,393. Liabilities: Net losses unpaid, $117.

Net amount of premium notes or members' liability, December 31, $130,950.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,013,103; premiums thereon, $26,157.

BUSINESS SINCE ORGANIZATION: Premiums received, $906,576; losses paid, $582,038; cash dividends, $53,382.

BONDS OWNED:	Par Value.	Market Value.
Reading R.R., Jersey Central, 4%	$5,000	$4,850
Lehigh Valley R.R., 4%	5,000	4,819
Pennsylvania R.R., 4%	5,000	5,219
West Pittston, sc., 4%	5,000	5,102
Totals (book value, $19,990)	$20,000	$19,990

TEXTILE MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY Providence, R. I.

President, Wm. S. Granger; Secretary, Alfred U. Eddy. Organized, 1902.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$75,452	$38,799	$33,897	$75,865	$79,107	$10,877	$61,301	$7,030	$79,208	$7,325
1908	71,671	38,693	29,530	75,774	78,575	11,845	57,853	7,014	76,712	11,514
1907	65,741	36,603	27,655	73,745	76,043	9,027	46,823	4,860	60,710	9,040

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$61,932
Collateral loans	2,650
Cash in office and bank	7,366
Premiums, not over 3 months due	2,874
Interest accrued	631
Total admitted assets	$75,452

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$639
Unearned premiums	38,799
Other liabilities	2,117
Total liabilities, except surplus	$41,555
Surplus as to policyholders	33,897
Total liabilities and surplus	$75,452

Net amount of premium notes or members' liability, December 31, $232,796.

RISKS AND PREMIUMS: Fire risks in force, December 31, $8,421,961; premiums thereon, $77,599.

BUSINESS SINCE ORGANIZATION: Premiums received, $466,018; losses paid, $56,927; cash dividends, $281,064.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Clyde S.S. bs	$10,000	$9,600
Mallory S. S., bs	5,000	4,500
Gt. Northern R. R., p	5,000	7,200
Evansville Elect. L. Co	1 000	900
Dayton Ltg. Co	5,000	4,850

BONDS AND STOCKS OWNED.—*Cont.*	Par Value.	Market Value.
R. I. Investment Co	$5,000	$7,000
Pullman Co	800	1,440
Amer. Tl. & Tg. Co	10,000	14,300
Pere Marquette, 1 p	11,500	7,465
Pere Marquette, d., 6%	5,000	5,000
Totals (book value, $55,930)	$58,300	$62,255

TOMPKINS COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY, Ithaca, N. Y.

President, Robert G. H. Speed; Secretary, M. F. Webster. Organized, 1887.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$79,848	.....	$49,817	$200,510	$203,128	$180,972	.....	.....	$237,153	.....
1908	115,858	.....	.....	181,105	184,931	134,408	.....	$55,551	189,959	.....
1907	107,386	.....	.....	169,364	172,325	103,718	.....	51,531	155,249	.....

TRADERS AND MECHANICS MUTUAL FIRE INSURANCE COMPANY, Lowell, Mass.

President, C. C. Hutchinson; Secretary, E. M. Tucke. Organized, 1848.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$615,209	$370,357	$239,773	$183,998	$214,468	$82,416	$85,096	$95,537	$263,049	$88,947
1908	639,551	398,614	204,081	275,673	311,258	228,411	85,2.0	109,665	423,316	231,458
1907	678,914	346,860	327,018	195,481	226,625	60,022	88,281	64,493	212,796	60,754

ASSETS, DECEMBER 31, 1909.

Real estate owned	$17,000
Mortgage loans on real estate	50,174
Bonds and stocks owned (market value)	513,111
Collateral loans	17,100
Cash in office and bank	3,319
Premiums, not over 3 months due	10,082
Interest and rents accrued	4,423
Total admitted assets	$615,209

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$1,765
Unearned premiums	370,357
Other liabilities	3,314
Total liabilities, except surplus	$375,436
Surplus as to policyholders	239,773
Total liabilities and surplus	$615,209

Net amount of premium notes or members' liability, December 31, $743,507.

RISKS AND PREMIUMS: Fire risks in force, December 31, $51,372,890; premiums thereon, $751,909.

BUSINESS SINCE ORGANIZATION: Premiums received, $5,279,610; losses paid, $2,158,716; cash dividends, $2,067,296.

REAL ESTATE OWNED: Consists of a brick block in Chicago, carried at market value.

MORTGAGE LOANS: There are 19 loans, aggregating $50,174, and are protected by improved real estate, principally dwellings in Lowell, Mass., valued at more than double the amount loaned thereon. There was $2,038 of interest past due on December 31, last. The company holds $52,550 insurance on the buildings.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Lowell Gas Lt. Co., 4 shrs	$1,120	$1,000
Tremont & Suffolk Mills, 2 shrs	190	
Merrimack Mfg. Co., p., 6 shrs	550	1,000
Merrimack Mfg. Co., com., 10 shrs	570	
Swift Co., 13 shrs	1,300	
Mass. Gas Co., com., 30 shrs	1,650	
U. S. Smelting, p., 20 shrs	920	4,600
Amalgamated C. Co., 20 shrs	1,600	
St. Mary's Mineral Land, 10 shrs	500	
Mass. El., p., 45 shrs	1,200	
N. E. Tl. & Tg. Co., 12 shrs	4,500	2,000
Mass El., p., 100 shares	8,000	8,500
Totals	$23,036	$17,100

BONDS AND STOCKS OWNED:

Bonds.	Par Value.	Market Value.
Chicago, Ill., 1914, 4%	$5,000	$5,000
Fitchburg, Mass., 1925, 4%	10,000	10,300
Holyoke, Mass., 1927, 4%	15,000	15,600
Massachusetts, 1941, 3%	25,000	21,500
Marblehead, Mass., 1921, 4%	10,000	10,300
Malden, Mass., 1925, 4%	10,000	10,100
Marlboro, Mass., 1924, 4%	10,000	10,200
Boston & Maine R. R., 1944, 4½%	$20,000	$21,400
Boston & Maine R. R., 1926, 4%	25,000	24,750
Fitchburg R. R., 1914, 4%	15,000	15,900
Ill. Cent., Omaha Div., 1951, 3%	15,000	11,850
Long Island, 1932, 5%	10,000	10,600
Long Island, 1937, 5%	1,000	1,060
New England, 1945, 5%	10,000	11,900
Ogdensburg & Lake Champlain, 1948, 4%	20,000	18,200
Rutland & Canadian, 1949, 4%	20,000	18,200
Southern, St. L. Div., 1951, 4%	15,000	13,050
United Tc. & El. Co., 1933, 5%	15,000	15,900
West End, 1932, 4%	20,000	20,000
Stocks.		
Mass. El. Co., p.	20,000	16,000
Vermont & Mass	2,500	4,125
Old Lowell Nat. Bk	10,000	10,000
Bigelow Carpet Co.	3,500	4,935
Boot Mills	3,400	3,400
Hamilton Mfg. Co	2,000	1,630
Lawrence Gas Co	9,500	18,430
Lowell Gas Lt. Co	46,200	131,670
Mass Cotton Mills	8,000	11,200
Mass. Cotton Mills, Ga	6,800	6,936
Merrimack Mfg. Co., com	11,000	6,105
Merrimack Mfg. Co., p	6,600	6,270
Middlesex Co	1,500	750
Mass. Gas Co	20,000	18,600
Tremont & Suffolk Mills	5,000	7,250
Totals	$427,000	$513,111

MISCELLANEOUS: Conflagration losses: Boston, 1872, $230,000; Chelsea, 1908, $153,000.

FIELD MEN AND TERRITORY COVERED: Fred G. Mason, special agent. The company operates in Conn., Me., Mass., N. H., R. I. and Vt.

TRANSPORTATION MUTUAL INSURANCE COMPANY, Philadelphia, Pa.

President, Charles E. Mather; Secretary, Henry F. Clark. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$296,071	.....	$145,420	$331,727	$337,908	$285,030	.....	$54,136	$339,166	$184,560
1908	306,337	.....	33,842	371,213	376,208	250,729	.....	46,537	297,266	262,029
1907	288,656	.....	11,142	280,029	289,461	271,459	.....	19,682	291,141	292,571

TRANSPORTATION MUTUAL INSURANCE COMPANY, Philadelphia, Pa.—*Continued.*

ASSETS, DECEMBER 31, 1909: Cash in bank, $248,519; premiums in course of collection, $37,066; reinsurance due on losses paid, $9,590; other assets, $896; total admitted assets, $296,071. Liabilities: Net losses in process of adjustment, $131,833; return and reinsurance premiums, $4,644; other liabilities, $14,175; total, $150,651.

RISKS AND PREMIUMS: Fire risks in force, December 31, $38,465,177; premiums thereon, $224,053; marine and inland risks in force, $406,636; premiums thereon, $10,797.

BUSINESS SINCE ORGANIZATION: Premiums received $1,613,751; losses paid, $1,164,386.

MISCELLANEOUS: This company was incorporated under the laws of Pennsylvania, April 27, 1905, and began business in June of the same year. It insures only the property of transportation companies and carriers.

UNION MUTUAL FIRE INSURANCE COMPANY, Lincoln, Neb.

President, G. P. Watson; Secretary, E. H. Marshall. Organized, 1886.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$301,953	.....	$37,603	$179,655	$179,750	$64,250	.....	‡$92.774	$157,624	$49,250
1908	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1907	260,568	.....	27,819	147,716	.....	46,557	.....	‡48,781	95,338	46,370

‡ Disbursements other than for losses.

ASSETS, DECEMBER 31, 1909: Deposit notes, $285,737; cash in office and bank, $15,330; uncollected premiums, $511; interest accrued, $75; total, $301,653. Liabilities: Net losses unpaid, $885; unearned premiums, $259,144; other liabilities, $4,020; total, $264,049.

RISKS AND PREMIUMS: Fire risks in force, December 31, $44,429,712; premiums thereon, $584,451.

UNION MUTUAL FIRE INSURANCE COMPANY, Montpelier, Vt.

President, James W. Brock; Secretary, H. W. Kemp. Organized, 1875.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909*	$96,145	$51,730	$19,372	$126,796	$126,925	$96,510	.....	$29,216	$125,726	$100,855
1908*	94,745	19,669	53,492	123,000	123,000	84,430	.....	27,193	111,623	81,292
1907*	92,123	18,810	38,582	119,203	119,203	60,661	.....	25,481	86,142	64,925

*As of July 31.

ASSETS, JULY 31, 1909: Cash in office and bank, $1,375; uncollected premiums, $3,461; assessments in course of collection, $91,309; total admitted assets, $96,145. Liabilities: Net losses unpaid, $6,500; unearned premiums, $51,730; commissions due, $7,962; borrowed money, $10,000; other liabilities, $581; total, $76,773.

UNION MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, Joseph T. A. Eddy; Secretary, Charles G. Easton. Organized, 1863.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$410,028	$109,074	$297,627	$34,563	$53,266	$13,479	$23,302	$10,731	$47,512	$13,527
1908	399,911	111,997	284,773	37,205	53,129	7,849	24,479	10,856	43,184	7,922
1907	332,686	111,823	218,564	40,758	57,423	5,785	26,512	14,547	46,844	5,746

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$387,086
Cash in office and bank	20,935
Premiums, not over 3 months due	1,907
Interest accrued	100
Total admitted assets	$410,028

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$123
Unearned premiums	109,074
Other liabilities	3,204
Total liabilities, except surplus	$112,401
Surplus as to policyholders	297,627
Total liabilities and surplus	$410,028

RISKS AND PREMIUMS: Fire risks in force, December 31, $20,107,877; premiums thereon, $216,816.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,043,233; losses paid, $192,419; cash dividends, $584,548.

BONDS AND STOCKS OWNED:

Bonds.	Market Value.
U. S. Government	$23,000
U. S. Government	20,400
R. I., State of, armory	9,200
Cleveland El. Ry. Co	9,700
East St. Louis & Suburban Co	20,000
Lake Shore & Mich. So. Ry. Co	9,600
Amer. Tel. & Tg. Co	4,650
Chicago & Northwestern Ry. Co	74,185

Bonds and Stocks Owned.—*Cont.* Stocks.	Market Value.
Chi., Mil. & St. Paul Ry. Co	$7,900
Hereford Ry. Co	9,000
Ill. Cent. Ry. Co	51,060
N. Y. C. & H. R. R. R. Co	34,544
N. Y., Lacka. & Western Ry. Co	25,400
Pennsylvania Ry. Co	46,237
Pitts., Bessemer & Lake Erie R. R. Co	7,000
Rensselaer & Saratoga R. R. Co	19,900
Nat. Bk. of Commerce	8,160
Amer. Tl. & Tg. Co	7,150
Totals	$387,086

UNITED DRUGGISTS MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

President, Louis K. Liggett; Secretary, A. W. Campbell. Organized, 1908.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	‡$131,117	$22,589	‡$107,202	$44,890	$47,298	$5,768	†$5,650	$9,228	$20,646	$7,734
1908	‡104,539	4,427	‡99,103	4,767	5,094	.....	.....	630	630	.....

‡ Includes $100,000 guaranty fund. † Includes dividend on guaranty fund.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $126,353; premiums in course of collection, $4,761; interest accrued, $3; total admitted assets, $131,117. Liabilities: Net losses unpaid, $1,053; unearned premiums, $22,589; other liabilities, $273; total, $23,915.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,549,209; premiums thereon, $43,276.

BUSINESS SINCE ORGANIZATION: Premiums received, $52,034; losses paid, $5,769; cash dividends declared, $5,650.

UNITED MUTUAL FIRE INSURANCE COMPANY, Philadelphia, Pa.

President. J. H. Bucher; Secretary, W. A. Rosen. Organized, 1903.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$43,992	.....	$43,992	$3,736	$5,730	.....	.....	$337	$337	.....
1908	38,849	.....	38,849	3,871	6,393	.....	.....	132	132	.....
1907	32,633	.....	32,633	4,071	4,861	.....	$63	156	219	.....

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $42,786; cash in office and bank; $206; Total admitted assets, $43,992. No liabilities.

Fire risks in force, December 31, $505,000.

PREMIUMS RECEIVED SINCE ORGANIZATION, $39,459.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Schuylkill Val. Tc. Co., bs	$2,000	$2,000
Mercer County Tc. Co., bs	39,000	37,050
Boyertown & Pottstown Ry. Co., bs	500	487
Phila. Tc. Co., stk	2,100	1,869
Chester & Media El. Ry. Co., stk	1,150	1,380
Totals	$44,750	$42,786

UNITED STATES MERCHANTS MUTUAL FIRE INSURANCE COMPANY OF GERMANTOWN, Philadelphia, Pa.

President, Arthur Freeston; Secretary, J. S. Campbell. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$4,042	.....	—$212	$26,563	$28,236	$8,733	.....	$10,944	$19,677	$10,746
1908	4,325	.....	1,354	11,262	11,552	2,472	$2,506	6,148	11,126	4,555
1907	1,246	.....	—117	8,737	8,737	291	239	*8,088	8,618	291

— Excess of liabilities. * Includes $1,025 reinsurance and organization expenses.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $787; agents' balances, $3,255; total admitted assets, $4,042. Liabilities: Net losses unpaid, $3,736; other liabilities, $518. Total, $4,254.

FIRE RISKS IN FORCE: December 31, $1,009,035.

BUSINESS SINCE ORGANIZATION: Premiums received, $53,092; losses paid, $11,497.

MISCELLANEOUS: This company transacts a surplus line business through the A. R. Drake Company of Philadelphia and Erie, Pa. It issues policies on both the mutual and cash non-assessable plans, and together with the Exchange, Manufacturers & Merchants, and Provident Mutual Fire Insurance Companies guarantees the policies of the Security Underwriters Policy.

UNIVERSITY GEGENSEITIGEN, Cleveland, O.

President, J. M. Hirt; Secretary. G. Buesch. Organized, 1871.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$16,748	.....	$16,748	$3,005	$3,801	$546	.....	$7,717	$8,263	$546
1908	21,256	.....	21,256	3,027	3,817	167	.....	1,119	1,286	167
1907	18,665	.....	18,665	2,909	3,568	57	.....	1,124	1,181	57

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $5,325; cash in office and bank, $11,156; interest accrued, $267; total admitted assets, $16,748. No liabilities.

FIRE RISKS IN FORCE: December 31, $1,304,955.

BUSINESS SINCE ORGANIZATION: Premiums received, $63,984; losses paid, $7,443.

MORTGAGE LOANS: There are 10 loans aggregating $5,325 on improved real estate in Cleveland, O., valued at $18,600. Company holds $11,300 of insurance on the buildings.

VERMONT MUTUAL FIRE INSURANCE COMPANY, Montpelier, Vt.

President, Geo. O. Stratton; Secretary, J. T. Sabin. Organized, 1827.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$330,962	$47,825	$245,366	$430,804	$439,472	$311,529	.....	$94,452	$405,981	$302,186
1908	341,631	43,476	241,666	384,477	389,659	333,603	.....	77,406	411,009	344,735
1907	350,365	43,234	276,039	105,916	374,952	263,721	.....	74,998	338,719	279,013

VERMONT MUTUAL FIRE INSURANCE COMPANY, Montpelier, Vt.—*Continued.*

ASSETS, DECEMBER 31, 1909: Real estate owned, $40,000; bonds owned (market value) $10,500; cash, $154,398; agents balances, $10,343; assessments in course of collection, $115,721; total assets, $330,963. Liabilities: Net losses unpaid, $20,475; unearned premiums, $47,825, Commissions, taxes, brokerage, etc., $17,296; total, $85,596.

REAL ESTATE OWNED: Consists of the company's home office building at Montpelier,

VILLAGE FIRE INSURANCE ASSOCIATION OF GREENVILLE, N. Y.

President, W. A. Wasson; Secretary, O. C. Stevens. Organized, 1856.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$36,068	$15,043	$19,265	$21,944	$22,593	$11,242	.....	$8,697	$19,939	$12,857
1908	*34,606	.....	34,606	22,702	23,702	15,035	.....	8,015	23,050	15,735

* Cash.

WASHINGTON COUNTY MUTUAL FIRE INSURANCE COMPANY, Washington, Pa.

President, J. H. Murdock; Secretary, A. C. Marsh. Organized, 1873.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$92,107	.....	$92,107	$11,726	$14,180	$3,018	.....	$5,749	$8,767	$3,018
1908	87,007	.....	87,007	12,161	14,669	5,511	$153	5,940	11,604	5,510
1907	83,943	.....	83,943	8,821	11,660	2,538	110	5,217	7,865	2,538

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $76,828; Cash in office and bank, $15,279; Total admitted assets, $92,107. No liabilities.

FIRE RISKS IN FORCE: December 31, $2,996,720.

BUSINESS SINCE ORGANIZATION: Premiums received, $218,967; losses paid, $106,066.

MORTGAGE LOANS: These aggregate, $76,828 and are protected by improved real estate valued in each instance at more than double the amount loaned. Buildings are amply protected by insurance.

WASHINGTON HARDWARE & IMPLEMENT DEALERS FIRE INSURANCE ASSOCIATION, Spokane, Wash.

President, W. P. Lucas; Secretary and Manager, E. W. Evenson. Organized, 1905.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$18,641	$9,430	$6,130	$35,616	$35,616	$8,102	$9,175	$6,057	$23,334	$10,102
1908	13,726	5,869	7,075	27,527	27,527	6,887	7,893	4,112	18,892	6,887
1907	11,421	1,820	7,519	18,302	18,302	1,189	6,100	2,448	9,737	3,189

ASSETS, DECEMBER 31, 1909: Investments, $7,250; cash in office and bank, $1,017; uncollected premiums, $333; due from other companies, $240; interest accrued, $228; estimated return premiums on reinsurance, $8,642; other assets, $930; total admitted assets, $18,641. Liabilities: Net losses unpaid, $2,000; Unearned premiums, $9,430; unpaid dividends, $658; other liabilities, $423; total, $12,511.

FIRE RISKS IN FORCE: December 31, $1,424,180.

WASHINGTON MUTUAL FIRE INSURANCE COMPANY, St. Louis, Mo.

President, William C. Uhri; Secretary, Edwin J. Meyer. Organized, 1857.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$62,016	$10,461	$51,057	$10,416	$13,521	$1,783	.....	$8,871	$10,654	$1,783
1908	59,134	10,593	48,441	10,760	13,841	5,939	.....	9,324	15,263	5,939
1907	60,605	11,130	48,825	10,028	13,269	9,622	.....	9,425	19,047	10,322

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $59,010; cash in office and bank, $2,175; interest accrued, $831; total admitted assets, $62,016. Liabilities: Net losses unpaid, $20; unearned premiums, $10,461; other liabilities, $478; total, $10,959.

Net amount of premium notes or members' liability, December 31, $245,425.

MORTGAGE LOANS: There are 14 loans, aggregating $59,010, upon property situated in St. Louis, worth about double the amount loaned thereon. There was no interest past due on December 31, last. Company holds $65,275 of fire insurance on the mortgaged buildings.

WEST BEND MUTUAL FIRE INSURANCE COMPANY, West Bend, Wis.

President, P. O'Meara; Secretary, C. F. Leins. Organized, 1894.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$49,965	.....	$49,222	$26,622	$27,886	$6,373	.....	$12,197	$18,570	$7,116
1908	38,798	.....	38,398	21,408	23,643	6,421	.....	9,207	16,205	6,421
1907	31,343	.....	30,156	17,883	18,877	6,157	.....	6,464	12,621	6,976

ASSETS, DECEMBER 31, 1909: Real estate owned, $3,878; mortgage loans on real estate, $39,370; cash in office and bank, $3,540; premiums outstanding, $901; interest and rents accued, $957; other assets, $1,318; total admitted assets, $49,965 Liabilities: Net losses unpaid (including $363 resisted), $743.

FIRE RISKS IN FORCE: December 31, $4,982,121.

LOSSES PAID SINCE ORGANIZATION: $63,075.

REAL ESTATE OWNED: Consists of company's office building and lot.

MORTGAGE LOANS: There are 21 loans, aggregating $39,370, mainly upon farm property in Washington Co., valued at about $80,000. The company holds $11,000 insurance on the mortgaged buildings. There was $85 interest past due on December 31, last.

WESTERN INSURANCE COMPANY, Urbana, O.

President, W. R. Ross; Secretary, C. A. Ross. Organized, 1846.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$48,839	.....	$46,373	$50,717	$51,697	$32,006	.....	$17,532	$49,538	$33,806
1908	46,681	.....	45,433	49,222	50,058	23,791	.....	16,479	40,270	23,840
1907	37,886	.....	33,770	48,234	49,024	32,529	.....	16,343	48,872	35,711

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $30,520; cash in office and bank, $16,595; premiums in course of collection, $1,724; total admitted assets, $48,839. Liabilities: Net losses unpaid, $1,800; commissions and taxes, $666; total, $2,466.

Net amount of premium notes or members' liability, December 31, $671,108.

FIRE RISKS IN FORCE: December 31, $5,317,794.

BUSINESS SINCE ORGANIZATION: Premiums received, $875,524; losses paid, $529,982.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
U. S., 2% consols	$10,000	$10,150
Urbana, O., city	4,000	4,000
Nottingham, O., sc.	6,000	6,210
Mingo Junction, sc.	4,000	4,160
Bellefontaine Blg. & Loan Assn	6,000	6,000
Totals	$30,000	$30,520

WESTERN MILLERS MUTUAL FIRE INSURANCE COMPANY, Kansas City, Mo.

President, W. H. Waggoner; Secretary, Chas. H. Ridgway. Organized, 1883.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$187,970	.....	$183,527	a$97,575	a$105,114	$75,390	.....	$16,334	$91,724	$71,631
1908	172,708	$1,603	149,488	a104,542	a110,977	36,776	.....	15,948	52,724	46,276
1907	116,014	1,192	114,783	a100,457	a104,578	67,136	.....	15,565	82,701	65,710

a Includes amounts received from assessments.

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $84,320; St. Joseph, Kansas City and Leavenworth school bonds par value, $52,000; cash in office and bank, $40,332; outstanding premiums, $9,933; interest and rents accrued, $1,385; total admitted assets, $187,970. Liabilities: Net losses unpaid, $4,443.

Net amount of premium notes or members' liability, December 31, $992,241.

RISKS AND PREMIUMS: Fire risks in force, December 31, $6,070,075; premiums thereon, $731,266.

LOSSES PAID SINCE ORGANIZATION: $708,074.

MORTGAGE LOANS: There are 59 loans, aggregating $84,320, all first liens on Kansas City improved real estate, valued at $231,500 The company holds $115,275 insurance on the buildings. There was $120 of interest past due on December 31, last.

MISCELLANEOUS: The percentage of premiums returned to policyholders for 1909, 1908, 1907, 1906, 1905, 1904 and 1903 have been 55%, 45%, 40%, 40%, 45%, 32½% and 43½%, respectively. During 1906 the company cancelled all risks other than flour mills elevators and contents.

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

President, F. L. Pierce; Assistant Secretary. Chas. A. Tompkins. Organized, 1874.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$474,736	$226,126	$232,025	$455,094	$475,269	$21,295	$374,956	$33,928	$430,179	$24,48
1908	426,241	206,589	210,870	414,559	436,411	35,894	364,989	30,710	431,593	34,36
1907	396,313	204,479	182,013	418,379	434,032	33,655	339,492	28,277	401,424	34,47

ASSETS, DECEMBER 31 1909: Bonds and stocks owned, market value, $197,141. Cash in office and bank, $64,780; uncollected premiums, not over 3 months due, $13,231; interest accrued, $291; total admitted assets, $474,736. Liabilities; Net losses unpaid, $4,339; unearned premiums, $242,711; other liabilities, $12,246; total liabilities, except surplus, $238,941; Surplus as to policyholders, $232,025,

Net amount of premium notes or member's liability, December 31, $2,661,258.

RISKS AND PREMIUMS: Fire risks in force, December 31 $53,164,681; premiums thereon, $452,252.

MISCELLANEOUS: Conflagration losses: Baltimore, 1904 $421.

BONDS AND STOCKS OWNED;	Book Value.	Market Value.
Bonds		
R. I. highway-con., 1936, 3%	$25,497	$25,497
Chicago R. R.	5,112	5,112
Stocks.		
Union tr.	7,500	8,000
Albany and Susquehanna	10,500	15,000
Brooklyn Cy.	20,000	19,500
Chi. & E. Ill. p.	17,250	17,700
Cin., S. and Clev.	3,325	3,196
Clev., Cin., Chi, and St, L, p.	-10,000	10,500
Cleveland & Pittsburgh	9,487	8,800
Erie and Pittsburgh p.	15,300	15,200
Hereford	15,002	-13,500
Ill. Cent. (leased-lines)	21,050	20,000
Manhattan	-13,675	-14,200
N. Y., L-and W.	13,300	12,700
Old-Colony	8,931	9,750

Bonds and Stocks Owned.—*Cont.* Stocks.—*Cont.*	Book Value.	Market Value
Oswego and Syracuse	-$5,800	$5,70
Pennsylvania	37,837	42,50
Pittsburg, Bessemer and Lake Erie	5,531	5,25
Pittsburgh, Ft, Wayne and Chi.	13,475	-13,1
Pitts., McKeesport and Youghiogheny	13,938	12,8
Providence and Worcester	12,500	13,5
Rensselaer and Saratoga	41,800	37,9
Tunnel of St. Louis p.	6,250	6,4
Upper Coos	7,511	6,5
Gold and Stock Telegraph	20,500	22,6
St. L. Bridge Co. 1 p.	27,575	25,4
New Eng, Inv. and Security p.	4,950	5,0
Totals	$392,698	$397,1

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY, Worcester, Mass.

President, Waldo E. Buck; Secretary, Chas. S. Bacon. Organized, 1855.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expense	Total Expenditures	Losses Incurred
1909	$810,328	$377,187	$429,192	$759,358	$789,065	$16,011	$669,480	$36,263	$721,754	$15,966
1908	722,202	346,199	383,103	689,257	717,229	17,336	599,357	34,960	651,653	15,460
1907	630,131	327,453	298,054	664,069	690,511	91,724	528,478	34,311	654,513	93,930

Assets, December 31, 1909.

Bonds and stocks owned (market value)	$695,020
Cash in office and bank	99,486
Premiums, not over 3 months due	8,020
Interest accrued	7,802
Total admitted assets	$810,328

Liabilities, December 31, 1909.

Net losses unpaid	$1,219
Unearned premiums	377,187
Taxes accrued	2,730
Total liabilities, except surplus	$381,136
Surplus as to policyholders	429,192
Total liabilities and surplus	$810,328

Net amount of premium notes or members' liability, December 31, $3,771,869.

RISKS AND PREMIUMS: Fire risks in force, December 31, $102,208,770; premiums thereon, $754,374.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,753,276; losses paid, $1,630,013; cash dividends, $9,210,874.

BONDS AND STOCKS OWNED:

Bonds	Par Value.	Market Value.
American Agriculture Chem. Co, 1928, 5s.	$10,000	$10,200
Amer. Tl. & Tg. Co., 1929, 4s	10,000	9,300
Atch., Top. & Santa Fe Ry. Co., 1995, 5s	15,000	15,000
Boston & Albany R. R. Co., tm., 1951, 3½s	15,000	13,500
Boston & Lowell R. R. Cp., 1923, 3½s	20,000	19,000
Boston & Lowell R. R. Cp., 1932, 4s	20,000	20,000
Boston & Maine R. R., 1944, 4½s	20,000	21,400
Boston & Maine R. R., 1926, 4s	10,000	9,900
Buffalo & Susq. R. R. Co., 1951, 4s	15,000	12,300
Central R. R. Co. of N. J., 1987, 5s	10,000	12,500
Chesa. & Ohio R. R. Co., 1992, 4½s	15,000	15,450
Chi., Burl. & Quincy R. R. Co., 1958, 4s.	35,000	35,000
Chi., Burl. & Quincy R. R. Co., 1949, 3½s.	15,000	13,500
Chi., Ind. & So. R. R. Co., 1956, 4s	10,000	9,500
Chi. & Cin. R. R., 1952, 5s	5,000	4,800
Chi. Je. Rys. & Union Stk. Yds. Co., 1915, 5s	10,000	10,100
Chi., R. I. & Pac. R. R. Co., 2002, 4s	10,000	8,400
Chi., R. I. & P. Ry. Co., 1st & r. m., 1934, 4s.	10,000	9,100
Cin. & Ind. Western R. R. Co., 1952, 5s.	5,000	4,800
Cin., Richmond & Muncie R. R., 1950, 5s	10,000	9,600
Concord & Montreal R. R., 1920, 4s	45,000	45,000
Delaware & Hudson Co., 1943, 4s	20,000	20,000
Erie R. R. Co., Pa. Col., 1951, 4s	10,000	8,600
Lake Shore & Mich. So. Ry. Co., 1928, 4s.	20,000	19,200
Lake Shore & Mich. So. Ry. Co., 1931, 4s.	10,000	9,500
Mass. Gas Co., 1929, 4½s	10,000	9,800
No. Pac., Gt. No., joint, 1921, 4s	25,000	24,250
Ogdens. & Lake Champ. Ry. Co., 1948, 4s	10,000	9,100
Old Colony R. R. Co., 1924, 4s	$15,000	$15,000
Ore. R. R. & Nav. Co., 1946, 4s	10,000	9,800
Ore. Short Line R. R. Co., 1946, 5s	5,000	5,650
Ore. Short Line R. R. Co., 1929, 4s	20,000	19,000
Pa. R. R. Co., cv., 1915, 3½s	25,000	24,250
Prov. & Worcester R. R. Co., 1947, 4s	50,000	50,000
Richmond-Washington Co., 1943, 4s	10,000	10,000
Rio Grande Western Ry. Co., 1939, 4s	10,000	9,500
Rutland R. R. Co., eq., 1912, 4½s	10,000	9,900
Southern Pac. Co., cv., 1909, 4s	10,000	10,600
Tor., Ham. & Buffalo Ry. Co., 1946, 4s	5,000	4,500
Union Pac. R. R. Co., 1947, 4s	5,000	5,100
West End St. Ry. Co., 1914, 4½s	10,000	10,200
West End St. Ry. Co., 1915, 4s	10,000	10,000
Wis. Cent. Ry. Co., 1949, 4s	10,000	9,400
New York Tel. Co., 1st g. m., 1939, 4½s.	10,000	9,800
Stocks.		
Conn. River R. R. Co.	10,000	27,200
Norwich & Worcester R. R. Co.	5,200	10,920
Union Pac. R. R. Co., p.	10,000	10,400
Northwestern Tg. Co.	10,000	11,300
Southern Pac. Co., com.	10,000	13,700
Totals (book value, $691,565)	$680,200	$695,020

DIRECTORS: Edward Whitin, James H. Chace, Henry T. Whitin, William H. H. Whiting, Matthew J. Whittall, John W. Farwell, Joseph A. Baker, Waldo E. Buck, William Whiting, George W. Wells.

TERRITORY COVERED: Company operates in Mass. and R. I.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, Worcester, Mass.

President, Lewis N. Gilbert; Secretary, R. F. Upham. Organized, 1823.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$815,213	$281,052	$525,424	$133,920	$174,409	$28,807	$70,497	$50,715	$150,019	$32,877
1908	787,136	280,699	500,294	130,345	173,677	118,720	74,451	58,021	251,192	119,950
1907	848,817	286,157	554,366	138,879	181,663	26,861	75,117	50,510	152,488	26,928

Assets, December 31, 1909.

Real estate owned (book value, $100,000)	$112,600
Mortgage loans on real estate	209,756
Bonds owned (market value)	434,510
Loan on savings bank book	450
Cash in office and bank	39,989
Premiums, not over 3 months due	8,038
Interest and rents accrued	9,869
Total admitted assets	$815,213

Liabilities, December 31, 1909.

Net losses unpaid	$4,800
Unearned premiums	281,052
Other liabilities	3,937
Total liabilities, except surplus	$289,789
Surplus as to policyholders	525,424
Total liabilities and surplus	$815,213

Net amount of premium notes or members' liability, December 31, $550,925.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, Worcester, Mass.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $40,606,874; premiums thereon, $550,630.

REAL ESTATE OWNED: Consists of the 3-story and French-roof brick building situated 371-377 Main st., Worcester, Mass. Rents received in 1909 were $11,200 and expenses were $3,941.

MORTGAGE LOANS: There are 75 loans aggregating $209,756 are practically all upon city property, valued at $417,200, and on which the company holds $225,650 of insurance. There was no interest past due on December 31, last.

BONDS OWNED.	Par Value.	Market Value.
Commonwealth of Mass., met. wat. loan, g., 1934, 3½%	$5,000	$4,850
Commonwealth of Mass., prisons and hospitals loans, g., 1945, 3½%	15,000	14,400
New York City, wat., g., 1957, 4½%	5,000	5,550
Bangor & Aroostook, cs. r., g., 1951, 4%	5,000	4,300
Boston & Albany, 1913, 4%	10,000	10,000
Boston & Albany, tm., 1951, 3½%	5,000	4,500
Boston Elev., g., 1935, 4%	5,000	5,000
Boston Elev., g., 1937, 4½%	10,000	10,300
Boston & Lowell, 1921, 3½%	50,000	47,500
Boston & Maine, imp., ctf. bs., 1937, 4%	10,000	9,900
Boston & Maine, 1926, 4%	10,000	9,900
Boston & Maine, g. ctf., 1944, 4½%	5,000	5,350
Cent. Pac., Short Line, 1 m., g., 1954, 4%	5,000	4,800
Cin., Ham. & Dayton, gn. m., g., 1942, 5%	12,000	12,840
C., I., St. L. & C., 1 m., g., 1936, 4%	20,000	19,600
C., B. & Q., Ill. Div., 1 m., 1949, 3½%	15,000	13,500
Chi. & Cin., in receiver's hands, 1. m., g., 1952, 5%	10,000	9,600
Chi., Mil. & St. P., gn. m., g., 1930, 4%	5,000	5,050
Chi., Mil. & St. P.	5,000	5,050
Chi., R. I. & Pac., 1 r., g., 1934, 4%	32,000	29,120
Chi., R. I. & Pac., gn. m., g., 1988, 4%	10,000	9,900
Chi. & W. Ind., cs., g., 1952, 4%	10,000	9,400
Concord & Montreal, 1 m., 1920, 4%	$20,000	$20,000
Delaware & Hudson	5,000	5,000
Fitchburg, 1 m., 1927, 4%	25,000	24,750
Ill. Cent., Louisville Div., tm. 1 m., g., 1953, 3½%	13,000	11,570
Ill. Cent., St. Louis Div., tm. 1 m., g., 1951, 3½%	13,000	11,570
Maine Cent., 2,000 ctf., 1,000 c., cs., g., 1912, 4%	3,000	3,000
Maine Cent., 1 m., g., 1933, 4%	7,000	7,000
Michigan Central	5,000	4,950
Mohawk & Malone	9,000	9,000
N. Y. C. & H.	6,000	5,460
N. Y., N. H. & H., d., 1947, 4%	10,000	9,700
N. Y., N. H. & H., d., 1955, 4%	20,000	19,400
N. Y., N. H. & H., d., 1947, 3½	10,000	8,700
Pere Marquette, 1 m., g., 1943, 4%	5,000	4,250
St. P., Minn. & Man., cs. m., g., 1933, 4½%	5,000	5,350
Tol. Walhonding Val. & Ohio, 1 m., g., 1942, 4%	20,000	19,200
West End St. Ry., d., 1915, 4%	6,000	6,000
Worcester, Nashua & Roch., 1 m., 1930, 4%	5,000	5,000
Worcester, Nashua & Roch., 1 m., 1934, 4%	4,000	4,000
Totals (book value, $450,000)	$450,000	$434,510

MISCELLANEOUS: Conflagration loss: Chelsea, 1908, about $80,000.

DIRECTORS: Lewis N. Gilbert, Benj. D. Dwinnell, Lyman A. Ely, George K. Nichols, Arthur F. Whitin, Lucius Field, Caleb Colvin, George I. Alden, Roger F. Upham.

TERRITORY COVERED: Company operates in Conn., Me., Mass. and R. I.

COMPANIES SUPPOSED TO HAVE CEASED BUSINESS.

Below will be found a list of fire insurance companies which were not licensed by State Insurance Departments, and which are supposed to have ceased business:

Ætna Fire Ins. Co., Louisville, Ky.
Ætna Fire Ins. Co., New Orleans, La.
Amazon Ins. Co., Charleston, W. Va. (and O.)
American Ins. Co., Terre Haute, Ind.
American Fire Ins. Co., Wilmington, Del.
American Trust & Ins. Co., Chicago, Ill.
American Underwriters, Chicago, Ill.
Central Ins. Co., Chicago, Ill.
Chesapeake F. & M. Ins. Co., Richmond, Va.
Citizens Ins. Co., Chicago, Ill.
Columbia Ins. Co., Chicago, Ill.
Columbian Ins. Co., Chicago, Ill.
Commercial Fire Ins. Co., Chicago, Ill.
Commonwealth Ins. Co., Chicago, Ill.
Elgin National Ins. Co., Elgin and Chicago.
Equitable Ins. Co., Indianapolis, Ind.
Exchange Fire Ins. Co., Chicago, Ill., and La Porte, Ind.
Farmers & Mfrs. Ins. Co., Charleston, W. Va.
Federal Fire Ins. Co., Chicago, Ill.
Firemen's Fire Ins. Co., Chicago, Ill.
General Trust & Ins. Co., Atlanta, Ga.
General Fire Assur. Corp. Richmond, Va.
Georgia Indemnity Association, Atlanta, Ga.
Georgia Industrial Ins. Co., Atlanta, Ga.
Germania Fire Ins. Co., Chicago, Ill.
German Union Ins. Co., Wilmington, Del.
Great Lakes Fire & Marine Ins. Co., Chicago.
Great Northern Ins. Co., Chicago, Ill.
Great Western Underwriters, Chicago, Ill.
Guardian Ins. Corporation, Norfolk, Va.
Hartford Ins. Co., South McAlester, I. T.
Home Ins. Banking & Trust Co., Galveston.
Illinois Ins. Co., Chicago, Ill.
Imperial Ins. Co. of America, Chicago, Ill.
Inland Fire Ins. Co. of America, Chicago, Ill., and La Porte, Ind.
International Fire Ins. Co., Chicago.
Inter-Ocean Fire Ins. Co., Concord, N. H.
Interstate Ins. Co., Chicago, Ill.
Jefferson F. & M. Ins. Co., Richmond, Va.
Lee Fire Ins. Co., Alexandria, Vt.
Lincoln Ins. & Banking Co., Hammond, Ind.
Manufacturers & Mercantile Ins. Co., Chicago.
Mercantile Assurance Co., Wilmington, Del.
Mercantile F. & M. Ins. Co., Washington, D. C.
Mercantile Ins. Co., Indianapolis, Ind.
Merchants Ins. Co., Charleston, W. Va.
Merch. & Mfrs. Fire Ins. Co., Dover, Del.
Merch. & Mfrs. Ins. Co., Charleston, W. Va.
Merchants Exchange Fire Ins. Co., Chicago, Ill., and Hammond Ind.
Mutual Ins. & Indust. Co., Chicago (and Del.)
Mutual Trust & Ins. Co., Dover, Del.
National Amer. Mfrs. Ins. Co., Durham, N. C.
National Assur. Corp., Richmond, Va.
National Fire Ins. Co. of America, Missouri.
National Ins. Co., Dover, Del., and Oklahoma.
National Ins. & Investment Co., Dover, Del.
National Ins. Co., Marion, S. C.
North American Ins. Co., Chicago, Ill.
Northern Fire Ins. Co., Chicago, Ill.
Northwestern Fire Ins. Co., Chicago, Ill.
Old Dominion Fire Ins. Co. (Inc.), Richmond.
Parkersburg German Ins. Co., Parkersburg, W. Va.
Peoples Ins. Co., Chicago, Ill.
Peoples Ins. Co., Chicago and Kenosha, Wis.
Prairie State Ins. Co., Chicago, Ill.
Reserve F. & M. Ins. Co., Chicago, Ill., and La Porte, Ind
Royal Standard Underwriters, Chicago, Ill.
Salamander Fire Ins. Co., Washington, D. C.
Security F. & M. Assur. Co., Washington, D. C.
South Eastern Fire Ins. Co., Chicago, Ill., and Richmond, Va.
Southern Fire Ins. Co., Atlanta, Ga.
Tidewater Fire Ins. Co., Cambridge, Md.
Union Fire Ins. Co., Chicago, Ill.
United States Fire & Marine Ins. Co., W. Va.
Virginia Home Ins. Co., Richmond, Va.
Wabash Ins. Co. of Indiana, Hammond, Ind.
Washington Fire Ins. Co., Washington, D. C.

UNDERWRITERS' AGENCIES

Some fire insurance companies issue or guarantee policies under titles other than their proper corporate titles, either individually or jointly with other companies. Such titles, together with the names of the respective companies guaranteeing policies issued thereunder, are presented in the following pages.

AMERICAN UNDERWRITERS AGENCY, Philadelphia, Pa.

Policies issued under this title are guaranteed by the Spring Garden of Philadelphia, which see. It writes an entirely different line from the guarantor company.

ATLANTIC UNDERWRITERS AGENCY, Atlantic City, N. J.

Policies issued under this title are guaranteed by the Eastern Fire Insurance Company of Atlantic City, N. J., which see.

CINCINNATI UNDERWRITERS, Cincinnati, O.

President, F. A. Rothier; Secretary, Adam Benus. Organized, 1883.

Policies issued under the above title are guaranteed by the Eureka F. and M. and Security Fire of Cincinnati. The following tabulation exhibits the combined statistics of the constituent companies.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$735,996	$267,526	$176,019	$278,198	$306,636	$119,006	$17,000	$137,626	$273,632	$124,957
1908	741,463	238,167	227,805	258,007	283,295	115,332	17,000	115,427	247,759	122,370
1907	705,159	222,284	212,675	237,957	265,720	128,801	17,000	109,754	255,555	119,032
1906	712,105	218,597	211,703	245,764	267,469	122,492	17,000	111,747	251,239	127,670
1905	700,728	209,493	212,124	246,905	277,260	103,996	17,000	107,129	228,125	103,589

FIELD MEN AND TERRITORY COVERED: Rollin B. Heaton and Charles Benus, special agents for O.; H. C. Klockstem, State agent for Mich.; Charles Benus, special agent for Ill. The association operates in Ill., Mich. and O.

COLONIAL FIRE UNDERWRITERS, Hartford, Conn.

McNear & Wayman, San Francisco, Cal., General Agents; F. E. Stone, M. H. Thomson, Assistant General Agents.

Policies issued under the above title are guaranteed by the National Fire of Hartford, which see.

COMMERCIAL UNDERWRITERS AGENCY, Salt Lake City, Utah.

Policies issued under this title are guaranteed by the Home Fire of Salt Lake City, which see.

EASTERN UNDERWRITERS, Philadelphia, Pa.

President, Jas. B. Coryell; Secretary and Treasurer, Henry Farnum; General Agent, Geo. J. Chetwood. Organized, 1906.

Year	Cash Assets	Unearned Premiums	Net Cash Surplus	Cash Premiums	Total Income	Losses Paid	Returned to P'yh'rs	Expenses	Total Expenditures	Losses Incurred
1909	$252,916	$37,949	$204,726	$61,906	$70,624	$25,723	$4,243	$12,635	$42,601	$38,622
1908	226,199	22,088	201,461	42,353	45,206	22,027	6,724	15,660	44,411	23,597
1907	128,631	11,610	113,031	34,415	37,172	7,840	5,000	15,146	27,986	11,661

Policies issued under this title are guaranteed by the Liberty and the Lincoln Mutual Fire Insurance Companies, whose combined figures are here shown.

ENGLISH-AMERICAN UNDERWRITERS AGENCY, Hartford, Conn.

A. G. McIlwaine, Jr., Manager.

Policies issued under the above title are guaranteed by the London and Lancashire Fire of Liverpool, which see.

FEDERAL UNDERWITERS AGENCY.

Policies issued under this title are guaranteed by the Potomac and the Franklin of Washington, D. C., which see.

FIDELITY UNDERWRITERS, New York.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$36,414,176	$14,942,488	$15,576,830	$14,019,571	$17,496,479	$7,213,701	$930,035	$5,315,177	$13,458,913	$7,292,896

Policies issued under this title are guaranteed by the Continental of New York and the Fidelity-Phenix Fire of New York, whose combined figures as of December 31, 1909 are shown below.

FIRE UNDERWRITERS AGENCY OF THE NATIONAL OF CINCINNATI, Cincinnati, O.

Policies issued under the above title are guaranteed by the National of Cincinnati, which see.

GENERAL MOTOR UNDERWRITING AGENCY, New York.

Sewall, Alden & Crosthwaite, New York

Policies issued under the above title are guaranteed by the American & Foreign Marine, British & Foreign Marine, Ocean Marine and Reliance Marine.

GERMAN ALLIANCE INSURANCE ASSOCIATION, New York, N. Y.

Policies issued under the above title are guaranteed by the German Alliance and the German American of New York. The following tabulation exhibits the combined statistics of the constituent companies.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$17,753,896	$7,424,734	$7,071,042	$7,444,476	$8,121,310	$3,667,323	$498,000	$2,644,028	$6,809,351	$3,668,277
1908	16,267,280	7,122,064	5,984,287	7,394,890	7,980,988	4,135,776	498,000	2,588,704	7,222,480	3,968,241
1907	14,816,176	6,738,186	4,759,944	7,035,051	7,600,923	3,425,722	498,000	2,493,666	6,417,388	3,522,654
1906	15,192,436	6,436,525	5,589,843	6,957,593	8,156,443	5,340,087	498,000	2,376,242	8,214,329	5,501,663
1905	15,537,807	5,616,274	7,071,807	6,168,867	6,922,722	2,942,311	490,000	2,118,047	5,550,358	2,818,298

GERMAN UNDERWRITERS DEPARTMENT, (Milwaukee Mechanics Insurance Co.) Milwaukee, Wis.

The German Underwriters Department is a department of the Milwaukee Mechanics, Milwaukee, Wis., which see.

GLOBE UNDERWRITERS AGENCY, New York.

This is a branch of the Globe and Rutgers Fire Insurance Co. of New York, which see.

GULF STATES UNDERWRITERS.

Policies issued under this title are guaranteed by the Austin Fire, Commonwealth Fire of Dallas, and the Merchants Union of Meridian, Miss. It operates in Mississippi only through H. M. Street, manager.

HUDSON UNDERWRITERS, New York.

Policies issued under this title are guaranteed by the Adirondack Fire and the Lumber Insurance Companies of New York whose combined statistics are here shown.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$998,474	$339,107	$194,855	$574,810	$608,119	$345,236	$20,000	$196,099	$561,335	$328,711
1908	920,647	279,790	159,850	515,170	549,875	368,595	40,000	176,874	580,469	386,678

IMPERIAL UNDERWRITERS OF CANADA AGENCY.

Policies issued under the above title are guaranteed by the Sovereign Fire of Toronto, which see.

INSURANCE UNDERWRITERS, New York.

J. S. Frelinghuysen, Manager. Organized, 1903.

Policies issued under the above title are guaranteed by the Spring Garden of Philadelphia, whose figures are here shown.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$3,187,821	$1,941,567	$536,020	$2,342,773	$2,480,807	$1,285,126	$32,000	$817,012	$2,134,138	$1,225,564
1908	2,850,719	1,722,816	360,499	2,005,774	2,113,858	993,348	24,000	690,556	1,707,904	1,120,077
1907	2,230,820	1,468,469	146,324	1,674,918	1,766,100	750,556	24,000	603,309	1,377,865	861,331
1906	2,067,332	1,357,779	179,642	1,428,773	1,519,058	880,876	12,000	503,719	1,396,595	896,841
1905	2,013,789	1,202,750	302,884	1,242,516	1,320,442	457,786	24,000	434,128	915,864	474,457

Unearned premiums includes amount reclaimable on perpetual policies.

JEFFERSON UNDERWRITERS AGENCY, Philadelphia, Pa.

Policies issued under the above title are guaranteed by the Jefferson Fire of Philadelphia, which see.

KEYSTONE UNDERWRITERS, Pittsburg, Pa.

Henry Wachter, Manager. Organized, 1906.

Policies issued under the above title are guaranteed by the German Fire, German-American, Monongahela and Union of Pittsburg. It was organized in May. 1906, and for the present transacts business in Pennsylvania, Illinois and Ohio.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,602,338	$976,520	$570,808	$1,264,974	$1,482,283	$570,673	$67,150	$546,633	$1,184,456	$612,388
1908	2,104,464	805,353	481,457	1,064,299	1,173,397	615,372	65,295	469,461	1,150,128	631,794
1907	2,103,032	777,311	565,501	1,039,770	1,136,282	442,301	60,214	446,610	949,125	453,915
1906	1,768,763	670,902	446,669	834,606	947,407	387,275	51,011	366,561	804,847	389,934

MEMPHIS UNDERWRITERS, Memphis, Tenn.

Policies issued under the above title are guaranteed by the Hernando and the Bluff City of Memphis, Tenn.

MERCANTILE UNDERWRITERS, Denver, Colo.

Policies issued under the above title are guaranteed by the Merchants Fire of Denver, Colo., which see.

MERCHANTS UNDERWRITERS, Fordyce, Ark.

Policies issued under the title are guaranteed by the Home Fire of Fordyce, Ark., which see. The Home Fire also guarantees policies issued under the title of the Lumber Underwriters and the Home Underwriters.

NEW ENGLAND UNDERWRITERS AGENCY, Concord, N. H.

L. Jackman, Manager.

Policies issued under the above title are guaranteed by the Capital Fire of Concord, which see.

FIELD MEN AND TERRITORY COVERED: L. Jackman, manager; C. L. Jackman and R. N. Elwell, assistant managers. General agents: James A. Jones Agency, Inc., Detroit, Mich., for Minn., Mo., Wis. Mich. and O.; Courteney & White, for Southern Wis.; R. R. Tuttle, Syracuse, N. Y., general agent for N. Y. Special agents: Geo. E. Howard of Dover Me., for Me; F W. Cheney, special agent for N. H., Mass., Vt. and R. I; J. W. Galley, for Pa. The agency operates in Conn., Me., Mass., Mich., Minn., N. H., N. Y., O., Pa., R. I., Vt. and Wis

NEW YORK UNDERWRITERS AGENCY, New York, N. Y.

A. & J. H. Stoddart, General Agents.

Policies issued under the above title are guaranteed by the Hartford Fire of Hartford, Conn., which see

FIELD MEN AND TERRITORY COVERED: H. R. Mann, manager, San Francisco, Cal., Pacific coast department comprising Cal., Ore., Wash., Ida., Mont., Utah, Nev., B. C. and Ariz.: D. W. Pierce, superintendent of agencies, San Francisco, Cal.; F. M. Branch, special agent, Portland, Ore.; A. F. Sewell, San Francisco, Cal. special agent; B. L. Penfield, San Francisco, Cal., special agent; A. E. Bailey, special agent, Spokane, Wash.; J. C. Howard, special agent, Los Angeles, Cal.; Walter A. Lauler, special agent, 141 Milk st., Boston, Mass.; Richard N. Crosby, special agent, 141 Milk st., Boston, Mass.: Alex J. Bates, Albany. N. Y. Special agent for Eastern N. Y.; A. A. King, Rochester, N. Y., special agent for Western N. Y.; John Wallace, 128 Montague st., Brooklyn, manager for Long Island; Curtis C. Wayland, manager for New York City, 100 William st. New York City, N. Y.; Charles F. Enderly, special agent for N. J., except Hudson and Bergen Cos., 100 William st., New York City; Russell M. Young, Huntington, N. Y., special agent for Putnam, Richmond, Rockland and Westchester Cos., N. Y., Hudson and Bergen Cos., N. J., Washington, D. C. Md. and W. Va., east of the Allegheny mountains; W. G. Munroe, Philadelphia, Pa., special agent for Eastern Pa. and Del.: Arthur F. Sanford, Pittsburg, Pa., special agent for Western Pa.; H. T. Nelson, Rich-Hunter, Atlanta, Ga., State agent for Ga. and Fla. W. R. Latimer, State agent for Ala.; G. M. Beattie, Memphis, Tenn., State agent for Northern Miss. and Tenn.; R. W. Davis, State agent, New Orleans, La., for La. and Southern Miss.; L. B. Leigh & Co., Little Rock, Ark., general agents for Ark.; Eugene Bullock, Dallas, Tex., special agent for Northern Tex.; O. T. Klepinger, Dallas, Tex., special agent for Southern Tex.; Ed. S. Harris, special agent, Dallas, Tex.; C. E. Monroe, Cincinnati, O., special agent for Western Ohio; R. E. Momberger, special agent for Eastern Ohio, Cleveland, O.; Walter R. Fogg, special agent, Columbus, O., for Central Ohio.; Robert Forrest, State agent, Wheeling, W. Va.; Robert McHatton, Indianapolis, Ind., State agent for Ind.; W. W. Fulton, special agent, Indianapolis, Ind.; E. J. Hicks, Detroit, Mich., State agent for Mich.; George W. Lyons, Saginaw, Mich., special agent; Convers Goddard, general inspector, 153 La Salle st., Chicago, Ill.; Robert M. Bennet, Chicago, Ill., State agent for Ill., outside of Cook Co.; D. P. Coffman, special agent, Lincoln, Ill.; J. F. Throgmorten, special agent, Marion, Ill.; R. L. Tanner, special agent, Chicago, Ill.; John P. Young, Louisville, Ky., State agent for Ky.; Walter L. Maillot, Kansas City, Mo., State agent for Mo.; F. M. Bishop, special agent, Kansas City, Mo.; L. A. Warfield, Manager, St. Louis, Mo.; W. M. Palmer, Des Moines, Ia., State agent for Ia.; C. H. Carpenter, special agent, Des Moines, Ia.; Geo. C. Mott, St. Paul, Minn., State agent for Minn.; Morris W. White, special agent, Minneapolis, Minn.; C. O. Young, Fargo, N. D., State agent for N. D. and S. D.: Robe Bird, State agent for Wis., Milwaukee, Wis.; Frederick W. Edler, special agent, Milwaukee, Wis.; E. D. Marr, Omaha, Neb., State agent for Kan. and Neb.: R. F. Howe, special agent, Omaha, Neb.; Edwin E. Wells, Denver, Colo., State agent for Colo., Wyo. and N. M.; T. D. Richardson, superintendent, Canadian Department, 16 Wellington st., East Toronto, Ont., Can.; H. M. Sampson, Inspector, Winnipeg, Man.; Can. Provincial agents: Ontario, Murphy, Love, Hamilton & Bascom, Toronto; Quebec, Jno. Wm. Molson, Montreal; New Brunswick, White & Calkin, St. John; Nova Scotia, Alfred J. Bell Halifax; Manitoba and Alberta and Saskatchewan, Osler, Hammond & Nanton, Winnipeg; Horace Hassard, Charlottetown, P. E. I. The company operates in all the States and Territories of the United States and in Haw. and the Dominion of Canada.

NORTHWESTERN UNDERWRITERS AGENCY, Milwaukee, Wis.

John B. Faatz, Manager.

This is a general agency of the Northwestern National, Milwaukee, Wis., which see.

FIELD MEN AND TERRITORY COVERED: E. H. Hoffman, assistant manager; John J. Lynch, Binghamton, N. Y., special agent for New York, Pa. and N. J.; Theodore E. Flanegin, Detroit, Mich., special agent for Mich., O., W. Va. and Ky.; J. A. Bawden, Chicago, Ill., special agent for Ind. and Ill.; Wm. H. Ruge, Faribault, Minn., special agent for Wis., Minn. and S. D.; N. P. McAllister, Kansas City, Mo., special agent for Mo. and Kan.; J. A. Rice, Lincoln, Neb., special agent for Ia. and Neb. The company operates in N. Y., N. J., Pa., O., Mich., Ky., Ind., Ill., Wis., Minn., Ia., Mo., Kan., Neb., S. D., W. Va. and Colo.

PHILADELPHIA UNDERWRITERS, Erie, Pa.

J. F. Downing, General Agent; W. N. Johnson and B. L. West, Assistant General Agents.

Policies issued under the above title are guaranteed by the Insurance Company of North America and the Fire Association of Philadelphia.

The following tabulation exhibits the combined statistics of the constituent companies.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$21,915,246	$11,950,409	$4,864,973	*$12742459	$13,690,779	*$6,535,029	$660,000	$4,650,097	$11,845,126	$6,665,280
1908	20,104,409	11,454,424	3,752,171	12,026,170	12,849,780	7,226,728	660,000	4,433,029	12,319,757	7,110,428
1907	19,108,779	11,287,411	2,854,729	12,410,957	13,182,466	6,327,922	610,000	4,399,448	11,337,370	6,428,713
1906	18,032,232	10,650,359	2,467,108	11,463,399	13,522,404	10,886,874	573,062	4,066,874	15,526,810	10,799,373
1905	19,958,252	10,292,564	5,003,436	10,928,987	11,710,369	5,741,887	560,076	3,884,098	10,186,061	5,684,640

* Includes $2,648,527 marine premiums and $1,357,340 marine losses. Unearned premiums include amounts reclaimable on perpetual policies.

PHILADELPHIA UNDERWRITERS, Erie, Pa.—*Continued.*

FIELD MEN AND TERRITORY COVERED: J. F. Downing, general agent, Erie, Pa. for the Western Department; J T, Kirkwood, Cleveland, O., State agent for Ohio and W. Va; A. C. Mathews, Indianapolis, Ind., State agent for Ind, and Mich.; Robert H. Williams, Nashville, Tenn., State agent for Ky. and Tenn. Fred. H. Sabin, Oshkosh, Wis., State agent for Wis., Minn. and N. D.; David H. Stevens, Monroe City, Mo., State agent for Mo.; Shelby A. Fowler Omaha, Neb., State agent for Neb., Ia. and S. D.; Samuel McAlister, Denver, Colo.; State agent for Colo., Wyo. and N. M.; W. A. Holman, manager, middle department, Philadelphia, Pa.; M. R. Blackwell, agency secretary, Philadelphia, Pa.; J. H. Ansley, Philadelphia, Pa., special agent for Eastern Pa. and Del.; D. C. McKelway, Pittsburg, Pa., special agent for Western Pa.; P. Turner, Jr., Baltimore, special agent for Md., Va., and D. of C. G. E. Lyon, Arlington, N. J., special agent for N. J.; H. L. Platt, Albany, N. Y., special agent for Eastern, N. Y. George R. Johnson, Honeoye Falls, N. Y., special agent for Western N. Y.; Whilden & Hancock, New York, N. Y., managers suburban New York; Tresevant & Cochran, general agents, Dallas, Tex., for Tex., La. and Ark.; Bailey & Johnston, general agents, San Francisco, Cal. for the Pacific Coast; Charles E. Parker & Co., managers, Hartford, Conn. for the New England States, George E. Macomber, Augusta, Me., State agent for Me.; William H. Winkley, 93 Water St., Boston, Mass.; special agent for N. H., Eastern Mass., and R. I.; John W. Munroe, Hartford, Conn., special agent for Vt., Western Mass. and Conn.; Edward S. Gay, manager, Atlanta, Ga. for N. & S. C., Ga., Fla., Miss. and Ala.; Cary P. Carr, Vicksburg, Miss., special agent for Miss.; W. C. Rader, Birmingham, Ala., special agent for Ala.; R. N. Clark, Atlanta, Ga., special agent for Ga.; J. H. Talley, Jacksonville, Fla., special agent for Fla.

PITTSBURG UNDERWRITERS, Pittsburg, Pa.

Irvan Neckerman, Manager. Organized, 1898.

Policies issued under the above title are guaranteed by the Ben Franklin, Humboldt, National, Teutonia and the Allemannia of Pittsburg.

The following tabulation exhibits the combined statistics of the constituent companies.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$6,153,681	$2,802,886	$1,699,111	$3,052,384	$3,365,001	$1,357,240	$216,038	$1,259,945	$2,833,223	$1,435,382
1908	5,627,458	2,469,106	1,602,772	2,791,589	3,060,854	1,204,734	211,864	1,148,729	2,565,327	1,232,811
1907	5,121,214	2,099,851	1,540,983	2,456,731	3,331,598	948,613	184,000	989,640	2,122,253	971,894
1906	4,547,556	1,650,049	1,425,893	1,880,700	*2,181,215	677,548	144,087	764,945	1,586,580	708,463
1905	3,640,453	1,367,190	1,140,199	1,541,071	†1,752,489	590,440	126,112	597,485	1,312,040	611,381

* Includes $111,013 premium on new stock. † Includes $39,260 premium on new stock.

PROTECTOR UNDERWRITERS OF HARTFORD, CONN.

G. H. Tyson, Manager, San Francisco, Cal.

Policies issued under the above title are guaranteed by the Phœnix of Hartford, which see.

REPUBLIC UNDERWRITERS, Dallas, Tex.

Geo. W. and I. Jalonick, Managers. Organized, 1906.

Policies issued under the above title are guaranteed by the Austin Fire and the Commonwealth Fire of Dallas, Tex., whose combined figures are here shown.

Year.	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$988,934	$317,804	$186,297	$439,411	$508,044	$262,956	$43,000	$178,884	$484,840	$261,370
1908	968,226	296,364	191,276	392,099	453,905	235,701	30,537	167,771	434,009	222,416
1907	944,424	286,624	178,843	376,211	444,061	185,777	18,240	154,012	358,029	192,997

SCOTCH UNDERWRITERS, San Francisco, Cal.

Conroy & Grim, Managers.

Policies issued under the above title are guaranteed by the Caledonian of Edinburgh, which see.

SECURITY UNDERWRITERS POLICY, Philadelphia, Pa.

Policies issued under this title are guaranteed by the Exchange, Manufacturers & Merchants, Provident, and United States Merchants Mutual Fire Insurance Companies of Philadelphia. A surplus line business is transacted through the A. R. Drake Company of Philadelphia and Erie, Pa.

STUYVESANT UNDERWRITERS, New York.

Policies issued under the above title are guaranteed by the Stuyvesant of New York, which see.

UNITED STATES UNDERWRITERS, New York.

Policies issued under the title are guaranteed by the North River, Empire City Fire, Nassau, and the United States Fire.

PROJECTED AMERICAN STOCK FIRE INSURANCE COMPANIES.

Name and Location.	Promoter.	Capital.	Surplus.
American Railway, Cleveland, O	Henry L. Staats	$200,000	$300,000
American Union Fire, Phila., Pa	Jas. F. Stone	1,000,000	1,000,000
Arizona Fire, Phoenix, Ariz	E. E. Fostall, Secretary	.....	.....
Associated Railway, Cleveland, O	H. L. Staats	200,000	300,000
Automobile Insurance Co., of America, Indianapolis, Ind	D. M. Parry	1,000,000	1,000,000
Baltimore, Baltimore, Md	N. Winslow Williams	1,000,000	1,000,000
Baltimore, Md., Fire, Baltimore, Md	N. Winslow Williams	1,000,000	1,000,000
Bankers Fire, Phoenix, Ariz	A. G. Hulett, Pres	200,000	.....
Central Union Fire, Kansas City, Mo	J. A. Long, et al	1,000,000	400,000
Cincinnati Fire, Cincinnati, O	L. H. Schweer	100,000	50,000
Commercial National Fire, Chicago, Ill	R. H. Hunter	200,000	200,000
Cotton States Fire, Memphis, Tenn	C. J. Hebert	500,000	500,000
George Washington Fire, Phila., Pa	H. L. Engel	100,000	50,000
Globe Fire, San Antonio, Tex	F. C. Groos	200,000	100,000
Greenwich Fire, New York	M. A. Stone, Pres	200,000	25,000
Independence Fire, Philadelphia, Pa	L. A. Amonson	1,000,000	1,000,000
Ins. Co. of Island of Cuba, Havana	W. G. Chapley, C. M. Fort	1,000,000	1,000,000
International Fire, St. Louis, Mo	H. B. Gardner, Sec	500,000	750,000
International Fire, Philadelphia, Pa	I. Zimmerman	100,000	800,000
Interstate Fire, Birmingham, Ala	B. H. Cooper, Pres	500,000	.....
Lone Star, Dallas, Tex	.....	150,000	150,000
Los Angeles Fire, Los Angeles, Cal	B. Miller	200,000	.....
Magnolia State, Jackson, Miss	W. D. McRaven, et al	300,000	.....
Maine Fire, Sanford, Me	G. B. Goodell, et al	500,000	.....
Manufacturers Fire, St. Louis, Mo	H. B. Gardner, Secty	1,000,000	1,000,000
Maryland Motor Car, Baltimore, Md	J. P. Bonsal	100,000	25,000
Massachusetts Fire & Marine, Boston	E. C. Benton, Pres	500,000	500,000
Merchants Fire, Providence, R. I	Wm. P. Goodwin	200,000	.....
Merchants & Manufacturers, Atlanta	H. C. Stockdell	1,000,000	1,000,000
Michigonne, Gorham, Me	W. J. Knowlton, et al	500,000	.....
Mid-Continental Fire, Kas. City, Mo	I. J. Ringolsky	1,000,000	300,000
Minneapolis Fire, Minneapolis, Minn	H. B. Dornberg	100,000	.....
Missouri Valley Fire Fire, Omaha, Neb	B. L. Baldwin	.....	.....
National Assurance of Del., N. Y	S. H. Buck, Pres	1,000,000	.....
National Insurance, Dallas, Tex	.....	.....	.....
New Jersey Fire, Newark, N. J	Clarence E. Hodson	500,000	500,000
North American Fire, Indianapolis, Ind	W. H. Latta	400,000	100,000
North Pacific, Tacoma, Wash	.....	500,000	.....
Pacific States Fire, Portland, Ore	R. F. Bryan, et al	200,000	50,000
Peoples Anthracite, Scranton, Pa	.....	1,000,000	1,000,000
Phoenix Fire, Baltimore, Md	Paul Turner	200,000	200,000
Protective Fire, Syracuse, N. Y	R. R. Tuttle	250,000	250,000
Republic Assurance, New York	H. N. Vedder	2,000,000	3,000,000
Rio Grande Fire, San Antonio, Tex	.....	500,000	.....
Sagamore, Sanford, Me	.....	100,000	.....
San Diego F. & M., San Diego, Cal	Coronado Securities Co	500,000	.....
Security National Fire, Philadelphia, Pa	E. Rodney Moore	1,000,000	1,000,000
Sapulpa Fire, Sapulpa, Okla	J. W. McRae	1,000,000	1,000,000
Seneca Fire, Buffalo, N. Y	Ira R. Morley	200,000	200,000
South Carolina, Columbia, S. C	E. G. Seibels	100,000	100,000
Southwestern Fire, Memphis, Tenn	W. J. Richardson	250,000	.....
Trans-Mississippi National Fire, Little, Rock, Ark	B. F. Schwartz	1,000,000	1,000,000
Union National Fire, Kansas City, Mo	G. A. Becker	.....	.....
United Fire, Arizona	Stewart Goodrell, et al	10,000,000	40,000,000
Western & Southern, Shawnee, Okla	J. W. McRae	1,000,000	500,000
Western States Fire, Kansas City, Mo	F. C. Peck, Pres	.....	.....
Wichita Fire & Marine, Wichita, Kan	W. C. King, V. G. Richardson	500,000	250,000
Wisconsin Fire, Wausau, Wis	.....	100,000	25,000
Woodmen Fire, Lincoln, Neb	Joseph Walt	100,000	25,000
York Fire & Marine, York, Pa	W. F. Raffenberger	500,000	250,000

INCREASES IN CAPITAL.

Below will be found a list of companies that have either increased their paid up capital to the amount specified since December 31, 1909, or plan to do so in the near future.

Name and Location of Company.	Paid-up Capital Dec. 31, 1909	Increase To
Acme Fire, Cedar Rapids	$100,000	$200,000
Ætna Hartford	4,000,000	5,000,000
Allegheny, Pittsburg	200,000	*100,000
Citizens, Charlestown	200,000	400,000
Continental, New York	1,000,000	2,000,000
Eastern Fire, Atlantic City, N. J	207,067	250,000
Franklin, Philadelphia	400,000	500,000
German Fire, Omaha	100,000	200,000
Insurance Company of North America, Philadelphia	$3,000,000	$4,000,000
Minnesota Fire, Chatfield	100,000	200,000
New Hampshire, Manchester	1,100,000	1,200,000
Niagara Fire, New York	750,000	1,000,000
Roger William, Providence	100,000	200,000
Reliance, Philadelphia	300,000	400,000
Standard, Keokuk, N. J	100,000	200,000
St. Louis Fire, St. Louis	200,000	300,000

* Decrease to.

LLOYDS AND RECIPROCAL UNDERWRITERS ASSOCIATIONS

Aside from the Lloyds and interinsurance associations located in New York State, and which are required to file sworn annual statements with the New York Insurance Department, there are few such associations which do report to any State Insurance Department. Those which do not so report must be judged in accordance with the character and past record of their managers, in conjunction with the financial standing and reputation of the underwriters. The subscribers usually assuming obligations for specified amounts in addition to any initial deposits which they may have made—and in some cases assuming an unlimited additional liability—much depends upon the responsibility of the underwriters, as well as upon their punctuality in meeting obligations. As the liability assumed is individual, and not joint (with one or two exceptions), it is essential to the value of a policy in its entirety that each and every underwriter subscribing thereto shall be good for his share of the aggregate insurance; for if one underwriter proves to be unable to pay his share, it cannot be recovered from the others. The character of the management also counts for a great deal, in estimating the value of a Lloyds policy; for, although the Lloyds may have a strong list of underwriters, a reckless or plunging manager may involve the concern so deeply in losses that the latter would greatly exceed the maximum liability of the underwriters, with consequent loss to the insured. In the past, Lloyds policies have been sold, whose underwriters were, in some cases, found to be transient occupants of cheap lodging houses, who cheerfully assumed an unlimited future liability for a five dollar bill in hand, and would throw in an affidavit that the subscriber was worth one million dollars! Some of the "securities" claimed by certain fraudulent concerns had as little tangible value as the affidavits referred to. These matters are merely cited to indicate the importance of investigating the character and standing of Lloyds associations and companies before accepting and relying upon their policy contracts. There are Lloyds and inter-insurance associations in business to-day which have long and honorable records, and whose policies may be accepted with confidence. Careful discrimination should be exercised between such associations and those which may be classed as totally irresponsible, or those which habitually scale their loss payments.

ALLIED UNDERWRITERS AT NEW YORK AND CHICAGO LLOYDS, New York.

Attorney, E. A. G. Intemann, Jr., 51 Sixth Ave. Organized, 1883.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$29,097	$3,512	$24,214	$6,707	$7,909	$17	.....	$1,606	$1,623	$17
1908	22,675	3,360	18,577	6,668	7,720	3,132	.....	1,830	4,962	3,298
1907	19,721	3,300	16,421	6,507	§6,857	1,103	$693	2,525	4,321	1,103
1906	‡10,296	2,292	8,004	4,585	§4,802	105	.....	88	193	105
1905	‡49	29	20	58	58	.....	.....	9	9	.....

‡ Cash. § Excluding $5,687 deposited by underwriters in 1906, and $6,658 in 1907.

Assets, December 31, 1909.

Mortgage loans on real estate	$20,000
Cash in office and bank	8,671
Agents' balances, not over 3 months due	157
Interest accrued	269
Total admitted assets	$29,097

Liabilities, December 31, 1909.

Unearned premiums	$3,512
Other liabilities	1,371
Total liabilities, except surplus	$4,883
Surplus as to policyholders	24,214
Total liabilities and surplus	$29,097

RISKS AND PREMIUMS: Fire risks in force, December 31, $904,483; premiums thereon, $6,943.

MORTGAGE LOANS: A loan of $15,000 is secured by a property on Lincoln Road, near Rodgers ave., Brooklyn valued at $30,000, and upon which the association holds $15,000 insurance, and two of $2,500 each on properties on Chestnut st., near Atlantic ave., Brooklyn, valued respectively at $5,400 and $4,700.

MISCELLANEOUS: Formed as Spanish-American Underwriters; changed to New York and Chicago Lloyds in 1890; present title adopted in December, 1901. Conflagration losses, Baltimore 1904, $3,450. A receiver was appointed in 1905 for the firm of Boughan & Co., which previously managed this Lloyds. That firm was composed of Ben. A. Boughan and David F. Casey. A receiver was also appointed for the Lloyds. In 1906, this Lloyds passed under the management of E. A. G. Intemann, Jr.

UNDERWRITERS: There are 178 underwriters who are respectively liable for their proportion of risks written; but no policy may be written for more than $5,000.

AMERICAN EXCHANGE UNDERWRITERS, New York.

Attorneys and Managers, Weed & Kennedy, 123-33 William St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$136,182	$31,010	$105,172	$63,488	$67,017	$713	.....	$10,781	$11,494	$713
1908	81,388	18,530	62,020	37,301	39,818	64	.....	6,840	6,904	.....
1907	44,556	16,416	26,838	27,633	28,427	1,941	.....	§3,471	6,156	1,941
1906	18,703	6,435	11,897	12,620	12,789	.....	.....	1,660	1,660	.....
1905	‡142	23	119	32	144	.....	.....	.....	*110	.....

* Paid retiring subscribers. ‡ Cash. § Excluding payments to retiring subscribers.

Assets, December 31, 1909.

New York City bonds, 4%, 1958-9, (par, $80,000)	$80,200
New York City bonds, 4½%, 1957 (par, $30,000)	32,850
Cash in office and bank	20,759
Uncollected premiums not over 3 months due	1,615
Interest accrued	758
Total admitted assets	$136,182

Liabilities, December 31, 1909.

Unearned premiums	$31,010
Surplus as to policyholders	105,172
Total liabilities and surplus	$136,182

AMERICAN EXCHANGE UNDERWRITERS, New York.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $9,898,750; premiums thereon, $62,015.

BUSINESS SINCE ORGANIZATION: Premiums received, $805,724; losses paid, $264,073.

MISCELLANEOUS: Formed as Lloyds of New York City in September, 1902, name changed in 1905 to Majestic Fire Association, present title assumed December 20, 1905. This association commenced business on the inter-insurance plan on November, 24, 1905. Only sprinklered risks are accepted, the maximum line being one-fourth of the total liability of each subscriber on each risk. Expenses are limited to 15 per cent.

UNDERWRITERS: Mills & Gibbs, The H. B. Claflin Co., Stern Brothers, Lord & Taylor, New York Consolidated Card Co., James McCreery & Co., James H. Dunham & Co., Lesher, Whitman & Co., H. A. Caesar & Co., J. E. Linde Paper Co., Lehn & Fink, Susquehanna Silk Mills, J. H. Thorp & Co., Downing, Clark & Co., New York City; John E. Hurst & Co., Daniel Miller Co., Schloss Bros. & Co., Strauss Brothers, Strouse & Brothers, Frank Realty & Investment Co., Baltimore; Balch, Price & Co., Frederick Loeser & Co., A. D. Matthews' Sons, Brooklyn; The Wm. Hengerer Co., Buffalo; Douglas & Co., Cedar Rapids; Carson, Pirie, Scott & Co., Kellogg Switchboard Co., Mandel Brothers, Strauss Brothers, Chicago; The John Shillito Co., Cincinnati; The Sherwin-Williams Co., Cleveland; Grand Rapids Refrigerator Co., H. Leonard & Sons, Stickley Bros. Co., Grand Rapids; Brown, Thomson & Co., Hartford; Emery, Bird, Thayer Dry Goods Co., Kansas City. A. Hamburger & Sons, Los Angeles; Stewart Dry Goods Co. Louisville; Van Vleet Mansfield Drug Co., Memphis; Dayton Dry Goods Co., Minneapolis Dry Goods Co., Minneapolis; Montgomery Fair, Montgomery; Castner-Knott Dry Goods Co., Herman Bros., Lindauer & Co., Warren, Neely & Co., Nashville; Hahne & Co., Newark; Hayden Brothers, F. P. Kirkendall & Co., Omaha; Lit Brothers, Gimbel Brothers, C. F. Rumpp & Sons, Philadelphia; H. Childs & Co., Kaufmann Brothers, McCreery & Co., Pittsburg; Callender, McAuslan & Troup Co., Providence; Dives, Pomeroy & Stewart, Reading; Lewis P. Ross, Sibley, Lindsay & Curr Co., Rochester; Weinstock, Lubin & Co., Sacramento; Hale Bros., Inc., San Francisco; Rice-Stix Dry Goods Co., Simmons Warehouse Co., Stix, Baer & Fuller Dry Goods Co., St. Louis Coffin Co., St. Louis; The MacDougall & Southwick Co. Seattle; McIntosh & Co., Springfield; The Hunter-Tuppen Co. Syracuse; The Lasalle & Koch Co., Toledo; John C. Eaton, (The T. Eaton Co.), Toronto; S. Kann, Sons & Co., Parker, Bridget & Co., Woodward & Lothrop, Washington· John C. Eaton (The T. Eaton Co.), Winnipeg; Clawson & Wilson Co, Buffalo; B. Lowenstein & Bros. Dry Goods Co., Memphis; Luckey Platt & Co., Poughkeepsie; I. Freimuth, Duluth; H. S. Crocker Co., San Francisco. Each of above is liable for a maximum sum of $10,000. The three following-named underwriters are liable for a maximum sum of $5,000 each: Saml. R. Weed, New York; Joseph S. Irving, New York; Stewart W. Eames, New York.

UNDERWRITERS AT AMERICAN LLOYDS, New York.

Attorneys, Hall & Trowbridge, 45 Cedar St. Organized, 1890.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$949,914	$166,135	$671,408	$300,841	$332,384	$75,321	$50,345	$107,800	‡$233,466	$48,661
1908	917,950	159,628	613,059	284,350	*311,846	64,258	49,240	102,676	‡216,174	79,565
1907	843,997	161,116	552,336	297,915	*329,832	82,193	49,276	109,336	‡240,805	79,929
1906	901,066	150,950	616,099	276,900	*302,812	34,200	47,053	102,805	184,058	45,877
1905	800,671	145,574	535,229	273,738	*297,829	56,199	44,221	101,335	‡201,755	48,386

* Excluding deposits of subscribers. ‡ Excluding payments to retiring subscribers.

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$859,430
Collateral loans	20,000
Cash in office and bank	17,362
Agents' balances, not over 3 months due	46,081
Interest accrued	7,041
Total admitted assets	$949,914

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$900
Unearned premiums	166,135
Conflagration reserve	100,000
Other liabilities	11,471
Total liabilities, except deposits and surplus	$278,506
Deposits of subscribers	100,000
Surplus over all liabilities	571,408
Total liabilities, deposits and surplus	$949,914

Members' additional liability, $400,000.

RISKS AND PREMIUMS: Fire risks in force December 31, $42,166,747; premiums thereon, $332,270.

BUSINESS SINCE ORGANIZATION: Premiums received, $4,502,139; losses paid, $1,462,507; dividends declared, cash, $632,201.

COLLATERAL LOANS are as follows:

Securities.	Market Value.	Amount Loaned.
Merchants Nat. Bk., stk.	$6,020	
First Nat. Bk., stk.	22,500	$20,000
Irving Nat. Ex. Bk., stk.	10,250	
Totals	$38,770	$20,000

BONDS OWNED:	Par Value.	Market Value.
State of Mass., g., 1935, 3½%	$30,000	$31,500
Essex Co. Park, N. J., g., 1938, 4%	50,000	51,000
N. Y. City, cs. g. stk., 1954, 3½%	35,000	31,500
N. Y. City, cs. g. stk., 1920-1925, 3%	150,000	135,280
N. Y. City, cs. g. stk., 1957, 4½%	315,000	349,650
N. Y. City, cp. stk., 1959, 4%	50,000	50,000
Brooklyn Cy. (E. R. Bg.), g., 1937, 3½%	50,000	46,500
A., T. & S. Fe R. R. Co., gn. m., g., 1995, 4%	25,000	25,000
B. & O. R. R. Co., 1 m., g., 1948, 4%	25,000	24,750
C., C., C. & St. L. R. R. Co., gn. m., g., 1993, 4%	25,000	24,250
Met. St. Ry., gn. m., 1997, 5%	50,000	40,000
Pitts., Cin., Chi. & St. Louis R. R. Co. 1945, 5%	25,000	25,000
Westinghouse El. Co., n., 1910, 6%	25,000	25,000
Totals (book value, $837,903)	$855,000	$859,430

MISCELLANEOUS: This Lloyds writes fire and sprinkler leakage insurance upon sprinklered risks only. Of its securities, $200,000 are on deposit with the New York Life Insurance & Trust Co., as trustee, for the protection of policyholders. Each subscriber assumes a liability of $10,000 on each and every conflagration.

UNDERWRITERS:	Limit of Liability in a Single Conflagration.
George C. Clarke, pres. of Tefft Weller Co., N. Y.	$10,000
William T. Evans, of Mills & Gibb, Inc., N. Y.	10,000
Stephen S. Palmer, pres. of the N. J. Zinc Co., N. Y.	10,000
David S. Walton, of D. S. Walton & Co., N. Y.	10,000
John N. Beach, vice-pres. of Tefft Weller Co., N. Y.	10,000
William Wicke, pres. of Wm. Wicke Ribbon Co., N. Y.	10,000
Andrew B. Wallace, of Forbes & Wallace, Springfield, Mass.	10,000

UNDERWRITERS AT AMERICAN LLOYDS, New York.—*Continued.*

Underwriters.—*Cont.*	Limit of Liability in a Single Conflagration.
Walter Callender, of Callender, McAuslan & Troup Co., Providence, R.I	$10,000
Samuel W. Woodward, of Woodward & Lathrop, a Corporation, Washington, D. C	10,000
Charles J. Follmer, of Follmer, Clogg & Co., Inc., N. Y.	10,000
William W. Lawrence, of W. W. Lawrence & Co., Pittsburg, Pa	10,000
William J. Stitt, of Jacob Adler & Co., N. Y	10,000
Charles D. Armstrong, of Armstrong Cork Co., Pittsburg, Pa	10,000
Dominick O. Cunningham, pres. of the D. O. Cunningham Glass Co., Pittsburg, Pa	10,000
William E. Lowe, of Johnson & Higgins, N. Y	10,000
Arthur Gibb, of Frederick Loeser & Co., Brooklyn, N. Y	10,000
Guillaume Reusens, N. Y	10,000
John D. Larkin, pres. Larkin Co., Buffalo, N. Y	10,000
Harvey Childs, Jr., of H. Childs & Co., Pittsburg, Pa	10,000
Lucius N. Littauer, of Littauer Bros., N. Y	10,000
Felix Fuld, of L. Bamberger & Co., Newark, N. J	10,000
Joseph E. Brown, of Blake Bros. & Co., N. Y. and Boston	10,000
Louis Stewart, pres. of James McCreery & Co., N. Y.	10,000
L. Laflin Kellogg, of Kellogg & Rose, N. Y	10,000
Samuel Sloan, Vice-pres. The Farmers Loan & Trust Co., N. Y	10,000
Edwin H. Weatherbee, of Arnold, Constable & Co., N. Y	10,000
John Claflin, pres. of the H. B. Claflin Co., N. Y	10,000
James G. Johnson, of James G. Johnson & Co., a corp., N. Y	10,000
Charles M. Allen, treas. of Tefft Weller Co., N. Y	10,000
Walter H. Lipe, sec. and treas. Beech-Nut Packing Co., Canajoharie, N. Y	10,000
George H. Wicke, vice-pres. of Wm. Wicke Ribbon Co., N. Y	$10,000
Henry A. Sherwin, pres. the Sherwin-Williams Co., Cleveland, O	10,000
T. Howe Childs, 2d vice-pres. Colonial Steel Co., Pittsburg, Pa	10,000
William P. Aldrich, pres. of the Worthen & Aldrich Co., N. Y	10,000
Jacob Amos, Syracuse, N. Y	10,000
Henry Buhl, Jr. of Boggs & Buhl, a corp., Pittsburg, Pa	10,000
Eugene S. Pike, Chicago, Ill	10,000
Cornelius E. Rumsey, formerly treas. National Biscuit Co., Pittsburg, Pa	10,000
Thomas Dimond, N. Y	10,000
Eugene V. Connett, Jr., of E. V. Connett & Co., N. Y.	10,000
John S. Sutphen, of Sutphen & Myer, N. Y	10,000
Peter Reid, Passaic, N. J	10,000
Edward E. Bruce, of E. E. Bruce & Co., Inc., Omaha, Neb	10,000
Albro J. Newton, pres. of the Albro J. Newton Co., Brooklyn, N. Y	10,000
William H. Butler, N. Y	10,000
Henry A. Caesar, of H. A. Caesar & Co., N. Y	10,000
Edward E. Hall, of George A. Stanton & Co., N. Y	10,000
Herbert R. Clarke, formerly of Tefft Weller Co., N. Y.	10,000
Andrew M. Cooper, vice-pres. the Howland Dry Goods Co., Bridgeport, Conn	10,000
Charles F. Miller, treas. Hamilton Watch Co., Lancaster, Pa	10,000

TERRITORY COVERED: The American Lloyds is licensed to operate in Mass., Mich., Minn., Mo., and N. Y. and files reports annually with the insurance departments of those States and N. Y.

ASSURANCE LLOYDS OF AMERICA, New York.

Attorney, Frank M. Parker, 156 Broadway. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	*d*$214	$3	—$789	$6	$6	.....	.....	$455	$455	.....
1908	*d*663	3	—340	6	*e*4,201	$3,929	.....	.....	3,929	.....
1907	*d*395	2	—3,807	4	*c*7,284	6,652	.....	475	7,127	.....
1906	177	3	—7,668	6	*b*606	1,524	.....	.....	1,524	.....
1905	1,179	3	—8,651	137	*7,229	5,539	.....	437	5,976	$6,777

— Deficiency of assets. * Includes $7,076 subscriptions by underwriters. † After deducting $11,217 "reinsurance outstanding risks." *b* Including $600 subscribed by underwriters. *c* Including $7,280 received from underwriters. *d* Cash. *e* Includes $4,195 contributed by underwriters.

Total liabilities; unpaid losses, $1,000.
Total amount of members' liability, December 31, $65,000.
RISKS AND PREMIUMS: Fre risks in force December 31, $3,000; premiums thereon, $6.
BUSINESS SINCE ORGANIZATION: Premiums received $1,554,557; losses paid, $892,827; dividends declared, cash, $197,923.
MISCELLANEOUS: From 1892 to 1897, this Lloyds was under the active management of R. C. Rathbone & Son, who then organized the Assurance Co. of America to take over its business. In 1902, the "charter" passed to F. M. Parker, formerly secretary of the Citizens Ins. Co. of New York, who thereafter managed its affairs. In September, 1904, it reinsured its unsprinklered risks in the Jefferson Fire & Marine, of Richmond. It is now in a dormant condition. Conflagration losses: Baltimore, 1904, $10,775; San Francisco, 1906, no loss.

UNDERWRITERS:	Liability Assumed.
Victor A. Harder, 128 White st., New York	$5,000
P. J. Carlin, 16 E. 23d St., N. Y	5,000
Charles H. Simmons, 110 Centre st., N. Y	5,000
W. H. Loomis, 168 Prospect Pl., Brooklyn	5,000
Charles T. Dotter, 30 Barclay St., N. Y	5,000
Thomas Nelson, Jr., New Brunswick, N. J	5,000
Charles E. Hill, 90 West, st., N. Y	5,000
Frank M Parker, 156 Broadway, N. Y	5,000
Augustine Banks, 52 Broadway, N. Y	5,000
J. Ross Valentine, M D, Woodbridge, N. J	5,000
Edward G. Benedict, 79 Wall st., N. Y	5,000
John J. Roberts, 225 5th ave., N. Y	5,000
Gilbert C. Brown, 1123 Broadway, N. Y	5,000

ATLAS FIRE UNDERWRITERS, Chicago, Ill.

Attorney, Sam. J. Tuck, 184 La Salle St. Organized, 1903.

This Lloyds began business in October, 1903, with 10 underwriters. It was claimed that each had deposited $500 and become liable for $500 additional. The names of the underwriters, according to the latest obtainable list, were: Thomas P. Britt, Benj. Shane, A. D Chandler, C. Schraeter, J. W Brownlee, J. H. Zeller, John Hardy, C. C. Cagnacci, H. L. Davidson, J. C. Robinson, Henry Cohn & Co., formerly attorneys, are understood to have been succeeded in 1906 by Sam. J. Tuck. Mail matter addressed to this concern has been returned unclaimed.

BREWERS EXCHANGE, Kansas City, Mo.

Attorney and Manager, Bruce Dodson, Sharp Building. Established, 1900.

This is an inter-insurance association which writes only brewers' risks. Judging by a statement of this association furnished us in confidence, in 1910, this institution is in a thriving condition and in position to protect its policyholders to any reasonable extent. Bruce Dodson is also manager of the Ice Manufacturers Exchange and the Reciprocal Exchange.

BROOKLYN FIRE UNDERWRITERS, 44 Court Street, Brooklyn.

Inquiries having been received by the New York Insurance Department concerning the Brooklyn Fire Underwriters, Assistant Examiner A. S. Martin was instructed to investigate the concern, and his report to Superintendent W. H. Hotchkiss is presented below:

"Pursuant to instructions contained in your letter dated at Albany, N. Y., September 21, 1909, to investigate the business conducted by the Brooklyn Fire Underwriters, I have to report as follows:

"This concern occupies an office at 44 Court st., Brooklyn, N. Y., room 612, in conjunction with Frank W. Anthony, a fire insurance broker, whose name also appears on the door of said office.

"I was informed by Mr. Anthony that the Brooklyn Fire Underwriters was a firm of insurance brokers, of which his son, Claire W. Anthony, is the head, and that they solicited business only on risks located outside of the State of New York, and further that no circulars whatsoever were addressed to any person within the State of New York.

"He further stated that the Brooklyn Fire Underwriters had filed a certificate in the County Clerk's office in Kings County. Your examiner obtained a certified copy of this certificate, which is hereto attached. Said certificate was executed November 12, 1908, and shows that Claire W. Anthony transacts business as the Brooklyn Fire Underwriters, such title being assumed under chapter 216, laws of 1900, relating to the use of assumed names in business.

"I was further informed by Frank W. Anthony that the Brooklyn Fire Underwriters issued no policies whatever, but that all applications for fire insurance were forwarded to the various companies in which such risks were placed.

"I was unable to get any information from Claire W. Anthony direct, as I am informed he is now, and has been for the past two months, located at Belgrade Lake, Maine.

"Attached hereto is a circular issued by the Brooklyn Fire Underwriters. This circular is somewhat ambiguous and misleading in its phraseology and does not definitely and specifically bear out the statements made to your examiner by Frank W. Anthony covering the business transactions of the Brooklyn Fire Underwriters. However, I have been unable to procure proof that this concern transacts business in a manner other than as stated by Mr. Anthony.

"I have been further informed by Frank W. Anthony that Claire W. Anthony has not placed a policy of insurance, nor has he done any business within the past two months. When asked how he could reconcile such statements with the fact that circulars had been sent out recently, he said: 'I believe my son did send some stamps to his stenographer so that a few circulars could be sent to certain Western States.'"

CANNERS EXCHANGE, Chicago, Ill.

Attorney and Manager, Lansing B. Warner, 5 Wabash Ave. Organized, 1908.

This is an inter-insurance organization which commenced business January 1, 1908. The advisory committee was made up as ollows: Frank Van Camp, chairman, Indianapolis; George G. Bailey, Rome, N. Y.; Chas. S. Crary, Waukesha, Wis.; Wm. R. Roach, Hart, Mich; L. A. Sears, Chillicothe, O. No information has been furnished to us for publication as to the financial strength of this organization.

A reserve fund was established by the deposit of $50 by each subscriber, and the fund is increased by 20% of the dividends credited to each member until they amount to $250, this sum being credited to the individual subscriber and returnable on his withdrawal. Expenses are limited to 20% of premiums. It is understood that the organization has been successful. It insures only the property of canners and similar and allied interests, and of preserve and pickle packers.

CITIZENS CO-OPERATIVE UNDERWRITERS, Chicago, Ill.

An association bearing the above title was organized in 1908, by J. L. Lucas of Chicago, who formerly operated a number of Lloyds organizations, among which were the American Fire Underwriters and the Fire Association of Illinois. An inquiry concerning this association addressed to the Insurance Superintendent of Illinois was answered as follows: "In reply to your favor of the 16th instant, I can give you no information regarding the Citizens Co-operative Underwriters of Chicago, Ill., as the same is not licensed by this Department to do business in this State." There is no provision in the Illinois laws for licensing Lloyds.

COMMERCIAL UNDERWRITERS, Chicago, Ill.

Attorney, Sam. J. Tuck, 184 La Salle St. Organized, 1902.

This association commenced operations in August, 1902, and has claimed to have 10 underwriters, each of whom had deposited $650 and assumed unlimited additional liability under its policies. The underwriters were: John Stirling, P. M. Wood, R. A. Potter, J. C. Robinson, A. T. Milliken, J. H. Zeller, John Hardy, C. L. Frey, H. L. Davidson, B. E. McDougall. Henry Cohn & Co. were formerly attorneys for this Lloyds and for the Atlas Fire Underwriters and the German-American Fire Underwriters. Mail matter addressed to this concern has been returned "unclaimed."

COMMERCIAL UNDERWRITERS, San Antonio, Tex.

Manager, C. W. Cannon. Organized, 1906.

This is an inter-insurance exchange with a membership numbering about 2,500. Its lines are understood to be limited to brick buildings and mercantile stocks, the maximum line being from $2,500 to $10,000. The liability of each subscriber is limited to the amount of the cash deposit of each.

COTTON SEED OIL MILLERS INSURANCE BUREAU, Dallas, Tex.

Attorney and Manager, I. Jalonick. Organized, 1905.

This bureau is purely an inter-insurers' association, writing mill risks throughout the South. The organization declines to make public any information concerning its affairs, other than that it has paid all of its losses, and has also paid dividends with grea regularity. The executive committee consists of J. W. Allison, Ennis, Tex.; F. H. Bailey, Paris, Tex. and J. H. Miller, Royse, Tex.

CRAFT OWNERS INDEMNITY EXCHANGE, Seattle, Wash.

President; G. W. McCauley, Secretary and Manager. J. I. Knight, Organized, 1907.

This organization conducts fire insurance on the mutual plan, collecting 45 per cent of the annual premium and the balance thereof subject to assessment as may be necessary for the payment of losses. It writes risks on gasoline launches, steamboats and sailboats, together with houseboats and boathouses.

Mail matter addressed to this concern has been returned unclaimed.

DRUGGISTS INDEMNITY EXCHANGE, St. Louis, Mo.

Attorney and Manager, J. W. Daugherty, 506 Olive St. Organized, 1906.

This is an inter-insurance organization formed in 1906 and managed by J. W. Daugherty. The advisory committee is made up as follows: Charles R. Judge, Fletcher V. Johnson, Theodore F. Hagenow, Edward M. Pirner, Robert C. Reilly, all of St. Louis.

While the attorney declines to supply statistics for publication he has furnished us with certain information which indicates that the association is at this time in a healthy condition and has paid all losses incurred up to date.

EQUITABLE FIRE UNDERWRITERS, Chicago, Ill.

This association was reported to be soliciting business in 1908, under the same management as the Fidelity Underwriters, Firemens Fire Underwriters, Northern Fire Underwriters and Queen City Fire Underwriters. No information is available as to its standing.

FACTORY INTER-INSURANCE ASSOCIATION, Kansas City, Mo.

Attorneys, Pratt & Nave, 614 Dwight Building. Organized, 1905.

This is an inter-insurance association organized in 1905, one of its attorneys, Wallace Pratt, being attorney for the Lumbermens Inter-Insurance Association of Kansas City. Recent requests for a financial statement have been ignored.

FIDELITY UNDERWRITERS, Chicago, Ill.

This Lloyds is supposed to be transacting business from headquarters at Chicago. It is understood to be under the same management as the Equitable Fire Underwriters, Firemens Fire Underwriters, Northern Fire Underwriters and Queen City Fire Underwriters, and to be transacting a surplus line business in certain sections of the country. No statement as to its plan of operations, etc., has been furnished us. Subscribers who may be offered policies of this concern can be referred to a party who was insured by it and who sustained a loss. Mail addressed to this concern, in 1910, was returned unclaimed.

FIRE ASSOCIATION OF ILLINOIS, Chicago, Ill.

Organized, 1906.

This Lloyds was organized, in 1906, with ten subscribers by J. L. Lucas, who was attorney for the Equitable Fire Underwriters, American Fire Underwriters and the Columbia Fire Association, all Lloyds associations located in Chicago and which are supposed to be defunct. Later advices were to the effect that the name had been changed to the Mercantile Fire and Marine Underwriters. Mail matter addressed to this concern has been returned unclaimed.

FIREMENS FIRE UNDERWRITERS, Chicago, Ill.

This concern is understood to be under the same management as the Equitable Fire Underwriters, Fidelity Underwriters, Northern Fire Underwriters and Queen City Fire Underwriters, all of Chicago, and to transact a surplus line business in certain sections of the country. No financial statement has been furnished us. Subscribers who may be offered policies of this concern can be referred to a party who was insured by it and who sustained a loss. Mail addressed to this concern has been returned to sender.

GARFIELD ASSURANCE FIRE LLOYDS, New York.

Attorney, Charles F. Mitchell, 56 Pine St. Organized, 1891.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$2,200	$1,742	—$7,837	$5,096	$5,151	$688	.....	$5,684	$6,372	$2,180
1908	11,606	8,257	—1,999	13,284	14,484	3,736	.....	10,019	13,755	4,993
1907	9,074	9,855	—4,188	11,606	11,606	3,058	$325	7,089	10,472	5,391
1906	536	16	370	32	32	.....	.....	260	‡260	.....
1905	962	780	—258	1,560	1,596	23	.....	692	715	.....

— Deficiency of assets. ‡ Excluding $117 return premiums.

GARFIELD ASSURANCE FIRE LLOYDS, New York—*Continued.*

ASSETS, DECEMBER 31, 1909: Mortgage loans on real estate, $2,000; interest accrued, $200; total, $2,200. Liabilities: Net losses unpaid (including $1,946 resisted), $6,273; unearned premiums, $1,742; borrowed money, $772; other liabilities, $1,250; total liabilities, $10,037.

Members' liability, December 31, $22,500.

RISKS AND PREMIUMS: Fire risks in force December 31, $236,650· premiums thereon, $3,500.

MORTGAGE LOANS: A mortgage of $2,000 is secured by 28 lots at Westhampton, L. I., valued at $2,000. There appears to have been $200 of interest due and accrued on this loan on December 31 last.

MISCELLANEOUS: This Lloyds which had been quiescent for a number of years past, though maintaining its legal form and filing annual statements with the New York Insurance Department, began active operations in March, 1907, with Charles F. Mitchell, 56 Pine st., New York, as attorney.

UNDERWRITERS: Charles F. Mitchell, L. B. Koch, Chas. F. McManus, L. J. Weiss, H. A. Fingerhut, A. J. Rosenthal, J. E. Strauss, E. A. Kates, J. W. Weber, Jamaica, L. I., all of New York. Maximum liability of each subscriber, $2,500.

GERMAN-AMERICAN FIRE UNDERWRITERS, Chicago, Ill.

Attorney, Sam. J. Tuck, 184 LaSalle St. Organized, 1903.

This association began operations in April, 1903. It reported 20 underwriters, the number later being increased to 25, and each was stated to have contributed $1,000 and to have assumed an unlimited liability. Most of the underwriters were not listed by the rating agency consulted, and the association was not regarded as strong. The underwriters were: A. D. Chandler, John Hardy P. B Freeman, P. M. Wood, John Raggio, D. F. Shay, J. C. Robinson, A. T. Mulliken, W. Demeyn, J. H. Zeller, Benj. Shane, R. A. Potter, J. F. Clark, H. L. Davidson. Mail matter addressed to this concern has been returned to sender.

GINNERS MUTUAL UNDERWRITERS ASSOCIATION OF TEXAS, Tyler, Tex.

President, W. J. Rutledge; Secretary, Dabney White. Re-organized, 1908.

This association was formerly the Ginners Underwriters Association, an inter-insurance organization, chartered under Chap. 130, general laws of 25th Legislature of Texas. The present organization is chartered under the mutual law of Texas.

For the period ending April 1, 1910, the Ginners Mutual Underwriters' Association printed statement showed that during that time it collected $111,782 in assessments, paid $99,712 for losses and expenses, and had no unpaid, due or contested losses.

GINNERS MUTUAL UNDERWRITERS of San Angelo, Tex.

This is an inter-insurance association operated under the copartnership laws. Its members make a deposit on entering, and each gives a note to secure payment of such assessments as may be necessary, if any, to meet losses. Its losses are said to have been moderate during the past three years. N. C. Baldwin, Mayor of Stephenville, is president and J. B. Alexander and L. A. Murff are managers and treasurers. The directors are: W. D. Lusk, Ernest Griffith, J. F. Armstrong, F. N. Foxhall, Oscar Pearson. Its head offices are in the Trust Building, Dallas, Tex.

UNDERWRITERS AT GREAT WESTERN LLOYDS, New York.

Attorneys, Hall & Trowbridge, 45 Cedar St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$252,507	$36,489	$212,920	$68,354	‡$78,837	$22,542	$16,324	§$25,649	$64,515	$10,525
1908	260,189	35,962	205,713	65,513	‡73,999	19,780	14,174	§24,532	58,486	24,333
1907	220,781	36,361	167,889	70,966	78,168	8,535	11,408	§27,959	47,902	14,759
1906	224,401	37,883	177,860	73,009	80,451	8,266	9,794	§29,510	47,570	9,201
1905	214,168	38,171	168,707	74,337	‡80,933	12,785	9,126	§29,250	51,161	6,826

‡ Excluding subscribers' deposits. § Excludes sums paid to retiring subscribers.

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$215,950
Cash in office and bank	23,438
Agents' balances, not over 3 months due	10,741
Interest accrued	2,378
Total admitted assets	$252,507

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$479
Unearned premiums	36,489
Other liabilities	2,619
Total liabilities, except deposits and surplus	$39,587
Deposits of subscribers	82,000
Surplus over all liabilities	130,920
Total liabilities, deposits and surplus	$252,507

Members' additional liability, December 31, $328,000.

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,060,816· premiums thereon, $72,978.

BUSINESS SINCE ORGANIZATION: Premiums received, $1,312,757. losses paid, $565,700; dividends declared, cash, $118,590.

BONDS OWNED:	Par Value.	Market Value.
N. Y., Lacka. & Western Ry., 1923, 5%	$11,000	$12,100
New York & Northern R. R., 1927, 5%	10,000	10,800
New Amsterdam Gas Co., 1948, 5%	15,000	15,150
Balti. & Ohio R. R., 1925, 3½%	16,000	14,880
Cin., Ind., St. Louis & Chi Ry., 1936, 4%	9,000	8,820
R. I., gn., 1988, 4%	20,000	19,800
Chicago & East Illinois Ry., 1937, 5%	20,000	22,800
New York City, 1954, 3½%	50,000	45,000
New York City, 1957, 4½%	60,000	66,600
Totals (book value, $213,864)	$211,000	$215,950

MISCELLANEOUS: Formed as the International Lloyds, present title adopted March 28, 1894. It insures only sprinklered risks. Each subscriber assumes a liability of $10,000 on each and every conflagration.

UNDERWRITERS:	Assumed Liability.
George C. Clarke, pres. of Tefft Weller Co., N. Y.	$10,000
David C. Walton, of D. S. Walton & Co., N. Y.	10,000
Stephen S. Palmer, pres. New Jersey Zinc Co., N. Y.	10,000
Felix Fuld, of L. Bamberger & Co., Newark, N. J.	10,000
John N. Beach, vice-pres. of Tefft Weller Co., N. Y.	10,000
Edward E. Hall, of George E. Stanton & Co., N. Y.	10,000
Cornelius E. Rumsey, formerly treas. National Biscuit Co., Pittsburg, Pa.	10,000
Harry J. O'Brien, Insurance, Chicago, Ill.	10,000
William Wicke, pres. of Wm. Wicke Ribbon Co., N. Y.	10,000
Albro J. Newton, pres. Albro J. Newton Co., Brooklyn, N. Y.	10,000

UNDERWRITERS AT GREAT WESTERN LLOYDS, New York—*Continued.*

Underwriters.—*Cont.*	Assumed Liability.
T. Howe Childs, 2d vice-pres. Colonial Steel Co., Pittsburg, Pa.	$10,000
John D. Larkin, pres. Larkin Co., Buffalo, N. Y.	10,000
Henry A. Sherwin, pres. The Sherwin-Williams Co., Cleveland, O.	10,000
Eugene S. Pike, capitalist, Chicago, Ill.	10,000
William L. Moffat, N. Y.	10,000
William E. Lowe, of Johnson & Higgins, N. Y.	10,000
John S. Sutphen, of Sutphen & Myer, N. Y.	10,000
Chas. F. Miller, treas. Hamilton Watch Co., Lancaster, Pa.	10,000
Eugene V. Connett, Jr., of E. V. Connett & Co., N. Y	10,000
Geo. V. Coe, of Johnson & Higgins, N. Y.	10,000
Chas. D. Rood, pres. Hamilton Watch Co., Lancaster, Pa.	10,000
John Claflin, pres. of the H. B. Claflin Co., N. Y.	10,000
Thomas Dimond, N. Y.	10,000
William T. Evans, of Mills & Gibb., Inc., N. Y.	10,000
Leo H. Wise, of Wise Bros., Baltimore & N. Y.	10,000
Charles J. Follmer, of Follmer, Clogg & Co., Inc., N. Y.	10,000

Underwriters—*Cont.*	Assumed Liability.
L. Laflin Kellogg, of Kellogg & Rose, N. Y.	$10,000
Harvey Childs, Jr., of H. Childs & Co., Pittsburg, Pa.	10,000
Arthur Gibb, of Frederick Loeser & Co., Brooklyn, N. Y.	10,000
August Heckscher, Director New Jersey Zinc Co., N. Y.	10,000
Jacob Amos, Syracuse, N. Y.	10,000
Sereno P. Fenn, sec. & treas. the Sherwin-Williams Co., Cleveland, O.	10,000
Albert H. Childs, Pittsburg, Pa.	10,000
Louis Stewart, pres. of James McCreery & Co., N. Y.	10,000
Henry G. Gennert, of Gennert & Gennert, N. Y.	10,000
Samuel Sloan, vice-pres. Farmers Loan & Trust Co., N. Y.	10,000
Edgar Palmer, of New Jersey Zinc Co., N. Y.	10,000
Andrew M. Cooper, vice-pres. Howland Dry Goods Co., Bridgeport, Conn.	10,000
Edwin A. Richard, of H. A. Caesar & Co., N. Y.	10,000
Henry McC. Bangs, N. Y.	10 000

ICE MANUFACTURERS EXCHANGE, Kansas City, Mo.

Attorney and Manager, Bruce Dodson, Sharp Building.

This association is conducted on the inter-insurance plan, and has over 700 members. Bruce Dodson is also manager of the Brewers' Exchange and the Reciprocal Exchange. Judging by a statement given to us in confidence, this institution is in a thriving condition and in position to protect its policyholders to any reasonable extent.

It was reported in October, 1908, that this association had made arrangements with the Fidelity Trust Company, of Kansas City by which the latter agreed to pay any assessment which might be levied against the policyholders, in return for which the trust company was to receive five per cent of the premiums paid. Each member of the Exchange agreed to pay up to $100 if necessary to meet excessive losses. It is the excess liability which is assumed by the Fidelity Trust Company.

ILLINOIS UNDERWRITERS MUTUAL ASSOCIATION, Chicago, Ill.

C. K. Holloway, president of the defunct Walla Walla Fire Insurance Co. was, in 1909, reported to have organized the Illinois Underwriters Mutual Association, with headquarters at 184 La Salle st., Chicago, but the association does not now appear to be in active business.

THE INDEMNITY EXCHANGE, Chicago and New York.

Attorneys, Wm. and R. M. Williamson, 240 LaSalle St., Chicago; 290 Broadway, N. Y. Organized, 1891.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditure.	Losses Incurred
1909	$84,226	$52,286	$23,669	$120,975	‡$122,019	$92,148	$18,146	$23,466	§$133,760	$92,148
1908	115,281	70,819	38,774	171,596	‡173,874	179,419	25,739	32,232	§237,390	126,353
1907	167,040	79,059	38,575	189,167	‡192,540	144,992	28,375	39,963	§213,330	121,949
1906	190,422	86,215	28,459	200,608	‡203,806	217,177	30,376	39,358	§286,911	237,303
1905	177,328	107,368	16,181	210,081	‡213,119	134,697	32,033	44,902	§211,632	138,490

‡ Excluding $19,761 underwriters' subscriptions in 1905, $107,094 in 1906, $12,892 in 1907, $3,556 in 1908, and $17,480 in 1909. § Excluding $16,097 refunded to subscribers as underwriters in 1905, $12,262 in 1906, $11,052 in 1907, $11,585 in 1908, and $10,070 in 1909.

ASSETS, DECEMBER 31, 1909: Cash in bank, $59,896; agents' balances, $24,330; total, $84,226. Liabilities: Unearned premiums, $52,286; other liabilities, $8,271; total liabilities, except surplus, $60,557; surplus over all liabilities, $23,669; total liabilities and surplus, $84,226.

RISKS AND PREMIUMS: Fire risks in force, December 31, $11,775,356; premiums thereon, $123,025.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,735,427; losses paid, $1,808,525; dividends declared, cash, $698,763.

MISCELLANEOUS: Formed as the Packers' Indemnity Exchange; present title adopted in 1892. Transacts inter-insurance (between members) only. Conflagration losses: Baltimore, 1904, $176,000; San Francisco, 1906, $67,500. This association collects as premiums 85 per cent of tariff rates; expenses are limited to 20 per cent of premiums collected. Members contribute $100 to $500 to the reserve fund, and underwrite each other member's risk to that extent. When accumulations equal the respective deposits, surplus earnings are distributed as dividends. Members may withdraw or the manager may terminate a membership on 30 days' notice.

INDIVIDUAL FIRE UNDERWRITERS, St. Louis, Mo.

Attorneys and Managers, W. H. Markham & Co., Pierce Building. Organized, 1902.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$326,145	$31,154	$301,500	$62,740	$76,740	$17,922	$60,139	$32,002	$110,063	$15,084
1908	371,360	40,570	324,460	81,438	94,163	48,062	10,167	19,533	77,762	40,985
1907	361,097	51,676	296,014	110,253	121,440	32,787	39,229	21,688	93,704	42,833
1906	341,473	49,297	286,949	101,649	114,028	62,863	54,003	20,660	137,526	67,228
1905	366,960	44,250	318,148	90,133	101,438	21,302	20,511	16,107	57,920	25,002

INDIVIDUAL FIRE UNDERWRITERS, St. Louis, Mo..—*Continued.*

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$68,867
Cash in office and bank	257,095
Agents' balances, not over 3 months due	7,433
Interest accrued	2,749
Total admitted assets	$336,145

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (including $2,500 resisted)	$2,630
Unearned premiums	31,154
Unpaid dividends	861
Total liabilities, except deposits and surplus	$34,645
Deposits of underwriters	250,000
Surplus over all liabilities	51,500
Total liabilities, deposits and surplus	$336,145

RISKS AND PREMIUMS: Fire risks in force December 31, $5,781,568; premiums thereon, $62,308.

BUSINESS SINCE ORGANIZATION: Premiums received, $674,605; losses paid, $299,910; cash dividends, $100,000.

BONDS OWNED:	Par Value.	Market Value.
United Rys. Co., St. Louis, 4%	$36,000	$29,700
St. Louis & San Francisco, r., 4%	20,000	17,000
American Tobacco, 4%	9,000	6,930
St. Louis & San Francisco, equip., 5%	15,000	15,037
STOCKS.		
Western Adj. & Insp. Co	200	200
Totals (book value, $69,905)	$80,200	$68,867

MISCELLANEOUS: The liability of each of the 25 underwriters is limited to $40,000 (of which $10,000 is on deposit and $30,000 subject to call) beyond other assets in hand. Each underwriter is supposed to be absolutely good for his subscription: t is stated that the combined assets of the underwriters is more than $30,000,000, but this association differs from most others of its kind in that the responsibility of each of the underwriters is guaranteed by all the others. This organization writes genuine urplus insurance on high grade risks after the large companies have taken full lines, requiring a warranty as to some specified company being continuously interested. New York standard form of policy is used. Conflagration losses: Baltimore, 1904, $45,000; San Francisco, 1906, $25,000.

UNDERWRITERS: George L. Allen, capitalist; W. K. Bixby; R. S. Brookings, vice-pres. Sam'l Cupples Woodenware Co.; George Warren Brown, president, Brown Shoe Co.; Paul Brown, vice-pres. Mercantile Trust Co.· James Campbell, banker; Murray Carleton, pres. Carleton Dry Goods Co.; H. N. Davis, pres. Smith & Davis Mfg. Co.; John D. Davis, vice-pres. Mississippi Valley Trust Co.; R. B. Dula, vice-pres. American Tobacco Co.; D. R. Francis, pres. D. R. Francis & Bro. Commission Co.; Jos. M. Hayes, pres. Jos. M. Hayes Woolen Co.; Theodore F. Meyer, pres. Meyer Bros Drug Co., I. H. Lionberger, lawyer; P. C. Maffitt, capitalist: George D. Markham, senior partner W. H. Markham & Co.; Thomas H. McKittrick, pres. Hargadine-McKittrick Dry Goods Co.; Eben Richards, lawyer; Daniel C. Nugent, first vice-pres. B. Nugent & Bro. Dry Goods Co.· John Scullin, capitalist; E. C. Simmons, chairman, board of directors, Simmons Hardware Co.; Homer P. Knapp, director Butler Brothers; D. D. Walker, capitalist; Festus J. Wade, pres. Mercantile Trust Co.; Rolla Wells, director, State National Bank.

FIELD MEN AND TERRITORY COVERED: Fred S. James & Co., Chicago, deputy attorney for Cook Co.; E. E. Hall & Co., New York, for N. Y. State. The company is licensed in Mo.

INDIVIDUAL UNDERWRITERS, New York.

Attorney, John R. Waters, 90 West St. Organized, 1881.

YEAR	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$857,748	$151,424	$469,175	$385,255	$413,864	$63,319	$187,558	$66,948	$317,825	$63,319
1908	767,447	154,664	473,599	398,654	425,442	208,497	271,819	67,278	547,594	208,497
1907	881,611	137,874	510,152	431,622	458,203	88,616	171,512	73,785	333,913	88,616
1906	779,696	141,129	517,628	434,932	459,614	211,773	64,033	73,900	349,706	211,773
1905	680,041	146,016	498,741	454,253	472,119	225,391	22,499	76,875	‡324,765	225,391

‡ Excluding $17,449 charged off bond account.

ASSETS, DECEMBER 31, 1909.

Bonds owned (book value)	$421,645
Cash in office and bank	431,256
Premiums in course of collection, not over 3 months due	1,264
Interest accrued	3,583
Total admitted assets	$857,748

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$151,424
Unpaid dividends	237,149
Total liabilities, except deposits and surplus	$388,573
Deposits of underwriters	313,500
Surplus over all liabilities	155,675
Total liabilities, deposits and surplus	$857,748

RISKS AND PREMIUMS: Fire risks in force, December 31, $45,219,032.

BUSINESS SINCE ORGANIZATION: Premiums received, $7,113,885; losses paid, $3,416,765; dividends declared, cash, $2,035,743.

BONDS OWNED:	Par Value.	Market Value.
Can. Southern Ry., 1 m., 1913, 6%	$50,000	$52,000
City of New York, 1920, 3%	178,000	161,980
City of New York, dock, 1925, 3%	122,000	107,665
L. S. & Mich. So. Ry., gu., 1910, 5%	50,000	50,000
Mich. Cent. R. R., n., 1910, 5%	50,000	50,000
Totals (book value, $421,645)	$450,000	$421,645

MISCELLANEOUS: The foregoing statement is a summary of 286 private accounts of subscribers, who reciprocate fire insurance indemnity in the office of the attorney. (Transacts only inter-insurance between members.) Conflagration losses: Baltimore, 1904, $441,000; San Francisco, 1906, $209,500. Members underwrite the risks of other members to the extent of $500, $1,000, $1,500 or $2,000 each, according to their own requirements as policyholders, each member in a particular class insuring each other member of that class an equal amount, also each member of the other three classes, but not exceeding the limit of his own or their class. Each member deposits the amount which he will assume on a single risk, thus constituting an emergency fund, upon which 6% interest is allowed. After the accumulation of an amount equal to his emergency fund deposit, a subscriber is entitled to receive dividends from surplus earnings. Members may withdraw on 15 days' notice, and their outstanding risks will be assumed by the remaining underwriters. But one risk is written in a city block, and each members' liability by one fire is limited to ten times his deposit.

INDUSTRIAL UNDERWRITERS, Chicago, Ill.

Policies of the above concern emanating from the office of N. E. Oglesby & Co., 155 Washington st., Chicago, were received in 1908 by several local agents. S. M. Moffett was given as attorney and manager.

INTER-INSURANCE COMPANY, Galveston and El Paso, Texas.

This concern is reported to be operated by T. K. Best & Co., as is also the Profit Sharing Company of Galveston and El Paso.

INTER-INSURERS EXCHANGE, Chicago, Ill.

Attorney and Manager, H. J. Straight, 164 Dearborn St. Organized, 1904.

BUSINESS SINCE ORGANIZATION: Premiums received, $11,178; losses incurred, $247.

INSURANCE IN FORCE: December 31, 1909, $296,000.

This is an inter-insurance organization which began business in December, 1904. Its attorney and manager also operates the Merchants Exchange and the Underwriters Exchange. It writes only sprinklered risks and the policies are guaranteed by responsible and reputable members of business houses. Its financial statement as of December 31, 1909, showed total assets (cash), $8,114; net cash surplus, $7,202. Net cash premiums received during 1909, $2,280; total income, $2,467; losses paid, $14; dividends, $292; expenses, $597; total expenditures, $903.

INTER-INSURERS OF AMERICA, Washington, D. C.

President, Hon. Edward C. Stokes; Secretary, C. E. Gudebrod.

Attorney, James R. Skinner; Deputy-Attorney, G. Thomas Dunlop. Offices, Fendall Building, Washington. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$92,380	$5,396	$84,576	$26,898	$26,898	$1,793	.....	$3,725	$5,518	$3,652
1907‡	86,918	6,027	80,391	28,593	28,593	10,252	$1,349	3,364	14,965	10,252
1906	80,565	6,825	16,417	13,108	15,687	5,633	.....	3,051	8,684	5,633

‡ June 1, 1908.

ASSETS, DECEMBER 31, 1909: Guarantee fund, $71,000; cash in office and bank, $18,173; interest accrued, $473; premiums and reserve fund, $2,733; total, $92,379. Liabilities: Net losses unpaid, $1,859; unearned premiums, $5,396; reinsurance premiums, $209; other liabilities, $338; total, $7,803.

This is an inter-insurance association and has 100 members insuring each other for a limited amount with a maximum liability of $500 each. The association takes as members only those in good financial standing and whose plants are considered excellent fire risks. It writes lines ranging from $10,000 to $25,000, depending upon the character and standing of plant to be insured.

OFFICERS AND TRUSTEES: Hon. Edward C. Stokes, James T. Wood, C. E. Gudebrod.

INTERNATIONAL FIRE OFFICE of New York City, N. Y.

Attorney, Chas. F. Mitchell, 56 Pine St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,989	$4,752	—$4,333	$6,997	$7,025	$73	.....	$7,126	$7,199	$729
1908	846	330	418	3	203	.....	.....	10	10	.....
1907	a67	10	—6,563	3	3	233	.....	41	274	.....
1906	63	16	—8,737	10	§10	1,720	.....	795	2,515	.....
1905	21	18	—8,303	82	‡183	1,930	.....	†2,882	4,812	.....

— Deficiency of assets. ‡ Excluding borrowed money, $3,125, and sale of securities, $1,500. † Excluding $1,075 paymen of loan. § Excluding borrowed money, $2,547 in 1906 and $275 in 1907. a Cash.

ASSETS, DECEMBER 31, 1909: Cash, $19; agents' balances, $1,970; total, $1,989. Liabilities: Net losses unpaid (none resisted), $656; unearned premiums, $4,752; other liabilities, $914; total, $6,322.

RISKS AND PREMIUMS: Fire risks in force, December 31, $567,480; premiums thereon, $9,461.

MISCELLANEOUS: Formed as Lenox Fire Lloyds; changed to Merchants & Mechanics Fire Lloyds, July 22, 1905; present title assumed April 15, 1902. Conflagration losses: Baltimore, 1904, $1,800.

UNDERWRITERS:	Assumed Liability.
Amion, J., 42 W. 22d st., N. Y.	$5,000
Ameone, Sam., 42 W. 33d st., N. Y.	5,000
Block, S. J., 116 E. Broadway N. Y.	5,000
Flynn, Joseph, 132 Nassau st., N. Y.	5,000
Koch, L. B., 34 E. 31st st., N. Y.	5,000
Mitchell, C. F., 56 Pine st., N. Y.	5,000
Pendreigh, J., 44 Court st., Brooklyn	5,000
Rosenthal, J., 1493 Lexington ave., N. Y.	5,000
Rosenthal, Sam., 111 E. Broadway, N. Y.	5,000

ISTHMUS LLOYDS OF THE CITY OF NEW YORK, N. Y.

Attorney, C. P. Hull, Jr., 95 William St., New York. Organized, 1886.

BUSINESS SINCE ORGANIZATION: Premiums received, $416,297; losses paid, $229,188; dividends declared, cash, $21,011.

This Lloyds was reorganized in April, 1907, after having been inactive for three years. There were numerous changes in the list of underwriters, which is now as given below.

The statement of this Lloyds, as of December 31, 1909, showed $8 of cash in bank, $4 of uncollected premiums and $3 of liabilities. The business during 1909 was as follows: Premiums, $4; total income, $33; expenses, $1; refunded to underwriters, $1,546; total disbursements $1,547. The total liability of underwriters is stated to be $17,500.

UNDERWRITERS: R. O. Haubold, 519 W. 173d st., New York; C. P. Hull, Jr., 360 W. 21st st., New York; W. W. Urquhart, Jr., 78 Madison ave., New York; Geo. A. Fuich, 2823 Elliott st., Baltimore, E. A. Donnelly, 1317 Calvert st., Baltimore; W. A. Fechtig, Hotel Imperial, N. Y., A. L. Davis, 501 W. 143d st., N. Y.

LARGE AREA SEGREGATION, New York.

Attorney and Manager, John R. Waters, 90 West St. Organized, 1900.

This is a branch of the New York Reciprocal Underwriters. It commenced operation in October, 1900, and each of the 50 or more members may underwrite the risk of each other member to the extent of $5,000.

LLOYDS, New York.

Attorney, R. H. Folsom, 1 William Street, New York.

ASSETS, DECEMBER 31, 1909: $28; unearned premiums, $7; net premiums, $15; total income, $88; expenses, $140; risks in force, December 31, 1909, $2,150; premiums thereon, $14.

MISCELLANEOUS: Formed as Firemens Fire Lloyds, March 12, 1892, changed to Jefferson Fire Lloyds, October 19, 1895; changed to Seaboard Fire Underwriters, December 22, 1902; changed to Old Colony Fire Office, April 5, 1905; present title assumed February 3, 1909.

UNDERWRITERS: Luther H. Holton, 185 Lefferts ave., Brooklyn; Louis Larence, 117 Clymer st., Brooklyn; Ralph H. Folsom, 51 W. 47th st., New York.

LUMBER MANUFACTURERS INTER-INSURANCE EXCHANGE, New Orleans, La.

This organisation was formed in May, 1908, with the following advisory board: R. H. Downman, New Orleans, chairman; R. H. Knox, of the Hilton & Dodge Lumber Company, Savannah, Ga.; R. M. Carrier of the Carrier Lumber & Manufacturing Company, Sardis, Miss.; A. T. Gerrans of the St. Louis Cypress Company, Houma, La.; Herbert W. Stover and E. B. Walker of Willcox, Peck & Hughes, treasurer and secretary, respectively. The insurance firm of Willcox, Peck & Hughes, with headquarters in New York will have power of attorney to carry on the affairs of the bureau. The association will operate in all lumbering sections of the United States.

LUMBERMANS EXCHANGE, Kansas City, Mo.

Attorney and Manager, J. W. Garvey. Organized, 1894.

Year	Assets	Unearned Premiums	Net Surplus	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909a	$65,068	.....	‡$43,703	$45,180	$47,114	$17,867	$17,424	$8,341	$43,632	$17,867
1908a	56,892	.....	‡43,630	41,452	44,235	26,335	20,089	8,134	54,561	26,338
1907a	61,949	.....	‡41,861	46,690	48,509	17,274	27,875	7,914	53,063	17,274
1906a	65,972	.....	‡40,039	40,937	42,557	8,332	27,935	7,803	44,070	8,332
1905	62,690	.....	‡37,250	43,686	44,891	6,084	27,467	7,027	40,578	6,084

a Statement dated July 31. ‡ Reserve and deposits.

ASSETS, JULY 31, 1909: Secured loans, $42,400; cash in office and bank, $17,975; uncollected premiums and deposits, $4,694; total, $65,068. Liabilities: Unpaid dividends, $21,365.

BUSINESS SINCE ORGANIZATION: Premiums received, $490,635; losses paid, $170,991; cash dividends, $208,027.

MISCELLANEOUS: This organisation now writes $4,000 on detached yards, and smaller lines on exposed yards, except those exposed by long frame ranges and special hazards. It collects full board rates (minimum, 1%). Each subscriber deposits $12.50· his account is then credited with his proportion of the premiums written daily; when such credits amount to $25, the $25 is added to his deposit, and the $37.50 is set aside to his account as his reserve fund. All amounts credited to his account thereafter are returned to him in dividends at each annual statement, less 15% and his proportion of losses and expenses. The association seems to be carefully managed.

ADVISORY COMMITTEE: John H. Leidigh, pres. Leidigh-Havens Lumber Co.: Louis L. Seibel, vice-pres. Badger Lumber Co. S. H. Fullerton, pres. Chicago Lumber & Coal Co.; Benj. B. Foster, pres. Foster Lumber Co.· R. J. Hurley, R. J. Hurley Lumber Co.

LUMBERMENS AND LUMBERWORKERS' ALLIANCE, Chicago, Ill.

Attorneys and Managers, William and Royal M. Williamson, 240 La Salle St.

This is an inter-insurance institution which was being organized in 1907 by William Williamson and Royal M. Williamson, who also manage the Indemnity Exchange, The Manufacturers' Alliance and the Sprinklered Risk Underwriters, but owing to the financial depression, organisation was indefinitely postponed.

LUMBERMENS INDEMNITY EXCHANGE, Seattle, Wash.

Attorneys and Managers, Hanford & de Veuve, White Building. Organized, 1903.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$126,618	$31,662	$90,352	$79,155	[$121,848	$57,017	$14,816	$22,380	$94,213	$57,017
1908	133,790	21,830	111,980	72,700	107,095	5 092	2,661	19,030	26,783	5,092
1907	.....	.....	84,586	76,477	119,240	106,403	1,983	19,964	128,350	106,403
1906	135,026	.....	75,059	75,617	78,191	1,136	1,542	19,425	22,103	1,136
1905	75,862	.....	45,193	71,804	73,442	1,520	.....	18,303	19,823	1,520

ASSETS, DECEMBER 31, 1909.

Mortgage loans on real estate	$32,476
Washington Iron Works bonds (market value)	19,390
Cash in office and bank	34,799
Members' balances, not over 3 months due	33,130
Due from reinsuring companies	6,823
Total admitted assets	$126,618

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$31,662
Reinsurance premiums	3,539
Commissions due	1,065
Total liabilities, except surplus	$36,266
Surplus as to policyholders	90,352
Total liabilities, capital and surplus	$126,618

LUMBERMENS INDEMNITY EXCHANGE, Seattle, Wash.—*Continued.*

FIRE RISKS IN FORCE: December 31, $4,913,963.

BUSINESS SINCE ORGANIZATION: Premiums received $432,104; losses paid, $170,766.

MORTGAGE LOANS: There are 8 loans aggregating $32,476 protected by first liens on Seattle and Bellingham properties.

MISCELLANEOUS: This is in inter-insurance association comprised of lumber dealers rated at $100,000 or more, who insure each other. Attorneys are insurance men and in 1906 organized a stock fire insurance company known as the Seattle Fire and Marine Insurance Company of which J. H. de Veuve was secretary.

LUMBERMENS INTER-INSURANCE ASSOCIATION, Kansas City, Mo.

Attorney and Manager, Wallace Pratt, 614 Dwight Building. Organized, 1902.

This association began business June 1, 1902, and had 64 subscribers Each subscriber deposits an amount equal to the premium on his policy, against which his proportion of losses and expenses is charged. Expenses are covered by an allowance of 25% to the attorney. Each subscriber is liable in the proportion as his deposit is to all deposits. Quarterly inspection of all risks are made. No reply has been received to recent requests for a financial statement. As we were going to press advices were received to the effect that this association was in process of liquidation.

LUMBERMENS LLOYDS, Eau Claire, Wis.

Attorney and Manager, J. A. Smith. Organized, 1893.

This association was formed in September, 1893, and at date of latest obtainable report had 26 subscribers, each of whom was stated to have deposited $5,000, and to have assumed $7,500 additional liability. Its maximum line was $25,000. It transacts only inter-insurance (between members), and declines to go into details as to its operations, which, however, are understood to have been very successful.

LUMBER UNDERWRITERS, New York.

Attorney, Eugene F. Perry, 66 Broadway. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$234,470	$103,584	$107,500	$208,666	$217,021	$110,998	$18,706	$68,038	$197,742	$122,027
1908	214,962	115,043	84,685	191,730	§198,618	95,052	*42,555	51,943	191,128	98,331
1907	206,700	86,363	107,153	153,390	182,893	84,829	22,221	45,372	152,422	76,879
1906	169,325	74,713	75,640	129,494	§137,817	57,867	17,600	32,581	‡108,048	64,412
1905	158,032	79,198	62,301	115,452	121,370	40,591	1,700	31,505	‡73,796	37,218

‡ Excluding $5,861 paid retiring underwriters in 1905 and $22,180 in 1906. §Excluding $52,000 deposited by underwriters in 1906, and $25,000 in 1908. * Also $25,000 dividend transferred to underwriters deposit account. ‖Tennessee standard.

ASSETS, DECEMBER 31, 1909.

State of Georgia, 1931, 3½% bonds owned (book value)	$10,000
Cash in office and bank	195,741
Agents' balances, not over 3 months due	28,554
Interest accrued	175
Total admitted assets	$234,470

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid (none resisted)	$19,281
Unearned premiums	103,584
Other liabilities	4,105
Total liabilities, except surplus	$126,970
Surplus as to policyholders	107,500
Total liabilities and surplus	$234,470

RISKS AND PREMIUMS: Gross fire risks in force, December 31, $9,732,781: premiums thereon, $207,169.

MISCELLANEOUS: Formed as Underwriters at Mutual Lloyds the word "Lumber" was prefixed, July 9, 1900, and on December 21, 1906, the words "at Mutual Lloyds" were eliminated As its name indicates, this association makes a specialty of lumber and woodworking risks. The chief parties in interest are identified with the National Wholesale Lumber Dealers' Association.

UNDERWRITERS:	Amount Deposited by Each Underwriter
F. R. Babcock, Pittsburg, Pa., 1st vice-president National Wholesale Lumber Dealers' Assn	$6,667
Fred W. Cole, treas. Nat. Wholesale Lumber Dealers' Assn., 29 Broadway, N. Y.	6,667
C. H. Carlton, of Mills, Carleton Co., Cleveland, O.	6,666
W. A. Holt, vice-pres. Holt Lumber Co., Oconto, Wis.	6,667
H. S. Lee, of Mixer & Co., Buffalo, N. Y.	6,666
W. C. Laidlaw, of Laidlaw Lumber Co., Toronto, Ont.	6,667
Robert C. Lippincott, 1420 Chestnut st., Philadelphia, Pa.	6,666
Lewis Dill, Baltimore, Md., ex-pres. Nat. Wholesale Lumber Dealers' Assn	6,667

UNDERWRITERS—*Cont.*	Amount Deposited by Each Underwriter
Eugene F. Perry, sec. Nat. Wholesale Lumber Dealers' Assn., New York City	$6,667
C. H. Prescott, Jr., of Saginaw Bay Co., Cleveland, O., ex-pres. Nat. Wholesale Lumber Dealers' Assn.	6,666
Frank C. Rice, pres. Rice & Lockwood Lumber Co., Springfield, Mass.	6,667
Horace F. Taylor, of Taylor & Crate, Buffalo, N. Y.	6,667
Geo. B. Montgomery, of Montgomery Bros. & Co., Buffalo, N. Y.	6,666
Robert W. Higbie, 25 Broadway, N. Y., president Nat. Wholesale Dealers Assn.	6,667
Geo. F. Craig, of G. F. Craig & Co., Philadelphia, Pa., ex-pres. National Wholesale Dealers Assn.	6,667
Total	$100,000

EXECUTIVE COMMITTEE: Lewis Dill, Baltimore, Md.; Robert C. Lippincott, Philadelphia, Pa.; Robert W. Higbie, New York.

LUMBERMENS UNDERWRITING ALLIANCE, Kansas City, Mo.

Attorney and Manager, U. S. Epperson & Co., Organized, 1905.

FIRE RISKS IN FORCE: January 9, 1910, $16,050,448.

LOSSES PAID SINCE ORGANIZATION: $451,426.

This association comprises members, 313 and insures the manufacturing lumber plants of members only. Each member deposits a sum equal to the amount of one annual premium at full tariff rate. This deposit is held on the books to the credit of the subscriber. In the absence of fires during the term of any policy, the insurance costs the holder nothing beyond the administrative expense (20% of premium deposit). Fire losses are paid by a ratable contribution from the account of each holder of a live policy at the time a fire occurs. The attorney is empowered to make a draft upon a policyholder at any time during the life of his policy for an amount not exceeding the original annual premium on said subscriber's policy. This draft may be drawn before the funds of said subscriber are exhausted. The penalty for nonpayment of any such draft is the forfeiture of the insurance, and the balance of his deposit then remaining at the exchange, his money going to the attorney as increased compensation. It combined financial statement as of January 9, 1910, shows assets consisting of cash on hand and in banks, $441,908, and deposits in course of collection, $49,924. Its liabilities were: Unpaid losses $30,800, administrative expense, $7,489, due for reinsurance, $306; balance to credit of subscribers, $453,238. Its receipts were: Net deposits collected, $886,824; interest, $23,234; expenditures; losses paid, $451,426; administrative expense on uncollected deposits, $7,489; sundry items, $1,605; savings returned to subscribers, $15,424.

ADVISORY COMMITTEE: R. A. Long, Chas. S. Keith, J. B. White, Kansas City, Mo.; C. W. Gates, N. W. McLeod, St. Louis, Mo.; R. H. Downman, New Orleans, La.; H. H. Wheless, Shreveport, La.

MANUFACTURERS ALLIANCE FOR INTER-INSURANCE, Chicago, Ill.

Attorneys and Managers, Wm. & R. M. Williamson, 240 LaSalle St. Organized, 1905.

This inter-insurance association commenced business late in 1905, writing lines from $10,000 to $25,000. Each subscriber deposits 75% of the premium at tariff rate and is subject to a call or additional funds limited to five times the premium. The attorneys are allowed 20% commission. They are also attorneys of the Indemnity Exchange, and Sprinklered Risk Underwriters.

The following statement covers transactions up to December 31, 1908. Premiums, $119,839; allowances under policies issued, $29,956; refunds under terminated policies, $26,199; losses incurred, $54,517; management expenses, $17,349; supplementary deposits, $20,422; unexpended portion of premium deposits, $12,230; additional reserves, $81,597; losses, December 31, 1908, to May 1, 1909, $159.

MANUFACTURERS LLOYDS, New York.

Attorneys, Jameson & Frelinghuysen, 111 William St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$102,979	$13,733	*$85,633	$27,569	$32,624	$23,768	$5,000	$9,959	$38,727	$13,631
1908	107,591	17,969	*74,425	40,619	47,154	17,790	3,750	11,596	33,136	22,818
1907	92,032	19,501	*61,454	35,792	38,578	8,701	.....	11,105	19,806	9,577
1906	76,661	19,746	*47,814	36,978	39,484	13,480	.....	10,358	23,838	14,557
1905	61,256	21,143	32,079	42,228	43,598	21,532	.....	10,651	32,183	10,679

* Also additional liability of underwriters, $250,000.

ASSETS, DECEMBER 31, 1909.

Bonds and stocks owned (market value)	$83,440
Cash in office and bank	9,155
Agents' balances, not over 3 months due	10,384
Total admitted assets	$102,979

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$13,733
Other liabilities	3,613
Total liabilities, except surplus	$17,346
Surplus as to policyholders	85,633
Total liabilities and surplus	$102,979

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,437,456; premiums thereon, $27,466.

BUSINESS SINCE ORGANIZATION: Premiums received, $3,741,467; losses paid, $2,408 096; dividends declared, cash, $23,750.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
BONDS.		
Met. St. Ry., K. C., 1910, 5%	$10,000	$10,000
Can. No. R. R., eq., 1910, 4½%	10,000	10,000
Hocking Val. R. R Co., 1 cs., 1999, 4½%	5,000	5,150
Wheeling & L. E. R.R. Co., 1 cs., 1949, 4%	10,000	8,700
C., R. I. & P. Ry. Co., 1 r., 1934, 4%	10,000	9,100
Pa. R. R. Co., 10-year cv. 1915, 3½%	10,000	9,700
Mo. Pac., col. tr., 1917, 5%	5,000	5,050
Syracuse, L. S. & No., 1 m., 1947, 5%	10,000	9,500
So. Ry. d and g, 4%, 1956	7,000	5,740
STOCKS.		
Amer. Woolen, p	10,000	10,500
Totals (book value, $81,600)	$87,000	$83,440

MISCELLANEOUS: This association began business in 1892. Five years later, its risks were transferred to the new Insurance Company of the State of New York (which reinsured in the Manhattan Fire, in 1899), after which it took over the risks of the United Cities Lloyds, which then retired. It writes sprinklered risks only. The management of this Lloyds is also largely interested in the Merchants Fire Lloyds, the Pacific Fire Ins. Co., the Stuyvesant Fire Ins. Co., the American Fire Ins. Co. of Philadelphia, the Spring Garden Ins. Co. and the Insurance Underwriters.

UNDERWRITERS:	Liability Assumed
Frank Hiscock, Syracuse, N. Y.	$10,000
Francis Hendricks, Syracuse, N. Y.	10,000
Jameson & Frelinghuysen, 111 William st., N. Y.	10,000
John Dobson, Philadelphia, Pa.	10,000
James Dobson, Philadelphia, Pa	10,000
Charles W. Snow, Syracuse, N. Y.	10,000
Estate of H. M. Jameson, 111 William st., N. Y.	10,000
Wm. B. Cogswell, Syracuse, N. Y.	10,000
Gates Thalheimer, Syracuse, N. Y.	10,000
William Cowie, Syracuse, N. Y.	10,000
A. E. Nettleton, Syracuse, N. Y.	10 000
Dean E. Brown, Syracuse, N. Y.	10,000
Willet L. Brown, Syracuse, N Y.	10,000
I. M. Stettenheim, 45 William st., N. Y	10,000
J. S. Bache & Co., N. Y.	10,000
Chester H. King, Syracuse, N. Y.	10,000
Wm. H Kellner, Newark, N. J.	10,000
John Moore, Syracuse, N. Y.	10,000
Edward Joy, Syracuse, N. Y.	10,000
Lyman C. Smith, Syracuse, N. Y.	10,000
W. L Smith, Syracuse, N. Y.	10,000
Wilbur S. Peck, Syracuse, N. Y.	10,000
Jesse E. Falker, Syracuse, N. Y.	10,000
Joseph S. Frelinghuysen, 111 William st., N. Y.	10,000
Jameson & Frelinghuysen, 111 William st., N. Y.	10,000
	$250,000

MANUFACTURING LUMBERMENS UNDERWRITERS, Kansas City, Mo.

Attorneys and Managers, Harry Rankin & Co., 1030 East 12th St.

This is an inter-insurance association, which writes large lines upon the properties of its members It has about 240 subscribers. Recent requests for a financial statement have been ignored.

MANUFACTURING WOODWORKERS UNDERWRITERS.

Attorney and Manag er, Lee Blakemore, Chicago, Ill.

This is an inter-insurance organization insuring only woodworking risks. It was organised early in 1909 by Lee Blakemore, formerly connected with the Lumbermens Underwriting Alliance of Kansas City.

MERCANTILE FIRE AND MARINE UNDERWRITERS, Chicago, Ill.

Mail matter addressed to this concern has been returned to sender. See Fire Association of Illinois.

MERCANTILE LLOYDS OF NEW YORK CITY, Little Falls, N. Y.

Attorney, The Mercantile Surety Co. (Inc.), Buffalo, N. Y.; Secretary. J. W. Fitzgerald, Little Falls, N. Y. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$43	$25	$18	$50	$50	.....	.....	$25	$25	.....
1908	‡30	25	5	50	50	.....	.....	20	20	.....
1907	‡12	12	.....	25	25	.....	.....	22	22	.....
1906	35	12	23	25	25	.....	.....	50	50	.....
1905	85	16	69	25	25	.....	.....	.....	.....	.....

— Deficiency of assets. ‡ Cash.

RISKS AND PREMIUMS: Fire risks in force, December 31, $5,000; premiums thereon, $50

BUSINESS SINCE ORGANIZATION: Premiums received, about $400,000; losses paid, about $300,000.

MISCELLANEOUS: Formed as Mercantile Lloyds of New York City; changed to Metropolitan Lloyds, September 5, 1893; to Electric City Lloyds, July 10, 1896; and present title, reassumed November 18, 1902. Conflagration losses: Baltimore, 1904, $1,750

UNDERWRITERS:	Liability Assumed.
John W. Fitzgerald, Little Falls, N. Y.	$5,000
Sidney W. Petrie, 228 Summer st., Buffalo, N. Y.	5,000
Jos. C. Henafelt, 124 College st., Buffalo, N. Y.	5,000
John C. Bertrand, Rochester, N. Y.	5,000
Jacob Davis, 307 Norwood ave., Buffalo, N. Y.	5,000
Frank E. Sheldon, 1380 Broadway, N. Y.	5,000
Geo. S. Bixby, Carnegie Hall, N. Y.	5,000

MERCANTILE RECIPROCAL UNDERWRITERS, Fort Worth, Tex.

Attorney and Manager, Glen Walker. Organized, 1904.

This inter-insurance association began business in March, 1904, and at latest advices it had 650 subscribers, writing a maximum line of $3,000 in one block in first-class towns and $2,000 or less in towns of other classes. Members' liability is limited to their cash premiums, and the attorney's commission is 15% of premiums, and actual expenses other than salaries. Glen Walker is secretary of the Millers Mutual Fire Insurance Company, of Fort Worth, and the Texas National Fire Insurance Company of Fort Worth. The attorney declines to furnish a financial statement to non-members.

MERCHANTS EXCHANGE, Chicago, Ill.

Attorney and Manager, H. J. Straight, 164 Dearborn St. Organized, 1901.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$59,082	$6,610	$52,471	$16,238	§$17,735	$15,238	$8,554	$2,846	$25,638	$15,238
1908	70,218	7,983	62,235	21,186	23,216	9,921	12,259	3,572	§25,753	9,921
1907	77,983	8,487	69,496	20,223	25,167	1,278	11,563	3,615	16,456	1,278
1906	71,802	7,002	64,800	17,506	19,167	1,534	.....	3,521	5,055	1,534
1905c	60,243	.....	60,243	20,797	.....	40,528	.....	3,820	44,348	.....

§ Excluding subscribers' deposits. c As of April 2, 1906.

ASSETS, DECEMBER 31, 1909: Cash in office and bank, $58,237; premiums in course of collection, $845; total, $59,082. Liabilities: Unearned premiums, $6,610.

FIRE RISKS IN FORCE: December 31, $1,675,550.

MISCELLANEOUS: This is an inter-insurance association. It was organized September 15, 1901, and has several classes of members, who deposit from $250 to $2,000 each, assuming an additional liability equal to 4 times the original deposit. Six per cent interest is paid on deposits, and an allowance of 15 per cent to the attorney covers all expenses. H. J. Straight is also attorney for the Underwriters Exchange.

MERCHANTS FIRE AND MARINE UNDERWRITERS, Chicago, Ill.

This concern was reported to be soliciting business in the far West in 1908. No information is available as to its standing.

MERCHANTS FIRE LLOYDS, New York.

Attorneys, Jameson & Frelinghuysen, 111 William St. Organized, 1888.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$89,030	$11,932	*$75,456	$25,310	$35,047	$11,335	$14,000	$5,448	$33,783	$10,207
1908	89,110	17,055	*69,222	40,324	43,782	12,554	7,000	11,012	30,566	12,610
1907	75,518	17,907	*53,376	30,071	33,045	4,176	4,200	10,498	18,874	5,054
1906	63,743	19,521	*41,317	31,490	33,482	6,397	2,800	10,573	19,770	6,216
1905	50,259	21,006	26,852	37,251	39,898	27,892	1,400	21,053	50,345	18,942

* Also additional liability of underwriters, $140,000.

ASSETS, DECEMBER 31, 1909: Bonds and stocks owned (market value), $76,564; cash in office and bank, $6,858; agents' balances, not over three months due, $5,608; total, $89,030. Liabilities: Net losses unpaid, $400; unearned premiums, $11,932; other liabilities, $1,242; total, $13,574; surplus as to policyholders, $75,456.

Total amount of members' liability, December 31, $140,000.

RISKS AND PREMIUMS: Fire risks in force, December 31, $2,659,982; premiums thereon, $23,865.

BUSINESS SINCE ORGANIZATION: Premiums received, $2,526,407; losses paid, $1,823,787; dividends declared, cash, $53,678.

BONDS AND STOCKS OWNED:	Par Value.	Market Value.
Third Ave., cs., 4%, bds	$5,000	$3,450
Consolidated Gas, stk	10,000	16,000
Great Northern, pf., stk	5,000	7,200
Chatham National Bank, stk	2,500	8,500
Greenwich Insurance Co., stk	118,381	35,514
Baltimore & Ohio R. R., com., stk	5,000	5,900
Totals (book value, $75,545)	$145,881	$76,564

MISCELLANEOUS: Organized in 1888, this Lloyds was for 11 years managed solely by Henry Griffen. In 1899, Jameson & Frelinghuysen became joint attorneys with Mr. Griffen. Jameson & Frelinghuysen are also attorneys for the Manufacturers Lloyds, and are interested in the Pacific Fire Insurance Company, Stuyvesant Fire Insurance Company, Spring Garden Insurance Company, Insurance Underwriters and American Fire Insurance Company of Philadelphia. No loss by San Francisco, 1906, conflagration. All underwriters are bound by the result of a suit against one underwriter.

UNDERWRITERS:	Liability Assumed.
C. V. Meserole, 111 William st., N. Y.	$10,000
Henry Griffen, Morristown, N. J	10,000
Edwin C. Jameson, 111 William st., N. Y	10,000
Henry A. Loth, 65 Greene st., N. Y	10,000
Joseph S. Frelinghuysen, 111 William st., N. Y	10,000
Wm. H. Kellner, Newark, N. J	10,000
Thalheimer Bros., 65 E. 9th st., N. Y	10,000
T. J. Ferguson, New Orleans, La	10,000
Hale & Kilburn Mfg. Co., Philadelphia, Pa	10,000
F. T. Nesbit, 116 Nassau st., N. Y	10,000
Lit Bros., Philadelphia, Pa	10,000
Kaufmann Bros., Pittsburg, Pa	10,000
Woodward & Lothrop, Washington, D. C	10,000
Adolp C. Knothe, 124 5th ave., N. Y	10,000

MERCHANTS INTER-INSURANCE EXCHANGE, Baltimore, Md.

Attorney and Manager, Howard E. Paine.

This is a reciprocal underwriting association organized to write fire risks on properties having automatic sprinkler equipment. Each member becomes liable for $1,000 on each risk assumed, not more than one risk being accepted in any city block and the conflagration limit being five times the amount of deposit. Alfred R. L. Dahme is chairman of the trustees.

MERCHANTS UNDERWRITERS.

Attorney and Manager, F. B. Hamblin, Dwight Building, Kansas City, Mo.

This is an inter-insurance organization which was organized in September, 1907. It is reported to be doing a good business with a saving to members.

NATIONAL FIRE UNDERWRITERS, Chicago, Ill.

Attorney, E. Ament, 125 LaSalle St.

Policies under this title are issued by E. Ament & Co. The organization was reported to have ten subscribers who had deposited demand notes for $1,000 each.

NATIONAL INTER-INSURANCE BUREAU, Kansas City, Mo.

This is an inter-insurance organization furnishing indemnity to owners of certain classes of property. Its attorney and manager is A. A. Wren, with offices at the R. A. Long building, Kansas City.

THE NATIONAL UNDERWRITERS OF AMERICA, New York.

Attorneys, Hall & Trowbridge, 45 Cedar St.; Secretary, C E. Sexton. Organised, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$200,836	$23,840	$175,503	$46,988	‡$55,357	$20,500	$7,469	$17,343	*$45,312	$8,201
1908	197,546	24,718	157,746	48,183	‡55,048	14,976	6,498	14,916	*36,390	22,708
1907	174,897	25,387	141,372	49,795	‡55,866	2,646	5,712	19,070	*27,428	6,414
1906	163,544	26,895	133,756	53,491	‡58,866	4,567	5,175	20,062	29,804	4,100
1905	133,896	26,880	103,500	53,028	57,554	6,402	4,520	19,730	30,652	4,192

* Excluding payments to retiring subscribers. ‡ Excluding subscribers' deposits.

Assets, December 31, 1909.

Bonds owned (market value)	$158,450
Cash in office and bank	34,670
Agents' balances, not over 3 months due	5,053
Interest accrued	2,663
Total admitted assets	$200,836

Liabilities, December 31, 1909.

Net losses unpaid (none resisted)	$419
Unearned premiums	23,840
Other liabilities	1,074
Total liabilities, except deposits and surplus	$25,333
Deposits of underwriters	52,000
Surplus over all liabilities	123,503
Total liabilities, deposits and surplus	$200,836

Members additional liability, December 31, $208,000.

RISKS AND PREMIUMS: Fire risks in force, December 31, $7,078,861; premiums thereon, $47,679.

BUSINESS SINCE ORGANIZATION: Premiums received $346,097; losses paid, $61,176; dividends declared, cash, $34,729.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Cent. Pac. R. R., 1949, 4%	$25,000	$24,250
Atch., Top & Santa Fe R. R., 1995, 4%	10,000	10,000
Pa. R. R., 1915, 3½%	10,000	9,700
Chi., Burl. & Quincy R. R., 1921, 4%	25,000	25,000
R. I., 1988, 4%	10,000	9,900
Amer. Tl. & Tg. Co., n, 1910, 5%	30,000	30,000
N. Y. Gas, El. Lt. H. & Pow. Co., 1949, 4%	5,000	4,200
Ore. Short Line Ry., 1929, 4%	5,000	4,750
Southern Pac. R. R., 1955, 4%	15,000	14,250
Erie R. R. Pa. Coal Co., 1951, 4%	10,000	8,600
Pa. Co., 1921, 4%	10,000	9,800
Stocks.		
Consolidated Gas Co. of N. Y.	5,000	8,000
Totals (book value $152,337)	$160,000	$158,450

MISCELLANEOUS: Formed as Equitable Fire Lloyds; present title assumed November 26, 1902. G. A. Stanton & Co., also manage the American Lloyds, the Great Western Lloyds and the Union Underwriters No loss by San Francisco, 1906, conflagration.

UNDERWRITERS:	Liability Assumed.
Joseph E. Brown, of Blake Bros. & Co., N. Y. and Boston	$10,000
Francis S. Bangs, of Guthrie, Bangs & Van Sinderen	10,000
Underwriters—*Cont.*	
Jacob D. Lit, of Lit Bros., Philadelphia, Pa.	$10,000
H. B. Sedgwick, of H. B. Sedgwick & Co., London, Eng.	10,000
Harvey Childs, Jr., of H. Childs & Co., Pittsburg, Pa.	10,000
John F. Horman, pres. and treas. H. S. Barney Co., Schenectady	10,000
Robert J. Dale, of Dale & Co., Montreal, Can.	10,000
John G. Stephenson, Jr., 2d vice-pres. Arbuthnot-Stephenson Co., Pittsburg, Pa.	10,000
William W. Lawrence, of W. W. Lawrence & Co., Pitsburg, Pa.	10,000
Fraser M. Moffat, pres. Eastern Cut Sole Co., N. Y.	10,000
Adolph Goepel, N. Y.	10,000
William J. Stitt, of Jacob Adler & Co., N. Y.	10,000
Robert C. Ogden, formerly of the firm of John Wanamaker, N. Y.	10,000
Charles H. Zehnder, pres. AustinCoal & Coke Co., N. Y	10,000
Charles Adler, of Jacob Adler & Co., N. Y.	10,000
Hans Schmidt, of Schoellkopf & Co., Buffalo, N. Y.	10,000
Willis L. Ogden, of W. L. Ogden & Co., N. Y.	10,000
Spencer Kellogg, of Charles C. Kellogg & Sons Co., Utica N. Y.	10,000
August Heckscher, director, N. J. Zinc Co., N. Y.	10,000
James M. Thomson, formerly of Brown, Thomson & Co., Hartford, Conn.	10,000
Martin Schrenkeisen, capitalist, N. Y.	10,000
Henry G. Gennert, of Gennert & Gennert, N. Y.	10,000
Henry A. Sherwin, pres. The Sherwin-Williams Co., Cleveland	10,000
Edward E. Hall, of E. E. Hall & Co., N. Y.	10,000
Wm. H. Andrews, pres. Pratt & Lambert., Inc., Buffalo, N. Y.	10,000

UNDERWRITERS AT NEW YORK AND BOSTON LLOYDS, New York.

Attorneys, Willard S. Brown & Co., 1 Liberty St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$97,972	$6,726	*$90,053	$10,981	$16,774	$13,403	$3,800	$3,537	$29,380	$4,702
1908	106,530	13,282	*80,341	24,389	30,182	23,098	4,000	8,742	35,840	26,322
1907	103,555	14,930	*79,241	28,009	32,001	7,604	4,000	9,784	21,388	13,176
1906	100,142	15,606	*80,789	29,716	33,344	10,556	3,900	10,752	25,208	.....
1905	96,093	15,797	74,766	29,340	32,505	6,329	4,000	9,325	19,654	6,031

* Also additional liability of underwriters, $160,000.

Assets, December 31, 1909.

Bonds and stocks owned (market value)	$92,940
Cash in office and bank	2,968
Agents' balances, not over 3 months due	1,482
Interest accrued	582
Total admitted assets	$97,972

Liabilities, December 31, 1909.

Net losses unpaid (none resisted)	$548
Unearned premiums	6,726
Other liabilities	645
Total liabilities, except surplus	$7,919
Surplus as to policyholders	90,053
Total liabilities and surplus	$97,972

UNDERWRITERS AT NEW YORK AND BOSTON LLOYDS, New York.—*Continued.*

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,744,898; premiums thereon, $13,498.

BUSINESS SINCE ORGANIZATION: Premiums received, $782,282; losses paid, $330,359; dividends declared, cash, $155,977.

BONDS AND STOCKS OWNED: Bonds.	Par Value.	Market Value.
Ann Arbor, 1, 1995, 4%	$5,000	$3,950
A., T. & S. F., cv., 1955, 4%	6,000	6,900
Atl. C. L. (L. & N.). 1952, 4%	5,000	4,400
N. P.-G. N. (C., B. & Q.), 1921, 4%	5,000	4,800
Ore. S. L., 1922, 6%	5,000	5,700
Un. P., cv., 1927, 4%	5,000	5,400
A., T. & S. F., stk., p.	12,500	12,500
Del. & H., stk.	5,000	9,000
Pa. R.R., stk.	23,300	30,295
Un. P., p. stk.	10,000	10,000
Total (book value, $92,261)	$81,800	$92,945

MISCELLANEOUS: This association operated actively from April, 1892, until 1897, when it reinsured its risks in the Northern Insurance Co. of New York, which is under the same management. It has since transacted a relatively small business, writing chiefly sprinklered risks. All underwriters are bound by result of a suit against one. Conflagration losses: Baltimore, 1904, $10,000; San Francisco, 1906, estimated at $1,000.

UNDERWRITERS:	Liability Assumed.
Vernon H. Brown, 21 State st., N. Y	$10,000
William Brewster, Broadway and 47th st., N. Y	10,000
John E. Berwind, 1 Broadway, N.Y	10,000
Arthur A. Fowler, 30 Church st., N. Y	10,000
Charles Eddy, 4th ave. and 19th st., N. Y	10,000
A. H. Alker, 2 Rector st	10,000
Howard Willets, White Plains, N. Y	10,000
Charles Mallory, 129 Front st., N. Y	10,000
Horace Howard Furness, Wallingford, Pa.	10,000
Evans R. Dick, 30 Broad st., N. Y	10,000
John J. Slater, 10 E. Jones st., Savannah, Ga	10,000
Willard S. Brown & Co., 1 Liberty st., N. Y	10,000
Robert H. Fowler, 30 Church st., N. Y	10,000
Donald Mitchell, 302 W. 53d st., N. Y	10,000
Nathaniel Whitman, 670-674 Broadway, N. Y	10,000
Willard S. Brown, 1 Liberty st., N. Y	10,000
A. A. Fowler & Co., 30 Church st., N. Y	10,000
Leander N. Lovell, 17 Battery pl., N. Y	10,000

THE NEW YORK AND NEW ENGLAND UNDERWRITERS AT LLOYDS OF NEW YORK CITY, New York.

Address care of Holmes Jones, 32 Broadway. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	$1,118	$2,549	—$4,650	$5,079	$5,079	$2,487	.....	$2,492	$4,979	.....
1907	12,383	6,632	57	13,264	13,264	2,511	$5,200	5,022	12,733	$3,945
1906	13,744	7,320	2,094	14,640	14,640	1,020	.....	3,666	4,686	.....
1905	‡33	22	11	38	38	.....	.....	6	6	.....

— Deficiency of assets. ‡ Cash.

MISCELLANEOUS: Formerly Home Protection Fire Underwriters; present title assumed June 23, 1902. Regarding this Lloyds, the New York Insurance Department's report covering the year 1907, said: "Judgments have been filed against the association amounting to about $5,100. Association's counsel claims that the present underwriters are not liable, the present attorney-in-fact and underwriters not having been interested in said association at the time said judgments were obtained." In the same report the following note is appended to the statement of the New York and New England Underwriters: "Department examiners state that it is impossible to verify the accuracy of the statement of this association from any data that said association has in its possession.

We were advised by Attorney R. J. Dunphy that the judgments for $5,100 above referred to were filed against the previous attorneys and underwriters, none of whom has been interested in this association since 1905. Mr. Dunphy also stated that the daily reports, with accompanying data, were submitted to the New York Insurance Department's representatives, and they declined to examine same. In 1909 and 1910 the New York Insurance Department attempted to secure authority to liquidate this Lloyds, but apparently had not done so up to the time this page went to press.

UNDERWRITERS: Wm. Warbrick, Wilkesbarre, Pa.; G. A. Baker, Jersey City, N. J.; Walter Towe, Passaic, N. J.; Maurice Kaufmann, Manhattan, N. Y. C. These underwriters act individually and not through an attorney. Their liability is unlimited.

NEW YORK CENTRAL LLOYDS, Little Falls, N. Y.

Attorney, John W. Fitzgerald. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	‡$94	$20	$74	$40	$40	.....	.....	$25	$25	.....
1908	‡25	15	10	30	30	.....	.....	5	5	.....
1907	‡15	7	8	15	15	.....	.....	15	15	.....
1906	‡15	7	8	15	15	.....	.....	.....	.....	.....
1905	‡59	13	46	15	15	.....	.....	60	60	.....

‡ Cash.

RISKS AND PREMIUMS: Fire risks in force, December 31, $10,000; premiums thereon, $40.

BUSINESS SINCE ORGANIZATION: Premiums received, about $800,000; losses paid, about $606,542; dividends declared, cash, $5,000.

MISCELLANEOUS: This Lloyds was formerly active, but withdrew from general business in 1897.

UNDERWRITERS:	Liability Assumed.
Watts. T. Loomis, Little Falls, N. Y	$5,000
J. J. Gilbert, Little Falls, N. Y	5,000
W. F. Lansing, Little Falls, N. Y	5,000
Robert Earl, Herkimer, N. Y	5,000
John W. Fitzgerald. Little Falls, N. Y	5,000
Thomas Ryan, Syracuse, N. Y	5,000

NEW YORK COMMERCIAL UNDERWRITERS, New York.

Attorneys, Henry Stewart & Son (Inc.), 3 So. William St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$58,891	$36,978	$604	$129,262	$129,836	$83,259	.....	§$53,087	§$136,346	$91,091
1908	70,933	45,627	10,931	77,985	78,027	26,333	.....	29,416	55,749	33,526
1907	‡42	6	36	13	13	.....	.....	3	3	.....
1906	33	6	27	13	13	.....	.....	3	3	.....
1905	‡24	7	17	14	14	.....	.....	.....	.....	.....

§Includes $8,167 balance of purchase price of "charter." ‡ Cash.

NEW YORK COMMERCIAL UNDERWRITERS, New York.—*Continued.*

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Cash in office and bank	$13,216	Net losses unpaid (including $2,500 resisted)	$15,669
Agents' balances, not over 3 months due, or subsequently paid	19,616	Unearned premiums	36,978
Bills receivable taken for premiums	5,990	Other liabilities	5,640
Special funds paid in by subscribers	20,000	Total liabilities	$58,091
Other assets	69	Surplus over all liabilities	604
Total admitted assets	$58,891	Total liabilities and surplus	$58,891

RISKS AND PREMIUMS: Fire risks in force, December 31, $550,392; premiums thereon, $20,690; marine and inland risks in force, $998,597; premiums thereon, $52,732.

MISCELLANEOUS: Organized as Commercial Lloyds; present title assumed May 10, 1904. Transacted general business from 1892 to 1896, when it reinsured in the Philadelphia Mutual Fire. It resumed business, but ceased active operations in 1900. In 1908, Henry Stewart & Son, average adjusters (founded 1860; Inc. 1908), were appointed attorneys for the underwriters. It writes fire and marine insurance, and started business on April 1, 1908, with deposit and underwriters liability of $400,000; and premiums collected and in course of collection, $40,000. It has forty subscribers, each of whom is liable for $10,000. The books are audited monthly by Townsend, Dix & Yale, 31 Nassau st., New York City.

UNDERWRITERS:	Maximum Amount of Liability.
Geo. W. Betts, Jr., 165 Broadway, N. Y.	$10,000
W. P. Buckner, 346 Broadway, N. Y.	10,000
Alfred Burley, St. John, N. B., Canada	10,000
Norman R. Burrows, Montreal, Can.	10,000
Cyrus W. Chadwick, 31 South st., N. Y.	10,000
John D. Chipman, St. Stephens, N. B., Canada	10,000
L. G. Crosby, St. John, N. B., Canada	10,000
Joseph Di Giorgis, Calvert Blg., Baltimore, Md.	10,000
John A. Donald, 18 Broadway, N. Y.	10,000

Underwriters—*Cont.*	Maximum Amount of Liability.
Robert S. Ewing, St. John, N. B., Canada	$10,000
Geo. H. Fleming, St. John, N. B., Canada	10,000
H. S. Gregory, St. John, N. B., Canada	10,000
Walter A. Harrison, St. John, N. B., Canada	10,000
Thos. N. Jones, 18 Broadway, N. Y.	10,000
Robert K. Kelley Exchange Blg., Liverpool, Eng.	10,000
L. A. Burnett, Aspinwall, Pa.	10,000
Adolphe C. Knothe, 124 Fifth ave., N. Y.	10,000
E. G. Langley, Wolfville, N. S., Canada	10,000
Thos. J. Lewis, 165 Broadway, N. Y.	10,000
Wm. H. Logan, Montreal, Can.	10,000
Alex. McMillan, St. John, N. B., Canada	10,000
Wm. A. Park, Newcastle, N. B., Canada	10,000
Alfred Porter, St. John, N. B., Canada	10,000
James Robinson, Millerton, N. B., Canada	10,000
Henry Stewart, 3 So. William st., N. Y.	10,000
Henry Stewart & Son, 3 So. William st., N. Y.	10,000
Lewis W. Stotesbury, 141 Broadway, N. Y.	10,000
J. Royden Thomson, St. John, N. B., Canada	10,000
Percy W. Thomson, St. John, N. B., Canada	10,000
Elliott E. Van Cleef, 463 West st., N. Y.	10,000
Robert Thomson, St. John, N. B., Canada	10,000
Frank S. White, St. John, N. B., Canada	10,000
Cecil P. Stewart, 3 So. William st., N. Y.	10,000

NEW YORK FIRE LLOYDS, New York.

Attorneys, A. E. Cortis, J. W. Patterson; Deputy Attorney, Geo. J. Scott, 220 West 47th Street, N. Y. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	*e*$43	.....	—$1,025	$5	$41	.....	.....	$606	$606	.....
1908	*a*31	$2	—9,581	.....	.....	$761	.....	428	1,189	.....
1907	*a*491	14	—13,814	29	583	414	.....	1,338	1,75[illegible]	.....
1906	542	16	—19,087	15	*15	4,839	.....	2,340	7,17[illegible]	.....
1905	856	16	—44,251	19	‡9,494	6,006	.....	2,927	8,93[illegible]	.....

* Excluding $7,758 paid in by underwriters. ‡ Including $9,475 paid in by underwriters. § Includes $23,263 "underwriters' accounts." — Deficiency of assets. *a* Cash. *e* Total liabilities, December 31, 1909, net unpaid losses, $1,068.

RISKS AND PREMIUMS: Fire risks in force, December 31, $500; premiums thereon, $5.

BUSINESS SINCE ORGANIZATION: Premiums received, $449,614; losses paid, $250,314; dividends declared, cash, $9,800.

UNDERWRITERS:	Liability Assumed.
Charles H. Merrill, Exeter, N. H.	$2,000
George Holmes, 30 Broad st., N. Y.	2,000
George Reuter, Jr., 124 W. 81st st., N. Y.	2,000
Andrew R. Baird, Brooklyn	2,000

Underwriters:—*Cont.*	Liability Assumed.
J. W. Patterson, 220 W. 47th st., N. Y.	$10,000
A. E. Cortis, 100 William st., N. Y.	10,000
F. G. Pauly, 189 Water st, N. Y.	2,000
I. J. Merritt, Sr., 40 Wall st., N. Y.	2,000
H. W. Bonty, 30 Broad st., N. Y.	2,000
I. J. Merritt, Jr., 40 Wall st., N. Y.	2,000
W. J. Howey, 244 W. 49th st., N. Y.	10,000
Horace E. Fox, 105 W. 62d st., N. Y.	2,000

NEW YORK INSURANCE ASSOCIATION, New York.

Attorneys, Daniel Woodcock & Co., 19 Liberty St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$14,291	$11,232	$101	$22,590	$23,478	$14,482	.....	$9,049	$23,531	$9,885
1908	15,275	11,804	19	29,170	‡33,959	22,778	$1,500	11,515	35,793	17,366
1907	22,136	15,539	507	35,268	35,347	19,841	1,500	11,875	†33,216	19,930
1906	15,032	9,559	366	14,790	15,038	11,129	2,500	5,310	18,939	13,351
1905	12,175	7,658	1,771	19,265	19,448	9,091	1,000	7,074	17,165	8,400

† Including subscription returned to underwriters. ‡ Includes $4,562 contributed by underwriters, in 1908 and $800 in 1909.

NEW YORK INSURANCE ASSOCIATION, New York..—*Continued.*

Assets, December 31, 1909.	
Real estate owned (book value)	$3,000
Cash in office and bank	1,789
Agents' balances, not over 3 months due	9,502
Total admitted assets	$14,291

Liabilities, December 31, 1909.	
Net losses unpaid (including $500 resisted)	$1,504
Unearned premiums	11,232
Other liabilities	1,454
Total liabilities, except surplus	$14,190
Surplus as to policyholders	101
Total liabilities and surplus	$14,291

RISKS AND PREMIUMS: Fire risks in force, December 31, $1,521,800; premiums thereon, $22,463.

BUSINESS SINCE ORGANIZATION: Premiums received, $305,926; losses paid, $196,569; dividends declared, cash, $6,500.

REAL ESTATE OWNED: Consists of a lot 50 x 150 feet, on Sunset ave., near Pine st., Asbury Park, N. J., and garage thereon, valued at $1,500; and a lot 40 x 100 feet on Lincoln ave., near Sutter ave., Brooklyn, valued at $1,500.

MISCELLANEOUS: Formed as Insurers Alliance of the City of New York· changed to Insurers Alliance of New York, December 14, 1893; present title assumed February 24, 1903. Conflagration losses: Baltimore, 1904, $1,333; San Fransisco, 1906, $1,873. The maximum line written is $2,500. Expenses are limited to 30% of premiums.

UNDERWRITERS:	Liability Assumed.
H. L. Hudson, Pearl and Water sts., Brooklyn	$2,500
Edmund T. Willets, 47 Ann st., New York	2,500
W. E. Jones, 12 Water st., Brooklyn	2,500
J. Douglass Wells, 169 Jackson Boulevard, Chicago	2,500
John B. Sabine, Union st., Brooklyn	2,500
Walter F. Sykes, 626 2d st., Brooklyn, N. Y.	2,500
A. J. Willets, 33 Herkimer st., Brooklyn	2,500
Wm. J. Bogert, Westfield, N. J.	2,500
James A. Wylie, 5 Beekman st., New York	2,500
W. C. W. Child, 1091 Dean st., Brooklyn	2,500
Daniel Woodcock & Co., 19 Liberty st., New York	2,500
Daniel Woodcock, 1219 Bergen st., Brooklyn	2,500
John B. Sabine, Union st., Brooklyn	2,500
Edward Anderson, 547 St. Mark's pl., Brooklyn	2,500

NEW YORK RECIPROCAL UNDERWRITERS, New York.

Attorney, John R. Waters, 90 West St. Organized, 1891.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,536,297	$222,717	$1,047,097	$520,400	$562,472	$4,022	$341,734	$88,060	$433,816	$4,022
1908	1,410,602	190,324	972,362	458,567	500,502	27,416	278,442	75,823	381,681	27,416
1907	1,282,080	173,181	882,755	467,158	503,961	9,429	284,294	79,151	372,874	9,429
1906	1,160,557	162,410	793,503	422,109	451,430	4,034	170,035	70,343	244,412	4,034
1905	959,503	129,591	669,385	338,906	363,917	12,334	117,409	59,149	188,892	12,334

Assets, December 31, 1909.	
Bonds owned (book value)	$279,438
Cash in office and bank	1,254,238
Premiums in course of collection, not over 3 months due	940
Interest accrued	1,681
Total admitted assets	$1,536,297

Liabilities, December 31, 1909.	
Unearned premiums	$222,717
Unpaid dividends	266,483
Total liabilities, except surplus	$489,200
Surplus as to policyholders	1,047,097
Total liabilities and surplus	$1,536,297

RISKS AND PREMIUMS: Fire risks in force, December 31, $93,341,899.

BONDS OWNED:	Par Value.	Market Value.
Atlantic Coast Line, 1952, 4%	$20,000	$19,050
Chicago, Bur & Quincy R. R., 1949, 4%	20,000	20,050
Lehigh Val., gn. m., 2003, 4%	20,000	19,250
City of N. Y., dk., 1927, 3½%	20,000	18,550
City of N. Y., 1917, 4%	50,000	50,000
City of N. Y., 1917, 4½%	25,000	25,750
Norfolk & Western, 1996, 4%	20,000	19,600
Union Pac., 1947, 4%	20,000	20,250
Ore. R. R. & Nav., 1946, 4%	20,000	19,500
Pa. R. R., cv., 1915, 3½%	20,000	19,200
Pa. R. R., ca., 1948, 4%	15,000	15,637
Pa. R. R., col. n., 1910, 5%	15,000	15,000
St Louis, Iron Mt. & So. River & Gulf Div., 1933, 4%	20,000	17,500
Totals (book value, $279,437)	$285,000	$279,437

MISCELLANEOUS: The foregoing statement is a summary of 383 private accounts of subscribers, who reciprocate fire insurance indemnity in the office of the attorney. (Transacts only inter-insurance between members.) John R. Waters is also attorney for the Individual Underwriters and the Large Area Segregation (a branch of the N. Y. Reciprocal Underwriters). Each member becomes liable to the extent of $2,000 for each risk. This amount is not paid in, but profits are credited to his account until they amount to $4,000, any excess being subject to withdrawal. No more than one risk is written in a single city block. Writes sprinklered business only. Limit of liability of each subscriber in a local conflagration is $20,000 or $40,000, according to his reciprocation.

NORTH AMERICAN INTER-INSURERS OF THE CITY OF NEW YORK, New York.

Attorneys, Benedict & Benedict, 35 Nassau St. Organized, 1892.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$318,153	$34,724	$283,429	$70,657	$84,725	$13	$165,001	$13,810	$178,824	$13
1908	423,141	33,765	388,876	67,402	80,147	205	.....	14,817	15,022	205
1907	340,759	35,847	304,838	74,975	86,628	.....	.....	15,026	15,026	.....
1906	301,793	30,567	269,596	61,909	72,779	.....	.....	13,516	13,516	.....
1905	260,513	32,694	226,047	66,528	75,574	560	.....	12,438	12,998	560

NORTH AMERICAN INTER-INSURERS OF THE CITY OF NEW YORK, New York.—*Cont.*

ASSETS, DECEMBER 31, 1909.

Bonds owned (market value)	$278,780
Cash in office and bank	29,886
Agents' balances, not over 3 months due	5,528
Interest accrued	3,959
Total admitted assets	$318,153

LIABILITIES, DECEMBER 31, 1909.

Unearned premiums	$32,995
Other liabilities	1,729
Total liabilities, except surplus	$34,724
Surplus as to policyholders	283,429
Total liabilities and surplus	$318,153

RISKS AND PREMIUMS: Fire risks in force, December 31, $3,888,500; premiums thereon, $65,989.

BUSINESS SINCE ORGANIZATION: Premiums received, $834,647; losses paid, $33,859; dividends declared, cash, $165,001.

BONDS OWNED:	Par Value.	Market Value.
Ill. Cent. R. R., 1952-1953, 4%	$10,000	$10,180
N. Y., Chi. & St. L R. R., 1937, 4%	5,000	5,000
Cent. Pac., 1949, 4%	25,000	24,250
Met. St. Ry., 2002, 4%	10,000	5,200
Cent. of Ga., 1945, 5%	5,000	5,450
Union Pac., 1947, 4%	30,000	30,600
N. Y. Cent., d., 1934, 4%	15,000	14,400
N. Y. City, 1936, 4%	50,000	50,000
Ore. Short Line, 1929, 4%	15,000	14,250
N. Y. City, 1957, 4½%	50,000	55,500
Chic. B. & Q., 1958, 4%	15,000	15,000
So. Pac., 1955, 4%	5,000	4,750
Republic S. Dom., 1958, 5%	10,000	9,900
Hudson Co. Gas, 1949, 5%	5,000	5,200
N. Y. & Westch. Ltg., 1954, 5%	10,000	10,200
Inter.-Met. col. tr., 1956, 4½%	10,000	8,400
U. S. Steel, 1963, 5%	10,000	10,500
Totals (book value, $285,102)	$280,000	$278,780

MISCELLANEOUS: Formed as North American Lloyds; present title assumed April 15, 1896. This association transacts inter-insurance, and has been under the present management since 1901. Each member deposits a bond for twice the amount authorized to be written for him on a single risk, and this bond represents the extent of his liability.

UNDERWRITERS:	Liability Assumed.
Arnold, Constable & Co., 881 Broadway, N. Y.	$20,000
R. H. Macy & Co., 1317 Broadway, N. Y.	20,000
Stern Bros., 32 W. 23d st., N. Y.	20,000
Abraham & Straus, 422 Fulton st., Brooklyn, N. Y.	20,000
Woodward & Lothrop, 1007 F. st., Washington, D. C.	20,000
B. Altman & Co., 357 5th ave., N. Y.	20,000
R. H. White & Co., Washington and Bedford sts., Boston, Mass.	20,000
The H. B. Claflin Co., Church and Worth sts., N. Y.	20,000
Strawbridge & Clothier, Market & Filbert sts., Philadelphia, Pa.	20,000
Pittsburg Dry Goods Co., 933 Penn ave., Pittsburg, Pa.	20,000
Frederick Loeser & Co., Fulton & Bond sts., Brooklyn, N. Y.	20,000

UNDERWRITERS.—*Cont.*	Liability Assumed
The John Shillito Co., Race and 7th sts., Cincinnati, O.	$20,000
C. F. Hovey & Co., Summer and Avon sts., Boston, Mass.	20,000
John Wanamaker, Broadway & 9th st., N. Y.	20,000
N. Snellenburg & Co., Market and Girard sts., Philadelphia, Pa.	20,000
Lord & Taylor and Lord & Taylor, Inc., 895 Broadway, N. Y.	20,000
Brooks Bros., 932 Broadway, N. Y.	20,000
American Lithographic Co., 4th ave. and E. 19th st., N. Y.	20,000
Kaufmann Bros., 400 5th ave., Pittsburg, Pa.	20,000
Sibley, Lindsay & Curr Co., 22 Clinton ave., N., Rochester, N. Y.	20,000
Balch, Price & Co., 376 Fulton st., Brooklyn N. Y.	20,000
Gimbel Bros., Inc., 7 Grand ave., Milwaukee, Wis.	10,000
L. Bamberger & Co., Newark, N. J.	10,000
Lesher, Whitman & Co., 670 Broadway, N. Y.	10,000
The H. & S. Pogue Co., 20 W. 4th st., Cincinnati, O.	10,000
The Sweeney Co., 256 Main st., Buffalo, N. Y.	10,000
H. C. F. Koch & Co., 132 W. 125th st., N. Y.	10,000
W. M. Whitney & Co., 43 North Pearl st., Albany, N. Y.	10,000
The Shoenberg Mercantile Co., St. Louis, Mo.	10,000
L. F. Domemrich & Co., 57 Greene st., N. Y.	10,000
Hutchinson, Pierce & Co., 842 Broadway, N. Y.	5,000
Emery Bird Thayer Dry Goods Co., 1016 Grand ave., Kansas City, Mo.	5,000
L. S. Donaldson & Co., 601 Nicollet ave., Minneapolis, Minn.	5,000
Passavant & Co., 83 Greene st., N. Y.	5,000
The Denver Dry Goods Co., 1501 California st., Denver, Colo.	5,000
H. Batterman, 747 Broadway, Brooklyn, N. Y.	5,000
Frederick Victor & Achella, 96 Spring st., N. Y.	5,000
H. A. Meldrum Co., 460 Main st., Buffalo, N. Y.	5,000
S. Kann, Sons & Co., 705 Market Space, Washington, D. C.	5,000
The Fair, Monroe and State sts., Chicago, Ill.	5,000
Jones, McDuffee & Stratton Co., 25 Franklin st., Boston, Mass.	5,000
Browning, King & Co., 16 Cooper square, N. Y.	5,000
L. Greif & Bro., Baltimore, Md.	5,000
Wm. Iselin & Co., 1 Greene st., N. Y.	5,000
Dives, Pomeroy & Stewart, 328 Market st., Harrisburg, Pa.	5,000
Boggs & Buhl, Pittsburg, Pa.	3,000
Mills & Gibb, Inc., 462 Broadway, N. Y.	3,000
Hochschild, Kohn & Co., Baltimore, Md.	3,000

NORTHERN FIRE ASSOCIATION, Chicago, Ill.

Policies bearing the above title have been issued in the Western States. The names of the underwriters printed on the policy form are as follows: B. A. Conaroe, E. E. Rhodes, J. F. Lulble, Matthew Lehnen, J. F. Murray, F. M. O'Brien, George H. Moore, H. McBride, Herbert Sullivan and W. A. Barry, all of Chicago, Ill. The policy was understood to be issued through N. E. Oglesby & Co., 155-157 Washington st., Chicago. S M. Moffett was reported to be the attorney for the underwriters. A man of this name was reported to have been attorney for the Industrial Fire Underwriters

NORTHERN FIRE UNDERWRITERS, Chicago, Ill.

This Lloyds is understood to be under the same management as the Equitable Fire Underwriters, Fidelity Underwriters, Firemens Fire Underwriters, and Queen City Fire Underwriters, all of Chicago, and to be transacting a surplus line business in certain sections of the country. No financial statement has been furnished us. Subscribers who may be offered policies of this concern can be referred to a party who was insured by it and who sustained a loss. Mail addressed to this concern has been returned to sender

NORTHWESTERN FIRE UNDERWRITERS, Chicago, Ill.

Attorneys, Frank Bishop & Co., 195 LaSalle St.

This organization is understood to be transacting business, but no reliable information has yet been obtained concerning its standing.

PAINT TRADE FIRE INSURANCE EXCHANGE, Seattle, Wash.

This is an inter-insurance organization promoted to operate among the paint and allied industries. It was organized and commenced operations July 1, 1909, by W. Bennett Gough and C. S. Best under the firm name of Gough & Best, with offices in the Bailey Building, Seattle.

PEOPLES CO-OPERATIVE UNDERWRITERS, Chicago, Ill.

Managers, E. Littlefield & Co., 119 LaSalle St.

A Lloyds bearing the above title is reported to be in business at Chicago. E. Littlefield & Co., formerly operated the Western Consolidated Underwriters, and the United States Underwriters, both of Chicago, two Lloyds which are supposed to have discontinued operations.

PORTLAND MARINE UNDERWRITERS, Portland, Me.

Attorney and Manager, Albert B. Hall, 17 Exchange St.

This association has been transacting marine insurance since 1887. It is understood to be composed of 50 subscribers and has a fund of $50,000, which is held for the protection of policyholders. Albert B. Hall, the attorney, is connected with Norton, Hall & Webster, insurance agents at Portland.

PROFIT SHARING COMPANY, Galveston and El Paso, Texas.

This concern is reported to be operated by T. K. Best & Co., as is also the Inter-Insurance Company of Galveston and El Paso.

QUEEN CITY FIRE UNDERWRITERS, Chicago, Ill.

This Lloyds was understood to be under the same management as the Equitable Fire Underwriters, Fidelity Underwriters, Firemens Fire Underwriters, and Northern Fire Underwriters, all of Chicago, and to be transacting a surplus line business in certain sections of the country No financial statement or plan of operations have been furnished us. Subscribers who may be offered policies of this concern can be referred to a party who was insured by it and who sustained a loss. Mail addressed to this concern has been returned to sender.

RECIPROCAL ANNEX, Kansas City, Mo.

Attorney and Manager, J. W. Garvey. Organized, 1906.

This association was organized November 1, 1906, by J. W. Garvey, who also manages the Lumbermens Exchange and the Reciprocal Underwriters, both of Kansas City. Its third financial statement shows that the premiums and interest received during the year amounted to $21,420, dividends, $10,100, the losses to $2,337; and commissions and expenses to $3,916. The balance on hand after dividends were paid amounted to $32,549, consisting of liability deposit, $11,610; unearned premiums, $8,432, and net surplus, $12,507.

RECIPROCAL EXCHANGE, Kansas City, Mo.

Attorney and Manager, Bruce Dodson, Sharp Building. Organized, 1905.

This is an inter-insurance association established November 1, 1905. It is operated in connection with the Ice Manufacturers Exchange and the Brewers Exchange managed by Bruce Dodson. The acceptances are limited to desirable risks of a few selected classes.

Judging by a statement as of November 1, 1909 given to us in confidence this association is in a thriving condition and in position to protect its policyholders to any reasonable extent.

RECIPROCAL UNDERWRITERS, Kansas City, Mo.

Attorney and Manager, J. W. Garvey. Organized, 1897.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909a	$108,433	.....	‡$73,177	$56,493	$60,245	$11,487	$30,772	$7,144	$49,403	$11,487
1908a	95,758	.....	‡71,655	52,106	58,590	23,344	33,709	10,468	67,521	23,344
1907b	98,242	.....	‡67,105	73,203	75,698	11,088	24,293	9,928	45,309	11,088
1906a	82,611	.....	‡62,367	50,965	52,437	16,425	12,853	8,253	37,531	16,425
1905	64,164	.....	‡54,240	48,291	49,774	23,123	11,763	8,280	43,166	23,123

a Statement dated July 31. ‡ Reserve and deposits. b Statement dated July 25.

ASSETS, JULY 31, 1909: Secured loans, $62,500; cash in office and bank, $40,667; uncollected premiums and deposits, $5,266; total admitted assets, $108,433. Liabilities: Dividends, $35,256.

FIRE RISKS IN FORCE: December 31, $4,389,800.

BUSINESS SINCE ORGANIZATION: Premiums received, $422,275; losses paid, $119,902; cash dividends, $131,646.

MISCELLANEOUS: This association now writes a maximum line of $4,000 on detached brick, stone or frame buildings, or merchandise therein, and smaller lines on more hazardous properties, but will not write risks in long frame ranges. It collects full board rates. There are nearly 1,000 subscribers. Each subscriber deposits $20; his account is then credited with his proportion of the premiums written daily; when these credits amount to $40 the $40 is added to the deposit of $20, and the $60 is set aside to his account as his reserve fund; all amounts credited to his account thereafter are returned to him in dividends at each annual statement, less 15% and his proportion of losses and expenses. The association seems to be carefully managed.

ADVISORY COMMITTEE: T. J. O'Neill, H. C. Taylor, H. J. Hodge.

RETAIL GROCERY UNDERWRITERS.

Attorneys and Managers, Harlow Hewitt & Co., Palo Alto, Cal.

This is an inter-insurance organization which was formed September 15, 1908 during the State Convention of the California Retail Grocers and Merchants Association. The maximum line written is $2,000 subject to one fire; the average line being $1,200.

RETAIL HARDWARE UNDERWRITERS.

Attorneys and Managers, Harlow Hewitt & Co., Palo Alto, Cal.

This is an inter-insurance organization formed in October, 1908. It has an advisory Committee of seven members. The maximum line written subject to one fire is $2,000; the average line, $1,200. The attorneys and managers are also managers of the Retail Grocery Underwriters.

SECURITY FIRE UNDERWRITERS, Chicago, Ill.

This Lloyds is reported to have commenced business early in June, 1908, with D. Regensburg, 4644 Calumet ave., Chicago, as attorney and manager who advises us that no business was written after first two months. All papers left with Charles Russell, 125 La Salle st., Chicago, Ill.

SOUTHERN LUMBER UNDERWRITERS, New Orleans, La.

This is a strictly inter-insurance association, restricting its operations to lumber mills and allied industries and commenced business June 1, 1908. On June 1, 1909 cash assets were reported amounting to $19,865, and contingent assets of $20,088, with liabilities of $11,544, and reserve fund, $8,319. The amount of risks in force was $1,046,479. The attorney for the subscribers is J. E. Warner and the advisory committee is composed of A. T. Gerrans, J. F. Wigginton and L. H. Price.

SOUTHERN UNDERWRITERS, San Antonio, Tex.

Van A. Webster, Manager.

This is a reciprocal organization inaugurated late in 1907. It insures only merchants with high rating. Only one risk in a block is accepted, and lines are limited to $5,000. A sum equal to 50% of the premium deposit is required as a reserve. The Manager's remuneration (including clerical help) is 15% of the premium deposit. In 1908, 20% of premium deposits were refunded to subscribers. Only two losses had been incurred from organization to February 19, 1909, both of which were promptly paid. The liability assumed by any underwriter is limited to the amount of the unearned premium deposit and the 50% surplus, policies being non-assessable. In case of cancellation, the unexpended portions of the premium deposit and the 50% surplus are returned. It has about 700 subscribers and writes business in Tex., Okla and La

ADVISORY COMMITTEE: W. T. McCampbell, president State Bank & Trust Co., San Antonio and vice-president Texas Loan & Guarantee Co., Dallas, Tex.; H. D. Gruene, merchant, Goodwin, Tex.; C. H. Dean, merchant, San Antonio, Tex.; Wm. Aubrey, counsel and Van A. Webster, manager.

SOUTH WESTERN RECIPROCAL UNDERWRITERS.

Attorney and Manager, F. L. Wright. Wichita, Kan

This exchange began business in 1908. It was organized for the purpose of furnishing protection on the inter-insurance plan to members of the Southwestern Kansas and Oklahoma Implement and Hardware Dealers Association.

SPRINKLERED RISK UNDERWRITERS, Chicago, Ill.

Attorneys and Managers, Wm. and R. M. Williamson.

An inter-insurance organization, to insure sprinkler-protected risks of members only, was organized under the above title early in 1907. Wm. Williamson is attorney for the Indemnity Exchange, and Wm. and R. M. Williamson also manage the Manufacturers Alliance for Inter-Insurance. Its financial statement as of Dec. 31, 1908, showed the following items: Cash assets, $22,789, unearned premiums, $9,756; surplus, $13,032. Gross premiums, April 1 to December 31, 1908, $24,134; dividends paid, $11,979; losses, $55; expenses, $3,205; total disbursements, $20,238. Premiums in force, Dec. 31, 1908, $22,417; subscribers' subscriptions, Dec. 31, 1908, $162,000; losses Dec. 31, 1908, to May 1, 1909, $1,677.

TELEPHONE FIRE INSURANCE EXCHANGE.

Attorney, James B. Hoge, 153 La Salle Street, Chicago.

This is an inter-insurance concern organized by the International Independent Telephone Association.

SUBSCRIBERS AT UNITED STATES LLOYDS, New York.§

Attorneys, A. Foster Higgins, Herbert Appleton, Douglas F. Cox, 3 South William St. Organized, 1886.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$1,490,202	$538,748	$316,602	$1,068,537	$1,103,743	$810,255	$25,000	$237,345	$1,072,600	$913,550
1908	1,375,003	496,964	177,075	1,185,169	1,224,477	888,435	25,000	227,746	1,141,181	919,682
1907	1,601,099	535,119	170,972	1,059,547	1,349,539	818,588	50,000	468,363	1,336,951	901,022
1906	1,508,172	472,283	249,125	851,471	1,097,810	613,406	50,000	375,908	1 039,314	780 826
1905	1,237,355	316,866	436,525	813,955	968,244	606,570	50,000	288,747	945,317	546,888

§ Transacts marine and inland insurance only.

Assets, December 31, 1909.	
Bonds owned (market value)	$646,250
Cash in office and bank	394,279
Agents' balances, not over 3 months due	441,836
Interest accrued	7,837
Total admitted assets	$1,490,202

Liabilities, December 31, 1909.	
Net losses unpaid (including $14,990 resisted)	$355,813
Unearned premiums	538,748
Return and reinsurance premiums	201,416
Other liabilities	77,623
Total liabilities, except deposits and surplus	$1,173,600
Deposits of underwriters	100,000
Surplus over all liabilities	216,602
Total liabilities, deposits and surplus	$1,490,202

The liability of each subscriber is unlimited for his proportion of every risk written.

RISKS AND PREMIUMS: Marine and inland risks in force, December 31, $45,133,961; premiums thereon, $538,748.

BUSINESS SINCE ORGANIZATION: Premiums received, $46,458,497; losses paid, $26,674,463; dividends declared, cash, $1,989,724.

BONDS OWNED:	Par Value.	Market Value.
Atlanta, City of, bs., 1922, 4½%	$10,000	$10,500
Boston, City of, g. bs. reg., 1942, 3½%	50,000	47,500
Mass., State of, g. bs., 1923, 3½%	50,000	49,000
New York, City of, cp. stk., 1936, 4%	50,000	50,000
New York, City of, cp stk. 1928, 3½%	50,000	47,000
New York, City of, cs. stk., 1920, 3%	25,000	22,750
A., T. & S. Fe R. R., gn. m. g. bs., 1995, 4%	50,000	50,000
B. & O. R. R., 1 m .g. bs., 1948, 4%	50,000	49,500
Chi., R. I. & P. R. R., gn. m. g. bs., reg., 1988, 4%	50,000	49,500

Bonds Owned.—*Cont.*	Par Value.	Market Value.
Long Island R. R., 1 cs m. g. bs., 1931, 4%	$50,000	$50,000
N. Y. C. & H. R. R. R., g. bs., reg., 1997, 3½%	50,000	45,500
N. P. & G. N., joint bs. C., B. & Q., col., 1921, 4%	50,000	48,500
N. P. Ry., g. bs., St. P., D. Div., 1996, 4%	10,000	9,600
N. P. R. R., prior lien R. R. & land grant g. bs., 1997, 4%	25,000	25,750
Scioto Val. & N. E. R. R., 1 m. g. bs., 1989, 4%	15,000	14,400
Union Pac. R. R., 1 m. g. bs. 1947, 4%	50,000	51,000
Cuba, Republic of, g. bs., 1944, 5%	25,000	25,750
Totals (book value, $641,750)	$660,000	$646,250

SUBSCRIBERS AT UNITED STATES LLOYDS, New York.—*Continued.*

MISCELLANEOUS: Higgins & Cox are also U. S. Managers of the Indemnity Mutual Marine of London.

UNDERWRITERS: James Crosby Brown, of Brown Bros. & Co.; Blake Bros. & Co.; R. T. Wilson & Co.; R. T. Wilson, of R. T. Wilson & Co.; Frank A. Vanderlip, president, National City Bank; Eugene Kelly, of Eugene Kelly & Co.; James L. Laidlaw, of Laidlaw & Co.; John T. Terry, of E. D. Morgan & Co.; John E. Berwind, A. Iselin & Co.; Adrian Iselin, Jr., of A. Iselin & Co.; John D. Barrett; H. H. Rogers; George C. Clark, of The Tefft, Weller Co.; Howard P. Sweetser; P. A. S. Franklin; John Claflin, of the H. B. Claflin Co.; Charles N. Lee; William Sloane, of W. & J. Sloane; Jos. J. O'Donohue; George E. Weed; W. B. Thomas, president American Sugar Refining Co.; Horace Havemeyer, of The American Sugar Refining Co.; F. D. Mollenhauer; O. M. Mitchell, of Power, Son & Co.; Enos Wilder; Flint & Co.; Edward C. Hoyt, president United States Leather Co.; Warren G. Horton, of United States Leather Co.; Lewis H. Lapham, of American Hawaiian S. S. Co.; Lowell M. Palmer; Stephen Loines; William E. Iselin; S. T. Morgan, president Virginia-Carolina Chemical Co.; Wm. P. Clyde; Geo. A. Morrison, of American Cotton Oil Co.; G. Reusens; Edmund Trouton; Leaycraft & Co., Adolph Norden; Watjen, Toel & Co.; Geo. W. Watjen, of Watjen Toel & Co.; Louis Watjen, of Watjen, Toel & Co.; Henry B. Mallory, of C. H. Mallory & Co.; Silas D. Webb, president China & Japan Trading Co.; Charles W. Hogan, of T. Hogan & Sons; Jefferson Hogan, of T. Hogan & Sons; George H. Ware; Henry C. Tinker; A. Foster Higgins; J. P. Morgan & Co.; J. Pierpont Morgan, of J. P. Morgan & Co.; George W. Perkins, of J. P. Morgan & Co.; G. S. Bowdoin; Levi P. Morton, President Morton Trust Co.; Walter P. Bliss; George B. Agnew; Richard J. Cross; Samuel Sloan, vice-president Farmers' Loan & Trust Co.; George W. Crossman, of Crossman & Sielcken; Hermann Sielcken, of Crossman & Sielcken; Ed. T. Bedford, president Corn Products Refining Co.; Seth M. Milliken, of Deering, Milliken & Co.; Woodward, Baldwin & Co.; Chas. A. O'Donohue; Stephen W. Carey; Philip Ruprecht; Albert H. Dollard; James H. Post, president The National Sugar Refining Co.; James B. Dickson; C. F. Ackermann; Charles F. Torrey; James McCutcheon, of James McCutcheon & Co.; Henry F. Dimock; Herbert Appleton; J. Ogden Armour, of Chicago; Louis F. Swift, of Chicago; C. S. Mathews, of New Orleans, La.; Alba B. Johnson, of Philadelphia; John and Jas. Dobson, of Philadelphia; W. J. McCahan, of Philadelphia; H. A. Berwind, of Philadelphia; Alfred Winsor, of Boston; B. N. Baker, of Baltimore; Louis Muller, of Baltimore; Rufus Woods, of Baltimore; Rufus Woods & Co., of Baltimore; E. Levering & Co., of Baltimore; William Lanahan & Son, of Baltimore; Alex. J. Godby, of Baltimore; Wm. H. Dix, of Dix & Wilkins, Baltimore; Chas. C. Homer, of Baltimore; Joshua Levering, of Baltimore; F. W. Willson & Son, of Baltimore; Joseph R. Foard, of Baltimore; Blanchard Randall, of Baltimore; R. Brent Keyser, of Baltimore; Waldo Newcomer, of Baltimore; Edward H. Sanford, of Baltimore; Douglas F. Cox.

UNDERWRITERS EXCHANGE, Chicago, Ill.

Attorney and Manager, H. J. Straight, First National Bank Building. Organized, 1902.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$231,788	$36,060	$195,728	$88,525	$94,043	$3,608	$10,570	$15,711	$29,889	$3,607
1908	166,011	32,164	133,847	80,398	85,330	10,128	8,652	12,964	26,744	1,005
1907	107,413	22,509	84,904	56,274	58,436	2,044	5,055	9,683	16,782	11,167
1906	65,758	17,763	47,995	44,408	45,233	17,571	1,562	7,827	26,960	17,571
1905	46,911	11,891	35,020	29,728	30,210	.....	.....	4,728	4,728	.....

ASSETS, DECEMBER 31, 1909: Consisted of cash in banks, $221,633, and premiums in course of collection, $10,155. The liabilities were, unearned premiums, $36,060.

FIRE RISKS IN FORCE: December 31, $16,756,700.

BUSINESS SINCE ORGANIZATION: Premiums received, $326,772; losses paid, $33,669; cash dividends, $21,677.

MISCELLANEOUS: This is an inter-insurance association, writing only sprinklered risks. Only merchants rated at or above $300,000 are eligible to membership. Each member assumes a proportionate liability, not exceeding $2,500, under each policy; and the liability of each for losses caused by a single fire is limited to $12,500. Before profits can be withdrawn by a member, his account must show a credit balance of $5,000. H. J. Straight is also attorney for the Merchants Exchange. This association commenced business February 15, 1902.

UNDERWRITING AGREEMENT, New York. Organized 1905.

This is a pool composed of twenty-one dry goods merchants who insure each other to a total of $10,000 on the property of each member. No policies are issued, the underwriting operations being carried on under an agreement signed by the various members. There are no formal headquarters, but the meetings are usually held at 75 Spring st., New York. The institution began business in 1905, and the members are all substantial and reputable business houses. Three trustees and a secretary are elected annually. The trustees have entire charge of the receipts and disbursements and the adjustment of losses, one of their number being elected treasurer to receive and pay out the funds, subject to the approval of the trustees.

UNION UNDERWRITERS, New York, N. Y.

Attorney, Chas. F. McManus, 56 Pine St., N. Y. Organized, 1892.

The financial statement of this Lloyds as of December 31, 1909, showed the following items: Cash assets $10: unearned premiums, $5: surplus, $5; expenses, $23; risks in force, $2,000; premiums thereon, $11.

MISCELLANEOUS: Formed as the Guardian Fire Lloyds in March 7, 1892; changed to Waldorf Fire Lloyds, September 28, 1895; changed to Fire Association of New York, December 3, 1900; present title assumed, November 22, 1902.

UNDERWRITERS: C. M. F. Blop, 367 Union st., Brooklyn; Milton W. Kates, 352 W. 118th st., New York; Ferd. Blumenthal, 138 W. 111th st., New York; J. Edward Strauss, 132 Nassau st., New York; Frank R. Reiss, 380 Manhattan ave., New York; Chas. F. Mitchell, 56 Pine st., New York; L. B. Koch, 44 E. 31st st., New York; Chas. F. McMannus, 56 Pine st., New York.

UNION UNDERWRITERS, New York.

Attorneys, Hall & Trowbridge, 45 Cedar St. Organized, 1906.

Year	Assets	Unearned Premiums	Surplus as to P'yh'rs	Net Premiums	Total Income	Losses Paid	Dividends	Expenses	Total Expenditures	Losses Incurred
1909	$119,487	$20,882	$97,453	$40,338	$44,963	$13,269	$3,283	$12,972	*$29,524	$5,931
1908	109,643	20,865	78,783	38,576	†41,502	14,874	2,711	15,301	*32,886	16,328
1907	93,664	19,544	64,936	38,857	†43,741	1,625	1,926	15,106	*18,657	7,624
1906	76,793	17,056	58,347	32,807	‡86,057	2,433	.....	9,610	12,043	2,533

* Excluding payments to retiring subscribers. † Including $2,000 deposit of one new subscriber. ‡ Including $52,000 deposited by subscribers.

UNION UNDERWRITERS, New York—*Continued.*

Assets, December 31, 1909.	
Bonds owned (market value)	$54,650
Cash in office and bank	59,345
Agents' balances, not over 3 months due	4,696
Interest accrued	796
Total admitted assets	$119,487

Additional liability, December 31, $200,000.

Liabilities, December 31, 1909.	
Net losses unpaid (none resisted)	$319
Unearned premiums	20,882
Other liabilities	833
Total liabilities, except deposits and surplus	$22,034
Deposits paid in by underwriters	50,000
Surplus over all liabilities	47,453
Total liabilities, deposits and surplus	$119,487

RISKS AND PREMIUMS: Fire risks in force, December 31, $6,270,229; premiums thereon, $41,764.

BUSINESS SINCE ORGANIZATION: Premiums received, $150,578; losses paid, $32,202; dividends declared, cash, $7,920.

BONDS OWNED.	Par Value.	Market Value.
Erie R. R., C. Pa. Coal, col., 1951, 4%	$5,000	$4,300
Atch., Top. & S. Fe R. R., gn., 1995, 4%	15,000	15,000
Chi., Burl. & Quincy, joint, 1921, 4%	10,000	10,000
Pennsylvania Co., 1931, 4%	10,000	9,800
Reading R.R., gn., 1997, 4%	5,000	5,000
Amer. Tl. & Tg. Co., n., 1910, 5%	5,000	5,000
New York City, cap. stk., 1957, 4½%	5,000	5,550
Totals (book value, $55,445)	$55,000	$54,650

MISCELLANEOUS: Formed as South and North American Lloyds, in 1876; title changed to Associated Underwriters at South and North American Lloyds, December 31, 1901; title changed to Union Underwriters of New York, January 16, 1906.

UNDERWRITERS:	Liability Assumed.
Frederic B. Fiske, of Fiske Bros., Refining Co., N. Y.	$10,000
Fraser M. Moffat, New York	10,000
Edwin Packard, vice-pres. Federal Mining & Smelting Co., N. Y.	10,000
Harvey Childs, Jr., of H. Childs & Co., Pittsburg	10,000

Underwriters—*Cont.*	Liability Assumed.
Wm. Littauer, pres. Johnstown, Gloversville & Kingsboro R. R., N. Y.	$10,000
Eugene S. Pike, capitalist, Chicago	10,000
T. Howe Childs, 2d vice-pres. Colonial Steel Co., Pittsburg	10,000
Harry J. O'Brien, insurance, Chicago	10,000
Harry Louderbough, pres. Lincoln Trust Co., Jersey City	10,000
Geo. C. Clarke, pres. Tefft Weller Co., N. Y.	10,000
John S. Sutphen, of Sutphen & Myer, N. Y.	10,000
J. H. Childs, of Childs & Childs, bankers, Pittsburg	10,000
Sereno P. Fenn, sec. & treas. The Sherwin-Williams Co., Cleveland, O.	10,000
Stephen S. Palmer, pres. N. J. Zinc Co., N. Y.	10,000
Gustav Levor, of Levor & New, N. Y.	10,000
Edmund N. Huyck, of F. C. Huyck & Sons, Albany, N. Y.	10,000
Chas. A. Trowbridge, insurance, N. Y.	10,000
James M. Thompson, Hartford, Conn.	10,000
Wm. H. Hotchkiss, formerly of J. N. Adam & Co., Buffalo	10,000
Albert H. Childs, Pittsburg	10,000
Chas. J. Follmer, of Follmer, Clogg & Co., Inc., N. Y.	10,000
David S. Walton, of D. S. Walton & Co., N. Y.	10,000
Thomas Dimond, N. Y.	10,000
Felix Fuld, of L. Bamberger & Co., Newark, N. J.	10,000
Edward E. Bruce, of E. E. Bruce & Co., Inc., Omaha	10,000

WESTERN INTER-INSURERS, St. Joseph, Mo.

Attorney, Samuel S. McCord. Organized, 1906.

This is an inter-insurance association which commenced business April 20, 1906. It has about 30 subscribers and no subscriber can be made liable by the attorney for more than $2,500 on a single risk, and his liability in a single fire is limited to five times that amount. It writes sprinklered risks only. Its affairs are administered by five trustees, elected by the members. A statement as of December 31, 1908, showed $5,209 of assets, with $101 of liabilities, and $1,216,000 of risks in force.

WESTERN RECIPROCAL UNDERWRITERS, Oklahoma City, Okla.

This inter-insurance association was organized in 1907 by W. H. Watlington and J. M. Campbell. The former retired in 1908 and the association is now under the management of J. M. Campbell. It is under the supervision of the Oklahoma Insurance Department and its sworn financial statement as of December 31, 1910, showed its condition as follows:

Assets, December 31, 1909.	
Mortgages on real estate	$14,900
Bonds and stocks owned (market value)	4,452
Cash in office and bank	18,696
Cash in guarantee fund	3,000
Inspectors balances	278
Premiums in course of collection	4,954
Reserve deposits subject to call	22,672
Other assets	658
Total assets	$69,610

Liabilities, December 31, 1909.	
Unearned premiums	$19,91[illegible]
Reinsurance premiums (not due)	1,48[illegible]
Current accounts	11[illegible]
Total liabilities, except guarantee fund and surplus	$21,52[illegible]
Guarantee fund	19,35[illegible]
Surplus over all liabilities	28,73[illegible]
Total liabilities, guarantee fund and surplus	$69,61[illegible]

WESTERN UNION FIRE UNDERWRITERS, Chicago, Ill.

Samuel C. Wilson & Co., Underwriters.

This Lloyds is believed to be issuing policies which are apparently guaranteed solely by Samuel C. Wilson & Co.

Mail addressed to this concern has been returned to sender

UNLICENSED AMERICAN FIRE INSURANCE COMPANIES.

In this division will be found statements of, and other data concerning, American fire insurance companies which, at date of latest advices, were not licensed by the State insurance officials of the States in which the companies are respectively (nominally) domiciled, to conduct insurance business therein. Concerns of this type commonly make broad claims as to the possession of liberal amounts of assets; but as they do not file sworn reports with any State insurance officials, their claimed resources are not subject to scrutiny or verification by any public official. In the absence of such verification, it is usually safe to assume that the assets claimed are either imaginary, or are not owned by the company and are not available for the payment of claims against it. Occasionally a company based upon an old or special charter claims among its privileges thereunder immunity from supervision by the State insurance official of its home State. While such a claim may be made in good faith by an honestly managed company, so many similar claims have been made in the past by concerns which subsequently failed disastrously, that any company failing to report regularly to the State insurance department of its own State is now looked upon with suspicion until it has made some indubitable demonstration of its good faith and its ability and willingness to pay its just debts. As a general rule, it is safer to avoid companies which are unwilling to submit to a proper degree of supervision by the duly constituted State authorities, or which are unable to secure the license required to be obtained before doing business. However, there are numerous companies which are regularly licensed in one or more States, and which write some policies upon properties located in other States in which they are not licensed. These companies may be perfectly reliable, financially, being willing to accept a few "surplus lines" in certain States, but not desiring to do a general business therein, and hence not caring to go to the expense of establishing agency plants. As they are licensed in one or more States, even though writing an occasional risk in States in which they are not licensed, such companies cannot be classified as "unlicensed," and will be found listed in other divisions. Certain brokers in different parts of the country have acquired the reputation of handling wildcat insurance exclusively, their "companies," so called, generally failing within a short time, only to be succeeded by others of like character. It is a safe rule to absolutely refuse the policies of any concern with which a notorious wildcat operator is discovered to be in any way connected.

COMMERCIAL FIRE INSURANCE COMPANY, Wilmington, Del.

This company was incorporated in 1897, with an authorized capital of $50,000, later increased to $200,000. Its officers were: President, Amos Cole; vice-president, Julius Block, secretary, F. G. Sherman; treasurer, S. Rothschild, Philadelphia. The Insurance Commissioner of Delaware once certified that the company had complied with the conditions of the law as contained in its charter (a special enactment), but subsequently explained that the company was not under his jurisdiction and requested the legislature to revoke the company's franchise. Mail addressed to the company has been returned unclaimed, as were also letters addressed to F. G. Sherman and S. Rothschild.

COMMERCIAL INSURANCE COMPANY, Philadelphia, Pa.

This company purporting to be operating under an old special charter granted in 1872, but is not licensed by the Pennsylvania Insurance Department. Its latest obtainable statement showed $100,000 of assets, comprising $15,000 in first mortgages on real estate; $10,000 of collateral loans: $25,000 in stocks and bonds owned, and $50,000 cash on hand and in banks and trust companies. "Liabilities—none." Its officers were: President, Wm. H. Heise; vice-president, N. A. Chamberlain; secretary, H. J. Froelich; but in 1906 it was learned that its officers then were: President, David R. Jones, of Norristown; secretary, G. Fraser Work, a Philadelphia broker. These officers, with former State Senator John C. Grady, Frank L. Reardon, of Wilmington, Del. (treasurer), and Winslow Mason, of Philadelphia, constituted the board of directors. It was stated, early in 1906, that the company intended resuming business with $100,000 capital, but it does not appear to have done so. Mail addressed to the company and to several of the parties supposed to have been interested in it, in 1909, returned to writer.

JAMES RIVER INSURANCE COMPANY, Richmond, Va.

The charter of this company is reported to have been revived in July, 1908, by Charles A. Fulmer, William Marshall and W. Gay Smith, all of Richmond. William Marshall, the secretary, is quoted as saying that the company had $100,000 of subscribed capital, $30,000 of which was paid up, and that $20,000 additional would be paid in before January 1, 1909. W. Gay Smith was connected in an official capacity with the Commonwealth Savings and Insurance Company and the Chesapeake Fire and Marine, both of Richmond, which failed some time ago.

A company bearing this name formerly operated from Richmond, Va., but was supposed to have ceased business several years ago. Lately it has been reported that the concern was again seeking business. On inquiring of the Commissioner of Insurance of Virginia whether or not the company was then licensed (in 1908) to transact business in that State, we were advised that the charter of the company was, by an oversight of the State Corporation Commission as to a new provision of the law, allowed to be renewed, but that the Insurance Department was then taking steps to have the charter annulled. On March 24, 1909, the Commissioner of Insurance stated that the company was not then licensed to transact business in Virginia. Although we were informed that the books of the company were in possession of the State Bureau of Insurance, we were advised by the Deputy Commissioner of Insurance in March, 1909, that "This department has been unable to locate the books, etc., of the James River Fire Insurance Company." Mail addressed to the company in 1910 was returned unclaimed.

MERCHANTS FIRE ASSOCIATION OF AMERICA, La Porte, Ind.

Though incorporated (in 1904) in West Virginia, the headquarters of this company were in Chicago until the active campaign against unlicensed companies in Illinois, in 1905, was followed by its removal to La Porte, Ind. Claimed $75,000 capital and $25,000 surplus. Company was understood to have succeeded to business of Mechanics Fire Association, a Lloyds, in which Clarence H. Thompson, who was secretary of the company, was interested. C. H. Thompson is a son of J. H. Thompson, formerly of Farmer & Thompson, who were attorneys for four Lloyds associations, the Interstate, Metropolitan, National and Northwestern, which failed in 1904. Thos. O. Butler was president of the Merchants Fire Association. No recent statement has been obtained; the latest statement received is in very general terms, and shows $100,000 of assets, as follows: First mortgage 5% R. R. bonds, $50,000; bank stock, $20,000; certificate of deposit, $10,000; Summit Coal Co. stock, $5,000; real estate, $9,800; railroad stock, $200; cash, $5,000. Mail matter addressed to the company at La Porte and Chicago has been returned "unclaimed," as has also that addressed to Clarence H. Thompson and Thos. O. Butler, at La Porte.

NEW STATE INSURANCE COMPANY, McAlester, Okla.

This company commenced business about May 1, 1906. Its latest available printed statement shows the following assets: Stocks and bonds, $99,616; gross premiums in course of collection, $7,751; bills receivable, $11,305; other assets, furniture and fixtures, etc., $2,601; cash in office and bank, $17,271; total, $138,544. Its liabilities were stated as: Capital, $112,216; reinsurance reserve, $5,570; commission, $1,938; total, $119,724; net surplus, $18,820. The company transacted a surplus line business throughout the United States, through various brokerage firms. F. C. French, who is or was, president, is, or was, also president of the Western Fire & Marine Ins. Co. of McAlester.

The securities stated to be owned by this company as of October 1, 1906, were as follows: Mexican government bonds, $4,035; Green Consolidated Copper, $1,060; Cambria Steel, $3,750; Remington Martin Paper Company, $13,125; St. Regis Paper Company, $18,900; Cons. Coal and Mineral Mining Company, $15,225; Montana Cons. Copper, $20,000; Arizona Mining and Dev. Company, $16,246; R., W. & O. Railway bonds, $7,275; total, $99,616. The respective par values were not stated. The executive office of this company was formerly at Oklahoma, Okla. On March 4, 1907, this company was given 30 days in which to comply with the laws of Oklahoma, and on April 16, 1907, it was announced that the company had withdrawn from Oklahoma.

In May, 1908, we were advised by the Insurance Commissioner of Oklahoma, that he had been unable to secure any information in regard to this company, and that he had been informed that the company had not attempted to do any business in Oklahoma since the date of Statehood, and that its then address is General Delivery, Philadelphia, also that a letter so addressed was returned unclaimed.

As of June 10, 1908, we were advised by L. E. Worthley, who had been named as secretary of the company that he is not now and never had been connected with the New State Fire, and that to the best of his knowledge the company went out of business with the advent of Statehood for Oklahoma.

OHIO INSURANCE COMPANY, New Albany, Ind.

President, Henry A. Fulling; Vice-President, Robert A. Wood; Secretary and Treasurer, Frank B. Fulling. Chartered, 1849.

Under date of January 5, 1910, we were advised by the Auditor of State of Indiana, that a special charter was granted to this company in Indiana, about the year 1849; also, that some parties had recently secured this old charter, and were undertaking to start a fire insurance company, and had been issuing some policies. The Auditor further stated that he had notified the parties that unless they could show him they had something to back the payment of such policies, he could not recommend the company, and that up to the date of his letter, January 5, 1910, they had not shown that they had anything whatever behind the policies. The Auditor also stated that the company had no papers whatever filed with his office, as under the old law, the company having a special charter was not required to report to his Department. Subsequently, on January 25, 1910, the Auditor stated that the company did not report to his Department, and is not under its supervision.

As of December 31, 1909, a printed statement issued by the Ohio Insurance Company, claimed an authorized capital of $200,000, and showed assets and liabilities as follows:

Assets, December 31, 1909.	
Cash in bank and office	$10,199
Loans on real estate	5,000
Barrett law bonds	10,000
Premiums in course of collection	7,827
Unincumbered real estate	2,500
Collateral loans secured	20,000
Stock sold and secured by note	40,000
Agents' net balances	1,621
Total assets	$97,147

Liabilities, December 31, 1909.	
Losses due and unpaid	None
Losses reported	None
Unearned premium (reinsurance reserve)	$4,724
Current office expenses	2,724
Capital stock subscribed	89,699
	$97,147

DIRECTORS: Henry F. Fulling, Attorney, Boonville, Ind. Robt. A. Wood, Insurance, Princeton, Ind.; Frank B. Fulling, Insurance, New Albany, Ind.; James F. Bowstead, Loans and Insurance, Marion, Ind.; Wm. H. Fulling, Druggist, Evansville, Ind.; Chas. Koerner, Dairy Products, Indianapolis, Ind.

OLYMPIC FIRE AND MARINE INSURANCE COMPANY, Fort Smith, Ark.

Organized, 1905.

This company, which was not licensed by the State insurance official of Arkansas as late as January, 6, 1910, was managed by James B. More & Co. Mr. More was at one time secretary of the Ozark (Mutual) Fire Ins. Co., which suspended business in 1906.

Jas. B. More is, or was, president of the Thrash-Link Printing Co., of which some stock appeared among the assets of the Olympic in the latest statement received, which claimed $96,417 of assets, a capital of $80,000 and a net surplus of $4,413.

WESTERN FIRE AND MARINE INSURANCE COMPANY, McAlester, Okla.

This company commenced business October 1, 1906. Its latest available statement, dated Jan. 1, 1908, shows assets as follows: Bonds: Remington Martin Paper Co., 1st mtg. 5%, $9,500; Rome, Watertown & Ogdensburg Ry., 1st mtg., 7%, $30,000; Bloomington Ry., 1st mtg., 5%, $40,000; Pine Bluff & Ark. Ry., 1st mtg., 5%, $35,000; Mexican govt., 6%, $15,000; Consolidated Imp., 1st mtg., 5%, $39,000; Cleveland & Cincinnati Ry., 1st mtg., 5%, $17,000; Southern Imp. Co., 5%, $43,000; Stocks: Ill. Cent. R. R., $64,000; Pennsylvania Fire Ins. Co., $10,000; Mo. Pac. R. R., $63,000; Hocking Val., pref., $93,000; Ind. & W. Ry., $35,000; Am. Tel. & Telg. Co., $53,900; Tonopah Mining, $15,000; Parry Mfg. Co., $90,000; Toledo & Wabash Ry., $12,600; Mont. Cons. Mining, $45,000; Cambria, Steel, $24,000; total, $734,000. Cash in office and bank, $27,725; gross premiums in course of collection, $15,092; total, $776,817. The liabilities were stated as: Capital (paid in), $500,000; losses unpaid, none; reinsurance reserve, $10,549; commissions and brokerage, $1,523; total, $512,072; net surplus, $264,745. The company wrote surplus line business throughout the United States through various brokerage firms. F. C. French, who was president of the Western, was also president of the New State Fire Insurance Company of McAlester; H. B. Houghton was secretary of the Western. The executive office of this company was formerly at Oklahoma, Okla. On March 4, 1907, this company was given 30 days in which to comply with the laws of Oklahoma, and on April 16 it was announced that the company had withdrawn from Oklahoma. In Nov., 1907, it was understood that Edward H. Worne had become president, and Wesley A. Hanes, secretary of the Western. In May, 1908, we were advised by the Insurance Commissioner of Oklahoma that he had been unable to secure any information in regard to this company, and that he had been informed that the company had not attempted to do any business in Oklahoma since the date of Statehood, and that its then address was General Delivery, Philadelphia, also that a letter so addressed was returned unclaimed.

UNLICENSED FOREIGN FIRE AND MARINE INSURANCE COMPANIES

In the following pages will be found information relating to foreign fire and marine insurance companies which are known or reported to be writing insurance upon American risks, either directly, through brokers, or by reinsurance arrangements with admitted companies, although we believe that none of these is licensed to operate in any of the United States. Few, if any, of these companies have any funds in this country, aside from premium balances, none of them, we believe, having a deposit with a State insurance department. The statements presented in this division are, therefore, abstracted from the companies' home office reports, which embrace their transactions in all countries. Care should be taken, when purchasing surplus insurance from foreign unadmitted companies, to deal only with those whose American correspondents are reputable and reliable, and who may be depended upon to safeguard, as far as possible, the interests of American policy-holders. As it is necessary, in case of the non-payment of a loss by such a company, to use the company at its home office (unless it voluntarily submits to the jurisdiction of American courts), it is obvious that, even if such a suit is successful, it is likely to prove a long, wearisome and expensive proceeding. In the case of a policy guaranteed by several companies, a separate suit would have to be entered at the home office of each company. Under these circumstances, it is well to insist upon having some prior knowledge not only as to the company's responsibility at home, but also of the ability and willingness of its American correspondent to meet current losses without undue delay or litigation, before accepting the policy of such a company.

AACHEN REINSURANCE COMPANY, Aix-la-Chapelle, Germany.

Managing Director, Fritz Schroeder. Organized, 1853.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Stockholders' notes	$1,350,000	Net losses unpaid		$304,495
Mortgages on real estate	865,525	Unearned prems. including extraordinary reserve		3,469,248
Bonds and stocks owned	2,422,190	Capital reserve		305,812
Cash in office and bank	1,774	Various creditors		190,232
Agents' balances (Life Branch) due	26,688	Dividend reserve fund		50,000
Various debtors	1,393,074	Total liabilities, except capital		4,319,787
Interest due and accrued	43,016	Capital	$1,800,000	
Outstanding premiums in course of collection	212,898	Profit balance	195,378	
Total assets	$6,315,165	Total		$6,315,165

BUSINESS IN 1908: Premiums, $1,813,071; total income, $5,295,641; losses paid, $867,318; expenses, $4,202,944; dividends $112,500.

REMARKS: This company had a reinsurance arrangement whereby it became interested in risks in the United States; and it was estimated that its share of San Francisco conflagration losses, in 1906, reached $1,000,000. On December 31, 1909, the assets of the Aachen Reinsurance amounted to $7,004,761.

L'ABEILLE INSURANCE COMPANY, Paris, France.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Stockholders notes	$1,800,000	Unpaid losses		$126,000
Bonds and stocks owned	2,485,239	Unearned premiums		427,400
Collateral loans	45,980	Conflagration reserve		100,000
Cash in office and bank	206,400	Reinsurance premiums		62,125
Due from agents	167,137	Unpaid taxes and dividends		261,233
Other assets	34,716	Sundry provisions		40,000
		Other liabilities		68,252
		Total liabilities except capital		1,085,010
		Capital (paid up, $600,000)		2,400,000
		Reserve and profit balance		1,254,462
Total	$4,739,472	Total		$4,739,472

This company transacts a surplus line business in this country through Starkweather & Shepley, Inc., Providence, New York, Boston, Chicago, etc. who hold ample funds for the payment of losses.

ACADIA FIRE INSURANCE COMPANY, Halifax, N. S.

President, C. C. Blackador; Secretary, R. K. Elliot. Organized, 1862.

Assets, December 31, 1909.		Liabilities, December 31, 1909.		
Bonds and stocks	$552,512	Unpaid losses		$15,672
Mortgages (first liens)	37,000	Reserve premium fund		100,567
Cash on hand and in bank	9,918	Dividends declared, but not due		9,000
Real estate	16,894	Other liabilities		10,706
Interest and rents due and accrued	10	Total liabilities, except capital		$135,945
Agents' balance and premiums uncollected	8,080	Cash capital	$300,000	
Deposit receipts	24,000	Net surplus	214,864	
Sundry accounts	2,396	Surplus as to policyholders		$514,864
Total	$650,809	Total		$650,809

BUSINESS IN 1909: Net premiums, $175,189. total income, $202,229 losses paid, $79,202. dividend $18,000. expenses, $51,296. total expenditures, $148,568.

REMARKS: Beside the assets listed above the company possesses $100,000 of subscribed capital, uncalled. This company commenced writing surplus line risks in this country on August 1, 1908. through Douglas Bros., of Amherst, N. S., and 1 Liberty Street, New York City.

AMSTERDAM-LONDON INSURANCE COMPANY, Amsterdam, Holland.

Director, G. Van der Aa. Organized, 1895.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders' notes	$120,000	Unearned premiums	$225,936
Real estate, bonds and stocks and cash	326,240	Statutory reserve	98,590
Deposits in foreign countries	30,930	Dividends, 1908, 4 per cent	4,800
Various debtors	92,402	Other liabilities	144
		Total liabilities, except capital	$329,472
		Capital (paid up $120,000)	240,000
Total assets	$569,472	Total	$569,472

BUSINESS during 1908 was as follows: Net premiums, $484,454; total income, $492,488; losses paid, $229,794; officers' expenses, etc., $34,006; dividends, $4,800.

REMARKS: Starkweather & Shepley, Inc., of Providence, R.I., New York, Boston and Chicago, are attorneys for this company, for the transaction of surplus line business in the United States and Canada. Company writes fire, burglary, marine insurance. Dividends, 1902-8, 6, 6, 6, 6, 6, 0, 4%. Capital, $240,000, of which 50% is paid in.

ANCHOR FIRE AND MARINE INSURANCE COMPANY, Ltd., Calgary, Alberta, Canada.

This company commenced business in March, 1909 with an authorized capital of $50,000 of which $25,000 was paid in. At a general meeting of the shareholders held January 19, 1910 it was decided to increase the authorized capital to $500,000 and the paid-up capital is now $38,710. The total assets of the company as of March 31, 1910 amounted to $62,909; reinsurance reserve, $12,149, surplus to policyholders, $44,806. The company is writing some surplus business in the United States through W. M. Umbdenstock & Co., Chicago, and H. L. Engel, Philadelphia, Pa.

ANGLO-AMERICAN FIRE INSURANCE COMPANY, Toronto, Canada.

President and Manager, H. H. Beck; Secretary and Treasurer, P. W. Thomson. Organized, 1899.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Mortgage loans	$2,300	Net losses unpaid	$38,689
Bonds and stocks (market value)	244,245	Reserve for unearned premiums	194,148
Cash in office and bank	54,861	Due for dividends	6,024
Agents' balances	31,223	Reinsurance premiums due, etc.	316
Due for reinsurance on losses paid	27,049		
Interest due	660	Total liabilities except capital	$239,178
Office furniture, etc.	12,349	Capital paid up	100,408
		Net surplus	33,101
Total	$372,687	Total	$372,687

BONDS AND STOCKS OWNED: Consist chiefly of municipal and railroad bonds and stocks of other companies.

BUSINESS IN 1909: Net premiums, $233,944; total income, $252,237; losses paid, $154,691; expenses, $90,141; total expenditures, $244,832.

MISCELLANEOUS: This company has an authorized capital stock of $1,000,000; $374,680 of which is subscribed and $100,408 paid up. It transacts a surplus line business in this country as one of the guarantors of the policies of the Royal Canadian Underwriters writing in the United States through Ward & Winship, New York City.

ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY, Ltd., London, Eng.

Manager, Henry A. Brownfoot; Secretary, Arthur O. Davies.

This company was organized early in 1909 and as of December 31, 1909 the total assets amounted to £24,530. The authorized capital is £500,000 of which £176,258 was subscribed and £21,635 paid up. Its business since date of incorporation to December 31, 1909 was as follows: Net premiums, £7,037; total income, £7,332; losses paid and outstanding, £1,175; commissions, £1,401; other expenses £3,002; balance (subject to liability for unexpired risks), £1,755. The company transacts a surplus line business in this country through A. F. Shaw & Co., Chicago, Ill.

ASSICURAZIONI GENERALI INSURANCE COMPANY, Trieste, Austria.

Managing Director, Markus Besso; Secretary in Trieste, E. Richetti Edler von Terralba. Organized, 1831.

*Assets, December 31, 1908.		*Liabilities, December 31, 1908.	
Stockholders' notes	$885,000	Net losses unpaid	$498,990
Real estate owned	373,200	Unearned premiums	2,651,713
Mortgage loans on real estate	225,660	Due reinsurance companies	234,376
Bonds and stocks owned	3,681,752	Undivided profits reserve fund	630,000
Collateral loans	625,906	Fund for depreciation of securities	543,328
Cash in office and bank	1,737,155	Reserve for doubtful balances	16,000
Agents' balances	220,337	Pension fund	1,286,563
Interest	111,586	Due agents	9,689
Various debtors	68,278	Various creditors	650,516
Bills receivable	157,297	Agents' bonding, etc.	2,732,819
Balances with reinsurance companies	148,803		
Agents' bonding, etc.	2,732,819	Total liabilities, except capital	$9,253,994
		Capital	1,260,000
		Profit balance	449,803
Total assets	$10,963,793	Total	$10,963,793

* Excepting life.

ASSICURAZIONI GENERALI INSURANCE COMPANY, Trieste, Austria.—*Continued.*

BUSINESS FOR 1908: Net premiums (fire only), $3,642,669; total income (except life branch), $8,809,691; losses paid (fire only), $2,261,700; expenses, $1,242,645.

REMARKS: Company writes life, fire, plate glass, burglary and marine insurance. Conflagration losses: Baltimore, 1904, $22,500; San Francisco, 1906, no loss. Company writes surplus lines in the United States through Weed & Kennedy, New York. On December 31, 1909, the Assicurazioni Generali possessed assets (excepting life), amounting to $11,668,180; its total assets for all branches being $86,298,914.

AUSTRIAN ELEMENTAR INSURANCE COMPANY, Vienna, Austria.

Managing Director, Gustav Ullmann; Secretary, Franz Zimmer. Organized, 1897.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stocks and bonds owned	$539,859	Unpaid losses	$136,926
Loan on bonds and mortgages	451,400	Reinsurance reserve	459,624
Due from other companies	441,455	Due other companies	22,799
Cash in office and bank	129,890	Sundry creditors	202,542
Due from agents	91,049	Reserve for contingencies	5,968
Sundry debtors	14,727	Total liabilities, except capital	$827,859
Inventory	5,369	Capital paid in	800,000
		Net cash surplus	45,890
Total	$1,673,749	Total	$1,673,749

BUSINESS FOR 1908: Net premiums (fire only), $1,035,921; total income (all branches), $1,598,215; losses paid (fire only), $596,084; expenses (all), $955,377; total expenditure (all branches), $1,598,215.

REMARKS: Capital of $800,000, fully paid up. Company writes fire, marine and accident business. Conflagration losses: Baltimore, 1904, $5,000; San Francisco, 1906, $1,750. Company writes fire surplus lines in the United States through E. E. Hall & Co., and Weed & Kennedy, New York. It has £5,000 deposited with London bankers as trustees for American policyholders, subject to draft of Weed & Kennedy.

BADISCHE INSURANCE COMPANY, Mannheim, Germany.

President, Victor Lenel; Vice-President, Louis Hirsch. Organized, 1840.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Stockholders' notes	$375,000	Net losses unpaid		$475,000
Real estate owned	36,250	Unearned premiums		
Mortgage loans on real estate	348,200	Various creditors		44,500
Bonds and stock owned	268,991	Capital reserve	$150,000	
Cash in office and bank	102,549	Special reserve	50,000	
Agents' balances and other debtors	230,455	Reinsurance reserve	50,000	
Exchange	5,694	Pension fund	22,848	
Furniture and fixtures	25			272,848
		Total liabilities, except capital		$792,348
		Capital	$500,000	
		Profit balance	64,816	
				564,816
Total assets	$1,357,164	Total		$1,357,164

BUSINESS FOR 1908: Premiums, $661,899; total income, $1,188,974; losses paid, $379,681; expenses, $112,236; total expenses, $1,124,158.

REMARKS: Dividends: 1905, 30%; 1906, 35%; 1907, 35%; 1908, 35%; 1909, 35%. This company is understood to be interested to some extent in American risks.

BALKAN NATIONAL INSURANCE COMPANY, Sofia, Bulgaria.

General Director, M. Momtchilow; Deputy Director, E. Arie. Organized, 1895.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Shareholders' promissory notes	$300,000	Net losses unpaid	$217,570
Real estate	118,492	Unearned premium	1,618,263
Mortgage loans	360,514	Pension fund	15,347
Bonds	949,510	Unpaid dividends	2,216
Cash in office and bank	1,675	Deposit of reinsurance companies	7,691
Due from agents	37,170	Bonding accounts	94,505
Due from companies	306,908	Other liabilities	2,595
Reinsurance guaranty and deposit	410,787	Total	$1,958,186
Loans on life policies	113,652	Capital (paid up, $300,000)	600,000
Bonding accounts	94,505	Surplus and profit balance	183,912
Premiums in course of collection	34,495		
Other assets	14,391		
Total	$2,742,098	Total	$2,742,098

REMARKS: Company writes fire, hail, marine and life and accident insurance direct or by reinsurance. It writes surplus lines in the United States through E. T. Marshall & Co., New York and Chicago. Conflagration losses: San Francisco, 1906 $7,650.

BRITISH CROWN ASSURANCE CORPORATION, Ltd., Glasgow, Scotland.

Chairman, J. Parker Smith, General Managers, J. Buyers Black, D. W. Maclennan. Organized, 1907.

Assets, December 31, 1908.	
Investments at cost—	
Government securities—British, foreign, colonial	£24,158
British and foreign railway securities—bonds, stocks and shares	11,678
Bonds, stocks and shares in other British incorporated companies	9,209
Loan over feu-duties	5,700
Office furniture and fittings at head office, London office and branches	3,986
Sundry balances, being amount due by other companies and agents, less due to sundry creditors	6,764
Organization account, as per last balance sheet	1,125
Cash—	
Cash in bank, at head office, London and branches	8,119
On deposit receipt with Union Bank of Scotland	2,000
Cash on hand at head office, London and branches	426
	£71,166

Liabilities, December 31, 1908.		
Capital—authorized	£500,000	
Issued, 50,000 shares of £5 each	£250,000	
Subscribed, 50,000	£250,000	
Paid-up, £1 per share on 50,000 shares		£50,000
Revenue account—balance at credit (subject to liability for unexpired risk)		21,166
		£71,166

BUSINESS FOR NINE MONTHS (April 1, 1908, December 31, 1908): Net premiums received, £52,974; total income, £54,275; losses paid and outstanding; £17,954; commissions, £5,525; management expenses, £18,376; total expenditures, £41,855; balance carried to balance sheet, £19,534.

MISCELLANEOUS: The company transacts a surplus line business in this country through J. S. Frelinghuysen, New York, writing on sprinklered risks.

BRITISH DOMINIONS INSURANCE COMPANY, Ltd., London, Eng.

Chairman, F. Handel Booth, Secretary, Geo. Pritchard. Organized, 1897.

Assets, December 31, 1908.	
Investments at cost	$460,212
Cash in office and bank	110,645
Due from reinsurance companies, agents, etc	319,303
Total	$890,160

Liabilities, December 31, 1908.	
Unpaid losses	$45,219
Debenture stock	243,000
Reserves	284,625
Sundry creditors	11,997
Total	$584,841
Capital paid in	305,319
Total	$890,160

BUSINESS IN 1908: Net premiums, $855,155; total income, $974,606; losses paid, $928,035; expenses, $16,666.

MISCELLANEOUS: Conflagration losses: Baltimore, 1904, $20,000; San Francisco, 1906, $6,000. The company formerly transacted several other classes of insurance, but now confines its writings to fire reinsurance, mortgage, debenture and contingency guarantee, with some fire insurance in the United States, etc. This company writes surplus lines in the United States through E. E. Hall & Co., New York.

BRITISH GENERAL INSURANCE COMPANY, Ltd., London, Eng.

General Manager and Secretary, Norman M. Walker. Organized, 1904.

Assets, December 31, 1909.		
Investments at cost		$122,184
Establishment and development account		17,010
Cash at bank and in hand		9,145
Agents and companies' balances		38,897
Interest and dividend accrued		1,169
Furniture, fixtures, etc	8,309	
Preliminary expenses		916
Total		$197,629

Liabilities, December 31, 1909.	
Share capital—subscribed	$486,000
Paid-up	121,500
Sundry creditors	4,053
Due to reinsurers	5,937
Reserve account	55,575
Total liabilities and capital	$187,065
Balance of revenue account	10,564
Total	$197,629

MISCELLANEOUS: This company has a nominal capital of £250,000. The company transacts fire, accident, burglary, fidelity, plate glass, live stock and liability insurance. The company writes some surplus lines on sprinklered risks in the United States, its policies being procurable through Douglas Bros. 1 Liberty st., New York. The company has a deposit of $10,500 in the American Exchange National Bank of New York to protect policyholders.

BRITISH UNDERWRITERS, London, Eng.

Policies bearing this title are reported to have been offered in the United States by W. H. Crane Company. Lloyd's, London, disclaims any responsibility in regard to this concern.

"BULGARIA" (FIRST BULGARIAN) INSURANCE COMPANY, Roustschouk, Bulgaria.

Managing Director, Geo. Théodoroff; Deputy, D. T. Marcoff. Organised, 1891.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Real estate owned	$102,579	Net losses unpaid	$440,032
Mortgage loans on real estate	345,071	Unearned premiums	1,506,671
Bonds and stocks	1,421,713	Reserve fund deposited	66,150
Loans on life policies	171,868	Agents' bonding account	228,705
Collateral loans	179,913	Due reinsurance company	43,064
Cash in office and bank	662,608	Unpaid dividends	1,836
Agents' balances	62,804	Interest due on mortgages	5,433
Due from reinsurance cos	170,674	Premiums receivable in future years	513,093
Deposit for reinsurance	306,794	Capital reserve	135,190
Premiums receivable in future years	513,093	Reserve for depreciation	60,000
Various assets	12,789	Reserve for doubtful balances	4,000
Agents' bonding account	228,405	Deferred dividends (life)	11,609
		Pension fund	19,971
		Various creditors	5,050
		Life funds	768,504
		Total liabilities, except capital	$3,809,310
		Capital paid up (life)	100,000
		Capital paid up (other)	200,000
		Profit balance	69,000
Total assets	$4,178,310	Total	$4,178,310

BUSINESS OF 1908: Premium income (fire), $1,894,249. Total income (all branches), $4,400,882. Losses paid (fire), $1,-860,925. Dividends, $69,000.

REMARKS: Company does fire, life and accident business. Dividends 1902-1907, 20%; 1908, 23%. Conflagration losses: Baltimore, 1904, $3,500; San Francisco, 1906, $8,025. Company writes surplus lines in United States through E. T. Marshall & Co., of New York and Chicago.

CALGARY FIRE INSURANCE COMPANY, Calgary, Alberta.

President, T. A. Hatfield; Manager, G. Tempest.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Real estate	$36,900	Unpaid losses	$7,500
Loans bearing interest	58,735	Reinsurance reserve	26,347
Agents' and other balances	21,802	Credit balance	1,540
Interest accrued	498	Balance due on real estate	23,000
Furniture and fittings, including Goad's plans	3,477	Reinsurance due	4,392
Cash in bank and office	16,088	Total liabilities, except capital	$62,779
		Capital paid up	63,245
		Net surplus	1,476
Total	$137,500	Total	$137,500

REMARKS: Beside the assets listed above the company possesses $276,256 of capital subscribed and uncalled. The company transacts a surplus line business in the United States through Shipman & Wayne, Chicago, Ill.

CANADA WEST FIRE INSURANCE COMPANY, Winnipeg, Man.

President, J. B. Persse; General Manager, Geo. F. Carruthers.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Investments	$7,800	Reinsurance reserve	$8,841
Security deposits	5,200	Other liabilities	4,220
Office furniture, maps, etc	1,873	Total liabilities, except capital	$13,061
Licenses	931	Capital called	56,520
Current assets	52,168		
Accounts paid in advance	55		
Accrued assets	95		
Deficit	1,429		
Total	$69,581	Total	$69,581

BUSINESS FROM MARCH 10, 1909 TO DECEMBER 31, 1909: Net premiums, $18,374; total income, $19,703; losses paid, $3,766; total expenditures (including $25,000 organisation expense), $42,945.

REMARKS: This company was incorporated by special act of the Manitoba legislature, March 10, 1909, with an authorised capital stock of $500,000. The company writes surplus lines in this country through C. P. Wurts, Chicago, Ill.

CAR AND GENERAL INSURANCE CORPORATION, Ltd., London, Eng.

General Manager, Fredk. Thoresby. Organized, 1903.

Assets, September 30, 1908.		Liabilities, September 30, 1908.	
Investment at cost	$328,771	Unpaid losses	$117,549
Cash in office and bank	5,518	Reinsurance reserve	283,422
Agents' balances	151,142	Sundry creditors	62,254
Sundry debtors	3,903		
Interest and dividends	2,516	Total	$463,225
Office furniture and fixtures	16,575	Capital paid in	107,967
Establishment and organization expenses	64,982	Revenue account balance	2,215
Total	$573,407	Total	$573,407

BUSINESS IN 1908: Net premiums, $850,276; total income, $858,853; losses paid, $518,602; expenses, $344,353; total expenditures, $862,955.

REMARKS: This company was organised in 1903 with an authorised capital of £250,000, £100,000 of which is subscribed and £22,215 paid in. It transacts a surplus line business in this country through J. S. Frelinghuysen, New York.

CENTRAL INSURANCE COMPANY, Ltd., London, Eng.

This company writes surplus lines in this country through Fred S. James & Co., New York and Chicago. Its policies are guaranteed by the Liverpool & London & Globe.

CENTURY INSURANCE COMPANY, Ltd., Edinburgh, Scotland.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Mortgages on property within United Kingdom	£269,670	Shareholders' capital— 70,000 shares of £4, 10s. each		£315,000
British Government securities	6,865	Amount paid up		£35,000
Indian and Colonial Government securities	2,760	Life insurance funds	£273,549	
Railway debentures and debenture stocks	99,050	Fire funds	62,930	
Other debentures and debenture stocks	67,477	Capital redemption fund	5,000	
Railway and other shares—preference and ordinary	24,178	Sickness fund	116,507	
Municipal corporation securities	2,752	General fund	65,197	
Bank stocks	624	Investment reserve fund	5,000	
Foreign government securities	4,285			528,183
Office properties and furniture—head office and branches	18,936	Sundry accounts outstanding		1,681
Ground rents	2,686	Life claims outstanding		212
Loans on personal security, with life policies	8,200	Fire losses outstanding		689
Loans on life policies	5,268	Other claims outstanding		7,410
Loans on reversions and life interests	14,265	Unclaimed dividends		7
Reversions	3,497	Due to other insurance companies		2,693
Cash in banks and in hand	18,296	Sundry creditors		186
	£548,809			
Interest accrued	4,972			
Outstanding premiums and agents' balances—less provision for cancelments and commission	22,158			
Sundry debtors	122			
Total	£576,061	Total		£576,061

BUSINESS IN 1908 (all branches). Net premiums, £141,881; total income, £161,868; losses paid, £43,784; commissions, £11,931; expenses of management, £28,930.

REMARKS: This compan was organized in 1885. Henryy W. Brown & Co., 73 Maiden Lane, New York, are its United States representatives to write surplus lines in this country. As of December 31, 1909 the Century possessed assets amounting to £605,236.

COLONIAL ASSURANCE COMPANY, Winnipeg, Man.

President, William Smith.; Secretary, John M. Dick. Organized, 1905.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Mortgage loans on real estate	$12,500	Unpaid losses	$3,277
Stocks owned (market value)	10,000	Unearned premiums	37,500
Cash in office and bank	43,743	Reinsurance premiums	322
Agents balances	7,694		
Uncalled balance on stock allotted	37,700	Total liabilities except capital	$41,099
Other assets	753	Surplus as to policyholders	71,291
Total	$112,390	Total	$112,390

BUSINESS FOR 1909: Net premiums, $81,983; total income, $83,262; losses paid, $45,602; expenses, $27,825, total expenditures, $73,427.

REMARKS: The company transacts a surplus line business in the United States through McLean, Stinson & Co., Toronto New York, Chicago.

COLONIAL MARINE AND FIRE INSURANCE COMPANY, Batavia, Java.

Managing Director, Ihr. A. Ploos van Amstel. Organized, 1861.

Assets, December 31, 1908.	
Stockholders' notes	$1,080,000
Collateral loans	2,436
Mortgage loans	168,944
Cash in office and bank	20,079
Agents' balances	23,602
Sundry debtors	2,100
Furniture, etc	400
Total assets	$1,297,561

Liabilities, December 31, 1908.	
Net losses unpaid	$4,505
Unearned premiums	19,600
Unpaid dividends	8,413
Sundry creditors	6,840
Other liabilities	4,113
Reserve fund	54,090
Total liabilities, except capital	$97,561
Capital (paid up $120,000)	1,200,000
Total	$1,297,561

BUSINESS OF 1908: Premium income, $79,710; total income, $107,666; losses paid, $29,160; dividends 1906–1908, 6½, 7, 7%.

REMARKS: The policies issued by this company are guaranteed by four companies, all located in Batavia, viz.: the Insulinde Ooserling, and Second Colonial Fire and Marine. Surplus lines on American risks are written through W. M. Kimball & Co., New York. Conflagration losses: San Francisco, 1906, $7,000.

LA CONFIANCE FIRE INSURANCE COMPANY, Paris, France.

Managing Director, Paul Cauvin, Deputy Managing Director, M. E. des Essars. Organized, 1844.

Assets, December 31, 1908.	
Real estate owned	$153,698
Stocks and bonds owned	1,601,715
Cash in office and bank	122,905
Agency balances	232,024
Agents' bonds	316,845
Sundry debtors	6,044
Total cash assets	$2,423,231
Stockholders' notes	1,200,000
Total	$3,623,231

Liabilities, December 31, 1908.	
Unpaid losses	$127,589
Unearned premiums	316,033
Agents' bonds	252,313
Contingent reserve	107,000
General reserve fund	470,000
Due for reinsurance	64,875
Pension fund	41,187
Sundry creditors	23,898
Total liabilities, except capital	$1,402,895
Capital (paid up, $800,000)	2,000,000
Reserve and profit balance	220,336
Total	$3,623,231

BUSINESS FOR 1908: Premiums, $1,240,644; total income, $1,630,057; losses paid, $496,185; expenses, $426,475; dividends from profit, $173,994; total expenditures, $1,630,057.

REMARKS: The company's capital is $2,000,000 of which 40 per cent is paid in. Dividends 1904–1908, 5.5. 6.2. 5.2. 5.2. 6.2 per cent. Conflagration losses: Baltimore, 1904, $7,000; San Francisco, 1906, $2,000. Company writes surplus lines in United States through Starkweather & Shepley, Inc., of Providence, R.I., New York, Boston and Chicago, who advise us that they hold ample funds, subject to their check and deposited in the Unite States to pay all losses for this company and that they are authorised to accept service for it.

CONSOLIDATED ASSURANCE COMPANY, Ltd., London, Eng.

Assets, December 31, 1908.	
Investments at cost	£62,380
Temporary investments	49,710
Sundry debtors	74,560
Cash in bank	40,167
Agents' balances	5,234
Loans on policies	530
Collateral loans	100
Office furniture	1,172
Other assets	9,290
Organization expenses	19,795
Total assets	£262,938

Liabilities, December 31, 1908.	
Share capital issued £50,000 in 5,000 ordinary shares of £10 each, £1 call called	£5,000
Amounts received from shareholders in advance of calls	25,875
Unpaid losses	46,819
Life assurance fund	21,055
Fire and general fund (including reserve for unexpired risks)	43,554
Various creditors	119,552
Profit and loss account balance	1,083
Total	£262,938

REMARKS: This company is understood to write occasional surplus lines in the United States.

Business in 1908: Premiums received, £123,542; total income, £124,312; losses paid, £60,393; commissions, £32,609; management expenses, £14,894; other expenses, £633; total expenditures, £108,529.

COSMOPOLITAN INSURANCE CORPORATION, Ltd., Glasgow, Scotland.

This company was established in 1905 with an authorised capital stock of £500,000 of which £125,055 is subscribed and £14,173 paid up. It is reported to be transacting a surplus line business in this country.

CONTINENTAL INSURANCE COMPANY, Mannheim, Germany.

Managing Directors, N. Muhlinghausen and R. Post of the Mannheimer Insurance Co. Organized, 1885.

Assets, June 30, 1908.	
Stockholders' notes	$375,000
Mortgage loans on real estate	206,750
Bonds and stocks owned	183,873
Due from reinsurance companies	64,527
Cash in office and bank	39,266
Agents' assured balances	78,967
Interest and rents accrued	3,868
Pension fund	9,261
Exchange	8,461
Total assets	$969,973

Liabilities, June 30, 1908.		
Net losses unpaid		$142,750
Unearned premiums		131,250
Due reinsurance companies		12,853
Due agents		14,194
Unpaid dividends		86
Reinsurance reserve	$3,677	
Capital reserve	125,000	
Pension fund	13,010	
		141,687
Total liabilities, except capital		$444,820
Capital	$500,000	
Profit balance	25,153	
		525,153
Total		$969,973

BUSINESS FOR 1906: Premiums received, $469,966; total income, $1,269,077; losses paid, $366,990; total expenses, $1,244,921; dividends, $13,750.

REMARKS: Company has a capital of $500,000, of which 25% is paid in. Paid an average dividend of 10% for last 10 years. Company writes marine insurance. Board of directors as well as managing directors and officers the same as the Mannheimer Insurance Co.

CO-OPERATION INSURANCE COMPANY, Paris, France.

President, Alphonse Gagnault; Directing Manager, C. Arisola.

Assets, December 31, 1908.	
Stocks, etc.	$161,303
Cash in banks	3,825
Commissions, taxes, etc., paid in advance	30,614
Furniture and supplies	11,819
Balance due from agencies and reinsurance companies	9,070
Due from various debtors	7,429
Balance in dispute	644
Balance with Credit Lyonnais	1,968
Bills on hand	2,773
Stockholders' obligations	60,000
Total cash assets	$289,445
Expenses of organization	69,344
Expenses of establishment	121,138
Loss balance	123,647
Total	$603,574

Liabilities, December 31, 1908.	
Reserve for losses in process of adjustment	$8,020
Various creditors	24,464
Due shareholders	2,383
Due reinsurance companies	8,707
Total liabilities, except capital	$43,574
Capital ($440,000 paid in)	560,000
Total	$603,574

BUSINESS FOR 1908: Net premiums, $100,293; total income, $244,285; losses paid, $81,302; expenses, $70,383; total expenditures, $151,685.

REMARKS: This company is reported as having written some surplus line risks in this country.

CORNHILL INSURANCE COMPANY, Ltd., London, Eng.

Managers, Willis Taber & Co., Ltd. Organized, 1905.

Assets, December 31, 1908.	
Investments	$88,875
Cash	10,978
Sundry accounts	2,097
Total	$101,950

Liabilities, December 31, 1908.	
Sundry creditors	$13,188
Balance of revenue account and profit and loss	64,462
Capital paid up	$24,300
Total	$101,950

BUSINESS IN 1908: Net premiums received, $76,285; total income $78,702; losses paid, $34,612; expenses, $4,887; total expenditures, $39,499.

This company commenced business in 1905. It has an authorised capital of £100,000.

It is writing surplus business in this country through J. S. Frelinghuysen, of New York.

CROWN FIRE INSURANCE COMPANY, Toronto, Canada.

Assets, June 30, 1909.		Liabilities, June 30, 1909.	
Securities deposited with Ontario Government	$25,000	Full reserve for reinsurance of all unexpired risks (Government standard)	$35,259
Cash in bank and cash and checks in office	34,986	Unadjusted losses	1,420
Due from other companies	7,131	Accounts payable	17
Accounts receivable	1,700	Current reinsurance premiums accrued	10,936
Current agents' balances	15,508	Surplus to policyholders	363,577
Capital stock and premium thereon, in process of payment	15,200		
Office furniture, fixtures and plans	1,109		
Accrued interest	75		
Other miscellaneous assets	3,500		
Shareholders' uncalled capital	297,000		
Total	$401,209	Total	$401,209

REMARKS: This company was organised late in 1908 and commenced business January 2, 1909, with an authorised capital of $500,000. It is writing surplus lines in the United States through McLean, Stinson & Co., 43 Cedar st., New York. The Crown Fire possessed assets amounting to $416,076 on December 31, 1909.

DANUBE (DONAU) INSURANCE COMPANY, Vienna, Austria.

Managing Director, Hans Camillo Raabe, Secretary, Franz Frauendorfer. Organized, 1867.
(Excepting Life Branch.)

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Mortgage loans on real estate	$150,400	Net losses unpaid		$124,087
Bonds and stocks owned	1,341,896	Unearned premiums		666,770
Due from reinsurance companies	150,297	Due to reinsurance companies		40,067
Cash in office and bank	50,432	Various creditors		17,788
Agents' balances	161,859	Agents' and management bond account		14,400
Various debtors	54,180	Unpaid dividends		12
Bonding account (agents and management)	14,400	Balance of life insurance branch		276,985
		Profit reserve	$200,000	
		Special reserve	25,000	
		Special reserve (hail insurance)	40,000	
		Fund, depreciation of securities	59,505	
				324,505
		Total liabilities, except capital		$1,464,614
		Capital paid up		400,000
		Profit balance		58,850
Total	$1,923,464	Total		$1,923,464

BUSINESS FOR 1908: Premium (fire) net, $558,295; total income, except life, $2,743,393; losses (fire) paid, $639,488; dividends, from all branches, $40,000; total expenditure, $2,743,393.
REMARKS: This company is interested in American risks by reinsurance of admitted companies. It writes life, rent, fire, marine, glass, hail and burglary-theft insurance. Capital of $400,000 paid up. As of December 31, 1909 the Danube possessed cash assets (excepting life branch) of $2,512,923.

DRAPERS MUTUAL FIRE AND GENERAL INSURANCE CORPORATION, London, Eng.

This company was recently organised and is principally managed and owned by some of the most prominent dry goods merchants in London. John L. Dudley, Jr., Company, of New York, are its United States representative for surplus lines. The company has an authorised capital of $2,500,000, of which $1,000,000 is subscribed and $200,000 paid up.

EAGLE FIRE INSURANCE COMPANY, Paris, France.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Cash in office and bank	$82,871	Unpaid losses	$170,967
Stocks and bonds	1,658,336	Unearned premiums	520,586
Outstanding premiums	61,480	Creditors	15,607
Agents' balances	97,760	Taxes, fees, etc	63,860
Due from reinsurances	120,036	Bonding, etc	200,747
Various debtors	2,740	Due for reniusanrce	56,007
Bonding, etc	200,747	Pension fund	111336
		Rents	2,908
		Reserve fund	582,500
		Liabilities exclusive of capital	$1,624,518
		Capital	400,000
		Profit balance	$199,152
Total assets	$2,223,970	Total liabilities	$2,223,970

This company was organised in 1843, and has a paid-up capital of $400,000. In 1908, its premiums amounted to $11,888,902, and its losses to $916,716. The company writes surplus line fire risks in the United States.

"EL DIA" INSURANCE COMPANY, Carthagena, Spain.

Managing Director, Luis de Aguirre, et al. Organized, 1901.

Assets, December 31, 1908.	
Stockholders' notes	$1,766,760
Real estate	88,025
Cash in bank and office	7,166
Deposits with reinsuring companies	846,233
Stocks and bonds	226,728
Agents' balances	93,522
Installation and organization	40
Sundry items	4,808
Furniture and fixtures	20
Various debtors	1,795
Fire and transportation premiums	130,854
Total assets	$3,165,951

Liabilities, December 31, 1908.	
Net losses unpaid	$233,600
Unearned premiums	393,200
Borrowed money (Bank of Spain)	100,000
Dividends unpaid	357
Pension fund	1,549
Sundry creditors	239,221
Accounts payable	35,933
Due reinsurance companies	26,921
Total liabilities	1,030,791
Capital ($200,000 paid in)	2,000,000
Profit balance	135,160
Total	$3,165,951

BUSINESS FOR 1908: Net premiums (fire), $1,475,524; losses paid, $866,255; expenses, $418,784; total expenditures, $2,760,563.

REMARKS: Does fire, marine credit and insurance in Europe. Company writes surplus lines in the United States through W. M. Kimball & Co., New York. Conflagration losses: San Francisco, 1906, $15,000.

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, Ltd., Colchester, Eng.

Chairman, Sir Thomas Barrett Lennard, Bart.; Secretary and General Manager, S. C. Turner.

Assets, December 31, 1909.	
Government securities	$373,421
Real estate	63,633
Mortgage loans	147,250
Collateral loans	137,500
Cash in office and bank	27,175
Agents' balances	75,234
Interest	4,995
Essex and Suffolk Accident stock	15,000
Other assets	25,506
Total assets	$869,714

Liabilities, December 31, 1908.	
Unpaid losses	$4,762
Outstanding accounts and reinsurance premiums	60,037
Outstanding dividends	16,542
Stock members' fund	10,000
General fund	653,373
Total	$744,714
Capital paid up	125,000
Total	$869,714

BUSINESS IN 1908: Net premiums received, $304,974; total income, $327,809; losses paid, $94,468; commissions, $32,314; management expenses, $99,333; other expenses, $4,840; total expenditures, $230,955.

MISCELLANEOUS: Fred S. James & Co. of New York and Chicago are attorneys in the United States for legitimate surplus lines.

EUROPA RE-INSURANCE COMPANY, Berlin, Germany.

Managing Director, Leopold Graf; Deputy Managing Director, Christian Kindt. Organized, 1898.

Assets, December 31, 1908.	
Stockholders' notes	$562,500
Bonds and stocks	477,034
Loans on bonds and mortgages	279,000
Cash in office and bank	112,367
Due from other companies	334,304
Due from life companies	219,226
Interest	3,277
Total assets	$1,987,708

Liabilities, December 31, 1908.	
Loss reserves	$167,908
Unearned premiums	673,251
Reserve fund	19,750
Special reserve	26,500
Due life companies	54,627
Due other companies	274,207
Unpaid dividend	150
Other liabilities	4,725
Total liabilities, except capital	$1,221,219
Capital (paid up $187,500)	750,000
Profit balance	16,489
Total	$1,987,708

BUSINESS IN 1908: Net premiums received (fire only), $943,589; fire losses paid, $516,874.

REMARKS: Capital, $750,000, of which 25 per cent is paid in. The company writes fire, life, marine, burglary, accident and liability insurance as reinsurers. Conflagration losses: Baltimore, 1904, $14,000; San Francisco, 1906, $2,751. Company formerly wrote surplus lines in the United States through Starkweather & Shepley, Inc., of Providence, R. I., New York, Boston and Chicago, but is no longer doing a direct business. The assets of the company as of December 31, 1909 amounted to $2,395,024.

EXCESS INSURANCE COMPANY, LTD., London, Eng.

Manager, C. E. Heath; Secretary, Ronald E. Hall. Organized, 1894.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Bonds and stocks	£211,730	Unearned premiums	£192,009
Loans on mortgages	29,780	Depreciation reserve	19,016
Collateral loans	57,538	Loan	46,000
Cash in office and bank	847	Sundry creditors	14,593
Loan on life policies	9,489	Total liabilities except capital	£271,618
Government deposit	8,954	Capital paid up	5,000
Interest	3,594	Reserve fund and profit balance	88,824
Sundry debtors	40 552		
Other assets	2,958		
Total	£365,442	Total	£365,442

BUSINESS IN 1909: Net premiums, £341,600; total income, £350,676; losses paid, £149,591.

MISCELLANEOUS: This company writes surplus lines in the United States through Hall & Henshaw, New York. Conflagration losses: Baltimore, 1904, $2,500; Rochester, 1904, $2,000; San Francisco, 1906, $50,000.

FIDELITAS INSURANCE SOCIETY, Brussels, Belgium.

Assets, March 31, 1908.		Liabilities, March 31, 1908.	
Stockholders' notes	$71,601	Reserve for risks in force	$30,000
Portfolio	60,000	Sundry creditors	17,399
Cash in bank and office	8,840	Return premiums unpaid	1,252
Establishment expenses	7,548	Total liabilities	$48,651
Commissions	38,945	Capital ($128,398 paid in)	200,000
Deposits and advances	720		
Sundry debtors	60,994		
Total assets	$248,651	Total	$248,651

BUSINESS DURING 1907: Net premiums, $73,891; total income, $79,876; losses paid, $62,523; expenses, $24,056; total expenditures, $86,579.

MISCELLANEOUS: This company was organized in 1903, and transacts ten-year term business, paying commissions on future premiums. The company has agreed to maintain a reinsurance reserve fund on deposit in the United States until the last policy in force expires. It formerly wrote surplus lines in the United States, but its representative recently advised us that no business had been written in this country for some time. Conflagration losses: Baltimore, 1904, $8,000; San Francisco, 1906; $3,047.

FINE ART AND GENERAL INSURANCE COMPANY, LTD., London, Eng.

Chairman, J. M. MacDonald; Secretary and Manager, A. P. Fedden. Organized, 1890.

Year	Fire Fund, Exclusive of Capital	Net Premiums	Total Income	Losses Paid	Dividends	Commission and Expenses of Management	Other Outgo
1908	£176,000	£164,521	£171,376	£80,630	10%	£50,319	.....
1907	106,500	161,932	167,888	59,584	10%	47,969	.....
1906	137,653	106,211	.....	46,500	10%	33,373	.....
1905	111,143	91,841	95,935	39,678	9%	29,804	£6,518
1904	91,208	85,129	88,760	38,047	8%	26,080	3,463

This company transacts fire, burglary, personal accident, fidelity and employers' liability insurance at home, and writes surplus lines of fire insurance on sprinklered risks in the United States through R. E. Hall & Co., New York. As of January 1, 1909, its subscribed capital was £370,000; its paid-in capital, £37,000; its net cash assets, £333,638, and its reserve funds for general and employers' liability, £229,248.

FIRST BOHEMIAN REINSURANCE BANK OF PRAGUE, Bohemia.

Managing Director, John L. Simek; Deputy, K. Schollar. Organized, 1872.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Bonds and stocks	$1,175,941	Net unpaid losses	$597,372
Cash in office and banks	310,900	Reinsurance reserve	671,694
Balance with insurance companies	560,283	Special reserve	39,690
Pension fund	55,732	Due other companies	211,073
Office account	152,504	Pension fund	55,732
		Various creditors	18,156
		Total liabilities, except capital	$1,593,717
		Capital	600,000
		Balance of profit and loss	61,643
Total assets	$2,255,360	Total	$2,255,360

BUSINESS FOR 1908: Premium income, $1,561,234; losses paid, $1,265,297; total income, $3,134,405.

REMARKS: Company does fire reinsurance business on American risks. Dividends 1901–1908, 0, 8, 8, 8, 0, 0, 6½, 6½%. Conflagration losses: San Francisco, 1906, $650,000.

FONCIERE INSURANCE COMPANY, Budapesth, Austria.

Managing Director, Hugo von Kilényi. Founded, 1864.

*Assets, December 31, 1908.	
Cash in office and banks	$206,215
Real estate	386,000
Due from reinsurance companies	586,030
Exchange	51,957
Agents' balances, etc.	305,098
Various debtors	19,045
Inventory	10,800
Agents' bonds	102,029
Total	$1,667,174

*Liabilities, December 31, 1908.		
Unpaid losses		$86,154
Unearned premiums		484,778
Due reinsurance companies		147,708
Various creditors		11,394
Unpaid dividends		3,297
Account balance life branch		143,638
Agents' bonds		102,029
Reserve fund		58,251
		$1,037,249
Capital	$600,000	
Profit balance	29,925	
		629,925
Total		$1,667,174

* Excepting life.

BUSINESS FOR 1908: Fire premiums, $416,336; total income (fire branch), $2,200,239; losses (fire) paid, $659,010; expenses, $1,511,804. total expenditures (fire), $2,170,314.

REMARKS: Dividends: 1903, 6%; 1904, 6%; 1905, 7%; 1906, 7%; 1907, 7%; 1908, 7%. The Foneciere is writing surplus lines in this country through Warren M. Kimball & Co., New York.

FONDIARIA FIRE INSURANCE COMPANY, Florence, Italy.

General Director, Comm. E. Henri Fantazzini; Deputy, Chev. Guy Toja, C. E. Organized, 1879.

Assets, December 31, 1908.	
Real estate	$1,115,081
Mortgage loans	70,107
Bonds and stocks	1,576,934
Cash	26,626
Various debtors	288,917
Furniture, etc.	2,891
Total assets	$3,080,556

Liabilities, December 31, 1908.	
Reserve for unpaid losses	$410,840
Reinsurance reserve	316,799
Statutory reserve	320,000
Special reserve	130,942
Future dividends	23,461
Reserve for doubtful creditors	6,000
Reserve for unpaid dividends	5,548
Total liabilities, except capital	$1,328,359
Capital	1,600,000
Balance of profit and loss	162,197
Total	$3,080,556

BUSINESS FOR 1908: Premium income, $1,160,359; total income, $2,351,692; losses paid, $6,561.58; dividends $136,000; dividends 1907-1908, 8½%, 8½%.

This company accepts some reinsurance lines upon American risks.

"FORTUNA" GENERAL INSURANCE COMPANY, Berlin, Germany.

Managers, Peter Boxbuchen and Ed. Schreiber. Organized, 1868.

Assets, December 31, 1908.	
Stockholders' notes	$300,000
Mortgage loans on real estate	259,750
Bonds and stocks owned	14,487
Collateral loans	3,500
Cash in office and bank	24,228
Agents' balances and other debtors	205,639
Exchange	1,151
Total assets	$808,755

Liabilities, December 31, 1908.	
Net losses unpaid	$112,500
Unearned premiums	92,500
Various creditors	25,912
Capital reserve	75,000
Fund for equalization of dividends	110,000
Pension fund	10,000
Total liabilities, except capital	$426,812
Capital	375,000
Profit balance	6,943
Total	$808,755

BUSINESS FOR 1908: Net premiums, $498,261; total income, $361,684; losses paid, $371,960; expenses $81,411.

REMARKS: Company writes marine and burglary insurance and is understood to be interested in fire risks in the United States by reinsurance. Dividends, 1904, 20%; 1905, 25%; 1906, 190 and 1908, 30%.

LA FRANCE INSURANCE COMPANY, Paris, France.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders notes	$1,498,495	Unpaid losses	$212,149
Bonds and stocks	2,404,670	Unearned premiums	551,491
Collateral loans	61,350	Reinsurance and return premiums	188,636
Cash in office and bank	183,426	Unpaid taxes, expenses, etc.	91,536
Due from agents	296,944	Unpaid dividends	143,648
Sundry debtors	6,585	Sundry creditors	13,122
Other assets	16,063	Other liabilities	116,552
		Total liabilities except capital	$1,317,134
		Capital (paid up $501,505)	2,000,000
		Reserve and profit balance	1,150,399
Total	$4,467,533	Total	$4,467,533

REMARKS: This company was established in 1837 and writes surplus lines in the United States through Starkweather & Shepley, Inc., of Providence, New York, Boston and Chicago, who hold ample funds for the payment of losses.

"LA GARANTIE" INSURANCE COMPANY, Paris, France.

Assets, January 1, 1909.	Francs.	Liabilities, January 1, 1909.	Francs.
Stocks and bonds	554,300	Unpaid losses	196,830
Cash on hand	23,788	Reserve for risks in force	100,000
Premium reserve held by reinsurance companies	110,766	Premiums paid in advance	67,513
Rent paid in advance	3,666	Due reinsurance companies and banks	83,276
Furniture and supplies	59,869	Sundry creditors	56,092
Agents' balances	161,649	Subscriptions to increase of capital	10,300
Due from reinsurance companies	50,238	Bond notes	514,300
Premiums in course of collection	107,276	Total liabilities	1,028,311
Accounts paid in advance	1,132,072	Capital (paid in, 2,565,000 francs)	2,750,000
Commissions paid in advance	630,462	Profits for year 1908	40,243
Sundry debtors	132,290	Various reserves	68,266
Total cash assets	2,966,377		
Organization expenses	735,443		
Stockholders' notes	185,000		
Total assets	3,886,820	Totals	3,886,820

The maximum line on sprinklered or fireproof risks is $5000, and 50% reinsurance reserve maintained on deposit in the United States for the protection of policyholders. It is stated that all losses are payable from New York office.

This company writes surplus lines on American risks through M. Dugro Buttles, New York, its maximum line on sprinklered risks being $5,000.

GLADBACHER FIRE INSURANCE COMPANY, M. Gladbach, Germany.

General Director, Wilhelm Haus. Organized, 1861.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders' notes	$1,200,000	Unpaid losses	$156,972
Real estate	50,552	Reinsurance reserve	790,061
Mortgage loans	452,875	Due other companies	18,053
Bonds and stocks	943,678	Pension fund	36,936
Agents' balances	144,658	Unpaid dividends	675
Cash in office and bank	174,776	Total	$1,002,696
Due from reinsurance companies	87,244	Capital (paid up, $300,000)	1,500,000
Interest accrued	3,185	Reserve and profit balance	555,406
Other assets	1,134		
Total	$3,058,102	Total	$3,058,102

BUSINESS FOR 1907: Net premiums (fire), $2,093,189; total income (fire), $2,189,080; losses paid (fire), $699,735; expenses (fire), $205,568; dividends, $75,000.

REMARKS: This company writes fire, glass, burglary and sprinkler insurance with special arrangement for forest insurance, and bears a good reputation at home. Dividends last 4 years, 20%, 20%, 25%, 30%. Conflagration losses: Baltimore, 1904; $19,000; San Francisco, 1906, $26,175. Company writes surplus lines in the United States through E. T. Marshall & Co., New York, and Chicago.

GLASGOW ASSURANCE CORPORATION, Ltd., Glasgow, Scotland.

General Manager, A. R. Pole.

This company was established in 1908, with an authorized capital of £100,000, and its first annual statement issued on August 31, 1909, representing eleven months working shows premiums received, £27,586; losses, £5,530, and expenses, £3,760. Interest on investments and transfer fees amounted to £449, and the total surplus for the period £13,745, of which £10,050 was reserved for unexpired risks, £2,090 written off all preliminary expenses, £729 written off, being 10% of organization account, etc., and £876 balance carried forward. The paid up capital is £34,356 and the funds about £53,000.

The John L. Dudley, Jr., Co., are the sole representatives in the United States for surplus lines.

GLOBUS INSURANCE COMPANY, Hamburg, Germany.

Managing Director, F. Plass. Organized, 1885.

Assets, December 31, 1908.	
Stockholders' notes	$750,000
Real estate owned	488,882
Bonds and stocks owned	263,949
Due from insurance companies	591,981
Cash in office and bank	43,176
Agents' balances and due from assured	262,201
Interest and rents accrued	820
Inventory	2
Due for reinsurance on losses paid	49,327
Total assets	$2,450,338

Liabilities, December 31, 1908.	
Net losses unpaid	$548,82
Unearned premiums	527,55
Due other companies	16,33
Various creditors	256,87
Cash bonds	75
Reserve fund	100,00
Total liabilities, except capital	$1,450,33
Capital	1,000,00
Total	$2,450,33

BUSINESS FOR 1908: Net premiums fire, $1,180,911; total income, fire, $1,548,712; losses paid, fire, $390,296; expenses, fire, $1,158,416; total expenses, fire $1,548,712.

REMARKS: Company writes fire, burglary and theft, credit and marine insurance. The marine insurance branch has a premium income amounting to about $1,500,000. The Hanseatische General combined with the new Eighth Assurance Company of Hamburg under above title.

HAMBURG INSURANCE COMPANY, Hamburg, Germany.

Director, H. F. M. Mutzenbecher. Organized, 1897.

Assets, December 31, 1908.	
Stockholders' notes	$750,000
Mortgage loans on real estate	291,250
Bonds and stocks owned	717,852
Balance with insurance companies	293,410
Cash in office and bank	235,027
Agents' balances	17,979
Interest accrued	8,445
Various debtors	49,489
Total assets	$2,363,452

Liabilities, December 31, 1908.	
Net losses unpaid	$329,962
Unearned premiums	580,315
Due other companies	113,893
Unpaid dividends	62
Capital reserve	225,000
Various creditors	3,103
Funds apportioned	50,000
Total liabilities, except capital	$1,302,335
Capital	1,000,000
Profit balance	61,117
Total	$2,363,452

BUSINESS FOR 1908: Net premiums (fire), $1,114,818; total income, $1,738,799; losses paid (fire), $825,898; expenses (fire), $3 09,802; dividends, $25,000; total expenses, $1,610,156.

This company is interested to some extent in American risks by way of reinsurance of licensed companies. It writes marine, insurance and reinsurance in fire, lightning and explosion, accident and burglary. Dividends, 1902-1908, 4, 5, 6, 10, 10, and 10%.

HEARTS OF OAK LIFE AND GENERAL ASSURANCE COMPANY, Limited, London, Eng.

Chairman, Wm. Garland; Secretary and Manager, S. R. Whiting. Organized, 1903.

Assets, June 30, 1909.		
Investments—		
Indian Government securities (at cost), £18,648, 3½ per cent stock		£20,000
Property in hand and under mortgage	£1,968	
Do, expenditure less receipts	70	
		2,038
Fixtures, furniture, etc		1,650
Outstanding premiums		7,259
Loans on policies		115
Agents' balances		71
Stationery		475
Policy stamps in hand		61
Cash—		
At London City and Midland Bank	£5,482	
Cash in hand	20	
		5,502
Establishment and extension of business account		99,831
Total		£137,002

Liabilities, June 30, 1909.		
Shareholders' capital—		
Nominal—150,000 shares of £1 each	£150,000	
Issued, 120,075 shares, 12/6 paid	£75,047	
338, forfeited, 10/- paid	169	
1,500 shares £1 paid	1,500	
Paid in advance of calls	6,565	
		£83,281
Life assurance fund		32,395
Fire fund		9,029
Employers' Liability insurance fund		585
Plate glass, burglary guarantee, etc., fund		674
Loan on property in hand (per contra.)		1,968
Claims admitted or announced		1,914
Deposits		224
Dividends unpaid and accrued share interest		130
Sundry creditors and checks not presented		5,117
Profit and loss account		1,689
		£137,002

BUSINESS FROM JULY 1, 1908, TO JUNE 30, 1909 (all branches): Net premiums, £59,129; total income, £59,712; losses paid, £15,253; commissions, £14,823; management expenses, £15,529; total expenditures, £45,605.

REMARKS: In Europe, this company transacts life, fire, burglary, mortgage, fidelity, and plate glass insurance. Policies on American risks may be procured through Hall & Henshaw, New York.

HELVETIA SWISS FIRE INSURANCE COMPANY, St. Gall, Switzerland.

Managing Director, M. J. Grossmann; Deputy, J. B. Hollinger. Organized, 1861.

Assets December 31, 1908.		Liabilities, December 31, 1908.		
Stockholders' notes	$1,600,000	Net losses unpaid		$471,717
Real estate owned	30,000	Unearned premiums		402,289
Mortgage loans on real estate	864,180	Profit reserve		895,666
Bonds and stocks owned	1,528,006	Reinsurance fund		375,612
Cash in office and banks	504,259	Pension fund		126,310
Agents' balances	161,957	Due other companies		230,627
Interest accrued	34,434	Various creditors		80,107
Exchange	19,909	Total liabilities, except capital		$2,608,428
		Capital	$2,000,000	
		Profit balance	134,318	
				2,134,318
Total assets	$4,742,746	Total liabilities, capital and surplus		$4,742,746

BUSINESS FOR 1908: Net premiums, $764,258; total income, $851,412; paid for losses, $510,129; dividends declared, $80,000; expenses, $264,553; total disbursements, $854,682.

REMARKS: Capital of company is $2,000,000, of which 20% is paid in; dividends, 1905, 1906, 1907, 15%, 1908, 20%; previous years about 30%. It writes surplus fire insurance lines in the United States through Weed & Kennedy, New York. Conflagration loss: Baltimore, 1904, $32,500. As of December 31, 1909 the Helvetia Swiss possessed assets amounting to $4,823,129.

HOLLAND UNDERWRITERS, Amsterdam, Holland.

Under the above title seven companies write combined policies on American surplus line risks, only through Weed & Kennedy, New York. These companies are as follows: Kolonial Marine and Fire; Second Kolonial Marine and Fire; De Oosterling Fire; Insulinde Fire; Holland Fire Insurance Society of 1841; Holland Insurance Co. of 1900; Patria Insurance Co. All of these companies maintain deposits in this country for the protection of policyholders.

IMPERIAL UNDERWRITERS, London.

Policies bearing the above title are reported to have been offered n the United States by W. H. Crane Company. Lloyd's, London, disclaims any responsibility in regard to this concern.

INDEMNITY ASSOCIATION, Limited, London, Eng.

The statement of this association as of December 31, 1907, showed assets aggregating $203,377, with $164,268 of capital paid in and a surplus of $8,300. It writes some surplus lines on United States risks.

INTERNATIONAL INSURANCE COMPANY, Ltd., Manchester, Eng.

Assets, December 31, 1908.		Liabilities, December 31, 1909.	
Bonds and stocks	$29,160	Unpaid losses (reserve)	$17,475
Cash in office and bank	9,288	Sundry creditors	16,858
Agents' balances	52,209	Liability on unexpired risks	35,813
Interest	502	Capital paid in	69,335
Furniture, etc.	6,477		
Total cash assets	$97,636		
Formation expenses	4,270		
Establishment expenses	37,575		
Total	$139,481	Total	$139,481

BUSINESS IN 1908: Premiums received, $240,153; total income, $241,306; losses paid, $123,029; expenses, $114,993; total disbursements, $238,622.

This company is writing a surplus line business in this country through the Seddon Underwriting Company, New York. The company has been absorbed by the Liverpool-Victoria.

INTERNATIONAL REINSURANCE COMPANY, Vienna, Austria.

Managing Director, Wm. Duncker. Organized, 1906.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Mortgage loans on real estate	$16,000	Capital reserve	$4,000
Bonds and stocks owned	98,424	Net losses unpaid	123,670
Collateral loans	80,000	Unearned premiums	419,167
Cash in office and bank	358,605	Due other insurance companies	93,442
Due from reinsurance companies	511,319	Various creditors	5,204
Inventory	1,297	Total liabilities, except capital	$645,483
Various debtors	883	Capital paid up	320,000
		Profit balance	101,045
Total assets	$1,066,528	Total	$1,066,558

BUSINESS FOR 1908: Premiums, net, $964,444; total income, $1,436,098; losses paid, $530,998; total expenditures, $1,436,098.

REMARKS: Company does reinsurance in all branches, has a fully paid-up capital of $320,000. Organized 1906 and met in the same year heavy losses in the San Francisco catastrophe and also in Valparaiso, Chili, amounting to $51,487.

ITALIANA INSURANCE COMPANY, Genoa, Italy.

Managing Director, Zaccaria Oberti.

This company was established in 1906 with a subscribed capital of $1,000,000 and a paid-up capital of $200,000. Its financial statement as of December 31, 1909 showed total assets amounting to $1,807,311: a premium reserve of $195,128 and a profit and loss balance of $11,487. It transacts a surplus line business in the Western States and Canada through E. T. Marshall & Co., New York and Chicago.

ITALIAN FIRE AND MARINE INSURANCE COMPANY, Turin, Italy.

It is understood that this company writes surplus lines on American and Canadian risks through Whilden & Hancock, New York. Its financial statement as of January 1, 1908, showed assets (including $822,600 of stockholders' notes) amounting to $1,151,938; total liabilities (including $177,400 paid-up capital), $372,144; surplus to policyholders, $779,794.

KING INSURANCE COMPANY, Ltd., London, Eng.

Chairman, A. Montague Haines; Managing Director, G. McKay Morant. Organized, 1901.

Assets, December 31, 1907.		Liabilities, December 31, 1907.	
Investments at cost, leasehold premises and loans	$206,361	Outstanding losses	$77,398
Cash in office and bank	12,899	Reserve fund (fire)	100,602
Outstanding premiums	159,308	Reserve fund (accident)	1,944
Due from reinsurance companies	17,290	Due reinsurance companies	40,724
Office furniture	4,332	Sundry creditors	10,326
Sundry debtors	1,886		
Interest	1,011	Total liabilities, except capital	$230,993
Purchase of business account	101,209	Capital paid in	267,108
		Profit and loss account (surplus)	6,195
Total	$504,296	Total	$504,296

BUSINESS FOR 1907: Net premiums, $340,155; losses paid, $208,464; expenses, $120,200; total expenditures, $328,664.

MISCELLANEOUS: This company wrote surplus line risks in this country through various brokers, but it is reported that the company has discontinued these connections and now accepts surplus risks in this country only through applications secured by London brokers.

LAW ACCIDENT INSURANCE SOCIETY of London, Eng.

This company is understood to be writing floaters for jewelers in this country, covering fire, theft, transportation, etc. It has an authorized capital of £500,000, subscribed £500,000, and paid up £50,000.

LAW CAR AND GENERAL INSURANCE CORPORATION, Ltd., London.

Chairman, Sir Henry J. K. Cotton; Managing Director, C. J. Fowler. Organized, 1906.

Assets, September 30, 1909.			Liabilities, September 30, 1909.	
Investments, viz:—			Capital—	
£20,646 British Government securities		£18,992	Authorized, 350,000 shares of £1 each	£350,000
49,670 Indian and Colonial Government securities		48,926	Issued—	
6,454 British corporation securities		6,376	17,554 "A" shares of £1 each, fully paid	£17,554
26,175 Foreign government securities		25,811	170,693 "B" shares of £1 each, 5s. paid	42,673
£102,945 (market value at Sept. 30, 1909, £100,167 11s. 3d.) at cost		£100,105	15,070 "C" shares of £1 each, 2s. 6d. paid	1,884
Cash at bank and in hand	£45,860		40,851 "D" shares of £1 each, 1s. paid	2,042
Less amount owing for stocks included above	7,531	38,329	244,168	£64,153
Deposits with and amounts due from other companies and sundry debtors		88,660	Less calls unpaid	92
Office furniture and fittings	£1,563			£64,061
Less depreciation	163	1,400	Sundry creditors	8,788
Branch and agency balances—Head office agents (less commission)		12,678	Reserve for claims estimated outstanding	34,133
Branch agents (less commission)		21,540	Balance, including reserve for unexpired risks	155,730
Total assets		£262,712	Total	£262,712

BUSINESS FOR YEAR ENDED SEPTEMBER 30, 1909: Net premiums, £367,877; total income, £370,840; claims paid and outstanding, £206,832; commissions and management expenses, £100,819; other expenses, £2282; total disbursements, £309,933.

MISCELLANEOUS: This company transacts a surplus line business in the United States through John L. Dudley, Jr., Co., New York.

LAW FIDELITY AND GENERAL INSURANCE CORPORATION, Ltd.

London, Eng.

Managing Director, F. Norie Miller. Organized, 1891.

Assets, December 31, 1907.	
Mortgage loans	$24,300
Stocks and bonds owned	43,169
Branch and agents' balances	370
Due from other companies	49,617
Cash in office and bank	8,194
Deposit with Treaty Co	31,980
Sundry debtors	1,452
Revenue suspense amount	2,508
Total assets	$161,590

Liabilities, December 31, 1907.	
Reserve for outstanding claims	$60,160
Sundry creditors	537
Revenue balance (subject to unexpired risks)	3,693
Total liabilities, except capital	$64,390
Capital paid up	97,200
Total	$161,590

REMARKS: This company was previously known as the Law Investment and Insurance Corporation. It transacts accident, burglary, employers' liability and other branches of insurance at home, and writes surplus lines of fire insurance in the United States through John L. Dudley, Jr., Co., New York. F. Norie Miller is also manager of the General Accident of Perth. Conflagration loss: Baltimore, 1704, $7,000.

BUSINESS IN 1907: Net premiums, $195,458; total income $200,440; losses paid, $130,065; expenses, $64,276; total expenditures, $194,341.

LEGAL INSURANCE COMPANY, Ltd., London, Eng.

General Manager and Secretary, Henry M. Low.

Assets, December 31, 1909.		
Investments at Cost—British Government Securities	£6,087	
Indian and Colonial Securities	8,853	
Foreign Securities	10,130	
Railway and other debentures and debenture and rent charge stocks	37,509	
		£62,580
(Value at published prices, December 31, 1909, £63,051. 9s. 9d.)		
Furniture and fittings at Head office and branches at cost		4,765
Interest Accrued		762
Premiums outstanding, branch and agents' balances		26,172
Amounts recoverable from other companies		13,789
Purchase of good will of profits department		35,000
Preliminary expenses (To be written off)		8,888
Cash—on deposit (since invested)	£4,286	
On deposit	4,000	
In hand	6,036	
		£14,322
		£166,279

Liabilities, December 31, 1909.		
To Capital—Authorized 200,000 shares of £5 each	£1,000,000	
Issued and subscribed 100,000 shares of £5 each	£500,000	
Paid up £1 per share on 100,000 shares		£100,000
Creditors, including Reinsurance premiums outstanding		17,289
Deposit from other companies in respect of Re-insurances		7,696
Reserve for claims outstanding		5,152
Revenue account—balance (subject to unexpired risks)		36,142
		£166,279

BUSINESS IN 1909: Net premiums, £77,415; total income, £81,791; losses paid and outstanding, £17,308; commissions, £11,644; expenses, £25,737; total disbursements, £54,689.

REMARKS: The Legal transacts a surplus line business in this country through Fred. S. James & Co., New York and Chicago.

LLOYD'S, London, Eng.

Secretary, Capt. Edward Fitzmaurice Inglefield, R. N. Organized, 1726.

Lloyd's is an association of marine underwriters in the City of London. Its name is derived from a Coffee House kept by Edward Lloyd in Tower st. in the 17th century, where underwriters met to transact business. In 1692 Lloyd's Coffee House was removed from Tower st. to Lombard st.; and in 1774 Lloyd's left the Coffee House in Lombard st. for premises in the Royal Exchange where it has since remained. The wars which lasted from 1775 with but short pauses till 1815, tended to attract marine insurance to Great Britain from all parts of the world, and raised Lloyd's to the high position it has since held.

In 1810, parliament appointed a committee to inquire into the affairs of the institution. From this inquiry Lloyd's emerged with credit, and has continued to assist in the promotion of every measure which might aid in the preservation of life at sea, the prevention of fraud in connection with marine insurance, and the rapid collection and distribution of maritime intelligence.

In 1871, Lloyd's was incorporated by act of parliament; but does not as a corporation, undertake insurance business. This is conducted solely by its members on their own account; and so long as they conform to the rules of the society, they are free to follow their individual views. Lloyd's is, in fact, a great market for insurance. Candidates for election as Members are required to satisfy the committee as to their means, and in all cases to deposit in the names of trustees a sum of not less than £5,000, as additional security for liabilities incurred on account of marine and transport risks. The aggregate amount thus placed at the disposal of the committee of Lloyd's is very large, but in no way represents the total capital possessed by the Underwriting Members of Lloyd's. The committee have also recently adopted a system under which a separate guarantee, applicable only to claims on fire policies, and other policies not covering marine and transport risks, is required from Members on their admission, and Members who engage in such business, and who were elected before the adoption of this system, have generally furnished similar security. A system has also been instituted under which all underwriting monies are held in trust for underwriting purposes only, and underwriters' accounts are annually audited by approved accountants, who certify as to the solvency of the underwriter. The business of Lloyd's as a corporation, and of the committee as its executive, is to conduct the affairs of Lloyd's in its corporate capacity, and to guard, as trustees, the corporate funds and property.

LLOYD'S, London, Eng.—*Continued.*

Lloyd's is also an immense organisation for the collection and distribution of marine intelligence which is published daily in "Lloyd's List." This paper, originally established in 1696 as "Lloyd's News," dates from 1726, and is the oldest newspaper in Europe with the exception of the "London Gazette." The intelligence department has developed continually under the influence of steam and electricity, and this process keeps pace with the opening of new ports, and the increased means of communication. The information is supplied by Lloyd's agents on every coast in the world, who, in written lists, or by telegram, report the arrival and departure of, and casualties to vessels within their districts. In this connection the value of Lloyd's Signal Stations is very great, not only to underwriters but also to merchants and shipowners, as it is frequently an advantage that a vessel should be intercepted off the coast and ordered to its port of destination. Shipowners in this way often have the earliest intimation of the arrival of their ships. Vessels arriving off out-lying signal stations often bring important intelligence as to derelicts and wrecks passed on their voyages, as well as information of vessels in distress requiring assistance, and overdue vessels arriving on long voyages are reported at these stations. Not one vessel in ten bound to ports in the United Kingdom from distant ports arrives at her terminal port without first being reported from one of Lloyd's signal stations. At some of these stations wireless telegraphy apparatus has been installed. The corporation of Lloyd's now holds a similar position with regard to signal stations, to that occupied by the corporation of the Trinity House with regard to lighthouses. These valuable aids in the preservation of life and property are one of the latest developments of the corporation.

Recent English legislation requires all underwriters as well as insurance companies transacting such business to provide security for various classes of insurance, such as life, fire, accident, employers' liability and bond investment.

The Assurance Companies Act, 1909, relates to these classes of insurance, and although the Act does not begin to operate until July 1, 1910, the majority of Underwriters at Lloyd's have already complied with its requirements, and for some years past have provided such security as is now legally necessary in connection with the class of business they transact.

The Employers' Liability (insurance companies) Act, 1907, which came into operation on January 1, 1908, provides that every underwriter shall deposit and keep deposited in such manner as the Board of Trade may direct, a sum of £2,000, and, further, that when the business transacted exceeds this amount, the underwriter must increase the security correspondingly, and furnish accounts annually to the Board of Trade exactly in the same manner as the companies transacting similar business. This deposit has been provided by all Members of Lloyd's who engage in this class of insurance business.

By these Acts Lloyd's is recognized by the Board of Trade as a regular market for fire and other non-marine insurance business, and the fact of such recognition is regarded as a guarantee of the soundness of the business transacted at Lloyd's.

Various groups of Lloyd's underwriters accept fire insurance risks in the United States through different brokerage houses in the United States. Claims under such policies are usually settled without difficulty, although if suit should become necessary, each underwriter would have to be sued in the English courts unless all should agree to abide by the decision of the suit against a single underwriter. Policies written by Lloyd's underwriters upon American risks generally contain a warranty that some specified company carries a given line on the same risk at the same rate and in the same form. Property owners in the United States who accept Lloyd's policies should therefore be careful to see that all warranties in such policies are properly observed.

The form of fire policies used by Lloyd's underwriters is as follows:

"LLOYD'S FIRE POLICY.

FOR SIGNATURE BY UNDERWRITING MEMBERS OF LLOYD'S ONLY.

BE IT KNOWN THAT

paid Premium or Consideration to Us, who have hereunto subscribed our Names to Insure from Loss or Damage by Fire.

Fire Policy.

L

From the day of.
To the day of.

NOW KNOW Ye, that we the Insurers do hereby bind ourselves, each for his own Part, and not One for Another, our Heirs, Executors, Administrators and Assigns to pay and make good to the said Assured, his or her Heirs, Executors, Administrators and Assigns, all such Damage and Loss by Fire, within seven days after such loss is proved; and that in proportion to the several sums by each of each subscribed against our respective Names, not exceeding the respective Sums aforesaid; as may happen to the subject matter of this insurance, or any part thereof, during the continuance of this policy.

No claim to attach to this Policy for Insurrection, Riots, Civil Commotion or Military or Usurped Power.

If the assured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall become void, and all claim thereunder shall be forfeited.

IN WITNESS whereof We have subscribed our Names and Sums of Money by us Insured.

Dated in London, the Day of
One Thousand Nine Hundred and

Among those who can procure Lloyd's policies are the following firms: A. F. Shaw & Co., Chicago, Ill.; Marsh & McLennan, New York and Chicago; C. P. Wurts, Chicago; Fred S. James & Co., Chicago and New York; Jameson & Frelinghuysen, New York; Weed & Kennedy, New York; Pate & Robb, New York; E. E. Hall & Co., New York; Seddon Underwriting Co., New York; Warren M. Kimball & Co., New York; Fox & Pier, New York; Chas. Brock-Jones & Co., Chicago; Rollins & Burdick, Chicago; W. M. Umbdenstock, Chicago; F. R. Thompson, Chicago; McLean, Stinson & Co. Ltd., Toronto.

Conflagration losses: Baltimore, 1904, $147,500; San Francisco, 1906, estimated, $3,000,000 (all underwriters).

As bogus Lloyd's, London, policies have been offered in this country, care should be taken to deal only with reliable houses when procuring such insurance.

On April 2, 1909, a cablegram from London announced that, as a result of the investigation of the methods and accounts of the various underwriters by a firm of chartered accountants, ninety-eight per cent of members were found to be good for the liabilities they have undertaken, and it was expected that those comprising the remaining two per cent would qualify for similar certification during the following week. Sir John Luscombe, chairman of the governing committee of Lloyd's was quoted, in part, as follows: "I am extremely gratified by the result. It proves beyond doubt the stability of Lloyd's and the stability of Lloyd's is a matter that concerns the whole world. Although I have never had any doubt as to the result of an investigation, I am very glad it has been made. Public confidence in the institution will now be confirmed and justified. The audit establishes that over £5,500,000 is deposited with the committee by the members as security for the contingent liabilities."

On April 5, 1910, the Morning Post, London, Eng., published the following:

"The annual audit of Lloyd's underwriters has been proceeding for some three months past, and the result, made public on Friday morning, has given the greatest satisfaction. It is believed that the auditors' requirements were even more stringent than was the case in 1909; but notwithstanding this the whole body of underwriters have passed the ordeal with the exception of a small group whose arrangements for the audit are not yet completed. There can be no doubt that the settlements on last year's underwriting are, speaking generally, far more satisfactory than has been the case for some time past, a state of affairs which was foreshadowed by the figures published recently by the leading marine insurance companies. The substantial rise in premiums, especially on hull insurances, has contributed largely to this result, and it is to be hoped that the insane competition and consequent rate-cutting that prevailed in certain quarters during 1907 and 1908 are now things of the past. The corporation, which has been severely tested during the past two or three years, owes much to the able guidance of the late chairman, Sir John Luscombe, aided by a strong and judicious committee. Great confidence is felt, too, in Sir John Luscombe's successor. The eminently satisfactory result of this year's audit may be taken as a substantial proof that Lloyd's has passed unshaken through trying times and emerged from them stronger than ever."

E. E. Adams.
E. E. Adams.
S. A. Gregory.
H. Bacon.
A. Serena.
L. S. Denny.
H. N. Miller.

W. G. Ardington.
Percy Woods.
Geo. A. Trist.
Wm. Stevens.
J. H. H. Dennis.
Fisher, W. Dilks.

S. J. Aubrey
H. G. Da Costa.
W. F. Turner.
A. F. Lambert.
(*see also H. G. Da Costa and R. D. Denman*).

R. C. Baker.
R. C. Baker.
E. C. Bambridge.
E. C. Bambridge.
C. S. Griffith.
J. K. M. Harrison.
C. F. C. Jarvis.

LLOYD'S, London, Eng.—*Continued.*

H. Barham.
J. W. Bowen.

F. W. Bates.
F. Waller Bates.
Gerald B. Ash.

E. Beauchamp and or W. B. Rouse.
E. Beauchamp.
S. Lea Smith.
W. B. Rouse.
J. Sheepshanks.
H. P. Hughes.
C. F. Leach.
C. G. L. Cator.
H. L. Boyd.
J. Boyd Miller.
S. F. Williams.

G. F. Beck.
G. F. Beck.
F. Beck.
A. E. Watson.
C. A. Hampton.
E. Southey.

R. Beck.
R. Beck.
D. E. Mackintosh.
E. T. S. Dugdale.
F. K. Hodgson.

A. Bevington.
A. Bevington.
H. C. Haslam.
K. G R. Valsey.
J. E. Gunning.
A. E. Price.

A. Bevington.
A. Bevington.

A. Bevington.
H. B. Foster.

B. Blaiberg.
B. Blaiberg.

Bland, Welch & Co. (A. G. Welch).
H. Maclean.
R. H. Holman.
W. A. Lindsay.
S. H. Fawell.
D. M. Colman.

A. W. Blackfield.
E. P. Nicholls.
A. P. Spens.

C. C. Blogg.
C. C. Blogg.
H. Kessler.
W. H. Leslie.
I. Bevan.
E. Kessler.
W. H. Eckersley.
H. P. Goodbody.
L. Rivet.
W. H. Holland.
A. H. Dixon.

Sir F. Bolton.
Sir F. Bolton.
J. H. Glover.
R. D. Mellor.
G. W. Pearse.
W. W. Mann.
F. W. Bolton.
E. W. Glover.
P. B. Ingham.

Sidney A. Boulton.
G. W. Tyser.
J. H. Morrison.
H. W. P. Hoskyns.
W. P. Tyser.
S. A. Boulton.
A. Methuen.
Hugh Tyser.
H. E. Tyser.
J. P. Rodger.
C. Bathurst.
F. W. Clark.
P. K. F. Foot.
W. M. Young.

S. A. Boulton.
S. A. Boulton.
G. W. Tyser.
J. H. Morrison.

W. A. Bradford.
W. A Bradford.
Arthur D. Bradford.
Henry Bradford.
W. E. Danby.
G. Dalton Hardy.
Henry Corner.
Nevile O. Duke.

W. A. Bradford.
W. Arthur Bradford.
Arthur D. Bradford.
Henry Corner.
Nevile O. Duke.

A. C. Brown.
A. C. Brown.
A. J. Melhuish.
G. R. Maltby.
W. M. Strachan.
J. P. Reid.
R. A. Shattock.
H. C. Humphrey.

R. H. Bussel.
H. C. Scott.
R. H. Bussell.
G. W. Thomas.
Arthur Munt.
Joseph Benson.
P. D. Durtnell.

G. C. Catlin (see C. E. Heath).
A. C. Chapman.
William H. Dolphin.
Gustav Beecky.
C. Osborne Reiss.
T. Hammond Wells.
Herbert W. Symondson.
Leon S. Denny.

A. C. Chapman.
W. H. Dolphin.

A. F. Charlesworth.
A. F. Charlesworth.
Hubert C. Legh.
F. des Voeux.
G. J. W. Noble.
R. Graham Murray.
W. Burton Stewart.
J. H. B. Noble.
J. F. Potter.
W. Samson.
W. F. G. Baird.

A. Constanduros.
R. S. Tilling.
E. W. Tilling.
W. Wolsey.

H. G. de Costa.
H. G. de Costa.
W. F. Turner.
A. F. Lambert.
Ernest English.
H. B. Cresswell.

H. G. Da Costa.
H. G. Da Costa.

H. G. Da Costa (see S. J Aubrey).

W. Crocker.
W Crocker.
H. C. Graves.
E. Stanier.
C. Weston.
A. R. Mountain.
L. St. Aubyn.
N. Deakin.
J. B. Richardson.

E. Deane.
E. Deane.
A. W. Edwards.
A. A. Elliott.
E. J. M. Lumb.
M. Campbell.

R. D. Denman and or S. J. Aubrey.
R. D. Denman.
H. Holman.
P. W. Richardson.
H. B. Cresswell.
F. V. Enthoven.
K. G. R. Valsey.
W. S. Coles.

R. D. Denman and or S. J. Aubrey.
W. H. Cumming.
J. A. Reeves.
R. D. Denman.

J. E. Duder.
J. E. Duder.
H. W. Aston.
H. Benting.
A. P. Banting.
F. Elliot Smith.
R. L. Pugh.

H. W. Edmunds.
W. F. Miller.
W. E. King.
B. N. L. Whiteaway.
Gordon S. Ness.

Bernard Elliott.
Alex. E. J. Reiss.

G. J. Emanuel.
George J. Emanuel.

G. H. Faber.
G. H. Faber.
H. Banting.
H. L. Faber.
R. L. Pugh.
F. Elliott-Smith.
A. P. Banting.
C. Kelman.

H. L. Faber
Alfred Faber.
A. C. Allan.
A. J. Hobson.
E. J A. Siemers.
F. E. Vincent.
H. Elliott Smith.
H. J. Patterson.
B. Hobson.
W. Hobson.
W. C. S. Uppleby.
H. L. Faber.

W. Faber.
Waltes Faber.
Alfred Faber.
Hubert L. Faber.

Walter Faber.
Alfred Faber.
A. C. Allan.
A. J. Hobson.
E. J. A. Siemers.
F. E. Vincent
H. Elliot Smith.
H. J. Paterson.
J. E. Duder.
B. Hobson.
W. Hobson.
W. C. S. Uppleby.
Walter Faber.
F. Elliott Smith.
D. L. Poole.
T. B. Bowring.
J. B. Wimble.
W. E. Hargreaves.
Norman Secretan.
Raymond Beck.
D. E. Mackintosh.
E. T. S. Dugdale.
F. K. Hodgson.
H. W. Aston.

F. Fish (see S. J. White).

B. R. Fleming.
G W. Frisby.
B. R. Fleming.
J. C Bannerman.
W. M. Grove.

J. Fleming.
John Fleming.

S. G. Fletcher.
E. B. Hampton.
A. J. Norman.
F. S. Isaac.
H. A. V. Bonnin.
J. P. Head.
K. W. Stone.

Henry Forbes.
H. Kenneth.
J. Turton Wright.
L. R. M. Rate.
H. S. Price.
J. S. Brander.
A. W. Herdman.
C. F. Beadell.
H. Forbes.

James Forbes.
James Forbes.
Harold Arthur Hoare.
Geoffrey Head.
Lawrence Forbes.
Harry Bernard Calkin.
Edward Steane Price.
Thomas Forbes.
Arthur Forbes.
A. G. Anderson.
K. S. Anderson.

W. E. Found
W. E. Found.
W. H. Harris.
H. D. Bishop.
C. P. Attenborough.
E. M. H. Raynsford.
F. T. Stohwasser.
E. S. Dawes.
C. H. Kennard.
C. Kennard.
J. K. Foster.
H. H. A. Kennard.
J. F. Anderson.
A. B. Bathurst.

J. Franklin-Adams.
J. Franklin-Adams.
P. Scott.
A. P. Charles.
H. E. B. Smith.
W. S. Smith.
A. W. Crokston.
J. B. Franklin-Adams.
A. D'Ambrumenil.
F. A Holman.
H. A. Glammidge.

Denys P. C. Franks.
F. W. Harris.
F. L. Harris.
C. H. Roberts.
G. W. A. Howard.
F. H. Bonham Carter.
F. E. Dixon.
Denys Franks.

Godge, Leigh & Humphery.
H. C. Humphery.

Glanvill, Enthoven & Co.
P. C. Mordan.
E. Vallance.
F. V. Enthoven.
B. A. Glanvill.

LLOYD'S, London, Eng.—*Continued.*

J. Godwin.
John Godwin.
W. H. Ingram.
P. Eckersley.
John H. Hayes.
D. A. Kinloch.
A. D. Hanbury.

F. Hall.
F. Rogerson.
F. Hall.
H. S. Mountain.
F. C. Previte.

E. B. Hampton.
A. E. Watson.
E. B. Hampton.

E. B. Hampton (see S. G. Fletcher).

W. F. Hanley.
F. W. Chaine.
Sir A. Seymour, Bart.

P. Hargreaves.
T. B. Bowring.
J. B. Wimble.
G. B. Hunter.
A. F. Haslam.
S. J. Townsend.
Harold Jowers.
W. E. Hargreaves.
P. Hargreaves.

S. Harper.
S. Harper.
F. H. Bonham-Carter.

S. Harper.
S. Harper.

J. P. Harris.
W. E. Buckley.
H. F. Chance.
C. G. Beard.
J. P. Harris.
H. E. Stone.

Per A. S. Harrison.
A. S. Harrison.
F. G. Firth.
H. N. Harrison.
E. H. Lonergan.
D. McCance.
M. Gill.
J. F. Godman.

Per R. K. Harrison.
A. Luscombe.
A. Constanduros.
H. F. V. Oldham.
H. J. de la Condamine.
S. K. Reid.
E. H. J. Horne.

James Hartley Cooper & Co., Ltd. (S. Wishart).
J. S. Burrows.
S. Wishart.
W. J. Pirrie.
O. B. Trinder.
S. Holland.
G. B. White.
F. R. Bussell.
E. E. Cooper.
N. A. Kayll.
E. A. Street.
S. G. Beer.
V. A. Walker.
B. I. F. Adams.
A. D'Ambrumenil.

Jas. Hartley Cooper and Co., Ltd
J. S. Burrows.

R. E. Harvey.
R. E. Harvey,
N. Ash.
G. C. Turner.

H. Head & Co., Ltd. (C. E. Heath).
A. A. Head.
Henry Holmes.
M. A. Laing.
J. Franklin-Adams.
G. F. Beck.
T. L. Devitt.
G. Heath.
C. E. Heath.
Harry Holmes.
H. G. Walker.
C. Wright.
G. Head.
H. B. Calkin.
C. Head.
F. N. Large.
L. Wright.
G. C. Felce.
B. Head.
Douglas W. Clarke.
J. Alban Head.

Per C. E. Heath.
G. C. Cattlin.
H. C. Haslam.
H. Banting.
A. P. Banting.
H. B. Foster.

Per C. E. Heath.
E. W. Richardson.
A. J. Richardson.
B. H. Fouiger.
H. Munt.
W. J. H. Brodrick.
J. M. Casenove.
Sir Home Gordon.
W. Sydney Smith.

Per C. E. Heath.
C. E. Heath.
J. S. Follett.
B. Head.
G. Heath.
A. D. Whatman.
A. Burns.
M. Evans.

Per C. E. Heath.
C. E. Heath.
G. Heath.

C. E. Heath.
J. L. Crawfurd.
W. A. Thompson.
H. G. Sicklemore.
C. F. Mirandolle.

C. E. Heath.
R. J. Dale.
N. Lubbock.
J. C. Stevens.
A. C. Corey Wright.
J. A. N. Booker.
D. Cory-Wright.
A. E. Greenwell.
S. B. Peech.
H. C. B. Underdown.
H. B. Sedgwick.

C. E. Heath.
F. W. Dilke.
D. P. C. Franks.
J. O. Sillem.
Howard Jones.
P. Woods.

Per E. Hicks.
E. Hicks.
N. E. Lamplough.
J. C. Wray.
A. C. Shankland.
D. C. Shankland.
H. E. Crawley.
W. H. Savill.
F. H. Walker.
W. J. L. Davies.
P. R. L. Savill.

W. Hoade.
W. Hoade.

E. H. Strong.
J. Atkins.
F. V. Enthoven.
J. Gibb.
N. A. Kayll.
F. E. L. Roberts.
W. H. Cummings.
G. U. Price.
O. B. Trinder.
D. G. Ells.

Percy Janson.
P. Janson.
F. Barkworth.
G. H. Lloyd.
E. F. de Rougemont.
D. MacGregor
A. H. Henderson.
E. W. Janson.
C. W. Janson.
E. Rickards.
T. O. Lloyd.
J. Mosenthal.

E. Johnston.
E. Johnston.
W. J. French.

E. S. Lamplough.
W. Lamplough.
E. S. Lamplough.

F. N. Large.
A. A. Head.
M. A. Laing.
Charles Wright.
H. G. Walker.
F. N. Large.
C. Head.
L. Wright.
E. W. Dillon.
J. A. Head.
D. W. Clarke.

Leslie & Godwin, Ltd.
John Godwin.

Leslie & Godwin, Ltd. (however signed).
D. A. Kinloch.
A. D. Hanbury.
W. H. P. Leslie.
John Godwin.

Sir J. H. Luscombe.
Sir J. H. Luscombe.
J. Rutherford.
W. C. Harrild.
A. G. Dalgety.
H. L. Beale.
D. A. Luscombe.

J. A. Lyon.
R. Rait.

P. G. Mackinnon.
P. G. Mackinnon.
F. Locket.
B. T. Mackinnon.
A. R. Collins.
Guy G. Gold.
R. N. Roxby.
Lewin G. Howe.
N. Mackinnon.
N. S. Rouse.

R. G. MacMillan.
C. E. Green.
R. H. Green.
G. F. Green.
R. G. MacMillan.
H. W. Murray.
I. C. MacMillan.
F. S. Hay.
G. S. Hoole.
G. A. L. Paton.
E. M. Slaughter.

W. S. McBride.
J. F. McBride.
W. S. McBride.
W. P. Wild.
R. B. Scholfield.

A. Margetson.
A. Margetson.
F. G. Spalding.
W. L. Roberts.
S. F. Bayer.

F. W. Marten.
F. W. Marten.
A. E. Burr.
C. V. E. Laurie.
A. Bilbrough.
W. H. Anderson.
C. E. Laurie.
J. A. McIntyre.
R. L. Barclay.
C. T. Milburn.
I. King.
J. A. Roxburgh
K. L. Bilbrough.
L. H. Marten.
T. J. Wynn.

F. W. Marten.
F. W. Marten.

S. A. Meacock.
R. St. John Mathews.
Henry N. Mathews.
A. W. Street.
A. G. Pembroke.
A. Serena.
A. E. Roberts.

A. Methuen.
F. Hall.
J. W. Rogerson.
F. Rogerson.
F. C. Previte.
J. Gibbs.
H. S. Mountain.
G. Simmons.
R. J. Hamilton.

G. F. Miller and or F. S. Miller.
G. F. Miller.
A. T. Miller.
F. S. Miller.
G. B. Miller.

E. C Mumford.
E. C. Mumford.
W. Wathen-Bartlett.
W. Cowland.
J. H. Hale.
J. Churchill.
A. H. Benson.
J. Wood.
W. de Falbe.
B. G. C. Morice.

E. Murton.
E. Murton.
H. W. Marshall.

F. A. Nicholl
E. K. Wilson.
W. L. Calkin.
W. Cutforth.
S. Cutforth.
A. T. Marson.

T. A. Nicholls.
H. Secretan.
S. D. Secretan.
C. F. Tufnell.
N. Secretan.
T. A. Nicholls.
O. W. Street.

E. Ollivant.
E. Ollivant.

Laurence Philipps & Co., Ltd. (G. N. Rouse).
H. E. Diamond.
P. E. Haldinstein.
Lord St. Davids.
G. de St. C. Rollo.
T. D. S. Cuninghame.
A. de P. Kingsmill.
L. R. Philipps.

LLOYD'S, London, Eng.—*Continued.*

Lawrence Philipps & Co., Ltd.
A. de P. Kingsmill.
H. E. Diamond.
P. E. Haldinstein.
L. R. Philipps.

Lawrence Philipps & Co., Ltd.
Lord St. Davids.
G. de St. C. Rollo.
T. D. S. Cuninghame.

H. G. Poland.
H. G. Poland.
A. Hicks.
J. G. Vaisey.
F. P. Fletcher-Vane.
S. M. Poland.
H. Hayman.
H. S. Lynch-White.
F. N. Lynch-White.
R. W. Vick, Jr.

A. H. Poole.
A. H. Poole.
G. T. Henderson.
J. E. Gorton.
S. Thompson.
F. G. Basden.
D. B. Thorp.
J. R. Campbell.
H. R. Yorke.
B. L. Thorp.

D. L. Poole.
Donald L. Poole.

F. G. A. Povah.
F. G. A. Povah.
J. Povah.

Price, Forbes & Co.
E. Steane Price.
F. W. Marten.
Philip Scott.
A. E. Burr.
Cecil C. Blogg.
James Forbes.
E. C. Mumford.
E. E. Adams.
Edward Hicks.
H. A. Hoare.
Henry Forbes.
Frank Locket.
J. Cecil Wray.
Lewin G. Howe.
P. G. Mackinnon.
Norman E. Lamplough.
H. Bernard Calkin.
Herbert Steane Price.
Lawrence Forbes.
Henry Bacon.
Ernest Johnston.
Frederick G. Basden.
Arnold Henry Poole.
Andrew C. Shankland.
Henry Kenneth.
H. W. Symondson.
Fredk. N. Large.
Arthur Forbes.
Arthur Ross Collins.
Guy G. Gold.
H. N Miller.
S. F. Williams.
Thomas Forbes.

E. R. Pullbrook and or H. J. F. Dumas.
H. J. F. Dumas.
A. Elliston Fox.
G. P. Dumas.
H. S. Saunders.
John Maitland.
H. F. Hepburn.

E. W. Richardson (see C. E. Heath)

H. Ridgers.
L. C. Wakefield.
M. R. Pryor.
F. R. Pryor.
J. T. Cotesworth.
H. Ridgers.
S. Ridgers.
H. Simson.

C. I. de Rougemont.
C. I. de Rougemont.
G. H. Valentine.
J. E. Barkworth.
E. Murray.
R. C. H. Sinclair.
P. C. Mordan.
H. Kent.
D. R. Bellamy.
B. A. Glanvill.
A. Lasenby.

C. I. de Rougemont.
C. I. de Rougemont.

H. de Rougemont.
H. de Rougemont.
H. E. de Rougemont.

J. S. Satterthwaite.
J. S. Satterthwaite.

E. E. St. Quintin.
E. E. St. Quintin.
F. S. St. Quintin.
G. Skipwith.
R. A. Tatton.

H. A. Saunders previously E. Saunders (deceased).
S. W. G. Tringham.
H. A. G. Sprigg.

H. B. Sedgwick.
H. B. Sedgwick.
R. J. Dale.
H. B. Sedgwick (No. 2).

H. B. Sedgwick and Others (see C. E. Heath).

F. W. Senior.
E. Holmwood.
H. Goring.
A. J. Norman.
H. A. V. Bonnin.
F. S. Isaac.
T. D. Holmwood.

G. T. Shearing.
R. C. Middleton.
C. P. Attenborough.
F. T. Stohwasser.
Hon. A. B. Bathurst.
J. P. Head.
E. M. H. Raynsford.
J. B. Richardson.
H. A. B. Combe.
E. G. Attenborough.
W. Adam.

R. W. Shepard.
R. W. Shepard.

H. G. Sicklemore.
H. G. Sicklemore.
W. A. Stearns.
J. L. Crawford.
C. F. Mirandolle.
C. S. Knight.
W. A. Thompson.
G. C. Felce.

H. G. Sicklemore (see C. E. Heath).

G. Simmons.
F. Hall.
H. S. Mountain.
J. W. Rogerson.

G. Simmons.
F. C. Previte.
F. Rogerson.
S. A. Gregory.
N. B. Perkins.
H. S. Saunders.
James Gibbs.
C. S. Knight.

G. Simmons.
H. Wrightson.
R. L. Whittaker.
A. H. Tompson.
H. B. Hill.
G. Simmons.
R. G. Wrightson.
F. Western.
F. Owen.

G. Simmons.
H. Wrightson.
G. Simmons.

H. Simson.
H. Simson.

A. P. Smith.
W. F. Smith.
A. P. Smith.
T. Mackay.
M. Smith-Cumming.
G. E. Wright.
M. P. Smith.
J. Hunter.

A. P. & W. F. Smith.
W. F. Smith.
A. P. Smith.

F. G. Spalding.
H. M. Bayer.
L. G. Bayer.
H. C. Bayer.

Thos. Stephens & Sons, Ltd.
T. W. Stephens.
H. L. Beale.

A. Ll. Sturge.
A. Ll. Sturge.
Henry Holmes.
A. Cutforth.
A. A. Holmes.
W. H. Lasenby.
Harry Holmes.
T. L. Devitt.
R. Holmes.
E. B. Richardson.

A. Ll. Sturge.
A. Ll. Sturge.
E. Steane Price.
Thos. Forbes.
Henry Holmes.
W. H. Lasenby.
Harry Holmes.
T. L. Devitt.
Reginald Holmes.
E. B. Richardson.

H. W. Symondson.
W. Symondson.
R. B. Colvin.
R. Philipps.
A. Freeland.
H. W. Symondson.
W. H. Symondson.
A. C. Symondson.

C. E. Taylor.
L. G. Hamilton.
C. H. Hamilton.

R. Todd.
A. Howden.
R. C. J. Beaton.
Kenneth Bibby.

F. S. Toulmin.
F. S. Toulmin.
H. J. Gardiner.
O. Mowatt.
F. W. May.
R. Ward.
J. W. Jeakes.
W. S. Coles.

I. F. Townend.
J. W. Janson.
I. F. Townend.
P. G. Oakshott.
G. V. Sinclair.

E. Urielli & Co., Ltd.
R. C. Snowden.

E. Urielli & Co., Ltd. (per W. Crocker).
H. Hill.
J. N. Hill.
C. G. Hentsch.
R. C. Snowden.

E. J. Welton.
E. H. Fletcher.
A. E. Roberts.
T. W. Stephens.
L. C. Stewart.
L. S. Jones.
N. B. Perkins.
A. W. Petrocochino.

A. J. Whitcombe.
A. J. Whitcombe.
J. F. M. Robinson.

S. J. White and or F. Fish.
Stephen J. White.
Wm. B. Liddiard.
L. C. C. Lindsay.
Charles O. Walker.
Charles F. Tindal.
A. F. F. Smith.
H. H. Paynter.
C. K. Butler.
Wm. H. Dolphin.
H. Faithfull.

J. H. Williams.
E. P. Tennant.
W. A. Tennant.

C. Wintle.
Cyril Wintle.
S. R. Clarke.
L. C. G. Clarke.

C. Wintle.
C. Wintle.
L. C. G. Clarke.

P. Woods (see C. E. Heath).

LONDON MUTUAL FIRE INSURANCE COMPANY, Toronto, Canada.

President and Managing Director D. Weismiller; Secretary, A. T. Platt. Organized, 1859.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Real estate owned	$5,158	Net losses unpaid	$25,576
Mortgage loans on real estate	105,575	Unearned premiums	325,962
Bonds and stocks owned	192,038	Other liabilities	39,808
Cash in office and bank	141,048	Total liabilities except capital	$391,347
Agents' balances	25,865	Capital paid up	17,500
Interest accrued	5,281	Surplus over all liabilities	146,985
Due from other companies	32,622		
Other assets	48,244		
Total	$555,832	Total	$555,832

BUSINESS IN 1909: Net premiums, $448,246. total income, $446,544. losses paid, $262,355. expenses, $150,834. total expenditures $413,189.

REMARKS: Beside the assets listed above the company possesses, $368,851 of premium notes. These are considered a first class asset in Canada. The company transacts a surplus line business in the United States through James W. Durbrow, New York.

LIVERPOOL-VICTORIA INSURANCE CORPORATION, Ltd., London, Eng.

Chairman, James M. Littleboy; Secretary, James Bacon.

Assets, March 31, 1909.		Liabilities, March 31, 1909.	
Mortgages on property within the United Kingdom	£8,457	Shareholders' capital—subscribed £350,000 in 350,000 share of £1 each whereof 2/6 per share paid up on 200,000 "A" shares	£25,000
Investments at cost	36,781	and whereof 5s. per share paid up on 150,000 "B" shares	37,500
Loans upon personal security with policies	640		£62,500
Loans upon reversions and life interests	1,000	Agent's deposit	50
Office furniture and fixtures	2,399	Life assurance fund	5,640
Outstanding premiums	3,482	Fire insurance fund (including provision for unexpired risks)	1,576
Interest accrued but not yet due	231	Accident insurance fund (including provision for unexpired risks)	1,755
Cash in hand and on current accounts	2,331	Claims under life policies admitted but not yet paid	142
Sundry accounts outstanding	25	Reserve for fire claims outstanding	132
Preliminary expenses	6,354	Reserve for accident claims outstanding	500
Establishment account	13,811	Medical fees, agents' commission and sundry accounts outstanding	3,216
Total assets	£75,510		£75,510

BUSINESS IN 1909: Net premiums, £28,787. total income, £30,706. losses paid, £2,998. commissions, £7,262. management expenses, £11,391. total disbursements, £21,651.

REMARKS: This company transacts a surplus line business in the United States through Fred S. James & Co., New York and Chicago. The Liverpool-Victoria recently absorbed the International of Manchester.

LA METROPOLE FIRE INSURANCE COMPANY, Paris, France.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders' notes	$1,120,000	Unpaid losses	$132,749
Bonds and stocks	1,343,128	Unearned premiums	308,980
Agents' balances	60,700	Statutory reserve	102,741
Agents' bonding	126,429	Contingent reserve	100,000
Due for reinsurance	31,346	Agents' bonding	143,181
Various debtors	5,576	Various creditors	221,455
Other assets	100,000	Other liabilities	114,153
		Total liabilities, except capital	$1,123,259
		Capital (paid up $480,000)	1,600,000
		Profit balance	63,919
Total assets	$2,787,178	Total	$2,787,178

Besides the above assets the company had $6,699,668 of premiums for future years. This amount has been deducted from assets and also from liabilities.

BUSINESS IN 1908: Net premiums received, $1,192,412; total income, $1,438,166; losses paid, $558,249; commissions, $355,539; management expenses, $67,089; total expenditures, $990,877. Dividends 1906-1908, 1½, 1½, 2%.

This company writes surplus lines in the United States through Starkweather & Shepley, Inc. of Providence, R.I., New York, Boston and Chicago, who advise us that they hold ample funds subject to their check and deposited in the United States, to pay all losses for this company, and that they are authorised to accept service for it. The company lost $20,000 by the Baltimore conflagration in 1904, and its San Francisco (1906) conflagration losses are placed at $4,689.

MIDLAND INSURANCE COMPANY, LTD., Birmingham, Eng.

General Manager and Secretary, James Wilson. Organized, 1908.

ASSETS, MARCH 31, 1909.

Investments at cost—		
British, Colonial and foreign government securities	£5,389	
British corporation stocks and mortgages	3,972	
British and Colonial railway debentures and preference chares	3,345	
(Market valhe on March 31, 1909, £12,-773)		£12,706
Outstanding premiums, after deducting estimates for cancelments and commissions		2,512
Sundry debtors		372
Furniture and fittings—head office and branches		465
Stationery, books, typewriters, etc		456
Cash in hand		44
Organization and establishment account, as approved by the directors		3,375
Preliminary expenses, including brokerage on shares issued (£395), and costs in connection with action brought by the Royal Insurance Company, Ltd., (£963)		4,010
Purchase of good wills of the General Plate Glass Insurance Company, Ltd., of Glasgow (£240), and the Alert Insurance Company, Ltd., of Liverpool (£225)		465
		£24,405

LIABILITIES, MARCH 31, 1909.

Capital—		
Nominal—250,000 shares of £1 each	£250,000	
Issued—80,150 shares of £1 each, upon which 5s. per share has been called up	£20,127	
Less calls in arrear	102	
		£20,025
Sundry creditors, including estimate for outstanding claims		3,253
Revenue account—Balance subject to reserve for unexpired risks		1,127
		£24,405

BUSINESS FROM MARCH 23, 1908, TO MARCH 31, 1909: Net premiums, £5805; total income, £6200; losses paid and outstanding, £351; commissions, £846; management expense, less amount transferred to organization and established account, £3376; total expenditures, £5073.

REMARKS: This company was established March 23, 1908, with an authorised capital of £250,000. It transacts a surplus line business in this country through J. S. Frelinghuysen, New York.

MINERVA RETROCESSIONS AND REINSURANCE COMPANY, Cologne, Germany.

Managers, H. Gruenwald and B. Heinemann. Organized, 1886.

ASSETS, DECEMBER 31, 1908.

Stockholders' notes	$450,000
Mortgage loans on real estate	712,250
Bonds and stocks owned	412,064
Due from other companies	489,942
Cash in office and bank	98,199
Outstanding from life insurance business	486,018
Interest accrued	8,273
Total assets	$2,556,786

LIABILITIES, DECEMBER 31, 1908.

Net losses unpaid	$350,139
Unearned premiums	1,328,175
Capital reserve	76,023
Various creditors	59,918
Total liabilities, except capital	$1,814,255
Capital	600,000
Profit balance	142,531
Total	$2,556,786

REMARKS: Company writes all branches of insurance indirectly. Conflagration loss: San Francisco, 1906, $608,810.

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY Frelighsburg, Quebec, Can.

President, E. E. Spencer; Secretary, A. H. Holden. Organized, 1835.

ASSETS, DECEMBER 31, 1909.

Real estate owned	$3,814
Bonds and stocks owned (cost)	107,538
Cash in office and bank	7,634
Agents' balances	3,470
Due from other companies	384
Other assets	427
Total	$124,520

LIABILITIES, DECEMBER 31, 1909.

Net losses unpaid	$2,754
Unearned premiums	74,244
Total liabilities, except capital	$76,998
Surplus over all liabilities	47,522
Total	$124,520

BUSINESS IN 1909: Net premiums, $81,838. total income, $88,677. losses paid, $42,799. dividends, $5,036. expenses, $23-,565. total expenditures, $71,400.

REMARKS: Beside the assets listed above the company possesses $74,457 of unassessed premium notes which are considered a good asset in Canada. The company transacts a surplus line business in the United States through T. Tileston & Co., New York.

MONARCH ASSURANCE COMPANY, London, Eng.

Secretary, James Mill.

Assets, December 31, 1908.		
Cash at post office savings bank:		
Monarch Collecting Society funds		£57
Agents' balances and outstanding premiums	£382	
Less reserve for cancelments and bad debts	120	
		262
Office furniture at cost		274
Stock of stationery, estimated		100
Good will purchased from Monarch Assurance Company (old company)		4,485
National Provincial Ins. Co., Ltd		300
Shares allotted to liquidator of Monarch Assurance Company (old company) to provid efor any further expenses of liquidation		91
Preliminary expenses account		355
Revenue account		3,104
		£9,028

Liabilities, December 31, 1908.	
Capital issued	£6,545
Sundry loans	1,720
Reserve for claims outstanding	187
Sundry creditors	445
Monarch Collecting Society	60
Lloyds Bank, Ltd	71
	£9,028

BUSINESS IN 1908: Premiums, £3,744; losses paid and outstanding, £1,804; commissions, £622; management, expenses, £3,996; other expenses, £425; total expenditures, £6,847.

REMARKS: This company was registered February 6, 1907, with an authorised capital stock of £100,000. It is understood to be writing surplus lines in this country.

MONTMAGNY MUTUAL FIRE INSURANCE COMPANY, Levis, Quebec.

President, Geo. Demers; Secretary, R. B. Young. Organized, 1872.

Assets, December 31, 1909.	
Stocks and bonds owned	$122,919
Cash in office and bank	2,656
Agents' balances	13,012
Subscribed capital (uncalled)	60,000
Interest accrued	799
Other assets	300
Total cash assets including subscribed caiptal	$199,696
Unassessed premium notes	191,409
Total assets	$391,095

Liabilities, December 31, 1909.	
Loss reserve fund	$1,585
Unearned premiums including reserve on premium notes	139,465
Other liabilities	4,521
Total liabilities, except capital	$145,571
Capital paid up ($40,000)	100,000
Surplus over all liabilities	145,524
Total liabilities, capital and surplus	$391,095

BUSINESS IN 1909: Net premiums, $138,606; total income, $149,883; losses paid, $77,927; dividends, $30,000; expenses, $43,440; total disbursements, $151,367.

MISCELLANEOUS: Conflagration losses: San Francisco, 1906, $5,832.

REMARKS: The company issues assessable and non-assessable policies, and writes surplus lines on U. S. risks through T. Tileston, New York, manager for Burnett, Ormsby & Clapp, of Toronto.

MONTREAL-CANADA FIRE INSURANCE COMPANY, Montreal, P. Q.

President, A. Champagne; Managing Director, H. H. Beck; Secretary-Treasurer, P. W. Thomson.

Assets, December 31, 1909.	
Cash on hand and in banks	$14,894
Bonds and stocks owned	130,500
Mortgages on real estate	12,000
Cash on hand and in banks	50,156
Accrued interest on investments	924
Agents' balances	38,108
Due from other companies and sundry accounts	12,032
Office furniture and Goad's plans	12,284
Total assets	$256,004

Liabilities, December 31, 1909.	
Losses under adjustment (reinsured for $9,631)	$29,568
Due to other companies and sundry accounts	2,901
Unearned premium (full Government requirement)	167,063
Total liabilities, except capital	$199,532
Capital paid up	39,490
Net surplus	16,982
Total liabilities, capital and surplus	$256,004

BUSINESS IN 1909: Net premiums $188,383; total income, $195,422; losses paid, $125,324; expenses $91,302; total expenditures $216,626.

REMARKS: This company, together with the Anglo-American and the Ontario Fire Insurance Companies, guarantees the policies of the Royal Canadian Underwriters, which writes surplus lines in the United States through Ward & Winship, New York.

LA MUTUELLE DE VALENCE INSURANCE COMPANY, Valence-on-Rhone, and Paris, France.

Director General, M. L. Matras. Organized, 1826.

This company writes surplus lines on sprinklered risks only in the United States, through Fox & Pier, New York. It was founded in 1826, and its statement January 1, 1909, showed that its reserve and contingent funds aggregated $662,412; that it had $342,341,066 of risks in force, and that it had paid losses amounting to $8,484,179 since its organization in 1826.

MOUNT ROYAL FIRE ASSURANCE COMPANY, Montreal, Can.

President, Hon. H. B. Rainville; Secretary and Manager, J. E. Clement, Jr. Organized, 1902.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Bonds and stocks owned (market value)	$159,118	Net losses unpaid	$10,211
Collateral loans	100,000	Unearned premiums	105,119
Cash in office and bank	96,651	Other liabilities	3,552
Agents' balances not over 3 months due	31,823	Total liabilities, except capital and surplus	$118,882
Office furniture and Goad's plans	2,000	Capital	250,000
Calls on capital in course of collection	30,801	Surplus over all liabilities	51,510
Total assets	$420,392	Total liabilities, capital and surplus	$420,392

BUSINESS IN 1909: Net premiums, $188,187; total income, $218,455; losses paid, $67,182; dividends, $28,000; expenses, $61,104; losses incurred, $72,003.

RISKS AND PREMIUMS: Fire risks in force, December 31, 1909, $18,499,032; premiums thereon, $256,988.

MISCELLANEOUS: Paid up capital increased in 1909 from $75,000 to $250,000. Conflagration loss: Toronto, $20,000. This company writes surplus lines on United States risks through Thomas A. Duffey, New York.

NATIONAL BRITISH AND IRISH MILLERS INSURANCE COMPANY, Ltd. London, Eng.

Chairman, Peter Mumford; Secretary, H. J. Sanderson. Organized, 1906.

Assets, June 30, 1909.	
Investments at cost—	
£2,229 6s. 8d. 2½% consols	£2,000
£4,426 1s. 6d. India 3% stock	5,000
£1,200 South Eastern Railway 3½% preference stk.	1,495
£1,374 North Eastern Railway 4% preference stk.	1,999
£6,315 Baltic Mercantile and Shipping Exchange, Ltd., 3½% first mortgage debenture stock	6,403
£10,200 Cape of Good Hope 3½% stock	10,294
£1,918 8s. 3d. New South Wales 3½% inscribed 1924 stock	2,000
£3,435 Canadian Pacific Railway 4% perpetual consolidated debenture stock	9,219
70 £40 shares in the Bank of Australasia	6,251
£2,500 capital stock in the Corn Exchange Co.	4,207
£3,000 5% Imperial Japanese (1907) bonds	29,055
90 shares London Joint Stock Bank	3,056
£1,500 Japanese 4% sterling loan (1905)	1,355
62 £20 shares Bank of New South Wales	2,414
216 shares Bank of Egypt, £12 10s. paid	7,573
£3,750 Buenos Ayres Great Southern Railway 4% debenture stock	3,985
150 Buenos Ayres Great Southern Railway 4% extension shares (1910)	1,989
21 Buenos Ayres Great Southern Railway shares	212
£5,470 Buenos Ayres Great Southern Railway, 5% new preferred stock	6,095
$24,000 Grand Trunk Western Railway 4% gold bonds	5,028
£2,000 Imperial Japanese 4½% loan	1,858
£1,985 Imperial Russian 5% (1906) bonds	1,660
£4,902 10s. Imperial Russian 4½% loan, 1909, £58 1s. 8d. % paid	2,904
30 £100 shares Standard Bank of South Africa, £25 paid	1,985
27 shares Union of London and Smith's Bank	972
£2,000 Port of London authority 4% "B" port stk.	2,014
Cash at bank	8,269
Cash in hand	31
Agents' balances, less commission and charges	51,619
Sundry debtors	2,163
Furniture, less depreciation	469
Purchase of business of old company	11,500
Total	£168,974

Liabilities, June 30, 1909.		
Capital authorized—		
100,000 shares of £5 each		£500,000
Capital subscribed £311,225 in 62,245 shares of £5 each of which £1 per share is called up		£62,245
Sundry creditors		29,657
General reserve		18,477
Reserve for depreciation of investments		964
Reserve for estimated liability on unexpired risks		41,530
Balance—		
Amount brought forward from last account	£16,517	
Less appropriation made at general meeting November 4, 1908: Final dividend at rate of 6% per annum, £1,867; purchase of business account written off, £3,500; additional to reserve account, £10,000; directors' fees, £500	£15,867	
		650
Balance from revenue account		17,318
		£170,841
Less interim dividend declared April 2, 1909		1,867
Total		£168,974

BUSINESS DURING YEAR ENDED JUNE 30, 1909: Net premiums, £147,896; total income, £151,796; fire losses, paid and outstanding, £74,847; management expenses, £37,189; other expenses, £622. total expenditures, £112,458.

REMARKS: This company, which was reorganized in May, 1906 and succeeded the former company bearing the same title, transacts a surplus line business in the United States and Canada through E. E. Hall & Co., New York. J. S. Frelinghuysen, New York.

NATIONALE INSURANCE COMPANY, Paris, France.

President, Comte Pillet-Will; Director, M. F. Mulsant. Organized, 1820.

Assets, December 31, 1908.	
Stockholders' notes	$1,500,000
Stocks and bonds	1,358,042
Loans on mortgages	2,246,337
Reports	239,680
Cash in office and bank	102,771
Agents' balances	362,830
Agents' bonding	408,468
Divers debtors	145,189
Total assets	$6,363,317

Liabilities, December 31, 1908.	
Unpaid losses	$315,354
Unearned premiums	686,337
Capital reserve	1,000,000
Contingent reserve	1,000,000
Pension reserve	205,196
Agents' bonding account	412,470
Unpaid dividends	515,699
Share of profits	30,000
Divers creditors	64,854
Total liabilities, except capital	$4,551,616
Capital (paid up $500,000)	2,000,000
Profit balance	11,701
Total	$6,363,317

BUSINESS IN 1908: Net premiums, $2,994,038; total income, $3,134,528; losses paid, $1,332,940; commissions, $430,829; management expenses, $185,906; other expenses, $488,036; tota. expenditures, $2,437,711.

REMARKS: This company writes surplus lines in the United States through Starkweather & Shepley, Inc., of Providence, R. I., New York, Boston and Chicago, who advised us that they held ample funds, subject to their check and deposited in the United States, to pay all losses for this company, and that they were authorized to accept service for it. Conflagration losses: Baltimore, 1904, $8,000; San Francisco, 1906, $3,500.

NATIONAL GENERAL INSURANCE COMPANY, Limited, London.

(Formerly National Burglary and Fire Office, Ltd., London.)

Chairman, Christopher Furness, M.P.; General Manager, F. W. Rutherford.

Assets, December 31, 1909.	
Investment at cost consisting of—British, colonial and foreign government securities	£24,854
British, colonial and foreign railway debentures, preference and ordinary stocks	20,086
Debentures in industrial undertakings	12,903
Shares in insurance companies	5,966
Miscellaneous stocks and shares	5,069
Mortgages and loans	1,085
(There is an uncalled liability of £3,770 on certain of these shares).	
The market value of the above investments at 31st December, 1909, was	67,053
showing a difference of £2,953.	
Sundry deposits	43
Interest and dividends accrued	1,113
Outstanding premiums, after allowing for estimate for cancelments and commission	76,803
Sundry debtors	316
Furniture and fittings at head office and branches	6,130
Extension and organization account	6,282
Cash at banks and in hand	10,330
Total	£170,980

Liabilities, December 31, 1909.		
Authorized capital	£1,000,000	
Subscribed capital—195,333 shares of £1 each	£195,333	
On which 5s. per share has been called up	£48,833	
Less calls unpaid	153	
		£48,681
Reinsurance premiums and sundry creditors		15,221
Reserve for claims outstanding		21,009
Investment reserve fund		2,000
General reserve fund		5,000
Reserve for unexpired risks		65,618
Revenue account—		
Balance at credit, 1st January, 1909	£3,268	
Less dividend, 1908	2,432	
	£836	
Add balance of revenue account for the year ending 31st December, 1909	$12,615	
		13,451
Total		£170,980

This company was incorporated on July 17, 1907, the certificate entitling it to commence business being issued on August 6, 1907; and took over the business and connections of the National Burglary and Fire office. The net premiums in 1909 were: £209,201; total income, £211,949; losses paid and outstanding, £85,310; commissions and management expenses, £81,593. The company writes surplus lines of fire insurance in the United States and Canada through Hall & Henshaw, New York.

NATIONAL INSURANCE COMPANY OF GREAT BRITAIN, Glasgow, Scotland.

Chairman, Earl of Kinnoull; Secretary and Manager, James Glen. Organized, 1897.

Assets, December 31, 1909.	
Investments—	
Railway preference and debenture stocks and shares, and British and foreign government securities	£70,443
Corporation stocks, Clyde trust funds, industrial and other debentures, ground annuals and mortgages	54,860
Property at 184–186 St. Vincent street, Glasgow	8,390
Amounts owing by other companies, agents' balances and interest accrued, less amounts due to other companies and agents	10,520
Cash in bank and on hand—	
At bankers on deposit and on current account	13,718
On hand at head offices and branches	806
	£158,736

Liabilities, December 31, 1909.	
Authorized capital	£1,000,000
Subscribed capital, 50,000 shares of £5 each	250,000
On which £1 per share has been called up and paid	£50,000
General reserve fund	45,000
Employers liability reserve fund	3,000
Reserve fund for unexpired risks	19,134
Reserve fund fur investments	2,000
Unclaimed dividends	56
Claims outstanding	12,170
Revenue account—balance at credit	27,376
	£158,736

NATIONAL INSURANCE COMPANY OF GREAT BRITAIN, Glasgow, Scotland—*Cont.*

BUSINESS IN 1909: Net premiums, £57,402; total income, £62,015; losses paid and outstanding, £17,226; commissions, £10,126; expenses of management, £11,475.

MISCELLANEOUS: This company writes fire, accident, burglary and plate glass insurance at home; and writes surplus lines of fire insurance in the United States and Canada through E. E. Hall & Co., New York.

NETHERLANDS FIRE AND LIFE INSURANCE COMPANY, The Hague, Holland.

Managing Director, C. Henny. Organized, 1845.

Assets, December 31, 1908.	
Stockholders' notes	$1,393,333
Real estate owned	353,315
Stocks and bonds	1,178,415
Mortgage loans	191,850
Cash in office and bank	7,737
Due from insurance companies	145,968
Agents' balances	47,560
Other assets	37,870
Total assets	$3,349,048

Liabilities, December 31, 1908.		
Losses unpaid		$207,562
Unearned premiums		336,702
Due banks and insurance companies		121,050
Reserve funds		911,776
Unpaid dividends		50,333
Other liabilities		41
Total liabilities except, capital		1,577,464
Capital		1,666,666
Profit balance		104,918
Total liabilities		$3,349,048

BUSINESS IN 1908: Net premiums (fire), $673,405; losses paid (fire), $327,432.

REMARKS: Company writes fire, explosion, burglary, theft, and life insurance. It has paid average dividends for last 10 years of 15%. The company formerly transacted an agency business in the United States, but withdrew in 1905, and now writes some surplus lines on American risks through Weed & Kennedy, New York. It maintains a fund in this country for the protection of policyholders.

NETHERLANDS LLOYD INSURANCE COMPANY, Amsterdam, Holland.

Managing Director, I. ter Meulen, Jr.; Deputy, I. ter Meulen, Jr., Son. Organized, 1853.

Assets, December 31, 1908.	
Stockholders' notes	$1,480,000
Mortgage loans on real estate	81,642
Bonds and stocks owned	103,145
Collateral loans	454,800
Cash in office and bank	51,594
Due from other insurance companies	11,454
Agents' balances	180,812
Due from assured direct	159,844
Interest accrued	1,559
Various debtors (not itemized)	39,661
Total assets	$2,564,511

Liabilities, December 31, 1908.		
Net losses unpaid		$136,921
Unearned premiums		310,316
Unpaid dividends		9,901
Participating profits		165,580
Various creditors		123,380
Reserve fund	$100,000	
Special reserve	118,082	
		218,082
Total liabilities, except capital		$955,309
Capital		1,600,000
Profit balance		9,202
Total		$2,564,511

REMARKS: Company writes fire, marine and burglary insurance with a cap ital of $1,600,000, 12 per cent of which is paid in. Dividends 1902-1908, 5, 6, 6, 6, 8½, 8½, 10 per cent.

NORDISK (NORTHERN) REINSURANCE COMPANY, Copenhagen, Denmark.

Managing Director, P. Chr. Olsen; Deputy, O. Oestergaard. Organized. 1894.

Assets, June 30, 1908.	
Stockholders' notes	$468,750
Bonds and stocks owned	862,474
Balance with insurance companies	327,153
Cash in office and bank	46,011
Interest and rents accrued	12,096
Life branch balance (premium reserve)	109,487
Mortgage loans on real estate	27,500
Organization expenses	21,989
Total assets	$1,875,460

Liabilities, June 30, 1908.		
Net losses unpaid		$163,818
Unearned premiums		549,328
Various creditors		196,392
Deferred premium reserve (life)		187,829
Unpaid dividends		183
Reserve fund	$98,750	
Dividend fund	25,495	
		124,245
Total liabilities, except capital		$1,221,795
Capital	$625,000	
Profit balance	28,665	
		653,665
Total		$1,875,460

BUSINESS IN 1908: Excepting life, premiums, $662,788; total income, $1,830,189; losses paid, $383,178; expenses, $1,393,622; total expenditure, $1,776,900.

REMARKS: This company is understood to be somewhat interested in American lines by reinsurance of licensed risks. Its capital, June 30, 1908, was $625,000, of which 25% is paid in. Dividends, 1905-8: 10, 4, 12, 13 per cent.

NORTHEASTERN INSURANCE COMPANY, LTD., Darlington, Eng.

This company was established in 1907 with an authorised capital stock of £100,000, of which £27,035 is subscribed and £2,596 paid up. It is reported to be transacting a surplus line business in this country.

NORTHERN ("LE NORD") INSURANCE COMPANY, Paris, France.

Maurice Marnow, Manager. M. A. Mallet, Assistant Manager.

Assets, December 31, 1908.	
Stockholders' notes	$299,700
Real estate owned	590,293
Bonds and stocks owned	442,053
Mortgage loans	442,053
Cash in bank and office	311,891
Sundry debtors	202,817
Total assets	$1,946,754

Liabilities, December 31, 1908.	
Net losses unpaid	$51,395
Reserve for risks in force	912,503
Reserve fund for employees	912,503
Sundry creditors	319,305
Total liabilities, except capital	$1,283,203
Capital ($100,000 paid in)	400,000
Profit balance and reserves	263,551
Total	$1,946,754

BUSINESS FOR 1908: Net premiums, $1,323,459; losses paid, $554,815.

REMARKS: This company commenced business in 1840. It is transacting a surplus line business in this country through Starkweather & Shepley, Inc., of Providence, R. I., New York, Boston and Chicago, who advise us that they hold ample funds as a guarantee for the payment of losses.

NORTH WESTERN INSURANCE COMPANY, LTD., Liverpool, Eng.*

Manager, P. R. Brazendale; Secretary, Chas. H. Mitchell.

Assets, December 31, 1909.		
Investments at cost		£54,088
Sundry debtors (including agents' balances)		9,213
Office furniture	£398	
Less written off	49	
	£250	
Added this year	246	
		496
Cash in bank and hand		4,179
Total		£67,976

Liabilities, December 31, 1909.		
To capital:		
Authorized: £400,000 in 40,000 shares, value £10 each		£400,000
Capital subscribed: 20,000 shares of which £1 per share is paid		£20,000
Sundry creditors		7,655
Reserve funds:		
General	£9,000	
Added this year	2,000	
		11,000
Reserve for unexpired risks		15,457
Profit and loss account		13,865
Total		£67,976

BUSINESS IN 1909: Net premiums, £61,466; total income, £63,275; losses paid, £31,734; expenses, £18,608.

REMARKS: This company was formerly the Leather Trades and General. Name changed in 1909. Transacts surplus line business in this country through Fred. S. James & Co., New York and Chicago.

* Formerly Leather Trades & General Insurance Co., Ltd.

NYE DANSKE (New Danish) FIRE INSURANCE COMPANY, Copenhagen, Denmark.

Managing Director, L. Bramsen. Organized, 1864.

Assets, December 31, 1908.	
Stockholders' notes	$972,000
Bonds and securities	443,858
Real estate owned	194,769
Cash in office and bank	58,737
Due from agents and other companies	126,346
Other assets	2,160
Total assets	$1,697,870

Liabilities, December 31, 1908.	
Unpaid losses	$69,988
Reinsurance reserve	131,694
Unpaid commissions	7,623
Unpaid taxes, dividends and interest	1,523
Due agents and other companies	82,044
Mortgage on building	26,186
Total liabilities, except capital	$319,058
Capital ($108,000 paid up)	1,080,000
Profit balance	298,812
Total	$1,697,870

REMARKS: Conflagration losses: Baltimore, 1904, $15,000; San Francisco, 1906, $100,000. Company writes surplus lines in the United States through Hall & Henshaw, New York; A. F. Shaw & Co., Chicago, Ill.

ONTARIO FIRE INSURANCE COMPANY, Toronto, Ont., Canada.

President, Robert Thomson; Secretary, Percy W. Thomson; Managing Director, Robert S. Ewing.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Bonds and stocks (market value)	$95,366	Reinsurance reserve (government standard)	$82,541
Due from agents	30,387	Unpaid losses	21,849
Due from other companies, etc	6,216		
Interest due and accrued	851	Total liabilities (except capital)	$104,390
Cash in office and bank	21,506	Capital ($110,000 paid in)	325,000
Maps, plans, etc	15,100		
Profit and loss account	44,964		
Subscribed capital	215,000		
Total	$429,390	Total liabilities and capital	$429,390

BUSINESS IN 1909: Net premiums, $193,126. total income, $198,089. losses paid, $140,001. expenses, $78,299. total expenditures. $219,300.

REMARKS: The Ontario Fire together with the Anglo-American and the Montreal-Canada Fire Insurance Companies, guarantees the policies of the Royal Canadian Underwriters. It has an authorised capital of $500,000. It writes surplus business, in the United States through Ward & Winship, New York City.

OTTAWA ASSURANCE COMPANY, Toronto, Ontario, Canada.

President, John G. Ormsby; Secretary, W. E. Baldwin. Organized, 1899.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Bonds and stocks owned	$75,101	Net losses unpaid	$4,144
Collateral loans	20,373	Unearned premiums	20,837
Cash in office and bank	28,557		
Agents' balances	8,577	Total liabilities, except capital	$24,981
Interest	2,231	Capital paid up	125,000
Due from reinsuring companies	15,354	Surplus over all liabilities	213
Total	$150,194	Total	$150,194

BUSINESS IN 1909: Net premiums, $62,787; total income, $75,724; losses paid, $56,133; expenses, $22,062; total disbursements, $78,195.

REMARKS: Besides the above assets the company possesses $125,000 of subscribed capital. This company transacts a surplus line business in the United States through T. Tileston & Co., New York.

PACIFIC COAST FIRE INSURANCE COMPANY, Vancouver, B. C.

President, Thos. T. Langlois; General Manager, R. H. Duke; Secretary, F. H. Godfrey. Incorporated, 1890.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Stocks, bonds and debentures	$139,071	Net losses unpaid	$12,188
Mortgage loans, with accrued interest	40,598	Reserve of unearned premiums for outstanding risks (Dominion government standard)	75,226
Real estate	63,000	Premiums due reinsuring companies (net)	5,843
Furniture and fixtures	1,046	Dividends unpaid	413
Goad's maps and supplies	1,900	Total liabilities except capital	93,670
Premiums in agents' hands, and in course of collection (net)	13,640	Capital paid up	167,040
Interest accrued	5,205	Surplus over all liabilities	39,765
Balance on deposit and cash on hand	36,015		
Total	$300,475	Total	$300,475

BUSINESS IN 1909: Net premiums, $113,718; losses paid, $44,559; dividends, $6,903; expenses, $49,514.

REMARKS: C. G. Yates and L. S. Amonson, of Philadelphia, are the Eastern representatives of the company writing surplus lines in the United States. Conflagration loss: San Francisco, 1906, $908.

PANNONIA HUNGARIAN REINSURANCE COMPANY, Budapesth, Hungary.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Real estate owned	$167,948	Net losses unpaid		$103,468
Bonds and stocks owned	947,011	Unearned premiums		421,510
Collateral loans	54,100	Various creditors		175,977
Cash in office and bank	283,768	Unpaid dividends		1,581
Due from other companies	45,708	Profit reserve	$200,000	
		Special reserve	152,661	
		Pension fund	74,532	
				702,636
		Total liabilities, except capital		$1,129,729
		Capital paid up		240,000
		Profit balance		128,806
Total	$1,498,535	Total		$1,498,535

BUSINESS IN 1908: Premiums (fire), $832,948; total income, (all branches), $1,446,205; losses paid (fire), $562,647; expenses, $203,139; dividends, $60,000; total expenditure (all branches), $1,337,468.

This company is interested in American risks, to some extent by way of reinsurance of admitted companies. It writes fire and marine reinsurance, and with the exception of 1899, declared always a substantial dividend, average about 20%. Conflagration loss: San Francisco, 1906, $15,000.

LA PATERNELLE INSURANCE COMPANY, Paris, France.

Director, M. E. Porcher-Labreuil. Organized, 1843.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders' notes	$720,000	Reserve fund	$300,000
Cash in office and bank	119,971	Extra reserves	650,000
Real estate owned	816,541	Unpaid losses	106,029
Stocks and bonds	1,770,418	Unearned premiums	15,620,469
Premium notes, etc.	15,620,469	Agents' bonds	450,589
Various debtors	58,063	Dividends	304,995
Agents' balances	529,815	Creditors	252,777
		Capital	$1,200,000
		Balance	750,418
Total assets	$19,635,277	Total	$19,635,277

BUSINESS IN 1908: Net premiums, $2,624,192; losses paid, $675,204.

MISCELLANEOUS: This company wrote surplus lines in the United States through Starkweather & Shepley, Inc., of Providence, R. I., New York, Boston and Chicago, who advise us that they do not now represent the company. Conflagration losses: Baltimore, 1904, $20,000; San Francisco, 1906, $6,689.

PHENIX INSURANCE COMPANY, Paris, France.

Director, M. F. Matignon; Deputy, M. G. de Bodin de Galembert. Organized, 1819.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Bonds and stocks	$5,587,585	Unpaid losses	$117,130
Real estate	877,816	Unearned premiums	1,199,537
Cash in office and bank	190,134	Reserve fund	1,615,010
Agents' balances	258,339	Pension fund	1,440,000
Various debtors	243,369	Special reserve	200,000
Other assets	919	Real estate reserve	300,000
		Due reinsuring companies	57,290
		Unpaid dividends	15,550
		Various creditors	521,503
		Total liabilities, except capital	$5,466,020
		Capital paid up	800,000
		Profit balance	892,142
Total assets	$7,158,162	Total	$7,158,162

BUSINESS IN 1908: Net premiums, $2,431,020; total income, $3,235,088; losses paid, $1,529,886; commissions, $552,454; other expenses, $260,605; total expenditures, $2,342,945.

This company began writing surplus lines in the United States early in 1906, through Starkweather & Shepley, Inc., of Providence, R. I., New York, Boston and Chicago, who advised us that they held ample funds, subject to their check and deposited in the United States, to pay all losses for this company, and were authorized to accept service for it. Dividends in 1903, 47½%. 1906, 50%; 1907, 52%; 1908, 56%. Attention is called to the large reserve shown in the above statement.

PILOT INSURANCE CORPORATION, Ltd., London, Eng.

Chairman, Alex. Glegg; Secretary, and General Manager, Ernest Jerkes. Organized, 1907.

Assets, September 30, 1909.			Liabilities, September 30, 1909.		
At cost		£25,396	Capital authorized	£200,000	
Investments:			Capital subscribed	£126,250	
Mortgages on freehold property in the United Kingdom		3,500	Issued—		
Furniture, fittings and office equipment (less depreciation)		1,523	126,250 shares of £1 each, 5s. paid up		£31,562
Organization account (as per last balance sheet)	£2,000		Outstanding claims		3,312
Less amount written off	400		Sundry creditors (including amounts due to other companies for reinsurance)		4,853
	£1,600		Balance from revenue account (subject to liability for unexpired risks)		4,317
Add proportion of outlay during this year	2,500				
		4,100			
Interest accrued, but not received		177			
Agents' balances (less estimate for commission)	£5,849				
Less reserve for doubtful debts	100				
		5,749			
Sundry debtors		251			
Balances with other companies		2,180			
Cash at bankers (London and Edinburgh)		1,129			
Cash and stamps in hand		39			
Total assets		£44,044	Total		£44,044

BUSINESS FOR YEAR ENDED SEPTEMBER 30, 1909: Net premiums, £35,253. total income, £36,379. losses paid and outstanding, £17,490. commissions, £4,708. other expenses, £13,280. total disbursements, £35,478.

REMARKS: This company was organized April, 1907, and commenced business May 18, 1907, with an authorized capital of £200,000. It writes surplus line risks in the United States through J. S. Frelinghuysen, New York.

PREMIER INSURANCE COMPANY, LTD., London, Eng.

Managing Director, F. B. Ritchie; Secretary, J. M. Matthews. Organized, 1903.

ASSETS, SEPTEMBER 30, 1907: £12,333; capital deferred shares, £500; ordinary shares, paid, £9,500 (uncalled, $ 50,000); sundry creditors, £1,659; balance from revenue account, £1,674.

BUSINESS IN 1907: Net premiums, £20,612; total income, £20,718; losses paid and outstanding, £9,658; commissions and expenses of management, £9,717.

MISCELLANEOUS: This company is understood to be writing surplus lines in this country.

PROPERTY INSURANCE COMPANY, LTD., London, Eng.

President, Thomas E. H. Hodgson; Secretary, Daniel McGlincky. Organized, 1898.

Assets, December 31, 1909.	
Debentures, stocks and shares at cost or under	£5,461
Leasehold property	11,757
Loans on security	3,400
Bills receivable	645
Sundry debtors	349
Agents' balances and outstanding premiums	7,017
Amounts due from ;companies	2,533
Office furniture	244
Stock of labels and coupons on hand	18
Cash at bank, on hand and on deposit	3,171
Interest	293
Banker's draft (since paid)	1,000
Total	£35,888

Liabilities, December 31, 1909.		
Share capital authorized—20,000 shares of £1 each		£20,000
Capital paid up		£14,612
Deposits		1,334
Sundry creditors, including amounts due to other companies for reinsurances		1,669
Premium and subscription reserve		5,446
Surplus		12,827
Total		£35,888

BUSINESS IN 1909: Net premiums, £12,814; total income, £19,123; paid for losses, £4,067; expenses, £6,110.

The company transacts a surplus line business in this country through the Seddon Underwriting Company, New York; C. F. Wurts, Chicago.

PROVINCIAL FIRE INSURANCE COMPANY, LTD., Bolton, England.

Chairman, J. W. Scott; Secretary, F. C. Scott. Organized, 1903.

Assets, December 31, 1909.	
Mortgages on property within the United Kingdom	£1,830
Consols	4,413
Indian and Colonial securities	2,015
Railway and other debentures and debenture stocks	42,799
Railway stocks (preference and ordinary)	25,750
Colonial railway debentures	2,865
Foreign railway debentures and guaranteed shares	4,500
Commercial and industrial companies' preference shares	16,997
Freehold property	10,150
Agents' balances	2,550
Outstanding premiums	230
Outstanding interest	1,600
Cash at bankers, at branches and in hand	1,615
Office furniture, fittings, etc., less depreciation	1,126
Other assets	1,163
Total	£119,604

Liabilities, December 31, 1909.		
Shareholders' capital—Authorized, 25,000 shares of £10 each	£250,000	
Subscribed, 18,000 shares of £10 each	180,000	
Paid up, 18,000 shares of £5 paid		£90,000
General reserve fund		10,000
Fire fund		5,680
Accident fund		1,988
Profit and loss account		10,010
Outstanding fire losses		1,500
Sundry liabilities—Fire account	£330	
Accident account	95	
Total		£119,604

BUSINESS IN 1909: Net premiums (fire), £14,203; losses paid (fire), £4,711; commissions (fire), £1,686; management expenses (fire), £4,421.

MISCELLANEOUS: This company writes surplus lines on United States property.

PRUDENTIA REINSURANCE COMPANY, Zurich, Switzerland.

Managing Director, Dr. Ch. Simon. Organized, 1875.

Assets, December 31, 1908.	
Stockholders' notes	$225,000
Bonds and stock owned	845,949
Balance with insurance companies	164,321
Interest accrued	7,102
Cash in office	29
Total assets	$1,242,401

Liabilities, December 31, 1908.		
Net losses unpaid		$877,782
Unearned premiums		
Various creditors		1,510
Reserve fund	$27,071	
Special reserve	18,758	
		45,829
Total liabilities, except capital		$925,121
Capital		300,000
Profit balance		17,280
Total		$1,242,401

BUSINESS IN 1908: Net premiums (fire), $538,729. total income, (all branches), $1,420,782. paid for losses (fire), $318,518. expenses, $145,378. total disbursements, (all branches), $1,403,-503.

This company is interested in American risks by way of reinsurance of licensed companies and appears to be a daughter institution of the Swiss Reinsurance Company. It has the sanction of main office and the same board of directors and managers. Capital of $300,000 of which 25% is paid in. dividends, 1904, 3.6%, 1905, 1.5%, 1906, none, 1907, 2%, 1908, 3%. Company writes all branches of insurance.

RHENISH-WESTPHALIAN REINSURANCE COMPANY, M. Gladbach, Germany.

President, Carl Fischer. Organized, 1870.

Assets, December 31, 1908.	
Stockholders' notes	$540,000
Bonds and stocks owned	716,656
Balance with other companies	362,257
Cash in office and bank	134,388
Agents' balances	4,997
Interest accrued	48
Balance (life insurance reserve branch)	497,950
Total	$2,256,296

Liabilities, December 31, 1908.		
Net losses unpaid		$211,711
Unearned premiums		989,850
Due other companies		41,451
Various creditors		89,025
Unpaid dividends		57
Capital reserve	$175,000	
Dividend fund	112,500	
Total liabilities, except capital		$1,619,594
Capital		600,000
Profit balance		36,702
Total		$2,256,296

BUSINESS IN 1908: Net premiums, $1,457,078 (fire only). total income, $3,123,492. losses paid (fire), $592,649 expenses (fire branch), $1,914,382. total expenses, $3,101,797.

This company is interested in American risks to some extent by reinsurance of licensed companies. It writes indirectly fire, marine, life and accident insurance, also reinsurance of all branches. Dividends, 1905-1906, 30%. Last 10 years show an average dividend of 25%.

RIMOUSKI FIRE INSURANCE COMPANY, Rimouski, Quebec.

President, C. E. L. Dionne; Secretary, N. Bernier. Organized, 1876.

Assets, December 31, 1908.	
Real estate owned	$37,157
Bonds, stocks, etc. owned (market value)	141,510
Cash in office and bank	148,656
Agents' balances, not over 3 months due	39,868
Interest and rents accrued	1,802
Subscribed capital (uncalled)	97,493
Due for reinsurance on losses paid	24,540
Other assets	274
Total assets	$491,299

Liabilities, December 31, 1908.	
Net losses unpaid	$18,538
Unearned premiums	171,792
Other liabilities	15,611
Total liabilities, except capital and surplus	$205,941
Capital subscribed	150,000
Surplus over all liabilities	135,358
Total liabilities, capital and surplus	$491,299

BUSINESS IN 1908: Net premiums, $496,091. total income, $503,063. losses paid, $211,872. commissions, $74,954. expenses, $29,436. total disbursements, $316,262.

MISCELLANEOUS: This company transacts a surplus line business in the United States through McLean Stinson & Co. general agents, 43 Cedar st., New York City.

ROYAL ALLIANCE UNDERWRITERS, London, Eng.

Policies bearing this title are reported to have been offered in this country by W. H. Crane Company. Lloyd's, London, disclaims any responsibility in regard to this concern.

ROYAL CANADIAN UNDERWRITERS.

Ward & Winship, of 56 Maiden lane, New York, are representatives for the United States of the Royal Canadian Underwriters, authorized to write surplus lines throughout the country. The constituent companies of the Royal Canadian Underwriters (which latter is under the management of William Thomson of St. John, N. B.) are the Anglo-American Fire of Toronto, the Montreal-Canada Fire of Montreal, and the Ontario Fire of Toronto.

ROYAL UNDERWRITERS, London, Eng.

Policies bearing this title are understood to have been offered in this country. No definite information can be obtained regarding the status of this concern.

RUSSIAN TRANSPORT and INSURANCE COMPANY of 1844, of St. Petersburg, Russia.

Chairman, R. Molas. Organized, 1844.

Assets, December 31, 1908.		
Real estate owned		$585,804
Bonds and stocks owned		423,227
Various expenses paid in advance		95,153
Agents' balances and various debtors		1,831,600
Membership dues in various associations		5,213
Due for reinsurance		76,015
Cash in office and bank		287,670
Inventory	$67,408	
Agents' bonding account	55,650	
Securities of pension fund	39,187	
Value of steamers and vessels	986,550	
Value of warehouses and piers	226,630	
Other assets	8,503	
Total assets		$4,688,610

Liabilities, December 31, 1908.		
Net losses unpaid		$629,584
Unearned premiums		530,044
Various creditors		1,203,050
Unpaid dividends		8,368
Agents' bonding account		55,650
Pension fund		41,659
Balance due banks		320,596
Special reserve fund		22,178
Commissions due		44,864
Obligations due and interest thereon		85,904
Insurance and government dues		36,837
Stamp duties		10,261
		$2,989,095
Capital paid up	$1,625,000	
Profit balance	74,515	
		1,699,515
Total		$4,688,610

REMARKS: This company, besides a fire insurance business, does a general transportation business, viz.: transportation of goods on railways, on sea and general expressage, the founding of warehouses for storage and bonding of merchandise, advance payments on merchandise, the insurance of merchandise in all branches, etc. The company writes surplus lines in the United States through E. T. Marshall & Co., Chicago and New York. It now shows above profit balance; however, the reserve funds for fire and fund for steamers, etc., was wiped out, and a small amount was set aside toward the creation of a new fire reserve fund. Dividend for 1903, 7½%. 1904, 5%. 1905, none. 1906, 1907 and 1908, 4%.

LA SALAMANDRE FIRE INSURANCE COMPANY, Havre, France.

President, M. P. Perquer; Director General, M. Ed. Fanchon.

Assets, December 31, 1908.	
Shareholders' notes	$300,000
Mortgages on real estate	100,794
Due from reinsurance companies	171,685
Agents' balances	10,273
Sundry debtors	3,093
Cash on hand	1,772
Furniture and fixtures	979
Total	$588,597

Liabilities, December 31, 1908.	
Reserve for unpaid losses	$25,468
Sundry creditors	62,606
Due other companies	21,868
Unpaid dividends and interest	1,089
Revenue policy stamps	1,557
Other liabilities	279
Total liabilities, except capital	$112,862
Capital (paid-up, $100,000)	400,000
Profit and loss account	75,735
Total	$588,597

BUSINESS IN 1908: Net premiums, $281,887. total income, $285,238. losses paid, $205,693. commissions, $77,429. management expenses, $17,450.

MISCELLANEOUS: E. T. Marshall & Co., of Chicago and New York, are the company's United States correspondents, through whom it writes surplus lines in this country. Policies may also be obtained covering sprinklered risks through Fox & Pier, New York, and C. P. Wurts, Chicago. Conflagration losses: San Francisco, 1906, $4,387.

SCOTTISH SPRINKLER FIRE INSURANCE COMPANY, Ltd., Manchester, Eng.

Manager and Secretary, A. Hobson. Organized, 1906.

Assets, December 31, 1908.	
Investments—	
£2,000 2½ % consols at cost	£1,678
Sundry debtors—	
Agents' outstanding balances, less commission	1,335
Furniture and fittings	101
Preliminary expenses	673
Brokerage balance	19
Cash in bank and on hand—	
In bank on deposit	1,000
In bank on current account	1,124
Cash on hand	3
Premiums on outstanding orders less commission	364
Total	£6,297

Liabilities, December 31, 1908.		
Nominal capital—		
20,000 shares of £5 each	£100,000	
Subscribed capital—		
10,015 shares of £5 each, on which 10s. per share has been paid		£5,007
Sundry creditors—		
Amounts owing to reinsuring and sundry creditors, less commission		106
Allowance for losses outstanding		51
Revenue account—		
At credit as above		1,133
Total		£6,297

BUSINESS FOR 1908: Net premiums received, £3,414; total income, £3,511; losses paid, £872; management expenses, £2,038.

MISCELLANEOUS: The Scottish Sprinkler Fire transacts a fire and sprinkler leakage business and is understood to be accepting surplus lines in this country

SECURITAS REINSURANCE COMPANY, Vienna, Austria.

Managing Committee, S. Nyitrai, Alfred Suchomel. Organized, 1865.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Bonds and stocks owned	$459,595	Net losses unpaid	$107,508
Cash in office and bank	208,000	Unearned premiums	327,860
Balance with other companies	155,647	Due other companies	4,565
		Various creditors	11,362
		Unpaid dividends	36
		Capital reserve	81,582
		Total liabilities, except capital	$532,913
		Capital paid up	240,000
		Profit balance	50,329
Total	$823,242	Total	$823,242

BUSINESS IN 1908: Net premiums, $813,485; total income, all branches, $1,394,817; losses paid (fire), $598,832; dividends, $24,000, from profits; expenses (fire), $202,743; total expenditure (all branches), $1,344,488.

REMARKS: This company is interested in American risks by reinsurance of licensed companies. Its capital is $240,000 paid up and the dividends paid for the last 10 years amounted to 10% Conflagration loss: San Francisco, 1906, $120,000.

SECURITE GENERALE INSURANCE COMPANY, Brussels, Belgium.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Stockholders notes	$96,225	Reserves	$53,817
Investments	41,829	Sundry creditors	15,115
Collateral loans	35,000	Unpaid dividends	2,399
Cash in office and bank	40,005		
Sundry debtors	57,442	Total liabilities except capital	$71,312
Other assets	1,313	Capital (paid up $92,705)	200,000
		Balance	5,670
Total cash assets	$271,815		
Establishment expenses	5,167		
Total	$276,982	Total	$276,982

REMARKS: Early in 1910 this company commenced writing surplus lines in this country through the Seddon Underwriting Company, New York.

SKANDINAVIA REINSURANCE COMPANY, Copenhagen, Denmark.

Managing Directors, W. Witzke, A. N. Gron.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Stockholders' notes	$570,960	Net losses unpaid		$175,292
Bonds and stocks owned	334,707	Unearned premiums		450,970
Expense account (life branch), not written off	6,414	Due reinsurance companies		131,242
Cash in office and bank	111,728	Other creditors		3,486
Due from insurance companies	524,444	Unpaid dividends		28
Inventory	1,250	Reserve fund		20,000
Amortisation account	1,500			
Account for security fluctuation	3,796	Total liabilities, except capital		$781,018
		Capital	$750,000	
		Profit balance	23,781	
				773,781
Total assets	$1,554,799	Total		$1,554,799

BUSINESS IN 1908: Net premiums (fire), $833,763; total income (all branches), $1,685,273; losses paid (fire), $380,111 expenses (fire), $151,573. total expenditure (all branches) $1,661,492.

REMARKS: This company is understood to be interested in United States risks by reinsurance of licensed companies. Its capital is $750,000, of which originally 10% was paid in. According to the new Danish Life Insurance law, of 1904, the paid-in capital must at least be, 25%, which law the company is complying with gradually and in the year 1909, 25% will be paid in. Dividends: 1903-4, 5%; 1905 7%; 1906, 5%; 1907, 8%; 1908, 8%.

SOCIETE ANONYME DE REASSURANCES, Paris, France.

Managing Director, M. E. Spycket. Sub Director, M. B. Spycket. Organized, 1884.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Bonds and stocks owned	$1,195,440	Unpaid losses		$812,932
Cash in office and banks	106,725	Unearned premiums		481,518
Due from other companies	241,363	Various creditors		103,977
Interest due and accrued	84,886	Unpaid dividends		20,000
		Various debtors		1,883
				$1,420,310
		Capital	$200,000	
		Profit balance	8,104	
				208,104
Total	$1,628,414	Total		$1,628,414

BUSINESS FOR 1908: Premiums received, $1,365,384. total income, $2,104,902. losses paid, $848,998. expenses, $2,028,084, total disbursements, $2,104,902.

SOLEIL (SUN) FIRE INSURANCE COMPANY, Paris, France.

Managing Director, Paul Gauvin; General, Pierre des Mazis. Organized, 1829.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Real estate owned	$513,675	Net losses unpaid	$288,078
Bonds and stocks owned	3,974,545	Various reserves	1,963,680
Cash in office and bank	195,019	Unearned premiums	1,012,985
Outstanding premiums	109,099	Various creditors	47,433
Other assets	1,069,755	Taxes	124,010
		Guarantees and bonds (agents)	420,886
		Due reinsurance companies	308,339
		Dividends	444,478
		War reserve	41,463
		Total liabilities, except capital	$4,648,352
		Capital paid up	1,200,000
		Balance carried to new account	13,741
Total assets	$5,862,093	Total	$5,862,093

BUSINESS IN 1908: Net premiums, $3,666,873; losses paid, $1,817,518.

This company which was organized in 1829, began writing surplus lines in the United States in 1904, through Starkweather & Shepley, Inc., of Providence, R. I., New York, Boston and Chicago. The latter advised us that they held ample funds, subject to their check and deposited in the United States, to pay all losses for this company, and were authorized to accept service for it. Conflagration loss: San Francisco, 1906, $3,000.

SOUTH GERMAN REINSURANCE COMPANY, Munich, Bavaria.

Managing Director, Dr. Reinhold Schultz. Organized, 1892.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders' notes	$687,500	Loss reserve	$810,522
Real estate	19,049	Unearned premiums	1,388,761
Bonds and stocks	1,077,071	Reserve fund	1,857
Debit balance life insurance	688,247	Reinsurance premiums	59,604
Cash in office and bank	147,630	Pension fund	14,145
Due from other companies	1,230,085	Due other companies	821,440
Participation balance "Atlas"	313,956		
Interest	7,820	Total liabilities, except capital	$309,329
		Capital, paid up $312,500	1,000,000
		Profit balance	75,029
Total assets	$4,171,358	Total	$4,171,358

BUSINESS IN 1908: Net premiums in 1908: Net premiums received (fire only), $3,204,754; fire losses paid, $1,750,456.

REMARKS: Company writes fire, marine, life and accident insurance. Conflagration losses: Baltimore, 1904, $100,000; Toronto, 1904, $30,000; Rochester, 1904, $20,000; San Francisco, 1906, $29,452. Company writes surplus lines in the United States.

STANDAARD INSURANCE COMPANY, Amsterdam, Holland.

Managing Directors, K. D. W. Boissevain and P. Blom. Organized, 1901.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders' notes	$300,000	Reserve for losses	$92,264
Investments, etc.	242,540	Unearned premiums	269,740
Due from other companies	285,992	Special reserve	40,000
		Reserve fund	19,384
		Unclaimed dividends	144
		Dividend, 1908	7,000
		Total liabilities except capital	$428,532
		Capital (paid up $100,000)	400,000
Total assets	$828,532	Total	$828,532

BUSINESS IN 1908: Net premiums received, $642,580; total income, $655,918; losses paid, $456,636; commissions, etc., $74,-704; expenses, salaries, etc., $365,930.

REMARKS: Company writes fire and marine insurance. Dividends: 1902-8, 4, 6, 6, 6, 6, 6, 7%. Conflagration losses: Baltimore 1904, $5,000· San Francisco, 1906, $3,500. Company writes surplus lines in the United States through Starkweather & Shepley, of Providence, R. I., New York, Boston and Chicago, who advise us that they hold ample funds, subject to their check and deposited in the United States, to pay all losses for this company, and that they are authorized to accept service for it.

SWISS REINSURANCE COMPANY, Zurich, Switzerland.

Managing Director, Dr. Ch. Simon. Organized, 1863.

Assets, December 31, 1908.		Liabilities, December 31, 1908.		
Stockholders' notes	$1,200,000	Net losses unpaid (including all branches)		$1,837,689
Real estate owned	70,000	Unearned premiums (all branches)		6,471,061
Mortgage loans on real estate	4,265,190	Due other companies		590,717
Bonds and stocks owned	3,343,906	Various creditors		11,512
Interest-bearing deposits	174,746	Reserve fund	$200,000	
Cash in office and bank	131,799	Special reserve	148,000	
Interest accrued	87,598			348,000
Balance with other companies	659,183			
Balance, life insurance companies	1,013,367	Total liabilities, except capital		$9,258,979
		Capital		1,600,000
		Profit balance		86,810
Total	$10,945,789	Total		$10,945,789

BUSINESS IN 1908: Net premiums written, excepting life, $4,242,870. total income, all branches, $13,706,537. paid for losses excepting life, $1,507,569. dividends, $56,000.' expenses (all branches), $13,619,727. total disbursements (all branches) $13,706,537.

REMARKS: This company is understood to be somewhat interested in American risks by reinsurance of licensed companies. Its capital is $1,600,000 of which 25% is paid in. Average dividends for past 10 years about 20%.

THEMIS INSURANCE COMPANY, Paris, France.

President, J. Vincent; Director General, Edmond Kolb. Organized, 1882.

Assets, December 31, 1908		Liabilities, December 31, 1908.	
Bonds and stocks owned	$220,701	Unpaid loss reserve	$64,625
Real estate owned	9,730	Reinsurance reserve	149,586
Cash in office and bank	46,972	Due reinsurance companies	106,111
Agents' balances	24,669	Sundry creditors	67,378
Discounted commissions	99,572	Unpaid dividends	181
Due from other companies	52,520	Agents' bonds	1,970
Sundry debtors	24,427		
Interest due	525	Total liabilities, except capital	$408,002
Other assets	5,930	Capital paid up	67,064
		Profit balance	7,979
Total assets	$483,045	Total	$483,045

REMARKS: This company was established at Marseilles, France, in 1882, and transferred its headquarters to Paris in 1907. Its authorised capital is $1,000,000, of which $200,000 is subscribed and $67,064 paid up. It is reported to be transacting a surplus line business in this country.

UNIONE CONTINENTALE INSURANCE COMPANY, Turin, Italy.

President, Luigi Capuccio; Director, Edoardo Canali. Organized, 1899.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Shareholders' promissory notes	$540,000	Legal reserve account	$40,09
Bonds and securities	255,209	Depreciation account	5,37
Cash in office and bank	79,670	Banks and bankers	27,25
Due from general agents and reinsurance cos	196,434	Agents' and reinsurance accounts	97,75
Bills receivable	5,577	Insurance and reinsurance companies, fire branch	266,38
Due from insurance companies	363,256	Unpaid dividend account	12
Sundry accounts	82,680	Sundry accounts	108,99
Management bonding account	4,000	Managing bond account	4,00
Board of directors bonding account	10,000	Board of directors' bond account	10,00
General bonding account	11,850	General bonding account	11,85
Furniture and fixture account	776	Loss reserve account, transport branch	64,80
Balance organization expenses	1,809	Loss reserve account, fire branch	313,00
		Total liabilities except capital	$949,63
		Capital (paid up $60,000)	600,00
		Balance to new account	1,62
Total assets	$1,551,261	Total	$1,551,26

BUSINESS FOR 1908: Net premiums, $737,512; total income, $773,609; losses paid, $633,900; commissions, $184,125; management expenses, $22,917; other expenses, $13,150; total expenditures, $854,092.

REMARKS: This company was established in 1899 and commenced writing surplus lines in this country through E. T. Marshall & Co., New York and Chicago on January 1, 1910.

L'UNION FIRE INSURANCE COMPANY, Paris, France.

Managing Director, Baron G. Cerise; Deputy, M. Alby. Organized, 1828.

Assets, December 31, 1908.	
Stockholders' notes	$1,500,000
Investments	3,303,205
Stocks and bonds	545,250
Real estate	610,180
Cash in hand and banks	761,965
Agents' balances	589,615
Other assets	56,080
Total assets	$7,366,295

Liabilities, December 31, 1908.	
Unpaid losses	$220,230
Unearned premiums	3,331,000
Provident and pension fund	245,425
Due reinsurance companies	56,460
Agents' securities	580,650
Unpaid dividends	317,880
Taxes, etc.	377,080
Total liabilities, except capital	$5,128,725
Capital (paid up $500,000)	2,000,000
Profit balance	237,570
Total	$7,366,295

Premiums to be received in future years, $21,146,295, and premiums ceded in reinsurance for 1909 and following years, $3,442,160, are omitted above from both assets and liabilities.

BUSINESS IN 1908: Net premiums received, $5,863,420; total income, $6,006,472; losses paid, $2,240,960; commissions, $1,053,725; management expenses and taxes, $916,400; total expenditures, $4,211,085.

Capital $2,000,000 of which 25% is paid up. Dividends 1906-1908, 15.1%. 15.6%. 16.6%. Conflagration losses: Baltimore, 1904, $2,500. San Francisco, 1906, $4,469. Company writes surplus lines in the United States through Starkweather & Shepley, Inc., Providence, R. I., New York, Boston and Chicago, who advise us that they hold ample funds, subject to their check and deposited in the United States to pay all losses for this company, and that they are authorised to accept service for it.

UNITED COUNTIES INSURANCE COMPANY, Ltd., Manchester, Eng.

General Manager, A. E. STANTON, Organized 1909.

This company was established in 1909, with an authorised capital stock of £250,000. It is writing surplus lines in this country through the John L. Dudley, Jr., Company, New York.

UNITED LONDON & SCOTTISH INSURANCE COMPANY, Ltd., London, Eng

Chairman, Sir Ernest Clarke; General Manager, Geo. Allen.

Assets, December 31, 1909.	
Investments at cost	£17,907
Deposit with other companies	16,256
Sundry debtors	2,837
Agents' balances	19,426
Premises account	734
Office furniture and fixtures	803
Preliminary expenses	1,000
Organization account	2,000
Cash in office and bank	616
Total assets	£61,578

Liabilities, December 31, 1909.	
Capital paid up	£25,696
Sundry creditors	2,796
Loans against securities	8,118
Clauses admitted	4,064
Other liabilities	25
Balance of revenue account subject to unexpired risks	20,880
Total	£61,578

BUSINESS IN 1909: Net premiums, £61,884 total income, £62,316, losses paid and outstanding, £24,381, commissions, £13,353, director's fees and management expenses, etc., £14,791, other expenses, £1,270.

This company was incorporated in December, 1907, with an authorised capital of £300,000 of which £28,730 is subscribed and £25,696 paid in in cash. It is transacting surplus line business in this country through the Seddon Underwriting Company of New York. It is prepared to accept lines of $10,000 on first-class surplus risks. All losses are paid at the New York office of the Seddon Underwriting Company.

L'URBAINE FIRE INSURANCE COMPANY, Paris, France.

Managing Director, Ch. Prétavoine; Sub-Managing Director, R. Lamivault. Organized, 1838.

Assets December 31, 1908.	
Stockholders' notes	$750,000
Real estate owned	280,000
Bonds and stocks owned	2,088,109
Premiums outstanding (direct)	22,745
Cash in office and bank	670,594
Agents' balances	272,444
Various debtors	56,118
Due from reinsuring companies	27,461
Bonds (agents' bonding account, etc)	679,143
Due from reinsurance companies for losses	223,980
Total assets	$5,070,594

Liabilities, December 31, 1908.		
Net losses unpaid		$724,287
Unearned premiums		910,000
Due reinsurance companies		184,806
Various creditors		234,094
Bonding account		465,834
Reserve fund		600,000
Special reserve		400,000
Real estate reserve		100,000
Pension fund		156,037
Dividends		220,000
Taxes on dividends		9,167
Total liabilities, except capital		$4,004,225
Capital (paid up, $250,000)	$1,000,000	
Profit carried forward	66,369	
		1,066,369
Total		$5,070,594

L'URBAINE FIRE INSURANCE COMPANY, Paris, France.—*Continued.*

BUSINESS FOR 1908: Premiums, $3,262,948; losses paid, net, $1,962,680; dividends, $220,000; expenses, $3,995,150.

REMARKS: Premiums receivable in future years are omitted n above statement. They amount to $13,625,418. Average dividend for last 16 years, $40 per share of $200 (25% paid in). conflagration loss: San Francisco, 1906, $3,469.

Company writes surplus lines in the United States through Starkweather & Shepley, Providence, R. I., New York, Boston and Chicago, who advise us that they hold ample funds subject to their check and deposited in the United States to pay all losses for this company; and are authorized to accept service for it.

VICTORIA INSURANCE COMPANY of Bucharest, Roumania.

President, General Dr. Serban Georgesco; Vice-President, Commander I. Coanda.

Assets, December 31, 1909.		Liabilities, December 31, 1909.	
Shareholders promissory notes	$102,486	Loss reserve	$2,564
Bonds and mortgages	17,830	Unearned premiums	176,526
Bonding account	85,360	Premium reserve	21,061
Cash in office and bank	30,394	Reinsurance premiums	2,801
Sundry debtors	25,582	Bonding account	85,360
Furniture and fixture account	4,294	Total liabilities, except capital	$288,412
Premium account, unearned	176,526	Capital (paid up, $97,514)	200,000
		Profit and loss account	5,608
Total	$494,020	Total	$494,020

BUSINESS IN 1909: Net premiums, $59,622; total income, $69,858; losses paid, $18,673; commissions and general expenses, $21,851; total expenditures, $40,524.

This company was established in 1908, and although small is in good repute. It transacts a surplus line business in the United States and Canada through E. T. Marshall & Co.' New York and Chicago.

VIENNA REINSURANCE COMPANY, Vienna, Austria.

Managing Director, Emil Schaale; General Secretary, Victor Joerger. Organized, 1869.
(Excepting Life)

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Stockholders' notes	$150,000	Net losses unpaid	$429,329
Real estate owned	152,000	Unearned premiums	830,580
Bonds and stocks owned	789,839	Due other companies	214,671
Due from other companies	491,023	Reserve (real estate depreciation)	22,400
Cash in office and bank	536,043	Pension fund	60,383
Various debtors	17,101	Total liabilities, except capital	$1,537,363
Various debtors (current accounts)	2,443	Capital	600,000
		Profit balance	1,086
Total	$2,138,449	Total	$2,138,449

BUSINESS IN 1908 (all branches except life): Premiums, $1,514,287; total income, $3,250,848; losses paid, $969,103; total expenses, $3,249,762.

REMARKS: This company is interested to some extent in American risks by reinsurance of licensed companies. Its capital is $600,000 of which $450,000 is paid in. Dividends, 1885-1892, 10% for 1893-1902, 5, 10, 10, 11¼, 12½, 10, 5, 4, 0, 5%. 1903-1908: 6¼, 5, 0, 0, 0, 0, %. Company does reinsurance of virtually every branch of insurance. Conflagration losses: San Francisco, 1906, $641,055.

WELSH INSURANCE CORPORATION, Ltd., Cardiff, Wales.

This company was organized early in 1909 with an authorised capital of $500,000; $250,000 of which was subscribed, and $50,000 paid up. In July 1909 it commenced writing surplus lines in the United States through E. E. Hall & Co., New York.

WESTERN CANADA FIRE INSURANCE COMPANY, Calgary, Alberta, Can.

President, Col. Jas. Walker; Managing Director, J. G. Rice.

Assets, March 11, 1910.		Liabilities, March 11, 1910.	
Bonds and real estate	$13,978	Net losses unpaid	$5,032
Mortgages and loans	4,073	Reinsurance reserve	26,137
Cash in office and bank	6,575	Bills payable	3,452
Agents' balances, etc	11,863	Due other companies	3,720
Bills receivable	4,283	Total liabilities (except capital)	$38,381
Other assets	6,162	Capital paid up	31,371
Interest	370	Surplus to policyholders	206,653
Capital subject to call	197,729		
Total	$245,034	Total liabilities, capital and surplus	$245,034

REMARKS: This company transacts surplus line business in the United States through J. E. Hendry, Chicago, Ill., and Smith, Dourson & Co., San Francisco, Cal.

ADDENDA

AKRON MUTUAL FIRE INSURANCE COMPANY, Akron, O.

In May, 1910, this company cancelled all policies except a few held by its directors, and ceased active business.

ALLIANCE ASSURANCE COMPANY, Ltd, London, Eng.

Managers, Weed & Kennedy, New York.

Year	Assets	Unearned Premiums	Surplus	Net Premiums	Total Income	Losses Paid	Expenses	Total Expenditures	Losses Incurred	(+) Rec'd from or (—) Remit. to H. O.
1909	$808,617	$33,081	$517,167	$19,040	$42,779	$101,817	$8,742	$110,559	$32,216	.....

UNITED STATES TRUSTEES: Aug. Belmont, Wm. A. Read, John I. Waterbury, New York.

MISCELLANEOUS: This company does a marine business on the Pacific Coast. Its premiums in California during 1909 were $21,233; losses paid, $16,695, risks written and renewed $1,256,290.

AMERICAN UNION FIRE INSURANCE COMPANY, Philadelphia, Pa.

The American Union Fire Insurance Co. of Philadelphia, Pa., has been chartered under the laws of Pennsylvania. The board of directors is composed of the following. James F. Stone, James Potter, Jacob F. Miller, William F. Kling, Harry A. Friser, Charles L. Dykes, Peter Boyd, John W. Hepworth, Frank D. Cox, Robert S. Bright, Edward T. Flood, J. Blair Kennerly, Charles E. Wolbert, E. P. Balderston, David H. Stone, Richard G. Oellers, Andrew C. Patterson, William M. Gordan, James H. Gay, Charles A. Wilson and Allen P. Perley. The officers are: James F. Stone, president; W. F. Kling, vice-president; Richard G. Oellers, treasurer and R. G. Oellers, Jr., secretary. The company expects to begin business about July 1.

ANCHOR FIRE AND MARINE INSURANCE CO., Ltd., Calgary, Alberta, Can.

This company's surplus line business in the United States is now conducted through G. J. Chetwood, Philadelphia.

ASSURANCES GENERALES (General Fire Insurance Company), Paris, France.

President, Baron Neuflize; M. Puerari, Inspector. Organized, 1819.

Assets, December 31, 1908.

Bonds and stocks owned	$6,336,849
Cash in office and bank	261,699
Agents' balances	33,210
Divers debtors	252,398
Other assets	1,800
Total	$6,885,956

Liabilities, December 31, 1908.

Unpaid losses	$20,480
Unearned premiums	845,000
Reserve fund	3,308,000
Profit reserve	780,000
Pension fund	678,001
Dividends	367,566
Gratifications	46,138
Various creditors	388,662
Total liabilities except capital	$6,430,847
Capital paid up	400,000
Profit balance	52,109
Total	$6,885,956

BUSINESS IN 1908: Net premiums received, $3,462,175; total income, $3,701,491; losses paid, $1,592,668; management expenses, $100,595; commissions, $498,946.

REMARKS: Capital $400,000 in 10,000 shares at $40 each. dividends, 1907, 15%; 1908, 20%. Company formerly wrote surplus lines in the United States and Canada through Starkweather & Shepley, of Providence, R. I., New York, Boston and Chicago, but in May, 1910, the company applied for admission to New York State, and it was anticipated that it would soon be licensed. Fred S. James & Co. of New York and Chicago are the United States managers. The United States trustees are: Paul M. Warberg, Samuel McRoberts, and James Nichols.

FIRST NATIONAL FIRE INSURANCE COMPANY, Harrisburg, Pa.

This company is in process of formation and will be financed by the Fire Securities Co. of New York. The latter is to have $1,000,000 capital, and the First National is to have $500,000 capital and $500,000 surplus. Charles S. Barker, a Brooklyn, N. Y., fire insurance man, is actively interested in this project The First National will transact an agency business throughout the country.

HENRY CLAY FIRE INSURANCE COMPANY, Lexington, Ky.

President, Judge Mat Walton; Secretary, F. G. Stilz; General Manager, Claude F. Snyder.

DIRECTORS: J. W. Rodes, Col. Milton Young, Dr. J. C. Wilts, J. L Watkins, Judge Mat Walton, F. G. Stils, W. B. Brock, Garrett D. Wilson, H. G. Hoffman, W. T. Gongleton, E. H. Watson, Jas. S. Helm, John B. Gorham, W. A. McDowell, all of Lexington, Ky.; Frank P James, Capt. E. Farley, Co. Chas. E. Hoge, R. B. Jillson, Jr., of Frankfort, Ky.; William Addams, Cynthiana, Ky.; Lester Witherspoon, Versailles, Ky. and H. G. Garrett, Winchester, Ky.

INSURANCE COMPANY OF THE STATE OF ILLINOIS, Rockford, Ill.

DIRECTORS: In addition to those named on page 103: S. W. Straus, Louis Rathje.

FIELD MEN: Address of F. E. Hoffman, Jr., is Sedalia, Mo. The name of L. V. Watkins, special agent for Western Pa., should be omitted, and Thos. C. Parsons, Cleveland, O., special agent for Ohio, Pa. and New York, should be inserted.

MASSACHUSETTS FIRE AND MARINE INSURANCE CO., Boston, Mass.

President, Everett C. Benton; vice-president, James J. Storrow; general counsel, Guy A. Ham; secretary and managing underwriter, Walter Adlard; assistant secretary, Frank E. Buxton. Incorporated, 1910.

This company was incorporated under Massachusetts laws early in 1910, and was expected to be in position to begin business about July 1, 1910, with a capital of $500,000 and an initial surplus of $500,000. The company will write fire and marine insurance of every description, and will have agencies or correspondents in all principal cities of America and Europe. Among the officers are well-known and experienced underwriters, and the list of stockholders includes a number of prominent New England financiers.

The directors are: James J. Storrow, Lucius Tuttle, president Boston & Maine R.R.; Wm. G. Shillaber, president North End Savings Bank, Boston; Guy A. Ham; Everett C. Benton, of John C. Paige & Co.; Geo. E. Smith, attorney; Edwin T. McKnight, president Medford Trust Co.; Edgar R. Champlin; Bernard J. Rothwell, president Boston Chamber of Commerce.

MEDWAY INSURANCE COMPANY, Ltd., Norwich, England.

This company is now writing surplus lines in the United States through Marsh & McLennan, New York and Chicago. It was established in 1908 with an authorised capital of £50,000, of which £47,527 is reported as being paid in.

UNDERWRITERS AT NEW YORK AND BOSTON LLOYDS, New York.

The losses paid in 1909 were on page 349 stated erroneously as $13,403, the correct amount having been $13,043. On page 350 the market value of Pennsylvania R.R. stock should have been given as $30,290, and the total market value of securities as $92,940.

OMNIUM INSURANCE CORPORATION, Ltd., London, Eng.

This company was organised in 1909, with an authorised capital of £1,000,000, of which it is understood that about £200,000 has been subscribed and £100,000 paid in. Organisation expenses aggregated about £25,000; £20,000 are deposited with the Government against life business, and £25,000 to protect other insurances. It is understood that the company is seeking some business in the United States.

PHENIX INSURANCE COMPANY, Dover, Del.

A new mutual company bearing the above title was started early in 1910, and its policies appear to be handled by the National Fire Insurance Agency of New York. which is understood to be operated by parties formerly connected with R. Frederic Brennen Co.

TYODA FIRE, MARINE AND TRANSPORT INSURANCE CO., Tokio, Japan.

This company is understood to be writing surplus lines in the United States through D. C. Schupp & Co., Chicago. Its paid-up capital is reported to be 2,500,000 yen, or about $1,250,000; and it is stated that the company would deposit $5,000 in an American bank, and allow American premiums to accumulate here until they reach $5,000.

UNION FIRE INSURANCE COMPANY, Paris, France.

Late in June, 1910, it was announced that this company would regularly enter the United States, making a deposit of $200,000 with the State Treasurer of Rhode Island, and depositing $300,000 with the Farmers Loan & Trust Co., of New York, as trustee. The company will secure licenses in Rhode Island, New York and other important States and will do a general business throughout the country, except on the Pacific Coast.

UNION AND PHENIX ESPANOL INSURANCE COMPANY, Madrid, Spain

Managing Director, Francisco Setnain; General Secretary, Valentin Fernandez Luengas. Organized, 1864.

Assets, December 31, 1908.		Liabilities, December 31, 1908.	
Bonds and stocks owned	$2,966,881	Net losses unpaid (fire)	$176,027
Mortgage loans on real estate	213,000	Net losses unpaid (life)	18,622
Bonds (accident)	600,398	Net losses unpaid (accident)	197,748
Reserve (accident branch)	237,315	Unearned premiums (fire)	600,595
Real estate owned	1,782,659	Unearned premiums (life)	1,912,602
Cash in office and banks	258,040	Unearned premiums (accident)	80,235
Interest accrued	151,991	Reserve fund	240,000
Various debtors	226,736	Special reserve	15,583
Bonds of the reinsurers and agents	86,500	Fluctuation reserve	220,878
Outstanding premiums (fire) collectible in future	9,681,576	Profit reserve	80,000
Reinsurance premiums (fire) collectible in future	2,791,594	Unpaid dividends	14,686
Agents' balances (fire)	365,357	Various creditors	125,138
Agents' balances (life)	40,342	Bonds (accident)	600,000
Agents' balances (accident)	83,385	Agents' bonds	86,500
Loans on life policies	85,307	Contracted premiums (future years)	9,681,572
Commission due (accident)	59,948	Reinsurance premiums (future years)	2,791,595
Reinsurance, accounts in suspense	110,774	Deferred dividends (life)	96,044
Due for reinsurance	36,030	Due reinsurers (life)	85,524
Other assets	48,317	Various creditors (accident)	125,138
		Due reinsurers (accident)	17,570
		Other liabilities	21,199
		Total liabilities except capital	$17,062,052
		Capital paid up	2,400,000
		Profit balance	375,420
Total assets	$19,837,472	Total	$19,837,472

BUSINESS IN 1908: Net premiums received (fire only), $2,547,253. losses paid (fire only), $1,436,298.

REMARKS: Company writes life, fire and accident insurance Dividends, 1906, 12½%. 1907, 12½%. 1908, 12½%. Conflagration losses: Baltimore, 1904, $10,000. This company formerly wrote surplus lines in the United States, but is now reported to be regularly entering the country to do a fire reinsurance business under the management of Fester, Douglas & Folsom of New York.

WELSH INSURANCE CORPORATION, Ltd., Cardiff, Wales.

This company was organized early in 1909. Its capital paid in is £50,000, equal to $246,000, and its authorised capital is $2,500,000. In July, 1909, it commenced writing surplus lines in the United States through E. E. Hall & Co., New York.

STATE FIRE INSURANCE COMPANY, Ltd., Liverpool, Eng.

The name of this company has been altered to The State Assurance Company, Limited.

SEABOARD FIRE INSURANCE COMPANY, Atlantic City, N. J.

Assets, January 1, 1910: Mortgage loans, $7800; accrued interest, $168; cash, $44,187; premiums in course of collection, $196; total, $52,351; surplus, $52,329.

GRAIN DEALERS MUTUAL FIRE INSURANCE COMPANY, Boston, Mass.

Twenty Dollars should be added to assets and surplus, December 31, 1909, as shown on page 258.

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY, Providence, R. I.

Amount of cash on hand, December 31, 1909, as stated on Page 314, should be $113,638.

PIONEER FIRE INSURANCE COMPANY, Oklahoma City, Okla.

A statement of this company received (after the statement on Page 153 had been printed) from a correspondent in the State Insurance Department of Oklahoma, shows $83,240 of assets as of December 31, 1909: a paid up capital of $50,000, and a surplus as to policyholders (including capital) of $49,508. It seems, therefore that the sum of $75,000, which was to have been paid in to surplus in 1910, is included in the assets and surplus reported by the company as of December 31, 1909, and printed on Page 153 of this book.

Short Rate Table and Rules Governing Same.

AS ADOPTED BY THE NEW YORK FIRE INSURANCE EXCHANGE.

All insurances for a term less than a year shall be charged according to the scale for periods less than one year, but insurance may be once renewed for the ratio of the premium required for the term for which the original policy or last renewal was made, provided the renewal is made within ten days from the expiration of the policy, and provided the last preceding term was one year, or a term charged for according to the scale of insurance for less than a year.

All insurance for a term less than one month shall be charged for the portion of a month, according to the short rate scale; but in no case shall this clause be so construed as to conflict with the following clause relating to cancellations, viz.:

A policy may be canceled at any time at the request of the assured, in which case the company shall retain the customary short rate for the term the policy has been in force; but in all cases, except that of policies on contents of listed stores (also grain elevators) written for a month or more, fractional parts of a month shall be charged the full month's premium; no return to be made on a policy written for a period less than one month.

The intention of the above is ruled to be as follows, viz.: Policies on contents of listed storage stores can be canceled for less than one month at short rates for the fractional part of a month; but if both written and carried for more than one month, fractional parts of a month cannot be allowed for in cancellations.

	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.	Cts.
Annual Rate	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	110	125	150	175	200	225	250	275	300	325	350	375	400	450	500
1 Day	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	3	3	4	4	5	5	6	6	7	7	8	8	9	10
2 Days	1	1	1	2	2	2	2	2	3	3	3	3	3	4	4	4	4	5	6	7	8	9	10	11	12	13	14	15	16	18	20
3 Days	1	2	2	2	2	3	3	3	3	4	4	4	4	5	5	5	6	6	8	9	10	11	11	13	15	16	18	19	20	23	25
4 Days	2	2	2	2	3	3	3	4	4	4	5	5	5	5	6	6	7	8	9	11	12	14	15	17	18	20	21	23	24	27	30
5 Days	2	2	2	3	3	3	4	4	4	5	5	5	6	6	6	7	7	8	10	12	13	15	17	18	20	22	23	25	27	30	33
10 Days	3	3	4	4	5	5	6	6	7	7	8	8	9	9	10	10	11	13	15	18	20	23	25	28	30	33	35	38	40	45	50
15 Days	3	4	5	5	6	7	7	8	9	9	10	11	11	12	13	13	15	17	20	23	27	30	33	37	40	43	47	50	53	60	67
20 Days	4	5	6	7	8	8	9	10	11	12	13	13	14	15	16	17	18	21	25	29	33	38	42	46	50	54	58	63	67	75	83
1 Month	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	22	25	30	35	40	45	50	55	60	65	70	75	80	90	100
2 Months	8	9	11	12	14	15	17	18	20	21	23	24	26	27	29	30	33	38	45	53	60	68	75	83	90	98	105	113	120	135	150
3 Months	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40	44	50	60	70	80	90	100	110	120	130	140	150	160	180	200
4 Months	13	15	18	20	23	25	28	30	33	35	38	40	43	45	48	50	55	63	75	88	100	113	125	138	150	163	175	188	200	225	250
5 Months	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	66	75	90	105	120	135	150	165	180	195	210	225	240	270	300
6 Months	18	21	25	28	32	35	39	42	46	49	53	56	60	63	67	70	77	88	105	123	140	158	175	193	210	228	245	263	280	315	350
7 Months	19	23	26	30	34	38	41	45	49	53	56	60	64	68	71	75	83	94	113	131	150	169	188	206	225	244	263	281	300	338	375
8 Months	20	24	28	32	36	40	44	48	52	56	60	64	68	72	76	80	88	100	120	140	160	180	200	220	240	260	280	300	320	360	400
9 Months	22	26	30	34	38	43	47	51	55	60	64	68	72	77	81	85	94	106	128	149	170	191	213	234	255	276	298	319	340	383	425
10 Months	23	27	32	36	41	45	50	54	59	63	68	72	77	81	86	90	99	113	135	158	180	203	225	248	270	293	315	338	360	405	450
11 Months	24	29	33	38	43	48	52	57	62	67	71	76	81	86	90	95	105	119	143	166	190	214	238	261	285	309	333	356	380	428	475

Short Rate Table for Term Policies.

AS ADOPTED BY THE NEW YORK FIRE INSURANCE EXCHANGE.

Time Policy Has Been in Force—Compute from Date of Policy.	If Written for Two Years Retain	If Written for Three Years Retain	If Written for Four Years Retain	If Written for Five Years Retain	Time Policy Has Been in Force—Compute from Date of Policy.	If Written for Two Years Retain	If Written for Three Years Retain	If Written for Four Years Retain	If Written for Five Years Retain
	%	%	%	%		%	%	%	%
1 month.....	13	10	8	7	31 months.....	...	91	79	71
2 months.....	20	17	12	11	32 "	...	93	80	72
3 "	25	20	16	15	33	...	95	82	73
4 "	30	23	20	18	34	...	96	83	74
5 "	35	27	23	20	35	...	98	84	75
6 "	40	30	26	22	36 "	...	100	85	76
7 "	45	33	28	24	37 "	...	...	87	77
8 "	50	37	30	26	38 "	...	...	88	78
9 "	55	40	33	28	39 "	...	...	89	79
10 "	60	43	36	30	40	...	...	90	80
11 "	65	47	38	32	41 "	...	...	92	81
12 "	70	50	40	34	42 "	...	...	93	82
13	72	53	43	36	43 "	...	...	94	83
14	75	57	46	38	44 "	...	...	95	84
15 "	77	60	48	40	45 "	...	...	97	85
16 "	80	63	50	42	46 "	...	...	98	86
17	82	67	53	44	47 "	...	...	99	87
18 "	85	70	56	46	48 "	...	...	100	88
19 "	87	72	58	48	49 "	...	...	...	89
20 "	90	73	60	50	50 "	...	...	...	90
21 "	92	75	63	52	51 "	...	...	...	91
22 "	95	77	66	54	52 "	...	...	...	92
23 "	97	79	68	56	53 "	...	...	...	93
24 "	100	80	70	58	54 "	...	...	...	94
25 "	...	81	72	60	55 "	...	...	...	95
26 "	...	83	73	62	56 "	...	...	...	96
27 "	...	85	74	64	57 "	...	...	...	97
28 "	...	86	75	66	58 "	...	...	...	98
29 "	...	88	77	68	59 "	...	...	...	99
30 "	...	90	78	70	60 "	...	...	...	100

Monthly Fire Losses in the United States and Canada.

Below will be found a tabulation of the fire losses in the United States and Canada by months, compiled from the "Journal of Commerce and Commercial Bulletin":

	1905.	1906.	1907.	1908.	1909.	1910.
January.....	$16,378,100	$17,723,800	$24,064,900	$29,582,000	$22,735,000	$15,175,400
February.....	25,591,000	18,249,350	19,876,600	18,489,700	16,131,000	15,489,350
March.....	14,715,400	18,727,750	20,559,700	16,723,300	13,795,400	18,465,550
April.....	11,901,350	*292,501,150	21,925,900	26,009,000	19,345,300	18,091,800
May.....	12,736,250	16,512,850	16,286,300	15,181,150	17,360,400	18,823,200
June.....	11,789,800	13,950,650	14,765,000	19,512,000	14,435,900	.....
July.....	13,173,250	12,428,050	18,240,150	15,323,750	15,830,900	.....
August.....	11,435,600	9,641,600	20,248,000	23,123,000	16,423,000	.....
September.....	13,715,250	10,852,550	11,449,400	21,431,400	15,043,000	.....
October.....	12,267,000	13,872,450	13,350,250	22,722,850	17,765,200	.....
November.....	16,178,200	16,428,350	19,122,200	15,834,350	14,808,550	.....
December.....	15,276,600	19,001,450	15,783,750	14,629,750	19,975,500	.....
Totals.....	$175,157,800	$459,710,000	$215,671,250	238,562,250	203,649,150	.....

* Including San Francisco conflagration.

STANDARD SHORT RATE SCALE.

FOR COMPUTING PREMIUMS FOR TERMS LESS THAN ONE YEAR.

AS ADOPTED BY THE "WESTERN UNION."

NOTE.—Take the percentage indicated in scale opposite the number of days risk is to run, on the premium for one year at given rate, and the result will be the premium earned in case of cancellation, or to be charged in case of short risks.

1 Day	2%	of	annual prem.	55 Days	29%	of	annual prem.
2 Days	4	"	"	60 "	30	"	"
3 "	5	"	"	65 "	33	"	"
4 "	6	"	"	70 "	36	"	"
5 "	7	"	"	75 "	37	"	"
6 "	8	"	"	80 "	38	"	"
7 "	9	"	"	85 "	39	"	"
8 "	9	"	"	90 " or 3 months	40	"	"
9 "	10	"	"	105 "	45	"	"
10 "	10	"	"	120 " or 4 months	50	"	"
11 "	11	"	"	135 "	55	"	"
12 "	12	"	"	150 " or 5 months	60	"	"
13 "	13	"	"	165 "	65	"	"
14 "	13	"	"	180 " or 6 months	70	"	"
15 "	14	"	"	195 "	73	"	"
16 "	14	"	"	210 " or 7 months	75	"	"
17 "	15	"	"	225 "	78	"	"
18 "	16	"	"	240 " or 8 months	80	"	"
19 "	16	"	"	255 "	83	"	"
20 "	17	"	"	270 " or 9 months	85	"	"
25 "	19	"	"	285 "	88	"	"
30 "	20	"	"	300 " or 10 months	90	"	"
35 "	23	"	"	315 "	93	"	"
40 "	26	"	"	330 " or 11 months	95	"	"
45 "	27	"	"	360 " or 12 months	100	"	"
50 "	28	"	"				

SCALE FOR COMPUTING EARNED PREMIUM ON TERM POLICIES CANCELED BEFORE EXPIRATION.

THREE YEARS.					FIVE YEARS.				
For 3 months or less	20%	of	term prem.		For 5 months or less	20%	of	term prem.	
Over 3 and not exceeding 6 mos.	30	"	"		Over 5 and not exceeding 10 mos.	30	"	"	
" 6 " " 9 "	40	"	"		" 10 " " 15 "	40	"	"	
" 9 " " 12 "	50	"	"		" 15 " " 20 "	50	"	"	
" 12 " " 15 "	60	"	"		" 20 " " 25 "	60	"	"	
" 15 " " 18 "	70	"	"		" 25 " " 30 "	70	"	"	
" 18 " " 21 "	75	"	"		" 30 " " 35 "	75	"	"	
" 21 " " 24 "	80	"	"		" 35 " " 40 "	80	"	"	
" 24 " " 27 "	85	"	"		" 40 " " 45 "	85	"	"	
" 27 " " 30 "	90	"	"		" 45 " " 50 "	90	"	"	
" 30 " " 33 "	95	"	"		" 50 " " 55 "	95	"	"	
" 33 months	100	"	"		" 55 months	100	"	"	

EXPLANATION.—When companies cancel a policy they return *pro rata* premium. When the policyholders cancel the above table is used so that the companies shall not have to return but the *pro rata* premium less the expense of getting the business.

ASSOCIATED FACTORY MUTUAL FIRE INSURANCE COMPANIES.

This association, which has its headquarters at Boston, consists of the following named mutual companies: American, Providence; Arkwright, Boston; Blackstone, Providence; Boston Manufacturers, Boston; Cotton and Woolen Manufacturers, Boston; Enterprise, Providence; Fall River Manufacturers, Fall River; Firemens, Providence; Hope, Providence; Manufacturers, Providence; Mechanics, Providence; Merchants, Providence; Philadelphia Manufacturers, Philadelphia; Paper Mill, Boston; Rhode Island, Providence; Rubber Manufacturers, Boston; State, Providence; What Cheer, Providence; Worcester Manufacturers, Worcester.

JUNIOR CONFERENCE OF FACTORY MUTUAL INSURANCE COMPANIES.

Baltimore, Baltimore; Cotton and Woolen Manufacturers, Boston; Hope, Providence; Industrial, Boston; Keystone, Philadelphia; Manton, Philadelphia; Maryland, Baltimore; Mercantile, Providence; Mill Owners, Chicago; Narragansett, Providence; National, Philadelphia; Patapsco, Baltimore; Philadelphia Manufacturers, Philadelphia; Protection, Chicago; Rubber Manufacturers, Boston; Standard, Philadelphia; Textile Manufacturers, Providence; What Cheer, Providence.

Table of Short Rates for Terms of Two to Five Years.

In Use on the Pacific Coast.

Time Expired.	Term Two Years.	Term Three Years.	Term Four Years.	Term Five Years.	Time Expired.	Term Two Years.	Term Three Years.	Term Four Years.	Term Five Years	Time Expired.	Term Four Years.	Term Five Years.
	Per Cent.	Per Cent.	Per Cent.	Per Cent.		Per Cent.	Per Cent.	Per Cent.	Per Cent.		Per Cent.	Per Cent.
1 month	13	10	08½	07½	21 months	92½	75	62½	52	41 months	91	81
2 months	20	17	13	11½	22 "	95	77½	65	54	42 "	92½	82
3 "	25	20	18	15½	23 "	97½	79	67½	56	43 "	94	83
4 "	30	23½	20	18	24 "	100	80	70	58	44 "	95	84
5 "	35	27	22½	20	25 "	----	81½	71	60	45 "	96	85
6 "	40	30	25	22	26 "	----	83	72½	62	46 "	97½	86
7 "	45	33½	27½	24	27 "	----	85	74	64	47 "	99	87
8 "	50	37	30	26	28 "	----	86½	75	66	48 "	100	88
9 "	55	40	32½	28	29 "	----	88	76	68	49 "	----	89
10 "	60	43½	35	30	30 "	----	90	77½	70	50 "	----	90
11 "	65	47	37½	32	31 "	----	91½	79	71	51 "	----	91
12 "	70	50	40	34	32 "	----	93	80	72	52 "	----	92
13 "	72½	53½	42½	36	33 "	----	95	81	73	53 "	----	93
14 "	75	57	45	38	34 "	----	96½	82½	74	54 "	----	94
15 "	77½	60	47½	40	35 "	----	98	84	75	55 "	----	95
16 "	80	63½	50	42	36 "	----	100	85	76	56 "	----	96
17 "	82½	67	52½	44	37 "	----	----	86	77	57 "	----	97
18 "	85	70	55	46	38 "	----	----	87½	78	58 "	----	98
19 "	87½	72	57½	48	39 "	----	----	89	79	59 "	----	99
20 "	90	73½	60	50	40 "	----	----	90	80	60 "	----	100

Table of Short Rates for Terms Less than a Year.—In Use on the Pacific Coast.

Annual Premium.	Cts. 50	Cts. 55	Cts. 60	Cts. 65	Cts. 70	Cts. 75	Cts. 80	Cts. 85	Cts. 90	Cts. 100	Cts. 110	Cts. 125	Cts. 150	Cts. 175	Cts. 200	Cts. 225	Cts. 250	Cts. 275	Cts. 300	Cts. 350	Cts. 400	Cts. 450	Cts. 500
2 days or less	2	2	2	2	2	3	3	3	3	3	4	4	5	6	7	8	8	9	10	12	13	15	17
5 days or less	3	4	4	4	5	5	5	6	6	7	7	8	10	12	13	15	17	18	20	25	28	32	35
10 days or less	5	6	6	7	7	8	8	9	9	10	11	13	15	18	20	23	25	28	30	35	40	45	50
15 days or less	7	7	8	9	9	10	11	11	12	13	15	17	20	23	27	30	33	37	40	46	53	60	65
20 days or less	8	9	10	11	12	13	13	14	15	17	18	21	25	29	33	38	43	46	50	60	68	77	85
1 month or less	10	11	12	13	14	15	16	17	18	20	22	25	30	35	40	45	50	55	60	70	80	90	1.00
45 days or less	14	15	17	18	19	21	22	23	25	28	30	34	41	48	55	62	69	76	83	98	1.12	1.26	1.40
2 months or less	15	17	18	20	21	23	24	26	27	30	33	38	45	53	60	68	75	83	90	1.05	1.20	1.35	1.50
75 days or less	19	21	23	24	26	28	30	32	34	38	41	47	56	66	75	85	94	1.03	1.13	1.33	1.53	1.71	1.90
3 months or less	20	22	24	26	28	30	32	34	36	40	44	50	60	70	80	90	1.00	1.10	1.20	1.40	1.60	1.80	2.00
4 months or less	25	28	30	33	35	38	40	43	45	50	55	63	75	88	1.00	1.13	1.25	1.38	1.50	1.75	2.00	2.25	2.50
5 months or less	30	33	36	39	42	45	48	51	54	60	66	75	90	1.05	1.20	1.35	1.50	1.65	1.80	2.10	2.40	2.70	3.00
6 months or less	35	39	42	46	49	53	56	60	63	70	77	88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	2.45	2.80	3.15	3.50
7 months or less	38	41	45	49	53	56	60	64	68	75	83	94	1.13	1.31	1.50	1.69	1.88	2.06	2.25	2.63	3.00	3.38	3.75
8 months or less	40	44	48	52	56	60	64	68	72	80	88	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	2.80	3.20	3.60	4.00
9 months or less	43	47	51	55	60	64	68	73	77	85	94	1.06	1.28	1.49	1.70	1.91	2.13	2.34	2.55	2.98	3.40	3.83	4.25
10 months or less	45	50	54	59	63	68	72	77	81	90	99	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	3.15	3.60	4.05	4.50
11 months or less	48	52	57	62	67	71	76	81	86	95	1.05	1.19	1.43	1.66	1.90	2.14	2.38	2.61	2.85	3.33	3.80	4.28	4.75

Note.—The rates per annum, from 50 cents to 500 cents (or 5 per cent) are shown in the upper row of figures; and the days below indicate the tariff from two days to eleven months.

Iowa Short Rate Table.

The following cancellation table was prepared by the Auditor of State of Iowa, in accordance with the provisions of Sec. 1729 of the Code.

1 Day	2%	of annual prem.		55 Days	29%	of annual prem.	
2 Days	4	"	"	60 "	30	"	"
3 "	5	"	"	65 "	33	"	"
4 "	6	"	"	70 "	36	"	"
5 "	7	"	"	75 "	37	"	"
6 "	8	"	"	80 "	38	"	"
7 "	9	"	"	85 "	39	"	"
8 "	9	"	"	90 days or three months	40	"	"
9 "	10	"	"	105 days	45	"	"
10 "	10	"	"	120 days or four months	50	"	"
11 "	11	"	"	135 days	55	"	"
12 "	12	"	"	150 days or five months	60	"	"
13 "	13	"	"	165 days	65	"	"
14 "	13	"	"	180 days or six months	70	"	"
15 "	14	"	"	195 days	73	"	"
16 "	14	"	"	210 days or seven months	75	"	"
17 "	15	"	"	225 days	78	"	"
18 "	16	"	"	240 days or eight months	80	"	"
19 "	16	"	"	255 days	83	"	"
20 "	17	"	"	270 days or nine months	85	"	"
25 "	19	"	"	285 days	88	"	"
30 "	20	"	"	300 days or ten months	90	"	"
35 "	23	"	"	315 days	93	"	"
40 "	26	"	"	330 days or eleven months	95	"	"
45 "	27	"	"	360 days or twelve months	100	"	"
50 "	28	"	"				

TWO YEARS.

For two months or less	25%	of term prem.	
Over 2 and not exceeding 4 mos.	30	"	"
" 4 " " 6 "	40	"	"
" 6 " " 8 "	50	"	"
" 8 " " 10 "	60	"	"
" 10 " " 12 "	70	"	"
" 12 " " 14 "	75	"	"
" 14 " " 16 "	80	"	"
" 16 " " 18 "	85	"	"
" 18 " " 20 "	90	"	"
" 20 " " 22 "	95	"	"
" 22 months	100	"	"

THREE YEARS.

For three months or less	25%	of term prem.	
Over 3 and not exceeding 6 mos.	30	"	"
" 6 " " 9 "	40	"	"
" 9 " " 12 "	50	"	"
" 12 " " 15 "	60	"	"
" 15 " " 18 "	70	"	"
" 18 " " 21 "	75	"	"
" 21 " " 24 "	80	"	"
" 24 " " 27 "	85	"	"
" 27 " " 30 "	90	"	"
" 30 " " 33 "	95	"	"
" 33 months	100	"	"

FOUR YEARS.

For four months or less	25%	of term prem.	
Over 4 and not exceeding 8 mos.	30	"	"
" 8 " " 12 "	40	"	"
" 12 " " 16 "	50	"	"
" 16 " " 20 "	60	"	"
" 20 " " 24 "	70	"	"
" 24 " " 28 "	75	"	"
" 28 " " 32 "	80	"	"
" 32 " " 36 "	85	"	"
" 36 " " 40 "	90	"	"
" 40 " " 44 "	95	"	"
" 44 months	100	"	"

FIVE YEARS.

For five months or less	25%	of term prem.	
Over 5 and not exceeding 10 mos.	30	"	"
" 10 " " 15 "	40	"	"
" 15 " " 20 "	50	"	"
" 20 " " 25 "	60	"	"
" 25 " " 30 "	70	"	"
" 30 " " 35 "	75	"	"
" 35 " " 40 "	80	"	"
" 40 " " 45 "	85	"	"
" 45 " " 50 "	90	"	"
" 50 " " 55 "	95	"	"
" 55 months	100	"	"

SIX YEARS.

For six months or less	25%	of term prem.	
Over 6 and not exceeding 12 mos	30	"	"
" 12 " " 18 "	40	"	"
" 18 " " 24 "	50	"	"
" 24 " " 30 "	60	"	"
" 30 " " 36 "	70	"	"
" 36 " " 42 "	75	"	"
" 42 " " 48 "	80	"	"
" 48 " " 54 "	85	"	"
" 54 " " 60 "	90	"	"
" 60 " " 66 "	95	"	"
" 66 months	100	"	"

NOTE.—Take the percentage indicated in scale opposite the number of days or months policy is to run on the premium at given rate, and the result will be the premium earned in case of cancellation. Periods exceeding 20 days and not exceeding 25 days, to be charged at the rate of twenty-five days, and so on up to one year

UNDERWRITERS' ORGANIZATIONS.

We give a list herewith of National and State organizations of fire underwriters, and the names of their officers; also the names of the officers of the local boards in some of the more important cities. To give the list of all local boards in the country would require more space than we have at our disposal. The following list has been corrected especially for THE INSURANCE YEAR BOOK.

Organizations covering the largest territory are given first; then follow those of States, arranged alphabetically. The local boards are arranged under their respective States.

NATIONAL CONVENTION OF INSURANCE COMMISSIONERS.

President, B. F. Crouse, Maryland; vice-president, Fred W. Potter, Illinois; secretary, John A. Hartigan, Minnesota.

NATIONAL BOARD OF FIRE UNDERWRITERS.

President, A. W. Damon, Springfield, Mass.; vice-president, George W. Babb, New York; secretary, Chas. G. Smith, New York; treasurer, Marshall S. Driggs, New York; asst. general agent, W. E. Mallalieu, 185 William street, New York city.

Annual meeting in New York, last Thursday in May.

NATIONAL FIRE PROTECTION ASSOCIATION.

President, W. H. Merrill; vice-president, C. H. Phinney; secretary and treasurer, Franklin H. Wentworth, Boston, Mass.

Annual meeting held May of each year.

UNDERWRITERS NATIONAL ELECTRIC ASSOCIATION.

President, H. C. Eddy, Chicago, Ill.; vice-president, W. A. Anderson, New York; secretary and treasurer, C. M. Goddard, 55 Kilby street, Boston, Mass.

Annual meeting in March.

NATIONAL ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Fred Guenther, Detroit, Mich.; secretary and treasurer, Henry W Putnam, Boston.

Executive Committee—W. E. Metzger, Nashville, Tenn.

Grievance Committee—Chairman, J. H. Southgate, Durham, N. C.

Legislative Committee—Chairman, Geo. D. Markham, St. Louis, Mo.

Organization Committee—Chairman, F. W. Le Ballister, Oakland, Cal.

ASSOCIATION OF INSURANCE SOCIETIES AND INSTITUTES OF AMERICA.

President, A. R. Haford, New York; secretary-treasurer, D. N. Handy, Boston, Mass.

AMERICAN ASSOCIATION OF CO-OPERATIVE MUTUAL INSURANCE COMPANIES.

President, C. F. Danforth, Boston, Mass.; secretary and treasurer, W. B. Linch, Lincoln, Neb.

Annual meeting in March.

AMERICAN INSTITUTE OF MARINE UNDERWRITERS.

President, Herbert Appleton; vice-president, Percy Chubb; secretary and treasurer, William H. McGee, 77 Beaver street, New York.

Annual meeting first Monday in October.

FIRE UNDERWRITERS UNIFORMITY ASSOCIATION.

President, Gorham Dana, Boston, Mass.; vice-president, C. H. Patten, Cleveland, O.; secretary and treasurer, G. H. Spooner, Boston, Mass.

Annual meeting in May.

NATIONAL BOARD OF MARINE UNDERWRITERS.

President, Herbert Appleton; vice-president, Clayton Platt; treasurer, H. K. Fowler.

Annual meetings are held in May.

ANCIENT AND HONORABLE ORDER OF THE BLUE GOOSE (See Page 448).

UNDERWRITERS BUREAU OF MIDDLE AND SOUTHERN STATES.

Manager and secretary, William A. Stoney, 68 William street, New York; treasurer, Geo. W. Burchell.

Annual meeting last Wednesday in February.

THE UNDERWRITERS BUREAU OF NEW ENGLAND.

Secretary and manager, Gorham Dana; treasurer, E. B. Cowles, 93 Water street, Boston.

Annual meeting third Wednesday in November.

NEW ENGLAND BUREAU OF UNITED INSPECTION.

Chairman, Edward C. Brush; vice-chairman, Walter Adlard; treasurer, Clifford H. Rice; secretary and manager, R. W. Hilliard, 71 Kilby street, Boston.

Annual meeting first Friday in February.

NEW ENGLAND INSURANCE EXCHANGE.

President, J. W. Grover; vice-presidents, Walter Adlard, W. T. Furness and George Shaw, secretary and treasurer, C. M. Goddard, 55 Kilby street, Boston.

Annual meeting on the Saturday after the first Monday in January.

FACTORY INSURANCE ASSOCIATION.

President, H. W. Eaton, New York; vice-president, E. H. A. Correa; treasurer, Thos. C. Temple, Hartford; secretary, J. H. Brewster, Hartford.

Annual meeting on third Thursday in April.

MIDDLE STATES INSPECTION BUREAU.

Chairman, F. O. Affeld; vice-chairman, Otto E. Schaefer; treasurer, Chas. J. Holman; executive manager, W. S. Wensley, 58 William street, New York city; manager of Eng. Dept., E. P. Stover, Jr.; treasurer, C. J. Holman.

Annual meeting third Tuesday in November.

UNDERWRITERS ASSOCIATION OF THE MIDDLE DEPARTMENT.

President, F. K. Patterson; vice-president, Geo. A. Clarke; secretary, E. B. Creighton; treasurer, E. R. Clemence, 816 Walnut street, Philadelphia; assistant secretary, W. A. Peters.
Annual meeting on the third Tuesday in December.

FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST.

President, C. F. Deatrick, Columbus; vice-president, Geo. E. Redfield, Jr.; secretary, Nelson E. Briggs, Chicago; treasurer, Geo. H. Batchelder.
Annual meeting in October.

BOARD OF FIRE UNDERWRITERS OF THE PACIFIC.

President, Chas D. Haven; vice-president, Bernard Faymonville, San Francisco; secretary, Alfred Stillman; assistant secretary, E. F. Mohrhardt, San Francisco.
Annual meeting first Friday after first Monday in May.

FIRE UNDERWRITERS ASSOCIATION OF THE PACIFIC.

President, Frank C. Stamford; vice-president, T. J. A. Tiedemann; secretary and treasurer, Calvert Meade, 1414 Merchants Exchange Bldg., San Francisco, Cal.
Annual meeting second Tuesday in January.

SOUTH-EASTERN UNDERWRITERS ASSOCIATION.

President, W. R. Prescott; vice-president, E. H. A. Correa; manager, A. B. Andrews; secretary, Jos. T. Raine, Jr.
Annual meeting in May.

ASSOCIATION OF SOUTHERN FIRE INSURANCE COMPANIES.

President, Harry R. Bush, Greensboro, N. C.; vice-president, John J. McKay, Macon, Ga.; secretary and treasurer, Dowdell Brown, Atlanta, Ga.

FIRE UNDERWRITERS UNION.

President, Geo. P. Sheldon, New York; vice-president, William B. Clark, Hartford; treasurer, Geo. W. Burchell, New York; secretary, Henry K. Miller, 105 William street, New York.
Annual meeting September.

THE WESTERN UNION.

President, Joseph H. Lenahan, Chicago; vice-president, J. H. Stoddard, New York city; secretary, H. N. Kelsey, 171 La Salle street, Chicago.
Annual meeting is held in September.

WESTERN INSURANCE BUREAU.

Chairman, E. G. Halle; vice-president, Neal Bassett; secretary, G. H. Batchelder; treasurer, Harold W. Letton.

WESTERN FACTORY INSURANCE ASSOCIATION.

President, A. E. Dean, Chicago; vice-president, G. H. Lermit; secretary and treasurer, C. R. Street.
Annual meeting on third Thursday in April.

WESTERN SPRINKLERED RISK ASSOCIATION.

President, J. L. Whitlock; vice-president, E. K. Crawford; treasurer, E. G. Halle; secretary, O. C. Kemp, 122 Monroe street, Chicago, Ill.; manager, A. W. Hardy.
Annual meeting third Wednesday in April.

WESTERN ASSOCIATION OF ELECTRICAL INSPECTORS.

President, Fred G. Dustin, Minneapolis; vice-presidents, W. J. Gilsdorf, Lexington, H. G. Young, Streator; secretary-treasurer, William S. Boyd, Chicago.

INFORMATION EXCHANGE.

President, J. B. Branch, Providence; vice-president, W. H. Stevens, Watertown, N. Y.; secretary and treasurer, J A. Kelsey, New York.
Annual meeting in December.

GENERAL ADJUSTMENT BUREAU.

President, E. H. A. Correa, New York; vice-president, C D. Dunlop, Providence; secretary and treasurer, N. B. Bassett.

WESTERN RAILWAY FIRE UNDERWRITERS.

President, C. H. Barry; vice-president, W. J. Littlejohn; secretary and treasurer, W. H. Sage; manager, George M. Fisher, 159 LaSalle street, Chicago.
Annual meeting second Tuesday in April.

ALABAMA FIRE UNDERWRITERS ASSOCIATION.

President, James Hope Glennon, Mobile; vice-president, R. F. Manly, Birmingham; secretary and treasurer, Tom Boone, Mobile, Ala.

BIRMINGHAM FIRE INSURANCE AGENTS ASSOCIATION.

President, Sumpter Bethea; vice-president, R. F. Manly; secretary-treasurer, J. L. Yancey.

ARKANSAS INSPECTION AND FIRE PREVENTION BUREAU.

Manager, E. L. Barkley, P. O. Box 1042, Memphis, Tenn.

ARKANSAS ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Allan Kennedy, Ft. Smith; vice-presidents, Herman Carlton, J. O. Blakeney; secretary and treasurer, Arthur W. Mills, Pine Bluff.
Annual meeting in June.

CALIFORNIA STATE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, I. H. Clay, Oakland; vice-presidents, Will Stephens, J. L. Craig; secretary and treasurer, Fred W. Le Ballister, 1306 Broadway, Oakland, Cal.
Annual meeting in May.

BOARD OF MARINE UNDERWRITERS OF SAN FRANCISCO.

President, Wm. J. Dutton: secretary and treasurer, Edmund L. Woods.
Annual meeting second Tuesday in February.

UNDERWRITERS FIRE PATROL OF SAN FRANCISCO.

President, B. Faymonville; vice-president, C. Mason Kinne; secretary and treasurer, Clinton Folger.
Annual meeting third Thursday in January.

LOS ANGELES FIRE UNDERWRITERS ASSOCIATION.

President, Will Stephens; vice-president, C. A. Kenyon; secretary, Egbert Van Allen; treasurer, J. W. Montgomery.
Annual meeting second Wednesday in October.

PASADENA FIRE UNDERWRITERS ASSOCIATION.

President, J. C. Brainard; vice-president, I. Springer; secretary, N. T. Horton; treasurer, Lloyd Macey.
Annual meeting second Wednesday in October.

OAKLAND (CAL.) BOARD OF FIRE UNDERWRITERS.

President, E. H. McCandlish; vice-president, J. Heyman; secretary, Leo R. Weil; treasurer, C. Fred. Burks.

SPECIAL AGENTS ASSOCIATION OF SOUTHERN CALIFORNIA AND ARIZONA.

President, Chas. Van Valkenburg; vice-president, F. C. Staniford; secretary and treasurer, R. C. Archer, Los Angeles, Cal.

SAN FRANCISCO BROKERS EXCHANGE.

President, R. G. Guiyette; vice-presidents, Jeremiah Deacey, Charles C. Nichols; secretary and treasurer, A. H. Merrill.

CANADIAN FIRE UNDERWRITERS ASSOCIATION, QUEBEC AND ONTARIO.

President, R. MacD. Paterson.
Quebec Branch.—Vice-president, William W. Mackay; secretary, Alf. W. Hadrill, Montreal.
Ontario Branch.—Vice-president, Wm. Merkle; secretary, J. A. Robertson, Toronto.
Annual meeting in June.

THE MUTUAL FIRE UNDERWRITERS ASSOCIATION OF ONTARIO.

President, Wm. Purvis, Columbus; first vice-president, J. J. Stewart, Brampton; second vice-president, J. C. Dance, Kingsmill; secretary and treasurer, James Beattie, Fergus.
Annual meeting fixed by executive committee.

WESTERN CANADA FIRE UNDERWRITERS ASSOCIATION.

Chairman, W. T. Kirby; vice-chairman, C. S. Riley; secretary and treasurer, F. J. L. Harrison.
Annual meeting second Thursday of January.

ONTARIO LOCAL FIRE INSURANCE AGENTS ASSOCIATION.

President, S. C. Young, Fort William; vice-presidents, O. L. Steele, W. B. Stephens; secretary and treasurer, Neil Campbell.

VANCOUVER ISLAND FIRE UNDERWRITERS ASSOCIATION OF B. C.

President, J. C. Bridgman; vice-president, S. T. Cross; secretary and treasurer, H. R. Page.
Annual meeting third Friday in May.

MAINLAND FIRE UNDERWRITERS ASSOCIATION OF BRITISH COLUMBIA.

President, Charles R. Gilbert; vice-president, W. Wylie Johnson.

ROCKY MOUNTAIN FIRE UNDERWRITERS ASSOCIATION.*

Chairman, A. G. Dugan, Chicago, Ill.; Bernard Faymonville, San Francisco, Cal.; treasurer and manager, M. J. Burns, Denver, Col.
Annual meeting in October.

*Jurisdiction, Colorado, Wyoming and New Mexico.

COLORADO ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Chas. W. Gill, Denver; secretary and treasurer, James B. Brown, Jr., Denver.
Annual meeting in September.

MOUNTAIN FIELD CLUB.

Chairman, C. D. Cobb; secretary, A. T. Bailey; treasurer, Charles S. Hill, Denver.

CONNECTICUT STATE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Charles L. McNeil, Torrington; vice-presidents, Ruben B. Pearce, Danbury; E. S. Cowles, Hartford; Philip L. Holzer, Bridgeport; secretary and treasurer, Edward W. Kneen, Shelton.
Annual meeting in November.

FIRE PROTECTION ASSOCIATION OF CONNECTICUT.

President, A. H. Ballard, Bridgeport; vice-president, Joseph Regelmeyer, New Haven; secretary, S. J. Metzger, New Haven; treasurer, Horace B. Clark, Hartford.

HARTFORD BOARD OF FIRE UNDERWRITERS.

President, Charles E. Parker; vice-president, E. S. Cowles; secretary and stamp clerk, Chester M. Pitkin; treasurer, C. M. Goddard, of Boston.
Annual meeting on the second Tuesday in January.

BRIDGEPORT FIRE UNDERWRITERS ASSOCIATION.

President, Wm. V. Garner; vice-president, J. H. Crossley; secretary, Henry R. Greene.
Annual meeting third Wednesday in January.

BOARD OF FIRE UNDERWRITERS OF THE DISTRICT OF COLUMBIA.

President, Ralph W. Lee; vice-president, John L. Weaver; compact manager, A. N. Hamilton, Washington.
Annual meeting on the second Wednesday in January.

FLORIDA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Knowles Hyer, Pensacola; vice-presidents, D. W. Davis, J. H. Norton, S. Y. Way; secretary and treasurer, Walter Anderson, Pensacola.

GEORGIA ASSOCIATION OF FIRE UNDERWRITERS.

President, Morris Harris; vice-presidents, W. M. Fulcher, D. L. McIntyre; secretary-treasurer, F. B. West, Macon.

ATLANTA INSURANCE EXCHANGE.

President, T. C. Williams; vice-president, Rutherford Lipscomb; secretary and treasurer, H. M. Holliday.
Annual meeting third Wednesday in January.

AUGUSTA FIRE INSURANCE EXCHANGE.

President, H. Gould Barrett; vice-president, Jno. W. Walker; secretary and treasurer, Geo. W. Evans.
Annual meeting second Tuesday in January.

COLUMBUS FIRE INSURANCE EXCHANGE.

President, C. M. Woolfeld; vice-president, M. R. Flourney; secretary and treasurer, J. C. Coart. Annual meeting first Monday in December.

FIRE UNDERWRITERS ASSOCIATION OF MACON.

President, Calder B. Wallingham, Jr.; vice-president, John G. Cone; secretary and treasurer, Price E. Hertz.
Annual meeting fourth Tuesday in April.

BOARD OF FIRE UNDERWRITERS OF SAVANNAH.

President, R. J. Davant; vice-president, W. F. Train; secretary and treasurer, Alfred D. Henden.
Annual meeting last Tuesday in June.

ILLINOIS ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Abram Spitler, Mattoon; vice-presidents, H. F. Arnold, Galesburg; John Camlin, Rockford; N. W. Tomblin, Aurora; secretary-treasurer, Shirley E. Moisant, Kankakee.

ILLINOIS STATE BOARD OF FIRE UNDERWRITERS.

President, W. J. Sonnen; vice-president, Geo. A. Arens; secretary-treasurer, Miss Edith Edwards, Chicago.
Annual meeting last week in June.

ILLINOIS STATE FIRE PREVENTION BUREAU.

President, R. M. Bennett; vice-president, M. L. Funkhouser; secretary and treasurer, Guy Richards.

ILLINOIS ASSOCIATION OF MUTUAL INSURANCE COMPANIES.

President, I.. J. Case, Alta; vice-president, James Pollock, Cambridge; secretary, W. B. McFarland, Hoopeston; treasurer, A. J. King, Kings.
Meeting fourth Tuesday in January, 1911.

ILLINOIS FIELD CLUB.

President, E. S. Merrill; vice-president, M. A. Scholbe; secretary and treasurer, Miss L. B. Herpich, 184 La Salle street, Chicago.
Annual meeting third Tuesday in June.

COOK COUNTY ASSOCIATION OF RECORDING FIRE INSURANCE AGENTS.

President, Walter G. Davis; vice-president, Edward Watkins; secretary, N. W. Birkhoff; treasurer, John C. Schuett.
Annual meeting second Monday in January.

CHICAGO BOARD OF UNDERWRITERS.

President, C. N. Bishop; vice-president, C. S. Pellet; secretary, R. N. Trimingham; treasurer, H. G. Buswell.
Annual meeting second Thursday in January.

CHICAGO BOARD OF FIRE INSURANCE BROKERS.

President, H. A. Eschenburg; vice-president, Mrs. Sara Steenberg; secretary, Hugo Dalmar, 153 La Salle street; treasurer, W. H. Rose.
Annual meeting on the second Wednesday in January.

CHICAGO BOARD OF MARINE UNDERWRITERS.

President, Captain W. M. Egan; vice-president, Calvin Carr; secretary and treasurer, J. B. Kellogg.
Annual meeting last Monday in March.

FIRE INSURANCE CLUB OF CHICAGO.

President, Thos. Cooper; vice-president, Edward A. Bremner; secretary, Newton L. Sample; treasurer, Wm. P. Regan; librarian, W. H. Dennison.
Annual meeting second Tuesday in December.

GALESBURG LOCAL BOARD OF FIRE UNDERWRITERS.

President, L. W. Sanborn; vice-president, Henry F. Arnold; secretary and treasurer, Frank Bartlett.
Annual meeting first Wednesday after first Monday in March.

SPRINGFIELD UNDERWRITERS ASSOCIATION.

President, Frank Ryan; secretary and treasurer, A. Saunders Haynes.

INDIANA ASSOCIATION OF UNDERWRITERS. (Union Companies.)

President, John Fitzgerald; vice-president, John Stone; secretary and treasurer, James M. McBeth.
Annual meeting on the first Friday in November.

INDIANA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Edward M. Wilson; vice-presidents, J. W. Kirkpatrick, Robert Marshall, A. L. Jenkins; secretary and treasurer, J. Vene Dorland, La Porte.
Annual meeting in October.

INDIANA LEAGUE OF FIRE UNDERWRITERS.

President, A. J. Dillon; vice-presidents, Chas. N. Gorham, Chas. Engle; secretary and treasurer, George H. Rehm, Indianapolis.
Annual meeting second Monday of each month.

FARMERS' MUTUAL INSURANCE COMPANIES' UNION OF INDIANA.

President, Geo. V. Kell, Huntertown; vice-president, Emmett Moore, Hagerstown; treasurer, H. L. Nowlin, Morris Hill.
Annual meeting first Thursday and Friday after first Monday in January.

INDIANAPOLIS FIELD CLUB.

President, R. C. Ziegner; vice-president, A. J. Heuber; secretary, T. F. Barrett, Jr.; treasurer, Norman C. Berry.

INDIANAPOLIS FIRE INSPECTION BUREAU.

Manager, T. S. McMurray, Jr., 1008 Lemcke Building, Indianapolis.

INDIANAPOLIS FIRE INSURANCE ASSOCIATION.

President, John R. Welch; vice-president, Fred. A. Gregory; secretary, James H. Drew; treasurer, Edwin Hill.
Annual meeting second Tuesday in January.

INDIANA INSPECTION BUREAU.
Publisher, E. M. Sellers, Indianapolis.

IOWA INSPECTION BUREAU.
C. J. Stewart, manager, Cedar Rapids, Ia.

IOWA STATE CONVENTION OF CO-OPERATIVE INSURANCE ASSOCIATIONS.
President, James R. Gillis, Mt. Pleasant; secretary and treasurer, C. H. Ohlendorf, Council Bluffs.
Annual meeting second Tuesday in November.

IOWA STATE FIRE PREVENTION ASSOCIATION.
President, J. W. Warnshius; vice-president, W. J. Ciscel; secretary and treasurer, W. W. Waddell.

IOWA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.
President, Wayland C. Ballard; vice-president, Lewis Anderson; secretary-treasurer, H. P. Guiney, Sioux City.
Annual meeting in June.

DES MOINES UNDERWRITERS ASSOCIATION.
President, B. F. Kauffman; vice-presidents, W. C. Ballard, George W. Woodbury; secretary, W. T. Sowers; treasurer, A. J. Verran.

KANSAS ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.
President, R. P. Cravens, Salina; vice-presidents, W. E. Griffith, Charles Schafner; secretary, F. R. Fitzpatrick, Salina; treasurer, C. S. Elliott, Topeka.
Annual meeting in February.

KANSAS STATE ASSOCIATION OF MUTUAL INSURANCE COMPANIES.
President, W. B. Gasche, Hartford, Kan.; vice-president, R. M. Scott, Pittsburg, Kan.; secretary and treasurer, A. J. Shaw, McPherson, Kan.
Annual meeting in November.

THE KANSAS FIRE INSURANCE INSPECTION OFFICE.
Proprietor and manager, Charles E. Eldridge, Topeka.

KENTUCKY BOARD OF FIRE UNDERWRITERS.*
President, J. C. Lucas; vice-president, J. H. Curry; secretary, Harry C. Bean.
Annual meeting in November.

KENTUCKY ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.
President, S. D. Langley; vice-presidents, Thomas O. Timberlake, W. R. Fisher, Fred Hummel; secretary and treasurer, O. R. Mann.
Annual meeting in May.

KENTUCKY STATE FIRE PREVENTION ASSOCIATION.
President, William Sowards; vice-president, C. L. Foster; secretary-treasurer, A. F. Bolling.

KENTUCKY INSPECTION BUREAU.
Manager, Charles E. Springer.

* Formerly Kentucky and Tennessee Board of Fire Underwriters.

FIRE UNDERWRITERS CLUB OF NORTHERN KENTUCKY.
President, H. A. Schroetter; vice-president, George S. Bartlett; secretary, John R. Bullock; treasurer, B. A. Adams.

LOUISVILLE BOARD OF FIRE UNDERWRITERS.
President, Howard W. Hunter; vice-president, Fred J. Hummell; secretary, W. W. Boomer.
Annual meeting second Wednesday in January.

LOUISIANA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.
President, J. W. Alexander; vice-presidents, P. F. Pescud, J. L. Wasey, H. Bodenheimer; assistant secretary, J. S. Loeb, New Orleans; treasurer, Dan A. Rose, New Orleans.
Annual meeting subject to call.

LOUISIANA FIRE PREVENTION BUREAU.
President, J. D. Kitchen; vice-president, Fergus G. Lee; secretary and treasurer, Sol. Bloodworth, New Orleans.
Annual meeting September or October.

MAINE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS (PORTLAND, ME.).
President, F. C. Lynam, Bar Harbor; vice-presidents, J. W. McClure, Bangor; Frank Nelson, Calais; Jacob R. Little, Lewiston; secretary and treasurer, Converse E. Leach, Portland.
Annual meeting third Wednesday in May.

CUMBERLAND COUNTY BOARD OF FIRE UNDERWRITERS (PORTLAND, ME.).
President, Thos. J. Little; vice-presidents, Wm. W. Cutter and Albert B. Hall; secretary and treasurer, Phillip I. Jones.
Annual meeting first Tuesday after the first Monday in January.

ASSOCIATION OF FIRE UNDERWRITERS OF BALTIMORE CITY.
President, Henry M. Warfield; vice-president, Wm. Cunningham; secretary, Charles E. Willet; treasurer, Marion K. Burch.
Annual meeting second Tuesday in January.

MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.
President, Walter L. Harris; vice-presidents, Francis H. Lincoln, James Y. Noyes; secretary, general inspector and treasurer, Chas. F. Danforth.
Annual meeting third Saturday in September.

MASSACHUSETTS ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.
President, C. H. Cornish, New Bedford; vice-presidents, Wm. Gilmour, E. B. Ingraham, A. C. E. Stimson, J. M. Stevenson, T. H. Raymond; secretary and treasurer, C. B. Russell, Marlborough.
Annual meeting in October.

BOSTON BOARD OF FIRE UNDERWRITERS.
President, Charles B. Wheelock; vice-president, G. C. Holt; treasurer, A. J. Lewis; secretary, F. E. Cabot.
Annual meeting second Tuesday in November.

BOSTON FIRE UNDERWRITERS UNION.

President, George P. Field; vice-president, A. M. Bullard; secretary and treasurer, Osborne Howes, 55 Kilby street.
Annual meeting second Thursday in December.

BOSTON SUBURBAN BOARD OF FIRE UNDERWRITERS.

President, Herman Bird, Cambridge; secretary and treasurer, Theodore H. Raymond, Cambridge.
Annual meeting third Wednesday in January.

BOSTON BOARD OF MARINE UNDERWRITERS.

President, Edmund A. Poole; secretary and treasurer, A. J. Daigneau.
Annual meeting first Wednesday in June.

INSURANCE LIBRARY ASSOCIATION OF BOSTON.

President, H. L. Hiscock; clerk and treasurer, Edward C. Brush; librarian, D. N. Handy.
Annual meeting second Saturday in January.

BROCKTON FIRE UNDERWRITERS ASSOCIATION.

President, Frank E. Packard; vice-president, David W. Battles; secretary, A. F. Parker; treasurer, B. M. Fullerton.
Annual meeting first Monday in June.

CAMBRIDGE BOARD OF FIRE UNDERWRITERS.

President, C. Fred Pierce; vice-president, Arthur R. Henderson; secretary and treasurer, A. M. Stuart.
Annual meeting second Thursday in April.

LYNN BOARD OF UNDERWRITERS.

President, James O. Parke; vice-president, Albert E. Heald; secretary, Eugene A. McCarthy; treasurer, Frank W. Andrew.
Annual meeting Monday following the first Saturday in June.

SPRINGFIELD BOARD OF FIRE UNDERWRITERS.

President, F. C. Parker; vice-president, W. I. Davis, secretary and treasurer, G. Herbert Ide.
Annual meeting second Monday in May.

WORCESTER BOARD OF UNDERWRITERS.

President, Norman A. Harrington; vice-presidents, Wm. P. McPherson, Charles L. Gates; secretary and treasurer, Charles S. Park.
Annual meeting last Tuesday in April.

MICHIGAN ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, H. H. Wright, Port Huron; vice-presidents, Mark Geer, J. W. Hughston, J. L. Galster, W. C. Douglas, O. A. Leonard, P. B. Barnes; secretary and treasurer, W. A. Eldridge, 35 State street, Detroit.
Annual meeting in August.

MICHIGAN INSPECTION BUREAU.

Wm. T. Benallack, manager, Detroit; J. H. Montgomery, engineer, Detroit; T. D. Hall, inspector, Detroit; N. C. Lowe, inspector, Jackson; B. D. West, inspector, Grand Rapids; Geo. H. House, inspector, Saginaw; H. W. Trembath, inspector, Negaunee; B. J. Lowe, inspector, Kalamazoo; Fred D. Curtis, inspector, Traverse City.

FIRE UNDERWRITERS OF THE CITY OF DETROIT.

President, Joseph P. Goodrich; vice-president, Leo K. Hennes; secretary, Alfred Bunclark, 86 Home Bank Building; treasurer, Harry B. Page.
Annual meeting third Tuesday in January.

FIRE UNDERWRITERS CLUB OF SAGINAW.

President, Wm. Wallace; vice-president, Wm. F. Hemmeter; secretary and treasurer, Edwin Kersten.
Annual meeting second Thursday in December.

STATE ASSOCIATION OF MUTUAL INSURANCE COMPANIES OF MICHIGAN.

President, F. G. Rix, Dowagiac; vice-president, G. L. Hoyt, Ann Arbor; secretary and treasurer, J. E. Taylor, Belding.
Annual meeting second Tuesday in February.

FIRE UNDERWRITERS CLUB OF GRAND RAPIDS.

President, James M. Crosby; vice-president, Chas. G. Watkins; secretary and treasurer, W. A. Martindale.
Annual meeting last Tuesday in October.

MINNESOTA AND NORTH DAKOTA FIRE UNDERWRITERS.

President, W. J. Haggarty; vice-president, E. A. Davis; secretary, E. S. Lotta; treasurer, W. M. Higby.
Annual meeting third Tuesday in July.

STATE ASSOCIATION OF FARMERS MUTUAL INSURANCE COMPANIES.

President, A. D. Stewart; vice-president, Ole Peterson, New Ulm; secretary and treasurer, K. E. Bullis, West Concord.
Annual meeting first Wednesday after second Tuesday in January.

MINNESOTA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, J. P. Thomson, Minneapolis; vice-presidents, Joseph A. Rogers, Frank E. Joy, Henry Nolte, Ora Clark; secretary and treasurer, W. H. Hart, St. Paul.
Annual meeting in August.

MINNEAPOLIS BOARD OF FIRE UNDERWRITERS.

President, C. B. Shove, Lumber Exchange, Minneapolis; vice-president, F. H. Wagner, New York Life Building, Minneapolis; secretary, Jacob Stone, Security Bank Building, Minneapolis; treasurer, Alexander Campbell, New York Life Building, Minneapolis.
Annual meeting in June.

MINNEAPOLIS UNDERWRITERS INSPECTION OFFICE.

Treasurer, W. T. Fisher.

MINNEAPOLIS UNDERWRITERS ASSOCIATION.

President, C. W. Sexton; vice-president, F. D. Wagner; secretary and treasurer, Jacob Stone.

ST. PAUL BOARD OF FIRE INSURANCE UNDERWRITERS.

President, John Townsend; vice-president, F. L. Powers; secretary and treasurer, W. H. Hart.
Annual meeting first Tuesday after first Monday in June.

MISSISSIPPI FIRE UNDERWRITERS ASSOCIATION.

President, B. H. Grimes, Vicksburg; vice-president, F. V. Becker, Brookhaven; secretary and treasurer, J. K. Moore, Vicksburg.

MISSISSIPPI INSPECTION AND ADVISORY RATING BUREAU.

President, A. A. Weile; secretary, David B. Taylor, Vicksburg.

MISSOURI ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, S. D. Capen, St. Louis; vice-presidents, W. D. Hemingway, L. H. Stubbs, Walter J. Bales; secretary and treasurer, Howard E. Gray, Joplin.
Annual meeting in June.

MISSOURI INSPECTION AND SURVEY BUREAU.

F. J. Fetter, manager.

MISSOURI FIRE PREVENTION ASSOCIATION.

President, P. J. Heffernan, St. Louis; vice-president, F. T. M. Wenie; secretary and treasurer, A. H. Grupe.
Annual meeting first Tuesday in September.

ST. LOUIS INSURANCE AGENTS ASSOCIATION.

President, Geo. D. Markham; vice-president, Sam D. Capen; secretary, Albert H. Schwarz; treasurer, C. J. Kehoe.
Annual meeting third Tuesday in December.

ST. LOUIS FIRE PREVENTION BUREAU.

President, H. M. Blossom; secretary, Albert H. Schwarz; treasurer, F. H. Kreismann.
Annual meeting third Tuesday in February.

ST. LOUIS FIRE INSURANCE CLUB.

President, J. S. Houseman; secretary, J. W. Rogers.

UNDERWRITERS SALVAGE CORPS, ST. LOUIS.

President, Chas. L. Crane; vice-president, C. J. Kehoe; secretary, Chas. D. Eaton; treasurer, E. R. Cowen.
Annual meeting third Thursday in March.

KANSAS CITY (MO.) FIRE UNDERWRITERS ASSOCIATION.

President, Chas. A. Adkins; vice-president, E. A. Harris; secretary, C. D. Stowell.
Annual meeting third Tuesday in December.

MONTANA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, H. G. Pickett, Butte; vice-president, Geo. P. Wellcome; secretary and treasurer, E. L. Ensign.
Annual meeting third Saturday in July.

NEBRASKA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS

President, Paul Colson; vice-presidents, W. S. Clapp, Alfred W. White, O. W. Palm, Fred Heller, B. L. Baldwin, T. F. Horn; secretary and treasurer, Chas. O Talmage.
Annual meeting in September.

NEBRASKA INSPECTION BUREAU.

A. G. Beeson, publisher, 101-102 McCague Bldg., Omaha, Neb.
Annual meeting in April.

OMAHA FIRE INSURANCE AGENTS EXCHANGE.

President, B. L. Baldwin; vice-president, John Robbins; secretary, Charles O. Talmage; treasurer, Alfred C. Kennedy.
Annual meeting second Wednesday in January.

NEW HAMPSHIRE BOARD OF UNDERWRITERS.

President, A. F. Howard; vice-president, F. A. Sargeant; secretary, S. C. Eastman; treasurer, F. W. Cheney.
Annual meeting on the first Tuesday in March.

NEW HAMPSHIRE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, L. C. Merrill, Concord; vice-presidents, S. H. Brigham, T. J. Shepard, F. T. Polland; secretary and treasurer, A. T. Brinton, Manchester.
Annual meeting in December.

NEW JERSEY ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, John H. Ward; vice-president, Crawford Miller; secretary and treasurer, S. M. Meeker, Elizabeth.

NEW JERSEY STATE ASSOCIATION OF MUTUAL FIRE INSURANCE COMPANIES.

President, Joseph C. Dunn; vice-president, R. W. Woodward; secretary, W. A. Bourdon; treasurer, Chas. F. Reed, Rahway.
Annual meeting in March.

ELIZABETH BOARD OF UNDERWRITERS.

President, Elwood W. Phares; vice-president, R. W. Woodward; secretary, W. A. Bourdon; treasurer, S. C. Bishop.
Annual meeting second Wednesday in March.

NEWARK FIRE INSURANCE EXCHANGE.

President, Ross M. Wickham; vice-president, James E. Garabrant; secretary and treasurer, C. S. Dodd; manager, John M. Hughes.
Annual meeting in May.

UNDERWRITERS ASSOCIATION OF NEW YORK STATE.

President, F. L. Curtis; vice-presidents, W. W. Lenox, Charles E. Dosser; secretary and treasurer, F. W. Jenness, Syracuse; assistant secretary, G. S. Baxter.
Annual meeting second Tuesday in January.

NEW YORK STATE ASSOCIATION OF SUPERVISING AND ADJUSTING AGENTS.

President, J. M. Donald, Brooklyn; vice-president, E. H. Hornbostel; secretary and treasurer, F. J. Sullivan, Niagara Falls, N. Y.
Annual meeting in July.

NEW YORK STATE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, W. E. Richards, Utica; vice-presidents, L. G. Morgan, Buffalo; G. T. Amsden, Rochester; C. F. Peck, Watertown; G. H. Johnson, Syracuse; F. C. Horten, Oswego; Charles W. Cool, Glens Falls; secretary and treasurer, Charles C. McNitt, Norwich.
Annual meeting in June.

NEW YORK STATE CENTRAL ORGANIZATION OF CO-OPERATIVE FIRE INSURANCE.

President, W. H. Vary, Watertown; vice-president, Dr. A. F. Sheldon, Lyons; secretary and treasurer, J. E. McClellan, West Hebron.
Annual meeting fourth Wednesday in January.

BOARD OF UNDERWRITERS OF NEW YORK (MARINE).

President, A. A. Raven; vice-president, Herbert Fuller; secretary, J. H. Platt; treasurer, Cornelius Eldert.
Annual meeting first Thursday in May.

INSURANCE BROKERS ASSOCIATION OF THE CITY OF NEW YORK.

President, Seeley Benedict; vice-president, A. C. Hegeman; secretary, F. S. Little; treasurer, W. C. Pate.
Annual meeting third Wednesday in March...

NEW YORK BOARD OF FIRE UNDERWRITERS.

President, William N. Kremer; vice-president, Henry W. Eaton; secretary and treasurer, A .M. Thorburn; assistant secretary, Curtis C. Wayland; assistant treasurer, Wilbur F. Bingham.
Committee on Finance.—F. O. Affeld, Marshall S. Driggs, Chas. A. Hull, John H. Kelly, John M. Whiton, A. H. Wray, Thomas A. Ralston.
Committee on Fire Patrol.—Geo. B. Edwards, M. J. Ennis, Howard Hampton, J. G. Hilliard, E. E. Pearce, Charles H. Post, E. G. Snow.
Committee on Laws and Legislation.—M. O. Brown, George W. Burchell, E. H. A. Correa, U. C. Crosby, Henry Evans, Harold Herrick, C. G. Smith.
Committee on Losses and Adjustments.—Louis P. Bayard, Charles L. Case, J. Montgomery Hare, Harold Herrick, George W. Hoyt, Joseph McCord, W. L. Perrin, Wallace Reid, John M. Talbot, S. R. Weed, A. H. Wray.
Committee on Surveys.—Fred'k H. Crum, Howard Hampton, J. F. Hastings, Frank Lock, W. L. Perrin, C. F. Shallcross, F. H. Way.
Committee on Electricity.—James A. Alexander, N. S. Bartow, R. C. Christopher, H. E. Hess, A. D. Irving, Jr., Joseph McCord, S. R. Weed.

NEW YORK FIRE INSURANCE EXCHANGE.

President, C. L. Case, vice-president, R. Emory Warfield; secretary and treasurer, A. M. Thorburn; manager, Willis O. Robb.
Annual meeting second Wednesday in March.

NEW YORK SUBURBAN FIRE INSURANCE EXCHANGE.

President, Frederick W. Dey; vice-president, Joseph McCord; secretary and manager, S. Albert Reid.

ALBANY BOARD OF UNDERWRITERS.

President, Edgar M. Griffiths; vice-president, Charles C. Dorwaldt; secretary, J. U. Dixon; treasurer, Geo. H. Russell.
Annual meeting third Tuesday in April.

BINGHAMTON BOARD OF UNDERWRITERS.

President, Fred H. Mitchell; vice-president, B. A. Bauman; treasurer, Hartwell Morse; secretary, W. S. Reed.
Annual meeting first Monday in December.

BROOKLYN (N. Y.) UNDERWRITERS ASSOCIATION.

President, B. C. Thorn; vice-president, E. B. Vanderveer; secretary, John S. Oliver; treasurer, John A. DeGroot.
Annual meeting in April.

BUFFALO ASSOCIATION OF FIRE UNDERWRITERS.

President, F. L. A. Cady; vice-president, Edwin B. Eggert; secretary, W. H. McPherson; treasurer, Geo. M. Woodcock.
Annual meeting first Wednesday in April.

HUNTINGTON LOCAL BOARD OF FIRE UNDERWRITERS.

President, Joseph Irwin; vice-president, Henry S. Brush; secretary, Thos. E. Irwin; treasurer, G. Barclay Ward.

ROCHESTER BOARD OF FIRE UNDERWRITERS.

President, H. M. Webb; vice-president, James C. Clements; treasurer, Buell P. Mills; secretary, Harry F. Miller.
Annual meeting first Monday in September.

SYRACUSE BOARD OF FIRE UNDERWRITERS.

President, A. Steinbicker; vice-president, J. Stephens; secretary, J. S. Fredenrich; treasurer, H. W. Greenland.
Annual meeting second Friday in January.

TROY AUXILIARY OF THE NEW YORK STATE ASSOCIATION OF LOCAL AGENTS.

President, A. W. Harrington, Jr., Troy; vice-president, G. W. Easton, Hoosick Falls; secretary, James H. Carpenter, Troy; treasurer, J. R. Loomis, Glens Falls.

TROY (N. Y.) BOARD OF UNDERWRITERS.

President, John C. Donnelly; vice-president, Thos. W. Hislop; treasurer, Byron Stillman; secretary, Wm. S. Gunnison.
Annual meeting first Friday after first Monday in January.

BOARD OF FIRE UNDERWRITERS OF UTICA.

President, F. H. Clark; vice-president, A. D. Jones; secretary, H. L. Staley; treasurer, Egbert Bagg.
Annual meeting second Friday in January.

BOARD OF FIRE UNDERWRITERS OF THE CITY OF WATERTOWN.

President, L. G. DeCant; vice-president, C. Fred Peck; secretary and treasurer, Henry D. Goodale, Watertown, N. Y.
Annual meeting in October.

BOARD OF FIRE UNDERWRITERS OF RICHMOND COUNTY.

President, John Kutz; vice-president, H. R. Yetman; secretary, Gustave A. Barth.

BOARD OF FIRE UNDERWRITERS OF THE CITY OF YONKERS.

President, J. Foster Jenkins; vice-president, Benjamin E. Sullard; secretary, T. R. Heinrichs.
Annual meeting fourth Tuesday in January.

BOARD OF FIRE UNDERWRITERS OF PUTNAM COUNTY.

President, J. G. Southard; vice-president, C. A. Rundall; secretary, William P. Taylor, Paterson.
Annual meeting third Tuesday in January.

BOARD OF FIRE UNDERWRITERS OF SUFFOLK COUNTY.

President, John A. Potter; vice-president, J. Robbins; secretary, H. H. Preston; treasurer, Geo. H. Corwin.

WESTCHESTER COUNTY BOARD OF UNDERWRITERS.

President, H. E. Colwell; vice-president, G. H. Blackman; secretary, L. Ward Prince; treasurer, H. D. Buckart.
Annual meeting second Wednesday in January.

CAROLINA FIELD CLUB.

President, Benj. F. Smith; vice-presidents, Ed. E. Paschall, Alex. Webb; secretary, Robert G. Hayes, Greenboro.
Annual meeting second Tuesday in July.

NORTH CAROLINA FIRE UNDERWRITERS ASSOCIATION.

President, R. W. Murray; vice-presidents. W. B. Strachan, J. B. Van Metz; secretary and treasurer, John M. Harrell, High Point.
Annual meeting in June.

LOCAL BOARD OF FIRE UNDERWRITERS OF WILMINGTON.

President, Walker Taylor; vice-president, H. F. Wilder; secretary and treasurer, S. M. Boatwright.
Annual meeting first Tuesday in January.

OHIO STATE FIRE PREVENTION ASSOCIATION.

President, Thomas H. Smith; vice-president, C. B. Corry; secretary-treasurer, Mrs. S. C. Neff.
Annual meeting first Tuesday in May.

OHIO ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, W. I. Keifer, Findlay; vice-presidents, P. Buerkle, Sandusky; W. O. Hall, Akron; secretary, S. C. Neff, Columbus.
Annual meeting in June.

OHIO FIELD CLUB.

President, Wm H. Clemons; vice-president, H. L. Meek; secretary and treasurer, Neal C. Rowland, Columbus.
Annual meeting in October.

OHIO STATE ASSOCIATION OF MUTUAL INSURANCE COMPANIES.

President, J. H. Keller; vice-president, O. A. Rice, Farmer; secretary, Chas. P. Troup, Upper Sandusky; treasurer, T. L. Garber, Bellville.
Annual meeting third Tuesday in February.

FARMER MUTUAL FIRE PROTECTION ASSOCIATION.

President, Andrew Hilbert, Hicksville; vice-president, W. Hosack, Hicksville; secretary, O. A. Rice, Farmer; treasurer, O. D. Ensign, Farmer.
Annual meeting first Saturday after first Wednesday in January.

OHIO INSPECTION BUREAU.

T. B. Sellers, manager, Columbus, Ohio.

OHIO LEAGUE. (NON-UNION.)

President, Jno. E. Smith; vice-president, W. G. Shannon; secretary and treasurer, N. T. Julian.
Annual meeting first Tuesday in March.

FIRE UNDERWRITERS FIELD CLUB.

President, Wm. H. Clemons; vice-president, H. L. Meek; secretary and treasurer, Neal C. Rowland.

NORTH DAKOTA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Thomas Baker, Jr., Fargo; vice-president, W. L. Williamson, Lisbon; secretary and treasurer, A. O. Rupert.
Annual meeting in June.

FIRE UNDERWRITERS CLUB OF CINCINNATI.

President, B. F. Clemens; vice-president, A. W. Schell; secretary, Wm. Stredelman; treasurer, E. F. Weiss.
Annual meeting on the Thursday following first Wednesday in January.

CLEVELAND INSPECTION BUREAU.

Manager, C. H. Patton, Park Bldg., Cleveland.

CLEVELAND FIRE INSURANCE EXCHANGE.

President, A. H. Bedell; vice-president, O. M. McAninch; secretary and treasurer, M. C. Willis, Chamber of Commerce Building.
Annual meeting on the second Tuesday in February.

COLUMBUS FIRE INSURANCE EXCHANGE.

President, Andrew J. Pembroke; vice-president, Frank J. McElroy; secretary and treasurer, Harry C. Hughes.
Annual meeting fourth Tuesday in June.

TOLEDO BOARD OF FIRE UNDERWRITERS.

President, F. A. Clark; vice-president, George Steig; secretary-treasurer, F. W. Whittleson.

OKLAHOMA ASSOCIATION OF FIRE UNDERWRITERS.

President, John L. Misner; vice-president, W. M. Gregory; secretary and treasurer, F. F. Porter.
Annual meeting third Tuesday in April.

OKLAHOMA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, T. M. Upshaw, Oklahoma City; vice-presidents, Chas. Brice, J. H. Mullen, O. J. Logan; secretary and treasurer, C. D. Coggeshall, Tulsa.

OKLAHOMA STATE ASSOCIATION OF MUTUAL FIRE INSURANCE COMPANIES.

President, J. E. Smith; vice-president, L. R. Hughey; secretary, F. M. Robinson, Enid; treasurer, H. P. Covey.
Annual meeting in January and first Monday in August.

PENNSYLVANIA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Geo. H. Burns, Kittaning; vice-presidents, William H. Reau, Lewiston; Charles H. Hammerich, Carlisle; Mathew Long, Hazelton; secretary and treasurer, Frank R. Leib, Harrisburg.
Annual meeting second Wednesday in June.

PENNSYLVANIA ASSOCIATION OF MUTUAL FIRE INSURANCE COMPANIES.

President, C. R. Lantz, Lebanon; vice-presidents, O. S. Marshall, Rural Valley; John A. Bower, Landisburg; George T. Ingham, Tonawanda; secretary, Arthur Freeston, Erie.
Annual meeting in August.

PHILADELPHIA FIRE UNDERWRITERS ASSOCIATION.

Chairman, Nathan J. Dunn; vice-chairman, Chas. Williams; secretary and treasurer, Chas. A. Hexamer, C. E.; assistant secretary, J. H. Kenney, 136 S. Fourth street, Philadelphia.
Annual meeting on the second Wednesday in November.

PHILADELPHIA BOARD OF MARINE UNDERWRITERS.

Secretary and treasurer, E. R. Sharwood, main floor, Bourse.
Annual meeting the first Monday in January.

BOARD OF FIRE UNDERWRITERS OF ALLEGHENY COUNTY (PA.).

President, W. J. Patterson; vice-president, John B. Reno; treasurer, John H. Claney; secretary, W. D. McGill.
Annual meeting on the third Thursday in January.

HARRISBURG UNDERWRITERS ASSOCIATION.

President, S. B. Caveny; vice-president, J. F. Dapp; secretary and treasurer, William C. Armor.
Annual meeting second Tuesday in January.

McKEESPORT BOARD OF FIRE UNDERWRITERS.

President, Geo. H. Lysle; vice-president, W. V. Campbell; secretary, Mrs. Adda P. Webb; treasurer, T. D. Gardner.
Annual meeting Tuesday preceding third Thursday in January.

READING UNDERWRITERS ASSOCIATION.

President, Milton S. Palm; vice-president, W. Morris Deisher; secretary and treasurer, Harry B. Weand.
Annual meeting second Monday in December.

RHODE ISLAND ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Joseph G. Henshaw, Providence; vice-presidents, Jas Gallivan, Jr., Geo. P. Smith, Arthur O'Leary; secretary and treasurer, Clinton T. Gamewell, Providence.
Annual meeting second Wednesday in June.

SOUTH CAROLINA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Jas. Cofield, Spartanburg; vice-president, I. Frank Johnson; secretary and treasurer, Sam M. Grist, Yorkville.

CHARLESTON BOARD OF FIRE UNDERWRITERS.

President, C. Norwood Hastie; vice-president, John B. Reeves; secretary, F. M. Robertson.
Annual meeting last Tuesday in May.

COLUMBIA (S. C.) BOARD OF FIRE UNDERWRITERS.

President, John H. Bollin; vice-president, A. S. Gaillard; secretary, George L. Dial.

THE SOUTH DAKOTA MUTUAL BOARD OF UNDERWRITERS.

President, O. A. Rudolph, Canton; vice-president, S. H. Helger, Aberdeen; secretary, I. Keith, Lake Preston; treasurer, J. O. Walwrath, Mitchell.
Annual meeting takes place October 22.

TENNESSEE ASSOCIATION OF LOCAL FIRE UNDERWRITERS.

President, W. E. Metzger, Nashville; vice-presidents, R. H. Fitzgerald, South Pittsburg; Sol. Moyses, Chattanooga; D. A. Fisher, Memphis; secretary and treasurer, Chas. B. H. Loventhal, Nashville.
Annual meeting on the third Tuesday in October.

TENNESSEE INSPECTION BUREAU.

F. H. Warren, manager, Nashville, Tenn.

KNOXVILLE INSURANCE EXCHANGE.

President, R. M. Doll; vice-president, R. H. Simmonds; secretary and treasurer, C. W. Searle.
Annual meeting in January.

NASHVILLE BOARD OF UNDERWRITERS.

President, John Burns; vice-president, J. V. Crockett; secretary and treasurer, J. B. McKee.
Annual meeting fourth Thursday in January.

MEMPHIS INSURANCE EXCHANGE.

President, D. A. Fisher; vice-president, Jas. D. Collins, Recorder; Harry Hunter; secretary and treasurer, Oscar A. Smith.
Annual meeting first Friday after first Monday in January.

TEXAS FIRE PREVENTION ASSOCIATION.

President, J. W. Cochran; vice-president, J. S. Hereford; secretary, C. B. Roulet.
Annual meeting in June.

LOCAL UNDERWRITERS ASSOCIATION OF TEXAS.

President, O. H. Millican, Austin; vice-presidents, S. Hundley, Moody; Charles Motz, Jr., Abilene; M. Earle; secretary and treasurer, William N. Stacey, Austin.
Annual meeting in April or May.

GALVESTON BOARD OF UNDERWRITERS.

President, J. N. Stowe; vice-president, C. M. Guinard; secretary and treasurer, E. E. Rice.
Annual meeting second Thursday in March.

UTAH ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Hugh Anderson; secretary and treasurer, Eugene M. Cannon.
Annual meeting on Saturday nearest October 6.

BOARD OF FIRE UNDERWRITERS OF SALT LAKE CITY.

President, C. W. Johnson; vice-president, Lewis A. Evans; secretary-treasurer, James W. Collins.
Annual meeting first Saturday in January.

VERMONT ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Alfred E. Watson, Hartford; vice-presidents, Eugene S. Leonard, Bellows Falls; Fred Kelley, Richford; J. N. Webster, Barton; secretary and treasurer, F. L. Brigham, Bradford; treasurer, Walter Clark, Rutland.

NORTHEASTERN VERMONT ASSOCIATION OF UNDERWRITERS.

President, E. M. Campbell; vice-presidents, C. G. Braley, G. S. Robinson; secretary and treasurer, C. S. Hastings, St. Johnsbury.
Annual meeting Aprial 18, 1810.

BOARD OF FIRE UNDERWRITERS OF ADDISON AND CHITTENDEN COUNTIES.

President, T. S. Peck, Burlington; vice-president, C. T. S. Pierce; secretary and treasurer, Henry L. Ward, Burlington.
Annual meeting first Tuesday in April.

VIRGINIA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Wm. L. Pierce, Christiansburg; vice-presidents, W. Lee Powell, W. B. McChesney; secretary and treasurer, S. T. Pulliam, Richmond.
Annual meeting in May.

VIRGINIA FIELD CLUB.

President, Harry Y. Chatterly; vice-presidents, S. E. Bickford, Geo. McGoodridge; secretary and treasurer, W. R. Robins.
Annual meeting in October.

PORTSMOUTH BOARD OF UNDERWRITERS.

President, Thos. A. Bain; vice-president, F. W. Bilisoly; secretary and treasurer, F. T. Briggs.
Annual meeting in January.

WASHINGTON INSURANCE ASSOCIATION.

President, J. R. Matson, Seattle; vice-president, H. B. Doust, North Yakima; secretary and treasurer, B. M. Baker, Seattle.

SPOKANE ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, T. K. Binney; vice-president, H. W. Newton; secretary and treasurer, Theo. Grentsch.
Annual meeting third Monday in January each year.

TACOMA FIRE UNDERWRITERS ASSOCIATION.

President, J. M. Keen; vice-president, John F. Lyon; secretary and treasurer, F. J. Mattingly.

SPECIAL AGENTS ASSOCIATION OF THE PACIFIC NORTHWEST.

President, W. W. Grove, Spokane; vice-president, D. R. Atkinson, Portland; secretary-treasurer, W. G. Fortman, San Francisco.
Annual meeting in December.

WEST VIRGINIA FIRE UNDERWRITERS ASSOCIATION.

President, F. I. Mosher; vice-president, J. H. Bonney; secretary and treasurer, A. S. Whitley, Wheeling.
Annual meeting in March.

WEST VIRGINIA ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, L. G. Keil, Elkins; secretary and treasurer, J. N. Hendrix, Wheeling.
Annual meeting in September.

WEST VIRGINIA INSPECTION BUREAU.

T. B. Sellers, manager, Columbus, O.

WISCONSIN FIELD MEN'S CLUB.

President, E. A. Rademacher; vice-president, H O Benedict; secretary, R. B. Ellis; treasurer, L. S. Wallace.
Annual meeting in June.

WISCONSIN ASSOCIATION OF MUTUAL INSURANCE COMPANIES.

President, William A. McEwan, Milton; vice-president, W. M. Lewis, Mt. Horeb; secretary, C. F. Kenney, Cedarburg; treasurer, Geo. S. Church, Winneconne.
Biennial meeting Wednesday after first Tuesday in February of uneven numbered years.

WISCONSIN ASSOCIATION OF LOCAL FIRE INSURANCE AGENTS.

President, Walter Hartshorn; vice-presidents, Joseph Koffend, Chas. B. Weil, John West, James R. Hobbins, E. K. Ansorge, A. Deitrich, Henry Allen; secretary and treasurer, George Y Wilkinson, 135 Grand avenue, Milwaukee.

MILWAUKEE BOARD OF UNDERWRITERS.

President, Frank J. Meyer; vice-president, Walter T. Greene; secretary, J. O. Meyer; treasurer, Emil P. Hankel.
Annual meeting second Wednesday in October.

CITY AND VILLAGE MUTUAL UNDERWRITERS ASSOCIATION.

President, Geo. Brereton, Oshkosh; vice-president, Charles R. Fox, Mineral Point; secretary and treasurer, W. W. Collins, La Crosse, Wis.
Annual meeting second Tuesday in February.

FIRE UNDERWRITERS OF KENOSHA.

President, Charles Tarbell; vice-president, A. H. French; secretary and treasurer, James E. Tully.

NATIONAL ASSOCIATION OF FACTORY MUTUAL INSURANCE COMPANIES.

The companies at present constituting the above-named association are as follows: American Manufacturers, Indianapolis; Fitchburg, Fitchburg; Indiana Millers, Indianapolis; Pennsylvania Millers, Wilkesbarre; Implement and Vehicle Manufacturers, Indianapolis; Metal Workers, Indianapolis.

National Board Tables.

The following tables were presented at the annual meeting of the National Board of Fire Underwriters on May 26, 1910.

RISKS WRITTEN, PREMIUMS AND LOSSES.

Joint Stock Fire Insurance Companies of the State of New York.

Year.	No. of Companies.	Fire Risks Written.	Fire Premiums Received.*	Fire Losses Paid.	Ratio Losses to $100 of Premiums.	Ratio Losses to $100 Risks.	Amount Risks Written to $1.00 Loss.
1860-1870 inclusive.....	av. 102	$23,120,577,001	$162,189,999	$92,205,813	56.85	.3988	250.75
1871-1880 "	" 92	28,387,273,917	199,948,943	108,364,304	54.20	.3817	261.96
1881-1890 "	" 60	35,022,250,457	252,471,145	142,630,652	56.49	.4073	245.55
1891	42	3,943,349,991	28,112,802	17,057,927	60.68	.4326	231.17
1892	40	4,136,544,366	31,041,859	19,415,855	62 54	.4694	213.04
1893	39	4,209,671,458	32,520,904	21,597,013	66.41	.5130	194.92
1894	38	3,868,722,518	31,536,540	19,319,905	61.26	.4994	200.25
1895	38	3,927,972,375	30,524,856	16,524,284	54.13	.4206	237.70
1896	44	4,008,672,764	30,994,942	15,817,678	51.03	.3946	253.43
1897	53	4,427,319,233	31 447,835	14,844,924	47.20	.3353	298.23
1898	58	4,834,609,046	31,965,670	17,637,235	55.17	.3648	274.16
1899	57	5,094,424,929	32,839,557	21,292,807	64.84	.4180	239.26
1900	54	5,373,111,634	35,730,837	21,827,500	61.09	.4062	246.16
1901	48	5,671,523,972	40,316,680	22,430,720	55.64	.3955	252.85
1902	47	6,238,322,150	49,550,208	24,798,279	50.04	.3975	251.56
1903	46	6,692,183,401	53,506,313	25,221,341	47.13	.3768	265.33
1904	44	6,972,896,805	55,307,166	33,640,683	60.82	.4825	207.01
1905	47	7,379,816,957	59,068,259	27,646,358	46 80	.3746	266.93
1906	47	8,136,878,033	65,136,545	51,730,055	79.42	.6358	157.29
1907	46	8,571,594,308	67,142,471	31,326,168	46.65	.3654	273 62
1908	43	8,639,235,607	65,644,058	36,349,558	55 37	.4207	237.67
1909	44	9,392,184,483	69,935,603	32,775 679	46.87	.3489	286,56
1860-1909 inclusive.	.....	$198,049,135,405	$1,456,933,192	$814,454,738	55.90	.4112	243.17

Joint Stock Fire Insurance Companies of Other States.

1860-1870 inclusive.....	av. 40	$11,377,973,692	$113,523,180	$68,312,236	60.17	.6004	166.56
1871-1880 "	" 70	20,597,107,441	226,908,577	139,041,761	61.28	.6751	148.14
1881-1890 "	" 68	31,418,613,510	313,795,217	182,853,980	58.27	.5820	171.82
1891	62	4,670,036,323	42,868,803	26,996,516	62.97	.5781	172.99
1892	65	5,170,672,890	47,677,433	29,496,247	61.87	.5705	175.30
1893	64	5,271,244,937	48,550,917	32,874,922	67.71	.6237	160.34
1894	60	4,937,765,388	47,816,126	28,202,053	58.98	.5712	175.08
1895	60	5,182,694,208	49,205,277	27,015,318	54.90	.5213	191 84
1896	65	5,327,491,069	49,364,565	25,940,324	52.55	.4869	205.37
1897	70	5,717,586,901	50,396,948	25,149,791	49.90	.4399	227.34
1898	72	6,145,631,638	51,296,129	29,624,118	57.75	.4820	207.45
1899	70	6,615,576,857	53,247,342	34,569,462	64.92	.5225	191.37
1900	65	6,990,143,979	57,335,786	36,006,918	62 80	.5152	194.13
1901	62	7,933,487,589	67,437,681	38,694,890	57.38	.4877	205.03
1902	65	8,333,157,147	76,612,635	40,849,292	53 59	.4902	203.99
1903	68	8,612,786,321	82,017,913	39,444,307	48.09	.4579	218.35
1904	68	9,769,422,614	91,255,288	54,714,349	59 96	.5601	178.55
1905	79	10,732,474,286	99,358,006	46,592,198	46.89	.4341	230.34
1906	79	11,154,437,882	103,085,186	90,394,985	87.69	.8103	123.40
1907	92	13,167,921,140	118,877,460	52,963,171	44.55	.4022	248.62
1908	88	12,950,471,537	115,135,903	62,606,249	54.38	.4834	206.85
1909	88	14,221,437,573	122,176,726	59,828,805	48.97	.4207	237.69
1860-1909 inclusive.	.....	$216,298,134,922	$2,027,943,098	$1,172,171,892	57.80	.5419	184.53

United States Companies Combined.

1860-1870 inclusive.....	av. 142	$34,498,550,693	$275,713,179	$160,518,049	58.22	.4653	214.92
1871-1880 "	" 162	48,984,381,358	426,857,520	247,406,065	57.96	.5051	197.99
1881-1890 "	" 128	66,440,863,967	566,266,362	325,484,632	57.48	.4899	204.13
1891	104	8,613,386,314	70,981,605	44,054,443	62.06	.5115	195.52
1892	105	9,307,217,256	78,719,292	48,912,102	62.13	.5255	190.28
1893	103	9,480,916,395	81,071,821	54,471,935	67.19	.5745	174.05
1894	98	8,806,487,906	79,352,666	47,521,958	59.89	.5396	185.31
1895	98	9,110,666,583	79,730,133	43,539,602	54.61	.4779	209.25
1896	109	9,336,163,833	80,359,507	41,758,002	51.96	.4473	223 58

* Since 1908, premiums written.

RISKS WRITTEN, PREMIUMS AND LOSSES—*Continued.*

UNITED STATES COMPANIES COMBINED—*Continued.*

YEAR.	No. of Companies.	Fire Risks Written	Fire Premiums Received.*	Fire Losses Paid.	Ratio Losses to $100 of Premiums.	Ratio Losses to $100 Risks.	Amount Risks. Written to $1.00 Loss.
1897	123	$10,144,906,134	$81,844,783	$39,994,715	48.87	.3942	253.66
1898	130	10,980,240,684	83,261,799	47,261,353	56.76	.4304	232.33
1899	127	11,710,001,786	86,086,899	55,862,269	64.89	.4770	209 62
1900	119	12,363,255,613	93,066,623	57,834,418	62.14	.4678	213.76
1901	110	13,605,011,561	107,754,361	61,125,610	56.73	.4493	222.57
1902	112	14,571,479,297	126,162,843	65,647,571	52 03	.4505	221.96
1903	114	15,304,969,722	135,524,226	64,665,648	47.71	.4225	236.67
1904	112	16,742,319,419	146,562,454	88,355,032	60.29	.5277	189.49
1905	126	18,112,291,243	158,426,265	74,238,556	46.86	.4098	243.97
1906	126	19,291,315,915	168,221,731	142,125,040	84.49	.7368	135.73
1907	138	21,739,515,448	186,019,931	84,289,339	45.31	.3877	257 91
1908	131	21,589,707,144	180,779,961	98,955,807	54.74	.4583	218.18
1909	132	23,613,622,056	192,312,129	92,604,484	48.15	.3922	255.00
1860–1909 inclusive	.....	$414,347,270,327	$3,484,876,290	$1,986,626,630	57.01	4794	208.57

FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

1860–1865 inclu ive	.....	.....	Not	attainable.	....	....	....
1866–1870 "	av. 4	$1,824,899,392	$15,714,051	$8,572,012	54.55	.4697	212.89
1871–1880 "	" 15	13,465,578,567	112,380,038	68,590,641	61 03	.5094	196.32
1881–1890 "	" 24	33,828,231,680	261,707,936	162,789,295	62.20	.4812	207.80
1891	25	5,005,166,582	35,870,768	22,765,634	63.47	.4548	219.86
1892	25	5,353,487,893	40,941,680	26,337,409	64.33	.4920	203.26
1893	24	5,233,837,431	42,539,311	29,740,758	69.91	.5683	175.98
1894	23	4,919,480,645	41,490,805	25,608,889	61.72	.5206	192.10
1895	23	5,132,524,401	41,526,790	24,034,334	57.87	.4682	213.54
1896	25	5,061,532,100	40,939,900	22,979,636	56.13	.4540	220.26
1897	29	5,463,433,991	41,072,624	20,592,681	50.14	.3769	265.31
1898	32	5,924,875,178	40,338,900	24,025,856	59.56	.4055	246.60
1899	35	6,087,570,275	42,958,472	29,865,014	69.52	.4906	203.84
1900	39	6,767,143,189	47,405,023	31,069,280	65.54	.4591	217.82
1901	36	7,024,214,526	49,844,845	32,013 907	64.23	.4558	219.41
1902	33	6,748,853,739	53,280,995	28,529,024	53.54	.4227	236.56
1903	33	6,702,472,886	54,963 227	27,934,233	50.82	.4167	239.93
1904	32	7,681,564,661	60,114,916	39,335,392	65.43	.5121	195.28
1905	32	7,447,409,836	58,320,652	29,566,846	50.67	.3968	251.96
1906	30	8,790,991,880	70,251,823	88,717,719	126.28	1.0092	99.09
1907	31	8,343,800,930	66,943,892	33,144,088	49.51	.3972	251.74
1908	31	8,642,348,293	66,406,292	36,591,355	55.10	.4234	236.19
1909	31	9,503,446,073	70,084,203	33,567,008	47.89	.3532	283 12
1860–1909 inclusive	.....	$174,952,864,148	$1,355,097,243	$846,371,011	62.46	.4838	206.71

UNITED STATES AND FOREIGN COMPANIES COMBINED.

1860–1870 inclusive	av. 146	$36,323,450,085	$291,427,230	$169,090,061	58.02	.4655	214.82
1871–1880 "	" 177	62,449,959,925	539,237,558	315,996,706	58.60	.5060	167.63
1881–1890 "	" 152	100,269,095,647	827,974,298	488,273,927	58.97	.4870	205.35
1891	129	13,618,552,896	106,852,373	66,820,077	62.53	.4907	203.81
1892	130	14,660,705,149	119,660,972	75,249,511	62.89	.5133	194.83
1893	127	14,714,753,826	123,611,132	84,212,693	68.13	.5723	174.74
1894	121	13,725,968,551	120,843,471	73,130,847	60.52	.5328	187.69
1895	121	14,243,190,984	121,256,923	67,573,936	55.73	.4744	210.78
1896	134	14 397,695,933	121,299,407	64,737,638	53.37	.4496	222.40
1897	152	15,608,340,125	122,917,407	60,587,396	49.29	.3882	257.62
1898	162	16,905,115 862	123,600,699	71.287,209	57.68	.4217	237.14
1899	162	17,797,572,061	129,045,371	85,727,283	66.43	.4817	207 61
1900	158	19,130,398,802	140,471,646	88,903,698	63.29	.4647	215.19
1901	146	20,629,226,087	157,599,206	93,139,517	59.10	.4515	221.49
1902	145	21,320,333,036	179,443,838	94,176,595	52.48	.4417	226.38
1903	147	22,007,442,608	190,487,453	92,599,881	48.61	.4207	237.66
1904	144	24,423,884,080	206,677,370	127,690,424	61.78	.5228	191.27
1905	158	25,559,701,079	216,746,917	103,805,402	47.89	.4061	246.22
1906	156	28,082,307,795	238,473,554	230,842,759	96.80	.8220	121.65
1907	169	30,083,316,378	252,963,823	117,433,427	46.42	.3903	256.17
1908	162	30,232,055,437	247,186,253	135,547,162	54.84	.4484	223.03
1909	163	33,117,068,129	262,196,532	126,171,492	48.12	.3810	262.48
1860–1909 inclusive	.....	$589,300,134,475	$4,839,973,433	$2,832,997,641	58.53	.4807	208.01

* Since 1902, premiums written.

RISKS WRITTEN, PREMIUMS CHARGED.

Joint Stock Fire Insurance Companies of the State of New York.

Year.	Number of Companies.	Fire Risks Written.	Fire Premiums Charged.	Rate of Premium Charged on Each $100 of Risks
1871-1880 inclusive	av. 92	$28,387,273,917	$218,814,385	.7708
1881-1890 "	" 60	35,022,250,457	298,275,379	.8516
1891	42	3,943,349,991	35,206,807	.8929
1892	40	4,136,544,366	40,005,576	.9671
1893	39	4,209,671,458	42,224,580	1.0030
1894	38	3,868,722,518	39,704,457	1.0260
1895	38	3,927,972,375	39,567,066	1.0073
1896	44	4,008,672,764	39,861,573	.9944
1897	53	4,427,319,233	41,300,947	.9329
1898	58	4,834,609,046	42,949,939	.8884
1899	57	5,094,424,929	46,013,224	.9032
1900	54	5,373,111,634	50,129,489	.9330
1901	48	5,671,523,972	56,475,605	.9958
1902	47	6,238,322,150	67,101,858	1.0757
1903	46	6,692,183,401	73,170,320	1.0933
1904	44	6,972,896,805	76,045,843	1.0906
1905	47	7,379,816,957	81,357,234	1.1024
1906	47	8,136,878,033	89 540.927	1.1004
1907	46	8,571,594,308	95,399,316	1.1129
1908	43	8,639,235,607	94,333,100	1.0910
1909	44	9,392,184,483	99,578,183	1.0602
1871-1909 inclusive	....	$174,928,558,404	$1,667,055,808	.9530

Joint Stock Fire Insurance Companies of Other States.

1871-1880 inclusive	av. 70	$20,597,107,441	$243,365,885	1.1816
1881-1890 "	" 68	31,418,613,510	367,979,688	1.1712
1891	62	4,670,036,323	52,067,699	1.1149
1892	65	5,170,672,890	59,188.914	1.1447
1893	64	5,271,244,937	61,514,022	1.1670
1894	60	4,937,765,388	58,795,484	1.1907
1895	60	5,182,694,208	60,813,699	1.1734
1896	65	5,327,491,069	61,079,898	1.1465
1897	70	5,717,586,901	63,460,445	1.1099
1898	72	6,145,631,638	66,278,944	1.0785
1899	70	6,615,576,857	69,936,037	1.0571
1900	65	6,990,143,979	76,148,731	1.0894
1901	62	7,933,487,589	90,340,486	1.1387
1902	65	8,333,157,147	102,950,160	1.2354
1903	68	8,612,786,321	110,125,821	1.2786
1904	68	9,769,422,614	122,952,865	1.2585
1905	79	10,732,474,286	133,919,162	1.2477
1906	79	11,154.437,882	136,212,220	1.2211
1907	92	13.167,921,140	161,472,778	1.2262
1908	88	12.950,471,537	158,503,439	1.2239
1909	88	14,221,437,573	170,030,483	1.1956
1871-1909 inclusive	....	$204,920,161,230	$2,427,136,860	1.1844

United States Companies Combined.

1871-1880 inclusive	av. 162	$48,984,381,358	$462,180,270	.9436
1881-1890 "	" 128	66,440,863,967	666,255,067	1.0028
1891	104	8,613,386,314	87,274,506	1.0132
1892	105	9,307,217,256	99,194,490	1.0658
1893	103	9,480,916,395	103,738,602	1.0942
1894	98	8,806,487,906	98,499,941	1.1185
1895	98	9,110,666,583	100,380,765	1.1018
1896	109	9,336,163,833	100,941,471	1.0812
1897	123	10,144,906,134	104,761,392	1.0327
1898	130	10,980,240,684	109,228,883	.9948
1899	127	11,710,001,786	115,949,261	.9902
1900	119	12,363,255,613	126,278 220	1.0214
1901	110	13,605,011,561	146,816,091	1.0791
1902	112	14,571,479,297	170,052,028	1.1670

RISKS WRITTEN, PREMIUMS CHARGED—*Continued.*

United States Companies Combined—*Continued.*

Year.	Number of Companies.	Fire Risks Written.	Fire Premiums Charged.	Rate of Premium Charged on Each $100 of Risk.
1903	114	$15,304,969,722	$183,296,141	1.1976
1904	112	16,742,329,419	198,998,708	1.1886
1905	126	18,112,291,243	215,276,396	1.1885
1906	126	19,291,315,915	225,753,147	1.1702
1907	138	21,739,515,448	256,872,094	1.1815
1908	131	21,589,707,144	252,836,539	1.1711
1909	132	23,613,622,056	269,608,666	1.1418
1871–1909 inclusive	....	$379,848,719,634	$4,094,192,668	1.0778

Fire Insurance Companies of Foreign Countries.

1871–1880 inclusive	av. 15	$13,465,578,567	$126,865,312	.9421
1881–1890 "	" 24	33,828,231,680	324,390,335	.9589
1891	25	5,005,166,582	46,053,567	.9201
1892	25	5,353,487,893	53,915,146	1.0071
1893	24	5,233,837,431	56,885,126	1.0869
1894	23	4,919,480,645	54,482,627	1.1075
1895	23	5,132,524,401	54,946,979	1.0706
1896	25	5,061,532,100	52,606,421	1.0393
1897	29	5,463,433,991	54,189,654	.9919
1898	32	5,924,875,178	54,010,270	.9116
1899	35	6,087,570,275	57,459,067	.9439
1900	39	6,767,143,189	65,722,161	.9712
1901	36	7,024,214,526	71,951,492	1.0243
1902	33	6,748,853,739	75,511,408	1.1189
1903	33	6,702,472,886	78,035,634	1.1642
1904	32	7,681,564,661	84,630,170	1.1017
1905	32	7,447,409,836	83,251,186	1.1178
1906	30	8,790,991,880	96,327,443	1.0957
1907	31	8,343,800,930	95,020,729	1.1388
1908	31	8,642,348,293	93,126,604	1.0776
1909	31	9,503,446,073	102,082,038	1.0742
1871–1909 inclusive	....	$173,127,964,756	$1,781,463,369	1.0290

United States and Foreign Companies Combined.

1871–1880 inclusive	av. 177	$62,449,959,925	$589,045,582	.9432
1881–1890 "	" 152	100,269,095,647	990,645,402	.9880
1891	129	13,618,552,896	133,328,073	.9790
1892	130	14,660,705,149	153,109,636	1.0444
1893	127	14,714,753,826	160,623,728	1.0916
1894	121	13,725,968,551	152,982,568	1.1145
1895	121	14,243,190,984	155,327,744	1.0905
1896	134	14,397,695,933	153,547,892	1.0665
1897	152	15,608,340,125	158,951,046	1.0184
1898	162	16,905,115,862	163,239,153	.9656
1899	162	17,797,572,061	173,408,328	.9744
1900	158	19,130,398,802	192,000,381	1.0036
1901	146	20,629,226,087	218,767,583	1.0605
1902	145	21,320,333,036	245,563,426	1.1518
1903	147	22,007,442,608	261,331,775	1.1874
1904	144	24,423,884,080	283,628,878	1.1613
1905	158	25,559,701,079	298,527,582	1.1679
1906	156	28,082,307,795	322,080,590	1.1469
1907	169	30,083,316,378	351,892,823	1.1697
1908	162	30,232,055,437	345,963,143	1.1444
1909	163	33,117,068,129	371,690,704	1.1223
1871–1909 inclusive	....	$552,976,666,390	$5,875,656,037	1.0626

EXPENSES.

Joint Stock Fire Insurance Companies of the State of New York.

Year.	Number of Companies.	*Premiums Received, Including Marine and Inland.	Expenses.	Ratio.
1860–1870 inclusive	av. 102	$183,139,848	$62,663,832	34.22
1871–1880 "	" 92	208,112,740	79,485,649	38.19
1881–1890 "	" 60	263,693,993	103,048,105	39.08
1891	42	28,489,972	11,323,317	39.75
1892	40	31,459,897	12,135,136	38.57
1893	39	32,937,972	12,331,459	37.43
1894	38	31,940,238	11,604,754	36.33
1895	38	30,867,873	11,704,487	37.91
1896	44	31,423,692	11,896,590	37.86
1897	53	31,918,257	12,472,013	39.07
1898	58	32,517,984	13,592,838	41.80
1899	57	33,393,414	13,807,157	41.35
1900	54	36,397,880	14,577,965	40.05
1901	48	40,875,586	15,570,889	38.09
1902	47	50,044,440	17,858,729	35.68
1903	46	53,963,874	19,919,406	36.91
1904	44	55,573,884	20,968,733	37.73
1905	47	59,335,727	21,849,765	36.82
1906	47	65,376,909	23,661,527	36.19
1907	46	67,412,156	25,911,966	38.44
1908	43	65,908,234	26,672,035	40.47
1909	44	70,435,196	27,279,916	38.73
1860–1909 inclusive	.....	1,505,219,766	570,336,268	37.89

Joint Stock Fire Insurance Companies of Other States.

1860–1870 inclusive	av. 40	$137,937,699	$37,740,896	27.36
1871–1880 "	" 70	263,026,687	80,185,715	30.49
1881–1890 "	" 68	348,759,074	118,678,410	34 03
1891	62	46,200,303	16,312,282	35.31
1892	65	51,684,773	17,889,917	34.61
1893	64	52,481,254	18,279,861	34.83
1894	60	51,218,327	17,626,065	34.41
1895	60	52,114,166	18,409,935	35.33
1896	65	52,076,466	19,131,410	36.74
1897	70	53,313,967	20,126,417	38.31
1898	72	54,400,572	21,571,552	39.65
1899	70	57,413,774	22,974,016	40.01
1900	65	61,660,460	24,031,402	38.97
1901	62	71,969,451	27,670,199	38.45
1902	65	81,251,856	29,785,475	36.65
1903	68	86,633,221	32,507,151	37.52
1904	68	95,834,499	36,000,898	37.56
1905	79	104,556,387	39,149,128	37.44
1906	79	109,024,596	47,439,122	43.51
1907	92	125,652,871	48,767,212	38.81
1908	88	121,738,628	48,118,681	39.62
1909	88	130,347,125	51,096,121	39.20
1860–1909 inclusive	.....	2,209,296,156	793,491,865	35.92

United States Companies Combined.

1860–1870 inclusive	av. 142	$321,077,547	$100,404,728	31.27
1871–1880 "	" 162	471,139,427	159,671,364	33.89
1881–1890 "	" 128	612,453,067	221,726,515	36.20
1891	104	74,690,275	27,635,599	37.00
1892	105	83,144,670	30,025,053	36.11
1893	103	85,419,226	30,611,320	35.85
1894	98	83,158,565	29,230,819	35.15
1895	98	82,982,039	30,114,422	36.29
1896	109	83,500,158	31,028,000	37.16
1897	123	85,232,224	32,598,430	38.25
1898	130	86,918,556	35,164,390	40.46
1899	127	90,807,188	36,781,173	40.50
1900	119	98,058,340	38,609,367	39.37
1901	110	112,845,037	43,241,088	38.32

* Since 1908, premiums written.

EXPENSES—*Continued.*

United States Companies Combined—*Continued.*

Year.	Number of Companies.	Premiums Received, Including Marine and Inland.*	Expenses.	Ratio.
1902	112	$131,296,296	$47,644,204	36.28
1903	114	140,597,095	52,426,557	37.28
1904	112	151,408,383	56,969,631	37.63
1905	126	163,892,114	60,998,893	37.21
1906	126	174,401,505	71,100,649	40.76
1907	138	193,065,027	74,679,178	38.68
1908	131	187,646,862	74,790,716	39.86
1909	132	200,782,321	78,376,037	39.04
1860–1909 inclusive	.....	3,714,515,922	1,363,828,133	36.72

Fire Insurance Companies of Foreign Countries.

1860–1865 inclusive	.....	Not	attainable.	....
1866–1870 "	av. 4	$15,714,051	$4,202,759	26.75
1871–1880 "	" 15	112,380,038	33,842,637	30.11
1881–1890 "	" 24	261,707,936	85,619,198	32.72
1891	25	35,870,768	12,403,695	34.58
1892	25	40,941,680	13,617,183	33.26
1893	24	42,539,311	14,005,742	32.92
1894	23	41,490,805	13,519,327	32.58
1895	23	41,526,790	13,892,805	33.45
1896	25	40,939,900	13,950,497	34.07
1897	29	41,532,554	14,542,716	35.02
1898	32	40,812,170	15,092,482	36.98
1899	35	43,643,450	16,067,955	36.82
1900	39	48,205,225	17,588,958	36.49
1901	36	50,681,170	17,998,598	35.51
1902	33	54,198,336	18,642,309	34.39
1903	33	55,935,771	20,079,923	35.89
1904	32	60,983,308	21,471,651	35.21
1905	32	59,127,767	21,347,468	36.10
1906	30	70,985,582	24,223,838	34.12
1907	31	67,578,542	24,778,291	36.66
1908	31	67,028,308	25,128,634	37.49
1909	31	70,978,015	26,252,449	36.99
1860–1909 inclusive	.....	1,364,801,477	468,269,115	34.30

United States and Foreign Companies Combined.

1860–1870 inclusive	av. 146	$336,791,598	$104,607,487	31.06
1871–1880 "	" 177	583,519,465	193,514,001	33.16
1881–1890 "	" 152	874,161,003	307,345,713	35.16
1891	129	110,561,043	40,039,294	36.21
1892	130	124,086,350	43,642,236	35.17
1893	127	127,958,537	44,617,062	34.87
1894	121	124,649,370	42,750,146	34.30
1895	121	124,508,829	44,007,227	35.34
1896	134	124,440,058	44,978,497	36.14
1897	152	126,764,778	47,141,146	37.19
1898	162	127,730,726	50,256,872	39.35
1899	162	134,450,638	52,849,128	39.31
1900	158	146,263,565	56,198,325	38.42
1901	146	163,526,207	61,239,686	37.45
1902	145	185,494,632	66,286,513	35.73
1903	147	196,532,866	72,506,480	36.89
1904	144	212,391,691	78,441,282	36.93
1905	158	223,019,881	82,346,361	36 92
1906	156	245,387,087	95,324,487	38.85
1907	169	260,643,569	99,457,469	38.16
1908	162	254,675,170	99,919,350	39.24
1909	163	271,760,361	104,628,486	38.50
1860–1909 inclusive	.....	5,079,317,399	1,832,097,248	36.07

* Since 1902, premiums written.

COMMISSIONS.

Joint Stock Fire Insurance Companies of the State of New York.

Year.	Number of Companies.	Premiums Received, Including Marine and Inland.*	Commissions.	Ratio.
1860-1870 inclusive	av. 102	$183,139,848	$19,313,609	10.55
1871-1880 "	" 92	208,112,740	30,464,418	14.64
1881-1890 "	" 60	263,693,993	49,102,248	18.62
1891	42	28,489,972	5,769,312	20.25
1892	40	31,459,897	6,136,924	19.51
1893	39	32,937,972	6,227,269	18.91
1894	38	31,940,238	5,637,803	17.65
1895	38	30,867,873	5,799,041	18.78
1896	44	31,423,692	5,920,768	18.84
1897	53	31,918,257	6,212,758	19.46
1898	58	32,517,984	6,897,081	21.21
1899	57	33,393,414	6,875,402	20.59
1900	54	36,397,880	7,375,516	20.26
1901	48	40,875,586	8,512,021	20.82
1902	47	50,044,440	10,042,184	20.06
1903	46	53,963,874	11,510,029	21.32
1904	44	55,573,884	11,509,845	20.72
1905	47	59,335,727	12,573,006	21.19
1906	47	65,376,909	13,864,095	21.20
1907	46	67,412,156	14,328,933	21.26
1908	43	65,908,234	14,327,247	21.74
1909	44	70,435,196	14,781,562	20.99
1860-1909 inclusive	.....	$1,505,219,766	$273,181,071	18.15

Joint Stock Fire Insurance Companies of Other States.

1860-1870 inclusive	av. 40	$137,937,699	$16,675,463	12.09
1871-1880 "	" 70	263,026,687	38,379,998	14.59
1881-1890 "	" 68	348,759,074	60,445,167	17.53
1891	62	46,200,303	8,726,588	18.89
1892	65	51,684,773	9,746,533	18.86
1893	64	52,481,254	9,799,956	18.67
1894	60	51,218,327	9,245,747	18.05
1895	60	52,114,166	9,629,007	18.47
1896	65	52,076,466	9,874,758	18.96
1897	70	53,313,967	10,288,205	19.30
1898	72	54,400,572	10,476,263	19.26
1899	70	57,413,774	11,041,931	19.23
1900	65	61,660,460	12,238,810	19.85
1901	62	71,969,451	14,907,865	20.79
1902	65	81,251,856	16,506,403	20.71
1903	68	86,633,221	18,361,403	21.41
1904	68	95,834,499	20,390,341	21.19
1905	79	104,556,387	22,456,146	21.28
1906	79	109,024,596	23,175,076	21.25
1907	92	125,652,871	26,736,401	21.28
1908	88	121,738,628	26,893,251	22.09
1909	88	130,347,125	28,068,022	21.53
1860-1909 inclusive	.....	$2,209,296,156	$414,063,334	18.74

United States Companies Combined.

1860-1870 inclusive	av. 142	$321,077,547	$35,989,072	11.21
1871-1880 "	" 162	471,139,427	68,844,416	14.61
1881-1890 "	" 128	612,453,067	109,547,415	17.89
1891	104	74,690,275	14,495,900	19.41
1892	105	83,144,670	15,883,457	19.10
1893	103	85,419,226	16,027,225	18.76
1894	98	83,158,565	14,883,550	17.90
1895	98	82,982,039	15,428,048	18.59
1896	109	83,500,158	15,795,526	18.91
1897	123	85,232,224	16,500,963	19.36
1898	130	86,918,556	17,373,344	19.99
1899	127	90,807,188	17,917,333	19.73
1900	119	98,058,340	19,614,326	20.00
1901	110	112,845,037	23,419,886	20.75

* Since 1908, premiums written.

COMMISSIONS—*Continued.*

United States Companies Combined.—*Continued.*

Year.	Number of Companies.	Premiums Received, Including Marine and Inland.*	Commissions.	Ratio.
1902	112	$131,296,296	$26 548,587	20.22
1903	114	140,597,095	29,871,432	21.24
1904	112	151 408,383	31,900,186	21.06
1905	126	163,892,114	35,029,152	21.37
1906	126	174.401,505	37,039,171	21.24
1907	138	193,065,027	41,065,334	21.27
1908	131	187,646,862	41,220,498	21.97
1909	132	200,782,321	42,849,584	21.34
1860–1909 inclusive	.....	$3,714,515,922	$687,244,405	18.50

Fire Insurance Companies of Foreign Countries.

1860-1865 inclusive	.....	Not	attainable.	....
1866–1870 "	av. 4	$15,714,051	$2,124,456	13.52
1871–1880 "	" 15	112,380,038	18,048,109	16.06
1881–1890 "	" 24	261,707,936	47,375,298	18.10
1891	25	35,870,768	7,352,113	20.50
1892	25	40,941,680	7,805,528	19.06
1893	24	42,539,311	7,761,200	18.24
1894	23	41,490,805	7,444,164	17.94
1895	23	41,526,790	7,753,220	18.67
1896	25	40,939,900	7,684,396	18 77
1897	29	41,532,554	8,018,027	19.31
1898	32	40,812,170	8,227,770	20.16
1899	35	43,643,450	8,641,454	19.80
1900	39	48,205,225	10,091,449	20.93
1901	36	50,681,170	10,522,547	20 76
1902	33	54,198,336	11,080,198	20.44
1903	33	55,935,771	12,017,140	21.48
1904	32	60,983,308	13,177,840	21.61
1905	32	59 127,767	12,814,628	21.67
1906	30	70,985,582	15,596,818	21.97
1907	31	67,578,542	14,229,534	21.06
1908	31	67,028,308	14,513,586	21.65
1909	31	70,978,015	15,583,889	21.96
1860–1909 inclusive	.....	$1,364,801,477	$267,863,364	19 63

United States and Foreign Companies Combined.

1860–1870 inclusive	av. 146	$336,791,598	$38,113,528	11.32
1871–1880 "	" 177	583,519,465	86,892,525	14.89
1881–1890 "	" 152	874,161,003	156,922,713	17.95
1891	129	110,561,043	21,848,013	19.76
1892	130	124,086,350	23,688,985	19.09
1893	127	127,958,537	23,788,425	18.59
1894	121	124 649,370	22,327,714	17.91
1895	121	124,508,829	23,181,268	18 61
1896	134	124,440,058	23,479 922	18.87
1897	152	126,764,778	24,518,990	19.34
1898	162	127,730,726	25,601,114	20.04
1899	162	134,450,638	26,558,787	19.75
1900	158	146,263,565	29,705,775	20.31
1901	146	163,526,207	33,942,433	20.76
1902	145	185,494,632	37,628,785	20.28
1903	147	196,532.866	41 888,572	21.31
1904	144	212.391,691	45,078,026	21.22
1905	158	223,019.881	47,843,780	21.45
1906	156	245.387,087	52,635,989	21 45
1907	169	260,643,569	55,294,868	21.22
1908	162	254.675,170	55.743,084	21.89
1909	163	271,760,336	58,433,473	21.50
1860–1909 inclusive	.....	$5,079,317,399	$955,107,769	18.80

* Since 1902, premiums written.

TABLE OF RATIOS.

Joint Stock Fire Insurance Companies of the State of New York.

Year.	No. of Companies.	Ratio Losses to $100 Premiums.	Ratio Losses to $100 Risks.	Amount Risks Written to $1.00 Loss.	Rate of Premium Charged on each $100 of Risks.	Ratio of Expenses to $100 of Premiums.	Ratio of Commission each $100 of Premiums
1860-1870 inclusive	av. 102	56.85	.3988	250.75	.....	34.22	10.55
1871-1880 "	" 92	54.20	.3817	261.96	.7708	38.19	14.64
1881-1890 "	" 60	56.49	.4073	245.55	.8516	39.08	18.62
1891	42	60.68	.4326	231.17	.8929	39.75	20.25
1892	40	62.54	.4694	213.04	.9671	38.57	19.51
1893	39	66.41	.5130	194.92	1.0030	37.43	18.91
1894	38	61.26	.4994	200 25	1.0260	36.33	17.65
1895	38	54.13	.4206	237.70	1.0073	37.91	18.78
1896	44	51.03	.3946	253.43	.9944	37.86	18 84
1897	53	47.20	.3353	298.23	.9329	39.07	19.46
1898	58	55.17	.3648	274.16	.8884	41.80	21.21
1899	57	64.84	.4180	239.26	.9032	41.35	20.59
1900	54	61.09	.4062	246.16	.9330	40.05	20.26
1901	48	55.64	.3955	252.85	.9958	38.09	20.82
1902	47	50.04	.3975	251.56	1.0757	35.68	20.06
1903	46	47.13	.3768	265.33	1.0933	36.91	21.32
1904	44	60.82	.4825	207.01	1.0906	37.73	20.72
1905	47	46.80	.3746	266.93	1.1024	36.82	21.19
1906	47	79.42	.6358	157.29	1.1004	36.19	21.20
1907	46	46 65	.3654	273.62	1.1120	38.44	21.26
1908	43	55.37	.4207	237 67	1.0919	40.47	21.74
1909	44	46 87	.3489	286.56	1.0602	38.73	20.99
1860-1909 inclusive		55 90	.4112	243.17	.9530	37.89	18.15

Joint Stock Fire Insurance Companies of Other States.

1860-1870 inclusive	av. 40	60.17	.6004	166.56	.....	27.36	12.09
1871-1880 "	" 70	61.28	.6751	148.14	1.1816	30.49	14.59
1881-1890 "	" 68	58.27	.5820	171.82	1.1712	34.03	17.33
1891	62	62.97	.5781	172.99	1.1149	35.31	18.89
1892	65	61.87	.5705	175.30	1.1447	34.61	18.86
1893	64	67.71	.6237	160.34	1.1670	34.83	18 67
1894	60	58.98	.5712	175.08	1.1907	34.41	18.05
1895	60	54.90	.5213	191.84	1.1734	35.33	18 47
1896	65	52.55	.4869	205.37	1.1465	36.74	18.96
1897	70	49.90	.4399	227.34	1.1099	38.31	19.30
1898	72	57.75	.4820	207.45	1.0785	39.65	19.26
1899	70	64.92	.5225	191.37	1.0571	40.01	19.23
1900	65	62.80	.5152	194.13	1.0894	38.97	19.85
1901	62	57.38	.4877	205.03	1.1387	38.45	20.71
1902	65	53.59	.4902	203.99	1.2354	36.65	20.31
1903	68	48.09	.4579	218.35	1.2786	37.52	21.19
1904	68	59.96	.5601	178.55	1.2585	37.56	21.28
1905	79	46.89	.4341	230.34	1.2477	37.44	21.48
1906	79	87.69	.8103	123.40	1.2211	43.51	21.25
1907	92	44.55	.4022	248.62	1.2262	38.81	21.28
1908	88	54.38	.4834	206.85	1.2239	39.62	22.09
1909	88	48.97	.4207	237.69	1.1956	39.20	21 53
1860-1909 inclusive	.....	57.80	.5419	184.53	1.1844	35 92	18.74

United States Companies Combined.

1860-1870 inclusive	av. 142	58.22	.4653	214.92	.....		11.21
1871-1880 "	" 162	57.96	.5051	197.99	.9436	33.89	14.61
1881-1890 "	" 128	57.48	.4899	204.13	1.0028	36.20	17.89
1891	104	62.06	.5115	195.52	1.0132	37.00	19.41
1892	105	62.13	.5255	190.28	1.0658	36.11	19.10
1893	103	67.19	.5745	174.05	1.0942	35.85	18.76
1894	98	59.89	.5396	185.31	1.1185	35.15	17.90
1895	98	54.61	.4779	209.25	1.1018	36.29	18.59
1896	109	51.96	.4473	223.58	1.0812	37.16	18.91
1897	123	48.87	.3942	253.66	1.0327	38.25	19.36
1898	130	56.76	.4304	232.33	.9948	40.46	19.99
1899	127	64.89	.4770	209.62	.9902	40.50	19.73
1900	119	62.14	.4678	213.76	1.0214	39.37	20.00
1901	110	56.73	.4493	222.57	1.0791	38.32	20.75

TABLE OF RATIOS—*Continued.*

UNITED STATES COMPANIES COMBINED—*Continued.*

YEAR.	No. of Companies.	Ratio Losses to $100 Premiums.	Ratio Losses to $100 Risks	Amount Risks Written to $1.00 Loss.	Rate of Premium Charged on each $100 of Risks.	Ratio of Expenses to $100 of Premiums	Ratio of Commission to each $100 of Premiums
1902	112	52.03	.4505	221.96	1.1670	36.28	20.22
1903	114	47.71	.4225	236.67	1.1976	37.28	21.24
1904	112	60 29	.5277	189.49	1.1886	37.63	21.06
1905	126	46.86	.4098	243.97	1.1885	37.21	21.37
1906	126	84 49	.7368	135.73	1.1702	40.76	21.24
1907	138	45.31	.3877	257.91	1.1815	38.68	21.27
1908	131	54.74	.4583	218.18	1.1711	39.86	21.97
1909	132	48.15	.3922	255.00	1.1418	39.04	21.34
1860-1909 inclusive	.....	57.01	.4794	208.57	1.0778	36.72	18.50

FIRE INSURANCE COMPANIES OF FOREIGN COUNTRIES.

1860-1865 inclusive			Not at	tainable			
1866-1870 "	av. 4	54.55	.4697	212.89	.....	26.75	13.52
1871-1880 "	" 15	61.03	.5094	196.32	.9421	30.11	16.06
1881-1890 "	" 24	62.20	.4812	207.80	.9589	32.72	18.10
1891	25	63.47	.4548	219.86	.9201	34.58	20.50
1892	25	64.33	.4920	203.26	1.0071	33.26	19.06
1893	24	69 91	.5683	175.98	1.0869	32.92	18.24
1894	23	61.72	.5206	192.10	1.1075	32.58	17.94
1895	23	57.87	.4682	213.54	1.0706	33.45	18.67
1896	25	56.13	.4540	220.26	1.0393	34.07	18.77
1897	29	50.14	.3769	265.31	.9919	35.02	19.31
1898	32	59.56	.4055	246.60	.9116	36.98	20.16
1899	35	69.52	.4906	203.84	.9439	36.82	19.80
1900	39	65.54	.4591	217.82	.9712	36.49	20.93
1901	36	64.23	.4558	219.41	1.0243	35.51	20.76
1902	33	53.54	.4227	236.56	1.1189	34.39	20.44
1903	33	50.82	.4167	239.93	1.1642	35.89	21.48
1904	32	65.43	.5121	195.28	1.1017	35.21	21.61
1905	32	50.67	.3968	251.96	1.1178	36.10	21.67
1906	30	126.28	1.0092	99.09	1.0957	34.12	21 97
1907	31	49.51	.3972	251.74	1.1388	36.66	21.06
1908	31	55.10	.4234	236.19	1.0776	37.49	19.50
1909	31	47.89	.3532	283.12	1.0742	36.99	21.96
1860-1909 inclusive	.....	62.46	.4838	206.71	1.0290	34.30	19.63

UNITED STATES AND FOREIGN COMPANIES COMBINED.

1860-1870 inclusive	av. 146	58.02	.4655	214 82	.....	31.06	11.32
1871-1880 "	" 177	58.60	.5060	197.63	.9432	33.16	14.89
1881-1890 "	" 152	58.97	.4870	205.35	.9880	35.16	17.95
1891	129	62.53	.4907	203.81	.9790	36.21	19.76
1892	130	62.89	.5133	194.83	1.0444	35.17	19.09
1893	127	68.13	.5723	174.74	1.0916	34.87	18.59
1894	121	60.52	.5328	187.69	1.1145	34.30	17.91
1895	121	55.73	.4744	210.78	1.0905	35.34	18.61
1896	134	53.37	.4496	222.40	1.0665	36.14	18.87
1897	152	49.29	.3882	257.62	1.0184	37.19	19 34
1898	162	57.68	.4217	237.14	.9656	39.35	20.04
1899	162	66.43	.4817	207.61	.9744	39.31	19.75
1900	158	63.29	.4647	215.19	1.0036	38.42	20.31
1901	146	59.10	.4515	221.49	1.0605	37.45	20.76
1902	145	52.48	.4417	226.38	1.1518	35.73	20.28
1903	147	48.61	.4207	237.66	1.1874	36.89	21.31
1904	144	61.78	.5228	191.27	1.1613	36.93	21.22
1905	158	47.89	.4061	246.22	1.1679	36.92	21.45
1906	156	96.80	.8220	121.65	1.1469	38.85	21.45
1907	169	46.42	.3903	256.17	1.1697	38.16	21.22
1908	162	54.84	.4484	223.03	1.1444	39.24	21.89
1909	163	48.12	.3810	262.48	1.1223	38.50	21.50
1860-1909 inclusive	.....	58.53	.4807	208.01	1.0626	36.07	18.80

OUTSTANDING RISKS, DECEMBER 31, 1909.

163 UNITED STATES AND FOREIGN COMPANIES COMBINED.

YEAR.	One Year or Less.			Two Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1908	.....	.....	.....	$138,760,069	$1,318,102	.9499
1909	$14,499,932,341	$175,187,570	1.2082	166,161,052	1,610,731	.9694
1908–1909 inclusive	$14,499,932,341	$175,187,570	1.2082	$304,921,121	$2,928,833	.9605

YEAR.	Three Years.			Four Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1906	.....	.....	.....	$79,161,970	$732,659	.9255
1907	$5,362,598,365	$53,074,819	.9897	78,934,357	770,220	.9758
1908	5,657,553,791	55,520,268	.9813	89,579,153	795,483	.8880
1909	6,769,933,400	66,722,758	.9856	94,381,462	907,172	.9612
1906–1909 inclusive	$17,790,085,556	$175,317,845	.9854	$342,056,942	$3,205,534	.9371

YEAR.	Five Years.			Combined Term Business.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1905	$1,073,253,428	$13,188,914	1.2289	$1,073,253,428	$13,188,914	1.2289
1906	1,296,206,746	16,281,614	1.2561	1,375,368,716	17,014,273	1.2371
1907	1,403,467,406	17,066,480	1.2161	6,845,000,128	70,911,519	1.0359
1908	1,530,038,298	18,309,926	1.1967	7,415,931,311	75,943,779	1.0241
1909	1,711,301,958	20,928,395	1.2229	8,741,777,872	90,169,056	1.0315
1905–1909 inclusive.	$7,014,267,836	$85,775,329	1.2229	$25,451,331,455	$267,227,541	1.0500

YEAR.	Total Business.		
	Amount Covered.	Premiums Charged.	Rate on $100
1905	$1,073,253,428	$13,188,914	1.2289
1906	1,375,368,716	17,014,273	1.2371
1907	6,845,000,128	70,911,519	1.0359
1908	7,415,931,311	75,943,779	1.0241
1909	23,241,710,213	265,356,626	1.1417
1905–1909 inclusive	$39,951,263,796	$442,415,111	1.1074

OUTSTANDING RISKS SINCE 1877.

UNITED STATES AND FOREIGN COMPANIES COMBINED.

YEAR.	Number of Companies.	One Year or Less.			Two Years.		
		Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100
1877–1880	av. 171	$17,225,870,711	$155,144,308	.9006	$218,200,115	$1,716,786	.7867
1881–1890	" 152	57,518,353,471	608,561,152	1.0580	992,898,185	7,915,705	.7972
1891	129	7,031,994,214	76,385,806	1.0862	144,285,182	1,084,536	.7517
1892	130	7,555,282,157	86,033,963	1.1387	160,701,827	1,220,290	.7593
1893	127	7,438,275,328	87,026,620	1.1700	162,233,147	1,336,040	.8235
1894	121	7,161,456,909	87,220,582	1.2179	145,053,011	1,209,575	.8339
1895	121	7,500,757,137	88,624,073	1.1815	155,978,762	1,216,917	.7801
1896	134	7,667,293,201	89,133,221	1.1625	159,028,306	1,275,780	.8022

OUTSTANDING RISKS SINCE 1877—*Continued.*

United States and Foreign Companies Combined—*Continued.*

YEAR.	Number of Companies.	One Year or Less.			Two Years.		
		Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1897	av. 152	$8,058,476,892	$90,139,204	1.1186	$141,125,265	$1,151,539	.8160
1898	162	8,035,684,866	86,053,504	1.0709	179,816,758	1,330,369	.7398
1899	162	8,708,607,698	92,554,542	1.0628	201,890,807	1,570,612	.7780
1900	158	9,080,621,445	100,147,667	1.1029	190,853,715	1,538,945	.8064
1901	146	9,654,981,152	110,733,393	1.1469	214,753,926	1,695,551	.7895
1902	145	9,968,471,095	127,032,706	1.2743	245,305,015	1,957,063	.7978
1903	147	10,399,387,062	136,556,132	1.3131	226,454,427	2,041,036	.9013
1904	144	11,213,242,957	145,486,092	1.2975	201,276,979	1,888,868	.9384
1905	158	11,866,650,960	153,781,482	1.2959	210,133,733	1,962,580	.9339
1906	156	12,318,083,893	159,749,327	1.2976	247,029,747	2,325,181	.9412
1907	169	13,356,069,167	171,468,234	1.2838	270,418,801	2,624,925	.9707
1908	162	13,598,063,213	169,659,374	1.2477	270,806,866	2,620,781	.9678
1909	163	14,409,032,341	175,187,570	1.2082	304,921,121	2,928,833	.9605

YEAR.	Three Years.			Four Years.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877–1880	$5,218,855,533	$51,263,766	.9822	$300,279,492	$3,175,419	1.0574
1881–1890	32,442,478,719	291,864,091	.8996	1,117,977,989	10,890,022	.9741
1891	5,505,572,706	47,695,581	.8663	155,392,741	1,355,912	.8726
1892	5,888,452,078	51,803,004	.8797	171,807,960	1,568,747	.9130
1893	6,187,399,864	54,858,162	.8866	173,554,184	1,565,969	.9022
1894	6,431,306,798	57,833,080	.8992	180,206,821	1,623,163	.9007
1895	6,754,142,726	60,828,672	.9006	179,897,730	1,605,343	.8923
1896	7,138,434,411	64,191,233	.8992	184,992,352	1,642,618	.8879
1897	7,591,893,884	68,423,575	.9013	181,958,001	1,586,715	.8720
1898	8,224,860,880	71,785,897	.8728	187,779,666	1,603,965	.8542
1899	8,783,841,947	74,987,526	.8309	198,280,339	1,680,865	.8477
1900	9,226,938,803	78,447,295	.8502	203,858,340	1,706,164	.8369
1901	9,388,891,126	83,101,554	.8852	219,793,824	1,880,442	.8555
1902	9,991,496,875	91,376,498	.9145	224,474,434	1,950,083	.8687
1903	10,966,847,060	102,571,491	.9353	236,454,705	2,095,217	.8860
1904	11,707,792,466	111,951,611	.9562	239,661,706	2,189,311	.9135
1905	12,897,597,985	125,047,769	.9695	245,868,385	2,253,475	.9165
1906	14,106,298,937	136,165,232	.9653	259,816,279	2,414,812	.9487
1907	15,565,493,682	153,373,452	.9925	287,661,513	2,716,996	.9445
1908	16,549,025,654	163,565,959	.9884	317,963,271	2,967,130	.9332
1909	17,790,085,556	175,317,845	.9854	342,056,942	3,205,534	.9371

YEAR.	Five Years.			Combined Term Business.		
	Amount Covered.	Premiums Charged.	Rate on $100.	Amount Covered.	Premiums Charged.	Rate on $100.
1877–1880	$2,611,972,499	$34,816,638	1.3329	$8,349,307,639	$90,972,609	1.0895
1881–1890	17,856,330,481	218,213,771	1.2221	52,409,685,374	528,883,589	1.0091
1891	2,863,387,148	33,928,137	1.1848	8,668,637,777	84,046,166	.9694
1892	2,910,383,354	35,391,333	1.2160	9,131,345,219	89,983,374	.9857
1893	2,932,541,252	36,117,567	1.2316	9,455,728,447	93,877,738	.9928
1894	2,942,548,854	36,077,469	1.2260	9,699,115,484	96,743,287	.9974
1895	2,879,805,744	35,424,401	1.2300	9,969,824,962	99,075,333	.9937
1896	2,877,761,218	35,025,170	1.2171	10,360,216,287	102,134,801	.9850
1897	2,904,621,345	34,928,263	1.2025	10,819,598,495	106,090,092	.9805
1898	3,108,071,881	36,556,310	1.1762	11,700,529,185	111,276,541	.9510
1899	3,323,401,283	38,556,359	1.1601	12,507,515,376	116,795,362	.9338
1900	3,507,673,560	40,227,724	1.1468	13,129,324,418	121,920,128	.9286
1901	3,686,637,348	42,177,877	1.1441	13,510,076,224	128,855,424	.9537
1902	3,888,947,170	44,860,134	1.1535	14,350,223,494	140,143,778	.9765
1903	4,144,039,205	49,081,970	1.1843	15,573,795,397	155,790,714	1.0003
1904	4,437,279,312	53,296,253	1.2011	16,586,010,463	169,326,043	1.0208
1905	4,875,953,286	59,170,050	1.2135	18,229,553,389	188,433,874	1.0337
1906	5,347,295,826	64,481,221	1.2059	19,960,440,789	205,386,446	1.0290
1907	5,895,676,657	72,697,120	1.2331	22,019,250,653	231,412,493	1.0510
1908	6,419,875,645	78,857,981	1.2284	23,557,671,436	248,011,851	1.0528
1909	7,014,267,836	85,775,329	1.2229	25,451,331,455	267,227,541	1.0500

OUTSTANDING RISKS—UNITED STATES AND FOREIGN COMPANIES COMBINED—*Cont.*

YEAR.	TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on $100.
1877-1880	$25,575,178,350	$246,116,917	.9623
1881-1890	109,928,038,845	1,137,444,741	1.0347
1891	15,700,631,991	160,449,972	1.0219
1892	16,686,627,376	176,017,337	1.0547
1893	16,894,003,775	180,904,358	1.0708
1894	16,860,572,393	183,963,869	1.0911
1895	17,470,582,099	187,699,406	1.0743
1896	18,027,509,488	191,268,022	1.0610
1897	18,878,075,387	196,229,296	1.0395
1898	19,736,214,051	197,330,045	.9998
1899	21,216,022,074	209,349,904	.9867
1900	22,209,945,863	222,067,795	.9999
1901	23,165,057,376	239,588,817	1.0342
1902	24,318,694,589	267,176,484	1.0986
1903	25,973,182,459	292,346,846	1.1255
1904	27,799,253,420	314,812,135	1.1324
1905	30,096,204,349	342,215,356	1.1371
1906	32,278,524,682	365,135,773	1.1312
1907	35,375,319,820	402,874,727	1.1389
1908	37,155,734,649	417,671,225	1.1241
1909	39,951,263,796	442,415,111	1.1074

TAXATION OF FIRE INSURANCE COMPANIES.

Table showing amount of taxes paid by companies reporting to the New York Insurance Department, with the ratio of the same to premiums, and to premiums less losses.

YEAR.	No. of Companies.	Premiums Received, Including Marine and Inland.	Losses Paid, Including Marine and Inland.	Amount of Taxes Paid.	RATIO OF TAXES TO	
					Premium.	Prems., Less Losses.
		$	$	$	%	%
1891	129	110,561,043	69,007,452	2,596,902	2.35	6.25
1892	130	124,086,350	78,334,159	2,727,974	2.20	5.96
1893	127	127,958,537	87,943,433	2,961,571	2.31	7.40
1894	121	124,649,370	76,059,189	2,829,401	2.27	5.82
1895	121	124,508,829	70,732,994	2,941,418	2.36	5 47
1896	134	124,440,058	67,162,474	3,145,117	2.53	5.49
1897	152	126,764,778	63,623,107	3,322,826	2.61	5.26
1898	162	127,730,726	74,660,521	3,900,134	3.05	7.34
1899	162	134,450,639	91,031,677	4,495,332	3.34	10.35
1900	158	147,709,062	92,472,967	4,736,250	3.21	8.57
1901	146	163,526,207	96,363,509	4,621,006	2.83	6.88
1902	145	185,494,632	97,950,790	4,947,898	2.67	5 65
1903	147	196,532,866	96,834,018	5,474,156	2.78	5.40
1904	144	212,391,691	131,095,629	5,577,225	2.63	6 86
1905	158	223,019,881	108,171,784	6,326,025	2.84	5.51
1906	156	245,387,087	235,290,029	6,525,369	2.66	64.62
1907	169	260,643,569	121,801,279	6,472,121	2.48	4.66
1908	162	254,675,170	140,464,352	6,943,181	2.73	6.08
1909	163	271,760,361	131,184,351	7,209,517	2.65	5.13
1891 to 1909 inclusive	..	3,286,290,856	1,930,183,714	87,753,423	2.67	6.47

Fire Insurance Companies That Have Failed or Retired.

The following is a list of joint-stock and mutual fire and marine insurance companies and Lloyds that have failed or retired from business in the United States:

When Retired. Name of Company.

1885—Acme, Des Moines; reinsured in State, Des Moines.
1896—Acme Lloyds, Brooklyn.
.....Acton Mutual Fire, Acton.
.....Adam Co. Mutual Live Stock, Gettysburg, Pa.; retired.
.....Adams Fire and Marine, W. Va.; retired.
1907—Adams & Boyle, Little Rock, Ark.; retired.
1857—Adams Mutual Fire, Adams.
1879—Adriatic, New York; reinsured in London and Lancashire.
1874—Advance, Philadelphia; reinsured.
1903—Ætna Fire, Dallas, Tex.; charter revoked.
1896—Ætna Fire Lloyds, New York; name changed to Montauk Fire Lloyds.
1874—Ætna, Chicago; failed.
1883—Ætna, Denver; retired.
1879—Ætna, New York; reins. in Home, N. Y.
1871—Ætna, New York; failed by Chicago fire.
1909—Ætna Fire, Syracuse, N. Y.; liquidated.
1888—Ætna Fire and Marine, Wheeling, W. Va.; reinsured in Providence-Washington.
1893—Ætna Mutual, Concord, N. H.; failed; resumed.
1910—Akron Mutual, Akron, O.; ceased business.
1898—Ætna Mutual, Concord, N. H.; failed.
1852—Agawam Mutual Fire, Ipswich.
1887—Alabama, Mobile; failed.
1899—Alabama State Mutual, Anniston; failed.
1896—Alamo, San Antonio, Tex.; reinsured in Germania, New York.
1871—Albany City, Albany; failed by Chicago fire.
1877—Albemarle, Charlottesville; reinsured in Granite of Virginia.
1904—Alexandria, Va.; reinsured in Hartford Fire.
1908—Alexandria Home, Alexandria, Va.; reinsured in Westchester Fire.
1894—Allegheny, Charleston, W. Va.
1898—Allegheny, Pittsburg; reins. in Armenia.
1874—Allemannia, Cleveland; failed.
1880—Alliance, Boston; reinsured in Reinsurance Generales.
1874—Alliance, New York; failed by Chicago fire.
1882—Alliance, New York; reinsured in Phenix, Brooklyn, and resumed business; reinsured in United Fire, Manchester, Eng.
1906—Alliance Fire, Austin, Minn.; reinsured in Connecticut Fire.
1905—Alliance Fire Underwriters, Chicago; ceased business.
1891—Alliance Mutual, Reading; failed.
1905—Allied Fire Underwriters, Chicago; retired.
1874—Alps, Erie; failed.
1891—Alta, Stockton; reins. in Connecticut Fire.
.....Alton Mutual Ins. & Sav., Alton; failed.
1905—Amalgamated Underwriters, Chicago; retired.
1891—Amazon, Cincinnati; rein. in Royal, Liverpool.
1894—America, Jersey City; failed.
1906—American, Boston; reinsured in Firemens of Newark, receivers appointed.
1882—American, Chicago; reins. in Home, N. Y.
1878—American, Cincinnati; failed.
1909—American, Little Rock; receiver appointed.
1910—American, Nashville, Tenn.; receiver appointed.
1893—American, New Orleans; retired.
1871—American, Providence; failed by Chicago fire.
1892—American, Wheeling; reinsured in Phœnix, London, and Citizens, Toledo.
.....American Bankers Town Mutual, Kansas City, Mo.
1887—American Exchange, New York; reinsured in German-American.
1899—American Fire, Baltimore, Md.; reinsured, except in Maryland, in Fidelity, New York. 1901—Reinsured in Union, London.
1896—American Fire and Marine Lloyds, New York; retired.
1895—American Fire, New York; reinsured in Phenix, Brooklyn, and continued business; reinsured, 1901, in Hartford Fire.
1906—American Guaranty Fund Mutual, St. Louis; retired.
1905—American Fire Underwriters, Chicago, Ill.; retired.
1906—American Fire, Philadelphia; reinsured term risks in April, 1906, in Commercial Union, and in July, 1906, reinsured new business in Stuyvesant and Pacific Fire, and suspended operations; resumed business Jan. 1, 1908.
1899—American Indemnity and Assurance, Indianapolis, Ind.; failed.
1894—American Lloyds, Limited, Chicago; reinsured in Lumbermens Mutual, Chicago.
1893—American Manufacturers Mutual, Concord, N. H.; failed; resumed.
1898—American Manufacturers Mutual, Concord, N. H.; failed.
.....American Midland Town Mut., Liberty, Mo.
1890—American Mutual, Cleveland; wound up.
1904—American Mutual, Des Moines; failed.
1898—American Mutual, Danville, Ill.; retired.
1889—American Mutual, Michigan City, Ind.; failed.
1874—American Mutual, New Orleans; failed.
1888—American Mutual, St. Louis; reinsured.
1890—American Mutual, South Bend, Ind.; failed.
1895—American Mutual Fire, Denver, failed.
1902—American Mutual, Plainfield, N. J.; retired.
1909—American Mutual, Syracuse, N. Y.; liquidated.
1902—American National, Fort Worth, Tex.; charter revoked.
1876—American Underwriters, Philadelphia; failed.
1908—American Underwriters Fire of Monroe County, N. Y.; receiver appointed.
1879—Amity, New York; reinsured in Star, N. Y.
1889—Amoskeag, Manchester; reinsured in Peoples, Manchester, N. H.
1894—Anchor, London; failed.
1861—Anchor (Marine), New York.
1872—Anchor, St. Louis; failed.
1894—Anchor F. & M., Wheeling; failed.
1872—Andes, Cincinnati; failed by Chicago fire.
1886—Anglo-American, Washington, D. C.; failed.
1890—Anglo-Nevada, San Francisco; reinsured in Caledonian, and London and Lancashire.
1878—Anthracite, Philadelphia; reinsured in Sun, Philadelphia.
1860—Appleton Mutual Fire, Boston.
1909—Aquidneck Mutual Fire, Providence, R. I; reinsured.
1897—Arctic, New York; reinsured in Imperial.
1882—Argentine, Denver and Indianapolis; failed.
1897—Arkansas Fire, Little Rock; reinsured in Commercial Union, London.
1864—Arkansas Home, Little Rock; retired.
1906—Arkansas Mutual, Little Rock, Ark.; merged with Capital Fire, Little Rock.
1889—Arkansas Valley Mutual, Wichita, Kan.; retired; resumed business in 1908.
1889—Arlington, Memphis; reinsured in Milwaukee Mechanics, Milwaukee.
1901—Armenia, Pittsburg; reins. in Westchester; resumed business in 1908, and in 1906 merged with Conestoga Fire, Lancaster, as the Guardian Fire, Pittsburg.
1891—Armstrong, New York; reinsured in Lancashire, Manchester.
1860—Artisans, New York; reinsured in Commonwealth of New York.
1900—Artisans, Pittsburg; reinsured in National, Hartford.
1897—Ashfield Mutual, Ashfield, Mass.; retired.
1899—Associated Firemens, Baltimore; reinsured in Fidelity.

When Retired. NAME OF COMPANY.

1901—Associated Manufacturers Mutual, Brooklyn; reinsured in Phenix, Brooklyn.
1891—Associated Manufacturers Mutual, Moline, Ill.; retired.
1908—Associated Mutual Fire Underwriters, Paxton, Ill.; reinsured in Illinois National, Springfield, Ill.
1896—Associated Underwriters, New York; retired.
1899—Associated Underwriters, Rockford; retired.
1905—Assurance Association of Illinois, Chicago; retired.
1897—Assurance Lloyds of America, New York; reinsured in Assurance Co. of America.
1871—Astor, New York; failed by Chicago fire.
1897—Athens Mutual, Athens, Ga.; retired.
1906—Atlanta-Birmingham Fire, Birmingham, Ala.; reinsured in Prudential of Tazewell; receiver appointed.
1889—Atlantic F. & M., Providence; reinsured in National of Hartford.
1898—Atlantic Fire and Marine Underwriters, New York; retired.
.....Atlantic Mutual Fire, Atlantic City, N. J.
1896—Atlantic Mutual Fire, Providence; reinsured in Svea, Gothenburg.
.....Atlantic F. & M., Provincetown; retired.
1871—Atlantic, Baltimore; reins. in Home, Md.
1879—Atlantic, Brooklyn; reins. in Home, N. Y.
1843—Atlantic, Boston.
1881—Atlantic Mutual Marine, Provincetown.
1870—Atlantic, New Orleans; reinsured in Factors and Traders.
1871—Atlantic, Brooklyn; failed by Chicago fire.
1894—Atlantic, Richmond, Va.; mail unclaimed.
1896—Atlantic Mutual Fire, Philadelphia; failed.
1903—Atlantic Underwriters at New York Central Lloyds; retired.
1874—Atlantic and Pacific, Chicago; failed.
1895—Atlantic Fire Lloyds, Camden, N. J.
1841—Atlas, Boston.
1881—Atlas, Hartford; wound up.
.....Atlas, Missouri; retired.
1875—Atlas, New Orleans; failed.
.....Atlas, New York.
1897—Atlas, Providence, R. I.; retired.
1896—Atlas Fire, Columbia, S. C.; retired.
1896—Atlas Fire and Marine Lloyds, New York.
.....Atlas Marine, New York.
1900—Atlas Mutual Fire, Boston; reinsured; resumed business in 1903.
1907—Atlas Mutual, Boston, Mass.; receiver appointed.
1871—Aurora, Aurora.
1891—Aurora, Cincinnati; reins. in National, Conn.
1870—Aurora, Covington; reinsured in Aurora of Cincinnati.
1897—Aurora Fire, Philadedphia; retired.
1899—Automatic Mutual Fire, Philadelphia; failed.
1896—Automatic Sprinkler Mutual Fire, Philadelphia; failed.
1869—Baltic, New York; failed.
1904—Baltimore Fire, Baltimore; failed by Baltimore fire.
.....Baltimore and Ohio, West Virginia; retired.
1877—Bangor, Bangor; failed.
1898—Bangor Mutual, Bangor, Me.; retired.
1898—Bankers and Merchants F. & M. Underwriters, New York; consolidated with South and North American Lloyds.
1898—Bankers and Merchants Mutual, Liberty, Mo.; assigned.
1900—Bavarian Mortgage & Exchange Bank, Munich; retired from United States.
.....Bay State Mutual Fire, Chelsea.
1895—Bay State Mutual Fire, Gardner; failed.
1872—Bay State, Worcester; failed by Boston fire.
1858—Becket Mutual Fire, Becket.
1897—Bedford Mutual, Bedford, Pa.; reins. in Ætna.
1853—Bedford Commercial, New Bedford.
1871—Beekman, New York; failed by Chicago fire.
1897—Beloit Mutual, Beloit, Wis.; reinsured in Niagara, New York.
1890—Belleville Mutual, Belleville, Ill.; reinsured in American, Philadelphia.
1902—Bergen Co. Farmers, Oradell, N. J.; failed.
.....Berkley, West Virginia; retired.
1861—Beverly Marine, Beverly.
1885—Beverly (name changed to Merchants); reinsured in Boston Marine.
1887—Birmingham, Birmingham, Ala.; reinsured in Macon, Macon, Ga.

When Retired. NAME OF COMPANY.

.....Black Hills, Deadwood.
1905—Blackhawk, Freeport, Ill.; merged with German, Freeport.
1871—Bloomington, Bloomington; reinsured.
1905—Blue Grass, Lexington, Ky.; receiver appointed.
1909—Blue Ridge Fire, Blue Ridge, Ga.; absorbed by Florida Home.
1891—Boatmans F. & M., Pittsburg; reinsured in Norwich Union, Norwich.
1877—Boatmens, St. Louis; reinsured in American Central.
1872—Boot & Shoe Manufacturers Mut. Fire, Lynn.
.....Boot Manufacturers Mutual, Boston; retired.
1872—Boston, Boston; failed by Boston fire.
1861—Boston Inland Mutual, Boston.
.....Boston Marine, Boston.
1860—Boston Mutual Fire, Boston.
1861—Bowditch Mutual Fire (changed to Hamilton Mutual Fire, 1852). Salem.
.....Bowdoin Mutual Fire, Boston.
1872—Boylston, Boston; failed by Boston fire.
1894—Boylston, Boston; reinsured in German-American, New York, and Providence-Washington, Providence.
1865—Brevoort, New York; reins. in Home, N. Y.
1877—Brewers, Milwaukee; reins. in Home, N. Y.
1877—Brewers and Maltsters, New York; reinsured in Merchants, N. J.
1897—Brewers and Maltsters Lloyds, New York; retired.
1909—Bristol County Mutual, New Bedford, Mass.; reinsured in Springfield Fire & Marine.
1907—British-American, New York; reinsured in British America of Toronto.
1896—Broadway, New York; reinsured in Hartford Fire, and resumed business.
1898—Broadway, New York; reins. in Western, Canada.
1896—Broadway Lloyds, New York.
1899—Broadway, New York; reinsured in Svea.
1887—Brooklyn, New York; reinsured in American of Newark, N. J.
.....Brunswick, West Virginia; retired.
1896—Brooklyn Lloyds, Brooklyn; retired.
1890—Buckeye Mut., Shelby, O.; charter revoked.
1870—Buckeye State, Cincinnati; retired.
1884—Buffalo, Buffalo; reins. in Phenix, B'klyn.
1871—Buffalo City, Buffalo; failed by Chicago fire.
1871—Buffalo Fire and Marine, Buffalo; failed by Chicago fire.
1898—Buffalo Mutual Fire, Buffalo; retired.
1896—Buffalo F. and M. Undrs., Buffalo; retired.
1877—Builders Mutual Fire, Boston.
1897—Builders Mutual Fire, Philadelphia; retired.
.....Builders, West Virginia; retired.
1865—Bunker Hill Fire, Charleston.
1873—Burnet, Cincinnati; retired.
1894—Burlington, Burlington, Ia.; failed.
1897—Business Mens Mutual Fire, Boston; reinsured in Firemens, Baltimore.
1898—Butler Mutual Fire, Butler, Pa.; retired.
1880—Caisse Generale, Paris; retired from the United States, reinsuring American risks in Imperial and Northern, Howard and Fire Association.
1892—California, San Francisco; reinsured in Peoples, Manchester; Home, New York; Firemans Fund, San Francisco; reorganized and resumed business June 15, 1905.
1904—Calumet Fire Association, Chicago; failed.
1897—Cambrian Mutual, Scranton; retired.
1908—Cambridge Mutual Fire, Cambridge, Mass.; reinsured in Royal, Liverpool; resumed business, 1909.
1899—Cameron Town Mutual, Mo.; assigned to Warrensburg Town Mutual, Mo.
.....Canton Town Mutual, Mo.
.....Cape Cod Mutual Fire, Harwich.
.....Cape Cod Mutual Fire, Sandwich.
1909—Capital, Des Moines, Iowa; merged with Merchants and Bankers, Des Moines.
1900—Capital, Jackson, Miss.; failed.
1900—Capital, Memphis, failed.
1878—Capital City, Albany; reins. in Lancashire.
1872—Capital City, Columbus; reinsured in Franklin of Ohio.
1891—Capital City Mutual, Harrisburg; failed.
1899—Capital City, Montgomery, Ala.; reinsured in London and Lancashire.
1878—Capital City, Washington, retired.
1889—Capital Fire Association, Nashua; reinsured in Granite State, Portsmouth, N. H.

When Retired. NAME OF COMPANY.

1908—Capital Fire, Little Rock, Ark.; absorbed by American Fire, Little Rock, Ark.
1909—Capital Mutual, Syracuse, N. Y.; liquidated.
1891—Capital Mutual, Topeka; failed.
1896—Capitol Fire Lloyds, New York: retired.
1908—Carolina Mutual Fire, Spartanburg, S. C.; receiver appointed.
1887—Carolina, Wilmington, N. C.; organization not completed.
.....Carondelet Home Mutual, St. Louis, Mo.
1872—Carrollton, Carrollton; retired.
1892—Cascade, Seattle; reins. in Farmers, Seattle.
1896—Cash, Pittsburg; reins. in American, Newark.
1885—Cedar Rapids, Cedar Rapids; reinsured in Continental, New York.
1907—Centennial State, Denver, Col.; reinsured in Agricultural, Watertown.
1873—Central, Altoona; reinsured in National of Philadelphia.
1872—Central, Columbus; reins. in Franklin, Ohio.
1872—Central, Dayton; reinsured in Farmers and Merchants of Dayton.
1874—Central, Philadelphia; failed.
.....Central, Pierre, Dak.
1892—Central City, Selma, Ala.; reinsured in Hartford Fire.
1901—Central Fire, Lexington, Ky.; failed.
1904—Central Fire Undrs., Chicago, Ill.; retired.
1906—Central Iowa Mutual Fire, Fort Dodge, Ia.; reinsured in Iowa Assessment Mutual, De Witt, Ia.
1896—Central Mutual Fire, Boston; retired.
1904—Central Mutual Fire, Hastings, Neb.; reinsured in Mercantile Mutual, Lincoln.
1874—Central Mutual Fire, Worcester.
1890—Central Mutual, Fort Wayne, Ind.; retired.
1893—Central Ohio, Toledo; failed.
1866—Central Park, New York; reinsured in Knickerbocker.
1897—Central Pennsylvania Mutual, Williamsport, Pa.; retired.
1904—Central West Lloyds, Chicago; retired.
1896—Century Fire Lloyds, New York.
1897—Century Mutual Fire, Philadelphia; retired.
1895—Chalmette Fire, New Orleans; failed.
1878—Chaplain Mutual, Burlington; failed.
.....Chariton Co. Town Mutual, Keytesville, Mo.
1896—Charleston F. & M., Charleston, S. C.; failed.
1904—Charles River Mutual, Boston; failed.
1871—Charter Oak, Hartford; failed by Chicago fire.
1864—Charlestown Mutual Fire, Charlestown.
1861—Chautauqua Mutual, Fredonia, N. Y.
.....Chebacco Mutual Fire, Essex.
1867—Chelsea Mutual Fire, Chelsea.
.....Chelsea, New York.
1887—Chesapeake, Washington, D. C.
1904—Chesapeake F. & M., Richmond, Va.; retired.
1899—Chicago, Chicago; reinsured in Insurance Company of State of Illinois.
1871—Chicago, Chicago; failed by Chicago fire.
1905—Chicago Fire Underwriters, Chicago; ceased.
.....Chicago Firemens, Chicago; failed.
1890—Chicago Mutual, Chicago; failed.
1896—Chicago Mutual Fire, Chicago; failed.
1900—Chillicothe (Mo.) Town Mutual; assigned.
1908—China Mutual, Boston, Mass.; receiver appointed.
1871—Chouteau, St. Louis; failed by Chicago fire.
1900—Cincinnati, Cincinnati; reinsured in Magdeburg, Magdeburg.
1898—Cincinnati Fire Assn., Cincinnati; failed.
1874—Citizens, Baton Rouge; reinsured in Crescent of New Orleans.
1898—Citizens, Cincinnati; reinsured in German-American, New York; reorganized and failed in 1898.
1890—Citizens, Dover; reinsured in Manufacturers and Merchants, Concord, N. H.
1883—Citizens, Evansville, Ind.; reinsured in Niagara.
1898—Citizens, Evansville, Ind.; failed.
1894—Citizens, Memphis; reins. in Greenwich, N.Y.
1887—Citizens, Mobile; failed.
1877—Citizens, Newark; reins. in Peoples, N. J.
1902—Citizens, N. Y.; reins. in Phenix, Brooklyn.
1901—Citizens, Pittsburg, Pa.; reinsured in Phoenix, Hartford, Conn.
1882—Citizens, Washington; reinsured in Firemens, Washington.
1877—Citizens, Wheeling; failed.

When Retired. NAME OF COMPANY.

1897—Citizens Fire Lloyds, New York; reinsured in Lafayette, N. Y.; continued business.
1896—Citizens Fire, Columbia, S. C.; failed.
1908—Citizens Fire, Dallas, Tex.; charter revoked.
1910—Citizens Fire Assn., Mankato, Minn.; reinsured in Security Mutual Fire, Chatfield.
1904—Citizens Lloyds, Chicago; retired.
1901—Citizens Mutual, Albion, N. Y.; failed.
1908—Citizens Mutual, Boston; reinsured in Royal of Liverpool; resumed business, 1909.
1909—Citizens Mutual, Holly, Mich.; reinsured in American, Newark.
1896—Citizens Mutual Fire, Providence; retired.
1898—Citizens Mutual Fire, Somerville, N. J.; reinsured in German-American.
1903—Citizens Mutual Fire, Terrell, Tex.; charter revoked.
1900—Citizens Mutual, Jackson, Mich.; failed.
1891—Citizens Mutual, Waterloo, Ia.; failed.
.....Citizens Town Mutual, St. Louis, Mo.
1906—Citizens Town Mutual Fire, Kansas City, Mo.; retired.
1872—City, Boston; failed by Boston fire.
1872—City, Hartford; failed by Chicago fire.
1891—City, New York; reinsured in Guardian, London.
.....City, Philadelphia; retired.
1880—City, Providence; reinsured in Imperial and Northern.
1882—City, Richmond; reins. in New York Underwriters Agency.
1891—City F. & M., Louisville; reinsured in Commercial Union, London.
1894—City Fire Lloyds, New York (name changed to Irving Fire Lloyds).
1903—City Fire, Farmersville, Tex.; charter revoked.
1907—City of Jefferson Mutual Fire, Jefferson, Mo.; reinsured in Michigan Commercial, Lansing.
1897—City Fire, New York; liquidated.
1895—City Fire Underwriters Association, Brooklyn; reinsured.
1892—City of London, London; reinsured in Palatine, Manchester.
.....City Mutual Fire, Boston.
1877—City Mutual Fire, Roxbury.
1892—City Mutual, Harrisburg; failed.
1857—City Mutual Marine and Fire, Boston.
1878—City Mutual, St. Louis; reins. in Queen.
1876—Clayton, Wilmington; failed.
1879—Clay Fire and Marine, Newport, Ky.; reinsured in Buffalo German.
1871—Cleveland, Cleveland; failed by Chicago fire.
1887—Clinton, New York; reinsured in German-American.
1895—Clinton Fire Lloyds, New York; retired.
1857—Coasters Mutual Marine, Boston.
1872—Cochituate Fire (changed to City Fire, 1856), Boston.
1844—Cohasset Mutual Fire, Taunton.
1906—Colonial Fire, Washington, D. C.; decided to close up affairs; will carry risks to expiration.
1894—Colonial Lloyds, Philadelphia; reinsured in Metropolitan Lloyds and Indemnity Fire Lloyds, New York.
1895—Colonial Mutual Fire, Boston; failed.
1897—Colonial Mutual Fire, Philadelphia; retired.
1905—Colonial Underwriters, Chicago; retired.
1881—Colorado, Denver; failed.
1907—Colorado Fire, Denver, Col.; reinsured in Southern, New Orleans.
1901—Colorado Mutual, Denver; receiver appointed.
1906—Colorado Merchants and Farmers Mutual, Denver; retired.
1883—Columbia, New York; reinsured in Merchants, Newark.
1907—Columbia Fire, Washington, D. C.; reinsured in Royal, Liverpool.
1891—Columbia F. & M., Portland, Ore.; reinsured in German-American, New York.
1896—Columbia Fire Lloyds, New York; reinsured in Norwood and other companies.
1905—Columbia Fire Association, Chicago, Ill.; retired.
1902—Columbia, Rensselaer & Dutchess County Mutual; reinsured in Westchester, N. Y.
1866—Columbia Marine, New York.
1840—Columbian, Boston.
1894—Columbian, Louisville; failed.

When Retired.	Name of Company.
.....	Columbian Fire and Marine, Boston.
1895	Columbian Lloyds, New York; name changed to Atlas F. & M. Lloyds.
1883	Columbus Insurance and Banking Company, Columbus, Miss.; reinsured in Phœnix of London.
1910	Columbus Mutual, Columbus, Wis.; receiver appointed.
1878	Commerce, New York; reins. in Star, N. Y.
1896	Commerce Fire Lloyds, New York; did not complete organization.
1896	Commerce Mutual, Boston; failed.
1888	Commercial, Baltimore; reinsured in German of Baltimore.
1871	Commercial, Chicago; failed by Chicago fire.
1896	Commercial, Cincinnati; reinsured in Merchants and Manufacturers, Cincinnati.
1871	Commercial, Cleveland; failed by Chicago fire.
1908	Commercial, Little Rock, Ark.; receiver appointed.
1908	Commercial Fire, Houston, Tex.; reinsured in Spring Garden.
1896	Commercial Fire, Montgomery, Ala.; reinsured in Pennsylvania Fire.
1897	Commercial Fire, Saginaw, Mich.; retired.
1901	Commercial Mutual, Des Moines; retired.
1903	Commercial, New Albany, Ind.; failed.
1896	Commercial Mutual, Providence; retired.
1878	Commercial Mutual Marine, New Bedford.
1860	Commercial, Nantucket.
1876	Commercial, New Orleans; reinsured in Sun of New Orleans.
1877	Commercial, St. Louis; failed.
1884	Commercial, New York; reinsured in Exchange, New York.
1891	Commercial, San Francisco; reinsured in Palatine, Manchester.
.....	Commercial, West Virginia.
1896	Commercial Lloyds, New York; reinsured in Philadelphia Mutual Fire; resumed business and again retired in 1900.
1882	Commercial Mutual, New York; retired from fire insurance field; in 1891 reinsured marine business in Providence-Washington.
1907	Commercial National, Denver, Col.; merged with Imperial Fire, Denver.
1904	Commercial Union Undrs., Chicago; retired.
1908	Commonwealth, Atlanta, Ga.; ceased business.
1882	Commonwealth, Boston; reinsured in Commercial Union.
1904	Commonwealth, Bel Air; retired.
1871	Commonwealth, New York; failed.
.....	Commonwealth, Philadelphia; retired.
1909	Commonwealth Fire, Ottumwa, Iowa; reinsured in Monongahela, Pittsburg.
1896	Commonwealth Fire, Winchester, Va.; charter annulled.
1895	Commonwealth Fire Assn., New York; retired.
.....	Commonwealth, West Virginia; retired.
1895	Commonwealth Mutual, Boston; failed.
1891	Commonwealth Mutual, Decatur; failed.
1896	Commonwealth Mutual, Philadelphia; failed.
1906	Conestoga Fire, Lancaster, Pa.; consolidated with Armenia, Pittsburg, and amalgamation organized as Guardian Fire, Pittsburg.
1878	Connecticut Mutual, Meriden, Conn.; reinsured in Continental, New York.
1883	Confiance, Paris; retired from United States, reinsuring American risks in Howard, N. Y., and Manufacturers, Boston.
1887	Conservative, Bismarck (or Fargo), Dakota; failed.
1891	Consolidated Mutual, Chicago; failed.
1894	Consolidated Underwriters (Lloyds), New York; reinsured in Eastern Mutual, Philadelphia.
1905	Continental of Illinois, Chicago; reinsured in National, Allegheny.
1872	Continental, Baltimore; reins. in German, Md
.....	Continental, Philadelphia; retired.
1907	Continental Fire, Little Rock, Ark.; reinsured in Spring Garden.
.....	Continental, West Virginia; retired.
1895	Continental Fire, Minneapolis; failed.
1908	Continental Fire Association, Fort Worth, Tex.; charter revoked.
1889	Continental Mutual, Michigan City, Ind.; failed.
1896	Continental Lloyds, New York.
1896	Continental Mutual Fire, Boston; not in active business.
1908	Continental Tornado and Cyclone, Fort Worth, Tex.; charter revoked.
1896	Continental Mutual Fire, Philadelphia; assigned.
1905	Continental Underwriters, Chicago; retired.
1865	Conway Fire, Boston.
1877	Conway Mutual Fire, Conway.
1903	Cook County Fire Lloyds, Chicago, Ill.; failed.
.....	Corn City Mutual, Toledo; failed.
1872	Corn Exchange, New York; failed by Boston fire.
.....	Corn Exchange, Philadelphia; failed.
1898	Cornwall Mutual, Lebanon, Pa.; retired.
1908	Cosmopolitan Fire, New York; reinsured in Royal Exchange.
1895	Council Bluffs, Council Bluffs; failed.
1891	Cranbury Mutual, Cranbury, N. J.; retired.
1870	Crescent, Cincinnati; retired.
1893	Crescent, Cleveland; failed.
1893	Crescent, New Orleans; reinsured in Hartford Fire.
1896	Crescent Lloyds, New York; reinsured in Jackson Fire and Marine, New Orleans.
1866	Croton, New York; failed.
.....	Dairymen's Town Mutual, St. Louis, Mo.
1891	Dakota Fire and Marine, Mitchell, S. D.; retired; resumed in 1893; retired in 1895.
1888	Dakota Mutual; reinsured in Fidelity Mutual of Huron, Dakota.
1893	Dauntless Mutual, Philadelphia; failed.
1891	Dauphin Mutual, Dauphin, Pa.; failed.
1875	Davenport, Davenport; retired.
1893	Davenport Mutual, Davenport, Ia.
1896	Dayton, Dayton, O.; reins. in Home, N. Y.
1907	Decatur County Mutual, Leon, Ia.; voluntary liquidation.
1876	Defiance, Defiance; retired.
1884	Delaware Fire, Wilmington; reinsured in American, Philadelphia.
1909	Delaware, Dover, Del.; reinsured in Hartford Fire.
1881	Delaware State, Wilmington; license revoked; reinsured in Queen.
1892	Delta, Greenville, Miss.; retired.
1874	Delta, New Orleans; failed.
1882	Denver, Denver; failed.
1893	Denver, Denver; reins. in Royal, Liverpool.
.....	De Soto, Missouri; retired.
.....	Detroit Mutual of Wayne, Washtenaw and Lenawee counties; failed.
1892	Detroit Manufacturers Mutual, Detroit; retired.
1897	Detroit Residence Mutual, Detroit; retired.
.....	Dighton Mutual Fire, Dighton.
1905	Dominion, Tazewell, Va.; reinsured in Prudential, Tazewell.
1864	Dorchester Fire, Dorchester.
1888	Dover Mutual, Dover, N. H.; reinsured in Citizens of Dover, N. H.
1891	Druggists Mutual, Philadelphia; retired.
1905	Dry Goods Mutual, Philadelphia; ceased business.
1891	Duluth Mutual, Duluth; failed.
1891	Dunbarton Mutual, Dunbarton, N. H.; retired.
1905	Duquesne Mutual, Pittsburg; receiver appointed.
1906	Dutchess, Poughkeepsie; reinsured in Connecticut Fire, Eureka Fire and Marine, Teutonia and Colonial, New York, and retired.
1894	Dwelling House, Boston; reinsured in Springfield F. & M., Springfield, Mass.
1894	Eagle, Cincinnati; reinsured in Commercial, Cincinnati.
1862	Eagle Fire, Boston.
1908	Eagle Fire Company, New York; reinsured in North British & Mercantile.
1897	Eagle Mutual Fire, Boston; retired.
1872	Eastern, Bangor; failed.
1900	Eastern, New York; merged with Northern, New York.
1897	Eastern Mutual Fire, Boston; failed.
.....	Easton, Philadelphia; retired.
1895	East River Mutual, Long Island City; retired.
1884	East River, New York; retired
1891	East Tennessee, Knoxville; reinsured in American, New York.

When Retired. NAME OF COMPANY.

1891—East Texas, Tyler; reinsured in Commercial of Alabama, Fire Association of Philadelphia, and Syndicate of Minneapolis.
1895—Eastern Assurance, Halifax. N. S.; reinsured in Union, London.
1895—Eastern Fire Lloyds, New York; name changed to Commerce Fire Lloyds.
1896—Eastern Mutual Fire, Philadelphia; assigned
1871—Eclipse, Cincinnati; reins. in Miami Valley.
1893—Eclipse, Cleveland; failed.
1894—Economic, London, England; failed.
1907—Elevator Underwriters at Grain Dealers Exchange, Kansas City, Mo.; reinsured in Millers Mutual Fire, Harrisburg, Pa.
1872—Eliot, Boston; failed by Boston fire.
1893—Elizabeth Mutual, Elizabeth, N. J.; reinsured in German-American, New York.
1892—Electric Mutual, Boston; reins. in Home, New York.
1891—Eliot, Boston; reins. in Niagara, N. Y.
1896—Ellicott Lloyds, Buffalo, N. Y.
.....Emmet, New York; retired.
1878—Empire, Chicago; retired.
1864—Empire Mutual, Union Springs, New York.
1891—Empire State, Rochester; reinsured in Royal
1895—Empire State Fire Lloyds Association, New York; failed.
1901—English-American Undrs., N. Y.; ceased.
1891—Enterprise, Cincinnati; reinsured in Royal, Liverpool.
1871—Enterprise, Philadelphia; failed by Chicago fire.
1880—Enterprise, Pittsburg; retired.
1896—Enterprise Fire Lloyds, New York.
1901—Enterprise Fire, Lexington, Ky.; failed.
.....Equitable, Chicago; failed.
1891—Equitable, Meriden; reinsured in St. Paul German.
1894—Equitable, Nashville; reinsured in Palatine, Manchester.
1871—Equitable, Wheaton, Ill.; failed by Chicago fire.
1898—Equitable, Wheeling, Va.; reinsured.
1904—Equitable Fire and Marine Lloyds, Chicago; retired.
1903—Equitable of Indiana, Indianapolis, Ind.; failed.
1894—Equitable Fire Lloyds, New York; reinsured in East River Mutual, New York.
1902—Equitable Fire, Snow Hill, Md.; reinsured in Delaware, Dover, Del.
1896—Equitable Marine, Provincetown, Mass.; retired.
1895—Equitable Mutual Fire, New York; failed.
1905—Equitable Mutual Fire, St. Paul; receiver appointed.
1866—Equitable Safety, Boston.
.....Equitable Town Mutual, Chillicothe, Mo.
.....Equitable Town Mutual, Kansas City, Mo.
1902—Erie, Buffalo; reinsured in Ætna, Hartford.
1893—Erie, Sandusky; failed.
1896—Erie County Mutual Fire, Buffalo; reorganized as Erie Fire.
1894—Esperance, Brussels; retired.
1856—Essex, Salem.
1844—Essex Marine, Newburyport.
.....Essex Mechanics Mutual Fire, Salem.
1898—Essex Mutual Fire, Salem, Mass.; reinsured in Lancashire.
1875—Eureka, Pittsburg; failed.
1894—Evansville, Evansville, Ind.; reinsured in Phenix, Brooklyn.
1880—Everett, New York; failed.
1871—Excelsior, New York; failed by Chicago fire.
1907—Excelsior Fire, New York; dissolved.
1871—Excelsior, St. Louis; reins. in Merchants, N. J.
1895—Excelsior Fire Lloyds, New York; retired.
1896—Excelsior Mutual Fire, Boston; failed.
1904—Exchange Fire Underwriters, Chicago; retired.
1872—Exchange, Lynn; failed by Boston fire.
1891—Exchange, New York; reinsured in Lancashire, Manchester; resumed 1892, and reinsured in New York Bowery in 1893.
1888—Factors and Traders of New Orleans; reinsured in German-American of New York.
1896—Factors Mutual (Marine). Memphis; reinsured in Factors Fire.
1877—Factory Mutual, Boston.
1897—Factory Mutual, Philadelphia; retired.

When Retired. NAME OF COMPANY.

1889—Fairfax, Alexandria.
1880—Fairfield, South Norwalk; reins. in Niagara.
1867—Fairhaven, Fairhaven.
1861—Fairhaven Mutual Marine, Fairhaven.
1891—Fairmount Mutual, Philadelphia; failed.
.....Fall River Mutual Fire, Fall River.
1900—Falls Church (Va.) Mutual; retired.
1893—Falls City, Louisville; reinsured in London and Lancashire.
1909—Falls City Fire, Spokane, Wash.; merged with Pioneer Fire, Tacoma, Wash.
1900—Falls City Mutual, Falls City, Neb.; failed.
1878—Fame, Philadelphia; reinsured in Liverpool and London and Globe; reorganized 1905; retired in 1906.
1880—Faneuil Hall, Boston; reinsured in New York Underwriters Agency.
1887—Fargo, Fargo, Dak.; failed.
1875—Farm Buildings, Herkimer; failed.
1891—Farmers, Cincinnati; reinsured in Germania, New York.
1881—Farmers, Howard, O.; wound up.
1894—Farmers, Seattle; reins. in State, Salem, Ore.
.....Farmers and Mechanics, Washington, D. C., failed.
1895—Farmers and Mechanics Fire, Alexandria, Va.; failed.
1906—Farmers and Merchants Fire, Rochester, N. Y.; ceased business.
1891—Farmers and Mechanics Mutual, Millersburg, Pa.; failed.
1894—Farmers and Merchants, Albany, Ore.; retired.
1870—Farmers and Merchants, Cincinnati; retired.
1900—Farmers and Merchants, Dallas, Tex.; failed.
1901—Farmers & Merch., San Antonio, Tex.; failed.
1872—Farmers and Merchants, Dayton; reinsured in Firemens of Dayton.
1874—Farmers and Merchants, Mahanoy City; failed.
1908—Farmers and Merchants, San Antonio, Tex.; charter revoked.
1898—Farmers and Merchants Fire, Blooming Prairie, Minn.; retired.
1903—Farmers and Merchants Fire, Dallas, Tex.; charter revoked.
1890—Farmers and Merchants Mutual, Denver; retired.
.....Farmers & Merchants Town Mutual, Cameron, Mo.
1903—Farmers and Planters Mutual Protective Association, Waxahache, Tex.; charter revoked.
1905—Farmers and Threshers Mutual Fire, Paris, Ill.; receiver appointed.
1905—Farmers and Traders Mutual Fire of Monroe County, New York; retired.
1902—Farmers Alliance Mutual Fire, Denver, Colo.; discontinued business.
1905—Farmers Co-operative, Seattle; retired.
1885—Farmers Home, Jelloway, O.; reinsured in Queen, Liverpool.
1877—Farmers Joint Stock, Meriden, N. Y.; failed.
1870—Farmers, Merchants and Manufacturers, Hamilton; reins. in Firemens, Dayton.
1899—Farmers Mutual, Arkansas; failed.
1906—Farmers Mutual of Ingham, Clinton and Eaton Counties, Lansing, Mich.; ceased business.
1907—Farmers Mutual of Washburn County, Wis.; receiver appointed.
1904—Farmers Mutual Fire, Manistique, Mich.; retired.
1862—Farmers Mutual Fire, Georgetown.
1897—Farmers Mutual Fire, Montevideo, Minn.; retired.
1903—Farmers Mutual Fire Association, Montgomery, Tex.; charter revoked.
1896—Farmers Mutual Fire of Alcona, Alpena and Montmorency counties, Mich.
1903—Farmers Fire and Tornado, Texarkana, Tex.; charter revoked.
1903—Farmers Mutual Insurance Association, Hubbard City, Tex.; charter revoked.
1901—Farmers Mutual of Alger, Marquette and Baraga counties, Mich.; retired.
1903—Farmers Mutual of Hunt County, Greenville, Tex.; charter revoked.
1897—Farmers Mutual Fire of Middle, Pa.; retired.

When Retired.	Name of Company.
1896	Farmers Mutual Fire of Midland, Gladwin and Clair counties, Mich.; receiver appointed.
1892	Farmers Mutual of Otsego, Crawford and Roscommon counties, Vanderbilt, Mich.; failed.
.....	Farmers Mutual, Canton, Dak.
.....	Farmers Mutual, Groton, Dak.
1860	Farmers Mutual, Meriden, N. Y.
1866	Farmers Mutual, Buffalo, N. Y.
1897	Farmers Mutual of Nashville, Tenn.
1871	Farmers Mutual, Malone, N. Y.
.....	Farmers Mutual, Alexandria, Dak.
1893	Farmers Mutual of Ogemaw, Arenac and Iosco counties, Mich.; failed.
.....	Farmers Mutual of Gratiot and Isabella counties, Ithaca, Mich.; failed.
.....	Farmers Mutual of Kalkaska, Missaukee and Wexford counties, Mich.; failed.
.....	Farmers Mutual of Lake, Osceola and Wexford counties, Cadillac, Mich.; failed.
1898	Farmers Mutual Fire, Danville, Pa.; retired.
1898	Farmers Mutual, Hatboro, Pa.; dissolved.
1901	Farmers Mutual, Wilmington, N. C.; failed.
1900	Farmers Mutual Hail and Cyclone, Watertown, S. D.; failed.
1903	Farmers Mutual Relief, Hillsboro, Tex.; charter revoked.
1900	Farmers Mutual, Thompson, O.; retired.
1890	Farmers National, Plankinton; failed.
1891	Farmers Union Mutual, Grand Island, Neb.; retired.
1878	Farmville, Farmville, Va.; reinsured.
1899	Farragut, New York; reins. in Lancashire.
1861	Fayette Mutual Fire, Lawrence.
1879	Federal, Allegheny; reinsured.
.....	Federal, Washington, D. C.; retired.
1904	Federal Fire Underwriters of Illinois, Chicago; retired.
1905	Federal Fire, Chicago; canceled business and retired.
1909	Federal Lloyds, Chicago; retired.
1900	Fidelity, Baltimore; absorbed by Firemens, Baltimore.
1880	Fidelity, Cincinnati; reinsured in Washington, Conn.
1894	Fidelity F. and M., Cincinnati; reinsured in Merchants and Manufacturers, Cincinnati.
1878	Fidelity, Delphos, O.; reinsured in Firemans Fund, San Francisco.
1889	Fidelity, Great Falls, N. H.; reinsured in London and Lancashire.
1891	Fidelity, Huron; reins. in Hekla, St. Paul.
1904	Fidelity Ins. Assn., New York; liquidated.
1896	Fidelity Fire Lloyds, New York; retired.
1903	Fidelity Home Fire, Corsicana, Tex.; charter revoked.
1903	Fidelity Home Fire, Dallas, Tex.; charter revoked.
1898	Fidelity Mutual, Philadelphia; failed.
1899	Fidelity Mutual Fire, Denver, Colo.; reinsured in Loyal Mutual Fire, Denver.
.....	Fidelity Town Mutual, Kansas City, Mo.
1897	Fire and Marine, Wheeling, W. Va.; reinsured in Caledonian.
1906	Fire and Marine Lloyds, Washington, D. C.; ceased business.
1891	Fire Association, New York; reinsured in Lancashire, Manchester.
1892	Fire Association of Texas, Waco; reinsured in Mechanics and Traders, New Orleans.
1897	Fire County Mutual, Detroit, Mich.; retired.
1888	Fire Insurance Association, London; retired from United States; reinsured in New Hampshire of Manchester, Liberty of New York, Norwich Union of England, and Merchants of Newark, N. J.
1893	Fire Ins. Co. of Sandusky, O.; failed.
1873	Firemans, Altoona; failed.
1871	Firemans, Chicago; failed by Chicago fire.
1902	Firemans Fraternity, Millersburg, Ky.; failed.
1897	Firemens, Chicago; retired.
1907	Firemens Fund Insurance Corporation, San Francisco, Cal.; reinsured in Firemans Fund and retired from business.
1904	Firemens, Baltimore; failed by Baltimore fire; Baltimore risks reinsured in Firemans Fund; outside risks in Providence Washington.
1892	Firemens, Cincinnati; reinsured in Merchants and Manufacturers, Cincinnati.
1892	Firemens, Dayton; reins. in National, Conn.
1884	Firemens Trust, Brooklyn; reinsured in American of Newark, and Phenix of Brooklyn and Boston Marine.
1872	Firemens, Boston; failed by Boston fire.
1898	Firemens, Boston; reins. in Hartford Fire.
1899	Firemens, New Orleans; reinsured in Germania of New Orleans.
1872	Firemens Fund, New York; reinsured in Peoples, Newark.
1890	Firemens, New York; reinsured in Home of New York and Mechanics and Traders of New Orleans.
1903	Fire Undrs. of America, Chicago; retired.
1902	First National, South McAlester, I. T.; reinsured in Druggists National, So. McAl'r.
1896	First National Fire, Fredericksburg, Va.; charter annulled.
1895	First National Fire, Worcester; reinsured in National, Hartford.
1844	Fishing, Boston.
1845	Fishing, Provincetown.
1897	Florida Fire, Jacksonville and Tampa; reinsured in North British and Mercantile.
1870	Forest City, Cleveland; failed.
1904	Fort Dearborn Fire Assn., Chicago; retired.
.....	Fort Worth, Fort Worth, Ind.; reinsured in Indiana Underwriters.
1899	Fort Wayne, Fort Wayne, Ind.; failed.
.....	Franklin, Tenn.; retired.
1872	Franklin, Boston; failed by Boston fire.
1882	Franklin, Boston; reinsured in Scottish Union and National.
1874	Franklin, Camden; failed.
1871	Franklin, Cincinnati; reinsured in Triumph and Fidelity.
1890	Franklin, Columbus; reinsured in Guardian, London.
1902	Franklin, Columbus; reinsured in New York Underwriters Agency.
1878	Franklin, Baltimore; retired.
1902	Franklin, Evansville, Ind.; reinsured in American, Newark.
1889	Franklin, Indianapolis; reinsured in German-American, New York.
1895	Franklin, Louisville; reins. in National, Ct.
1874	Franklin, New Orleans; failed.
1867	Franklin, New York; failed.
1878	Franklin, St. Louis; reins. in Home, N. Y.
1885	Franklin and Emporium, New York; reinsured in Exchange.
1871	Franklin Mutual, Malone, N. Y.; retired.
1897	Franklin Mutual Fire, Greenfield, Mass.; reinsured in Globe Insurance Company.
1906	Franklin Mutual Fire, St. Louis; reinsured in National, Hartford.
.....	Franklin Mutual Fire, Lynn.
1899	Fraternal Fire, Lima, Ohio; failed.
1899	Frederick Co. Mutual, Frederick, Md.; dissolved.
1871	Fulton, New York; failed by Chicago fire.
1896	Fulton Underwriters, New York; retired.
1868	Gallatin, New York; failed.
1877	Galveston, Galveston; reinsured in Union.
1871	Garden City, Chicago.
1896	Garden City Mutual Fire, Chicago; failed.
1878	Gebhard, New York; merged with Star, N.Y.
1892	General, London; reinsured fire business in London and Lancashire.
1889	General Fire Insurance Company, Mutual, New York; organized, but never materialized.
1896	General Lloyds, New York.
1909	Genessee Valley Fire, Rochester, N. Y.; liquidated.
1897	Georgia Empire Mutual, Atlanta, Ga.; retired.
1905	Georgia Industrial, Atlanta; receiver appointed.
1907	Georgia Mutual, Atlanta, Ga.; receiver appointed.
1897	Georgia Mutual, Atlanta, Ga.; retired.
1887	German-American, New Orleans; failed.
1894	German-American, Richmond, Va.; failed.
1890	German-American, St. Paul; reinsured in St. Paul German.
1896	German-American F. and M. Lloyds, New York; name changed to Royal F. and M. Lloyds.
1900	German-American Town Mutual, California, Mo.; failed.
1905	German-American Mutual Fire, Hastings, Neb.; receiver appointed.

When Retired. NAME OF COMPANY

1904—German-American Inter Insurers Underwriters, Chicago; retired.
1905—German Alliance Underwriters, Chicago; ceased business.
1895—German Fire Association, Toledo; failed.
1907—German-American Mut., St. Louis; assigned.
.....German-American Mutual of Wayne, Oakland and Livingston Cos., Detroit; failed.
1907—German-American Town Mutual, St. Louis, Mo.; assigned.
1871—German, Cleveland; failed.
1872—German, Dayton; reinsured in Teutonia.
1874—German, Erie; failed.
1906—German, Freeport; reinsured in Royal, Liverpool; receiver appointed.
1893—German, Quincy, Ill.; reinsured in Manchester, England.
1873—German, St. Louis; reinsured in German-American and German Mutual.
.....German, Scotland, Dak.
1882—German, Phila.; reins. in National, Conn.
.....German, Sioux Falls.
1904—German Equity Fire of Monroe County, N. Y.; retired.
1895—German Fire Lloyds, New York; name changed to Associated Underwriters.
.....German Guarantee Town Mutual, Kansas City, Mo.
1900—German Mutual, Newark; reinsured by National, Hartford.
1907—German Mutual, Oklahoma City; receiver appointed.
1902—German Mutual Fire, Denver, Colo.; reinsured in Commercial National, Denver, Colo.
1906—German Mutual Fire, St. Louis; reinsured in National, Hartford.
1906—German Mutual, Des Moines, Ia.; failed.
1906—German National, Chicago; reinsured in Dubuque Fire and Marine; receiver appointed.
1896—German National, Louisville; reinsured in Orient, Hartford.
1904—German Union, Wilmington, Del.; reinsured in Star Fire, Louisville, Ky.
1871—Germania, Chicago; failed by Chicago fire.
1873—Germania, Cleveland; reinsured in Sun.
1879—Germania, Elizabeth; reinsured in La Caisse Generale.
1890—Germania, Memphis, Tenn.; reinsured in American, New York.
1885—Germania, Newark; reinsured in German-American, Newark.
1901—Germania, New Orleans; reinsured in Germania, New York.
1908—Germania, New Orleans, La.; absorbed by Teutonia, New Orleans.
.....Germania, Toledo, retired.
1902—Germania Fire Lloyds, Chicago; retired.
1890—Germania F. and M., Cincinnati; reinsured in German-American, New York.
1900—Germania Town Mutual, Rockport, Mo.; failed.
1895—Germania Insurance Assn., Toledo; retired.
1897—Germania Mutual Fire, Philadelphia; failed.
.....Girard, New York; retired.
1877—Globe, Boston; reinsured in Shawmut.
1876—Globe, Chicago; failed.
1893—Globe, Cincinnati; reinsured in Phenix, Brooklyn.
1885—Globe, Des Moines; reinsured in Des Moines.
1893—Globe, New York; reinsured in Liverpool and London and Globe; resumed business.
1898—Globe Mutual Fire, Philadelphia; retired.
1884—Gloucester, Gloucester, Mass.; reinsured in Westchester, New York.
1889—Gloucester Marine, Gloucester.
.....Gloucester Marine, Gloucester.
.....Good Hope, New York; retired.
1865—Goodhue, New York; reinsured in Metropolitan.
1908—Grain Dealers Mutual, Minneapolis, Minn.; reinsured in Security Mutual, Chatfield, Minn.
1900—Grain Growers Mutual, Lincoln, Neb.
1882—Granby Mutual, Granby, Mass.; retired.
1901—Grand Rapids, Grand Rapids, Mich.; reinsured in National, Hartford.
1890—Granite, Richmond; reins. in Connecticut.
1854—Great Barrington Mutual Fire (changed to Housatonic), Great Barrington.

When Retired. NAME OF COMPANY.

1871—Great Western, Chicago; failed by Chicago fire.
1875—Great Western, New Orleans; failed.
.....Great Western, Philadelphia; retired.
1886—Great Western Marine, New York; retired.
1859—Greenfield Stock and Mutual, Greenfield.
1903—Greenwood Fire, Greenwood, S. C.; reinsured in Commercial Union, London.
1904—Greenwich, New York; reinsured in Commercial Union, London.
1870—Grocers, New York; reinsured in Greenwich.
1895—Grocers Mutual Fire, Philadelphia; retired.
1899—Guarantee Mutual Fire, Harrisburg; failed.
1889—Guaranty, Great Falls, N. H.; reinsured in London and Lancashire.
1877—Guaranty, New York; reinsured in Royal.
1906—Guardian Fire of Oneida County, New York; restrained from transacting business.
1898—Guardian Fire, Memphis, Tenn.; reins. in Millers and Manufacturers, Minneapolis.
1890—Guardian, New York; reinsured in Liverpool and London and Globe.
1894—Guardian, Huntington, W. Va.; mail unclaimed.
1894—Guardian, London; reinsured in New York Underwriters Agency; Union, London; Fire Association, Philadelphia; Lion, London; Imperial, London.
1906—Guardian Mutual Fire, Pittsburg; retired.
.....Guardian, Philadelphia; retired.
1908—Guardian Fire, Pittsburg, Pa.; absorbed by Southern, New Orleans.
1874—Gulf City, Mobile; reinsured in Stonewall.
1884—Hampden, Springfield.
1897—Hamilton Mutual, Cincinnati; assigned.
1872—Hamilton, Hamilton; reinsured in Miami Valley.
1908—Hamilton Fire, New York; reinsured in Delaware, Philadelphia; resumed business in 1909.
.....Hamilton Marine, New York; retired.
1861—Hamilton Mutual Fire, Salem.
.....Hamilton Town Mutual, Hamilton, Mo.
1882—Hamburg-Magdeburg, Hamburg; retired from United States, except Pacific coast, reinsuring risks in the Fire Insurance Association. Absorbed by Magdeburg, 1895.
1866—Hampden Mutual, Springfield, Mass.; retired.
1866—Harmony, New York; failed.
.....Hardwick Mutual, Johnsonburg, N. J.; retired.
1871—Hartford, Baltimore; reinsured in Royal.
1897—Harvard Mutual, Boston; retired.
1865—Haverhill Mutual, Haverhill.
1891—Hekla, St. Paul; reins. in St. Paul German.
1903—Helvetia-Swiss, St. Gall; retired.
1860—Hendrick Hudson, New York; retired.
1889—Hermitage, Nashville, Tenn.; reinsured in Mechanics and Traders, New Orleans.
1878—Hibernia, Cleveland; retired.
1890—Hibernia, Newark; reinsured in German-American, New York.
1871—Hide and Leather, Boston; failed by Chicago fire.
1904—High Point Fire, N. C.; reinsured in Atlanta-Birmingham.
1898—Highland Mutual, Newburgh; retired.
1879—Hoboken, Hoboken; reinsured in London and Lancashire.
1881—Hoffman, New York; reinsured in Niagara.
1877—Holland Purchase, Batavia; retired.
1864—Holliston Mutual Fire, Holliston.
1904—Home, Baltimore; failed by Baltimore fire.
1880—Home, Charleston, S. C.; reinsured in Phœnix, London.
1871—Home, Chicago; failed by Chicago fire.
1882—Home, Columbus, O.; failed.
1877—Home, Galveston; reinsured in East Texas.
1908—Home, Groesbeeck, Tex.; charter revoked.
1907—Home Insurance Banking & Trust, Galveston, Tex.; receiver appointed.
1903—Home Fire, Galveston; charter revoked.
1909—Home Fire, McAlister, Okla.; reinsured in Western National, Oklahoma City.
1905—Home Fire, Seattle; reins. in Pioneer Mutual, Seattle.
1908—Home Fire, Phœnix, Ariz.; ceased business.
1908—Home Fire, Little Rock, Ark.; receiver appointed.
1908—Home, Greensboro, N. C.; absorbed by Southern Underwriters.

When Retired. NAME OF COMPANY.

1909—Home Fire Association, Rochester, N. Y.; permanently enjoined.
1906—Home Fire and Marine, San Francisco, Cal.; retired.
1903—Home Indemnity, Houston, Tex.; charter revoked.
1896—Home Insurance Association, Mt. Vernon, O.; retired.
1861—Home Mutual Fire, Boston.
.....Home Mutual Fire, Springfield.
1900—Home, Memphis; reins. in National, Conn.
1899—Home, Nashville; reinsured in Westchester.
1879—Home, Newark; reinsured in Queen.
1904—Home, New Orleans; reinsured in German, Freeport.
1871—Home, New Haven; failed.
1900—Home, Omaha; reinsured in Farmers and Merchants, Lincoln, Neb.
1872—Home, Savannah; retired.
1893—Home, Seattle; reins. in Westchester, N. Y.
1881—Home, Shenandoah; merged with Cedar Rapids.
1873—Home, St. Joseph; reins. in National, Mo.
1892—Home, Tiffin, O.; reinsured in Central Ohio, Toledo.
1873—Home, Toledo; reins. in Phenix, Brooklyn.
1874—Home, Topeka; reinsured in Brewers.
1872—Home, Washington; retired.
1899—Home Guarantee Mutual, Lowell, Mass; reinsured in New Hampshire Fire.
1878—Home Mutual, Boston; failed.
1871—Home Mutual, Cincinnati; reinsured in Union Central.
1905—Home Mutual, Cleveland; failed.
1891—Home Mutual, Genesee county, Mich.; retired.
1890—Home Mutual, St. Louis; reinsured in American Central.
.....Home Mutual of Ionia, Clinton and Montcalm counties, Ionia, Mich.; failed.
1900—Home Mutual, Standish, Mich.; retired.
1893—Home, Mt. Vernon, O.; failed.
1893—Home, Nashville; reinsured in Westchester, New York, and resumed business.
1893—Home Protection of North Alabama, Huntsville; reinsured in Mechanics and Traders, New Orleans.
1893—Home Manufacturers and Traders Mutual, Concord, N. H.; failed; resumed.
1898—Home Manufacturers and Traders Mutual, Concord, N. H.; retired.
1900—Home Protection, Charlotte, N. C.; retired.
1900—Home Raisers Mutual, Lincoln, Neb.; retired.
1860—Homestead, New York; failed.
1878—Homestead, Watertown; retired.
.....Home Town Mutual, Bolivar, Mo.
1899—Home Town Mut., Warrensburg, Mo.; failed.
1867—Hope, Boston.
1888—Hope, New Orleans; failed.
1881—Hope, New York; merged in Sterling, N. Y.
1874—Hope, Philadelphia; failed.
1872—Hope, Providence; failed by Chicago fire.
.....Hope, Salem.
1896—Hope Mutual Fire, Philadelphia; reinsured in Globe Fire, New York.
1901—Hope Mutual, St. Louis, Mo.; reinsured in National, Hartford.
.....Housatonic Mutual Fire, Stockbridge.
1875—Householders, Pittsburg; failed.
1899—Howard, Baltimore; merged in United of Baltimore.
1872—Howard, Boston; failed by Boston fire.
1888—Howard, New York; reinsured in London and Lancashire.
1885—Houston, Houston; reins. in City of London.
1907—Houston Fire and Marine, Houston, Tex.; reinsured in Walla Walla, Guardian and the Southern; receiver appointed.
1884—Hudson, Jersey City; reinsured in German-American, New York.
1891—Hudson River F. and M., Jersey City; failed.
1882—Humboldt, Newark; reinsured in Williamsburgh City and Metropole.
1872—Humboldt, New York; failed by Boston fire.
1878—Huntington Mutual, Huntington, N. Y.
.....Hunterdon County Mutual, Lambertville, N. J.; retired.
1881—Illinois; Beardstown; failed.
1908—Illinois Bankers, Mt. Vernon, Ill.; reinsured in Commonwealth, Ottumwa.

When Retired. NAME OF COMPANY.

1905—Illinois Central, Chicago; retired.
1903—Illinois Fire Undrs., Chicago, Ill.; failed.
1891—Illinois Manufacturers Mutual, Rockford; retired.
1891—Illinois Mutual, Alton; failed.
1871—Illinois Mutual, Springfield; failed.
1895—Illinois Mutual Fire, Chicago; failed.
1909—Illinois National, Decatur, Ill.; receiver appointed.
1902—Imperial, London; retired from U. S.; Pacific Coast bus. reins., in London Assurance.
1895—Imperial Fire Lloyds, New York; succeeded by Importers and Traders Lloyds.
1883—Importers and Traders, New York; reinsured in American, New York.
1893—Indemnity, Davenport, Ia.; reinsured in State, Des Moines.
1866—Indemnity, New York; failed.
1907—Indemnity Fire, New York; reinsured in Norwich Union and suspended business.
1895—Indemnity Fire Lloyds, New York; succeeded by Indemnity Association of Underwriters.
1896—Indemnity Association of Underwriters, New York; name changed to South American Union Underwriters.
1870—Independence, Independence; failed.
1909—Independence Mutual, Philadelphia, Pa.; receiver appointed.
1871—Independent, Boston; failed by Chicago fire.
1896—Independent, New Orleans; retired.
.....Independent, Philadelphia; retired.
1904—Independent Fire Underwriters of Springfield, Ill.; retired.
1898—Independent National, Newburgh, N. Y.; retired.
1893—India Mutual (Marine), Boston; reinsured in Boston Marine; reorganized in 1894 to write fire insurance.
1889—Indian Head Mutual, Nashua; reinsured in Granite State, Portsmouth, N. H.
1902—Indiana, Indianapolis; reins. in Granite State; German, Indianapolis; American, Newark.
1891—Indiana Farmers Mutual, Elwood; closed up.
1908—Indianapolis Fire, Indianapolis, Ind.; reinsured in German-American, New York.
1905—Industrial Fire Underwriters, Chicago; ceased business.
1892—Industrial Mutual, Harper's Ferry; retired.
1897—Industrial Mutual, Providence, R. I.; retired.
1897—Industrial Mutual Fire, Philadelphia; retired.
1904—Inland Fire Undrs., Chicago; liquidated.
1906—Inland Fire, Spokane, Wash.; receiver appointed.
1908—Insurance Company of Tennessee, Nashville, Tenn.; reinsured in National, Hartford.
1888—Ins. Co. of Dakota, Sioux Falls; failed.
1899—Insurance Company of the State of New York; reinsured in Manhattan, New York.
1902—Insurance Co. of the State of Pennsylvania, Philadelphia; ceased business; resumed in 1902.
1896—Insurers Alliance, New York.
1904—Inter-State Lloyds, Chicago; failed.
1895—Insurance Trust, New York; retired.
1908—Inter-City Town Mutual, Moberly, Mo.; ceased business.
1905—International Fire of West Virginia, Atlantic City, N. J.; receiver appointed.
1906—Interocean Fire of Monroe County, New York; ceased business.
1905—Inter Ocean Underwriter, Chicago; ceased business.
1895—Inter-State Fire Association, New Orleans; reinsured in Home, New Orleans, and Johnson Agency.
1904—Interior Undrs., Chicago; ceased business.
1890—Interstate Mutual, Elkhart, Ind.; failed.
1897—Interstate Mutual, Philadelphia; retired.
1909—Interstate Fire, Texarkana, Ark., ceased business.
1872—International, New York; failed by Chicago fire.
1901—International, New York; retired;
1898—Ionia, Eaton & Barry Farmers Mutual Fire, Ionia, Mich.; retired.
1904—Iowa Farmers Protective, Des Moines; reinsured in Mutual Hailstorm, Des Moines.
1898—Iowa Fire, Des Moines; reinsured in Capital Fire, Des Moines.

When Retired.	Name of Company.
1907	Iowa German Mutual, Des Moines, Iowa; receiver appointed.
1908	Iowa Home, Dubuque, Iowa; reinsured in National, Hartford.
1904	Iowa Merchants Mutual, Des Moines; failed.
1899	Iowa Mutual Fire Ass'n, Des Moines; failed.
1897	Iron City Mutual, Pittsburg, Pa.; retired.
.....	Iron City, West Virginia; retired.
1887	Iron and Oak, Birmingham, Ala.; reinsured in Macon, Macon, Ga.
1898	Iron and Steel Manufacturers Mutual, Philadelphia; retired.
1904	Iron and Steel Manufacturers Mutual, Philadelphia; retired.
1892	Iron District, Spartanburg, S. C.; reinsured in American, Philadelphia.
1871	Irving, New York; failed by Chicago fire.
1884	Irving, New York; reinsured in United Fire Reinsurance.
1896	Irving Fire Lloyds, New York; name changed to Atlantic F. and M. Underwriters Association.
1890	Island Home, Knoxville; reinsured in East Tennessee, Knoxville.
1903	Isthmus Lloyds, New York; retired.
.....	Jackson County Town Mutual, Kansas City and Independence, Mo.
1896	Jackson F. and M., New Orleans; retired.
.....	Jackson Marine, New York.
1891	Jefferson, New York; reins. in Home, N. Y.
1879	Jefferson, St. Louis; reinsured in Tradesmens, New York.
1881	Jefferson, Steubenville, O.; reinsured in Norwich Union.
1896	Jefferson, Wheeling; reinsured in Franklin, Wheeling.
1896	Jefferson Fire Lloyds, New York.
1905	Jefferson Fire and Marine, Richmond, Va.; receiver appointed.
1904	Jefferson Mut. Fire, Pine Bluff, Ark.; failed.
1892	Jersey City, Jersey City; reinsured in Liverpool and London and Globe.
1894	Johnson County Farmers Mutual, Tecumseh, Nebraska; retired.
1895	Johnstown Mutual, Johnstown, Pa.
1907	Johnstown Mutual, Johnstown, Pa.; receiver appointed.
1889	Kanawha F. and M., Grafton, W. Va.
1905	Kansas Fire, Topeka; receiver appointed.
1876	Kansas, Leavenworth; failed.
1871	Kansas City, Kansas City; failed.
1900	Kansas City (Mo.) Town Mutual; failed.
1893	Kansas Farmers, Abilene; reinsured in Shawnee, Topeka.
1890	Kansas Home Mutual, Topeka; retired.
1889	Kansas Protective Union Mutual, Topeka; retired.
1902	Kearsarge Fire, Concord, N. H.; failed.
.....	Kensinger, Philadelphia; retired.
1910	Kensington Mutual, Philadelphia, Pa.; receiver appointed.
1891	Kenton, Covington; reins. in National, Conn
1897	Key City, Dubuque; reins. in Lancashire.
1876	Keystone, Reading; failed.
1904	Kings County Fire, N. Y.; absorbed by Atlas, London.
1865	Kingston Mutual, Kingston.
1890	Kittanning Mutual, Kittanning, Pa.; failed.
1871	Knickerbocker, Chicago; failed by Chicago fire.
1890	Knickerbocker, N. Y.; reins. in Home, N. Y.
1893	Knox Mutual, Knox, Ind.; failed.
1895	Knoxville Fire, Knoxville; retired.
.....	La Belle, West Virginia; retired.
1907	Lahaska Mutual, Doylestown, Pa.; retired.
1904	Lahaska Mutual, New Hope, Pa.; retired.
1892	Lafayette, Brooklyn; reins. in Home, N. Y.
1870	Lafayette, Cincinnati; retired.
1904	Lafayette, N. Y.; reinsured in National, Hartford.
1890	Lafayette, Lexington, Mo.; retired.
1896	Lafayette Fire Lloyds, New York.
1905	Lafayette Mutual Fire, Pittsburg; receiver appointed.
..	Lamar, Chicago; failed.
1871	Lamar, New York; failed by Chicago fire.
1882	Lamar, New York; reins. in Phenix, B'klyn.
1907	Lampetre Mutual Fire, Greenland, Pa.; retired.
1901	Lancashire, Manchester; purchased by the Royal: American business reinsured in Hartford Fire.
1878	Lancaster, Lancaster, Pa.; retired.
.....	Lansdale Mutual Fire and Storm, Lansdale, Pa.; retired.
1872	Lawrence, Boston; failed by Boston fire.
1861	Lawrence Mutual Fire (changed to Hamilton Mutual Fire, 1862), Lawrence.
.....	Lawrence Mutual Fire, Methuen.
.....	Lebanon Town Mutual, Lebanon, Mo.
.....	Lee Mutual Fire, Lee.
.....	Lehigh Valley, W. Va.; retired.
1882	Lenox, New York; reins. in Citizens, N. Y.
1891	Liberty, New York; reins. in Home, N. Y.
1896	Liberty Fire Lloyds, New York.
1905	Liberty Underwriters, Chicago; ceased business.
1887	Lincoln, Lincoln, Neb.; failed.
1899	Lincoln; reinsured in Potomac.
1893	Lincoln Fire, New York; receiver.
1902	Lincoln Insurance and Banking Co., Hammond, Ind.; failed.
1904	Lincoln Mutual Fire, Lincoln, Neb.
1901	Lion Fire, London; reinsured Pacific Coast risks in Niagara; ceased business in United States.
1906	Lisbon Mutual Fire, Lisbon, Ia.; reinsured in Acme Fire, Lisbon.
1896	Lloyds of New York City, New York.
1885	London and Provincial, London; retired from United States.
1903	Lone Star Mutual Hail Association, Waco, Tex.; charter revoked.
1903	Lone Star of Texas, San Antonio, Tex.; charter revoked.
1890	Long Island, Brooklyn; reinsured in Royal of Liverpool.
1853	Long Pond Mutual Fire, Boston.
1898	Long Island Mutual, Patchogue; failed.
1871	Lorillard Fire, New York; failed.
1883	Lorillard, New York; reinsured in Guardian, London.
1887	Louisiana, New Orleans; failed.
1892	Louisville Germania, Louisville; reinsured in Phenix, Brooklyn.
1890	Louisville Underwriters, Louisville; reinsured in Lancashire.
1906	Loyal Mutual Fire, Denver; amalgamated with Northwestern Mutual Fire, Denver, under title of Loyal-Northwestern.
1906	Loyal-Northwestern Mutual Fire, Denver; reinsured in National Mutual Fire, Omaha.
1895	Lucas County Mutual, Toledo, O.; failed.
1908	Lumber Ins. Assn., Chicago, Ill.; absorbed by Federal Union Fire.
1871	Lumbermans, Chicago; reinsured in Firemens of Chicago.
1893	Lumbermens, Berkeley Springs, W. Va.; failed.
1890	Lumbermens and Manufacturers Mutual, Eau Claire; reinsured in Mutual Fire Association, Eau Claire.
1877	Lumbermans and Mechanics, St. Louis; reinsured in National of New York.
1905	Lumbermens, So. McAlester, I. T.; retired.
1880	Lycoming, Muncy, Pa.; failed.
1907	Lumbermens and Merchants Mutual Fire, Williamsport, Pa.; receiver appointed.
1882	Lynchburg Banking and Insurance Company, Lynchburg, Va.; retired from insurance field.
1867	Lynn Mechanics Fire and Marine, Lynn.
1897	Macon Fire, Macon, Ga.; reinsured in Firemans Fund and Virginia F. and M.
1880	Madison, Madison, Wis.; reinsured in Westchester, New York.
1901	Magdeburg, Magdeburg, Germany; reinsured in Springfield Fire and Marine.
1901	Magdeburg, New York; reinsured in Springfield Fire and Marine.
.....	Maine Fire and Marine, Portland.
.....	Maine Mutual Fire, Augusta; reinsured in Granite State Fire, Portsmouth.
1879	Manayunk, Philadelphia; retired.
1904	Manchester, Eng.; absorbed by Atlas, London.
1890	Manchester City, Manchester, N. H.; reinsured in Ætna, Hartford.
1890	Manhattan Mutual, Goshen, N. Y.; failed.
1871	Manhattan, New York; failed by Chicago fire.
1882	Manhattan Fire, New York; reinsured in Phenix, Brooklyn.

When Retired. NAME OF COMPANY.

1901—Manhattan Fire, New York; failed.
1893—Mannheim Mutual, Mannheim, Pa.; failed.
1872—Manufacturers, Boston; failed by Chicago fire.
1905—Manufacturers and Mercantile, Chicago; retired.
1885—Manufacturers Fire and Marine, Boston; reinsured in Phœnix, London; Providence Washington and British and Foreign Marine.
1882—Manufacturers, Newark; reinsured in Germania, New York.
.....Manufacturers, Philadelphia; retired.
1904—Mfrs. Fire Undrs., Chicago; ceased business.
1888—Manufacturers, Wheeling, W. Va.; retired.
1891—Manufacturers Mutual, Akron, O.; failed.
1908—Manufacturers Mutual, Indianapolis, Ind.; receiver appointed; reorganized in 1908.
1891—Manufacturers Mutual, Batavia; failed.
1891—Manufacturers Mutual, Grand Rapids; failed.
1891—Manufacturers Mutual, Louisville; failed.
1890—Manufacturers Mutual, Milwaukee; failed.
1889—Manufacturers Mutual, St. Louis; dissolved.
1892—Manufacturers and Builders, New York; reinsured in Palatine, Manchester; resumed under control of latter and again reinsured in same company in 1894.
1843—Manufacturers Mutual, Worcester.
1897—Manufacturers Mutual Fire, Atlanta; failed.
1890—Manufacturers and Merchants, Concord; reinsured.
1899—Manufacturers and Merchants, Pittsburg, Pa.; reinsured in Fidelity, Baltimore.
1901—Manufacturers and Merchants Mutual, Rockford, Ill.; failed.
1893—Manufacturers and Traders Co-operative, New York; failed.
.....Marblehead, Marblehead.
.....Marblehead Mutual Fire, Marblehead.
1855—Marblehead Marine and Fire, Marblehead.
1891—Marine, St. Louis; reinsured in Manchester, England.
1900—Marinette (Wis.) Mutual; reinsured.
1871—Market Fire, N. Y.; failed by Chicago fire.
1872—Market, New York; failed by Boston fire.
1866—Marlboro Mutual Fire, Marlboro.
1901—Marshall Town Mutual, Marshall, Mo.; reinsured in American Guarantee Fund Mutual, St. Louis; resumed business in 1903.
1904—Maryland Fire, Baltimore; failed by Baltimore fire; reins. in Liverpool and London and Globe, Liverpool.
1900—Maryland Home; failed.
1887—Maryland Plate Glass; retired.
1857—Massachusetts Fire and Marine, Ipswich.
1848—Massachusetts Fire (changed to Massachusetts Fire and Marine in 1799), Boston.
1894—Massachusetts Mutual, Boston; reinsured in Firemens, Boston.
1872—Massachusetts Mutual Fire, Boston.
1866—Massasoit, Springfield, retired.
1851—Maverick Mutual Fire, Chelsea.
1875—Mechanics and Farmers Mutual Fire (changed to Housatonic Mutual Fire, 1854), Stockbridge.
1884—Mechanics and Traders, New York; reinsured in Citizens, Pittsburg.
.....Mechanics & Traders Town Mutual, Kansas City, Mo.
1887—Mechanics, Brooklyn; reinsured in the Alliance, New York.
1872—Mechanics Mutual Fire, Boston.
1880—Mechanics, Newark; reinsured in German-American of New York.
.....Mechanics, Owensburg, Va.; retired.
1896—Mechanics Fire, Richmond; reinsured in Continental.
1904—Mechanics Fire Assn., Chicago; reinsured in Merchants Fire Assn., of America, Chicago.
1897—Mechanics Mutual, Atlanta, Ga.; retired.
1879—Mechanics Mutual, Boston; reinsured in Scottish Union and National.
1891—Mechanics Mutual, Harrisburg, Pa.
1862—Mechanics Mutual, Troy; failed.
1849—Mechanics, New Bedford.
1895—Melrose Mutual Fire, Boston; failed.
1887—Memphis City, Memphis; reinsured in North British and Mercantile.
1905—Mercantile Assurance, Wilmington, Del.; charter forfeited.

When Retired. NAME OF COMPANY.

1875—Mercantile, Chicago; reinsured in Home of Galveston.
1890—Mercantile, Cleveland; reinsured in Phenix of Brooklyn and Home of New York.
1888—Mercantile, Mobile; retired.
1888—Mercantile, New York; reinsured in German-American.
1893—Mercantile Fire, Charleston, S. C.; failed.
1903—Mercantile Fire, Waco, Tex.; charter revoked.
1910—Mercantile Fire, Denver, Colo.; absorbed by Merchants Fire, Denver, Col.
1908—Mercantile Fire, Little Rock, Ark.; absorbed by Standard Fire, Fordyce, Ark.
1904—Mercantile Fire and Marine, Washington, D. C.; retired.
1903—Mercantile Lloyds, New York; retired.
1908—Mercantile Mutual Fire, Dickinson, S. D.; retired.
1895—Mercantile Mutual Fire, Philadelphia; name changed to Iron and Steel Manufacturers Mutual.
1905—Mercantile Mutual Fire, St. Paul; receiver appointed.
1879—Mercantile Mutual (Marine), New York; retired.
.....Mercantile Mutual of Sanilac, Huron and Tuscola Counties, Sand Beach, Mich.; failed.
1908—Mercantile Town Mutual, St. Louis, Mo.; assigned.
1900—Merchants and Farmers, Redfield, S. D.; reinsured in Agricultural of Sioux City.
1904—Merchants and Manufacturers Fire Association, Chicago; retired.
1905—Merchants and Manufacturers Fire, Dover, Del.; charter forfeited.
.....Merchants and Mechanics, Canton.
1905—Merchants National Mutual Fire, Indianapolis; receiver appointed.
1907—Merchants Fire, Little Rock, Ark.; reinsured in Queen City Fire.
1891—Merchants Mutual, Cincinnati; reinsured in Phœnix Mutual, Cincinnati.
1872—Merchants Mutual Marine, Newburyport.
1889—Merchants, Louisv.; reins. in Niagara, N. Y.
1845—Merchants, New Bedford.
1888—Merchants, New York; reinsured in Westchester, New York.
1872—Merchants, Boston; failed by Boston fire.
1891—Merchants Mutual, Altoona; failed.
1887—Merchants Mutual, Baltimore; reinsured in Washington Fire and Marine, Boston.
1903—Merchants Mutual, San Antonio, Tex.; charter revoked.
1885—Merchants (formerly Beverly), Boston; reinsured in Boston Marine.
1877—Merchants, Louisville; reinsured in Royal.
1871—Merchants, Chicago; failed by Chicago fire.
1896—Merchants, Hammond, Ind.; failed.
1871—Merchants, Hartford; failed by Chicago fire.
1902—Merchants, Newark; reinsured in National, Hartford.
1909—Merchants Mutual Fire, Atlanta, Ga.; liquidated.
1895—Merchants Mutual Fire, Denver, Colo.; reinsured in Western Mutual Fire, Denver, Colo.
1886—Merchants Marine, Bangor, Me.; reinsured in Insurance Company of North America.
1897—Merchants Mutual Fire, Marshall, Mich.; retired.
1887—Merchants Mutual (Marine), Baltimore; retired.
1909—Merchants Mutual Fire, Topeka, Kan.; receiver appointed.
1888—Merchants, Decatur, Ala.; failed.
1868—Merchants, Memphis; reinsured in Phœnix of Memphis.
1904—Merchants, New Orleans; reinsured in German, Freeport.
1875—Merchants, New Orleans; failed.
.....Merchants, Philadelphia; retired.
1900—Merchants, Providence; reinsured in Hartford Fire.
1885—Merchants, St. Joseph, Mo.; reinsured in Connecticut, Hartford.
1907—Merchants Fire Insurance Association, Seattle, Wash.; reinsured in Walla Walla Fire, Walla Walla, Wash.

When Retired. NAME OF COMPANY.

1906—Merchants Fire Underwriters, Chicago, Ill.; ceased business.
1904—Merchants, St. Louis; reinsured in Michigan F. & M., Concordia of Milwaukee, and German of Pittsburg.
1905—Merchants State Mutual, Fargo, N. D.; reinsured in National Mutual Fire, Omaha.
1910—Merchants & Planters, Tulsa, Okla.; receiver appointed.
1895—Merchants and Manufacturers, Clinton, Ia.; reinsured in State, Des Moines.
.....Merchants and Manufacturers, Douglass, Neb.: failed.
1895—Merchants and Manufacturers Fire Lloyds, Baltimore; reorganized as Merchants and Manufacturers Fire Insurance Company.
1891—Merchants and Manufacturers Mutual, Clinton, Ia.; reinsured in Merchants and Manufacturers, Clinton.
1898—Merchants and Manufacturers Fire Association, Newark; retired.
1898—Merchants and Manufacturers, Baltimore; reinsured in Palatine.
1871—Merchants and Mechanics, Baltimore; failed by Chicago fire.
1875—Merchants and Mechanics, Petersburg; failed.
.....Merchants and Mechanics, Philadelphia; retired.
1882—Merchants and Mechanics, Richmond, Va.; reins. in New York Underwriters Agency.
1871—Merchants and Traders, Louisville; reinsured.
1889—Merchants National, Chicago; failed.
1888—Merchants, New York; reinsured in Westchester and the Alliance.
.....Merchants Town Mutual, St. Joseph, Mo.
1892—Merchants Union, Kearney, Neb.; retired.
1896—Merchants Union Fire Association, New York; reinsured in Home Protection Fire Underwriters Lloyds.
1891—Meriden, Meriden; reinsured in Royal.
1883—Metropole, Paris; retired from United States, reinsuring in Niagara.
1883—Metropole, Paris; retired from United States, reinsuring in Niagara, New York.
.....Metropolis, New York; retired.
1885—Metropolitan Fire and Marine, Boston.
1877—Metropolitan, New York; reinsured in Continental.
1895—Metropolitan Lloyds, New York; retired.
1904—Metropolitan Lloyds, Chicago; failed.
1883—Miami Valley, Cincinnati; reinsured in Fire Association, Philadelphia.
1896—Miami Valley, Dayton; reinsured in National Fire, Hartford.
1901—Michigan Manufacturers Mutual, Bay City; failed.
1899—Michigan Mutual, Lansing, Mich.; retired.
1879—Mich. State, Adrian; reins. in Home, N. Y.
1902—Midland Fire, Kansas City, Kan.; failed.
1896—Milford Mutual Fire, Milford, Mass; retired.
1906—Midland National Fire, St. Louis, Mo.; ceased business.
1891—Mill Owners Mutual, Boston; reinsured in Arkwright Mutual, Boston.
1904—Millers and Manfrs., Minneapolis, Minn.; failed by Baltimore fire.
1900—Millers and Manufacturers Mutual, Des Moines; failed.
.....Millers and Mechanics Mutual Fire Association, Des Moines; failed.
1892—Millers Mutual, De Pere, Wis.; retired.
1900—Millers Mutual, Kansas City, Mo.; retired.
.....Millville Mutual, Millville, N. J.; failed.
1895—Milton Mutual Fire, Milton, Pa.; failed.
1891—Milwaukee Mutual, Milwaukee; failed.
1901—Minneapolis F. and M. Mutual, Minneapolis; failed.
1890—Minneapolis Mutual, Minneapolis; failed.
1902—Minnesota Farm Mutual, Minneapolis; failed.
1895—Minnesota Fire, Minneapolis; reinsured in Springfield F. and M.
1891—Minnesota Fire Association, Minneapolis; consolidated with Millers and Manufacturers Mutual.
1906—Mississippi Fire Association, Ebenezer, Miss.; reinsured in Hartford Fire.
1903—Mississippi Home, Vicksburg, Miss.; receiver appointed.
.....Mississippi Valley, Knoxville; retired.
1879—Mississippi Valley, Memphis; retired.

When Retired. NAME OF COMPANY.

1891—Mississippi Valley Manufacturers Mutual, Rock Island; reinsured.
1907—Missouri State Mutual F. and M., St. Louis; reinsured in Phœnix of Hartford.
1898—Missouri Valley Town Mutual Fire Insurance Association, St. Louis, Mo.; assigned.
1889—Missouri Citizens, Sedalia, Mo.; absorbed by Missouri Town Mutual, Nevada, Mo.
.....Missouri Farmers & Patrons Mutual, Kansas City, Mo.
1900—Missouri Town Mutual, Nevada, Mo.; failed.
1900—Missouri Town Mutual, Rockport, Mo.; assigned.
.....Missouri Town Mutual, Kansas City, Mo.
1889—Mobile, Mobile; reinsured in German-American, New York.
1879—Mobile Fire Department Insurance Company, Mobile; retired.
1909—Mohawk Mutual, Syracuse, N. Y.; liquidated.
1909—Monarch Mutual, Watertown, S. D.; reinsured in Merchants Mutual, Redfield, S. D.
1896—Monarch, Alexandria, Va.; charter annulled.
1887—Monarch, Des Moines; failed.
1896—Monarch Fire Lloyds, New York; reinsured in N. Y. and Mass. Fire Lloyds, N. Y.
1896—Monitor Fire Lloyds, New York; retired.
1879—Monitor Mutual, Boston.
1904—Monroe and Lenawee Counties Farmers Mutual Fire, Adrian, Mich.; retired.
1895—Monroe County Mutual, Stroudsburg, Pa.; failed.
1887—Montauk, Brooklyn; reins. in Niagara, N. Y.
1896—Montauk Fire Association, Brooklyn; retired.
1865—Montgomery Mutual, Canajoharie.
1865—Monroe Mutual, Rochester.
1870—Monumental, Baltimore; reinsured in Royal.
1865—Morris, New York; failed.
1892—Morotock, Danville, Va.; retired.
1891—Mound City Mutual, St. Louis; reinsured in Commercial Union, London.
1894—Mount Holly, Mount Holly, N. J.; reinsured in Royal.
1900—Mount Vernon, Alexandria, Va.; reinsured in National of Hartford; resumed business, and again ceased in 1905.
1889—Mountain City, Chattanooga; retired.
1905—Mountain Mutual Fire, Denver, Col.; ceased business.
1909—Muskogee Fire, Muskogee, Okla., reinsured in Merchants and Planters, Tulsa.
1890—Mutual, Chicago; failed.
1891—Mutual, Cincinnati; failed.
1899—Mutual, Frederick Co., Md.; absorbed by Royal.
1903—Mutual Co-operative Insurance Association, Georgetown, Tex.; charter revoked.
1897—Mutual Dwelling House, Lansing, Mich.; reinsured in American, Philadelphia.
1890—Mutual, Eau Claire; failed.
1903—Mutual Fire, Dallas, Tex.; charter revoked.
1897—Mutual Fire, Minneapolis; reorganized into Mutual Fire and Marine Insurance Co.
1892—Mutual Fire Association, Toledo; failed.
1908—Mutual Fire Indemnity, Augusta, Ga.; ceased business.
1897—Mutual Fire, Detroit; retired.
1896—Mutual Fire, Goshenville, Pa.; retired.
1903—Mutual Guaranty, Dallas, Tex.; charter revoked.
1903—Mutual Guaranty, Houston, Tex.; charter revoked.
1897—Mutual Guarantee Fund Fire, Denver, Col.; retired.
1897—Mutual Reserve Fund, Chattanooga, Tenn.; retired.
1881—Mutual Safety Fire, South Reading.
1890—Mutual, Tacoma; consolidated with Cascade F. and M., Seattle, Wash.
1891—Mutual Artisans, Muscatine; failed.
1872—Mutual Benefit, Boston; failed by Boston fire.
1891—Mutual Fire, New York; reinsured in Lancashire and resumed business; name changed to Manhattan Fire, 1897.
.....Mutual Fire, Des Moines; failed.
1891—Mutual Guaranty, Clinton, Ia.; failed.
1866—Mutual Marine, New Bedford.
1871—Mutual Security, Chicago; failed by Chicago fire.
1904—Mutual Trust, Dover, Del.; charter revoked.

When Retired. NAME OF COMPANY.

1904—Mutual Underwriters of Chicago; ceased business.
1906—Mutual Underwriters, Brooklyn, N. Y.; retired.
1891—Mutual Union, Moline; retired.
1891—Mutual of Kentucky, Louisville; failed.
.....Mutual of Sanilac, Huron and Tuscola Counties, Sand Beach, Mich; failed.
.....Nail City, West Virginia; retired.
1838—Nantucket Phœnix, Nantucket.
1832—Nantucket Union Marine, Nantucket.
1874—Narragansett, Providence; reinsured in Commercial Union.
.....Nashua River Mutual Fire, Groton.
1889—Nashville Commercial, Nashville, Tenn.; reinsured in German-American, New York.
1893—Nashville F. and M., Nashville; reinsured in Insurance Company of North America, Philadelphia.
1895—Nassau Lloyds, Buffalo, N. Y.; name changed to Ellicott Lloyds.
1899—National, Baltimore; merged in United of Baltimore.
1872—National, Bangor; failed by Boston fire.
1872—National, Boston; failed by Boston fire.
1904—National, Dover, Del., and Guthrie, Okla.; failed.
1905—National, Dublin, Ireland; reinsured U. S. risks in Providence-Washington; ceased business in U. S.
1907—National Fire, Little Rock, Ark.; reinsured in Home, New York.
1877—National, Hannibal; failed.
1892—National, New York; reinsured in Commercial Union, London.
.....National, Philadelphia; retired.
1869—National, San Francisco; reinsured.
1870—National, Toledo; retired.
1892—National, Weston, W. Va.; failed.
1894—National City, Washington; retired.
1899—National Church Mut., Lisbon, Iowa; failed.
1895—National Fire Association, New York; name changed to United Cities Lloyds.
1895—National Fire Lloyds, New York; retired.
1904—National Fire Lloyds, Chicago; failed.
1908—National Fire of Onondaga County, Syracuse, N. Y.; receiver appointed.
1896—National Home Fire, Alexandria, Va.; charter annulled.
1907—National Mutual Fire, Omaha, Neb.; receiver appointed.
1891—National Mutual, Akron; failed.
.....National Mutual, Council Bluffs; retired.
1907—National Mutual, Denver, Col.; reinsured in Ohio German Fire, Toledo.
1891—National Mutual, Harrisburg; failed.
1890—National Mutual, Salina; failed.
1903—National Town Mutual Dwelling House, Rockport, Mo.; failed.
1907—National Metropolitan, Washington, D. C. reinsured in American, Newark.
1903—National Standard, New York; absorbed by Assur. Co. of America, New York.
1895—National Underwriters, New York; reinsured in Commercial Lloyds.
1873—Naumkeag Mutual Fire, Salem.
1875—Naumkeag Mutual Fishing, Salem.
.....Nautilus, New York.
1908—Nebraska Mercantile Mutual, Lincoln, Neb.; receiver appointed.
1891—Nebraska and Iowa National, Omaha; failed.
1909—Nebraska Underwriters, Omaha, Neb.; reinsured in Farmers & Merchants, Lincoln.
1872—Neptune, Boston; failed by Boston fire.
.....Neptune, Philadelphia; retired.
1863—Neptune Marine, New York; retired.
1891—Neptune F. and M., Boston; reinsured in Providence-Washington, Providence.
1905—Netherlands, The Hague; retired.
1871—New Amsterdam, New York; failed.
1883—Newark City, Newark; reinsured in Citizens, New York.
1832—Newburyport, Newburyport.
1908—New England Fire, Providence, R. I.; reinsured in Michigan Millers Mutual Fire, Lansing.
1901—New England Fire, Rutland, Vt.; retired.
1907—New England Lloyds, Providence, R. I.; reinsured in Rhode Island Fire, Providence.
1887—New England Mutual, Worcester, Mass.; retired.

When Retired. NAME OF COMPANY

1880—New England Mutual, Boston; reinsured in the General Reinsurance Company of Paris.
1886—New England Mutual Fire, Boston; reinsured in Home Guaranty Mutual, Lowell.
.....New England, Hartford.
1849—New England Marine, Boston.
1871—New England Mutual Marine, Boston.
1859—New England Railroad Mutual Fire, Boston.
1893—New Hanover Mutual, New Hanover, Pa.; failed.
1883—New Jersey, Newark; reinsured in German-American, New York.
1907—New Jersey Fire, Camden, N. J.; reinsured in Shawnee Fire, Globe and Rutgers and Cambridge Mutual Fire.
1898—New Jersey State Fire, Jersey City; reinsured in New York Fire.
1890—New London Town Mutual, New Hampshire, retired.
1904—New London Mutual Fire, Ladenburg, Pa.; retired.
1892—New Orleans Insurance Co., New Orleans; reinsured in Phoenix, Hartford.
1899—New Orleans Insurance Association, New Orleans; reinsured in Sun of New Orleans.
1904—Newport, Providence; retired.
1875—Newport, Providence; reinsured in Providence-Washington.
.....Newton, Newton, Pa.; failed.
1881—New York and Boston, New York; reinsured in Scottish Union and National and Lion.
1898—New York and Brooklyn Mutual, New York; reinsured in Queens and Suffolk.
1861—New York and Erie Mutual, Middletown.
1906—New York Fire, New York; reinsured in New Hampshire Fire and suspended business.
1891—New York, N. Y.; reinsured in Home, N. Y., and resumed business.
1896—New York and Chicago Lloyds, New York; consolidated with South and North American Lloyds.
1896—New York and Erie Fire Lloyds, New York.
1896—New York and London Lloyds, New York.
1890—New York and Philadelphia Underwriters, New York; a branch of Protection Fire Lloyds, which reinsured in New York Fire Lloyds.
.....New York and Yonkers Fire, New York; retired.
1895—New York Bowery, New York; reinsured in Palatine.
1879—New York Central, Union Springs, retired.
1897—New York Central Lloyds, New York; retired.
1881—New York City, New York; reinsured in Standard of London.
1894—New York County Co-operative, New York; failed.
1889—New York Equitable, New York; reinsured in Royal Insurance Company.
1893—New York Mutual (Marine), New York; retired.
1878—New York Produce Exchange, New York; reinsured in Safeguard.
1895—New York State Mutual Fire, New York; failed.
1903—N. Y. F. Undrs. at N. Y. F. Lloyds, New York; ceased business.
1906—New York Marine Underwriters, New York; ceased business.
1865—New World, New York; reinsured in North American of New York.
1896—Niagara Fire and Marine Underwriters, Buffalo, N. Y.
1901—Niagara Fire of Erie county, Buffalo, N. Y.; retired.
1896—Niagara Mutual Fire, Philadelphia; failed.
1901—Nippon Sea and Land, Japan; reinsured in British America.
1894—Norfolk F. and M., Norfolk, Va.; failed.
1872—North American, Boston; failed by Boston fire.
1902—North American, Boston; reinsured in Royal Exchange and resumed business; liquidated in 1903.
1871—North American, Hartford; failed.
1903—North American Mutual Assurance, Waco, Tex.; charter revoked.
1871—North American, New York; failed.
1905—North American Mutual Fire, Pittsburg, Pa.; receiver appointed.

When Retired. NAME OF COMPANY.

1906—North American Underwriters, Minneapolis, Minn.; reinsured and retired.
1908—North Carolina Fire, High Point, N. C.; reinsured in German-American, New York.
1908—North German Fire, New York; reinsured in Cosmopolitan Fire, New York; receiver appointed.
1905—North Star Dwelling House, Minneapolis; retired.
1909—North State Fire, Greensboro, N. C.; absorbed by Dixie Fire.
1873—Northampton Mutual Fire, Northampton.
.....Northampton Mutual Fire, Northampton.
1894—Northern, Charleston, W. Va.
1883—Northern, Watertown; retired.
1891—Northern, Sioux City; reinsured in Underwriters Mutual, Sioux City.
1894—Northern and Southern Lloyds, Asheville, N. C.; retired.
1894—Northern City, Duluth; retired.
1910—Northern Iowa Mutual, Clarion, Iowa; reinsured in Horticultural Mutual, Des Moines.
1893—Northern Mutual, Council Bluffs; reinsured in Underwriters Mutual, Sioux Falls.
1892—Northern Mutual, Toledo, O.; failed.
1861—Northern New York Mutual, Plattsburgh.
1884—North German, Hamburg; reinsured United States risks in Peoples, New York; recommenced general business in the United States in 1893; reinsured United States risks, except those in Cook County, Ill., and on Pacific Coast, in Western, Toronto, in 1901; retired in 1906.
1873—North Missouri, Macon; failed.
1891—North Pacific, Tacoma; failed.
1875—North Penn, North Wales; failed.
1896—Northwest F. and M., Portland, Ore.; reinsured in Western, Toronto.
.....Northwest Mo. Town Mutual, Maryville, Mo.
1887—Northwestern, Duluth; reinsured in Commercial Union.
1868—Northwestern, Oswego; failed.
1904—Northwestern Lloyds, Chicago; failed.
1891—Northwestern Mutual, Rock Island; reinsured.
1888—Northwestern Mut., Wahpeton, Dak.; retired.
1907—Northwestern Mutual, Greeley, Col.; ceased business.
1896—Northwestern Mutual Fire Association, Toledo; failed.
1907—Northwestern Mutual Fire of Onandago County, N. Y.; receiver appointed.
.....Northwestern Scandinavian Farmers Mutual, Grand Forks, Dak.
1900—Norwalk, Norwalk; reinsured in London and Lancashire and Orient.
1871—Norwich, Norwich; failed.
1897—Norwood, New York; reinsured in Providence-Washington.
1895—Nova Scotia Marine, Halifax; failed.
1908—Oak Forest Mutual, Brookville, Ind.; retired.
1894—Oakland Home, Oakland, Cal.; reinsured in Firemans Fund, San Francisco.
1871—Occidental, San Francisco; failed by Chicago fire.
1901—Occidental, San Francisco; retired.
1843—Ocean, Boston.
1903—Oceanic Fire, Waco, Tex.; charter revoked.
1889—Ocean (Marine), Portland, Me.; retired.
1891—Ocean (Marine), Halifax; retired.
1874—Ocean Mutual, New Bedford.
1879—Ohio, Chillicothe; reins. in North German.
1895—Ohio, Dayton; reinsured in North British and Mercantile.
1898—Ohio Druggists Mutual, Toledo, Ohio; reinsured in Commercial Mutual of Sandusky, Ohio.
1906—Ohio German Fire, Toledo, Ohio; trustees appointed.
1891—Ohio Manufacturers Mutual, Columbus; failed.
1871—Ohio Valley, Cincinnati; reinsured in Farmers, Merchants and Manufacturers.
1887—Ohio Valley, Wheeling, W. Va.; retired.
1865—Old Colony, Plymouth.
1896—Old Colony Mutual Fire, Boston; not in active business.
1893—Old Dominion, Portsmouth, Va.; failed.
1877—Old Dominion, Richmond; reinsured in Liverpool and London and Globe.
1897—Old Dominion Fire, Virginia; retired.
1881—Old North State, Warrentown; wound up.
1904—Old Town, Baltimore; failed by Balti. fire.

When Retired. NAME OF COMPANY.

1896—Omaha Fire, Omaha; failed.
1860—Ontario and Livingston Mutual, W. Bloomfield.
1883—Orange County Mutual, Goshen, N. Y.; reinsured.
1893—Oregon F. and M., Portland; reinsured in St. Paul F. & M. and Connecticut, Hartford.
1874—Orient, Jersey City; failed.
1857—Oriental, Salem.
1886—Oriental Mutual Marine, New York; retired.
1909—Oriental Mutual, Johnstown, Pa.; receiver appointed.
1870—Oriental, San Francisco; failed.
1884—Oscaloosa Fire, Oscaloosa, Ia.; reinsured in Cedar Rapids.
1889—Oshkosh Mutual, Oshkosh, Wis.; retired.
1877—Oswego and Onondaga, Phoenix; reinsured in Commercial Union.
1876—Oswego Farmers, Sandy Creek; reinsured in Homestead of Watertown.
1896—Ottawa County Farmers Mutual, Minneapolis, Kan.; retired.
.....Ozark Town Mutual, Lamar, Mo.
1906—Ozark Mutual Fire, Fort Smith, Ark.; suspended business.
1856—Pacific, New Bedford.
1890—Pacific, Portland, Ore.; reinsured in American, Philadelphia.
1871—Pacific, San Francisco; failed by Chicago fire.
1880—Pacific, St. Louis; reinsured in American Central, St. Louis.
1901—Pacific Fire, New York; reinsured in Westchester, N. Y.; resumed business.
1908—Pacific Fire, Seattle, Wash.; receiver appointed.
1895—Pacific Fire Lloyds; name changed to Buffalo F. and M. Underwriters.
1874—Pacific Mutual, New Bedford.
1881—Pacific (Mutual Marine), New York; retired.
1891—Packers and Provision Dealers, Chicago; reinsured in Norwich Union, Norwich.
1904—Packers Individual Underwriters, Chicago; ceased business.
1900—Palatine, Manchester, Eng.; retired from U. S.; purchased by Commercial Union.
.....Palladium, New York.
1875—Palisade, Jersey City; failed.
1866—Paper Manufacturers Mutual, Pittsfield.
1891—Park, New York; reins. in Home, N. Y.
1891—Parkersburg, W. Va.; retired.
1877—Paterson, Paterson; failed
1895—Patrons Mutual Fire, Worcester; retired.
1906—Patrons Mutual Fire of Clyde, Mich.; ceased business.
1909—Patrons Mutual Fire of Tuscola County, Mich; ceased business.
.....Patrons of Industry Fire, Malone, N. Y.; retired.
1908—Patrons of Industry, Saratoga, N. Y.; failed.
1904—Peabody, Baltimore; failed by Baltimore fire.
.....Peabody, Philadelphia; retired.
1899—Peabody, Wheeling, W. Va.; reinsured in Phœnix of London.
1892—Pelican, New Orleans; reinsured in Sun Mutual, New Orleans.
1873—Pemberton Mutual Fire, Lawrence.
1898—Peninsula Mutual, Jackson, Mich.; retired.
1887—Pennsylvania, Pittsburg; reinsured in German-American, New York.
1894—Pennsylvania Mutual, Columbia; failed.
1876—Penn, Philadelphia; failed.
1895—Penn Fire Lloyds, Camden, N. J.
1857—Pentucket Mutual Fire, Haverhill.
1872—Peoples, Baltimore; reinsured in Hanover.
1872—Peoples, Cincinnati; reinsured in City of Newport.
1864—Peoples Equitable Mutual Fire, Taunton.
1907—Peoples Fire, Norfolk, Va.; merged with Republic Fire, Norfolk, Va.
1907—Peoples Fire, Little Rock, Ark.; receiver appointed.
1910—Peoples of Maryland; amalgamated with Maryland Fire, Easton, Md.
1903—Peoples Fire, Dallas, Tex.; charter revoked.
1903—Peoples Fire, Waco, Tex.; charter revoked.
1908—Peoples Fire, Washington, D. C.; reinsured in Royal, Liverpool.
1875—Peoples, Little Rock; reinsured in Continental.
1893—Peoples, Manchester; failed.
1888—Peoples, Memphis; reinsured in Northwestern National.

When Retired. NAME OF COMPANY.

1890—Peoples, Middletown, Conn.; reinsured in Connecticut, Hartford.
1897—Peoples Mutual, Baltimore; retired.
1893—Peoples Mutual, Harrisburg, Pa.; failed.
1898—Peoples Mutual Fire, Ravenna, O.; retired.
1882—Peoples, Newark; reins. in Niagara, N. Y.
1887—Peoples, New Orleans; liquidated.
1891—Peoples, New York; reinsured in National, Hartford.
1876—Peoples, Philadelphia; failed.
1901—Peoples, Pittsburg; reinsured in National Union, Pittsburg.
1871—Peoples, San Francisco; failed by Chicago fire.
1909—Peoples Fire, New Orleans, La.; ceased business.
1872—Peoples, Worcester; failed by Boston fire.
1881—Peoples, Trenton; reinsured in German American, New York.
1894—Peoria County Grange, Alta, Ill.; failed.
1894—Pequannock, Staunton, Va.; failed.
1902—Perpetual, Philadelphia; reinsured in United Firemens; resumed business; again retired in 1904.
.....Perry Insurance and Trust Co., Marion.
1852—Philadelphia, Philadelphia; reins. in N. Y.
1905—Philadelphia Fire, Philadelphia; failed.
1895—Philadelphia Fire Lloyds, Philadelphia; reinsured in Lloyds of New York city.
1896—Philadelphia Mutual Fire, Phila.; reinsured in Norwood, New York.
1910—Phenix, Brooklyn; merged with Fidelity Fire, New York, under title Fidelity-Phenix Fire.
1891—Phœnix, Concord; reinsured in Capital, Fire Underwriters Association and Manufacturers and Merchants Mutual, Concord.
1909—Phoenix Mutual, Syracuse, N. Y.; liquidated.
1878—Phœnix, Newark; retired.
1873—Phœnix, Baltimore; reinsured in Hamburg-Bremen.
1909—Phoenix Fire, Phoenix, Ariz.; ceased business.
1881—Phœnix, Memphis; reinsured.
1877—Phœnix, St. Louis; reinsured in Queen.
1896—Phœnix F. and M., Alexandria, Va.; charter annulled.
1892—Phœnix Mutual, Cincinnati; retired.
1906—Phœnix National Fire of Monroe County, New York; ceased business.
1893—Phœnix of North Dakota, Minot; failed.
.....Phœnix Town Mutual, Frankfort, Mo.
1906—Phœnix Town Mutual, St. Louis; retired.
.....Phœnix Town Mutual, Boonville, Mo.
1906—Phœnix Underwriters, New York; ceased business.
1909—Piedmont Mutual Fire, Greensboro, N. C.; license cancelled.
1890—Pierre F. and M., East Pierre, South Dakota; failed.
1891—Pine Tree Mutual, Winona; reinsured in Woodworkers Mutual, Winona.
1892—Pioneeer, Chicago; reinsured in Reserve, Cleveland.
.....Pittsfield Mutual Fire, Pittsfield.
.....Plainfield Mutual, Plainfield, N. J.; retired.
1895—Planters, Alexandria, Va.; retired.
.....Planters, Jackson, Miss.; retired.
1899—Planters and Merchants, Mobile; reinsured in German-American.
1900—Planters F. and M., Memphis, Tenn.; reinsured in Orient, Hartford.
1903—Planters State, Dallas, Tex.; charter revoked.
1865—Plymouth County Mutual, Plymouth.
1908—Pleasant Prairie Mutual Fire; Pleasant Prairie, Wis.; discontinued business.
1893—Portland Lloyds (Marine), Portland, Me.; retired.
1898—Portsmouth Fire, Portsmouth, Va.; reinsured in Lancashire.
1896—Potomac, Alexandria, Va.; charter annulled.
1896—Potomac F. and M., Alexandria, Va.; charter annulled.
1891—Potomac, Baltimore; reinsured in German-American, New York.
1886—Pottsville Mutual, Pottsville, Pa.; retired.
1860—Poughkeepsie Mutual, Poughkeepsie.
1905—Powhatan, Manchester, Va.; retired.
1872—Prescott Fire and Marine, Boston; failed by Boston fire.

When Retired. NAME OF COMPANY.

1883—Prescott, Boston; reinsured in North British and Mercantile.
1907—Progressive Town Mutual, Kansas City, Mo.; declared insolvent.
1906—Property Mutual, Waterloo, Iowa; receiver appointed.
1889—Protection, Boston.
1894—Protection, Charleston, W. Va.; failed.
1888—Protection, Knoxville, Tenn.; consolidated with Knoxville of Knoxville.
1896—Protection-Manhattan Fire Lloyds, New York; reinsured in New York Fire Lloyds.
1897—Protective Fire Association, Detroit; retired.
1899—Protective Mutual Fire, Philadelphia; failed.
1896—Protective Mutual Fire, Providence; retired.
1894—Providence, Richmond, Va.; failed.
1896—Provincial Fire Lloyds, New York; retired.
1891—Prudential, Boston; reins. in Home, N. Y.
1890—Prudential, N. Y.; reins. in American, N. Y. pointed.
1904—Prudential Fire and Marine Underwriters, Chicago; retired.
1909—Prudential Fire, Knoxville, Tenn.; receiver appointed.
1906—Prudential, Tazewell, Va.; receiver appointed.
1883—Pueblo, Pueblo, Col.; retired.
1886—Puget Sound, Tacoma, Wash.; failed.
1900—Pulaski Mutual, Chicago; failed.
1871—Putnam, Hartford; failed by Chicago fire.
.....Quaker City, Philadelphia.
1900—Quaker City Mutual, Philadelphia; retired.
1891—Queen, Liverpool; retired from the United States and reinsured in Queen, N. Y.
1901—Queens & Suffolk Mutual, Yaphank, N. Y.; reinsured in Hartford Fire; resumed business in 1908.
1898—Queen City, Buffalo; reinsured in Hartford.
1870—Queen City, Cincinnati; retired.
1896—Queen City Mutual Fire, Manchester, N. H.; reinsured in United Mutual, Providence.
1896—Queens Fire Lloyds, Brooklyn; retired.
.....Quincy Mutual Fire, Quincy.
1896—Railroad Mutual Fire, Boston.
1902—Reading Fire, Reading; reinsured in Hartford Fire.
1853—Real Estate Mutual Fire, Philadelphia; failed.
1871—Real Estate Mutual Fire, Boston.
1886—Reapers City, Rockford; failed.
1856—Reassurance, New York; reinsured in United Fire Reinsurance, Manchester.
1883—Reassurance Generales, Paris; retired from U. S.; reinsuring in Crescent, N. O.
1907—Real Estate Owners Fire, New York; John J. Macklin, Receiver.
1897—Rebuilders Mutual Fire, Minneapolis; reinsured.
1899—Red River Valley Mutual Hail, Mapleton, N. D.; retired.
1893—Regent Fire Lloyds, New York.
1908—Reliable Fire, Oklahoma City, Okla.; reinsured in St. Paul F. and M.
1896—Reliable Mutual Fire, Philadelphia; failed
1909—Reliable Mutual, Syracuse, N.Y.; liquidated.
1894—Reliance, Wheeling; mail unclaimed.
1896—Reliance F. and M. Asso'n, N. Y.; retired.
1905—Reliance Fire Underwriters, Chicago; ceased.
1890—Reliance Mutual, Dubuque; failed.
1896—Reliance Mutual Fire, Chicago; failed.
1882—Relief, New York; reins. in Niagara, N. Y.
1871—Republic, Chicago; failed by Chicago fire.
1882—Republic, New York; reinsured in North British and Mercantile.
1907—Republic Fire, Norfolk; charter amended and name changed to Norfolk Fire Insurance Corporation.
1903—Republic Underwriters, Chicago; failed.
1893—Reserve, Cleveland; failed.
1905—Reserve Fire and Marine, Chicago, Ill.; ceased business.
1907—Republic Mutual Fire, Johnstown, Pa.; receiver appointed.
1906—Retail Merchants Fire Insurance Association, Little Rock, Ark.; reinsured in Merchants Fire, Little Rock.
1910—Reserve Mutual, Philadelphia, Pa.; receiver appointed.
1877—Residence, Cleveland; reinsured in Scottish Commercial.
1894—Residence Mutual, Oberlin, O.; retired.
1871—Resolute, Baltimore; reinsured in Imperial.

When Retired. NAME OF COMPANY.

1878—Resolute, New York; amalgamated with New York City.
1881—Revere, Boston; reinsured in Fire Insurance Association, London.
1864—Revere Mutual Fire and Marine, Boston.
1882—Rhenish-Westphalian Lloyds, Gladbach, Germany; retired.
1889—Rhode Island Underwriters; retired.
1883—Richmond Banking and Insurance Company, Richmond; reinsured in Royal.
1907—Richmond County Mutual, Richmond, N. Y.; reorganized as stock company.
1878—Richmond Fire Association, Richmond; reinsured.
1905—Richmond Fire, Richmond, Va.; retired.
1896—Richmond Mutual Fire, Richmond, Va.; reinsured in Merchants & Mfrs. Fire, Baltimore.
1876—Ridgewood, New York; reinsured in Connecticut Fire.
1904—Riggs Fire, Washington, D. C.; reinsured in German-American, New York.
1896—Rittenhouse Mutual, Philadelphia; failed.
1894—Roanoke Underwriters Agency, Roanoke; Va.; disbanded.
.....Robert Morris, Philadelphia; retired.
1881—Rochester, Rochester, Pa.; failed.
1905—Rock River Fire Underwriters, Chicago; ceased business.
1899—Rockford, Rockford; reinsured in American Fire of Newark.
1879—Roger Williams, Providence; reinsured in Home, New York.
1891—Rome, Ga.; reinsured in Commercial Union, London.
.....Roxbury Mutual Fire, Roxbury.
1887—Royal, Birmingham, Ala.; failed.
1879—Royal Canadian, Montreal; retired from U.S.
1896—Royal F. and M. Lloyds, New York.
1896—Royal Mutual Fire, Philadelphia; assigned.
.....Royal Town Mutual, Kansas City, Mo.
1899—Rutgers Fire, New York; merged with Globe, New York.
1896—Rutland, Rutland, Vt.; retired.
1879—Safeguard, New York; reinsured in London and Lancashire.
1879—Safeguard, New York; reinsured in London
1876—Safeguard, Philadelphia; failed.
1896—Safety Fire Lloyds, Brooklyn; reinsured in Acme Lloyds.
1893—Safety Mutual, Sioux City, Ia.; retired.
1856—Sagamore Mutual Fire, Lynn.
1899—Saginaw Valley Fire and Marine, Saginaw, Mich.; reinsured in the Hartford.
1879—St. Joseph, St. Joseph; reinsured in German American.
1899—St. Joseph Town Mutual, St. Joseph, Mo.; reinsured in Connecticut Fire.
1900—St. Lawrence, Montreal; reinsured by Ottawa Fire.
1877—St. Louis, St. Louis; reinsured in Queen.
.....St. Louis F. and M., St. Joseph; retired.
1870—St. Louis Floating Dock and Ins. Co., St Louis; reinsured in American Central.
1900—St. Louis (Mo.) Mutual; reinsured in Connecticut Fire.
1888—St. Marks, New York; failed.
1880—St. Nicholas, New York; reinsured in German-American.
1892—St. Paul German, St. Paul; assigned.
1896—St. Peters Fire Aid, Cleveland, O.; retired.
1901—St. Petersburg, St. Petersburg, Russia; retired.
1875—Salamander, New Orleans; reinsured in Teutonia of New Orleans.
1842—Salem Commercial, Salem.
1839—Salem Marine, Salem.
1910—Salisbury & Amesbury Mutual, Salisbury, Mass.; reinsured in Attleboro Mutual, Attleboro, Mass.
1893—Sandusky, Toledo; failed.
1871—Sangamo, Springfield; reinsured in Merchants of Chicago.
1891—Salem Marine, Salem, Mass.; reins. in Insurance Company of North America, Phila.
1891—Saunemin Mutual, Fairbury, Ill.; retired.
1890—Savannah F. and M., Savannah; reinsured in Hartford.
1904—Savoy, Alexandria; reins. in Hamilton, N. Y.
1903—Saxet, Dallas, Tex.; charter revoked.
1892—Scania, Sweden; reinsured U. S. business in Royal Exchange, London.
1871—Schenectady, Schenectady; failed.

When Retired. NAME OF COMPANY.

1896—Schuylkill Fire, Philadelphia, Pa.; reinsured in Orient, Hartford.
1909—Scottish Fire, Charlotte, N. C.; reinsured in Monongahela, Pittsburg.
1880—Scottish Commercial, Glasgow; retired from the U. S.; reinsured in the Lancashire.
1904—Scottish National, Chicago; reins. in Ins. Co. of the State of Illinois, Rockford.
1880—Seaboard, Norfolk, Va.; retired.
1905—Seaboard Underwriters, New York; retired.
1904—Sea and Lake, Chicago, Ill.; reinsured in Liverpool and London and Globe, Liverpool, and Federal, Jersey City.
.....Sea Marine, New York.
1890—Seattle, Seattle, Wash.; failed.
1909—Seattle Fire and Marine, Seattle, Wash.; reinsured in Dubuque Fire and Marine.
1862—Second Essex Mutual Fire, Salem.
1887—Security, Mobile; retired.
1871—Security, New York; failed by Chicago fire.
.....Security, Philadelphia; retired.
1889—Security, Spokane.
1904—Security Fire and Marine Underwriters of America, Chicago; ceased business.
1906—Security Fire, Baltimore, Md.; reinsured in New Jersey Fire, Camden, N. J.
1903—Security Fire, Dallas, Tex.; charter revoked.
1903—Security Fire, Austin, Tex.; charter revoked.
1906—Security Fire, Little Rock, Ark.; receiver appointed.
1896—Security Fire Lloyds, New York.
1903—Security Mutual, Ladonia, Tex.; charter revoked.
1904—Security Mutual, Little Rock; reinsured in Security Fire, Little Rock
1889—Security Mutual, Minneapolis; retired.
1901—Security Mutual, Omaha; failed.
1898—Security Mutual, Philadelphia; failed.
1896—Security Mutual Fire, Providence; retired.
1903—Sedalia Town Mutual, Sedalia, Mo.; failed.
1892—Seneca County Mutual, Tiffin; failed.
.....Seventh Ward, New York.
1880—Shawmut, Boston; reinsured in the Reassurance Generales Company of Paris.
1859—Shawmut Mutual Fire, Boston.
1891—Shelburne Mutual, Shelburne, Mass.; retired.
1894—Shenandoah Valley, Winchester, W. Va.
1884—Shoe and Leather, Boston; reinsured in Niagara, N. Y.; Phenix, Brooklyn and Insurance Company of North America.
1872—Shoe and Leather Dealers F. and M., Boston; failed by Boston fire.
1881—Shreveport, La.; retired.
.....Sioux Falls, Sioux Falls, S. D.; failed.
.....Social, Salem.
1894—Solidarite, Brussels; retired.
.....Somerville Mutual, Somerville, N. J.; retired.
1894—South Carolina Home, Columbia; reinsured in Fire Association, Philadelphia.
1908—South Carolina Mutual, Greenville, S. C.; receiver appointed.
1896—South and North American Lloyds, N. Y.
1874—Southbridge Mutual Fire, Southbridge.
.....Southeast Mo. Town Mutual, Fredericktown, Mo.
1870—Southern, Bloomfield; failed.
1874—Southern, Savannah; reinsured.
1899—Southern Fire, Atlanta, Ga., failed.
1903—Southern Fire, Dallas, Tex.; charter revoked.
1906—Southern Fire, Little Rock, Ark.; reinsured in Travelers Fire, Pine Bluff.
1909—Southern, New Orleans, La.; receiver appointed.
1909—Southern Fire, Lynchburg, Va.; reinsured in German-American, New York.
1909—Southern Home, Bartow, Fla.; reinsured in Southern Fire, Lynchburg, Va.
1903—Southern Fire, Waco, Tex.; charter revoked.
1903—Southern Fire, Stamford, Tex.; charter revoked.
1891—Southern California, Los Angeles; reinsured in London and Lancashire.
1896—Southern Lumber Mutual Fire, Birmingham, Ala.; reinsured in Liverpool and London and Globe.
1897—Southern Minnesota Mutual Fire, Rochester; reinsured in Consolidated F. and M., Albert Lea, Minn.
1903—Southern Mutual, Birmingham, Ala.; absorbed by Atlanta-Birmingham.

When Retired. NAME OF COMPANY.

1904—Southern Mutual, Little Rock, Ark.; reins. in Home Mutual, Little Rock.
1877—Southern Underwriters Association, Raleigh; failed.
1906—Southern Underwriters, Meridian, Miss.; dissolved.
1855—South Mutual Fire, Boston.
1874—South Side, Pittsburg; failed.
1878—South St. Louis Mutual, St. Louis.
1907—Southern Millers Mutual, St. Louis, Mo.; reinsured in Millers Mutual, Harrisburg, Pa.
1906—Southern Iowa Mutual, Leon, Iowa; reinsured in German Mutual, Des Moines, Iowa.
1908—Southwestern Fire, Little Rock, Ark.; reinsured in Queen of Arkansas.
1903—Southwestern Mutual Fire, Fort Worth, Tex.; charter revoked.
1900—Southwestern Town Mutual, Kansas City, Mo.; reinsured in Teutonia, New Orleans.
1887—Spinners Mutual Fire, Boston.
1897—Springfield Mutual Fire, Philadelphia; reinsured in Globe Fire, New York.
.....Springfield M. & F., Springf'd, Ill.; retired.
1909—Springfield Underwriters Mutual, Springfield, O.; ceased business.
1897—Sprinkler Mutual Fire, Philadelphia; reinsured in Globe Fire, New York.
1898—Stanberry Town Mutual, Stanberry, Mo.; retired.
1885—Standard, Cincinnati; reinsured in Commercial, Cincinnati.
1891—Standard, Kansas City; reinsured in Phenix, Brooklyn.
1892—Standard, New York; reinsured in Liverpool and London and Globe.
1902—Standard, Wheeling; reinsured in German-American, New York.
1909—Standard Fire, Fordyce, Ark.; merged with Home of Fordyce.
1883—Standard Fire Office, London; retired from U. S.; reinsuring in Phenix, Brooklyn.
1895—Standard Lloyds, New York; retired.
1896—Standard Mutual Fire, Boston, retired.
1907—Standard Mutual Fire, Houston, Tex.; receiver appointed.
1909—Standard Mutual, Providence, R. I.; receiver appointed.
1903—Standard Underwriters, Chicago; failed.
1886—Star, New York; reinsuring at Westchester, New York .
1896—Star Fire Lloyds, New York.
.....Star Mutual, Boston.
1889—State, Anniston, Ala.
1871—State, Chicago; failed by Chicago fire.
1870—State, Cleveland, failed.
1895—State Fire Association, Toledo; retired.
1873—State, Hannibal; failed.
1879—State, Jersey City; reinsured in Westchester.
1876—State, Lansing; reins. in Home, N. Y.
1877—State, Laporte; failed.
1896—State, Nashville; reinsured in Philadelphia Underwriters.
1903—State Capitol, Texarkana, Tex.; charter revoked.
1903—State Fire, Waco, Tex.; charter revoked.
1906—State Farmers Mutual, Des Moines, Iowa; reinsured in Iowa German Mutual, Des Moines, Iowa.
1893—State Investment and Insurance, San Francisco; failed.
1910—State Merchants Assn Mutual Fire, Leavenworth, Kas.; receiver appointed.
1865—State Mutual, Boston.
.....State Mutual Fire, Boston.
1900—State Mutual, Hartford; reinsured in Orient.
1904—State Mutual Fire, Philadelphia; retired.
1905—State Mutual Fire, St. Paul; receiver appointed.
1909—State Mutual Fire, Laurens, S. C.; license revoked.
1900—State Mutual Home, Fairfield, Neb.; retired.
1891—State Mutual, Hyde Park, Ill.; retired.
1861—State, New Haven; failed.
1874—State, Parkersburg; failed.
1899—State, Philadelphia; retired.
1875—State, Rutland; reinsured in Ætna.
1895—State, Salem, Ore.; failed.
1904—State, Wilmington, Del.; receiver appointed.
.....State Town Mutual, Cape Girardeau, Mo.
.....State Town Mutual, Nevada, Mo.

When Retired. NAME OF COMPANY.

1895—State Union Assurance Fire Lloyds, New York; failed.
1893—Steadman Mutual, Toledo; failed.
1904—Sterling Fire Underwriters, Chicago; retired.
1892—Steelton Mutual, Steelton, Pa.; failed.
1887—Sterling, New York; reinsured in Exchange.
1872—Suffolk, Boston; failed by Boston fire.
1856—Suffolk, Boston.
1877—Suffolk Mutual Fire, Boston.
1895—Suffolk Mutual Fire, Boston; failed.
1899—Sugar Planters Mutual, New Orleans; reinsured in Sun, and Home of New Orleans.
1876—Sun, Cleveland; reinsured in Continental.
1884—Sun, Philadelphia; reinsured in Spring Garden and United Fire Reinsurance.
1895—Sun, San Francisco; reinsured in Firemans Fund and Home Mutual of San Francisco.
1904—Sun Mutual Fire, Houston, Tex.
1886—Sun Mutual Marine, New York; retired.
1876—Sunbury, Sunbury; failed.
1899—Susquehanna Mutual Fire, Harrisburg, Pa.; failed.
1904—Suwanee, Lake City, Fla.; ceased writing.
1883—Swiss Lloyd Tran., Zurich; retired.
1897—Syracuse Mutual Fire Underwriters, Syracuse; retired.
1907—T. & C. Insurance Company, Dallas, Tex.; reinsured in Royal Exchange.
1882—Tabor, Denver; retired.
1862—Tanners Mutual, Boston.
.....Taunton Mutual Fire, Taunton.
1903—Tennant's Fire Underwriters, Chicago; retired.
1876—Tennessee, Nashville; reins. in Connecticut.
.....Tennessee Fire Marine, Tennessee; retired.
1871—Teutonia, Cleveland; failed.
1901—Teutonia, Philadelphia; reins. in Nat'l, Conn.
1878—Texas Banking and Insurance Company, Galveston; retired from insurance field.
1903—Texas Co-operative Fire Association, Bonham, Tex.; charter revoked.
1901—Texas Farmers State Mutual; failed.
1903—Texas Farmers State Mutual, Fort Worth, Tex.; charter revoked.
1903—Texas Fire, Waco, Tex.; charter revoked.
1903—Texas Fire and Tornado, Houston, Tex.; charter revoked.
1902—Texas Home Mutual Fire, Dallas; failed.
1903—Texas Home Protective Fire, San Antonio, Tex.; charter revoked.
1903—Texas Home Mutual Fire, Austin, Tex.; charter revoked.
1903—Texas Storm and Cyclone, Dallas, Tex.; charter revoked.
1899—Textile Mutual Fire, Philadelphia, Pa.; failed.
.....Thames, Norwich.
1904—Theatre Owners Inter Insurance Exchange, Chicago; retired.
1906—Theatres Mutual Fire, Philadelphia; retired.
1900—Thompson Mutual Fire and Life; failed.
1901—Thuringia-American, New York; reinsured in Thuringia, Erfurt.
1904—Thuringia, Erfurt; reinsured in Firemans Fd.
1906—Tidewater Fire, Cambridge, Md.; retired.
1903—Tidewater, Norfolk, Va.; reinsured in National, Hartford.
1903—Tillers Mutual Fire Association, Groesbeeck, Tex.; charter revoked.
1871—Tobacco, Cincinnati; reinsured.
1885—Toledo Fire and Marine, Toledo; reinsured.
1889—Topeka Mutual, Topeka, Kan.; wound up.
.....Town Mutual, Excelsior Springs, Mo.
.....Town Mutual of 3d Cong. Dist., Stanberry, Mo.
.....Town Mutual of 7th Cong. Dist., Lamar, Mo.
.....Town Mutual of Kansas City, Mo.
1886—Trade, Camden; reinsured in German-American, New York.
1894—Traders, Charleston, W. Va.
1906—Traders, Chicago; receiver appointed.
1900—Traders, New York; failed.
1906—Traders F. and M. Lloyds, Chicago; retired.
1861—Traders Mutual Fire, Boston.
1861—Traders Mutual, Boston.
1909—Traders Mutual, Philadelphia, Pa.; receiver appointed.
1875—Tradesmens, New Orleans, failed.
1883—Tradesmens, New York; reinsured in Standard Fire Office.
1897—Tradesmens Mutual, Philadelphia; failed.

When Retired — Name of Company.

1906—Transatlantic Fire, Hamburg; reinsured in Albingia, Hamburg.
1887—Transcontinental, Mandan, Dak.; ceased.
1905—Trans-Mississippi Mutual, Omaha; merged with National Mutual, Omaha.
1908—Travelers Fire, Pine Bluff, Ark.; reinsured in Home Fire of Fordyce, Ark.
1864—Tri-mountain Mutual Fire, Boston.
1895—Tremont Mutual Fire, Boston; reinsured in Globe Fire, New York.
1857—Triton Mutual Marine, Boston.
1872—Tremont Boston; failed by Boston fire.
1857—Tremont, Boston.
1857—Tremont Mutual, Boston.
1897—Tri County Mutual, Detroit, Mich.; retired.
.....Triton, New York.
1872—Triumph, Cincinnati; reinsured in Amazon.
1893—Trumbull, Warren and Cleveland, Ohio; failed.
1841—Truro Fire and Marine, Truro.
1872—Underwriters, Altoona; failed.
1892—Underwriters, Wheeling; reinsured in Phœnix, London, and Citizens, Toledo.
1903—Undrs. at N. Y. Fire Lloyds, N. Y.; retired.
1908—Underwriters Fire Association, Dallas, Tex.; charter revoked.
1897—Underwriters Mutual, Atlanta, Ga.; retired.
1894—Underwriters Mutual, Sioux City; failed.
1874—Union, Baltimore; reins. in Home, N. Y.
.....Union, Boston.
1909—Union, Buffalo; reinsured in Western, Toronto.
1883—Union, Cincinnati; reins. in Westchester, N. Y.
1897—Union, Indianapolis; failed.
1874—Union, Jersey City; failed. Union, London, amalgamated with Commercial Union, London.
1891—Union, Louisville; reinsured in German-American, New York.
1892—Union, San Francisco; reinsured in Alliance, London.
.....Union, New Orleans; retired.
1873—Union, St. Louis; reins. in Merchants, N. J.
1856—Union, Provincetown.
1894—Union des Proprietaries Belges, Brussels; retired.
1841—Union Fire and Marine, Lynn.
1892—Union Fire and Marine, New Zealand; reinsured in Alliance, London.
1815—Union Marine and Fire, Newburyport.
1842—Union Marine, Salem.
1872—Union Mutual, Boston.
1893—Union Mutual, Jersey City; retired.
1877—Union Mutual Marine, New Bedford.
1857—Union Mutual Marine, Newburyport.
1895—Union, Lloyds, New York; failed.
1890—Union Mutual, Cincinnati; failed.
1909—Union Mutual, Syracuse, N. Y. liquidated.
.....Union Mutual Fire and Marine, St. Louis; failed.
1873—Union Mutual Marine, New York; retired.
1908—Union Town Mutual, Kansas City, Mo.; failed.
.....Union Town Mutual, Springfield, Mo.
1903—Union Undrs. at N. Y. & Isthmus Lloyds, New York; retired.
1896—United Cities Lloyds, New York; reinsured in Manufacturers Lloyds.
1904—United Fire, Raleigh, N. C.; failed.
1895—United Fire, Alexandria, Va.; failed.
1901—United Fire, Baltimore; reins. in National, Hartford.
1892—United Fire, Manchester, Eng.; reinsured U. S. business in Palatine, Manchester.
.....United Fire, Marine and Life, New York.
1904—United Fire Underwriters, Chicago; ceased business.
1892—United Manufacturers Mutual, Cleveland; reinsured in N. E. Factory Mutuals.
1898—United Mutual, Providence, R. I.; failed.
1862—United States, Boston.
1877—United States, St. Louis; reinsured in Scottish Commercial.
1870—United States, Baltimore; failed.
1909—United States Fire, Nashville, Tenn.; receiver appointed.
1904—United States Inter Insurance Exchange, Chicago; retired.
1906—United States Underwriters, Chicago, Ill.; ceased business.

When Retired — Name of Company.

1904—United States Mutual, Philadelphia; retired.
1893—United Underwriters, Atlanta; consolidated with Atlanta Home.
1896—United Underwriters, New York; reinsured in Royal Fire and Marine Lloyds.
1861—Unity, London; retired.
1904—Unity Fire Underwriters, Chicago; reinsured in Manufacturers and Mercantile, Chicago.
1891—Universal Marine, London; retired.
1889—Vanderbilt, Memphis, Tenn.; reinsured in St. Paul Fire and Marine.
1901—Vernon Insurance and Trust, Indianapolis; failed.
1906—Victoria Fire, New York; dissolved.
1894—Virginia Farmers, Norfolk; retired.
1884—Virginia Home, Richmond; reinsured in Phœnix, London.
.....Vulcan Town Mutual, Richmond, Mo.
1906—Wabash, Hammond, Ind.; reinsured part of risks in Michigan Commercial; remainder canceled.
1896—Wachusett Mutual Fire, Fitchburg, Mass.; retired.
1896—Waldorf Lloyds, New York.
1860—Wall Street, New York; failed.
1906—Walla Walla Fire, Walla Walla, Wash.; receiver appointed.
.....Ware Mutual Fire, Ware.
1861—Warren, Boston.
1870—Washington, Baltimore; reins. in Queen.
1872—Washington, Boston; failed by Boston fire.
1901—Washington, Cincinnati; reins. in American Fire, New York.
1896—Washington, Hammond, Ind.; failed.
1876—Washington, Memphis; reinsured in Merchants of Memphis.
1871—Washington, N. Y.; failed by Chicago fire.
1867—Washington Marine, New York.
1872—Washington, New York; failed by Boston fire.
1900—Washington, New York; merged with Colonial, New York.
.....Washington, Philadelphia; retired.
1879—Washington, Plainfield, N. J.; reinsured in German-American.
1893—Washington, Tiffin and Marietta, O.; failed.
.....Washington, Washington; retired.
1900—Washington, Washington, D. C.; reinsured in Fire Association of New York, Utica.
1893—Washington Farmers, Spokane; failed.
1888—Washington Fire and Marine, Boston; reinsured in Niagara of N. Y., National of Hartford and Union and California of Cal.
1888—Washington Fire and Marine, Mobile; reinsured in American of Philadelphia and German, of Freeport.
1895—Washington Lloyds, New York; reinsured in Norwood Insurance Company, New York.
1860—Washington Mutual, Granville, N. Y.
1893—Washington Union, Cleveland; failed.
1909—Waterloo Mutual, Waterloo, Wis.; declared insolvent.
1892—Watertown, Watertown, S. D.; retired.
1863—Waterville Mutual, Waterville, N. Y.
1866—Wayne Mutual, Newark, N. Y.
1883—Watertown, Watertown, N. Y.; reinsured in Sun Fire Office.
1895—Wayne County Mutual, Wooster, O.; suspended.
1890—Webster Mutual, Webster, Me.; retired.
1894—Wellfleet Marine, Wellfleet, Mass.; retired.
1888—West Baltimore, Baltimore; reinsured in West Chester, New York.
1891—West Coast, Tacoma; failed.
1900—Western Aurora; Chicago Title & Trust Company, receivers.
1871—Western Buffalo; failed by Chicago fire.
.....Western, Chicago; reinsured in Fire Association, Philadelphia.
1891—Western, Cincinnati; reinsured in Citizens, Cincinnati; reorganized and failed in 1893.
1908—Western, Louisville; reins. in Hartford Fire.
.....Western Massachusetts, Pittsfield.
1886—Western, Philadelphia; retired.
1886—Western, San Francisco; reinsured in State Investment and Insurance Company.
1906—Western Consolidated Underwriters, Chicago, Ill.; ceased business.
1866—Western Farmers Mutual, Batavia, N. Y.
1903—Western Fire Association, Sherman, Tex.; charter revoked.

When Retired	Name of Company.
1888	Western Fire and Marine, Sioux Falls, Dak.; consolidated with Insurance Company of Dakota, Sioux Falls.
1902	Western Fire, Marine and Plate Glass, Chicago; failed.
1904	Western Hail, Des Moines; ceased business.
1891	Western Home, Sioux City; failed.
1902	Western Home Town Mutual, Kansas Ctiy, Mo.; failed.
1891	Western Manufacturers Mutual, Chicago; reinsured in Fire Association, New York; resumed and failed in 1895.
1897	Western Massachusettts Fire, Springfield; closing up business.
1893	Western Millers Mutual, Minneapolis; reinsured in Michigan Millers Mutual, Lansing.
1897	Western Mutual Fire, Albert Lea, Minn.; reins. in Consolidated F. and M., Albert Lea.
1899	Western Mutual Fire, Denver, Col.; reinsured in Agricultural.
1900	Western Mutual Fire, Fessenden, N. D.
1906	Western Mutual Fire Ins. Assn., Waterloo, Ia.; reinsured in Grain Shippers Mutual Fire Ins. Assn., Ida Grove, Ia.
1875	Western Texas, San Antonio; retired.
1909	Western Underwriters of the State of New York; reinsured.
1896	Western Union Fire Lloyds, New York; reinsured in Guardian Insurance Lloyds
1905	Western Union Fire Underwriters, Chicago; ceased business.
1879	Westfield Mutual, Westfield.
1857	Westfield Mutual, Westfield, Mass.; retired.
1897	Westford Mutual Fire, Westford, Mass.; reinsured in Middlesex Mutual.
1894	Westmoreland, Colonial Beach, Va.; failed.
.....	Westphalia Town Mutual, Westphalia, Mo.
1874	West Virginia, Wheeling; failed.
1879	Weymouth and Braintree Mutual, Weymouth; retired.
1858	Whaling, New Bedford.
1878	Whately Mutual Fire, Whately.
1906	Whiting Mutual, Boston; policies retired.
1896	Williamsport Mutual Fire, Williamsport, Pa.; retired.
1873	Williamsport, Williamsport; reinsured.
1888	Wilmington Mutual, Wilmington, N. C.; failed.
1903	Wilmington Underwriters, Wilmington, N. C.; reinsured in German-American, New York, and London and Lancashire.
1906	Windham County Mutual, Brooklyn, Conn.; ceased business.
1871	Winnesheik, Freeport; failed.
.....	Winthrop Mutual Fire, Boston.
1896	Winthrop Mutual Boston; reinsured in Scottish Union and National.
1900	Wisconsin; reinsured in Concordia, Wis.
1891	Wisconsin Mutual, Milwaukee; failed.
1896	Wissahickon Mut. Fire, Philadelphia; failed.
1897	Wolverine Mutual, Saginaw, Mich.; retired.
1891	Woodworkers Mutual, Winona; reinsured in Armstrong, New York.
1899	Wooster Fire, Danbury, Ct.; failed.
1875	Workingmans, New Orleans; failed.
1893	World Co-operative of Kings and New York Counties, New York; failed.
1862	Worlds Safe, Troy; failed.
1875	Wyoming, Wilkesbarre; reinsured in Commercial Union.
1865	Wyoming Mutual, Warsaw, N. Y.
1893	Wytheville Insurance and Banking, Wytheville, Va.; failed.
.....	Yankton, Yankton, Dak.
1864	Yankton, S. D.; ceased business.
1871	Yonkers and New York, New York; failed by Chicago fire.
1906	York County Mutual, York, Pa.; reorganized as a stock company.
1908	York County Fire, York, Pa.; retired.

ANCIENT AND HONORABLE ORDER OF THE BLUE GOOSE.

Most Loyal Grand Gander, Chas. H. Pescay, New Orleans, La.; His Highness Superior of the Flock, T. H. Williams, Los Angeles, Cal.; Grand Custodian of the Goslings, William T. Benallack, Detroit, Mich.; Grand Guardian of the Nest, Hart Darlington, Syracuse, N. Y.; Grand Wielder of the Goose Quill, C. H. Silkworth, Milwaukee, Wis.; Walter E. Atwater, Milwaukee, Wis.

STATE PONDS.

State.	Most Loyal Gander.	Wielder of the Goose Quill.
Arkansas	G. R. Williams	A. H. Underwood, Little Rock.
California	Charles Quitzow	S. B. Flack, Los Angeles.
Colorado	G. L. Schuyler	C. K. Drew.
Dakota	A. S. Reid	R. S. Browne.
Florida	L. H. Green	J. H. Tally, Jacksonville.
Georgia-Ala	B. E. Dryden	R. N. Hughes, Atlanta.
Golden Gate	R. W. Osborn	R. W. Neal, San Francisco.
Illinois	F. R. Holtfodt	Wm. S. Crawford.
Indiana	F. A. Gautert	I. Williams, Indianapolis.
Iowa	J. W. Warnshuis	J. G. Holton.
Kentucky	W. H. Sowards	David Caldwell.
Louisiana-Miss.	E. H. Addington	W. S. Campbell, Jr., New Orleans.
Missouri-Kan.	R. Barnum	F. C. Secor.
Michigan	J. W. O'Brien	F. W. Andrews.
Minnesota	W. O. Chamberlin	W. H. Stephenson.
New York	J. W. Carothers	J. A. Geyer.
New England	F. H. Battilana	R. B. Ives, Hartford.
New Jersey	T. W. Langstroth	D. A. Brown.
Nebraska	E. D. Marr	C. D. Mullen, Omaha.
North & South Carolina	N. J. Heyward	R. G. Hayes.
Oklahoma	F. E. Godwin	H. Ludlow.
Ontario	Lyman Root	J. R. Stewart.
Ohio	R. L. Raynolds	F. W. Raynolds.
Pennsylvania	Geo. A. French	John T. Brown.
Texas	Thos. L. Monagan	Wallace Kelly, Houston.
Virginia	Geo. B. Jennings	Wm. R. Robbins.
Wisconsin	C. F. Krumdick	W. B. Calhoun.

COMPANIES IN THE HANDS OF RECEIVERS.

The following is a list of fire and fire-marine insurance companies in the United States in process of winding up, with names of receivers or other person in charge:

ALABAMA.

Atlanta-Birmingham, Birmingham; A. C. Sexton, Receiver. (Montgomery).

ARKANSAS.

American Fire, Little Rock; Kirbey Raffle, Receiver.
Commercial Fire, Little Rock; Horace Chamberlain, Receiver.
Farmers Mutual Insurance Association; W. E. Lenon, Receiver.
Home Fire, Little Rock; John P. Streepy, Receiver.
Peoples Fire, Little Rock; F. B. Yates, Receiver.
Security Fire, Little Rock; Charles McKee, Receiver.
Jefferson Mutual Fire, Pine Bluff.

COLORADO.

Colorado Mutual Fire, Denver; Dewitt C. Webb, Receiver.

DELAWARE.

State, Wilmington; Horace G. Eastburn, Receiver.

GEORGIA.

Gate City Fire, Atlanta, Ga.; Paul Johnson, Temporary Receiver.
Georgia Industrial, Atlanta; Henderson Hallman, Receiver.
Georgia Mutual Fire, Atlanta; Samuel P. Evins, Receiver.

ILLINOIS.

Illinois National, Springfield; Joseph T. Bunn, Receiver.
Traders, Chicago; State Bank of Chicago, Receiver.
Western Manufacturers Mutual, Chicago; William E Smith and T. George Hislop, Receivers.

IOWA.

American Mutual, Des Moines; W. C. Strock, Receiver.
Commercial Mutual, Des Moines; David L. Jewett, Receiver.
Iowa German Mutual Insurance Association, Des Moines; W. W. Wilcoxen, Receiver.
Iowa Merchants Mutual, Sioux City; Albert A. Smith, Receiver.
Millers and Mechanics Mutual Fire Association, Des Moines; J. M. Lodd, Receiver.

KANSAS.

Kansas Fire, Topeka; Charles McGaw, Receiver.
Merchants Mutual, Topeka.
Midland Fire, Kansas City; E. J. Robinett, Receiver.
State Merchants Mutual Fire, Leavenworth; C. C. Rutherford, Receiver.

KENTUCKY.

Blue Grass, Lexington; A. M. Baker, Receiver.
Central Fire, Lexington; C. C. Calhoun, Receiver.
Citizens of Northern Kentucky, Carrollton; J. J. Orr, Special Commissioner, appointed by Carroll Circuit Court.
Columbian, Louisville; Jas. S. Ray, Receiver.
Enterprise, Lexington; J. L. Watkins, Receiver.
Manufacturers Mutual, Louisville; Louisville Trust Company, Receiver.
Mutual Fire of Kentucky, Louisville; Louisville Trust Company, Receiver.

LOUISIANA.

Independent, New Orleans; T. V. Regan, Receiver.
Peoples Fire, New Orleans; Liquidation.
Southern, New Orleans; Whitney Central Trust Co., Receivers

MARYLAND.

Baltimore Fire; W. C. Pennington, Receiver.
Firemens, Baltimore; F. E. S. Wolfe, Receiver.
Home, Baltimore; G. H. Williams, Receiver.
Old Town, Baltimore; J. M. Warwick, Receiver.
Peabody, Baltimore; R. F. Post, Receiver.
Security Fire, Baltimore; George R. Willis, Receiver.

MASSACHUSETTS.

Atlas Mutual, Boston; F. T. Hammond, Receiver.
Firemens Fire, Boston; International Trust Co., Receiver.
Melrose Mutual Fire, Boston; Alpheus Sanford, Receiver.

MICHIGAN.

Citizens Mutual Fire Insurance Co., Jackson; John Nichol, Receiver.
Citizens Mutual, Holly; F. G. Ely, Receiver.
Farmers Mutual Fire of Schoolcraft, Delta and Menominee counties; Michael Doyle, Receiver, Menominee.
Home Mutual Fire Insurance Co., Ltd., Standish; Sanford E. Hayes, Receiver.
Michigan Manufacturers Mutual Fire Insurance Company, Bay City; Frank S. Pratt, Receiver.
Monroe and Lenawee Counties Farmers Mutual Fire; J. W. Helm, Receiver, Adrian.

MINNESOTA.

Indemnity Mutual Hail, Pine Island; Chas. S. Sullivan, Receiver.

MISSISSIPPI.

Mississippi Home, Vicksburg; T. A. O'Herin, Receiver.

MISSOURI.

Mercantile Town Mutual, St. Louis; Fordyce, Holliday & White, Liquidating Agents.

NEBRASKA.

German-American Mutual Fire, Hastings; J. A. Gardiner, Receiver.
Lincoln Mutual Fire, Lincoln; A. L. Chase, Receiver.
Merchants Union. Kearney; A. F. Gatewood, Receiver.
Merchants and Manufacturers, Omaha; R. B. Howell, Receiver.
Nebraska Mercantile Mutual, Lincoln; J. A. Randall, Receiver.

NEW JERSEY.

America Fire, Jersey City; Leon Abbett, Jr., Receiver.

NEW YORK.

Ætna Fire, Utica; Walter I. Scott, Receiver.
Aetna Mutual, Syracuse; Ins. Dept., Liquidation.
American Underwriters Fire of Monroe County; John A. Hicks, Receiver.
Capital Mutual, Syracuse; Ins. Dept., Liquidation.
Empire State Fire Lloyds Association, New York; Charles Putzel, Receiver.
American Mutual, Syracuse; Ins. Dept., Liquidation.
Genesee Valley Mutual, Syracuse; Ins. Dept., Liquidation.
Manhattan Fire, New York; Edward P. Ward, Receiver, 25 Broad street.
Mohawk Mutual, Syracuse; Ins. Dept.., Liquidation.
National Fire of Onondaga County; J. F. Nash, Receiver.
Northwestern Mutual of Onondaga County; Arthur R. Cole, Receiver.
Real Estate Owners, New York; John J. Macklin, Receiver.
Phoenix Mutual, Syracuse, Ins. Dept., Liquidation.
Reliable Mutual, Syracuse; Ins. Dept., Liquidation.
Union Mutual, Syracuse; Ins. Dept., Liquidation.

OHIO.

Buckeye Mutual, Shelby; Trustees—W. M. Hahn and Edward Mansfield.
Central Ohio, Toledo; E. S. Chittenden, Receiver.
Citizens, Cincinnati; Chas. T. Greve, Receiver.
Corn City Mutual, Toledo; M. J. Enwright, Receiver.
Crescent, Cleveland; R. C. Mason, Receiver.
Eclipse, Cleveland; F. J. Drake, Receiver.
Home Mutual, Cleveland; P. H. Kyser, Receiver.
Home, Columbus; J. W. King, Assignee.
Home, Tiffin; E. E. Cunningham, Receiver.
Mutual, Cincinnati; Samuel A. McCune, Receiver.
Mutual F. Assoc., Toledo; C. E. Chittenden, Receiver.
Northwestern Mutual Fire Association, Toledo; Charles T. Griffin, Receiver.
Ohio German, Toledo; Ernest R. Torgler and Edward J. Marshall, Trustees.
Reserve, Cleveland.
Sandusky, Toledo; F. K. Hogue, Receiver.
Seneca Co. Mut., Tiffin; U. T. Curren, Receiver.
Steadman Mutual, Toledo; D. L. Beall, Assignee.
Thompson Mutual Fire, Painesville; L. J. Wood, Receiver.
Trumbull, Warren and Cleveland.
Union Mutual, Cincinnati; J. B. Swing, Trustee.
Washington, Tiffin and Marietta.
Washington Union, Cleveland; John N. Weld, Receiver.
Western, Cincinnati; D. L. Beall, Assignee.

OKLAHOMA.

Farmers Mutual, Oklahoma City; Ledru Guthrie, Receiver.
German Mutual, Oklahoma City; Ledru Guthrie, Receiver.
Merchants & Planters, Tulsa; A. B. Harn, Receiver.
National, Guthrie; H. Y. Thompson, Receiver.

PENNSYLVANIA.

Atlantic Mutual Fire, Philadelphia; Herman Becker, Receiver.
Central Pennsylvania Mutual Fire, Williamsport; Ellis Shiffer, Receiver.
Commonwealth Mutual Fire, Philadelphia; Herman Becker, Receiver.
Continental Mutual Fire, Philadelphia, John Allen, Receiver.
Duquesne Mutual Fire, Pittsburg; H. E. Holman, Receiver.
Eastern Mutual Fire, Philadelphia; John F. Keator, Receiver.
Factory Mutual Fire, Philadelphia; Samuel C. Adams, Receiver.
Farmers Mutual Fire of Middle Pennsylvania; Harry S. Knight, Receiver.
Germania Mutual Fire, Philadelphia; Charles F. Walter, Receiver.
Grocers Mutual Fire, Philadelphia; Frank H. Mullen, Receiver.
Guardian Fire, Pittsburg; Geo. S. Calvert, Receiver.
Johnstown Mutual Fire, Johnstown; John R. Geyer, Receiver.
Kensington Mutual Fire, Philadelphia; T. A. Tanner, Receiver.
Lafayette Mutual Fire, Pittsburg; H. E. Holman, Receiver.
Lumbermens and Merchants Mutual, Williamsport; J. B. Krause, Receiver.
Niagara Mutual Fire, Philadelphia; Herman Becker, Receiver.
North American Mutual Fire, Pittsburg; H. E. Holman, Receiver.
Oriental Mutual Fire, Johnstown; M. B. Stephens, Receiver.
Perpetual Fire, Philadelphia; Charles L. Brown, Receiver.
Philadelphia Fire, Philadelphia; Wilson H. Brown, Receiver.
Real Estate Mutual Fire, Philadelphia; Theo. W. Stone, Receiver.
Republic Mutual Fire, Johnstown; John R. Geyer, Receiver.
Reserve Mutual Fire, Philadelphia; T. A Tanner, Receiver.
State Mutual Fire, Philadelphia; Wm. C. Mayne, Receiver.
Traders Mutual Fire, Philadelphia; Henry S. Reed, Receiver.
Tradesmens Mutual Fire, Philadelphia; L. R. Walters, Receiver.

RHODE ISLAND.

Atlas Mutual, Providence; E. B. Evans, Receiver.
Industrial Mutual Insurance, Providence; E. B. Evans, Receiver.
New England Fire, Providence; Robert L. Spencer, Receiver.
Standard Mutual Fire, Providence; Robert L. Spencer, Receiver.

SOUTH CAROLINA.

Carolina Mutual Fire, Spartanburg, S. C.; S. N. Wetmore, Receiver.
Mercantile, Charleston; J. A. Bruning, Jr., Assignee.
South Carolina Mutual Fire, Greenville; R. F. Watson, Receiver.
State Mutual Fire, Laurens; A. R. Blakely, Receiver.

TENNESSEE.

American Mutual, Nashville; Robert Vaughn, Receiver.
Prudential Fire, Knoxville; J. D. Caldwell, Receiver.
United States Fire, Nashville; J. L. Johns, Receiver.

TEXAS.

Home Insurance, Banking and Trust, Galveston; Richard Franklin, Receiver.
Houston F. and M., Houston; Craig Belk, Receiver.
Standard Mutual, Houston; George E. Shelley, Receiver.

VIRGINIA.

International Fire, Alexandria; Edwin G. Adams, Atlantic City, N. J., Receiver for New Jersey property.
Jefferson Fire and Marine, Richmond; Roscoe C. Nelson, Richmond; Rufus B. Cowing, New York, Receivers.
Old Dominion Fire Association; Douglas Stuart, Receiver.
Prudential, Tazewell; E. A. Catlin, Receiver.
Wytheville Insurance and Banking, Wytheville; H. J. Heuser, Receiver.

WASHINGTON.

Inland Fire, Spokane; Frank McConnaughy, Receiver
Pacific Fire, Seattle; Fred H. Lysons, Receiver.
Walla Walla Fire, Walla Walla; Dorsey M. Hill, Receiver.

WISCONSIN.

Columbus Mutual, Columbus; W. R. Reidner, Receiver.
Waterloo Mutual Fire, Waterloo; R. W. Lueck, Receiver.

State Officials Having Authority in Insurance Matters.

Corrected to June 1, 1910.

State.	Names.	Address.	Title.	Next Session of Legislature.
Alabama	Frank N. Julian	Montgomery	Secretary of State	Jan., 1911
Alaska	William L. Distin	Juneau	Secretary of Alaska	.....
Arizona	*W. C. Foster	Phœnix	Territorial Auditor	.....
	W. F. Nichols	Phœnix	Secretary of Territory	Jan., 1911
Arkansas	John R. Jobe	Little Rock	Aud of State & Ins. Com	Jan., 1911
California	E. C. Cooper	San Fran'co	Insurance Commissioner	Jan., 1911
Colorado	Wm. L. Clayton	Denver	Superintendent of Insurance	Jan., 1911
Connecticut	Theo. H. McDonald	Hartford	Insurance Commissioner	Jan., 1911
Delaware	Charles H. Maull	Dover	Insurance Commissioner	Jan., 1911
District of Columbia	Thos. E. Drake	Washington	Superintendent of Insurance	Dec., 1910
Florida	Wm. V. Knott	Tallahassee	State Treasurer	Apr., 1911
Georgia	W. A. Wright	Atlanta	Insurance Commissioner	June 1911
Hawaii	D. L. Conkling	Honolulu	Insurance Commissioner	Feb., 1911
Idaho	C. D. Goaslind	Boise City	Insurance Commissioner	Jan., 1911
Illinois	Fred. W. Potter	Springfield	Superintendent of Insurance	Jan., 1911
Indiana	John C. Billheimer	Indianapolis	Auditor of State	Jan., 1911
Iowa	John T. Bleakly	Des Moines	Auditor of State	Jan., 1911
Kansas	Charles W. Barnes	Topeka	Superintendent of Insurance	Jan., 1911
Kentucky	Charles W. Bell	Frankfort	Insurance Commissioner	Jan., 1912
Louisiana	E. J. McGivney	Baton Rouge	Asst. Secretary of State	May, 1912
Maine	Beecher Putnam	Augusta	Insurance Commissioner	Jan., 1911
Maryland	B. Frank Crouse	Baltimore	Insurance Commissioner	Jan., 1912
Massachusetts	Frank H. Hardison	Boston	Commissioner of Insurance	Jan., 1911
Michigan	James V. Barry	Lansing	Commissioner of Insurance	Jan., 1911
Minnesota	John A. Hartigan	St. Paul	Insurance Commissioner	Jan., 1911
Mississippi	T. M. Henry	Jackson	Aud. Pub. Act's & Ins. C'r	Jan., 1912
Missouri	Frank Blake	Jefferson City	Superintendent of Insurance	Jan., 1911
Montana	H. R. Cunningham	Helena	Commissioner of Insurance	Jan., 1911
Nebraska	S. R. Barton	Lincoln	Auditor of Public Accounts	Jan., 1911
Nevada	J. Eggers	Carson City	State Controller	Jan., 1911
New Hampshire	Geo. H. Adams	Concord	Insurance Commissioner	Jan., 1911
New Jersey	Vivian M. Lewis	Trenton	Insurance Commissioner	Jan., 1911
New Mexico	Jacabo Chavez	Santa Fe	Superintendent of Insurance	Jan., 1911
New York	Wm. H. Hotchkiss	Albany	Superintendent of Insurance	Jan., 1911
North Carolina	James R. Young	Raleigh	Insurance Commissioner	Jan., 1911
North Dakota	E. C. Cooper	Bismarck	Commissioner of Insurance	Jan., 1911
Ohio	C. C. Lemert	Columbus	Superintendent of Insurance	Jan., 1911
Oklahoma	Milas Lasatee	Guthrie	Insurance Commissioner	Jan., 1911
Oregon	Sam K. Kozer	Salem	Insurance Commissioner	Jan., 1911
Pennsylvania	S. W. McCulloch	Harrisburg	Insurance Commissioner	Jan., 1911
Porto Rico	G. Christiansen	San Juan	Acting Secretary	Jan., 1911
Rhode Island	Charles C. Gray	Providence	Insurance Commissioner	Jan., 1911
South Carolina	F. H. McMaster	Columbia	Insurance Commissioner	Jan., 1911
South Dakota	O. S. Basford	Pierre	Insurance Commissioner	Jan., 1911
Tennessee	Reau E. Folk	Nashville	Commissioner of Insurance	Jan., 1911
Texas	Wm. E. Hawkins	Austin	Insurance Commissioner	Jan., 1911
United States	Charles Nagel	Washington	Sec. Dept. Com'rce & Labor	Dec., 1910
Utah	Geo. B. Squires	Salt Lake City	Insurance Commissioner	Jan., 1911
Vermont	Guy W. Bailey	Morrisville	Secretary of State	Oct., 1910
	Edward H. Deavitt	Montpelier	State Treasurer	
Virginia	Joseph Button	Richmond	Commissioner of Insurance	Jan., 1912
Washington	J. H. Schively	Olympia	Insurance Commissioner	Jan., 1911
West Virginia	John S. Darst	Charleston	State Auditor	Jan., 1911
Wisconsin	Geo. E. Beedle	Madison	Commissioner of Insurance	Jan., 1911
Wyoming	Le Roy Grant	Cheyenne	State Auditor	Jan., 1911

Canada.

Dominion of Canada	Wm. Fitzgerald	Ottawa	Superintendent of Insurance	.....
British Columbia	A. C. Reddie	Victoria	Deputy Provincial Secretary	.....
Manitoba	A. E. Ham	Winnipeg	Inspector of Insurance	.....
New Brunswick	Geo. Babbitt	Fredericton	Deputy Receiver General	.....
Nova Scotia	Fred. S. Mathers	Halifax	Deputy Provincial Secretary	.....
Ontario	Dr. J. H. Hunter	Toronto	Inspector of Insurance	.....
Prince Edward Island	A. Newbery	Charlotteto'n	Assistant Provincial Treas	.....
Quebec	A. O. Dostaler	Montreal	Inspector of Insurance	.....
Saskatchewan	Ed. J. Wright	Regina	Registrar Joint Stock Cos	.....

* Matters relating to domestic companies.

Comparative Exhibit of Fire Insurance Premiums in New York City.

Below we present a table showing the premiums collected in New York city for seven years, as compiled from the semi-annual returns of the fire patrol to the New York Board of Fire Underwriters:

NAME AND LOCATION OF COMPANY.	1909.	1908.	1907.	1906.	1905.	1904.	1903.
NEW YORK.	$	$	$	$	$	$	$
Adirondack	14,870	13,075	24,901	* 10,213	....	....	....
Assurance Co. of America	61,786	67,809	....	61,698	57,591	42,587	59,563
British American†	....	....	* 2,445	54,258	39,942	36,803	33,096
Caledonian American	34,384	28,698	23,202	17,076	14,206	....	....
City of New York	92,995	79,922	86,236	82,644	59,303	....	....
Colonial	17,961	30,848	69,986	60,737	61,824	61,230	57,273
Commercial Union Fire	25,934	25,050	27,099	37,241	37,145	33,497	34,260
Commonwealth	74,799	60,870	63,472	86,109	63,646	59,813	55,419
Continental	332,738	309,097	345,053	476,671	437,989	458,760	474,055
Cosmopolitan †	....	* 22,980	86,852	52,621	....	....	....
Eagle †	....	....	81,082	59,371	31,160	....	....
Empire City	90,118	86,080	89,673	64,390	52,831	40,391	25,617
Fidelity	114,410	57,627	40,297	* 51,498	....	....	....
German Alliance	86,141	91,350	97,844	94,444	84,465	82,930	81,923
German-American	933,499	947,120	1,007,792	1,032,535	862,230	826,673	755,053
Germania	244,135	246,203	283,943	277,976	260,903	268,360	216,227
Globe and Rutgers	220,810	211,964	210,462	221,839	216,866	233,121	152,720
Greenwich †	....	....	....	....	....	....	285,074
Hamilton	*571	....	31,260	28,019	18,122	* 10,205	50,520
Hanover	180,830	166,134	210,674	284,523	479,531	537,163	634,950
Home	915,979	809,517	830,949	896,410	812,761	831,893	834,948
Indemnity †	....	....	* 7,547	18,706	10,834	10,757	12,543
Kings County *c*	....	....	....	....	....	* 19,348	30,920
Lafayette †	....	....	....	....	....	* 4,180	52,283
Liverpool and London and Globe	4,110	9,081	....	....	....	....	....
Lumber	16,710	14,134	25,031	15,355	1,826	....	....
Nassau, Brooklyn	119,208	125,519	150,052	107,194	80,140	69,779	55,461
National Standard *d*	....	....	....	....	....	....	* 21,430
New York Fire †	....	....	....	....	69,794	57,720	50,581
Niagara	277,360	276,468	315,841	288,495	237,970	229,514	196,774
Northern	81,069	73,432	80,348	76,530	72,870	70,168	76,913
North British and Mercantile	56,036	40,021	37,657	35,041	22,876	37,666	27,930
North German †	....	....	....	* 28,688	71,892	36,965	29,892
North River	312,845	315,364	330,262	257,571	213,559	204,873	184,078
Pacific	46,983	49,083	58,502	52,438	53,002	35,420	36,318
Pelican	53,154	53,970	52,335	48,323	47,504	47,650	44,016
Peter Cooper	78,195	81,511	84,476	72,165	44,010	40,191	26,948
Phenix, Brooklyn	288,645	313,442	297,171	281,404	274,579	270,834	218,785
Queen of America	150,842	141,075	135,120	138,660	109,270	110,062	105,541
Richmond	30,333	25,170	20,519	....	....	....	....
Stuyvesant	50,332	52,750	56,088	60,561	61,984	42,147	48,650
United States	58,180	57,404	83,553	* 41,149	74,852	54,794	56,934
Victoria †	....	....	....	....	1,840	22,340	29,262
Westchester	254,549	246,393	234,354	207,541	191,571	190,774	192,679
Williamsburgh City, Brooklyn	254,530	232,178	235,474	220,935	161,513	145,357	142,756
Lloyds.							
Allied Underwriters	4,172	4,241	4,187	....	757	11,824	15,732
American Exchange Underwriters	17,236	8,918	6,550	....	....	....	....
American Lloyds	23,396	23,084	21,867	23,977	21,621	22,430	23,550
Associated Underwriters	....	....	....	....	823	12,106	16,816
Assurance Lloyds	....	....	....	....	....	2,955	7,944
Federal Lloyds, Chicago †	....	....	* 537	....	....	....	....
Fidelity Insurance Association †	....	....	....	....	....	* 5,743	7,803
Garfield Assurance Fire Lloyds	*530	7,303	13,472	....	....	* 614	....
Great Western Lloyds	13,040	12,836	11,477	12,068	9,980	10,737	9,632
Individual Underwriters	63,674	66,997	66,851	63,314	66,597	62,622	69,690
International Fire Office	*2,748	....	....	....	....	....	....
Isthmus Lloyds	....	....	2,149	30	* 24	* 22	2,239
Lloyds of New York City †	....	....	....	....	....	....	6,740
Lumber Underwriters	2,010	2,059	1,543	1,109	1,107	524	* 286
Manufacturers Lloyds	9,312	10,053	9,364	6,455	3,574	3,479	5,092
Mercantile Lloyds	....	....	....	....	....	....	* 4,896

* Six months only † Retired from business. *c* Merged with Atlas, London.
d Merged with Assurance Company of America.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1909.	1908	1907.	1906.	1905.	1904	1903.
NEW YORK—*Cont.*	$	$	$	$	$	$	$
Merchants Fire Lloyds	7,547	10,231	7,722	6,381	3,552	3,267	3,515
National Underwriters	8,500	9,202	8,144	8,089	6,500	6,072	5,483
New York and Boston Lloyds	*1,596	3,555	4,409	4,647	5,358	5,314	8,961
N. Y. & New England Underwriter	....	886	2,216	*1,025	....	....	* 3,602
New York Commercial Underw'rs.	*42	....	....	....	....	....	....
New York Fire Lloyds	....	....	25	6	* 24	* 22	2,054
New York Insurance Association	14,598	16,200	19,330	4,492	1,933	1,235	* 533
New York Reciprocal Underwriters	77,281	73,457	75,854	61,336	50,542	42,678	38,620
North American Inter Insurers	20,740	21,003	22,844	21,865	22,932	22,065	22,871
Union Underwriters	7,247	8 196	6,795	5,822	....	....	....
NEW YORK STATE.							
Agricultural, Watertown	138,532	133 200	134,099	131,480	131,524	112,989	124,858
Albany, Albany	37,275	31,782	40,493	35,377	28,104	29,203	21,145
Buffalo Commercial	29,491	30,289	32,276	26,090	23,616	20,071	13,930
Buffalo German, Buffalo	43,975	44,735	56,969	43,827	39,415	33,901	15,592
Commerce, Albany	24,065	25,350	24,376	20,475	20,175	18,027	18,032
Dutchess Fire, Poughkeepsie§	42,491	44,617	46,840	24,725	30,623	29,830	29,734
Glens Falls, Glens Falls	93,469	72,502	92,189	67,790	45,250	25,244	21,219
National Lumber, Buffalo	17,481	11,877	9,542	4,843	....	....	....
Rochester German, Rochester	62,952	56,512	50,960	35,113	28,109	19,882	24,186
Union, Buffalo†	*4,070	14,273	14,614	11,885	9,250	....	....
ALABAMA.							
Atlanta-Birmingham, Birmingham†	....	....	....	*13,583	44,296	* 24,934	....
CALIFORNIA.							
California, San Francisco	16,682	* 15,981	....	....	....	....	....
Firemans Fund, San Francisco	135,754	121,117	143,035	b92,789	134,764	129,145	130,294
Home F. and M., San Francisco†	....	....	....	*5,478	26,202	24,417	25,250
COLORADO.							
Imperial, Denver	18,431	11,523	11,193	....	....	....	....
CONNECTICUT.							
Ætna, Hartford	427,638	384,096	368,090	341,213	280,295	274,470	281,274
Connecticut, Hartford	104,347	76,407	83,473	84,244	80,671	79,010	78,998
Hartford, Hartford	346,778	339,300	367,948	442,353	490,055	497,779	333,742
National, Hartford	218,128	266,678	257,614	234,053	206,226	224,924	222,181
Orient, Hartford	85,158	77,504	81,730	65,442	58,070	64,506	58,171
Phœnix, Hartford	262,367	234,700	296 136	255,492	198,467	177,169	150,827
Security, New Haven	80,227	70,327	80,930	57,490	58,566	52,091	52,160
DELAWARE.							
Delaware, Dover†	....	....	78,114	77,298	....	....	....
DISTRICT OF COLUMBIA.							
Colonial, Washington†	....	....	....	....	19,618	16,942	14,921
Potomac, Washington	....	....	....	....	....	....	35,963
GEORGIA.							
Atlanta Home, Atlanta	43,499	43,910	42,694	...	....	....	....
Georgia Home, Columbus	70,233	79,790	73,846	50,985	58,124	63,517	55,947
ILLINOIS.							
American National, Rock Island	32,956	26,733	* 7,011	....	....	....	....
Calumet, Chicago	32,094	25,887	14,176	*11,726	12,765	....	....
German, Freeport†	....	....	....	*54,043	51,671	77,492	71,428
German, Peoria	29,771	44,809	44,483	*16,242	52,707	22,205	20,514
German National, Chicago‡†	....	....	....	*15,200	22,955	16,296	* 6,675
Ins. Co. of State of Ill., Rockford	13,846	13,428	11,948	....	....	....	....
Metropolitan, Chicago	32,233	23,766	27,941	23,344	* 7,313	....	....
Millers National, Chicago	10,445	....	....	....	....	....	....
Traders, Chicago †	....	....	....	....	54,556	54,160	53,296
INDIANA.							
Indianapolis †	....	....	68,078	36,191	31,995	22,716	19,617
Wabash, Hammond †	....	....	....	....	* 287	....	....
IOWA.							
Dubuque F. & M., Dubuque	23,376	40,362	20,787	12,380	....	....	....
KANSAS.							
Freeholders, Topeka	29,532	* 13,486	....	....	....	....	....
Shawnee, Topeka	44,575	42,364	65,143	*23,880	....	....	....
KENTUCKY.							
Star Fire, Louisville	....	....	18,460	*40,642	70,040	27,551	....
LOUISIANA.							
Mechs. & Traders, New Orleans	35,791	36,229	32,032	25,199	25,234	23,422	22,072
Southern†	....	50,926	50,468	*28,715	....	....	....
Sun, New Orleans	25,995	44,998	40,327	....	....	....	....
Teutonia, New Orleans	37,950	25,890	42,033	26,135	31,428	29,566	31,278

* Six months only. † Retired from business. ‡ Formerly Western Underwriters. § Old Dutchess retired in 1906 succeeded by new company Dutchess Fire. b 1906 figures are of Firemens Fund Ins. Corp.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1909.	1908.	1907.	1906.	1905.	1904.	1903
MARYLAND.	$	$	$	$	$	$	$
Firemens, Baltimore †	....	....	....	....	....	....	48,957
German-American, Baltimore	32,767	32,411	35,237	31,731	20,776	13,293	20,346
German Union, Baltimore†	....	28,243	26,409	....	....	....	....
Home†	....	....	....	....	....	....	36,085
Security, Baltimore. †	....	....	....	....	35,621	18,021	* 8,014
MASSACHUSETTS.							
American, Boston†	....	....	....	....	30,907	27,755	33,082
Boston	214,509	197,581	220,592	169,488	134,479	111,143	90,306
Mercantile, Boston	....	....	....	*17,206	35,336	37,314	36,123
Old Colony, Boston	52,852	49,180	58,492	....	....	....	....
Springfield F. and M., Springfield	173,754	161,712	198,003	150,203	145,878	147,848	148,774
MICHIGAN.							
Detroit F. and M., Detroit	59,459	57,263	55,777	46,959	34,511	34,310	34,244
Michigan Commercial, Lansing	72,465	100,528	114,993	86,080	* 35,635	....	....
Michigan F. and M., Detroit	28,978	52,444	52,048	29,250	25,920	22,711	18,594
MINNESOTA.							
Northwestern F. & M., Minneapolis	....	15,459	23,055	....	....	....	....
St. Paul F. and M., St. Paul	119,660	98,767	104,094	106,860	78,918	76,976	71,603
MISSOURI.							
American Central, St. Louis	175,619	169,009	189,206	167,651	120,631	113,903	98,772
Citizens, St. Louis	7,116	9,038	22,650	37,338	84,865	85,516	57,860
NEW HAMPSHIRE.							
Capital, Concord	50,065	42,628	41,053	30,093	27,588	29,701	25,767
Granite State, Portsmouth	18,871	23,072	25,880	30,464	25,174	10,334	10,417
New Hampshire, Manchester	47,989	56,114	69,301	68,550	54,765	97,863	69,916
NEW JERSEY.							
American, Newark	244,441	248,585	243,647	159,536	110,048	104,111	72,034
Camden	142,523	131,825	102,455	52,291	51,056	45,296	40,212
Eastern Fire, Atlantic City	33,530	43,248	33,117	22,944	11,514	* 1,307	....
Firemens, Newark	200,938	184,421	199,251	190,165	135,678	115,344	99,314
Newark, Newark	34,085	39,321	38,358	30,667	29,777	29,415	28,488
New Brunswick, New Brunswick	43,899	44,790	43,170	44,415	* 9,056	....	....
New Jersey, Camden†	....	....	* 82,474	76,385	....	....	....
Standard, Trenton	26,688	24,286	26,067	19,704	* 10,083	....	....
NORTH CAROLINA							
Dixie, Greensboro	48,971	59,051	49,868	....	....	....	....
North State, Greensboro†	17,592	32,284	29,700	....	....	....	....
OHIO.							
Cooper, Dayton	*2,632	....	....	....	....	....	....
Ohio German, Toledo †	....	* 39,147	55,899	....	....	....	....
Western Reserve, Cleveland	43,382	43,331	49,566	*22,020	....	....	....
PENNSYLVANIA.							
Allegheny, Pittsburg	....	....	* 7,072	....	....	....	....
Allemannia, Pittsburg	45,073	30,844	57,345	51,972	49,696	43,312	44,971
Alliance, Philadelphia	40,600	28,014	30,445	24,899	23,662	....	....
American, Philadelphia	19,653	* 11,848	....	....	60,929	50,785	51,585
Ben Franklin, Pittsburg	23,894	40,107	51,073	38,368	43,754	....	....
County Fire of Phila., Phila	40,846	38,517	41,458	41,256	30,135	28,880	29,127
Delaware, Philadelphia	164,732	127,447	107,155	51,549	38,659	39,904	44,644
Farmers, York	38,533	39,281	29,236	17,035	16,153	14,218	12,861
Fire Association, Philadelphia	228,984	220,118	237,072	196,324	199,395	198,508	185,689
Franklin, Philadelphia	61,421	49,110	49,606	42,345	26,347	22,505	23,229
German, Pittsburg	23,122	37,447	81,040	56,381	36,856	27,016	22,552
Girard F. and M., Philadelphia	58,276	61,757	72,782	63,420	55,867	53,329	25,419
Humboldt, Pittsburg	55,653	57,508	31,471	18,438	15,688	....	....
Ins. Co. of North America, Phila	190,638	151,710	192,809	168,643	156,433	163,678	178,927
Ins. Co. of State of Pa., Phila	124,799	90,488	80,250	*30,578	31,589	35,685	* 5,677
Jefferson, Philadelphia	79,688	82,021	82,732	50,074	....	....	....
Lumbermens, Philadelphia	38,116	41,880	54,133	49,206	42,048	33,028	29,879
Mechanics, Philadelphia	60,271	58,082	43,280	38,831	38,717	38,115	39,373
National, Pittsburg	76,546	75,704	55,531	32,899	14,834	12,705	* 1,195
National Union, Pittsburg	80,942	81,336	102,171	58,900	59,565	63,306	40,762
Pennsylvania, Philadelphia	140,038	131,878	175,995	155,307	176,763	176,422	182,042
Peoples National, Philadelphia	116,000	....	....	....	....	....	....
Pittsburg Underwriters	....	....	....	....	* 6,467	....	....
Reliance, Philadelphia	96,718	91,452	60,691	50,625	52,454	55,289	53,730
Spring Garden, Philadelphia	80,261	89,882	80,838	82,756	72,381	62,610	66,966
Teutonia Fire, Pittsburg	59,016	63,287	38,715	48,749	3,966	....	....
Union, Philadelphia	86,150	66,199	54,560	41,579	37,958	35,948	37,484
United Firemens, Philadelphia	....	21,324	43,452	40,571	43,764	44,988	45,593
Western, Pittsburg	44,232	32,884	23,570	15,960	21,651	23,771	21,386

* Six months only. † Retired from business. ‡ Merged with Dixie Fire.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1909.	1908.	1907.	1906.	1905.	1904.	1903.
RHODE ISLAND.	$	$	$	$	$	$	$
Equitable, Providence	59,198	56,562	63,417	50,420	37,617	39,108	48,093
Rhode Island, Providence	49,938	38,843	30,294	....	....	....	....
New England, Providence†	....	33,076	* 7,631	....	....	....	..
Providence Washington, Prov	210,505	213,446	204,371	97,839	102,285	108,007	99,375
TEXAS.							
Austin, Dallas	14,383	15,040	* 10,891	....	....	....	....
Commonwealth, Dallas	13,555	14,764	* 9,352	....	....	....	....
VIRGINIA.							
Southern, Lynchburg †	*22,284	45,318	44,613	*13,470	....	....	....
Virginia F. and M., Richmond	77,270	69,391	75,659	57,494	38,175	39,319	40,497
Virginia State, Richmond	78,290	57,211	62,942	40,152	32,774	25,438	18,395
WASHINGTON.							
Washington, Seattle	40,681	15,900	* 1,007	....	....	....	....
WEST VIRGINIA.							
Citizens, Charlestown	29,599	* 8,967	....	....	....	....	....
German, Wheeling	24,623	26,929	31,249	26,977	* 12,298	....	....
WISCONSIN.							
Concordia, Milwaukee	50,523	46,423	43,976	42,667	41,122	43,418	42,803
Milwaukee Fire	23,328	24,648	21,553	20,541	23,391	13,499	13,984
Milwaukee Mechanics, Milwaukee	64,287	50,723	58,423	39,474	34,398	25,186	21,812
Northwestern National, Milwaukee	52,463	44,006	44,253	32,539	22,755	22,162	19,624
CANADA.							
British America, Toronto	116,506	122,199	161,936	166,230	144,814	111,727	102,187
Western, Toronto	133,054	134,371	175,054	225,584	189,176	176,300	168,570
GERMANY.							
Aachen and Munich, Aix-la-Chap.	105,778	99,946	113,221	90,008	80,950	67,329	57,250
Hamburg-Bremen, Hamburg	207,005	194,782	245,306	223,267	224,405	221,233	141 612
Prussian National, Stettin	55,297	58,876	53,283	59,719	52,256	42,547	34,619
Thuringia, Erfurt‡	....	....	....	....	....	* 10,933	39,867
Transatlantic, Hamburg‡	....	....	....	*22,758	42,838	27,085	15,016
GREAT BRITAIN.							
Alliance, London ‡	....	....	17,647	50,604	55,672	44,146	40,198
Atlas, London	115,370	115,403	121,182	103,282	81,468	69,884	101,786
Caledonian, Edinburgh	152,808	164,226	170,037	173,145	153,187	150,866	138,937
Commercial Union, London	252,426	234,012	249,303	272,023	243,397	288,337	205,849
Law Union and Rock, London	57,995	55,810	64,068	57,681	43,030	51,007	69,407
Liverpool & London & Globe, Liv.	1,204,025	1,073,001	1,120,970	913,075	864,164	908,163	720,629
London Assurance Corp., London.	207,204	195,943	211,936	183,263	172,507	179,200	143,941
London and Lancashire, Liverpool.	257,767	265,355	285,061	242,705	227,568	251,548	204,300
Manchester, Manchester *a*	....	....	....	....	....	*45,942	81,388
North British and Mercantile, Lon.	568,336	514,444	541,166	509,466	440,057	484,898	463,940
Northern, London	207,729	205,400	276,049	187,347	160,894	166,370	165,104
Norwich Union, Norwich	137,279	143,099	151,535	136,685	125,916	133,524	138,660
Palatine, London	88,256	82,026	81,888	89,890	99,157	98,000	87,792
Phoenix, London	183,307	182,744	218,523	263,853	282,344	244,663	278,731
Royal, Liverpool	537,021	474,260	444,163	474,582	412,641	476,737	484,503
Royal Exchange, London	128,979	123,851	146,350	142,863	111,498	303,384	157,919
Scottish Union and National, Edin.	322,446	305,054	348,920	326,553	219,286	256,682	276,742
Sun, London	272,321	271,629	302,757	279,224	258,652	236,459	191,412
Union, London ‡	....	....	127,942	111,308	134,138	148,246	184,915
HOLLAND.							
Netherlands‡	....	....	....	....	27,863	28,603	31,971
RUSSIA.							
Salamandra	74,857	63,507	73,017	86,913	37,163	26,057	79,794
SWEDEN.							
Svea, Gothenburg	45,831	41,500	43,073	44,011	34,011	30,714	30,320
Total New York State Cos	5,904,963	5,698,357	6,162,072	6,630,196	5,944,781	5,685,851	5,914,097
Total Cos. of Other States	7,440,246	7,081,262	7,549,055	5,456,467	4,967,159	4,604,807	4,161,181
Total Foreign Companies	5,431,607	5,121,459	5,744,387	5,436,039	4,918,052	5,272,584	4,837,360
Aggregate	18,776,816	17,901,078	19,455,514	17,522,702	15,829,992	15,563,242	14,912,638

* Six months only. † Retired from business. *a* Merged with Atlas, London.
‡ Retired from business in New York.

Fire Losses in New York.

The following table shows the insurance losses in New York city for thirty-eight years ending December 31, 1909, compiled from the fire patrol reports:

YEARS.	Buildings.			Contents.		
	Insurance.	Loss.	Ratio of Loss to Insurance.	Insurance.	Loss.	Ratio of Loss to Insurance.
1872	$6,223,360	$728,725	11.70	$9,363,551	$2,682,611	28.65
1873	3,786,271	378,676	10.00	6,490,817	1,681,623	25.90
1874	3,105,924	291,443	9 38	5,402,965	1,129,939	20.91
1875	5,382,630	434,106	8 06	8,778,167	1,718,343	19.57
1876	5,768,035	416,841	7.22	8,126,658	2,624,645	32.29
1877	6,382,192	734,575	11.50	6,567,588	1 689,200	25.72
1878	6,398,426	395,047	6 17	7,463,578	1,324,240	17.74
1879	7,141,154	645,068	9.03	14,959,681	4,509,441	30.14
1880	6,242,397	704,795	11.29	8,636,592	2,053,240	23.77
1881	8,136,548	542,896	6.67	11,141,994	3,165 01	28.39
1882	9,646,272	864,618	8.96	11,536,119	3,004,603	26.04
1883	10,815,881	777,493	7 18	12,308,650	2,526,435	20.52
1884	10,657,078	643,744	6.04	14,667,914	3,088,826	21.05
1885	13,272,299	958,588	7.22	15,664,199	2,788,927	17.80
1886	11,025,621	653,383	5.92	11,107,572	2,379,965	21.42
1887	15,666,405	1,108,714	7.07	17,928,690	4,197 097	23.40
1888	17,188,870	1,314,872	7.64	16,244,977	3,726,957	22.94
1889	13,648,321	1,056,549	7.74	14,052,720	3,042,903	21.65
1890	14,711,743	860,768	5.85	14,399,977	2,925,237	20.31
1891	18,268,692	1,619,266	8.85	15,190,739	4,597,941	30.26
1892	19,067,572	1,258,661	6.60	12 803,038	3,110,421	24.29
1893	21,272,233	1,494,607	7.02	14,365,730	3,642,747	25.35
1894	21,152,415	1,081,778	5.11	13,993,560	2,610,219	18.65
1895	19,954,269	1,063,328	5.33	10,782 646	2,371,570	21.99
1896	24,753,499	1,015,187	4.10	14,864,703	2,736,358	18.40
1897	25,398,474	801,694	3.15	12,133,154	2,208,997	18.20
1898	39,326,676	1,382,553	3.51	13,735,161	2,771,448	20.17
1899	43,021,638	2,282,538	5.30	32,013,617	4,899,229	15.30
1900	44,881 662	1,677,128	3.73	20,642,944	3,684,857	17.85
1901	40,888,809	1,204,530	2.95	30,433,678	4,185 638	13.79
1902	42,399,796	1,114,662	2.58	33,671,879	3,414,133	10 14
1903	56,334,038	1,479,471	2.63	22,031,708	3,870,162	17.57
1904	62,250,149	1,778,350	2.86	23,833,602	4,655,620	19.53
1905	75,251,170	2,350,971	3.12	30,220,581	4,737,108	15.66
1906	74,760,577	2,204,142	2.95	44,116,081	5 677,506	12.87
1907	91,677,747	2,380,844	2.60	49,919,497	6,830,952	13.68
1908	96,454,693	2,212,178	2.30	37,813,240	6,520,343	17.24
1909	118,041,922	1,980,717	1.68	31,573,988	5,939,691	18.77
Totals	$1,110,355,461	$43,833,617	3 95	$678,984,956	$128,724,270	18.97

Insurance Losses in Brooklyn, N. Y., for 14 Years.

Below will be found a tabulation of the insurances involved and insurance losses on buildings and contents, by fires in Brooklyn, N. Y., during the last fourteen years, as reported by the Fire Insurance Salvage Corps:

Years.	Insurance on Bldgs.	Loss on Bldgs.	Insurance on Contents.	Loss on Contents.
	$	$	$	$
1895-6	1,713,518	134,485	1,283,194	328,586
1897	2,884,944	150,476	1,351,651	280,369
1898	5,353,531	430,866	2,522,025	538,474
1899	8,771,351	563,469	3,965,278	577,655
1900	7,616,759	452,099	3,208,226	633,866
1901	6,379,312	521,939	7,179,924	1,151,709
1902	6,950,823	695,267	3,850,667	708,359
1903	10,532,218	402,416	2,903,742	383,579
1904	7,960,321	776,679	3,033,980	608,088
1905	8,495,669	629,131	3,247,812	492,038
1906	20,135,488	606,909	2,825,935	589,132
1907	18,767,113	725,492	4.266,717	847,179
1908	59,387,704	672,428	4,734,063	1,398,526
1909	19,533,571	586,705	4,184,708	778,143

Statistics of Foreign Companies.

The Statistics given under this head have been condensed from The Post-Magazine Almanack for 1910, except in a few instances where credit is given.

Directory of British and Colonial Fire and Marine Insurance Companies Operating in Great Britain.

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1883	Abstainers & Gen'l, Birmingham, Eng.	Life, Fire and Burg...	R. A. Craig, Act. and Sec.
1824	Alliance, London.....	Life, Fire, Mar.,&Misc	Robert Lewis, Gen. Man.
....	Anglo-American, Toronto, Can.....	Fire.....	Armstrong Dean, Man.
1909	Anglo-Scottish General, London, E. C.	Fire and Miscel.....	H. A. Brownfoot, Man.
1901	Army, Navy and General, London, W..	F., B., A., Horse & Fid.	Walter Triggs, Man. Dir.
1808	Atlas, London, E. C.....	F., L., Acc., Burglar..	S. J. Pipkin, Gen. Man.
....	Australian Alliance, Melbourne.....	Fire, M., L., Fid.....	E. S. Watson, Man.
1872	Australian Mutual, Sydney.....	Fire.....	.....
1894	Ayrshire Farmers Mutual, Ayrshire....	Fire.....	Charles Smith, Sec. and Treas.
1905	Baptist, London, W. C.....	Fire, etc.....	E. Blake, Sec.
1876	Bolton Cotton Trade Mutual, Bolton..	Fire.....	P. and J. Kevan, Secs.
1833	British America, Toronto, Can.....	Fire.....	R. H. R. Burder, Man.
1907	British Crown, Glasgow.....	Fire, Acc., B., P.G.,etc.	J. B. Black, Gen. Man.
1863	British and Foreign Marine, Liverpool.	Marine.....	John Davies, Under.
1909	British Citizens, London, E. C.....	Acc., Fire, etc.....	Chas. Leese, Man. Dir.
1897	British Dominions, London, E. C.....	Mar., Fire Reins., etc..	Geo. Pritchard, Sec.
1904	British Dominions Marine,London,E.C.	Marine.....	J. Gardiner, Sec.
1909	British Enterprise, London, E. C.....	Fire, Acc., etc.....	.....
1854	British Equitable, London, E. C.....	Life, F., Acc. & Burg..	Basil May, Sec. and Act.
1904	British General, London, E. C.....	F., Acc., B., P.G., etc.	N. M. Walker, Man. Dir.
1888	British Law, London, E. C.....	Fire, etc.....	H. Foster Cutler, Man. & Sec.
1903	British Provident, Glasgow.....	F., Bur., Ind., Acc.,etc.	Messrs. Paterson & Benzie,Secs.
1909	British Union & Nat'l, London, E. C.	L., Fire, Acc., etc....	Frank T. Urch, Gen. Man.
1805	Caledonian, Edinburgh.....	F., L., E. L., Acc., Ill. and Burg.....	R. Chapman, Gen. Man.
1887	Canadian Fire, Winnipeg, Man.....	Fire.....	.....
1903	Car and General, London.....	Fire, Emp. L., etc....	Fred'k Thoresby, Gen. Man.
....	Central, London, E. C.....	Fire and General.....	Hugh Lewis, Man. and Sec.
1885	Century, Edinburgh.....	Life, Fire, E. L., etc...	Henry Brown, Man.
1908	City Equitable Fire, London, E. C....	Fire.....	E. G. Mansell, Man. and Sec.
1877	City Mutual, Sydney, Aust.....	Fire.....	.....
1908	City of London Reinsur., London, E.C.	Re-I.all classes ex. Life	W. Bazell, Sec.
1878	Colonial Mutual, Melbourne.....	F., M., Acc., etc.....	H. J. Symons, London Man.
1861	Commercial Union, London, E. C.....	Fire, Life, Mar., Acc..	E. R. Owen, Gen. Man.
1907	Congregational, Bradford.....	F., B. and W. Comp..	S. R. Antliff, Man., Dir. & Sec.
1903	Consolidated, Limited, London, E. C.	L., Acc., F., Mtge.....	Chas. Windett, Act. & Sec.
1867	Co-operative, Manchester.....	Fire, Life, Fid., etc....	James Odgers, Sec. and Man.
1905	Cornhill, London.....	Fire and Consequential	Willis Faber & Co., Mgrs.
1903	Cornish Mutual, Cornwall.....	Fire, Accident.....	G. G. Bullmore, Sec.
1905	Cosmopolitan Insurance Co., Glasgow.	All except Life.....	J. M. Buchanan, Gen. Man.
1902	Cotton Waste Dealers, Heywood.....	Fire.....	W. W. Cockshoot, Sec.
1907	Cotton Trade Fed. Mut., Fire, Bolton.	Fire.....	P. and J. Kevan, Secs.
1909	Counties&General, Newcastle-on-Tyne	Fire and Mis.....	Jas. Turnbull, Gen. Man.
1807	County, London.....	Fire, Burglar, etc.....	F. G. Reynolds, Sec.
1909	Cumberland Co-operative, Carlisle....	Fire.....	T. Thompson, Sec.
1782	Darlington Marine, Darlington.....	Marine.....	S. W. Tomkins, Sec.
1838	Derwent & Tamar F.& M.,Hobart,Tas.	Fire, Marine.....	.....
1909	Drapers Mutual F. & Gn.,London,E.C.	Fire and Miscel.....	Sydney H. Moore, Gen. Man.

DIRECTORY OF FIRE AND MARINE INSURANCE COMPANIES IN GREAT BRITAIN.—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary
1887	Ecclesiastical, London, W. C.	Fire, Bur., Glass, etc.	Chas. Thompson, Gen. Man.
1909	Economic F., Acc. & Gen., London, E.C	Fire, Acc., etc	.....
1903	Electric and General, London, E. C.	Fire, P.G., Motors, etc.	H. J. Davis, Sec.
1900	Empire Guarantee, Glasgow	F., L., Acc., G., M., etc.	A. Robertson-Cowper, Gen. M.
1880	Employers Liability, London, E. C.	E.L., Acc., Fid., F., B., A.	S. S. Brown, Gen. Man.
....	Equity Fire, Toronto, Can	Fire	.....
1802	Essex & Suffolk Equitable, Colchester.	Fire and Acc	S. C. Turner, Gen. Man. & Sec.
1898	Essex Union, Tottenham	Fire	F. R. Harold, Man.
1894	Excess, London, E. C	Marine, Fire, etc	C. E. Heath, Man.
1900	Farmers Fire and Accident, York	Fire, Acc., Emp. Liab.	J. Hetherton, Man. Dir.
1900	Farmers Mutual, Hereford	Fire and Miscel	A. Baugh, Man.
1904	Federated Employers Ins. Assn., Manch.	Fire and Miscellaneous	Geo. L. Drew, Gen. Man. & Sec.
1890	Fine Art and General, London	F., B., E. L., A., Tran.	A. P. Fedden, Man. and Sec.
1885	General Accident, Fire & Life, Perth.	Fire and Miscel	F. Norie Miller, G. Man. & Sec.
1908	Glasgow Assurance Corp., Glasgow	Fire, Acc., Guar., etc.	A. R. Pole, Gen. Man.
1821	Guardian, London, E. C	F., L., Acc., Bur., etc.	T. G. C. Browne, Sec.
1871	Guernsey Mutual, Guernsey	Fire	Ira C. Ozanne, Sec.
1903	Hearts of Oak, L. & G., London, E. C.	Life, Fire, Acc., etc	S. R. Whiting, Man. and Sec.
1908	Hibernian Fire & General, Dublin	Fire and General	W. A. R. Cruise, Gn. M. & Sec.
1868	Horse, Carriage & Gen., London, E. C.	Fire and Miscel	A. Waters, Man. Dir.
1893	Hull Underwriters, Hull	Marine	Jackson, Beaumont & Co., M's
1903	Indemnity Association, London, E. C.	Fire, Acc., E. L., etc.	A. E. Terry, Sec.
1824	Indemnity Musual Mar., London, E. C.	Marine	Henry Haslam, Under.
1902	Irish Catholic Ch. Property, Dublin	Fire and Emp. Liab.	V. Irwin, Sec.
1869	Jersey Mutual Fire, Jersey	Fire	E. Briard, Sec.
1901	King, Limited, London, E. C	Fire, F. Reinsur., etc.	G. McKay Morant, Man. Dir.
1904	Lancashire & Cheshire, Liverpool	P. G., Fire, Acc	.....
1892	Law Accident Ins. Soc., London, W. C.	Fire, Acc., Burg., etc.	F. W. Pascoe Rutter, Man. Dir.
1906	Law, Car and General, London, E. C.	Fire, Acc., Mot. & Gen	C. J. Fowler, Man., Dir. & Sec.
1891	Law Fidelity & General, Perth	Reinsurance	F. Norie Miller, Man. Dir.
1845	Law Fire, London, W. C	Fire	H. T. O. Leggatt, Sec.
1806	Law Union and Rock, London, W. C.	L., F., Acc., E.L., A., etc.	A. Mackay, Gen. Man.
1907	Legal and Commercial, Leeds	Fire, Acc., etc	P. Dawson, Gen. Man. & Sec.
1907	Legal Ins. Co., Ltd., London, W. C.	Fire and Miscel	H. M. Low, Man. and Sec.
1836	Liverpool & London & Globe, L'pool.	Fire, Life & Ann., etc.	A. G. Dent, Sec. & Gen. Man.
1907	Liverpool Victoria, London, E. C	Life, Fire, Acc., etc	Jas. Bacon, Act. and Sec.
1726	Lloyds, London, E. C	Marine, Fire, etc	Capt. Edw. F. Inglefield, R. N., Sec.
1862	London and Lancashire, Liverpool	Fire, Acc., and Miscel.	F. W. P. Rutter, Gen. Man.
1860	London and Provincial, London, E. C.	Marine and General	E. Williamson, Jr., Sec.
1905	London & Westminster, London, E. C.	Fire	H. H. Bullard, Sec
1720	London Assurance Corp., London	F., L., Mar., Acc., Bur.	C. A. Denton, Sec.
1869	London Guarantee & Acc., Lon., E. C.	Guar., Acc., F., B., etc.	S. L. Anderson, Sec.
1859	London Mutual Fire, Toronto, Can.	Fire	C. W. Walsh, London Man.
1859	London Mutual, London, Ont	Fire	C. W. Walsh, London Man.
1836	Marine, London	Marine	R. B. Lemon, Man.
1864	Maritime, Liverpool	Marine	J. C. Nicholson, Sec.
1907	Merc. & Gen'l Ins. Co. Ltd., Glasgow	Acc., Burg., Fire, etc.	T. M. Hamilton, Man. and Sec.
1874	Mercantile Fire, Waterloo, Ont	Fire	.....
1878	Mercantile Mutual, Sydney, Aust	Fire, Acc	.....
....	Merchants Fire, Toronto, Can	Fire	.....
1871	Merchants Marine, London, E. C	Marine	A. Hyslop, Underwriter.
1908	Midland Ins. Co., Birmingham, Eng.	Fire and Accident	James Wilson, Gn. Man. & Sec.
1906	Midland Mutual Fire, Leicester	Fire	J. E. James, Sec.
1907	Monarch, London	Fire, Burg., P. G., Acc.	James Mill, Sec.
1872	Morley Mutual, Morley	Fire	Albert Sykes, Sec. and Man.
1903	Municipal Mutual, Limited, London	Fire	John J. Tait, Sec.
....	Mutual Fire of Tasmania, Lancaster	Fire	.....
1899	Mut. Prop. Inv. & Acc. Co., Lon., W.C.	House P., Acc., F., etc.	W. J. Oag, Sec.
1896	Nat. British & Irish Millers, Lon., E. C.	Fire	H. J. Sanderson, Sec. & Man.
1908	National & Co-operative Assurance Corp., London, E. C	Acc., S., Fire, B., etc.	Frank Jordan, Gen. Man.
1907	National General, Limited, London	Fire, Burg., Acc., etc.	F. W. Rutherford, Man. & Sec.
1897	National of Great Britain, Glasgow	Fire, Acc., Burg., P.G.	James Glen, Man. and Sec.
1873	National of New Zealand, Dunedin	F., M., Acc., etc	Walter Brodie, London Man.
1908	National Protector Ins. Co., Liverpool	Fire and Accident	F. C. Norman, Man. Dir.
1904	National Provincial, London, E. C	Fire, Burg., Acc	F. England, Man. Dir.
1859	New Zealand Insurance Co., Ltd	Fire, Mar. and Acc	C. F. Minnitt, Man.
1809	North British & Mercantile, Edinburgh	Fire, Life, Ann., etc.	L. Sinclair, Fire Man.
1886	North British Fishing Boat, Peterhead.	Fishing Boat	R. Gray, Sec.

DIRECTORY OF FIRE AND MARINE INSURANCE COMPANIES IN GREAT BRITAIN—*Continued.*

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary
1863	North China Insurance Co.	Marine	W. G. Bayne, London, Man.
1836	Northern, London, E. C.	F., L., Acc., Burg, etc.	H. E. Wilson, Gen. M. & Sec.
1909	North & South, Liverpool	All except Life & W. C.	Geo. Dean, Gen. Man.
1907	North Eastern, Darlington	Fire, P. G., etc	Jas. Cooper, Man.
1899	North Western, Liverpool	Fire, Burg	Percy R. Brazendale, Man.
1907	Northern Equitable, Glasgow	All kinds except Life	John Mirrilees, Gen. Man.
1863	Northern Maritime, N'castle-on-Tyne	Marine	J. Ferguson, Under. and Sec.
1797	Norwich Union Fire, Norwich	Fire	C. A. Bathurst-Bignold, Gen. Man. and Sec.
1871	Ocean Accident & Guar., London	F., B., Acc., Fid., etc.	Richard J. Paull, G. M. & Sec
1908	Oldham & Co.'s Farmers F.,Lancashire	Fire and Live Stock	F. S. Barrow, Sec.
1862	Oldham, Oldham	Fire	Samuel Clegg, Sec.
1909	Omnium, London, E. C.	Life, Fire, etc	G. Haswell Veitch, Man. Dir.
....	Ottawa, Toronto, Can.	Fire, Marine	.....
1900	Palatine, London	Fire	C. E. Gunning, Man.
1782	Phœnix, London	Fire, Life, Acc., etc	Edward A. Boston, Fire Man.
1907	Pilot, London, E. C.	Acc.,E. L.,F.,P. G.,etc.	Ernest Jukes, G. Man. and Sec.
1903	Premier, Limited, London	F., Acc., Burg., etc	F. B. Ritchie, Man. Dir.
1895	Pres. Ch. in Ireland, F. I. Trust, Belfast	Fire (trust prop. only)	R. S. Monie, Sec.
1866	Primitive Methodist, York	Fire, W.C. (trust prop.)	Rev. Robert Harrison, Sec.
1907	Printing Trades & Gen'l, Manchester	Fire	J. Lowe, Fire Supt.
1898	Property, London, E. C.	Fire, Keys, etc	D. McGlinchy, Sec.
1903	Provincial, Limited, Bolton	Fire, Burg., E. L., etc.	F. C. Scott, Sec.
1818	Quebec Fire, Quebec, Can	Fire	.....
1886	Queensland, Sydney, Aust.	Fire, Mar., Acc.	H. L. Puckle, Man.
1900	Regal Fire and Accident, London, E. C.	Fire, Accident, Sick	T. Stott, Sec.
1908	Re-Ins. & Guar. Corp., London, E. C.	Re-ins. & Gen'l Ins.	C. J. Fowler, Man. Dir.
1906	Reliance Fire and Acc., London	F., B.,Acc., P.G., etc.	W. E. Richards, Man. Dir.
1881	Reliance Marine, Liverpool	Marine	F. R. Edwards, Sec.
1720	Royal Exchange Assurance, London	F., L., An.,Acc., B., S.	W. N. Whymper, Sec.
1845	Royal, Liverpool	Fire, Life, Ann., etc.	Charles Alcock, Man.
1861	Royal London Mut., London, E. C.	Life, Fire, etc	J. Price, Man. Dir.
1885	St. Columb District Mut., Cornwall	Fire	George G. Bullmore, Sec.
1908	St. James, London, E. C.	Fire, Marine	A. O. Webb, Sec.
1909	Salvation Army, London, E. C.	Fire	W. F. Giles, Sec.
1907	Royal Scottish, Glasgow	Fire, Burg., Lia., etc.	Robert Oliphant, Gen. Man.
1877	Scottish Accident, Life &Gen'l,E'burgh	Acc.,Life.,Burg.,F.,etc.	Harry Armour, Man.
1907	Scottish National, Glasgow	Mar. & all but Life	.....
1907	Scottish Sickness & Accident, Glasgow	Sickness, Acc. & Fire	P. H. Steele, Sec.
1906	Scottish Sprinkler Fire, Glasgow	Fire and Sp. Leak	A. Hobson, Man. and Sec.
1824	Scottish Union and National, Edinb'gh	Fire, Life., Ann., etc.	J. A. Cook, Gen. Man.
1875	Sea, Liverpool	Marine	W. A. Edwards, Sec.
....	Sovereign, Toronto, Can.	Fire	C. W. Walsh, Man.
1872	South British F. & M., Auckland	F., Acc., Guar.,M.,etc.	.....
1872	South British Ins.Co.,Ltd.Cornhill,E.C.	Fire, Mar., etc	R. Hislop, Man.
1905	South East Lancashire, Oldham	Fire and Glass	A. Jackson, Man.
....	Standard F. & M., Dunedin, N. Z.	F., M., Guar., Acc.	H. J. Symons, London Man.
1871	Standard Marine, Liverpool	Marine	N. B. Barnes, Sec.
1891	State Fire, Liverpool	Fire, Burglary, etc	Albert H. Heal, G. M. & Sec.
1906	Stew.,Dun.& Fenw.Mut.I.Co.,Stew,NB	Fire	.....
1710	Sun (Fire), London	Fire, E. L., Acc., etc.	G. S. Manvell, Man.
1860	Thames and Mersey, London, E. C.	Marine	H. Buckland, Sec.
1904	Theatres Mutual, Limited, Hull	Fire	E. W. Buckley, Sec.
1907	Traders & General, London	Fire	R. W. Allwright, Sec.
1897	Truro Dist. Mut. Fire Office, Gwarnick	Fire	G. A. Northey, Sec.
1867	Ulster Marine, Belfast	Marine	Sinclair & Boyd, Ms. & Undrs.
1863	Union Marine, Liverpool	Marine	J. S. Allen, Sec.
1714	Union, London	Fire, Acc., Burg., etc.	Herbert Lewis, Man.
1909	United Counties, Manchester	Fire, Acc., etc	A. E. Stanton, Gen. Man.
1908	United Friendly Ins. Co.Ltd.Lon.,E. C.	Sickness, Acc. Fire,etc.	W. N. Roger, Sec.
1888	United F. C. of Scotland, Edinburgh	Fire (trust prop. only)	W. P. Scott, Sec.
1907	United London & Scottish,London,E.C.	F.,Acc.,P.G.,Bur., etc.	George Allan, Gen. Man.
1862	United, Sydney, Aust.	F., M., Acc	.....
1905	Urban Fire, Hollinwood	Fire and Glass	Thos. Whitehead, Sec.
1849	Victoria, Melbourne	Fire, Marine	Dalgety & Co., Ltd., Lon. Man.
1886	Welsh Calvinistic Methodist, Liverpool	Fire (trust prop. only)	R. W. Jones, Hon. Sec.
1909	Welsh, Cardiff	All except Life	A. C. Elphinstone, Gen. Man.
1872	Wesleyan Methodist Trust, Manchester	Fire (trust prop. only)	Henry Plummer, Sec.
1886	West of Scotland, Glasgow	Fire and Burglary	G. MacGregor, Man.
1851	Western, Toronto, Can	Fire, Profits, Mar.	R. H. R. Burder, Man.
1717	Westminster, London, W. C.	Fire	S. T. Covington, Sec.
1894	World Marine, London, E. C.	Marine	W. C. Lockhart, Under.
1824	Yorkshire, York	F., Life, Ac., E.L., etc.	J. Hamilton, Sec. & Gen. Man.

Foreign Fire Insurance Companies Transacting Business in the United Kingdom.

Date of Organization.	Name and Location of Company.	Name of Manager or Agent.
1890	Allianz, Berlin	O. Stader.
1863	Baloise, Basle	E. Golmick & Son.
1838	Bayerische Bank, Munich	Heckscher and Pearson.
1870	China, Hong Kong	C. H. E. Sonksen.
1865	China Traders, Hong Kong	Douglas Jones.
1844	Confiance Fire, Paris	Duncker, Joly & Collins.
1877	Fire Insurance Company of 1877, Hamburg	Fester Fothergill and Hartung.
1873	First Bohemian Reinsurance Bank, Prague	Fester Fothergill and Hartung.
1891	First Bulgarian, Roustchouk	Livesay & Hawthorn.
1879	Fonciere, Budapest	Heckscher and Pearson.
1879	Franco Hongroise, Budapest	Heckscher and Pearson.
1865	Frankfort, Frankfort-on-Main	Philip A. Barendt.
1897	Hamburg, Hamburg	C. H. E. Sonksen.
1794	Insurance of North America, Philadelphia	W. H. Spiller & Son.
1872	Jakor, Moscow	Heckscher and Pearson.
1844	Magdeburg, Magdeburg	H. W. Gasson.
1858	Moscow Fire Insurance Co., Moscow	Hollitscher and Middleton.
1880	Munich Reinsurance Co., Munich	C. Schreiner.
1894	Nordisk Reinsurance, Copenhagen	W. H. Spiller & Son.
1857	Nord-Deutsche, Hamburg	Duncker, Joly & Collins.
1895	Nord-West-Deutsche, Hamburg	Duncker, Joly & Collins.
1854	Phœnix, Hartford, Conn	Charles McLaren, Liverpool.
1854	Phœnix, Hartford, Conn	Geo. S. Denney, London.
1860	Phœnix, (Austrian) Vienna	Heckscher and Pearson.
1845	Prussian National, Stettin	E. Golmick & Son.
1838	Reunione Adriatica, Trieste	Heckscher and Pearson.
1844	Russian Transport and Insurance, St. Petersburg	Fester Fothergill and Hartung.
1846	Salamandra, St. Petersburg	C. H. E. Sonksen.
1899	Scandinavian Reinsurance, Copenhagen	G. H. Moxon.
1884	Societe Anonyme de Reassurances, Paris	E. Golmick & Son.
1829	Soleil, Paris	Duncker, Joly & Collins.
1858	St. Petersburger, St. Petersburg	Heckscher and Pearson.
1866	Svea, Gothenburg	W. H. Spiller & Son.
1863	Swiss Reinsurance, Zurich	Fester Fothergill and Hartung.
1853	Thuringia, Erfurt	Philip A. Barendt.
1828	L'Union, Paris	C. H. E. Sonksen.
1864	Union and Phenix Espagnol, Paris	Fester Fothergill and Hartung.
1899	Unione Continentale, Turin	Fester Fothergill and Hartung.
1838	Urbaine, Paris	Duncker, Joly & Collins.
....	Vienna Re-insurance Company, Vienna	Matthias & Tipping.
1866	Westdeutsche Insurance Bank, Essen	Fester Fothergill and Hartung.
1862	Yangtsze, Shanghai	R. Blackwell

British Companies which Ceased to Exist in 1909.

Name of Company.	Winding up.	Name of Company.	Winding up.
Alert	Voluntary.	Middlesex and Herts Mutual Plate Glass	Voluntary.
Amlwch Mutual Marine	Voluntary.	Non-Tariff Mutual	Dissolved by Registrar.
British House and Land	Voluntary.	One and All Mutual Ins.	Compulsory.
British Insurance Corp'n.	Dissolved by Registrar.	Poole and District Plate Glass	Voluntary.
Cardiff Underwriting	Voluntary.	Progressive	Compulsory.
Consolidated Shipowners' Mutual Underwriting	Voluntary.	South-East Lancashire Fire (No. 1)	Dissolved by Registrar.
Drew's Glass	Voluntary.	Star Steam Ship	Voluntary.
Equitable Plate Glass	Voluntary.	Steamship Owners' London Underwriting	Voluntary.
Essex and Suffolk Accident Indemnity	Voluntary.	Steamship Owners' Underwriting	Voluntary.
General Reversionary	Voluntary.	Temple Fire and Accident	Compulsory.
International	Voluntary.	Times F. S.	Dissolved by Registrar.
Law Guarantee	Voluntary.	United Provident	Voluntary.
Lincolnshire Plate Glass and Fire	Voluntary.	Universal Provident	Compulsory.
Liverpool Sailing Ship Owners' Mutual Protection and Indemnity	Voluntary.	Victoria Mutual	Voluntary.
Mercantile Plate Glass	Dissolved by Registrar.	Westminster Reversionary	Dissolved by Registrar.

Fire Insurance in Great Britain.

Synopsis of the published Revenue Accounts of the Fire Insurance Companies transacting business in the United Kingdom, as shown by their latest reports. Compiled from The Post Magazine Almanack.

NAME OF COMPANY.	Fiscal Year Ending.	Net Premiums.	Net Losses.	Expenses of Management.	Funds Exclusive of Paid-up Capital.	Percentage to Premium Income.	
						Losses.	Expenses
		£	£	£	£		
Abstainers & General	1908	918	86	507	2,670	9.4	55.2
Alliance	1908	1,325,040	564,293	491,651	2,657,103	42.5	37.1
Atlas	1908	1,023,005	579,870	386,689	801,436	56.7	37.8
Baptist	1909	1,609	4	1,009	837	00.2	62.7
Bolton Cotton Trade	1909	17,066	1,633	1,175	188,973	9.5	6.9
British Crown	1908	47,389	15,008	20,499	16,346	31.7	43.2
British Dominions	1908	196,534	200,258	3,429	58,565	101.9	1.7
British Equitable (includes Accident)	1909	11,112	3,563	4,368	16,507	32.0	39.3
British General	1908	6,755	3,837	2,026	2,252	56.8	30.0
British Law (includes Accident)	1908	96,429	30,963	47,995	260,887	32.1	49.8
Caledonian	1908	442,435	250,105	160,523	274,056	56.5	36.3
Century	1908	17,502	6,876	7,000	62,930	39.3	40.0
Commercial Union	1908	2,785,965	1,470,981	1,038,966	2,370,466	52.8	37.3
Congregational	1909	2,953	1,637	1,025	9,709	55.4	34.7
Consolidated	1908	97,797	50,314	27,202	44,627	51.4	27.8
Co-operative	1908	33,775	12,407	11,822	83,472	36.7	35.0
Cornhill	1908	15,697	14,191	1,005	13,200	90.4	6.4
Cotton Trade Federation	1909	1,916	853	974	199	44.5	50.8
Ecclesiastical (including E. L.)	1909	51,542	*25,885	.....	166,090	*50.2	....
Empire Guarantee	1909	2,491	962	1,007	830	38.6	40.4
Employers' Liability	1908	20,430	8,955	9,737	8,172	43.8	47.7
Essex and Suffolk Equitable	1908	60,996	18,894	27,298	132,675	31.0	44.7
Excess	1908	144,460	110,389	20,990	65,743	76.4	14.5
Federated Employers'	1908	499	13	161	.....	2.6	32.3
Fine Art and General (E. L. excl.)	1908	110,477	50,577	32,818	191,138	45.8	29.7
General Accident, F. & L.	1908	113,653	65,902	41,898	45,461	58.0	36.8
Guardian	1908	543,264	307,150	203,247	913,480	56.5	37.4
Guernsey Mutual	1909	272	114	118	170	41.9	43.4
Hearts of Oak	1909	15,603	5,183	7,051	9,026	33.2	45.2
International	1908	5,231	2,238	2,590	589	42.8	49.5
Irish Catholic Church	1908	4,211	104	1,128	11,856	2.4	26.8
King	1908	68,920	43,516	27,882	17,536	63.1	40.4
Law Car and General	1908	27,429	8,631	9,254	9,143	31.5	33.7
Law Union and Rock	1908	240,749	93,483	87,198	355,818	38.8	36.2
Leather Trades' and General (now North Western)	1908	44,163	23,416	14,858	30,420	53.0	33.6
Legal (includes Accident)	1908	26,717	8,668	8,857	15,629	32.4	33.1
Legal and Commercial (includes Accident)	1909	11,607	1,869	7,775	2,616	16.1	67.0
Liverpool and London and Globe	1908	2,603,864	1,399,965	903,790	3,665,769	53.8	34.7
Liverpool Victoria	1909	3,939	723	3,111	1,576	18.3	79.0
London and Lancashire Fire	1908	1,456,291	787,788	493,697	1,592,662	54.1	33.9
London Assurance	1908	640,319	316,068	240,577	450,000	49.3	37.6
Midland (includes Accident)	1909	5,805	851	4,222	1,127	14.6	72.7
Morley Mutual	1909	4,157	179	295	22,342	4.3	7.1
Municipal Mutual	1906	3,207	350	1,615	2,715	10.9	50.3
National British and Irish Millers	1909	147,595	74,647	37,773	77,072	50.6	25.6
National General	1908	61,503	19,093	27,856	20,501	31.0	45.3
National of Great Britain	1908	47,138	15,696	18,262	74,702	33.3	38.7
National Provincial Ins. Corp'n.	1908	4,701	342	2,568	1,790	7.3	54.6
North British and Mercantile	1908	2,106,806	1,172,804	720,902	3,147,494	55.7	34.2
Northern	1908	1,229,247	704,254	452,578	1,758,418	57.3	36.8
Norwich Union	1908	1,101,505	661,435	389,241	1,346,100	60.0	35.3
Ocean	1908	27,799	10,858	11,227	11,120	39.0	40.4
Phœnix	1908	1,438,923	771,788	528,596	1,600,512	53.6	36.7

* Losses and expenses.

FIRE INSURANCE IN GREAT BRITAIN.—*Continued.*

NAME OF COMPANY.	Fiscal Year Ending.	Net Premiums.	Net Losses.	Expenses Management.	Funds Exclusive of Paid-up Capital.	Percentage to Premium Income.	
						Losses.	Expenses.
		£	£	£	£		
Presbyterian Church in Ireland....	1909	638	30	102	5,040	4.7	16.0
Primitive Methodist.....	1909	3,223	1,174	851	36,668	36.4	26.4
Printing Trades and General.....	1909	1,026	6	567	570	0.6	55.2
Provincial.....	1908	13,129	4,587	5,243	21,024	34.9	39.9
Reliance Fire & Acc. (industrial)...	1909	20,110	5,769	16,975	333	28.7	84.4
Royal.....	1908	3,693,671	1,939,589	1,288,371	4,508,022	52.5	34.9
Royal Exchange.....	1908	754,656	430,753	270,485	301,200	57.1	35.8
Royal Scottish (Fire only).....	1908	7,617	3,800	3,768	2,968	49.9	49.4
Scottish Sprinkler.....	1908	3,414	923	2,340	1,133	27.0	68.5
Scottish Union and National.....	1908	635,106	345,178	220,382	652,078	54.3	34.7
State.....	1908	159,659	75,492	61,998	89,441	47.3	38.8
Sun.....	1908	1,450,753	797,598	536,225	2,601,048	55.0	36.9
United Free Church of Scotland...	1908	1,685	107	393	18,356	6.3	23.3
United London and Scottish (includes Accident.).....	1908	32,649	3,742	16,569	12,388	11.5	50.7
Welsh Baptist.....	1906	320	12	.....	.....	3.7	....
Welsh Calvinistic Methodist.....	1909	1,030	28	178	12,094	2.7	17.3
Wesleyan Methodist Trust.....	1909	9,708	*7,717	....	97,790	*79.5	....
West of Scotland.....	1908	30,356	12,269	11,516	59,856	40.4	37.9
Western (Toronto).....	1908	441,142	315,204	171,808	.....	71.4	38.9
Yorkshire.....	1908	263,902	127,327	90,379	365,409	48.2	37.6

* Losses and expenses.

Stock Companies Transacting Tornado Insurance.

Aachen & Munich, Aix-la-Chapelle, Germany.
Ætna, Hartford, Conn.
Agricultural, Watertown, N. Y.
American, Newark, N. J.
American Central, St. Louis, Mo.
Atlas, Des Moines, Ia.
Calumet, Chicago.
Camden Fire, Camden, N. J.
Central National, Chicago.
Citizens, St. Louis.
Columbia, Omaha, Neb.
Commercial Union, London, England.
Commercial Union, New York.
Commonwealth, Dallas, Tex.
Concordia, Milwaukee, Wis.
Connecticut Fire, Hartford, Conn.
Consolidated F. & M., Minneapolis, Minn.
Continental, New York.
Delaware, Philadelphia, Pa.
Equitable F. & M., Providence, R. I.
Farmers & Merchants, Lincoln, Neb.
Fidelity-Phenix Fire, New York.
Firemans Fund, San Francisco, Cal.
Firemens, Newark, N. J.
Franklin, Philadelphia.
Freeholders, Topeka, Kan.
German, Indianapolis, Ind.
German Alliance, New York.
German-American, New York.
German, Peoria, Ill.
German, Pittsburg.
Germania Fire, New York.
Girard F. & M., Philadelphia.
Hanover Fire, New York.
Hartford Fire, Hartford.
Hawkeye, Des Moines, Ia.
Home, New York.
Insurance Co. of the State of Illinois, Rockford, Ill.
Insurance Company of North America, Philadelphia, Pa.
Iowa Manufacturers, Waterloo.
Liverpool & London & Globe, Liverpool, England.
Liverpool and London and Globe, New York.
London & Lancashire, Liverpool, England.
Mechanics and Traders, New Orleans.
Michigan Commercial, Lansing, Mich.
Milwaukee German, Milwaukee.
Milwaukee Mechanics, Milwaukee.
Moscow Fire, Moscow, Russia.
National, Hartford, Conn.
National Union, Pittsburg, Pa.
New Hampshire, Manchester.
New York Underwriters Agency, N. Y.
Niagara Fire, New York.
North British & Mercantile, London, England.
Northwestern F. and M., Minneapolis, Minn.
Northwestern National, Milwaukee, Wis.
Norwich Union, Norwich, England.
Orient, Hartford, Conn.
Palatine, London.
Pennsylvania Fire, Philadelphia, Pa.
Phœnix, Hartford, Conn.
Pioneer Fire, Oklahoma City, Okla.
Providence Washington, Providence, R. I.
Prussian National, Stettin, Germany.
Queen, New York.
Queen City, Sioux Falls.
Reliance, Philadelphia.
Rhode Island, Providence.
Rochester German, Rochester, N. Y.
Royal, Liverpool.
Russian Reinsurance, St. Petersburg.
Security, Davenport, Ia.
Security, New Haven.
Shawnee, Topeka, Kansas.
Springfield Fire & Marine, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul Fire & Marine, St. Paul, Minn.
State, Des Moines, Ia.
State, Omaha.
Western, Pittsburg.
Westchester Fire, New York.
Williamsburgh City, Brooklyn, N. Y.

New Insurance Associations of Great Britain.
REGISTERED BETWEEN JANUARY 1 AND DECEMBER 31, 1909.

Title of Company.	Objects.	Date.	Nominal Capital.
Registered in England.			
Acme Window Cleaning & Insurance.	Window Cleaning and Plate Glass..	Nov. 5	£1,000 in £1 shares.
Amicable General	Fire, Electrical Risks and all kinds except Life and Emp. Liability...	April 30	£100 in £1 shares.
Anglo-Scottish	All kinds except Life and Emp. Lia.	Mar. 12	£100 in £1 shares.
Anglo-Scottish General Commercial..	Fire and all kinds except Life and Employers' Liability	Mar. 15	£500,000 in £1 shares
Blackburn & District Farmers	All kinds except Life and Emp. Lia.	April 7	£3,000 in £1 shares.
British Citizens'	Acc., Sickness and all kinds except Life and Emp. Lia.; also Banking	Feb. 25	£100,000 in £1 shares.
British Enterprise	All kinds except Life and Emp. Lia.	June 21	£100,000 in £1 shares.
British Finance & Insurance	Banking and all ex Life and Em.Lia.	Dec. 2	£40,000 in £1 and 1s. shares.
British Indemnity	All kinds except Life and Emp. Lia.	July 31	£100 in £1 shares.
British Industries Unemployment	All except Life and Emp. Liability...	Dec. 31	£5,000 in £1 shares.
British Union & National	All kinds except Life and Emp. Lia.	July 19	£100 in £1 shares.
British Union & National	Life and all kinds	Nov. 24	£1,000,000 in £1 shares.
Cattle Warranty	Live Stock	Mar. 31	£2,000 in £1 shares.
City Fire Office	Fire, Accident and all kinds except Life and Employers' Liability	May 28	£100 in £1 shares.
Counties & General	All kinds except Life and Emp. Lia.	Oct. 25	£50,000 in £1 shares.
Cumberland Co-operative Fire	Fire	July 24	£5,000 in £1 shares.
Drapers' Mutual Fire & General	Fire and all kinds except Life and Employers' Liability	Nov. 30	£500,000 in £5 shares.
Dreadnought	Investment, Banking and all kinds except Life and Emp. Liability..	Aug. 11	£10,000 in £1 shares.
Ebbw Vale Plate Glass	P. G. and all ex. Life and Emp. Lia.	Nov. 15	£200 in £1 shares.
Eclipse	Sickness and all kinds except Life and Employers' Liability	Mar. 11	£10,000 in £1 shares.
Economic Fire, Accident & General.	Fire, Marine, Accident and all kinds except Life and Emp. Liability..	April 14	£100 in £1 shares.
Excelsior	All kinds except Life and Emp. Lia.	April 30	£5,000 in £1 shares.
Franco-Canadian Agency of London.	Insurance Brokers and all kinds except Life, Acc. and Sickness..	Jan. 20	£10,000 in £1 shares.
General Mutual Industrial	Fire and all ex. Life and Emp. Lia.	Aug. 12	£20,000 in £1 and 5s. shares.
Gladiator Live Stock & General	Fire, Live Stock and all kinds except Life, Marine and Emp. Liability.	Jan. 30	£10,000 in £1 shares.
Grand	All kinds except Life and Emp. Lia.	May 3	£10,000 in £1 shares.
Imperial	All kinds except Life and Emp. Lia.	Aug. 17	£1,000 in £1 shares.
Industrial Indemnity	Fire and all ex. Life and Emp. Lia.	Aug. 16	£5,000 in £1 shares.
Invincible & General	Accident, Fire and all kinds except Life and Employers' Liability...	June 14	£1,000 in 10s. shares.
Launderers' Mutual	Emp. Lia. and all except Life	April 19	Guarantee of 1s. per member.
Law Union & Rock	Registration as "limited" of Law Union & Crown and change of title	Oct. 27	£2,075,000 in £10 and £1 shares.
Leyton & District Tradesmen's Mut.	Plate Glass and all kinds except Life and Employers' Liability	April 20	£500 in £1 shares.
Live Stock, Accident & General	Accident and all kinds except Life and Employers' Liability	Oct. 5	£1,000 in £1 and 1s. shares.
Mutual Plate Glass	Plate Glass and all kinds except Life and Employers' Liability	Mar. 18	£1,000 in £1 shares.
National Commercial	All kinds except Life and Emp. Lia.	Aug. 9	£100,000 in £1 shares.
National & Co-operative	Accident and all kinds except Life and Employers' Liability	May 20	£100,000 in 10s. shares.
Newark Tradesmen's Plate Glass	Plate Glass	Nov. 11	Guarantee of 5s. per member.
Non-Tariff Fire & General	Fire and all ex. Life and Emp. Lia.	Sept. 16	£100 in £1 shares.
North & South	All kinds except Life and Emp. Lia.	Nov. 10	£100,000 in £1 shares.
Nottingham & District Traders' Mut.	Plate Glass and all kinds except Life and Employers' Liability	Oct. 28	£1,000 in £1 shares.
Omnium	Life, Fire, Accident and all kinds..	Oct. 25	£1,000,000 in £1 shares.
Plymouth, Devonport, Stonehouse & District Mutual Plate Glass	Plate Glass	Jan. 22	£500 in £1 shares.
Public Benefit Invest. & Sickness Ben.	Investment and all kinds except Life and Employers' Liability	Mar. 8	£10,000 in £1 shares.
Ribblesdale Plate Glass & General	Plate Glass	June 2	£1,000 in £1 shares.
Royal Farmers' & General	All kinds except Life and Emp. Lia.	Aug. 17	£1,000 in £1 shares.
Salop Fire Office	All kinds except Life and Emp. Lia.	Aug. 17	£1,000 in £1 shares.
Salvation Army Fire	Fire and all kinds except Life and Employers' Liability	Jan. 11	£20,000 in £1 shares.
Shopkeepers' Plate Glass & General	Plate Glass, Fire and all kinds except Life and Employers' Liability	June 21	£100 in 5s. shares.
Staff Guarantee	Fidelity Guarantee	July 30	Guarantee of £100 per member.
Star of Hope	Sickness and Accident and all kinds ex. Life and Employers' Liability.	Feb. 15	£2,000 in £1 shares.
Steamship Mutual Underwriters	Marine	Oct. 10	Guarantee of £10 per member.
United Counties	All except Life, Mar. and Emp. Lia.	Jan. 23	£100 in £1 shares.
Unemployment & Premium	Acc. and all ex. Life and Emp. Lia.	Dec. 17	£3,000 in £1 shares.
Unity	All kinds except Life and Emp. Lia.	May 1	£10,000 in £5 and £1 shares.
Welsh	All kinds except Life	Mar. 26	£500,000 in £5 shares.
West Riding & Counties	Accident (not Fatal) and all kinds except Life and Emp. Liability..	Aug. 13	£2,000 in £1 shares.
Registered in Scotland.			
Bankers & General	All kinds except Life and Emp. Lia.	Aug. 10	£500 in £1 shares..
Great Northern	All kinds except Life and Emp. Lia.	May 24	£1,000 in £1 shares.
Lanarkshire	Plate Glass, Key and all kinds except Life and Employers' Liability	Feb. 11	£1,000 in £1 shares
No. of Scotland Mut. Ins. & Ind	Fishing Boats	Dec. 27	Unlimited without capital.
Universal Provident	Sickness and Accident	Feb. 22	£5,000 in £1 shares.

Synopsis of European Fire Insurance Business in 1908.

In some cases in which the figures for 1908 were not obtainable, those for a previous year are given

Established.	Name and Location of Company.	Capital. Subscribed.	Capital. Paid-up.	Net Premiums	Net Losses.	Funds Other than Share Capital.
	Austrian Fire Insurance Cos. [1] (Kr. 24 (Crowns) equal £1 sterling—)					
	Joint Stock Companies.	*Kroners.*	*Kroners.*	*Kroners.*	*Kroners.*	*Kroners.*
1831	Assicurazione Generali, Trieste..... [5]	12,600,000	3,780,000	19,404,622	11,818,089	[6] 15,214,268
1868	Donau, Vienna.....	2,000,000	2,000,000	5,199,907	3,242,057	[6] 3,209,290
1879	Fonciere, Budapest.....	3,000,000	3,000,000	5,751,935	3,333,100	[6] 2,497,269
1898	Oesterr, Elementar, Vienna.....	4,000,000	4,000,000	4,630,594	3,092,865	‡ 3,000,624
1860	Oesterr, Phoenix, Vienna.....	6,000,000	6,000,000	6,987,497	4,432,571	‡ 3,711,707
1838	Reunione Adriatica, Trieste.....	8,000,000	3,200,000	14,976,424	9,163,278	[6] 10,853,748
1858	I Ungarische Allg., Budapest.....	6,000,000	6,000,000	11,002,379	5,950,352	[6] 7,323,694
1879	Ungarish-Franzosische, Budapest.....	2,500,000	2,500,000	1,694,724	1,024,132	‡ 1,546,451
1895	Vaterlandische Allg., Budapest.....	1,000,000	1,000,000	516,925	281,911	‡ 1,305,000
1900	Vers. Genoss. d. Landwirthe, Budapest.	1,977,900	1,177,900	1,118,087	572,799	811,731
1881	Wiener, Vienna.....	4,000,000	4,000,000	6,266,556	4,093,113	‡ 5,493,995
	Public Mutual Institutions. (Landes Anstalten.)					
1827	I Bohemische, Prague.....	.....	.....	1,515,362	978,965	‡ 7,579,879
1829	Grazer, Graz.....	.....	.....	897,352	463,540	‡ 7,074,803
1901	Gegens Ober. Steiermark, Graz.....	100,000	[2] 100,000	.....	.....	.....
1901	Karnthner, Klagenfurt.....	.....	.....	232,367	84,454	‡ 308,678
1811	Linzer, Linz.....	.....	.....	536,184	257,043	4,329,508
1829	Mahrisch-Schlesische, Brunn.....	.....	.....	1,593,092	781,463	‡ 10,998,000
1897	Nieder Oesterreichische, Vienna.....	100,000	[2] 100,000	993,236	585,266	491,861
1865	Prager Stadtische, Prague.....	.....	.....	355,446	52,217	3,040,562
1811	Salzburger, Salzburg.....	.....	.....	201,667	185,025	1,220,565
1825	Tyroler, Innsbruck.....	.....	.....	861,033	404,680	4,206,128
1825	Wiener, Vienna.....	.....	.....	1,357,994	676,830	8,467,128
	Private Mutual Societies.					
1868	Concordia, Reichenberg.....	.....	.....	642,694	371,300	326,939
1884	Croatia, Agram.....	800,000	[2] 800,000	400,101	170,181	‡ 693,259
1892	Dniester, Lemberg.....	.....	.....	1,191,072	417,752	2,411,582
1862	Krakauer, Cracow.....	.....	.....	8,854,860	4,619,984	‡ 20,641,520
1869	Landwirthschaftliche, Prague.....	.....	.....	463,764	244,183	‡ 643,307
1900	Laibacher Feuerv. Anst., Laibach.....	98,000	[2] 98,000	142,946	60,113	60,524
1867	Montan Industrie, Vienna.....	.....	.....	[3] 914,622	[4] 455,535	868,953
1899	Oesterr. Ungar. Industr. V., Vienna....	300,000	[2] 300,000	[3] 61,697	[4]	157,868
1875	Papier Industrie, Vienna.....	.....	.....	15,541	[4]	131,767
1869	Slavia, Prague.....	.....	.....	2,258,813	1,405,062	[6] 1,120,275
1866	St. Florian, Eger.....	.....	.....	238,940	141,357	1,156,733
1869	Transsylvania, Hermannstadt.....	600,400	[2] 413,400	249,380	106,761	[6] 86,507
1862	Zuckerfabriken Verb, Prague.....	.....	.....	313,144	121,075	4,286,909
	Re-Insurance Companies.					
1873	I Bohmische, Prague.....	3,000,000	3,000,000	8,809,939	6,639,630	6,626,381
1905	Internationale, Vienna.....	1,600,000	1,600,000	4,426,433	2,840,181	‡ 2,636,665
1893	Meridionale, Trieste.....	3,000,000	3,000,000	2,419,006	1,747,643	‡ 4,762,500
1893	Nationale, Budapest.....	1,000,000	1,000,000	435,928	278,556	[6] 195,101
1862	Panonia, Budapest.....	1,200,000	1,200,000	4,164,740	2,726,170	‡ 4,553,796
1897	Providentia, Vienna.....	5,000,000	1,500,000	2,495,979	[6] 1,516,636	1,595,999
1885	Ruckers. V. wechs. EVG., Vienna.....	Mutual		2,023,594	1,390,517	2,672,276
1865	Securitas, Vienna.....	1,200,000	1,200,000	4,084,809	2,009,241	‡ 2,633,334
1889	Ungar. Hagel & Rucb, Budapest.....	3,000,000	3,000,000	622,662	413,085	[6] 628,020
1870	Wiener Ruck.....	3,000,000	2,250,000	7,257,135	4,859,247	‡ 4,073,790
	Balkan States Fire Insurance Cos. (25-25 Francs equal £1 sterling.)	*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1906	Agricola, Bucharest.....	2,000,000	1,959,760	224,506	138,612	75,865
1895	Balkan, Sofia.....	2,500,000	1,000,000	7,837,329	5,338,709	‡ 4,722,499
1891	Bulgaria, Roustchouk.....	1,000,000	1,000,000	8,510,720	5,774,948	‡ 6,504,390
1881	Dacia Romania, Bucharest.....	3,000,000	3,000,000	3,423,845	2,239,582	‡ 5,469,079
1897	Generala, Bucharest..... *	3,000,000	3,000,000	790,734	551,798	‡ 4,152,683
1882	Nationala, Bucharest..... *	1,200,000	1,200,000	2,579,709	1,729,151	‡ 5,043,635
1891	Nationale, Athens..... †	3,000,000	2,000,000	.....	.....	.....
1892	Ste. Gener. Ottomane, Constantinople..	440,000	220,000	23,126	18,521	220,000
1905	Serbian, Belgrad..... ¶	1,000,000	200,000	22,663	2,163	17,750

[1] Compiled from tables in the "National Oekonom" of Vienna. [2] Guarantee capital. [3] Fully re-insured. [4] Fully recovered. [5] Figures for 1907. [6] Only premium and loss reserve of fire branch. * The figures are Lei. † The figures are Drachmas. ‡ Amounts include figures belonging to other branches. § The figures are Livres turques. ¶ The figures are Dinars.

SYNOPSIS OF EUROPEAN FIRE INSURANCE BUSINESS—*Continued.*

Established.	Name and Location of Company	Capital. Subscribed.	Capital. Paid-up.	Net Premiums	Net Losses.	Funds Other than Share Capital.
	Belgian Fire Insurance Cos. (25-25 Francs equal £1 sterling.)	*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1824	Assurances Generales, Brussels	4,232,000	851,478	4,621,549	2,713,033	7,013,859
1882	Assurances Belges, Brussels	3,500,000	700,000	.....	.....	.....
1901	Assurances Reunies, Brussels	500,000	315,150	.....	.....	.....
1855	Belgique, Brussels	2,000,000	4000,00	2,326,957	1,297,544	7,169,774
1876	Brasseurs Reunis, Brussels	545,000	100,500	.....	.....	.....
1854	Cercle d'Assureurs, Antwerp	800,000	160,000	.....	.....	.....
1821	Cie de Bruxelles, Brussels	3,174,603	1,660,317	2,577,812	1,110,786	4,081,199
1821	Escaut, Antwerp	4,232,000	1,058,000	.....	.....	.....
1898	Globe, Brussels	541,200	128,240	.....	.....	.....
1873	Industriels Reunis, Gand	1,712,000	428,000	248,547	113,381	1,417,316
1856	Lloyd Belge, Antwerp	6,000,000	1,200,000	2,832,596	1,598,614	3,101,084
1858	National Belge, Brussels	3,000,000	600,000	.....	.....	.....
1887	Provinces Reunies, Brussels *a*	2,500,000	1,568,535	*b* 2,796,965	*b* 1,596,788	2,225,354
1821	Proprietaires Reunis, Brussels	4,232,804	3,386,243	7,897,200	3,767,428	10,061,717
1878	Prudentia, Eschen	?	?	.....	.....	.....
1895	Reparatrice, Brussels	1,910,000	1,729,250	.....	.....	.....
1819	Securitas, Antwerp *b*	6,300,000	1,260,000	2,781,776	1,428,577	4,148,605
1874	Sucreries Reunies, Brussels	500,000	175,000	.....	.....	.....
1824	Union Belge, Brussels	3,000,000	640,000	1,435,809	895,940	2,498,171
1900	Union Generale, Brussels *a*	114,100	109,250	89,062	28,796	125,323
1890	Union des Propr. Belges, Brussels *a*	5,000,000	1,020,000	514,325	251,628	273,415
1891	West Flandria, Ostend	1,000,000	109,100	.....	.....	.....
	Dutch Fire Insurance Cos. (12 Florins equal £1 sterling.)	*Florins.*	*Florins.*	*Florins.*	*Florins,*	*Florins.*
1895	Amsterd. Londen V. M., Amsterdam	600,000	300,000	387,598	185,166	811,320
1790	Amsterdamsche, Amsterdam	1,200,000	300,000	.....	.....	.....
1858	Amstel, Amsterdam	600,000	120,000	25,062	11,107 *a*	38,991
1904	Amstelland, Amsterdam	1,000,000	250,000	301,778 *e*	263,271	462,354
1863	Arnhemsche, Arnhem	2,000,000	500,000	.....	.....	.....
1806	Bataafsche, The Hague	165,776	165,776	.....	.....	.....
1903	Cosmopolis Re-insurance, Amsterdam *b*	1,000,000	140,000	*f* 133,674	*g* 116,338	100,163
1899	Derde Nederland. Herverz, The Hague.	1,000,000	100,000	93,252	52,125	68,330
1846	Haarlemsche, Haarlem	600,000	100,000	250,491	149,123	261,791
1808	Hollandsche, Amsterdam	1,000,000	1,000,000	.....	.....	128,434
1859	Holland, Dordrecht	1,000,000	150,000	223,707	152,228	374,349
1838	Konigr.: Nederlanden, Bois-le-Duc	1,000,000	100,000	425,295	298,787	*d* 460,859
1833	Nederlandsche M., Tiel	1,000,000	100,000	477,795	327,528	1,361,595
1845	The Nederland, The Hague	6,666,666	1,093,333	2,454,938	1,284,193	*d* 3,790,383
1889	The Nederland Re-Insur. Co., The H.	1,000,000	100,000	230,009	220,006	258,507
1853	Nederlandische Lloyd, Amsterdam	4,000,000	480,000	708,839	630,296	*e* 553,973
1832	Oost Indishe Zee & Bnd.M.,Amsterdm *b*	3,000,000	300,000	343,338	250,452	422,142
1897	Providentia, Amsterdam	1,000,000	100,000	.....	.....	.....
1888	Salamander, Amsterdam	1,500,000	150,000	306,594	201,489	147,169
1901	Standard Verz. Mij., Amsterdam	1,000,000	250,000	979,820	650,817	1,053,473
1899	Tweede Ned. Herverz. M., The Hague. *b*	1,000,000	100,000	94,215	67,061	52,648
1867	Utrechtsche Allg. Bran. M., Utrecht	2,000,000	200,000	.....	.....	.....
	French Fire Insurance Cos. *i* (25-25 Francs equal £1 sterling.)	*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1857	Abeille, Paris	12,000,000	3,000,000	6,583,842	3,279,227	*k* 1,416,097
1843	Aigle, Paris	2,000,000	2,000,000	7,056,188	3,764,262	6,370,270
1899	Ardennaise, Paris	1,000,000	1,000,000	.....	.....	.....
1819	Assurances Generales, Paris	2,000,000	2,000,000	16,498,732	7,963,442	24,998,091
1844	Confiance, Paris	10,000,000	4,000,000	5,216,823	2,475,928	5,104,115
1888	Flandre, Roubaix	2,000,000	500,000	227,268	111,770	*a* 959,503
1877	Fonciere, Paris	10,000,000	10,000,000	5,391,567	2,408,932	7,676,057
1837	France, Paris	10,000,000	2,500,000	8,024,600	4,450,867	*k* 1,097,140
1879	Metropole, Paris	8,000,000	2,400,000	5,128,667	2,791,243	3,272,350
1864	Monde, Paris	6,000,000	2,400,000	4,235,382	2,329,706	2,725,5
1820	Nationale, Paris	10,000,000	2,500,000	10,229,163	4,770,680	*k* 2,760,181
18	Nord, Paris	2,000,000	500,000	4,254,802	1,920,280	*k* 713,59
1843	Paternelle, Paris	6,000,000	2,400,000	8,084,657	3,376,023	8,945,49
1819	Phenix, Paris	4,000,000	4,000,000	12,155,102	5,592,604	*k* 3,738,98
1838	Providence, Paris	5,000,000	1,250,000	4,889,512	2,383,996	6,323,39
1879	Remoises, Reims	5,000,000	1,250,000	148,330	51,005	‡ 988,09
1907	Reassurance Centrale, Paris	450,000	?	.....	.....	.....

a For all branches. *b* Premiums and loss reserves pro and contra disregarded. *c* The figures are German Mark. *d* Including M.1,336,755 life funds. *e* Only paid losses. *f* Including interest. *g* Including re-insurance premiums. *i* Mostly taken from "L'Argus" of Paris. *k* Profit of the year's account. ‡ Figures for 1907.

SYNOPSIS OF EUROPEAN FIRE INSURANCE BUSINESS—*Continued.*

Established.	Name and Location of Company.	Capital. Subscribed.	Capital. Paid-up.	Premiums Received.	Losses Paid.	Funds Other than Share Capital.
	French Fire Ins. Cos.—*Cont.* (25-25 Francs equal £1 sterling.)	*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1903	Reassurances Nouvelle, Paris	2,000,000	500,000	950,420	567,705	491,678
1900	Reassurances Reunies, Paris	1,000,000	250,000	.....	.....	.....
1884	Ste. de Reassurances, Paris	1,000,000	1,000,000	6,619,542	4,612,140	6,472,259
1829	Soleil, Paris	6,000,000	6,000,000	14,028,348	7,451,898	16,839,030
....	Themis, Marseilles	1,000,000	300,000	166,911	57,192	*k* 46,636
1828	Union, Paris	10,000,000	2,500,000	20,610,617	10,252,364	18,978,244
1867	Union Generale du Nord, Lille	2,000,000	500,000	343,340	154,706	*k* 21,011
1838	Urbaine, Paris	5,000,000	1,250,000	11,959,129	6,957,161	13,671,439
	German Fire Insurance Cos. (20-40 Marks equal £1 sterling.) *Joint Stock Companies.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*
1825	Aachener-Munchener, Aix la Chapelle	9,000,000	1,800,000	13,424,794	7,729,683	18,380,464
1876	Aachen-Leipziger, Aix la Chapelle	3,000,000	600,000	1,234,324	726,032	1,008,593
1907	Albinga, Hamburg	6,000,000	1,500,000	2,195,361	1,262,707	1,582,681
1905	Allianz, Berlin	9,000,000	2,250,000	3,895,930	2,298,231	7,875,547
1881	Alsatia, Strassburg	2,000,000	500,000	719,512	372,441	1,052,304
1898	Badische Feucrv. Bank, Karlsruhe	4,000,000	1,000,000	1,455,532	972,614	904,246
1838	Bayerische Hyp. Bank, Munich	10,000,000	2,500,000	3,966,897	1,862,624	7,852,734
1812	Berlinische, Berlin	7,500,000	1,875,000	3,177,117	1,606,989	4,215,588
1839	Colonia, Cologne	9,000,000	1,800,000	3,410,500	1,632,868	12,364,873
1860	Deutsche, Berlin	3,000,000	600,000	1,202,104	581,873	1,768,941
1844	Deutscher Phœnix, Frankfort-on-M	9,428,580	1,885,716	3,723,795	2,065,607	7,257,799
1877	Feuer-Assec. Cie. of 1877, Hamburg	1,480,000	200,000	455,927	293,892	323,781
1861	Gladbacher, M. Gladbach	6,000,000	1,200,000	4,441,799	2,743,328	5,414,680
1905	Globus, Hamburg	4,000,000	1,000,000	2,623,215	1,669,198	1,831,637
1855	Hamburg-Bremer, Hamburg	6,000,000	2,470,000	7,935,609	4,981,839	6,587,765
1907	Industrie, Berlin	1,000,000	250,000	1,143,863	739,055	726,517
1818	Leipziger, Leipzig	6,000,000	6,000,000	3,071,154	1,578,501	7,766,701
1844	Magdeburger, Madgeburg	15,000,000	3,000,000	15,296,015	10,138,758	19,075,903
1907	Nord-Deutsche, Hamburg	10,000,000	2,500,000	3,426,685	2,074,561	5,023,451
1857	Oldenburger, Oldenburg	3,000,000	600,000	1,015,837	308,272	3,272,650
1867	Preussiche, Berlin	3,000,000	600,000	1,705,275	829,227	3,986,972
1845	Preussiche National, Stettin	9,000,000	2,250,000	7,041,799	3,783,747	9,687,565
1856	Providentia, Frankfurt-M	17,142,857	1,714,286	2,411,776	928,727	6,349,317
1880	Rheinland, Neuss	9,000,000	1,800,000	1,120,477	537,230	1,706,466
1881	Rhein and Mosel, Strassburg	6,000,000	2,400,000	1,823,405	838,937	4,006,728
1848	Schlesische, Breslau	9,000,000	1,800,000	3,969,262	2,005,009	8,912,642
1853	Thuringia	9,000,000	1,800,000	4,742,949	2,408,832	11,205,188
1873	Union Allgemeine, Berlin	4,500,000	900,000	1,698,425	98,606	2,257,886
1822	Vaterlandische, Elberfeld	6,000,000	1,200,000	4,969,093	3,123,782	11,794,809
1904	Victoria, Berlin	3,000,000	750,000	1,940,194	537,702	4,461,893
1866	Westdeutsche, Essen	6,000,000	1,200,000	2,860,158	1,711,201	2,463,562
	Private and Public Mutual Cos.					
1846	Brandenburger, Brandenburg	.....	.....	443,811	209,522	999,474
1901	Buchdrucker Verband, Leipzig	*n* 1,000,000	175,000	19,246	6,345	56,246
1865	Concordia, Hannover	.....	.....	480,531	334,534	2,132,525
1906	Deutsche Beamten Vereine, Berlin	*n* 322,000	322,000	12,126	2,415	31,288
1830	Feuer-Assecuranz Verein, Altona	.....	.....	664,769	294,263	1,538,987
1831	Feu. V. fur Mecklenburg, Gustrow	.....	.....	128,742	61,442	126,986
1821	Gothaer Gotha	.....	.....	21,058,176	2,994,959	13,335,901
1841	Gegenseitige, Greifswald	.....	.....	866,406	633,680	1,918,268
1820	Gegenseitige Im. Unter Elsass, Strasb	.....	.....	.....	.....	.....
1878	Gegenseitige Im Ober Elsass, Muhl'sen.	.....	.....	118,191	40,411	295,396
1873	Landwirthsch F. V. Gen., Dresden	.....	.....	667,932	413,707	2,659,530
1826	Lubecker Verein, Lubeck	*n* 967,000	243,250	161,459	56,305	361,092
1840	Marienwerder Mobiliar, Marienwerder	.....	.....	631,165	491,429	655,937
1801	Mecklenburg Brand. Ges, Neu Branden	.....	.....	1,501,224	1,106,734	2,590,406
1906	Mittlere Justizbeamten, Hanau	114,816	26,091	3,458	331	3,106
1779	Muhlnbrnd.Soc.f.Ostfrsld., Aurich	.....	.....	.....	.....	.....
....	Muhlen Vers Ges., Osnabruck	*n* 159,000	Nil	77,540	65,121	332,671
1828	Ostfriesische Mob. F. V. A., Norden	.....	.....	46,017	34,005	424,027
1880	Preuss Forstbeamten, Berlin	.....	.....	100,896	81,357	285,397
1890	Preuss Staats Eisenb. B., Berlin	.....	.....	417,373	260,784	1,427,838
1831	Ratzeburger, Schonberg	.....	.....	177,122	147,079	310,462
1851	Ruberzuckerfabr. Verb., Magdeburg	.....	.....	121,960	141,736	885,445
1868	Sachsischer Milit. F. V. V., Zwickau	.....	.....	600,707	288,313	1,196,177
1826	Schwedter, Schwedt-on-O	.....	.....	2,922,299	2,229,975	3,824,004

k Profit of year's account. *n* Guarantee capital.

SYNOPSIS OF EUROPEAN FIRE INSURANCE BUSINESS—*Continued.*

Established.	Name and Location of Company.	Capital. Subscribed.	Capital. Paid-up.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.
	German Fire Ins. Cos.—*Cont.* (20-40 Marks equal £1 sterling.)	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*
1856	Suderdithmarscher Ver., Marne [5]	.....	.....	51,450	57,243	261,000
1828	Vaterlandische Soc., Rostock	.....	.....	195,648	37,260	480,586
1828	Wurtembergische Privat, Stuttgart	.....	.....	3,745,072	738,902	15,810,876
	Monopoly Institutions.					
1718	Stadtische Feurkassen, Berlin	.....	.....	3,073,803	1,649,404	m3,073,674
1677	Stadtische Feuerkassen, Hamburg	.....	.....	3,390,308	1,400,568	17,659,636
1744	Stadtische Feuerkassen, Breslau	.....	.....	253,423	121,568	4,539,990
1722	Stadtische Feuerkassen, Stettin	.....	.....	65,609	3,193	1,297,493
1754	Stadtische Feuerkassen, Ostfr. Stadte	.....	.....	68,225	34,153	445,587
1821	Stadtische Feuerkassen, Thorn	.....	.....	10,603	12,721	1,698,414
1817	Land (Rural) Feuer. Meck., Domanen	.....	.....	579,516	454,000	607,000
1870	Land (Rural) Feuer., Pruess, Dom	.....	.....	541,083	546,216	306,189
1767	Land (Rural) Feuer., Ostfriesis. Land	.....	.....	299,870	292,894	702,401
1811	Gemischte Mixed Feuer., Bayern	.....	.....	6,216,583	5,290,501	34,454,010
1784	Gemischte Mixen Feuer, Kgr., Sachsen	.....	.....	6,658,195	4,959,901	16,097,979
1808	Gemischte Mixed Feuer., Wurtemburg	.....	.....	4,784,551	3,452,282	7,536,179
1803	Gemischte Mixed Feuer., Baden	.....	.....	3,442,371	2,946,184	4,560,585
1777	Gemische Mixed Feuer., Grossh. Hesn.	.....	.....	1,470,149	1,124,868	5,754,874
1767	Gemischte Mixed Feuer, Hess. Cassel	.....	.....	2,059,502	1,428,587	6,072,951
1806	Gemischte Mixed Feuer., Nassau	.....	.....	1,199,125	765,992	6,047,517
1750	Gemischte Mixed Feuer., Braunschw.	.....	.....	760,280	524,363	8,602,130
1768	Gemischte Mixed Feuer., Sachs Weim.	.....	.....	736,756	504,100	2,487,586
1751	Gemischte Mixed Feuer., Anhalt	.....	.....	412,980	381,484	2,956,599
1776	Gemische Mixed Feuer, Sachsen Alt.	.....	.....	461,375	313,648	529,988
1764	Gemischte Mixed Feuer., Oldenburg	.....	.....	565,881	794,830	258,139
1751	Gemischte Mixed Feuer., Lippe	.....	.....	285,684	193,733	356,376
1855	Gemischte Mixed Feuer., Hohenzollern. [5]	.....	.....	97,851	98,284	1,630,492
1756	Gemischte Mixed Feuer., Wald., Pyrm.	.....	.....	136,587	114,424	656,783
	Institutions not possessing a Monopoly.					
1838	Stadische Societaten, Sachs. Stadte	.....	.....	1,578,056	684,614	7,776,842
1719	Stadische Societaten, Brandenburg	.....	.....	770,850	478,180	1,658,690
1791	Stadische Societaten, Schles. Stadte	.....	.....	.....	.....	.....
1785	Stadische Societaten, Meckl. Stadte	.....	.....	301,487	315,788	576,499
1865	Stadische Societaten, Lubeck	.....	.....	91,527	8,532	1,340,572
1782	Stadische Societaten, Rostock	.....	.....	105,446	9,501	958,750
1771	Stadische Societaten, Straslund	.....	.....	20,120	2,826	135,870
....	Stadtische Societaten, Wismar	.....	.....	30,842	39,295	305,596
1773	Stadtische Societaten, Elbing	.....	.....	5,896	525	297,398
1723	Stadtische Societaten, Konigsberg	.....	.....	.....	.....	.....
	Landlische Societaten.					
1784	Schlesien, Land	.....	.....	.....	.....	.....
1789	Magdeburg, Land, Magdeburg	.....	.....	2,876,880	1,436,743	8,952,635
1784	Sachsen, Land, Merseburg	.....	.....	1,821,580	710,383	8,430,602
1808	Ostpreuss Feuersocietat, Konigsberg	.....	.....	2,740,681	1,778,249	3,956,180
1808	Ostpreuss Landschaftliche, Konigsberg	.....	.....	1,027,916	821,266	1,267,302
1886	Ritterschaftliche, Rostock	.....	.....	861,226	644,611	712,968
1780	Westpreussen, Landschaftliche	.....	.....	521,461	513,593	200,579
1781	Schleswig Holstein adel Gilde	.....	.....	366,584	301,971	245,833
1738	Ritterschaftliche, Halberstadt	.....	.....	13,628	50	2,074
	Gemischte Societaten.					
1836	Rheinland, Dusseldorf	.....	.....	6,107,026	3,768,751	13,248,484
1784	Schlesien	.....	.....	4,409,492	3,625,417	11,483,970
1830	Westphalen	.....	.....	4,250,031	3,216,892	8,900,865
1750	Hannover Brandkasse	.....	.....	3,532,970	2,600,169	8,308,740
1758	Schlesw. Holstein Landes	.....	.....	3,644,532	3,097,138	4,700,460
1736	Posen	.....	.....	3,472,352	2,233,515	6,912,701
1720	Pommersche, Vereinigte, Stettin	.....	.....	2,829,296	2,311,937	1,681,132
1765	Brandenburg	.....	.....	2,882,072	1,820,864	2,698,469
1773	Sachsen-Gotha	.....	.....	607,716	250,027	1,138,389
1785	Westpreussen Allgem.	.....	.....	1,191,171	931,616	1,386,330
1876	Kgr. Sachsen, freiwillige V.	.....	.....	556,173	251,962	3,145,698

m The figures in this column, for all monopoly and following institutions, represent the total assets. [5] Figures for 1907.

SYNOPSIS OF EUROPEAN FIRE INSURANCE BUSINESS—*Continued.*

Established.	Name and Location of Company.	Capital. Subscribed.	Capital. Paid-up.	Net Premiums.	Net Losses	Funds Other Than Share Capital.
	German Fire Re-Insurance Cos. (20-40 Marks equal £1 sterling.)	*Marks.*	*Marks.*	*Marks.*	*Marks.*	*Marks.*
1853	Aachener, Aix-la-Chapelle ..... *a*	7,200,000	1,800,000	5,256,241	3,527,281	16,768,220
1880	Colonia, Cologne	3,000,000	600,000	1,595,695	1,018,028	2,161,122
1904	Deutsche Mit and Ruck, Berlin	3,000,000	750,000	999,462	709,292	992,134
1904	Deutsche Transport Vers. G., Berlin ...	1,200,000	600,000	999,463	709,292	1,303,317
1899	Europa, Berlin	3,000,000	750,000	3,327,754	2,141,249	2,280,797
1856	Frankfurter, Frankfort-on-Maine	10,285,680	1,028,520	1,001,846	794,056	1,900,902
1903	Frankfurter Transport, Frankfort on M	12,000,000	3,000,000	1,785,248	1,116,010	10,459,362
1907	Frankona, Frankfort-on-Maine	5,000,000	1,250,000	4,687,144	3,028,990	3,931,966
1877	Gladbacher, M. Gladbach	3,000,000	600,000	7,737,669	5,578,166	5,331,335
1897	Hamburg, Hamburg	4,000,000	1,000,000	4,287,533	2,534,752	3,970,777
1852	Kolnische, Cologne ..... *r*	9,000,000	1,800,000	7,479,900	4,757,762	9,208,351
1907	Leipziger, Leipzig	1,000,000	250,000	255,598	157,588	336,470
1862	Magdeburger, Magdeburg	1,500,000	1,500,000	4,245,345	3,074,421	5,592,129
1885	Minerva, Cologne ..... *r*	2,400,000	600,000	4,622,492	2,980,354	4,320,935
1880	Munchener, Munich	20,000,000	5,000,000	50,171,378	35,195,575	*s* 33,261,435
1907	Nord-West Deutsche, Hamburg	3,000,000	750,000	731,021	486,120	900,413
1898	Oberrheimische, Mannheim	4,000,000	1,000,000	2,206,747	1,420,177	2,096,919
1905	Preussiche Ruck, Berlin	1,000,000	250,000	538,557	358,273	294,994
1880	Providentia, Frankfort-on-Maine	2,000,000	400,000	342,085	160,005	1,162,632
1870	Rheinish-Westfalische, M. Gladbach ...	2,400,000	240,000	3,304,841	2,350,596	2,990,000
1900	Rheinish-Westfalische, Lloyd ..... *q*	5,001,000	500,100	864,553	564,471	1,301,952
1879	Stettiner, Stettin	1,800,000	450,000	860,360	557,900	1,182,071
1892	Suddeutsche, Munich	4,000,000	1,250,000	10,322,151	7,285,531	6,148,651
1907	Versicherungs, Ges. v., 1873, Hamburg.	937,500	187,500	450,296	368,121	269,123
	Italian Fire Insurance Cos. (25-25 Lires equal £1 sterling.)	*Lires.*	*Lires.*	*Lires.*	*Lires.*	*Lires.*
1833	Anonima, Turin	1,500,000	1,125,000	1,270,376	475,081	2,371,579
1826	Cia di Milano, Milan	2,080,000	599,040	1,788,155	1,009,711	4,478,531
1906	Cia Ital. di Riassicur, Gen. Milan	2,000,000	400,000	.....	.....	.....
1889	Co-operativa Incendio, Milan	5,902,100	1,180,420	546,606	303,619	1,185,915
1898	Co-operativa Generale, Milan	150,000	Mutual	.....	.....	.....
1887	Emilia, Bologna	Mutual		.....	.....	.....
1879	Fondiaria, Genoa	8,000,000	8,000,000	4,036,366 ‡	2,195,990	6,097,985
1906	Italiana, Genoa	5,000,000	1,000,000	650,062	475,957	637,950
1906	Lloyd Sabaudo, Turin	12,000,000	11,287,500	986,490	573,939	494,673
1896	Oceanus, Genoa	2,500,000	250,000	197,163	67,061	130,229
1901	Providenza, Milan	3,000,000	300,000	1,328,342 *t*	1,434,567 *h*	602,009
1829	Reale Mutua, Turin	Mutual		7,190,051	3,907,981	11,684,720
1908	Savoia, Turin	3,000,000	300,000	104,828	94,788 *h*	97,000
1896	Sta Cattolica, Verona	1,759,940	634,953	875,816	520,354 ‡	573,804
1875	Sta Gener Italiana, Padua	Mutual		.....	.....	.....
1899	Unione Continentale, Genoa	3,000,000	300,000	3,213,976	2,285,181	1,792,338
1894	Unione Italiana, Florence	Mutual		.....	.....	.....
	Russian Fire Insurance Cos. (10 Roubles equal £1 sterling.)	*Roubles.*	*Roubles.*	*Roubles.*	*Roubles.*	*Roubles.*
1872	Jakor, Moscow	2,500,000	2,500,000	4,192,714	2,168,634 ‡	2,415,498
1872	Kiewer Verein, Kiew	Mutual	[2] 1,000,000	99,453	36,925	379,902
1858	Moscowische, Moscow	2,000,000	2,000,000	6,949,898	4,698,046	8,340,161
1872	Nordische, Moscow	1,200,000	1,200,000	3,255,303	2,454,665 ‡	4,962,496
1888	Pomoschtsch, St. Petersburg	1,000,000	1,000,000	965,587	695,811	1,675,534
1858	St. Petersburger, St. Petersburg	3,000,000	3,000,000	2,324,161	1,875,535	1,430,613
1881	Rossija, St. Petersburg	4,000,000	4,000,000	8,433,787	6,000,789 ‡	6,108,814
1896	I Russian Re-Insur. Co., St. Petersburg	3,000,000	3,000,000	6,776,574	4,775,281	6,619,494
1827	I Russian, St. Petersburg	4,000,000	4,000,000	7,488,723	4,586,276 ‡	7,690,474
1835	II Russian, St. Petersburg	1,500,000	1,500,000	2,051,677	1,399,313	1,187,896
1867	Russian, St. Petersburg	1,000,000	1,000,000	.....	.....	.....
1904	Russische Geg. Vers. Verein, Moscow ..	1,000,000	1,000,000	78,332	27,887	132,384
1846	Salamandra, St. Petersburg	2,000,000	2,000,000	10,004,949	6,372,260 ‡	7,211,823
1870	Warschauer, Warsaw	2,000,000	1,000,000	3,040,292	2,200,523	2,944,859
1872	Wolga, Moscow	500,000	500,000	.....	.....	.....
1893	Abo lans brandstodsbol, Abo	Mutual		.....	.....	.....
1857	Brandstods bol. f. landet	Mutual		671	412,530 *v*	91,540

[2] Guarantee capital. *a* For all branches. *h* Only premium reserve. *r* All branches except life. *s* Only premium and loss reserves of fire branch. In addition the company has various other funds belonging to all branches and amounting to M.22,000,000. *t* Reinsurances (£757,419 for all branches) not deducted. ‡ Amounts include figures belonging to other branches.

SYNOPSIS OF EUROPEAN FIRE INSURANCE BUSINESS—*Continued.*

Established.	Name and Location of Company.	Capital. Subscribed.	Capital. Paid-up.	Net Premiums.	Net Losses.	Funds Other Than Share Capital.
	Russian Fire Insurance Cos.—*Cont.* (10 Roubles equal £1 sterling.) *Finland.u*	*Roubles. F.m.*	*Roubles. F.m.*	*Roubles. F.m.*	*Roubles. F.m.*	*Roubles. F.m.*
1901	Evang: Luther: forsaml., Helsingfors.	Mutual		.....	.....	.....
1881	Fennia, Helsingfors	4,000,000	1,200,000	1,066,177	666,407	2,184,220
1857	Finska brandstodsbolag, Helsingfors	Mutual		.....	.....	.....
1896	Hameenlaan brandstodsb, Ham'nlinassa	Mutual		.....	.....	.....
1902	Industrinharenas, Helsingfors	3,182,873	[2] 700,000	1,497,984	755,557	2,061,629
1902	Oestra Nylands, Borga	Mutual		.....	.....	.....
1899	Osmo, Helsingfors	500,000	150,000	.....	.....	.....
....	Pappersindustrins, Helsingfors	Mutual		.....	.....	.....
1891	Pohjola, Helsingfors	5,000,000	1,500,000	4,429,652	3,081,555	3,986,213
1889	Sagagarenes	Mutual		.....	.....	.....
1832	Stadernas allmanna, Helsingfors	Mutual		.....	.....	.....
1849	Stadernas for losegenden, Abo	Mutual		95,275	77,377	*h* 1,069,856
	Scandinavian Fire Insurance Cos. (18-20 Kroner equal £1 sterling.) *Swedish Joint and Stock Companies.*	*Kroners.*	*Kroners.*	*Kroners.*	*Kroners.*	*Kroners.*
1872	Astrea Re-Insur. Company, Gothenbg	1,000,000	1,000,000	1,225,664	729,093	1,242,296
1896	Aurora Re-Insur. Company, Malmoe	500,000	250,000	469,689	288,034	479,198
1888	Fenix, Stockholm	4,000,000	1,600,000	398,238	151,079	2,215,030
1906	Freja, Stockholm	1,500,000	1,500,000	879,724	501,353	809,946
1897	Hermes Re-Insur. Company, Malmoe	2,000,000	400,000	423,003	259,021	1,272,360
1902	Malmoe, Malmoe	300,000	150,000	217,390	150,769	195,631
1889	Norrland, Stockholm	4,200,000	1,050,000	1,446,060	876,291	2,028,017
1855	Skandia, Stockholm	15,000,000	5,000,000	5,421,957	3,171,886	11,708,623
1884	Skane, Malmoe	12,000,000	1,200,000	985,940	531,418	2,801,822
1866	Svea, Gothenburg	10,000,000	3,000,000	4,679,218	2,947,725	6,506,429
1898	Victoria, Stockholm	5,000,000	1,000,000	224,031	125,560	696,858
	Swedish Mutual Companies.					
1782	All. Br. for bygnader a land, Stockholm	Mutual	Mutual	584,270	269,098	13,604,980
1885	Jarnvags Assur. Foren, Stockholm	"	"	93,600	29,760	709,003
1888	Mell Sverigesvarufors. bol, Katrinehol	"	"	122,297	26,337	552,419
1897	Norra Sverigesvarufors. bol, Sundsvall	"	"	66,369	82,408	181,105
1900	Norrlands Varufors Anst., Bergvik	"	"	19,982	4,718	66,918
1828	Skanska brandf. inrattning, Lund	"	"	324,097	104,030	15,170,032
1854	Skanska stad. brandstodsf., Lund	"	"	116,986	127,956	4,402,847
1842	Forsakrings bol.All.Brand, Jonkoping	"	"	326,695	88,082	3 106,641
1828	Stadernas Allmanna, Stockholm	"	"	1,189,606	217,058	11,290,402
1746	Stockh. stads. brdf. Kontor, Stockholm	"	"	664,158	50,773	36,802,667
1844	Stockh.stads.brandstodsbl.,Stockholm	"	"	84,240	15,192	3,722,603
1893	Sveriges Allm.Varufors bol,Stockholm	"	"	.....	.....	.....
1888	Tor, Stockholm	"	"	182,651	98,532	262,955
	Norwegian Companies.					
1866	Bergens (Nye Bergens), Bergen	2,500,000	500,000	178,171	63,194	839,888
1867	Norden, Christiania	3,100,000	930,000	308,958	135,730	978,497
1857	Norge, Drammen	2,000,000	500,000	273,672	177,152	968,025
1847	Storebrand, Christiania	3,600,000	1,320,000	422,048	216,123	1,586,823
1863	Trondjems, Trondjem	2,000,000	500,000	94,884	31,540	579,574
1880	Vesta, Bergen	4,000,000	800,000	238,018	145,394	649,015
	Danish Companies.					
1792	Almind.br.Landbygninger,Copenhagen	Mutual		3,906,014	3,015,444	3,075,289
1861	Danmark, Copenhagen	Mutual		1,219,189	1,090,090	3,138,124
1798	Det Konge Octroi Almind, Copenhag'n	4,000,000	4,000,000	524,133	274,427	1,351,597
1731	Kjobenhavns Brand, Copenhagen	Mutual		182,738	76,362	8,697,141
1761	Kjobstadernes Brand, Copenhagen	Mutual		.....	.....	.....
1905	National, Copenhagen	1,000,000	100,000	45,881	34,200	*r* 24,396
1864	Nye Danske, Copenhagen *w*	4,000,000	400,000	992,291	587,560	1,755,681
....	Nye Danske Re-Insur. Co., Copenhagn	500,000	50,000	.....	.....	.....
1894	Nordisk Gjenfors Selsk, Copenhagen *r*	2,500,000	625,000	2,212,610	1,442,321	‡ 2,055,721
1897	Nordisk Brandf. Selsk, Copenhagen	4,000,000	400,000	853,462	565,667	742,001
....	Ostifternes, Copenhagen	Mutual		.....	.....	.....
1899	Skandinavia, Copenhagen	3,000,000	716,160	2,816,757	1,930,634	‡ 1,783,782
....	Thisted Amts, Karby	Mutual		43,310	51,574	63,833
....	Wistoff Kassen, Aarhus	Mutual		321,061	239,530	116,546
	Finland.—See under Russia.					

4

[2] Guarantee capital. *h* Only premium reserve. *r* All branches except life. *u* The figures are Finnish Mark 100 F. M. equal £4 sterling. *w* For fire and burglary. ‡ Amounts include figures belonging to other branches.

SYNOPSIS OF EUROPEAN FIRE INSURANCE BUSINESS—*Continued.*

Established.	Name and Location of Company.	Capital. Subscribed.	Capital. Paid-up.	Net Premiums.	Net Losses.	Funds Other Than Share Capital.
	Spanish Fire Insurance Cos. (25-25 Pesetas equal £1 sterling.)	*Pesetas.*	*Pesetas.*	*Pesetas.*	*Pesetas.*	*Pesetas.*
1899	La Actividad, Pamplona	2,575,000	496,000	.....	.....	1,085,800
1901	El Alba, Gijon	4,000,000	772,250	.....	.....	.....
1900	La Alborada, Vigo	4,000,000	400,000	.....	.....	.....
1900	La Allianza, Santander	3,000,000	.....	.....	.....	.....
1901	La Aseguradora Espanola, Sta bruz	5,000,000	5,000,000	.....	.....	.....
1900	La Aurora, Bilbao [5]	20,000,000	4,000,000	309,646	141,958	571,190
1865	La Catalana, Barcelona	5,000,000	1,250,000	2,150,686	538,229	2,077,660
1901	El Dia, Carthagena	10,000,000	1,166,000	7,130,162	4,562,776	2,148,668
1901	La Estrella, Madrid	10,000,000	.....	.....	.....	.....
1902	La Hispania, Barcelona [5]	5,000,000	2,000,000	925,525	977,774	727,813
....	La Mutua Gene, de Seguros, Barcelona	Mutual		.....	.....	.....
1903	New Fenix, Madrid	5,000,000	500,000	592,121	362,980	384,937
1901	El Norte, San Sebastian	5,000,000	650,000	73,439	37,744	105,819
1901	La Polar, Bilbao	10,000,000	.....	3,597,716	2,464,255	927,479
1903	La Positiva, Murcia	2,000,000	1,900,000	.....	.....	.....
1883	La Prevision Espanola, Sevilla	500,000	500,000	369,663	149,075	461,596
1864	La Union et Fenix Espanol, Madrid	12,000,000	12,000,000	9,853,314	5,864,655 ‡	5,686,026
1901	La Vasconia, Pamplona	500,000	250,000	443,494	302,210	148,907
	Portuguese Fire Insurance Cos. (4½ Milreis equal £1 sterling.)	*Milreis.*	*Milreis.*	*Milreis.*	*Milreis.*	*Milreis.*
....	Nova Cia de Seguros Duero, Oporto	1,000,000	100,000	x 41,925	[1] 14,555	56,000
1835	Cia de Seguros Fidelidade, Lisbon	1,344,000	67,200	245,292	92,517	565,012
1853	Cia de Seguros Garantia, Oporto	1,000,000	60,000	.....	.....	.....
1871	Cia de Seguros Indemnisadora, Oporto	1,000,000	100,000	48,398	[1] 39,088	168,000
....	Lloyd Portuguez (Re-Ins.), Lisbon	500,000	50,000	.....	.....	.....
1884	Portugal, Lisbon [5]	1,600,000	320,000	31,120	10,096	35,000
....	Cia de Seguros Previdencia, Lisbon	1,000,000	40,000	x 46,692	12,853	72,051
1900	Sociedade Portugueza, Lisbon	500,000	50,000	58,943	29,987	60,312
1877	Tagus Cia de Seguros, Lisbon	1,200,000	500,000	86,698	30,435	223,834
	Swiss Fire Insurance Cos. (25-25 Francs equal £1 sterling.)	*Francs.*	*Francs.*	*Francs.*	*Francs.*	*Francs.*
1863	Basler, Bale	10,000,000	2,000,000	3,153,136	2,112,644	7,169,774
1869	Basler Ruck, Bale	1,500,000	300,000	461,984	395,867	941,290
1874	Emmenthaler, Biglen	Mutual		148,385	129,521	504,320
1861	Helvetia, St. Gallen	10,000,000	2,000,000	3,810,383	2,274,258	8,981,700
1875	Prudentia, Zurich r	1,500,000	375,000	2,398,387	1,656,850 ‡	3,345,664
1826	Schweiger Mobiliar Berne	Mutual		2,498,371	1,405,506	7,663,561
1864	Schweizerische Ruck, Zurich r	8,000,000	2,000,000	11,501,974	8,391,035 ‡	14,462,360
1869	Schweizer Allgem., Zurich a	5,000,000	1,000,000	2,784,311	2,045,951	4,203,448
1905	Schweizer National, Bale	5,000,000	1,000,000	3,143,130	1,805,896 y	2,129,942
	Cantonal Societies.					
1808	Canton Zurich	Mutual	Mutual	947,807	.....	4,000,000
1806	Canton, Bern	"	"	2,214,283	.....	7,376,775
1810	Canton, Luzern	"	"	421,107	.....	819,106
....	Canton, Uri	"	"	.....	.....	.....
....	Canton, Schwyz	"	"	.....	.....	.....
....	Canton, Unterwalden obd W	"	"	.....	.....	.....
1884	Canton, Unterwalden nid d. W	"	"	33,689	.....	448,214
1811	Canton, Glarus Buildings	"	"	44,924	.....	2,926,358
1895	Canton, Glarus Furniture	"	"	14,699	.....	550,520
1812	Canton, Zug	"	"	30,359	.....	292,233
1812	Canton, Freiburg	"	"	388,501	.....	502,485
1809	Canton, Solothurn	"	"	384,262	.....	1,020,634
1807	Canton, Bale (Town)	"	"	271,631	.....	2,715,278
1833	Canton, Bale (Country)	"	"	156,327	.....	903,894
1812	Canton, Schaffhausen	"	"	105,970	.....	1,517,821
1841	Canton, Appenzell A-Rh	"	"	101,502	.....	4,081,138
....	Canton, Appenzell I-Rh	"	"	.....	.....	.....
1807	Canton, St. Gallen	"	"	809,747	.....	1,524,082
....	Canton, Graubunden	"	"	.....	.....	.....
1805	Canton, Aargau	"	"	537,679	.....	1,717,603
1806	Canton, Thurgau	"	"	328,987	.....	.....
....	Canton, Tessin	"	"	.....	.....	.....
1811	Canton, Waadt Buildings	"	"	1,147,654	.....	6,084,590
1849	Canton, Waadt Furniture	"	"	623,134	.....	3,533,471
1811	Canton, Wallis	"	"	.....	.....	.....
1810	Canton, Neuenburg	"	"	368,415	.....	431,319
....	Canton, Genf	"	"	.....	.....	.....

[1] Compiled from tables in the "National Oekonom" of Vienna. [5] Figures for 1907. *a* For all branches. *d* Including M.1,336,755 life funds. *r* All branches except life. *x* Re-insurances not deducted *y* Only premiums and loss reserves of fire branch. ‡ Amounts include figures belonging to other branches.

Foreign Companies' Net Receipts From and Remittances to Home Offices, 1905-1909.

Below will be found the net amounts received from (+) or remitted to (—) their home offices by the United States branches of the respective foreign fire and marine insurance companies during the last five years:

Name of Company.	1909.	1908.	1907.	1906.	1905.
Fire Companies.	$	$	$	$	$
Aachen and Munich, Aix la-Chapelle..	—5,055	+1,291	+30,649	+2,949,030	—3,916
Atlas, London	—290,743	—215,288	—224,600	+1,464,924	—72,856
British America, Toronto	—70,587	+57,293	+73,113	+855,593	—22,626
Caledonian, Edinburgh	—230,997	—186,537	—237,475	+2,136,748	—161,442
Cologne Reinsurance, Cologne	—222,873	—72,302	—75,017	—176,320	—5,672
Commercial Union, London	—623,732	—651,239	—510,663	+2,298,438	—636,848
First Russian, St. Petersburg	—180,000	—197,768	+585,942	.....	.....
Hamburg-Bremen, Hamburg	—11,159	—55,270	—131,475	+2,731,746	—31,552
Jakor, Moscow	.....	+543,750	.....	.....	.....
Law Union and Rock, London	—85,579	—50,840	—101,706	+1,343,652	—72,256
Liverpool & London & Globe, Liverp'l.	—1,452,146	—1,171,604	—1,287,364	+2,018,614	—1,267,080
London Assurance (Fire) London	—243,614	—390,785	—424,276	+4,175,803	—258,808
London and Lancashire, Liverpool	—492,871	—40,198	—654,476	+3,199,931	—305,003
Moscow Fire, Moscow	—200,650	—100,750	—250,000	+100,000	.....
Munich Reinsurance, Munich	—434,130	—251,070	—237,677	+872,938	—119,141
New Zealand, Auckland	—163,577	—82,339	—218,757	+1,594,796	—53,481
North British & Mercantile, London	—65,451	—1,247,017	—602,457	+2,257,495	—825,908
Northern, London	—539,125	—368,173	—210,335	+1,850,783	—557,428
Norwich Union, Norwich,	—126,816	+42,410	—348,433	+1,094,622	—274,356
Palatine, London	—99,795	—155,591	—267,972	+1,770,075	—52,939
Phœnix, London	—110,128	—199,560	—253,072	+1,847,795	—10,707
Prussian National, Stettin	—926	—148,696	—50,500	+800,083	.....
Rossia, St. Petersburg	—424,283	—433,775	—99,580	+881,337	+11,045
Royal, Liverpool	—1,307,829	—1,931,727	—575,614	+4,106,197	—1,099,734
Royal Exchange, London	—173,469	—142,680	—323,773	+3,041,064	+166,810
Russian Reinsurance, St. Petersburg	—105,931	—268,373	+532,070	.....	.....
Salamandra, St. Petersburg	—430,000	—360,000	—100,000	.....	—150,000
Scottish Union & National, Edinburg..	—591,831	—22,642	—20,598	—648	—1,333
Skandia, Stockholm	—156,388	—131,392	—14,234	+471,781	—203,494
Sovereign Fire, Toronto	—47,804	.....	.....	.....	.....
State Fire, Liverpool	—25,186	—9,134	—21,373	+1,006,620	+37,821
Sun, London	—405,021	+5,707	—164,634	+2,004,802	—504,014
Svea, Gothenburg	+2,256	.....	—34,850	1,273,638	—22,025
Union, London	+353,663	.....	.....	.....	.....
Western, Toronto	—72,565	+72,326	+39,478	+1,291,859	—114,558
Totals, Fire Companies	—9,038,854	—8,761,975	—6,269,570	+49,263,396	—6,611,501
Marine Companies.					
British & Foreign, Liverpool	—312,571	+760,128	—200,423	—374,285	—144,434
Fonciere, Paris	—6,617	+2,311	+210,737	.....	.....
General, Dresden	—88,409	+22,668	—48,275	—26,043	—49,131
Indemnity Mutual, London	—167,929	—100,218	—90,575	—209,371	—108,914
London Assurance, London	—181,556	+56,965	+2,544	—140,820	—47,726
Mannheim, Mannheim	—122,204	+8,908	—21,790	—60,460	—22,312
Marine, London	—301,817	—101,380	—125,727	—257,275	—300,274
Maritime, Liverpool	+8,633	—4,000	.....	.....	.....
Ocean, London	—24,710	—41,332	—32,308	+42,256	—11,383
Reliance, Liverpool	—46,935	—19,593	—17,842	—44,223	—27,398
Sea, Liverpool	—81,570	—76,969	+57,494	—251,337	—109,934
Standard, Liverpool	+8,916	+343,756	+187,014	—171,765	—3,451
Switzerland General, Zurich	—19,473	+47,024	+4,505	—70,814	.....
Thames & Mersey, Liverpool	—308,414	—48,478	+124,700	—215,076	+8,666
Union, Liverpool	—21,452	—24,347	—33,642	—111,770	+61,639
Yang Tsze, Shanghai	—17,017	—19,080	.....	.....	.....
Totals, Marine Companies	—1,683,125	1,194,637	+124,297	—1,679,931	—481,776
Grand Totals, Fire and Marine Co.'s.	—10,721,979	—7,567,338	—6,145,273	+47,583,465	—7,093,277

NOTABLE CONFLAGRATIONS IN THE WORLD'S HISTORY.

Even before men began to congregate and build cities, there existed the danger of prairie and forest fires; but these, except in a minor way, were not especially destructive of other property. When cities had been built and many thousands of people came to be housed within a small area, the danger of fire and its capacity for doing harm to men and their property were greatly augmented; and as cities increased in size, the fire hazard and the accumulated values subject to destruction were both correspondingly multiplied. During the last four thousand years many cities have been swept by fire, some of them several times; and some have been practically obliterated. Below will be found a list, compiled from various sources, of some of the more important fires of history, comprising those most notable because of the values or lives destroyed, or for some peculiar reason:

Year.	Location.
B. C.	
1897	Sodom and Gomorrah
1400	Jerusalem
1141	Ephesus
586	Jerusalem
480	Platæa
479	Athens
390	Rome
241	Rome
215	Rome
212	Rome
146	Corinth
50	Rome
48	Alexandria
13–14	Rome
12	Rome
A. D.	
59	Lyons
64	Rome
70	Jerusalem
80	Rome
154	Rome
154	Antioch
188	Rome
197	Lyons
260	Bordeaux
273	Alexandria
393	Constantinople
465	Constantinople
532	Constantinople
558	Paris
640	Alexandria
667	Rochester
741	York Minster
781	Constantinople
798	London
802–7	Constantinople
807	Peterborough
893	London
917	Cordova
978	Cork
982	London
1004	Norwich
1010	Northhampton
1013	Cork
1069	York
1086	London
1087	London
1092	London
1102	Winchester
1106	Venice
1113	Mons
1113	Worcester
1116	Bath
1118	Nantes
1123	Lincoln
1130	Rochester
1135	London
1137	York
1137	Bath
1140	Nottingham
1171	Canterbury
1171	Cairo
1189	Carlisle
1190	Dublin
1203	Constantinople
1204	Doncaster
1215	Bruges
1283	Dublin
1292	Carlisle

Year.	Location.
A. D.	
1299	Westminster
1321	Geneva
1327	Munich
1333	Geneva
1349	Newcastle-upon-Tyne
1385	Edinburgh
1388	Dunkirk
1401	Edinburgh
1405	Berne
1405	Brussels
1430	Geneva
1471	Chester
1491	Dresden
1507	Norwich
1512	Brest
1542	Edinburgh
1544	Edinburgh
1570	Moscow
1576	Antwerp
1612	Cork
1631	Magdeburg
1633	Constantinople
1656	Jeddo
1666	London
1667	Archangel
1675	Northampton
1676	Southwark
1682	Wapping, London
1689	Prague
1692	Salem
1694	Warwick
1694	Dieppe
1700	Charleston
1702	Bergen
1728	Copenhagen
1729	Constantinople
1731	Baireuth
1736	Peasmore
1737	Panama
1737	Moscow
1737	Jaroslaw
1738	Martinique
1742	Smyrna
1744	Brest
1745	Constantinople
1748	Moscow
1749	Constantinople
1750	Constantinople
1750	Moscow
1751	Constantinople
1752	Moscow
1753	Smyrna
1753	Archangel
1756	Berghen
1756	Constantinople
1758	Savannah
1759	Salonica
1760	Boston
1764	Lisbon
1764	Konigsberg
1765	Belgrade
1769	Konigsberg
1769	Constantinople
1769	St. John's
1771	Constantinople
1771	St. Petersburg
1772	Smyrna
1773	Moscow
1775	Limehouse
1775	St. George

Year.	Location.
A. D.	
1776	St. Kitts
1776	New York
1777	New Orleans
1778	Charleston
1778	New York
1778	Constantinople
1780	St. Petersburg
1780	St. Petersburg
1782	Constantinople
1782	Constantinople
1784	Port-au-Prince
1784	Brest
1784	Constantinople
1784	Rokitzan, Bohemia
1790	Cariscrona
1791	Constantinople
1792	Constantinople
1793	Archangel
1794	Copenhagen
1794	Wapping, London
1795	Copenhagen
1795	Constantinople
1796	Smyrna
1796	Barbadoes
1796	Baltimore
1797	Scutari
1798	Wilmington
1799	Peru
1799	Constantinople
1799	Manila
1802	Liverpool
1803	Bombay
1805	St. Thomas
1808	Spanish T'n, Trinidad
1811	Smyrna
1812	Moscow
1814	Rangoon
1816	Constantinople
1817	Pt. Louis, Mauritius
1818	Constantinople
1820	Canton
1820	Savannah, Ga.
1820	Paris
1820	Port-au-Prince
1821	Paramaribo
1822	Canton
1824	Cairo
1825	New Brunswick
1826	St. Johns, N. F.
1826	Constantinople
1827	Abo, Finland
1831	Constantinople
1831	Bristol
1831	St. Thomas, W. I.
1833	Manila
1833	Constantinople
1834	Houses of Parliament, London
1835	New York
1836	Constantinople
1837	Surat
1837	St. Petersburg
1837	Naples
1838	Charlestown
1839	New York
1841	Smyrna
1842	Hamburg
1842	Liverpool
1845	Quebec
1845	Smyrna

Year.	Location.
A. D.	
1845	New York
1846	St. Johns, N. F.
1846	Albany
1848	Orel, Russia
1848	Constantinople
1848	Albany, N. Y.
1849	St. Louis
1851	San Francisco
1851	San Francisco
1853	Montreal
1853	Sacramento City
1853	Constantinople
1854	Gateshead
1858	Astrakan
1858	Valparaiso
1858	Auckland
1859	Key West
1859	St. Louis
1859	Constantinople
1860	Barbadoes
1861	Mendoza, S. A.
1861	Limoges
1861	London
1861	Charleston
1862	Enschede, Holland
1862	Troy
1862	St. Petersburg
1862	Marseilles
1862	Constantinople
1863	Monastir
1864	Georgetown
1864	Hankow
1865	Port-au-Prince
1865	New York
1865	Constantinople
1865	Manila
1866	London
1866	Portland, Me.
1866	Quebec
1866	Yokohama
1868	Albany, N. Y.
1868	Charleston, S. C.
1869	Philadelphia
1870	Constantinople
1870	Sam-Sun, Turkey
1870	Chicago
1871	Chicago
1872	Constantinople
1872	Boston
1873	Alexandra Palace, London
1873	Havana
1874	Constantinople
1874	Pimlico, London
1874	Chicago
1875	Oshkosh
1875	Virginia City
1875	Iquique
1876	St. John's
1876	Soderhamn, Sweden
1876	Quebec
1876	St. Hyacinth
1877	St. John, N. B.
1877	Pittsburg
1879	Irkutsk, Siberia
1879	New York
1879	Boston
1882	Kingston, Jamaica
1882	Colorado
1882	Wood Street, London

NOTABLE CONFLAGRATIONS IN THE WORLD'S HISTORY—*Continued.*

Year.	Location.	Year.	Location.	Year.	Location.	Year.	Location.
A. D.		A. D.		A. D.		A. D.	
1883	Vienna	1892	New Orleans	1900	Bayonne	1906	Wellington, N. Z.
1884	Bayswater, London	1892	Tokio	1900	Ottawa-Hull, Canada	1907	Iquique, Chile
1885	Aspinwall	1892	Milwaukee	1901	Jacksonville	1907	Kingston, Jamaica
1887	Paris	1892	St. Johns, N. F.	1901	Antwerp	1908	Chelsea, Mass.
1887	Exeter, England	1893	Boston	1901	Montreal	1908	Chisholm, Minn., etc.
1888	Sundsvall	1894	Shanghai	1902	Paterson	1908	Port-au-Prince, Hayti
1889	Seattle	1894	Canton, China	1902	Waterbury	1908	Paris, France
1889	New York	1896	Guayaquil	1904	Baltimore	1908	El Oro, Mexico
1889	Spokane	1897	Melbourne	1904	Aesland, Norway	1908	Rostov-on-Don, Russia
1889	Boston	1897	London	1904	Toronto	1909	Acapulco, Mexico
1889	Lynn	1897	London	1904	Halifax	1909	Osaka, Japan
1890	Fort de France, Martinique	1897	Paris	1904	Rochester	1909	Valdiva, Chile
1890	Sydney	1898	Nijni-Novgorod	1905	New Orleans	1909	London, England
1892	New Orleans	1899	Philadelphia	1906	San Francisco		
		1900	Hoboken	1906	Valparaiso, Chile		

FIRE INSURANCE IN CALIFORNIA FOR TWENTY-FOUR YEARS.

Below will be found a tabulation showing the premiums received, losses incurred estimated expenses and approximate trade profits of the stock fire insurance companies (in the aggregate) on their California business in each of the last twenty-four years:

Year.	Premiums Received.	Losses Incurred.	Ratio of Losses to Premiums.	Expenses, Estimated at 88⅓ Per Cent of Premiums.	Approximate Trade Profits.
	$	$	%	$	$
1909	15,165,838	4,820,091	31.8	5,055,279	5,290,468
1908	14,537,608	4,534,808	31.2	4,845,869	5,156,931
1907	16,108 837	3,368,899	20.9	5,369,612	7,370,326
1906	13,728,052	175,110,480	1,275.3	4,576,017	—165,958,245
1905	10,328,591	4,018,266	38.9	3,442,864	2,867,461
1904	10,163,440	3,722,983	36.6	3,387 813	3,052,644
1903	8,252,676	4,316,764	52.3	2,750,892	1,185,020
1902	7,339,984	2,805,008	38.2	2,446,661	2,088,315
1901	7,522,402	2,387,171	31.7	2,507,467	2,627,764
1900	5,795,506	2,430,242	41.9	1,931,835	1,433,429
1899	5,422,277	2,624,532	48 2	1,807,426	990,319
1898	6,653,363	3,578,178	53.7	2,217,788	857,397
1897	4,767,019	2,637,707	55.3	1,589,006	540,306
1896	3,817,317	2,645,397	69,2	1,272,439	—100,519
1895	4,704,584	2,850,672	60.6	1,568,194	285,718
1894	6,336,735	2,815,672	44.4	2,112,245	1,408,818
1893	6,780,453	2,667,160	39.3	2,260,151	1,853,142
1892	6,975,185	2,715,820	38.9	2,325,062	1,934,303
1891	6,721,488	2,433,382	36.2	2,240,496	2,047,610
1890	6,303,324	2,753,396	43.6	2,101,108	1,448,820
1889	6,158,755	2,572,002	40.8	2,052,918	1,533,835
1888	6,087,042	3,049,431	51.8	2,029,014	1,008,597
1887	6,383,721	2,417,092	37.9	2,127,907	1,838,722
1886	5,185,772	2,654,371	51.2	1,728,591	802,810
Totals, 24 years	191,239,969	245,929,524	128.6	63,746,652	—118,436,207

—Loss.

Fire Insurance Business of British and Irish Companies in 1909.

(Compiled from "Post Magazine and Insurance Monitor," of London, Eng.)

Company.	Premiums (Net).	Losses (Net).	Commission and Other Expenses.	Reserves. Fire Fund.	Reserves. General Funds.*	Percentage to Premiums. Of Losses.	Percentage to Premiums. Of Expenses.	Paid-up Capital.
	£	£	£	£	£			£
Abstainers and General	1,225	315	y648	3,096	1,420	25.7	af46.6	18,750
Alliance	1,317,364	524,671	a495,039	2,100,000	671,761	39.8	37.5	1,000,000
Anglo-Scottish b c	7,037	1,175	4,403	1,755		16.7	62.5	21,635
Atlas	1,045,334	517,917	383,936	848,616	53,000	49.5	36.7	264,000
Baptist d	1,609	4	1,009		837	0.2	62.7	2,366
Bolton Cotton Trade e	17,066	1,633	1,175	188,973	.....	9.5	6.9	12,574
British Crown c	95,017	46,919	f45,598	21,167		49.4	48.0	50,000
British Equitable g	12,667	5,716	4,437	19,009	2,005	45.1	35.0	30,000
British General	8,547	3,492	3,419	2,849	2,176	40.8	40.0	25,000
British Law h	97,495	35,373	50,130	260,305		36.3	51.4	150,000
Caledonian	435,803	205,009	159,700	248,545	86,703	47.0	36.7	107,500
Century	22,499	13,071	8,326	63,868	5,000	58.1	37.0	35,000
City Equitable	i20,448	4,980	6,538	9,145	.....	24.3	32.0	10,000
City of London Re-insurance j	9,550	2,601	3,119	4,169	.....	27.2	32.6	9,027
Commercial Union	3,015,161	1,432,561	1,066,974	2,810,725	268,610	47.5	35.4	295,000
Congregational k	2,953	1,637	1,025	9,709		55.4	34.7	2,000
Consolidated l	118,953	70,462	30,785	59,260	807	59.2	25.9	53,450
Co-operative	36,023	10,777	12,608	92,110	17,700	29.9	35.0	10,403
Cornhill	m21,661	18,604	478	15,712	.....	85.9	2.2	5,000
Ecclesiastical c n	53,636	29,706		114,577	67,177	55.4		25,000
Empire Guarantee o	2,491	1,176	1,007	830	.....	47.2	40.4	61,553
Essex and Suffolk Equitable	80,112	29,830	33,240	130,996	7,072	37.2	41.5	50,000
Fine Art and General h	110,850	54,195	36,900	185,000	22,584	48.9	33.3	37,000
General Accident, Fire and Life	118,294	58,914	51,904	47,318	193,936	49.8	43.9	215,734
Glasgow Assurance q	27,586	5,530	8,760	13,746		20.0	31.8	34,357
Hearts of Oak Life and General o	15,603	5,183	7,051	r9,026	r1,689	33.2	45.2	r83,281
Hibernian s	9,430	2,980	4,865	2,307		31.6	51.6	21,200
Irish Catholic Church Property	4,373	196	877	11,546	2,000	4.5	20.0	20,000
Law Union and Rock	231,988	94,224	85,370	285,000	253,729	40.6	36.8	165,000
Legal t	77,415	17,308	u38,381	36,142		22.3	49.6	100,000
Liverpool and London and Globe	2,663,451	1,307,354	933,376	1,200,000	2,672,391	49.1	35.0	245,640
London Assurance	660,936	269,052	244,834	520,000	589,575	40.7	37.0	448,275
London and Lancashire Fire	1,480,577	750,061	v515,879	595,000	1,177,106	50.7	34.8	264,125
Morley Mutual w	4,137	178	300	23,457	.....	4.3	7.2	12,125
National British and Irish Millers o	147,596	74,647	x37,774	77,072	.....	50.6	25.6	62,245
National General c	209,201	85,310	81,156	86,069		40.8	38.8	48,681
National of Great Britain c	57,402	17,226	21,601	96,510		30.0	37.6	50,000
National Provincial Ins. Corpn. c	33,985	13,555	z10,332	11,400		39.9	30.4	15,782
North British and Mercantile	2,192,665	1,096,207	754,028	2,427,066	1,031,914	50.0	34.4	1,212,500
North Western	61,466	31,734	19,649	40,322	.....	51.6	32.0	20,000
Northern	1,228,702	613,645	464,833	1,614,351	317,251	49.9	37.8	300,000
Norwich Union	1,076,636	589,545	384,841	916,834	55,000	54.7	35.7	132,000
Phœnix	1,386,645	704,227	521,836	1,450,000	278,415	50.8	37.6	340,310
Presbyterian Church in Ireland p	637	27	97	5,673	.....	4.2	15.2	2,000
Primitive Methodist aa	3,425	4,418	508	35,254	.....	129.0	14.8	50
Provincial	14,203	4,711	6,107	5,680	20,010	33.2	43.0	90,000
Royal Exchange	769,621	417,481	281,537	311,200	268,780	54.2	36.6	689,220
Royal London Mutual	5,823	1,450	2,316	2,329	53,825	24.9	39.8	Mutual
Royal Scottish	10,321	4,448	ab10,869	4,611		43.1	ac 52.7	30,000
Scottish Sprinkler	3,549	375	2,638	1,764		10.6	74.3	5,007
Scottish Union and National	693,689	340,221	a246,497	346,845	464,585	49.0	35.5	300,000
State	178,934	99,611	66,921	59,645	40,523	55.7	37.4	70,000
Sun	1,477,935	679,805	545,559	2,091,174	400,747	46.0	36.9	120,000
United Counties c ad	26,573	5,887	10,207	ae11,361		22.1	38.4	30,084
United London and Scottish. c	61,884	24,381	29,444	20,880		39.4	47.6	25,696
Welsh Calvinistic Methodist ad	1,052	27	227	13,234		2.6	21.6	483
Wesleyan Methodist Trust k	9,705	7,717		4,854	92,936	79.5		1,250
West of Scotland	29,745	18,807	10,893	31,898	27,600	63.2	36.6	35,000
Yorkshire	276,259	138,323	104,702	110,504	421,284	50.1	37.9	75,657

* Comprises balance of profit and loss account, and other funds not specially ear-marked for a particular department. *a* Includes contributions to fire brigades. *b* Nine and one-half months to 31st December, 1909. *c* Includes accident business. *d* Year ending 18th May, 1909. Includes employers' liability business. *e* Year ending 24th June, 1909. *f* Exclusive of £1,381 written off organization account, etc. *g* Year ending 31st January, 1910. Includes accident and "general" figures, but not employers' liability. *h* "Fire and general" figures, but excluding employers' liability. *i* All but £434 derived from re-insurance. *j* Fourteen months ending 30th September, 1909. *k* Year ending 15th July, 1909. *l* "Fire and general" figures. Re-insurance. *m* Net of commission. *n* Year ending 28th February, 1910. *o* Year ending 30th June, 1909. *p* Year ending 15th March, 1910. *q* Ten and one-half months ending 30th June, 1909. Includes accident figures. *r* All expended in establishment of business. *s* Nineteen months ending 31st December, 1909. Fire and general figures. *t* Includes accident and loss of profits business. *u* Exclusive of £5,589 organization, etc., expenses written off. *v* Income tax included. *w* Two half-yearly accounts to 24th December, 1909, combined. *x* Excluding £3,500 purchase of business account written off. *y* Includes burglary and other expenses. *z* Exclusive of £4,269 carried to establishment, etc., account. *aa* Year ending 1st March, 1910. *ab* Accident expenses included. *ac* Accident premiums (£10,311) included in calculating percentage. *ad* Year ending 31st March, 1910. *ae* Subject to outstanding claims. *af* Burglary and other premiums included in calculating percentage.

INSURANCE IN FOREIGN COUNTRIES.

Compiled from consular reports specially furnished The Spectator Company by United States consuls in the countries named, and from other sources.

ARGENTINE REPUBLIC.

The following is a partial list of the domestic companies operating in the Argentine Republic, together with some information concerning them:

Name and Location of Company.	Manager or Agent's Name in Buenos Ayres.	Year Founded.	Subscribed Capital.	Paid-up Capital.	Classes of Business.
Alemana	Heine & Vidal	....	.....	.....	Mar.
Aurora	A. Piaggio	....	$1,000,000	$155,000	Fire
America, Buenos Ayres	Josue Moreno	1887	2,000,000	600,000	Fire, Mar.
Ceres, Buenos Ayres	Heine & Vidal	....	1,000,000	.....	Fire
El Comercio	W. S. Etchart	....	1,108,500	560,000	F.M. &L.
El Fenix Argentine, Buenos Ayres.	.....	....	.....	.....	
La Argentina, Buenos Ayres	R. F. Gonsalez	....	.....	.....	Fire, Life
La Aseguradora Espanola	Rafael Escrina	....	5,000,000	1,000,000	Fire, Mar.
La Bakia Blanca	J. Gorina	....	1,000,000	500,000	F., M. &L.
La Buenos Ayres, Buenos Ayres	Thomas Bohigas	1886	3,000,000	750,000	Fire, Mar.
La Economia Comercial	M. Nunez	....	2,000,000	360,000	F., M. &L.
La Estrella, Buenos Ayres	Josue Moreno	1865	1,500,000	1,500,000	Fire, Mar.
La Franco-Argentina, Buenos Ayres	J. Cadot	....	1,500,000	150,000	Fire, Life
La Franco-Platense	.....	....	.....	.....	Fire
La Hispano, Argentina	J. G. Llamazares	....	2,000,000	700,000	Fire
La Imperial, Buenos Ayres	M. Gonzalvez	....	600,000	240,000	Fire
La Inmobiliaria, Buenos Ayres	E. Gentili	....	2,000,000	1,500,000	Fire, Mar.
La Italia, Buenos Ayres	David Olivari	1892	600,000	300,000	Fire, Mar.
La Positiva, Buenos Ayres	Eduardo Castex	....	1,000,000	1,000,000	Fire, Life
La Previsora	Carlos Casares	....	500,000	500,000	Fire, Life
La Republica	Aug. Canessa	....	1,000,000	300,000	Fire, Acc.
La Rosario, Diego O. Le Bas	Junor & Bradley, Buenos Ayres	1888	200,000	.....	Fire, Mar.
La Rural, Buenos Ayres	J. Hosmann	....	1,000,000	.....	Hail
LaUnion Gremail	J. A. Montes	....	500,000	200,000	Fire, Acc.
La Union Mercantil, Buenos Ayres	G. E. Junor	....	1,000,000	300,000	Fire
L'Union	E. Lalane	....	.....	.....	Fire, Mar.
Sud America, Rosario	Agent in Buenos Ayres, T. Manaldi	....	3,000,000	.....	Fire, Mar.

ALGERIA.

There is only one domestic company doing a fire business in Algiers, the Afrique-Francaise. Being a French colony, the statutes covering insurance in Algeria are the same as obtain in France.

BAHAMA ISLANDS.

The Nassau Fire and Marine Insurance Company, located at Nassau, N. P., is the only local company in the Bahamas. It has a capital of £25,000, with small assets in addition, and does a profitable business.

BARBADOS, WEST INDIES.

The statement of the Barbados Fire Insurance Company, capital $144,000, for the year ending July 31, 1907, shows as follows: Total receipts, $24,008; premium receipts, $24,003; total expenditures, $11,008, as follows: Management, $4940; losses paid, $1432; other expenses, $316; dividend, $4320, or three per cent of the capital stock; total assets, $374.144. A new company, called The Economic Fire, was incorporated June 15, 1906. Its financial statement as of June 30, 1907, showed; paid up capital, $20,000; total receipts, $5810; premium receipts, $5079; total expenditures, $292; total assets, $23,716.

BERMUDA.

There is one domestic company transacting business in Bermuda, the Bermuda Fire and Marine, established in 1903.

BRITISH GUIANA.

There are two domestic fire insurance companies in Georgetown, British Guiana, The British Guiana Mutual Fire, Limited, and the Hand-in-Hand Mutual Guarantee Fire, Limited.

The following is a statement of each company as of June 30, 1909: British Guiana,

AUSTRALASIA.

The following domestic companies doing business in Australasia are governed by the Ordinary Companies Act of the various States, and are subject to stamp duties and fire brigade contributions:

Name and Location of Company.	Chairman of Board of Directors.	Principal Officer.	Class of Business Transacted.	Date of Report.	Capital Subscribed.	Capital Paid up.	Assets.	Reserve Funds, Incl. of Reins. Reserve.	Unappropriate Profits.
Melbourne.					£	£	£	£	£
Australian Alliance Assurance Company	F. H. Wilson	E. S. Watson	L.F.M.F.G.& A.	Aug. 31, 1909	250,000	125,000	316,723	*.....	†....
Colonial Mutual Fire (L'd)	V. J. Saddler	Walter Tucker	F., M., F., G., P. G., A. B.,	Sept. 30, 1909	100,000	100,000	281,136	145,000	8,527
Commonwealth	A. G. Aikman	John Urquahart	Fire, Marine	June 30, 1909	24,705	19,764	26,705	3,750	300
Victoria Insurance Company (L'd)	E. Miller, M. L. C.	James A. Haverty	Fire, Marine A.	June 30, 1909	179,752	50,180	181,975	108,838	7,132
Victoria General Ins. and Guar. (L'd)	E. Miller, M. L. C.	F. H. Verman	Reins. F., Guar.	June 30, 1909	80,000	20,000	40,747	10,000	3,343
Sydney.									
Australian Mutual Fire (L'd)	Sydney H. Cary	C. H. Pope	Fire	Mar. 31, 1909	100,000	75,000	220,841	133,500	784
City Mutual Fire (L'd)‡	Thos. Hughes, M. L. C.	Robert Kerr	Fire, Ac.	Dec. 31, 1908	300,000	37,500	88,861	35,000	12,341
Mercantile Mutual (L'd)	Russell Barton	Kelso King	Fire, Guar. & Ac.	June 30, 1909	150,000	45 000	115,579	45,000	6,763
Queensland (L'd)	James Burns	E. J. Felton	Fire, Mar. & Ac.	Sept. 30, 1909	150,000	75,000	197,173	85,000	8,006
United (L'd)	Geo. J. Cohen	Thomas M. Tinley	Fire, Marine	Sept. 30, 1909	341,610	85,402	262,768	146,171	11,744
Tasmania.									
Derwent & Tamar (Hobart)	C. E. Walch	T. M. Evans	F., M.	Oct. 31, 1909	100,000	50,000	134,433	70,000	9,413
Mut. Fire of Tasmania (Ld), Launceston	Jas. Barclay	Alfred George Scott	Fire	Sept. 30, 1909	187,500	37,500	77,949	29,500	3,411
New Zealand.									
Farmers Co-operative F. & M. Ins. Ass'n of Canterbury (L'd), Christchurch	.....	Robt. W. Brown	Fire, Marine	June 30, 1909	75,907	49,781	74,792	19,300	§....
Nat. Insurance Co., of New Zealand, (L'd) Dunedin	J. M. Ritchie	H. E. Williams	Fire, Marine	Sept. 30, 1909	2,000,000	100,000	408,491	250,000	30,361
New Zealand, Auckland	Mathew A. Clark	James Buttle	Fire, Mar. & Ac.	Nov. 30, 1909	1,500,000	300,000	870,354	445,000	9,861
South British Ins. Co., (L'd) Auckland	John Batger	James Kirker	Fire, Mar. & Ac.	Aug. 31, 1909	1,900,000	100,000	635,089	440,000	24,528
Standard F. & M. of N.Z., (L'd) Dunedin	Thos. Fergus	Thos. R. Fisher	Fire, Marine	Dec. 31, 1908	1,000,000	75,000	174,003	80,000	8,065

* There is a life assurance fund of £181,740. † Debit balance £32,083. ‡ Owned by the London and Lancashire. § Amount of appropriations (including a bonus on certain premiums) and undivided profit balance not stated.

assets, $790,326; premiums, $68,166; losses, $2,550. Hand-in-Hand assets, $1,533,704; premiums, $121,669; losses, $1,989. The British Guiana Mutual has power to insure property outside of the colony, and also to effect and take reinsurance.

BRAZIL.

Below will be found a list of Brazilian fire and marine insurance companies showing their respective subscribed and paid-up capital:

Name and Location of Company.	Capital Subscribed.	Capital Paid up.	Name and Location of Company.	Capital Subscribed.	Capital Paid up.
	* Milreis.	Milreis.		Milreis.	Milreis.
Vera Cruz, Rio Janeiro	2,000,000	500,000	Rio Grandense, Rio Grande do Sul	1,000,000	400,000
Confianca, Rio Janeiro	2,000,000	500,000	Allianca, Bahia	2,000,000	1,000,000
Argos Fluminense, Rio Janeiro	3,000,000	1,200,000	Indemnisadora, Pernambuco	1,000,000	300,000
Nacional, Rio Janeiro	Mutual.	Mutual.	Amphitrite, Pernambuco	1,000,000	400,000
Garantie, Rio Janeiro	2,500,000	500,000	Phenix, Pernambuco	1,000,000	300,000
Previdente, Rio Janeiro	2,500,000	1,000,000	Thetys, Pernambuco	500,000	300,000
Indemnisadora, Rio Janeiro	1,000,000	400,000	Maranhense, Maranhao	1,000,000	200,000
Uniao dos Proprietarios, Rio Janeiro	500,000	250,000	Esperanca, Maranhao	1,000,000	150,000
Intergridade, Rio Janeiro	2,000,000	500,000	Commercial, Para	600,000	600,000
Lloyd Americano, Pernambuco	1,000,000	250,000	Seguranca, Pernambuco	.....	.....
Geral, Pernambuco	1,000,000	360,000	Paraense, Para	.....	.....
Prosperidade, Rio Janeiro	2,000,000	360,220	Imperial, Pernambuco	.....	.....
Vigilancia, Rio Janeiro	2,000,000	241,280	Transatlantica, Pernambuco	.....	.....
Brazil, Rio Janeiro	2,000,000	200,000	Phenix Pernambuco, Pern'co.	.....	.....
Indemnisadora, Rio Janeiro	1,000,000	.....	Equitativa, Pernambuco	.....	.....
Minerva, Rio Janeiro	2,000,000	200,000	Garantie da Amazonas, Para, and Rio de Janeiro	10,000,000	7,000,000
Peloteuse, Rio Grande do Sul.	2,000,000	350,000			

* Paper money now worth about 30 cents per milreis.

There are no American fire companies operating in Brazil.

CAPE COLONY.

The following are the domestic fire companies in Cape Colony: African Mutual Trust and Assurance Co., Ltd.; Guardian Assurance and Trust Company, Port Elizabeth.

CHILI.

Name and Location of Company.	Manager's Name.	Year Founded	Subscribed Capital.	Paid-up Capital.	Classes of Business Transacted.
			Pesos.	*Pesos.*	
Alemana, Santiago	Alberti Villegas	1900	2,000,000	200,000	Fire and Marine
Allianza Chilena, Valparais	Alfred Faz	1906	.....	.....	.....
America, Valparaiso	Alberti Phillips	1861	2,000,000	200,000	Fire and Marine
Central, Valparaiso	O. Carvallo	1900	2,000,000	200,000	Fire and Marine
Chilena Consolidada, Valparaiso	Alfredo Faz	1853	2,000,000	200,000	Fire and Marine
Christoforo Colombo, Iquique	A. Molfino	1892	1,000,000	100,000	Fire and Marine
Comercial, Valparaiso	Alfredo Carvallo	1899	2,000,000	100,000	Fire and Marine
Espanola, Valparaiso	R. Ugarte	1898	2,000,000	100,000	Fire and Marine
Francesa, Santiago	J. N. Orrego S.	1899	2,000,000	200,000	Fire and Marine
Franco-Chilena, Valparaiso	R. Nebel	1905	1,000,000	400,000	Fire and Marine
Iberia, Valparaiso	L. Lyon	1900	2,000,000	250,000	Fire and Marine
Internacional, Valparaiso	G. L. Plummer	1901	5,000,000	500,000	Fire and Marine
Italia, Valparaiso	C. Mori	1899	2,500,000	250,000	Fire and Marine
Mutua, Iquique	A. Molfino	1894	1,289,600	64,480	Fire
Nacional, Valparaiso	L. D. Larrain	1883	2,000,000	125,000	Fire and Marine
Nueva Espana	P. Fernandez	1900	2,000,000	200,000	Fire and Marine
Protectora, Valparaiso	Gmo. Plummer	1885	2,000,000	100,000	Fire and Marine
Republica, Santiago	Julio Novao	1904	.....	.....	.....
Salvadora, Santiago	Julio Novao	1902	1,000,000	100,000	L., F. & Marine
Santiago, Santiago	J. Fernandez	1858	2,000,000	200,000	Fire and Marine
Union Chilena, Santiago	Joaquin Errazuriz	1858	2,000,000	200,000	Fire and Marine

A bill affecting foreign fire insurance companies transacting business in Chili was passed by the National Congress, and went into effect in December, 1905. The bill divides

fire companies into first and second class; those with a capital of 500,000 pesos ($182,500) and more belong to the former, and those with a capital of less than that sum to the latter. In estimating the capital of a company the reserve and accumulated funds will be considered as capital. Fire companies of the first class will be required to deposit 300,000 pesos ($109,500) and those of the second class 200,000 pesos ($73,000). Companies insuring against maritime and agricultural risks exclusively will be required to deposit 50,000 pesos ($18,250). The deposits may be invested in unencumbered real estate in Chili, in currency or sterling, or in bonds of institutions accepted by the President of the Republic. The new law has aroused much interest among insurance men, and it is believed that it will force a number of companies now doing business in the country to retire.

CHINA.

The following is a list of Chinese marine insurance companies, with their location, capital and agents' names: Fung Hing Hong & Co.; Man On, Hong Kong, $1,000,000; Ching Yuen Hong; Po On, Hong Kong, $800,000; Chun On, Hong Kong, $1,000,000; Khean Guan, Penang, $1,200,000; Yun Chi Ho, Shanghai, taels 1,000,000, China Merchants' Steam Navigation Company.

The Firemans Fund has planted an agency in Shanghai with the China & Japan Trading Company; W. A. Kirschstein, insurance manager, and in Hong Kong with Shewan Tomes & Co.; Hugh F. Campbell, insurance manager.

Other domestic companies are: Canton Insurance Office, Ltd.; China Traders, Ltd.; Fire Insurance Association, Hong Kong; China Fire, Ltd., Hong Kong; Hang On Marine and Fire; Hip On; Hong Kong Fire; Hong Kong and Manilla Yuen Sheng; I On Marine and Fire; Tung On Fire; Po On Marine; Union Canton; Yan On Marine and Fire; Yek Tong Lin Fire and Marine; Yuen On Marine and Fire; Fuk On, Man On, Po Wa, Yangtzse, Chun On, Luen On, Lai On, Fire and Marine; Lun Yick, Fire and Marine; Shanghai Wai Bing, Fire and Marine.

CUBA.

There is but one local fire insurance company, "El Iris," located in Havana. This is a mutual which was established in 1855. Foreign fire companies have to deposit security with the government to the amount of $75,000.

EGYPT.

There is one Egyptian fire insurance company, the National Insurance Company of Egypt, established at Alexandria in 1900. Jean C. Sevastopoulo is the managing director of the company.

GIBRALTAR.

There is but one domestic company—the Rock Insurance Company, established 1841.

GREECE.

There are two domestic companies operating in Greece, namely, the National (Ethniki) and the Orient (Anatoli). The Athens agent of the former is J. Serbos, and of the latter, National Bank of Greece.

INDIA.

As far as can be learned there is only one domestic fire company in India, the Bombay Fire and Marine of Bombay.

JAMAICA, WEST INDIES.

There are two domestic companies operating in Jamaica, the Jamaica Co-operative, Ltd.; the Jamaica Marine, the latter having a paid-up capital of £50,000, and the Bermuda Fire and Marine, Ltd., established in 1903.

JAPAN.

The following are the domestic fire companies in Japan, together with their respective premium receipts: Union Fire; Meiji Fire; Nippon Fire; Nippon Marine, Transit & Fire; Teikoku Marine. Transit and Fire; Tokio Marine, Transit; Yokohama Marine, Transit and Credit; Tokio Marine, Osaka Fire, Marine and Transit; Otura Kamotsu, Fire; Yamato Fire, Transit and Marine; Chugai Fire, Niagai Fire; Naikokey Fire, Keihin Fire, Nippon Hotel Fire, Nisshu Fire; Kyodo Fire, Marine and Transit; Tomei Fire and Marine, Kobe Marine, Fire and Transit.

JAVA.

The following are the domestic companies in Java: The Java Fire Insurance Company of Batavia; Insulinde, Batavia; Fire Insurance de Oesterling, Batavia; Java Sea and Fire, Batavia; Batavia Sea and Fire, Batavia; Colonial Sea and Fire, Batavia; Assur. Maatschappij; Ned. Ind. Zee en Brand; Javasche Zee en Brand; "Nederlandsche Indie" Brandverzekering; Nederl. Ind. Brand Waarborg; Brand-Assurantie "Insulinde;" Brand Assurantie Maats, "Ardjoeno" of Soerabaija; Brand-versekering Maats, "Kalimas" of Soerabaija; Brand-verzekering Maats, "Veritas" of Soerabaija.

MADEIRA ISLANDS.

There is only one domestic company operating in the Madeira Islands, The Allianca Madeirense of Funchal, established in 1891.

PARAGUAY.

The domestic companies doing business in Paraguay from head offices at Asuncion are: La Positivia, La Paraguaya and La Nacional.

PERU.

There are six domestic companies in Peru, The Internacional del Peru, Italia, Rimac, La Urbana, La Nacional and La Popular, Peru. The presidents of these companies are Jose Payan, A. F. Ferraro, Vincente de Delgado, Faustino G. Piaggio, Antero Aspellago Mariano I. Prado and Luis Sanguinetti, respectively. The Internacional de Peru does a large business and has a reserve fund of about $250,000. Insurance companies are taxed 5 per cent on their net profits, and all are required to publish their balances monthly, in one of the daily papers. Governmental supervision of their books is effected by a special official designated for the purpose, the Inspector de Seguros, who examines their books twice a year.

PORTUGAL.

The following is a list of domestic companies doing business in Portugal: Lisbon—Bonanca, Fidelidade, Internacional, Portugal Providente, Portugal, Previdencia, Probidade, Reformadora, Sociedade Portugueza, Tagus, Fomento Agricola, Universal. Oporto—Commercial, Confianca Portuense, Garantia, Indemnisadora, Nova de Douro, Seguranca. Tranquilidade, Portuense, Urbana, Portugueza, Argus, Prospporidade, Atlantica.

SPAIN.

Following is a list of Spanish fire and marine insurance companies: Fire and fire marine.—La Union y el Fenix Espanol, Madrid; La Polar, Bilbao; La Vasconia, Pamplona; La Aseguradora Espanola; El New Fenix; La Estrella, Cartagena; La Hispania, Barcelona; La Positiva, Murcia; La Catalana, Barcelona; La Prevision Espanola, Seville; La Union Alcoyana, Alcoy; La Alianza de Santander; Santander; Austria y Hungria, Madrid; La Mutua General, Barcelona; La Prevision Nacional, Barcelona; La Aurora, Bilbao; El Alba, Gijon; La Alborado, Vigo; El Dia, Cartagena; El Norte, San Sebastian; La Boreal, Santander. Marine.—Centro de Navieros Asegurados; El Centro Barcelones, Barcelona; Centro Catalene; Lloyd Malagueno, Malaga; Lloyd Andaluz, Cadiz; La

Espanola, Bilbao; Lloyd Sevillano, Sevilla. La Vasco-Navarra, Bilbao; Nueva Hispania, Barcelona; Nueva Sociedad de Seguros Mutuos contra incendios de casas en Madrid; La Provision Paternal, Madrid; Seguros Mutuos contra incendios de casas extrammos de Madrid; La Urbana, Madrid; Antigua Sociedad de Seguros Mutuos de casas de Madrid; Banco Vitalicio de España, Barcelona; La Catalana, Barcelona; El Fenix Agricola, Barcelona; La Mutual Franco-Española, Madrid; La Mutua Iberico, Madrid, La Mutualidad Española, Madrid.

TASMANIA.

The following are the only domestic fire companies doing business in Hobart: Derwent and Tamar and the Mutual Fire of Tasmania, Ltd.

TURKEY.

There is only one domestic fire company at Constantinople, the Societe Generale d'Assurances Ottomane.

URUGUAY.

There are three domestic companies in Uruguay, Previsora Uruguaya, Italia and Economa Commercial, all of Monte Video.

Perpetual Fire Insurance Risks and Premiums in 1909.

Name and Location of Company.	Perpetual Risks in Force, Dec. 31, 1909.	Deposits Received in 1909.	Deposits Withdrawn in 1909.	Deposits, Dec. 31, 1908.	Deposits, Dec. 31, 1909.
	$	$	$	$	$
Ætna, Hartford	4,436,478	7,253	3,014	99,664	104,209
Alliance, Philadelphia	349,900	1,778	187	9,463	11,054
American, Philadelphia	6,989,659	1,160	18,705	180,767	163,222
Camden Fire, Camden, N. J	1,227,066	1,331	479	28,074	28,737
Commercial Union, London	5,068,085	.....	2,704	110,949	107,958
County Fire, Philadelphia	8,824,848	3,524	8,431	221,153	216,246
Delaware, Philadelphia	4,933,942	6,543	4,177	139,616	141,860
Farmers, York, Pa	114,825	.....	.....	3,640	3,447
Fire Association, Philadelphia	80,257,967	28,036	55,186	1,846,225	1,819,076
Franklin, Philadelphia	39,899,485	12,718	32,596	852,239	829,397
German Fire, Baltimore	166,935	.....	*229	4,989	4,760
German-American, Baltimore	22,275	.....	.....	623	623
Girard Fire and Marine, Philadelphia	33,700,686	21,072	24,555	708,429	695,876
Insurance Co. of North America, Philadelphia	32,405,693	13,453	17,504	838,130	834,080
Insurance Co. State of Pennsylvania, Phila	4,566,773	949	6,212	152,788	147,525
Jefferson, Philadelphia	2,880,690	3,228	1,955	71,175	72,449
Liverpool and London and Globe, Liverpool	7,477,178	1,860	6,706	219,232	214,460
Lumbermens, Philadelphia	8,340,637	2,534	7,641	224,256	219,155
Mechanics, Philadelphia	14,816,883	16,333	12,885	352,282	355,729
North British and Mercantile, London	1,199,045	1,484	60	33,121	36,019
Pennsylvania, Philadelphia	39,806,611	33,312	28,332	1,011,564	1,012,949
Reliance, Philadelphia	5,085,543	5,498	5,779	138,370	138,089
Royal, Liverpool	5,162,163	.....	2,401	114,282	111,881
Spring Garden, Philadelphia	14,939,970	4,810	10,097	347,363	342,076
Union, Philadelphia	1,024,123	221	652	29,872	29,442
United Firemens, Philadelphia	43,513,624	21,025	26,438	995,647	987,543
Totals (26 companies)	367,211,084	188,122	276,925	8,734,213	8,627,866

* Net.

INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

THE INSURANCE ACT, 1910, was passed during the last session of the Dominion Parliament and became law on May 4, 1910. The Consolidated Act in force up to that time was repealed, with the exception of sections 49, 51, 52 and 71, which remain in force until January 1, 1911, and these sections are repealed on and after that date.

Under the Insurance Act, 1910, no company or underwriters or other person can do business in the Dominion without obtaining a license from the Minister of Finance. In order to obtain such a license every life company and every fire company must deposit with the Receiver-General the sum of fifty thousand dollars.

It is provided, however, that in case of any such company incorporated elsewhere than within Canada when its liabilities to policyholders in Canada, including the full reserve for reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver-General, or by creating a special trust in the hands of two or more persons resident in Canada or in a Canadian trust company. Hereafter no trustee, except a trust company, shall be approved by the Minister.

Companies doing marine business exclusively are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada, are required to obtain a license from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the Department of Insurance, annually at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life insurance companies doing business in Canada, under policies issued previous to January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), at 4 per cent interest, until January 1, 1915; and after January 1, 1915, by the same tables, with interest at 3½ per cent. All policies issued on or after January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), with interest at 3½ per cent.

Toward defraying the expenses of the Department of Insurance a sum shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

INSURANCE WRITTEN AND IN FORCE IN CANADA.

FIRE RISKS.

NAME OF COMPANY.	Year Ending December 31, 1909.		Year Ending December 31, 1908.		Year Ending December 31, 1907.		Year Ending December 31, 1906.	
	Risks Written.	Risks in Force.	Risks Written.	Risks in Force.	Risks Written.	Risks in Force.	Risks Written.	Risks in Force.
Canadian Companies.	$	$	$	$	$	$	$	$
Acadia Fire	12,397,819	10,530,539	6,987,515	6,759,098	6,672,095	6,163,739	6,692,279	6,890,787
Anglo-American	26,003,886	28,570,712	30,026,653	29,232,442	31,837,071	28,054,481	30,378,420	28,131,532
British America	50,874,527	59,730,010	54,272,349	60,456,081	57,174,597	58,412,572	50,181,812	57,921,863
Canadian Fire	20,832,516	23,687,176	15,877,818	22,654,221	19,808,774	23,132,937	20,073,072	20,431,293
Central Canada Manufacturers	3,259,175	2,280,667	2,600,574	1,902,473	822,045	579,485	.....	.....
Dominion Fire	20,873,299	16,783,610	20,701,174	9,113,632	9,169,060	5,965,382	.....	.....
Eastern Canada Manufacturers	2,756,225	2,280,667	2,302,699	1,902,473	547,845	579,100	.....	.....
Equity Fire	31,328,851	35,531,446	20,574,936	22,113,637	21,193,454	20 816,366	19,688,649	18,146,768
London Mutual	49,353,423	70,586,479	45,796,358	70,772,360	45,250,090	67,200 200	43,884,991	67,738,815
Manitoba	24,652,039	21,589,057	23,722,260	19,878,142	21,993,407	19,119,594	18,561,289	14,125,661
Mercantile	14,636,560	18,062,927	13,252,166	16,721,786	13,088,745	15,862,935	9,530,273	13,237,032
Montreal-Canada	21,360,995	24,632,946	26,167,963	27,686,639	27,874,143	31,537,666	29,259,042	31,487,061
Nova Scotia Fire	9,278,587	9,617,072	6,407,366	6,656,057	5,252,543	5,280,991	3,666,665	3,866,987
North Empire Fire	564,333	536,193	.....	.....	.....	.....	.....	.....
Occidental Fire	4,623,577	5,861,617	.....	.....	.....	.....	.....	.....
Ontario Fire	16,671,197	19,083,569	17,460,438	18,991,336	11,705,232	20,700,291	.....	.....
Ottawa Fire	9,151,256	595,111	5,726,372	1,325,874	13,417,974	1,171,837	17,096,397	17,070,513
Pacific Coast Fire	4,799,008	4,760,116	.....	3,651,738	.....	.....	.....	.....
Quebec	14,723,758	19,449,559	13,506,878	16,428,746	12,478,854	15,433,782	10,624,832	13,721,355
Richmond and Drummond	8,264,793	6,971,090	8,046,462	6,184,420	7 368 880	4,622,657	3,994,461	2,076,808
Rimouski	30,675,131	24,615,309	17,617,865	26,718,881	3,62[illegible],264	21,935,717	.....	.....
Sovereign Fire	7,962,910	6,059,715	8,459,760	6 478,157	7,772,312	5,022,148	2,031,280	1,917,039
Western	68,230,305	62,102,026	77,011,040	58,250,537	58,879,427	60,427,652	57,605,090	57,840,550
Totals	453,274,150	473,917,613	416,518,648	433,878,730	375,927,812	412,019,532	324,168,552	354,604,064
British Companies.								
Alliance	16,818,988	23,105,145	14,837,014	20,820,861	14,435,645	20,234,341	14,951,179	21,395,932
Atlas	35,086,713	46,430,593	31,505 335	42,670,976	32,216,547	42,223,267	28,437,683	39,575,995
Caledonian	29,798,612	41,481,828	26,907,642	38,043,126	28,388,291	37,670,987	26,023,601	34,531,748
Commercial Union	96,143,345	112,220,188	84,667,422	101,164,799	49,482,022	58,809,054	42,408,454	52,929,404
General Accident Fire and Life	19,744,429	14,413,012	7,171,318	6,292,934	.....	.....	.....	.....
Guardian	55,768,011	69,290,939	52,298,793	65,115,593	50,930,941	60;612,209	44,150,722	53,103,438
Law Union and Rock	11,813,630	16,054,888	10,532,795	14,502,331	10,297,308	13,574,064	10,198,271	12,239,415
Liverpool and London and Globe	101,436,876	131,071,989	109,407,5[illegible]8	126,837,526	96,577,583	121,563,399	89,999,350	105,885,900
London and Lancashire	43,787,000	52,120,931	37,889,219	45,556,846	37,158,978	41,195,031	29,869,650	35,144,202
London Assurance	16 345,239	20 364,409	14,560,277	18,590,476	14,389,233	17,367 551	13,663,073	16,729,757

North British and Mercantile	68,964,570	91,323,328	63,611,014	83,560,219	60,379,279	78,757,866	55,485,763	74,341,100
Northern	41,590,366	54,083,169	41,024,107	51,895,609	41,897,397	51,455,750	35,095,384	45,931,799
Norwich Union	47,976,114	60,500,207	43,115,341	55,925,647	43,529,004	54,300,796	38,877,062	48,723,347
Phœnix, London	67,426,117	88,593,211	74,227,350	85,180,518	65,125,760	83,336,939	63,232,719	80,094,134
Royal	102,088,402	143,065,745	108,544,918	135,636,338	101,561,085	131,874,227	97,494,679	125,141,322
Scottish Union and National	24,546,114	32,447,222	21,858,263	30,149,946	22,255,205	28,596,926	20,665,943	27,339,403
Sun	32,704,761	41,962,833	30,897,567	39,386,514	29,011,334	36,354,972	25,777,908	32,817,238
Union Assurance	.....	.....	.....	.....	38,256,779	49,626,644	35,986,704	49,165,111
Yorkshire Fire and Life	20,169,950	20,721,884	16,090,288	15,543,150	12,944,268	9,728,783	.....	.....
Totals	832,409,237	1,059,251,521	789,146,201	946,873,409	748,836,659	937,282,806	672,318,145	855,091,245
American Companies.								
Ætna	18,927,565	25,234,114	17,359,707	24,272,762	17,866,976	23,846,024	17,645,970	23,110,954
Connecticut	10,589,356	11,685,956	8,937,860	10,586,423	9,582,198	10,823,541	7,965,278	9,044,679
German-American	17,951,750	17,906,106	17,209,153	16,523,571	14,453,919	13,775,668	12,250,646	11,078,412
Hartford	58,659,281	66,000,229	50,493,833	58,687,238	48,996,157	53,955,687	42,978,130	45,847,662
Home, New York	26,720,777	30,091,518	26,949,190	29,795,488	27,918,945	28,415,297	25,211,219	25,288,989
Insurance Company of North America	29,839,210	34,815,278	27,294,182	32,358,124	27,085,586	30,522,132	23,980,069	27,379,342
Lumber Ins. Co., New York	6,359,465	5,049,042	4,558,977	3,394,175	3,109,293	2,472,671	1,778,570	1,473,051
National Fire	7,685,791	6,109,397	1,435,381	1,290,631	.....	.....	.....	.....
Phenix, Brooklyn	25,436,111	27,842,989	23,533,390	24,709,957	22,818,794	24,130,704	20,319,389	21,187,005
Phœnix, Hartford	19,635,513	24,134,429	15,882,153	19,939,401	16,548,900	18,460,275	15,614,309	17,073,823
Queen of America	44,432,253	59,399,541	47,303,226	57,476,405	44,668,576	53,672,197	41,606,204	50,546,614
Rochester German	6,488,797	6,267,291	5,621,744	5,144,531	5,330,989	4,409,208	4,263,384	2,176,404
Springfield Fire Marine	9,698,704	7,381,325	1,391,026	1,296,068	.....	.....	.....	.....
St. Paul Fire and Marine	9,709,361	8,373,173	5,413,333	5,056,601	1,060,187	917,794	.....	.....
Totals	292,133,934	330,290,388	253,383,160	289,931,375	239,440,520	265,401,198	213,613,168	234,206,935
Grand totals	1,577,817,321	1,863,459,522	1,459,048,009	1,700,683,514	1,364,204,991	1,614,703,536	1,207,045,358	1,444,339,935

INLAND MARINE RISKS.

Canadian Companies.										
British America	.....	.....	84,199	None.	1,499,452	None.	1,612,122	94,893	1,690,889	None.
Western	13,992,894	1,852,380	4,751,338	1,286,225	6,734,369	684,442	3,186,972	142,340	3,865,241	None.
British Companies.										
Alliance	2,823,279	84,301	2,338,527	30,626	.....	.....	.....	.....	.....	.....
British and Foreign Marine	52,524,581	1,315,104	12,207,506	61,252	43,235,774	242,564	27,686,315	653,210	24,756,800	174,896
Commercial Union	9,587,560	168,603	35,978,193	490,017	.....	.....	.....	.....	.....	.....
Marine Insurance Co.	122,800,818	None.	113,533,653	None.	174,991,286	None.	78,496	None.	260,880	None.
Ocean Marine	.....	.....	.....	.....	122,830	None.	130,000	None.	.....	.....
American Companies.										
Ætna	3,122,955	388,139	1,595,796	128,950	2,567,960	29,088	1,329,380	24,500	1,287,612	65,950
Home Insurance Co.	354,575	252,625	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Company of North America	7,953,223	1,019,397	2,591,298	578,783	2,220,622	65,367	455,711	23,125	1,421,384	74,335
St. Paul Fire and Marine	3,974,491	159,922	6,992,746	30,626	.....	.....	.....	.....	.....	.....
Totals	217,134,376	5,220,371	180,123,256	2,606,479	231,372,293	1,021,453	34,478,996	938,068	33,282,806	315,181

FIRE AND MARINE INSURANCE COMPANIES IN CANADA.

The following tables present a comparative exhibit of receipts and disbursements from 1907 to 1909, inclusive, together with the capital, assets, liabilities and surplus at the end of each year, of all fire and marine insurance companies doing business in the Dominion of Canada:

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Total Assets.	Total Liabilities Except Capital.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses.	Total Disbursements.
Canadian Companies.													
ACADIA FIRE, Halifax, N. S.	1909	$400,000	$300,000	$650,809	$135,945	$214,864	$175,159	$28,080	$203,239	$72,262	$18,000	$51,296	$148,558
C. C. Blackadar, Pres.	1908	400,000	300,000	574,575	71,210	203,365	92,155	23,777	115,932	34,552	18,000	26,723	79,276
R. K. Elliot, Sec.	1907	400,000	300,000	507,671	64,891	142,780	86,324	22,557	108,881	27,231	18,000	23,083	68,314
ANGLO-AMERICAN, Toronto	1909	274,680	100,408	337,687	239,178	.....	248,268	18,437	266,705	159,363	6,024	92,023	257,410
S. F. McKinnon, Pres.	1908	274,680	100,408	377,718	284,415	.....	281,185	19,638	300,823	249,264	6,021	99,225	354,510
J. W. Rutherford, Sec.	1907	274,680	100,408	399,897	251,651	47,837	282,714	14,897	297,611	169,883	5,404	100,832	276,119
H. H. Beck, Mgr.													
BRITISH AMERICA, Toronto	1909	1,400,000	1,399,030	1,960,536	1,561,830	.....	1,642,469	53,712	1,696,181	930,103	None.	657,592	1,587,695
Hon. Geo. A. Cox, Pres.	1908	1,400,000	1,399,030	1,976,330	1,816,245	.....	1,757,190	51,236	1,808,426	1,278,533	None.	663,899	1,942,432
P. H. Sims, Sec.	1907	1,400,000	1,399,030	2,057,554	1,931,011	.....	2,478,086	51,760	2,529,846	1,832,991	None.	868,270	2,701,261
CANADIAN FIRE, Winnipeg	1909	500,000	500,000	744,283	215,329	28,954	248,407	31,254	279,661	117,812	269 500	77,606	464,918
James H. Ashdown, Pres.	1908	250,000	250,000	677,153	213,723	213,430	235,817	41,026	276,843	158,061	25,000	81,636	264,697
C. S. Riley, Sec.; R. T. Riley, Mgr.	1907	250,000	250,000	668,569	219,861	193,708	256,875	25,716	282,591	93,490	25,000	76,672	195,162
CENTRAL CANADA MANUFACTURERS MUTUAL, Toronto, Ont.	1909	.....	23,779	65,391	58,868	.....	29,674	None.	29,674	16,991	None.	7,539	24,530
	1908	.....	25,223	58,246	50,428	.....	23,249	213	23,482	16,092	None.	8,544	24,636
P. W. Ellis, Pres.; B. L. Anderson, Sec.	1907	.....	20,865	76,457	62,874	.....	3,852	None.	3,852	3,591	None.	5,191	8,782
DOMINION FIRE, Toronto, Ont.	1909	501,500	167,382	157,773	133,501	.....	199,976	4,367	204 343	98,804	None.	82,997	181,801
Robt. F. Massie, Pres.	1908	574,400	147,663	141,881	155,097	.....	185,635	5,144	190,779	146,334	None.	89,871	236,205
Neil W. Renwick, Sec.	1907	606,800	117,114	105,102	82,618	.....	79,698	3,021	82,719	20,193	None.	105,841	126,034
EASTERN CANADA MANUFACTURERS MUTUAL, Montreal	1909	.....	23,779	69,092	59,917	.....	29,674	None.	29,674	16,991	None.	7,027	24,018
	1908	.....	25,223	67,157	57,199	.....	23,269	None.	23,269	16,092	None.	8,753	24,845
Hon J. D. Rolland, Pres.; Dakers Cameron, Sec.	1907	.....	20,865	82,955	69,335	.....	3,852	63	3,916	3,591	None.	4,633	8,782
EQUITY FIRE, Toronto	1909	424,800	181,640	250,811	201,094	.....	150,448	4,643	155,091	102,764	None.	70,681	173,445
Thomas Crawford, M. P. P., Pres.	1908	424,800	127,440	195,204	229,768	.....	213,643	6,248	219,890	174,561	7,883	88,222	270,666
Wm. Greenwood Brown, Sec. and Mgr.	1907	410,800	123,240	209,510	192,963	.....	247,260	5,986	253,246	151,628	8,081	101,877	261,586
LONDON MUTUAL, Toronto, Ont	1909	100,000	17,500	612,111	513,958	80,653	463,000	17,638	480,638	250,404	20,000	156,693	427,097
D. Weismiller, Pres.	1908	100,000	17,500	575,694	500,378	57,815	459,711	18,187	477,898	305,305	20,000	149,303	474,608
A. T. Platt, Sec.	1907	100,000	17,500	616,271	535,075	63,695	403,712	14,303	418,015	231,153	None.	135,548	366,701

MANITOBA, Montreal	1909	60,000	15,000	409,310	194,031	185,279	161,500	10,714	172,214	75,395	None.	52,171	127,566
Sir E. S. Clouston, Pres.; J. W. Binnie,	1908	60,000	15,000	340,048	176,924	148,123	126,691	12,129	138,820	90,036	None.	47,586	137,622
Sec.; J. Gardner Thomson, Mgr.	1907	60,000	15,000	325,173	178,827	131,346	150,164	10,159	160,323	62,899	None.	43,779	107,678
MERCANTILE FIRE, Toronto	1909	250,000	50,000	397,943	137,304	210,639	172,111	12,320	184,431	80 080	None.	54,274	134,354
W. A. Sims, Pres.; Alfred Wright, Sec.	1908	250,000	50,000	354,616	127,066	177 550	164,690	10,792	175,482	82,014	None.	45,078	127,092
	1907	250,000	50,000	304,152	113,449	140,703	158,699	8,494	167,193	50,468	None.	44,242	94,710
MONTREAL-CANADA FIRE, Montreal	1909	157,960	39,490	246,004	199,532	6,982	205,723	7,591	213,314	132,582	None.	91,219	223,801
A. Champagne, Vice-Pres.	1908	157,960	39,490	304,043	249,573	14,980	227,969	7,375	235,344	193,247	None.	106,321	299,568
J. W. Rutherford, Sec.	1907	157,960	39,490	373,847	287,642	46,715	284,264	9,839	294,103	200,181	None.	127,339	327,521
NORTH EMPIRE FIRE, Winnipeg	1909	500,000	100,000	98,926	5,673	.....	8,154	1,793	9,947	643	None.	12,374	13,017
D. N. McDonald, Pres.; E. Holroyde, Sec.; Joseph Walsh, Mgr.													
NOVA SCOTIA FIRE, Halifax, N. S.	1909	403,200	100,800	234,816	80,551	53,465	79,937	8,029	87,966	31,888	6,552	27,050	65,490
John Y. Payzant, Pres.	1908	421,850	100 800	207,008	62,028	44,180	66,168	7,188	73,356	18,736	7,560	21,086	47,382
Arthur C. Baillie, Sec.	1907	421,850	100,800	174,502	46,449	27,253	51,129	10,662	61,791	16,543	5,040	15,200	86,783
OCCIDENTAL FIRE, Wawanesa, Man.	1909	306,300	111,259	190,364	56,434	22,671	68,386	6,074	74,460	26,459	None.	28,955	55,414
Alex. Naismith, Pres.; A. F. Kempton, Mgr. and Sec.													
ONTARIO FIRE, St. John, N. B.	1909	325,000	110,000	173,530	155,180	.....	170,185	4,728	174,913	115,106	None.	84,755	199,861
R. Thomson, Pres.; Percy W. Thomson, Sec.	1908	325,000	102,990	201,663	187,768	.....	230,508	7,519	238,027	191,022	None.	81,660	272,682
	1907	325,000	80,000	215,929	195,600	.....	250,068	2,351	252,419	69,489	None.	116,457	185,945
OTTAWA FIRE, Toronto	1909	250,000	125,000	149,293	27,253	.....	52,453	4,191	56,644	54,328	None.	22,640	76,968
C. R. Clapp, Pres.	1908	250,000	125,000	158,197	32,576	622	63,147	3,416	66,563	28,532	None.	27,330	55,862
W. E. D. Baldwin, Mgr.	1907	250,000	125,000	201,194	66,256	9,938	4,544	9,961	14,504	96,473	33,125	21,227	150,825
PACIFIC COAST FIRE, Vancouver, B. C.	1909	310,000	167,040	300,475	93,670	39,765	113,718	24,331	138,049	44,560	6,903	50,037	101,500
Thomas T. Langlois, Pres.; Fred. H. Godfrey, Sec.; Robert H. Duke, Gen. Mgr.	1908	275,000	145,696	224,799	56,024	23,078	40,008	13,346	53,354	44,330	14,800	22,374	81,504
RICHMOND & DRUMMOND FIRE, Richmond,	1909	257,700	84,575	114,401	106,977	.....	94,512	4,010	98,522	72,247	None.	42,927	115,174
Que.	1908	257,700	77,775	114,441	79,241	.....	102,893	2,883	105,776	78,847	5,073	43,192	127,112
M. G. Crombie, Pres.; S. C. Fowler, Sec.; N. B. Pritchard, Mgr.	1907	256,800	71,505	116,504	65,373	.....	92,539	2,334	94,873	36,144	None.	39,929	76,073
RIMOUSKI FIRE, Rimouski, Que.	1909	150,000	52,507	393,806	251,148	90,151	349,066	6,972	356,038	193,370	None.	115,732	309,102
L. Dionne, Pres.; N. Bernier, Sec.	1908	150,000	52,507	384,182	238,704	92,971	266,109	8,891	274,994	158,324	15,000	89,611	262,935
	1907	150,000	37,507	417,201	257,287	122,406	214,941	8,522	223,463	119,538	None.	74,579	194,118
QUEBEC, Quebec	1909	225,000	125,000	458,255	143,631	189,624	174,658	19,099	193,757	113,422	None.	57,704	171,126
Sir C. A. P. Pelletier, Pres.	1908	225,000	125,000	434,956	116,130	198 136	159,117	16,948	176,066	48,316	None.	48,000	96,316
Colin E. Sword, Sec.	1907	225,000	125,000	349,930	109,292	115,638	149,138	13,669	162,887	39,692	None.	42,971	82,663
SOVEREIGN FIRE, Toronto	1909	623,480	441,667	608,732	161,521	5,544	200,288	47,724	248,012	94,534	6,833	96,929	198,297
Cyrus A. Boige, Pres.; F. Willard Smith,	1908	636,120	341,662	446,829	99,085	6,082	108,105	61,005	166,110	78,971	None.	68,299	147,270
Sec.; H. S. Wilson, Mgr.	1907	514,520	232,552	289,718	71,830	.....	90,585	50,462	141,047	32,746	None.	76,941	109,687
WESTERN, Toronto	1909	2,500,000	2,484,626	3,207,778	2,421,857	.....	2,713,969	67,973	2,781,942	1,599,379	None.	1,013,816	2,613,195
Hon. Geo. A. Cox, Pres.; W. B. Meikle,	1908	2,500,000	2,484,626	3,058,139	2,636,638	.....	2,679,287	61,981	2,741,268	2,079,846	None.	969,227	3,049,073
Managing Dir.; C. C. Foster, Sec.	1907	2,500,000	2,481,016	3,208,092	2,845,747	.....	3,303,600	64,874	3,368,474	2,527,100	None.	1,128,237	3,655,337

BUSINESS AND STANDING OF BRITISH COMPANIES.

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
Figures of Canadian Branch.										
ALLIANCE	1909	$226,541	$122,385	$104,156	$152,563	None.	$152,563	$52,162	$51,106	$103,267
T. D. Belfield, Chief Agent, Montreal.	1908	215,109	108,212	106,897	139,482	$8,554	148,036	83,453	48,035	131,488
	1907	474,410	105,236	369,174	130,805	10,748	148,553	82,537	45,213	127,750
ATLAS	1909	417,624	330,362	87,262	447,265	12,402	459,667	205,895	136,126	342,021
Matthew C. Hinshaw, Chief Agent, Montreal.	1908	390,851	311,894	78,957	424,924	12,465	437,389	269,469	128,963	398,432
	1907	403,546	321,325	82,221	430,960	12,419	443,379	236,996	131,943	368,939
BRITISH AND FOREIGN MARINE	1909	148,415	18,821	129,594	112,113	4,680	116,793	115,105	21,848	136,953
Robert J. Dale, Chief Agent, Montreal.	1908	117,780	16,567	101,213	85,528	4,680	90,208	66,995	13,051	88
	1907	117,000	None.	117 000	127,681	None.	127,681	66,631	19,959	86,590
CALEDONIAN	1909	368,711	269,575	99,136	327,341	11,870	339,211	132,710	97,406	230,116
Lansing Lewis, Manager, Montreal.	1908	324,257	253,245	71,012	317,586	11,847	329,432	250,882	91,029	341,910
	1907	320,946	256,297	64,649	325,678	11,046	336,725	170,689	91,556	262,245
COMMERCIAL UNION	1909	1,438,881	822,307	616,574	1,107,335	42,800	1,150,135	505,868	335,969	841,837
James McGregor, General Agent, Montreal.	1908	1,430,175	778,627	651,547	1,055,664	26,630	1,082,294	565,412	316,402	881,813
	1907	507,746	453,227	54,518	602,268	16,635	618,903	288,982	175,479	464,462
GENERAL ACCIDENT FIRE AND LIFE	1909	271,877	147,608	124,269	248,914	8,767	257,681	81,189	77,131	158,320
Thomas H. Hall, Chief Agent, Toronto.	1908	248,902	59,176	189,726	75 446	4,228	79,674	4,182	34,087	38,269
GUARDIAN	1909	1,427,914	539,173	888,741	737,713	44,334	782,047	391,660	212,417	604,078
H. M. Lambert, Manager, Montreal.	1908	1,353,344	519,726	833,618	718,413	39,756	758,169	446,333	204,502	650,835
	1907	1,266,079	489,084	776,996	692,932	39,196	618,903	367,923	197,324	565,247
LAW UNION AND ROCK	1909	6,133,011	126,124	6.006,887	147,104	313,239	460,343	60,585	45,222	105,807
J. E. E. Dickson, Chief Agent, Montreal.	1908	5,280,098	115,301	5,164,797	132,707	289,367	422,074	78,780	43,425	122,205
	1907	4,709,624	115,445	4,594,179	143,075	230,576	333,651	68,826	42,900	111,727
LIVERPOOL AND LONDON AND GLOBE	1909	3,432,553	1,091,141	2,341,412	1,151,480	135,203	1,286,683	694,558	351,136	1,045,694
J. G. Thompson, Resident Manager, Montreal.	1908	3,297,027	1,202,498	2,094,529	1,388,605	125,105	1,513,710	802,131	365,652	1,167,783
	1907	3,187,383	1,043,019	2,144,364	1,210,725	123,160	1,333,885	770,662	332,223	1,102,885
LONDON AND LANCASHIRE FIRE	1909	533,890	390,407	143,483	484,664	14,338	499,002	212,309	151,929	364,239
Alfred Wright, Chief Agent, Toronto.	1908	476,558	367,301	109,256	454,004	13,509	467,513	284,920	137,494	422,414
	1907	403,417	207,774	95,643	414,613	9,824	424,437	168,438	129,253	297,690

LONDON ASSURANCE	1909	203,870	146,812	57,058	162,390	6,680	169,070	44,643	59,121	103,764
W. Kennedy and W. B. Colley, Chief Agents, Montreal.	1908	195,734	132,314	63,419	149,425	6,680	156,105	86,932	53,581	140,513
	1907	195,725	132,924	62,801	140,744	6,680	147,424	68,347	48,040	116,387
NORTH BRITISH AND MERCANTILE	1909	6,384,661	1,060,284	5,324,377	789,309	254,515	1,043,824	449,596	229,364	678,960
Randall J. Davidson, General Agent, Montreal.	1908	6,303,547	1,069,979	5,233,568	793,670	255,872	1,049,542	431,631	218,872	650,503
	1907	6,286,230	1,011,974	5,274,256	736,274	264,456	1,000,730	451,605	203,236	654,841
NORTHERN	1909	516,705	398,292	118,412	546,028	268	546,297	302,622	154,540	457,162
Robert W. Tyre, General Agent, Montreal.	1908	533,562	433,046	100,516	568,123	279	568,403	420,626	152,827	573,454
	1907	470,990	420,867	50,123	572,650	203	572,853	340,211	145,851	486,062
NORWICH UNION	1909	693,782	447,139	246,643	596,323	22,879	619,202	246,368	191,453	437,821
John B. Laidlaw, Toronto.	1908	635,229	410,828	224,401	563,962	19,981	583,943	366,968	181,530	548,498
	1907	674,530	422,206	252,325	575,862	19,973	595,835	259,774	180,240	440,014
PHŒNIX of London	1909	873,909	710,645	163,264	831,045	30,396	861,442	464,100	249,746	713,846
Paterson & Son, Montreal.	1908	825,665	773,255	52,411	1,017,845	28,438	1,046,282	579,278	283,057	862,335
	1907	733,280	689,387	43,893	858,884	21,138	880,021	396,419	251,782	648,201
ROYAL	1909	2,766,484	1,518,604	1,247,880	1,187,394	72,097	1,259,491	603,694	363,716	967,410
William Mackay, Manager, Montreal.	1908	2,773,760	1,445,222	1,328,538	1,323,012	77,909	1,400,921	703,270	358,784	1,062,054
	1907	2,187,430	1,438,511	748,919	1,225,488	57,684	1,283,172	760,500	346,935	1,107,435
SCOTTISH UNION AND NATIONAL	1909	759,453	220,680	538,772	270,393	106,870	377,263	112,359	83,485	195,844
Messrs. Esinhart and Evans, Montreal.	1908	608,417	209,980	398,437	260,377	115,934	376,311	172,127	68,671	240,798
	1907	619,279	204,353	414,926	264,151	108,289	372,440	92,755	66,394	159,149
SUN	1909	521,676	312,333	209,343	371,141	3,391	374,532	210,584	120,511	331,155
H. M. Blackburn, Chief Agent, Toronto.	1908	440,533	305,931	134,602	392,924	5,976	398,900	202,924	121,630	324,554
	1907	440,154	283,727	156,427	378,767	2,924	381,691	218,611	116,010	334,621
UNION ASSURANCE SOCIETY	1909	.....	.....	.....	.....	.....	.....	.....	.....	.....
T. L. Morrisey, Montreal.	1908	.....	.....	.....	.....	.....	.....	.....	.....	.....
Now amalgamated with Commercial Union.	1907	535,141	402,022	133,119	461,509	10,227	471,736	272,661	134,489	407,150
YORKSHIRE FIRE AND LIFE	1909	1,236,066	155,175	1,080,891	207,105	36,148	243,253	105,338	65,576	170,914
P. M. Wickham, Montreal,	1908	759,099	123,211	635,888	185,210	20,947	206,158	70,992	58,308	129,300
	1907	498,849	84,886	413,963	137,523	None.	137,523	58,049	47,768	105,817

BUSINESS AND STANDING OF AMERICAN COMPANIES.

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office. (*Figures of Canadian Branch.*)	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
ÆTNA	1909	$209,344	$186,276	$23,068	$262,132	$7,582	$269,714	$99,911	$66,543	$166,454
F. W. Evans, Montreal.	1908	204,906	175,099	29,807	242,251	7,482	249,733	94,130	61,803	155,933
	1907	187,088	177,716	9,372	256,809	6,982	263,791	89,296	62,908	152,204
CONNECTICUT FIRE	1909	127,858	95,449	32,409	128,666	3,850	132,516	77,735	32,940	110,675
Messrs. Dewar & Bethune, Chief Agents, Ottawa.	1908	128,526	100,543	27,983	129,507	3,675	133,182	85,904	33,609	119,562
	1907	119,066	103,890	15,174	146,355	3,500	149,855	69,302	35,229	104,531
GERMAN-AMERICAN	1909	170,334	138,202	32,132	176,560	5,085	181,645	87,504	49,638	137,142
Messrs. Esinhart and Evans, Montreal.	1908	164,536	132,954	31,582	196,683	7,187	203,870	131,174	48,968	180,142
	1907	154,346	117,801	36,545	173,898	4,288	178,186	81,223	40,001	121,224
HARTFORD	1909	625,994	506,360	119,364	716,326	28,292	744,618	300,900	211,156	512,056
Peter A. McCallum, Toronto.	1908	613,771	451,044	162,727	636,686	24,705	661,391	318,158	198,481	516,638
	1907	528,238	451,319	76,919	655,510	20,588	676,098	307,852	190,700	498,551
HOME FIRE	1909	324,464	215,127	109,337	332,876	11,558	344,434	175,454	80,700	256,154
F. W. Evans, Montreal.	1908	320,921	236,167	84,755	345,068	11,558	356,626	188,051	80,930	268,981
	1907	318,470	237,876	80,593	354,095	9,825	363,920	212,116	82,346	294 462
INSURANCE COMPANY OF NORTH AMERICA	1909	337,320	247,301	90,019	404,533	10,415	414,948	253,589	124,925	378,514
Robert Hampson & Son, Chief Agents, Montreal.	1908	293,393	244,568	48,826	359,288	9,275	368,563	218,521	112,186	330,707
	1907	281,314	221,462	59,852	353,476	8,735	362,211	175,255	109,491	284,746
LUMBER INSURANCE CO.	1909	117,329	49,030	68,299	108,330	3,745	112,075	89,689	16,163	105,852
E. D. Hardy, Chief Agent, Ottawa.	1908	114,369	44,437	69,832	82,740	3,617	86,357	54,276	20,929	75,205
	1907	108,991	31,100	77,892	60,772	1,750	62,522	15,028	15,706	30,734
NATIONAL FIRE, Robert Hampron & Son, Montreal	1909	197,347	66,744	130,603	95,180	8,125	103,305	15,532	23,188	38,720
	1908	186,500	14,257	172,243	12,617	3,571	16,188	1,105	6,089	7,194
PHENIX of Brooklyn	1909	280,000	216,734	63,266	332,010	8,210	340,220	136,363	79,179	215,542
A. M. M. Kirkpatrick, Toronto.	1908	283,536	201,881	81,655	327,752	5,930	333,682	176,152	77,254	253,406
	1907	269,134	208,161	60,972	312,467	5,534	318,001	185,351	79,278	264,629
PHŒNIX of Hartford	1909	304,343	177,820	126,523	223,129	11,587	234,716	85,889	68,319	154,218
J. W. Tatley, Montreal.	1908	282,230	143,901	138,329	181,994	10,583	192,577	84,448	60,162	144,610
	1907	261,891	139,266	122,625	183,792	10,477	194,269	69,243	58,495	127,738
QUEEN of America	1909	588,559	459,156	129,404	561,114	20,631	581,745	310,093	176,005	486,09
Wm. Mackay, Manager, Montreal.	1908	562,713	484,550	78,162	642,699	19,590	662,289	430,842	182,285	613,128
	1907	518,578	461,040	57,538	593,834	18,570	612,404	324,018	178,440	502,458

ROCHESTER GERMAN	1909	137,180	50,157	87,023	69,799	3,225	73,024	28,604	22,361	50,964
P. M. Wickham, Chief Agent, Montreal.	1908	128,892	38,934	89,958	68,350	5,225	73,575	40,003	16,426	56,429
	1907	117,824	40,557	77,267	64,853	4,255	69,078	54,678	16,592	71,270
ST. PAUL FIRE AND MARINE, Robert J. Dale, Chief Agent, Montreal	1909	170,696	77,845	92,851	136,524	6,440	142,964	50,017	35,873	85,890
	1908	170,099	51,719	118,381	96,902	6,440	103,342	45,323	26,035	71,358
	1907	157,866	8,982	148,884	8,218	3,220	11,438	None.	4,268	4,268
SPRINGFIELD FIRE AND MARINE, Joseph Murphy, Toronto	1909	195,578	70,642	124,936	110,863	7,100	117,963	34,760	31,840	66,600
	1908	182,757	11,486	171,271	8,817	1,388	10,205	None.	6,441	6,441

List of Life, Fire and Miscellaneous Insurance Companies Licensed to do Business in Canada.

Corrected to April 28, 1910.

Name of Company.	Accepted Value of Deposit.	Description of Ins. Business for Which Licensed.
Acadia Fire	$57,953	Fire.
Ætna, Hartford	188,028	Fire, Inla'd Mar.
Ætna Life, Hartford	4,614,462	Life.
Alliance Assurance Co	197,843	Fire.
American and Foreign Mar	25,000	Transit.
American Surety, New York	79,500	Guar. and Cont.
Anglo-American, Toronto	50,583	Fire,
Atlas Assurance Company	327,521	Fire,
Boiler Insp. & Ins. Co., Can	62,414	Steam Boiler, etc
British America, Toronto	58,520	Fire, Inland Mar.
British and Foreign Marine	111,150	In. Ma. & Trans.
Caledonian	265,038	Fire.
Canada Accident	35,168	Acc. Sick., P. G.
Canada Life, Toronto	57,950	Life.
Canada Weather	20,719	Weather, etc.
Canadian Casualty	40,500	Acc., Sickness.
Canadian Fire	66,500	Fire.
Canadian Railway Accident	38,466	Acc., Sickness.
Canadian Guardian Life	50,910	Life.
Central Canada, Man	50,220	Fire.
Commercial Union, London	1,073,353	Fire, In. Mar., L.
Confederation Life	75,847	Life.
Connecticut Fire, Hartford	110,000	Fire.
Continental Life	52,443	Life.
Crown Life	55,458	Life.
Dominion Guar. Co	25,603	Burglary
Dominion Fire	50,961	Fire.
Dominion Life	56,812	Life.
Dominion of Canada Guar. and Acc	150,227	Acc., Sick., Guar.
Dominion Plate Glass	28,614	Plate Glass.
Eastern Canada Man	57,000	Fire.
Employers Liability	407,478	Acc., Guar., Sick.
Equitable Life	6,253,982	Life.
Equity Fire	50,211	Fire.
Excelsior Life	52,300	Life.
Federal Life, Hamilton	71,584	Life.
Fidelity and Casualty, N. Y.	90,013	Burg., Ac, Sick.
Fidelty-Phenix Fire	239,495	Fire & Tornado
Foresters, Independent Ord.	100,000	L., Dis., S., Ass't.
Foresters, Ancient Order	57,832	Life and Sickness
General Accident	41,930	Acc. and Sick.
Gen. Accident Fire and Life	170,809	Fire.
General Animals	10,450	Live Stock.
German-American	143,296	Fire.
Germania Life	168,583	Life.
Great West Life	57,000	Life.
Guarantee Co. of N. America	56,550	Guarantee.
Guardian, London	524,563	Fire.
Hartford Fire, Hartford	456,719	Fire.
Hartford Steam Boiler	36,765	Boiler, Limited.
Home Life Association	51,634	Life.
Home, New York	271,342	Fire, Inland Mar.
Imperial Guar. and Accident	95,750	Guar., Acc., Sick.
Imperial Life	229,074	Life.
Ins. Co. of North America	252,684	Fire, Inland Mar.
International Fidelity†	5,000	Guar. S.S.M. Co.
Law Union and Rock	187,918	Fire & Acc.
Liv. and Lon. and Globe	1,198,906	Fire, Life.
Lloyds Plate Glass, N Y	75,019	Plate Glass.
London Assurance	158,650	F., L., In. Mar.
London Guarantee and Acc	154,079	Guar., Acc., Sick.
London and Lancashire Fire	389,208	Fire.
London and Lancashire Life	3,210,948	Life.
Lon. and Lan., Guar. & Acc.	81,815	Guar. Acc. & Sick.
London & Lancashire Plate Glass & Indemnity Co	31,633	Burg. & P. G.
London Mutual Fire, Ont	$58,292	Fire.
London Life	53,095	Life.
Lumber Ins. Co., N. Y	100,405	Fire.
Manitoba Fire	52,294	Fire.
Manufacturers Life	165,863	Life.
Marine Insurance	105,850	Reg.M., In. Mar.
Maryland Casualty	155,109	Ac., Sk., St. B.
Mercantile Fire	116,388	Fire.
Metropolitan Life, N. Y	7,512,169	Life.
Monarch Life	51,820	Life.
Montreal-Canada Fire	57,000	Fire.
Mutual Life, New York	7,003,941	Life.
Mutual Life of Canada	103,310	Life.
National Fire	167,556	Fire, I. M. & Tor.
National Life, Canada	53,500	Life.
National Provincial Pl. Glass	10,118	Plate Glass.
New York Life	7,760,971	Life.
New York Plate Glass	26,250	Plate Glass.
North American Life	57,940	Life.
North Brit. and Mercantile	1,121,078	Fire, Life.
North Empire Fire	56,782	Fire.
Northern Assurance Co	451,390	Fire.
Northern Life, Canada	64,204	Life,
Norwich Union Fire, Eng	422,523	Fire.
Norwich Union, Life	68,910	Life.
Nova Scotia Fire	50,779	Fire.
Occidental Fire	54,175	Fire.
Ocean Accident and Guar	225,803	Ac., Sk. & P. G.
Ocean Marine Ins. Co	121,667	In. Mar. Trans.
Ontario Fire	50,149	Fire.
Ottawa Fire	52,544	Fire.
Pacific Coast Fire	50,085	Fire.
Phœnix Assurance Co	2,631,380	Fire and Life.
Phœnix Ins. Co., Hartford	199,348	Fire.
Protective Association	15,344	Acc. and Sick
Provident Sav'gs Life, N. Y	397,275	Life.
Prudential of America	109,440	Life.
Quebec Fire	145,523	Fire.
Queen	489,390	Fire.
Railway Passengers	100,983	Guar., Acc., Sick.
Reliance Mutual Life	96,133	Life
Richmond and Drummond	56,420	Fire.
Rimouski Fire	51,680	Fire.
Rochester German	102,250	Fire.
Royal	1,356,983	Fire, Life.
Royal Victoria	240,004	Life.
Scottish Union	240,933	Fire.
Sovereign Fire	50,786	Fire.
Sovereign Life	50,000	Life.
Springfield F. and M	159,765	Fire and Torn'do
Standard Life	6,754,070	Life.
Star Life	213,519	Life.
State Life, Indianapolis	121,141	Life.
Sterling Accident and Guar	32,250	Acc., Sickness.
St. Paul Fire and Marine	150,294	Fire, In. Mar.
Sun, London	378,196	Fire.
Sun Life of Canada	60,800	Life.
Title & Trust Co	75,989	Title.
Travelers, Hartford	2,892,499	Life, Acc.
Travelers Indemnity Co	63,661	Acc.Sick. & S.B.
Union Mutual Life	1,206,576	Life.
Union Life, Toronto	51,300	Life.
United States Fid. and Guar.	95,705	Guar. & Cont.
United States Life	256,332	Life.
Western Assur. Co., Toronto	60,896	Fire, In. Mar.
Yorkshire Fire	213,956	Fire & Live S.

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section 32 of "The Insurance Act" to transact all business connected with policies existing on March 31, 1878, and their deposits are applicable to those policies subject to the provisions of the statutes in that behalf.

Name of Company.	Am't of Deposit.	Business.
Connecticut Mutual Life	$106,500	Life.
Edinburgh Life	98,317	Life.
Life Association of Scotland	153,499	Life.
National Life Ins.Co., U.S.A	81,450	Life.
Northwestern Mutual Life	$100,000	Life.
Phœnix Mutual Life	127,780	Life.
Scottish Amicable Life	141,850	Life.
Scottish Prov. Institution	86,450	Life.

The following insurance companies are registered under the insurance act, and are permitted to transact the business of life insurance in Canada upon the assessment plan.

Name of Company.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World *	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travelers Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mut. Ben. Ass'n of Can.*	John J. Behan, Chief Agent, Kingston, Ont.

* This order is also authorized to transact the business of sickness insurance. † The business of this company is restricted to employees of the Singer Machine Co.

Provincial Companies not Included in Foregoing Tables.

Below will be found a list of fire and marine insurance companies located in the British American Provinces concerning some of which it is practically impossible to obtain information. In addition to these companies there are many purely local mutual companies, the Province of Ontario alone having eighty-three.

Name and Location of Company, with Names of Officers.	Date of Organization.	Capital Paid Up.
Brandon Fire, Brandon, Man.	....	$13,510
British North Western Fire	....	9,400
Canadian Millers Mutual Fire, Hamilton, Ont.	1878	a 271,560
Wm. Snider, Waterloo, Pres.; Seneca Jones, Sec.		
Central Canada Fire, Winnipeg, Man.	1898	52,500
R. P. Roblin, Pres.; H. H. Beck, Man. Dir.		
Central Fire Ins. Co., Fredericton, N. B.	1836	40,000
E. Byron Winslow, Pres.; Frank I. Morrison, Sec.		
City of Hamilton, Hamilton	....	† 19,680
H. N. Kitson, Pres.; Russell T. Kelly, Sec.		
Colonial, Winnipeg	....	39,300
Crown Fire, Toronto, Ontario	....	22,200
C. E. L. Divonne, Pres.; J. K. Brodie, Vice-Pres.		
Economical Mutual Fire Ins. Co., Berlin, Ont.	1871	(‡)
J. Fennell, Pres.; W. H. Schmalz, Man. and Sec.		
Fire Insurance Exchange, Toronto, Ont	1886	† 43,650
Frederick Wyld, Pres.; Hugh Scott, Man. Dir.		
Gore District Mutual Fire Ins. Co., Galt, Ont.	1839	(‡)
James Young, Pres.; R. S. Strong, Man. Dir.		
Halifax Fire Ins. Co., Halifax, N. S.	....	* 240,000
Hand-in-Hand Ins. Co., Toronto, Ont.	1873	† 50,000
L. W. Smith, Pres.; Hugh Scott, Sec.		
Imperial, Toronto	....	30,000
Independent Fire, Toronto	1904	† 20,000
C. C. Van Norman, Pres.; S. Noxon, Sec.		
Merchants Fire Ins. Co., Toronto, Ont.	1898	96,312
Geo. H. Hees, Pres.; J. H. C. Durham, Gen. Man.		

Name and Location of Company, with Names of Officers.	Date of Organization.	Capital Paid Up.
Metropolitan Fire, Berlin, Ont.	1902	† $32,697
D. Hibner, Pres.; F. C. Brown, Man. Dir.		
Millers & Manufacturers Ins. Co., Toronto, Ont.	1885	† 25,000
James Goldie, Pres.; Hugh Scott, Sec.		
Monarch, London	....	† 41,080
F. G. Rumball, Pres.; J. B. McKillop, Sec.		
Mount Royal Fire, Montreal, Que.	1903	75,000
Rudolphe Forget, Pres.; J. E. Clement, Jr., Sec.		
Northwest Fire Ins. Co., Winnipeg, Man	1883	33,960
Geo. R. Crowe, Pres.; P. L. Morrisey, Gen. Mgr.		
Occidental Fire, Wawanesa	....	111,259
Perth Mutual Fire Ins. Co., Stratford, Ont.	1863	(‡)
Wm. Davidson, Pres.; Chas. Packert, Man.		
Pioneers Fire, Brandon	....	43,772
Queen City Fire Ins. Co., Toronto, Ont	1871	100,000
Hugh Scott, Pres.; Thos. Walmsley, Sec.		
Sterling Fire, Quebec	....	28,650
George Demers, Pres.; Albert Demers, Sec.		
Traders Fire Ins. Co., Toronto, Ont.	1900	168,499
Jos. Woodworth, Pres.; W. G. Parker, Mgr.		
Waterloo Mutual Fire Ins. Co., Waterloo, Ont.	1863	(‡)
Geo. Randall, Pres.; F. Haight, Mgr.		
Wellington Mutual Fire Ins. Co., Guelph, Ont.	1840	† 42,450
Geo. Sleeman, Pres.; John Davidson, Mgr.		
Winnipeg Fire, Winnipeg	....	36,560
York Fire Ins. Co., Toronto, Ont.	1894	17,500
Henry Duncan, Pres.; J. C. Wilgar, Sec.		

* Subscribed. † Cash mutual and stock. ‡ Cash mutual. a Assets December 31, 1909.

INSURANCE IN AMERICAN DEPENDENCIES.

HAWAIIAN ISLANDS.

The following-named fire, fire marine and marine companies are duly authorized and licensed to transact business in the Hawaiian Islands: Aachen and Munich, Aix-la-Chapelle; Ætna, Hartford; Alliance, Berlin; American Central, St. Louis; Atlas, London; Baloise Marine; British America, Toronto; British and Foreign Marine, Liverpool; Caledonian, Edinburgh; California, San Francisco; Citizens, St. Louis; Canton Marine, Hong Kong; Commercial Union, London; Firemans Fund, San Francisco; German Alliance, New York; German-American, New York; German Lloyd; Hamburg-Bremen, Hamburg; Hartford Fire, Hartford; Helvetia General, Globe and Rutgers, New York; Guardian, London; Insurance Company of North America, Philadelphia; Law Union and Crown, London; Liverpool and London and Globe, Liverpool; London Assurance, London; London and Lancashire, Liverpool; Magdeburg Fire, Magdeburg; Munich Reinsurance; National, Hartford; New Zealand, Auckland; Niagara, New York; North British and Mercantile, London; Northern, London; Norwich Union, Norwich; Orient, Hartford; Palatine, London; Phœnix, Hartford; Phœnix, London; Providence Washington, Providence; Providentia, Wien; Prussian National, Stettin; Queen of America, New York; Royal, Liverpool; Royal Exchange, London; Scottish Union and National, Edinburgh; Springfield Fire and Marine, Springfield; St. Paul Fire and Marine, St. Paul; Sun, London; Svea, Gothenburg; Switzerland General, Zurich; Thames and Mersey, Liverpool; Tokio Marine; Union, London; Union Marine, Liverpool; Westchester, New York; Western, Toronto; Yorkshire Fire and Life, York.

PHILIPPINE ISLANDS.

The following-named companies are doing business in the Philippine Islands: Aachen and Munich Fire, Aix la Chappelle (Germany); Alliance, London; Allianz, Berlin; Atlas, London; British Dominion Marine, Great Britain; British and Foreign Marine, Batavia Sea and Fire, Baloise, Basle; British America, Toronto; Commercial Union, London; Central, London; Canton Ins. Office, China Traders, Continental, Mannheim; China Fire, Confiance Fire, Paris; Fook on Assce, and Godown Co., Ltd.; Fireman's Fund, San Francisco; Federal, Fortuna General, General Accident, Fire and Life; Globus, Hamburg, Guardian, German Lloyds, General Marine, Dresden; Hang On Marine and Fire, Hanseatiche Fire, Hip on Ins. Exchange and Loan, Hamburg Bremen Fire, Hong Kong Fire, Hamburg, Hamburg; Hong Kong and Manila, Yang On Marine and Fire, Imperial Marine, Insurance Co. of North America, Yangtsze, Yeck Tong Lim Fire and Marine; Yorkshire Fire and Life, I On Marine and Fire, Yuen On Ins. Exchg. Loan and Godown, Imperial Marine Transp. and Fire, Law Union and Rock, London and Westminster, Lloyd Andaliz, Liverpool and London and Globe, London and Lancashire, London Assurance, Lower Rhine Marine, Man On, Maratime, Magdeburg Fire, Mannheim, Mercantile Fire, Canada; Marine, Nord-Deutsche, North German Fire, National and Union Society, North British and Mercantile, Northern, North China, Netherlands Fire and Life, New Zealand, Norwich Union Fire, Po On Marine Ins. & Godown, Phœnix Assurance, Palatine, Prussian National, Royal Exchange, Royal, South British Fire and Marine, Sun Assurance Co. of Canada, State Fire, Samarang Sea nd Fire, Scottish Union and National, Sun Insurance Office, Triton, Tokio Marine, Union Assurance Society, United Rhenish Marine, United States Lloyds, Union Fire, Paris; Upper Rhine, Mannheim; Union, Canton; Union Marine, Western, Great Britain, and World Marine.

PORTO RICO.

The fire insurance business in Porto Rico is mostly limited to towns of fair size, and those are few in number. The losses are very slight, and consequently the rates are low, with the exception of Santurce, where nearly all the dwellings are frame and pay higher rates. The following-named companies operate in Porto Rico: Aachen and Munich, British-America, British and Foreign Marine, Commercial Union, Fire Insurance Company

of 1877, Indemnity Mutual Marine, International Lloyd Joint Stock, Hamburg-Bremen, German Lloyd Marine, Guardian Fire and Life, Lancashire, Liverpool and London and Globe, Magdeburg, Mannheim, Norwich Union, Northern, North British and Mercantile, Palatine, Prussian National, Royal and Western, Toronto, Baloise Fire; Union, Paris; London Assurance Corp., Agrippina Marine, River and Land Transport.

SAMOA.

There are no domestic insurance companies in Samoa. Although all buildings are of wood, there are but four agencies, and the total insurance in force aggregates only about 1,500,000 marks, rates ranging from two to three per cent. The following fire insurance companies are represented by local agents: Commercial Union, London, T. Trood; Palatine, London, Deutsche Samoa Gesellschaft; Hanseatische Fire, G. W. Partsch. Other companies doing business in Samoa, but not represented by local agents, are the following: Norddeutsche Feuer Versicherungs Gesellschaft, Hamburg; Feuer Assecuranz Compagnie von 1877, Hamburg, Aachen and Munich, Aix-la-Chapelle; Magdeburger Feuer Verischerungs Gesellschaft, Magdeburg; North British and Mercantile, London; Hamburg-Bremen Feuer Verischerungs Gesellschaft, Hamburg; Sueddeutsche Feuer Verischerungs Gesellschaft; Svea, Gothenburg; Transatlantische Feuer Versicherungs Actien-Gesellschaft, Hamburg.

Marine Insurance.—The following companies are represented by agents in Samoa and Tutuila: Mannheimer, Mannheim, G. W. Partsch, Samoa; Rheinsch & Held, Hamburg, E. Reid, Tutuila. The following companies transact business on cargoes to and from Samoa and among the islands: Norddeutsche; Neptunus Marine; Assecuranz Union von 1865; Nordwestdeutsche; Neue 5 te Assecuranz; Neue 8 te Assecuranz; Swiss Marine (combined); Allgemeine See.

FIRE PATROLS IN THE UNITED STATES.

The Association of Superintendents and Captains of Fire Patrols, Salvage Corps and Protective Associations of the United States is officered as follows: President, John Glanville, St. Louis, Mo.; secretary and treasurer, Frank Whitmore, St. Paul, Minn.

Below is given a list of cities having fire patrols, as compiled by the above named association, together with the superintendent's or captain's name of each and its date of organization.

City.	Name of Association.	When Organized.	Superintendent or Captain.
Albany, N. Y.	Albany Protectives	September 17, 1872	Frank H. Wetherwax.
Baltimore, Md.	Fire Insurance Salvage Corps.	1872	Malcolm W. Jordan.
Boston, Mass.	Protective Department	1865	Samuel Abbott, Jr.
Brooklyn, N. Y.	Fire Insurance Salvage Corps.	December 16, 1895	John J. Cashman, Jr.
Chicago, Ill.	Fire Insurance Patrol	October 1, 1871	E. T. Shepherd.
Cincinnati, O.	Salvage Corps	November 16, 1886	J. J. Conway.
Duluth, Minn.	Duluth Salvage Corps	June, 1896	Joseph Randall.
Indianapolis, Ind.	Merchants Salvage Corps	September, 1900	Herman F. Newman.
Janesville, Wis.	Fire Police Patrol	March 17, 1855	John B. Whiting.
Kansas City, Mo.	Fire Patrol	June 1, 1889	J. F. Pelletier.
Louisville, Ky.	Salvage Corps	April 14, 1888	B. Dufly.
Memphis, Tenn.	Salvage Corps	May 17, 1893	M. P. Conroy.
Milwaukee, Wis.	Fire Insurance Patrol	December 1, 1886	M. J. Curtin.
Minneapolis, Minn.	Salvage Corps & Fire Patrol	October 15, 1895	John T. Ruane.
Newark, N. J.	Salvage Corps	July 1, 1879	Henry S. Martin.
New Orleans, La.	Fire Insurance Patrol	1874	James Walsh.
New York, N. Y.	Fire Patrol	October, 1839	Frederick S. Groves.
Philadelphia, Pa.	Fire Insurance Patrol	July 15, 1869	George R. Stillman.
Providence, R. I.	Protective Department	February 1, 1875	Chas. H. Swan.
San Francisco, Cal.	Fire Patrol	May, 1875	John F. O. Comstock.
St. Louis, Mo.	Underwriters Salvage Corps	July 4, 1874	John Glanville.
St. Paul, Minn.	Fire Insurance Patrol	October 23, 1895	Frank Whitmore.
Worcester, Mass.	Protective Department	December 1, 1875	H. R. Williamson.

Large Fires in the United States and Canada.

Below will be found a chronological list of many of the largest fires which have occurred in the United States and Canada in the last 200 years. While our aim is to present only those causing a loss of $1,000,000 or more, in some instances no specific sums are stated by the best authorities, although the indications are that such losses reached the above named amount:

FIRES IN THE UNITED STATES.

Year.	Place.	Property Destroyed.	Property Loss
1700	Charleston, S. C	City nearly destroyed	.....
1775	Charlestown, Mass	Burned by British	.....
1776	Norfolk, Va	Burned by Lord Dunmore	$1,500,000
1776	New York	500 buildings	.....
1777	New Orleans	Seven-eighths of city	.....
1778	Charleston, S. C	250 houses, etc	3,000,000
1778	New York	300 houses, etc	.....
1794	Boston	.....	1,000,000
1796	Charleston, S. C	Greater part of town	1,500,000
1796	Baltimore	Nearly destroyed	.....
1797	Savannah, Ga	229 dwellings, etc	.....
1798	Wilmington, N. C	Nearly destroyed	.....
1799	Philadelphia	Great damage	.....
1811	Newburyport, Mass	250 buildings	1,250,000
1813	Portsmouth, N. H	397 buildings	.....
1814	Washington, D. C	Burned by General Ross	.....
1815	Petersburg, Va	Destroyed	.....
1820	Savannah, Ga	463 buildings	4,000,000
1828	Georgetown, Md	Nearly destroyed	.....
1831	Fayetteville	Nearly destroyed	.....
1835	New York	674 buildings	15,000,000
1838	Charlestown, Mass	1,158 buildings	6,000,000
1839	New York	46 buildings	4,000,000
1843	New York	300 buildings	6,000,000
1845	New York	392 buildings	6,000,000
1845	Pittsburg	1,000 buildings	1,500,000
1846	Nantucket, Mass	300 buildings	1,000,000
1846	Albany	500 buildings	.....
1848	Albany	439 buildings	3,000,000
1848	St. Louis	Great conflagration	.....
1849	St. Louis	300 buildings	3,000,000
1849	San Francisco	.....	1,250,000
1850	San Francisco	3 fires; 200, 300 and 140 buildings	.....
1850	Philadelphia	350 buildings	1,500,000
1851	Washington, D. C	Congressional library	1,000,000
1851	San Francisco	2,500 buildings	3,500,000
1851	San Francisco	1,250 buildings	13,000,000
1851	San Francisco	500 buildings	3,000,000
1851	Stockton, Cal	.....	1,000,000
1851	Nevada, Cal	200 buildings	1,500,000
1852	Sacramento, Cal	2,500 buildings	5,000,000
1852	Pittsburg	Great conflagration	.....
1854	Troy, N. Y	300 buildings	1,000,000
1853	New York	Printing establishment	1,375,000
1853	New Orleans	Warehouses, etc	1,000,000
1854	Jersey City	Factories, etc	1,000,000
1854	Milwaukee	.....	1,000,000
1856	Syracuse, N. Y	100 buildings	1,000,000
1857	Mobile, Ala	Warehouses and cotton	1,850,000
1858	New York	Crystal Palace	1,000,000
1859	Key West, Fla	100 buildings	2,750,000
1860	New York	Great fire; 50 lives lost	.....
1861	Boston	.....	1,000,000
1861	Charleston, S. C	576 buildings	10,000,000
1862	Troy, N. Y	500 buildings	3,000,000
1863	Denver	Nearly destroyed	1,500,000
1863	Yazoo City, Miss	Navy Yard, etc	1,000,000
1863	Wilmington, N. C	Warehouses and cotton	1,000,000
1864	Hartford, Conn	Gun factory	1,200,000
1864	Wilmington, N. C	Miscellaneous	5,000,000
1865	Danville, Va	Town destroyed	2,000,000
1865	New York	Bonded warehouses	1,500,000
1865	Columbia, S. C	3,000 buildings	.....
1865	Columbus, Miss	Arsenal and cotton	1,000,000

LARGE FIRES IN THE UNITED STATES AND CANADA—*Continued.*

Year.	Place.	Property Destroyed.	Property Loss.
1865	Salt Lake City	Camp Douglas; warehouses	$1,200,000
1865	New York	Warehouses	4,000,000
1865	New York	Warehouses	1,000,000
1866	Cincinnati	Opera house, etc	1,750,000
1866	Oil City, Pa	Stores, etc	1,000,000
1866	Portland, Me	1,743 buildings	10,000,000
1866	Jersey City	Vessels and merchandise	2,000,000
1866	New Orleans	Steamer and cotton	1,560,000
1867	New Orleans	Steamer and cotton	1,200,000
1867	New York	Dry goods store	1,250,000
1867	Idaho City, Ida	442 buildings	1,000,000
1867	Tariffville, Conn	Carpet mills	1,600,000
1886	Fall River, Mass	Print works	1,500,000
1886	St. Louis	Hotel	2,000,000
1767	Albany	General	3,000,000
1868	Charleston	1,158 buildings	3,000,000
1868	Chicago	Warehouses	1,015,000
1868	Chicago		1,190,000
1868	Jefferson, Tex	Nearly destroyed	1,000,000
1868	St. Louis	10 buildings	1,000,000
1868	Marinette, Mich	Nearly destroyed	1,250,000
1868	La Porte, Cal	Destroyed	1,500,000
1868	Brooklyn, N. Y		1,000,000
1869	Philadelphia	Marble block	1,300,000
1869	Fort Sully, Dak	Government property	1,000,000
1869	Galveston, Tex	6 blocks	1,500,000
1869	Philadelphia	Warehouse	3,000,000
1870	Chicago	Drake block	2,500,000
1870	Galveston, Tex	2 blocks	1,000,000
1870	Jersey City		1,000,000
1871	Greenpoint, L. I	Oil works	1,000,000
1871	Virginia City, Nev	4 blocks	1,000,000
1871	Manistee, Mich	Entire town	1,250,000
1871	Peshtigo, Wis	Destroyed; 700 lives lost	1,000,000
1871	Chicago	17,430 buildings	168,000,000
1872	Boston	776 buildings	75,000,000
1872	Philadelphia	Jayne's block	1,000,000
1872	Somerset, Pa	Business section	1,000,000
1872	Philadelphia	Factories	1,000,000
1873	Fleetwood Park, N. Y	Stables and horses	1,000,000
1873	Michgamme, Mich	200 houses	1,000,000
1873	Baltimore	1,131 buildings	1,000,000
1873	Portland, Ore	336 buildings	1,500,000
1873	Chicago	64 buildings	1,400,000
1873	Oakland, Cal	Bridge	1,400,000
1873	Boston	60 buildings	1,100,000
1874	Chicago	General	5,000,000
1874	Boston	General	1,000,000
1874	Oshkosh, Wis	600 houses	1,000,000
1874	Muskegon, Mich	300 buildings	1,000,000
1875	Montpelier, Vt	24 buildings	1,500,000
1875	Oshkosh, Wis	Business section	2,500,000
1875	Osceola, Pa	400 buildings, etc	2,000,000
1875	Virginia City, Nev	10,000 buildings	7,500,000
1876	New York	Dry goods warehouses	1,750,000
1877	New York	Jewelers	1,500,000
1877	St. Louis	Hotel; 40 lives lost	1,000,000
1877	Galveston, Tex	Business section	1,200,000
1877	Pittsburg	Railroad property, etc	3,000,000
1877	Paris, Tex	10 blocks	1,500,000
1879	Reno, Nev	Business section	1,000,000
1879	Deadwood, Dak		1,000,000
1879	New York	Dry goods buildings (2 fires)	3,500,000
1880	Milton, Pa	General	2,000,000
1884	Cleveland, O	Lumber yards, etc	1,000,000
1885	Galveston, Tex	50 blocks	1,500,000
1886	Detroit, Mich	Seed warehouses	1,000,000
1886	Key West, Fla	General	1,400,000
1888	New York	General	1,150,000
1888	Buffalo	General	1,100,000
1889	Buffalo	General	1,100,000
1889	Ellensburg, Wash	General	1,100,000
1889	New York	Elevators and wharves	3,000,000
1889	Seattle, Wash	Business section	5,000,000
1889	Spokane, Wash	Large part of city	6,000,000

LARGE FIRES IN THE UNITED STATES AND CANADA—*Continued.*

Year.	Place.	Property Destroyed.	Property Loss
1889	Boston	Bedford street buildings	$6,000,000
1889	Lynn, Mass	300 buildings	5,000,000
1891	New York	General	1,550,000
1891	Cincinnati	General	1,350,000
1891	St. Louis	General	1,200,000
1892	New Orleans	Dry goods district	3,000,000
1892	New Orleans	Business district	3,000,000
1892	Milwaukee	230 buildings	6,000,000
1893	Boston	Business buildings	4,500,000
1893	Boston	General	1,000,000
1893	Fargo, N. D	General	1,850,000
1893	Minneapolis	General	1,050,000
1893	New York	General	1,200,000
1895	Warren, R. I	Cotton mill	1,000,000
1895	San Francisco	Factory, etc	2,000,000
1896	Cripple Creek, Col	General (2 fires)	2,000,000
1896	Ontonagon, Mich	General	1,100,000
1896	Chicago	Grain elevator	1,150,000
1897	Knoxville, Tenn	General	1,000,000
1897	Newport News, Va	Buildings and ships	2,000,000
1897	Pittsburg	Business buildings	2,000,000
1898	Pittsburg	Chautauqua building	2,000,000
1898	San Francisco	Theatre, etc	2,000,000
1898	Terre Haute, Ind	Business section	1,850,000
1898	Chicago	Grain elevator	1,100,000
1899	Memphis, Tenn	Warehouses	1,400,000
1899	Victor, Col	800 buildings	2,000,000
1899	Dawson City, Neb	General	1,000,000
1899	Philadelphia	Business block	3,000,000
1900	Pittsburg	General	1,000,000
1900	Bloomington, Ill	General	1,800,000
1900	Hoboken, N. J	Piers and vessels; 250 lives lost	5,500,000
1900	Bayonne, N. J	Oil tanks	4,500,000
1901	New York	Box factory, etc	1,100,000
1901	Jacksonville, Fla	148 blocks	11,000,000
1902	Atlantic City, N. J	45 buildings	1,000,000
1902	Waterbury, Conn	Business blocks	3,000,000
1902	Paterson, N. J	26 blocks	7,000,000
1903	Rock Island, Ill	Arsenal	1,750,000
1903	Cincinnati	Opera house, etc	2,000,000
1903	Beaumont, Tex	Oil well property	1,000,000
1903	South Chicago, Ill	Salt factory	1,000,000
1903	St. Joseph, Mo	Packing plant	1,500,000
1904	Baltimore	140 acres; 1,450 buildings	50,000,000
1904	Rochester, N. Y	Business blocks	3,000,000
1904	Yazoo City, Miss	259 buildings	1,800,000
1904	Peoria, Ill	Distillery	1,000,000
1904	Jersey City, N. J	Railroad piers	1,000,000
1904	Shelby, O	Warehouses	1,500,000
1904	Chicago, Ill	Elevator and railroad property	1,000,000
1904	Sioux City, Ia	General	1,860,000
1905	Indianapolis, Ind	Hotels and mercantile buildings	1,100,000
1905	Boston, Mass	Dock property	1,250,000
1905	Hot Springs, Ark	Hotels and general	1,500,000
1905	New Orleans, La	Elevators and railroad property	3,200,000
1905	Cedar Rapids, Ia	Cereal mill	1,500,000
1906	East St. Louis, Ill	Grain elevator	1,000,000
1906	Duluth, Minn	Elevators and grain	1,000,000
1906	San Francisco, Cal	Electric light plant	1,000,000
1906	Newport, R. I	Steamers and wharves	1,000,000
1906	San Francisco, Cal	Earthquake and general conflagration	350,000,000
1906	Barren Island, N. Y	Fertilizer works	1,000,000
1907	New York, N. Y	Car barns, etc	1,500,000
1907	Iloilo, P. I	General conflagration	1,000,000
1907	Coney Island, N. Y	Amusement places	1,500,000
1907	Superior, Wis	Grain elevators, etc	1,600,000
1908	Portland, Me	City Hall, etc	1,000,000
1908	Chicago, Ill	Stores	1,000,000
1908	New York	Business block	2,500,000
1908	Atlanta, Ga	Hotels and mercantile bldgs	1,300,000
1908	Chelsea, Mass	General conflagration	12,000,000
1908	New Orleans, La	Mercantile buildings	1,400,000
1908	East Boston, Mass	Elevators and railroad piers	1,500,000
1908	Chisolm, Minn., etc	Minnesota and Wisconsin forest fires	5,000,000
1908	Duluth, Minn	Elevators and grain	1,000,000

LARGE FIRES IN THE UNITED STATES AND CANADA—*Continued.*

Year.	Place.	Property Destroyed.	Property Loss.
1908	Shelby, O.	Tube mill	$1,000,000
1908	Midway, Ky.	Whiskey	1,000,000
1908	Chicago, Ill.	Elevators and grain	1,600,000
1908	Chicago, Ill.	Elevators, docks, etc.	1,250,000
1909	Chicago, Ill.	Grain and elevators	1,000,000
1909	Port Costa, Cal.	Grain and docks	1,000,000
1909	Narragansett Pier, R. I.	Dwelling and contents	1,000,000
1909	Decatur, Ill.	Business blocks	1,000,000
1910	Hambleton, W. Va.	Tanning plant	1,000,000
1910	Lake Charles, La.	General; 20 blocks	1,000,000
1910	Ford City, Pa.	Plate glass works	1,500,000
1910	Kansas City, Kan.	Soap factory, etc.	1,500,000
1910	Minneapolis, Minn.	Implement warehouse, etc.	1,000,000
		FIRES IN CANADA.	
1765	Montreal	180 houses	$1,000,000
1815	Quebec	.....	1,300,000
1816	St. Johns, N. F.	130 houses	.....
1817	St. Johns, N. F.	Nearly destroyed	.....
1819	St. Johns, N. F.	Large number dwellings	.....
1826	St. Johns, N. F.	Nearly destroyed	.....
1845	Quebec	100 houses; 20 lives lost	1,000,000
1845	Quebec	1,200 houses; 40 lives lost	1,500,000
1846	St. Johns, N. F.	Nearly destroyed	5,000,000
1850	Fredericton, N. B.	200 buildings	.....
1852	Montreal	1,200 houses	5,000,000
1866	Quebec	2,500 houses, etc.	3,000,000
1874	Ottawa	Office buildings	1,000,000
1876	St. Johns, Que.	Business section	2,500,000
1876	St. Hyacinthe	600 buildings	1,250,000
1877	St. John, N. B.	Business section; 600 acres	13,500,000
1881	Quebec	800 houses	2,000,000
1892	St. Johns, N. F.	600 buildings	25,000,000
1897	Windsor, N. S.	Nearly destroyed	1,000,000
1898	New Westminster, B. C.	Business section	2,000,000
1900	Ottawa and Hull	1,000 houses, mills, etc.; 7 lives lost	7,500,000
1901	Montreal	Business buildings	2,500,000
1904	Toronto	Business buildings	13,500,000
1904	Halifax, N. S.	Warehouses, etc.	2,000,000
1906	Moncton, N. B.	Car works	1,200,000
1908	Kenora, Ont.	Flour mill and elevator	1,000,000
1908	Three Rivers, Que.	Business buildings	2,000,000
1908	Fernie, B. C.	General and forest fires	4,000,000
1909	Quebec	Grain elevators, docks, etc.	1,200,000

ANNUAL FIRE LOSSES IN THE UNITED STATES FOR THIRTY-FIVE YEARS—1875-1909.

[*Mainly from the Chronicle Fire Tables.*]

Year.	Aggregate Property Loss.	Aggregate Insurance Loss.	Year.	Aggregate Property Loss.	Aggregate Insurance Loss.
	$	$		$	$
1875	78,102,285	39,327,400	1894	140,006,484	89,574,659
1876	64,630,000	34,374,500	1895	142,110,233	84,689,030
1877	68,265,800	37,398,900	1896	118,737,420	73,903,800
1878	64,315,900	36,575,900	1897	116,354,575	66,722,145
1879	77,703,700	44,464,700	1898	130,593,905	73,796,080
1880	74,643,400	42,525,000	1899	153,597,830	92,683,715
1881	81,280,900	44,641,900	1900	160,929,805	95,403,650
1882	84,505,024	48,875,131	1901	165,817,810	100,798,645
1883	100,149,228	54,808,664	1902	161,488,355	94,775,045
1884	110,008,611	60,679,818	1903	145,302,155	* 104,000,000
1885	102,818,796	57,430,709	1904	†229,198,050	* 144,000,000
1886	104,924,750	60,506,564	1905	†165,221,650	* 116,000,009
1887	120,283,055	69,659,508	1906	†518,611,800	* 292,000,000
1888	110,885,665	63,965,724	1907	†215,084,709	* 127,000,000
1889	123,046,833	73,679,465	1908	†217,885,850	* 157,000,000
1890	108,993,792	65,015,465	1909	†188,705,150	* 143,000,000
1891	143,764,967	90,576,918			
1892	151,516,098	93,511,936	Totals	4,906,207,920	2,979,359,583
1893	167,544,370	105,994,577			

* Estimated by publishers of the Insurance Year Book. † From National Board Tables.

Statistics of Fires in 1909 in American Cities.

The following table, showing statistics of fires in 1909 in American cities having a population of 20,000 or more, is compiled from a report to the National Board of Fire Underwriters. Cities for which no reports were made in the original table of the items named below are enumerated here: Davenport, Ia.; Passaic, N. J.; Niagara Falls, N. Y.; Chester, Pa.; Madison, Wis.

Place.	Total No. of Alarms.	Total Property Loss.	Total Insurance Involved.	Total Insurance Loss.	Per Cent of Fires Confined to Building.	No. of Fires to Each 100 Buildings.
Alabama.		$	$	$		
Birmingham	665	231,346	2,595,977	214,004	.90	....
Mobile	236	85,797	468,475	85,797	.97	.98
Montgomery	297	118,155	1,753,776	100,756	.96	....
Arkansas.						
Fort Smith	161	467,059	542,481	467,059	.96	....
Little Rock	295	476,696	981,480	284,365	.95	....
California.						
Alameda	127	23,605	204,350	18,723	.96	....
Berkeley	109	13,382	.....	.....	.100	1.19
Los Angeles	1,020	456,820	.....	.....	.98	....
Oakland	335	136,174	418,000	122,084	.98	....
Sacramento	245	250,258	716,381	200,394	.95	....
San Diego	142	41,786	281,175	29,085	.98	1.46
San Francisco	1,327	1,096,598	4,439,790	760,883	.87	....
San Jose	165	67,736	508,755	62,644	.97	....
Stockton	104	102,495	343,627	41,876	.94	....
Colorado.						
Colorado Springs	206	70,473	764,950	66,345	.98	....
Denver	939	394,781	4,612,350	363,455	....	....
Pueblo	185	26,958	256,225	22,308	.99	2.01
Connecticut.						
Bridgeport	374	114,708	3,116,316	91,008	.98	....
Danbury	99	17,063	436,750	16,252	.100	....
Hartford	419	192,749	3,968,652	192,749	.97	....
Meriden	81	19,981	483,350	19,981	.100	4.76
New Britain	145	40,735	.....	40,735	.100	....
New Haven	688	151,997	2,016,482	119,197	.99	....
New London	71	147,848	254,350	134,574	100.	1.96
Norwich	139	300,154	376,828	205,959	.99	2.36
Stamford	130	120,273	430,737	80,711	.97	2.00
Waterbury	287	30,622	756,450	30,181	.97	3.30
Delaware.						
Wilmington	229	57,768	374,200	57,768	.96	....
Iowa—*Cont.*		$	$	$		
Council Bluffs	146	15,936	462,000	15,936	.99	....
Des Moines	637	239,230	1,228,100	237,960	.99	....
Dubuque	222	136,750	250,000	16,750	.80	3.03
Ottumwa	122	27,444	164,095	27,444	.98	....
Sioux City	254	105,778	4,127,075	102,437	.99	....
Waterloo	101	23,074	.....	17,443	.100	....
Kansas.						
Atchison	75	6,079	66,000	5,705	.100	1.58
Kansas City	515	292,278	6,745,540	247,925	.96	....
Leavenworth	155	38,259	291,375	34,639	.100	....
Topeka	235	362,902	1,322,260	361,892	.99	1.35
Wichita	224	69,806	556,353	69,156	....	....
Kentucky.						
Covington	260	139,969	383,708	117,699	.99	....
Lexington	241	44,686	754,510	39,624	.97	....
Louisville	819	363,148	3,377,081	363,148	.81	....
Newport	152	11,829	268,500	10,931	.99	....
Paducah	208	36,613	541,400	36,613	....	....
Louisiana.						
New Orleans	589	626,022	3,791,246	626,022	.83	....
Shreveport	244	102,580	562,550	86,931	.94	....
Maine.						
Bangor	207	46,831	321,750	.....	.99	....
Lewiston	144	96,293	697,150	90,743	.96	....
Portland	420	104,816	778,562	103,374	.99	5.41
Maryland.						
Baltimore	1,664	1,282,641	6,412,962	1,274,606	.99	....
Cumberland	83	9,168	91,600	9,168	.100	....
Massachusetts.						
Boston	4,032	2,248,335	28,868,079	1,720,676	.98	....
Brockton	580	106,836	3,925,175	88,986	.99	4.47
Cambridge	479	109,523	1,235,406	100,318	.99	3.26

Dist. of Columbia.						
Washington	1,127	318,375	4,676,015	.....	.95	....
Florida.						
Jacksonville	331	344,564	2,234,480	334,433	.94	....
Key West	33	10,677	53,429	10,677	.88	.34
Pensacola	86	26,371	125,550	26,371	....	....
Tampa	239	233,563	957,569	212,271	.87	....
Georgia.						
Atlanta	739	334,828	6,388,893	316,560	.96	....
Augusta	302	79,271	.....	79,256	.99	2.29
Columbus	155	22,309	490,785	21,598	.97	....
Macon	...	62,435	812,351	50,731	....	....
Savannah	341	187,141	.....	.....	.95	....
Illinois.						
Aurora	113	27,661	316,125	23,746	.97	1.13
Belleville	73	17,453	.....	.....	100	....
Bloomington	160	62,200	242,500	49,999	.99	....
Chicago	10,310	4,824,010	37,315,713	4,507,789	.94	....
Danville	153	18,200	200,000	18,200	100	....
Decatur	153	750,213	1,210,189	631,240	.97	....
East St. Louis	288	237,430	1,141,832	190,823	.91	1.92
Elgin	98	32,820	322,855	31,016	.99	1.07
Evanston	185	63,365	1,131,150	.....	.100	....
Freeport	119	29,573	.....	29,573	.100	....
Galesburg	137	48,440	520,050	48,440	.100	....
Joliet	144	16,977	251,900	16,977	.100	....
Moline	72	12,391	175,900	10,698	.99	....
Peoria	485	251,758	973,400	251,758	.98	....
Quincy	184	67,265	.....	37,575	.99	....
Rockford	167	60,141	876,050	58,112	.100	....
Rock Island	140	22,773	287,900	22,773	.98	....
Springfield	320	75,659	.....	74,358	....	....
Indiana.						
Anderson	103	55,984	374,450	52,277	.99	....
Elwood	81	11,632	150,000	.....	.92	....
Evansville	266	287,353	.....	287,353	.90	....
Fort Wayne	245	110,212	297,320	104,647	....	....
Indianapolis	1,323	396,554	.....	396,554	.98	....
La Fayette	145	12,730	155,375	12,730	.100	....
Marion	....	8,481	.....	6,340	.100	....
Muncie	108	12,211	124,500	12,211	.99	....
New Albany	....	121,123	218,245	101,000	....	....
Richmond	123	29,480	436,450	.....	....	....
South Bend	179	31,714	721,575	31,714	.100	....
Terre Haute	281	45,390	362,783	45,390	.98	2.23
Iowa.						
Burlington	....	11,130	.....	11,130	.100	....
Cedar Rapids	208	31,728	1,148,725	30,693	.99	2.52
Clinton	132	13,000	258,000	13,000	.100	1.87
Chelsea	173	40,690	432,280	40,370	.98	....
Chicopee	184	12,831	102,660	10,652	.99	....
Everett	135	54,436	467,310	55,374	.100	2.54
Fall River	386	103,870	7,936,200	91,841	.99	2.66
Fitchburg	175	44,169	1,005,900	37,260	.100	....
Gloucester	136	107,361	254,399	71,479	.99	2.38
Haverhill	234	56,590	479,626	50,005	.99	3.03
Holyoke	351	53,791	3,699,934	51,101	.99	6.36
Lawrence	354	47,408	6,866,105	46,768	.99	....
Lowell	836	182,950	3,425,018	174,275	.98	4.49
Lynn	782	266,378	3,285,159	259,704	.99	4.45
Malden	266	96,121	581,000	.....	.95	....
Medford	134	32,363	312,800	84,346	.99	2.38
New Bedford	378	134,389	1,338,292	21,375	.99	....
Newton	411	84,856	1,280,709	80,094	.98	3.93
North Adams	83	15,103	.....	15,103	.100	....
Northampton	86	15,677	104,725	15,677	.100	2.41
Pittsfield	117	112,751	311,252	97,144	.98	2.35
Quincy	204	58,067	319,010	39,251	.100	3.37
Salem	254	250,180	777,653	250,180	....	....
Somerville	377	70,358	339,066	68,458	.99	2.84
Springfield	676	71,770	1,264,384	62,463	.98	....
Taunton	....	70,187	844,727	62,333	.99	....
Waltham	149	36,058	429,850	35,938	.100	3.98
Worcester	1,247	401,126	3,568,031	330,826	.99	....
Michigan.						
Battle Creek	126	45,301	520,550	39,061	.99	1.46
Bay City	....	97,335	.....	.....	.100	3.96
Detroit	1,907	1,257,657	8,429,003	2,257,657	....	....
Grand Rapids	483	195,802	3,083,060	195,802	.88	1.32
Jackson	196	18,733	365,350	16,493	.99	....
Kalamazoo	158	265,197	626,450	265,143	.97	....
Lansing	158	41,692	595,025	39,647	.100	....
Muskegon	159	111,287	788,771	101,155	.99	2.53
Port Huron	144	33,988	475,000	26,647	.97	2.84
Saginaw	406	70,690	313,502	70,690	.99	....
Minnesota.						
Duluth	343	249,922	1,412,900	220,067	.99	....
Minneapolis	1,671	885,121	14,115,330	860,210	.96	....
St. Paul	1,006	767,561	6,055,916	767,561	....	....
Winona	103	17,738	20,357	12,753	.99	....
Mississippi.						
Meridian	239	116,584	2,101,375	116,584	.97	2.00
Vicksburg	154	92,400	236,800	87,400	.83	.96

* Exclusive of the conflagration of April 12, 1908, involving an insurance loss of $8,846,879 and a total loss of $17,000,000 and destroying 2822 buildings.

STATISTICS OF FIRES IN 1909 IN AMERICAN CITIES—*Continued.*

Place.	Total No. of Alarms.	Total Property Loss.	Total Insurance Involved.	Total Insurance Loss.	Per Cent of Fires Confined to Building.	No. of Fires to Each 100 Buildings.
Missouri.		$	$	$		
Joplin	263	33,778	117,400	9,744	.99	....
Kansas City	2,326	1,477,495	21,910,281	1,372,142	.97	3.80
St. Joseph	388	62,394	704,405	59,160	.99	1.65
St. Louis	3,306	950,004	19,442,463	874,262	.98	....
Springfield	226	316,933	907,022	157,130	.93	1.50
Montana.						
Butte	234	15,655	1,770,550	15,655	.100	....
Great Falls	105	7,973	195,800	6,171	.100	....
Nebraska.						
Lincoln	225	55,948	1,469,885	45,597	.96	....
Omaha	725	229,444	5,492,015	184,630	.99	....
South Omaha	198	115,099	366,060	113,294	.97	....
New Hampshire.						
Concord	200	37,735	99,220	25,422	.99	....
Manchester	355	151,465	476,219	106,748	.99	....
Nashua	201	64,113	191,750	49,419	.100	....
New Jersey.						
Atlantic City	238	57,972	.....	.....	.98	2.39
Bayonne	168	13,156	91,550	13,156	.95	1.86
Camden	183	68,647	1,182,278	68,647	.96	....
East Orange	164	14,847	.....	14,847	.100	....
Elizabeth	286	60,124	1,014,705	.....	.97	....
Hoboken	265	72,228	1,134,395	70,578	.96	4.19
Jersey City	965	394,232	1,927,425	357,157	.95	....
Newark	949	849,124	8,173,043	695,218	.94	1.65
New Brunswick	36	42,800	185,400	42,800	.97	....
Orange	144	24,771	214,660	.....	.97	....
Paterson	503	240,427	3,561,295	223,149	.99	2.74
Perth Amboy	73	.....	.....	.....	.100	....
Plainfield	113	18,007	292,600	11,312	.100	2.59
Trenton	223	90,614	.....	89,071	.99	.80
West Hoboken	52	5,400	.....	.....	....	....
New York.						
Albany	795	163,015	2,974,738	159,660	.99	....
Amsterdam	134	59,718	300,195	59,718	.98	...
Auburn	115	18,304	.....	17,664	.99	1.10
Binghamton	121	45,810	508,990	44,300	.96	1.43
Buffalo	1,812	1,313,206	8,861,139	1,313,206	.98	....
Oregon.		$	$	$		
Portland	868	614,409	3,121,113	512,025	.97	....
Pennsylvania.						
Allentown	60	27,827	360,300	.....	.100	.45
Altoona	406	18,278	139,850	14,932	.99	3.68
Braddock	89	26,430	.....	22,388	.100	....
Easton	86	84,081	.....	69,671	.100	....
Erie	230	76,349	1,851,850	.....	.99	....
Harrisburg	152	25,373	170,450	25,373	.98	.85
Johnstown	299	61,836	1,066,025	31,695	.99	....
Lancaster	81	210,921	.....	210,921	.98	....
Lebanon	26	2,735	.....	.....	.100	....
McKeesport	150	23,477	409,750	23,477	.98	....
New Castle	253	23,195	399,000	19,909	.99	....
Norristown	20	8,837	40,500	.....	.100	.29
Philadelphia	4,072	2,173,848	59,482,150	2,125,041	.98	....
Pittsburg and Allegheny	1,672	1,085,242	9,494,759	.....	.95	....
Reading	161	98,283	.....	.....	....	.64
Scranton	435	210,454	1,390,291	201,608	.95	....
Shamokin	41	2,998	.....	2,673	.100	....
Shenandoah	32	19,000	32,000	14,000	.83	.55
Wilkes-Barre	134	64,470	554,300	.....	.100	1.12
Williamsport	148	23,952	226,464	19,701	.98	....
York	83	32,153	997,300	30,703	.99	.73
Rhode Island.						
Central Falls	96	39,150	.....	32,750	.100	....
Newport	86	20,656	212,300	20,039	.99	1.56
Pawtucket	328	59,645	2,555,800	62,975	.99	....
Providence	1,538	398,466	5,358,714	383,258	.99	....
Woonsocket	196	48,355	2,230,730	35,155	.98	....
South Carolina.						
Charleston	233	49,244	727,415	46,381	.97	....
Columbia	121	56,162	394,550	55,598	.84	....
Tennessee.						
Chattanooga	244	71,962	1,567,450	71,445	.94	....
Knoxville	...	59,443	.....	39,452	.99	....
Memphis	728	487,301	1,915,038	376,361	.96	....
Nashville	480	189,713	2,740,032	189,713	.91	....

Cohoes	117	30,665	1,736,539	29,697	.98	2.53
Elmira	209	94,217	797,768	75,557	.98	....
Glens Falls	107	20,592	105,050	18,350	.100	....
Gloversville	70	58,135	360,649	54,935	.97	....
Jamestown	84	56,080	861,;88	53,770	.100	1.20
Kingston	157	31,877	248,135	31,642	.100	....
Mt. Vernon	116	50,392	503,650	50,392	.99	1.63
Newburgh	41	21,430	44,507	21,430	.95	....
New Rochelle	107	24,345	262,375	24,345	.100	....
New York City	....	10,153,881	193592,240	9,873,341	....	....
Manhattan and Bronx	....	7,920,409	149615,910	1,920,409	....	....
Richmond	....	190,227	741,900	140,107	....	....
Brooklyn and Queens	4,606	2,043,245	43,234,430	1,812,825	.97	....
Oswego	74	12,543	108,850	12,543	.97	....
Poughkeepsie	117	26,016	1,380,600	.....	.100	....
Rochester	1,063	789,746	.....	789,746	.99	....
Schenectady	246	125,727	613,825	116,537	.98	....
Syracuse	470	200,160	2,087,850	189,110	.100	....
Troy	417	242,274	2,206,989	242,274	....	...
Utica	250	87,267	.....	73,442	.100	....
Watertown	135	15,659	316,850	15,259	.98	....
Yonkers	427	126,731	2,105,695	105,739	.99	3.69
NORTH CAROLINA.						
Charlotte	152	102,854	883,079	70,939	.93	1.83
Wilmington	131	22,719	519,050	20,139	.98	....
OHIO.						
Akron	231	604,262	1,232,467	450,734	.98	....
Canton	172	26,005	1,605,275	26,005	.100	....
Cincinnati	1,642	616,899	2,592,812	541,812	.99	....
Cleveland	1,910	1,288,952	6,322,750	1,165,709	.95	....
Columbus	764	445,393	1,817,113	331,593	.95	....
Dayton	541	632,283	1,496,760	416,510	.97	....
East Liverpool	78	44,859	270,200	43,979	.100	....
Findlay	46	24,829	86,490	18,277	.100	1.09
Hamilton	170	52,048	328,900	52,048	.100	....
Lima	120	17,000	80,840	15,000	.99	....
Lorain	117	19,829	305,200	.....	.100	....
Mansfield	60	3,197	174,250	3,197	.99	....
Newark	99	139,675	277,610	133,780	.98	....
Norwood	51	3,402	141,700	3,402	.100	....
Portsmouth	79	38,680	141,900	32,396	.89	1.31
Sandusky	....	135,000	.....	118,000	.95	1.18
Springfield	190	41,392	1,208,440	37,034	.100	1.71
Toledo	612	272,160	3,347,489	256,310	.97	....
Youngstown	410	37,430	2,021,641	35,930	.100	....
Zanesville	63	35,202	152,500	34,019	.99	....
OKLAHOMA.						
Oklahoma City	447	20,000	.....	.....	.100	....
TEXAS.						
Austin	159	33,080	.....	.....	.100	....
Dallas	738	781,852	2,408,710	516,342	.86	2.89
El Paso	234	98,269	877,255	81,342	.100	....
Fort Worth	650	1,028,867	4,344,437	976,917	.96	....
Galveston	296	129,130	598,297	126,817	.99	3.39
Houston	709	480,992	3,392,490	426,832	....	....
San Antonio	300	150,382	1,015,234	116,901	.90	....
Waco	301	121,978	813,796	121,978	....	....
UTAH.						
Ogden	129	25,005	693,925	14,655	.98	1.28
Salt Lake City	378	302,338	1,705,013	194,466	.99	....
VERMONT.						
Burlington	74	2,452	243,880	2,352	.99	1.47
VIRGINIA.						
Danville	63	13,169	.....	.....	.98	....
Lynchburg	134	58,760	1,022,775	66,632	.100	1,91
Newport News	116	7,731	187,900	4,508	.99	2.37
Norfolk	430	229,683	3,762,020	226,998	.99	....
Petersburg	73	19,713	86,275	.....	.99	....
Portsmouth	103	88,225	309,500	80,800	.75	1.39
Richmond	535	160,683	3,485,477	132,398	.98	....
Roanoke	171	129,945	921,875	128,688	.86	....
WASHINGTON.						
Seattle	1,113	423,097	4,125,320	.....	.98	....
Spokane	590	382,138	2,761,982	291,625	.98	....
Tacoma	608	315,207	1,251,919	315,207	.99	....
WEST VIRGINIA.						
Charleston	168	52,844	675,500	48,889	.98	3.28
Parkersburg	67	15,275	.....	.....	.97	....
Wheeling	219	64,269	1,552,865	64,269	.99	....
WISCONSIN.						
Eau Claire	107	13,222	507,925	10,072	.99	....
Green Bay	85	61,131	98,525	55,739	.99	....
La Crosse	132	89,970	223,640	82,574	.100	1.39
Milwaukee	1,773	943,813	17,330,881	932,766	.99	2.06
Oshkosh	112	124,825	.....	.....	.99	....
Racine	96	825,723	644,173	247,430	.199	....
Sheboygan	49	5,445	53,625	4,804	.100	....
Superior	213	75,623	866,725	58,996	.00	....

Fire Insurance Sto

Dividends of American Fire Insurance

Name and Location of Company.	Capital Paid up.	Par Value of Stock.	Annual Divi										
			1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892	1893.	1894.	1895.
	$	$											
Adirondack, New York	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Ætna, Hartford	4,000,000	100	18	18	18	18	18	18	18	18	18	18	18
Agricultural, Watertown	500,000	100	10	10	10	10	10	10	10	10	10	10	10
Albany, Albany	250,000	50	10	10	10	10	10	8	8	8	8	6	12
Allegheny Fire, Pittsburg	200,000	50	..	..	..	..	..	..	..	..	..	..	..
Allemannia, Pittsburg	200,000	50	8	8	4	3	6	7	8	6	*p*	4	8
Alliance, Philadelphia	500,000	10	..	..	..	..	.	..	..	..	..	..	..
American Druggists, Cincinnati	200,000	25	..	..	..	..	..	..	..	..	..	..	..
American, Newark	†1,000,000	5	15	10	10	10	10	10	10	10	10	10	10
American Central, St. Louis	2,000,000	100	4	8	8	4	8	8	10	10	10	10	10
Arlington, Washington	100,000	10	8	8	8	8	8	8	8	8	8	8	8
Assur. Co. of America, N. Y.	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Atlanta Home, Atlanta	200,000	100	10	10	20	9	5	8	9	9	*28	7	8
Austin Fire, Austin	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Ben Franklin, Pittsburg	200,000	50	6	6	6	6	6	6	6	6	8	8	8
Birmingham, Pittsburg	200,000	50	6	6	6	6	6	6	6	6	6	6	6
Bluff City, Memphis	100,000	100	5	10	*p*	*p*	*p*	4	8	4	*p*	*p*	*p*
Boston, Boston	1,000,000	100	10	10	10	10	10	10	10	10	10	10	10
Buffalo Commercial, Buffalo	200,000	500	..	..	..	..	..	..	..	..	..	..	..
Buffalo German, Buffalo	200,000	100	15	20	20	20	20	20	20	40	20	20	25
Caledonian American, N. Y.	200,000	100	..	..	..	..	..	..	..	..	..	..	..
California, San Francisco	400,000	40	..	..	..	..	..	..	..	..	..	..	..
Calumet, Chicago	‡300,000	100	..	..	..	..	..	..	..	..	..	..	..
Camden F. Ins. Ass'n, Camden	*e*500,000	5	10	10	10	10	10	10	10	10	10	10	10
Capital & Mer. & Bankers, Des M.	50,000	...	..	..	..	..	..	—	..	..	..	..	..
Capital Fire, Concord	200,000	100	..	*v*6	6	6	6	6	6	6	6	5	4
Carolina, Wilmington	50,000	10	..	..	*v*	*p*	*p*	10	*p*	3	6	6	6
Citizens, St. Louis	200,000	100	6	6	6	6	6	3	6	3	6	3	6
City, New York	*f*500,000	100	..	..	..	..	..	..	..	..	..	..	..
City, Pittsburg	100,000	50	*p*	8	6	3	*p*	*p*	*p*	*p*	*p*	6	6
Colonial Assurance, New York	200,000	50	..	..	..	..	..	..	..	..	..	..	..
Columbia, Dayton	150,000	100	8	8	8	8	8	8	8	8	8	8	8
Columbia, Jersey City	400,000	100	..	..	..	..	..	..	..	..	..	..	..
Columbia, Omaha	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Commerce, Albany	200,000	25	8	10	10	10	50	8	6	6	6	6	6
Commercial Fire, Washington	100,000	5	..	..	..	..	..	*v*	*p*	*p*	6	6	6
Commercial Union, New York	200,000	100	..	..	..	..	..	*v*	*p*	*p*	*p*	1½	3
Commonweath, Dallas	230,000	100	..	..	..	..	..	..	..	..	..	..	.
Commonwealth, New York	500,000	100	..	*v*	2	*a*	*c*6	*p*	*d*3	6	3	*p*	*b*6
Concordia, Milwaukee	300,000	100	8	8	4	7	7	6	6	8	8	7	8
Connecticut, Hartford	1,000,000	100	8	8	8	8	8	8	8	8	8	8	10
Consolidated, Minneapolis	*g*200,000	10	..	..	..	..	..	..	..	..	..	..	..
Continental, New York	1,000,000	100	15	15.4	15.4	12.4	14	14	14	14	15.4	15.4	15.4
Cooper, Dayton	200,000	20	10	10	10	10	10	10	10	10	10	10	10
Corcoran, Washington	100,000	50	6	6	6	6	6	6	6	6	6	6	6

* Including stock dividend of twenty-five per cent. † Capital increased from $750,000 in 1909. ‡ Capital increased from
c Scrip dividend to policyholders thirty per cent. *d* Scrip dividend to policyholders ten
g Capital increased from $168,880 in 1909. *h* Stock dividend.

CKS AND DIVIDENDS.

COMPANIES FOR TWENTY-FIVE YEARS.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1910 TO DATE.		Net Book Value of Stock Per $100, January 1, 1910.	Latest Sale of Stock (per cent).
1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	Date.	Pr. Ct.		
..	..	..	..	..	..	..	..	..	..	*v*	*p*	10	*p*	.....	..	$142.62	...
18	18	18	18	18	17½	16.7	14	16¾	16¾	19	19	19	18¾	Jan.	4	251.57	320
10	10	10	10	10	10	10	10	10	10	10	10	10	12½	Jan.	7½	309.93	...
8	8	8	8	8	8	8	8	8	8	9	10	10	10	.....	..	253.27	200
..	..	..	..	..	..	..	*v*	*p*	*p*	3	6	1½	*p*	.....	..	114.14	...
8	8	8	8	8	*p*	8	8	4	8	8	10	15	15	Jan.	3	343.44	212
..	..	..	..	..	..	..	..	*v*	*p*	4	*p*	*p*	6	Jan.	3	191.86	120
..	..	..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	Jan.	6	125.18	150
10	10	10	10	10	10	10	16	16	16	18	16	20	20	Feb.	5	335.50	500
10	10	10	10	10	10	10	10	10	10	12	12	12	12	Jan.	3	150.31	181
8	8	8	8	16	16	16	16	16	16	16	16	16	16	May	8	267.80	300
..	*v*	15	12	12	12	5	*p*	3½	*p*	*p*	*p*	*p*	*p*	Jan.	2½	149 90	...
8	8	8	2	..	*p*	*p*	5	6	6	*p*	*p*	7	7	.....	.	173 37	125
..	..	..	..	..	..	*v*	*p*	*p*	3	4½	*p*	5	10	Jan.	10	150.09	150
8	8	8	8	8	8	8	10	12	14	16	16	16	16	Jan.	8	198.81	210
8	8	8	8	8	8	8	8½	9	9	9	10	10	10	.....	..	170.67	...
p	8	8	8	8	8	4	4	8	4	8	8	*p*	4	.....	..	107.49	...
10	10	10	10	10	13	12	12	12	12	12	20	18	30	.....	..	405.85	...
v	*p*	3	*p*	*p*	2½	*p*	8	8	8	8	8	8	8	Jan.	5	181 63	125
30	25	30	30	20	30	30	30	30	30	20	30	30	30	.....	..	884.69	...
..	..	*v*	5	*p*	*p*	4½	4½	4½	4½	*p*	*p*	3	4	.....	..	112 98	150
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	3	Jan.	31	162.60	250
..	..	..	..	..	..	..	..	..	*v*	..	..	7½	15	Jan.	15	148.48	...
10	10	10	10	11	10	10	10	10	10	10	10	10	10	Jan.	6	220.15	...
..	..	..	..	..	..		..	..	..	..	..	..	6	.....	..	208 04	...
4	4	4	4	4	2	*p*	4	4	4	5	5	5	3.85	Feb.	2	186.90	117
6	3	6	6	6	6	6	6	6	6	6	6	6	6	Jan.	3	146.15	125
6	6	7	75	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	8	8	Jan.	5	195.01	250
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	10	Jan.	2½	209.15	200
6	6	6	6	6	7	8	8	10	10	10	10	10	10	.....	..	162.23	...
v	*p*	5	5	*p*	*p*	3	4	5	5	6	7	7	*p*	Feb.	8	147.04	100
8	8	8	8	8	8	8	8	10	10	10	10	10	10	Jan.	5	362.91	231½
..	..	..	..	..	*v*	3	3½	*p*	*p*	*p*	*p*	3½	*p*	.....	..	138.04	...
..	..	..	..	*v*	*p*	5	5	5	5	5	6	6	6	Jan.	8	195.71	125
8	8	8	8	8	8	8	8	8	8	8	10	10	10	Feb.	2½	215.20	170
6	6	*p*	*p*	*p*	*p*	*p*	6	6	6	6	6	6	6	.....	..	135.57	...
3	3	4	5	5	5	5	5	5	5	7	7	7	10	Jan.	5	207.96	...
..	..	..	..	..	..	..	*v*	*p*	*p*	8	8	9	10	Jan.	5	137.44	135
6	9	6	6	6	6	6	7	8	9	10	10	10	10	Jan.	5	306 90	*x*315
9	9	10	10	10	10	*p*	6	6	6	4	8	8	8	Jan.	4	153.84	175
10	10	10	10	10	10	10	10	12	12	12	12	12	12	.....	..	271.66	...
..	*v*	*p*	1½	4	*p*	*p*	*p*	4	*p*	*p*	4	4	4	.....	..	107.31	150
17.7	20	27	25	25	25	25	30	36	36	45	45	45	55	Jan.	35/100	1404.48	*x*925
10	10	10	10	10	10	10	10	10	10	10	10	10	7½	Jan.	5	231.80	...
6	6	6	6	6	6	8	9	10	10	10	10	10	10	.....	..	228.73	...

100,000 in 1909. *a* Scrip dividend to policyholders twenty per cent. *b* Scrip dividend to policyholders twenty-five per cent.
er cent. *e* Capital increased from $400,000 in 1909. *f* Capital increased from $200,000 in 1909.
No dividend declared. *v* Year of organization. *x* Bid.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Divi										
			1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.
	$	$											
County Fire of Philadelphia....	400,000	100	6	6	6½	6	7	7	7	6	6	6	6
Delaware, Phila.....	400.000	25	10	10	8	8	p	15	9	8	p	6	6
Des Moines, Des Moines.....	100,000	100	p	8	8	10	10	p	p	10	10	10	10
Detroit F. and M., Detroit	500,000	50	10	10	‡24	10	10	10	11.7	10	10	10	10
Dubuque F. and M., Dubuque..	200,000	100	p	p	24	24	32	p	p	10	10	10	10
Dutchess Fire, Poughkeepsie...	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Eastern Fire, Atlantic City....	l 207,067	100	..	..	..	..	..	..	..	..	..	..	..
Empire City, New York.....	200,000	100	6	6	7	6½	6	6	6	p	3	3	6
Equitable, Charleston.....	l 168,500	50	..	..	..	..	..	..	..	..	..	..	v
Equitable F. & M., Providence	400.000	50	6	7	8	7	8	7	4	3	3	6	6
Eureka F. & M., Cincinnati...	100,000	20	12	12	12	12	12	12	12	12	12	12	12
Fact. & Traders Mut., Mobile..	150,000	100	4	12	8	10	10	10	p	p	8	8	9
Factors Fire, Memphis.....	100.000	100	p v	p	p	p	p	p	p	p	g30	g10	g10
Farmers & Mer., Lincoln	c 200,000	100	p	p	p	p	p	p	p	p	..	..	50
Farmers, Cedar Rapids.....	c 200,000	100	..	10	12½	15	15	25	15	10	18	10	10
Federal, Jersey City.....	1,000,000	100	..	..	..	..	..	..	..	..	..	..	..
Fidelity, Fire, New York*.....	1,000,000	..	..	..	..	..	..	..	..	..	..	..	..
Fidelity, Des Moines.....	h 50,000	100	..	..	..	..	..	..	..	..	v	p	p
Fire Association, Philadelphia.	750,000	50	40	40	40	40	40	40	40	40	40	40	40
Firemans Fund, San Francisco	1,500,000	100	12	12	12	12	12	12	12	12	12	12	12
Firemens, Washington.....	200,000	..	p	p	p	p	p	p	p	p	p	p	p
Firemens, Newark.....	1,000,000	50	15	12	12	12	12	12	12	12	12	12	12
Forest City, Rockford.....	200,000	100	14	16	28	25	30	25	30	30	30	30	30
Franklin, Philadelphia.....	400,000	25	20	25	25	22½	25	25	22½	22½	20	22½	25
Franklin, Washington.....	125,000	25	8	8	8	8	8	10	10	10	10	10	10
Franklin, Wheeling.....	200,000	100	p	p	p	6	6	6	6	6	6	6	6
Georgia Home, Columbus.....	300,000	100	9	10	10	17	12	17	12	6	12	12	12
German, Baltimore.....	500,000	10	10	10	10	10	10	10	10	10	10	10	10
German Fire, Indianapolis.....	100,000	50	..	..	..	..	..	..	..	..	..	..	..
German, Louisville.....	200,000	50	6	6	6	6	6	6	6	6	6	6	6
German, Peoria.....	200,000	100	6	8	8	8	6	6	6	6	9	p	p
German, Pittsburg.....	300,000	50	12	12	12	10	8	10	10	10	10	10	10
German, Wheeling.....	200,000	100	10	10	10	10	10	10	10	10	10	10	10
German-American, Baltimore..	200,000	25	4	6	6	6	6	6	6	6	6	6	6
German Alliance, New York...	400,000	100	..	..	..	..	..	..	..	..	..	..	..
German-American, N. Y.....	1,500,000	100	14	14	15	20	20	20	20	20	20	20	20
German-American, Pittsburg...	c 200,000	50	6	6	8	8	8	8	8	8	8	8	8
German-American, Wash.....	100,000	100	7	8	8	8	10	10	10	10	10	10	10
German Security, Louisville...	100,000	100	p	p	p	p	p	p	p	p	22	6	4
Germania, New York.....	1,000,000	50	10	10	10	10	10	10	10	10	10	10	10
Girard F. & M., Philadelphia..	500,000	100	23	24	24	25	24	24	24	20	20	20	20
Glens Falls, Glens Falls.....	200,000	10	15	10	10	10	10	10	10	10	20	20	20
Globe & Rutgers, New York...	400,000	100	10	10	10	10	10	8	8	p	6	p	p
Granite State, Portsmouth.....	200,000	100	v	p	p	p	p	6	6	6	6	6	6
Hanover, New York.....	1,000,000	50	10	10	10	10	10	10	10	10	10	10	[illegible]
Hartford, Hartford.....	2,000,000	100	20	20	20	20	20	24	24	24	24	24	2[illegible]
Hawkeye, Des Moines.....	100,000	100	100	100	120	120	120	100	120	120	120	120	12[illegible]
Hernando, Memphis.....	100,000	100	10	10	5	p	10	10	9	5	p	4	[illegible]
Hibernia, New Orleans..	200,000	100	..	5	4	p	p	p	p	p	p	p	[illegible]
Home, New York.....	3,000,000	100	10	10	10	10	10	10	10	10	10	10	1[illegible]
Home, Salt Lake City.....	j 300,000	100	..	v	p	6	8	7½	10	7½	7½	6½	[illegible]
Humboldt, Pittsburg.....	200,000	50	p	4	6	4	6	6	6	7	8	8	[illegible]
Imperial, Denver.....	t 225,000	100	..	..	..	..	..	..	..	..	..	..	[illegible]
Ins. Co. of N. America, Phila..	3,000,000	10	20	20	15	15	15	15	15	12	12	12	[illegible]
Ins. Co. of State of Ill., Rockford	300,000	100	..	..	..	..	..	..	..	..	..	..	[illegible]
Ins. Co. of State of Pa., Phila..	200,000	200	10	10	10	10	10	10	10	10	7½	p	[illegible]
Jefferson, Philadelphia.....	250,000	50	12	12	12	12	12	12	12	12	12	12	[illegible]
L'pool & Lon. & Globe, N.Y..	200,000	100	..	..	..	..	..	..	..	..	..	..	[illegible]

* Early in 1910 the Fidelity Fire amalgamated with the Phenix of Brooklyn, under the title of the Fidelity-Phenix
dend of 100 per cent. c Capital increased from $100,000 in 1909. d Stock dividend. g Credited on stock n
increased from $120,000 in 1909. ‡ Prior to 1906 figures of Dutchess Insurance Co. o Special. p No dividend decl.

AND DIVIDENDS—*Continued.*

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1910 TO DATE.		NET BOOK VALUE OF STOCK PER $100, JANUARY 1, 1910.	LATEST SALE OF STOCK (PER CENT).
1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905	1906.	1907.	1908.	1909.	Date.	Pr. Ct.		
6	6	6	6	6	6	6	6	6	6	8	8	8	8	Jan.	4	$157.80	140
6	6	6	6	6	3	3	*p*	2	6	6	15	15	15	.....	..	155.57	...
10	10	10	10	9½	*p*	10	10	10	*b*10	10	12	40	6	.....	..	251.56	...
10	10	10	10	10	10	10	10	10	10	10	10	10	12½	.....	..	296.38	258
16	16	16	15	15	15	20	20	20	*b*12	14	16	18	20	.....	..	262.65	...
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	*p*	Feb.	2	168.03	120
..	..	..	..	..	..	*v*	*p*	*b*12	9	9	*p*	4	*p*	.....	..	120.15	125
6	6	6	6	6	*p*	3	*p*	3	*p*	6	7	7½	8	Jan.	4	201 71	*x*125
2½	7	5	6	6	6	6	7	*p*	*p*	6	6	6	7	.....	..	134 01	...
6	6	7	7	7	7	7	7	7	7	4	*p*	2½	5	Jan.	3	133 15	108
12	12	12	12	8	8	8	8	8	8	8	8	8	8	Jan.	4	208 25	...
15	15	10	10	10	10	10	10	10	10	10	10	10	10	.....	..	188 14	...
9	9	10	9	8	8	7	7	6	3	6	6	*p*	*p*	.....	..	104.50	...
p	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	5	10	*p*	*p*	Jan.	2½	161.92	150
10	10	10	10	10	15	15	15	15	15	15	15	15	15	Jan.	10	210.57	...
..	..	..	..	..	*v*	10	10	10	10	10	6	6	8	.....	..	134.04	...
..	..	..	..	..	..	..	..	..	..	*v*	*p*	3	8	.....	..	202.08	...
6	*p*	1½	2	*p*	*p*	*p*	*p*	*p*	*p*	*p*	2	2	1	Jan.	4	122.74	...
40	40	40	40	40	40	40	40	40	40	40	40	40	40	Jan.	20	405.08	700
12	12	12	12	12	12	12	12	12	12	4	*p*	10	10	Jan.	6	233.43	280
p	10	10	10	8	8	8	8	8	8	7	6	6	6	.....	..	130 52	...
12	12	14	10	10	10	10	10	12	12	15	15	18	16	Jan.	4	373.97	400
28	28	28	8	14	14	14	14	14	14	16	18	18	18	.....	..	215.42	...
25	25	22½	20	20	20	20	20	20	20	10	6	11	12	.....	..	272.86	240
10	10	10	20	10	10	10	10	10	10	10*k*2	12	12	12	.....	..	303.85	...
6	6	6	6	6	6	6	8	4	2	*p*	*p*	*p*	*p*	.....	4	183 69	...
12	12	12	12	12	32	10	30	*p*	6	10	10	10	10	.....	..	152.16	146
10	10	10	10	10	10	10	10	5	3	6	6	6	6	Jan.	3	182.07	160
a	4	8	12	*p*	*p*	6	9½	9½	9½	9½	9½	9½	9½	Jan.	4¾	248.13	...
6	6	6	6	6	6	6	6	6	6	6	6	6	6	.....	..	208.88	...
9	9	9	9	9	9	9	9	13½	9	9	*p*	*p*	*p*	.....	..	144.18	150
10	10	10	10	10	10	10	10	10	10	12	11	12	12	Jan.	3	145.56	170
10	10	10	10	10	10	10	10	10	5½	9	10	10	14	Jan.	6	220.75	210
6	6	6	6	6	6	7	8	5½	6	6	6	6	8	Jan.	4	223.36	160
..	*v*	*p*	*p*	*p*	6	6	10	10	10	12	12	12	12	Jan.	7½	257.71	*x*275
20	25	30	30	30	30	30	30*20	30	30	30	30	30	30	Jan.	15	529.35	*x*570
8	8	8	8	8	8	9	10	8	7	10	10	10	12	Jan.	7	230.20	...
10	12	12	12	12	19	15	12	12	12	12	12	15	15	Feb.	6	318.76	267
5	12	7	3	5	5	5	5 *k* 5	4	4	5	5	5	5	.....	..	230.20	168.85
10	12	12	15	15	15	16	16	20	20	15	12	12	15	Jan.	9	300.84	*x*285
22	23	23	25	21	20	20	22	22½	20	20	20	20	20	Jan.	5	181.64	390
20	20	30	30	30	50	30	60	60	35	90	30	30	30*k*85	Jan.	105	1317.46	1600
p	6	7	6	*p*	*p*	3	11	11	16	16	30	45	40	.....	..	699 58	*x*470
6	6	6	6	6	6	6	6	6	6	8	8	10	10	Jan.	5	254.63	161
7	10	10	10	10	8	8	10	9	8	4	10	10	10	Jan.	7½	225.25	*x*190
28	32	32	32	32	32	32	35	40½	40	35	23	30	32½	.....	..	433.57	...
120	120	120	120	120	120	120	120	*d*420	25	25	20	30	30	Jan.	7½	207.46	...
3	*p*	8	8	8	8	8	8	8	8	8	8	3	8	Jan.	4	122.16	100
8	*p*	*p*	8	8	10	15	10	10	5	15	10	10	10	.....	..	207 52	210
10	10	10	10	10	13	14	14	14	20	20	20	20	25	Jan.	15	472.76	*x*695
7½	6	8	8	6½	9	12½	10½	10	10	12	12	12	12	Jan.	2	247.54	210
8	4	8	8	8	10	12	16	16	16	16	16	16	16	Jan.	16	226.99	200
..	..	..	..	..	.	..	..	..	..	*v*	*p*	6	6	Jan.	6	140.67	160
12	12	12	12	12	12	12	12	2	12	12	12	12	12	Jan.	6	185.91	240
v	*p*	3	*p*	*p*	*p*	*p*	*p*	10	15	10	10	12½	11	.....	..	143 39	...
5	5	6	6	*p*	*p*	*p*	*p*	1*p*	*p*	*p*	*p*	*p*	*p*	.....	..	154 81	101½
18	18	18	12	12	12	12	12	12	6	5	10	10	10	.....	..	173 21	270
..	*v*	*p*	*p*	*p*	*p*	*p*	5	5	5	5	5	5	5	.....	..	271.96	...

‡ Including stock dividend of 25 per cent. *a* Formerly Mutual; reorganized as stock company in 1906. *b* Also stock divi-
k Paid-up capital increased from $25,000 in 1903. *j* Capital increased from $250,000 in 1909. *k* Extra. *l* Capital
l Capital increased from $200,000 in 1909. *v* Year of organization.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Divi										
			1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.
	$	$											
Louisville, Louisville	100,000	100	16	16	16	16	16	16	16	5	5	5	5
Lumber, New York	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Lumbermens, Philadelphia	250,000	25	6	6	6	6	8	8	8	8	8	8	10
Madison, Madison	100,000	50	..	..	..	..	..	..	..	..	..	..	..
Mechanics, Philadelphia	250,000	25	8	8	8	8	8	8	8	8	8	8	8
Mechanics & Traders, N. O.	300,000	100	10	10	10	10	10	10	10	5	5	10	5
Mercantile F. & M., Boston	200,000	100	9	8	8	8	8	8	7	8	p	5½	6
Merchants & Man., Cin.	150,000	20	12	12	12	12	12	12	12	12	12	12	12
Merchants, Bangor	100,000	100	v	p	p	p	4	8	8	4	8	6	8
Metropolitan Fire, Chicago	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Michigan Commercial, Lansing	400,000	50	..	..	..	..	..	..	..	..	..	..	..
Michigan F. & M., Detroit	400,000	50	p	4	7	p	8	8	8	8	4	p	4
Milwaukee Fire, Milwaukee	200,000	10	..	..	..	..	..	..	..	..	..	..	..
Milwaukee Mech., Milwaukee	500,000	10	10	20	20	25	25	25	30	30	20	20	30
Monongahela, Pittsburg	* 300,000	50	7	6	3	p	6	3	7	6	6	3	6
Nassau, Brooklyn	200,000	50	10	10	10	10	10	10	10	20	10	10	10
National, Pittsburg	200,000	50	8	8	8	8	8	8	8	8	8	8	10
National, Cincinnati	100,000	100	10	10	10	10	10	10	9	4	p	6	6
Nat'l F. & M., Elizabeth, N. J.	100,000	100	8	8	6	6	6	6	6	6	6	6	6
National, Hartford	1,000,000	100	10	10	10	10	10	10	10	10	10	10	10
National Lumber, Buffalo	200,000	100	..	..	..	..	..	..	..	..	..	..	..
National Union, Pittsburg	‡ 900,000	100	..	..	..	..	..	..	..	..	..	..	..
National Union, Washington	100,000	5	20	20	20	20	20	20	20	20	18	16	6
New Brunswick, New Brunsw'k	200,000	25	12	20	22	16	16	16	16	16	10	12	14
New Hampshire, Manchester	1,100,000	100	8	8	8	8	8	8	8	8	8	8	8
Newark, Newark	250,000	5	10	10	10	10	10	10	10	10	10	10	10
Niagara, New York	750,000	50	10	10	10	10	10	10	10	10	10	10	10
North British & Mer., N. Y.	200,000	100	..	..	..	..	..	..	..	..	..	.	..
North River, New York	350,000	25	6	8	8	8	6	6	6	6	6	6	6
Northern, New York	350,000	100	..	..	..	..	..	..	..	..	..	..	..
N'w'st. F. & M., Minneapolis	e 200,000	100	..	..	..	..	..	..	..	..	..	..	..
Northwestern National, Mil.	1,000,000	100	10	10	10	8	10	10	10	10	5	10	12
Old Colony, Boston	400,000	100	..	..	..	..	..	..	..	..	..	..	..
Orient, Hartford	500,000	50	2	3	3	6	6	6	6	6	p	p	8
Pacific, New York	200,000	25	12	12	12	12	12	12	11	10	10	10	10
Pelican, New York	200,000	...	..	..	..	..	..	..	..	..	..	..	..
Pennsylvania, Philadelphia	750,000	100	10	12½	12½	10	12½	15	15	15	15	15	15
People's Nat., Philadelphia	1,000,000	25	..	..	..	..	..	..	..	..	..	..	..
Peter Cooper, New York	150,000	20	12	12	12	12	12	12	11	10	10	10	10
Petersburg Sav. & Ins. Co., Va.	200,000	20	6	6	6½	7	7	7	7	7	7	7	8
Phenix, Brooklyn d	1,500,000	50	10	10	10	p	6	10	10	10	10	10	10
Phœnix F. & M., Memphis	100,000	100	13½	15	p	p	p	6	12	6	p	p	p
Phœnix, Hartford	2,000,000	100	14	14	14	14	14	14	14	14	14	14	14
Piedmont, Charlotte	† 100,000	10	..	..	..	..	..	..	..	..	..	..	v
Pittsburg, Pittsburg	100,000	50	16	16	16	16	16	16	16	16	16	16	16
Portsm'th F. Assn., Ports. N.H.	50,000	100	..	..	v	p	p	p	p	p	p	9	6
Providence Washington, Prov.	500,000	50	p	8	8	8	8	6	6	3	p	3	8
Queen of America, New York	1,000,000	100	..	..	..	.	..	..	v	p	p	p	10
Reliance, Philadelphia	300,000	50	8	8	8	8	8	8	8	6	6	8	6
Rhode Island, Providence	300,000	..	..	..	..	..	..	..	..	..	..	..	..
Rochester German, Rochester	500,000	50	8	8	8	8	10	8	10	10	10	10	10
St. Louis Fire, St. Louis	200,000	100	..	..	..	..	..	..	..	..	..	..	..
St. Paul F. & M., St. Paul	500,000	100	10	10	10	10	10	10	12	12	12	10	10
Security, Cincinnati	150,000	100	p	3	6	3½	6	6	6	6	6	6	6
Security, New Haven	500,000	40	7	8	9	8	7	8	4	p	p	3	6
Security Fire, Davenport	100,000	100	p	8	8	8	8	8	8	12	12	12	12
Shawnee, Topeka	200,000	100	..	..	..	..	..	..	..	b	p	p	p
Spring Garden, Philadelphia	400,000	50	16	16	16	16	16	16	16	8	8	8	8
Springfield F. & M., Springfield	2,000,000	100	10	10	10	10	10	10	10	10	10	10	10

* Capital increased from $200,000 in 1909. † Capital increased from $50,000 in 1909. ‡ Capital increased from $750,000 in 1892. d Early in 1910 the Phenix of Brooklyn amalgamated with the Fidelity Fire of New York under p No dividend declared. s Also stock dividend $500,000.

AND DIVIDENDS—*Continued.*

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1910 TO DATE.		Net Book Value of Stock Per $100, January 1, 1910.	Latest Sale of Stock (per cent).
1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	Date.	Pr. Ct.		
10	10	10	10	8	6	8	8	8	8	8	8	8	8	Jan.	4	$140.61	110
..	..	..	..	..	..	..	..	*v*	*p*	15	10	10	10	.....	..	154.81	...
10	10	10	10	10	10	10	10	10	10	12	12	12	14	Jan.	8	477.79	303
..	..	..	..	..	7	7	7	7	7	7	7	7	7	.....	..	174.25	...
8	8	8	8	8	8	8	8	8	8	10	10	10	10	Jan.	5	238.96	180
5	*p*	3	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	6	.....	..	205.89	...
6	6	6	6	*p*	4	8	8	8	8	8	*p*	*p*	*p*	.....	..	140.26	...
12	12	12	11	10	10	10	10	10	10	10	10	10	9	Jan.	4	128.29	130
8	4	8	8	8	8	8	8	8	8	10	10	10	11	.....	..	228.01	...
..	..	..	..	..	..	..	*v*	*p*	10	5	*p*	5	5	.....	..	110.72	125
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	3¾	.....	..	115.02	200
9	8	8	8	4	4	6	6	6	6	6	6	6	6	Jan.	5	185.92	150
..	..	*v*	*p*	*p*	*p*	*p*	*p*	*p*	5	5	10	10	10	Jan.	6	201.49	...
35	40	40	40	40	40	40	40	45	40	20	13	16	16	Jan.	4½	231.15	...
6	6	5	4½	6	6	6	6	6	6	6	6	*a*6	6	Jan.	6	128.35	150
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	209.65	*x*165
10	12	12	12	12	12	12	16	16	16	16	16	16	16	Jan.	8	192.55	220
3	6	6	6	6	3	6	6	3	5	5	6	6	6	Jan.	3	132.45	120
6	6	6	6	6	6	6	6	6	6	7	7	8	9	Jan.	5	212.77	...
10	12	12	12	12	12	12	12	12	12	7	11	12	13	Jan.	5	384.02	450
..	..	..	..	..	..	..	..	..	*v*	*p*	*p*	5	10	Feb.	5	132.38	...
..	..	..	..	..	*v*	*p*	*p*	*p*	*p*	4	4	4	8	.....	..	148.35	150
12	12	12	12	12	10	10	5	6	7	7	7	7	7	.....	..	251.37	...
12	10	12	18	14	10	10	*p*	7½	6 §60	3¾	5	10	10	Jan.	5	140.39	150
8	9	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	236.58	...
10	10	10	10	10	10	10	10	10	10	10	10	10	11	.....	..	283.14	...
10	10	10	10	10	10	14	20	20	20	10	20	20	20	Jan.	10	405.90	*x*305
..	*v*	*p*	*p*	*p*	*p*	6	10	10	10	10	10	10	10	Jan.	5	542.36	...
6	7	7½	8	8	7¾	*p*	8	8	9	10	10	10	10	.....	..	229.64	160
..	*v*	3	3	*p*	*p*	*p*	5	2½	5	5	5	5	5	.....	..	158.12	...
..	..	..	*v*	*p*	10	*p*	*p*	30*k*	*p*	7	6	7½	*p*	Jan.	6	192.43	210
12	12	12	13	12	13⅓	14	15	15	15	15	12	12	12	Jan.	7	229.99	250
..	..	..	..	..	..	..	..	..	..	*v*	2	4	4	Jan.	2	122.01	150
8	10	10	10	5	*p*	40	10	10	20	10	*p*	*p*	*p*	.....	..	302.36	...
10	10	10	10	10	5	10	*p*	*p*	3	6	6	12	12	Jan.	7	287.04	*x*135
..	..	..	*v*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	*p*	5	10	.....	..	211.49	...
20	20	25	25	25	25	25	25	25	30	25	20	20	25	.....	..	397.79	386
..	..	..	..	..	..	..	..	..	..	..	..	*v*	*p*	Feb.	5	161.75	..
10	10	10	10	10	10	10	10	10	10	10	8	6	6	.....	..	190.21	*x*90
9	9	9	9	9	10	11	12	12	13	16	16	16	16	.....	..	401.28	400
10	10	10	10	10	10	10	10	10	15	20	20	20	20	.....	..	134.26	...
p	6	9	7	6	3	*p*	4	8	7	8	9	5	7	.....	..	117.43	...
14	14	14	14	14	14	12	12	14	12	8½	10	12	13½	Jan.	3½	253.34	287
p	*p*	*p*	*p*	*p*	*p*	*p*	10	10	*p*	6	7	8	8	.....	..	192.04	...
16	16	16	16	16	16	16	16	16	16	16	16	16	16	.....	..	245.18	...
8	8	8	8	8	8	8	8	8	8	8	8	10	10	.....	..	268.47	160
8	8	10	10	10	10	10	10	10	10	5	*p*	7½	10	.....	..	234.36	180
10	20	20	20	20	20	20	20	*t*120	10	10	10	10	20	Jan.	15	427.97	...
6	7	7	6	6	6	7	7	6	7	7	7	7	10	.....	.	190.24	159
..	..	..	..	..	..	..	..	..	..	..	*v*	10	10	Jan.	5	217.82	200
10	10	10	10	10	10	10	15	10	10	1	6½	10	10½	Jan.	5	224.04	200
..	..	..	..	..	..	..	..	..	..	*v*	*p*	6	6	.....	..	103.85	150
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	6	410.98	125
6	6	6	6	6	6	6	6	6	6	6	6	12	6	Jan.	3	145.18	...
6	6½	8	8	8	8	8	8	8	8	4	6	12	12	Feb.	7	203.54	240
12	4*l*300	5	5	6	5	5	14	8	8	8	4	8	9	.....	..	155.04	..
p	*p*	6	6	6	6	10	10	10	10	10	15	15	15	Jan.	7½	196.49	200
8	8	8	8	8	7	6	6	3	6	3	6	6	8	Jan.	6	234.00	180
10	10	10	10	10	*s*10	10	10	10	10	10	10	10	10	Jan.	5	234.97	255

in 1909 § Special, on original stock. *a* Also stock dividend, $25,000. *b* Formerly mutual; reorganized as stock company the title of the Fidelity-Phenix Fire. *c* Capital decreased from $300,000 in 1909. *k* Stock dividend. *l* On old capital, $500,000. *v* Year of organization.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Div										
			1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895
	$	$											
Standard, Trenton	200,000	25	6	6	6	3	6	6	3	3	6	9	9
State Dwelling House, Concord	25,000	100	..	..	..	..	..	..	*a*	12	12	9	9
State, Des Moines	100,000	100	*p*	8	8	6	5	*p*	6	7½	7½	*p*	*p*
State of Nebraska, Omaha	†200,000	100	..	..	..	..	..	..	..	..	..	..	..
Stonewall, Mobile	150,000	100	*10	*10	*10	10	10	10	8	10	10	8	10
Stuyvesant, New York	400,000	25	9	10	8	6	7	6½	6	6	6	6	6
Sun, New Orleans	500,000	100	10	10	10	10	10	10	10	10	10	10	10
Teutonia Fire, Pittsburg	200,000	50	6	6	6	8	8	8	8	8	8	8	9
Teutonia, Dayton	100,000	20	20	20	20	20	20	20	20	20	20	20	20
Teutonia, New Orleans	250,000	100	10	10	10	10	10	10	10	*p*	10	10	10
Toledo F. & M., Sandusky	100,000	50	..	..	..	..	..	..	..	..	..	..	..
Und's of Greensboro, Gr'nsboro	*e* 75,000	100	..	..	..	..	..	..	..	..	..	..	..
Und's Fire, Concord, N. H.	*t* 100,000	100	..	*v*	*p*	5	9	6	6	6	3	4	4
Union, Bangor	100,000	100	12	12	12	12	16	16	20	16	10	12	13
Union, Philadelphia	200,000	20	*p*	*p*	4	*p*	*p*	*p*	*p*	*p*	*p*	*p*	3
Union, Pittsburg	100,000	50	3	6	6	6	6	6	6	6	6	6	6
United Firemens, Philadelphia	200,000	10	6	6	6	6	6	7	7	6	6	8	9
United States, New York	250,000	25	10	10	11	11	12	11	10	10	10	6	6
Virginia F. and M., Richmond	250,000	25	10	10	9	8	9	10	10	10	9	8	8
Virginia State, Richmond	200,000	25	10	6	6	6	6	6	6	6	6	6	6
Westchester, New York	300,000	10	10	10	10	10	10	10	10	10	10	10	10
Western, Pittsburg	300,000	50	8	8	4	*p*	6	6	3	*p*	*p*	3	6
Western Reserve, Cleveland	‡250,000	100	..	..	..	..	..	..	..	..	..	..	..
Williamsburgh City, Brooklyn	250,000	50	20	20	20	20	20	20	20	20	20	20	20
Winona Fire, Minneapolis	200,000	...	..	..	..	..	..	..	..	..	..	..	..

* Includes stock dividends applied to capital. † Capital increased from $100,000 in 1909. ‡ Capital increas
c Also 25 per cent. stock dividend. *e* Includes guarantee capital $37,500. *p* No divide

AND DIVIDENDS—*Continued.*

ıend—Per Cent.														Cash Dividend Declared During 1910 To Date.		Net Book Value of Stock Per $100, January 1, 1910.	Latest Sale of Stock (per cent).
896.	1897.	1898.	1899.	1900.	1901.	1902	1903.	1904.	1905.	1906.	1907.	1908.	1909.	Date.	Pr. Ct.		
6	6	6	6	6	6	6	6	6	6	6	6	6	6	April	3	$234.30	160
12	9	9	9	9	9	9	9	9	9	9	9	9	9	Jan.	9	181.45	150
p	*p*	*p*	*p*	*p*	6	6	6	6	6	6	6	8	8	Jan.	8	147.24	110
..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	*p*	3	6	Jan.	3	125.51	150
10	10	15	10	10	12	8	12	10	10	10	10	15	10	Jan.	5	172.55	150
6	6	6	6	6	3	3	*p*	*p*	*p*	6	3	10½	8	Jan.	5	182.02	*x*155
10	10	10	10	12	5	10	10	10	10	10	15	5	10	.....	..	127.35	112
10	10	10	10	10	10	10	10	12	16	16	22	20	20	Jan.	8	248.20	210
20	25	20	20	20	20	20	20	20	20	20	20	20	20	Jan.	10	625.21	510
10	10	10	10	*s*12	5	10	10	10	10	*p*	10	10	10	Jan.	5	155.53	115
..	..	..	..	..	..	*b*3	6	3	*p*	10	10	15	15	Jan.	15	132.63	140
..	*v*	*p*	*p*	6	6	*p*	*p*	6	6	6	6	6	6	.....	..	120.22	120
4	4	4	4	4	6	6	6	6	6	6	6	6	6	Jan.	3	150.87	160
9	12	16	16	16	16	16	16	16	16	20	16	30	20	Jan.	6	388.97	...
6	6	6	6	6	6	2½	5	2½	*p*	*p*	*p*	*p*	*p*	Jan.	3	169.23	...
6	6	6	6	6	6	6	6	6	7	7	7	7	7	Jan.	4	188.66	130
10	10	10	10	10	10	10	10	10	10	10	10	3	6	.....	..	172.92	150
6	8	8	8	8	7	5	4	3	*p*	*p*	*p*	*p*	*p*	Jan.	6	151.29	*x*60
8	8	8	8	8	8	8	8	8	8	8	10	10	10	.....	..	310.91	280
6	6	6	6	6	6	6	1	3	6	6	19	6	6	.....	..	122,94	108
10	10	10	16	16	16	16	16	20	20	30	30	30	30	Jan.	20	573.93	*x*455
6	6	6	6	*p*	6	6	6	6	6	6	6	6	7	Jan.	4	129.86	115
..	..	.	..	..	..	..	*v*	*p*	2	8	8	8	8	Jan.	2	128.53	180
20	20	20	24	24	24	24	30	30	30	30	20	20	20	Jan.	10	416.21	*x*300
..	..	..	..	..	..	*v*	10	10	10	10*c*	10	10	10	.....	..	153.97	...

from $200,000 in 1909. *a* Formerly mutual; reorganized in 1891, as a stock company. *b* Reorganized in 1902.
declared. *s* Extra. *t* Capital increased from $35,000 in 1909. *v* Year of reorganization.

Capital and Dividends of American Companies.

Joint Stock Fire Insurance Companies of the State of New York.

Year.	Number of Companies.	Capital.	Dividends.	Ratio.
1860–1870 inclusive	av. 102	$291,708,350	$27,452,776	9.42
1871–1880 "	" 92	252,470,190	29,755,202	11.79
1881–1890 "	" 60	209,094,200	20,764,248	9.93
1891	42	17,000,000	1,679,767	9.88
1892	40	16,650,010	1,628,442	9.78
1893	39	16,350,000	1,613,635	9.87
1894	38	16,150,000	1,647,446	10.20
1895	38	16,142,150	1,698,340	10.52
1896	44	17,375,000	1,736,998	10.00
1897	53	19,100,000	1,923,051	10.07
1898	58	20,400,000	2,168,013	10.62
1899	57	20,450,000	2,138,704	10.46
1900	54	20,150,000	2,043,769	10.14
1901	48	18,350,000	2,077,959	11.30
1902	47	18,050,000	2,113,249	11.71
1903	46	18,550,000	2,569,547	13.85
1904	44	18,850,000	3,030,927	16.08
1905	47	19,550,000	2,770,538	14.17
1906	47	21,350,004	2,926,299	13.71
1907	46	21,150,004	3,105,338	10.32
1908	43	20,550,000	3,277,968	15.95
1909	44	21,050,004	3,879,844	18.43
1860–1909 inclusive	.....	$1,110,489,912	$122,002,000	10.99

Joint Stock Fire Insurance Companies of Other States.

1860–1870 inclusive	av. 40	$159,872,096	$20,242,148	12.66
1871–1880 "	" 70	258,411,741	31,233,002	12.09
1881–1890 "	" 68	362,158,200	40,909,308	11.30
1891	62	34,732,200	4,037,956	11.63
1892	65	35,435,075	3,846,031	10.85
1893	64	34,913,075	3,733,033	10 69
1894	60	33,580,875	3,622,405	10.79
1895	60	33,480,875	3,959,843	11.83
1896	65	34,680,875	4,115,653	10.87
1897	70	35,930,875	4,310,522	12.00
1898	72	36,630,875	4,472,632	12.21
1899	70	37,752,875	4,643,314	12.21
1900	65	36,102,875	4,243,057	11.75
1901	62	35,852,875	4,226,369	11.71
1902	65	36,752,875	4,441,321	12.08
1903	68	37,552,875	4,554,878	12.12
1904	68	37,475,375	4,503,678	12.02
1905	79	40,102,875	4,990,663	12.44
1906	79	43,700,000	4,208,486	9.63
1907	92	47,280,000	4,880,907	10.33
1908	88	46,580,000	5,567,342	11.95
1909	88	47,962,066	5,970,225	12.45
1860–1909 inclusive	.....	$1,506,941,453	$176,712,773	11.73

United States Companies Combined.

1860–1870 inclusive	av. 142	$451,580,446	$47,694,924	10.56
1871–1880 "	" 162	510,881,931	60,088,204	11.94
1881–1890 "	" 128	571,252,400	61,673,556	10.80
1891	104	51,732,200	5,717,723	11.05
1892	105	52,085,085	5,474,473	10 51
1893	103	51,263,075	5,346,668	10.43
1894	98	49,730,875	5,269,851	10.60
1895	98	49,623,025	5,658,183	11.40
1896	109	52,055,875	5,852,591	11.24
1897	123	55,030,875	6,233,573	11.33
1898	130	57,030,875	6,640,645	11.64
1899	127	58,202,875	6,782,018	11.65
1900	119	56,252,875	6,286,826	11.18
1901	110	54,202,875	6,304,328	11.63
1902	112	54,802,875	6,554,570	11.96
1903	114	56,102,875	7,124,425	12 69
1904	112	56,325,375	7,534,605	13.37
1905	126	59,652,875	7,761,201	13.01
1906	126	65,050,004	7,134,785	10 97
1907	138	68,430,004	7,996,245	11.67
1908	131	67,130,000	8,845,310	13.17
1909	132	69,012,070	9,850,069	14.27
1860–1909 inclusive	.....	$2,617,431,365	$298,724,773	11.42

Recapitulation of Statistics of American and Foreign Stock Fire and Marine Insurance Companies.

Name of State.	Year Ending Dec. 31.	No. of Companies.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.	Paid for Expenses.	Total Disbursements.
			$	$	$	$	$	$	$	$	$
Alabama	1909	2	300,000	578,874	241,043	47,073	79,733	30,524	30,000	25,535	86,059
	1908	2	300,000	629,223	234,535	59,753	88,528	22,850	30,000	27,668	80,518
	1907	2	300,000	632,857	230,922	63,823	91,043	9,700	30,000	22,007	61,707
	1906	2	300,000	580,636	220,642	61,168	85,711	14,104	30,000	25,135	69,239
	1905	3	550,000	1,201,135	284,728	563,672	638,986	278,320	56,567	258,095	592,982
Arizona	1909	1	200,000	250,000	50,000	.....	.....	.....	.....	.....	.....
	1908	2	400,000	500,175	100,175	.....	.....	.....	.....	.....	.....
	1907	2	300,000	400,175	100,175	.....	.....	.....	.....	.....	.....
	1906	1	100,000	153,752	50,949	.....	.....	.....	.....	.....	.....
Arkansas	1909	3	356,765	660,680	151,186	151,610	274,295	149,814	34,567	81,346	265,727
	1908	3	350,000	692,947	133,268	268,478	312,152	123,798	37,250	109,948	270,996
	1907	5	450,000	900,740	212,636	318,720	384,489	175,393	12,500	115,636	303,529
	1906	9	594,735	1,187,511	170,252	439,390	495,987	180,597	5,000	122,396	307,993
	1905	9	583,128	867,078	20,313	416,391	502,908	60,089	.....	135,837	195,926
California	1909	3	2,000,000	8,659,506	2,177,300	5,371,103	5,720,735	2,479,800	215,000	2,032,781	4,727,581
	1908	3	2,100,000	7,530,518	1,400,353	4,696,932	5,000,145	2,512,200	190,000	1,723,111	4,425,311
	1907	4	2,300,000	6,834,139	958,163	6,146,199	6,948,276	2,277,861	.....	2,301,295	4,579,156
	1906	4	2,340,000	8,937,865	1,091,514	6,510,336	15,726,972	12,301,177	58,000	4,214,808	16,573,985
	1905	3	1,540,000	9,508,726	3,370,862	5,157,986	5,490,974	2,675,809	156,000	1,747,148	4,578,957
Colorado	1909	2	450,000	790,824	186,642	193,540	344,349	77,657	44,875	93,082	215,614
	1908	3	300,000	570,204	129,704	190,354	220,614	91,320	16,000	96,460	193,780
	1907	3	300,000	539,254	144,922	113,083	191,451	30,804	.....	52,331	83,135
	1906	1	200,000	255,725	40,542	24,402	30,174	397	.....	17,033	17,430
Connecticut	1909	8	11,500,000	73,516,579	21,670,623	38,589,261	42,860,365	19,363,193	2,021,760	14,471,380	35,856,333
	1908	7	11,000,000	65,239,087	16,958,556	37,322,659	39,692,859	20,383,879	1,940,360	13,821,367	36,145,606
	1907	7	11,000,000	59,302,421	11,486,372	38,529,938	40,886,015	17,589,611	1,669,000	13,718,882	32,977,493
	1906	7	11,000,000	59,135,772	11,211,318	36,094,193	42,939,421	33,343,781	1,675,611	12,841,843	47,861,235
	1905	7	10,250,000	60,419,728	19,535,555	32,716,067	34,704,779	15,562,690	1,898,203	11,486,449	28,947,342
Delaware	1909	..	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1908	..	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1907	2	240,000	392,886	20,369	226,077	242,224	226,729	10,000	168,664	405,393
	1906	2	300,000	510,982	32,064	341,466	358,888	108,267	5,000	138,580	251,847
	1905	2	250,000	433,239	80,462	54,070	108,888	28,468	15,000	19,208	62,676

RECAPITULATION OF STATISTICS OF AMERICAN AND FOREIGN STOCK FIRE AND MARINE INSURANCE COMPANIES—*Cont*

Name of State.	Year Ending Dec. 31.	No. of Companies.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums	Total Income.	Paid for Losses.	Paid for Dividends.	Paid for Expenses.	Total Disbursements.
			$	$	$	$	$	$	$	$	$
District of Columbia	1909	8	1,025,000	2,325,475	1,073,067	244,234	363,495	46,881	80,400	140,381	267,662
	1908	8	1,025,000	2,218,690	1,022,488	131,028	240,749	32,577	80,400	97,609	210,856
	1907	9	1,125,000	2,194,781	1,043,383	133,320	269,404	31,114	77,400	106,640	215,154
	1906	10	1,225,000	2,562,632	1,099,216	174,835	308,419	31,060	97,525	126,413	254,998
	1905	12	1,525,000	3,026,025	1,184,548	313,911	476,673	103,291	115,074	184,114	402,479
Florida	1909	..	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1908	1	134,500	271,599	25,057	167,755	208,661	93,444	7,200	65,855	166,490
	1907	2	145,000	247,789	29,817	120,661	135,990	16,729	.....	55,481	72,210
Georgia	1909	6	971,703	2,240,203	378,432	1,060,830	1,224,170	578,110	44,000	455,323	1,077,433
	1908	4	710,000	1,956,338	333,365	932,865	1,022,457	491,329	44,000	402,365	937,694
	1907	4	700,000	1,719,001	386,858	895,522	968,879	351,841	30,000	363,772	745,613
	1906	2	500,000	1,479,823	360,141	659,158	718,986	276,579	30,000	295,146	601,725
	1905	2	500,000	1,372,247	330,069	564,285	620,982	261,773	30,000	236,480	528,253
Illinois	1909	9	1,900,000	5,419,361	927,796	2,653,440	3,070,097	1,365,167	109,966	1,208,844	2,683,977
	1908	10	1,800,000	4,926,261	870,698	2,495,257	2,712,472	1,292,539	93,500	1,054,576	2,440,615
	1907	9	1,550,000	4,354,610	784,072	2,130,874	2,469,795	859,974	71,000	859,745	1,790,719
	1906	6	1,150,000	3,175,053	395,022	1,415,187	2,020,167	1,616,222	81,200	674,671	2,372,093
	1905	8	1,900,000	13,557,306	4,085,812	7,466,645	8,120,667	3,315,539	176,000	2,955,401	6,446,940
Indiana	1909	3	300,000	963,946	248,985	388,146	438,890	205,347	24,500	189,338	419,185
	1908	3	300,000	943,312	218,350	419,764	468,242	213,503	23,500	203,259	440,262
	1907	3	500,000	1,480,879	291,170	770,111	810,700	382,679	23,500	360,458	766,637
	1906	4	500,000	1,422,493	262,420	752,612	817,354	430,833	35,500	325,290	791,623
	1905	4	500,000	1,409,026	305,665	738,727	793,228	344,980	35,500	315,216	695,696
Indian Territory‡	1906	§4	703,466	999,487	277,341	1,043	1,043	.....	.....	200	200
Iowa	1909	16	1,657,500	6,931,772	1,041,522	2,930,788	3,606,827	1,446,447	132,425	1,510,429	3,089,301
	1908	18	1,624,950	6,602,237	1,012,219	3,290,146	3,574,373	1,540,290	157,671	1,540,385	3,238,346
	1907	18	1,449,700	6,153,980	967,604	3,432,344	3,672,550	1,426,838	99,733	1,391,113	2,917,684
	1906	17	1,080,000	5,203,251	949,614	2,366,553	2,612,560	840,064	99,485	1,093,218	2,032,767
	1905	15	970,000	4,558,053	970,681	1,927,322	2,135,175	817,617	111,364	887,667	1,816,648
Kansas	1909	3	550,000	2,053,577	257,668	1,727,741	1,827,673	1,023,321	30,000	739,546	1,792,867
	1908	3	507,200	1,950,699	289,425	1,431,258	1,544,699	803,106	30,000	633,456	1,466,562
	1907	2	500,000	1,710,758	228,364	1,519,871	1,599,930	538,456	30,000	588,649	1,157,105
	1906	2	361,300	1,296,082	206,174	725,952	879,045	262,721	10,000	282,458	555,179
	1905	2	214,400	820,664	171,893	507,221	574,333	243,795	10,000	191,012	443,807

‡ See Oklahoma for years subsequent to 1906. § Income and disbursements of one company only.

Kentucky	1909	3	400,000	882,339	327,219	220,341	257,746	146,023	25,264	79,580	250,867
	1908	3	400,000	874,005	321,292	207,771	247,487	162,144	24,684	71,627	258,455
	1907	4	600,000	1,035,951	410,462	228,226	302,626	211,832	25,160	169,534	406,526
	1906	4	600,000	1,183,455	342,405	343,129	531,806	291,105	24,768	170,440	486,313
	1905	4	600,000	1,176,707	259,648	483,369	581,266	274,391	23,952	208,309	506,652
Louisiana	1909	6	1,417,040	4,385,143	1,084,697	2,274,485	2,512,045	1,243,442	134,469	865,107	2,243,018
	1908	7	1,417,040	4 113,451	1,011,301	2,193,323	2,366,261	1,296,291	86,827	797,741	2,180,859
	1907	9	1,817,040	5,082,776	1,167,090	3,079,004	3,264,488	1,349,328	162,023	1,081,375	2,592,726
	1906	8	1,754,718	4,478,577	1,079,476	2,252,410	2,527,019	1,253,239	121,510	820,380	2,195,129
	1905	8	1,751,992	4,327,853	1,205,222	1,755,404	1,962,664	890,637	130,664	632,289	1,653,590
Maine	1909	2	200,000	765,751	416,989	197,712	227,344	165,511	31,080	32,043	228,634
	1908	2	200,000	764,773	392,346	192,473	222,727	166,135	39,800	31,308	237,243
	1907	2	200,000	783,317	415,380	210,689	240,334	151,569	25,800	31,999	209,368
	1906	2	200,000	764,786	393,572	194,149	222,238	140,119	29,800	30,984	200,893
	1905	2	200,000	744,553	386,816	186,502	212,770	121,460	23,840	28,866	174,166
Maryland	1909	4	900,000	2,096 042	692,405	402,238	529,146	161,972	50,957	152,153	365,082
	1908	4	1,000,000	2,208,851	608,745	552,728	642,862	227,237	42,000	215,163	484,600
	1907	4	1,000,000	1,931,957	516,173	495,079	673,356	166,276	42,577	184,680	393,533
	1906	2	700,000	1,499,986	392,465	374,250	422,359	108,025	42,140	107,652	257,817
	1905	3	900,000	1,875,141	358,984	791,855	857,480	295,936	26,813	281,313	604,062
Massachusetts	1909	4	3,600,000	17,070,447	5,619,483	8,902,564	9,554,123	4,257,425	516,000	3,295,453	8,068,878
	1908	4	3,600,000	14,974,257	4,226,919	7,898,317	8,464,216	4,338,592	396,000	2,994,284	7,728,876
	1907	4	3,600,000	13,146,607	2,959,638	7,958,788	8,521,989	3,563,017	408,000	2,920,813	6,891,830
	1906	4	3,600,000	12,899,760	3,599,511	6,910,089	7,461,488	4,877,931	336,000	2,371,367	7,585,298
	1905	4	3,700,000	13,135,510	4,185,038	6,590,661	7,020,673	3,044,285	373,000	2,350,642	5,767,927
Michigan	1909	3	1,300,000	4,643,234	1,384,892	2,116,808	2,298,517	1,168,834	101,500	868,280	2,138,614
	1908	3	1,300,000	4,448,110	1,248,217	2,105,896	2,376,494	1,239,448	74,000	836,036	2,149,484
	1907	3	1,200,000	4,111,489	1,510,752	2,050,650	2,213,919	874,943	74,000	767,400	1 716,343
	1906	3	1,200,000	3,673,728	1,083,651	1,650,864	2,075,768	935,001	74,000	680,724	1,689,725
	1905	3	1,100,000	3,187,138	1,143,765	1,205,685	1,347,558	530,309	74,000	452,248	1,056,557
Minnesota	1909	5	1,200,000	8,028,649	1,903,614	5,770,212	6,117,312	3,122,404	76,319	1,995,295	5,194,018
	1908	4	1,168,880	6,941,387	1,284,339	5,636,723	5,994,872	3,837,368	99,199	1,921,157	5,857,724
	1907	5	1,228,980	6,898,162	1,420,736	5,150,415	5,449,216	2,571,752	92,899	1,765,130	4,429,781
	1906	5	1,228,780	5,976,041	1,211,849	4,311,069	4,744,626	3,141,177	79,700	1,500,221	4,721,098
	1905	5	1,086,780	5,962,496	1,828,327	4,148,665	4,428,713	2,195,060	65,100	1,410,400	3,670,560
Mississippi	1909	1	100,000	176,094	51,283	27,430	39,131	20,937	8,000	8,639	37,576
	1908	1	100,000	174,540	51,078	26,473	37,845	24,392	8,000	6,248	38,640
	1907	2	200,000	444,361	59,266	211,698	269,662	142,271	6,000	86,396	234,667
	1906	2	200,000	415,229	38,139	214,933	272,999	139,263	6,000	99,897	245,160
	1905	2	200,000	408,300	57,971	194,692	226,269	83,505	6,000	67,466	156,971
Missouri	1909	4	2,500,000	6,780,684	1,224,235	3,236,070	3,585,972	1,625,062	272,395	1,291,425	3,188,882
	1908	4	2,400,000	6,364,955	1,167,440	2,919,491	3,179,645	1,785,499	282,000	1,153,300	3,220,799
	1907	3	2,300,000	5,973,400	966,197	2,914,264	3,295,401	1,442,762	240,000	1,072,507	2,755,269
	1906	3	2,300,000	5,985,509	1,143,891	2,880,278	4,075,525	3,006,795	156,519	1,061,539	4,224,853
	1905	2	1,200,000	5,010,938	1,621,739	2,503,383	2,733,793	1,243,283	120,000	977,225	2,340,508

RECAPITULATION OF STATISTICS OF AMERICAN AND FOREIGN STOCK FIRE AND MARINE INSURANCE COMPANIES—*Cont.*

Name of State.	Year Ending Dec. 31.	No. of Companies.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.	Paid for Expenses.	Total Disbursements.
			$	$	$	$	$	$	$	$	$
Nebraska	1909	5	750,000	2,650,297	380,445	1,082,760	1,710,162	611,077	18,000	676,208	1,305,285
	1908	6	701,200	2,181,382	283,140	1,221,787	1,296,371	562,555	18,000	541,480	1,122,035
	1907	5	600,700	1,887,871	281,947	1,094,445	1,163,169	425,829	24,500	477,382	927,711
	1906	4	500,000	1,558,609	252,112	898,737	952,219	352,973	17,000	385,183	755,156
	1905	4	500,000	1,366,152	199,223	763,412	808,309	279,718	11,500	330,231	627,449
New Hampshire	1909	9	1,745,000	7,656,570	2,176,726	3,244,421	3,571,906	1,717,667	160,861	1,233,265	3,111,793
	1908	9	1,579,000	7,058,850	1,966,921	3,099,728	3,379,996	1,827,300	146,533	1,172,255	3,146,088
	1907	10	1,530,000	6,450,006	1,801,078	3,032,687	3,381,339	1,462,510	138,643	1,146,011	2,747,164
	1906	7	1,485,000	6,124,796	1,765,283	3,146,368	3,392,143	1,691,131	133,040	1,135,020	2,959,191
	1905	7	1,485,000	5,686,115	1,646,429	2,577,970	2,778,258	1,255,946	126,312	961,407	2,343,665
New Jersey	1909	11	4,957,067	23,299,310	7,237,818	9,445,547	10,403,239	4,593,948	511,197	3,617,814	8,722,959
	1908	11	4,600,000	21,053,592	6,076,384	9,002,021	9,853,783	4,864,366	526,789	3,513,181	8,904,336
	1907	11	4,600,000	19,486,302	5,232,924	9,229,583	10,192,550	4,119,433	405,912	3,609,132	8,134,477
	1906	12	4,550,000	18,335,054	4,743,100	8,736,302	9,833,981	5,108,138	423,282	3,345,181	8,876,601
	1905	11	3,950,000	16,759,878	6,348,271	6,345,645	7,233,298	2,789,834	396,632	2,284,923	5,471,389
New York	1909	45	21,250,004	160,522,659	63,833,310	70,583,412	79,370,046	33,006,604	3,893,844	25,666,693	62,567,141
	1908	43	20 550,000	140,823,723	50,917,108	65,908,234	71,407,843	37,249,942	3,277,968	24,992,624	65,520,534
	1907	46	20,250,004	127,319,834	36,617,752	67,748,352	72,369,996	32,343,067	3,119,207	24,874,987	60,337,261
	1906	49	21,750,004	127,998,224	41,103,243	65,546,048	77,533,519	52,910,186	2,939,835	23,558,468	79,408,489
	1905	47	19,550,000	127,673,872	50,141,946	59,328,114	65,479,292	27,790,044	2,770,538	21,582,594	52,143,176
North Carolina	1909	†10	1,372,900	3,194,179	595,596	1,296,101	1,465,607	1,027,060	45,924	622,713	1,695,697
	1908	12	1,461,860	3,370,585	451,405	1,801,169	2,001,282	1,092,436	111,330	717,691	1,921,457
	1907	12	1,972,860	3,428,772	559,729	1,457,980	1,823,311	594,002	33,844	627,020	1,254,866
	1906	12	1,484,160	2,901,996	598,048	841,259	1,320,342	307,545	24,978	311,779	644,302
	1905	8	517,815	1,387,117	181,314	396,613	472,591	167,744	20,727	150,642	339,143
North Dakota	1909	1	200,000	278,203	37,349	179,672	206,205	93,423	10,000	60,383	163,806
	1908	1	100,000	137,814	19,295	84,430	90,269	29,648	.....	31,752	61,400
	1907	1	100,000	109,167	565	18,394	21,593	2,638	.....	10,903	13,541
Ohio	1909	10	1,500,000	4,237,877	1,588,321	1,202,370	1,427,177	649,761	120,911	545,524	1,316,196
	1908	10	1,400,000	4,092,039	1,527,881	1,241,476	1,397,360	542,536	112,523	541,681	1,196,740
	1907	11	1,450,000	4,646,049	1,600,481	1,916,702	2,091,733	813,746	108,504	806,133	1,728,383
	1906	11	1,450,000	4,307,393	1,609,735	1,519,101	1,691,364	634,062	107,819	655,754	1,397,635
	1905	10	1,350,000	3,994,140	1,491,488	1,259,440	1,469,071	527,744	84,807	530,892	1,143,443

† Business of nine companies only.

Oklahoma	1909	3	175,000	352,587	78,878	116,547	141,940	58,500	.....	65,604	124,104
	1908	5	342,175	478,366	17,232	159,928	197,172	50,424	.....	67,881	118,305
	1907	6	273,495	313,719	— 2,825	119,781	124,286	32,929	1,590	71,237	105,756
	1906	1	25,000	28,747	138	18,536	18,997	10,044	.....	7,133	17,177
Pennsylvania	1909	35	14,150,000	69,214,808	15,026,470	35,874,406	39,456,750	17,515,508	1,704,349	13,877,745	33,097,606
	1908	34	13,412,200	62,261,437	12,289,369	31,676,180	34,604,659	18,525,644	1,557,835	12,607,553	32,691,032
	1907	37	12,775,000	58,745,894	10,484,657	32,396,940	34,819,695	15,515,160	1,613,215	12,190,605	29,318,980
	1906	34	13,125,000	55,289,488	9,603,469	28,050,345	36,218,345	25,753,091	1,267,760	10,775,033	37,795,884
	1905	35	12,327,875	58,793,551	15,348,718	26,783,803	29,148,089	12,854,986	1,282,540	10,132,951	24,270,477
Rhode Island	1909	4	1,300,000	5,967,134	1,176,765	3,997,447	4,267,805	2,117,209	100,000	1,427,567	3,644,776
	1908	4	1,300,000	5,296,952	840,815	3,685,520	3,880,778	2,181,974	77,500	1,350,010	3,609,484
	1907	5	1,400,000	5,083,884	765,289	3,647,992	3,817,227	1,770,296	6,000	1,280,683	3,056,979
	1906	3	1,000,000	3,929,542	290,359	3,061,728	3,378,471	2,623,473	41,000	1,101,386	3,765,859
	1905	2	900,000	4,378,918	906,630	3,281,471	3,434,488	1,761,836	78,000	1,143,502	2,983,338
South Carolina	1909	*3	250,149	449,421	77,627	137,621	183,553	71,522	9,939	62,879	144,340
	1908	1	120,000	274,986	54,372	112,588	126,334	71,253	7,200	45,828	124,281
	1907	1	120,000	271,026	37,072	133,738	145,365	88,998	7,174	43,809	139,981
	1906	1	120,000	270,060	44,371	141,788	152,389	58,662	7,068	52,071	117,801
	1905	1	117,800	233,892	25,372	128,654	144,984	63,997	.....	51,398	115,395
South Dakota	1909	1	200,000	367,993	22,074	2,916	41,497	177,085	.....	67,350	244,435
	1908	1	200,000	674,691	47,089	444,086	500,949	265,378	.....	247,915	513,293
	1907	2	300,000	806,670	245,794	405,738	479,711	223,924	2,026	136,726	362,676
	1906	1	389,617	627,408	26,121	252,453	410,484	271,121	11,316	107,327	389,764
	1905	1	300,000	419,427	10,441	154,396	196,566	20,688	8,000	49,176	77,864
Tennessee	1909	4	400,000	505,624	51,591	51,875	85,766	11,446	19,123	44,824	75,393
	1908	4	400,000	481 076	38,154	40,345	72,320	24,326	3,000	36,794	64,120
	1907	4	400,000	474,179	24,800	43,189	75,880	40,303	31,000	39,741	111,044
	1906	5	450,000	599,223	60,092	106,250	150,835	35,598	30,000	59,776	125,374
	1905	5	450,000	578,091	64,213	83,852	121,800	27,844	22,000	55,710	105,554
Texas	1909	6	1,111,700	2,135,348	347,039	856,577	1,138,805	524,266	97,050	381,579	1,002,895
	1908	5	880,000	1,775,121	285,874	784,729	887,469	403,238	59,560	349,526	812,324
	1907	6	1,040,000	1,860,415	303,043	760,297	884,716	314,755	39,630	317,284	671,669
	1906	8	1,194,000	2,042,373	339,821	706,077	857,268	536,240	36,147	290,083	862,470
	1905	6	1,115,775	1,666,165	182,921	581,724	729,031	211,649	14,099	206,715	432,463
Utah	1909	1	300,000	817,442	442,627	79,969	270,404	24,929	32,000	37,337	94,266
	1908	1	250,000	659,780	362,212	54,797	100,513	16,517	30,000	25,605	72,122
	1907	1	250,000	594,184	307,342	42,988	89,665	8,275	30,000	18,723	56,978
	1906	1	250,000	481,097	200,000	33,799	128,875	9,369	30,000	15,341	54,710
	1905	1	250,000	406,934	136,041	26,054	59,871	5,278	25,000	12,144	42,422
Vermont	1909	1	13,800	38,173	19,079	12,258	17,699	8,286	.....	8,405	16,691
	1908	1	13,800	36,465	19,663	11,596	15,774	8,874	.....	6,223	15,097
	1907	1	13,000	31,488	8,065	11,256	13,053	8,252	.....	4,411	12,663
	1906	1	13,800	37,197	6,372	11,876	18,928	9,829	.....	4,221	14,050
	1905	1	13,800	32,722	1,341	11,867	17,678	9,630	.....	4,270	13,900

*Business of two companies only. — Impairment.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	Annual Divi										
			1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.
	$	$											
Standard, Trenton	200,000	25	6	6	6	3	6	6	3	3	6	9	9
State Dwelling House, Concord	25,000	100	..	..	..	..	..	..	a	12	12	9	9
State, Des Moines	100,000	100	p	8	8	6	5	p	6	7½	7½	p	p
State of Nebraska, Omaha	†200.000	100	..	..	..	..	..	..	..	..	..	..	..
Stonewall, Mobile	150,000	100	*10	*10	*10	10	10	10	8	10	10	8	10
Stuyvesant, New York	400,000	25	9	10	8	6	7	6½	6	6	6	6	6
Sun, New Orleans	500,000	100	10	10	10	10	10	10	10	10	10	10	10
Teutonia Fire, Pittsburg	200,000	50	6	6	6	8	8	8	8	8	8	8	9
Teutonia, Dayton	100,000	20	20	20	20	20	20	20	20	20	20	20	20
Teutonia, New Orleans	250,000	100	10	10	10	10	10	10	10	p	10	10	10
Toledo F. & M., Sandusky	100,000	50	..	..	..	..	..	..	..	..	..	..	..
Und's of Greensboro, Gr'nsboro	e 75,000	100	..	..	..	..	..	..	..	..	..	..	..
Und's Fire, Concord, N. H.	f 100,000	100	..	v	p	5	9	6	6	6	3	4	4
Union, Bangor	100,000	100	12	12	12	12	16	16	20	16	10	12	13
Union, Philadelphia	200,000	20	p	p	4	p	p	p	p	p	p	p	3
Union, Pittsburg	100,000	50	3	6	6	6	6	6	6	6	6	6	6
United Firemens, Philadelphia.	200,000	10	6	6	6	6	6	7	7	6	6	8	9
United States, New York	250 000	25	10	10	11	11	12	11	10	10	10	6	6
Virginia F. and M., Richmond.	250,000	25	10	10	9	8	9	10	10	10	9	8	8
Virginia State, Richmond	200,000	25	10	6	6	6	6	6	6	6	6	6	6
Westchester, New York	300,000	10	10	10	10	10	10	10	10	10	10	10	10
Western, Pittsburg	300,000	50	8	8	4	p	6	6	3	p	p	3	6
Western Reserve, Cleveland	‡250,000	100	..	..	..	..	..	..	..	..	..	..	..
Williamsburgh City, Brooklyn.	250,000	50	20	20	20	20	20	20	20	20	20	20	20
Winona Fire, Minneapolis	200,000	...	..	..	..	..	..	..	..	..	..	..	..

* Includes stock dividends applied to capital. † Capital increased from $100,000 in 1909. ‡ Capital increased
c Also 25 per cent. stock dividend. e Includes guarantee capital $37,500. p No dividend

AND DIVIDENDS—*Continued.*

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1910 TO DATE.		Net Book Value of Stock Per $100, January 1, 1910.	Latest Sale of Stock (per cent).
1896.	1897.	1898.	1899.	1900.	1901.	1902	1903.	1904.	1905.	1906.	1907.	1908.	1909.	Date.	Pr. Ct.		
6	6	6	6	6	6	6	6	6	6	6	6	6	6	April	3	$234.30	160
12	9	9	9	9	9	9	9	9	9	9	9	9	9	Jan.	9	181.45	150
p	*p*	*p*	*p*	*p*	6	6	6	6	6	6	6	8	8	Jan.	8	147.24	110
..	..	..	..	..	..	..	*v*	*p*	*p*	*p*	*p*	3	6	Jan.	3	125.51	150
10	10	15	10	10	12	8	12	10	10	10	10	15	10	Jan.	5	172.55	150
6	6	6	6	6	3	3	*p*	*p*	*p*	6	3	10½	8	Jan.	5	182.02	*x*155
10	10	10	10	12	5	10	10	10	10	10	15	5	10	.....	..	127.35	112
10	10	10	10	10	10	10	10	12	16	16	22	20	20	Jan.	8	248.20	210
20	25	20	20	20	20	20	20	20	20	20	20	20	20	Jan.	10	625.21	510
10	10	10	10	*s*12	5	10	10	10	10	*p*	10	10	10	Jan.	5	155.53	115
..	..	..	..	..	..	*b*3	6	3	*p*	10	10	15	15	Jan.	15	132.63	140
..	*v*	*p*	*p*	6	6	*p*	*p*	6	6	6	6	6	6	.....	..	120.22	120
4	4	4	4	4	6	6	6	6	6	6	6	6	6	Jan.	3	150.87	160
9	12	16	16	16	16	16	16	16	16	20	16	30	20	Jan.	6	388.97	...
6	6	6	6	6	6	2½	5	2½	*p*	*p*	*p*	*p*	*p*	Jan.	3	169.23	...
6	6	6	6	6	6	6	6	6	7	7	7	7	7	Jan.	4	188.66	130
10	10	10	10	10	10	10	10	10	10	10	10	3	6	.....	..	172.92	130
6	8	8	8	8	7	5	4	3	*p*	*p*	*p*	*p*	*p*	Jan.	6	151.29	*x*60
8	8	8	8	8	8	8	8	8	8	8	10	10	10	.....	..	310.91	280
6	6	6	6	6	6	6	1	3	6	6	19	6	6	.....	..	122,94	108
10	10	10	16	16	16	16	16	20	20	30	30	30	30	Jan.	20	573.93	*x*455
6	6	6	6	*p*	6	6	6	6	6	6	6	6	7	Jan.	4	129.86	115
..	..	.	..	..	..	..	*v*	*p*	2	8	8	8	8	Jan.	2	128.53	180
20	20	20	24	24	24	24	30	30	30	30	20	20	20	Jan.	10	416.21	*x*300
..	..	..	..	..	..	*v*	10	10	10	10*c*	10	10	10	.....	..	153.97	...

from $200,000 in 1909. *a* Formerly mutual; reorganized in 1891, as a stock company. *b* Reorganized in 1902.
declared. *s* Extra. *t* Capital increased from $35,000 in 1909. *v* Year of reorganization.

RECAPITULATION OF STATISTICS OF MUTUAL FIRE INSURANCE COMPANIES IN THE UNITED STATES.—*Continued.*

Name of State.	Year Ending Dec. 31.	No. of Companies.	Cash Admitted Assets.	Net Cash Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Returned to Policyholders.	Paid for Expenses.	Total Disbursements.
			$	$	$	$	$	$	$	$
Indiana	1909	9	892,064	659,528	652,091	682,447	305,443	110,592	196,382	612,427
	1908	9	783,558	520,650	580,909	609,115	319,751	70,771	177,380	567,902
	1907	8	707,743	483,317	490,151	594,734	260,792	42,264	163,736	466,792
	1906	6	545,222	359,712	505,981	526,078	273,526	53,495	107,567	434,588
	1905	5	455,062	302,866	442,983	459,660	199,405	9,538	123,051	331,994
Iowa	1909	7	846,167	610,451	766,919	811,489	336,043	39,882	284,228	660,153
	1908	7	685,926	614,964	733,519	770,177	432,190	28,922	284,462	745,574
	1907	7	685,328	662,901	738,918	760,814	360,190	1,537	247,505	609,232
	1906	5	568,786	551,578	600,242	637,406	308,326	5,050	226,787	540,163
	1905	3	455,271	418,061	440,111	456,083	251,153	203	174,494	425,850
Kansas	1909	‡7	156,408	143,844	112,124	124,783	62,037	.....	41,822	103,859
	1908	5	325,441	322,512	238,911	258,286	120,336	.....	90,876	211,212
	1907	5	277,429	273,776	187,556	191,064	78,351	.....	82,940	161,291
	1906	3	175,025	159,827	135,506	145,630	59,256	.....	57,613	116,869
	1905	3	144,157	127,006	120,413	134,601	73,098	.....	51,258	124,356
Kentucky	1909	5	370,274	342,553	28,779	49,975	10,691	.....	24,062	34,753
	1908	5	357,260	330,039	25,888	46,589	11,216	.....	23,942	35,158
	1907	5	347,840	319,375	26,265	47,206	13,131	.....	21,622	34,753
	1906	5	334,074	289,789	29,324	47,887	10,747	.....	20,572	31,319
	1905	5	319,722	292,709	29,504	61,183	10,927	76	25,625	36,628
Maine	1909	1	135,284	127,697	4,281	15,453	1,923	.....	2,721	4,644
	1908	1	124,475	116,330	4,087	11,183	4,660	.....	3,009	7,669
	1907	1	120,962	114,611	4,445	11,616	7,193	.....	2,333	9,526
	1906	1	120,872	114,212	4,024	17,703	3,655	.....	2,110	5,765
	1905	1	112,303	104,371	4,204	14,786	3,991	.....	2,994	6,985
Maryland	1909	13	2,304,682	1,526,321	549,132	652,440	142,991	286,167	101,472	530,630
	1908	12	2,169,966	1,372,790	548,871	659,999	150,853	298,225	92,349	541,437
	1907	13	2,030,001	1,235,006	506,121	683,196	127,160	280,371	99,133	506,664
	1906	11	1,971,361	1,196,924	506,651	576,754	120,060	273,332	78,101	480,493
	1905	11	1,895,421	1,132,034	449,675	531,187	84,180	243,688	68,233	396,101
Massachusetts	1909	§39	15,808,226	7,988,476	9,296,045	10,015,492	992,201	6,927,704	1,230,425	9,150,330
	1908	37	14,881,966	7,622,975	8,873,650	9,605,781	1,968,977	6,434,980	1,244,833	9,468,790
	1907	38	14,539,366	7,238,799	8,922,336	9,569,114	1,701,896	5,979,554	1,233,552	8,915,002
	1906	37	14,773,182	7,544,031	8,613,472	9,232,574	1,401,790	5,809,103	1,203,351	8,414,444
	1905	38	14,303,451	7,356,445	8,155,801	8,755,763	1,479,055	5,564,740	1,180,346	8,224,141

‡ Statistics of 5 companies only. § Statistics of 37 companies only.

Michigan	1909	2	944,520	511,082	694,310	726,319	471,454	13,563	233,991	719,008
	1908	2	907,686	538,510	574,889	617,940	361,158	13,875	192,085	567,118
	1907	3	846,399	528,210	510,559	541,466	309,580	17,551	117,695	444,826
	1906	3	764,915	447,356	546,646	619,071	295,019	16,097	180,396	491,512
	1905	3	663,186	402,062	386,771	417,433	245,373	19,567	147,946	412,886
Minnesota	1909	*a*5	621,851	438,777	388,031	414,070	169,922	15,191	112,118	297,231
	1908	6	551,720	370,564	406,517	436,377	225,053	12,134	133,778	370,965
	1907	6	578,553	404,368	414,084	431,058	239,430	14,165	128,445	382,040
	1906	6	472,177	255,623	339,388	367,540	191,012	15,285	111,096	317,393
	1905	3	392,414	247,720	186,785	199,012	75,709	2,115	45,644	123,468
Missouri	1909	5	583,079	531,597	149,233	174,202	104,967	.....	52,569	157,536
	1908	5	563,518	498,384	156,105	179,744	58,964	.....	51,715	110,679
	1907	6	304,128	263,321	164,897	176,842	90,012	.....	45,171	135,183
	1906	7	575 292	500,100	419,698	422,987	186,110	35,711	97,217	319,038
	1905	9	907,920	599,877	373,435	405,112	175,871	17,965	139,883	333,719
Nebraska	1909	2	326,469	62,119	219,118	230,571	93,703	.....	104,863	198,566
	1908	*d*2	285,323	52,272	34,039	46,711	31,234	.....	11,421	42,655
	1907	3	429,487	73,221	317,912	319,240	112,205	.....	77,404	189,609
	1906	4	463,791	132,806	665,497	667 914	170,793	3,345	279,255	453,393
	1905	4	671,026	267,133	446,571	411,218	141,358	3,858	188,140	333,356
New Hampshire	1909	2	295,358	239,226	59,692	71,225	24,162	8,420	15,121	47,703
	1908	2	261,335	203,799	61,531	72,507	34,065	8,648	15,606	58,319
	1907	2	225,315	166,894	61,839	72,168	33,056	8,302	15,428	56,786
	1906	2	230,406	169,138	65,732	74,969	21,336	7,795	16,325	45,456
	1905	2	205,709	148,553	67,848	75,798	36,712	7,365	16,357	60,434
New Jersey	1909	*b*11	497,852	406,220	101,591	205,466	136,670	3,398	25,716	165,784
	1908	11	586 799	452,500	118,524	239,339	173,585	10,107	29,154	212,846
	1907	11	559,577	404,265	110,614	134,245	98,014	2,790	27,223	128,027
	1906	11	541,721	472,118	114,195	164,103	95,385	6,703	22,552	124,640
	1905	11	502,794	358,401	142,440	155,169	82,969	3,872	38,493	125,334
New York	1909	21	16,149,909	8,379,677	3,841,936	4,624,946	1,916,215	1,706,016	974,350	4,596,581
	1908	23	14,055,381	8,405,551	3,497,849	4,212,391	1,586,693	1,825,950	905,590	4,318,233
	1907	9	13,475,411	8,003,348	3,383,915	4,240,088	1,721,311	1,770,000	813,422	4,304,733
	1906	9	13,504,077	8,173,181	3,186,510	3,912,793	1,176,748	1,715,000	810,611	3,702,359
	1905	8	13,444,412	8,246,317	2,967,703	3,657,388	1,030,414	1,674,162	809,902	3,514,478
North Dakota	1909	*2	37,651	3,575	62,721	67,085	36,254	9,065	25,240	70,559
	1908	2	76,686	44,858	64,878	68,762	38,337	8,700	16,872	63,909
	1907	2	73,562	40,505	105,893	131,881	81,728	13 933	31,977	127,638
	1906	3	95,223	25,331	122,966	128,455	51,035	30,882	49,795	131,712
	1905	2	86,915	8,061	127,020	133,070	22,559	18,243	33,934	74,736

a Statistics of 4 companies only. *b* Statistics of 10 companies only. *d* Business of 1 company only. * Statistics of 1 company only.

RECAPITULATION OF STATISTICS OF MUTUAL FIRE INSURANCE COMPANIES IN THE UNITED STATES—*Continued.*

Name of State.	Year Ending Dec. 31.	No. of Companies.	Cash Admitted Assets.	Net Cash Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Returned to Policyholders.	Paid for Expenses.	Total Disbursements.
			$	$	$	$	$	$	$	$
Ohio	1909	23	6,217,754	3,188,399	2,689,054	2,986,946	1,361,421	226,726	948,575	2,536,722
	1908	21	5,803,297	3,302,708	2,599,739	2,836,582	1,318,780	207,403	855,050	2,381,233
	1907	23	5,432,017	2,798,206	2,561,314	2,780,156	1,257,233	205,279	784,767	2,247,279
	1906	21	5,034,505	2,656,315	2,300,940	2,571,862	1,192,568	202,364	701,639	2,096,571
	1905	18	4,637,780	2,380,000	2,065,211	2,214,658	960,567	144,241	623,918	1,728,726
Oklahoma	1909	1	50,701	10,947	21,882	25,481	5,557	.....	16,733	22,290
	1908	1	46,730	9,586	29,974	32,654	14,268	3,211	27,079	44,558
	1907	2	151,864	135,728	101,316	105,783	46,743	5,082	61,023	112,848
	1906	2	170,080	167,444	230,572	233,697	118,567	3,160	81,867	203,594
	1905	3	226,598	226,598	305,511	308,843	98,588	37,669	120,739	256,996
Oregon	1909	1	180,384	95,339	160,396	165,940	74,102	.....	19,961	94,063
	1908	1	150,636	148,636	56,712	169,052	79,953	.....	19,706	99,659
	1907	1	135,443	133,443	55,469	167,184	46,409	.....	18,699	65,108
	1906	1	84,449	82,899	50,930	133,642	51,918	.....	18,089	70,007
	1905	1	110,043	108,032	79,132	104,238	51,631	.....	28,017	79,648
Pennsylvania	1909	46	17,458,349	13,936,905	3,511,811	4,310,653	1,419,247	1,312,608	841,175	3,573,030
	1908	48	16,551,364	12,997,973	3,577,197	4,273,015	1,529,550	1,225,731	787,254	3,542,535
	1907	45	15,239,238	11,781,770	3,272,736	3,918,665	1,234,830	1,097,197	689,197	3,021,224
	1906	39	15,090,895	11,857,136	2,932,779	3,568,736	906,494	1,051,153	712,756	2,670,403
	1905	39	14,131,203	11,471,233	2,424,334	3,084,638	816,829	864,635	559,751	2,241,215
Rhode Island	1909	20	12,987,551	7,770,444	9,249,629	9,754,314	369,951	7,706,903	640,135	8,716,989
	1908	21	11,601,095	6,797,743	8,409,276	8,898,727	440,958	6,971,581	599,845	8,012,384
	1907	22	9,472,234	4,973,436	7,833,889	8,402,131	805,927	6,183,206	532,664	7,521,797
	1906	20	10,001,966	6,018,026	6,939,296	7,347,278	465,367	5,637,581	478,377	6,581,325
	1905	20	9,577,887	5,929,423	6,298,766	6,672,788	335,947	5,201,365	451,601	5,988,913
South Carolina	1909	1	38,750	14,367	2,404	4,071	3,307	.....	3,555	6,862
	1908	1	40,800	16,121	2,726	4,303	1,007	.....	3,592	4,599
	1907	1	41,072	16,415	4,380	5,937	1,907	.....	3,422	5,329
	1906	1	43,755	19,068	4,118	5,993	1,671	.....	3,560	5,231
	1905	1	44,517	19,725	3,529	6,244	632	.....	5,201	5,833
South Dakota	1909	6	208,595	184,490	206,937	215,967	76,602	24,674	88 594	189,870
	1908	6	171,993	116,671	180,249	185,960	80,531	28,677	66,049	175,257
	1907	7	170,815	141,457	183,638	194,873	62,007	36,242	73,199	171,448
	1906	5	82,406	78,114	95,704	106,399	36,598	19,379	27,917	83,894
	1905	6	98,648	73,348	117,881	127,139	64,446	13,527	42,781	120,754

Tennessee	1909	..	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1908	..	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1907	1	15,453	8,398	30,141	30,886	7,728	350	17,413	25,491
	1906	1	20,162	17,214	25,743	27,127	7,328	.....	18,601	25,929
Texas	1909	1	149,151	146,921	77,334	82,611	46,672	.....	22,067	68,739
	1908	1	95,112	85,038	72,418	76,563	43,517	.....	16,233	59,750
	1907	1	110,623	110,425	73,180	77,614	70,714	.....	15,612	92,326
	1906	1	95,709	95,573	70,272	74,049	41,355	.....	13,597	54,952
	1905	1	76,532	74,532	43,438	98,791	39,063	23,370	10,671	73,104
Vermont	1909	4	457,727	292,813	565,933	584,693	419,772	700	131,149	551,621
	1908	4	463,349	317,472	516,436	523,825	420,173	.....	108,411	528,584
	1907	4	454,858	327,338	173,916	511,055	325,328	.....	145,779	471,107
	1906	2	402,435	266,317	213,380	467,416	370,039	.....	98,486	468,525
	1905	2	426,781	263,554	482,575	485,089	322,474	.....	104,751	427,225
Virginia	1909	2	2,193,196	1,949,451	113,144	281,911	83,965	.....	119,018	202,983
	1908	2	2,046,034	1,812,631	113,214	234,132	79,230	.....	64,606	143,836
	1907	2	1,896,729	1,606,362	56,919	152,474	43,806	.....	62,057	105,863
	1906	2	1,897,261	1,617,326	70,427	166,161	68,118	.....	64,413	132,531
	1905	2	1,867,927	1,578,627	102,227	176,030	55,535	.....	48,492	104,027
Washington	1909	2	247,493	110,925	378,192	389,156	106,567	99,038	124,452	330,057
	1908	2	187,532	50,327	292,619	309,013	127,565	55,769	108,269	291,603
	1907	3	234,445	113,225	263,224	275,583	101,457	28,239	105,078	234,774
	1906	3	212,425	127,735	234,150	241,885	122,890	10,770	88,187	221,847
	1905	2	147,730	90,442	167,647	199,382	82,296	9,044	73,577	164,917
Wisconsin	1909	8	588,863	471,138	177,888	201,642	71,420	27,876	51,203	150,499
	1908	8	539,455	477,660	158,113	192,378	60,816	71,967	44,261	177,044
	1907	9	539,414	429,034	122,498	142,023	49,592	11,958	53,102	114,652
	1906	8	497,448	434,404	108,674	132,960	42,514	12 145	36,820	91,479
	1905	5	171,672	130,172	62,680	70,215	33,776	4,881	22,604	61,261
Totals, mutual companies	1909	272	88,539,794	55,792,497	36,542,026	40,670,573	10,059,197	19,054,777	7,102,272	36,216,246
	1908	271	81,851,829	52,531,075	34,108,173	38,250,758	10,880,593	17,808,367	6,645,407	35,334,367
	1907	271	77 111,869	47,200,965	32,965 531	37,325,951	10,271,211	16,223,261	6,360,431	32,854,903
	1906	257	75,984,184	49,121,247	31,203,657	35,060,931	8,867,497	15,412,212	6,301,846	30,581,555
	1905	248	73,035,076	47,574,004	28,678,607	31,862,597	7,644,845	14,379,174	5,806,859	27,830,878

Total Fire and Marine Insurance Transactions in the United States.

Recapitulation Showing Aggregates of Capital, Assets, Surplus, Income and Disbursements of all Joint Stock and Mutual Fire and Marine Insurance Companies Given in the Preceding Tables.

In a few of the States enumerated in the following recapitulation a falling off in capital and assets is shown. This arises occasionally from the fact that some of the companies will not report their transactions or financial standing. Most of those that neglect to do so are mutuals, although some stock companies are delinquent in this respect. The apparent loss of capital and assets in these States may not be a loss in fact.

Name of State.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.*	Paid for Expenses.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
Alabama	2	2	1909	300,000	578,874	241,043	47,073	79,733	30,524	30,000	25,535	86,059
	2	..	1908	300,000	629,223	234,535	59,753	88,528	22,850	30,000	26,768	79,618
	2	..	1907	300,000	632,857	230,922	63,823	91,043	9,700	30,000	22,007	61,707
	2	..	1906	300,000	580,636	220,642	61,168	85,711	14,104	30,000	25,135	69,239
	3	..	1905	550,000	1,201,135	284,728	563,672	638,986	278,320	56,567	258.095	592,982
Arizona	1	..	1909	200,000	250,000	50,000	.....	.....	.....	.....	.....	.....
	2	..	1908	400,000	500,175	100,175	.....	.....	.....	.....	.....	.....
	2	..	1907	300,000	400,175	100,175	.....	.....	.....	.....	.....	.....
	1	..	1906	100,000	153,752	50,949	.....	.....	.....	.....	.....	.....
Arkansas	3	2	1909	356,765	781,048	192,371	301,920	431,823	238,228	34,567	138,277	411,072
	3	2	1908	350,000	796,620	149,786	414,626	460,978	188,934	37,250	183,881	410,065
	5	8	1907	450,000	1,062,964	269,543	537,196	630,099	316,968	12,500	238,974	568,441
	9	8	1906	594,735	1,402,480	243,407	624,951	687,502	328,817	5,000	259,735	593,552
	9	10	1905	583,128	1,128,644	96,323	711,615	866,132	188.318	25,061	292,046	505,425
California	3	..	1909	2,000,000	8,659,506	2,177,300	5,371,103	5,720,735	2,479,800	215,000	2,032,781	4,727,581
	3	..	1908	2,100,000	7,530,518	1,400,353	4,696,932	4,998,145	2,512,200	190,000	1,733,111	4,435,311
	4	..	1907	2,300,000	6,834,139	958,163	6,146,199	6,948,276	2,277,861	.....	2,301,295	4,579,156
	4	..	1906	2,340.000	8,937,865	1,091,514	6,510,336	15,726,972	12,301,177	58,000	4,214,808	16,573,985
	3	..	1905	1,540,000	9,508.726	3,370,862	5,157,986	5,490,974	2,675,809	156,000	1,747,148	4,578,957
Colorado	2	..	1909	450,000	790,824	186,642	193,540	344,349	77,657	44,875	93,082	215,614
	3	..	1908	300,000	570,204	129,704	190,354	220,614	91,320	16,000	96,460	203,780
	3	1	1907	300,000	539,254	144,922	113,083	191,451	30,804	.....	52,331	83,141
	1	5	1906	200,000	456,289	107,633	126,163	150,707	30,833	4.599	62,503	97,935
	..	5	1905	.....	167,910	68,017	83,536	92,580	29,880	7,052	47,150	82,072
Connecticut	8	6	1909	11,500,000	76,267,767	23,827,159	38,860,627	43,248,608	19,503,184	2,046,490	14,595,699	36,145,373
	7	6	1908	11,000,000	67,803,077	18,954,920	37,605,813	40,086,898	20,551,497	1,940,360	13,037,667	36,429,524
	7	6	1907	11,000 000	61,605,339	14,245,138	38,785,607	41,250,879	17,714,778	1,669,000	13,833,896	33,217,674
	7	7	1906	11,000,000	61,605,512	13,227,056	36,358,472	43,306,658	33,486,499	1,675,611	12,948,456	48,110,566
	7	6	1905	10,250,000	62,825,548	21,462,776	32,981,225	35,071,457	15,735,768	1,898,203	11,594,700	29,228,671

DELAWARE	..	4	1909	.....	693,161	675,468	130,224	159,857	43,288	32,559	36,945	112,792
	..	4	1908	.....	769,469	751,007	125,464	152,960	41,140	26,569	37,016	104,725
	2	4	1907	240,000	1,114,360	728,352	345,407	388,553	259,370	31,145	207,005	497,520
	2	3	1906	300,000	1,104,381	620,430	438,411	476,298	131,860	24,124	168,841	324,825
	2	4	1905	250,000	1,094,476	733,361	167,057	245,917	60,037	33,574	48,853	142,464
DISTRICT OF COLUMBIA	8	2	1909	1,025,000	2,651,782	1,396,790	273,435	415,530	52,237	101,285	154,527	308,049
	8	2	1908	1,025,000	2,573,034	1,363,796	161,995	289,434	39,746	104,478	114,121	258,345
	9	2	1907	1,125,000	2,517,244	1,354,388	166,921	315,082	37,313	99,603	119,244	256,160
	10	2	1906	1,225,000	2,911,624	1,435,223	266,759	355,259	42,122	123,667	140,747	306,536
	12	2	1905	1,525,000	3,383,550	1,523,313	345,353	524,509	111,506	146,652	198,869	457,027
FLORIDA	..	..	1909	....	.....	.....	.....	.....	.....	.....	.....	.....
	1	..	1908	134,500	271,599	25,057	167,755	208,661	93,444	7,200	65,855	166,499
	2	..	1907	145,000	247,789	29,817	120,601	135,990	16,729	.....	55,481	72,210
GEORGIA	6	3	1909	971,703	3,393,527	1,199,143	1,479,226	1,688,349	715,271	233,447	559,029	1,507,747
	4	3	1908	710,000	3,146,318	1,117,898	1,330,642	1,462,177	623,362	249,307	503,974	1,376,643
	4	4	1907	700,000	2,833,468	1,180,696	1,279,159	1,396,870	437,727	235,432	460,686	1,133,845
	2	4	1906	500,000	2,599,958	1,144,121	1,020,283	1,124,335	359,923	240,278	387,370	987,571
	2	3	1905	500,000	2,490,386	1,147,087	897,407	998,849	311,667	232,985	321,571	866,223
ILLINOIS	9	9	1909	1,900,000	8,156,499	2,559,388	4,115,362	4,649,480	2,166,895	378,599	1,543,372	4,088,866
	10	9	1908	1,800,000	7,488,847	1,929,168	3,760,078	4,109,887	2,005,507	355,051	1,371,046	3,731,604
	9	10	1907	1,550,000	6,718,569	2,294,287	3,287,932	3,754,467	1,451,606	311,637	1,143,570	2,906,813
	6	10	1906	1,150,000	3,629,258	1,690,033	1,912,615	2,016,594	1,059,532	279,219	593,248	1,931,999
	8	9	1905	1,900,000	15,623,136	5,422,683	8,529,388	9,267,609	3,759,009	388,039	3,212,133	7,359,181
INDIANA	3	9	1909	300,000	1,856,010	908,513	1,040,237	1,121,337	510,790	135,092	385,720	1,031,612
	3	9	1908	300,000	1,726,870	739,000	1,000,673	1 077,357	533,254	94,271	380,639	1,008,164
	3	8	1907	500,000	2,188,622	774,487	1,260,262	1,405,434	643,471	65,764	524,194	1,233,429
	4	6	1906	500,000	1,967,715	622,132	1,258,593	1,343,432	704,359	88,995	432,857	1,226,211
	4	5	1905	500,000	1,864,088	608,531	1,181,710	1,252,888	544,385	45,038	438,267	1,027,690
INDIAN TERRITORY ‡	§4	..	1906	703,466	999,487	277,341	1,043	1,043	.....	.....	200	200
IOWA	16	7	1909	1,657,500	7,777,939	1,651,973	3,697,707	4,418,316	1,782,490	172,307	1,794,657	3,749,454
	18	7	1908	1,624,950	7,288,163	1,627,183	4,023,665	4,344,550	1,972,480	186,593	1,824,847	3,983,920
	18	7	1907	1,449,700	6,839,308	1,630,505	4,171,262	4,433,364	1,787,028	101,270	1,638,618	3,526,916
	17	5	1906	1,080,000	5,772,037	1,501,192	2,966,795	3,249,966	1,148,390	104,535	1,320,005	2,572,950
	15	3	1905	970,000	5,013,324	1,388,742	2,367,433	2,591,258	1,068,770	111,567	1,062,161	2,242,498
KANSAS	3	7	1909	550,000	2,209,985	401,512	1,839,865	1,952,456	1,085,358	30,000	781,368	1,896,726
	3	5	1908	507,200	2,276,140	611,937	1,670,169	1,802,985	923,442	30,000	724,332	1,677,774
	2	5	1907	500,000	1,988,187	502,140	1,707,427	1,790,994	616,807	30,000	671,589	1,518,396
	2	3	1906	361,300	1,471,107	366,101	861,458	1,024,675	321,977	10,000	340,071	672,048
	2	3	1905	214,400	964,821	298,899	627,634	708,934	316,893	10,000	252,601	579,494
KENTUCKY	3	5	1909	400,000	1,252,613	669,772	249,120	307,721	156,714	25,264	103,642	285,620
	3	5	1908	400,000	1,231,273	651,331	233,659	294,076	173,360	24,684	95,569	293,613
	4	5	1907	600,000	1,383,791	729,837	254,491	349,832	224,963	25,160	191,156	441,279
	4	5	1906	600,000	1,515,529	630,194	372,453	579,693	301,852	24,768	191,012	517,632
	4	5	1905	600,000	1,496,429	462,357	512,873	637,849	285,318	24,028	233,934	543,280

* Includes amount returned to policyholders. ‡ For years subsequent to 1906 see Oklahoma. § Income and disbursements of one company only.

TOTAL FIRE AND MARINE INSURANCE TRANSACTIONS IN THE UNITED STATES—*Continued.*

Name of State.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.*	Paid for Expenses.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
Louisiana	6	..	1909	1,417,040	4,385,143	1,084,697	2,274,485	2,512,045	1,243,442	134,469	865,107	2,243,018
	7	..	1908	1,417,040	4,113,451	1,011,301	2,193,323	2,366,261	1,296,291	86,827	797,741	1,180,859
	9	..	1907	1,817,040	5,082,776	1,167,090	3,079,004	3,264,488	1,349,328	162,023	1,081,375	2,592,726
	8	..	1906	1,754,718	4,478,577	1,079,476	2,852,410	2,527,019	1,253,239	121,510	820,380	2,195,129
	8	..	1905	1,751,992	4,327,853	1,205,222	1,755,404	1,962,664	890,637	130,664	632,289	1,653,590
Maine	2	1	1909	200,000	901,035	544,686	201,993	242,797	167,434	31,080	34,764	233,278
	2	1	1908	200,000	889,248	508,676	196,560	233,910	170,795	39,800	34,317	244,912
	2	1	1907	200,000	904,279	529,991	215,134	251,950	158,762	25,800	34,332	218,894
	2	1	1906	200,000	885,658	507,784	198,173	239,941	143,774	29,800	33,094	206,668
	2	1	1905	200,000	856,856	491,187	190,706	227,556	125,451	23,840	31,860	181,151
Maryland	4	13	1909	900,000	4,400,724	2,218,726	951,370	1,181,586	304,963	337,124	253,625	895,742
	4	12	1908	1,000,000	4,378,817	1,981,535	1,101,599	1,302,185	378,090	340,225	307,778	1,026,093
	4	13	1907	1,000,000	3,961,958	1,751,179	1,001,200	1,356,552	293,436	322,948	283,813	900,197
	2	11	1906	700,000	3,471,347	1,589,389	880,901	1,010,094	237,085	315,472	207,981	760,538
	3	11	1905	900,000	3,770,562	1,491,018	1,241,530	1,388,667	380,116	270,501	349,546	1,001,163
Massachusetts	4	§39	1909	3,600,000	32,878,673	13,607,959	18,198,609	19,669,615	5,249,626	7,443,704	4,525,878	17,219,208
	4	37	1908	3,600,000	29,856,223	11,849,894	16,771,967	18,069,997	6,307,569	6,830,980	4,239,117	17,377,666
	4	38	1907	3,600,000	27,685,973	10,198,437	16,881,124	18,091,103	5,264,913	6,387,554	4,154,365	15,806,832
	4	37	1906	3,600,000	27,672,942	11,143,542	15,523,561	17,194,062	6,279,921	6,145,103	3,574,718	15,999,742
	4	38	1905	3,700,000	27,438,961	11,541,483	14,746,462	15,776,436	4,523,340	5,937,740	3,530,988	13,902,068
Michigan	3	2	1909	1,300,000	5,587,754	1,895,974	2,811,118	3,024,836	1,640,288	115,063	1,102,271	2,857,622
	3	2	1908	1,300,000	5,355,796	1,786,727	2,680,785	2,994,434	1,600,606	87,875	1,028,121	2,716,602
	3	3	1907	1,200,000	4,957,888	2,038,962	2,561,209	2,755,385	1,184,523	91,551	885,095	2,161,169
	3	3	1906	1,200,000	4,438,643	1,531,017	2,197,510	2,683,858	1,230,020	90,097	838,892	2,159,009
	3	3	1905	1,100,000	3,850,324	1,545,837	1,592,456	1,764,991	775,682	93,567	600,194	1,469,443
Minnesota	5	a 5	1909	1,200,000	8,650,500	2,342,391	6,158,243	6,531,382	3,292,326	92,510	2,107,413	5,491,249
	4	6	1908	1,168,880	7,493,107	1,654,903	6,043,442	6,431,249	4,062,421	116,565	2,054,935	6,283,921
	5	6	1907	1,228,980	7,476,715	1,825,104	5,564,499	5,880,274	2,811,182	107,074	1,893,575	4,811,821
	5	6	1906	1,228,780	6,448,218	1,467,472	4,650,457	5,112,166	3,332,189	94,985	1,611,317	5,038,491
	5	3	1905	1,086,780	6,354,910	2,076,047	4,335,450	4,627,725	2,270,769	67,215	1,456,044	3,794,028
Mississippi	1	..	1909	100,000	176,094	51,283	27,430	39,131	20,937	8,000	8,639	37,576
	1	..	1908	100,000	174,540	51,078	26,473	37,845	24,392	8,000	6,248	38,640
	2	..	1907	200,000	444,361	59,266	211,698	269,662	142,271	6,000	86,396	234,667
	2	..	1906	200,000	415,229	38,139	214,933	272,999	139,263	6,000	99,897	245,160
	2	..	1905	200,000	408,300	57,971	194,692	226,269	83,505	6,000	67,466	156,971

MISSOURI	4	5	1909	2,500,000	7,363,763	1,755,832	3,385,303	3,760,174	1,730,029	272,395	1,343,994	3,346,418
	4	5	1908	2,400,000	6,928,473	1,665,824	3,075,596	3,359,389	1,844,463	282,000	1,205,015	3,331,478
	3	6	1907	2,300,000	6,277,528	1,229,518	3,079,161	3,472,243	1,532,774	240,000	1,117,678	2,890,452
	3	7	1906	2,300,000	6,560,801	1,643,991	3,169,862	4,400,449	3,192,905	192,230	1,158,756	4,543,891
	2	9	1905	1,200,000	5,918,858	2,221,616	2,876,818	3,138,905	1,419,154	137,965	1,117,108	2,674,227
NEBRASKA	5	2	1909	750,000	2,976,766	442,564	1,301,878	1,940,733	704,780	18,000	781,071	1,503,851
	6	1	1908	701,200	2,442,717	486,939	1,283,318	1,368,878	596,620	26,648	557,086	1,180,354
	5	3	1907	600,700	2,317,358	355,168	1,412,357	1,482,409	538,034	24,500	554,786	1,117,320
	4	4	1906	500,000	2,022,400	384,918	1,564,234	1,620,153	523,766	20,345	664,438	1,208,549
	4	4	1905	500,000	2,037,178	466,356	1,209,983	1,219,527	421,076	15,358	518,371	954,805
NEW HAMPSHIRE	9	2	1909	1,745,000	7,951,928	2,415,952	3,304,113	3,643,131	1,741,829	169,281	1,248,386	3,159,496
	9	2	1908	1,579,000	7,320,185	2,170,720	3,161,259	3,452,503	1,861,365	155,181	1,186,069	3,202,615
	10	2	1907	1,530,000	6,675,321	1,967,972	3,094,526	3,453,507	1,495,566	146,945	1,161,439	2,803,950
	7	2	1906	1,485,000	6,355,202	1,934,421	3,212,100	3,467,112	1,712,467	140,835	1,151,345	3,004,647
	7	2	1905	1,485,000	5,891,824	1,794,982	2,645,818	2,854,656	1,292,658	133,677	977,764	2,404,099
NEW JERSEY	11	b 11	1909	4,957,067	23,797,162	7,644,038	9,547,138	10,608,705	4,730,618	514,595	3,643,530	8,888,743
	11	11	1908	4,600,000	21,640,391	6,528,884	9,120,545	10,095,122	5,037,951	536,896	3,546,335	9,121,182
	11	11	1907	4,600,000	20,045,879	5,637,189	9,340,197	10,326,795	4,217,447	408,702	3,636,355	8,262,504
	12	11	1906	4,550,000	18,878,068	5,213,925	8,850,497	9,998,084	5,203,523	429,985	3,367,733	9,001,241
	11	11	1905	3,950,000	17,262,672	6,706,672	6,488,085	7,388,467	2,872,803	400,504	2,323,416	5,596,723
NEW YORK	45	21	1909	21,250,004	176,672,568	72,212,987	74,425,348	83,994,992	34,922,819	5,599,860	26,641,043	67,163,722
	43	23	1908	20,550,000	154,879,104	59,322,659	69,406,083	75,620,234	38,836,635	5,103,918	25,898,214	69,838,767
	46	9	1907	20,250,004	140,795,245	44,621,100	71,132,267	76,610,094	34,064,378	4,889,207	25,188,409	64,641,994
	49	9	1906	21,750,004	141,562,301	49,276,424	68,732,558	80,446,312	54,086,934	4,654,835	24,369,079	83,110,848
	47	8	1905	19,550,000	141,118,284	58,388,263	62,303,430	69,136,680	28,820,458	4,444,700	22,393,137	55,658,295
NORTH CAROLINA	c 10	..	1909	1,372,900	3,194,179	595,596	1,296,101	1,465,607	1,027,060	45,924	622,713	1,695,697
	12	..	1908	1,461,860	3,370,585	451,405	1,801,169	2,001,282	1,092,436	111,330	717,691	1,921,457
	12	..	1907	1,972,860	3,428,772	559,729	1,457,980	1,823,311	594,002	33,844	627,020	1,254,866
	12	..	1906	1,484,160	2,901,996	598,048	841,259	1,320,342	307,545	24,978	311,779	644,302
	8	..	1905	517,815	1,387,117	181,314	396,613	472,591	167,774	20,727	150,642	339,143
NORTH DAKOTA	1	d 1	1909	200,000	315,854	40,924	242,393	273,290	129,677	19,065	85,623	234,365
	1	2	1908	100,000	214,500	64,153	149,308	159,031	67,985	8,700	48,624	125,309
	1	2	1907	100,000	182,729	41,070	124,287	153,474	84,366	13,933	42,880	141,179
	..	3	1906	.....	95,223	25,331	122,966	128,455	51,035	30,882	49,795	131,712
	..	2	1905	.....	86,915	8,061	127,020	133,070	22,559	18,243	33,934	74,736
OHIO	10	23	1909	1,500,000	10,455,631	4,776,720	3,891,424	4,414,123	2,011,182	347,637	1,494,099	3,852,018
	10	21	1908	1,400,000	9,895,336	4,830,589	3,841,215	4,233,942	1,861,316	319,926	1,396,731	3,577,973
	11	23	1907	1,450,000	10,078,066	4,398,687	4,478,016	4,871,889	2,070,979	313,783	1,590,900	3,975,662
	11	21	1906	1,450,000	9,341,898	4,266,050	3,820,041	4,263,226	1,826,630	310,183	1,357,393	3,494,206
	10	18	1905	1,350,000	8,631,920	3,871,488	3,324,651	3,683,729	1,488,311	229,048	1,154,810	2,872,169
OKLAHOMA	3	1	1909	175,000	403,288	89,825	138,429	167,421	64,057	.....	82,337	146,394
	5	1	1908	342,175	525,096	26,818	189,902	229,826	64,692	3,211	94,960	162,863
	6	2	1907	273,495	465,583	132,903	221,097	230,069	79,672	6,672	132,260	218,604
	1	2	1906	25,000	198,827	167,582	249,108	252,694	128,611	3,160	89,000	220,771
	..	3	1905	.....	226,598	226,598	305,511	308,843	98,588	37,669	120,739	256,996

* Includes amount returned to policyholders. § Statistics of thirty-seven companies only. a Statistics of four companies only. b Statistics of ten companies only. c Statistics of nine companies only. d Statistics of one company only.

TOTAL FIRE AND MARINE INSURANCE TRANSACTIONS IN THE UNITED STATES—*Continued.*

Name of State.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Net Premiums.	Total Income.	Paid for Losses.	Paid for Dividends.*	Paid for Expenses.	Total Disbursements.
				$	$	$	$	$	$	$	$	$
Oregon	..	1	1909	.....	180,384	95,339	160,396	165,940	74,102	.....	19,961	94,063
	..	1	1908	.....	150,636	148,636	56,712	169,052	79,953	.....	19,706	99,659
	..	1	1907	.....	135,443	133,443	55,469	167,184	46,409	.....	18,699	65,108
	..	1	1906	.....	84,449	82,899	50,930	133,642	51,918	.....	18,089	70,007
	..	1	1905	.....	110,043	108,032	79,132	104,238	51,631	.....	28,017	79,648
Pennsylvania	35	46	1909	14,150,000	86,673,157	28,963,375	39,386,217	43,767,403	18,934,755	3,016,957	14,718,924	36,670,636
	34	48	1908	13,412,200	78,812,801	25,287,342	35,253,377	38,877,674	20,055,194	1,664,706	13,946,291	35,666,191
	37	45	1907	12,775,000	74,054,874	22,341,378	35,669,676	38,738,360	16,749,990	2,710,412	12,879,802	32,340,204
	34	39	1906	13,125,000	70,380,386	21,460,605	30,983,024	39,787,081	26,659,505	2,318,913	11,487,789	40,466,287
	35	39	1905	12,327,875	72,924,754	26,819,951	29,208,137	32,232,727	13,671,815	2,147,175	10,692,702	26,511,692
Rhode Island	4	20	1909	1,300,000	18,954,685	8,947,209	13,247,076	14,022,119	2,487,160	7,806,903	2,067,702	12,361,765
	4	21	1908	1,300,000	16,898,047	7,638,558	12,094,796	12,779,505	2,622,932	7,049,081	1,949,855	11,621,868
	5	22	1907	1,400,000	14,556,118	5,738,725	11,481,881	12,219,358	2,576,223	6,189,206	1,813,347	10,578,776
	3	20	1906	1,000,000	13,931,508	6,308,385	10,001,024	10,725,749	3,088,840	5,678,581	1,579,763	10,347,184
	2	20	1905	900,000	13,956,805	6,836,053	9,580,237	10,107,276	2,097,783	5,279,365	1,595,103	8,972,251
South Carolina	3	1	1909	250,149	488,171	91,994	140,025	187,624	74,829	9,939	66,434	151,202
	1	1	1908	120,000	315,786	70,493	115,314	130,637	72,260	7,200	49,420	128,880
	1	1	1907	120,000	312,098	53,487	138,118	151,302	90,905	7,174	47,231	145,310
	1	1	1906	120,000	328,885	75,832	166,547	181,023	68,333	11,407	62,856	142,596
	1	1	1905	117,800	278,409	45,097	132,183	151,228	64,629	.....	56,599	121,228
South Dakota	1	6	1909	200,000	576,588	206,564	209,853	257,464	253,687	24,674	155,944	434,305
	1	6	1908	200,000	840,226	147,371	624,335	686,909	345,909	28,677	313,964	688,550
	2	7	1907	300,000	977,485	387,251	589,376	674,584	285,931	38,268	209,925	534,124
	1	5	1906	389,617	694 744	91,842	327,516	494,242	299,719	26,356	128,019	454,094
	1	6	1905	300,000	518,075	83,789	272,277	323,705	85,134	21,527	91,957	198,618
Tennessee	4	..	1909	400,000	505,624	51,591	51,875	85,766	11,446	19,123	44,824	75,393
	4	..	1908	400,000	481,076	38,154	40,345	72,320	24,326	3,000	36,794	64,120
	4	1	1907	400,000	489,632	33,198	73,330	106,766	48,031	31,350	57,154	136,535
	5	1	1906	450,000	619,385	83,316	131,993	177,962	42,926	30,000	78,377	151,303
	5	..	1905	450,000	578,091	64,213	83,852	121,800	27,844	22,000	55,710	105,554
Texas	6	1	1909	1,111,700	2,284,499	493,960	933,911	1,221,416	570,938	97,050	403,646	1,071,634
	5	1	1908	880,000	1,870,233	370,912	857,147	964,032	446,755	59,560	365,759	872,074
	6	1	1907	1,040,000	1,971,038	413,468	833,477	962,330	391,469	39,630	332,896	763,995
	8	1	1906	1,194,000	2,138,082	435,394	776,349	931,317	577,595	36,147	303,680	917,422
	6	1	1905	1,115,775	1,742,697	257,453	625,162	827,822	250,712	37,469	217,386	505,567
Utah	1	..	1909	300,000	817,442	442,627	79,969	270,404	24,929	32,000	37,337	94,266
	1	..	1908	250,000	659,780	362,212	54,797	100,513	16,517	30,000	25,605	72,122
	1	..	1907	250,000	594,184	307,342	42,988	80,665	8,275	30,000	18,723	56,978

	1	..	1906	250,000	481,097	200,000	33,799	128,875	9,369	30,000	15,341	54,710
	1	..	1905	250,000	406,934	136,041	26,054	59,871	5,278	25,000	12,144	42,422
VERMONT	1	4	1909	13,800	495,900	311,892	578,191	602,392	428,058	700	139,554	568,312
	1	4	1908	13,800	499,814	337,135	168,032	539,599	429,047	.....	114,634	543,681
	1	4	1907	13,000	486,346	335,403	185,172	524,108	333,580	.....	151,290	484,870
	1	2	1906	13,800	439,632	272,689	225,256	486,344	379,868	.....	102,707	482,575
	1	2	1905	13,800	459,503	264,895	491,342	505,867	332,104	.....	109,021	441,125
VIRGINIA	10	2	1909	1,167,525	8,444,545	3,272,162	1,527,259	2,012,305	1,121,873	93,855	861,990	2,077,718
	11	2	1908	1,447,325	8,377,615	3,088,015	2,096,830	2,498,111	1,307,615	109,776	919,842	2,327,233
	11	2	1907	1,062,200	8,062,039	3,429,052	1,860,449	2,231,005	918,224	130,452	840,997	1,889,673
	11	2	1906	1,174,235	8,103,916	2,930,355	1,640,698	2,076,516	776,000	72,058	678,317	1,526,365
	10	2	1905	1,243,256	7,491,706	2,701,267	1,420,653	1,737,079	871,279	62,907	627,116	1,561,302
WASHINGTON	4	2	1909	658,350	1,578,617	350,119	882,983	994,964	386,550	106,576	367,848	860,974
	5	2	1908	776,766	1,634,959	374,766	935,467	1,098,241	360,909	72,081	372,733	805,723
	6	3	1907	905,600	1,638,273	384,506	817,486	876,131	202,030	28,239	331,578	561,847
	2	3	1906	450,000	823,864	221,664	367,468	503,468	259,632	10,770	135,678	406,080
	1	2	1905	50,000	235,850	106,638	213,075	246,830	93,479	9,044	97,605	200,128
WEST VIRGINIA	5	..	1909	874,800	2,084,938	736,052	574,816	661,320	232,430	43,000	232,490	507,920
	5	..	1908	833,063	1,877,506	676,564	452,257	562,342	209,295	22,732	195,150	427,177
	5	..	1907	755,100	1,735,523	651,752	395,561	456,511	155,509	20,000	162,659	338,168
	4	..	1906	506,775	1,294,581	494,927	347,131	396,260	111,875	18,000	130,921	260,796
	3	..	1905	450,400	1,103,513	421,321	255,122	371,714	110,336	15,000	95,968	221,304
WISCONSIN	6	8	1909	2,300,000	12,240,686	2,841,960	5,283,017	5,785,350	2,251,664	276,876	2,409,549	4,938,089
	6	8	1908	2,200,000	11,345,433	2,661,576	5,129,817	5,616,130	2,233,265	320,967	2,357,332	4,911,564
	6	9	1907	2,200,000	10,399,729	2,451,811	4,811,292	5,155,427	2,048,436	240,958	2,161,635	4,451,029
	6	8	1906	2,200,000	9,934,182	2,302,829	4,502,218	5,399,956	3,997,474	160,145	2,016,024	6,173,643
	7	5	1905	1,550,000	10,180,805	3,357,950	4,324,035	4,723,672	1,706,847	199,381	1,891,627	3,797,855
FOREIGN COMPANIES	d52	..	1909	.....	118,685,844	44,319,619	d 80,146,911	d 84,193,388	d 39423,858	.....	27,266,897	d 66,690,755
	d54	..	1908	.....	122,818,915	41,274,875	d 74,910,353	d 78,772,872	d 42371,160	.....	26,048,568	d 68,419,728
	d 52	..	1907	.....	105,538,371	35,590,689	d 75,415,893	d 78,362,438	d 40041,211	.....	25,252,833	d 65,294,044
	d 63	..	1906	.....	106,094,502	34,637,803	d 78,530,789	d 81,940,210	d 95,674,353	.....	25,840,323	d 121514,676
	d 67	..	1905	.....	97,947,589	41,430,090	d 66,219,606	d 69,172,515	d 34681,246	.....	22,543,369	d 57,224,615
Aggregates (594 Cos.)	322	272	1909	87,504,299	659,451,677	238,981,691	328,957,313	362,032,354	154,099,782	30,154,845	115,878,527	300,133,154
Aggregates (598 Cos.)	328	270	1908	84,704,959	604,425,155	207,646,908	309,538,829	334,490,040	165,489,578	27,836,816	110,380,392	303,706,786
Aggregates (618 Cos.)	347	271	1907	88,560,679	559,416,966	172,138,388	313,175,653	338,232,409	145,597,362	25,293,550	107,730,290	278,621,202
Aggregates (597 Cos.)	340	257	1906	84,255,590	547,938,730	173,828,509	297,940,745	350,285,740	†276,795,627	23,717,273	103,717,829	† 404230,729
Aggregates (575 Cos.)	327	248	1905	75,643,021	544,196,047	211,865,675	270,765,685	293,307,624	125,074,600	22,938,813	93,259,403	241,272,816
LLOYDS	38	..	1909	.....	8,153,331	5,079,937	4,414,884	4,719,072	1,938,834	1,026,003	877,739	3,842,576
	38	..	1908	.....	7,326,973	4,342,569	3,790,225	4,578,875	1,865,181	818,314	933,652	3,617,147
	36	..	1907	.....	7,430,103	3,678,442	3,837,730	4,298,640	1,616,001	758,035	1,069,787	3,443,823
	35	..	1906	.....	6,722,167	3,364,449	3,175,664	3,637,254	1,441,353	501,161	935,325	2,877,839
	37	..	1905	.....	5,970,088	3,545,680	3,029,484	3,337,939	1,371,417	354,768	781,016	2,507,201
Grand total (632 Cos. & Lloyds)	..	..	1909	87,504,299	667,605,008	244,061,628	333,372,197	366,751,426	156,038,616	31,180,848	116,756,266	303,975,730
Grand total (636 Cos. & Lloyds)	..	..	1908	84,704,959	611,752,128	211,989,477	313,329,054	339,068,915	167,354,759	28,655,130	111,314,044	307,223,933
Grand total (654 Cos. & Lloyds)	..	..	1907	88,560,679	566,847,069	175,816,830	317,013,383	342,531,049	147,213,363	26,051,585	108,800,077	282,065,025
Grand total (632 Cos. & Lloyds)	..	..	1906	84,255,590	554,660,897	177,192,958	301,116,409	353,922,994	†278236,980	24,218,434	104,653,154	† 407108,568
Grand total (612 Cos. & Lloyds)	..	..	1905	75,643,021	550,166,135	215,411,355	273,795,169	296,645,563	126,446,017	23,293,581	94,040,419	243,780,017

* Includes amount returned to policyholders. † Includes $13,732,399 estimated losses of retired companies. d Including California premiums and losses of foreign marine companies operating only on the Pacific Coast.

Risks Written and in Force for 1909.

Table below gives a statement of the risks written during 1909 and risks in force December 31, 1909:

Name of Company.	Risks Written or Renewed in 1909.	Risks in Force Dec. 31, 1909.
Stock Companies.	$	$
Aachen & Munich, Aix-la-Chap.	143,725,330	176,086,484
Acme Fire, Cedar Rapids	3,586,059	4,069,392
Adirondack, New York	25,052,686	17,647,423
Ætna, Hartford	*763,880,683	*1039,286,461
	†78,097,622	†16,633,046
Agricultural, Watertown	226,499,600	324,334,100
Albany, Albany	39,218,785	51,379,474
Allegheny, Pittsburg	.....	1,799,042
Allemannia, Pittsburg	90,146,981	121,640,717
Alliance, Philadelphia	*65,548,724	*69,689,214
	†38,105,329	†6,873,123
American and Foreign, N. Y.	†693,216,892	†1,406,061
American, Newark	439,316,060	781,509,772
American Central, St. Louis	296,889,657	380,042,481
American Druggists, Cincinnati	4,086,912	4,072,020
American Fire, Philadelphia	28,071,251	21,324,402
American National, Rock Island	27,887,697	23,016,490
Anchor, Des Moines	12,023,561	24,427,823
Assurance Co. of America, N. Y.	19,897,725	7,229,086
Atlanta Home, Atlanta	19,958,768	16,739,579
Atlas, Des Moines	14,504,990	16,195,804
Atlas, London	204,686,542	248,184,714
Austin Fire, Dallas	22,056,274	18,695,395
Ben Franklin, Pittsburg	54,155,915	68,923,316
Boston, Boston	*221,323,509	*243,763,378
	†156,651,070	†35,431,873
British America, Toronto	141,288,455	151,512,229
British and Foreign, Liverpool	†1018,026,830	†13,061,568
Buffalo Commercial Buffalo	36,441,286	50,952,339
Buffalo German, Buffalo	70,308,439	114,318,390
Caledonian, Edinburgh	169,875,440	223,447,931
Caledonian American, N. Y.	12,850,974	2,108,767
California, San Francisco	83,038,230	66,796,456
Calumet, Chicago	57,905,804	49,758,427
Camden Fire, Camden	153,172,276	181,571,767
Capital, Concord	53,150,617	65,957,536
Central National, Chicago	11,980,101	7,261,851
Century, Des Moines	6,021,047	14,546,446
Citizens, Charlestown	15,844,385	13,366,523
Citizens, St. Louis	194,354,946	63,595,471
City of New York, New York	70,591,911	61,048,528
Cologne Reinsurance, Cologne	115,507,900	136,214,655
Colonial Assurance, New York	11,243,164	8,361,990
Columbia, Jersey City	†103,492,348	†30,058,421
Columbia, Dayton	.....	21,859,897
Columbia, Omaha	81,408,362	161,372,022
Commerce, Albany	28,635,450	42,187,545
Commercial, Des Moines	5,690,842	9,562,495
Commercial Union, New York	50,056,155	45,861,223
Commercial Union, London	*515,366,423	*643,196,075
	†616,574,122	†13,968,465
Commonwealth, New York	111,987,765	103,062,877
Commonwealth, Dallas	22,056,985	19,067,817
Concordia, Milwaukee	112,881,102	156,854,588
Connecticut, Hartford	408,280,031	637,350,607
Consolidated F. & M., Minn.	.....	17,633,675
Continental, New York	839,763,760	1,349,317,539
Cooper, Dayton	21,357,789	36,472,378
County Fire, Philadelphia	47,867,779	53,580,457
Delaware, Philadelphia	203,615,153	227,348,249
Des Moines, Des Moines	28,009,421	50,810,470
Detroit F. and M., Detroit	*63,291,532	*83,991,618
Dixie Fire, Greensboro	90,587,712	68,981,811
Dubuque F. and M., Dubuque	64,846,571	91,089,486
Dutchess Fire, Poughkeepsie	44,649,756	51,053,070
Eastern, Atlantic City	27,808,815	14,356,465
Empire City, New York	66,574,426	43,429,917
Equitable F. and M., Prov.	*94,200,133	*124,355,216
	†744,934	†328,338
Eureka F. and M., Cincinnati	.....	24,532,887
Farmers, Cedar Rapids	17,080,045	53,329,504
Farmers & Merchants, Lincoln	.....	58,159,963
Federal, Jersey City	†1219,261,219	†75,425,836
Federal Union, Chicago	.....	*4,162,156
	.....	†1,934,788
Fidelity, Des Moines	4,556,876	8,086,547

Name of Company.	Risks Written or Renewed in 1909.	Risks in Force Dec. 31, 1909.
Stock Companies.	$	$
Fidelity, New York	143,593,734	166,349,315
Fire Association, Philadelphia	483,480,534	594,844,026
Firemans Fund, San Francisco	*360,355,656	*435,168,698
	†430,393,006	†43,256,778
Firemens, Newark	171,594,552	327,307,823
First Russian, St. Petersburg	81,675,807	80,275,580
Fonciere, Paris	†7,653,731	†398,033
Franklin, Philadelphia	123,280,468	169,241,778
Freeholders, Topeka	19,157,323	14,195,458
General, Dresden	†82,671,183	†3,760,958
Georgia Home, Columbus	70,055,857	92,125,036
German Alliance, New York	266,036,448	80,484,587
German-American, New York	1,134,324,005	1,330,082,363
German-American, Baltimore	32,573,968	43,547,997
Germania, New York	371,030,926	646,329,037
German, Indianapolis	.....	60,664,126
German, Peoria	46,078,151	66,283,637
German, Louisville	.....	2,823,432
German, Pittsburg	78,608,643	108,360,298
German, Wheeling	26,247,475	34,550,136
German Security, Louisville	.....	1,801,597
Girard F. and M., Philadelphia	114,110,880	178,942,311
Glens Falls, Glens Falls	219,068,164	372,529,203
Globe and Rutgers, New York	320,795,605	282,621,405
Granite State, Portsmouth	59,094,064	79,952,979
Hamburg-Bremen, Hamburg	159,042,178	190,771,043
Hamilton, N. Y.	411,431	411,431
Hanover, New York	303,368,969	397,362,826
Hartford Fire, Hartford	1,557,224,858	2,062,986,408
Hawkeye, Des Moines	33,318,714	65,658,784
Home, New York	*1621,107,580	*1869,278,697
	†61,318,543	†18,972,901
Humboldt, Pittsburg	64,636,543	86,201,187
Imperial, Denver	16,109,689	14,811,486
Indemnity Mutual, London	†133,207,187	†6,849,686
Ins. Co. of No. Amer., Phila.	*612,791,665	*869,474,845
	†620,173,718	†59,769,551
Ins. Co. State of Ill., Rockford	96,250,635	134,919,195
Ins. Co. State of Pa., Phila	87,906,154	65,520,339
International, N. Y.	208,887,698	188,658,536
Iowa Manufacturers, Waterloo	4,613,482	6,274,305
Jakor, Moscow	189,572,408	103,732,361
Jefferson, Philadelphia	*101,764,509	*89,373,029
	†1,545,183	†120,137
Law, Union & Crown, London	69,318,070	70,479,231
Liv. & London & Globe, N. Y.	45,768,439	28,972,432
Liv. & London & Globe, Liv'p'l	1,316,142,927	1,254,454,119
London (Marine), London	†280,663,998	†14,912,381
London (Fire), London	222,873,089	307,155,373
London & Lancashire, Liverp'l	354,068,307	432,912,904
Louisville, Louisville	.....	17,067,982
Lumber, New York	33,641,628	21,476,679
Lumbermens, Philadelphia	34,732,166	51,422,668
Mannheim, Mannheim	†338,302,367	†28,154,714
Marine, London	†2937,462,932	†16,709,946
Maritime, Liverpool	†16,388,993	†1,591,587
Mechanics, Philadelphia	46,214,369	67,527,325
Mechanics and Traders, N.O.	*101,834,634	*76,943,858
	†721,653	
Mercantile F. & M., Boston	35,711,901	18,486,114
Merch'ts & B'nkers, Des Moines	24,716,396	35,554,953
Metropolitan, Chicago	.....	1,717,838
Michigan Commerc'l, Lansing	*153,478,486	*125,499,088
	†4,646,100	†59,025
Michigan F. and M., Detroit	73,758,281	83,619,885
Milwaukee Fire, Milwaukee	42,025,755	62,576,898
Milwaukee German, Mil	.....	8,221,511
Milwaukee Mechanics, Mil	187,984,130	282,793,192
Moscow Fire, Moscow	192,347,643	191,714,367
Munich Reinsurance, Munich	484,824,603	503,385,261
Nassau, Brooklyn	71,458,959	62,082,408
National, Cincinnati	.....	11,360,178
National, Pittsburg	102,067,098	148,058,254
National, Hartford	751,206,874	848,801,269
National Brewers, Chicago	4,153,344	3,596,231
National Lumber, Buffalo	24,185,439	15,887,437

* Fire. † Marine.

RISKS WRITTEN AND IN FORCE FOR 1909—*Continued.*

Name of Company.	Risks Written or Renewed in 1909.	Risks in Force Dec. 31, 1909.
Stock Companies.	$	$
National Union, Pittsburg	219,614,996	255,207,370
Newark Fire, Newark	46,245,907	62,480,310
New Brunswick, New Brunsw'k	53,003,723	49,591,650
New Hampshire, Manchester	212,724,758	318,261,364
New Zealand, Auckland	34,189,208	41,203,475
Niagara, New York	389,161,071	510,891,216
N. British & Mercantile, Lon.	740,156,003	825,245,235
N. British & Mercantile, N. Y.	101,589,506	93,622,374
Northern, New York	85,833,724	94,777,967
Northern, London	404,644,133	490,462,119
North Coast, Seattle	4,969,630	3,103,990
North River, New York	248,999,483	205,928,642
Northwestern F. and M., Minn.	.....	10,047,489
Northwestern Nat'l, Milwaukee	261,414,134	566,218,146
Norwich Union, Norwich	234,565,920	295,043,201
Ocean Marine, London	†148,893,165	†2,856,903
Old Colony, Boston	63,868,679	54,150,860
Orient, Hartford	177,712,768	222,590,949
Pacific Fire, New York	49,899,428	40,575,987
Palatine, London	207,645,623	240,470,781
Pelican, New York	40,449,184	44,876,415
Pennsylvania Fire, Phila	378,586,223	555,747,262
Peoples National, Philadelphia	178,340,343	121,340,656
Peter Cooper, New York	48,305,724	41,492,722
Phenix, Brooklyn	687,505,521	1,087,005,031
Phoenix, Hartford	658,532,929	798,467,033
Phoenix, London	312,801,202	353,830,356
Pioneer Fire, Tacoma	1,163,310	947,315
Providence-Washington, Prov.	*270,494,606	*315,384,191
	†151,568,467	†15,441,167
Prussian National, Stettin	312,801,202	353,830,356
Queen, New York	479,139,026	625,136,904
Reliance, Philadelphia	113,157,681	140,094,672
Reliance Marine, Liverpool	†106,879,818	†2,752,292
Rhode Island, Providence	56,405,575	49,671,683
Richmond, West New Brighton	18,549,708	12,963,153
Rochester German, Rochester	182,386,237	205,312,520
Roger Williams, Providence	*1,343,701	*530,315
	†4,450	†4,450
Rossia, St. Petersburg	410,152,868	352,578,173
Royal, Liverpool	951,910,163	1,332,812,251
Royal Exchange, London	214,666,060	227,681,805
Russian Reins., St. Petersburg	115,204,789	107,116,320
Salamandra, St. Petersburg	339,262,199	146,033,157
St. Paul F. and M., St. Paul	*340,428,780	*523,192,267
	†215,059,845	†7,740,594
Scottish Union & Nat'l, Edinb'g	338,246,490	341,496,926
Sea, Liverpool	†679,806,884	†24,966,853
Security, New Haven	188,318,069	239,745,244
Security Fire, Davenport	13,742,004	23,747,424
Shawnee, Topeka	161,166,746	140,157,639
Sioux Fire, Sioux City	606,196	4,984,272
Skandia, Stockholm	118,366,645	119,339,560
Springfield F. & M., Springfield	586,802,716	718,120,086
Spring Garden, Philadelphia	269,415,804	253,285,755
Standard, Keokuk	6,432,346	5,958,715
Standard, Trenton	39,137,170	56,207,060
Standard, Liverpool	†189,323,960	†10,244,073
State, Des Moines	13,067,352	31,497,061
State Fire, Omaha	12,581,135	15,662,245
State, Liverpool	17,689,179	13,366,193
St. Louis, St. Louis	.....	8,468,520
Stuyvesant, New York	80,869,335	56,055,659
Sun, New Orleans	*65,718,866	*64,122,796
	†7,543,916	.....
Sun, London	348,567,911	482,452,755
Svea, Gothenburg	73,200,514	90,467,718
Switzerland General, Zurich	†147,670,446	†4,776,936
Teutonia, New Orleans	*83,646,185	*76,748,953
	†2,906,319	.....
Teutonia, Pittsburg	59,421,748	72,366,742
Texas National, Ft. Worth	.....	7,757,470
Thames and Mersey, Liverpool	†151,583,790	†6,168,444
Toledo F. and M., Sandusky	.....	8,349,073
Union, Philadelphia	83,268,742	81,842,508
Union Marine, Liverpool	†229,733,499	†18,361,390
United American, Milwaukee	.....	8,162,995
United Firemens, Philadelphia	.....	25,061,885
United States, New York	34,987,678	22,538,440
United States Lloyds, N. Y.	.....	†45,133,961
Virginia F. and M., Richmond	70,251,398	78,490,226
Virginia State, Richmond	.....	20,048,375

Name of Company.	Risks Written or Renewed in 1909.	Risks in Force Dec. 31, 1909.
Stock Companies.	$	$
Washington, Seattle	47,830,497	31,843,868
Westchester, New York	328,699,840	455,782,643
Western, Pittsburg	63,977,153	78,037,402
Western, Toronto	*211,932,682	*227,268,344
	†67,373,821	†9,511,683
Western Empire, Spokane	.....	3,519,496
Western Reserve, Cleveland	43,793,365	21,456,154
Williamsburgh City, Brooklyn	198,355,322	278,885,164
Winona, Minneapolis	49,218,436	45,293,351
Yang-Tsze, Shanghai	†31,235,728	†4,103,156
Mutual Companies.		
American Mutual, Providence	61,578,296	58,386,441
Arkwright, Boston	254,449,078	243,963,024
Atlantic Mutual, New York	†747,866,092	†134,374,398
Automobile Providence	2,034,400	1,845,575
Baltimore Mutual, Baltimore	.....	18,701,226
Berkshire, Pittsfield	5,872,321	13,492,739
Blackstone, Providence	129,047,841	122,926,369
Boston Manufacturers, Boston	315,616,784	302,678,072
Central Mfrs., Van Wert	28,474,914	23,137,953
Citizens, Boston	5,686,780	6,940,653
Cotton & Woolen Mfrs., Boston	585,173,335	54,999,962
Danbury Mutual, Danbury	400,437	1,261,834
Dorchester, Boston	8,702,530	31,587,431
Enterprise, Providence	61,545,971	58,385,391
Fall River Mfrs., Fall River	97,893,414	92,807,119
Farmers, York	153,094,627	87,129,271
Fitchburg, Fitchburg	10,641,730	23,662,567
Firemens Mutual, Providence	173,290,040	165,376,706
Franklin, Providence	1,189,126	4,670,456
Glen Cove, Glen Cove	11,399,573	9,369,100
Harmonia, Buffalo	1,653,989	6,397,300
Hartford County, Hartford	10,892,932	27,917,184
Holyoke, Salem	12,542,778	43,781,758
Hope Mutual, Providence	52,821,787	49,971,257
Indiana Lumbermens Mut., Ind.	9,654,395	8,389,167
Indiana Millers, Indianapolis	.....	11,986,228
Industrial, Boston	36,777,787	34,599,618
Iowa State, Keokuk	19,837,193	54,995,874
Keystone, Philadelphia	34,942,262	32,090,139
Litchfield Mutual, Litchfield	1,370,450	4,065,738
Lowell, Lowell, Mass	4,276,909	11,738,955
Lumber, Boston	15,962,605	13,807,933
Lumbermens Mut., Mansfield	14,794,186	13,308,647
Manton, Philadelphia	41,665,496	28,937,206
Manufacturers Mut., Prov.	109,314,785	104,235,453
Maryland Mutual, Baltimore	.....	6,707,647
Mechanics, Providence	74,911,027	71,405,342
Mercantile, Providence	29,951,850	28,078,014
Merch'ts & Farmers, Worcester	6,845,256	20,107,399
Merchants Mutual, Providence	67,121,842	63,999,820
Merrimack, Andover	8,317,715	18,555,545
Metal Workers, Providence	12,583,464	2,252,881
Michigan Millers, Lansing	80,053,096	49,190,615
Middlesex, Concord	13,526,091	47,198,571
Middlesex, Middletown, Conn.	15,459,447	46,606,503
Millers, Alton, Ill	.....	15,707,354
Millers National, Chicago	47,961,746	58,057,655
Mill Owners Mut., Des Moines	7,794,125	11,244,955
Mutual Fire, Albany	1,258,300	3,119,015
Mut. Protection, Charleston	3,108,017	7,517,302
Narragansett, Providence	14,412,398	13,343,495
New London County, Norwich	8,304,263	19,722,090
Paper Mill, Boston	27,624,509	26,355,434
Patapsco, Baltimore	.....	12,349,029
Pawtucket Mut., Pawtucket	9,877,299	29,100,470
Pennsylvania Lumbermens, Ph.	13,439,487	12,408,056
Providence, Providence	9,316,500	32,215,229
Queens & Suffolk, Yaphank	222,474	451,504
Quincy, Quincy	11,126,368	35,497,167
Rhode Island, Providence	143,699,218	137,074,418
Rockville, Rockville	157,865	481,688
Rubber Manufacturers, Boston	55,558,447	52,132,052
State Mutual, Providence	206,870,113	197,955,160
Suffolk County, Southold	4,327,295	4,327,295
Textile Manufacturers, Prov.	9,069,356	8,421,961
Traders & Mechanics, Lowell	12,530,385	51,372,890
Union Providence	3,502,558	20,107,877
What Cheer, Providence	56,534,181	53,164,681
Worcester Mutual, Worcester	10,269,607	40,606,874
Worcester Mfrs., Worcester	106,716,285	102,218,770

* Fire. † Marine.

Taxes Paid by Fire Insurance Companies in 1909.

Below will be found a tabulation showing the net premiums written in 1909 by most of the stock fire insurance companies transacting business in the United States, together with the taxes paid by such companies, and ratios showing the percentages of taxes to premiums for the respective companies. One purpose in presenting this tabulation is to show the heavy burden of taxation which is imposed upon fire insurance companies throughout the country by State, county and municipal governments. Included in the taxes are fire department, patrol and salvage corps assessments, fees, taxes and expenses; taxes on real estate; State taxes on premiums; insurance department licenses and fees, and all other licenses, fees and taxes.

Name and Location of Company.	Net Premiums Written in 1909.	Gross Taxes Paid in 1909.	Ratio of Taxes to Premiums
	$	$	%
Aachen and Munich, Aix la-Chapelle	1,126,202	43,636	3.87
Adirondack Fire, N. Y.	274,129	5,407	1.97
Ætna, Hartford	7,334,254	333,874	4.55
Agricultural, Watertown	1,653,437	60,406	3.65
Albany, Albany	316,378	13,329	4.21
Allemania, Pittsburg	753,829	21,497	2.84
Alliance, Philadelphia	867,021	17,230	1.98
American, Newark	3,443,880	113,573	3.29
American Central, St. Louis	2,506,731	87,187	3.47
American Druggists, Cin.	46,757	2,286	4.89
American, Philadelphia	292,112	4,506	1.54
Amer. Nat'l, Rock Island	244,669	4,892	2.00
Assur. Co. of America, N.Y.	89,606	2,375	2.65
Atlanta Home, Atlanta	182,913	6,539	3.57
Atlas, London	1,731,796	52,484	3.03
Austin Fire, Dallas	222,105	8,982	4.04
Ben Franklin, Pittsburg	494,106	13,291	2.69
Boston, Boston	2,856,609	50,609	1.77
British America, Toronto	973,503	33,243	3.41
Buffalo Com'cial, Buffalo	343,876	11,355	3.30
Buffalo German, Buffalo	601,264	23,539	3.91
Caledonian Edinburgh	1,411,627	47,862	3.39
Caledonian-American, N.Y	14,232	354	2.48
California, San Francisco	723,009	15,562	2.15
Calumet, Chicago	492,933	18,533	3.76
Camden Fire, Camden	1,261,880	30,771	2.44
Capital, Concord	464,140	16,112	3.47
Citizens, St. Louis	562,780	22,051	3.92
City, New York	389,455	13,432	3.44
Citizens, Charlest'n, W.Va.	150,146	6,757	4.50
Cologne Reins., Cologne	935,003	30,748	3.28
Colonial, New York	61,160	2,437	3.98
Columbia, Jersey City	242,068	6,613	2.73
Commerce, Albany	265,447	15,120	5.69
Commercial Union, London	4,398,612	137,624	3.12
Commercial Union, N. Y.	345,235	11,555	3.34
Commonwealth, Dallas	217,306	5,833	2.68
Commonwealth, N. Y.	672,789	21,007	3.12
Concordia, Milwaukee	946,891	41,412	4.37
Connecticut, Hartford	3,836,288	110,701	2.88
Continental, New York	6,668,805	237,425	3.56
Cooper, Dayton	183,767	4,396	2.39
County, Philadelphia	378,532	14,633	3.86
Delaware, Philadelphia	1,679,358	43,923	2.61
Dubuque F. & M., Dubuque	639,538	20,781	3.25
Detroit F. & M., Detroit	575,723	24,651	4.28
Dixie, Greensboro	760,344	56,913	7.48
Dutchess, Poughkeepsie	403,037	8,531	2.11
Eastern, Atlantic City	199,316	8,607	4.31
Empire City, New York	525,682	8,936	1.70
Equitable F. & M., Prov.	940,218	30,309	3.22
Fidelity Fire, New York	1,042,779	40,436	3.88
Fire Association, Phila.	4,143,457	144,997	3.49
Firemans Fund, San Fran.	4,645,112	125,172	2.69
Firemens, Newark	1,884,047	63,612	3.37
First Russian, St. Petersbg.	642,108	16,657	2.59
Franklin, Philadelphia	1,208,427	37,806	3.13
Freeholders, Topeka	168,664	5,254	3.11
Georgia Home, Columbus	746,598	37,784	5.06
German, Peoria	461,906	13,326	2.88
German, Pittsburg	714,050	26,546	3.71
German, Wheeling	247,651	10,009	4.07
German Alliance, N. Y.	558,174	16,681	2.98
German-American, Balto.	207,600	6,543	3.15
German-American, N. Y.	6,886,301	270,832	3.93
Germania, New York	2,907,416	125,524	4.31
Girard F. & M., Phila.	861,387	34,688	4.02
Glens Falls, Glens Falls	1,971,850	55,181	2.79
Globe and Rutgers, N. Y.	2,810,705	57,945	2.06
Granite State, Portsmouth	568,472	18,198	3.20
Hamburg-Bremen, Hamb.	1,331,328	57,887	4.34
Hamilton, New York	6,328	24	.37
Hanover, New York	2,361,529	107,325	4.54
Hartford Fire, Hartford	14,989,010	482,717	3.22
Home, New York	11,363,531	313,881	2.76
Humboldt, Allegheny	521,657	12,768	2.44
Imperial, Denver	160,060	6,766	4.21
Ins. Co. of No. Amer., Phila.	8,599,002	210,501	2.44
Ins. Co. State of Ill., Rockf'd	817,876	18,629	2.27
Ins. Co. of State of Pa., Phil.	723,241	23,593	3.26
International, New York	1,921,890	1,921	.98
Jakor, Moscow	1,316,540	1,362	.10
Jefferson, Philadelphia	744,479	40,535	5.44
Law Union & Rock, Lon.	462,104	12,854	3.19
Liv. & Lon. & Globe, Liv.	7,839,471	258,816	3.30
Liv. & Lon. & Globe, N.Y.	228,001	11,158	4.89
London Assur., London	2,018,265	67,054	3.32
London & Lancashire, Liv.	2,363,932	89,742	3.79
Lumber, New York	300,681	8,172	2.71
Lumbermens, Philadelphia	264,925	13,673	5.16
Mechanics, Philadelphia	397,609	12,684	3.19
Mechs. & Traders, N. O.	701,232	28,172	4.01
Mercantile F. & M., Boston	278,395	7,203	2.58
Michigan Com'l, Lansing	937,687	52,382	5.58
Michigan F. & M., Detroit	603,398	28,052	4.65
Milwaukee Fire, Milwauk.	342,217	18,993	5.55
Milwaukee Mechs., Mil.	1,594,570	80,322	5.03
Moscow Fire, Moscow	1,545,751	31,439	2.03
Munich Reins., Munich	4,524,816	7,389	.16
Nassau, Brooklyn	539,235	11,701	2.17
National, Pittsburg	777,762	21,706	2.79
National, Hartford	5,608,325	201,245	3.58
National Brewers, Chicago	33,386	1,166	3.49
National Lumber, Buffalo	232,758	7,197	3.09
National Union, Pittsburg	1,685,999	78,890	4.68
Newark Fire, Newark	379,069	15,426	4.06
New Brunswick, New B.	484,521	18,228	3.76
New Hampshire, Manch.	2,151,924	78,559	3.65
Niagara, New York	3,184,329	96,402	3.02
N. Brit. & Mer, London	4,806,163	144,144	2.99
N. Brit. & Mer., New York	514,818	9,316	1.81
North River, New York	1,552,001	48,736	3.14
Northern, London	2,926,977	110,506	3.77
Northern, New York	668,972	22,358	3.34
Northwestern Nat'l, Mil.	2,077,505	93,880	4.52
Norwich Union, Norwich	1,716,369	77,042	4.50
Old Colony, Boston	459,938	15,066	3.28
Orient, Hartford	1,360,356	56,582	4.16
Pacific, New York	413,362	6,655	1.58

TAXES PAID BY FIRE INSURANCE COMPANIES IN 1909—*Continued.*

Name and Location of Company.	Net Premiums Written in 1909.	Gross Taxes Paid in 1909.	Ratio of Taxes to Premiums	Name and Location of Company.	Net Premiums Written in 1909.	Gross Taxes Paid in 1909.	Ratio of Taxes to Premiums
	$	$	%		$	$	%
Palatine, London	1,674,348	57,978	3.46	Skandia, Stockholm	1,106,040	819	.7
Pelican, New York	315,089	9,240	2.93	Springfield F.&M.,Sp'gf'd	5,307,622	194,827	3.67
Pennsylvania,Philadelphia	3,368,540	101,514	3.01	Spring Garden, Phila	2,342,773	91,458	3.90
Peoples National, Phila	1,320,371	17,214	1.30	Standard, Trenton	307,159	10,207	3.32
Peter Cooper, New York	322,320	4,932	1.53	State, Omaha	128,573	2,980	2.31
Phenix, Brooklyn	6,307,989	175,580	2.78	State Fire, Liverpool	109,220	7,373	6.75
Phoenix, Hartford	4,889,176	184,669	3.77	Stuyvesant, New York	701,482	10,044	1.42
Phoenix, London	2,412,756	82,743	3.43	Sun, London	3,077,119	100,676	3.27
Prov. Washington, Prov	2,638,523	81,692	3.09	Sun, New Orleans	666,862	20,820	3.12
Prussian National, Stettin	1,043,743	38,677	3.70	Svea, Gothenburg	706,360	21,417	3.03
Queen of America, N. Y.	4,493,507	128,576	2.86	Teutonia, Pittsburg	505,030	8,012	1.58
Reliance, Philadelphia	970,722	35,338	3.64	Teutonia, New Orleans	828,637	28,659	3.45
Richmond, New York	155,648	4,071	2.61	Union, Philadelphia	769,008	23,262	3.02
Rhode Island, Prov	400,402	11,142	2.78	United States Fire, N. Y.	246,241	7,045	2.86
Roch'ter German,Roch'ter	1,471,619	64,659	4.39	Virginia F.&M.,Richmond	732,115	26,021	3.55
Roger Williams, Prov	18,304	61	.33	Washington, Seattle	384,111	12,754	3.31
Rossia, St. Petersburg	3,954,532	8,841	.22	Westchester, New York	2,583,860	77,185	2.98
Royal, Liverpool	7,368,763	283,564	3.84	Western, Toronto	1,743,354	54,933	3.15
Royal Exchange, London	1,423,066	59,119	4.15	Western, Pittsburg	518,982	17,173	3.31
Russian Reins., St. Pet'b'g	985,756	16,729	1.69	Western Reserve, Cleve	236,228	13,214	5.59
St. Paul F. & M., St. Paul	4,726,643	130,576	2.76	Williamsburgh City,B'klyn	1,748,246	39,088	2.23
Salamandra,St.Petersburg	1,409,424	2,428	.17	Winona, Minneapolis	528,338	5,301	1.00
Scot.Un.& Nal'l,Edinb'gh.	2,068,182	77,221	3.73				
Security, New Haven	1,499,888	57,356	3.82	Totals	272,176,238	8,604,256	3.16
Shawnee, Topeka	1,505,073	44,197	2.93				

Automatic Sprinklers.

The following is a list of the principal manufacturers of automatic sprinklers, together with the addresses and the names of the sprinkler heads which they make or install:

Automatic Sprinkler Company of America, 123 William Street, New York.—(See opposite Appendix page B 1).

International Sprinkler Department, Philadelphia, Pa.—International.
Manufacturers' Sprinkler Plant, Syracuse, N. Y.—Manufacturers.
Niagara Sprinkler Plant, Akron. O.—Niagara.
Standard Sprinkler Plant, Cincinnati, O.

General Fire Extinguisher Company, Providence, R. I.—Grinnell.

Esty Sprinkler Company, Laconia, N. H.—Esty.

Independent Fire Sprinkler Company, 1801-1825 Diversey Boulevard, Chicago, Ill.—Independent or Stantial.

Rockwood Sprinkler Company, of Massachusetts, 2 Arch street, Worcester, Mass.—Rockwood.

State Fire Marshals Association of America.

President, C. F. Doyle, Illinois; vice-president, John W. Zuber, Ohio; secretary-treasurer, Charles A. Ellison, West Virginia. Executive committee: T. M. Purtell, Wisconsin; A. H. Lipton, Tennessee; A. Leudebach, Manitoba.

Addenda.

German Union Insurance Company, Baltimore, Md.—Early in 1910 this company's capital was reduced to $20,000, as one of the steps towards liquidation, and its charter was so amended as to eliminate from its powers all that went to make an insurance company, leaving only the privilege of transacting an insurance agency business.

RISKS COVERED BY AUTOMOBILE POLICIES.

The general classes of risks assumed by various companies under their respective policies covering automobiles are indicated by the following table:

NAME AND LOCATION OF COMPANY.	Fire (External Causes).	Self-ignition. §	Explosion. §	Lightning. §	Transportation Risks.	Collision.	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Ætna, Hartford	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Alliance, Philadelphia	Yes	Yes	Yes	Yes	Yes	*a*Yes	*a*¶Yes	....	....	Yes	Yes	Yes
American and Foreign Marine, New York	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	Yes	Yes
Boston, Boston	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	*d*Yes	Yes
British and Foreign Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	Yes	Yes
Columbia, Jersey City	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Commercial Union, London	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Federal, Jersey City	Yes	Yes	Yes	Yes	Yes	*Yes	....	....	....	Yes	Yes	Yes
Firemans Fund, San Francisco	Yes	Yes	Yes	Yes	§Yes	Yes	Yes	....	....	Yes	Yes	Yes
General Motor Underwriting Agency, N. Y. *e*	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	Yes	Yes
Hartford Fire, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	....	....	....	Yes	Yes	Yes
Home, New York	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	*d*Yes	Yes
Insurance Co. of North America, Philadelphia	Yes	Yes	Yes	Yes	Yes	*a*Yes	*a*¶Yes	....	....	Yes	Yes	Yes
Lloyds, London, Eng	Yes	Yes	Yes	Yes	*i*Yes	†Yes	Yes	*j*Yes	....	Yes	....	Yes
Marine, London	Yes	....	....	....	....	Yes	....	....	....	....	....	....
Michigan Commercial, Lansing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	....	Yes
Ocean Marine, London	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	Yes	Yes
Old Colony Insurance Company, Boston	Yes	Yes	Yes	Yes	Yes	*Yes	....	....	....	Yes	....	Yes
Palatine, London	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Providence Washington, Providence	Yes	Yes	Yes	Yes	Yes	*a*Yes	*a*Yes	....	....	Yes	Yes	Yes
Reliance Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	Yes	Yes
St. Paul Fire and Marine Insurance Co., St. Paul	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	*d*Yes	Yes
United States Lloyds, New York	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	Yes	Yes
Ætna Accident and Liability, Hartford	....	....	....	....	....	Yes	Yes	Yes	....	Yes	....	....
Ætna Life, Hartford	....	....	....	....	....	*b*Yes	*b*Yes	Yes	....	*b*Yes	....	....
American Casualty, Reading, Pa	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
American Fidelity, Montpelier, Vt	....	....	....	....	....	....	Yes	Yes	....	....	....	....
Employers Indemnity, Philadelphia	....	....	....	....	....	....	*Yes	Yes	....	....	....	....
Employers Liability, London	....	....	....	....	....	Yes	Yes	Yes	‡Yes	....	....	....
General Accident, F. and L., Perth	....	....	....	...	....	Yes	Yes	Yes	*Yes	*Yes	*d*Yes	Yes
London Guarantee and Accident, London	....	....	....	....	....	Yes	*Yes	Yes	....	....	....	....
Maryland Casualty, Baltimore	....	...	....	....	....	....	*Yes	Yes	*c*Yes	....	....	....
Ocean Accident and Guarantee, London	....	....	....	....	....	*Yes	*Yes	Yes	*f* Yes	....	....	....
Pacific Coast Casualty, San Francisco	....	....	....	....	....	....	*Yes	Yes	....	....	....	....
Peoples Surety, New York	....	....	....	....	....	....	....	Yes	....	....	....	....
Philadelphia Casualty Company, Philadelphia	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	Yes
Standard Accident, Detroit	....	....	....	....	....	*Yes	*Yes	Yes	‡Yes	....	....	....
Travelers Indemnity, Hartford	....	....	....	....	....	Yes	Yes	....	....	....	....	....
Travelers Insurance Co., Hartford	....	....	....	....	....	*h*Yes	*h*Yes	Yes	‡Yes	....	....	....

* Issues additional insurance covering this hazard in connection with regular policies on automobiles. † Various collision contingencies insured under different forms. ‡ Under separate personal accident policies. § Fire loss from this cause. ¶ By collision. *a* Assumed by attached clause. *b* Issues additional insurance of the Ætna Accident and Liability covering this hazard in connection with regular policies on automobiles. *c* If occupants are not being carried for a consideration. *d* Issues valued or non-valued policies. *e* Policies guaranteed by American and Foreign Marine, British and Foreign Marine, Ocean Marine and Reliance Marine insurance companies. *f* Owner and chauffeur may be insured against personal accident by attached certificates. *h* Issues additional insurance of the Travelers Indemnity Co. covering this hazard in connection with regular policies on automobiles. *i* Also covers damage to insured car caused by running into open draw. *j* A special policy covering this risk is issued at a premium of $100 per car.

Fire Insurance Premiums in New Orleans in 1909.

Below will be found returns made to the Fire Insurance Patrol of New Orleans of premiums written within the territory protected by the patrol, viz.: the entire city limits excepting Algiers and West End. A considerable volume of business is written by New Orleans agents on risks outside of patrol territory, so that the figures given below only show about two-thirds to three-fourths of the business written by New Orleans agencies:

Companies.	1909
	$
Aachen and Munich, Aix-la-Chapelle	6,283
Adirondack Fire, New York	644
Ætna, Hartford	51,965
Agricultural, Watertown	6,139
Alliance, Philadelphia	9,678
American, Newark	9,503
American Central, St. Louis	16,399
Atlanta Home, Atlanta	6,441
Atlas, London	16,399
Austin, Dallas	7,680
British America, Toronto	5,281
Camden Fire, Camden	8,488
Citizens, St. Louis	3,502
City of New York, New York	2,906
Caledonian, Edinburgh	8,518
Commerce, Albany	6,375
Commercial Union, London	27,280
Commercial Union, New York	5,292
Commonwealth, New York	1,791
Concordia Fire, Milwaukee	8,013
Connecticut, Hartford	8,685
Continental, New York	38,307
Delaware, Philadelphia	1,967
Detroit Fire and Marine, Detroit	5,182
Dixie Fire, Greensboro	9,258
Empire City, New York	4,634
Equitable Fire and Marine, Providence	7,512
Fidelity, New York	10,848
Fire Association, Philadelphia	10,513
Firemens, Newark	6,227
Firemans Fund, San Francisco	19,223
German Alliance, New York	8,939
German Fire, Peoria	11,279
Globe and Rutgers, New York	29,136
German American, New York	28,724
Hamburg-Bremen, Hamburg	13,321
Hanover, New York	8,849
Hartford, Hartford	38,590
Home, New York	49,299
Insurance Co. of North America, Philadelphia	19,237
Insurance Co. of State of Pennsylvania, Phila	10,170
Hibernia, New Orleans	57,426
Jefferson Fire, Philadelphia	11,826
Liverpool and London and Globe, Liverpool	66,708
Liverpool and London and Globe, New York	4,309
London, London	7,543
London and Lancashire, Liverpool	32,757
Lumber, New York	530
Mechanics and Traders, New Orleans	37,273
Michigan Commercial, Lansing	12,928
Michigan Fire and Marine, Detroit	5,861
Michigan Millers Mutual, Lansing	193
Monongahela, Pittsburg	6,041
National, Hartford	56,970
National Lumber, Buffalo	1,860
National Union, Pittsburg	6,645
New Brunswick Fire, New Brunswick	8,675
New Hampshire, Manchester	11,728
New York Underwriters Agency	9,614
Niagara Fire, New York	14,150
Northern, London	17,579
North British and Mercantile, London	15,398
North British and Mercantile, New York	1,850
North River, New York	16,424
Norwich Union, Norwich	14,238
Orient, Hartford	14,169
Palatine, London	8,107
Pennsylvania, Philadelphia	7,955
Peoples National, Philadelphia	12,084
Phenix, Brooklyn	56,479
Philadelphia Underwriters	13,603
Phœnix, London	19,747
Phœnix, Hartford	17,615
Prussian National, Stettin	14,102
Providence-Washington, Providence	16,317
Queen, New York	16,873
Reliance, Philadelphia	8,111
Richmond, New York	2,767
Rochester German, Rochester	10,165
Royal, Liverpool	50,217
Royal Exchange, London	23,262
Seaboard Fire and Marine, Galveston	3,260
Security, New Haven	8,985
Scottish Union and National, Edinburgh	10,013
Shawnee Fire, Topeka	3,436
Springfield Fire and Marine, Springfield	25,804
Spring Garden, Philadelphia	6,153
State, Liverpool	3,128
State, Omaha	3,881
St. Paul Fire and Marine, St. Paul	12,781
Sun, New Orleans	49,330
Sun, London	13,074
Stuyvesant, New York	11,196
Teutonia, New Orleans	67,632
Union, Philadelphia	9,577
United States, New York	1,430
Virginia Fire and Marine, Richmond	7,769
Virginia State, Richmond	7,418
Washington, Seattle	9,657
Westchester, New York	8,553
Western, Toronto	11,656
Western, Pittsburg	9,385
Williamsburgh City, Brooklyn	9,442
Winona, Minneapolis	3,612
Total	$1,555,787

Automatic Sprinkler Leakage Insurance.

Below will be found a list of companies which insure against damage by leakage and breakage of automatic sprinkler equipment:

American Lloyds, New York.
Boston Manufacturers Mutual Fire Insurance Co., Boston.
Casualty Company of America, New York.
Empire State Surety Company, New York.
Hartford Fire Insurance Co., Hartford.
Maryland Casualty Co., Baltimore.
Rhode Island Insurance Co., Providence.
Springfield Fire and Marine Insurance Co., Springfield, Mass.
United States Casualty Co., New York.
United States Lloyds, New York.

Companies and Brokers Accepting Surplus Line Business.

Included in the following list will be found the names and addresses of licensed American and licensed and unlicensed foreign fire insurance companies which are understood to be writing surplus fire insurance business in the United States, and the offices through which their policies may be obtained. For information as to American stock and mutual companies which are operating without the authority of the insurance departments of their own States, as well as for data relating to foreign companies named in this list, readers are referred to "Reports of Fire Insurance Companies," published in another part of this book.

Aachen Reinsurance, Aix-la-Chapelle.
Abielle, Paris, France.—Starkweather & Shepley, Inc., Providence, New York, Chicago.
Acadia Fire, Halifax, N. S.—Douglas Bros., Amherst, N. S., and New York.
Acme Fire, Cedar Rapids, Ia.—Whilden & Hancock, New York.
Amsterdam-London, Amsterdam.—Starkweather & Shepley, Providence, New York, Chicago.
American Fire, Philadelphia, Pa.—Jameson & Frelinghuysen, New York.
Anchor Fire, Des Moines, Ia.—Whilden & Hancock, New York; M. W. Fugit, Chicago, Ill.; Pettibone & Krouse, Philadelphia, Pa.
Anchor Fire & Marine, Calgary, Canada.— G. J. Chetwood, Philadelphia.
Anglo-American, Toronto, Can.—Ward & Winship, New York; Shipman & Wayne, Chicago.
Anglo-Scottish General Commercial, London.—A. F. Shaw, Chicago.
Assicurazioni Generali, Trieste.—Weed & Kennedy, New York.
Atlantic City Fire, Atlantic City, N. J.—H. C. Ward & Co., New York.
Austrian Elementar, Vienna.—E. E. Hall & Co., New York; Weed & Kennedy, New York.
Badische, Mannheim.
Balkan National, Sofia.—E. T. Marshall & Co., New York and Chicago.
British Crown, Glasgow.—J. S. Frelinghuysen, New York; Rollins & Burdick, Chicago.
British Dominions, London.—E. E. Hall & Co., New York.
British General, London.—Douglas Bros., New York. (Sprinklered risks only.)
British Underwriters, London.
"Bulgaria" First Bulgarian Insurance Company, Rustchuk, Bulgaria.—E. T. Marshall & Co., New York and Chicago.
Calgary Fire, Calgary.—Shipman & Wayne, Chicago.
Canada West, Winnipeg, Man.—Charles Brock-Jones & Co., Chicago.
Car and General, London.—J. S. Frelinghuysen, New York.
Central, London, Eng.—Fred S. James & Co., New York and Chicago.
Century, Edinburgh.—Henry W. Brown & Co., New York.
Cincinnati Mutual Fire, Cincinnati, O.
Colonial Assurance, Winnipeg, Man.—Shipman & Wayne, Chicago, Ill.
Colonial Marine and Fire, Batavia, Java.—W. M. Kimball & Co., New York.
Columbia Mutual Fire, Philadelphia, Pa.—National Fire Ins. Agency, New York.
Confiance, Paris.—Starkweather & Shepley, Providence, New York and Chicago.
Consolidated Assurance Co., London.
Continental, Mannheim.
Co-operation Fire, Paris, France.
Cornhill, London.—J. S. Frelinghuysen, New York.
Crown Fire, Toronto.—McLean, Stinson & Co., Ltd., Toronto, New York, Chicago.
Cosmopolitan, Glasgow, Scotland.
Donau Austrian, Vienna.
Dayton Mutual Fire, Dayton, O.—Pettibone & Krouse, Philadelphia.
Drapers Mutual, London.—John L. Dudley, Jr., Co., New York.
Eagle, Paris.
Eastern Underwriters, Philadelphia, Pa.—A. R. Drake Co., Philadelphia, Pa., and Erie, Pa.; Chas. Brock-Jones & Co., Chicago, Ill.
El Dia, Spain.—W. M. Kimball & Co., New York.
Equity Fire, Kansas City, Mo.—W. M. Umbdenstock & Co., Chicago.
Europa Reinsurance, Berlin.
Excess, London.—Hall & Henshaw, New York.
Exchange Mutual Fire, Philadelphia, Pa.—A. R. Drake Co., Philadelphia and Erie, Pa.
Essex & Suffolk, Colchester, Eng.—Fred. S. James & Co., New York and Chicago.
Factors, Memphis, Tenn.—McLean, Stinson & Co., Ltd., Toronto, New York, Chicago.
Fairmount Mutual Fire, Philadelphia, Pa.—National Fire Ins. Agency, New York.
Farmers and Merchants, Lincoln, Neb.—Starkweather & Shepley, Providence, New York, Chicago. (Sprinklered business only.)
Fidelitas, Brussels.
Fine Art and General, London.—E. E. Hall & Co., New York.
Firemen and Mechanics, Madison, Ind.—Rehm & Olin, Indianapolis.
First Bohemian Reinsurance Bank, Prague.
Fonciere, Budapest.—Warren M. Kimball & Co., New York.
Fondiaria, Florence.
Fortuna General, Berlin.
Freeholders, Topeka.—John Naghten & Co., Chicago.
France, Paris, France.—Starkweather & Shepley, Inc., Providence, New York, Chicago.
Garantie, Paris.—M. Dugro Buttles, New York.
Glasgow Assur. Corp., Glasgow, Scotland—John L. Dudley, Jr., Co., New York.
Gladbacher, M. Gladbach, Germany.—E. T. Marshall & Co., New York and Chicago.
Globus, Hamburg, Germany.
Grain Shippers Mutual Fire, Ida Grove, Ia.—McLean, Stinson & Co., Ltd., Toronto, New York, Chicago; R. G. Johns, Los Angeles, Cal.; H. C. Kirkpatrick, San Francisco, Cal.; Charles Brock-Jones & Co., Chicago, Ill.
Grocers Cash Deposit Mutual, Huntingdon, Pa.—Head office.
Hamburg, Hamburg.
Hearts of Oak, London.—Hall & Henshaw, New York.
Helvetia Swiss, St. Gall.
Hernando, Memphis, Tenn.—E. T. Marshall & Co., New York and Chicago; Whilden & Hancock, New York.
Holland Underwriters, Amsterdam.—Weed & Kennedy, New York.
Home Mutual Fire, Cincinnati, O.
Imperial Underwriters, London.
Indemnity Assn., Ind., London.
Indiana State, Indianapolis, Ind.
International, Ltd., Manchester.
International Reinsurance, Vienna.
Integrity Mutual Fire, Philadelphia, Pa.—National Fire Ins. Agency, New York.
Interstate Fire.—Whilden & Hancock, New York.
Italian Fire and Marine, Turin, Italy.—Whilden & Hancock, New York.
Italiana, Genoa, Italy.—E. T. Marshall & Co., New York and Chicago.
King, London.—Chas. P. Wurts, Chicago, Ill.
Law Accident, London, Eng.
Law, Car and General, London.—John L. Dudley, Jr., Co., New York.
Law, Fidelity and General, London.—John L. Dudley, Jr., Co., New York.
Leathermen's Mutual Fire, Philadelphia, Pa.
Leather Trades and General, Liverpool.—Seddon Underwriting Co., New York; Fred. S. James & Co., New York and Chicago; Chas. P. Wurts, Chicago, Ill.

Legal Ins. Co., Ltd., London, Eng.—Fred. S. James & Co., Chicago, and New York.
Liberty Mutual Fire, Philadelphia, Pa.—Pettibone & Krouse, Philadelphia, Pa.
Lincoln Mutual Fire, Philadelphia, Pa.—Pettibone & Krouse, Philadelphia, Pa.
Liverpool-Victoria, Liverpool.—Fred S. James & Co., New York and Chicago.
Lloyds, London.—A. F. Shaw & Co., Chicago, Ill.; Fred. S. James & Co., Chicago, Ill.; Marsh & McLennan, New York and Chicago; Critchell, Miller, Whitney & Barbour, Chicago; F. R. Thompson, Chicago; Weed & Kennedy, New York; Rollins & Burdick, Chicago, Ill.; W. M. Umbdenstock & Co., Chicago, Ill.; Jameson & Frelinghuysen, New York; Chas. Brock-Jones & Co., Chicago, Ill.; C. P. Wurts, Chicago; E. E. Hall & Co., New York; Hall & Henshaw, New York; Pate & Robb, New York; Seddon Underwriting Co., New York; Fox & Pier, New York; Warren M. Kimball & Co., New York; McLean, Stinson & Co., Ltd., Toronto, New York, Chicago.
London Mutual, Toronto, Ont.—J. W. Durbrow, New York; Rollins & Burdick, Chicago.
Louisville Fire, Louisville, Ky.—Whilden & Hancock, New York; Mather & Co., Philadelphia.
Loyal Mutual Fire, Philadelphia.—National Fire Ins. Agency, New York.
Madison, Madison, Ind—A. J. Van Deinse & Co., Indianapolis, Ind.
Manufacturers and Merchants Mutual, Philadelphia, Pa.; A. R. Drake Co., Philadelphia, Pa., and Erie, Pa.
Medway, Norwich, Eng.—Marsh & McLennan, New York and Chicago.
Merchants National Mutual, Fargo, N. D.—Chas. Brock-Jones & Co., Chicago; Pettibone & Krouse, Philadelphia.
Metropole, Paris.—Starkweather & Shepley, Providence, New York, Chicago.
Metropolitan Fire, Chicago.—John Naghten & Co., Chicago.
Midland, Birmingham.—J. S. Frelinghuysen, New York.
Millers National, Chicago, Ill.—Home office.
Minerva, Cologne.
Minnesota Fire, Chatfield.—Pettibone & Krouse, Philadelphia.
Missisquoi and Rouville Mutual Fire, Freligbsburg, P. Q.—T. Tileston & Co., New York.
Monarch, London.
Monongahela, Pittsburg.—Hall & Henshaw, New York.
Montmagny Mutual Fire, Quebec.—T. Tileston & Co., New York.
Montreal-Canada, Montreal, P. Q.—Ward & Winship, New York.
Morris County Mutual Fire, Morristown, N. J.—Head office.
Mount Royal Assurance, Montreal, Can.—Thos. A. Duffey, New York.
Mutuelle de Valence, Paris.—Fox & Pier, N. Y.
National British and Irish Millers, London.—E. E. Hall & Co., New York; J. S. Frelinghuysen, New York.
National General, London.—A. F. Shaw & Co., Chicago; W. H. Markham & Co., St. Louis.
National of Great Britain, Glasgow.—E. E. Hall & Co., New York. (Sprinklered risks only.)
National F. and M., Elizabeth, N. J.
National, Cincinnati, O.—Jameson & Frelinghuysen, New York.
Nederlandsche Lloyd.
Netherlands, The Hague, Holland.—Weed & Kennedy, New York.
Nordisk, Copenhagen.
North American Mutual Fire, Mansfield, O. McLean, Stinson & Co., Ltd., Toronto, New York, Chicago; Pettibone & Krouse, Philadelphia; C. R. Chadwick & Co., Cincinnati, O.
North River Fire, New York.—Head office.
Northeastern, Darlington, Eng.
Northern ("Nord"), Paris.—Starkweather & Shepley, Providence, New York, Chicago.
North Western, Liverpool.—Fred S. James & Co., New York and Chicago.
Nye Danske, Copenhagen.—Hall & Henshaw, New York; A. F. Shaw & Co., Chicago, Ill.
Ohio, New Albany, Ind.—C. R. Chadwick & Co., Cincinnati, O.
Ontario Fire, Toronto, Can.—Ward & Winship, New York; Shipman & Wayne, Chicago.
Omnium, London, Eng.—J. S. Frelinghuysen, New York.
Ottawa Fire, Toronto, Can.—T. Tileston, New York.
Pacific Coast Fire, Vancouver, B. C.—Amonson & Yates, Philadelphia.
Pacific Fire, New York.—J. S. Frelinghuysen, New York.
Pannonia Hungarian, Budapest.
Paternelle, Paris.
Peoples Mutual, Philadelphia, Pa.—Henry L. Engel, Philadelphia, Pa.; H. A. Woodcock Co., New York; Paul M. Nippert, San Francisco, Cal.
Phenix, Paris, France.—Starkweather & Shepley, Providence, New York, Chicago.
Phenix Mutual, Dover, Del.—National Fire Ins. Agency, New York.
Phoenix, Pasadena, Cal.—Chas Brock-Jones & Co., Chicago, Ill.; Pettibone & Krouse, Philadelphia.
Pilot, London.—J. S. Frelinghuysen, New York.
Premier, London.
Provident Mutual, Philadelphia, Pa.—A. R. Drake Co., Philadelphia, Pa., and Erie, Pa.
Property, London.—Seddon Underwriting Co., New York.
Prudentia Reinsurance, Zurich.
Rhenish-Westphalian.—M. Gladbach.
Rimouski Fire, Rimouski, P. Q.—McLean, Stinson & Co., Ltd., Toronto, New York, Chicago.
Roger Williams Fire and Marine, Providence, R. I.—McLean, Stinson & Co., Ltd., New York.
Provincial, Bolton, Eng.—J. S. Frelinghuysen.
Royal Alliance Underwriters, London.
Royal Canadian Underwriters, Toronto.—Ward & Winship, New York; Shipman & Wayne, Chicago, Ill.
Royal Underwriters, London.
Russian Transport and General of 1844, St. Petersburg.—E. T. Marshall & Co., New York and Chicago.
Safety Mutual Fire, Lebanon, Pa.—Home office; Henry L. Engel, Philadelphia, Pa.
Salamandre, Havre, France.—E. T. Marshall & Co., Chicago; Fox & Pier, New York.
Scottish Sprinkler, Manchester, Eng.—H. J. O'Brien, Chicago, Ill.
Scranton Fire, Scranton, Pa.—Chetwood & Co., Philadelphia.
Securite General, Brussels.—Seddon Underwriting Co., New York.
Securitas, Vienna.
Security Mutual, Chatfield, Minn.—Chas Brock-Jones & Co., Chicago; Pettibone & Krouse, Philadelphia.
Skandinavia Reinsurance, Copenhagen.
Societe Anonyme, Paris.
Soleil, Paris.—Starkweather & Shepley, Providence, New York, Chicago.
South German Reinsurance, Munich.
Standaard, Amsterdam.—Starkweather & Shepley, Providence, New York, Chicago.
Sterling Fire, Quebec, Can.—T. Tileston & Co., New York.
Stuyvesant, New York.—J. S. Frelinghuysen, New York.
Swiss Reinsurance, Zurich.
Texas National, Ft. Worth, Tex.—T. Tileston & Co., New York.
Themis, Paris, France.
Tyoda Fire, Marine & Transport, Tokio, Japan.—D. C. Schupp & Co., Chicago, Ill.
Unione Continentale, Turin.—E. T. Marshall & Co., New York and Chicago.
United Counties, Manchester.—John J. Dudley, Jr., Co., New York.
United London and Scottish, Glasgow.—Seddon Underwriting Co., New York.
United States Merchants Mutual, Philadelphia, Pa.—A. R. Drake Co., Philadelphia and Erie, Pa.
Urbaine, Paris.—Starkweather & Shepley, Providence, New York, Chicago.
Victoria, Bucharest, Roumania.—E. T. Marshall & Co., New York and Chicago.
Vienna Reinsurance, Vienna.
Welsh, Cardiff, Wales.—E. E. Hall & Co., New York.
Western Empire, Spokane.—W. M. Umbdenstock & Co., Chicago.
Western Canada Fire, Calgary.—I. E. Hendry, Chicago; Smith, Dourson, San Francisco.
Western National, Oklahoma City, Okla.—C. R. Chadwick & Co., Cincinnati, O.; H. L. Engel, Philadelphia, Pa.; M. W. Fugit, Chicago, Ill.

Special Agents Licensed Under Surplus-Line Law, New York State:

Henry T. Alley, New York.
Seelye Benedict, New York.
Charles M. Clarke, Buffalo.
Arthur C. D. Foster, New York.
Emil H. Frank, New York.
Frederick L. Green, New York.
Edward E. Hall, New York.
William W. Henshaw, New York.
Warren M. Kimball, New York.
Henry W. Lowe, New York.
Edward Meinel, New York.
E. T. Mostert, New York.
Brereton Platt, New York.
Wallace Reid, New York.
Chas. E. Ring, New York.
Alexander Robb, New York.
Chas. A. Seddon, New York.
Lawrence R. Bowden, New York.
Charles G. Worthington, Buffalo.

Special Agents Licensed Under Illinois Brokers' Law:

Arthur F. Shaw, Chicago.
E. T. Marshall & Co., Chicago.
Wile, Loeb & Gutman, Chicago.
H. V. Burrows, Chicago.
Herbert Darlington, Chicago.
R. W. Hosmer & Co., Chicago.
Klee Rogers & Co., Chicago.
Marsh & McLennan, Chicago.
Critchell, Miller, Whitney & Barbour, Chicago.
Moore, Case, Lyman & Hubbard, Chicago.
Montgomery & Funkhouser, Chicago.
Rollins & Burdick, Chicago.
S. D. Sexton, E. St. Louis.
Shipman & Wayne, Chicago.
C. W. Greene, Chicago.
F. R. Thompson, Chicago.
Charles Brock-Jones, Chicago.
Henry E. Grant, Chicago.

Special Agents Licensed Under Missouri Surplus-Line Law:

Homer P. Knapp, St. Louis.
W. H. Markham & Co., St. Louis.
Miller Wagon Co., Edina.
Geo. D. Capen & Co., St. Louis, Mo.
John H. Deems, St. Louis, Mo.
W. D. Hemenway, St. Louis, Mo.
C. A. Cook, Sikeston, Mo.
Marshall & Fisher, St. Louis, Mo.
F. C. Whittemore, St. Louis, Mo.
Carr Bros., St. Louis, Mo.
Chas P. Whitbread, St. Louis, Mo.
C. McClung Thompson, St. Louis, Mo.
Chas. L. Crane, St. Louis, Mo.
Chas. D. Eaton, St. Louis, Mo.
Martin Collins & Co., St. Louis, Mo.
F. D. Hershburg & Co., St. Louis, Mo.

Special Agents Licensed Under Pennsylvania Surplus-Line Law:

J. Howard Brown & Co., Philadelphia.
Billington, Hutchinson & Co., Philadelphia.
Henry W. Brown & Co., Philadelphia.
Buckman & Williams, Philadelphia.
W. L. Clark & Co., Pittsburg.
Robert M. Coyle, Philadelphia.
J. E. Hyneman & Co., Philadelphia.
Mather & Co., Philadelphia.
Charles Tredick & Co., Philadelphia.
Platt, Yungman & Co., Philadelphia.
Henry L. Engel, Philadelphia.
C. G. Yates, Philadelphia.

*Surplus-Line Brokers, San Francisco, Cal.:

J. H. Ankele.
H. C. Ahpel.
A. M. Bender.
T. D. Boardman.
P. A. Becker.
F. W. Birlem.
G. E. Billings.
G. A. Berton.
A. J. Chapman.
J. E. Clark.
Warren Campbell.
W. S. Davis.
Geo. E. Devine.
David Duncan.
Geo. H. Foster.
H. F. Gordon.
R. B. Hooper.
John E Hillman.
N. T. Horton.
M. C. Harrison
E. P. Halden.
John G. Johnston.
E. E. Kahn.
T. J. Keleher.
H. V. Manor.
H. S. Mannheim.
M. V. D. MacAdam.
Wm. Macdonald.
Paul M. Nippert.
Adolph Pockwitz.
Albert S. Rosenbaum.
G. L. Rathbone.
C. B. Sears.
C. B. Sloan.
C. W. Smith.
M. Thompson.
J. H. Voorsanger.
Willard O. Warman.
H. H. Young.

*Surplus-Line Brokers, Los Angeles, Cal.:

Wickliffe Matthews.
O. Rey Rule.
Albert M. Warren.
H. M. Wheeler.

Special Agents Licensed Under Ohio Surplus-Line Law:

J. G. Hale, Cleveland.
A. W. Neale, Cleveland.
F. J. Chapple, Cleveland.
E. A. Schwab, Cincinnati.
Clement F. Souder, Toledo.

Other Special Agents:

A. B. Mason, Nashville, Tenn.
D. A. Fisher, Memphis, Tenn.

*List of 1909: Corrected list for 1910 not received when this page went to press.

RECORD OF THE YEAR, JUNE 15, 1910.

The following lists show for the twelve months ending with June 15, 1910, the changes among fire insurance officials, a list of companies organized or proposed, also the death roll of the year.

OFFICIAL CHANGES.

Adlard, Walter, special agent of the Continental, elected secretary and manager Massachusetts Fire and Marine, Boston, Mass.

Ahmenson, W. H., assistant secretary, Nebraska Underwriters, elected assistant secretary State Fire of Omaha, succeeding H. J. Lund.

Anthony, H. B., formerly agency superintendent Norwich Union, elected secretary Standard Fire, Hartford.

Ballard, Edward L., formerly secretary of the Continental of New York, elected president Merchants Fire, New York.

Bates, Fred J., special agent of the Springfield Fire & Marine, in the middle department, elected assistant secretary.

Benham, M. L., resigned as secretary of the Ohio Farmers, Le Roy, O.

Beresford, V. P., joint United States manager of Phœnix of London.

Booth, E. J, secretary of the Michigan Fire & Marine, elected vice-president, to succeed the late Frank H. Whitney.
Boston, E. A., appointed fire manager of the Phœnix of London, to succeed H. B. Guernsey.
Brooks, John W., secretary Peoples National Fire, appointed manager Western department.
Burke, P. E., secretary of the Hibernia of New Orleans, La., elected president to succeed the late Col. William H. Byrnes.
Burnett, L. A., elected first vice-president Monongahela Fire, Pittsburg, Pa.
Burpee, William B., elected secretary New Hampshire Fire, Manchester.
Busbee, R. S., a special agent with the Seibels general agency, appointed manager, Atlantic Fire, Raleigh, N. C.
Candee, Lyman, secretary Globe & Rutgers Fire, elected vice-president.
Cassidy, Simon, elected vice-president Hawkeye, Des Moines, succeeding G. M. Hippee.
Catlin, Sheldon, elected assistant secretary Ins. Co. of North America.
Cofran, J. W. G., Chicago, Ill., associate Western manager of the Hartford Fire, elected second vice-president of the company.
Craft, Allen H., resigned as secretary of the Allegheny Fire.
Crawford, George B., elected assistant secretary Westchester Fire, New York.
Cresson, Ezra T., resigned as president of the Franklin Fire of Philadelphia.
Crocker, P. O., appointed secretary Citizens of St. Louis, succeeding Thomas H. Scotland.
Cross, S. J., special agent Ben Franklin Fire, Pittsburg, elected secretary, succeeding late W. A. Ford.
Curtis, Charles E., elected assistant secretary Calumet Fire, Chicago, Ill.
Davis, W. J., elected president Scranton Fire, Scranton, Pa., succeeding Adam Spitzer.
Doerfler, G. A., elected secretary Acme Fire, Cedar Rapids, Iowa, succeeding W. S. Furnas, resigned.
Elliott, W. M., son of President H. A. Elliott, of the State Fire of Des Moines, elected vice-president of the company.
Ellison, Eugene L., vice-president Ins. Co. of North America, elected president, succeeding the late Charles Platt.
Emery, R. L., elected president Mechanics & Traders, New Orleans, La., succeeding T. L. Macon, deceased.
Embardt, William H., Jr., elected vice-president Mutual Fire of Germantown, Pa.
Fester, Douglas & Folsom, New York, appointed State managers Union and Phenix, Espagnol, Paris and Madrid.
Fling, Joseph, elected president Mutual Fire of Germantown, succeeding the late William H. Embardt, Sr.
Fraser, W. A., elected secretary Pioneer Fire, Brandon, Man.
Freeman, Horace, chief accountant of Austin Fire & Commonwealth Fire of Dallas, elected assistant secretary of Austin Fire.
Frogatt, J., New York chief accountant Atlas of London, appointed branch secretary.
Furnas, John H., elected president Indiana State Mutual Fire, succeeding Joseph L. Ebner, resigned.
Garner, F. M., elected secretary of the Dixie Fire, succeeding I. W. Rockey, appointed Cook County manager.
Giberson, H. P., special agent of the Imperial Fire, Denver, Colo., appointed assistant secretary.
Glazier, Daniel, Jr., elected recording secretary, Hartford Fire.
Gordon, J. T., elected assistant secretary Globe & Rutgers Fire, New York.
Gray, E. W. T., formerly auditor of Continental, New York, elected president Phenix of Brooklyn, to succeed Geo. P. Sheldon.
Griebling, Oscar, secretary of the Milwaukee Mechanics, elected secretary of Milwaukee Fire; also succeeding the late H. A. Nolte.
Guernsey, H. B., resigned as fire manager of the Phœnix of London.
Haines, W. E., formerly assistant secretary Ohio Farmers, elected secretary, succeeding W. L. Benham, resigned.
Hamlin, Lee L., special agent of the Home of New York, appointed manager Western Fire, Lincoln, Neb.
Hard, Charles F., elected president American Home Fire, Greeneville, S. C.
Henry, H. M., resigned as secretary of the German Fire of Memphis, Tenn.
Hess, Henry E., manager New York Fire Insurance Exchange, elected vice-president Fidelity-Phenix Fire, New York.
Heer, Edward, assistant secretary Humboldt Fire. elected secretary, to succeed A. H. Trimble, elected president.
Hewes, M. Lewin, elected president Standard Fire, Hartford, Conn.
Hobbs, Hon. Joseph O., elected vice-president Granite State Fire, succeeding J. Albert Walker, deceased.
Horne, Ashley, elected president Dixie Fire, Greensboro, N. C.
Houston, L. B., elected secretary American Home Fire, Greeneville, S. C.
Hull, Charles A., elected president New Amsterdam Fire, New York.
Hull, H. G., elected secretary New Amsterdam Fire, New York.
Ingraham, George, resigned as vice-president of the Phenix of Brooklyn.
Jameson, E. C., of Jameson & Frelinghuysen, elected president of the Hamilton Fire, New York.
Karel, L. Albert, of Kewaunee, Wis., elected president of the United American Fire of Milwaukee, succeeding Joseph Spepeck, resigned.
Kay, John, elected treasurer of the Firemens of Newark.
Koster, Chas. F., resigned as secretary of the Phenix of Brooklyn.
Leathers, Major John H., elected president Louisville Fire, succeeding the late Theodore Harris.
Lamson, W. S., New York, elected secretary Merchants Fire, New York.
Lenssen, Arthur, elected secretary Hamilton Fire, New York.
Little, J. Webb, general agent middle department Firemans Fund, appointed assistant manager Eastern department.
Locke, Sidney E., assistant secretary Hartford Fire, elected secretary, succeeding Thomas Turnbull, resigned.
Luce, Edgar P., elected secretary Franklin Fire, Philadelphia, succeeding Ezra T. Cresson, resigned.
McCloskey, George T., elected secretary Hibernia of New Orleans, succeeding P. E. Burke, elected president.
Merrill, Edwin F., resigned as secretary of the Girard Fire and Marine, Philadelphia, Pa.
Norton, T. B., elected secretary Mechanics & Traders, New Orleans, La., succeeding R. L. Emery, elected president.
Ober, O. L., elected president Minnesota Fire, Chatfield.
Parker, Louis H., Chicago, Ill., general agent Svea of Gothenburg, appointed deputy attorney and assistant manager Lumber Underwriters, New York.
Parsons, Thomas C., elected secretary of the Allegheny Fire, to succeed Allen H. Craft, resigned.
Paulson, William H., elected assistant secretary Globe & Rutgers Fire, New York.
Platt, John O., elected second vice-president Insurance Co. of North America.
Porter, Joseph C., elected vice-president Ben Franklin Fire, succeeding R. C. Tannehill, deceased.
Rankin, Hugh, appointed financial secretary to assist. president Evans of the Continental and Fidelity-Phenix Fire.
Robb, Willis O., elected manager New York Fire Insurance Exchange.
Roberts, William J., head office secretary Standard Marine of Liverpool, appointed United States manager.
Rumsey, David, elected vice-president and secretary of the Phenix of Brooklyn.
Rush, Benjamin, second vice-president Insurance Co. of North America, elected vice-president, succeeding Eugene L. Ellison, elected president.

Samson, Frederick, assistant secretary Hartford Fire, elected secretary, succeeding Thomas Turnbull, resigned.
Sawyer, Bernard B., resigned as secretary St. Louis Fire.
Sheldon, George P., resigned as president of the Phenix of Brooklyn.
Simpson, A. K., appointed manager of the Eastern department Firemans Fund.
Smith, F. Willard, elected secretary Sovereign Fire, Toronto.
Stoner, W. M., elected second vice-president Monongahela Fire, Pittsburg, Pa.
Thomason, E. J., elected secretary and treasurer of the Girard Fire and Marine, Philadelphia, Pa.
Thurber, Charles I., elected secretary Minnesota Fire, Chatfield.
Tinker, G. K., agency superintendent of the Atlas of London, appointed sub-manager at the New York office.
Trimble, A. H., secretary Humboldt Fire, elected president, to succeed the late Frederick Gwinner, Sr.
Trimble, Norman L., bookkeeper Nebraska Un-
Fire, Scranton, Pa., succeeding R. K. Craner.
derwriters, elected assistant, succeeding W. H. Ahmenson, resigned.
Trump, J. Sanderson, elected secretary Scranton
Weismiller, D., vice-president London Mutual Fire Toronto, elected president, to succeed the late Hon. John Dryden.
Wegman, John X., secretary Lafayette Fire, New Orleans, elected president, to succeed the late James Wilson.
Weymouth, H. G., elected president Western Fire of Utah, succeeding B. H. Cannon, resigned.
Whilden, William G., elected president of Monongahela Fire, to succeed the late John H. Clancy.
Wolf, E. Myron, resigned as Insurance Commissioner of California.
Wollaeger, Gustav, Jr., vice-president Concordia Fire, elected president of the company, to succeed the late George Brumder.
Yates, Charles G., vice-president Washington Fire, elected secretary Peoples National Fire, succeeding John W. Brooks, appointed Western manager.

OBITUARY.

Adams, John H., secretary of the American Central of St. Louis, Mo.
Addison, W. I., of Dallas, Tex., firm of Addison & Burgher.
Allen, Francis Olcott, Germantown, Pa., for many years Philadelphia agent of the Queen of London.
Anderson, Horace, senior member of Portland, Me., insurance agency of Anderson, Adams & Co.
Ansada, Nicholas R., an insurance broker of New York.
Anthony, Rowland Crocker, of the Fire and Marine brokerage firm of Anthony & Chew, New York.
Apple, Ben J., of the Savannah, Ga., firm of Harty & Apple.
Arrott, Wm., secretary of the James W. Arrott, Ltd., of Pittsburg, Pa.
Bacon, John L., White River Junction, former Insurance Commissioner of Vermont.
Badger, William A., of the Minneapolis insurance firm of Howes & Badger.
Bailey, Edmund S., a well-known dealer in insurance stocks, New York city.
Bailey, Samuel L., a veteran insurance agent at Trenton, N. J.
Baltes, Fernando, an insurance broker of New York city.
Barkley, Fred W., one of the best known local agents of Columbus, Ohio.
Batchelder, A. G., New York special agent of the New Hampshire Fire.
Bateman, Lowry J., New York State special agent of the Scottish Union & National.
Baxter, Thomas B., a real estate and insurance broker of Bloomfield, N. J.
Beattie, Wm. A., a veteran insurance broker of Boston, Mass.
Berry, Arthur L., Newton, Mass., New England special agent of New York Underwriters Agency.
Bingham, Wilbur F., New York, assastant secretary Sun Insurance Office.
Blackman, F. H., of the Blackman, Glass & Cook Agency, Detroit, Mich.
Boothby, Col. W. C., special agent of the National Fire of Hartford.
Borroughs, F. M., Chicago, Ill., for many years superintendent of agencies in the farm department of the Phenix of Brooklyn.
Brown, Valentine, senior member of Toledo firm of Braun, Torghi & Co.
Brigham, Herbert W., a local agent of New York city.
Brockie, William, New York, president Johnson & Higgins.
Brown, Edgar E., treasurer of Starkweather & Shepley (Inc.), Providence, R. I.
Browne, Roger, North Dakota State agent of the Liverpool and London and Globe.
Brumder, George, president Concordia Fire, Milwaukee, Wis.
Brynes, Col. William H., president Hibernia, New Orleans, La.
Buckley, Thomas, Chicago, Ill., who established the Chicago Fire Insurance Patrol.
Bundy, F. L., a leading local agent of Laurensburg, N. C.
Burke, M. G., a well-known fire insurance agent of Meadville, Mo.
Bumley, George E., president Delaware County Mutual Fire, Media, Pa.
Burr, Edgar B., Hartford, Conn., for many years head of the loss department of the Phœnix of Hartford.
Burr, Marshall D., special agent of Germania Fire for Missouri.
Calvert, William H., president Merchants & Manufacturers, Cincinnati, O.
Canfield, Ira W., Ohio State agent of the American of Newark.
Carell, A. F., Verona, N. J., a dealer in insurance stocks.
Carpenter, Edwin W., formerly assistant secretary Firemans Fund and Pacific Coast manager of the Royal of Liverpool.
Chamberlain, W. J., of Wyoming, Iowa, vice-president and director Capital Fire, Des Moines, Iowa.
Chapman, E. F., manager Michigan Inspection Bureau.
Clancy, John H., president Monongahela Fire, Pittsburg.
Clark, Milton, one of the most prominent fire insurance men of Rochester, N. Y.
Clauss, William D., special agent of the Humboldt Fire for Philadelphia Suburban District.
Cole, P. P., senior member of the fire agency firm of Cole, Schane & Ford, Paragould, Ark.
Collins, E. H., Richmond, Va., special agent Westchester Fire for Virginia, North Carolina and South Carolina.
Collins, James Cross, Providence, R. I., the first Insurance Commissioner of Rhode Island.
Collins, J. D., for many years in the insurance business at Vandalia, Ill.
Cook, Stephen H. S., one of the oldest fire insurance agents at Evansville, Ind.
Cope, Francis R., Philadelphia, a director of the Insurance Company of North America.
Corbett, L. N., general adjuster State Fire, Des Moines, Iowa.
Corwin, Major B. Ryder, Brooklyn, N. Y., a well-known insurance man.
Craft, Addison, Holly Springs, one of the best known local agents in Mississippi.
Crowley, Daniel O., of the Lamphere agency at Springfield, Ill.
Cummings, H. P., for several years local fire insurance at Chicago, Ill.
Daggett, Jesse A., manager Western department Security of New Haven, at Rockford, Ill.
Dangerfield, A. B., for fifteen years manager insurance department Wachovia Loan & Trust.
Dawley, B. W., Western manager of the General Fire Extinguisher Co.
Dawson, John, senior partner of John Dawson Co., Viroqua, Wis.
DeGroot, John A., of the Brooklyn, N. Y., agency of John A. De Groot & Son.
DeLong, G. A., Lexington, Ky., a well-known local agent.
Denny, William S., fire insurance adjuster at Portland, Me.

Diekneite, Herman J., a St. Louis, Mo., broker.
Dillon, Ben., chief of Louisville, Ky., Fire Dept.
Dodson, Roy, general traveling agent of the Equity Fire, Kansas City.
Downes, Lewis T., former president What Cheer Mutual Fire, Providence, R. I.
Dryden, Hon. John, president London Mutual Fire, Toronto, Canada.
Durand, W. B., Oberlin, O., Ohio special agent of the Glens Falls.
Durham, Irael W., Atlantic City, N. J., former Insurance Commissioner of New Jersey.
Eagles, Eugene, New York city, a local underwriter of the German American and an expert on leasehold and profit insurance.
Eaton, John L., Boston, Mass., agent of the Scottish Union and National.
Elder, John F., for eighteen years with the office of George O. Carpenter & Son, Boston, Mass.
Etting, Charles E., senior member of the Philadelphia firm of Etting & Co.
Ferguson, T. A., for over twenty years an inspector for the Chicago Board of Underwriters.
Fisher, Andrew P., a well-known East Boston, Mass., insurance and real estate broker.
Ford, Wm. A., secretary of the Ben Franklin Fire, Pittsburg, Pa.
Fowler, Joseph, formerly foreign superintendent of the Northern Assurance of London.
Fulton, Edwin, of Baird & Fulton, local agents at Kansas City, Mo.
Gans, Samuel, president Samuel Gans Salvage Company.
Gardner, Edmund, a well-known independent adjuster at Cincinnati, O.
Getzlaff, Henry, Wisconsin special agent of the Security of New Haven.
Gillespie, David, a local agent of Lincoln, Ill.
Gillett, Edward A., a prominent insurance agent of Watkins, N. Y.
Glass, J. E., Atlantic, Iowa, special agent of Capital and Merchants and Bankers, Des Moines.
Going, Thos. J., father of J. W. Going, of the Shawnee Fire.
Goodman, William A., a veteran fire insurance man of Boston, Mass.
Gordon, H. A., a well-known Boston fire insurance broker.
Griggs, George E., Chicago, Ill., Cook county special agent of the Hartford Fire.
Grow, Charles F., of the agency firm of Grow, Schuster & Co., Nellsville, Wis.
Guphill, E. W., of Morse & Guphill, Portland, Me.
Gwinner, Frederick, Sr., president Humboldt Fire, Pittsburg, Pa.
Haggerty, Darius B., Fire Marshal of Louisiana.
Haines, James, Peken, Ill., one of the oldest agents in Illinois.
Hall, William, Philadelphia, Pa., agency secretary, Delaware Insurance Company.
Hardin, A. D., a well-known insurance agent at Savannah, Ga.
Harmon, L. D., a veteran local agent of Oshkosh, Wis.
Harris, Theodore, president Louisville Fire, Louisville, Ky.
Hawes, Charles F., Boston, Mass., special agent of Liverpool and London and Globe.
Hemingway, Charles D., a well-known fire insurance man of Pittsburg, Pa.
Henry, Paul M., Los Angeles, Cal., California State agent of the North British and Mercantile.
Hillyer, Edward, a well-known fire insurance agent of Waupun, Wis.
Hobbins, H. B., a local fire insurance agent of Madison, Wis.
Hutchinson, W. W., Fresno, Cal., formerly Pacific Coast manager of the Northwestern National of Milwaukee.
Jones, Turney, a local fire insurance agent of Monmouth, Ill.
Jordan, I. Stewart, of Boston, Mass., of the firm of Jordan, Lovett & Co.
Judd, Edward B., a prominent insurance man of Buffalo, N. Y.
Julian, D. E., president Julian-Sargeant Company Agency, Columbus, Ohio.
Keith, Charles A., Evanston, Wis.; Wisconsin State agent of the Home of New York.
Keith, H. B., for many years local agent at Worcester, Mass., of North British & Mercantile.
Kelley, William J., Portsmouth, N. H., for many years special agent of the Phenix of Brooklyn.
Kennard, Milton J., a veteran local agent of Omaha, Neb.
Kerwin, T. J., formerly a well-known Chicago insurance man.
Kinney, S. H., member of the local agency firm of Kinney & Medes, Kansas City, Mo.
Kirke, William T., a prominent insurance agent of St. Paul, Minn.
Knight, J. W., former special agent of the Atlas Fire of Des Moines.
Lane, I. Remsen, Orange, N. J., former president of the Hanover Fire, New York.
Langham, Arthur G., of the well-known firm of Barber & Castleman, Louisville, Ky.
LaTourette, Philip, Somerville, N. J., manager of the insurance department American Cotton Oil Company.
Lee, A. C., an adjuster of Jackson, Miss.
Lee, James W., of the insurance firm of James W. Lee & Co., Cleveland, Ohio.
Lee, Fergus Sidney, only son of Fergus G. Lee, vice-president of the Sun of New Orleans.
Leisch, Charles W., Chicago, Ill., for many years field man with the Michigan Fire & Marine and later with the Westchester Fire.
Link, J. K., vice-president Scottish Fire, Charlotte, N. C.
Little, Capt. F. W., Pleasant Hill, Mo., special agent and adjuster Glens Falls.
Lloyd, Raymond, Seattle, Wash., an insurance agent.
Luce, Mrs. Charles H., wife of Charles H. Luce, Michigan State agent of the Phœnix of Hartford.
Lylburn, Henry, secretary emeritus of the Delaware of Philadelphia.
McAllister, J. Worth, manager Home Real Estate Loan & Insurance Company, Kinston, N. C.
McClintock, J. I., a well-known local agent at Carmi, Ill.
McCutcheon, Thomas G., a director of the Ben Franklin Fire of Pittsburg.
McWhorter, Geo., member of the Nashville, Tenn., local agency firm of McWhorter & Goodale.
Macon, T. L., vice-president Mechanics & Traders, New Orleans, La.
Magley, Peter J., of the fire insurance firm of P. J. Magley & Sons, Columbus, Ohio.
Marquitz, Joseph, agent of the Washington Mutual Fire, St. Louis.
Martin, Adrian S., an examiner for the New York State Insurance Department.
May, Moses, a director of the Williamsburgh City Fire, Brooklyn, N. Y.
Memmer, John, Akron, O., one of the oldest fire insurance agents in Ohio.
Meyst, William, a fire underwriter of Milwaukee, Wis.
Miller, Henry K., general agent of the National Board of Fire Underwriters.
Miller, Richard R., of the prominent insurance and real estate firm of Miller, Mayhew & Thompson, Camden, N. J.
Mitchell, Frank B., an insurance man of New York.
Mooney, Henry, a well-known Buffalo, N.Y., agent.
Moore, William H. Helme, a director and former president of the Atlantic Mutual (Marine) of New York city.
Morse, Harry G., president of the Fitchburg Mutual Fire of Fitchburg, Mass.
Moss, U. F., Covington, Ky., special agent of the National Fire of Hartford.
Newman, John W., a clerk in the office of Newman & McBain, New York city.
Noble, Mrs. Mary L., of the local agency firm of Noble & Fiege, Tiffin, Ohio.
Nolte, Herman A., secretary Milwaukee Fire.
North, Edward C., Boston, Mass., an independent adjuster.
OBrion, H. L., son of Thomas L. OBrion, of OBrion & Russell, Boston, Mass.
Oliver, Capt. S. A., of the Oliver Realty Company and the old agency of S. A. Oliver & Co., Joliet, Ill.
Oellers, R. G., treasurer American Union Fire, Philadelphia, Pa.
Oppenheimer, Isaac, placer for I. H. Klein & Co., New York.
Peabody, Col. Francis, for many years president of the American of Boston, Mass.

Pendleton, Thomas F., of the Brooklyn, N. Y., insurance firm of Pendleton & Pendleton.
Plank, P. W., Pasadena, Cal., the oldest field man of the Home of New York.
Poole, Edmund A., president of the China Mutual of Boston.
Pope, Cliff. G., Atlanta, Ga., formerly special agent of Greenwich Fire, New York.
Raymond, M. H. Neil, Grand Rapids, Mich., State agent of the Royal Exchange, London.
Redding, C. J., well-known local agent of Charleston, S. C.
Redfisch, Morris, of the San Francisco firm of Duncan & Redfisch.
Reid, Captain James J., Buffalo, N. Y., prominent in fire and marine insurance circles for many years.
Reise, William C., of Litchfield, Ill., a well-known local agent.
Rice, J. L., of J. L. Rice & Co., of Cleveland, O.
Robertson, Hugh, one of the original directors of the Iowa State of Keokuk, Iowa.
Roundtree, Henry, Omaha, Neb., special agent of the Royal.
Ruykaver, Charles, former secretary Germania Fire, New York.
Satterlee, Eugene, Rochester, N. Y., president of the Rochester German Fire of Rochester, N. Y.
Schimmel, Gustav, manager of the Brooklyn, N. Y., office of the Germania Fire.
Schofield, John W., Chicago, Ill., chief clerk in the Western department Liverpool and London and Globe.
Schumann, Emma A., wife of Hugo Schumann, president Germania Fire, New York.
Sewell, Amos F., with the Harry Mann Agency and for thirty years special agent on the Pacific Coast.
Sheldon, George P., former president of Phenix of Brooklyn.
Silkworth, Charles H., Wisconsin State agent of the Springfield Fire & Marine.
Simonson, Charles I., a well-known insurance journalist of New York.
Slaughtor, John B., St. Louis, Mo., resident manager, Northern of London.
Smith, Charles R., one of the best known insurance men in Scranton, Pa.
Smith, Mrs. Nellie F., wife of the late Charles R. Smith, local agent at Scranton, Pa.
Snapp, Edwin G., of Phillips, Snapp & Phillips, Danville, Ill.
Snyder, V., a well-known local agent at Moweaqua, Ill.
Sperry, H. T., a veteran local agent at Champagne, Ill.
Staak, August, Carroll, Iowa, a pioneer insurance man of Iowa.
Sullivan, Joseph A., Birmingham, Ala., a well-known Southern fire underwriter.
Tannehill, R. C., vice-president Ben Franklin Fire, Pittsburg, Pa.
Tarrant, Fred, former branch secretary London Assurance at San Francisco.
Thompson, John R., a veteran insurance agent of Long Island City.
Thompson, W. M., senior mem. of the agency firm of W. M. Thompson & Co., Brockton, Mass.
Tuthill, H. P., local agent at Anna, Ill.
Tyler, O. R., former Ins. Com. of Connecticut.
Van Alstyn, Richard H., an insurance broker of Troy, N. Y.
Walker, J. Albert, vice-president Granite State Fire, Portsmouth, N. H.
Walsh, Capt. J. H., a prominent local fire insurance agent of Greensboro, N. C.
Warner, Edward G., general manager of the Florida Home, Atlanta, Ga.
Washburn, John H., former president Home of New York.
Watson, William, chairman of the Royal of Liverpool.
Webb, S. H., an insurance agent of Louisville, Ky.
Wight, S. B., Atlanta, Ga., special agent of the Liverpool and London and Globe.
Wilhite, John A., a well-known adjuster, Dallas, Tex.
Williams, G. Harlan, Baltimore, Md., one of the oldest fire underwriters in Baltimore, and member of the firm of Maury, Donnelly, Williams & Thompson Co.
Williams, S. W., formerly manager of the Southern department at Atlanta, Ga., of the Continental of New York.
Whitlock, James A., member of the New York firm of Jones & Whitlock.
Whitney, Frank H., Detroit, Mich., vice-president Michigan Fire and Marine.
Willis, George A., a well-known local agent at Alamosa, Cal.
Wilson, James, president Lafayette Fire, New Orleans, La.
Wyckoff, Peter, Brooklyn, N. Y., a director of the Williamsburgh City Fire.
Zartman, Prof. Lester W., Department Political Economy, Yale University.

COMPANIES ORGANIZED SINCE JUNE 15, 1909.

Many of the following companies have never completed organization, while others are companies in name only:

STOCK.

Arizona Fire, Phœnix, Ariz.; Arizona Finance Company, promoters.
Atlantic National, Macon, Ga.; capital $137,203; surplus, $38,163; George D. Wadley, president; John J. McKay, secretary.
Atlas, Ola, Ark.; capital $200,000: O. J. Harkey, president; A. L. George, secretary.
Automobile Insurance Company of America, Indianapolis, Ind.; capital, $1,000,000; surplus, $1,000,000; D. M. Parry, president; L. N. Littauer, vice-president.
Baltimore-Maryland Fire, Baltimore, Md.; capital, $2,000,000; N. Winslow Williams, promoter.
Bankers Fire, Phœnix, Ariz.; capital, $2,000,000; A. G. Hulett, president; John Hilgen, secretary.
Capital & Merchants & Bankers, Des Moines, Iowa; capital paid up, $50,000; cash surplus, $54,020; J. S. Dowell, president; Chas. F. Campbell, secretary.
Central Union Fire, Kansas City, Mo.; capital, $1,000,000; surplus, $400,000; John A. Long, et al., incorporators.
Cincinnati Fire, Cincinnati, Ohio; capital, $100,000; surplus, $50,000; Francis H. Cloud, president; Louis H. Schweer, secrtary.
Commercial National Fire, Chicago, Ill.; capital, $200,000; surplus, $200,000; R. H. Hunter, A. C. Olds, promoters.
Fidelity-Phenix Fire, New York; cash capital, $2,600,000; net cash surplus, $2,199,112; Henry Evans, president; J. E. Lopez, second vice-president and secretary.
First National Fire, Harrisburg, Pa.; capital, $500,000; surplus, $500,000; Chas S. Barker, promoter.
Firemens, Raleigh, N. C.
George Washington Fire, Philadelphia, Pa.; capital, $100,000; H. L. Engel, promoter.
Globe Fire, San Antonio, Tex.; capital, $200,000; surplus, $100,000; Frank C. Groos and C. W. Cannon, promoters.
Henry Clay Fire, Lexington, Ky.; capital, $1,000,000; surplus, $300,000; E. H. Watson, Ed. L. Williams, promoters.
Independence Fire, Philadelphia, Pa.; capital, $1,000,000; surplus, $1,000,000; Louis A. Amonson, promoter.
International Fire, Fort Worth, Tex.; capital, $200,000; surplus, $100,000; W. H. Eddleman, president; W. P. Cassell, secretary.
Inter-State Fire, Birmingham, Ala.; capital, $500,000; B. H. Cooper, president; W. H. Gillespie, secretary.
Lone Star Fire, Dallas, Tex.; capital, $150,000; surplus, $150,000.
Los Angeles Fire, Los Angeles, Cal.; capital, $100,000; surplus, $16,000; W. F. Holt, president; J. H. Richards, manager.
Magnolia State Fire, Jackson, Miss.; capital, $300,000; W. D. McRavin, et al., incorporators.
Manufacturers Fire, St. Louis; capital, $1,000,000; surplus, $1,000,000; J. A. J. Schultz, president; J. Frudenfeld, secretary.
Maryland Motor Car, Baltimore, Md.; capital, $100,000; surplus, $25,000; J. P. Bonsal, promoter.

Massachusetts Fire & Marine, Boston, Mass.; capital, $500,000; surplus, $500,000; E. C. Benton, president; Frank E. Buxton, secretary.
Merchants Fire, New York; capital, $200,000; surplus, $300,000; Edward L. Ballard, president; W. S. Lamson, secretary.
Merchants & Manufacturers, Atlanta, Ga.; capital, $100,000; surplus, $1,000,000; H. C. Stockdell.
Mid-Continental Fire, Kansas City, Mo.; capital, $500,000; surplus, $300,000; J. J. Ringolsky, promoter.
Minneapolis Fire, Minneapolis, Minn.; capital, $100,000; H. B. Dornberg, et al., promoters.
Minnesota Fire, Chatfield, Minn.; capital, $100,000; surplus, $50,000; A. L. Ober, president; W. W. Boyer, secretary.
Missouri Valley Fire, Omaha, Neb.; capital, $100,000; B. L. Baldwin, et al., incorporators.
National Assurance, New York; capital, $1,000,000; surplus, $1,000,000; Samuel H. Buck, president; Geo. A. Brettell, secretary.
New Amsterdam Fire, New York; capital, $200,000; surplus, $50,000; Charles A. Hull, president; H. P. Hull, secretary.
New Jersey Fire, Newark, N. J.; capital, $250,000; surplus, $250,000; Clarence Hodsen, promoter.
Ohio Fire, Akron, Ohio; capital, $100,000; surplus, $50,000; W. H. Evans, president.
Old Kentucky Fire, Mt. Sterling, Ky.; capital, $200,000; surplus, $100,000; Lewis Apperson, president; Chas. D. Grubbs, secretary.
Pacific States Fire, Portland, Ore.; capital, $1,000,000; F. E. Beach, president; E. G. Jones, first vice-president.
Peoples Anthracite Fire, Shamokin, Pa.; capital, $1,000,000; surplus, $1,000,000.
Phœnix Fire, Baltimore, Md.; capital, $500,000; Paul Turner, promoter.
Pioneer Fire, Tacoma, Wash.; authorized capital, $1,000,000; John D. Atkinson, president; J. H. Bridgeford, secretary.
Protective Fire, Syracuse, N. Y.; capital, $200,000; surplus, $200,000; Protective Holding Company, promoters.
Republic Fire, New York; capital, $2,000,000; surplus, $3,000,000; H. N. Vedder, et al., promoters.
Rio Grande Fire, San Antonio, Tex.; capital, $500,000.
San Diego Fire & Marine, San Diego, Cal.; capital; $100,000; Coronado Securities Co., promoters.
Sapulpa Fire, Sapulpa, Okla.; capital, $1,000,000; J. W. McRae, promoter.
Security National Fire, Philadelphia, Pa.; capital, $2,500,000; surplus, $750,000.
Seneca Fire, Buffalo, N. Y.; capital, $200,000; surplus, $200,000; Ira R. Morley, promoter.
South Carolina, Columbia, S. C.; capital, $50,000; surplus, $50,000; Edwin G. Seibels, president; John J. Seibels, secretary.
Southern States Fire, Birmingham, Ala.; capital, $200,000; D. E. Manasco, president.
Standard Fire, Hartford, Conn.; capital, $500,000; surplus, $500,000; M. Lewin Hewes, president; H. B. Anthony, secretary.
Trans-Mississippi Fire, Little Rock, Ariz.; capital, $1,000,000; B. F. Schwartz, promoter.
Union National, Kansas City, Mo.; capital, $200,000; surplus, $200,000; G. A. Becker, promoter.
Western & Atlantic Fire, Nashville, Tenn.; capital, $500,000; surplus, $500,000; Geo. S. Parkes, president; Paul Roberts, vice-president.
Western & Southern Fire, Shawnee, Okla.; capital, $1,000,000; surplus, $500,000; J. W. McRae, promoter.
Western States Fire, Kansas City, Mo.; capital, $200,000; surplus, $200,000; Frank C. Peck, president; R. A. Norton, secretary.
Wichita Fire & Marine, Wichita, Kan.; capital, $500,000; surplus, $250,000; W. C. King, V. G. Richardson, promoters.
Woodmen Fire, Lincoln, Neb.; capital, $100,000; surplus, $25,000; Geo. L. Sheldon, president; Joseph Walt, secretary.

MUTUAL.

American Union Mutual Fire, Cincinnati, Ohio; C. R. Chadwick & Co., promoters.
Assured's National Mutual Fire, Decatur, Ill.; Percy B. Sullivan, president.
Bear River Mutual Fire, of Box Elder county, Utah.
Boyd County Farmers Mutual Fire, Anoka, Iowa.
Carriage Builders Mutual Fire, Indianapolis, Ind.; W. D. Oakes, president; J. H. Furnas, secretary.
Columbia Mutual Fire, Philadelphia, Pa.; Anthony Staker, president; Joseph D. Davis, secretary.
Druggists Mutual Fire, Algoona, Iowa.
Elgin Mutual Fire, Elgin, Ill.
Farmers Co-operative Elevator Mutual, Fort Dodge, Iowa.
Farmers Mutual Fire, Brigham City, Utah; W. S. Hansen, president; M. H. Welling, secretary.
Federal Mutual Fire, Philadelphia, Pa.; John W. Barnes, president; C. Banenberger, secretary.
Franklin Mutual Fire, Columbus, O.; H. O. Kane, president; Jas. O. Kane, secretary.
Georgia Mutual Fire, Dublin, Ga.
German Mutual Lightning, Fire & Storm, Sauers, Ind.
Ginners Mutual Trade Fire, Oklahoma City, Okla.
Home Fire insurance Association, Cincinnati, Ohio; C. R. Chadwick & Co., general agents.
Home Mutual Fire, Brunswick, Ga.; R. W. Durden, C. P. Durden, et al., incorporators.
Iowa Farmers Mutual Reinsurance, of Greenfield, Iowa.
Joliet Mutual Fire, Joliet, Ill.
La Moure County Farmers Mutual Fire, La Moure, N. D.
Lutheran Mutual Fire, Burlington, Iowa.
Loyal Mutual Fire, Philadelphia, Pa.; H. A. Markman, president; E. K. Mueller, secretary.
Mutual Fire of Michigan Conference Evangelical Association, Grand Rapids, Mich.
National Mutual Fire, Dover, Del.; C. C. Bachman, president; Charles E. Collins, secretary.
National Petroleum Mutual Fire, Philadelphia, Pa.; V. B. Ward, president; Houston Dunn, secretary.
Phenix Mutual, Dover, Del.
Southern Cotton Mill Mutual, Greenville, S. C.
Realty Mutual Fire, Philadelphia, Pa.; G. W. Geasen, president; H. T. Toubner, secretary.
Southern States Mutual Fire, Athens, Ga.; R. S. West, et al., incorporators.
State Mutual Fire, Huntingdon, Pa.
Stewartstown Mutual Fire, York, Pa.; J. W. Anderson, incorporator.
Tri-State Mutual Grain Dealers, Luverne, Minn.
Wisconsin School, Ltd., Mutual Fire, Jefferson, Wis.; John Kelly, president; J. A. Hazelwood, secretary.

LLOYDS.

Inter-Insurance Exchange, Galveston and El Paso, Tex.; T. K. Best & Co., managers.
Manufacturers Woodworkers Underwriters, Chicago, Ill.; Lee Blakemore, manager.
Merchants Inter-Insurance Exchange, Baltimore, Md.; Howard E. Paine, manager.
Profit Sharing Co., Galveston and El Paso, Tex.; T. K. Best & Co., managers.
Retail Grocers Underwriters, Palo Alto, Cal.; Harlow, Hewitt & Co., managers.
Retail Hardware Underwriters, Palo Alto, Cal.; Harlow, Hewitt & Co., managers.
Telephone Fire Insurance Exchange, Chicago, Ill.; Jas. B. Hoge, attorney and manager.

Fire Premiums Received

Below will be found the premium receipts of the respective fire insurance companies in 1909 in the (as in Brooklyn) the figures given represent only the premiums received in the district covered by limits of the city.

NAME AND LOCATION OF COMPANY.	Baltimore, Md.	Boston, Mass.	Brooklyn, N. Y.	Chicago, Ill.*	Kansas City, Mo.
	$	$	$	$	$
Aachen and Munich, Aix-la-Chapelle	14,719	27,023	23,280	72,908	19,347
Ætna, Hartford	49,035	140,812	125,271	288,564	24,428
Adirondack, New York	80	3,644	3,877	.....	49
Agricultural, Watertown	34,010	27,598	31,982	110,866	14,533
Albany, Albany	.....	16,375	16,685	34,382	.....
Allegheny, Pittsburg	.....	.....	.....	5,631	.....
Allemannia, Pittsburg	7,521	9,027	6,801	28,918	7,336
Alliance, Philadelphia	6,224	25,058	12,142	24,244	2,610
American, Newark	22,667	33,531	30,563	176,679	26,593
American Central, St. Louis	21,229	46,662	33,101	60,598	13,892
American Fire, Philadelphia	.....	.....	3,909	.....	.....
American Druggist, Cincinnati	.....	.....	.....	4,728	350
American Lloyds, New York	.....	15,134	.....	.....	1,221
American National, Rock Island	.....	.....	14,029	.....	5,770
Assurance Company of America, New York	.....	3,625	9,070	.....	109
Atlanta Home, Atlanta	.....	.....	16,034	.....	.....
Atlas, Des Moines	.....	.....	.....	.....	1,089
Atlas, London	26,113	37,701	19,815	73,464	8,687
Austin, Dallas	.....	.....	3,476	3,906	.....
Ben Franklin, Pittsburg	4,450	9,297	13,631	21,788	4,678
Birmingham, Pittsburg	.....	.....	.....	.....	.....
Boston, Boston	15,518	67,966	56,562	31,398	13,080
British America, Toronto	6,584	13,678	31,552	.....	4,332
Buffalo Commercial, Buffalo	5,125	10,223	7,223	44,728	9,968
Buffalo, German, Buffalo	10,905	14,561	11,917	72,043	16,846
Caledonian, Edinburgh	13,123	39,154	38,581	85,150	10,622
Caledonian-American, N. Y	.....	7,862	2,370	.....	.....
California, San Francisco	2,944	7,856	7,678	28,031	3,091
Calumet, Chicago	5,977	17,278	7,891	.....	5,444
Camden, Camden	15,326	24,737	25,104	41,125	5,160
Capital, Concord	7,619	17,326	10,561	15,172	.....
Central Manufacturers, Van Wert	.....	2,846	.....	3,252	.....
Central National, Chicago	.....	.....	.....	.....	.....
Citizens, St. Louis	10,885	16,409	18,763	58,918	5,662
Citizens, Charlestown	13,868	.....	16,346	7,136	.....
City of New York, New York	3,977	12,775	11,468	23,511	2,492
Colonial, New York	.....	4,472	6,621	.....	89
Columbia, Jersey City	.....	.....	.....	.....	.....
Commerce, Albany	.....	10,293	8,792	20,448	2,948
Colonial Underwriters, Hartford	.....	.....	.....	.....	.....
Commercial Union, London	36,526	71,810	64,758	139,566	17,956
Commercial Union, New York	.....	14,767	13,372	23,984	.....
Commonwealth, Dallas	.....	.....	3,568	.....	.....
Commonwealth, New York	11,271	38,725	25,923	44,715	9,438
Commonwealth, Ottumwa	.....	.....	.....	.....	.....
Concordia, Milwaukee	.....	19,540	3,361	52,673	11,547
Cooper, Dayton	.....	.....	.....	.....	.....
Connecticut, Hartford	23,638	39,031	49,460	125,189	20,472
Consolidated F. & M., Minneapolis	.....	.....	.....	.....	.....
Continental, New York	39,020	79,576	11,947	155,475	27,847
County Fire, Philadelphia	8,124	16,998	10,532	28,055	5,924
Delaware, Philadelphia	11,458	30,965	38,040	.....	12,290
Des Moines F. & M., Des Moines	.....	.....	.....	.....	.....
Detroit F. & M., Detroit	6,116	16,071	5,995	35,467	4,321
Dixie, Greensboro	5,926	11,857	4,953	.....	3,824
Dubuque F. & M., Dubuque	.....	18,265	4,929	19,753	6,249
Dutchess, Poughkeepsie	4,737	10,254	5,032	8,570	.....
Eastern, Atlantic City	.....	6,237	8,382	.....	1,721
Empire City, New York	.....	7,718	13,435	24,608	.....
English American Underwriters, Hartford	1,685	6,842	.....	15,916	.....
Equity, Kansas City	.....	.....	.....	.....	1,922
Equitable F. & M., Providence	8,777	24,092	17,599	45,790	3,915
Eureka F. & M., Cincinnati	.....	.....	.....	12,981	.....
Farmers, York	2,379	.....	6,002	31,290	5,681
Farmers & Merchants, Lincoln	.....	.....	.....	15,607	2,456
Federal, Jersey City	.....	.....	.....	.....	.....
Federal Union, Chicago	.....	.....	.....	.....	1,274
Fidelity, New York	22,983	16,756	32,906	27,060	7,840

* Business of Illinois companies not included. Compiled from the Insurance Post: corrected to September 25, 1909, (apparently incomplete).

IN 1909 IN VARIOUS CITIES.

cities named, mainly as reported to State insurance departments or to fire patrols. In some instances the fire patrol or salvage corps, and do not include all the premiums received within the geographical

Louisville, Ky.	Milwaukee, Wis.	Minneapolis, Minn.	Newark, N. J.	Philadelphia, Pa.	San Francisco, Cal.	St. Louis, Mo.	St. Paul, Minn.
$	$	$	$	$	$	$	$
7,175	12,718	15,091	6,546	24,924	2,517	19,347	5,725
21,698	20,667	16,118	24,136	86,451	228,921	40,222	22,136
.....	.....	1,484	.....	4,301	.....	1,470	331
8,181	9,467	26,441	10,022	56,375	51,289	31,111	15,916
.....	.....	.....	10,949	16,251	.....	.....	.....
.....	.....	.....	.....	2,298	.....	.....	.....
.....	3,955	8,943	3,221	13,808	.....	10,478	5,445
5,032	.....	5,997	5,963	17,951	23,888	8,206	4,203
10,521	38,733	24,005	65,874	23,942	43,982	24,547	8,768
12,550	36,180	17,981	6,737	35,966	42,153	81,747	9,667
.....	.....	.....	.....	6,409	.....	.....	.....
.....	.....	746	.....	675	.....	53	204
.....	.....	3,112	2,026	.....	.....	6,550	-1,367
.....	1,425	3,344	.....	5,721	.....	4,654	2,042
.....	.....	.....	1,594	8,979	.....	154	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
12,581	15,597	14,089	7,819	32,351	54,308	16,397	8,941
971	.....	.....	598	2,465	.....	.....	.....
2,835	4,833	.....	2,172	11,129	.....	5,842	.....
.....	.....	.....	.....	6,542	.....	.....	.....
.....	11,907	19,483	9,391	20,390	.....	14,885	1,945
7,013	7,085	5,270	3,275	26,175	.....	.....	2,863
7,367	3,484	4,846	5,530	5,196	.....	8,745	4,152
7,928	6,225	13,049	4,961	10,215	.....	16,211	6,628
9,304	8,617	10,622	7,770	26,932	14,990	15,708	3,679
.....	.....	.....	3,987	3,191	.....	.....	.....
.....	4,730	.....	4,870	21,411	110,154	13,250	.....
5,135	4,978	13,279	3,425	19,789	.....	18,576	1,297
.....	5,289	1,276	13,440	47,791	7,171	10,105	8,253
.....	6,536	2,972	4,129	13,887	.....	.....	2,110
.....	.....	.....	.....	994	.....	.....	.....
.....	2,926	3,555	575	2,085	.....	.....	5,392
7,276	6,054	13,891	4,965	19,489	1,032	35,610	9,022
9,660	.....	.....	.....	4,307	.....	10,741	.....
.....	4,533	4,755	1,913	15,956	.....	10,454	3,412
.....	472	.....	.....	4,984	.....	1,997	.....
3,361	.....	.....	.....	.....	.....	.....	.....
3,196	4,653	6,056	2,884	8,457	.....	2,917	3,409
.....	.....	.....	5,642	.....	31,700	.....	.....
14,065	25,327	8,528	12,144	70,729	48,380	33,959	.....
8,801	3,605	4,065	2,126	9,015	6,826	.....	1,830
1,896	.....	.....	1,165	834	.....	.....	.....
9,353	10,962	5,291	4,080	26,724	.....	12,518	5,438
.....	1,015	.....	1,320	1,654	.....	.....	.....
.....	55,891	5,368	5,412	7,071	14,609	15,225	104
.....	1,666	2,711	.....	1,955	.....	.....	1,519
27,472	22,521	18,605	21,492	32,865	73,486	66,964	9,632
.....	3,342	3,301	.....	.....	.....	.....	4,104
20,988	25,130	29,008	33,707	86,430	64,093	37,648	18,428
2,581	2,587	.....	6,326	17,298	.....	10,175	.....
8,559	10,225	5,172	17,069	71,662	.....	28,074	6,370
.....	3,560	3,859	.....	.....	.....	.....	1,677
4,698	8,789	10,561	.....	17,979	.....	7,463	7,899
5,406	2,638	9,744	8,962	20,799	40,099	12,518	.....
.....	7,621	.....	.....	6,291	26,408	15,950	3,601
.....	.....	.....	2,247	7,459	.....	.....	.....
.....	1,653	.....	2,090	6,399	12,850	2,145	.....
.....	.....	2,651	1,354	8,816	20,493	.....	3,601
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	542	.....
4,686	7,692	7,147	6,514	19,759	6,149	7,062	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	4,678	6,735	3,305	6,850	.....	5,797	1,575
.....	1,848	2,066	.....	879	.....	4,928	3,159
1,984	1,902	.....	.....	.....	.....	.....	.....
.....	1,138	.....	.....	.....	.....	546	.....
4,036	5,817	11,608	10,842	27,617	23,187	14,678	4,222

FIRE PREMIUMS RECEIVED

NAME AND LOCATION OF COMPANY.	BALTIMORE, MD.	BOSTON, MASS.	BROOKLYN, N. Y.	CHICAGO, ILL.*	KANSAS CITY, MO.
	$	$	$	$	$
Fire Association, Philadelphia	25,587	71,862	61,073	87,279	10,031
Firemans Fund, San Francisco	39,361	43,177	32,763	72,909	15,474
Firemens, Newark	37,114	36,108	44,437	67,020	20,063
Florida Home, Marianna	3,712	.....	.....	9,484	.....
Franklin, Philadelphia	14,012	29,746	46,134	37,318	7,710
Freeholders, Topeka	.....	.....	5,427	13,486	.....
Georgia Home, Columbus	9,348	.....	12,482	36,470	6,670
German, Baltimore	152,356	.....	.....	.....	.....
German, Indianapolis	.....	.....	.....	6,971	.....
German, Louisville	.....	.....	.....	.....	.....
German, Peoria	1,137	6,144	3,713	.....	6,116
German, Pittsburg	11,169	14,611	2,560	36,885	8,569
German, Wheeling	7,269	.....	4,229	20,585	1,175
German Alliance, New York	27,319	25,457	19,726	59,954	1,252
German Alliance Insurance Association, N. Y.	.....	.....	.....	.....	.....
German American, New York	35,096	100,088	184,450	109,617	28,226
German American, Baltimore	60,373	8,384	4,335	18,922	.....
German American, Pittsburg	6,308	.....	.....	14,852	.....
German Security, Louisville	.....	.....	.....	.....	.....
German Union, Baltimore	.....	1,799	3,407	.....	.....
Germania, New York	35,301	34,225	69,810	144,030	21,501
Girard F. & M., Philadelphia	7,101	11,366	2,440	67,666	6,411
Glens Falls, Glens Falls	18,927	26,056	34,249	118,689	18,341
Globe Underwriters, New York	14,113	.....	.....	.....	.....
Globe and Rutgers, New York	14,381	12,324	57,534	92,065	.....
Granite State, Portsmouth	8,280	18,925	9,530	14,123	.....
Great Western Lloyds, New York	.....	.....	.....	.....	.....
Hamburg-Bremen, Hamburg	16,263	23,298	46,111	81,597	9,811
Hanover, New York	31,327	40,977	77,374	87,415	18,768
Hartford, Hartford	80,684	107,404	101,060	253,585	47,743
Hawkeye, Des Moines	920	.....	.....	14,537	.....
Hamilton, New York	.....	.....	191	.....	.....
Home, New York	125,677	159,184	196,257	315,040	13,414
Home, Salt Lake City	.....	.....	.....	.....	.....
Hudson Underwriters, New York	368	.....	.....	.....	.....
Humboldt, Pittsburg	4,710	5,552	16,641	21,788	6,670
Imperial, Denver	.....	.....	.....	.....	886
Individual Fire Underwriters, St. Louis	.....	.....	.....	.....	542
Insurance Co. of North America, Philadelphia	25,508	71,903	73,473	122,767	35,544
Insurance Co. of State of Illinois, Rockford	.....	.....	1,489	.....	.....
Insurance Co. of State of Pennsylvania, Phila	6,779	13,565	12,785	.....	12,670
Insurance Underwriters, Philadelphia	3,476	.....	.....	52,282	.....
Jefferson, Philadelphia	6,522	10,794	13,808	27,219	5,118
Keystone Underwriters, Pittsburg	.....	.....	.....	.....	.....
Law, Union and Rock, London	1,965	5,796	7,801	16,516	.....
Liverpool and London and Globe, Liverpool	70,657	166,053	258,109	376,979	21,091
Liverpool and London and Globe, New York	.....	.....	305	24,242	2,482
London, London	17,555	40,746	46,710	73,267	5,823
London and Lancashire, Liverpool	31,202	80,555	48,530	142,722	19,836
Louisville, Louisville	.....	.....	.....	21,260	.....
Lumber, New York	.....	3,171	5,125	.....	49
Lumbermens, Philadelphia	7,889	.....	5,047	29,524	5,851
Mechanics, Philadelphia	.....	16,601	5,805	26,386	8,652
Mechanics and Traders, New Orleans	8,162	20,295	23,709	29,196	2,012
Mercantile F. & M., Boston	.....	15,956	.....	7,431	565
Metropolitan, Chicago	.....	.....	6,259	.....	12,456
Michigan Commercial, Lansing	3,853	15,598	13,823	50,584	5,376
Michigan F. & M., Detroit	5,856	15,942	2,280	31,355	.....
Michigan Millers, Lansing	.....	.....	.....	.....	.....
Millers National, Chicago	.....	3,082	2,180	.....	4,975
Milwaukee Fire, Milwaukee	3,744	4,574	3,905	18,955	5,058
Milwaukee German, Milwaukee	.....	.....	.....	.....	.....
Milwaukee Mechanics, Milwaukee	17,611	17,533	11,675	54,325	11,072
Minnesota Fire, Chatfield	.....	.....	.....	.....	.....
Monongahela, Pittsburg	.....	.....	.....	11,870	-1,149
Nassau, Brooklyn	.....	11,558	25,402	29,731	6,301
National Brewers, Chicago	.....	.....	.....	.....	.....
National, Pittsburg	2,661	13,807	7,051	40,532	293
National, Cincinnati	.....	.....	.....	3,131	.....
National, Hartford	51,543	83,040	133,268	183,889	55,299
National F. & M., Elizabeth	.....	.....	.....	17,149	.....
National Lumber, Buffalo	.....	3,954	3,397	10,116	434
National Union, Pittsburg	29,153	21,521	23,332	62,078	12,600
Newark Fire, Newark	.....	10,781	6,549	30,618	5,896
New Brunswick, New Brunswick	6,269	9,421	6,634	18,764	.....
New Hampshire, Manchester	22,392	34,991	29,158	53,658	7,359
New York Underwriters, New York	22,208	42,162	55,582	190,717	.....
New Zealand, Auckland	.....	.....	.....	.....	.....
Niagara Fire, New York	42,705	67,993	113,144	91,612	14,583
Norfolk, Norfolk	3,403	.....	.....	.....	.....
North British and Mercantile, London	45,706	92,553	161,712	201,199	14,500
North British and Mercantile, New York	9,719	24,965	22,350	43,503	3,981
Northern, New York	6,657	14,887	21,382	62,081	5,445
Northern, London	49,456	72,559	69,115	166,357	22,308
North River, New York	29,218	28,674	48,455	61,751	6,066

* Business of Illinois companies not included.

Compiled from the Insurance Post: corrected to September 25, 1909, (apparently incomplete).

IN VARIOUS CITIES—*Continued.*

Louisville, Ky.	Milwaukee, Wis.	Minneapolis, Minn.	Newark, N. J.	Philadelphia, Pa.	San Francisco, Cal.	St. Louis, Mo.	St. Paul, Minn.
$	$	$	$	$	$	$	$
26,800	21,955	15,708	13,247	116,920	54,709	23,880	12,930
16,170	22,098	16,080	8,145	44,176	102,128	20,252	10,732
13,391	20,171	34,776	60,614	46,206	43,474	31,382	9,965
.....	.....	.....	857	.....	.....	.....	.....
8,966	5,398	9,588	4,644	34,445	22,786	10,958	2,057
.....	.....	.....	.....	.....	.....	.....	.....
7,732	5,043	.....	.....	.....	.....	6,450	.....
.....	.....	.....	2,258	.....	.....	.....	.....
.....	5,469	2,456	.....	5,231	.....	.....	1,787
14,936	.....	.....	.....	.....	.....	.....	.....
3,379	7,157	2,586	.....	6,873	19,848	4,874	4,191
.....	.....	11,056	1,692	16,166	9,997	19,977	11,056
.....	1,364	1,916	.....	8,993	.....	3,298	1,916
10,705	9,234	.....	.....	63,134	.....	3,884	14,839
.....	15,640	.....	.....	.....	.....	.....	.....
17,151	30,478	25,803	76,158	109,038	72,296	53,808	10,492
.....	5,515	.....	.....	8,715	.....	.....	.....
.....	.....	.....	.....	6,850	.....	.....	.....
10,362	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	1,090	.....	.....	.....	.....
11,770	32,613	17,955	34,051	43,590	.....	19,362	37,448
.....	5,128	9,705	3,488	30,531	9,950	15,548	4,907
5,954	5,500	.....	26,736	25,260	23,198	10,658	.....
.....	.....	.....	.....	18,773	.....	.....	.....
.....	14,978	9,228	33,021	29,301	75,461	.....	-5,937
2,352	5,380	.....	3,392	10,082	.....	4,682	.....
.....	.....	1,330	1,215	.....	.....	.....	978
23,302	9,007	9,499	5,145	39,417	.....	11,512	8,081
11,293	22,195	26,227	14,827	44,095	9,983	46,945	20,851
47,225	34,696	66,604	49,655	110,837	112,974	177,010	26,992
.....	1,151	4,121	1,907	3,428	.....	.....	1,551
.....	.....	.....	.....	.....	.....	.....	.....
29,464	51,185	45,521	41,265	157,095	408,974	97,526	21,473
.....	.....	.....	.....	.....	3,934	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	1,683	14,695	.....	11,113	.....
1,923	2,451	.....	.....	6,877	.....	1,836	.....
.....	.....	.....	.....	.....	.....	2,556	.....
-19,364	25,299	39,714	19,609	41,661	101,102	50,375	14,604
.....	11,222	20,950	.....	14,022	.....	12,242	13,071
5,326	9,614	5,531	4,360	15,486	7,562	12,174	3,698
.....	.....	.....	.....	.....	.....	.....	.....
6,127	5,534	4,998	4,519	24,129	35,968	9,782	2,737
.....	.....	.....	.....	7,368	.....	.....	.....
2,640	604	3,852	683	4,378	9,387	.....	3,118
21,108	33,955	33,998	77,829	109,771	385,959	109,228	.....
.....	4,276	4,309	.....	17,307	.....	7,939	7,236
10,437	12,989	7,592	12,871	33,133	112,145	20,776	20,340
-17,453	8,272	17,446	5,772	44,710	77,103	11,562	9,775
11,670	1,669	4,309	.....	.....	.....	.....	.....
.....	.....	2,003	.....	3,749	550	1,470	423
.....	5,096	6,054	.....	28,290	.....	8,461	32
.....	5,031	12,835	1,986	27,139	.....	9,181	11,031
7,229	6,121	6,891	6,129	11,254	22,637	13,954	2,505
3,301	5,162	2,447	.....	7,781	18,513	1,798	354
.....	4,401	.....	.....	8,404	.....	1,638	.....
9,022	26,787	.....	5,514	10,227	27,499	9,507	.....
2,919	11,193	7,060	.....	9,143	18,602	6,596	4,858
.....	.....	33,998	.....	7,831	.....	8,384	.....
.....	3,815	.....	945	8,683	.....	4,990	.....
5,436	23,891	6,266	.....	7,072	.....	.....	2,450
.....	7,342	3,072	.....	2,328	.....	.....	-1,350
7,562	68,858	11,330	2,206	21,203	.....	12,483	14,800
.....	.....	8	.....	.....	.....	.....	40
.....	682	.....	.....	4,953	.....	1,396	.....
.....	4,144	7,542	.....	13,121	12,605	4,094	.....
.....	.....	.....	.....	750	.....	.....	350
5,278	7,372	2,551	.....	16,124	.....	8,819	5,795
.....	.....	.....	.....	.....	.....	465	.....
16,789	34,358	35,293	55,941	133,296	-126,760	127,607	21,425
.....	.....	.....	4,910	.....	.....	.....	.....
1,775	2,564	2,806	1,471	4,090	.....	1,582	1,445
11,048	20,588	36,309	9,439	23,950	58,596	29,997	13,569
.....	6,063	6,558	37,814	11,359	.....	13,556	1,249
.....	3,400	3,449	7,155	9,854	31,984	.....	1,600
9,969	.....	16,133	15,621	48,435	.....	22,003	5,092
24,705	45,006	.....	25,743	40,609	15,943	.....	.....
.....	.....	.....	.....	.....	-164,828	.....	.....
9,337	14,657	6,141	45,138	38,847	46,606	46,298	2,364
.....	.....	.....	2,258	.....	.....	.....	.....
21,074	29,042	27,867	27,569	69,415	108,074	62,316	15,793
.....	3,312	33,998	11,616	16,832	.....	3,283	.....
.....	8,249	7,053	2,012	15,726	.....	9,370	5,515
23,303	17,946	29,914	29,796	68,583	164,396	70,191	12,722
2,907	10,387	16,758	27,650	22,099	41,025	9,566	23

FIRE PREMIUMS RECEIVED

NAME AND LOCATION OF COMPANY.	Baltimore, Md.	Boston, Mass.	Brooklyn, N. Y.	Chicago, Ill.*	Kansas City, Mo.
	$	$	$	$	$
North State, Greensboro	2,399	.....	4,830	.....	.....
Northwestern F. & M., Minneapolis	.....	.....	.....	5,655	.....
Northwestern National, Milwaukee	11,574	8,257	22,051	53,463	20,365
Northwestern Underwriters, Milwaukee	.....	.....	.....	10,324	.....
Norwich Union, Norwich	20,624	34,713	32,043	100,469	11,600
Old Colony, Boston	3,430	19,305	9,875	23,621	4,184
Orient, Hartford	13,994	27,365	19,795	67,426	11,828
Pacific Fire, New York	.....	.....	18,409	30,922	4,186
Palatine, London	12,470	8,5797	15,076	79,718	6,451
Pelican, New York	.....	.....	5,240	13,772	3,081
Pennsylvania, Philadelphia	24,574	60,916	16,634	80,830	19,111
Peter Cooper	.....	.....	9,311	19,815	.....
Peoples National, Philadelphia	4,283	16,279	25,918	19,760	7,635
Petersburg Savings and Insurance, Pittsburg	.....	.....	.....	.....	.....
Phenix, Brooklyn	41,655	55,778	208,066	226,762	17,280
Philadelphia Underwriters, Erie	21,912	28,953	.....	29,744	.....
Phœnix, Hartford	30,080	68,817	51,302	158,314	20,627
Phœnix, London	28,159	49,101	46,658	107,395	11,187
Pittsburg Fire, Pittsburg	.....	.....	.....	17,965	.....
Pittsburg Underwriters, Pittsburg	14,509	.....	.....	77,375	.....
Potomac, Washington	.....	3,191	.....	.....	.....
Providence, Washington, Providence	23,542	47,760	26,660	71,777	12,031
Prussian National, Stettin	10,931	20,789	25,256	83,186	11,717
Queen City, Sioux Falls	.....	.....	.....	13,348	23
Queen of America, New York	19,937	68,582	64,732	191,780	11,543
Reliance, Philadelphia	10,134	13,552	9,114	64,601	17,569
Republic Underwriters	.....	.....	.....	.....	.....
Rhode Island, Providence	8,038	6,854	10,136	29,788	3,777
Richmond, West New Brighton	.....	5,077	4,056	6,534	.....
Rochester German, Rochester	16,685	35,821	23,985	89,366	22,847
Royal, Liverpool	61,284	164,474	171,501	375,370	46,112
Royal Exchange, London	19,026	24,300	48,491	87,349	17,840
Salamandra, St. Petersburg	.....	.....	4,264	.....	.....
St. Paul F. & M., St. Paul	13,019	30,462	19,192	70,421	5,644
St. Louis Fire, St. Louis	.....	.....	.....	15,826	.....
Scottish Union and National, Edinburgh	22,224	52,257	38,037	148,679	12,057
Seaboard F. & M., Galveston	.....	.....	.....	11,830	3,534
Seattle F. & M., Seattle	.....	.....	.....	.....	.....
Security, Cincinnati	.....	.....	.....	12,981	.....
Security, Davenport	.....	.....	.....	12,344	.....
Security, New Haven	10,891	30,065	18,822	77,731	12,400
Shawnee, Topeka	1,411	13,370	6,089	21,591	1,093
Skandia, Stockholm	.....	.....	.....	.....	.....
Southern, Lynchburg	1,003	.....	.....	.....	.....
Southern National, Austin	892	.....	.....	.....	.....
Sovereign, Toronto	.....	.....	.....	20,355	3,917
Springfield F. & M., Springfield	37,454	64,665	36,825	181,615	17,447
Spring Garden, Philadelphia	13,670	18,551	47,313	76,699	22,307
Standard, Trenton	.....	.....	7,530	.....	.....
State, Liverpool	1,713	8,238	.....	21,728	752
State, Omaha	.....	.....	679	.....	783
Stuyvesant, New York	9,097	.....	23,162	32,706	2,615
Sun, London	48,965	93,282	67,182	95,549	15,335
Sun, New Orleans	.....	5,089	8,257	14,407	5,548
Svea, Gothenburg	8,084	10,016	15,384	48,931	8,745
Teutonia Fire, Pittsburg	4,301	.....	13,751	18,113	6,891
Teutonia, New Orleans	9,175	14,166	6,091	27,682	2,906
Texas National, Austin	.....	.....	.....	6,178	.....
Union, Philadelphia	1,881	14,005	11,184	.....	.....
Union, Buffalo	3,231	3,722	4,201	.....	.....
Union, London	.....	.....	.....	.....	.....
Union, Pittsburg	.....	.....	.....	7,382	4,878
United American, Milwaukee	.....	.....	.....	19,770	.....
United Firemens, Philadelphia	.....	.....	.....	.....	.....
United States Fire, New York	.....	.....	9,470	17236	.....
Virginia F. & M., Richmond	.....	16,908	9,759	46964	.....
Virginia State, Richmond	.....	.....	3,092	24485	5,882
Washington, Seattle	.....	.....	14,139	15577	2,463
Westchester, Penn Underwriters Department	.....	.....	.....	.....	.....
Westchester, New York	28,355	38,227	70,587	92,406	22,024
Western, Arizona	.....	.....	.....	.....	.....
Western, Pittsburg	2,473	14,870	11,859	6,010	5,586
Western, Toronto	23,279	17,877	37,561	60,502	5,086
Western Reserve, Cleveland	3,918	5,555	6,139	12,759	2,993
William Penn, Pottsville	.....	.....	.....	.....	.....
Williamsburgh City, Brooklyn	9,109	14,392	76,016	14,200	13,137
Williamsburgh City, City Underwriters Department	.....	.....	.....	.....	.....
Winona, Minneapolis	.....	.....	.....	.....	.....
Total premiums, 1909	2,025,261	4,386,923	4,661,200	*9,118,980	1,398,338
Total property loss, 1909	1,282,641	2,248,335	.....	4,524,010	1,477,495
Total insurance loss, 1909	1,274,606	1,720,676	1,364,848	4507,789	1,372,142

* Business of Illinois companies not included.

Compiled from the Insurance Post corrected to September 25, 1909 (apparently incomplete).

IN VARIOUS CITIES—*Continued.*

Louisville, Ky.	Milwaukee, Wis.	Minneapolis, Minn.	Newark, N. J.	Philadelphia, Pa.	San Francisco, Cal.	St. Louis, Mo.	St. Paul, Minn.
$	$	$	$	$	$	$	$
.....	.....	.....	1,379	5,072	8,095	.....	.....
.....	2,278	16,840	.....	.....	.....	.....	3,277
17,701	52,664	26,326	4,415	25,382	.....	39,755	16,803
.....	.....	.....	.....	.....	.....	.....	.....
10,652	15,591	17,989	15,637	41,708	.....	13,856	4,598
.....	6,803	3,932	4,830	5,724	.....	4,785	3,478
9,937	18,596	15,534	2,996	19,524	31,752	20,311	24,297
.....	.....	.....	2,829	13,188	.....	7,768	.....
13,589	16,159	13,397	10,495	34,891	27,598	8,045	2,082
7,135	2,623	8,389	1,085	.....	8,086	4,777	1,828
12,602	16,671	10,710	12,797	110,590	23,184	49,176	5,838
.....	.....	.....	.....	.....	.....	.....	.....
5,447	2,602	13,607	4,453	34,909	20,337	12,676	960
.....	.....	.....	.....	9,830	.....	.....	.....
16,639	34,721	22,621	20,094	75,714	.....	51,447	12,873
11,519	12,397	.....	12,064	37,938	.....	.....	.....
21,045	77,313	30,193	22,161	73,710	108,777	66,450	25,234
18,980	11,740	16,656	19,489	45,331	70,522	57,794	7,388
.....	656	.....	.....	17,567	.....	.....	.....
.....	.....	.....	6,079	22,833	.....	.....	.....
.....	.....	.....	.....	4,733	.....	25	.....
8,546	19,234	18,293	5,313	48,080	23,661	28,249	3,212
8,194	14,778	19,582	3,659	35,632	.....	29,789	15,243
.....	.....	.....	2,527	9,329	.....	3,221	.....
27,529	30,686	21,249	15,428	49,181	91,465	85,144	11,297
8,878	10,191	7,007	5,390	26,874	9,513	22,673	6,525
.....	.....	.....	.....	.....	16,811	.....	.....
1,965	2,602	.....	8,130	11,438	.....	4,743	.....
.....	.....	.....	1,983	3,968	.....	.....	.....
7,626	15,079	9,062	9,198	30,642	.....	18,098	16,219
38,951	58,010	34,907	34,176	132,820	271,634	89,673	26,123
6,128	10,968	10,578	8,823	26,028	.....	14,070	5,176
.....	.....	.....	.....	.....	.....	.....	.....
11,057	11,517	44,067	5,939	28,513	39,978	14,905	68,825
.....	1,689	4,174	.....	.....	.....	.....	2,542
13,833	16,199	25,613	10,330	51,536	54,251	26,586	11,078
.....	.....	.....	.....	2,835	16,515	4,588	.....
.....	.....	.....	.....	.....	13,038	.....	.....
8,389	.....	.....	.....	.....	.....	.....	.....
.....	902	.....	.....	.....	.....	.....	.....
8,568	15,615	14,836	5,521	28,516	13,531	9,678	6,655
11,331	3,690	2,694	4,695	11,591	30,215	16,059	1,602
.....	.....	.....	.....	28,163	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	2,821	.....	.....	.....	.....
.....	.....	.....	1,868	6,924	.....	8,197	3,706
20,993	29,103	29,706	36,637	65,026	129,689	93,184	20,728
6,821	24,201	39,369	16,338	52,917	.....	12,194	9,301
.....	.....	.....	10,624	11,910	.....	.....	.....
2,828	2,219	7,189	914	4,277	2,452	3,235	2,261
.....	.....	.....	.....	.....	.....	1,343	.....
.....	.....	7,107	3,728	13,880	.....	2,471	4,599
18,698	32,135	16,707	35,206	37,134	57,086	41,003	12,384
3,661	.....	.....	2,330	5,472	3,116	5,568	.....
3,610	8,021	9,786	4,168	18,478	11,194	10,400	2,792
.....	.....	.....	1,770	17,263	.....	8,837	.....
.....	5,872	4,244	3,548	12,162	15,403	10,653	6,482
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	3,737	4,451	6,607	5,219	.....
.....	.....	.....	4,095	14,142	.....	.....	.....
.....	.....	.....	.....	.....	89,581	.....	.....
7,447	7,068	5,760	.....	4,813	.....	.....	4,120
.....	14,703	1,722	.....	.....	.....	.....	1,338
.....	.....	.....	.....	42,716	.....	.....	.....
5,804	.....	.....	355	6,204	.....	1,594	.....
.....	.....	.....	.....	26,142	.....	.....	.....
.....	.....	.....	.....	11,458	.....	6,530	.....
.....	.....	.....	2,630	4,294	3,203	9,633	.....
.....	.....	.....	.....	14,282	.....	.....	.....
11,139	12,528	21,028	12,646	22,950	49,599	25,868	9,329
.....	.....	.....	.....	947	.....	.....	.....
5,658	2,865	13,822	5,282	12,466	.....	5,177	3,092
9,876	13,909	5,968	5,143	21,365	72,594	9,894	5,573
6,515	5,837	3,611	-1,555	9,223	.....	6,920	2,877
.....	.....	.....	1,641	5,622	.....	.....	.....
3,407	10,845	20,446	6,584	12,466	.....	14,202	12,520
.....	.....	.....	.....	5,898	.....	.....	.....
.....	.....	2,023	.....	.....	.....	.....	.....
1,178,772	1,977,357	1,746,119	1,627,203	5,138,957	4,825,198	3,014,248	1,072,007
.....	943,813	885,121	849,124	2,173,848	1,096,598	950,604	.....
363,148	932,766	860,210	695,218	2,125,041	760,883	874,262	767,561

British Fire and Marine Insurance Companies' Statements for 1909.

Below will be found extracts from the statements as of December 31, 1909 (except a few with fiscal years ending at other dates in 1909), of British companies transacting fire and marine insurance, showing their financial condition (including all departments of companies transacting additional branches of business) with the items of income, disbursements and liabilities relating particularly to the fire and marine insurance branches of their business. The home office statements of some of the British companies were not received in time to permit their incorporation in this table. See also "Reports of Fire Insurance Companies."

NAME OF COMPANY.	Capital.		Total Assets.	Fire Insurance Reserves.	Unpaid Fire Losses.	Total Liabilities, Including General and Special Reserves, etc.	Profit and Loss Account Balance.	Net Fire Premiums.	Total Income (All Departments).	Net Fire Losses.	Expenses, Fire Account.	Excess of Premiums Over Losses and Expenses (—Deficit).
	Subscribed.	Paid-up.										
	£	£	£	£	£	£	£	£	£	£	£	£
Abstainers and General	81,250	18,750	.....	3,096	.....	.....	a1,420	1,225	3,162	315	b648	262
Alliance	5,450,000	1,000,000	17,776,948	2,100,000	140,083	16,105,187	671,761	1,317,364	2,602,394	524,671	495,039	297,654
				†418,992	†32,720			†172,057		†114,523	†38,680	†18,854
Anglo-Scottish	176,258	21,635	24,530	.....	.....	.....	c1,755	r7,037	7,332	r1,175	4,403	1,459
Atlas	2,200,000	264,000	3,504,807	k868,616	85,246	3,207,807	33,000	1,045,334	1,370,267	517,917	383,936	143,481
Baptist	17,670	2,366	.....	a837	.....	.....	.....	1,609	.....	4	1,009	596
Bolton Cotton Trade	628,700	12,574	.....	188,973	.....	.....	.....	17,066	.....	1,633	1,175	14,258
British Crown	250,000	50,000	71,167	.....	.....	.....	21,167	95,017	96,654	46,919	45,597	2,501
British Dominions Marine	130,013	130,013	225,009	†w88,054	.....	88,305	16,852	†155,542	161,081	†e117,372	18,264	19,906
British Equitable	300,000	30,000	.....	19,009	.....	.....	2,005	r12,667	.....	5,716	4,437	2,513
British General	100,000	25,000	.....	2,849	.....	.....	2,176	8,547	11,002	3,492	3,419	1,636
British Law	1,000,000	100,000	442,923	d220,000	*16,330	302,618	40,305	97,495	120,370	34,664	51,996	10,835
Caledonian	537,500	107,500	3,459,707	248,545	34,322	3,265,504	86,703	435,803	813,549	205,009	159,700	71,094
Car and General	100,000	22,215	112,262	k50,317	k22,100	81,720	8,327	k215,152	216,980	k103,299	91,709	20,144
Century	315,000	35,000	.....	63,868	.....	.....	a5,000	22,499	31,085	13,071	8,326	1,102
City Equitable	50,000	10,000	.....	9,145	.....	.....	.....	20,448	20,663	4,980	6,538	8,930
City of London Reinsurance	45,587	9,027	.....	4,169	.....	.....	.....	9,550	.....	2,601	3,119	3,830
Commercial Union ¶	2,950,000	295,000	18,986,238	2,810,725	334,471	18,513,763	177,475	3,015,161	4,752,104	1,432,561	1,067,086	515,514
				†716,400	†8,854			†280,688		†132,981	†49,592	†98,115
Congregational	20,000	2,000	.....	9,709	.....	.....	.....	2,953	.....	1,637	1,025	291
Consolidated	.....	53,450	.....	59,260	.....	.....	807	r108,953	.....	70,462	30,785	17,706
Co-operative	51,285	10,403	.....	92,110	.....	.....	17,700	36,023	.....	10,777	12,608	12,638
Cornhill	100,000	5,000	.....	15,712	.....	.....	.....	i21,661	22,268	18,604	478	2,579
Ecclesiastical	250,000	25,000	226,005	114,577	.....	.....	g31,500	r53,636	60,619	v29,706	.....	23,930
Empire Guarantee	200,000	61,553	.....	830	.....	.....	.....	2,491	.....	1,176	1,007	308
Essex & Suffolk Equitable	500,000	50,000	y161,342	130,996	.....	.....	a7,072	80,111	.....	29,830	33,240	17,041
Fine Art and General	370,000	37,000	i257,809	185,000	.....	.....	a22,584	h110,850	.....	54,195	36,900	19,755
General Accident, Fire & Life	862,950	215,734	1,258,186	60,309	.....	1,017,574	24,878	118,294	1,339,300	64,949	51,904	1,441
Glasgow	46,121	34,357	.....	.....	.....	.....	a13,746	r27,586	.....	r5,530	r8,760	13,296
Guardian	2,000,000	1,000,000	6,182,452	l765,650	.....	.....	164,838	554,850	.....	292,031	209,008	53,811

Hearts of Oak	121,913	*j*83,281	.....	*j*9,026	.....	.....	*j*1,689	15,603	.....	5,183	7,051	3,369
Hibernian	105,000	21,200	.....	.....	.....	.....	*a*2,307	9,430	10,161	2,980	4,865	1,585
Irish Catholic Church Prop.	100,000	20,000	36,139	11,546	24	14,139	2,000	4,373	5,842	196	877	3,300
Law Union and Rock	1,575,000	165,000	9,099,509	285,000	14,393	8,680,780	253,729	231,988	978,832	94,224	85,370	52,394
Legal	500,000	100,000	.....	.....	.....	.....	*a*36,142	77,415	.....	17,308	38,381	21,726
Liverpool & London & Globe	245,640	245,640	11,638,453	*f*2,800,000	185,001	10,320,422	1,072,391	2,663,451	3,175,610	1,307,354	933,376	422,721
London and Lancashire	2,641,250	264,125	3,244,732	*k*1,345,000 †134,026	‡246,444	2,553,501	427,106	1,480,577 †137,596	2,169,859	750,061 †109,019	515,878 †12,607	214,638 †15,970
London Assurance	896,550	448,275	4,447,996	520,000 †310,000	44,704 †3,784	3,860,146	139,575	660,936 †308,781	1,308,539	269,052 †231,420	244,834 †47,364	147,050 †29,997
Morley Mutual	24,250	12,125	.....	23,457	.....	.....	.....	4,137	.....	178	300	3,659
Nat'l. Brit. & Irish Millers	311,225	62,245	.....	77,072	.....	.....	.....	147,596	.....	74,647	37,774	35,175
National General	195,333	48,681	.....	.....	.....	.....	*a*86,069	*r*209,201	.....	*r*85,310	*r*81,156	42,735
National of Great Britain	250,000	50,000	.....	.....	.....	.....	*a*96,510	*r*57,402	63,514	*r*17,226	*r*21,601	18,575
National Provincial	50,000	15,782	.....	.....	.....	.....	*a*11,400	*r*33,985	.....	*r*13,555	*r*10,332	10,098
North British and Mercantile	3,275,000	1,212,500	21,155,896	2,427,066	*452,021	18,911,482	1,031,914	2,192,665	3,749,416	1,096,207	754,028	342,430
Northern	3,000,000	300,000	7,828,792	1,614,351	124,783	7,307,003	221,789	1,228,702	1,705,587	613,645	464,833	150,224
Northwestern	200,000	20,000	.....	40,322	.....	.....	.....	61,466	62,954	31,734	19,649	10,083
Norwich Union	1,100,000	132,000	2,059,506	916,834	.....	.....	55,000	1,076,636	.....	589,544	384,841	102,251
Palatine	100,000	100,000	729,455	180,012	83,030	609,655	19,800	450,031	472,962	232,270	155,591	62,170
Phoenix	2,760,230	340,310	7,903,121	1,450,000	93,167	7,284,396	278,415	1,386,645	2,195,283	704,227	521,836	160,582
Presbyt'n Church in Ireland	20,000	2,000	.....	5,673	.....	.....	.....	637	.....	27	97	513
Primitive Methodist	20,000	50	.....	35,254	.....	.....	.....	3,425	.....	4,418	508	—1,501
Property	33,484	14,611	.....	17,427	.....	.....	.....	12,814	19,122	4,086	5,862	2,866
Provincial	180,000	90,000	.....	5,680	.....	.....	*a*20,010	14,203	18,904	4,711	6,107	3,385
Royal	2,944,680	441,702	*y*16,630,262	2,300,000	.....	.....	1,007,057	3,788,383	.....	1,862,101	.....	*q*570,614
Royal Exchange	689,220	689,220	5,726,846	311,200 †202,267	.....	.....	268,779	769,621	.....	417,481	281,537	70,603
Royal London Mutual	Mutual	Mutual	.....	2,329	.....	.....	53,825	5,823	.....	1,450	2,316	2,057
Royal Scottish	150,000	30,000	.....	.....	.....	.....	*a*4,611	10,321	.....	4,448	*r*10,869	.....
Scottish Sprinkler	50,075	5,007	.....	.....	.....	.....	*a*1,764	3,549	3,644	375	2,638	536
Scottish Union and National	5,079,340	300,000	.....	346,845	.....	.....	*a*464,585	693,689	776,505	340,221	246,497	106,971
State	560,000	70,000	209,382	79,645	10,416	130,359	9,023	178,934	213,812	99,611	66,921	12,402
Sun	2,400,000	120,000	3,292,298	2,091,174	122,318	2,806,867	365,431	1,477,935	1,670,416	679,805	545,559	252,571
Traders and General	8,930	4,116	.....	995	.....	.....	.....	2,271	2,302	232	1,075	964
Union Marine	1,308,000	163,000	920,177	†616,166	.....	858,801	61,376	†393,964	393,964	†117,160	†30,924	245,879
United Counties	120,000	30,084	.....	.....	.....	.....	*ca*11,361	*r*26,573	27,454	*r*5,887	*r*10,207	10,479
United London and Scottish	128,730	25,696	.....	.....	.....	.....	.....	*r*61,884	.....	*r*24,381	*r*28,174	9,329
Welsh Calvinistic Methodist	9,670	483	.....	.....	.....	.....	*a*13,234	1,052	.....	27	227	798
Wesleyan Methodist Trust	25,000	1,250	.....	4,854	.....	.....	*a*92,936	9,708	.....	*v*7,717	.....	1,991
West of Scotland	175,000	35,000	.....	31,898	.....	.....	*a*27,600	29,745	.....	18,807	10,893	45
Yorkshire	576,570	75,657	2,764,136	110,504	16,361	2,636,901	51,578	276,259	288,711	138,323	105,173	32,763

* Outstanding losses and accounts. † Marine. ‡ In addi ion to assets here listed. .here are also other assets in connection with trust business, etc. *a* Balance of profit and loss account and other funds not specially marked for a particular department. *b* Including expenses of other than fire department. *c* Subject to liability for unexpired risks. *d* Reserve fund. *e* Including losses of previous years. *f* Including general reserve. *g* Investment of fluctuation fund and "grant of surplus profits, 1910." *h* Including other departments. *i* Invested funds. *j* All expended in establishment of business. *k* Including "reserve fund." *q* Surplus. *r* Fire and accident. *t* After deducting commissions. *v* Expenses included with losses. *w* Includes amount of underwriting account carried forward. *y* Funds. *z* Fire, marine and accident.

Home Office Statements of Foreign Fire and Marine Insurance Cos. in 1909.

Comprised in the following table are extracts from the latest home office statements of foreign fire and marine insurance companies licensed to do business in the United States. For others see tables of "British Fire Insurance Companies' Statements for 1909," "Insurance in Canada" and "Reports of Fire Insurance Companies"

Name and Location of Company.	Capital.	Assets.	Balance of Profit and Loss Account.	Fire Premiums.	Fire Losses.	Expenses, Fire Account.
	$	$	$	$	$	$
Aachen and Munich, Aix-la-Chapelle	2,250,000	10,091,590	*b*2,864,804	.....	.....	.....
First Russian, St. Petersburg	2,120,000	‡8,620,171	†1,470,247	4,326,876	2,686,266	1,140,301
Mannheim, Mannheim	2,000,000	4,507,684	*630,563	.....	.....	.....
Munich Reinsurance, Munich	5,000,000	42,137,640	*b*6,123,652	12,085,620	8,760,650	§3,457,720
Prussian National, Stettin	2,250,000	6,232,264	1,682,037	2,028,786	892,026	§807,000
Rossia, St. Petersburg	2,080,000	40,898,710	*b*2,171,909	5,692,072	3,837,374	1,512,043
Russian Reinsurance St. Petersburg	1,590,000	6,540,444	*848,312	4,598,985	2,345,898	1,347,508
Salamandra, St. Petersburg	1,000,000	8,682,552	1,646,356	5,732,756	3,834,240	2,099,902

* Including capital reserve. ‡ Capital and reserves. † Capital reserve and special reserve. § Expenses of fire branch partly estimated. *b* Includes capital reserve and special reserves.

SPECIAL AGENTS AND ADJUSTERS
Hand Book

By GEORGE VELTEN STEEB

This is a practical book, which will be of service to experienced special agents and adjusters, as well as to those just entering upon special agency and adjusting work.

Part I. deals particularly with special agents and their work; describes a special agent's duties, and what he should do when visiting an agency; tells the relation he should maintain with local agents, and contains suggestions as to supplies, premium rates, and the appointment of agents; presents much information as to particular hazards, reports, maps, electricity, hydraulics, defects and remedies, spontaneous combustion, extinguishing appliances, laws, profits and losses, etc.

Part II. relates to the provisions of the policy contract applicable before a fire, with much detail, showing what will void a policy, etc.

Part III. covers the policy provisions applicable after a fire, the duties of the adjuster, appraisal, waiver, denial of liability, depreciation (with tables), abandonment, subrogation, fraud, etc.; also tables of weights and measures. Bound in flexible leather, pocket size.

PRICES

Single copy	$1.50
12 copies	16.00
25 copies	32.00
50 copies	60.00
100 copies	100.00

THE SPECTATOR COMPANY
PUBLISHERS

Chicago Office
159 La Salle Street

135 William Street
NEW YORK

THE FIRE INSURANCE AGENT AND HIS AGENCY

BY A WELL-KNOWN FIELD MAN

A new work of instruction and advice to fire insurance agents by an experienced field man. The suggestions offered by the author are eminently practical, and the veteran, as well as the novice, may derive information from this work which should help him in building up his business.

Sent postpaid on receipt of $1.00.

LIBERAL DISCOUNT ON QUANTITIES

THE SPECTATOR COMPANY
PUBLISHERS

Chicago Office
159 La Salle Street

135 William Street
NEW YORK

Fire Insurance Laws, Taxes and Fees

A publication for the use of Fire Underwriters, containing a

DIGEST OF STATUTORY REQUIREMENTS IN THE UNITED STATES AND CANADA, WITH MANY QUOTATIONS FROM THE STATUTES RELATING TO FIRE INSURANCE MATTERS. THIS WORK ALSO EMBRACES A COMPILATION OF THE COUNTY AND MUNICIPAL TAXES AND FEES REQUIRED IN THE VARIOUS STATES AND TERRITORIES.

A Series of

39 SUBJECT INDEXES

aid materially in rendering this publication an exceedingly valuable one for quick reference. Following the General Index and the Subject Indexes, appear synopsis of, or quotations from, the laws bearing upon the below-mentioned subjects in all the States and Territories, and in Canada, the matter relating to each State being grouped together. The topics treated are as follows:

STATE REQUIREMENTS.

Agents Defined
Agents' Licenses
Annual Statements
Anti-Coinsurance
Anti-Compact
Attorney
Cancellation of Policy
Capital Required
Commissions to Non-Residents
Deposit
Domestic Companies
Examinations
Fees
Fire Department Tax
Fire Marshal
Foreign Companies' Home Office Statements
General Penalty
Impairment
Investments Prescribed
Licensed Brokers
Lloyds
Miscellaneous
Mutual Companies
Preliminary Documents
Publication
Reciprocal Law
Reinsurance
Reinsurance Reserve
Resident Agents
Semi-Annual Statements
Standard Policy
Taxes
Tax Statements
Valued Policy

Data concerning anti-rebate laws and statues requiring the filing of rate schedules are also given for several States having such laws, and Section 38 of the new United States law, which relates to the one per cent. tax levied upon the income of insurance and other corporations, is reprinted in full.

The general plan of **"Fire Insurance Laws, Taxes and Fees"** contemplates digesting the laws on the above topics in cases where there is no apparent ambiguity of meaning; but to quote *in extenso* portions of the statutes which are deemed to be susceptible to more than one interpretation.

COUNTY TAXES AND FEES, MUNICIPAL TAXES AND FEES.

Under the last two titles are listed the counties and towns known to require taxes or fees to be paid by fire insurance companies or their agents, with their respective amounts or percentages, and in many instances, the dates.

FIRE INSURANCE LAWS, TAXES AND FEES

is a handsome book of about 430 pages bound in law sheep. Every officer, department manager, and special agent of a fire insurance company should possess a copy of this work, which, for general purposes, is more than a substitute for a large library of law books. It is issued annually in August.

Sent, Express Prepaid, on Receipt of FIVE DOLLARS

FIRE INSURANCE LAW CHART.

This very convenient chart, issued annually by the Spectator Company, contains in tabular form a summary of special State Laws relating to statements required of fire insurance companies, and other matters. Its purpose is to show what States have standard policy, valued policy, resident agents, anti-coinsurance and anti-compact laws, or those prohibiting reinsurance in unauthorized companies or requiring commissions to be paid to resident agents; it also gives the final date when annual statements may be filed and fees for filing same; when tax statements are required, and percentage of tax; the date of expiration of local agents' licenses and license fees. The information is given regarding each of the first seven subjects by a simple "yes" (in red) or "no" (in black) for each State; under the other headings the information is given complete, dates, amounts, etc., in full. Variations are amply covered by explanatory footnotes. It also presents data as to deposits, the United States corporation income tax, etc.

The chart is brass tipped top and bottom, and is printed on excellent bond paper, so that it may be suspended in a convenient place for ready reference.

Having been approved by the officials of the various Insurance Departments, it can be accepted as correct in all its details.

PRICES:

$75.00	Per Hundred	$10.00	Per Dozen
40.00	Per Fifty	1.00	Per Copy

THE SPECTATOR COMPANY, Publishers

Chicago Office:
159 La Salle Street

135 William Street
NEW YORK

APPENDIX

DIRECTORY OF INSURANCE AGENTS

PITTSBURGH LIFE AND TRUST COMPANY

The First Company Licensed

By the New York Insurance Department to Transact Business in that State Since the Armstrong Laws were enacted.

Ratio of Insurance Expense to Premium Income Only Sixty-five Per Cent. of Amount Allowed by the New York Law

Seventh Annual Statement, January 1, 1910

W. C. BALDWIN, President

ASSETS

Real Estate	$10,153,664.87
Mortgage Loans	3,437,899.00
Loans Secured by Collateral	20,657.82
Loans to Policyholders	3,565,544.82
Bonds and Stocks	5,316,057.00
Cash	711,114.62
Accrued Interest and Rents	176,274.24
Due and Deferred Premiums	270,977.15
Total	$23,652,189.52

LIABILITIES

Liabilities to Policyholders		$21,697,064.82
Capital Stock	$1,000,000.00	
Unassigned Funds	955,124.70	
Leaving a sum for security to Policyholders in Excess of Legal Liabilities of		1,955,124.70
Total		$23,652,189.52

DIRECTORS

JAMES J. DONNELL
W. W. BLACKBURN
W. HOWARD NIMICK
W. C. McCAUSLAND
JAMES CAROTHERS
ROBERT GARLAND

Hon. NATHANIEL EWING
V. Q. HICKMAN
W. I. BERRYMAN
FRED W. KIEFER
HENRY R. REA
WM. C. BALDWIN
JAMES H. MAHAN

FREDERICK C. PARSONS
W. H. SEIF
JOHN H. MURDOCH
Hon E. F. ACHESON
G. W. JOHNSON
J. V. RITTS

INSURANCE AGENTS

A DIRECTORY OF AGENTS REPRESENTING ALL BRANCHES OF INSURANCE IN THE PRINCIPAL CITIES AND TOWNS OF THE UNITED STATES AND CANADA.

EXPLANATION.—In this Directory the letters following the names denote the specialty of the agent, viz: f—Fire, l—Life, c—Casualty. The term casualty applies to personal accident insurance, plate glass, steam boiler, burglary, and in fact to all classes of insurance indemnifying for casualties or accidental injuries to persons or property. (See also department containing names and addresses of General and Special Agents of the various companies.)

ALABAMA

ALEXANDER CITY

Christian T S Sr—f
Fuquay A P—f c
Jackson E A—f
Moore Chas—f
Pearson H W—f

ANNISTON

Crook S L & Co—f l c
Goodwin A J & Co—f l c
Graham J C & Co—l
Ingram R M & Co—f
Langford E H—l
Parker A H & Co—f l c
Smith Columbus—f l c

ATHENS

Cotton S R—f
Frost J Wright—f
Hughes & Co J N—f l c
McWilliams A B—l
Osborne Roy—f
Peebles W S—f
Russell Bros—f l c
Simmons F A—f
Smiley & McCracken—f
Walker R H—f

AUBURN

Burton R W—f c
Martin W D—f

BESSEMER

Dennis & Golson—f l c
Jones S E Real Estate & Ins. Co—f c
Moody & Co—f c
Murphy A K—f
Stevenson Co G H—f
Trotter J—f
Waller H C & Co—f c

BIRMINGHAM

Adams & Co A A—f c
Andrews E H—l
Bailey & Howard—f
Beach Geo W—l
Bean E P—l
Bethea S & Co—f
Birmingham Mortgage & Trust Co—l
Blasingame J C—l
Boyd A S—c
Brown R A & Co—l c
Cameron W J—l
Chesney A C—l
Clark Louis V & Co—f c
Cobbs J B Real Estate & Ins Co—f c
Cooper M J D—c
Cooper & Andrews—c
Dean J H—c
Dickson W H—l
Dunlap J T—l
Erderick M K—l
Estes H H—l
Gibson Realty Co—f
Going James A—f l
Froment C B—l
Heinecke Real Est & Ins Co—f
Hiden H—f l c
Irby J R—l
Jackson, Real Est & Ins Co—f c
Jemison, Seibles Insurance Agency—f l c
Jelks W D—l
Klotz-Simon—f
Kreth Kalford—f
Leedy W B—f
Mackey L K—l
McCarty T R—f
McConnell & Broxton—f
McDavid, Terry & Co—f
Malone W N & Co—f
Manley R F & Co—f c
Messer Real Est & Ins Co—f c
Molton Realty Co—f c
Moore & Reynolds—f l c
Oliver G C—l c
Orr C P—c
Palmer J S—l
Ratcliff C B—l
Rich H & Sons—l
Seals Carl H & Co—l c
Sessions W L—l
Sibley G T—l
Sims J P—l
Smith A D & Co—f l
Smith John G & Co—f c
Smith, Cullom & Co—f
Taylor T B—l
Thompson-Booth Realty Co—l
Whatley Geo C & Co—l
Yancy J L & Co—f

BREWTON

Brewton General Agency—f l c
Fitch C B—f
Luttvell O F—f

BRIDGEPORT

Jones C G—l
Jones C G & Co—f c
Lesneur A A—f l c

CAMDEN

Alford W T—l c
Berry E W & Co—f
Cook C C—f
Foster J R—f
Lawler J T—f l

CLAYTON

Dowling S H—f
Feagin Daniel—l
Herlong C S—f
Pruett O B—f
Thomas J J—f l
Valentine R F—f l c

COLUMBIA

Peterson W W—f
Wilder & McGriff—f l

COURTLAND

Chardavoyne E V & Co—l
Chardavoyne W V—l

CULLMAN

Buchman Fred J—f
Fuller Asa B—f
Green S H—f
Haulin G W—l
Ludwig Richard—f c
Richard Wm—f
Robertson M L—f

DADEVILLE

Berkstresser H E—f l c
Berkstresser L D—c
Corprew C M—f
McIntosh J L—l
Oliver J Percy—f
Oliver W H—f
Salmon R V—f

DECATUR

Darnell A S & Co—f l c
Dix T M—f l c
Hall W N—f l c
Hendrix Clyde—f l c
Lampkin & Albes—f l c

DEMOPOLIS

Allen R P Jr—l
Breitling G T—f
Marx J L—f l
Merriwether J B—f l
Morris Leon—f
Prout W S—f l c
Sharpe A Y—f l
Watlington R W—l c
Webb J C—f
Welch W H—f

DOTHAN

Baxley W J—f
Fritter J E—l
Garner A E—f l c
Smith Hugh G—f l c
Wise J E—f l c

ENSLEY

Dupuy-Burke Realty Co—f
Meade H S—f c
Perkins & Co J M—f
Perkins Crawford A—f
Richs Albert C—f
Stewart W R—f

EUFAULA

Brown & Comer—f l c
Dean L Y & Son—f c
Dean & Moore—l
Dent E Y—f c
Dent G H—f
Eufaula Ins Agency—f l c
Guice I F—f l c
Kendall J M—l
Long E T—l

EUTAW

Barnes B B—f l
Lucius J C—f l
Merideth E C Jr—l
Smith J K—f
Ward & Dunlop—f
Wilson E—f

EVERGREEN

Atkinson W D—f c
Betts B L—l
Cheney J C—f
Cunningham & Dean
Knight J V—f

FLORENCE

Campbell M M & Son—f l c
Carter & Brother—f l c
Dillard Ins & R E Co—f l c
Robinson James F—l
Simpson W T—f l c
Weakley & Weeden—f l c

FORT PAYNE

Hale P C—f l
Oglesby Robert—l
Sawyer C M—f l c

ALA.—Con.

GASDEN

Christopher T S—l c
Gay W T—l
Harris A B—f
Haywood H H—l
Jackson Bros—l c
Johnson W P—f l c
Lay W P & Co—f l c
McDuffie J P—l
Myers H B—f l c
Paden J S—f
Sewall & Bains—f c
Stewart & Beggs—f
Stocks T G—f
Williams D W—l
Wimpee Fred—c

GAINSVILLE

Frea E—f l c
Lee Mrs J W—f
McMahon J J—f l c

GENEVA

Droughon & Purvis—f
Lind F J—l
Vaughan D O—f l c

GIRARD

Moses I I & Co—f l c

GREENSBORO

Lawson A—f
Love W P—f l c
Moore W H—l
Muckle R—f
Otts E V—f
Sledge L B—f
Waller R B—l

GREENVILLE

McGehee J A—f
Metcalf A W—f
Shell W F—l c
Smith & Powell—f
Tatum & Co—f
Thagard H J—l
Wilson J H & Co—f l c

HUNTSVILLE

Cooper J E—f
Cruse S R—f
Davis & Hutton—f l c
Grayson Jas Y—l
Hawkins J R—l
Hornbuckle Wm—l
Jones J D—f l
Jones & Rison—f l c
Newson A W—f l c
Rand & Murphree—f c
Thompson F J—f l c
Thompson J E—l

JACKSONVILLE

Denman B H—c
Lawrence Dr F M—
Montgomery H H

JASPER

Argo R D—l
Central Real Est & Ins Co—f c
Cranford H W—f
Wall A L—l

LAFAYETTE

Andrews John G—f
Boyd R H
Bosworth W E—f l c
Driver & Vardaman—f
Schuessler H M—f
Siler Q P—f l
Smith A B—f
Tucker J A—f

LAUETT

Jackson A O—l c
Lanier P & Co—f
Stanley E E—l

LIVINGSTON

Bank of Sumter
Gulley W S—f
McMillan & Co—f l c
Parker J L—f
Pickens W K—f l

LUVERNE

Bishop E O—f l c

MARION

Armstrong A F & Co—f l c
Howze H & John Jr—f
Moore J Marvin—f

MOBILE

Adams B F—f l
Boone & Backes—f c
Brown Adolph—f l c
Chevalier Geo—l
Coffee C C—f l
Costello & Doyle—f
Duggan & Taylor—f
DuMont R B & Co—f c
Espalla Jos Jr—f
Evans J H—f
Fearn Geo & Son—f
Flinn H C—l
Forcheimer S F—f c
Ford & Yeend—f c
Frankel L & Son—l c
Glennon Jas K & Co—f
Gordon F C—l
Gordon E M—l c
Harvey J G & Co—f c
Herman & Hynde—f l c
King G W—l c
Krauss G W—l
Lindsey Real Estate & Ins. Co—f
Lockwood H A—c
Lyons Mark—c
Macartney & Schley—f l c
Maury & Unruh—f
May M S—c
McEachin P H—l
McHugh J E—f c
Moore T L—f
Morrill & Lyons—f c
Pickens A C—l
Riviere Geo A—l
Robertson J B—f c
Sage, Burgett & Co—f
Scheible Jno W & Co—f
Shearer & Hamilton—l c
Tapia Jos R—l
Thames & Batre—f l c
Threefoot G W—l
Vogel Hermann—l
Wilson W K P & Son—f c
Young T O—f
Yuille Wm—f
Zimmerman L—l

MONTGOMERY

Abercrombie C G—l
Amorine E P—c
Beall J T—l
Bean E P—l
Betha-Tompkins & Co—f
Bethen T B—l
Bloch Louis—l
Brame A J—f
Branch E G—l
Branch & Powell—l
Browder W N—l
Brown W C—l
Cave J H—l
Chambless J A & Bro—f
Chandler & Douglas—f
Chandler W W—l
Clapp Charles & Sistrunk—f
Daniels J R—f
Davidson H C—l c
Davidson & Holt—f l c
Davis M J—l
Dexter R P—l
Dowdell & Joseph—f
Foster, Shackelford & Co—f
Gay John F—f
Grace J L—c
Graves W W—f
Gunther C P—f
Haas J L—l
Hackney W H—f
Hardeman & Co B F—f
Harris J W—f
Hawkins F O—f
Hicks G—c
Holt, Nelson & Holt—f c
Jackson W A & Co—f
Jones, Ray & Pierce—f c
Kalford Kreth—f
Kelly J W—f
Kohn & Son F M—f l
Lowe D F—l
Martin H F—f c
Metzer C K—l
Meyer & Goldman—f l c
Miles G G—l
Moriz Chas H—f c
Peach T L—l c
Pepperman Maxie D—l c
Randolph John—f
Reed P S—f
Roberts J T & Son—f
Saffold & Upchurch—f c
Smith J V—l
Stern M C—l
Stevenson M C—l
Stewart W B
Stringfellow R S—l
Stuart M W—f
Sweatt M M & Co—f
Terry J W—f l
Thomas & Jackson—f
Tyson A P Jr—f
Westcott S H—f
Warren & Thornton—f
Weil B J & Co—f l c
Whiteman W L—l
Wilcox J S—l
Wilkinson R L—l
Williams S K—l
Winstead M—l
Zirkle & Moore—f c

NEW DECATUR

Allison E H—f l c
Bibb, Hoff & Co—f
Bloodworth F A—c
Penney Lamar—f c
Pride Thos E—f c
Watson & Son—f l c

OPELIKA

Clower T H—f c
Dean & Jones—f l c
Ingram T B—l
Lockhart J W—l

OXFORD

Cooper D C & Co—f
Draper Jas R—f
Griffin W H—l
Hall John H—f l
Harrison Arthur—l
Miller J A—l
Warnock W C—f

OZARK

Byrd D F—f
Corbitt J W—f l c
Dowling H O—f
Mansfield H B—f
Martin E D—l
Munn D G—f
Parker W—f
Riley Sessions & Martin—f
Steagall P C—f
Stephens T C—l
White A P Jr—f l

PHOENIX

Amerson G F—l
Bryant W S—l
Coulter W J—l
Herricks J J—l
Jordan J M—l
Moses S S—f
Mullin E—f
Randall W F—l

PINEAPPLE

Matherson J A—f l c

PRATT CITY

Hassler D M B—l
Stobert R R—f
Taylor G M—f

PRATTVILLE

Abney Z—f
Graham M A—f
Lewis Harry—f l
Rice Bros—f

ROANOKE

Canthen H H—f l c
Hill W L—l
Nichols F P—f c
Pace C W—f l
Taylor R E—f l

SCOTTSBORO

Freeman C S—f l c
Hackwerth O C
Gay J W
Gregory J H—f
Jacobs & Podgett—f
Rison A L—f

SELMA

Atkins W T—l
Barnwell Robt.—l
Bibb B S & Co—f l
Bloch I & Son—f
Calhoun M—l
Cawthon O M & Co—f c
Ellis J B Co—l
Ellis J B Investment Co—f l c
Fahnestock A A—l c
Fowlkes S A & Co—f c
Hendricks O M—f l c
Hooper J F—f
Houston & Monk—f
Issacson & Marks—f
Mabry Securities Co—f c
Paisley J B & Co—f
Raiford F T—l
Seymour J M—l
Shelly H I—l
Smith Julian—f
Thalheimer L—f l c
Vaughn H & Co—f l c
Waller N & Co—f l c
Woolsey's Sons—f
Yaretzky I & Co—f

SHEFFIELD

Ashe C B—f l c
Crowe Jas R—f
Griffith & Hopkins—f l c
Habbeler W H—f
Lagomarsino J B—f
Murdoch Albert—f
Robinson E A—f
Simpson J F—f

TROY

Bower John—f
Green J F—l
Folmar W B—l
Hill T E & Son—f l c
Knox J B—f l
Pennington F M—f l c
Talbot B M & Co—f
Tutwiler & Harralson—f
White C F—f l

TUSCALOOSA

Fitts W. F—f l c
Fitts Frank—l c
Green J—f
Leath E F—l
McEatus—l
Meze A P—l

J. H. MIZE

TUSCALOOSA, ALA.

Fire, Life, Casualty Insurance and Loans Negotiated.

Moody Frank M—f 1
Morris Chas—1
Park O K—f
Peterson E P—f 1 c
Powell T L—1
Smith Walter—f
Upchurch W C—1
Turner & Fridman—f 1

TUSCUMBIA

Bresler Aaron—f
Clark O B—f c
Funke John—f 1
Halsey E O—f
Henke J B—f 1 c
Isbell J E—f
Johnson Jno W—f
Jones & Spraggins—f
Julian O N—f
Keenan J E—f
Rand H A—f 1
Richeson W H—f
Sherrod John—f 1
Simpson T F—f
Thornton Mrs L B—f

UNION SPRINGS

Eley & Eley—f
Ellis W C—f
First Nat Bank—f
Flewellen Jas T—f 1
Franklin J K—1 c
Moseley F M Jr—f
Powell B P—1
Ranier & Keller—f c
Russell C R—f
Tway Charles W—1 c

UNIONTOWN

Ernst E A—f
Johnston G B & Co—f 1
Langhorne John M Jr—f
Pope John L—f 1
Robertson J A—f

WARRIOR

Davidson T M—f

ARIZONA

BISBEE

Arizona Ins Agency—f c
Graf Bros—f
Johnson & Haigler—f
McGregor John—1
Overlock & King—f
Pritchard J G—f
Reilly B J O—f
Wallace J W—f

FLAGSTAFF

Arizona Central Bank—f
Black C A—f
Gosney E S—f
Pulliam T E—f 1 c
Robinson C O—1 c
The Citizens Bank—f

FLORENCE

Benson W H—f

GLOBE

Barron B I Co
Consolidated Realty Co —f c
Copper Belt Realty Co
Gibbs Ruth A
Gila County Abstract Co —f c
Globe Bank & Savings Co—f

JEROME

Bank of Jerome—f
Humbert A J—f
Lynch Charles T—f
McPherson A A—f
Miller W C—f

MORENCI

Erickson J M—f 1 c
Gila Valley Bank & Trust Co—f 1 c
Tyler C E—f 1 c

NOGALES

Levin H—f 1 c
Marsh G B—f

PHŒNIX

Bar W F—1
Bennett E J & Co—f c
Blanford Geo T—1
Christy Shirley—1
Costley & Thompson—f
Dunlop J T—f
Evans Elliot—f
Farrington A—f
Gauze E—f c
Geare & Co—f
Greene & Griffin—f
Heard D B—f
Hewins L E—1 c
Irvine J K—f
James W K—f
Johnson J J—1
Kay Harry & Co—f
Kinney J H—f c
Latham H I—f c
Martin J C—1
Morford N A—f
Murphy W J—f
Pascoe E E—f
Roberson T J—1
Shaw R H—1
Southwestern Realty So —f
Stewart Frank R—1
Thompson F H—1
Valley Realty & Trust Co—f

PRESCOTT

Behn H K—1
Commercial Trust Co— —f c
Hazeltine M B—f
Johns A A—f
Martindell, Horne & Co —f c
Merritt W H—f
Moore J M W & Son—f
Prescott Imp Co—f

ST. JOHN

Perkins E S—1
Reitz A—f 1

TOMBSTONE

Wooley Bros—f 1 c

TUCSON

Franklin & Heighton— f 1 c
Haynes W P—f 1
Lee, Drachman & Pryce f 1 c
Merchants' Bank & Trust Co—f
Meyers Geo P—f
Phillips C S—1
Schuster T H—1
Smith & Shaner—f 1 c
Southern Ariz Bank & Trust Co—f c

WILLIAMS

Ariz Central Bank—f c
Robinson McD—1 c
Spellmire & Amundsen —f

WINSLOW

Babbitt Bros Mer Co
Burbage & Nelson—f 1 c

YUMA

Baker C D—f
Ewing F L—f
Marvin W E—f
Michelson Geo—f
Modesti A—f
Pugh F G—1
Sanguinetti E F—f
Townsend O F—f
Yuma Title Abs Co—f

ARKANSAS

J. F. BOYLE J. F. BOYLE, Jr. J. E. COATES

ESTABLISHED 1876

ADAMS & BOYLE

GENERAL AGENTS

LITTLE ROCK ::: ARKANSAS

FOR

Commercial Union Assurance Co.
Hartford Fire Insurance Co.
Commercial Union Fire Insurance Co.
Sun Insurance Office of London

German-American Insurance Co.
Firemans Fund Insurance Co.
Palatine Insurance Co.
Hamburg-Bremen Fire Ins. Co.

LOCAL AGENTS FOR

The Insurance Company of North America

J. D. ARNOLD E. E. RAINES

ARNOLD, RAINES & CO.

General Agents Arkansas and Oklahoma **LITTLE ROCK, ARK**

Large Local Agency in the City of Little Rock.
Exceptional facilities for handling large lines in reliable companies.
We have 200 live progressive agents reporting to us.

People's National Fire Ins. Co.
St. Louis Fire Insurance Co.
Union of Philadelphia
Insurance Co. of the State of Pennsylvania
Monongahela Insurance Co.
London Guarantee & Accident Co.
Lloyds Plate Glass Insurance Co.
Title Guaranty & Surety Co.

ARGENTA
Argenta Realty Co—f
Davis Thos H—f l c

ARKADELPHIA
Brown C L—l
Goodloe L & Co—f
Locke, Barkman & Co—f
Sprayins & Hart—f
Wilson W P—l

ARKANSAS CITY
Norvell A S

ATKINS
Barker J M Jr—f l c
McCollum A J—f

AUGUSTA
Augusta Land & Invest Co—f c
Bank of Augusta & T Co

BATESVILLE
Glenn John W—f c
Neill Ernest—f c
Padgett T B & K M—f l c

BENTONVILLE
Burks W A—l c
Craig C R—f
Fishback W M—f
Tucker Abstract Co

BLACKROCK
Henry & Deland—f

BRINKLEY
Carter A M—f
Henderson R M—f
Mitchell & Mitchell—f l c
McCollogh W S—f
McCreight E T
Pearson H P—l

CAMDEN
Brown J W Jr—c
Brown & Ramsey—f
Fred Benson & Co—f
Green D W—f
Powell B C—f c
Snow & Co—f c
Stern L M—f c
Thornton T I—f

CLARENDON
Moore & Baym—f l c

CLARKSVILLE
Crenshaw J T
McKennon R H
Moore Claude
Ragon H H

COAL HILL
Hurd J D—f

CONWAY
Bahner & Co—f l c
Durham C E—f l c
Lincoln Mrs Effie—f
Morgan F M—f

DARDANELLE
Adams L C—f c
Collier E G—f
Conlee C C—f
Farmers Bank & Trust Co—f l c
Foulkes W L—f
Hall L C—f
Parker J M—f
Sugg & Horn—f
Walker J J—f

DE QUEEN
Brown & Taylor
Jackson J H & Co—f l c

DERMOTT
Dermott Gro & Con Co.

EUREKA SPRINGS
Bare & Swett—f c
Fetty R H—f
Jenkins Wm & Co—f
Klock G J—l c
Overstreet C W—l
Ray R B—l
Yates E N—f c

FAYETTEVILLE
Cravens & Smith—f c
Eason J & Co—f c
Mitchell J C & Co—f c
Munholland C A—l
Sewick S B & Co—f c
Sour H—f l c
Trent A L—f c
Wall & Jones—f c

FORDYCE
Banks A B & Co—f l c

FORREST CITY
Izard R J—f l c
Pettus T G—f l c
Taylor Knight & Co—f l c

FORT SMITH
Arkansas Valley Trust Co—f c
Bailey J M—f
Boyd M P & Co—f c
Hoffman J A—f c
Johnston F B—f l
Kennedy Allan & Co—f l c
McBride John R—l c
Morris Allen D—f l
Smith & Bumgardner—f c
Tilles Geo—l
Warner W L—f
Weaver J E—l

GENEVA
Dranghow J W—f
Laird F J—f

GENTRY
Lale C C—f
State Bank—f l
Sullivan D T

GREENWOOD
Hawly J M—f

GURDON
Gore R C—f
Stuart J N—f
Whitmore E A—f

HAMBURG
Brown Bros—F L c
Garnett T W—l
Lindsey W H—f

HARRISON
Flynn James—f
Schweitzer & Glass—f l c

HELENA
Friberg G H—f l c
Hornor Mosby—f l c
Meyers & Son—f l c
Miles J B Jr—f l
Walker Geo—f

HOPE
Bridewell C A—f
Hempstead County Ins Agency—f c
Spragins Geo S—f
Spragins & White—f l c
Wilson & Green—f l c

HOT SPRINGS
Arkansas Trust Co F B—f c
Avery J H—f
Belding & Stallicup—f
Cook R T—l
Holland, Jones & Campbell—f
Little W J Agency Co—f c
Rush & Thockston—f
Stelle & Morrison—f
Williams & Reece—f

JONESBORO
American Ins. Agency—f c
Freeze W M
Hordy Thos R—l
Jonesboro Trust Co—f c
Maywood W A—f
United Ins. Agency—f l c

LITTLE ROCK
Adams & Boyle—f c
Arkansas Underwriting Co
Arnold, Raines & Co—f c
Bay J W—f
Bilheimer J H—f
Bright W A—l
Browne W T—f l
Citizens Inv Co—f
England Realty Co—f c
Fletcher Jas R—f
Fowler A S—l
Hollis J H—f
Hunter A J—f
Hurst W W—f
Jabine Shelby—f c
Johnson & Cotnam—f
Johnson & Wood—l
Kirkwood & Furmah
Leigh L B & Co—f
Leigh, Head & Co—l
McRae W E—l c
Mercantile Trust Co
Mills R H & Co—f c
Peoples Savings Bank Co—f
Philips Waters—l
Ratteree E R—f

SID B. REDDING
General Agent
Penn Mutual Life Insurance Co.
LITTLE ROCK, ARK.
A Prosperous Country
Liberal Contracts for Agents

Remmel H L—l
Rightsell R W & Co—f
Rossner & Walther—f c
Smith A L—l
Southern Trust Co—f c
Sugarmon Victor—f
Tillis Geo—l
Twin City B R—f
Union Trust Co—f c
Walker & Scott—f c
Wittenberg Frank—f
Worthen W B Co—f c

LONOKE
Beard T M—f l
Couch W T—f l
Flecher & Son—f l c
Young W H—f

MAGNOLIA
Cross W R—f l c
Farmers Bank & Trust Co—f

L. B. LEIGH J. G. LEIGH

L. B. LEIGH & COMPANY

GENERAL AGENTS

LITTLE ROCK, ARKANSAS.

Home Insurance Co., N. Y.
Phœnix Assurance Co., Ltd., of London
Niagara Fire Ins. Co., N. Y.
Sun Insurance Co., N. O.
Citizens Insurance Co., St. Louis
New York Underwriters Agency
German Alliance Ins. Co., N. Y.
Pelican Assurance Co., N. Y.
American Central, Mo.
Spring Garden, Philadelphia

Franklin Taylor—l
McNeill J C—f c
Monroe T A—f

MALVERN

Cox George B—f
Jernigan A W—f
Roland A I—f
Young J E—f l c

MARIANNA

Daggett & Clark—f
Lee County Land, Loan & Abstract Co—f c
Robertson J T—f l
Suggs W L—f
Weld Dupuy Mixon Co —f l c

MENA

Acurman L C—f c
Dennis Kelby & Stratton —f

MONTICELLO

Ahrens John Sons—f l c
Payne Geo C—l
Todd W D—l
Wood & Thompson—f l c

MORRILTON

Hembree A V—f
Moose Clifton—f l c
Rainwater Lord—f
Scroggin W O
Stephen A J

NASHVILLE

Planters Bank & Trust Co—f l c
Rodgers W C—f l c

NEWPORT

Hite C R—f l c
Phillips & Ferguson—f l
Sink Geo M—f l
Southern Land Co—f l c

OSCEOLA

Burchfield W—f
Fletcher & Ward—f l c
Gaylord C H—f
Moore C L Jr—f

OZARK

Bill W C—f c
Conasta W C—t
Nickell H H—f
Reynolds A D—f
Russell Harley—f

PARAGOULD

Jacques Ralph—l
Knox & Cole—f c
Landrum J V—f c
Paragould Trust Co—f c
Shane Ford Co—f c
Smith E J—f c
Thompson J L—l

PINE BLUFF

Cross M C—l
Hollis Russel—l
Home Insurance Agency —f l c
Mills R H M & Sons
Rogers N R—l c
Rosenberg F M—l

ROGERS

Cowan W H—f
Doecher A R—f
Funk & Funk—f
McLoed J S—f l c
Robinson E J—l
Sarkett H R—f

RUSSELLVILLE

Carden & Rollow—f c
Garrett Y J—c
Neal G S—f
Neal W G & Co—f c
Pope County Real Estate & Collecting Agcy —f l c
Simpson, Webb & Vance —f c
Taylor R—f

SEARCY

Blakeney J O—f l c
Lightle J E—f
Lorch L—l
Manning S D—l c
Rachels J N—f
Yarnell T A—f l c

SILOAM SPRINGS

Andrews John M Co Inc —f l c
Harris T M—f c
Moss Bros—f
Perry Realty Co—f

SPRINGDALE

Dodson-Renner Insurance Agency—f l c

STUTTGART

Bruce Geo C—f c
Hall & Co E N—f c

TEXARKANA

Offenhauser T W—f l c
Mudd F H—f l a

VAN BUREN

Cain Claud B—l
Creekmore & Hynes—f
Furry W G—f l c
Southmayd L H—f
Weaver Jno—f l c

WALNUT RIDGE

Blakley J N—f c
Beloate W E—f c
Dowell S C—l c
Ponder G W—f l

WYNNE

Barnes, Hamilton & Brewster—f l c
East Arkansas Abstract & Loan Co—Hammett J H & Co
Fammett J H & Co

JOHNSON & COTNAM

GENERAL AGENTS

Additional Facilities Needed :: One Hundred and Fifty Active Agents in this State

LITTLE ROCK, ARKANSAS

CALIFORNIA

ALAMEDA
Alameda Land Co—f
Adams, Charles & Co—f
Banta, Charles F
Baird T F—f
Clark Herbert D—f
Dufour William—f
Hammond & Hammond—f
Hanley J S—f
Hally Frank—f
Judd, E D Co—f
Lewis & Shaw—f
McGlauflin L W—f l c
Mehrtens H G—f l
Milton Hesse—f
Neville F R—f
Pollard Wm H—f
Remmel J A—f
Scott & Judd—f

ALTURAS
Estes A B—f
Laird R A—f l
Lauer Benj—f
Lyrip B F—f
Shaw Louis—f

ANAHEIM
Pickering J M

ANGELS CAMP
Tryon Walter—f l c

AUBURN
Francis J M
Huntley L
Lukens Geo E—f
McCann W J—f
Reynolds A E—l
Robie E T—f
Rodehaver I. H.—l
Rodehaver W W—
Stevens S M—f
Walsh J E—f
Watts S—f
Wills J H—f l c

BAKERSFIELD
Abbott L—l
Bakersfield Abstract Co —f c
Brockman J W—f
Crites A S—f
Galter Paul—f
Hunt Buelah—l
Kelly W W—f
Kern County Abstract Bureau—f
Mack S L—f
Maude Helen C—f
Price & Bickerdike—f
Webster M E—f

BENICIA
Clayworth J C—f
Clyne J—f
Crooks W L—f
Dalton A Sr—f
Dwyer Wm—f c
Fraga M—f
Fraser J R—f
Gnanck Gus—f
Johnson J G—f
Johnson G A—f
King O A—f l
McConlogue John—f
Quarney John—f
Sanborn Joseph L—f
Stevens C P—f
Stevens James—f
Weinmann The F P Insurance Agency—f l c
White H K—

BERKELEY
Albel A P W—f
Allen W I—f
Bailey C A—f
Cheney & Berry—f
Dickinson W R—f
Emslie C C—f
Ellis W E—f
Freese N L—f
Ferrier F—f
Gordan E J—f
Hill J M—l
Irwin H J—f
Johnson H A—f
Junck F—f
Juster & Baird
Little J—f
Little & Woolsey
Mason-Duffie Co—f l c
Moran W C—f
Mortimer—f
Patterson & Haskill—f
Roberts P R—f
Rudolph—f
Schmidt Geo—f
Taylor H W

BIGGS
Brough J M—f
Brown C N—f
Caldwell B—f
Chatfield & Smith—f
Coffman J M—f l c
French C L—f
Hastings J M—f
La Point Moses—f
Parker W D—f
Pearne W G—f
Setzer I G—f l
Smith G K—f
Spence C C—f

BURBANK
Fischer C B—f l c
Salsburn C—f

CHICO
Baker & Co—f
Boyd-Peasby Co—f
Bradley W L
Crew T N—f
Cussick Barney—f
Jones Jas H—f
Kerr W S—f
March J D—f l
McManus & Ames—f
Moir H S—l c
Reynolds E T—f
Robinson John R—f
Riper J W & Co—f
Sears & Farnham
Royce C C—f
Vadney Geo—f

CHINO
Bradley E W—c
Simmons M E—f

COLFAX
Falconer D—f
Ghent B J
Gillen D C—f
Harlan & West—f
Kilgo W—f
Kuenzly J—f
Lobner M—f c
Morrison W A
Newman J M—f

COLTON
Hanna J B & Co—f l
Johnson D—f l c
Smith H B—f

COLUSA
Arnold Philip—f
Barrell E C—l c
Beckwith DeLay L—f
Boedefeld L R—l
Boggs M J—f
Campbell J F—f
De Jarnatt & Son J B—f
Grenfell R W—f
Harrington T—f
Hicok L L—f
Hickok H H—f
Jackson A B—f l c
Johnson Grover—f
Lewis W E
Mogk John C—f l c
Pope A H—f
Pryor B A—f c
Putnam H R—f
Rich J F—f
Scott Geo—f l c
Weyand E—f

CORONA
Brown W L—f
Citizens Bank—f
Clayson W S—f
Genereux E J—f
Hull, Hively & Co—f
Key J P—f
Kidder E P—l
Lord Daniel—f
Newton I A—l
Randall W G—f
Stahl H K—f
Sweet H N
Terpening M
Veach E B—f
Wood A C—f

CRESCENT CITY
Childs J L—f
Crawford J P—f
Cutler T B—f
Hobbs Wall & Co—f
McNulty & Fraser—f

DIXON
Barnes T P—f
Duke T B—f
Eames E C—f
Eamns N—f
Ferguson E—f
Grady J D—c
Hutton F A—
Little S G—f
Kirby A—f
Manning A—f
Newby B F—f
Norman Grace—f
Rice J H—f
Schulte O C—f

DOWNIEVILLE
Case El—f
Meyer H H—l

ELMHURST
Branson Kemper P—l c
Hall Thomas M—l
Joseph Joseph C—l
O'Toole James J—f
Storer Frank—f

EMERYVILLE
Coburn J C— f l c
Johnson & Carroll—f
Lane Co—f

EUREKA
Adams Adolph B—f
Barnum Fred—f
Bonstell S W T—f
Campbell E P—f
Cooper & Rager—f
Ferrill & Palmtag
Gallingham Percy—f l
Georgeson G R—f l c
Hartson B C—f
Hinch E D—f
Hunter J H—f l
Keleher J T—f l c
Long I M—f
McGaragham Mrs B J —f
Noe & Hansen—f c
Perry Thos H— f l c
Porter Fautz & Brooks
Preston, Nash & Co—f
Smith Oden E—f
Zane J F—f c

FOLSOM CITY
Burnham J H—f
Cohn P C—f
Cox J P—f
Foster Mrs Kate—f
Hyman I—f
McFarland R D—f
Miller H—f

FOREST
Crafts F L—f
Hilgraman Wm—f

FORT BRAGG
Nelson J A—f
Sternberg C—f l
Weller & Weller—f

FRESNO
Aarestrup T H—f
Andrews Geo R—f c
Boles Geo M—f
Bonsell C R—f l
Braverman Alfred—l
Colmore L J Miss—f
Conklin P M—f
Ewing, McDaniels Co— f l c
Gills R E Agency—f
Grey Dewitt H & Co—f
Hale-Lofttus Co—f
Havner Martin B—l
Heilbron Louis & Co—f
Helm Bros—f
Kahriman Wm—f
Kittrell & Nees—f
Kline L W & Co—f
Lee F Lucas
Levy H—l
Mattingly & Eugene—f c
Miles Humphrey—l
Newhouse Alphonse—l
Noble Bros—f
Parsons G G—l c
Pierce & Anderson—f
Shepherd-Teagre Co—f

FRUITVALE
Barkmeyer Henry—f
Blake P H & Co—f l c
Elrod J W—f
Hunt E E
Fransden A—f
Plietner H A—f
Powers & Waterman—f

GILROY
Blake W F—f
Chesbro A W—f
Crawford E D & Co—f
Fitzgerald & Co—f l c
Gilroy Commercial Co—f
Moore S T & Co—f
Pyle & Whitehurst—f
Williams & Hawthorne—f

GLENELLEN
Chauvet H J
Hardman A M
Poppe Chas J—f

GRASS VALLEY
Argall M W—f
Barker & Smith—f
Biggs Elain—f
Frank Robert—f
Grenfell C B—f l c
Harris W D—f

King P—f
Nevada County Bank—f
Noell R—f
Thomas J M—f 1 c

GREENVILLE

McIntyre D—f
Murray J R—f 1

HANFORD

Bliss Geo—f
Bowden J R & Co—f
Bush Agency E E—f c
Cameron D R—f
Chittenden, Flory & Co —f
Coe C H—f
Dunhum L C—f
Farley J H—f
Goldberg Real Estate Agency—f c
Hall L E—f
Hanford Lands Co—f
Hickman & Pickerill—f 1
Isaac F N—f
Kimble Robert—f
McQuiddy W R—f c
Nelson Peter—f
Realty J K S Co—f
Sharp Chas—f
Washburn M B—1 c
Wright H E—f 1

HAYWARDS

Armstrong J D—f
Hanschildt Henry—f c
Lemos F I—f
Musson E M—f
Prowse Chas—f
Russell T B—f
Warren E S—f
Wilbert P—f

HEALDSBURG

Barnes & Cummings—f
Ewing Co The—f
Hall & Miller—f
Luce M Y—f
Norton E M—f
Prince J B—f
Rose J W—f
Walcott G W—f
Warfield G H—f
Wattles, Hall & Miller

HIGHLAND

Browning John—f
Cole F H—f
Desmond L A—1 f
Loring G—f
Johnstone Herbert W—f
Randall M M—c
True A A—f

HOLLISTER

Breen P W—f 1 c
Farmers Exchange—f
Holbrook E E—f
Hawkins T W—f
Hollister Realty Co—f c
McCloskey Thos—f
Murphy T E—f
Palmtag & Connor—f
Patterson John—f
Shaw Chas J—f 1 c

IONE

Bennetts W A—f
Gordon M W—c
Hammer B—f
Isaacs M—f
Marchant J—f
Mark Geo F—f
McMurray J W—f
Merrill Fred.—f.
Newman J—f
Newman & Bagley—f
Perkins J D & Son—f
Sibole & Gillum
Surface J W & Son—f
Swain C W—f

JACKSON

Brown G W—f 1
Chichizola A—f
Conlon Mrs Ela—f
Culbert C L—f
Meehan Jas—f
Penry Wm M—f
Spagnoli S G & U G D —f
Thompson W G—f
Vela & Piccardo—f
Wright James J—f

KERN

Shaffer J M—f c
Williams J R—f

LINCOLN

Brown Lloyd E—f
Fleming E A & A C— f 1 c
Ingram Wm D—f
Jansén Walter—f
Sparks Wm Jr—f
Yarbrough P L—f

LIVERMORE

Anspacher Bros—f
Anthony M S—f
Bank of Livermore—f
Callaghan M G—f 1 c
First National Bank—f
Fletcher Jos F—f
Gonner & Magill—f
Livermore Commercial Co—f
Mitchell & Callaghan— —f
McKown & Mess—f
Nissen C M—f
Wright W H—f

LODI

Bewley Co John C—f
Clark H S Jr—f
Coleman H B—f
Dougherty F A—f
Ferdun C M—f
Garner & Woodson—f
Graham R L—f
Hopkins & Needham
House C C & Co—f
Lorenz W H—f
McMahon J M—f
McSherry & Brown—f
Percival A E—f
Realty Co—f
Shidy M W—f
Young W A—f

LOMPOC

Balaam A G—f 1
Fisk F C—f
Fox T F—f
Fox P—f
Harris T L—c
Klein J—f
Klein & Lehman—f
Lamar R J—f
Lompoc Produce & Real Estate Co—f
McAdam & Smith—f
Meals G W—f
Millings S P—f c
Moore F B—f
Pratt G W—f
Rudolph Arthur—f
Rudolph Bros—f
Sheridan E M—f
Sudden W H—f
Truitt D T—f c

LONG BEACH

Brunn C H—c
Chandler R H—1
Davis E F—f
Gailbraith W M—f 1
Lowe W W—f
Malcom Chas—f c
Mason J R—f

Smith Co—f
Stevens-Williams Co—f c
Walker-Williams Co—f

LOS ANGELES

Alderson E—f
Allen A A—f
Allen R W—f
Allen & Son W H—f
Bareford C H—f
Barlow Allison—f
Behrendt S—f
Blanchard E L—f
Boynge Girdlestone—f
Brown Bros & Co—f
Brown Robt H—1
Bundy Thos C—f
Burbank R E & Co—f
Burke Carlton F—f
Burck-Gwynne Co—f
Calkins S F Co—f
Carter R S & Co—f
Cason & Arnold—f
Chaffey Bros—f
Childs, Hicks & Co—f 1 c
Chipron A P—1
Cleveland & Cleveland—f
Coffin Franc N—1
Cook F W
Cornish H L Co—f
Corson Harry L—1
Columbia Trust Co—f
Cotton, Merwin & Cook —f
Cribb E C & Co—f
Davis G C & Co—f
Davison M M & Son—f
Dewey S B & Co—f
Deyol J W—1
Edwards & Widey Co—f
Eskridge T H
Faires J A—1
Fisher Walter—1
Fisher C W—1
Flint F W Jr—f
Flint & Hart—f 1 c
Folsom-Perkinson Co—f
Foster J D & Co—f
Frankel Cecil—1
Garland W M & Co
Giffen G M—f
Golch A C & Co—f
Gray & Gale Co—f
Greenfield W J T—f
Griffith John T & Co—f
Grim Miss Laura
Guntla J W—1
Guy T C—1
Hammond, Watts & Co
Hastings Thos H & Co —f
Haskell R G—1
Herron-Knight Co—f
Hilman R G—f
Hinton & Letteau—f
Hopper C B—f 1 c
Hopper E L & Son—f
Horton G C
Howard V E & Co—f 1 c
Hubbard Chas L & Co— —f 1 c
Hughes F S—f
Hunter & Camfield—f
Hurd Bros—1
Hyans E C—f
Jergins Co—A T—f
Jobson W G—1
Johnston John G—f
Kapka Miss Grace
Kelsey F M—f
Kenyon & Truscott—f
Klokke & Easton—f
Korbel & Schwaebe—f
Krause O W—c
Kremer & Campbell Co —f c
Kroesen Bros—f
Lockhart O P
Louis Underwriters Agency—f
Luke E
Lunt R G—f
Lynch Geo A—1

Matthews & Matthews—f
Maxson Herbert E—1
McClelland W M
McConnell L A—f
McGarry P J & Co
Mennig C A & Co—f
Merritt Chas T & Co
Miller H T—1
Mines & Farish—f c
Moir W H—1
Montgomery C S—1
Montgomery J W
Nott E E—1
Orsatti M—f
Peck E E—1
Perkins Gregory Jr—f
Phelps J E—f
Poindexter R W—f
Purcell & Kern—f
Rathbun G A—1
Rice J W & Co—f
Rouse W J—1
Rule Sons & Co—f
Ryan F J & Co—f
Scarborough W B—f
Sentous Realty Co—f
Seyler Chas—f
Skidmore & Stepper—f
Smith Graham—f
Smith O B—f
Staats Wm R Co—f
Stark E M—1
Stephens R B & Co—f

Will Stephens

Fire Insurance

314 Security Building

LOS ANGELES, CAL.

Stewardson Wm—f
Tandy & Story—f
Tappe Chas—f
Tait C A—f 1 c
True & Geldert—f
Trumbower Wm P—1
Vail & Eldridge—1
Vetter Louis F—f
Vickrey O A & Co—f
Wachob J A—f
Wade C J—f
Walker H E—1
Walsh Frank E & Co—f
Watson Ralph—f
Wheeler Bros—f c
Whittaker M T & Co—f
Whittington J W—1
Wickett F A—1
Williams F H—f
Winton & McLeod—f
Wren W J & Co—f
Wright & Callender—f

LOS GATOS

Angell E G—f
Fitch J G & Son—f
Frost F P—f
Johns & McMurtry—f
McIntosh & Wagner—f
Milligan Bros Co—f
Noble, Riggs & McKaig —f 1
Stidston W A—f

MADERA

Cunningham & Brown—f
Dyer R C—f
Maze & Wren—f 1 c
Smith F E— f

MARTINEZ

Blum A E—f c
Bush H M—f
Daley & Dunkel—f 1 c
Glass F L—f

CAL.—Martinez, Con.
Hayden C H—f c l
Hoey J F—l c
Knight H M—f
West C D—f

MARYSVILLE
Aaron C F—f l c
Brock Henry—f
Cooley G S—f
Eckart Geo R—f l c
Harney G W—f l c
Lane Frank—f l
Marcuse Co J H—f l c
Sperry W F—f c
Thomas J C—f
White A H—f l c
Yuba Consolidated Gold Fields Co—f

MAYFIELD
Hebbard Co—f
Mayfield Bank & Trust Co—f c
Mooris J J Co—f c
Peers Alex—f
Wright C F—f

MENDOCINO
Brown A—f
Brown E—f
Brown H—f
Garvin M—f
Grindle J—f
Heeser A A—f
Jarvis & Nichols—f
Murray J—f
Packard C O—f l

MERCED
Casad S W—f
Cornell & Silman
Croop W B—f c
Laudram C—f
Law T C Jr—f
Merced Lumber Co—f
Moor E L—f
Simonson & Harrell—f
Wood J D—f
Worden L G—f l

MODESTO
Abbott—f c
Bates & Edwards—f
Broughton J R—f
Gilman R E—f
Grange Co—f
Harp J D—f
Harter W A—f
Maze Ella C—f l c
Maze & Wren—f
Modesto Land Co—f
Moss L T—f c
Murray Chas—f
Perley George—f
Rice T E B & Son—f l c
Scoon Walter—f
Shoemake A B—f l
Walthall L B—f
Weyer H P—f l

MOKELUMNE HILL
Burlesom C M—f l
Davidson S L—f l
Green H—f
McCarty A H—f
Nuner C G—f
Peck F W—f
Peters C—f
Werle C A—f

MONROVIA
Bryant, Winquist & Co
Chess W A—f
Evans H J—f
Kremer F I—f l c
March W B—f
Rives E E—f

MONTEREY
Bagbey J W—f
Coast Counties R E & Inv. Co—f
Gould G S—f
Jacks R C—f
Monterey Investment Co (Inc)—f
Porter Geo E
Rodrick David—f
Wright & Gouler—f

NAPA CITY
Bickford E—f
Chapman S M—f
Fox Chas—f
Francis & Hayman—f
Goodman Jas H & Co—f
King E H—f
Mount & Son—f c
Palmer Jas M—f
Smith & Co A H—f
Thompson The W. G Co—f l c
Wyckoff S H—f

NATIONAL CITY
Palmer T R—f
Rice J A—f
Routson & Arnold—f l
Sanborn F H—f l c
Scot Burnham Investment Co—f

NEEDLES
Butler Geo E—f
Vaughn B L—f

NEVADA CITY
Garthe L A—f
Hook Edgar—f
Lindley I—f
Marsh S W—f
Morgan D E—f l c
Morgan E J—f l c
Rector G J—f
Werry John—f
Wright H J—f l c

OAKLAND
Achard W L Co—f
Anthony & Christian—f
Ashcroft Irving M—f
Athens Realty Co—f
Austin G W—f c
Barkmeyer Henry—f
Beckwith J A—f l
Bell John T—f
Bliss Percy L—f
Boulevard Realty Co—f
Bowes John E Co—f
Brady G P—f
Bright J A Co—f
Brown W E & Co—f
Burks C F Co—f
Calberg G F & Son—f
Cameron Hugh M—f
Campbell L C—l
Carlson & Walker—f
Clay I H & Co—f
Coddington Wm—l
Cook E P—f
Crane J E—f
Cram-Miller Co—f
Crossley Nat M—f
Davis A G—f
Dixon Wesley—f
Dobson D O—f
Dwyer D—f
Ellis H W—f
Enders Will F—f
Farmer E P—f
Fletcher & Rohrbach—f
Francis Ferrier—f
Gibson E Y—l
Gilbert Thos—f
Gray S & F R—f
Gray Geo B M—f
Haly Geo H S Co—f
Havens & Du Brutz—f
Hayden T E—f
Henry W W—f
Holcomb Realty Co—f
Hinds & Co—f l
Hunter R D Co—f
Italian-American Realty Co—f
Jackson S—f
Jamison H H—f
Johnson H A—f
Jones & Russell—f
Keer & McCandlish—f
Kelly Helen L Co—f
Koenig & Kroll—f
Laymance Real Estate Co—f
Landregan T C—f
Lanktree J B—f
Le Ballister-Duncan Co—f
Lindberg O F—f
Lloyd Chas E—f
Luning N T—f
Macdonald A N—f
MacGregor C M—f
Magill R H—f
McCartney M P—f
McElroy—f
Martens John—f
Mason-McDuffie Co—f
Meade C W—f
Meese Edwin—f
Melton Chas S—f
Mitzler B J—l
Molt Frank K Co—f
Monsen M—l
Montgomery R J—f
Murdock G H & Son—f
Nash A E—f
Nickel Karl H—f
Page E S—f
Penfield G F & A C—f
Peters T A—l
Porter & Makins—f
Porteus J H—l
Realty Bonds & Finance Co—f
Read R R—f
Real Estate Co—f
Ritchie Mrs L E—f
Russell & Flint—f
Salinger J M—f
Schmidt Albert—f
Shrader Bert R—f
Seulberger & Eccleston—f
Smith J Hay—f
Snyder A J—f
Sontag Julian—l
Soule B C—f
Speares J L—l
Spence B L—f
Sunset Realty Co—f
Stromberg F W & Son—f
Tallman J R—f
Taylor Bros & Co—f
Therbage A F—l
Thompson S B—l
Thomas W B—f
Tooler H S & Son—f
Tretheway J M—f
Troy John H—f
Tucker A J—l
Tyrrel J—f
Vaughan Ira & Sons—f
Vose Geo H—f
Wagenet H W—f
Wann U A—l
Wehe V Co—f
Wentworth D A—f
West William B—f
West William B—f
Wilson & Lindsay—f
Winslow R C—l
Wiseman, Holcomb & Young—c
Wolcott-Hough Co—f

ORANGE
Briggs John C—f
Clayton W H H—f
Collings D R—f
Craddick S M—f
Huhn J A—f
Porter J R—f
Small & Coate—f
Tiffany & Knesel—f

ORANGEHURST
White Dr A F

OROVILLE
Duncan W E—f l
Fogg E W—f l c
Frost T J—f
Gray F H—f
Kusel E A—f
Lawrence J A—l
Leonard J P—f l c
Leonard W L—f l c
Marks J—f l c
Marks Sam—l
McGee John M—f
Tucker E—f

OXNARD
Quay F E—l

PACIFIC GROVE
Cook T W—f l
Alexander & Fitzsimmons—f
Filcher W B—f
Gretter W C—l
Harris C S—f
Jenison W T—f l
Lloyd Etta B—f
Work T A Co—f
Strong & Kemp—f
Esterbrook C R—l

PALO ALTO
May John—l
Dunstan W J—l
Schwal P J—l
Thompson F E—l

PASADENA
Bacon E J—l
Banks F Alexander—f
Benedict W G & Son—f
Blackford E E—l
Blair W E—l
Blankenhorn, David Dodworth Black—f
Blount J S—l
Bradway L A—l
Brainard J C—f
Brokaw W E—l
Bryan Bessie—l
Burnett C H—l
Citizens Realty Co—f
Clark H L—l
Collins J L—l
Cox W L—l
Cutler A—l
Daggett C D—f
Dorn J H—f
Franklin C W—f
Freeland J K—l
Groenendyke E—f
Hook J W—c
Jackson W A—l
James C T—f
Kendall B O Co—f
Knapp J J—l
Knight R C—l
Lockwood E H—f
Long & Curry—f
McAlpine J B—l
McDonald John & Co—f
McNally & Son—f
Meyer F W—l
Mitchell L H—l
Mohler F C—l
Morrow Walter—c
Mott Daniel—l
Nevin W H—f
Newell N E—l
Pasadena Investment Co—f
Platt Investment Co—f
Putnam H R—l

Rice A A—l
Rodgers H A—c
Ryder F E—l
Slosson F A—f
Snowball-Sullivan Co—f
Staats W R Co—f c
Strofford E H—f
Sykes-Broadway Co—f
Talbert W T—l
Tarrall G S—l
Todd I M—c
Turner G S—l
Vail David—l
Vail I E—l
Welch F C—l
Wood Fred—l
Woodworth J H & Son —f
Wotkyns Bros—f
Zueroz J A—l

PETALUMA

Atkinson Realty Co—f l c
Brainerd, Houx & Dinwiddie—f l c
Cavanagh E—f
Cromwell F A—f
Denman F H—f l c
Dresbach W—f
Foster W E—f l
Gwinn & Tomasini—f
Hall W R—f
Higbee & Lawler—f
Horn J W—f l
Lippitt F K—f
Nisson J—f
Oeltjen & Jacobsen—f
Petaluma Realty Co—f c
Petaluma Realty Co—f c
Smith Geo N—f
Winfield C R—f l
Young Geo C—f l c

PINOLE

Cabbelaria M—f
Downer E W—f
Fraser J A—f
Greenfield Co—f

PLACERVILLE

Alderson P—f
Berry R K—c
Blair Jas Jr—f
Cal.-Nevada Investment Co—f c
Inch S—f c
Maginnis S H—f
Mierson Max—f l
Meehan M O—f
Pearson J—f
Simons D—f
Spencer F N—f

PLEASANTON

Arendt H & Co—f
Benedict E L—f
Cahl C E—l
Diavila Sireno C—f
Hall E E—f
Kolb P—f
Madison P
Mendovica J C—f
Palmer J R—f
Vandervoort A C—f c
Wells Lee—f

POMONA

Beale J C—f
Bradley & Eells—f l
Ceaves C C—f
Crabb & Co—f c
Curry & Co—f
Fitch J A—f
Frisbie G L—f
Gallup J A—f c
Garthside J R—f l c
Garret & Boyd—f
Gillen & Co—f
Hotchkiss E A—f
Hutchings C R—f l c
Leadingham Agency—f c
Lewis Walter A—l c
Loacks & Travis—f l
Molyneaux F A—f
Neibel Realty Co—f
Payton W F—f l c
Potter M H—l
Storment J C—l
Talbott C W & Co—f
Tufts A H—f
White J J—f

PORTERVILLE

Avery G D—f
Carr H C—f
Crandall E J
Horbach R—f
Houeth T A—f l
Koada A—f
Lumley A M—f
Newburry A J—f
Phillips & Lockyer—f
Premo W E—f
Smith H O—f
White H C—f

QUINCY

Dorsch H G—f
Lee C J—f
Miller W J—f l
Plumas County Bank—f
Schneider B—f

RED BLUFF

Cone & Kimball Co—f
Fortier E C—f l
Gardner Elias D Co—f l c
Hook M R—f
Kraft George H—f
Lennon & Burress
Swain H C—f l c

REDLANDS

Austin & Clark—f l
Clark L W—f
Ferand F G—f
Fiske J P Jr—l
Gill & Robbeth—f
Haight & Olmstead—f l
Hayes & McGinness—f
Hammett F W—l
Taggert S F—f l
Thompson G S—l c
Wheat J F—f l
Williams J E—f l
Williams & Curtis—f

REDDING

Bailey E L—f
Baker—f
Bartle & Wheeler—f
Behrens C H
Bush C C—f
Dean Arthur—f
Eldridge—f
Frisbie E C—f
Hare & Hill Co—f l c
Primm F P—f
White John & Co—f l c

REDWOOD CITY

Bank of San Mateo Co—f c
Buck George H—f
Cullen Con—f
Fox E B—f
Glennan Fred—f
Hartley Mrs J E—f
Knight C E—f
Landscheidt C—f
Lovie George W—f c
Mabie Carl—l
Pipkin Jas—l
Read J J—f
Redwood City Com. Bank—f c
Thompson E—f
Tucksen H C—f

RIVERSIDE

Bush B B—f c
Castleman P S & Co—f l c
Dole George H—f c
Dunbar Fred—f l
Filkins C W—f l c
Hillegas E N—f
Jarvis J T—f l c
Kingman Geo F—f c
Lewis A C & Co—f
McKenzie & Pedley—f c
Mission Realty Co—f
Morrison F T—f
Post Charles A—f
Potter Harvey—f
Riverside Realty Co—f c
Rogers-Stanley—f
Van de Grift J—f
Vaughan O D—f

ST. HELENA

Davis C E—f
Elgin W A—f l
Fee G W—f
Gans R H—f
Johnson J G—f l c
Kettlewell B F—f l c
St Helena Realty Co The —f l c

SALINAS

Adcock J A G—f
Blackie F—l
Borden Jos
Browne J H—f l c
Clark Frank—f
Clark W H—f
Conner J J—f
Fontaz F J—f
Kelley J J—f
Lang H & Zebala—f c
McCollum A J—f
McLain D G—f
Olsen & Eaton—f
Rodgers Luthor—f
Smith M J—f
Soberams Ben—f
Wallace D—f
Winham Bros—f
Worth & Norris—f

SAN BERNARDINO

Adair Noah
Boyd, Scott & Lothroy—f c
Brunn R—f
Dalldorf C M—f
Draper & Dubbell—f l c
Ins. Loan & Land Co
Krausman J—l
Monahan C W—l
Orange Belt Realty Co—f
Palmer Arthur—f l c
Reed W H—f
San Bdno Realty Co—f
Swan & McKenney—f
Vestal—f

SAN BUENAVENTURA

Barnard F E—f
Burson John—f c
Cannon Wm H & Co—f l c
Hammons John W & Co —f l c
McIntyre J F—f
Reppy John H—f l c
Roth Fred—f l

SAN DIEGO

Abrahams W Frank—f c
Arnold G C—f
Bowler Geo F—f
Carter E J—f
Chase & Ludington—f
Cherry H M—f
Downs J R—l c
Fintzelberg T—f
Fisher Harry—f c
Foote H W—f
Gwyn & Lancaster—f l c
Kuhn Miss S C—f
Master & Kendell—f
Nason & Oesting—f c
Niven John—f
Rice J A & J C Co—f
Swayne E J Co—f
Watts Nathan—f
Wawkowski V & Co—f

SAN FRANCISCO

Adams Wm—f
Adler J—f
Ahpel H C—f
Anderson J E—f
Anderson J Mc C—f
Ankele J H—f
Armstrong E W—l
Arp C W—f
Ashton & Gardiner—f
Avery F M—f
Bacon E H—l
Backus W G—l
Babin L G Co—f
Baggs M—f
Bailey & Johnston—f
Baldwin & Howell—f
Baer & Martins—f
Barnett J G—f
Barrett E W—l

H. L. A. BATES
GENERAL AGENT
PACIFIC COAST DEPT.
The Shawnee Fire Ins. Co.
240 Sansome St.
San Francisco

Bath E G—l
Beaver F H—l
Bell W J—l
Bender A M—f
Bergerot J A—f
Bergerot D A—l
Bertheau-Watson Co—f
Berton G A & Co—f
Billings Geo E—f c
Billington & Hutchinson & Co—f l
Boardman Bros & Co—f
Boardman Geo C—f
Bohm Julius—l
Bohm A D—l
Boles A F—l
Boole, Sloan & Co—f c
Bovee L N—f l
Bovens R S—l
Brady, Sturgis Co—f
Brisac B F—f
Bremnan Wm A—f
Brooks G W—f
Brown Edward & Sons —f
Brown Scott & Dinning —f
Brown Walter S—l
Bruckman John—f
Cadman John O—f
Cambell L C—l
Canning M J—l
Cary J A—l
Catton, Bell & Co
Caverly R—l
Chapuis F A—f c
Chapman & Nauman—f
Chowen W A—c
Christensen & Goodwin —f
Clark D W—f
Cleverdon & Hooper—f
Cleveland & Trathen—f
Cobb J F—f
Cohn B J—f
Colson H W—f
Colthurst J E—l
Conroy & Grim—f
Costa J—f

EDWARD BROWN & SONS

General Agents,

907-910 Alaska Commercial Building - - San Francisco

SVEA INSURANCE CO., Pacific Coast and Rocky Mountain Districts

AGRICULTURAL, Pacific Coast

GLOBE & RUTGERS OF N. Y., Pacific Coast

CAL.—San Francisco, Con.

Craig H—f
Crowell W H—f
Cunningham R L—c
Curtis J F D—f
Davis J B F & Son—f
De Golia E B—f
De Groat F E—1
de Kolay—1
De Lisle F F—f
De Los P F—1
Detrick Edington Jr—f
De Veuve Clarence—f
Devlin F J—f
Dickson & Thieme—f
Doefler E G—f
Donnels H C—1
Dornin Geo W—f c
Duncan D—f
Dutton Wm J—f
Dwiggins J—1
Edwards L B—f
Field C K—1
Field R B—1
Field & Cramer—1
Folger & Speyer—1
Fores H W—f
Foster Co Geo H—f
Foster Robt—1
Fox Thomas—1
Frank & Son—f
Frank I H—1
Franklin Benj—1
Fritschi A R—f
French F C—1
Gilbert F L—c

GORDON & HOADLEY
PACIFIC COAST MGRS
AMERICAN INS CO., NEWARK, N. J.
California, Oregon, Washington, Idaho, Montana, Utah
General Agents—(Automobile Dept.)
Boston Ins. Co., for Cal., Wash. and Oregon
219 SANSOME ST.
SAN FRANCISCO, CAL.

Green E F—1
Greenbaum J—f
Gregory E H L—1
Griffin S M—1
Guyett & Hauer—f
Haldan Co E B—f
Haines A M—1
Hammond J P—f
Hamner W B—1
Harmon A K P Jr—1
Harris A B—1
Harris F W—1
Hart E H—1
Hathaway W L—1
Harwood A O—1
Haven Chas D—f
Havner, M B—1
Hays J B—1
Henry C A & Co—f
Hensel Roy R—1
Hillman J R & Son—f
Hoge L B—c
Holman A S—1
Holmans A S—1
Hughes T G—1
Humphreys V B—f
Hunt G E—1
Hunter F L—f
Hutchins C J—1
Irving W—f
Lyddane G V—c
Jacks Noel H—1
Jacobs F—1
Jacobs W A & Son—1
Johnson C J—1
Johnson F J—1
Johnson Irving—1
Johnson & Higgins—f
Kenny J J—f
Killgariff J M—1
Killgariff & Beaver—1
Kingston Paul F—f
Kinney C C—f
Kittle W S—f
Knox J B—1
Knowles J H—f
Landers J—1
Leavitt W C—1
Levy Sam N—1
Losiza W Co—f c
Locks S—f
Lowden W H—f
Lutz Wm E—f
Lyddane G H—c
McElrath J E—1
McNear & Wayman—f
MacDonald F W—1
McDonald & Miles—f
McLane C L—1
McNear & Wayman—f
Macondray & Co—f
Maclay S R—1
Madison & Burke—f
Magee J F—f
Manheim Dibbern & Co—f
Mann, H R—c
Mann H R—f
Matson W H—1
Mayer Carl H—1
Meals A M—1
Merrill & Hayne—f
Metzler B J—1
Miller Mrs C E—1
Monson Martin—1
Nathan Paul—f
Nawhall H M & Co—f c
Niebling E T—f
Nicols & Fay—f
Nippert P N—c
Nippert Paul & Co—f c
Nogai Gen—f
Norris Jos H—1
Norrison E C—f
O'Brien Wm—f
Oliver & Co B P—f
Osborn R W—f
Osborn J S—1
Palache & Hewitt—f
Parker C M T—1
Parrott & Co—f
Peck E E—1
Perrin Howard—1
Peltret J S—1
Piver J C—1
Pockwitz Co Leo—f
Potter E E—f
Quick Walter R—1
Richards C—f
Roff H L—f
Rosenthal C—f
Rossier C A & Co—f
Ruddick W J & Co—f
Russell W J—f
Ryder R S—1
Sacre Harry—1
Saunders H J—1
Schmitt E A—f
Scott Geo B—1
Selover S A—1
Shainwald-Buckbee Co—f
Shields A M—1
Sidwell D J—1
Smedberg & Smedberg—f
Smith B J—f
Smith C—1
Smith Clarence M—1
Smith H H—f
Smith, Thomas & Thomas—1
Sperling Frank—1
Stephenson R L—1
Stephens Dr W E—1
Stevens J H—c
Stewart F W—1
Stolph F—1
Stovel C J—f
Strong, Belden & Farr—f
Taffinder W G—1
Tallant & Brooks—f
Taylor F F—1
Thalberg A S—1
Thomas E J—1
Thomas J B—1
Thompson S B—1
Thompson & Co—f
Thornton & Parish—f
Tiedmann T J A—f
Tourtellot C S—1
Trevor & Sloan Co—f
Trittenbach G—f
Trothnow Wm C
Tucker A J—1
Tyson Geo H—f
Umbsen & Co—f
Underhill Dr W W—1
Underhill R L—1
Vail W E—1
Vail & Eldridge—1
Valentine E S—1
Veroni & Hackmeier—f
Walker J W—1
Wann W A—1
Waniorek M—f
Ward C H—f
Warren H B—1
Watt R V—f
Wellington Geo J—f
Wennman L—f
Wheeler N H—1
Wilson John S—f
Winslow R C—1
Wolf Myron—1
Wyper Jas—f
Voorsanger J H—1
Ziel F R—f

SAN JOSE

Atkinson W L & Co—f
Barnett T C—f
Brundidge W H—f
Case, Short & Ryan—f
Christmas & Orois Co—f
Clayton Jas A & Co—f
Cooper W M—f
Costa Jas A—f
Crowe & Wilson—f
Darby A C—f 1
Fisher J E —f
Foss & Hicks Co—f 1 c
Gray N W & Co—f
Hall C A—f
Hatcher & James—f
Hinman J—f
Hoback L D—f
Johnson & Temple—f
Lean W J & Co—f
Montgomery & Son—f
Murphy Mrs J M—f
Newman Miss Ray C—f
Porter D J & Son—f
Rea, Toley & Co—f c
Rucker Jos H & Co—f c
Sontheimer J J—f
Sontheimer & Mock—f

SAN LEANDRO

Graff R W—1
Hale Chas H—f
Home Realty Co—f
Henscher Joseph—f
Martin L—f
Oakes W E—f
Peralta A L—
San Leandro Realty Co—f c
Whelton A—f

SAN MATEO

Bonner W S—f
Calwell & Co—f
Casey W W—f
Cone W H—f
Elfing C W—f
Goodspeed I R—f
Grummon Frank S—f
Hagen H W—f
Husing E A—f
Kertell Geo A—f
Kirkbride C N—f
Loveland W G—f
Morse C M—f

Morton J O—f
Peninsula Realty Co—f
Prudential Ins Co of N J—l
Royden H N—f l c
San Mateo Lumber Co —f
Wismon Co James—f

SAN MIGUEL

Bergman E
Murphy L D—f
Trunnelmur Henry
Thralls A
Wilmar Ellerly B—f
Wilmar W A—f

SAN PEDRO

Abbot O C—f c
Berry P E—f
Bicenbach & Ferl—f
Clay D R & Co—f
Campbell & Son—f
Mason C—f
Richard-Quinn—f
Seward E D—f
Sterling Geo—f

SAN RAFAEL

Barney C R—f l c
Barney C S—f
Boyen A—f
Canfield W L—l c
Cochrane M F—f
Courtwright W L—f
Daird Duncan— t
Dewing A B—f
Dodge Geo M—f c
Du Bose J J—f c
Duffiay M C—f
Duffy A Z—f
Henry C A—f
Hock T C—f
Howard F P—f
Magee W F—f
Miller Fred—f c
Mockler C—f
Moore J B—f c
Neames E A—f c
Norton S J—f
Schneider D N—f c
Shearer Geo N D—f
Turley W H—f
Vordasrol Mrs G—f
Wood, Christieson & Co —f c
Woods H P—f

SANTA ANA

Baker W N & Co—f
Baumbach G—l
Blee R J Co—f
Collins C C—f
Collings J S—f
Duggan W L—l
Edgar Geo A—f
Ey Frank—f
Goodheart M J—f
Kingston C A—f l c
Overman O C—f l
Quick J G—f c
Robbins O M—f
Robbins Mac O—f c
Sheats C W—f
Shelton D Paul—f
Turner Ben E—f c
Wells W J—f
Winslow Fred—f

SANTA BARBARA

Alexander & Redington —f
Austin C P & Co—f
Camino Real Investment Co—f c
Dreyfus Louis G—f
Griswold J S—f
Johnson J T—f l c
Johnson & McComber—f c
Lingham F H & Co—f
Mason Stanley C—f
Maguire Frank—f
Mission Realty Co—f
Moore & Gooden
Payne O D—f
Porter V H—f
Russell Geo W—f c
Searles & Co—f
Selover Frank
Spader Louis—f
Thompson C A—f
Thompson E H—f l
Watkins Henry—f
Whitney F M—f
Williams F S

SANTA CLARA

Fatjo Robert A—f c
Foster A T—f c
Helm A T—f c
Roll Bros—f c
Steinhart J—f l c
Widney John—f

SANTA CRUZ

Blaisdell Benj J—l
Canfield C E—f
Collins J S—f l c
Dake & McKinney—f
Davis E H & Co—f
Gannon & Vagedes—f
Gardner W M—f
Hammer C W—f
Hawes G W—f
Hihn F A & Co—f
Hinds & Fogg—f l c
Hoffman W C—f
Howe F R—f
Parker F H—f
Santa Investment Co—f
Shore Line Realty Co—f
Stikeman A N & Co—f
West E S—f l c
Wilson David L—f

SANTA MARIA

Adam T B—f
Armstrong C V—f
Blochman L E—f
Conkey J F—f
Finley T R—f
Gates F H
Gibson E H
Hart Reuben—f
Haslam & Fulger—f
Jones T A & Son
Laughlin Deane
Morris L J—f
Preisker Thos—f
Scaroni L P—f
Smith Chas
Smith Frank—f
Sutherland Mrs
Thornburg M—f
Whittemore W A

SANTA MONICA

Atwill—f
Boehme E W—
Darling T E
Kelly—l
Kisner Mrs Charlotte—
Miles & Tegner—
Palmer & See—
Roy Jones—
Sues B—f l c
Wilson R & Son—

SANTA PAULA

McIntosh G R—l

SANTA ROSA

Alley S J—f
Austin J S—f
Ayers G L—f
Barnett & Reading—f l c
Bureis L W—f
Clary Paul T—l
Davis W S & Co— f l c
Hoag C E—f
Hocker G A—f
Johnston R L—f
Jordan L A—f
Pool W H—f
Proctor T J—l
Silvershield & Brackett
Reading Geo J—f l c
Realty Co S R—f
Reynolds W E—f
Saare Louis—l c
Spencer B M—f
Stahl Wm—f
Waters A R—f

SANSALITO

Chase Dr Chas E—f

SELMA

Good W B—l

SONORA

Burden W E—f
Carkeek Martin—f
Durkin Joe—f
Hampton C—f
Overholser A B
Segerstrom Chas—f
Sutton F—f
West H—f

STOCKTON

Bonney T P & Co—f
Braddock Oldham & Co —f
Buckley & Eaton—f
Campbell H R
Coley-Craig Co
Crane Geo E—f
Cutting L M & Co—f l c
Dohrmann P W & Son —f l c
Doolittle W W—f
Farrington & Hubbard—f l c
Grunsky Dietrich & Leistner—f l c
Hamman W S—f
Hodgkins & Stitt—f l c
Hornage Geo—f
Keyes Bros—f
Lane R P—f l
Miller E G—f l
Miller & Kelly—f l c
Noble & Reid—f
Oullahan & Littlehale Co—f l c
Post W H—f
Rhoads W J—f
Spurr H W—f c
Tully John—f
Vincent & Hefferman—f
Weber C M—f
White & Gayley—f
Wilhiot G E & E L—f l c
Williamson H E—f
Wolf Geo—f l c

SUTTER CREEK

Finn W E—f l
Norton V W—f l ck
Rose W L—f l
Sarucco Frank—f
Voorheis E C—f

TEHAMA

Asman O E
Ellis A T—f
Fleming Geo—f
McLane Geo—f
Simpson George C—f
Simpson John—f
Small D & Son—f
Walter H F—f
Worthington J J—f

TRAVIR

Pillsbury J D—f l

TRUCKEE

Adolph J—f
Bucknam W A—f
Doyle P M & Co—f l c
McGlashan C F—f
Rutherford F M—f l c
Smith C E—l

TULARE CITY

Ballard E S—f
Beckwith & Anderson—f
Billings F—l
Burnette Geo—f
Cook H C—f
Eldridge F M—f
Gill Geo—f
Haskell J D—f
Henry Chas—f
Idon M—f
Kemble E H—f l
Linden Hardware Co—f
Lovejoy J O—f
Rexroot D C—f
Scott C R—f
Solare-Rochdale Co—f
Thompson S H—f
Zartman G W—f

UKIAH

Albertson F C—f l
Barker J H—f
Cleveland & English—f
Elder J—f
Halliday C—f
Mannon C M—f c
Matthews J R—f
Owen J M—
Peery W M—f c
Preston J W—f
Poage & Ford
Puett R H—f
Purdy Carl—f
Randall H J—f
Ruddock J C—f l
Sanford J B—f
Weldon & Held—f c
Wilson F M—f

VACAVILLE

Arnold J M—f
Blum J & I—f
Crystal Bros—f
Dobbins S P—f
Fisher Edward—f l
Fotheringham C—l
Hill William—f
McMillan E H—f
Platt G N & Sons—f
Rammers R Ferdinand—f
Robinson C G—f
Tate H P—f

VALLEJO

Brownlie R A
Collins T V—f
Colthurst John E
Coombs Ida—f
Cooper Johnson
Enos F S—f
English J R—f
Frey Henry—f
Griffin & Cadan—f
Halliday C G—f
Hatheway Mrs A L—f
Heegler F H—l
Kelly Wm T—f l
Lynch P B
Macfarlane R L—f c
O'Hara James V—f
Roney W S—t
Saunders W G
Warford G—f
Wilder H E—f
Wiley A

VENTURA

Barnes G S—f
Barnard Frank—f
Bayliss W S—f c
Hammons John W & Co —f l c

CAL.—Ventura, Con,
Hearne N Sr—f 1
McDonell Chas B—1
McGonigle John—1
McIntyre—f
Reppy & Reppy—f 1 c
Riley & Canfield—f
Roth Fred J—f

VISALIA
Bell I T—f 1 c
Byrnes M J—f
Caughran Guy—f
Chambers L—f 1
Clark & Sons—f c
Cross O R—f
Downing E—f
Dudley Bros—f c
Featherstone M S—f
Gannon J E—f
Giddings C J—f
Hughes Bert—f
Hyde L C—f
Jerusalem H—f
Johnson C L—f
Johnson J Sub—f
Jordan John—f
Kellenberg F—f
Kibler N W—f
Levy Julius—f 1
Lindsay W M—f c
Lipscomb D S—f
McPhail—f 1
Mitchell S—f
Sherman Thomas—f
Steel F H—f c
Sweet Adolph—f
Sweet S Co
Tulare Land Co—f 1 c
Tromer C H—f
Wilson & Wilson—f

WATSONVILLE
Beck Alex—1
Covell J A—f
Crews Ben—f
Horgan T J—f
Kane John P—f
Joy & Maher—f
Loomis A—1
McSherry Chas—f
Palmtag Chas—f
Orchard Realty Co—f
Scurich Steve—f
Shelby Jos—f
Sill Geo W—f
Tuttle I—f
Watkisson A—f

WHITTIER
Barton S W—f
Barton & Johnson—f
Clayton C W—f
Gregg Bates & Gregg—f
Hozzard G L—f c
Lombard Mrs M

WILLOWS
Bank of Willows—f
Barceloux H J—f
Hochheimer & Co—f
Kinkade F H—f
Knock T L—f 1 c
Lambert Co Chas
Silvey J M—f
Wickes C R—f 1 c

WOODLAND
Bidwell & Reith—f
Garrette & Thomas—f
Lawson Jno D & R B—f
McConnell J I—f
Musgrove J D—f
Richmond C L—f
Simmons & Webb—f
Simpson C D—f

YREKA
DeWitt R H—f 1 c
Martin Jas B—f 1 c
Shearer W B—f 1 c
Smith C S—1
Wadsworth Fred E—f c

COLORADO

J. F. BENEDICT C. W. GILL E. TYLER SMITH
TELEPHONE MAIN 469

BENEDICT, GILL & SMITH

FIRE INSURANCE

REAL ESTATE, LOANS

104 BOSTON BUILDING DENVER, COLO.

REPRESENT

HOME, of New York
HARTFORD, of Hartford
PHŒNIX, of Hartford
NATIONAL, of Hartford
LONDON ASSURANCE CORP.
QUEEN, of America

AKRON
Asmus Allen—f 1
Asmus Allen—1
Gibson H A—f
Hudson J G—f
Mitchell A—f
Pelton Isaac—f
Shook R L—f 1
Vaughn O—f
Wilson Bros—f 1
Winterborn G—f 1

ALAMOSA
Benson Peter—f 1 c
Mallett W H—f 1 c
Moffatt W G—f 1 c
Roper James J—f 1 c

ASPEN
Augustine G W—f 1 c
Brown L A W—f 1 c
Donovan Wm—1
Folsom Geo—1
Hughes Edward—1
McCray J M—f
Smith M W—f

BOULDER
Anderson A W—f
Bellman W S—1
Bemus J E—f 1
Brown Walter T—f
Clark S D—1
Cole & DeBacker—f 1 c
Collins A E—f
Colorado Investment Co The—f
Cooley A B—f
Coon & Sutton—f
Dyer, Hall & Aldrich—f 1 c
Fernald Fred—1 f
Fogg & Knapp—f c
Fox Brothers—f
Greenwood & Terwilliger—f
Hastings & Edmington—f
Hush A—f 1 c
Keyser Philip H—f c
Koehler, True & Gilbert Inv Co—f c
McGuire Shannon—c f
Murphy G W—f
Nelline Rust—f
Park & Holmes—f 1
Stearns & Rico—f 1
Wilson & Webber—f 1 c
Wolverton E—1

BRECKENRIDGE
Forman W F—f
Gaymon O K—f c
Goadard F M—f c
Thomas W—f

BRIGHTON
Bower M E
Hurst S G—f 1
Schoonemaker D

BUENA VISTA
Johnson G F—f
Smidlinger D C—f
The Buena Vista Investment Co—f 1 c
Walker G A—f

CANON CITY
Bradbury E A—1
Bridewell W T—f 1 c
Cassedy G R—f
Haynes T A—1
Hodgin & Sharman—f
Hutton H—f
Kennedy J R—f
McClure W H—f
McFarlane A—f 1
Ragsdale & Sons—f
Rogers John—f
Rowland W B—f

CENTRAL CITY
Fullerton & Seymour—f 1 c
Lake H H—f 1 c
Parentau E V—f
Seymour Bennett E—f c
Shuck & Davis—f 1 c
Welch I N—f c

COLORADO CITY
Allen Albat—f
Bates J P—f c
Colorado Realty Co—f
Cook Geo W—f
Drake Martin—f
Jackson J P—f
Kimsman H C—f
Reece R J—f
Shirman C M—f

COLORADO SPRINGS
Auld J M—1
Avery Henry—f 1 c
Bacon Wm H—f
Bennett Chas P—f 1 c
Christopher W T—f c
Colorado Investment & Realty Co—f
Dunnington F H—f c
Eldridge Lewis P—c
Fertig C T—f 1 c
Hastings-Allen Co—f c
Hopkins Chas D—f
Interstate Investment & Realty Co—f
Jonson Wm F—f
Kennedy Matthew—f c
Lawton A J—f 1 c
Leipheimer M—f
Manning W H—1
Martin A P & Co—f
McColl Alex—1
McCreery & Fyffe—f
Mitchell H H—c
National Realty Co—f
Nissley H R—f 1 c
Patton Realty Co—f
Perkins Morton & Co—f c
Pond Realty Co—f
Scurr Harry A—f
State-Kernochan Agency—f 1 c

Sterling J E—1
Sun Realty Co—f 1 c
State Realty Co—f
Thomas A E—c
Tyler C E & Co—f
Warner W W—f
Western Realty Co—f
William A B—f
Wills, Spackman & Kent —f 1 c
Williamson W W—f 1 c

CRIPPLE CREEK

Gillpatrick Wm R—f
Harris H C—f 1 c
Kilpatrick & Hanley—f c
Lynes & Cole—f
Reynolds & Berbower—f 1 c
Selbach-Gardner Inv Co —f c
Weed & Portis—f c

DENVER

Abbott J J—1
Abrams A L—1
Adams S C—f
American Agency—f
Anthony T D—1
Appleman L P—f
Barker A L—1
Barrows G A—1 c
Bartels Bros—f
Benedict Gill & Smith —f c
Bishop F L—f 1 c
Bennett & Myers— f c
Bennett C D—1 c
Bonor A S—1
Boone R—1 c
Booth W S—1
Booth W W—1
Bosworth E M—1 c
Boyd J L—f 1 c
Bradley Seth B & Bro—f
Bramble W E—1
Brann Ralph M—1 c
Brinker W C—1 c
Briscoe F—1
Brooks C D—1 c

James B. Brown, Jr.
GENERAL AGENT
Colorado

Sun Insurance Office
Michigan F. & M. Ins. Co
Detroit F. & M. Ins. Co.
1732 Welton St., Denver

Brown R—1 c
Busby F E—1
Carter J H—1 c
Chapman F A & Co.—1 c
Chapman F A—1
Cleveland N—1 c
Clifford E A—1 c
Cobb C D & Co—f
Cockrane Jackson—1
Costigan E P—f
Cowell D J—1
Cowles I R—1
Crater & Rhoades—f
Cullom J P—1
Custer H J—f
Daly Thos—f 1 c
Davis G C—f
Davis J M—1 c
De Haven S C—1
Dillon T F—1 c
Dodd L C—f 1 c
Douse T J—1
Drewey S R—1 c
Edmond J. Frank—f
Edwards J Stanley—1
Ellsworth C R—1 c
England F—1 c
Ennis W J—1 c
Eppich E P & Co—f
Fabling J S—1 c
Felton G C—1 c

FERRIS-CONAWAY-SELBACH AGENCY
Denver, Col.
General Agents
Colorado, Utah, Idaho, Montana and Wyoming

Forrester F H—f
Franklin J I—f
Frederick H—f
Frick Conrad—1 c
Gaylord Paul B & Co—f 1 c
Gemmill J R—1 c
Giddings H K—1
Gilchrist G G—1 c
Grossman L—1 c
Grund A R—1 c
Harman Aug—1 c
Harrison Jos H & Co—1
Hartford E H—1 c
Hegarty J H—1 c
Higgins Danl—1 c
Higgins H B—f
Homer W J—1 c
Hoover J J—f 1 c
Howard W N—1 c
Hunmsaker H A—1 c
Hutton W E—1 c
Hynds D M—1
Ingram G M—1 c
Jackson Ira B—1
Johnson C A—1 c
Jones A E—f
Jones A G—1 c
Jones L C—1 c
Joyce J F—1 c
Kellogg F P—c
Kennedy J E—1

H. T. LAMEY
Manager Western Department
Western and British America Assoc Companies, of Toronto
GERMAN-AMERICAN TRUST BUILDING.

Lanehart J F—1
Lewis M V—1 c
Likens R W—1 c
Livermann A E—1
Lockyear & Co—1 c
Long M Ella—1 c
Luckenbach H L—f 1 c
Lyons & Johnson—f
Macklin S B J—1 c
Maitland W G—c
Maloney J W—1
Maltby C P—1 c
Mason W F—1
Mather W B—1 c
McClurken S B—1 c
McGary J J—1 c
McGregory J—1
Merritt E S—1 c
Miles W A—1 c
Miller O B—1 c
Monash E—f 1 c
Moody D L—1 c
Mooney J D—1 c
Moorman J H—1 c
Myers J H—1 c
Newkirk G A—1
Nickolls S J—1
Nordsiek W E—1
Ockel E—f 1 c
Orr O O—1
Parker D L—f
Pearce H G—1 c
Peters & Co—f 1
Peters-Cooper Agency Co—f 1 c
Philp C T—f

THE D. C. PACKARD AGENCY CO.
INSURANCE
JAMES B. BROWN, Jr., President
PHONE, MAIN 138
Local Agents: Sun Insurance Office; Atlas Assurance Co., Ltd.; New Zealand Ins. Co., Ltd.; Citizens Ins. Co., St. Louis; Michigan F. & M. Ins. Co.; Detroit F. & M. Ins. Co.
1732 WELTON STREET
DENVER, COLORADO

Probst H H—1
Quick A—1 c
Randolph Geo E—1
Reed E W—c
Reeve W S—1
Reinhold O—1
Ritchie J T—1
Roberts L H—1 c
Rogers A G—1 c
Rose R R—f
Rubincam H C—1 c
Rudd A S—1 c
Rutherford M—f
Sanger-Bonsall Agency Co—f 1 c
Schaefer C—f
Schayer L S—1 c
Schayer M M—1
Scheidemantel Agency Co—f 1 c
Schmid J—1 c

Gerald L. Schuyler
GENERAL AGENT
Colorado New Mexico Wyoming
Equitable F. and M. Ins. Co.
Franklin Fire Ins. Co.
Shawnee Fire Ins. Co.
California Ins. Co.
Home Fire of Utah
Gas and Electric Bldg., Denver

Shandal M C—1 c
Showalter P H—1
Skinner W—1
Smiley A M—f
Smith H—1
Smith J H—1 c
Smith R G—1 c
Smith R W— 1 c
Spahr P R—1 c

ESTABLISHED 1888
Frederick W. Standart
Succeeding
The Brannen-Standart Agency
FIRE & BURGLARY INSURANCE
SURETY BONDS
1616 CALIFORNIA STREET
DENVER, COLO.

Stansbury W H—1 c
Stearns John L—1
Steels N C—1
Stewart A H—1

THE W. H. STEWART AGENCY CO.
General Agents
Prussian National
Western of Pittsburgh
1541 CHAMPA STREET

Stough Mattie B—1 c
Taylor N B—1 c
Teach F S—1
Thomas H L—1 c
Thompson Chas E—1
Tibbals E R—f

Tibbals E B—1 c
Trial S D—1
Tuttle J F Jr—f
Vincent M E—1 c
Wadsworth H L—f
Wadsworth & Wadsworth—f c
Wagner A S—1 c
Wallace J T—1 c
Walton D W—1 c
Warner Jay D—1
Wheeler S—1
Wheelock J M—1
Whipp H G—1 c
Wilhelm H O—1 c
Wilkins & Cornish—f
Willard C A—1 c
Willey U S—f
Williams Jas & Co—f
Williams R—1 c
Wilson & Morris—f
Wilson W Rollo—1
Winegar J—1 c
Wolf N L—1 c
Zeagler D A—1 c
Zirkle H W—1 c

DURANGO

Berri H G—f 1 c
Copeland J C—f 1 c
Eldredge Frank—f 1 c
Fallotti Investment Co—f 1 c
Local Security Co—f 1 c
Pingrey S W— f c
Rockwood & Perkins—f 1 c

FLORENCE

Andrews H S—f 1 c
Blunt Inv Co—f 1 c
Carmody & Hind—f
Cofky W W—1
Houston H H—f
Jack Edwin—f
McCandless J V—f 1 c
Sander J T—f
Wilkes G H—c

FORT COLLINS

Adams Rollin E—f
Beier Bros—f
Edwards & Kissock Agency Co
Fort Collins Inv Co
Fothergill Gordon M—f
Fuller W R—f 1
Giller & Kiff—f
Heath W H—f
Kimison H J—f
Lewark W T—f
New England Securities Co— f 1 c
Northern Colo. Securities Co.
North Colorado Land & Investment Co
Roberest, Budrow & Humphrey—f 1
Russell H I
St Clair Morgan Realty Co—f
Tedmon B S—f 1
Western Real Estate Exchange

GEORGETOWN

Esmay H G—1
Leisy R A—f 1 c
Seifried Henry—f
Tomay John—f 1 c
White John R—f

GLENWOOD SPRINGS

Beardsley A L—f
Cardwell Wm—f
Darrow C W—f c
De Lan S J—f c
Dickson A J—f 1
Edinger George—f
Keck Christian M—f 1 c
Logan Investment Co—f
Parkinson W S—f

COL.—Con.

GOLDEN

Benedict W P—f
Davidson J L—f
Jameson A D—c
McCall Chas—f
Tuaintance C F—f
Ward Thomas—f c
Williams Wm—f

GOLDFIELD

Flanigan A W—f l c

GRAND JUNCTION

Blaisdell-Burkett Realty Co—f
Caldwell & Walker
Case E N—f
Cherrington C E—f
Clark Chas—l
Coe F M—f
Cohen O G—f
Delaplain M O—f l c
DeLong Horace T—f l c
Forey M—f
Gray H J—f
Halbauer F W—f
Hampton A J—f
Heflin E R—f
Home Inv Co—f l c
Knox J M—f l
Lancaster J R—l
Lough C R—f
Lough N A—f
Lowe & Son—f l
Lyons F A—f
Magill R L—f
McGill & Lyons—f
Marner J S—f
Miller & Skeggs—f
Milne & Milne—f
Mullen S M—f
Raney-Udlock Inv Co—f l c
Rhore Henry R—f l
Rich C B—f l c
Settlers' Inv Co—f
Simpson C G—f
Stone D T—f
Sweney J P—f
Van Horsebeck C—f
Wallace W S—f l c
Walker R C— f
Wood H B—f

GREELEY

Baker F E & Co—f
Beer C W & Son—f
Boomer W M—f
Carrel C C—f
Colony Inv Co—f c
Colorado Land Co—f
Crist W C—f
Crone J V—f l c
Douglas & Coleman—f
Downey E H—f
Ewing F C—f c
Graham R—l
Jackson & Ferguson—f c
Jones D D—f l c
Knight J A—f
Knight H C—f c
McClenahan A M—f
McPherson J W—f
Moses M J—f
Mumper A L & Co—f
Newton Byron & Son—f
Older E L—f
Purdy W H & Co—f
Purcell & Purcell—f l c
Sanborn & Houston—f l c
Scott & Lyons—f l c
Smith G F—f
Snook J E—f
Statler Geo D—f
Strickland & Morgan—f
Vanderpool & Son—f
Welsh & Martin—f l c
Woodruf & Son—f

GUNNISON

Gordon John—f l c
Lake Henry F—f l c
Palmer E G—f l c
Sills C T—f c

HOLYOKE

Higinbotham W E—f l
Irwin Stock Co—f
Kelsey W D—f l c
Kepler Leon—f
McPherrin E N—f
Shuler Carl—f
White & Sears—f l
Zimmerman Phillip—f l

IDAHO SPRINGS

Broad Wm—f
Burke Jos—f
Bush & Bonner Agency Co The—f l c
Clear Creek & Gilpin Trust Co—f c
McClelland George E—f
Mallileu John T—f l
Moscript Geo W—f c
Sidney Moritz Agency Co
Wilkins John A—f

LA JUNTA

Albera Victor—f c
Beerbohm & Hart—f l c
Clark H H—f
Dunlap Blanche—f
Inge R C—f
Mendelson S R—f
Miller M—f
Norton Clara M—f
Seeley C L—f c
Winchell G H—f c
Wood S E—f c

LAS ANIMAS

Henderson S W—f
Faulkner S—f
Frey H—f
Kreybill F—f
Lambright A M—f
Shoemaker Eli—f
Scott P G—f
Stebbins & Johnson—f

LEADVILLE

Butler Fred
Healy Dan—f l
Leadville Ins & Realty Co—f
Milner & Hurd—f l c
Stickley Ins & Realty Co—f l c
Stotesbury & Lindsay—f l c
Whipple, Loomer & Kilkenny—f l c
Youe William

LONGMONT

Bender J M—f
Blum R—f c
Bump J E—
Cole W
Day C E—f
Dickson L H—f
Dwark & Clapp—f
Home Real Estate Co
Longmont Realty Co.—f
Parks Brothers—f
Rugtwet O G—f
Schwalby Ed—f
Smith G E—f l
Stephens J C—f
Stuphen R G—f
St Vrain Realty Co—f
Welker Ed—f
Westwelt—f

LOVELAND

Allen E S—f
Clark C E—f
Cunningham J M—f
Dennis Geo L—f
Eesig Chas—f
Goddart & Drake Real Estate—f
Johnson & Fountain—f
Loveland Brokerage Co—f l c
McCreery W H—f c
Smith H R—f
Woolverton J R—f

MANITOU

Penfield H R—f
Pollen C A—l
Ross H J—f l c
Sanford T J—f l
Sawin W D—f

MONTE VISTA

Boutwell Geo B—f
Clark W J—f
Corlett C M—f
Cornville Geo L—f l
Deeds J H—f
Foster C W—f
Gilbraith H J—f
Kerr C C & Co—f
Sanford W C—f
Warburton G S—f

MONTROSE

Baker Chas T—f
Bell & Carlin—f
Crose W P—f
Deeble & Rollins—f
Fink H C—f l
Franklin W H—f l
Gibson & Hayes—f
Gilbert Geo O—f
Heath Fred W—f
Howe J W—f
Keller & Wittle—f
Montrose Realty Co—f
Olinger & Johnson—f
Redding W O—f l c
Reeves & Silva—f l c
Rippey G W—f l
Sprague Realty Co—f
Trotter R G Co—f

OURAY

Frakes David—f
Holmes Cora L—f l c
Ouray Ins Agency—f l c
York & Rathmell—f

PUEBLO

Bonney W F—f
Brayton & Co—f c
Cambron Charles—f
Campbell Wm M—f
Crawford S F & Co—f
Crockett Co—f
Currie H S—f
Donnelly T D—f l
Downen T J—f
Evans G C—f
Gill & Holloran—f
Glenn W M—l
Globe Fire Ins & Invest Co—f
Hanger E E—f
Herrington George—f
Hummell Wm—f
Johnson J Will—f
Keen Bros—f
Kelly Thomas—f
King George E—f
Mallaby-Campbell Invest Co—f
McWilliams & Byrnes—f
Meigs D—f
Meston G—f
Middlekamp Bros—f l c
Morris H O—f
Pond & Hill—f
Parker B J—f
Ragle & Co—f
Ray Realty & Ins Co, C J—f
Reno O F—f l
Roland & Pollard—f
Sare—J M—l
Smith O G—f
Stickney Chas—f
Vroom J L—f
Watson A G—f
Watson O C—l
Wilson Jos R—f

ROCKY FORD

Anderson Mrs Mary J—f
Bowman & Latson—f
Chritlon J N—f
City Realty Co—f
Cloar Clyde—f
Cook—l c
Farmers & Merch Bk—f
Fenlason L R—f
Green D H—l
Hauck & McKelvey—f
Hill J W—f
Lumbar J K—f
Preble Geo E—f c
Rocky Ford Realty Co—f
Sheldon O F—f c
Sloan A C—f
Steele & Ingraham—f
Wilson B G—f
Young J W—f

SAGUACHE

Boyd W F—l c
Lockett W C—f l

SALIDA

Berrian E C—f
De Weese J W—f c
Erwin W D—f l c
Gloyd F W
Matthews & Bromley—f
Ryan Thos—f c
Weaver Agency—f

SILVER CLIFF

Haskell E J—f l c

SILVERTON

Brown Geo D—f l c
Fast August—f l c
Heath H G—f l c
Hollingsworth E V—f
Watson Josiah—f l c

STERLING

Baldwin & Whittier—f
Barney P D—f
Barthalow D A—f
Brown G C—f
Brown O—f l
Fortner E R
Hays W L—f
Henderson F J—f c
Hinkley H D—f
King A H—f
King J H—f c
King W E—f
Miles W—f
Naugle S E—f
Smith D C—f
Smith J B—f
Watts J F
Watts V B—f

TRINIDAD

Alford J L—f l c
Bailey Chas—f l c
Bateman Geo—f l c
Bennett & Wilson—f l c
Brigham E—f l c
Cashman-Holland Agency Co—f l c
Day E H— f c
Folsom S M—l
McGlashan & Gow—f l c
Packer & Cooley—f

Parker E S—l
Reese Geo—l c
Tipton F M—f
Tipton C F—f
Vossbeck & Dunlavy Agency Co—f l c
Williams F A A—f c

VICTOR
Coates Tom—l
Hopkins Mrs Emma
Kingsley Agency Co The —f l c
McAvoy & Betzoldt—f c
McDonald P—f

Reardon-Simonton Agency Co The—f l c
Weipper P J—f l c

WALSENBURG
Dick Geo—f c
Mazzone Victor—f l c

Walsen & Lawson—f l c
Wolfe V C—f l

WEST CLIFF
Beardsley G B—f
Dickson Asa—f
Merriam W E—f

CONNECTICUT

CHARLES E. PARKER WILLIAM H. SMITH

CHARLES E. PARKER & CO.

Managers New England Department

Insurance Co. of North America of Phila., Pa.
Philadelphia Underwriters of Phila., Pa., and
Alliance Insurance Co. of Phila., Pa.

50 STATE STREET
HARTFORD - - - - - - - - CONN.

ANSONIA
Atwater & Sons Wm C—f l c
Bristol Charles E—f l c
Bryant Edson L—f
Cohn David E—l c
Gordy E S—f l c
Hull A E—f c
Jordan Henry A—f
Manville Theo L—f
Nelson William A—f
Remer C E—l
Smith Jas T—f
Spiro Adolph—f l c
Terrell Lucius—f l c

BERLIN
Burdick H—l
Deming F—f l
Robins E G—f c
Woods F B—l

BETHEL
English C J—l
Gilbert W A—f
Gilbert H A—f
Hanna Geo—l
Kyle H F—f
Riley Wm—l
Signos Fred—l
Webb H A—c
Woodmen H K—f

BRANFORD
Callahan J P—f l
Carney P J—l
Clapp W H—c
Foote W R & Son—f
Gainty Joseph J—l
Hosley B F—f
Isbell E E—f
Kinney F J—f
Knowles E B—f
McKee W J
Palmer Geo & Co—f
Thomas J B—f

BRIDGEPORT
Allen Howard McDonald —l
Anderson Clarence D—f l
Anderson Percy P—f l
Anderson & Co—f l c
Anslow John—l
Antiguani Angelo—c
Banks John W—c
Bertram & Greene—f c
Beardsley Clifford W—f l
Beers G B—c
Benty John J—l
Blackman H L & Son—f l c
Bradley J C—f
Bridgeport Land & Title Co—f l c
Broderick Richard H—f l
Brown Fred E—l
Buckingham Walter T—c
Buda Stefan—l
Burr & Knapp—f c
Catlin L S & Son—f l c
Chamberlain Wm W—l
Cleveland Chas D—l
Clintsman Fred W—f l c
Cole Chas S (Inc)—f c
Connelly Roger T—l
Connor Joseph W—c
Cowles Ward M—l
Crossley & Clark—f l c
Devitt & Co—f c
Edwards Berkley H—c
Edwards Louis R—f l
Edwards Norton L—f c
Finn Frank E—l
Fisher John J—f l c
Garner Wm & Son—f c
Geddings & Hughes—c
Goodsell G W & Son—f l c
Goodsell Zalmon & Co—f l c
Gray Mason C—l
Greenspun Geo—c
Griesinger Wm & Son—f c
Harty Wm H—f
Hasbrouck F E—l
Hatfield W A H—l
Hathway Geo J—f c
Hempstead Arthur S—l c
Hirsch Marcus—f
Hitch Chas H—c
Hurlock Bertha M—f
Hurlock E W—l
Johnson John A—l
Jones J B—l
Joyce Allen L—c
Kellogg Chas D H—l c
Kennelly John L—c
Kenney Michael A—f
Lee Bernard F—l
Lewis Elihu N—l
Lindh Olof—l
Linebargh, Caraker & Co —f c
Linebargh W G & Son—c
Loewith S & Co—f l c
Lounsbury & Bant—c
Lyon H M—l c
Lyon Louis H—f l c
MacCallum Ellery A—l
MackDonald Sam'l—c
McDougall John S—c
McNeil John A—l
Marigold & Meyer—l
Meyer E I—l
Miguerey Geo A—l
Miniter John J—c
Moore John W—l c
Morris James A—f
Neal Arnold A—f c
Nichols Chas A—l
Nichols & Boothe—f c
Noble John F—f
Orton E J Co—f c
Peabody Joseph L—l
Pease James A & Co—f c
Peck Louis E—l
Pewtress Sam'l L—f
Phelan Bros—f
Pike Benj F—f
Pinkerman & Koletar—f
Prendergast Wm B—l c
Quint Joseph—l
Redfield W M—f
Renzi Antonio S—f
Rice Wm W—c
Richards L E—f
Ripley Edwin L—l
Roberts Joseph B—l
Robinson Miss Emily—l
Rock Alfred V—l
Rockwell Wm G—f
Ross Chas A—c
Ryburn J J—f
Saulter Wm A—l
Schlunct Louis—c
Schluntz Christian L—l
Scully John J—c
Scribner Co The (Inc)—f c
Senger Henry J—c
Senger Joseph M—c
Sharpe Herbert E—f
Shaw Sam'l—c
Smith Wm C—c
Spencer Robert—f
Staples Jas & Co—f c
Stearns Clarence A—c
Steeves Cecil A—c
Stein Max—f
Stetson I M—f
Stilsing Henry—c
Terry A M—l
Tessier George—c
Thompson C E & Sons—f
Thompson Willard G—c
Tolman Wm—l
Toppitzer Cornelius—l
Treadwell E E—c
Walker Jas J—f
Walsh Brothers—f
Walshe Jas J—l
Warren Tracy B—f l
Watson David F—f
Watson T L & Co—f c
Weiss Jacob—l
Wells Frank—l
Whitney D R—f l c
Whitney Robt't G—l
Wilson Clifford B—c
Withington Aug S—c
Zimmer Sam'l—f

BRISTOL
Demanch O E—l
Dunbar E L—f
Heffernan Daniel J—f
Mason C V & Co—f l c
Mason S H—f
Peck M L & Son—f l c

COLCHESTER
Adams W P—f c
Baker A A—f
Buell & Willard—f l c

COLLINSVILLE
Havens I—f
Humphrey Harold—c
Jenkins C S—f l c
Lewis Emerson R—f l c
McGarrigle Frank—l
Perkins H P—f
Sullivan Wm H—f
Thayer C W—f

CONN.—Con.

CROMWELL

Barrows-Codella I—f 1 c
Beaumont T M—f
Boardman A—f
Bowers Edw—f
Bugbee W A—c
Buggie Wm H—1
Cornwall Abner—c

DANBURY

Adams & Keeler
Bulkley N T—f 1 c
Corbett D T—f 1 c
Crofut H—c
Foote L P—1 c
Hawley Joseph H—f 1 c
Hodge Eber A—1
Hodge Ins Agency—f 1 c
Hoyt Theo—f 1 c
Hoyt & Davis—f 1 c
Kearins John—f
Kennedy W H
Mayer Sol—f
Olmstead & Krom—f 1 c
Pearce Reuben B—f 1 c
Reed L—f 1 c
Robinson H M—f 1 c
Rogers Dwight E—1
Scott Geo G
Sheehan E—1
Stevens Geo C & Son—f 1 c
Taylor C L—f 1 c

DANIELSON

Anderson Emory—1
Barron W H Jr—1
Brown Geo S—f 1
Gareau J S—1
Guild Geo B—f 1 c
Keach Fred S—1
Mathewson & Francis—f 1 c
Moore James M—1
Reeves P S—1
Sibley P B—f
Wood E O—1 c
Woodworth A V—f
Young Earl M—f

DERBY

Atwater Wm C & Sons—f 1 c
Birdseye T S & Son—f
Home Trust Co—f c
McEnerney J L
McMahon D E & Co—f c
Reilly J W & Co—f
Sloan C H—f c
Sloan W E—f 1 c

EAST HADDAM

Comstock W S—f 1 c

EAST HARTFORD

Alton R C—f
Bell R H—f
Jessen H A—f
Liebert A C—1
Merriman Chas—f 1 c
Olmsted Carroll & Co—f c
Roberts Homer C—f

ENFIELD

Bissland J K—f
Davis J P—f
Keach H B—c

ESSEX

Bushnell J W—f
Parker L P—f 1 c

FAIRFIELD

Banks E S—f
Pickett E W S—f
Wakeman Bacon—f

FARMINGTON

Crandall H L—f 1 c

FORRESTVILLE

Brannan Geo—1
Doherty G C—1
Holden J F—f 1 c

GREENWICH

Bearn George E—f 1 c
Bueb John J—f
Cameron Charles—f
Cooke Thomas N—f
Dayton Henry—f
Ferguson W R—f
Finney B F—f
Linke Gustav A—f
McKinney N B—f
Mead Elkanah—f
Timmons L—f
Wellstood Robt & Son—f 1 c

GROTON

Baker M Milton—1
Bailey Henry L—f c
Cone A—f
Denison Walter R—f
Edgecomb Frank J—f
Gallup Frederick—f 1
Morgan Daniel—f
Randall Jason

HARTFORD

Ahrens J E—1 c
Allen, Russell & Allen—f 1
Alverson David S—c
Baker W E & Son—f 1
Barker E B—f c
Bartlett Bros—f
Barton M H—1
Beardsley & Beardsley—f 1 c
Beardsley & Lewis—f 1
Berry S H—1 c
Birdseye A J—1 c
Bishop H—1 c
Bliss Harry E—f
Block Chas W—1 c
Brady Realty Co—f c
Bray Wm J—1 c
Bronk F—f
Buths Jos & Son
Buckland C Edward—1
Burgey F W—f
Burnham Frank G—1 c
Burts Joseph—f
Carroll Jos R—1 c
Chapman Silas Jr—f 1 c
Church Earl D—
Clarkin J H—f
Conklin H W & Co—f 1 c
Cosgrove Jno F—f
Couch T E—1 c
Cowles E S—f 1 c
DeLap F W—1 c
De Mauraic P O—1
Denison L B—1 c
Dennison Marion B—1 c
Doty S C—f
Downs F C—1
Ellis G—1 c
Evans D & J D—c
Farrell James T—f
Fisher The Geo B Co—f c
Follett Geo L—c
Foran Thos J—1 c
Furnival G M—1 c
Goddard F E—1 c
Godfrey C W—1
Goodrich J H—1 c
Gorton J C—1 c
Gorton P G—1 c
Griswold Fredk A—1
Harbison Alex—c
Helion John J—f
Hinkley A G—1 c
Hoffer Fred S—1 c
Holbrook Dwight G—1
Hooker & Penrose—f c
Jarman Jas H—1
Johnson H E—1 c
Johnston John F—1
Keane Jas H—f
Knox Arthur S—f 1
Knox R C—1 c
Lamb John W—1
Little H E—1 c
Long H C—c
Loyden Fred R—1 c
Marquardt H C—f c
Mayer Jerome—f c
McLaughlin Wm H—1 c
McManus & Holcomb—1
Merriman Chas—f 1 c
Muzio Joseph M—f
Neilson N C—1 c
Newton Loomis A—f
Northrop Richard M—1 c
Parker Chas E & Co—f
Penrose Howard M—c
Penrose William R—f 1
Pierce W J—1 c
Pitkin Albert H
Pitblado Colin B—1
Price R C—f
Rogers Erle—f
Rogers W Frank—1 c
Russell Thomas W—1
Schafer R D—1
Schwab J—f
Seide & Co H W—f
Seide R—f
Shepard Chas E—1
Shipman James—1 c
Small F F & Co—f
Spencer B Halsey—1 c
Staples Geo W—1 c
Stockder & Gaines—1
Stone C G—1 c
Strong Louis P—1 c
Thompson Frank A—1
Treat Edwin A—f 1 c
Wakefield, Morley & Co—f c
Ward Wm—f
Warner Edward H—c
Watson Geo I—1 c
Webster & Baker—f 1 c
Whitmore H B—f
Williams C C—1
Woodburn Geo W—1 c
Wright Edwin A—1

HAZARDVILLE

Bridge A G—f 1 c
French W E—f 1 c

JEWITT CITY

Burdick A C—f c
Hourigan John—c
Leonard J E & Son—f

LITCHFIELD

Bishop C B—f 1 c
Clork Elgin—f
Karl Rudolph
Marsh Wm T—f 1 c
Mason F B—1
Weeks E D—1

MANCHESTER

Rich Geo F—f 1 c
Rich R G & Co
Skinner A H
Vibberts H L—f 1

MERIDEN

Broderick A F—f c
Cooke, Florence M—c
Ekmark F J—f 1 c
Gardner A H & I I—f 1 c
Holt & Stevens—f 1 c
Johnson J Adolph—f
McLoughlin Bros—f
Mischler Geo—f
O'Neil & Flynn—f
Page & Pardee—f
Plumb Josephine M—1
Reynolds M G—f
Squire W H & Co—f c
Stevens A L—f
Stowell W O Jr—f
Twice Bruce C—1
Wilcox W I—c
Wood C H—1

MIDDLETOWN

Babcock Sam'l—f
Bacon J E & Co—f
Boughton A L—f
Bacon J E—f
Bouteiller W H—1 c
Butler Dale D—f 1 c
Chase Daniel W—f
Coughlin & Coughlin—f c
De Maurice W J—c
Edwards & Jones—f 1 c
Guy & Bullock—f 1 c
Hubbard E N—f c
Lawton Jas—f 1
Walsh Thos—f
Warner H H—1
Wright John L—f 1 c

MILFORD

Brotherton W B—f
Caywood Anna E—c
Chester Clark—1
Durand W C—f
Hepburn R R—f c
Platt C W—c
Roberts G A—f
Smith Geo J—f
Smith H C—1
Thompson Theo—f

MONTVILLE

Bradford G H—f
Hope C—1

MYSTIC

Denison Daniel B—f 1 c
Hinckley Frank H—f
Hoxie John H—f
Packer T E & Co—f 1 c

NAUGATUCK

Bingham S D—f c
Dayton, Rumney & Wigmore—f c
Hungerford C F—f c
O'Loughlin Thomas—f
Sweeney Jas E—f 1 c

NEW BRITAIN

Alford F H—f 1
Atwater J F—f 1 c
Barnes L M & Co—f
Conn. Real Estate & Ins Co—f 1 c
Cox & Dunn—f 1
Curtis H L—1 c
Danielson Aaron—f 1
Hatch W L—f 1 c
Hennessey George F—f c
Hoard Henry—1
Home Banking & Realty Co—f 1 c
Hume Samuel—f 1
Humphrey C A—f 1
Humphrey H D—f 1
Kilbourne E O—f 1 c
Latham W E—f
Lumpp Herman—f
Moore Chas H & Co—f 1 c
Morton A—f 1
Munson E H & Co—f
O'Brien J—c
Parsons D A—f c
Schultz & Costello Inc—f 1
Star Real Estate & Ins Co—f
Sterns & Lockwood—f 1 c
Watson James J—f 1
Zimmerman F M & Co—f 1 c

NEW CANAAN
Green F E—f c
Hawkins J A—f 1
Jones V N—f
Merrill Payson McL—f
Morse R B—f
Wheeler W A—f 1 c

NEW HARTFORD
Jones C E—f 1 c
Jones H Roger Jr—f

NEW HAVEN
Adams John—1
Adams Lola M—1
Allen Henry P—1
Ansonia C N
Anthony & Allithorpe Co—f c
Atwater W J—f
Bailey Chester A—f
Baldwin Chas A—f
Bates S W—
Beecher Realty Co—f
Beers Robt A—1 c
Bishop & Co—1
Blatchley Jacob E—f
Blinn J S—c
Brenner Morris—f
Braddock H J—f
Bradley J C & Co—f c
Bretzfelder H C—f
Bronson Roscoe E—1 c
Brown Chas E—f
Burton's Ins Agency—f c
Callahan Eugene A—1
Campbell Jas P—1
Cannon, Morse & Co—f c
Casanecchia E—1
Clark Herbert B—1
Coan Charles R & Son—c
Coan & Bunnell—f
Coffey Edw J—1
Cole E C—1
Condon John A—1 c
Cooper F G—1
Dean A N—1
Del Grego Eugene S—f
Dearborn Harold W—1 c
Dillon & O'Brien—f
Donovan J F—f 1
Dudley F A—f
Dunn Donnelly & Co—f
Dunn John E—1
Eberth Frank C—f c
Ekmark Harry B—f
Encoe M R—1
Ess B F—1
Evarts Frank A—c
Failer Thilo—1
Fields The W T Co—f
Fienstien Louis—1
Fitch—1
Fitzgerald James J—1
Fitzgerald W E—f
Frouquer Fred F—f 1 c
Gillete John B & Son—f
Hall C D & Co—f
Hallock E E—1
Hamilton F S Jr—1 e
Hart S W—1
Hauff John A—f
Hemingway & Chamberlain—f
Herz H—f
Hillard Wm E—1 c
Hoadley Edw J—f
Howarth Thos S—1 c
Hoyt William F—f
Hugo's Philip Sons—f 1
Hutt J W—1 c
Hyland John—c
Kantz R L—f
Kelley Geo E—1
Kelly James B—f
Kellogg W C—1
Kendrick F A—c
Kerrigan J C—f 1 c
Koella Louise—f
Kohn & Aal—f
Leonard M J—1
Lomas & Nettleton—f c
Main Walter A—f
Mansfield Louis A—f
Mason Frank H—f
McGann James L—f
McNeil V F & Co—f
Metzger Fannie—f
Moeller C R—f
Moody A Blair—1
Moorhead Henry Jr—f
Munigle John T—f
Nettleton G E—1
New Haven Real Estate Title Co—f
Newport Walter K—c
Nicoll Chas D & Co—f
Nichols John W—1
North Herbert—1 c
North John C—f c
North J Richard—1 c
Oviatt & Mason—f
Parker I H—f
Peck G L—1
Petrillo Angelo S—c
Phelan James G—1 c
Podoloff Abraham—f
Porter C H—1
Post John H—1 c
Richards Benjamin F—f
Rhodes Joseph W—c
Rollinson Frederick B—f
Rosenbluth Louis M—f
Rowe H K—f
Russo Paul—f
Ryder Mark—f
Santry Harry V—f 1
Scharff J H—c
Schiffer W B—1
Shepard H H—f
Slayton Lucius C—1
Sloan The John T Co—f
Smith Joseph H—1
Spreyer Charles—f
Steinschuss L W—1 c
Stetson Isaac M -1
Straub M—f
Sullo John F—1 c
Sweezey & Kelsey—1
Thompson C E & Sons—f
Thompson John H—1
Tuttle D W—f
Tuttle Mrs B E—f
Underwriters Ageney Co—f 1 c
Wallace Winfield H—f
Ward Fredk M—f
Ward Fredk S—f
Warner Henry A—f
Warren Henry C & Co—c
Weaver E H—f
Weld & Son—f 1
Wilson Chas & Co—f c
Wright J William—1
Yeomans C S—1

NEW LONDON
Benn M W—1
Bindloss Geo—1
Chappell Wm S—f c
Coit Wm B—1
Crandall F D—f c
Daboll E V—f c
Dillon Thos C—f
Doton Ed S—1
Edgar Thomas—f c
Graves J M—f 1
Hill James H—f c
Kimbell H B—1
Learned J C & Sons—f c
Lord R & Co—f
McGinley Bros—f c
McGinley J Jr—f c
Miner S H—f
New London Real Est & Improv Co—f 1
Parmelee F H—f c
Prince S—f
Sauter E J—1
Sheridan P A—f c
Stearns A C—f 1 c
Shurts P H—f c
Weaver H C & Co—f

NEW MILFORD
Mygatt R F—f 1 c
The Randall Co—f c
Todd C A & A G—f 1 c

NEWTOWN
Leonard A—f
Wright F—f 1 c

NOANK
Anderson C Hull—f

NO. WOODSTOCK
Perrin C M—1 c

NORWALK
Austin Alfred E—f
Byington Wm H—f
Curtis Charles E—f
Dann H E & Son—f
De Perue Otto—1
Harrie Homer—f
Hull D S—f
Layton J M—f
Mead Melville E & Son
Merrill Harry—f
O'Brien Peter O—1
Raymond & Pollard—f
Stuart Edward C—f
Wilcox Wm—f

NORWICH
Adams A M—1 c
Ayling N J—c
Case J L—f 1
Collins Jerome—c
Craney J F—f c
Cranston F H—1 c
Donohue F D—f c
Driscoll E J—1
Frazier Chas F—c
Fuller J E—f c 1
Guy Tyler D—1
Harris Eliza—1
Hewitt G L—c
Higgins E W—c
Higgins Michael C—1
Hill Wm F—f
Hill G Curtis—f c
Hunt O E—1
Jones Isaac S—f
Knox Herbert L—1
Lathrop J L & Son—f c
Latimer F P—c
Learned B P & Co—f 1 c
Lee William—c
Lester W F—f
McDougall J M—1
Murtha F J—1
Nicholas Tarrant & Co
Norton H A—1
Palmer & Rogers—f
Parker John F—1 c
Royce F I—f c
Whitney C E—f 1
Wooster R H—1
Young Wm B—f 1 c

PLAINFIELD
Place W A—c

PLAINVILLE
Downing James—1
Hart F A—1
Hastings F D—1
Manning Clayton H—f
Reicker C F—c
Ryder M P—f c

PLYMOUTH
Blakeslee J H—f 1
Burr H G—f 1

PORTLAND
Butler J Allen—f 1 c
Butler & Co—f 1 c
Edwards Chas H—f c
Strong & Goodrich—f 1 c

PUTNAM
Carpenter J R—f 1 c
Davis Frank O—1 c
Fuller Lucius H—f 1 c
Gorman Richard—f 1 c
Mann J H—f 1 c
Seward F W—f 1

RIDGEFIELD
Crouchley B F—c
Redd L—f
Scott G G—f 1

ROCKVILLE
Beaucar Peter—1
Bissell L & Son—f c
Carroll James—1
Cullen Michael
Fahey John E—1
Garvan Thomas—f 1 c
Hayward Arthur L—1 c
King L C—f
M'Kinstley John—1 f
Randall & Randall—f
Rice Geo C—1
Scheiner Henry—1
Scott Mrs A E—f
Tierney Geo A—1

SALISBURY
Flood Luke

SEYMOUR
Atwater C J—f
Culver S Hart—f c
Howard Henry—f
Seymour Trust Co—f
Strapp John—f

SHELTON
Beard Bennett N—f 1
Kneen E W—f 1 c
Sloan Chas H—f
Sloan Wm E—f

SIMSBURY
Eno G C—f
Pierce C A Jr—c

SOUTHINGTON
Brown Franklin G—f
Elliott Richard—f 1 c
Gridley J W—f 1 c
Hemingway-Lewis Ins & Realty Co The—f 1 c

SO MANCHESTER
Rich Geo F—f
Skinner A H—f 1 c
Viberts H L—f

SOUTH NORWALK
Becker F C
Crockett Wm G—f 1 c
Field Fredk H—1
Hull Dennis—f c
Lawrence J B—f 1
Layton J M & Co—f 1 c
McGovern Chas T—f
O'Brien Stephen J—1
Power Ladrigan & Co
Taylor & Golden—f 1 c
Wilcox William S—f

SOUTHPORT
Perry H H—f c

STAFFORD SPRINGS
Butterfield H O—c
Harwood Chas F & Co—f 1 c
Heald W H—f 1 c
Sandford F G—1
Siswick George—1

CONN.—Con.

STAMFORD

Abbott G H—f
Anderson J M—f
Ayres E M—f
Benninghoff F S—l
Bell Harry—f c
Bishop & Rockwell—f c l
Dunn M L—f
Finney John—f
Fitch Gilbert L—l
Fitzgibbon R J—f
Foote H W—l
Hanrahan John T—f
Hoyt Frank H—f
Hoyt Thomas—l c
Jenkins Geo—f l c
Jones V N—f l c
Keteltas C H—l
Miller Herbert S—f l c
Rhinehart L D—f l c
Taff Fred A—f
Valentine & Jones—f l c
White W N—f c
Wood F P—l

STONINGTON

Anderson Jerome S—f
Robinson G H—f
Trumbull Frank—f

SUFFIELD

Bissell C C—l
Fuller C S—l
Spencer Chas L—l c
Viets Seth—l
Wilson W J & Co—f l c

TAFTVILLE

Collins John T—l
Benoit Adolphus—l
Fontaine John C—l
Kendall Wm C—l
Kinder Ralph—l
McCarthy Joseph H—l
Provost Wilfred C—l

TERRYVILLE

Fenn J C—f
Haase Oscar—f l c
Sturr J—c

THOMASTON

Belden L I—l
Burley Thomas—l
Carr Jas—l
Lyons Thomas M—f
Stoughton Henry E—l
Thomas E A—f l

THOMPSON

Fontelotte C—f
Fourtellotte Oscar—f

THOMPSONVILLE

Bissland J K—f
Brainard D & H K—f
Brown F J—f
Davis J P—f
Dutton F O—f c
Gorman M J—f
Gowdy Tudor—f l
Gowdy Willis—f
Hannebery Patrick—l
Hughes W J—f
Mellor John
Mulligan W J—f c
Palmer N P—f l c
Sexton W G—l c

TORRINGTON

Batties Jas—f
Bogardus L—f c
Brooks & McNeil—f l c
Burns E J—f
Burns T M—f c
Handlin J L—f
Mallette J E—f l c
Mann Hosea & Co—f c
O'Brien Thos J
Penley Geo—f
Toillou Victor

UNIONVILLE

Georgia C F & C—f
Rourke—f l c

WALLINGFORD

Brown Edwin H—l
Callahan T
Cook L R—f
Cowles Fred M—c
Davis L Henry—f c
Goodrich W A—l
Griffin P J—f
Hapgood Wm H—f
Harrison R—f
Hill Chas C—f c
Martin J A—f
May Edwin—l s
Newton W H—l
North & Lanouette—f c
Phelan John G—l
Roach James C—f

WATERBURY

Atwater W C & Co—f c
Bronson & Dennison—f l c
Brown F J—f c
Campbell J F—f
Cann S E—l
Carmody M F—f
Carter L R—f
Curtiss & Atwood—f l c
Forman T P—l
Goodrich A I—f
Geraghty John J—f c
Hart C H—f
Hauser C—f
Hodge F W—l
Hynes J A—f
Jones J G—f c
Judd Geo E—f c
Kaiser M—f
McEvoy M J—f
Mooring E W—f
Robbins Geo—f
Root & Boyd—f l c
Rowland H L—f l c
Ryan John—f
Schlegel W J—f c
Segur H D—f l c
Simmons Frank W—l
Skiff C W—l
Tierney D H—f c
Weeks Eli D—l
Welton N J—f c
Williams S P—f

WATERTOWN

Bidwell Chas W—f
Magee R V—f l

WEST HARTFORD

Andretta A S—f
Hiscock L P—l
Roberts Chas F—f
Rockwell & Dart—f
Scarborough G F—f
Small F F & Co—f
Smith F S—f
Whitmore H B—f
Wightman A H—f

WEST HAVEN

Crawford E J—f
Main Walter A—f
Richards B F—f c

WESTPORT

Hyatt J G—f l c
Morton Joseph—f
Raymond F M—f l
Sherwood H R—f

WETHERSFIELD

Adams Josiah G—f
Griswold F A—l
Robbins W Robert—f l
Tyler Heman A—l
Woodhouse E G—f
Welles Clayton—l
Wilcox Edmund M—f

WILLIMANTIC

Adams A B & Co—f c
Baldwin J B—l
Blanchette A C—f
Bowen A J—f c
Comtois David P—f
Elliott Geo S—f c
Harries James—f l
Hills P G—f c
Kelly Thomas J—f
Lincoln & Boss Lumber & Coal Co—f l c
Lyman D A & Sons—f c
Melony G W—c
Moriarity Michael—l
Morrison J H—l
Racine A—l
Smith Edmund—l
St Martin Wilfred—l
Sullivan Michael—l
Sweeny W J—f

WINDSOR

Barnes Geo W
Down R L—f
Goslee C H—f
Gilligan Wm—f
Hayden N W—f
Stone J N

WINDSOR LOCKS

Coogan Jas T—f
Converse Alfred W—f c
Maher Edward—f l
Mather V L—f
Outerson James—f
Shea Daniel L—l
Sterling Gilbert B—l

WINSTED

Canty Wm—f
Carrington G M—f
Clafin Chas—f
Frary R S—c
Hanafin J—l
Hayes M T—l
Messenger Merritt—l
Moore C B—f l
Moore Ins Agcy—f l c
Moore D S—f l c
Pierre Henry J—f c
Smith Jas—f

WOODBURY

Baldwin Mrs S W—f l c
Norton O E—f l

WOODSTOCK

Perrin C M—l c

DELAWARE

DELAWARE CITY

Clark W H H—f
Jester W A—f
Stanley P—l

DOVER

Daly A M—f
Denney Wm D—f
Dover Ins Agcy—f
Fisher Wm—f
Morris & Dawson—f c
Stott Robt—l
Watson Amos A—f

GEORGETOWN

Peper & McGlothen—f
Robinson & Co—f
Stewart & Ryan—f

LAUREL

Fooks D J—f
Fowler E M—f
Fulton J A—l
Kenney S L—f
King John W—f
King Wm F—l
Moore W W—f
Phillips C L
Rodney W K—f l c
Rogers & Moore—f
Spicer J D
Stepheson W H—l
Wootten J W—f

LEWES

Maull & Ingram—f
Marshall C C
Vickers P B—f

MIDDLETOWN

Beck E H—l
Cox A G—f
Crossland J Z—l
Deakyne J F—l
Kelly Geo K—f
Letherbury W S—f
Letherbury & Scott—f
Reynolds Ed—f

MILFORD

Barker Charles—f
Cahall W H—l
Carlisle Dr P T Jr—f
Causey T P F—f
Draper Thos E—f
Herring Wm G—f
Holland Jno P—f
Miller David—l
Quillin Wm—l
Reed Thomas—f
Ward & Marshall—f l
Wells Thomas—l
Williams Robt H—f
Witte Thos—l

MILLSBORO

Houston Henry A—f
Quoitlander H P—f

MILTON

Conwell Wm W—f
Hopkins Robert B—f
Lank & Black—f
Markel & Jones—f

NEWARK

Donnell S M—f
Hossinger J—f
Taylor Wm H—f
Williams Geo W—f

NEW CASTLE

Boyd E G—f l
Curn J—l
Eliason J T & L E—f
Gordon R C—f
Halloway F—l
Kline J R—c
Lancaster B F—f c
McGrory Patrick—f
McIntire Geo—f
New Castle Realty Co—f
Schuhart John—l
Wise L O—l

NEWPORT

Biddle S C—f
Lupton Ralph—f

ODESSA

Brown J G—f l

SEAFORD

Brown N H—f c
Emery Geo W—f c
Hurley J Scott—l
Hurley Leon S—l
Lank Wm T—f
Moore J G—l
Parks Geo S—f
Roach G W—l
Willin M—f

SHELBYVILLE

McCabe Caleb L—f
McCabe Wiliam R—f
Scott William V—f

SMYRNA

Anthony H S & Son—f
Boyer Hy D—f l
Hoffecker W O—f l c
Reynolds S J—f

TOWNSEND

Hodgson Richard—f
Maloney Daniel B—f

WILMINGTON

Bird, Ford & Co Inc—f c
Burnet & Saulsbury—l
Cleaver S G—f
Cox Charles D—f c
Crary A A—l
Fisher Wm J—f
Gilpin Van Trump & Montgomery—f c
Hawkins W E & Co—f c
Jenks M T—l
Knox W W—f l c
Kreer Geo W—l c
Mallory M S—f
Morris Wm T—c
Owens James B—l
Palmer Chas B—l
Pierson C E—f l c
Price James F—l
Sheppard Frank—l
Smith M C—f c
Swartz Arthur W—l
Townsend Geo R Co—f
Weston W R—l c
Wink Geo J—l

WYOMING

Jenkins Willis C—f
Lindale Robert J—f

DISTRICT OF COLUMBIA

Addison A D—f
Allmond A—l
Apple L L—f
Arms & Drury—f
Baines Chas E—f
Baker & Co A H—f
Ballinger M A—f
Banes Chas E—f
Barbour J F—f
Barbour F K—c
Bates J A & Co—f
Becker P M—f
Belt, O'Brien & Co Inc—f
Bennett W A—f
Berry J M—f
Billingsley C W—l
Blundon F A—f
Boe Jas S—c
Bond Geo M—f
Boss & Phelps Inc—f
Bost Jas L—l
Bradley J E Co Inc—f
Bradley R E—f
Bradley S D—f
Brawner J W—f
Broshears & Werber—c
Brown T Janney—f l
Brown W A—f c
Cahill J A—f
Calohan H A—l
Carrington & Johns—f c
Casilear R A—f
Caywood & Garrett—f
Chesley & Chesley—f c
Childress & Co J W—f
Clephane L P—f c
Clark J D—c
Clark Watson F—f
Clark Ernest J—l
Cobb M A—f
Cockrell S W—f
Collins John J—c
Colonial Real Estate Co—f
Connor & Niland—f
Cook Robert—l
Coudry A S—c
Crapster W B—l
Crompton W N—l
Cumpston E H—f
Dabney R H—l
Davis F E—f
Davidson & Davidson—f
DeLashmutt J J—f c
Dorsey E B—c
Duckett T Howard—f
Dunkum G E—l
Duval L Kemp—f
Duvall W Clarence—f c
Early Chas Co Inc The—f
Edwards B N—f
Edwards J L Inc—f
Elder F E—l
Ellerson & Wemple—f
Ellis W K—f
Equitable C B Association—f
Evans Frank P—f
Evans I C I—f
Fisher T J & Co Inc—f
Fitch, Fox & Brown—f
Forrest C M—f
Fox A F Co Inc—f
Friebus T—f
Gadsby J E—c
Gasch & Birge—f c
Gertman G C—f
Goodrich M H—l
Graves J W—l
Green James M—f
Grubb Bros—c
Hagnes Randol H—f
Harding T A Co Inc—f
Hardy W B—l c
Harrison Realty Co—f
Harrison W H—f
Heiskell & McLeran—f
Hendrick J T—l
Hill W C—f c
Hill Wm Cutis & Co—f
Hodges Wm R—f
Holton Wm S—f
Hood Chas E—f
Howard R C—l
Howard & Hoffman—f
Howenstein H R Co Inc—f c
Hume R S—c
Huske & Smith—l
Huyck Thos B—f
Jackson W S & Bro—f
Johnson J H & Son D—f
Johnson H G—c
Jones & Beall—f
Jordan & Co—f
Jordan Geo C—l
King Geo S Co Inc—f
Kolb J L—f
Lang R T—f
Larcombe J S Jr—f
Larner P F—f
Lampton J J Co—f
Lassell J H—c
Lawford & McKim—c

Ralph W. Lee
706 14TH ST.
General Agent for
National of Hartford
Phenix Ins. Co. of Hartford
Queen Ins. Co. of America
New Hampshire Fire Ins. Co.
St. Paul Fire and Marine Ins. Co
Western Assurance Co. of Canada
Law Union and Crown Ins. Co. (Fire and Marine)
Correspondence Solicited

Legg Edgar K Jr—c
Legge J E K—c
Leonard B—f
Lewis & Jones Co—f
Lewis C B—c
Lewis E T—f
Lieberman & Hawn—f
Linkins Geo W & Son—f
Livingston G S—f
Lynch Geo W—c
Mark Le Roy—f
May Frederick—f
Miller J B—l
Mills L J—f
Moore & Hill Inc—f
Moore Co Samuel H—c
Morgan T P—l
Mosher L B—c
Muir C S & Co Inc—f
McClosky Wm R—f
McLachlen Banking Corporation—f
Nesbit Chas F—f
Newton W P—f
Norment & Smith—f
Owen Hilliard T—f
Parker C H—f
Parker Frank M—c
Parker P M—l
Parson W H—l

Alexander K. Phillips
GENERAL AGENT
North British & Mercantile, Eng.
Niagara Fire Ins. Co., of N. Y.
Westchester Fire Ins. Co., of N. Y.
Virginia Fire & Marine Ins. Co.
American Central Ins. Co., of St. Louis
Federal Underwriters
Rooms 304 to 312
Washington Loan and Trust Building.

Pierce Frank M—f
Pilling W J—f
Poe Francis B—f
Pool J S—c
Pratt A S & Sons—f c
Quinn John F—f
Ramey E E—f
Realty Appraisal & A Co—f
Rawlings B M—l
Rawlings F T—f
Ricketts & Eynon—c
Ridenour U H Jr—f
Robinson & Kreitner—f
Robey Oscar H—f
Rodger-Deland Co—c
Ronsaville Wm H—c
Rosenberg & Co—f c
Russell P H—f c
Rust H L—f
Salomon Jos—f
Sansbury N L—f
Saul B F—f
Saunders W H & Co—f
Scrivner J—f
Schwartz A—f
Sebrell Thos E—l
Security Storage Co—f
Schwartz E P—f
Shannon & Luchs—f
Shea James F—f
Shepard H S—l
Shoemaker I E—f
Shoemaker L P—f
Simpson Sullivan Co—f
Simpson H K—f
Sims Wm E—f
Sims J G—l
Sleman & Drown—l
Smith W Parker—f
Stabler Albert—l
Stabler L H & Co—f l c
Stetson F—f
Stewart H C & Son—f
Stone & Fairfax—f
Swartzell, Rheem & Hensey Co—f
Swormstedt J S—c
Taggart Thrift Co—f
Tamplet P H—l
Taplin H N—f
Tarring E—c
Taylor E H—l
Taylor J A—f
Taylor & Albert—f
Terrell & Little—f
Thomas F H Co—l c
Thompson D D—f
Towers L Jr—f
Townsend E B—f
Tripp & Worthington—f

TYLER & RUTHERFORD
(Incorporated)
730 15th STREET N. W.

Underwood & Co—f
U. S. Realty Co—f
Vierbuchen J W—f
Wagstaff H A—f
Wainwright Geo S—l
Walker A E Co—f
Walker W H—f
Walsh E J—f
Walshe P J—f
Washington Loan & Trust Co—f
Weaden T A—c
Weaver Bros—f c
Weeden J C—f
Weedon T A—l c
Welch H S—f
Weller Jos I—f

THE W. H. WEST CO.
BOND BUILDING
Sole Agents
Liverpool & London & Globe Ins. Co.
Hartford Fire Ins Co.
Phenix Assurance Co., of London.
Providence Washington Ins. Co.
Williamsburgh City Fire Ins. Co.

Westcott Edw S—f
Westcott Horace H—f
Westcott H E—f
White E L—f
White W A—l
Whitner W M—l

DIST. OF COL.—Con
Wieghman A L—l
Willcox C H—l

Wilcox, Hane & Co Inc—f
Willard & Reed—f
Willige, Gibbs & Daniel Inc—f

Willett & Reinecke Co Inc—f
Williams L A—c
Wilson F P—l

Winter H—c
Wolf & Cohen—f l c
Yellott R E L—l c
Young & Simon—f

FLORIDA

APALACHICOLA
Overn N J—f l c

BARTOW
Stanley & Hanley—f l c
Wallace Mrs A—f l c
Wright G H—f l c

BRADENTOWN
Cornwall A T—f
Johnson R H—f
Riggin G—f
Wyman A F—f

BROOKSVILLE
Buterick O C—f
Heathaway P—f l c
McKethan W M—f l c
Price C M—f l c
Sanders Frank—f l c

COCOA
Holmes R B—f
Holmes & Taylor—c
Taylor A A—l

CRESCENT CITY
La Bree Mrs F M—f l

DADE CITY
Porter W I & Co—f l c

DAYTONA
Bingham & Thompson—f l c
Conrad Co—f
Price I J—l
Shaffuer W M—f
Smith R L—f

DE LAND
Arnold T E—f l
Gould V W—f l c
Hayward E Hobart—f l c
Hon Ed L—f
Wright Silas B—f l c

DUNEDIN
Skinner L B—f

FERNANDINA
Baltzell G L—f l c
Duryer W B C—f
Hillyer C V—f c

FORT MEADE
Cordeny E A—f l c

GAINESVILLE
Bayer Ferdinand—f c
Cushman A M—f l c
Goodman C F Co—f l c
Higdon W B—l
Hill W L—l
Jordan & Co—f l c
Morris Geo P—f l
Voyle E E—f l c

GREEN COVE SPRINGS
Carter L E—f
Greer Mrs J F—f
Low J E—f

JACKSONVILLE
Acosta & Bahl—l
Barrs & Dancy—f
Buckman & McCuen—f
Burbridge & Higbee—f
Cay & McCall—f
Coles J S Jr—l
Corbett W P—l
Gill Geo W—l
Green Loren H & Co—f
Groover & Co—f
Hamrick A C—l
Hare H C & Co—f
Haynes & Carswell—f
James & Paxon—f l
Jordan S & Co—f
Jordan William S—f
Ketchum W H—l
Kinne C W—f
Lowe C M—f c
Mucklow Walter—f
Norton J H & Co—f
Oberdorfer Max N—f
Parsons G F—l
Philip Frank—f c
Race & Paul—f c
Roseborough R R—f
Stevens J M—l
Taylor Jas A—f
Taylor J W—l
Tucker C W—f
Walter P & Son—f
Willcox Cecil—l

JASPER
Small Braxton—f l c

KEY WEST
Martin E M—f
Porter Allen Co—f l c

KISSIMMEE
Bullock S H—f
Meek R O—f l
Sears J W—f
Tiller M—f l c
Willson J M Jr—f l c

LAKE CITY
Brown & Owns—f l
Palmer & Co—f

LAKELAND
Drane H J—f l c
Johenson & Cannon—f l

LEESBURG
Lees Miss Ida W—f
McLaughlin C O—f l
Wynne A A—f l

LIVE OAK
Broswell & Williams—l
Edevardt R Co—f
Halvenston B W—f l c
Helvenston R L—l
Wallace J H—l

MADISON
Harder C J & Co—f
Livingston & Morrow—f
Parramore P J & Co—f l c

MARIANNA
Guyton General Ins Agency—f l
Milton W H—f c
Ormond J A—f

MONTICELLO
Carroll C T Jr—f l
Clarke T L—f
Evans W E—f l c
Nobles & Hamrick—f l c
Tucker J H—f
Turnbull R R—f l

NEW SMYRNA
Bouchelle L B—f
Hammond John T
Roper R B F—f l c
Webb Geo Jr—l c

OCALA
Davis D W—f l c
Ditto F W—f
Graham John—f
Livingston J H—l
Scotts G S—f l c

ORLANDO
Curtis & O'Neal—f
Dolive S G—f l c
Fuller & Giles—f l c
Leake H B—f l
Lord Chas—f
Robinson C B—f
Way S Y—f l c

PALATKA
Bailey G Loper Co Inc The—f l c
Merrill Ins Agency—f l c
Tucker H F—f l c

PENSACOLA
Anderson E D—l
Anderson & Dorr—f l c
Bogan L E—l
Blumer Wm—l
Brown L D & Co—f l c
Daniell Ins. Agency—f l c
Edrehi D—l c
Fisher Ins Agency—f l c
Hooton & Watson—f c

KNOWLES BROS. INSURANCE

Established 1866

Pensacola, Florida

Levy Morris—l
Maxwell J E—l
McClure & Ferris—f
McDavid Hyer Co—l
Owen Clarre Co—f l c
Thornton H H—l c
Walton J S—l
Whiting F M—l
Williams B S—l
Wilson E M—l

QUINCY
Love H A—f
McFarlin R E L—f
Thomas P H—l
Thomson P S—f
Wilson H H—l
Wilson Wm W—f
Wilson & Love—f

ST AUGUSTINE
Barnes Eugene L—f l c
Floyd J B—f l
Kittle & Cureton—f
Pacetti & Snow—f

SANFORD
Chase & Co—f l c
Connelly A S—l
Deane H H—f
Thigsen W J & Co—f
Tolar H Y—f
Woodruff F L—f

STARKE
Davis J R & Co—f c
Duncan E P—l
Richard H C—f l c

TALLAHASSEE
Demilly W A—f
Diamond J—f l
Gorman R B—l
Green Howe Geo—f
Munroe C—f
Mickber R H—f
Perkins J D—f
Randolph T H—f
Shine R A—f
Whitfield B C—f

TAMPA
American Life Ins Co—l
Carruth M W—f
Davis G B—l
Gunby Spafford & McKay—f
Harllee & Varn—f
Hardee J P—f
Hendry (Wall) & Knight—f c
Hobbs & Crane
Jacobs S—f
Lowry & Prince—f c
Lowry S L—l
Mackay J C—l c
Monrose E W—f c
Murphree James—l
Osborne Wm H & Co—f
Prince R M—l
Stallings O P—f c
Smith L W—f c
Tatum-Loury Co—f

TARPON SPRING
Beckett A P—f
Fernald L R—f
Gammons & Walter—f l
Lee Charles—f
Little Webster
Vinson L D—f l c

TRAVARES
Nutt R L—f

WEST TAMPA
Harris Amos L—f
Osborne W H & Co

GEORGIA

ROBT. N. HUGHS M. B. YATES

HUGHS & YATES

General Agents

ATLANTA, GEORGIA

Virginia Georgia North Carolina Florida
Louisiana South Carolina Alabama

Representing

Virginia State Ins. Co. The People's Nat'l Fire Ins. Co. The New Brunswick Fire Ins. Co.
Ins. Co. of the State of Pa. Shawnee Fire Ins. Co. The Union Ins. Co.

ACWORTH

Carnes J E—f
Lemon Jesse—l f
Penn-Mitchell Fire Ins. Agt—f

ALBANY

Albany Ins Co—f c
Barnes R L—l c
Carter & Tucker—f
Davis D G—f
Davis Jos S & Co—f c
Gilbert W H—l c
Gortotowsky M D—f c
Gortotowsky Bros—l
Tarver H H—f
Ticknor F O—f
Warren R H—f

AMERICUS

Allen Lee—f
Andrews & Andrews—l
Arthur F B—f l c
Cotney J T—f
Council C M—f
Davenport W T & Son—f
Dudley W H C—f
Everette T M—l
Gatewood T F—f
Hansford Lee—l
Harrold Thos—f
Hawkins-Herbert—f
Mathis J E—l
McNulty & Co—f
Sheffield Ed—f

ATHENS

Cook H L—f
Crane & Co—J R—f
DuBose R T—f
Erwin & Co—f
Jankower M—l
Jester J C—f
Lawrence H P—f
Lipscomb & Co—f l c
Mede E B—f
Milstead A H—l
Morton & Parker—f
Nicholson & Comer—f
Peeples W J—f
Phinizy Barrett—f
Shepard J F—f l c
Stephenson G E—l
Stephenson & Conway—f

ATLANTA

Angier & Foreman—l
Akers F M—l
Bardwell R N R—l
Burr F M—l

BAGLEY & WILLET
GENERAL AGENTS
Georgia and South Carolina
Penn Mutual Life Ins. Co.
Fourth Nat'l Bank Bldg.
Atlanta, Ga.
Good Contracts. Desirable Territory

JOHN S. CAMERON
Asst. Gen. Agt.
Northwestern Mutual Life
ATLANTA, GA.

Cofield Craig—l
Cole F W—f
Coleman F W—l c
Conley H C—c
Crandall G L—f l
Custer Vance—c
Daniel T H—l
Davis & Griffin—f l c
Dickey J L Jr—f
Dickinson Geo P—c
Dodd F—c
Dunlap Edgar—f
Durant E M—c
Eggleston & Prescott—f
Gillespie James—c
Grant B M & Co—f c
Guinn R J—l
Haas Aaron Son & Howell—f c
Haas & MacIntyre—f
Hatcher Cliff C InsAg'cy—f c
Hawkins W E—l
Hollingsworth C M—l
Hope G M & Co—l
Hoyt W R & Co—f
Hughs & Yates—f
Jackson M M—c
Johnson A J—l c
Jones T R—l c
King & Drake—c
Le Craw L C—c
Lipscomb & Co—f
Lowe W & Co—f
Mathews & Hill—f
Maury Bros & Co—f
Mayberry & Co—f
McGaughey A H & Co—c
Moorefield & Bishop—l
Mullin J. H—c
McGehee C C Jr—l
Newell & Bro—l
Northen C S—l
Nutting J R & Co—l
Oberdorfer Eugene—c
Palmour O—l
Patterson, Reynolds & Waller—c
Pattillo W F—f
Pearce & Pearce—l
Perdue & Egleston—f
Perry B—c
Pickett John D—l
Popham J W—l
Rascher H—l c
Riley J L & Co—f l c
Robinson F C—c
Shedden Robt F—l
Simpson O F—f
Skinner J M—l
Stoney C L & Co—f
Thorn C C—c
Tumlin & Barnes—l
Waldo A L & Co—f c
Walker W I—l c
Watson R E—c
White W Woods—l
Whitner & Co—f
Whitner Manry & Co—f
Wilhelm J E—l
Williams Bros—f c
Williamson J A—l c
Winn & Lowndes—f c
Wright A R—l
Wright J L—f c
Young M B—l

AUGUSTA

Alexander Johnson & Steiner—f c
Allen J V H & Co—f c
Armstrong John L—l c
Barrett H Gould—f c
Beane F E—c
Burke Jas A—l
Butt F M & Co—f c
Carpenter J H—l
Cave J H—l
Cohen John J & Co—f l
Cosgrove C H—l
Costello E J—l
Cronin & Sherman—l
Crane W H—c
Dance C R—l
Furse W Carlisle—f l
Gardner W S & Co—f l
Gray M B—l
Harrison T F—l
Heard I T—l
Hook E B—l
Jackson & Verdery—f c
McAnally P F—f
Miller E W—c
Mulherin C C—f c
Mullarky A P H—l c
North Henry M—f l c
Phinizy F & Co—f c
Rhodes Pelig—f
Timberlake & Eve—f
Tobin A D—c
Walker John W—f c
Williams M B & Co—f

BAINBRIDGE

Allen & Co—f c
Baggs M B—f
Deal S—f c
Donalson & McLendon
Jones F S—f
Perry E J—f c

BARNESVILLE

Elder Edward—f c
Humphrey C H—f c
McCrary J A—f l c
Murphy E S—l

BLACKSHEAR

Brantley & Pomeroy—f c
Darling E L—f
Strictland A J—f

BRUNSWICK

Burroughs W B—f l c
Cornelius J K—f
Fleming P W—f l c
Gale Hoyt—f l c
Hopkins R R—f
Jackson R G—l c
Thomas J D—f c
Way A M—lc
Way W J—f
Wright J S—f l c

BUENA VISTA

Clements R E & Son—f
Lowe & Stokes—f
Rainey B T—l
Singleton W C—f l c
Wooten & Edge—f

CALHOUN

Dover H A—l
David & Byrd—f
Gordon Jas B—f c

CAMILLA

Acree T A—f
Baggs G B—f
Perry T B—f
Turner J C—f

CANTON

Perry Ben F—f l c
Perry Ins Agency
Taylor R B
Worley Dr S

CARROLLTON

Boykin S J—f l c
Boykin S J & Son—f

Brodnax E B—f 1
North Ga Underwriters Co—f 1 c
Paul C Jack Co—1 c
Roop C E—f
Stone & Adamson—f 1 c

CARTERSVILLE

Aubrey G H—f c
Field W H—f
Howard H W—f 1 c
McEwen C—f
Milam S F—f
Miller A L—1
Milner Watt—f 1
Norris John T Jr—f
Strickland E—f

CEDARTOWN

Cedartown Ins Agency —f 1 c
Evans S S—f
Knight F B—f 1 c
Knight W L—1
Morris J M—1 c
Pitts R O—1
Sheffield-Lester—c
Stubbs J S—f
Turner P R—1
Willingham O—f 1 c

COCHRANE

Brantley Asa—1
Hall & Chapman—1
Peacock Z V—f
Taylor & Peacock—f
Urquhart J C—f 1 c
Walker J A—1
Willis L A—1
Wynne W M—f

COLUMBUS

Blackmar A O—f
Blackmar John & Son f c
Blackmon J W—f 1
Brown-Swift-Wood Company—f 1 c
Chappell L H—f 1 c
Edge C J—f
Flournay M Reynolds—f c
Harris B H & Co—f 1 c
Hill J B—1
Huff J B & Co—f
Hunter H H—f c
Lott W L—1
Lumpkin F G—1
Medley C R—1 c
Morgan J M—1
Morton Realty Co—f 1 c
Spencer & Clapp Co—f
Willcox D F & Co—f 1 c
Woodruff Hunt & Reneau—f c
Woolfolk C M—f c

COMMERCE

Carson Geo L Sr—f
Carson John M—f 1 c
Goodin C A—1
Little T A—f 1
Little T C—f 1 c

CONGERS

McElvaney & Brodnox —f

CORDELE

Bivens W C—f
Bishop J A—1
Campbell H W—1 c
Campbell Jessup & Co—f 1
Cawley D L—1
Cobb Bros—f 1 c
Collier Geo—1
Dixie Trust & Security Co—1 c
Flemming W P—f
Harris & Balinger—f 1 c
Hoffman J C—1
Ketchun D C—1
Kelchmen R P & Co—1
Lindsley J E—c
McKenzie C M—f 1 c
McKenzie W C—f
Roberts W A—1
Weisiger S C—1

COVINGTON

Cooley J J—f
Huson H T—f
Lester R P—f
Pace J M—f
Thompson C S—1
Turner & Simons—f

CUTHBERT

Grantham J L—f
McDonald Geo—f 1
McPherson & Co—f
Stanford & Stanford—f c
Teabeaut & Reid—f

DALTON

Foster Seebold—f
Pruden F S—f 1 c
Thomas J D—1 c

DARIEN

Long H F—f
Spalding Kenan—f
Space J A—c

DAWSON

Baldwin & Harper—f
Gurr W H—f
Hill L C—f
Morris J E & Co—f
Parks & Bell—f c
Saville R L & Co—f 1
Worthy K S Co—f

DUBLIN

Blacksbear & Co E J—f 1 c
Garrett W W & Co—f
Hill Thomas—f 1 c
Lord S J—f 1
Robertson F H—f 1

EASTMAN

Calhoun B R—f
Cobb W P & Co—f
Gentry R D—f
Herrman H—1 c
Horsford C C—f
Murrell C B—f 1
Roberts & Milner—f

EATONTON

Adams & Co—f
Allen John C—1
Andrews & Co W A—f
Gardner H L & Co—f 1
Leonard H L—1
Little W C Ins Agency —f c
Watterson John D—1
Young R & H A—f

ELBERTON

Auld W N—f
Blackwell & Hunter—f
Brewer H J—f
Champion J W—f
Hawes Wm D—f
Hayes Z C—f 1
Hayes & Hawes—c
Heard & Black—f c
Shannon W T—1
Smith A F—1
Snowden W E—f 1 c
Turnell J H—1 c
Wilcox W M—f 1 c

FLORILLA

Lindsay M A—f 1 c

FORSYTH

Amos Mrs J C—f c
Gamble Thomas M—1
Hardin Chas—f
Hollis L O—1
Stephens John—1
Wilder & Bloodworth—f

FORT GAINES

McAllister R C—f
McLendon, King & Castillow—f 1 c
Peterson R E—f

FORT VALLEY

Carter & Duro—
Martin C E—f
Skillie A D—f
Troutman J F—f

GAINESVILLE

Dozier C A—f
Ham & Thomas—1 c
Johnson W A—f
Kimbrough E E—f 1 c
McKinney W E—f 1 c
Palmour B T—f 1
Rogers B A—f 1
Roper W A & Co—f
Thomas W C—f 1 c
Whelchel B H—f

GREENSBORO

Brown J—f
Copeserm E W—f
Weaver Wm M—f 1 c

GRIFFIN

Bailey D J—f
Beck & Bridges—f c
Drake Roswell H—1
Drake Roswell H & Co—f c
Murray A S—f
Newton Bros—f
Nicholas J P—f 1
Smith J H—f

HAMPTON

Griffin S H—f 1
Moore J L—f
Davis W S

HARTWELL

Alford & Thornton—f
Blackmon J B—f 1
Brown L C—1
Hodges J H—f
Johnson A S—1 c
Matheson & Thornton—f 1
Meredith W E—1
Peck & Craft—f
Satterfield E E—1 c
Teasley J L & Co—f
Webb P R—f

HAWKINSVILLE

Anthony Jesse—f
Bozeman F H & Co—f 1 c
Caldwell J H—f
Fountain A W—1
Pearce D R—f
Ragan T B—f 1 c
Whitfield J J—f

HOGANSVILLE

Askew J F—f
Carley W F—1 c
Danes & Dardner—f
Johnson W E—f 1 c

JESUP

Littlefield O F—f
Price D S—f 1

La GRANGE

Dozier N B—f
Evans W S—f c
Ferrell F C—f
Freeman C J—f
Hutchinson P H—f
La Grange Ins Agency —f
O'Neil V R—f
Seay B H—f 1
Seay & Harwell—f 1
The General Ins Agcy—f 1 c
Willis R J—f

LAWRENCEVILLE

Brown W L—f
Thompson C R—f 1 c
Ware & Perry—f

LITHONIA

Johnson J C & Co—f
Lowe Thomas J—f
Pendley C L—f
Philips D P—f

LOUISVILLE

Abbate W W
Caulk T F—f
Farmer L R—f
Rowe W G S—1

MACON

Adams C M—1
Armstrong B B—1
Bennett G W—1
Bone Wm H—1
Brown & Postell—f 1
Chesney A C—1
Chichester & Smith—f
Clark Anderson—1
Coates Frank B—1
Cobb, Mallary & Cone—f c
Cone John F—1
Cooper S C—c
Crump & Solomon—1
Cummings A L—1
Dunwody J M—1 c
Griffith W D—c
Hand T O—1
Harris Morris—f c
Hatcher Geo E—f
Hertz & Co—f c
Holland E H—1
Horne E A—f
Horne Henry Co—f 1
Jessup J L—1
Jewett George B—f 1 c
Jordan Realty Co—f
Lawton F D—f
Mercer J R—1
McClure C D—1
Mills J B—1
Murphy T E & Son—1
Murphy, Taylor & Wilson—f c
Singleton W C—f
Solomon W G Jr—1
Tinsley A R—f
Turpin Geo B & Sons—c
Wadley Inv Co—f c
West E B—f
Willingham Bros—f
Winship & Smart—f c
Wise B A & Co—f c

MADISON

Anderson W D—c
Douglas T M—f
Foster A G—f
Furlow C M—1
Godfrey J E—f
Middlebrooks Percy—f
Shaw H T—f
Shaw & Baldwin—1
Thompson W C—f
Thomason & Douglass—f
Williford & Lambert—f

GA.—Con.

MARIETTA

Anderson J T—f
Coryell H G—f l c
Green E P—f
Groves J H—f c
Powers W R—f
Sessions G H—f

MARSHALLVILLE

Baldwin W P—l
Johnson A N—f
Rice W H—f
Taylor H W—f
Taylor T S—f

McDONOUGH

Dickson J B—f
Low M C—f l c
Neal & Copeland—f
Nelson D—f
Turner H J & Co—f

McRAE

McRae Loan & Abstract Co—f l c

MILLEDGEVILLE

Andrews L H—f
Andrews C H & Son—f
Bell M S—f
Bland M H—l
Caraker C T—l
Carrington Misses C B & C S—f c
Coun O M—f
Hall Louis C—l
Hines E R—f
Lamar R N & Bro—f
Lane E P—f
McCraw M A—f
Morris Charles L—l

MONROE

Dean W O—f
Feeker G W Jr—f
Green L P—l
Lawrence T H—f
Mobley A B—f l
Nowell F F & Co—f
Walker & Cox—f

MONTEZUMA

DeVaughn J E—f
Dixon T A—f l c
Hill Yancy—f
Lewis J F & Son—f
McKenzie J W & Son—f
Rutherford E S—f
Turner Claude—f l

MONTICELLO

Kelly, Harvey & Burney—f
Malone, Ezel & Benton—f
Phillips-Oscar—l
Pope H T—l
Pope & Hill—f c
Smith C B Jr—f
Wellington C E—f l

NEWNAN

Bryant F M—l
Burdett A R—f
Fisher H C & Sons—f l c
Herring R F—f l c
Kinard W C—f c
Mann L B—f

OGLETHORPE

Bridges R L—f l
McCrary H P—f l c
Perry A H—f
Willburn W E—f

PALMETTO

Smith F R—f
Steed F H—f

PERRY

Cater L F—f
Cooper C F—f
Day F C—f
Edwards M A—f
Martin Jas D Jr—f l c
Moore W J—l

QUITMAN

Baum M—f c
Davis & Patrick—f
Groover & Co—f
Huguenot Land & Abstract Co—f l c
Jelks O K—f
Long W H Jr—f
Tidwell A L—f c
Young H L—f l c

REYNOLDS

Hinton R A—f
Pyron C L

ROCKMAST

Beasley R R—f
Burnett E B
Harris W A

ROME

Barney Jeff—l
Cater E S—
Cates S G N—l
Cooper J W—f l c
Cothran H D & Co—f l c
Goetchius C B—f l c
Govan M F—f
Graves Harper Co—f c
Hamilton Yancey & Son—f l c
Hardy, Wilson & Rowel W S—f c
Harvey E P—f
Jones A P—l
King Cary J & Co—f
King C W & Co—f
Knowles-King Realty Co f l c
Ledbetter Bros—l
McEachern S C—l
McWilliams O H—f
Parks H B—l
Parks Jr H B—l
Powell J C—l
Smith Norris—f l c
Wallace J W—l

SANDERSVILLE

Bell W A—f
Brown Lawson E—f
Cohen Louis—f
Duggin Wood & Sparks—f
Harris J J—f
Irwin J A—f
Johnson J E—f
Mayo Geo—l f
Parbutton B J Jr—f
Sandersville Ins Co—f
Warthen Geo D—f

SAVANNAH

Arline Thomas J—l
Brooks Jordan F—l c
Carswell & Prendergast—f c
Carswell Jno D—f c
Coney W M & Co—f
Daniel H C—f c
Davant R J—f
Dearing W D—f
Dearing R McC—f
Doughty A S—l
Doyle L T—l
Dryer Jos M—f c
Falk D B—l
Fante & Ray—f
Farie A L—c
Fletcher E—l
Garfunkel A J—f
Gerideau A T—f
Gillespie N J—l
Grizzard Geo S—l
Guerard A G Jr—f
Haines B D—l
Haines G S—f l c
Harden A D—f c
Harmon A C—f l c
Harrison W F—l
Harrison W C & R C—f c

WM. J. HARTY
Manager for Georgia & Florida
Massachusetts
Mutual Life Insurance Co.
of Springfield, Mass.
Successor to
HARTY & APPLE, Managers
Savannah, Ga.
Reliable Agents Wanted

Hull R M—f c
Inglesby Chas—c
Inglesby & West—f
Kohlshon Fred—l
McEvoy E J—l
Moses C F—l
O'Connor E H—l
Pooser & Hughes—l
Ray W W—c
Reeves W F—l
Rockwell W S—l
Rowland & Rowland—f c
Saffold E P—l
Schley Julian—l
Schley & Wheaton—f
Seiler & Harty—f l c
Shulhafer Ins Agency—f c
Stewart M M—f
Train & Merkle—f c
Truslow A R—l
Wallis & Arnett—l
Wilson W L & Co—f c

SENOIA

Amall & Hutchinson—f
Davis W A & Co—f l c
Estes W J—l
Fowler W D—f
McKnight J H—f
North R M—l
Redwine H P—f
Reid P S—f
Vindex Hand—f

SMITHVILLE

Burton T S—f

SPARTA

Burnette J D—f
Duggan M L—f l c
Walker John D—f l c

SUMMERVILLE

Bitting N K—f
Jolly J T

TALBOTTON

Beall T N—f l
Carreker N P—f l c
Perryman A J Jr—f c
Smith L W—f l c

TALLAPOOSA

Howe A V & Cofle
Rambo S S—f l c

TENNILLE

Arnall J H—f
Franklin H M—f
Lord & Broswell—f l
Marsh & Co—f
Pitchard Bros—f
Tyeir J G—f

THOMASTON

Allen John T—f l
Atwater Jas R—f l c
Bethel T G—f
Birdsong H H—f l c
Matthews T M—l
Matthews, Wheeless & Stephens—l
Pasley C M—f
Riviere F D—f

THOMASVILLE

Ball T J—f
Bennett A—l
Culpepper J T—f
Evans J F—f
Hansell & Merrill—f c
McLean K T—l
Mallette E M—f c
Mallette & Hargraves—f
Miller Royall J—f
Montgomery J S—f
Neel Bros—f
Parker J F—f
Parker W M—f
Robinson & Robinson—l
Smith E M—f

THOMSON

Boyd J S—l
Curtis & Morris—f c
Hunt C F—f
McLean A L—f
Johnson Roy—f
West & O'Neal—l c

TIFTON

Forrester J R—l
Hargreaves L A—f
Murrow J B—f
National Loan & Trust Co—f
Price J H—f
Tifton Loan & Ins Co—f
Tifton Ins Agency—f

TOCCOA

Fessenden N A—f
Fricke A L—f
Newton E A—f
Wommeck D S—f

VALDOSTA

Blalock J T—l
Blitch & Richardson—f
Coley & Thigpen—f
Lang Willis—f l c
Washburn & Sneville—f
Peeples R A & Sons—f c
Peeples W D—l
Richardson B S—f c
Simms—A V—l
Walker White—l
Willis Co The—l

WARRENTOWN

Battle J H—f
Evans J C—f
Fowler W H—l

WASHINGTON

Barddale T J—f
Barksdale R O—l
Barksdale & Irvin—f
Dyson J R—f
Ficklen, Boyce & Son
Fitzpatrick T M & Bro—f
Lowe R E—l
Quin H P & Son—f
Smith R M—l

WAYCROSS

Consolidated Realty & Improvement Co—f l c
Deen & Burnet—f c

GA.—Waycross, Con.
Knight A M & Son—f c
Lott D & O—f
Stanton V L—l
Sweat Crawley & Co—f

WAYNESBORO
Blount R M
Fulchen W M & Co—f l c
Palmer F S Co—f
Templeton R A & Co

WEST POINT
Baker W S—l
Lanier Phillip—f e
McKemie J C—l
Stanley E E—l

WINDER
Bagwell G N—f
Bondurant F W—f l c
Gregory & Graham—f
Kilgore & Rodford—f l
House J H—f l c
House, Niblock & Co—f l
Quarterman & Toole—f l c

WRIGHTSVILLE
Hightower J L—l
Kent & Thompson—f
Mason J M—f l c
Miller J T—l c
Tompkins & Johnson—f
Wilson John A—l

IDAHO

BELLEVUE
Hill G B—f

BLACKFOOT
Jones D R—f l c
Jones J W—f
Jones T R & Co—f

BOISE
Boise Title & Loan Co—f
Brickenstein & Ensign—c
Bruce & Field—f c
Chrisman C E—c
Davenport & Co—f
Hays Jas S—l
King S G—f
Marcellus J P—f
Messersmith Wm G—f
Pierce W E & Co—f
Richard W P—f
Sheppard Bradley—l c
Tate Agency The—f
Wilson-Smut Realty Co—f

CALDWELL
Canyon Co Abstract Co f
Jackson & Walters—c

COEUR D'ALENE
American Trust Co—f
Booth & Peterson—f c
Cœur d'Alene Bank & Trust Co—c
Hubbard H H & Co—c
State Trust & Investment Co—c

HAILEY
Blaine County Abstract & Realty Co Ltd—f l c
Boone S D—l c
Cutts A B—f
McFadden & Brodhead—c
Sullivan L L—c

IDAHO FALLS
Bowman F C—f l c
Briggs B J—f
Bybee F M—f
Earl W A—f c
Edgington Geo W—f
Edmonds Ralph—f
Ellis Bros & Jackman—f
Hasbrouck H J—f
Huffaker W D—f
Huston & Churchill—f
Idaho Falls Development Co—f
Johannesen & Hartert Co—f
Knowles & Platt—f c
Linger & Hansen—f
McCarroll J W—f l
McConnell W L—c
McMullen John—f
Mulhall C W—f
Scott A V—f
Wright G G—f

JULIAETTA
Johnson & Armstrong—f

KENDRICK
Porter R H

KIMBERLY
Kimberly Real Estate Agcy—fc
Scott Bros & Co—c

LEWISTON
Alderson L A—f
Commercial Trust Co—f
Edward & Linquist—f
Idaho Trust Co—f
Lewiston Loan & Trust Co Ltd—f l c
Monteith C E—f
O'Neill E—f
Potvin & Pittock—f
Volmer J P & Co—f

MALAD CITY
Colton E W—l
Davis R B—f l
Evans D L—f
McDougell—f
Jones T D—f
Jones Uther—f
Owen R T—f

MONTPELIER
Austin D—c
Gray G C—f
Harris Chas E—f
Hess J A—f l
Stuart E M—l

MOSCOW
Barge W G—f
Cornwall F E—f
Driskel D W—f
First Nat Bank—f
First Trust Co—f l
Hunter Wm—f
Lewis C & M E Co—f
Melgard H—f c
Ostroot E E—f
Peterson Charles—f c
Thompson Bros—f
Veatch Realty Co—f c

NAMPA
Bloomfield John D—f
Brace E R—f
Estes R M—f
Henry B W—f
Hickey C R—f l c
Hoobler W A—f
Ingraham M V—f
Kerr & Blunck Co—f
King H E—f c

OAKLEY
Haight H C—l

PAYETTE
Ackerman W P
Albert M F—f
Brainard C E—f
Callen C F
Chase D C—f
Fitch B R
Hambly D D—f l c
Johnson E A
Maule Wm—f
Moss A B—f
Thurston J S—f
Wood A E—f
Wright A E

POCATELLO
Bannock Abstract Deposit & Trust Co—f c
Burrus F R—f l c
Chilson C C—f
Edgington R W—l
Ferguson & Terrell—c
Gray & Gray—f
Higson H K—f
Johnson C J—f
Kimport H B Mrs—f
Masonheimer J M—f
Merrill & Goffery—f
O'Leary Henry—f
Smith T B & Co—f
White E C—f c

PRESTON
Chadwick A C—f
Godshind C D—f
Greaves J C—f
Larson C A
Larson J Sons—f
Webb C E—l

REXBURG
Bassett T E—f l
Comstock Ross J—f
Gillespie James—f
Ricks, Hyrum & Co—f l

SAND POINT
American Prater Co—c
Marshall, Davis & Asher—c
Northern Realty Co Ltd—c
Prater Myrick Co—c
Realty Trust Co—c

SHOSHONE
Baugh W H
Beckett J F—f
Disney Frank F—f l c
Haddock Land Co

TWIN FALLS
Beauchamp & Buleott—c
Champerlok & Chrisman—f
Hill & Taylor—c
White John B & Bros—f
Wood & Thomas—c

WALLACE
Featherstone A H—f
Nicholson A—f
Rossi H J—f l c
Whelan J—f

WARDNER
Bryan G V—l c
Folso R—l
Snapera N B—l

WEISER
Feltham Lot L—f
First Nat'l Bank—f
Galagher & Wilson—f
Gooding & Fuller—f
Greene James—l
Harvey O M—f
Loyd & Son—f
Markson P A—l c
McKinney R C—f
Ricker & Gheen—f
Trenam & Klotz—f
Walters & Coulter—f
Weiser Real Estate Co—f

ILLINOIS

FIRE AND TORNADO INSURANCE

Montgomery & Funkhouser

159 La Salle Street, Chicago, Ill.

GENERAL AGENTS:

Jefferson Fire Insurance Co. of Philadelphia, Pa.
For Illinois, Indiana, Missouri, Iowa, Nebraska and South Dakota

Western Insurance Co. of Pittsburgh, Pa.
For Illinois, Indiana, Iowa and Nebraska

Union Insurance Co. of Philadelphia, Pa.
For Illinois, Indiana, Missouri, Minnesota, Wisconsin, Iowa and Northern Michigan

Insurance Company of the State of Pennsylvania
For Illinois, Indiana, Missouri, Minnesota, Wisconsin, Iowa and Northern Michigan

German-American Insurance Co. of Baltimore
For Illinois

Lloyds Plate Glass Insurance Co. of New York
For Illinois, Iowa, Minnesota, Missouri, Wisconsin, Nebraska, Kansas, North and South Dakota

Chicago Branch: Farmers and Merchants Insur. Co. of Lincoln, Neb.

ABINGDON
Cockrun A W—f
Givens Strawther—f c
Haynes H L—f
Slough G K—f
Werts A E—f c

ALBION
Brandon John—f c
Colyer M—f
Ferriman Geo—f
Green G O—c
Harris Herbert—f
Ibbotson & Walker—f
Macaulay D A—f
Marshall Chas—f
Quindry S E—f
Strawn H J—f
Strawn W R—f
Woods Lee—f

ALEDO
Emerson W D—f
Garrett Frank—f
Guthrie N H—f
Guthrie E N—f
Holmes Wm H—f
Lorimer W A—f
McDonald R J—f
Mawby B F—f
Rice A A—f

ALTAMONT
Brown W L—f
Dunsford J—f 1 c
Geiseking F—f
Geiseking W G—f
Munday C E—f
Parks & Thomas—c

ALTON
Bishop H S—f
Blair Roy—f 1 c
Buckmaster Miss Julia—f
Connor S F—f 1 c
Degenhardt C F—f 1 c
Dodson Edwin A—1
Emery George—f
Fisher Frank—f 1 c
Giberson Realty Co—f 1 c
Guertler P—f
Mahoney M—f c
McKinney A R & Son—f 1 c
Smiley Geo H—f 1 c
Sonntag Wm—f 1 c
Stamper R M—f
Steck J B Agency—f 1 c
Walter L E—f 1
Yeakel C F—f

AMBOY
Ives C E—f
James P M—f c
Jamison D M—f
Lewis J E—f
Miller C P—f 1
Vaughan F N—f 1 c
Wooster C H—f c
Wooster & Johnson—f

ANNA
Kirkpatrick C E—f
Otrich C L—f
Parker R D—1
Parks G C—f
Phillips A J—1
Roy J W—f
Seay J T—1 c
Sifford H C—f
Tuthill H P—f c

ARCOLA
Bradbury W J—f
Dimond A B—f 1 c
Dimond A B Jr—f
Dimond Bros—f 1 c
Dimond W R—f c
Monahan Thos F—f
Snyder Al—f 1
Tarbox G S & Co—f
Truitt D P—f c

ARROWSMITH
Bane Earle—f
Lester George—f
McClure Jacob—f
Raymond Webber—f 1 c
Scott H M—f 1
Scott P—f 1
Thompson H Jr—f 1 c

ATLANTA
Bevan C J—f
Boruff J W—f 1
Capps F L—f
Dunham Wm Jr—f
Haines A O—f
Hawes J H—f
Hoose G J—f
Summers Joseph—f 1
Turnor C H—f 1
Tuttle G H—f

AURORA
Alshuler G W—f c
Bear J—1
Callan J P—f
Conway J M—1
Currier R B—f 1
Denney W W—1
Dickes A H—f
Fisk T O—f
Fritz C H—f 1 c
Gould W N—1 f
Hassett M D—f
Haviland Wm—1 f
Heinz N J—f
Holcomb R—f
Holden T N—f
Johnson J L—f 1
Kelley Ins. Agency—f
Kinney W—f 1
Luck J J—f c
McWethy Bros—f c
Mackey H & Son—f
Nobles F M & Son—f 1 c
Plummer Mary D—f
Powell James—f
Smith & Chattel—f
Thayer W F—f 1 c
Tomblin N W—f 1 c
Wareham C H—f
Warren J J—f
Webb H A—f
Wilmarth A A—f
Woolf M E—f 1
Wroughter C C—1 c

BARRY
Crawford J K—f 1 c
Dwire Thos F
Klein W I—f
Mitchell J W—f 1 c
Watson W W—f 1
White W F—f
Wike G H—f 1

BATAVIA
Andrus D B—f
Burke F H—f 1 c
Daniels G M
Geiss John—f

ILL.—Batavia, Con.

George F E—f
Johnson N L—f
Larsen Hough—f
Leseman W G—f
Nels Herman—f l c
Petih Peter
Smith E S & Son—f l c
Young I H—f

BEARDSTOWN

Condit & Condit—f l
Garm R H & Co—f l c
Listman John—f
Maney D M—f

BELLEVILLE

Chuse Peter B—f
Daab A B—f l
Duvall R E—f
Eidman O C—f
Fink H J—f l c
Fink & Hoppe—f l c
Fleischein Chas P—f c
Gummersheimer J J—f
Halbert Wm U—c
Kohl Emil—l
Koska J C—l
Kuhn Henry—c
Miller A F—f l c
Niemeyer Arthur—l c
Puderer F W—f
Rebhan Geo C—f
Reheis M P—f
Rich J P & Son—f
Schott Edward F—f
Siefert Wm E—f
Siefert Julius H—f
Twenhoefel Co The—f c
Wangelin H B—f l c
Wangelin I H—f l c
Weber & Sikkeima—f
Wilson J H—f
Wuller Nic—f

BELVIDERE

Balliet J R—f c
Biester Wm—f
Burns T F—f
Collier John L—l
Davey G A
Fox Jos
Fry Wm—f l c
Fuller D A—f l c
Greenlee W G—f
Gridley E C—f
Hall Mark I—f c
Iles John—f
Jaffrey J R—f
Johnston B Frank—f
Kennedy & Parker—f c
Kirk W J—f
Luhman Bros & Co.—f
Marean M C—f c
McLain C F—f c
Perkins M D—f l c
Pierce Geo—f
Sabin E F—f l
Sewell Chas T A—f
Smith G C—f l c
Spackman Chas—f
Starr F W—f
Stockwell Frank S—f
Truesdell E E P—f l c
Tripp E H—f
Wood W W—f l c
Youndt N M—f l c

BLANDINSVILLE

Ballou C E—f l c
Baylers J H—f
Coffman M—f
Grigsby W A—f c
Huston C R
Husten Geo B—f c
Jacobs H J—f
Markland R
Martin T—f
Voorhees Elmer—f
Welch S F—l
Wright C E—f

BLOOMINGTON

Brooks, Harrison & Garbaugh—f l c
Campbell N M— f c
Capen H & Son—f
Clark James R—f
Dodson D M—l
Falkingham J H—f
Fleming & Chisholm—f
Gardner Wm H—f
Huston & Ropp—f
Johnson I H—f c
Judy J H—f
Lutting Wm H—f
Mahaffey Wm—f
Miller & Shreve—f c
Newton—f c
Otto R J—f
Pingrey C H—f
Rayburn & Co—f
Read John—f
Sanders J—f l
Seibel H P—f
Sickman E—f l c
Summers P A—f c
Sutherland F R—l c
Thomas L B & Son—f l c
Warlow—f
Wood J H—f l c

BLUE ISLAND

Clancy & Jones—f
Diefenbach J G—f
Doolittle W H—f
Green O C—f
Helbrig M—f
Jones Owen L—f
Krick P H—f
Meyer Geo P—f
Reiner Andrew—f
Rudd W N—f
Schreiber Wm—f
Townsend A N—f
Zacharias, McCord & Co—f

BRACEVILLE

Barton Geo—f l
Scott E D—f

BRAIDWOOD

Dando M—f
Francis Thos L—f l c
Murphy M J—f l
Pawling A A—f l
Steen W H—f

BRIGHTON

Brown M S—f
Clark I M—f l c
Jones T A—f
Sarius Geo—f

BUNKER HILL

Baker Thos A—f l c
Benner Bros—f
Budd W N—f
Bumann Adolf—f
Gosch John & Son—f
Mercer A E—f
Sanford F E—f
Spangenberg T L—f

BUSHNELL

Buntin Mrs Anna A—f
Chidester D F—f l c
Chidester B H—c
Dodge Julian A—c
Henry Chas E—f
McElvain G H—f
Paul W J—f
Rosch A—f
Truman J J—c

CAIRO

Alba C & Son—f
Barclay P W & Son—l
Brown John T—f c

Candee Insurance Agency
ESTABLISHED 1858
Long Distance 'Phone, 145
All Forms of
INSURANCE
Lumber in this and neighboring states a specialty.

Childress Geo B—l
Gilbert E L Co Inc—f l c
Gilhofer & Johnson—f
Graves T C—l c
Greaney W P—f c
Julian R A—l
Purcell P J—f
Stuart C R & Son—f c
Susanka & Gannon—f
Thomson Chas H—l
Wall J B—f
Whitcamp A—f
Williams T W—f c

CAMBRIDGE

Arthens A L—f l
Coll Chas—f
Haag N A—f
Hadley B—f
Mascall J R—f
McClung Geo H—f
Rogers Geo—f
Rosene H—f
Taylor C B—f
Telleen L E—f
Turner C M—f
Welton C W—f l c

CANTON

Alexander Wm R—l
Allton & Johnson—l c f
Bath D L—l
Berkeman Samuel—l
Brinkerhoff J C—f
Clingenpeel H H—c
Cobleigh F A—f c l
Coleman & Hipsley—f c
Dailey G R—f
Divilbiss Chas—f l
Gallagher M A—f c
Gallagher & Ellis—f
Gilmer J C—f
Gleason W S—f
Heald C T—f l
Henkle R F—f c
Kingsland R—f l c
McMahon John W—f c
Sheaff John A—f
Shepley A C—f c
Taylor B H—f c
Tendick John—f
Thompson Fred—f l
Thompson Lewis—f l c
Voorhees John—f l
Weed C E—f c

CARBONDALE

Atkins W S—f
Caldwell A S—f
Caldwell F M—l c
Cherry T L—f l c
Grater Geo W—l
Hawkins M B—f l c
Miller J W—f
Renfro R E—f c
Spiller A L—f
Swartk Geo—f

CARLINVILLE

David A G & Co—f c
David Helen—f
David S W—f l c
Heinz Henry —f c
Homer John—f
Hughes T P—f
Hulse Wm R—f l
Mason L E—f
Oeltjen Fred G—f
Westermeier C—f l c

CARLYLE

Andrews Theodore—l
Barkley G C—c
Berger G H—f
Brown Porter W—f c
Ford Grace—f
Ford Jennie—f c
Jones O H—f
Kingsbury D—f
Krebs J M—f
Menkhaus J M—l
Murray H V—f
Nichoff & Albers—f
Norcross H C—c
Norris W H—f

CARMI

Bozeman Henry L—f l c
Harmon J H—f
Hay T W—f c
Jones Jno R—f
Kern & Pearce—f l
Martin Wm L & Co—
McCallister & Son—f l c
McLintor Jas R—f l c
Phillip R—l
Pomeroy Frank E—f
Sneed Henry P—f l
Spicknall Richard Jr—f
Staley L L—c
Taylor Gil—f
Wüst Wm—f

CARROLLTON

Corns Samuel—c
Curnutt E Z—f l
Damm Dieter—c
Erwin Robt—l
Hodges B C—f c
King C H—f l c
Linder Clyde—f l
Pierson Ornan—f c
Reynolds Oscar P—f l c
Reynolds & Curnutt—f l c
Roberts F M—f c
Schafer H—f
Vivell Oscar H—f l c
Withers & Conlee—f

CARTHAGE

Aleshire Geo—f
Booz Willie—l c
Crawford Josephine—f
Elder Ina—l
Ferris S H—f
Gordon Geo C—f
Green Joab—f c
Helfrich Leo L—f
Mayor Irving—f l c
McCrory, Berry & Kelly—f
Owen John M—f
Palmer J S—f
Paris A E—l
Scott J F—f l c
Springer O G—f
Strader D S—l
Symonds W A—f
Walker H S—f
Wolfe Wm—f

CASEY

Adams B L—f c
Army J J—f
Bean A B—f
Closson D C—f
David W J—f
Dixon J W—f c
Fitzpatrick R B—f c
Grisamore J R—f c
Harrison J R—f
Hawkins W E—f l c
Rosebrough D R—f c
Shimel Geo F—f c
Young D—f

CENTRALIA

Andrews S—f c
Bundy F W—f

Bundy J J—f
Burge W M—f
Condit S—f
Dew C F—f
English B M—f
Hahn—l
Hobbs Jos S—f l c
Hubbard Murrel—l c
Kurth O B—f
James Miss B—f
Louis L A—f l
Noleman F F—f
Parkinson Miss Zetta—f
Robertson D B—f
Rodenburg J D
Rupp A—f
Zick Frank—f

CHADWICK

Grove O M—f c
Hawk N H—f
Kerch John O
Kingery C M—f l c
Muller Herman—f
Shultz F M

CHAMPAIGN

Beers John N—f l c
Boyer H B—f
Brown F M—f
Campbell R M—f c
Coffman W H—f l
Eagleton C M—f
Elson C B—c
Flanigan J A—f
Frison Edw H—f c
Gardner E A—f
Glenn L L—f
Harris C A—f
Harwood & Clark—f l c
Hessell J F—f
Hughes S K—f l c
Hutchinson & Son—f l
Maxwell C L—f
Michael J J—f l
Miller H M—f
Morrissey Fay—f l c
Mulliken & Armstrong —f c
Price Walter—f c
Sherfy Miss F B—f
Shafer & Dolan—f
Spalding W P—f
Sperry H T—f l c
Sullivan & Block—f
Turell G A—f c
Wingard L F—f

CHARLESTON

Alexander Randall—f c
Briggs W M—f l c
Burcket Geo A—f c
Charlesworth F C—f l c
Cottingham George A—f c
Donaldson S S—f
Frommell F—f l
Glassco Geo—f
Grant Thos—f
Grove Sam—f
Hallowell Harry—f
Harding W L—f l
Heistand Geo—f
Hibbard G J—f l
Miller Charles R—f c
Rosebrough & Wilton—f
Scott W W—f c
Sellars A C—l
Willson Wm A—f

CHENOA

Abbott W G—f c
Arnold Frank—f
Ballinger Fred—f
Ballinger Ryle—f l
Dexter H C—f c
Gerisch J C—f l c
Jordan A D—f
Ketcham W E—f c
Merriott Chas—f

Murdey J H—f l
Ramsdorf Fritz—f c
Silliman L L—f

CHESTER

Beare I C—f l c
Clemens E S—f l c
Gilster Fred—f l c
Miller W H—f
Nesbet H B & Co—f l c
Speckman Hy—f
Zillekin Frank—f

CHICAGO

Aiken W J—c
Alexander W A & Co—c
Allen J C—l
Barr S M—l
Behrens H H—l
Bell H H—l
Bennett N J—f
Bishop C N—f
Bishop L Brackett—l
Bokum N H—l
Bokum R D—l c
Bozart E W—L

CHARLES BROCK-JONES & CO.

Surplus Lines

159 La Salle St.

Curtis H M
Dale Hervey S—l
Dalmar Hugo & Co—f
Davis C W—f

Established 1869

H. de Roode & Co.

GENERAL AGENCY

159 La Salle Street

Dillie N E—l
Drake D G—l

London & Lancashire Fire Ins. Co.

Orient Insurance Co.

Charles E. Dox, Manager
171 La Salle St., Chicago

Driscoll M F—f
Early Frank A—f
Elbert Geo G—f

Organized 1862 Phone Central 3008
Members Chicago Board of Underwriters

BROWN, ANDERSON & YOUNG, Inc.

INSURANCE OF ALL KINDS

Binding facilities for any point in U. S.

Fifth Floor, National Life Building

159 LA SALLE STREET - - CHICAGO

Brummel Bros—f
Bullen Chas F—l
Burch W A—l
Burrows H V—f
Buswell H G—f
Calkins R A—l
Callender I E—c
Cameron P F & Co—f
Carlile W B—l
Carmack E H—l
Castor H C—l
Chandler W B—c
Chase T—l
Childs Young & Wood —f
Cleveland Chas B—l
Coffey J J & Co—f
Colson H W—f
Conkling, Price & Webb —c
Cooper Thos—f
Corliss & Co—f

JOHN D. CORY & CO.

Representing
Old Colony, Mass.
Boston, Mass.
Michigan Commercial, Mich.
Franklin, Wash., D. C.
Federal Underwriters, Wash., D. C.
Michigan Millers, Mich.

159 LA SALLE ST.

Cox P J—l
Critchell, Miller, Whitney & Barbour—f
Cunningham R M—f
Cunningham Secor—f
Curtis C L

Hammond L D & Co—f
Harless W W—f
Harraden C H—f
Haskell, Miller & Co—f
Hemstreet W J & Co—f
Hendry John E—f l c
Herrick A—f
Herrick G M—l
Herrich & Auerbach—f
Herrmann Geo & Co—f
Hoagland W L—f
Holden John L—f
Holmes F F & Co—f

R. W. HOSMER & CO.

INSURANCE

154-158 La Salle St.

Howe T H—l
Hoyt H H—l
Huncke Carl—f
Hutchinson & Cooley Co —f
Jackson J W—l
James Fred S & Co—f l c
Janney J W—l
Janney & Pickering—l
Johnson & Higgins—f
Johnston H B—l
Joyce & Co—c
Karlovec J M—f
Kelsey J A—f
Kendall A H—l
Kilbourn A H—l
Kinney E D & Co—f
Klee Rogers & Co—f
Klinke A W & Co—f
Knight & Barber—f
Kralovee J M—f
Kransz P P—f
Kraus P J—l
Lampert & Keller—f
Leis W J—l
Lemay W G & Co—f

KLEE, ROGERS & CO.

REPRESENTING

Prussian National; Svea; Georgia Home; Farmers of York; Western of P. B.; German American, Baltimore; Atlas Assurance Co., Pennsylvania; Liverpool & London & Globe; Federal of N. J. (Automobile Salesmens Floaters); American Live Stock; Lloyds, London (Automobiles and Surplus Lines).

159 LA SALLE STREET - - CHICAGO, ILL.

Eldredge Chas H—c
Eliel & Loeb—f
Elwell E H—l
Emerson J H—l
Faulkner & Ettelson—f l c
Fenno M D—l
Ferguson Edward A—l
Ferguson J L—l
Fleetwood & Pellet—f c
Forrest Geo L—c
Fraher J J—l
French Geo T & Son—c
Fugit M W & Co—f
Gallagher T E—f
Ganse T W—l
Gelderman W M—c
Gerrish & Mackie—c
Gilbert Geo A—c
Gilbert, Swanson & Co— —f
Girardin Jules—l
Goodman Thos & W A—f
Goodspeed F C—l
Green C W—f
Greenbaum S—c
Greene, Percival & Co—f
Griffiths J C—f
Halle E G—f
Hamill T W—l

Royal Insurance Co.
(Limited)

LAW BROTHERS

MANAGERS

John H. Law Geo. W. Law

Royal Insurance Building

Letterman & Chamberlin —f
Lewis I J—f
Linderman Max—l
Loeb Adolph & Sons—f
Lyman, Richie & Co—f c
Lynas Thos R—l
MacEnaney L S—f
Magill Henry P & Co—f
McCabe & Hengle—f
McCurdy Geo L—m
McGillen John & Co—c
McGillicudy D M—l
Marshall E T & Co—f
Marsh & McLennan—f c
Martin John D & Co—f
Martin & McLennan—f c

MOORE, CASE, LYMAN & HUBBARD

159 La Salle Street, Chicago, Ill.

LARGE WRITING CAPACITY

Representing

HARTFORD FIRE OF CONN.
ST. PAUL F. & M. OF MINN.
NATIONAL FIRE OF CONN.
LONDON ASSURANCE OF ENG.
FRANKLIN FIRE OF PHILA.
LUMBERMENS OF PHILA.
CITIZENS OF MO.
MECHANICS OF PHILA.
GERMAN FIRE OF W. VA.
CENTRAL NATIONAL OF ILL.
PHOENIX OF CONN.
EQUITABLE F. & M. OF R. I.
PEOPLES NATIONAL OF PHILA.
NATIONAL LUMBER OF N. Y.
MASS. BONDING & INS. CO. OF MASS. (Bonds)
STANDARD ACC. OF MICH. (Liability)

Commissions allowed non-resident Brokers and Agents on Insurance on Chicago properties. Rate schedules furnished and inspections made.

FRED. S. JAMES & CO.

171 LA SALLE STREET, CHICAGO

Connecticut Fire Insurance Co. of Hartford
Fidelity-Phenix Fire Insurance Co. of N. Y.
Mechanics & Traders Insurance Co. of New Orleans
British America Assurance Company of Toronto
National Fire Insurance Co. of Hartford
German Alliance Insurance Co. of New York
Calumet Insurance Co. of Chicago
North British & Mercantile Insurance Co. of England
General Insurance Co. of Paris
Osage Fire Ins. Co. of Topeka
Casualty Company of America of New York
National Surety Company of New York
Individual Fire Underwriters of St. Louis
Merchants Fire Assurance Corporation of New York

Surplus Line Department for Central and Western States

Central Insurance Company of London
Essex & Suffolk Equitable Insurance Co. of England
Northwestern Insurance Co. of England
Legal Insurance Co. of London
Liverpool Victoria Ins. Co. of London
Binding Contract with Guaranteed Underwriters at Lloyds, London

New York Office, 123 William Street

All Kinds of Insurance

Critchell, Miller, Whitney & Barbour

S. W. Cor. Madison and La Salle Streets

CHICAGO

SOLE AGENTS FOR

Phoenix of London, Eng.
Commercial Union of Eng.
Camden of New Jersey
Security of Conn.
Pelican of New York
Teutonia of New Orleans
Springfield F. & M. of Mass.
American of Newark
County Fire of Phila.
Spring Garden of Phila.
Commonwealth of New York
Western Reserve of Ohio
United Firemens of Phila.

We write all classes of Insurance

MARSH & McLENNAN

159 La Salle Street - - CHICAGO

REPRESENTING

Alliance Insurance Company, Philadelphia
Continental Insurance Company, New York
Fidelity Underwriters, New York
Fire Association, Philadelphia
Ætna Life Ins. Co., Hartford—Liability
Ætna Accident & Liability Co., Hartford
(Accident, Burglary and Plate Glass.)
Firemans Fund Insurance Co., San Francisco
German American Insurance Co., New York.
Insurance Company of North America, Philadelphia
London & Lancashire Fire Ins. Co., Liverpool
Philadelphia Underwriters, Philadelphia
Casualty Co. of America, New York—Boiler
The Title Guaranty & Surety Co. Scranton—Bonds

SURPLUS LINES AND AUTOMOBILE INSURANCE

Lloyds London . . London

New York Office—54 William St.

Minneapolis Office—Security Bank Bldg. London Office—123 Bishopsgate St. Duluth Office—314 Superior St.

There is Only One BEST in Anything and

SHAW'S

Fire, Burglary, Theft, Automobile, Tourist Floater, Horse, Trophy, Valuable Musical Instrument, and All Other Contracts are the BEST and CHEAPEST PROCURABLE

A COMPARISON IS INVITED LOSSES SETTLED WITH PROMPTITUDE AND LIBERALITY

Excellent Surplus Line Facilities
in British and Foreign Companies and "Lloyd's" of London (Guaranteed Underwriters)

Binding Capacity $65,000.00 to $125,000.00

United States Representatives
ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY OF LONDON

For further particulars apply to

A. F. SHAW & COMPANY, 159 La Salle Street, CHICAGO

Codes: A. B. C.—5th Edition, C & R Telephones, Central 1027 & 1028 Cable Address, "AFSHAW" Chicago

SURPLUS LINES PLACED IN ANY PART OF THE UNITED STATES AND CANADA

L. S. MAC ENANEY

General Insurance

159 La Salle Street CHICAGO, ILL

E. T. Marshall & Co.

FIRE INSURANCE
SURPLUS LINES

189 La Salle Street

Mason Fred B—1 c

Meeker Magner Co.

LIABILITY
ACCIDENT
FIRE INSURANCE

189 La Salle Street

Merrill F H—1
Merrill T B—1
Mooney & Co—f 1 c

Montgomery & Funkhouser
INSURANCE
159 La Salle Street

Moore, Case, Lyman & Hubbard—f 1 c
Morrell Fred—1
Morrison A D—c
Munger, Vokoun, Westmore & Witherbee—f 1 c
Napier R A & Co—f
Naghten John & Co—f
Nathan R S & Co—f

NEWBURGER & CO.

Managers and Agents
Ins. Co. State of Ill., of Rockford, Ill.
Dubuque F. & M. of Dubuque, Iowa
New Hampshire Fire Ins. Co.
Louisville of Louisville, Ky.

159 LA SALLE STREET

Newton C A & Co—f
Nolan J Harry Agency—1 c
Oats J F—1
O'Brien Harry J—f
Orient Ins Co
Palmer R F—1
Parker, Aleshire & Gardiner—f
Phister & Right—c
Pick Geo—1
Pogge Chas F—c
Pollak Bros—1
Raftree & Wilber—f
Redington E D—1
Redmond J W—c
Refua, Enger & Barnett—f
Reimer A S—1
Richardson O D—1
Riggs G W—1

ROGERS & ROLLO

Representing
American Central; Caledonian, Reg.; California; Keystone Und.; Mercantile F. & M., Pennsylvania; Fidelity-Phenix; Sun of N. O.; New Jersey Plate Glass; Michigan Commercial (Automobile)

159 LA SALLE ST.

Roberts Geo W & Son—f
Rocky I W—f
Roddick J B & Son—f
Ross Jas L & Co—f
Sabin R H—1
Schmidt A X—1

Starkweather & Shepley
(Inc.)

Fire, Marine
and Casualty Insurance

159 La Salle St.

(See Providence, R. I., Boston, Mass., and New York City List.)

ROLLINS & BURDICK

Fire Insurance

159 LA SALLE STREET

Established 1859

Rollo, Webster & Co.

Representing
Girard Fire & Marine
Western of Toronto
Liverpool & London & Globe
New Brunswick
Richmond Ins. Co., N. Y.

159 LA SALLE STREET

Serrell H J—1
Sexton Co The A R—c 1
Shaw A F & Co—f c
Sheahan J D—f
Shepherd John—f
Shipman & Wayne—f 1 c
Skelton J L—f
Smith, McCary & Co—1
Stoffels O A & Co—f
Stone C A—1
Strong J H—1

JOHN NAGHTEN & CO.

ESTABLISHED 1863

Insurance

159 LA SALLE STREET, CHICAGO

LOCAL AND GENERAL AGENTS FOR

Northern Insurance Company of New York
Ben Franklin Insurance Co. of Allegheny, Pa.
Westchester Fire Insurance Co., N. Y.
Royal Exchange Assurance of London
Freeholders Insurance Co. of Topeka, Kan.
Washington Fire Ins. Co of Seattle

GENERAL MANAGERS FOR

METROPOLITAN FIRE INSURANCE CO. OF CHICAGO

Telephone Central 1159 Automatic, 4195

George E. Shipman H. L. Wayne

SHIPMAN & WAYNE

159 LA SALLE ST., CHICAGO

INSURANCE IN ALL ITS BRANCHES

Hartford Fire Insurance Co.
Milwaukee Fire Insurance Co.
Calumet Insurance Co.
Philadelphia Casualty Co.
Hawkeye Insurance Co.
Virginia State Insurance Co.
State Insurance Co. of Nebraska
Old Line Bankers Life

Surplus Line Department

Surplus Lines and Floaters covered anywhere in the United States or Mexico.
Direct Binding Contract at Lloyds, London. Automobile Insurance.

J. L. HOLDEN

ADJUSTER OF FIRE LOSSES ON RAILWAY PROPERTY EXCLUSIVELY

ROOM 421 MONADNOCK BUILDING, 98 JACKSON BOULEVARD, CHICAGO, ILL

TELEPHONE, HARRISON 4869

REFERENCES:
H. W. EATON, Esq., Resident Manager,
Liverpool and London and Globe Ins. Co., New York.
GEORGE M. FISHER, Esq., Manager, Railway Underwriters, Chicago, Ill.
PATERSON & SON, Chief Agents, Phœnix of London, Montreal, P. Q.

ILL.—Chicago, Con.

Suhr W C—c
Sullivan W—f
Suter A G—l

WE WILL CARRY THE SURPLUS
INSURANCE AGENCY OF
W. M. UMBDENSTOCK & CO.
159 LA SALLE STREET
CHICAGO
LICENSED SURPLUS LINE AGENTS

SURPLUS LINES SOLICITED FROM ALL PARTS OF THE UNITED STATES & CANADA

F. R. THOMPSON

Insurance in all its Branches

159 La Salle St., Chicago, Ill.

Cable Address: "Thomarian, Chicago." Long Distance Phone Central 18

Swanson O B—f
Teall Edward M & Co—f
Tomlinson J A—l
Waibel J E—f
Walker H H—f
Walker H M
Wallace H S—l
Warner H S—c
Warren Moore & Jones—f
Weil A V—l
Westenberger J—l

WALLER, CHANDLER & GREY

159 La Salle St.

White F—l
Whillock J L—f c
Wickes P L—c
Wiley, Johnson & Magill—f
Winegar & Mead—l
Witkowsky & Affeld—f
Wrenn Everts—l
Wright H D—l

Henry P. Magill & Company

GENERAL AGENTS AND MANAGERS

184 La Salle St. Chicago, Illinois

Louisville Insurance Co. - - - - - - - - - - - - - - - - Established 1872
Monongahela of Pittsburg - - - - - - - - - - - - - - - - Established 1854
Standard Fire of Iowa. - - - - - - - - - - - - - - - - Established 1904

Additional Companies for Re-Insurance of Over-Lines for Conservative Companies

Central National Fire of Chicago - - - - - - - - - - - - - - Established 1909
Central Manufacturers' Mutual of Van Wert - - - - - - - - - - - Established 1876
Hawkeye of Des Moines - - - - - - - - - - - - - - - - Established 1865
London Mutual of Toronto - - - - - - - - - - - - - - - - Established 1859

CENTRAL NATIONAL FIRE INSURANCE COMPANY

Capital, $200,000 Assets, $432,318,19 Surplus to policyholders, $346,951,03

JAMES B. HOBBS, President HENRY P. MAGILL, 2d Vice-Pres. & General Manager
OLIVER H. HORTON, 1st Vice-Pres. & General Counsel. F. M. RICE, Secretary

WILE LOEB & GUTMAN
REPRESENTING
Palatine of Eng.; Aachen & Munich of Ger.; Virginia F. & M. of Richmond; Cincinnati Underwriters of Ohio; City of New York of N. Y. North British Mercantile, England. Potomac of D. C.
159 LA SALLE STREET

Wyman F—f
Wyman W D—l
Yager L E & Co—f
Zaneis Geo F—c

CHILLICOTHE

Armstrong & Van Patten —f l
Daugherty Jas W—f c
Mitchell E A—f c
Mitchell Wm A—f l c
Pettett H C—f c
Smith Geo W—f l
Wescott Chas C—f
Zinzer B F—f
Zinzer C B —l f

CLINTON

Argo George—f
Barnett A—f
Carter William J—f
Curl J A—f l
Donahue Michael—f
Hand J T—f
Fuller L—f
Hinchcliffe Morris—f
Hughes Warren F.
Lewis Edwin J—f c
Marvel George—f
McArthur Nellie J—f
McCord Chas F
Miller A F—f
Milligan T E—f l
Mitchell E B—f
Nagely D C—f c
Parker J—f
Stone Elmer—f
Sumners J R—f
Sweeney E J—f
Tennant A—f
Ward Weldon—f

COAL CITY

Baily N H—l
Bennett H—f
Campbell Joseph—f

COLLINSVILLE

Burroughs Wm G—f
Burroughs & McQuillen —f
Dugger Jas V—f
Johnson W E—l
Kleisner Joseph
Kneedler R Guy—f
Look & Schurman
O'Farrell T—f
Powell M D
Schroepel Adam
Simpson G P—l
Sweitzer & McQuilliam—
Took & Schumann—f

COWDEN

Knowles H O—f
Moore—f l c
Zeigler Chas E—f c

CRESCENT CITY

Boughton S W—f
Harwood L C—f
McDermott P—f
Nightingale O F—l
Nightingale W R—f
Ruhle G L—f
Schwer L—f
Sternberg John—f

CUBA

Herbert T E—f l c
Scott M E—f
Shiery Henry—f c
Snively G E—f c
Taylor C D—f
Vest R Lee—f

DANVILLE

Adams H C—f c
Campbell E V—l
Cannady W M—f
Covey A B—f
Cowling O J—l
Davies F L & Son—f
Delay A—f
Duffinn & Duffinn—f
Ferris—F M—l
Geddes J F—f
Giddings A—f
Grene Jas L—l
Gunnell O J—f
Hacker Chas F—f
Hendricks F L—l
Hoff Geo S—f
Kolb J A—f l
McClenathan C V—f
Marsh John—l
Moore D G—f
Olmsted A L—f
Partlow E R—f c
Patterson H C—f
Payne W J—l
Phillips, Snapp & Phillips—f l c
Platt L & Son—f l c
Runyan W L—f
Stingley Harry—l
Webb David—l
Webster John—f c
Wharf E C—l
White Geo W—f
Wolford M J—f c

DECATUR

Allen A C—f
Allen James M—f
Barnes Albert—f
Barth J W—f
Bennett J L—f
Blossom W C—f
Bobb B C—f
Brown & Parker—f
Brueck Peter—f
Burks & High—f
Burtschi Bros & Schoenle —f
Coombe W E—f
Corman W B—f
Crabb H W—f
Dawson R M—f
Dilletush E E—f l
Dorrell Geo F—f
Drake J L—f
Durfee B K—f
Evans & Pistorious—f
Fitzgerald J E—f
Galvin J S—l
Gehr & Evens
Haines E J—f c
Hoy Simon P—l
Johnson Mary—f
Johnson & Dimock—f l
Kelly James A—f
Kuny & Strohm—f l c
Lease Chas H—l
Lower Geo—f
Lundy W I—f
Lyons J C & Son—f
Magruder F T—f
Montgomery C W—f
Montgomery R R & Son —f
Nichols John E—l
Nientker J F—f
Oldham H L—f
Patterson J E—f
Patterson & Wilson—f
Pickle & Darling
Randolph & Mosbarger —f
Rice & Gallagher
Smick A—f
Stadler & Scott—f c
Utt & Ullrich—f
Waltens & Hill—f
Watson N T & Son—f
Weilepp J H—f
Wheeler J H—f
Willskey L C—f
Wilson O W
Wirwatz B B—f
Wise H B—f

DE KALB

Archer Samuel—f c
Bodman W E—l c
Bowles J T—f l
Corkings J W—f
Dowdall J A—f l
Egsetson & McNutt—f c
Farrell S A—f
Fisk A W—f
Flush F J—f
Glidden Wm C—l
Johnson Edward—f l c
Kennedy A G—f
Kirk P R—l
Manning T W—f c
McEwen H W—f
Miller Geo—f l
Piper J M—f c
Poust W S—f l c
Powers Wm—f
Prentice H M—f c
Rodocker A C—l
Russell J S & Son—f
Talbot & Wiltberger—f l c
Tyler S A—f c

DELAVAN

Cobern S—f c
Crabb Daniel—f l
Foster H H—f
Ireland F B—f
Jones J O—f c
Jones Paul H—f
Lawton L W—f
Rhodes E R—f
Shelton F B—l
Stone Fred—f
Sunderland A G—f

DIXON

Brooks Clarence—f
Dimick Fred—c
Dollmeyer A C—c
Gilbert W W—l
Haley J F—c
Hennekin A H
Johnson S E—f
Lewis & Raymond Co—f
Petersberger Jos—f
Philpot Wm—f
Raffenberger & Son H —f
Simonson A E—f c
Smith F M—f
Sterling J N—f c
Stiteley F E Co—f l c
Wingert E E—f
Wooley W W—f c

DOWNERS GROVE

Barnhart W H—f c
Blodgett W H
Bush Guy L—f
Edwards W H—f c
Graves C G—f
Naramore & Foster—f
Tucker J W—f

DUNDEE

Baumann H J—f l
Bethke—C J—f
Bohn John—f
Borden J M—f
Bigue F R & Co
Holmes F E—l
Kamp H—f
Reese F H—f
Rigby I W—f c
Schmeltz E A—f
Smith J R—f
Sutfin W G—f
Wirlawn C C—f

DUQUOIN

Cook M C—f
Crippen W H—l
Dowell G W—f
Durham Ed—c
Eaton R C—l
Edel W F—l c
Evans S E—f l c
Gill Gus—f l c
Gill Theodore—f c
Horn Frank—f c
Horn H Jr—f
Horn & Buerkle—f
Linzie F N—f
Linzie R S—f
Kimmel Howard—f
Messmore Jacob—f c
Messmore Miss Flora—f
Pierce E C—f
Pope B W—f c
Spillman I R—f
Stacy N C—l
Weise J A—l

DURAND

Attley W F—f l c
Geary J M—f
Harris J F—f
Hill E A—f
Morris L J—f
Shorb H M—f
Van Sickle J C—f

DWIGHT

McWilliams Chas D—f
Mills R H—f
Smith Frank L—f l c

EAST ST. LOUIS

Abt E J—f c
Beckwith Bros Co—f c
Canavan & Tarlton—f c
Caughlin Bros—f
Clannahan M R—l
Cusack P B—l
Drummond H J—l
Drummond W R—l
Eggmann T P—f c
Fairbrother H C—f c
Fekete Thos L—f c
Fink & Co—f c
Hamlin F C—f
Hancock W P—l
Harding Bros—f
Harris M L—f l c
Hissirich C R—f
Horner W H—f
Korreck & Co—f
Kramer & Munger—f
Launtz Wm F
Le Bean Geo—f
McGuire J B—l
McKain J T—l
McWilliams L S—l
Renshaw's J W Sons—f l c
Rich J P & Son—f c
Schiele C J—f
Sexton & Co—f c
Siefert & Wein—f c
Sikking J B & Son—f c
Smith-Knepper—f c
Smith Leon G & Bro—f l c
Soucy P J—f c
Steger F J—f
Voelker-Wolf—f
Walrath C L—f c
Whitney R J—f

ILL.—Con.

EDWARDSVILLE

Bartlett C A—f l c
Borman Jos—l
Edmonds & Glass—f
Dale J B—f l
Lusk P P—f l
Mudge E W—f l c
Stillwell J F—f l c
Sutter J R—f l c
Tartt J T—f l c

EFFINGHAM

Alt Henry—f
Austin Geo T
Austin W W—f
Fields W D
Flack J W—f
Kagay B F—f c
Loy A S
O'Donnell M—f
Overbeck B—f c
Parker H S—f
Rinehart W E
Sale C E—f
Schooley E B—f c
Stewart & Ryman—f
Taylor F G—f
Witwer H J—f
Worman J. B—f

ELGIN

Allen F B—f
Anderson A—l
Bakker J C—f
Britton G H—f
Chamberlain D A—f c
Dangerfield-Prideaux Co—f c
Dumser B A
Ellis DeGoy B—f
Farrand H A—l
Fitzgerald Thomas F—l
Fuller P B—f
Gilbert E Lew—f l c
Goddard A S—f l c
Grote Wm—f
Hoagland W K—f
Hubbard A H—f l c
Huelster William—l
Hunter & Given—f l c
Jencks Fred W—f c
Jones J H—f c
Krahn Frank J C—f
Kenyon E E—f
Lees E H—f
Lehmann Chas W—f
Lucas F—c
Marckhoff Albert—f
Maxwell J E A—l
McBriarty C T—f
Mead Eugene A—l
Peterson J G—f
Pridsam Co
Richards Geo G—l c
Roach E J—f
Russell F A—f
Shopen F E—f
Sills & Reid—f l
Stone C Alex—l c
Thompson George E—f
Thompson J H—l
Todson C A—f l
Tyrell C Pierce—f
Volstorff C Fred—f c
Ward Robert E—l
Warren I H—f
Wetzel Chas A—l
Yarwood Geo R—l

ELMWOOD

Jay Fred D—f l c
Pulsipher Fred B—f
Schunk Harry—f

EL PASO

Bosworth J F—f c
Gray Elmer—c
Hammers I B—f c
Hoagland W H—l c
Horace Baker—f
Kuhn A H—f
Larison F S—f l
Porter Henry—f l
Remmers H—f
Robinson F G—f l c
Schafer F B—f l
Schroeder C G—f l c
Waite A H—f c

ENGLEWOOD

Carter W H—f
Browder J O—f
Hayden H W—f
McClun John—f
Sharp W H—f
Spinks Wm—f
Tidholm G & C F—f
Warner A G—f
Warner & Redfield—f
Whitley A H & Co—f

EUREKA

Baird A V S—f c
Baird H C—f l c
Danahay M E—f
Darst J P—f
Dickinson E B—f
Foster W H—f
Karr Lyon—f
Marshall R E—f
Radford R N—f
Robeson E E—f
Smith K D—f

EVANSTON

Carlson A T—f
Crain G H—f
Mason & Smart—f
Myers J E—f
Prindle & Co—f
Quinlan & Tyson—f c
Schuett J C—f
Wightman C A—f c
Work Agency J W The—f l c

FAIRBURY

Agard E A—f
Clandon N J—f c l
Gordon G B—f c l
Henning Robert—f
Keck C W—f l c
Lynn Geo—f
McFadden J H—f
Virgin & Taylor—f l c

FAIRFIELD

Creighton & Thomas—f c
Elliott A M—f
Gilligan E E—l
Hanna P—f c
Jessop R N & Co—f
Johns G W—f
Keen John Jr—f
Lawrence W S—f c
Parker Ed—f
Pendleton S T—f l
Reinhard J D—l
Ruggles—f l c
Staley G A—f
Wilson C B & Co—f

FARMER CITY

Foulks & Shere—f l
Lindsey & Gring—f
Lowry D—f
Robinson J R—f l
Stivers Noah—f
Young W S—f l c

FARMINGTON

Kidder G L
Luckey A A—f
Marshall Sam H—f c
Parks E L
Steenburg A C—f

FLORA

Berry & Gill—f
Ewin R A—f
Gray Robert—f

FORRESTON

De Gruff L—f
Eakle M H—f
Hannis John—f l c
Munsma S W—f c
Myers J M—f c
Philouceer L H—f
Wertz F—f c

FREEPORT

Buckman S C—f c
Dickes Louis—f
Du Four J B J—f l c
Franz Charles F—f
Frueh, Fugate & Co—f
Gilbert Ed—f l
Hildreth C F—f c
Hoy J B—f
Knorr A C—f c
Littwinski—l c
Marker Adam—f
Marvin M B—f l c
Mayer & Parsons—f c

General Insurance Agency
RALPH B. ROSENSTIEL CO.
Not Inc.
107 STEPHENSON ST.
FREEPORT, ILL.
Representing the leading companies of the United States
LIFE FIRE ACCIDENT TORNADO

Secker Thos A—f
Taylor & Frick—f l c
Temple H C—f
Timms Benj—f

FULTON

Eaton J M—f
Lein Geo—l
McMahon C C—f c
Mitchell W H—f
Snyder J C—f c
Smith T H—f c
Waite D C—f

GALENA

Barry J H—f c
Bennet J T—c
Blewett D B—f c
Callahan D A—f
Crooks J G—f
Dillon M J—f
Friesnecker P M—f
Hodson T H—f
Howard H H—f c
Knoebber Frank—f l
Meller F J—l
Moore I F—f
Nack J M—f
Rottler G H—l
Slattery M C—f
Spensley Miss J—f
Spensley R M—f

GALESBURG

Arnold H F—f c
Bartlett & Robbins—f l c
Blakemore J E—l
Boyer C C—f
Bradbery F—l
Byram E T—f c
Callender W H—f c
Clark Ella—f
Clark J C—f l c
Duke J T—l
Fanstock J C—f l c
Hamilton J—f
Holmes Fred H
Lindstrum A O—f l c
Losey J H—f l
Mason E T S—l c
Nelson Arthur—f
Rhodes Miron—f
Sanborn L W—f l c
Smith H A—f c
Spinner W H—f
Steepleton L P—f
Sullivan W H—f c
Swanson Chas F—f
Templeton J B—f
Virtue R M—f
Webster Chas A—f l
Webster C A—f
Weinquist O P—f
White C A—f
Wood H—f

GARDNER

Allison W S & Son—f l c
Barton John—f l
Green T S—f
Lutz J C—f

GENESEO

Bradley B—l
Cook Arthur—f
Fischer John—f
Guffin Minnie—f
Goembel W S—f
Goember & Roberts
Holunger H—f
Hosford W H—f l c
Hoit O W & Co
Lowes F M—f
Luther C F—f
Morrow P—f
Reherd W R—f l c
Schnabele P S—f
Stewart W M—f
Sweeney H R—f l
Voss W C—f l c

GENEVA

Burr W A—f l c
Brooks Chas—f
Carlisle A L—f
Field Chas—f
German Geo L—f
Howell W A—f
Kastner A O—f
Lawrence F D—f
Wilson Jno—f

GIBSON CITY

Ball Amos—f
Crammond John D—f
Cranston L A—f
Davidson W A—f
Eggleston E L
Keith O C—l
McKeever Wm—l
Pence John A—f l c
Phillips A L—f
Rady Chloe—f
Rady Ivy—f
Ulitsch O F—f
Vreland T M—f
Yoder M F—f

GIRARD

Baker Thomas—f l c
Bechtold J Z—f
Bellamy A—f
Bowersox Jacob—f
Garretson G G—f
Hamilton & Metcalf—f
Littlepage Ed E—f c
Metcalf Chas H—f
Tietsort J H—f
Wood Frank G—f

GOLCONDA

1st Natl Bank—f
Kerr Tony R—f
Mittler J H P—f
Randolph C L—f l c
Well G—f

GRANITE

Bartlet & Reintgas—f l
Champion Wm—f

Le Masters M—f
Morris A W Realty Co —f
Stallings Thos
Willoughby & Whitten—f 1 c
Winkler B F—f

GRAYVILLE

Ellis C O—f c
Gravett Wm—1 c
Mussett W A—f c
Negley G D—f
Sell W J—f
Walters Peter—f

GREENFIELD

Doyle J H—f
Haven V H—f
Metcalf C T—f
Rollins A D—f
Secor W G—f
Shields H A—f

GREENVILLE

Alio J H—f
Bradford J S—f
Breuchaud John—f
Carson W T—f 1 c
Carson Eula E—f
Clarkson I—f
De Moulin Ed—f
Dewey R K—f
Dunn & Weaver—f
Fritz & Hoiles—f
Gerke E L—f
Hoiles Guy B—1
Johnston F—f
Kershner F—1
Matney Wm D—f
Miller E W—f 1 c
Mitchell E E—f
Morris Geo O—f 1
Reid Ward—f c
White S Curtis—f

GRIGGSVILLE

Cunningham W O—f
Hatch J F—f
Hoyt E S—f c
Jones C W—f
Sargent Wm—f
Welteainsa E E—f

HAMMOND

Clark F T—f c
Evans W R—f c
Kizer T J—f c
Vent J A—f 1 c

HARRISBURG

Abney A G—f 1 c
Bostright Lewis—1
Furman Owaly—f
Grace, Collier & Belt—f c
Hallock W Penn—f c
Hubbard & Dorris—f
Largent Eugene—f
Lewis James B—f
Parker C V—f
Pearce J R—f 1
Wills C E—f
York L E—f

HARVARD

Beck M S—f
Bake J C—f c
Crumb H D—f c
Downs H A—f 1
Ehle Rema Miss—f
Groesbeck J W—f 1 c
Harris & Backus—f
Henaricks C J—f
Manley B F—f
Phelps Frank—f 1
Phelps & Axtel—f
Saunders P E—f c
Seeley Art—1
Sweeney J A—f c
Tucker S S—1
Verick Chas—f
Wetzell Randall—f
Wells Frank—f 1
Williams H S—f
Young Mrs Lucy—f c

HARVEY

Applegate Chas—f
Beck Peter—f
Braley F A—f
Campbell A W—f 1 c
Colerick R E—f c
Daniels Samuel—f
Dunavon A F—f
Gearon & Gearon—f c
Guernsey W W—f c
Miller W H—f c
Mynard H H—f
Rogers W D—f 1

HAVANA

Clauser D N—f
Coppel C E—f
Cullinane A D—f c
Elliott H H—f
Entwistle J M—f
Heigh F A—f 1
Mitchell F I—f 1 c

HENRY

Ford John—1
Hartly John—f
Humphrey A G—f 1 c
Jacobs Henry E—f
Kretz J N—f
Potter F W—f c
Stoner H—f c

HIGHLAND

Gruaz's Tim Ins Agcy
Horner John Z
Koch Christ—f c
Marcoot Maurice—f c
Pabst C T—1
Ruegger George X—f
Streuber Jas—f c
Tuffle Chas—f c
Zellar A—f c
Zimmerman Jos—1

HIGHLAND PARK

Andrews E E—1
Brand Wm E—f
Erskine D M & Co—f
Floyd Jane L—f
Holmes D A—f
Prinliville J W—f 1 c
Roberts G W—f
Roberts R—f
Vail H S—1

HILLSBORO

Abbott Wm—f
Barringer J B—1
Butler & Brown—f
Canaday S D—f
Crawford H R—f
Cress A A—f
Cress Edward A—f
Frey Jacob J—f 1 c
Grassell C W—f 1 c
Hampton O M—1
Hill L V—f
Miller & Miller—f c
Moore C H—1
Strange A T—f 1 c
Thompson Fred E—f 1 c
White & White—f 1 c

HINSDALE

Ames E P—1
Bohlander J G Jr—f
Crosby Eugene C—f
Duncan Wm—f
Fish Samuel H—f
Fox Herman M—f
Gifford F O—1
Linsley Chas F—f
McClintock Jas—f
Warren Chas C—f

HOMER

Butler C B—f 1 c
Elliott W A—f 1
Dungan M M—f 1
Hopkins F O—1
Ocheltree J M—f 1
Rickard E T—f
Smith J A—f
Smoot H M—f
Thompson J H—1
Tudor J A—f
Wallace Chas—f
Wiggins P E—f

HOOPESTON

Connady R G—f c
Duley George W—f c
Gilmon D D—f c
Lee M O—f
Lyons J O—f
McClure J C—f
Robertson Isaac—f 1
Rodman R—f
Ross O O—f
Russell L B—f
Sibbett A C—f
Smith & Bird—f
Wallbridge J B—f
Wallace-Catherwood Co —f 1 c
Watson J E—f
Wilson Robt E—c

HYDE PARK

Carroll J A Bros—f c
Gray Edmund A—f 1 c
Pierce Norton—f c

JACKSONVILLE

Ayers Walter & Co—f c
Beck Edw Sr—f
Briggs H E—1
Bronson T J—f
Buckthorp T H—f
Campbell J H—f
Clement H C & Co—f
Dickson C E—1
Doane L S—f
Dunlap M F—1
Dunlap R I—f
Dyer W T—f
Fanning G W—f
French C L—f
Goheen L—f
Gregory F L—f c
Greenleaf, Rutledge & Gates—f c
Hackett J H—f
Hackett J S—f
Hairgrove F L—f
Henderson A—f
Hook M C & Co—f 1 c
Hurst J M—f
Johnston E F—f
Keating Edw—f
Lanning T P—f
Marsh J N—f
McCullough J M—f
McGinnis Daniel—f
Miller J M—f
Robertson J R—f 1 c
Sanford W H—1
Sawyer Helen—f
Scott Realty Co—f
Stein P J—1
Strawn & Spink—1 c
Sweeney Daniel—f
Vaughan C J—1
Veitch W E—1
Ward C H—f 1 c
Wharton J B—f
Waggoner Ruth—f
Wisswell Geo T & Son—f

JERSEYVILLE

Bowman S H—f 1 c
Cutting L M—f 1 c

JOLIET

Adam R M
Barker C W—f
Clare William
Clement Charles—f, 1, c
Dunda Jos
Eib L
Freund J E
Gilbert B S
Goodspeed E I—f
Hill Mrs Omi—f
Henderson J D
Howard E E—f c
Lennon Bros—f
Lennon M
Loughran M—f
Munroe Bros—f
Noble Charles A—f
Oliver Reilly Co—f
O'Connor James—f
Pohl & Erb—f
Porter A N
Stoll C N—f
Schuster M E—f
Schager A—f
Stern L
Stassen H & M—f
Schoenstedt A—
Tyler S S—f
Woods John—f
Waters P
Ward J W—f
Young G R

KANKAKEE

Berry J R—1
Briggs Fred S—f 1
Brosseau P A—f 1 c
Calkins E D—f
Carey W I—f
Carlin Bros—f
Chapman F O—f
Cornwell H L—f
Dolan James—f
Durham D L—f c
Erzinger C H—f
Fenoinille L—f
Fisher W S—f
Gray E S—f
Kenaga W F—f 1 c
Lane H E—f 1 c
Lafond Riter—f 1 c
McAnally F I—f c
McAnally Sarah—f
Mead Chas H—f
Moissant Shirley E—f
Morey Oscar—f
O'Neill B D—f
Orr Jas N—f
Peterson J H—f 1
Schneider Albert—f 1 c
Sherwood Jay—1 c
Tracy C L—f

KANSAS

Anderson Frank—f
Bane Cora—f 1
Corte—f
Dyer S L—1 c
Hurst E E—1 c
Nay Henry—f
Owens W E—1 c
Pinnell W S—f c
Shaver L—f c
Soughers E H—f

KEWANEE

Anderson & Robinson—f c
Anthony Geo A—f c
Beadle E A—f
Blake Ira—f 1 c
Cable E D—f 1 c
Cundiff Geo B—1
Farr C C—f
Faull Edwin—f c
Fischer John—f c
Fischer Michael—f c
Gamble F R—f 1 c
Gulschen M—1
Heaps Christine L—f
Houle Bros—f
Kellogg Chas—f 1
Mainwaring E—1

ILL.—Kewanee, Con.

Maul A—f c
Moore & Koppitz—f 1
Moore Robert—f
Morrill C A—f 1 c
Neville Russel T—f 1 c
Neville W A—f
O'Connor H G
Phillips Horace—f 1 c
Smith Walter L—l
Snyder C—l
Stevens C L—f
Taylor R E—f 1 c

KIRKWOOD

Capron Roy
Carmichael C A—f
Tubbs & Watson—f 1 c
Tubbs J A

KNOXVILLE

Gault Isaac B—f
Hogg Jas R—f
Hogg & Sutherland—f
Lewis I J—f
McIntosh Josephine —f c
Nelson O C—f
Sanford Jno F—f 1
Stephens Mabel Mrs—f
Tate J W—f c
Tate T R—f
Wager C N—f
Wilson F E—f

LACON

Ford W H—f
Maxwell E H—f c
McMurtie L C—f
Ong C N—f
Richmond E D—f
Wood L T—f
Wood & Wescott

LA HARPE

Booth J R—f
Conrardy L—f 1 c
Coulson C S—f
Coulson Geo—f
Hungate John Jr—f
Kaiser W B—f c
Martin Bros—f
Scott T J—f 1
Warner C W—f

LAKE FOREST

Anderson Joseph—f c
Chase Samuel—l
Griffith & Warren—f 1 c
Melody Martin—f
Norton Chas D—l
Orr S C—f
Rice E G—f 1 c

LA GRANGE

Brown W J—l
Bushnell E B—f
Cossit F D & Son—f 1 c
Fogg Brothers—f
Gardner Luella Mrs—f
Perch S—f
Sands Henry—f
Sackett C L—f
Wiseman W L—f

LANARK

Adams Geo—f c
Glotfelty J M—f
Lampert A J—f
Pfoutz D C—f 1
Schoen Henry—f
Shaner A B—f
Slifer R—f
Tallman G W—f
Wolf Floyd—f
Wolf Guy—f
Yeager Frank—f
Yeager Joseph—f c

LA SALLE

Cleary C—f
Duncan N W—f c
Hummer Wayne—f 1 c
Mason W S—f 1 c
Parks W—f
Pierard J F—f 1 c
Walrad B F—f
Wilson G A Jr—f
Young J R—f 1 c
Zwick F B—f

LEBANON

Chamberlin C E—f 1 c
Eisenmeyer Homer—l
Gerking G W—f
Hearding W—f 1
Louden J C—l
Reibold Benj—l
Sager E G—f
Sager Jesse B—f 1
Zerweck Louis Sr—f

LEMONT

Beckman August—f 1
Buczkeivoicz Vincent—f 1
Groff John A—f 1
O'Brien John H—f
Tedens J H—c
Walker Geo S—f
Welk H—f

LENA

Baldwin George L—f 1 c
Dunn J C—f 1 c
Haubach Eli—f
Krape A A—f 1 c
White R M—f
Wingart Geo—f

LEWISTOWN

Campbell Susie L—f
Comstock Frank—f 1
Fike Wm M—f 1
Lilly Fayette L—f
Rice & Lilly—f
Rhodes & McNally—f 1
Rucker W T—f
Worley W C—f

LEXINGTON

Claggett B J—f
Dawson John B—f
Heydacker R L—f
Hiser O L—f
Mahan W R—f
Scrogin A B—f
Stayer L B—f 1
Weakly J M—f
Weaver N D—f c

LINCOLN

Bates W C—f
Biwer P M—f
Corwine Geo D—f 1
Cossett Maud
Corwin Chas—f
Cox G H—f
Davies E R—f c
Davy T S—f 1 c
Fogarty Wm—f
Gillespie David—f
Haller J S—f
Hoover J C—f
Jewett J E—f
Latham Richard—f
McGalliard Wm—f
Maxwell Wm K—f
Myers Benj—l c
Parker Lynn—f
Perkins & Wakeman—f
Petrie L V—l c
Rautenberg E F L—f 1
Ryan & Purinton—f
Schweigerhardt G J—f c
Thomas W A—l

LICHFIELD

Blackwelder E O—c
Groner & Taylor—f
Harrington T W—f
Hood & Co H—f c
Kayser H F—f
King W J—f
O'Bannon S E—f
Ogle J T—f
Richmond C E—l
Rose & Co P J—f
Smith E T—l
Stansifer A R—f c
Warden A A—f
Wood J S—f
Wood-Potts Agency The —f 1 c

LOCKPORT

Cheadle T A—f c
Chidsey D—f
Freeman J T—f
Marvin J L—f
North W W—f
Norton Geo B—f c
Parker Miss G—f
Spangler C H—f
Stowe F F—f
Walter J A—f
Walter M—f
Ward W M—f

MACOMB

Ausbury E T—f
Black William—f
Carter Charles S—l c
Chandler C V—f
Churchill Fred B—f
Collins L R—f
Cox & Roberts—f
Cummings Wm—f
Flack C W—f
Fuhr A B—f
Gumbart G—f
Hampton E I—f
Hardy Oscar—l
Hites C E—l
Imes Chas I—f
Imes Lyde I—f
Keefer J M—f
King J R—f
McClellan F G—f 1 c
McLean B F—f
Norton E J—f
O'Harra Ira J—f
Patterson Maud—f
Pennywitt D P—f
Piper Olander—f
Shannon Mae—f
Sherbine Edw—l
Swango Ralph—f
Tabler Harry—f
Ulrich J H—f
Voss L B—f
Walker Elmer—f
Walker W A—f

MARENGO

Beldin Geo D—f
Crissey S A & Son—f
Gault Richard—f
McKeown O J—f
Mead W F—f
Renwick Geo F & Son—f
Riley T J—f
Seward E E—f
Wilson Ray—l
Woleben N V—f
York M D—f

MARION

Abney & Bentley—f
Binkley & Garrison
Campbell Lloyd—f c
Denison & Son—f c
Felts James A & Co—f c
Fowler R R—f c
Fowler John V
Griggs & Bracy
Hill & Binkley
Holland Harry—f c
Jackson E B—f
Kimmel & Burkhart
Lewis J P—f
Nicks J T—f
Otey Charley
Parks Roscoe—f
Potter W O—f c
Smith D C
Smith J C B
Turner F C—f

MARSEILLES

Brewster T D—l c
Bruce Jas—f
Gardner L J—f
McKahan H B—f
Montgomery & Ebersol —f
Morey & Son—f c
Neff & Rollo—l
Nicholson D G—f
Osgood L P—f
Roath B A—f
Smith & Kelso—f c

MARSHALL

Arford E K—f 1
Black F R—f
Brown R H—f c
Clark T W—f
Claypool E—f
Cole Edward—f
Cole & Cole—f 1 c
Davison & Bartlett—f c
Emerson Ed—f c
Greenough F W—f
Hurst S—f
Janney H M—f
Janney & Shipe—f
Johnson B F—f c
Jones E D—f c
Martin W T Jr—f
See & Dunn—f c
Weir & Weir—f
Winterrowd H D—f 1

MASCOUTAH

Bocquet Julius C—f 1 c
Henrich Geo—f
Lill P W—f
Scheve Gust—f
Wombacher Geo F—f

MASON CITY

Ainsworth W E—f
Bueling Fred—f
Covey W A—f c
Culp J S—f
Fiddler W R—f
Forsythe N S—f
Naylor U—f

MATTOON

Fitzpatrick Bros
Guthrie E T—l
Guthrie & Herman—f 1 c
Kincaid & Kincaid—f 1 c
McVay W W—f 1 c
Silvers Frank—f 1 c
Smith A C—l
Spitler Noble & Co—f 1 c
Stump J J—f c
Sutherland A H—f
Tivnen & Co—f 1 c
Wilson & Gannaway—f 1 c
Woods Winfield—f 1 c

MAYWOOD

Adgate Mary C—f
Albertson J R—f
Benson O H—f
Burk A L—f
Goodrich Henry K—f
Greenblat Isidor M—f
Hart C T—f
Hayes S C—f
Heller Charles—f
Hubburd Charles—f
Maywood Trust and Savings Bank—f
Woodward E S—l

McHENRY

Block & Bethke—f
Freund J W—f
Mead H C—f c
Perry & Owen—f
Stenger Carl W—l
Stoffel Simon—f c
Stoffel Wm—f
Walsh M J—f l

McLEANSBORO

Bowen E H—c
Camer & Eckley—f c
Cross & Underwood—f
Denson D N—f
Guill A J—l
Hall Otha—f
Hogan Geo W—f c
Howard L—f l c
Jones J W—f c
Little Louis—f
Shoemaker J M—f
Shoemaker R—f
Thomas & Anderson—f c
Webb & Lane—f
Wilson & McNabb—f

MELROSE PARK

Carson John G—f
Cramer Mathew—l
Davison Adam—f l
Melrose Park State Bank —f
Soffel John—l
Vosburgh Frank R
William Thomas—l
Wolf Charles J—l

MENDOTA

Blanchard Geo E—f
Buettner & Barth—f l
Cranwell T S—f
Crawford R N—f l c
Hempstead E F—f l
Kieselbach Otto—f
Lamberton—J A—f
McCormick J F—f
Madden & Goedtner—f l

METROPOLIS CITY

Anderson & Co—f
Colfax M—f
Flanigan B—f
Keer S B—f
McKee R G B—f l
Morris J H—f
Rayland O—f
Roby Curt—f
Steers Harry
Stevens H Wallace & Co —f
Trovellion Loren—f
Young G W—f

MINONK

Gerdes & Co Jacob S—f l
Kerrigan D J—f l
Kipp S C—f
Mingers J A—l c
Pickard Jos—f c
Shugart F M—l
Simpson Jas A—f
Stoddard R B—f
Von Nordheim E—f
Wickler J C—f c

MOLINE

Anderson Christine Miss —f l c
Cleaveland L H—f l c
Conrad Grantz—f
Crompton S S—f l c
Eastman E L—f
Ecklin John—l
Entrikin Fred C—f
Entrikin & Entrikin—f l
Gillmore John S—f c
Gripp Henry J—f c
Horstkamp & Sherman —f l c
Jahns Louis O—f
Kerns C S—f l c
Kohler A H—f l
Mahae T W—f
Metzgar Judson D—f
Morgan E E—f c
Oakleaf J B—f l
Parks H H—f
Rank & Murphy—f
Wallace William—f
Young F R—f l c

MOMENCE

Brassard V T—f
Brown W A—f
Gray B F—f
Harlan O M—f
Harney E P—f
Hopper Lona—f
Kirby J J—f
Lane F E—f
Lisman C H—f
Riley William—f
Styles D E—f
Sweet A E—f
Tower J W—f l c

MONMOUTH

Allen J A—f
Benson Chas—f
Campbell Smith—f
Clippinger J C—f
Davis Chas—f
Dains E I Sons & Co—f
Dougherty C W—f l c
Dykes Mrs M E—f l
Giles I W—l
Hartsell Judd—f l c
Hickman Ross—f
Huey J D—l
Jefreys M G—f
Lahl F—f
McCray Albert—f
Means E C—f
Miller C Lester—f l c
Mitchell W A—f l
O'Dowd John—f l
Quimby & Hallem—f c
Sawyer W A—l
Schall W P—f l
Walston G W—f
Woods W H—f

MONTICELLO

Davison W K—f l c
Hicks Jas—f c
Holmes Sadie—f
Huston Chas R—l
Hudgen & Kuns—f l
Kirby Jno—f c
Porter & Medain—f l c
Rentfro Robert—f l c
Rodgers A L—f
Smith W P—f l c
Tatman Bros—f c

MORGAN PARK

Gor L T & Co—f
Silver C P & F P—f

MORRIS

Bell Wm—f l c
Bliss S C & Co—f c
Campbell P B—f l
Cross P K—l
Emerson E S—f
Foley James—f
Hilliker A H—f l c
Nelson O J—f l c
Petteys J G—f l c
Pike E W—f l c
Rausch—f l c
Reardon C—f c
Sachse C G—f l c
Sanford W G—f c
Young C D—f

MORRISON

Ackerman Chas—f
Baird A R—f c
Blodgett & Riordon—f c
Ludens H J—f
Macklin C G—f l c
Maxwell S A—f
McBride—f
Payne E W—f c
Ramsey & McCalmont—f
Reimers J J—f c
Thomas F M—f
West Bros—f

MOUND CITY

Carter H G—f l c
Gaunts C M—f
Ulen B L—f l
Wehrenberg C—f l c

MOUNT CARMEL

Bedell Mrs M L—f
Hughes Wm H—f c
Kelsey Mrs J—Maxwell —f
Ramsey J E—f
Seibert D F—f
Stein Geo B—l

MOUNT OLIVE

Clavin Collie—f
Harlan L M—f
Keiser C J—f
Neal J D—f
Reilly L C—f l
Scheller Rich—f
Troeger H J—f
Whitehouse Wm—f

MOUNT PULASKI

Danner G C—f c
Heckler C—f
Schafer G F—f
Schafer H W—f
Schmitz Chas—f c
Scroggin T A—f
Wynd H V—f

MOUNT VERNON

Baugh J W—f
Crooker J P—f
Gibson & Richardson—f
Grant Rufus— f l c
Hill & Hill—f l
Hinman Earl— f
Hoit C F—f
Johnson A C—f
Legge L E—f
Menzer Frank—f
Ore Geo L—f
Pace W T—f
Peauler E M—f
Piercy N A—f
Smith Kirby—f
Snedaker Frank
Stephenson W J—l
Tanner A C—f
Threlkeld Geo—f
Webb & Harris—f
Williams Curtis—f

MOWEAQUA

Adams A L—f c
Ayars M S—f c
Ayars Ralph—f c
Clapper S S—f c
Day H M
Gregory H R—f
Gregory Richard
Snyder R W
Snyder V—f c

MURPHYSBORO

Cotter & Hagler—f l c
Decker Phil—f
Gray H M—l
Hayes & McGahey—f l c
Kane & Martin—f c
Kuehle & Sons—f c
Overly J L—c
Pierson J J—f l c
Ritter Chas L—f l c
Roberts A G & H S—f
Roberts A H & Son—f
Vancloster Ed—f
Watson Andrew—f l
Watson R W—f c
Wilson W P—f
Williams & Batson—f

NAPERVILLE

Christ M E—f
German Melvin—f
Kletzing H F—f
McDowell Alex—f
Myers B H—f
Rasweiler H H—f
Rasweiler Harry—f l c
Scott Alvin Jr—f l c

NASHVILLE

Carter J P—f c
Fiene Fred—f
Forman Bros & Jones— f c
Holston B B—f l c
Hosmer Henry—f c
Hutchings A W—f l
Stanbrook Wm—f
Tharp Amos—f
Vernor F M—f

NEWTON

Arnold J F—f c
Bryan A R—l
Buchannan C I—l
Burton Dr E E—l
Fithian Shas D—f c
Fraller P R—f l
Hasket H M—l
Johnson E F—f c
Laugel Paul B—f
Matheney John W—f l c
Mathews A L—f c
Percival C J—f
Richards L A—f
Robertson F H—f l
Shamhart W W—l
Shupp John H—f c
Stewart & Prather—f c

NOKOMIS

Griffin Alf—f c
Ludwick R S
O'Meara A E
Weaver & Miller
Webster W G—f c
Wild & Webster—f c
Williford A J—f c

NORMAL

Boling John L—l c
Keady Alex—f
Miller J B—f
Shanklin D H—f

OAKLAND

Bell Bros—c
Brown W E—f l
Carter E N—f
Kinzes J O—c
Maddon J W—f
McConkey G W—f c
Meneaugh J F—f
Reeds W A—f
Smail James—f
White Harlon—l
Winkler F C—f c

OAK PARK

Allen W H
Barker O B Jr
Carmann S S
Clark N R Mrs
Cogswell L D
Cotton W F—f
Davis E V
Dunlop M E
Einfeldt Henry & Co—f
Fuller E A

ILL.—Oak Park, Con.

Furlong E G
Gale Wm H—f
Goodall Francis
Green F W
Grosser W F—f
Hemingway G R—f
Howe Chas O
June Frank H—f
Kelly John J
Kistenbroker A—f
Knott L E
Leadaman H N—f
Lehman Frank—f
Lehman H J—f
McCauly D R & Co—f
McKee Hazel E
Middleton E
Miller Peter H
Morton Earl—f
Nohac, Jos & Co
Oaks W W
Orvis Alton B
Pike Ivory H
Roos A & Sons—f
Rundell Chas L
Schlund Joseph—f
Thompson F D
Tristram J E
Walker John W
Willing James P—f

OLNEY

Bail F L—f
Boyer F—f c
Coew H C & J T—c
Greeson & Price—f
Howard J C & Yost—f c
Keller Geo A—f 1 c
Quick C & Co—f c
Slanker G D—f 1 c
Sterchi Henry—1
Stillwell J M—1
Tennyson A—f
Von Almen J C—f
Wharf James E—f 1 c
Wilson Jas P—f

ONARGA

Amerman Isaac—f
Durham E D—f
Egley G B—f
Kay J W—f
Risser L J—f

OREGON

Burchell F W—f
Chamberlin C H—f
Davidson R M—f
Duzan Bert—f
Ely Orville R—f
Emerson W J—f
Etnyreve C D & Co—f 1 c
Mead John D—1
Ray E A—f
Reed Bros—f 1 c
Schneider Wm

OTTAWA

Anderson J A—1
Arnold Stephen—f
Cairns David—f
Caton C A—f 1 c
Colwell Wm—f
Curtis W W & E J—f c
Doolan & Brewster—1
Farrell T B—f
Gibson T C—f
Hanifen Michael—f
Harris T O & Son—f 1 c
Hatheway Fred—f c
Johnson H W—f
McEvoy A S—f
McEvoy Jas—f
Mahoney P J—f 1
Pearson S C—1
Pusey W B—f
Riorden W J—f 1
Stout Miss Elizabeth—f
Stout John—f
Trimble—f 1 c
Vittum W C—f
Warner & Hess—f 1 c

PANA

Baldwin & Baldwin—f c
Burt A S—f
Ferguson H W—f
Gray W—f 1
Henderson J O—f 1 c
Kirkpatrick H B—1
Lees Ed—f
Logan Griffith—f
Mull W H—f
Pierce Wm & Son—f
Pierpoint J J—f 1 c
Prichs John W—f
Reese J E—1 c
Warren Wm
Whitehouse C—f

PARIS

Beckett J P & Co—f 1 c
Bristol Miss Emma—f
Burt W N—f 1
Chilcote & Wright—f 1 c
Cole W D—f 1
Dole Geo V—f 1
Eldridge Albert—1
Farmer Everette—f
Green Guy O—f 1
Hays Mrs Anna—f
Hickman O D & Co—f 1
Howard G F—f 1 c
Hutchinson W U—f
Jones O S—f
Keller A L—1
Levings W F—f 1 c
Mann A C—f
McCord Richard K—f
Moffatt H R—f c
Redmon & Snyder—f 1
Reed M—f
Russell E S—f 1
Sheppard J A & Sons—f c
Sheriff W B & Co—f 1
Swisher H M—f
Swisher J A & Co—f 1 c
Tanner Alfred—f 1
Van Sickle S G—f

PAXTON

Bobo C E
Chamberlain T W—f
Colc J W—f c
Duffield H E—f
Fagerburg Ed—f
Froyd E T—f 1
Johnson V E—f
Kerr & Lindley—f
King Claude—f
Ludlow S S—f c
McQuestan & Frederick—f

PAWPAW

Jamieson Robert—1
McMillen Chas W—f 1 c
Wright & Fleming—f 1 c

PEKIN

Allensworth B C—1
Becker Herman—f c
Champion A L—f
Dunkelburg & Bohlander—f 1 c
Edds James A & Co—f
Haines James & Son—f
Heck James—f
Hinners Mrs Lena—f c
Holland C F—f 1 c
Reardon Ed—f
Shuman W E—f 1 c
Smith John L—f 1 c
Stenck Herman—f 1 c
Williams F W—f 1

PEORIA

Becker R O—1
Bills Roswell & Co—f 1 c
Blusch J H & Co—f 1 c
Bryan George—1
Bryan W F—f c
Callender & Co—f 1 c
Casey J J—f 1 c
Cone W R—f c
Cummings & Son—f 1 c
Darden W S—1
Davis Howard L—f
Daysdale Wm—c
Feger I N—f
Gable & Son—f 1
Gerdes & Sprague—f 1 c
Gibbon, Dickleman, Furst & Bourke—f 1 c
Goldsby J F
Goodfellow G C—1 c
Hatfield Co—f 1 c
Hanna W C
Jamison H B—f 1 c
Johnson & Reyburn—f 1 c
Keith Harry W—1
Kempshall & Keene—1
Kennuel Chas A—f
Lind J L
Macauley C A—f
McClintick & Smith—1
Menteiph J H
Menter N J—f
Monk R L
Monroe E D—1
Muller Theo J—f c
National Agency Co—f 1 c
Ottenheimer S W—1
Phelps R A—f
Reinhardt Henry—f
Sleven F T—f
Smith Philip—f
Spurck C J—f
Spurck & Grisby—f c
Struck H—f 1 c
St Cerny J J—1
Tobias & Co—f c
Trefzger Adolph Co—f c
Van Arsdae W T
Velde H F—f 1 c
Wittick W A—f 1 c

PERU

Brewster B D—f c
Briel Geo—f 1
Bulfer Chas—f
Curtis Hackman—f
Denny Mrs Annie
Eickhoff G H—f
Helmig Henry & Son—f c
Hoberg F E—f
Hoenscheid Chas B—f
Hoss Minnie—1
Hoober Aaron—f
Hoss & Loeklo—f
Keegan P T—f
Koppen Anton—1
Leckle Otto—1
Ream Henry—f 1 c
Scanlan & Massicon—f
Struever Rudolph F—f 1 c
Wagner Wm—f
Werling F X—f
Werling F X Jr—f

PINCKNEYVILLE

Cavanies J C—f
Craig Mary B—f
Crawford Joe—f
Dry Alva
Dwyer Clara K—f
Edwards W O—f c
Gruner Phil—f
Kaffee Norton J—f
Kane E K—f
Ozburn Allen—1 c
Roe Chas H—f
Roe John D—f
Sims W W—1
Taffee J G—f
Taylor Hosea—1
Wallace T L—f

PITTSFIELD

Allen P C—f 1 c
Bush W C—f c
Burt Mrs E A—f
Crane S L—f 1
Delany F D—f
Green W B—f
Hess J D—f
Hesley Bros—f
Hirsheimer L D—f c
King M D—f
Matthews & Morgan—f
Neibur F W—f
Pennington G S—f c
Turner F G—f
Strauss Wm—f

PLANO

Jones W K—f 1
Leitch R—f
Smith J H & Son—f 1 c
Turpin J E—f 1 c

POLO

Bracken Robt—f
Clinton E M—1
Clopper Wm—f
Coursey H W—f
Donaldson Guy—f
Hazeltine M J—1
Holmes Daniel J—f 1
Metz Geo—f
Miller G W—f c
Mulnix F—1
O'Kane A—1
O'Kane E—f
Schryver M E—f 1 c
Senniff C—1
Typer Harry—f
Wales S—f
Worley M—f
Zick Fred—f

PONTIAC

Chaney Geo—f 1 c
Dye Miss Estella—f
Graves Thos L—f 1
Graves W C—f
Greenebaum M H—f
Herzberg S H—f
Le Messurier C J & Son—f 1 c
Myers Frank L—f a
Patty C N—f 1 c
Phillips Chas—f
Reed Jos E—f
Simmons E A—f c
Sims S E—f
Tuesberg W C—f

PRINCETON

Brokaw O—f
Clark & Anderson
Clark H A—1
Codington John—f
Co-operative Real Estate & Exchange Agency
Ferris A H—1
Harrington Geo B—1
Henderson T B—f c
Hills Z S—f c
Johnson F A—f c
Mesenkop W H—f c
Russell R L—f
Stewart F W—f 1 c
Streeter T F—1 c
Swengel A M—f
Young E M—f
Zeigler & Anderson—f 1

PROPHETSTOWN

Baldwin S G—f
Crook N C—f
Devenny G F—f 1
Downer Wait—1
Gilbert Rogers—f
Griswold Elliott—f 1 c
Johnson Adolph—1
Kempster Wm—f
Mathis Wm—f c

Mathis, Stover & Mathis —f
Olmsted G W—f
Paddock H E—f 1 c
Petty O P—f c
Potter G W—f
Rapp Phil—1
Sears Fred—c
Timmerman G W—f 1 c
Warner C J—f 1

QUINCY

Bastert J H Co—f
Berger Sim—f
Binkert Bros—f
Boller F—1
Boswell L—f
Cruttenden J W—f
Chatten Bert—1
Dickhut Phil L—1
Dines & Orr—f 1
Fuelbier J—f
Gille G H—f
Heckle & Son—f
Hofer—f 1
Janes Geo M—f
Kemp H T—f
Lake H H—1 c
Murphy Wm H—f
Parker E J—f 1
Ricker H F Jos, Jr—f
Southwestern Realty Agency Co—f 1 c
Stewart Geo R & Co—f 1
Tompkins W B—1
Vasen B G—f
Wehmeyer A F—1
Wells H S—1

ROCHELLE

Branels E O—1
Duranti P A—1
Gardner Fred E—f
Hayes John—f
Hays W P—f
Healy Bros—f
Hizer A W—f
Hodges Ambrose—f
Holmer D J—1
Lake Lucy J—f
Lake O M—f c
Lux Wm—f c
McConaughy J O—f c
McHenry Wilbur—f c
Orput E L—1
Purvis John—1
Sheadle A B—f
Slaughter H E—1 c
Smith Fay—1
Tilton W W—f
Weeks Elsie—f
Wrick Fred—f

ROCK FALLS

Gettle C W
Hubbard C L
Kadel J A
Limerick J G
Shaw J F
Shaw M J V
Stone W

ROCKFORD

Allen Harry—f 1
Bowman John A—f
Brown F L—1
Camlin E A—f c
Camlin John H Co—f 1 c
Colehour F E—f
Crawfork E K—f
Deuel & Oshay—f
Diamond Jessie & Co—f
Eastwood B E—f 1
Golden I C—1
Hiel V P—1
Hollenbeck W S—1 c
Humeston F H—f
Jackson C E—f
Johnson Wm—f
Johnson W C—c
Joslin James T—f
Knapp & Barnes—f
Macomber Wm W—1
Manlove J G—f 1 c
Mather Chas J—1
Marean H A—f c
McEvoy & Betsold—f
O'Connor Ed—1
O'Conner K F—f
Rew Robert & Co—f
Schlick F A—1
Sheldon C W—f
Sheldon Chas E—f
Shepherd R A—f
Shoudy & Melville—f
Sovereign I J—f
Stocking D C—1
Sullivan D F—1
Treat B B—1
Weyburn L A—f 1 c
White F J—1
Whitehead J B—f
Wilcox Fred J—f
Wilcox H J—f
Wiley Geo L—f
Williams H W—f 1 c

ROCK ISLAND

Am Natl In Co—f
Andrews F A—1
Bennett Robt—f 1 c
Bowman E H—f
Briggs M M—1
Burns & Kries—f
Chamberlain Robt—f
Cleland J H—f
Cox P F—f
Eckhart & Buffum—f
Elliott & Bailey—f
Freeman J L—f
Greif J K—1
Grove C E—1
Guyer E H—f
Hayes & Cleaveland—f 1 c
Hellpenstell Carl—f
Hodgson C E—f
Hubbard H H—f
Huckstaedt G O—f 1 c
Hull Geo—f
Hull S S—c
Kirsch Paul—1
Kreis E B—f
McDaniel C H—f 1
McFarlane D R—f
Maucker W C—f 1 c
Medill T J—f
Montgomery Maud
Osborn G W—1
Reidy Bros—f
Schaarman Wm
Schill H L—f 1 c
Schillinger Wm H—f 1
Schriener H—f c
Stewart J W—f
Walker H K—f
Weed Jas—f 1 c
Wrigley H H—1

ROGER'S PARK

Barnett J G—f
Bates Roy S—f 1 c
Carlson Jno M—f
Cleveland J D—f 1
Dean M B—f
Dever H A—f c
Ennis C S—f
Evenden J E—f c
Hines Mrs F S—f
Lowenmeyer Ben—f
Moore Geo C—f
Read J J—f
Redfield I G—f
Sharp J B—f
Steen Geo T—f
Thompson C H—f
Touhy S Rogers—f
Wittekind G F—f

ROOD HOUSE

Bates Chas T—f 1 c
Ferguson W J—f
Meryenstein Mark Jr—f
Payne C W—f
Roodhouse W O—f 1 c
Starkey J W—f c
Strang W B—f 1

RUSHVILLE

Bagby John S—f
Bottenberg T E—f c
Brown H H—f c
Cole Harvey W—f
Dietrich W H—f
Dyson George—f c
Glass David H—f
Griffith Chas B—f
Jaman L A—f
Little John S—f 1
Loring J M—f
Mourning D L—f
Pemberton H T—f
Rodewald A P—f
Steele G B—f
Teel H V—f
Toler Chas—f
Willard B O—f
Young J H—c

SALEM

Farson G W—f
Goodnow Fred C—1
Larimer John W—f
Marshall & Mooney—f
Storment W S—f
Webster Mrs Ollie—f
Williams John P—f 1

SANDOVAL

Bellamy J S—f 1
Clyde Dodds—f
Patterson Chas
Reinhart Fred F—f 1 c
Ruddick Lease—f c

SANDWICH

Blee & Ingersoll—f
Culver E P—1
Dennis W A—f
Faxon C G—f
Johnson R T—f
Kirn J D—f c
Lewis H C—f
Sedgwick C F—f
Sedgwick S P—f
Stinson C L—f 1 c
Wheeler Chas—f 1
White A G—f
White John—1

SAVANNA

Gray A J—f
Greenleaf F S—f
Nickels J J—f c
Robbe H O—f c
Scripture Jesse—f
Smith D C—f
Stedman Frank—f
Stransky Frank—f

SAYBROOK

Means & Schureman—f 1 c
Nelson G M—f c
Wyckoff J E—f 1

SHABBONA

Heeg W F—f
Husk Wm—f
Lovering Geo—f
Stine Chas F—f
Ray W H—f
Young H W—f

SHANNON

Babb A S—f
Healy C M—f c
Kuter H L—f c
Moll John—f
Roche John—f
Yordy Amos—f 1

SHAWNEETOWN

Daily Tom—f
Froehlich D E—f 1 c
Howell Will A—f
Logan John A—f
McKernon W R—f
McMurchy V—f
Millspaugh J W—f 1

SHELBYVILLE

Allan & Ragan—f 1 c
Barbee M—1
Carr S B—f c
Chester Mrs Kate—1
Craig Wm H—f c
Dove Bros—f
Eiler Bros—f
Ellis J L B—f
Embry Miss Julia—f
Green Wm—f
Herron & Ulmer—f c
Hook J W—c
Keller & Leathers—f
Knecht E R—f
Miller Geo C—f
Miller W H—f c
Miller John D—f
Miller M H—f c
Milligan David A—1
Oliver Wm Jr—f c
Richardson W J—f
Scarborough E J—f c
South Harry—c
Steward C W—f
Storm Isaac S—f c
Taylor Chas—f c
Tull B D—f
Ward U G—f
Weakly J T—f c

SPARTA

Bratney J C—f
Brown J C—1
Carter G A—1
Dickey James H—f
Eiker W D M—f c
Ervin A K—1
Leeman J B—f
McIlwain J A—f c
McIlwain W B—f c
McKelvey—1
Palmer F E—1
Perkins J C—f 1 c
Stephenson A J—f
Stephenson T B & Co—f c
Tweed J W—f c
Wilson Chas E—f 1

SPRINGFIELD

Baker T C—f 1
Bell R E—c
Bellersheim Geo J—f 1 c
Benjamin S—f 1 c
Brinkerhoff & Co—f c
Cantrall E E—f 1 c
Chapin & Williams—c
Connolly Robert & Co—f
Conner Bertha M—f
Constant John D—f
Culp Harvey T—f c
Davidson Gaylord—1
Diller Isaac R—f
Fayart E E—f c
Fish & Sullivan—f
Freund J W—f 1
Gard J E—1 c
Hamilton N J—f
Hatch O M—f
Haynes Realty Co—f
Hazlett M M—f
Herman & Co—f
Herndon Gray—f
Hickox C V—f
Hickox G C—f
Hughes A F—1
Jefferson J W—1
Jones M A—f c
Kendall A W—1
Kennedy F P—1 c
Keys A S—f

ILL.—Springfield, Con.

Knickerbocker J W—f
Lanphier & Co—f 1 c
McRoberts R E Co—f
Morgan & Owbridge—f c
Monroe A J—f
Morton J A—f
O'Crowley D O—f
Piper J H—f
Ritter George J—f
Rollins H W—1
Ruckel—W F & J H—f
Ryan Frank—f c
Schermerhorn C—1 c
Scott J W—f 1 c
Shepherd J T—f
Sherwood E S—f c
Snape Harry M—f c
Sterling F H—f
Smith E F—f
Solenberger H M—1
Stacy T F—1
Stagg Wm L—1
Troxell Kindendall & Co—f c
Valentine F E—1
Van Loon Geo J—f
Walker E S—f c
Warkman Frank—1
Weaver J B—f
Williams D T—1
Wilson E A—f 1 c
Wooding D J—f c
Woods & Odiorne—f
Zimmerman & Co—f

SPRING VALLEY

Blachley L S—f
Hannum E P—f
Hawthorne Wm—f c
Hercer Jos—f
Hollerick C N—f c
Jagodzinski I J—f
Knapp Chas W—f c
Murphy J L—f
Pinckley J C—f
Sweeney J J—f 1 c
Thomas John R—f

STAUNTON

Fischer & Woodward—flc
Fischer Laura—f
Hackman W F—f
Hyndman Wm—f
Panhorst Edward—f
Volentine Ben—f
Volentine & Son—f 1

ST. CHARLES

Blanchard C L—f c
Elliott & Son J F—f c
Gloss H A—f
Gray Ellis—f
Hempstead H G—f
Hempstead & Son—f c
Hunt Brothers—f
Hunt F C—f
Olson Chas—f 1 c
Rockwell F—f
Rockwell H T—f 1
Ryan T E—f
Wettstein Karl C & Co—f 1
Wheeler C M—f 1

STERLING

Decker J—f
Galt Wm T & Co—f 1 c
Greenough G D—f
Hessling J F—f
Jenkins E K—f 1
Miller D L—f
Oltman L—f
Palmer W P—f
Reed Walter—f
Sheldon Carl F—f
Street H S—f
Ward John A—f
Ward M C—f
Wetzel John—f 1 c

STREATOR

Ackermann & Co—f
Baker & Williams—f c
Barlow J C—f
Bawden T C—1
Benny Edw—f 1 c
Chubbuck O—f
Dicus M H—f
Hite W B—1
Holland W A—f 1 c
Horack—f c
Joerndt Frank—f 1
Keating B T—f 1 c
Kopf Jos—f
Myers Ed C—f
Pile W Co—f 1
Pirkey J C—f c
Powers Geo L—f
Prafcke A J—f
Ryan H N & Son—f c
Spencer D J—f c
Taylor Geo N—f 1 c
Walters Jas—f

SULLIVAN

Baker J H—f c
Baker Zion—f
Bolin S T—f
Edwards C S—f c
Good James H
Grider John T—f c
Harsh P J—f
Hughes Oscar—f 1 c
Jennings John E—f
Martin J K—f
McPheeters Frank—f
Mattox M A—f c
Meeker Ray D—f c
Monroe C H—f c
Sentel Geo A—f c
Shuman Irving—f
Sickafus W I—f
Thompson Frank—f c
Worsham O C—1

SYCAMORE

Buell Charles—f
Conrad C M—f c
Hollembeck F—f 1 c
James Geo—f
Knights Henry—f c
Meeker C G—f
Pond C C—f
Sivwright Chas—f c
Snow B J—f
Walker C E—f
Warren Geo O—f

TAYLORVILLE

Anderson F W—f
Brents Homer—f
Bunn E—f
Cunningham T J—f
Grundy L G—f
Hunker A A—f 1
Johnson T H & L H
Kinney A T—f
Kinney Bros—f 1 c
Magner H J—f 1 c
Merry J A —f
Rhodes C A—f
Sharp J R & Sons—f c

TOLUCA

Brown C A—f
Fahey Mike—f
Scullans J M—f
Tracey J W—f c
Turigliatti D—f

TUSCOLA

Duhammel S S—f
Johnson R J N—f 1 c
Kagey J W & Co—f 1 c
McKee A A—f 1 c
Madison H B—f c
Robertson M E—f 1 c
Thornton Curt—f 1 c
Whitlock Sy—1

UPPER ALTON

Johnson E—f 1
Leverett J—f 1 c
Megowen J D—f

URBANA

Aff C W—f 1
Bliss Geo P—f
Boggs S F—f
Busey S H—f
Coffin W E—f
Ely Rev—f
Freeman S H—f 1 c
Goodfeed L H—f
Henderson A H—f
Henson Bros—f
Hubbard G W—f
Lindsey Ed—f
Lindsey Geo W—f
Lowe W J—f
McLean L A—f 1
Oldham J G—f
Park M S—f
Russel Emma—f
Saffer L B—f
Swartz B F—f
Webber Geo—f
Yearsley Emmet A—f

VANDALIA

Bolin J P—1 f
Brown Geo W—f
Burtschi J C—f 1 c
Collins J D—f 1 c
Coleman C F—f
Dieckman G A A—f
Dings C L—f
Gochenour H J & N C —f
Guinn F M—f
Hutchison J A—f
Miller W E—f
Schenker John W—f
Smith C G—f
Turner G T—c

VENICE

Fechte J L—f 1 c
Robinson & Kimbrough —f

VIRDEN

Cowen H H—f
Huffacre & Edgar—f c
Lathrope C L—f
Murphy Jas H—f
Shriver J H—f 1 c
Simons H C—f 1 c

VIRGINIA

Black W L—f
Conover E B—f c
Gridley J N—f
McDonald Hy—f
Robertson F M—f
Robertson J T—f 1 c
Robertson V E—f
Russell J D—f 1 c
Taylor R C—f 1 c
Wilson Kate—f
Yaple & Petefish—f 1

WARREN

Crabb J M—f
Cullen R C—f 1
Dobler H S—f
Glasgow W H—f
McMillan Mrs—f
Paul Mabel—f
Wolfe A L—1

WARSAW

Hunt M F—f 1 c
Knishopf F—f
Raich Louisa A Mrs—f
Wallace Chas—f

WASHINGTON

Garber E—f
Dunnington C M—f 1 c
Heiple Frank S—f
Miller I W—f
Rich A R—f
Snyder Josiah—f
Stimson & Busse—f

WATERLOO

Bennett James—f
Gilbert Charles—f
Murphy H—f
Pinkel A H—f 1 c
Wolf Henry—f 1

WATSEKA

Barber Chas E—f
Brennan T B—f c
Galloway John D—f
Hirschi C G—f
Hogle W H—f 1 c
Mayrand Edw—f
Merrill J M—f 1
Morgan Jessie—f c
Mowery John—1 c
Parker H C—f 1 c
Reeder J O
Skiff Wm—1 c
Tovey Fred—f
Veroni A P—1

WAUKEGAN

Durst & Schwartz—f
Edwards Clair C—f
Erskine Fred S—f 1 c
Erskine Robert J—f
Hanna L P—f
Heydecker C—f
Heydecker & Parmalee —f
Jones C J—f
Judge & Parker—f
Kennedy S H—f
Lichtfeld L H—f 1
Murrey Jas—f
Orvis E V—f
Persons P—f
Reed Robt & Son—1
Smith Clarence E—f
Smith Jas G—f
Smith W B—f
Stripe R H—1
Swayer J S—f
Tompkins Bert—f
Weiss Wm F—f
Wiard Willard—1

WENONA

Gallagher M A—f
Gregg D H—f
Hodge G O—f c
Lauf Frank—f
Taggart H M—f
Vaughn F H—f

WEST CHICAGO

Bradley C H—f
Campbell A—f
Creager J H—f
Jones B T—f
Neltnor Kirk K—f 1 c
Norris C E—f
Standidge J E—f

WHEATON

Binder Estella—f c
Darling W H—f
Fisher H A—f
Gary W E—f 1
Guild E L—f c
Hubble John P Gen Agt
Nall D—f
Steven W W—f
Tomlinson & Sons—f 1
Tufts Harry B—f
Valette W F—f
Wheaton & Son F E—f

WHITEHALL

Bell & Chapin—f
Ellis A—f
Evans Chas—1

Greer J F—f
Griswold E A—l
Halbert W L—f l
Johnston Miss Georgia—f
Lowenstein Guy—l
Pearce Ed C—c
Pritchett R A—f
Rowe J D—f
Tunison H O—f
Waltrup N—f
Whitlock J W—f
Winn W L—f c
Worcester R S—f

WILMETTE

Appleton Robt S—f
Barker & Allen—f
Dunahee E P—f
Fatch E P—c

Knox Tom—l
Long J H—f

WILMINGTON

Hadsall A S—f c
Keeley Felix—f
Ohlhues Peter—f
Stewart J B—f
Tollington Robert—f
Watson E F—f

WINCHESTER

Bagshaw W L—f
Dyer Jno H—f l c
Hogan G W—f
Kellem J W—f l c
Mayes J B—f
McGlasson F M—f

McLaughlin Carden M—f c
McLaughlin H—f c
Miner E—f
Smith A C—f
Smith D T—f l c
Smith Ed D—f

WINNEBAGO

Tritle C F—f
Tritle W F—l

WOODSTOCK

Arnold Emil—f l c
Blakeslee F N—f l
Cowlin & Hibbard—f c
Dacy Chas F—f c
Field A F—f c
Hamer Theo

Hendricks John—f
Hoy Fremont—f l
Quinlan D F—f c
Quinlan & Murphy—f c
Richards & Jewett—f c
Richards & Still—f l
Silliman Frank—f l c
Tappan Frank—f l c
Waite E H—f l c
Young L J—f l c

WYOMING

Cox Harry C—f c
Earhart J M—f
Hammond A G—f c
Hammond H A—f l c
King J E—f
Miller Thomas—f
Teeter E S—f
Thomas Frank—f

INDIANA

GEO. M. COBB & CO.

General Agents for Indiana

Globe and Rutgers Fire Ins. Co., of New York
Pacific Fire Ins. Co., of New York
Monongahela Ins. Co., of Pittsburgh, Pa.
Insurance Underwriters of the Spring Garden Ins. Co., of Phila.
London Guarantee & Accident Co., Ltd., of London, Eng.

Newton Claypool Bldg. INDIANAPOLIS, IND.

ALBANY

Ferguson Elmer—f
Lockhart A H—f
Mercer W S—f
Stafford & Hodgson—f

ALBION, IND.

Cole Frank—f
Field & Spangler—f
Martin J J—f
Menaugh W H—f l c
Ritter F E—f c
Spangler M H—f
Stone H D—f
Trump Wm—f
Voris W N—f
Worden E—f

ALEXANDRIA

Buchanan, Herbert—l
Day Bros—f c
Hall W I—f l c
Hamlin W P—l
Harliman John—f l
Hiatt Arthur—l
Hughes W I
Jones Thos H—f c
Lukens & Son H—f c
Merriken W S—f
Reese, John T—f l
Sherman J E—f c
Sleeth T V—f

ANDERSON

Beeler John E
Bishop D—l
Cornelius T F—f
Couch J C
Croan Wm—l
Durbin D H—f c
Foland W E—f

Hersberger & Son—f
Langell L L—f
Netterville-Boland Dye Co Inc
Sears Real Estate Co—f
Smith Patrick—f
The Jackson-Burr Co—f l c
Vinnedge & McCullough
Webb J—l

ANDREWS

Cole F M—f c
Holles W L—f l
Wernnean & York

ANGOLA

Beckholt Chas—f
Elston Wm—f
Freeman Clarence—f
Frysinger & Co—f l
Gates L—f
Heckenlively Curtis G—f c
Johnson J—c
Macartney—f
Morse Sarah—f l
Moss C—f
Sheffer W K—f
Sickles & Gosdale—f
Smith L—f
Wambaugh—f l
Work Byron—f
Wood A C—f
Yotter C A—f

ATTICA

Blout Morris—f l c
Briar Robt E—f c
Canter J M—f
Coen Miss Jessie—f
Finfrock Chas—l c

Finney Miss Kate—f
Martin L G—f
Martin A J—l
Mullinnix W F—f l c
Reed Will B—f
Van Reed L—l
Williams G M

AUBURN

Baxter M—f l c
Boland M—f
Daniel L L—l
Frank O Y—f l
Hartman & Borst—f
Knapp Charles—f
Lidge Roy—l
Pomeroy—f
Rainier Charles E—f l c
Rainier Joseph—f
Rickel W D—f
Rhoads Willis—f
Rowland Albert—f l
Schneadel Geo T—l
Seiler Frank P—f l
Smith Chas E—f
Sprott T H—f c
Weaver C B—c
Weaver H D—f l c
West—f

AURORA

Cobb F D—f c
Cobb W H—l
Conway Will H—f
Davies L E—f
Dennerline J L—f
Kassebaum J L—f
Schuler Jacob—f
Severin C J & E—f
Stockman B H—l
Wood Geo W—f l
Wymond J E—f

BATESVILLE

Beck Geo—f
Beck & Johanning—f
Bohland M—f
Canfield H C—f l c
Greeman Wm—f
Stowe Ed—f
Terry Henry—l
Timmerman & Co—f
Timmerman & Hillenbrand—f l c
Wilkes John—f
Wyckoff A B—f

BEDFORD

Alexander W E—f
Burton C A—f
Guthrie M R—f c
Hatfield F D—f l
Hyde John D—f
Martin H D—f
Mason Chas—l
Mellen Robert—f
O'Brien Mike—f l
Underwood John—f
Walls & Walls—f c
Weir Henry—f
White Roscoe—f

BLOOMFIELD

Brown W T—f
Combs Chas E—f c
Combs M L—f
Cravens John A—f c
Deckard & Endres—f
Eveligh R E—f
Henden Curtis—f
Herold Otto—f c
Humphreys G H—f
Letsinger H W—f
Williams R M—f

IND.—Con.

BLOOMINGTON

Allen A G—f
Axtel Harry—f
Beldon A H—f
Carmichael & Ott—f 1
Citizens Loan & Trust Co—f 1 c
Cogswell Wm W—1
East William H—1
Fields Jess—1 c
Foster John T—f c
Home A G—f
Hottle W E—f
Huntington Homer—f 1 c
Lee H A—f
Lowden & Lowden—f c
Miller Chas—f
Rice W A—f 1 c
Ridge Gilbert F—1
Rogers L D—f 1 c
Sare Spring J—f 1 c
Simmons & Bowles—f 1
Simmons Tom W—f
Slocombe C V—1
Snyder W C—1
Springer Chas H—f 1 c
Todd L—1
Woodman I T—f c
Woolley & Barnhill—f 1 c

BLUFFTON

Greek's Agency—1 c
Hale & Markley—f
Hitchcock & Fetters—f c
Martz L L—1 c
Postal J S—1
Rogers W W—f
Snyder G D—1
Union Saving & Trust Co—f

BOONVILLE

De Forest S T—f
Gough R D—f
Hammond C M—f 1 c
Hargrave E C—f c
Honeycutt A J—f
Hudspeth J M—f 1
Moore & Co—R D O—f 1
Schurmeier John—f
Taylor & Bowen—f
Williams W E—f
Wilson Jas R—f

BOSWELL

Foster C L—f c
Lamb F S—f 1 c
McAdams A B—f 1 c

BOURDON

Kern A L—f
Hatchett J H—f c
Thomas J D—f c
Tyrrell H H Son—f c

BRAZIL

Brazil Trust Co—f c
Decker M E—f c
Finley, Stigler & Co—f 1 c
Gates W V—1
Houck Oscar—f c
Murphy & Casteel—f
Pruner L B—f
Roy E H—1
Shattuck Scott—f c
Sheutz Ed—f c
Turner, Seiders & Kidd—f c
Yocum Bert—1
Zimmerman W P—f c 1

BREMEN

Hayes S J—f
Hayes & Hayes—f
Kitch Ed S—f
Miller H H—f
Seiler & Heckman—f

BROOKVILLE

Bossert W F
Geis F—f
Geis Wm—1
Green Geo—f
Hubbard & Mullin—f c
Lacy Willard—1
McCarty I N—f
O'Byrne G F—f
Rockefeller A H—f
Winscott Chas E—f

BROWNSTOWN

Dailey W H & Co—f
Eastin W L—f
Fountain John W—f 1 c
Gunder Geo W—f 1 c

BUTLER

Bean H R—1
Boyle Jeff—f
Brink F A—f
Campbell Bros—f c
Duntun E B—f
Knisely—f
Hamilton Coral—f c
Webster Fred—f 1
Webster W C—f 1

CAMBRIDGE CITY

Calloway Geo—f
Doney W H—f 1 c
Markle W T—f 1 c

CANNELTON

Bush Stella—f
Casper M D—f
Delahunt T J—f
Frantzman Fred—c
Minor O C—f
Minor & Hirsch—f
Waldschmidt Wm—f 1

CHARLESTOWN

Dodd H C—f c
Lewis Chas—f
Long J M—f
Morrow J W—f
Whitlatch John—f

CLARKSHILL

Cann M S—f
Haines Geo W—f
Mote W S—c
Northrup Geo B—f
Wright & Son—f

CLINTON CITY

Amis J W—f
Bonner W H—f 1 c
Guinn & Saterlee
Miller & Pike—f
Robb J W—f
Wilterwood J A—f c

COLUMBIA CITY

Bailey L T—f
Bloom B J—f
Clapham B—f
Farmers Loan & Trust Co—f c
Foust & Foust—f
Goble C W—1
Heller F J—f
Howard R J—1
Johnston A M—1
Kissinger W H—f 1
Linville W H—f 1
McLallen Bros—f 1 c
Meiser L M—f
Provident Trust Co—f c
Raber R F—f
Rhoads G W—1
Whicker C E—f 1
Whiteleather & Gates—f

COLUMBUS

Caldwell & Drake—f c
Cook F C—f
Custer C E—c
Davis W T—f
Dehmer C F—f 1
Denison W W & Son—f 1 c
Hickey John M—f
Hunter J D—f
Jewell M V—f
Judd Dan—f
Kinney & Kinney—f c
Laughlin J C—f
Lay J G—f
Mahoney John—f
Morgan John W—c
Reap Anna—f
Reynolds Irwin—f 1
Rynerson John—c
Scudder Omer—f
Spaugh Ralph—c
Stobo John—f
Turner O P—f

CONNERSVILLE

Andre D W—f c
Barrows A E & Co—f c
Broaddus L L—f 1
Clifford Fremont—f c
Edwards Frank—f 1
Flemming & Son—f
Frost H L—f
Vance Charles—f

COVINGTON

Bodine T H—f
Clark Arthur—f
De Haven Alvah
Fountain Trust Co—f
Gooding J C—f
Harlow N G—f 1 c
Heath E W—f c
Layton W W—f 1 c
Little L P—f 1
Nelson Clarence—f
Schwin Geo P—f

CRAWFORDSVILLE

Brewer E M & Co—f
Canine Jesse W—f 1 c
Clements A S—f c
Coffman Samuel—1
Crawfordsville Trust Co—f
Fullenwider C E—f c
Goss Ira D—f
Griffith W D—f c
Hymer C W—f
Jarvis O C—f
Jennison Abstract Co—f c
Jennison A C—f c
Kellison Carey W—1 c
Kelley J S—f c
Krout R K—f c
Lee Stephen E & Co—f c
Line John—f
Munhall T T—f
Nicholson T B—1
Peyton C W—1
Ross Charles—f c
Stafford & Williams—c
Sutton F J—f
Symms Sam D—f
Thomas C L—f
Travis & Brown—f
Vancleave C N—1
Wilson Harry—1
Wingert Bailey—f

CROWN POINT

Bielefeld R G—f 1
Cole E R—c
Gerlach A J—1
Lehman Herman—f
Nickelson Harry—f c
Rockwell & Bixeman—f
Sasse Herman—f
Sherman Geo V S—f

DANVILLE

Alley A I—f c
Barnett L A—f
Blessing Edgar—f
Danville Trust Co—f
Demarcus B B—f
Downard J A—f 1
Easley Geo E—f
Gulley O E—f
Hollowell Chas—f 1
Hornaday & Record—f
Hume & Gastos—f
Kain John O—f
Osborn W C—f
Pattison Geo T—f
Sherman Christie—f
Trotter John W—f
Van Note Jno R—f c

DECATUR

Adams E B—f
Colter C H—1
Frenchte & Litterer—f
Gallogly & Lower—f
Graham Ins. Agcy.—f
Harruff H—f
Helem C L—f
Hooper & Lenhart—f
Meyers W J—f
Peterson J S—f 1 c
Smith D E—f
Stultz J D—1
Sutton Jesse—f
Welfley Andrew—f

DELPHI

Arnold Roy—f
Campbell J C—f 1 c
Cartright J H—f
Collins Wm—f
Huntsinger Allen—f
Obear Jas—f
Roach & Roach—f
Weidner Jas W—f 1 c

DUNKIRK

Case M L & Co—f c
Day Joseph T—f
Engle Augustus C—f
Griner & Griner—f
Moore Wm O—f
Nunn James E—f
Sullivan James O—f
Sutton Richard J—f
Whitaker Geo T—f
Wilson S O—1

EAST CHICAGO

De Briae Edw & Son—f c
Ladd Agency—f c
Lewis Geo W—f c
McCoy H L—f

EDINBURGH

Allison H C—f
Carvin E M—f
Duckworth Mathew—f
Hagerman & Waltz—f c
Loughery A J—1
Mayfield J W—f c
Mitchell H H—f

ELKHART

Anderson Emil—f
Barney Geo T—f
Brunig W C—c
Best Geo W—f
Carpenter & Zook—f c
Chamberlain Livy—f c
Chamberlain & Haines—f
Church Ira—f
Conley Elmer—f
Conley J R—f
Conley O M—f
Cotton Davidson & Cotton—f
Dalton Wm D—f
Deal Otto—f
Demarest M U—c
Dennert Louis A—f c
Dodge Jas S Jr—f c
Elkhart County Abstract Co—f c

Fieldhouse Chas H—f
Frank Charles E—f
Harman J L—f
Hile & Baker—f
Hughes & Anold—f e
Keis Joe—f
Kesler A R—f
Lamb Abstract Co—f e
Machan Agency—f l e
Markel O H—f
Martin J E—f
Mast S E—f
Neilsberg & Felthouse—f
Nymeyer B H—l
Oberholtzer Jacob—f
Osborn & Work—f
Proctor R J—f
Prudential Insurance Co—l
Puterbaugh O C—f
Raymer Clyde—f
Sawyer Glenn—f
Seiler Cyrus—f
Simpson Abstract Co—f e
Skinner & Wider—f
Smith A M—f
Stark M W—f
Stancit B J—l
Stevenson D S & Son—f e
Stultz & Son—f
Thomas Dan C—f e
Ziegler E B—f

ELWOOD

Barnett J W—f
Boyden L T—f
Broadbent—f e
Clyde S—f e
De Hority E—f
De Hority F C—f l e
Elliott J R—l e
Elwood Trust Co—f e
Ensminger B—f
Field J G—f e
Finch W A—l
Fondersmith W H—f l e
Goldsmith W R—f
Green D—f
Harris, C—l
Haynes G E—f l e
Hieatt C C—f l
Mains M—f
Nearon & Co—f l e
Pentecost L D—l
Roach W L—f
Roop I N—f
Roop O P—f e
Shoemaker M E—l
Smith W N—l
Zerface W G—f l e

EVANSVILLE

Adair J J—f e
Adler Hiram J—f l
American Trust & Savings Co—f l e
Bennett - Hutchinson Co—f l e
Brennan R A—f
Campbell I A—l
Clark H J—l
Cook S W & Co—f
Covert-Archer Co—f
Cox D A—f
Dausman & Walker—f e
Decker & Ferguson—f
Decker Fred G—l
De Kress Paul—f e
De Treville R D—l e
Dersch J H—f
Elder, Cooper & Co—f
Evansville Trust & Savings Co—f
Ewing F M—f
Ferguson W O—l
Greene & Greene—f l e
Harden T N—l
Hopkins A Emmett—l
Hutchinson Alexander—l
Jenner Thos H—f
Jordon Thos A—l
Little Realty Co—f
Loos W B—l
Lukens Harry M—l
McCormick Edw P—l
McCrae Harry S—l
McGrew Geo G—f
Mercantile Trust & Savings Co—f e
Meyers Alex—l
Miller A Lane—f
Millerlei T—f
Mornbach S—l e
Moss Wm—f
Muenstermann J—l e
Pittman James O—l
Richardt A C Realty Co—f
Rose Clinton F & Co—f e
Rose H L—f l
Runcie W C & Co—f l
Sihler Chas—f e
Sonntag M S—f e
Stocks Harvey G—f
Tate Jas B & Co—f l e
Vickery-Odell Co—f e
Weil A M & Bros Co—f l e
Ver Wayne A—f l
Walling M A—f l
Weil A M & Bros Co—Ins. Co—f e
Wells M E—f e
West Side Insurance & Real Estate Co—f
Williams D C—l
Zapp Wm—f

FAIRMOUNT

Briles Jacob—f e
Life J F—f e
Long A R—f
Nelson H M—l
Parker C T—f

FORT WAYNE

Bauer K J & Co
Beahler J H
Blitz M J—f e
Boerger G W—l
Cooper W P—l
Cook Walter—l
Curdes L F—f
Douglass W V—f
Federspiel Frank
Ferris W A—l
Fisher D C—f l e
Fitch C B—f l e
Fitch M W & Sons—f l e
France J E K—l
Fuelber E—f
Graham J E—f l e
Harding D L—f l e
Hunt H B—l
Jones W A—l
Kuhne & Co—f
Leedy Wm M—f l e
Lennart & Ortheb—f e
Lumbard S C & Co—f l e
Markey A J—f l e
McCracken J K—f l e
Motz Geo & Son—f l e
Neireiter & Gumpper—f l e
Orr Chas—l
Peoples Trust Co—f
Rosenvinkle—f
Randall Geo.
Sauer Carl—l
Scherer Henry P—f
Schrader & Wilson—f l e
Wilding A E—f
Wilson Clinton—f

FOWLER

Bates Geo W—f
Chancellor Joseph D—f
Dinwiddie Lee—f
Hall E G—f
Parker P B—f l e
Regeth C A—l
Snyder Chas M—f e
Stucker Chas B—f
Swan Robert A

FRANKFORT

Baker L D—l
Barnes Geo—l
Beaver E C—f e
Bennett Glen—l
Burget E O—l
Clark C C—l
Clay A E—f
Dewick F—l
Graves E E—f l
Hodge E D—l
Huffman Robert—f e
Killmer J—f l
Long F B—l
McKown F E—l
Morris W A—f
Staley E H—f
Thatcher M—f e
Thomas & Heritage—f l e
Thompson A J—f
Walsh W B—f
Webster E E—l
Whitaker E H—f e
Ychacoll M F—f l
Young M F—f l
Youndt & Moore—f

FRANKLIN

Byfield R C—f
Carter G W—f
Clemmer Geo—f
Clore W R—f
Featheringill Sam—f
Fix C E—l
Harris S—l
Henderson G W—f
Hoffman C E—l
House T—f
Overstreet A C—l
Owens Jno R—f
Sellers Martain—f
Sells R—l
Shuck O J—f
Story J M—f
Warner John C—f l e
Wilson S A—f e

GARRETT

Beehler D C—f
Brown Harry M—f
Frank Will—f
Fredericks W J—f
Gagen G E—f
Kingsbury Charles—e
McKennan E M—f
Sharpless W W—f
Spencer G B—f
Stoehr J J

GAS CITY

Feltes & Jay—f l
Fry Casper H—f e
Linn J F—f e
Phillips John—f e
The Grant Realty Co—f l e
Ward & Co—f

GOODLAND

Babcock A D—f l e
Burgess H—f
Cory W T—f
Fields Lewis—e
Gravel Al F—f
Hameton J T—f l
Humston Charles—f
Kilgore Mort—f
McCurry A T—f
Oswald J W—f l e

GOSHEN

Bechtel David D—f
Berkey Warren—f l
Beverstein Joseph—f
Brooks Leonard J—f e
Burris Lloyd—f
Charnley Wm—f l
Dausman E A—f
Davis Thomas—f
Deahl Anthony—f
Ferrall Geo W—f
Gattshall J B—f
Harper Geo—f l
Herr W C—f l
Hess E W—f e
Howenstein Fred—l
Jay Oscar—f
Kauffman & Davis—f
Kauffman Daniel T—l
Kessler & Stauffer—f
Mehl A C—f
Miller, Drake & Hubbell—f
Mummert E E—f
Noble Louis H—l
Rausberger Joseph—f
Rhodes M J—l
Schafer B G—f
Simmons Orville—f
Stauffer H A—f
Troyer D J—f
Watts Orrin—f
Whippy L Burr—f

GREEN CASTLE

Blake G E—l
Broadstreet, Vestal & Peck—f
Central Trust Co—f
Crouch Richard—l
Cullen W H—f
Durham Andrew—f
Green Frank—f
Hathaway Miss Helen—f
Hays Jas Mc——f
Hughes David—f
Lucas Fred—f e
McCoy John G—f
Peck Isaac—f
Richardson & Hurst—f
Sharp John—l
Talbot, Mrs Jessie—f

GREENFIELD

Barr & Smith—f
Bottsford W B—f
Carr & Carr—f
Cooper D B & Son—f l e
Cooper Marsh P—f l e
Corcoran John—f
Crider C A—f
Dugan O N—f l
Garrioth O M—f l
Grose E B—f
Haller W W
Hancock Co Abstract Co—f e
Hufford J M—l
Hughes Wm A—f e
Mayers O O—f
Sample C G—f
Smith J L—f
Tindall C L—f
Van Duyne A C—f
Walker J R—f
Wood Bros F

GREENSBURGH

Bonner James F—f
Doles E E—f
Donnell Seth—f l e
Erdmann George—f l e
Emmert Harry—f
Gilchrist W F—f
Hamilton R P—f
Hirschfeld A E—f
Howard A L—f l e
Lowe Mrs C C—f l
Miller & Ryan—f e
Murphy A—l
Northern C F—f
Parker J H—f
Privett Roy—f
Tingle C A—l
White & Habig—f
White Edward—f
Zollar Chas Jr—f l e

IND.—Con.

HAGERSTOWN

Price L M—f c
Teiter & Mason—f e

HAMMOND

Billings C H—f c
Frederich C H—l e
Hammond W H—f c
Hammond S & Trust Co
Jacobson G—f
Johnson E F—l
Krost J F—f
Lake Co Sav Trust Co—f c
Lipriski P B—f c
Mashino W F—f
Mindlin S—f
Schaof R—f

HARTFORD CITY

Bonham J M—f l c
Daugherty Frank—l
Fleming & Day—f
Hubbard & Miller—f l c
Rhoades J H—f l c
Rife Geo W—f
Spence W H—f
Stahl J B—f
Trant J T
Underhill Jas O—f l c

HUNTINGBURG

Rentepohler Daniel—f l c

HUNTINGDON

Allen E E—f l c
Altman J C—f c
Black H C—f
Bridge H—f
Bucher & Hearton—f c
Butter Chas A—f
Crandall A A—f
Eberhaut G M—f
Hamer W D—f
Hatfield J M—f
Keefer E F—l
Kelsey E E—f
King E O—f
Kindler & Gorman—f
Koch W E—f c
Lawson & Johnson—f
Mitchell Roberts—f l c
Moffett Will—f
Moore M W—f l c
Price & Rosebrough—f l c
Saul J H—f
Sees & Baker—f l e
Snyder & Shideler—f l
Weese H G—f
Whitelock W T—f

INDIANAPOLIS

Abel E A & Co—f l c
Alexander Norton—c
Bailey & Bailey—f
Bakemeyer H C—f
Baldwin Enos—l
Barton W E—f
Bates Chas A—c
Benerd Ira S—l
Bishop John E—l
Bloomfield Thos—l
Boicourt Chas—f
Bond Pleasant—l
Bonham Evan A—c
Buennagel J—f l
Builders Realty Co—f
Burkhart E—c
Brandon & Stafford—f
Brewer Geo E—f
Brewster Gary S—l
Browne W C—l
Calvelage L B—f
Carter A B & Co—f
Chapin F A—l
Central Trust Co—f
Christian W—l
City Real Estate & Fire Ins Co—f
City Sav & Dep Co—f
Clark E V—c
Claypool & Co—f
Cobb Geo M & Co—f c
Coulter D A—f
Crawford E C—c
Crim Layman A—l
Cruse J S—f
Davenport F B—l
Day W C & Co—f
Deming Thos—l
Denny & Denny—f
Devor Co—f
Diddel A J & Sons—l
Dill P M—l
Dixon J C—c
Doble & Throckworth—l
Donachan R—f
Douglas F W—l
Drapies W H—f
Duvals C G—f
Dyer & Rassmann—f
Edwards D W—l
Edwards & Edwards—f
Empty Geo W—f
Farmers Trust Co—f
Fieber & Reilly—f
Flaherty Thos—l
Flickinger E E—l
Fogarity Wm Agcy—f
Folsom E F—l
Foster & Meesick—f l c
Friday J W & Co—f
Fry Agcy Co—f l c
Fugate U T—c
Furnas M J—l
Gable J V—f
Gasper J L—l
German-Am Tr Co—f
German Fire Agcy—f
Gibbons W J—l
Gill & Greenen—f
Glass James E Jr—l
Greene Chas P—l
Gregory & Appel—f
Gregory Pell Agcy—f
Greyer W A—f
Habbe J F—l
Hall M B—c
Hall & Hill—f
Harlan I N—f
Hartley J J—c
Hartman & Cahalane—f
Heaton E M—c
Hester L M—l
Higdon B F—c
Horne W L—l
Horton L P—c
Hubbard L M—l c
Hubbard W H—f
Hughes J N—l
Hungerford W A—l
Hunt E W—l
Indiana Underwriters Agcy—f
Jackson J W—c
James F F & Co—f
Johnson H A & Son
Kayser J H—f
Kempshal & Keene—l
King & Lyons—l
Killen & Shields—l
Kissel W F—c
Klingholy E C—l
Kreis Carl F—c
Latta W H—l
Lawrie P B—c
Lee F T & Co—f
Leib B F—f
Lovett John—f
McCullough J G—f
McDonald J D—f
McFarland J F—l
McGilliard M V—f
McSherson Carey—c
Manion W P—f
Mannon Wm—f
Martin H B—f
Martin Daniel—f
Meeker R H—f
Merriett H K—l
Merz Fred—f
Meyer Harry—f
Meyer & Kiser—f
Meyer A J & Co—f
Moore G H & Co—f
Morin G A—r
Morley Alfred—l
Newcomb H C—c
Newhouse Ernest—f
Neinal James—l
Oberreich L H—l
Pangborn G W—l
Peckmann H H—c
Pfisterer Peter—f
Pinkus Isaac—l
Plumber H Agcy—f
Pollard & Goode—l
Porter M G—f
Pray Enos D—f
Price J J—l
Price Bros. Co—f
Ralston B M—f
Redwine Agcy The—l

REHM & OLIN

Successors to

Rehm & Van Deinse

INSURANCE

Richie I N & Son—f
Ritchie E G—l
Richardson, Kothe, Uhl Co—f
Robbins Bros—f
Russell G W—f
Sales C F—f
Schmidt & Smith—f
Schuck Sam—f
Scoonover E J—c
Security Trust Co—f
Shelton E E—f
Shellhouse Frank—f
Shera F D—l
Shirley Frank—f
Shockney J N—l
Smith Scott V—f
Sommerville W R—l
Spann J S & Co—f c
Stiltz C B—l
Swan, J M—f
Tibbitt J I & Co—f
Tucker J E—l
Turner J E—l
Tutewiller C W—l
Union Trust Co—c
Valdanaire J J—f
Vajen E C—f

A. J. VAN DEINSE

INSURANCE

LEMCKE BUILDING

Van Reper J C—l
Vette V C—c
Waddle H—f
Wales C P—f
Walton Everett—f
Welch John R—f
Wells A C—l
Wilder F S—c
Willard A L—c
Williams F M—c
Wilkenhofer Otto—f
Wocher L H—f c
Wolff L H—l
Wood E T—f l
Woodsmall H H—l c
Yamer A S—f
Zener & Stone—f c

JASPER

Betz Frank L—f l e
Cramelspacher Gus—f c
Doane A C—l
Dougherty T K—f l
Koerner L—l
Lange Tony—l
Schneider F L—f l
Wilson Geo R—l
Wilson W A—f l e

JEFFERSONVILLE

Armstrong & Frank—f
Beard J H—f
Brock Thos J—c
Coleman Geo—f l c
Jacobs Emmons—c
Citizens' Trust Co—f c
Ogden W E—f
Pfau A C—f
Preefer H—f l c
Rubey W A—f
Stradley Thos H—f
Wilson F L—f l c

KENDALLVILLE

Bluhm Fred L—f l
Bodenhofer F L—f
Boyer A M—f
Brouse U C—f
Fritz E D—l
Goke F G—l
Groves James—f
Jones J A—f l c
Kendallville Trust Co—f c
Kimmel C W—f
Myers W P—f
Pfaff U S—f
Shapeand W B—f l c
Smith W I—f
Smith W A—l
Tyler R D—l
Whitford Fred E—f c
Wilson D C—f c

KENTLAND

Bush Ada—f c
Cummings R R—f c
Cunningham T B—f c
Darroch Wm—f
Higgins John—f l
Mack James—f
Sammons H L—f c
Skinner Jira—f

KNIGHTSTOWN

Garritson W S—f c
Gray T W—f c
Harrison R—f l
Morgan & Wagoner—f c
Newby & Newby—f c
Reddick M S—f
Roberts John M—l c
Vandenbark P N—f
Wallace Wayne—f
Wilkinson T B—f
Zion W R—f l

KNOX

Fletcher James C—f
Johnson Harry E—f c
Koffel H R—f c
Kratli John—f c
Lundin Chas S—f l c
McCormick J N—f
Newtson Brothers—f
Rogers H C—f
Rogers Hugh—l
Swartzell A W—f

KOKOMO

Anderson E R—f
Duke Bros & Co—f l c
Hockett & Mack—f
Haughbaugh John—f
Hunt A H—l
Jay & George—f
Johnson Geo W—l
Joyce J B—f
Joyce Thomas—l
Kokomo Trust Co—f c
Laughlin Wm—l
O'Neal Nora—f
Parsons & Beck—f
Russell E E—f

Smith J C—f
Smith N B—f
Springer Denny—f
Strode Don—f
Terrell David—l
Vaile J E—f
Walter & Games—f
Weyer Jas

LADOGA

Goodbar A L—f c
Huntington H C—f c
Mayhall B F
Shakelford Forest
Shirey M D—c
Stanley J M—f c

LAFAYETTE

Bangs C W—f l c
Bone & Barnes—l c
Brockenbrough Agency—f l c
Bryan & Son—f
Burk Bros—f
Childs L M—l
Crouse W O—f c
Dresser W A—f l c
Edwards William C
Flynn D H & Co—f l c
Godman Agcy John E—f l c
Harris J W & Co—f
Jones & Bryant—f
Kessner Bros—f
Kimmell F R—c
Lafayette Ins Agency—f c
Lafayette Loan & Trust Co—f
Levering Fred R—f
Marks S C—f l c
Metropolitan Life N Y
Miller C G—f
Miller Earl E—l
Mitchell Agency—f l c
Moore Robt—c
Niehus Henry—c
Orb F C—f
Overesch Henry—f l c
Pauley Jos E—f
Rosebery W J—f l c
Ross T N—f
Sample & Tolle—f c
Scott D E & Son—f
Severson Wilbur F—f c
Sindeman H M—f
Stallard & Son—f
Stinespring & Son—f l
Timmons S W & Son—f
Underwood Chas R—f
Weibers Barney C—f
Weigele E—f l c

LA GRANGE

Burritt & Wuthrich—f
Colliflower Harry—f
Dunten Frank J—f
Ford Ira—f
Ganiard S K—f l
Hanan J W—f
Haskins Herman—f
Livergood L—f
Norris J I—l
Rice Miss Emma—f
Rowe L M—f c
Selby Chas—f
Stroup C S—f

LA PORTE

Beecher W H—f l c
Broeffle J W—f
Doran & Conboy—f
Dorland J V—f l c
Fogle W P—f
Hausheer F A—f
King W W—l
Liddell Fred—f
McGill D H—f l c
Miller H R—f
Seymour Geo S & Sons—f l c
Swan G F—f
Truesdell Agency The—f l c
Wolf C E—f l c

LEBANON

American Trust Co—f
Ballard L—f
Bryan C T—f
Campbell & Butcher—f c
Citizens Trust Co—f
Cunningham & Armstrong—f
Cunningham Chas—f
Darnall J C—f
Darrough & Richey—f
Gillam & Hostetter—f
Harland & Reese—f
Jones J W—f
Martin T H—f
Martin W H H—f
McMillan A J—f
Neal & Co—f c
Orear O P M—f
Perrill & Storms—f
Schooler J H—f
Smith & Coulter—f
Stewart R—f
Swails Oscar—f

LIBERTY

Ammerman Louis T—f
Harrell James—f l
Howsen Guy B—f
Lambert J S—l
Moore Park E—l
Macey J B & Son—f c
Pierson Jamie L—f
Shont John W—l
Slonneger C K—f l c
Taylor William S—l

LIGONIER

Bothwell F P—f
Caldwell Ed—f
Fritz Chas—f l
Gerber O F—f l
Graham Chas F—f
Hays John—f
Hoffman J H—f
Hull F—f
Kenny John—f
Mier Sol—f
Sacket S C—f
Sisterhen L E—f
Strauss & Co—f
Treash U R—f
Wertheimer N & Sons—f
Wigton W H—f

LINTON

Allen Theodore—f
Cornelius W F—f
Craig W A—f c
Cravens J L—f c
Dixon N G—f c
Gillvith Henry—f
Moss Clander—f c
Morgan Tom—f
Sherwood Edgar—f

LOGANSPORT

Closson E D—f l c
Closson S M—f l c
Closson Walter—f l c
Cockburn & Geyer—f c
Cogley Geo—f
Cooper O W—f l c
Fiddler Henry—f l c
Giffe W T—f
Gise Geo H—f l
Heffley C O—f c
Honawalt V C—f l c
Jones A L—f
Kenison Ora—f
Landis Frances Q—l
Logansport Loan & Tr'st Co—f
McElheny T J—f l c
Markley J W—f
Murdock & Fonclar—f l c
Raub Geo A—f
Reed J A—f l c
Ross W W—f
Sharts & Hockenbeamer—f
Stephens John H—f
Velsey S M—f
Zinn O M—f l

MADISON

Bersch Wm Jr—f
Colgate Ed J—l
Harper N L—l c
Leland S E—f
McLelland W O—f l c
Meachem O A—l
Strader S M—f l c
Weyer J K—f l c

MARION

Ammon & Tolley—f c
Baldwin S G—f c
Baldwin Enos—l
Beard F M—l c
Beshore L C—f c
Bowstead Jas. T—f l c
Breed & Ball—f l c
Campbell John P & Son—f l c
Carr J C—f c
Coffin Charles E—l
Cushwa & Presnall—f l c
De Wolf White & Co—f
Harder & Ferree—f c
Harty & Hart—f l c
Hess J F—f
Howard Frank—f l
Kinnean & McCauley—f
Marion Title & Loan Co—f l c
McConnell H J—f c
McIntire Wm R—f l c
McSullivan Thos—l
Neal Chas E—f l c
Searles & Kem—f l c
Stanley John L
Strump Chas R—l
Thatcher Wm H F—c

MARTINSVILLE

Brown D G—f
Crone Frank—l
Downey Bros—f
Dryden Wm H—f l
Gum Bros—f l c
Isenhower G M—f
King J V—f
McNair Insurance Agc Inc—f l c
Rhea Wm C—f
Richardson J F—l
Rose Insurance Agency Inc—f c
Taylor J W—l
Townsend & Guthridge—f l c
Watson Chas—l

MICHIGAN CITY

Amher Mitchell—c
Bowlin C E—l
Fargher W C—f l c
Mich City Trust & Savings Co—f
Ohming Wm Jr—f
Oliger H O—l
Orr J H & Son—f l c
Scharnber John—f
Schwager H A—f l
Sherwood & Hanley—f l c
Snook J—f l c
Spiro I I—f l c
Veal B F—f

MILFORD

Becknell Mattie—f
McLaughlin J C—f
Miles Roy—f
Postma John—f l
Vandeveer Richard—f l
Vannover Chas—f
Wagner Frank—f
Wherly Orb—f

MISHAWAKA

Clark W M—f
Gaylor R W—f
Hutchinson John W—f c
Jermegan Ralph—f c
Jones H W—f c
McMichael John A—f
Metzler Chas—f
Mishawaka Trust & Savings Co—f c
Niles H G—f
Northside Trust & Savings Co—f
Parks S K—f
Schindler J J—f c

MITCHELL

Burton Walter W—f l
Keane E M—f
Keane Joseph—f
Moore E P—f l c
Wood Thos J—f c

MONTICELLO

Alkir J H—l c
Duncan Robert—l c
Gordnor Evert R—f
Graves James T—f l c
Heiny W H—f
Johnson H C—f l c
Rhyan W S—f c
Vogel B A—c

MONTPELIER

Boyd Amor—f c
Brockin Guy R—f
Good Dan—f
Shook John T—f l c
Smith C L—f

MT VERNON

Everson J R—f l c
Frick & Pfister—f l c
Hoehn & Howard—f l c
Jones S P & Son—l
Larkin L J—f l c
Tente C F—f
Wade E—f l c
Wasem A—f l c
Williams S Jett—f c
Wolf & Harlem—f l c

MUNCIE

Baldwin Enos—l
Bishop E W—f l c
Boyce J E—f
Bradbury B F
Davis W L—f
Eiler & Root—f
Emerson & Moffett—f c
Fowler B F—f c
Hanna G H—f
Hartley J L—f
Hilgore J—l
Hiltner N—f c
Hook L J—f
Johnson A O—l
Johnson H M & Co—f c
Johnson & Bishop—f l c
Kirkpatrick & Blue—f c
Masters L C—f
Miltenberger & Lefler—l
Monison-Johnson Co—f l c
Reynolds T A—f l
Wolf Agcy The—f l c

NAPPANEE

Best Wm—f
Corns F M—f
Dewey J W—f
Early P A—f
Greene H B—f l
Kantz J O—f
McEntoffer J S—f
Prickett T J—f l

IND.—Con.

NEW ALBANY

Du Paquier E—l
Heimberger C—f
Horn J Jr—f
Keehner J—l
Kendall J Walter—l
Knirihm & Burns—f c
Kreutzer C—f
McKay W H—f l c
McMullen D H—f
Millican W N—l
Morris N P—f
Needham H J—f
Nicholson & Rady—f
Sauer F—f c
Selhbrede H—f l c
Vance S W—f c

NEWBURG

Herman Brizins—f
Hopkins W A—f l c
Knapp O V—f c
Rutlege A J

NEW CARLISLE

Compton A H—f
Doughty Geo W—f l c
Egbert l c
Lancaster S C—f l

NEWCASTLE

Beach F E—f
Beard C H—f
Boyd Horace W —f
Boyd Bros—f l c
Byer John S—f c
Bunch G W—f
Central Trust & Savings Co—f c
Chambers David—f
Fisher Jas E—f
Hunt & Nixon—f c
Hunter R S—f
Koons & Wagoner—f
Koons M L—f
Liverzy Frank F—f
McGreath O W—f
Millikan Thos B—l
Millikan Thos W—l
Moreland M A—f l
Parker B S—f
Smith C H—f
Thompson C B—f c
Tracy & Steele—f c
White & Millikan—f c

NEW HARMONY

Cox L—f
Ford Edwin C—f l
Fretageot A E—l c
Johnson E V—f
Owen R D—f l c
Pelham L—f
Taylor G C—f c
Wilson E A—f l c
Wilson L Wade—f l

NEWPORT

Fultz C N—f
Neel Edward E—f c
Nixon H V—f
Stephens R E—f

NOBLESVILLE

Alexander H J
Bray J D—l
Bowen George—f
Granger & Forsythe—f
Lambert J M—f
Lucus R G—f
Mitchell & Caylor—f
Smith J W—f
Supple D—f
Toole Harvey—l
Wainwright Trust Co f c

N. MANCHESTER

Adams M F—f l c
Barnhart W W—f c
Clevenger J A—f c
Krisher Maude—f
Lantzenhiser D D—f l
Lantzenhiser Jacob—f
Lantzenhiser & Howenstein—f l c
Nagle J A—c
Smith A P—f
Thomas A B—f l c
Tilman H B—f l c
Urschel & Ulrey—f c
Wood Lillian—f
Wood Ora—f

NORTH VERNON

Beer R—f
Campbell W S—f l c
Hudson J D—f
Little F E—f
Matthews W S—f
Meloy H C—f
Rash Mary A—f l c
Verbarg Joseph—f
Weber C H—f l
Williams Ed—f c

OAKLAND CITY

Martin & Co—f l c
Stone O M—f c
Vandaver J M—f c
Vedder H W—f c

PENDLETON

Ashbaugh John H—f)
Cook A W—f
Mays L V—f l
Thomas R F—f l c

PERU

Andrews Millard—l
Borten W E—c
Brackenridge & Test—f c
Callentine Jos—f l c
Crume Pliny—f c
Faris—f l
Gehring A—f c
Haney J—f c
Helvie J M—l
Henton Margarett—f
Irwin David & Co—f l c
Kreutzer John—f l c
Murry G—f
Oates—f l c
Rush Ira—l
Smith Martha—f
Sullivan W W—f
Wabash Valley Trust Co —f c
Wagoner George—f c
Washbish Madge—f

PETERSBURG

Ashby D C—f
Hammond John—f l
Hammond R C & Co—f c
Lamb Miss Bessie—f
Lamb & Frank—f c
Lobbey H T—f
Mount Thos L—f
Nicely Y C—f
Tucker George—f
Van Nada J B & Co—f

PIERCETON

Brosnahan M F—f
Matchett Bros Co—f l c

PLYMOUTH

Bailey W E—l
Bondurant C A—f
Bowell J B—f
Conger W H—f l
Corbin Wm K—f c
Cressner L R—f c
Deloney James—l
Hess Wm B—f
Jacas F H—l
Jones John R—f
Jones P O—f
Lauer L M—f
McKesson D—f
Molter J A—f c
Richards Andrew—f
Reeve James—f l
Roberts W H—f
Snyder & Brooke—f l c
Unger Harry—f
Wise A E—f
Young Wm H—f

PORTLAND

Ashcraft Wheeler—f
Brosher A—f
Drake Earl—l
Graves J F—f c
Hall G W—f c
Hotsenpillar Frank—f
Hutchens Eugene—l
Holmes John W & Co —f c
Jaqua J A—f c
Longworth D—l
Shoemaker John—l
Stratton Bros—f l c
Waltz H—l
Whiteman O S—f l c
White Frank—f c
Whipple Tod—f l

PRINCETON

Agniel Geo F—f l c
Baldwin E J—f l c
Citizens Trust & Savings Co—f
Bools G W—l
Criswell & Son—f l c
Critchfield Dr J S—l c
Cullen Thos W—f c
Elkins J C—l c
Gray W F—l c
Greene N R—f l
Kidd Geo P—f
Kurtz's Agency—f l c
McDonald Effie—f
O'Neal Thos—l c
Padgett G H—f l
Rumer C F—l
Stewart Sam'l A—f l c
Woods Robt A—l
Wood W L S—f

RED KEY

Arthur C L—f
Atkinson J W—f c
Downing F R—f
Dragon Dell—f
Forhner A L—f
Porter W C—l
Sartelle Harry—f
Shochny C H—f
Williamson A H—f
Williamson & Snider—f

RENSSELAER

Chapman J H—f
Ferguson B F—f l c
Foltz Frank—f
Harmon A J—f l
Harris R B—f
Honan E P—f
Hunt Judson J—f l
Irwin James F—f
Irwin & Irwin—f
Leopold M F—l
Mills Howard—f l
Porter J C—f
Spitler C G—f
Stewart C B—f

RICHMOND

Ball Geo C—f c
Barber J O—l
Bartel Geo C—l
Bradbury W H & Son—f c
Broffett Frank—f l c
Cring T H—l
Dougan & Co—f l c
Dye & Price—f l c
Fitzgibbons J S—f
Fulgham O B—f l c
Hadley T W—f
Hegger J B—f c
Iredell & Ferguson—f
Jones Elizabeth—f c
Kennett W D—l
Knollenberg E B—f l c
Koll H N—f l c
Lotich P A—l
More R L—f c
Moore & Ogborn—f l c
Morgan Mrs—f
Olinger Chester—c
Peltz J E—f l c
Piehl W F—f
Roney E E—f c
Wilcox Mary A & Co—f
Zeller Jos—f

RISING SUN

Matson C B—f
Perkins J N—f
Ricketts Wm D—f
Wilber David S—f
Williams Will W—f c

ROCHESTER

Baker M A—f
Bitters C K—f c
Buchanan P M—f
Dillon A J—f
Ewing W C—f
Fretz & Davis—f
Ginther D D—f
Gibbons Sherman—l
Heilbrun Ferd—l
Hendrickson I E—f
Henderson W S—f
Jackson Charles—f
Kesler Dell—f c
Mohler Ed—f
Smith Milo R—f
Swihart Jerome C—f
Troutman J E—f l
Zellar Wm—f c

ROCKPORT

Eigenmann John P—f
Jennings S H—f l c
Logan J H B—l
Limberger Chas—f l
Mason C C—f l c
Mason & Jennings—f l c
Savage L N—f

ROCKVILLE

Branson George—l
Bryant F M—f
Dukes W H—f
Fryberger L W—f
Harvey W H—f
Johns J M—c
Lambert C E—f c
McDivitt R C—c
Murphy Clinton—f l c
Pike S A—f
Puett S F M—c
Sage J W—f
Swaim J M—f
White J S—c
Woodard S B & Son—f l

RUSHVILLE

Arbuckle J F—f
Barrett Howard—f
Conway J F—l
Gillespie J F—l
Gregg T E—f
Innis Samuel—f c
Irvin A B—f
Kratzer James—f l
Lambert L C—f l c
Miller B F—f
Newbould Will L—f
Nipp Carl V—f l
Rue Webb—f
Scudder R F—f c
Sexton Gates—f

Smith Ben L—f e
Smith Walter—f 1
Stevens John M—f e
Thomas John G—f c
Titsworth John A—f
Trabue Sam—f

SALEM

Berkey James B—f
Gabbert & Gabbert—f e
Green & Green—f
Hardin J J—f
Hobbs O K—f
Marks Oliver—f
Monroe Carter—f c
Paynter W H—f
Routh E F—f
Tucker J L—f c

SCOTTSBURG

Cain S V—f c
Davis J B—f 1 e
Hays Noble J—f c
Hough V V—f 1 c
Owens B M—f c
Stoten M—f c
Van De Vort James D—f
Wells W M—f

SEYMOUR

Barnes S A—f e
Boake J H—f
Blish Ed S—f
Burr Wm—c
Burkley Wm H—f 1 c
Congdon & Durham—f c
Davis Clark B—f 1 c
Day C A Agency Co—f e
Everback Fred—f 1 c
Hartman E J—f c
Massman J W—f c
Matlock Joseph H—f c
Mans R E—c
Miller H M—f 1 e
Miller H P—f
Mosely R L—f
Peck Bros—f c
Preston Henry—c
Robertson & Co—f 1
Saltmarsh Ira G—f c
Schaefer Geo P—f 1 c
Weaver W J—f

SHELBYVILLE

Alsman O D—f
Billman J W—f
Clark & Son—f 1 c
Comstock & Thompson—f
Fleming T W—f
Frank W—1
Goodwin Harry C—1
Guheil A L—f c
Hall & Cole—f
Hoop John—f
Isley W H—f
Kirk & Son—f c
Larch F E—1
Lewis Edward—f c
Maholm Wm—1
Montgomery M R—f
Neal Herbert—f
Schnatter A H—1
Showers J L—f c
Smith David—c
Tilden McLain—f
Wood R W—1
Young John A—1
Young E H D—f 1 c

SOUTH BEND

Berg Carl L—f
Caldwell F M—f
Coquillard A—f
Ducomb & Willis—f
Fogarty E J & Co—f
Gabriel Fred—f
Geltz W E—f
Gorski Marion—f
Hilderbrand A N—f
Hollowell Thomas—f
Hoffman Frank—f
Jones & Tobulka—f
Kyser Nelson—f c
Lippman Oscar—f c
Listenberger M E—1 c
Matthews E A—f c
Mendenhall E—f
McInery & McInerny—f
Nave Pliney—f
Otis N L—f
Pace Samuel—1 c
Perrin E R—f
Pollard C N—f
Seebirt & Schurts—f
Shivey & Miller—f
Tarbell O A—f
Thomas Samuel—f
Turnock Jos—f
Walsgott O C—1
Warner, W C—f
Warner F B—f
Weidler Chas—f
Werwinski J A—f

SPENCER

Boswell T H—f 1
Boyers Ralph—f e
Duncan J L—f c
Elliott & Cochran—f c
Hays F A—1
Lombard C M Mrs—f 1 e
McClure Chas R—f
Melick T C—1 c
Miller James—f c
Plunkett R A—f
Rundall H E
Spangle T G—f
Trent L D—f

SULLIVAN

Beown & Schroder—f 1
Eaton & Greggs—f
Hawkins, Hoddin & Bailey—f 1 c
Hill W H Jr—f 1 c
Hunt & Eaton—f 1 c
Walston & Greenlee—f 1 c

TELL CITY

Eberwold Chas—f c
Herrman Wm J F—1
Huthsteiner Eugene G—f 1 c
Miller Aug—1
Patrick J T—f
Reichle John C—f 1
Sweeney John—f c
Vittitoe Robert—1
Zoercher Philip—f e

TERRE HAUTE

Allen P E—f
Andrews Littlefield & Co—f
Armstrong J M—1
Biglow James D—f
Bledsoe & Buckingham—f c
Bugh H A & Co—f
Burget L—f
Dahlen & Bineeke—f c
Dailey J A—f c
Dempsey Andrew
Doak Riddle Hamilton Co
Durham & Hagerty—f c
Elder Jos—f
Fisbeck F C—f e
Foulkes John—f
Fox Chas—f c
Gagg G A—f
Goodman August—1
Goldstine S J—1
Hale J C—1
Hamilton W A—1
Hazlerigg & Ladd—f
Hidden M T & Co—f
Kelly Wagner Joyce—f 1 c
Laue Harry
Leefer E F—1
McFarland W A—f 1
Martin & Douglas
Miller J S & W D—f 1 e
Miller S C—1
Mullikin Jos & Co—f
Noble C W—1
Orman D A—f
Phillips W A—f
Ray Frank W—f e
Redman E H—f
Royse I H & Co—f
Smith & Buntin—f e
Somes J E—f
Spang H M—f
Stimson J C—f
Streeter C A & Co—f e
Stukenburg August—f
Sweet & Owen
Terre Haute Realty & Insurance Co—f
Watson & Logue—f
Webster B T—1
Wiltre W E
Wittig Chas—f

THORNTOWN

Griffin A L—c
Johnson C U—f e
Lyster Geo—f
Millikan Ray—f
Orear J S—f
Young W E—f

TIPTON

Blount F C—f c
Clark & Miner—f e
Culver S A—f
Farmers Loan & Trust Co—f
Fielding & Fielding
Hammell & Standreford
Knause W H—f 1 c
Martindale E B
Mock M O & Co—f 1 c
Ressler Wm—f
Richman C. J
Rouls S D

UNION CITY

Bell S R—f c
Buteher John—f
Downing J J—f c
Fisher C C—f 1 e
Gist H T—f
Gordon O C—f 1
Gruber Joe—f
Gruber Louis—f
LeFever Mrs L M—f
Stone D E—f
Thompson C M—f e
Williams J W—f

VALPARAISO

Drapier M J—c
First Trust Co—f
Fitzwilliam John—f e
Jesse E Foust—1 f
Hall J E & Sons—f
Hardesty A R—f e
Jones R C—f 1
McKay C M—c
Marine Chas—f
Marquet P—f e
Osborn E G—f 1 e
Parks F B—f
Pierce L M—f
Reading W L—f
Ross R D—f
Salyer D A—f
Schenck H J—f
Spooner W F—f 1
Stoner Fred—f
Thrift Trust Co—f
Tinkham N E—1 f
Turner F A—f

VERSAILLES

Benham J L—c
Creath Thos L—c
Cooley O H—f 1
Daubenheyer S B—f
Day J P—c
McCoy Ira W—f
Royce Chas S—1 c
Smith Walter H—f 1

VEVAY

Cotton Wallace—f
Curry W —1
Pleasants G S—f
Porter A J—1 c
Shaw A B—f 1 c
Wright James S—f

VINCENNES

Alexander H W—f
Bayard J L & Co—f e
Boecher A E—f
Buckles John L—f
Byers & Stillwell—f
Citizens Trust Co—f c
De Priest Wilbur A—1
Foulks Geo W—f 1 c
Gibson P R—1
Grayson & Unverferth—f
Heinekamp Albert—1
Johnson M T—f c
Lott Geo W—f
Mason Wm C—f 1 e
Randolph Jos—f
Robinson Chas—f
Somes H V Jr—f
Tewalt Wm L—f 1 c
Vincennes Agency Co—f
Wise John C—f 1

WABASH

Axline Otto—f 1
Bigler Herbert—f
Cochran M—1
La Selle C H—f 1 e
Lewis John & Co—f 1
Lonaree & Co—f 1 c
McHenry & Ebbinghouse—f c
McKinley Wm—1
Needham P W—1
Parmenter & Co—f
Ross Jas P—f c
Wabash County Loan & Trust Co—f c

WARSAW

Baker E M—f 1
Baker Jos S—1
Bennett Geo W—f
Brubaker J H & Son—f
Coleman L F—f
Coleman J W—f
Helpman M L—1
Indiana Loan & Trust Co—f
Rigdon C A—f
Robinson Al—f 1
Sloane John A—f
Stewart T C—f
Summey & Lehman—f
Webber John—1
Widaman John D—f

WASHINGTON

Aikman Wm—f
Beck Wm—f 1
Biddinger A J—1 c
Bright Geo P R Co—f
Citizens Loan & Trust Co—f
Dillard John—f 1
Dosch John—f 1
Fromme H F
Greenwood Arthur—f
Hamersly A—f 1 c
Hopkins Geo E—f 1
Hyatt H V—f 1 c
McHenry Philander—f 1 c
O'Neal G—f
O'Neal H F—f
Read Geo H—1 c
Slater J B—f 1
Smith & McCord—f 1

IND.—Con.

WATERLOO

Crooks Geo W—f 1 c
Gruhlke A C—f
Kelley Alfred—f
Leas D L—f
Leas H K—f
Leas Wm H—f
Spackey H J—f
Speer C O—f 1 c
Waterman J M—f
Willis H C—f

WESTFIELD

Atkins J C—f 1
Barbour D R—f
Carson Raymond—f
Chance Bernie—f
Chappell C M—f
Femderburgh—1
McKnight F H—f
Mendenhall W W—f

WEST TERRE HAUTE

Ratcliffe J W
Ryan & Ryan
Sweet E L—f

WHITING

Schage Henry—f
Smith, Bader, Dandson Co—f 1 c

WINAMAC

Brown Samuel—1
Burton John L—f c
Duke R James—f
Freeman A B—f c
Graves M L—f c
Hedges T B—f
Lowden L G—f c
McDowell H W—f
McLaughlin Geo—f
Nurpellat A P—f
Parrott Chas—f 1 c
Russell Henry—f
Thompson Bertha—f

WINCHESTER

Boltz Benj—f
Canada E N—1
Chenoweth Ernest— f c
Cottom John W—f c
Daugherty A K—f
Engle John R—f
Focht F C—f c
Gutheil A H—f
Marsh & Jaqua—f
McNees & Brooks—f
Mendenhall S C—f 1 c
Morman T F—f
Peoples Loan & Trust Co—f c
Puckett Carl—f c
Puckett Reverdy—f c
Savings Loan & Trust Co —f 1 c
Templin S B—f 1 c
Thornburg Thomas—1
Watts Thos M—f c
Witlmore & Coats—f

WORTHINTON

Dyer F E—f c
Foster E E—f
Hanson John W—f
Hays W A—f 1 c
Hollis Thomas—f c
Light Jas M—f
Wadsworth L—f

ZIONSVILLE

Avery H—f
Beamer Agency Co—f
Davenport M S—f

IOWA

ESTABLISHED 1875 LEW W. ANDERSON

J. S. ANDERSON & SON

General Insurance Agents and Brokers

MASONIC TEMPLE, - - - CEDAR RAPIDS, IOWA

GENERAL AGENTS FOR IOWA:

New Amsterdam Casualty Co. Fidelity and Deposit Co. of Maryland. New York Plate Glass Ins. Co.

LOCAL AGENTS:

All above and
British America of Toronto
City of New York
Hanover of New York
Home of New York
National of Hartford
St. Paul of Minnesota
Springfield of Massachusetts
Travelers of Hartford
Travelers Indemnity Co.

UNEXCELLED FACILITIES FOR PLACING LINES ANYWHERE IN IOWA.

ACKLEY

Berg Miss Johanna—f
Bloch S—f
Eggert S Y—f
Heinz John—f 1
Helscher W P—f 1 c
Rath W T S—1 c
Schroeder Fred—f
Smith Herman J—f 1 c
Van Giffen Henry—1
Young W A—f 1 c

ADEL

Crenshaw H H—f c
Johnson O A—f c
Russell J W—f c
Russell L V—f c

AFTON

Afton Savings Bank—f
Armitage H P—f
Bolinger H E—f
Citizens Bank—f
Delay G W—f
Goodie J B—f
Kelly R B—f 1 c
Nix B T—f
Shute F A—f

AKRON

Agnes M A—f
Brady C G—f
Eyland G C—f 1 c
Kidd W T—f
Redmond Bros—f
Robertson Niel—f
Root Roy—f
Smith A H—f

ALBIA

Atchison C C—f
Beitle E C—1
Braden J H—f 1
Canning Jno A—f c
Doody J L—f
Price—f c
Ramsay Abst & Loan Co —f 1 c
Ramsay W G—f 1 c
Smallwood C W—f
Taunton Wallace—f
Townsend Fred—f

ALGONA

Blackford Ed—f
Butler E B—f
Carlow W V—f
Chubb C T—f
Dingley F W—f
Galbraith W M—f
Hutchinson & Gilmore—f
Hohn John—f
Harrington & Dickinson —f
Haggard & Peek—f
Lathrop & Weaver—f
Lantry Thos H—f
Mason H B—f c
Nolte Chas F—1
Nugent W D—f c
Paine H A—f
Patter W S—f
Smith Lewis H—f
Taylor F M—f
Winkler J B—f

ALLERTON

Bair H H—f c
Bettis Allerton—f 1 c
Jacques J H—f 1 c
Jaquer O B—f 1 c
Keller & Shriver
Rech—f c
Reck A C—f c
Ritchie Ollie—1
Shirley D D—f c

ALTON

Gibbs M D—f
Goebel Peter—f 1
Hoxmeier Theo—f
Leverman F—1

AMES

Campbell J A—f 1 c
Davner & Hickler—f
Graves A J—f
Hauser T W—1
Little Carl L—f
Manning M A—f 1
Rodgers & Wilson—f
Sheldon & Sheldon—f 1 c
Thayer A H—f 1 c

ANAMOSA

Cash C J—f
Chaplin M—f
Garman G C—f c
Gould C L—f
Harvey E M—f
Knapp A S—f
Lawrence G C—f
McIntyre R D—f 1 c
McIntyre R D—f c
Moore E R—f 1 c
Remley J E—f
Rhinehart B E—f
Shapley T W—f
Webbles E—f
Wood E J—f

ANGUS

Morris W A—f 1

ANITA

Faulkner C E—f 1 c
Faulkner Harry C—f c
Forshay B D—f c
Haynes W E—f 1 c

ATLANTIC

Bruce J E & Son—f 1 c
Eldridge D S—f c
Frehe John—f
Gilliam J W B—1
Glass L D—f
Henshaw W N—f
Herbert D O—f
Hoffman Sam—f 1 c
Hostetter A—f
Jones J B—f
Nichols Frank—f 1 c
Presnall J S—f
Rudolph S H—f
Smith Ray—c
Whitney Bros—f 1 c
Wilken J O—f
Wilken W A—f c
Wilkin J B—f 1
Willard E—f
Wood & Savery—f

AUDUBON

Bagley Chas—f
Beason A E —f
Drake A F—f
Elliott W C
Farquhar Arthur
Graham J M—f
Kellogg Geo E
Morrissey J B—f
Nash & Phelps—f 1 c
Remftle John
Taggart E N
White and Mants—f

AVOCA

Barton R—f c
Bowen C T—f
Diederich G—f c
Fletcher J—f
Hipsley J J—f c
How H—f
Meitzen C P—f
Meier H—f
Preston A L—f c
Rolfs T C—f 1 c
Smith F H—f
Swartferger C I—f c
Turner F A—f
Wise F F—c

BEDFORD

Clark Geo W—f 1
Haddock G B—f
Hopson J E—f
Long H P—f
Payton F E—f
Shively Chas—f
Williams R M—f

BELLE PLAINE

Ahrens Geo R—f c
Blue J D—1
Blossom Chas—f c
Guinn Jack—f
Hammond F J—f
Irwin J H—f
Miller J F—f
Milner John—f 1 c
Munsell E W—f c
Paden C M—f
Scrimgeour W C—f
Snyder C W E—f
Sweet & Son H
Welch J H—f 1
Wheeler J A—f

BELLEVUE

Becker J S—f 1 c
Bittner L—f
Campbell J C—f c
Dorchester H G—f
Fay W J—f
Kegler A W—f
Kelso J J—f
Slattery Ella—f
Stuart W G—f c

BLAIRSTOWN

Allen A F—f 1 c
Hoebel P—f
Ransom J H—f
Vail C—f

BLOOMFIELD

Bence T P—f
Day H C—f c
Deupree Wm—f c
Higbee Joseph—f c
Hotchkiss W M—f
Kelsey H—f c
King Herbert—f
Leach H C—f c
Payne & Goodson—f
Phelps C W—f c
Plank John H—1 c
Rominger E—f
Rouch James—f c
Scarborough J F—f c
Shaw Ed W—f
Steckel W J—f
Wallace J R—f c

BOONE

Andrews J H—f c
Ashenfelter D B—f
Ashford T L—f c
Bream E D—1
Carlson Ernest—f
Crooks J S—f
Cutler F E—f
Goetzman, Minton & Co —f
Grant, Duncan & Son—f
Herman Otto—f 1 c
Jones F L—c
McBirnie Saml—f
Means Bros—f c
Merchant D W & Son—f
Nelson W H—f 1 c
Snell J J—c
Yeager W H—f c

BRIGHTON

Fleak L C—f 1 c
Gasaway J T—f c
Mullin & Dey—f
Swisher E W—f c

BRITT

Castle Geo F—f
Hanson A E—f 1 c
Healy E P—f
Larson E F—f
Peterson Ole—f 1
Rosmussen Tena—f

BROOKLYN

Crider G—f c
Dalby W H—f 1
Pierson & Johnson—f
Reed U M—f c
Talbott Edwin H—f 1 c
Talbott F H & J F—f

BURLINGTON

Binder Geo Jr—f
Binder Geo Jr
Blanke S D & Co—f 1 c
Cady R P & Son—f
Cross W C—f
Green R M—f c
Harper & Sikes—f
Hutchinson & Wesner—f c
Jamison Geo S—f c
Lahee John—f c
Mellinger F M—f
Mercer Margaret—f
Mohland C H—f
Parsons Realty Co—f
Phelps & Garrett—f c
Pilger Louis M—1
Riley T—1
Smith Ada—1
Storrar J M—f
Weinstein Mrs L—1
Whipple Geo—f 1

CALMAR

Becker R J—f 1 c
Geisen H J—f 1
Meyer Jacob—f
Ode O P—f
Winnesheik Land & Investment Co—f 1 c

CARROLL

Arts W A—f
Berger & Son—f 1
Dees J M & Son—f
Helmer C C—f c
Macomber H W—f
Minchen J P—f
Park D H—f
Reynolds & Meyers—f
Saul W C—f c
Wissler E A—f c

CASCADE

Keefe F J—f 1 c
McQuillan & Beatty—f c
Sullivan J D—f 1 c
Tallman F J—f 1 c

CEDAR FALLS

Aitken W T M—f
Bailey S O—f 1
Bailey J L—f 1
Cummins C S—f 1 c
Cunning O V—1
Dickey G W—1
Downs E B—f
Fergeson S. R—f
Gilkey & Merner—f
Hurd W H—f
Knapp L—f
Maitin Leclair—f
Miller John— f
Morgan Wm—f
Mornin & Paulger
Newton E E—f
Nuhn Wm C—f
Phillips S B—f
Ray & T F Murray—f 1
Security Bank—f
Silliman H N—f
Spicer C—f
Wild Abe—f
Wilson G F—f 1
Wynegar Forrest—c

CEDAR RAPIDS

Anderson J S & Son—f 1 c
Benedict L—f c
Bolton M V & Co—f
Brokaw H N—1
Clements J J—f
Doctor Jos—f 1
Doolittle A A—f
Giberson T M—f
Greene C G—f c
Hedin M J—1
Janda V—f
Kent M W—f
Lanstrum C C—f
Lawler James E—f
McKee N P—f
Mally F C & Co—f
Meyers W H—f 1 c
Nehls H L & Co—f
Niles & Proctor—1
Powell Wm P—1
Preston I M—f
Reynolds W A—f
Runkle Mrs N L—f
Safely R I—f c
Sherman Geo B—f
Van Vechten C D—1
Winter E W—f
Wisner & MacLafferty—f c
Wyckoff H E—1

CENTERVILLE

Ashby J C—f 1
Crawford A D—c
Davidson A G—f
Faulkner W D L—f c
Felkner L A—f
Fleming L J—f 1
Holman W H
Law Bros—f
Speers Bros—f c
West E O—
Wilks P B—1 c
Wilson & Smith—f c
Wooden C R—f c

CENTER POINT

Barlleson J M—f
Donaldson A J—f
Dunbar Geo B—f
Hilliard B M—f
Newland H D—f
Printy H C—f
Wilsey Marvin—f
Wilson L L—f

CHARITON

Adams D W—f
Culbertson H—f
Fancher G G—f
Gookin A B—f c
Hickman James—f
Larmer Frank—f 1
Maple & Wright—f c
Penick Lloyd—f
Storie E H—f c
Williamson G E—f c

CHARLES CITY

Baldwin H C—f c
Fitzgerald H J—f
Fluent Walter—f 1
Goddard S C—f
Guiwits P R—f
Herbrecht W C—f c
May Geo E—f
Olds A L—f c
Welch Jas E—f

CHEROKEE

Bingham Jas—f
Brummer Geo—f
Gillett M D—f
Gillette G M—f c
Green Jos S—f c
Herrick & Herrick—f
Huxford E D—f
Jackson F W
McCulla & McCulla
McNeal D W—f
Miller J A—f
Molyneux & Maher
Moore & Chick—f
Mulvaney Wm—f
Parker L F—f
Scribner R H—f
Smith C M—f
Smith J D F—f
Smyth R J—f
Stanosheck F J—f
Stanosheck L R—f
Wiweke Louis A—f 1

CINCINNATI

Beer W N—f 1 c
McDonald J C—f c
Wood & Johnson

CLARINDA

Clark A B—f
Cleavland L N—f 1
Greene & Laranz—f c
Hunt & Clayton—f
Iowa Security Co—f
Loranz & Co—f c
Orr Wm—f c
Payton Stephen—f c
Stipe W F—f
Stuart C W—f c
Whittaker & Sherman—f

CLARION

Alexander E A—f 1
Birdsall M F—f
Henry C W—f
Humphrey & Humphrey —f
Leonard D H—f
Linebarger John—1
Nagle C J—f
Peterson & Knapp—f
Rogers J A—f
Sheplee W W—f
Tracy & Walker—f
Weber & Smith—f
White E B —f

CLEARLAKE

Campbell D H—f
Eldridge A D—f
Halvorson P O—1
Palmeter H E—f
Pinkney Chas A—1
Rogers F M—f
Rogers Lloyd—f

CLINTON

Ahrens J B—f
Briggs A H—f
Buckley A—1
Buell Wm E—f 1 c
Carroll Bros—f c
Dunham & Barker—f

IA.—Clinton, Con.

Goebel M F—l
Holleran F L—f
Hollowell D—f l c
Huntoon—f
Jefferies J O & Co—f c
Judge J W—f
Keefe W J—f
Langan R C—f
Lund Sr Victus—f
Murray T R—f
Oakes W T—f
O'Connell Wm—f
Paddock & Dieckmann—f l c
Richardson John—f
Root C L—f c
Seaman S C—f
Shepard D H—f
Sutton L F—f
Wallo Chas—f
Walsh Bros—f
Ware Fred E
Wilke J—l

COLFAX

Chapman & Gill
Cox E M—l
Graef Hugh—f
Hahn & Steuffer
Hogendorn W H—f
Hogendorn Land Co—f c
Leighton L—f
Logsdon B L—f
Penquite M E—f
Tripp Myron D—f
Wells W B—f

COON RAPIDS

Browning C C
Cooney M M—f
Crettsinger Geo—f
Dixon A—f l
Harris C M—f l
Holliday G W—f
Lee John—f
Morris C E—f
Smith John W—f c

CORNING

Bevins P H—f
Chubb W C—f
Gibson Birt—
Lavely Brothers
McClelland Marion
Miner W D—f
Miner & Runyon—f c
Okey C E—f
Reese F C—f l c

CORRECTIONVILLE

Bailey Geo A & E C—f c
Edmunds Earl—f c
Erwin B—f
Logan E C—f c
Mumford J T—f c
Page & Dubois—f c
Schneckloth E—f c

CORYDON

Booth & Fry—f c
Brock A O—f
Dennis W E—f
Draper—l
Green J K
Littell W M
Neighbor Jay—f
Poston & Murrow
Rea E A—f c
Scales E H
Sutton O B
Tedrow & Richard

COUNCIL BLUFFS

Arnd Wm—f
Bell J W—f l c
Bell & Mulqueen—f l c
Benjamin W—f
Binder H W Co—f c
Casady J M & Co—f
Clifton Co C C—f
Cory H C—f c
Greenshields & Everest—f
Gorham J A—f
Hendricks F—f
Hughes J J—l
Knox Ohio—f
Lougee—f
Lutz J I—f l
Officer Chas—f
Otis & Shugart—f c
Paschel Chas—f l
Schnoor F J—f
Tyson C B—l
Walker & Larson—f

CRESCO

Barker W L—f
Burker A E
Church Edwin—f
Cutting J A—f
Durgin N S—f c
Eaton L E—f l
Farnworth E P—f
Harris Geo W—f l c
Luers J H—f
McHugh John—f
Smith Andrew—f
Steinman John—f c
Stockman E M—f
Thompson E R—f
Tillson W H—f l
White P G
Wilbraham Wm—f

CRESTON

Brennan Pat—f
Burkheimer & Sons—f
Golden S W—f
Golden J A—f l c
Gray H E—f
Haverick J L—f
Ide Geo A & Son—f
Johnson S N—f
Lutz M—f
Malone M J—f
Maxwell W T—f
McCormack Jas—f
Morgan Fred—f
Patt W N—f l c
Porter & Wilkins—f
Rhine Bros & Co—f
Sears M S—l
Skinner Scott—f
Smith H—f
Stark J H—f
Stearns J A—f
Sturgeon J W—f
Stryker C S—f
Willis A A—f
Wilson Thos K—f

DAVENPORT

Ball S G—l
Bawden T J—f
Bemis Fred P—f l c
Bemis Wells A—l
Bischoff & Kuehl—f c
Brown S M—l
Brown M T—l
Busch Theo—f
Camp & Co—f
Carroll Bros—f
Casey J T—l
Creswell R E—c
Donaldson Robert—l
Dougherty L T—l
Estess & Iven—f
Faerber A—l
Ficke Gustave H—f
Fields Sam'l
Gardiner F—f l
Green J S—l
Guldner H L—f
Hammell Wm—l
Harrison C E—f
Heesch-Carstens & Tellman—f
Horne Dan B—f c
Hornby & Ruhl—f c
Humphrey W W—f
Hynes John—f
Janssen Oreg
Keeler Chas—f
Knocke Louis E—l
Kinnavey J J—f
La Claire J A—f
Le Buhn Carl—l
McCormack R V—f c
Meiburg J J—f
Meyer, Ellsworth & Co—f
Perry F H—l
Priester A—l
Parsons Alfred—f
Petersberger A—f
Radcliffe Wm—l
Sisson F D—l
Snider & Harrison—f l c
Sternsdorff Geo J—c
Vogt H H—f c
Weir & Meier—f c
Wilke J—f
Williams H L—l

DECORAH

Abbey & Son—f
Abbey W F—f
Adams F P—f
Couse L L—f
Enger L M—f
Freeman A I—f
Jayne T A—l
Kennedy F—f
Paine Henry F—f
Paine Herbert—f l c
Waterbury E A—f l
Weiser C J—f
Whelan Miss A C—f
Whelan P H—f

DENISON

Boynton D L—f
Bullock Chas—f c
Cochran E T—f c
Collins M J—f
Criswell O M—f l c
Glenn J F—f c
Gulick E—f l c
Helsley Albert—f
Jones J P—f c
Jones M E—f
Klinker P J—f c
Lally P E C—f l c
McHenry Sears—f l
Naeve Geo—f l
Richardson Geo A—f l c
Romans R A—f c
Shaw & Keuhnle—f c
Trafer Walker
Tucker E F—f l c
Walker J H—f l

DES MOINES

Alverson & Montrose—f c
Baird - Taylor - Crawford Co—f c
Ballard Elliott Co—f l
Butler Bruce E—f
Christie J T Co—f
Dudley & Weaver—f c
Eddy J A—c
Ellis, Holland & Sowers—f
English Wm—f
Farnsworth G M—c
Fisher Claude—l
Fleming Bros—l
Hughes Geo W—l
Johnston C H—l
Joshua Jester & Sons—f
Lantz H H & Co—f
Lee John—l
Lewis G H—f
McCutchen & Verran Co—f
Millar C E—l
Miller Chas E—l
Miller E S—l
Meyers Fred J—f c
Patterson R J—f
Percival-Porter-Ford Ins Agency Inc—f c
Ransdell C D—l
Roddy A T & Co—f
Rumsey H E—l
Samson E D—c
Shaw G H—l
Shaw Mark M—l
Stern M—f
Stevenson D W—l c
Terrell & Rolline—f
Tones & Read—f
Treynor Bros—l
Treynor G S—l
Treynor I M—l
Tullis F C—f
Upham Bros—c
Van Slyke Paul B—l
Waller B N—l
Warfield L W—c
White W H—l
Willcox-Howell & Hopkins—f c
Wilson O G—l
Witmer & Kauffman—f c
Woodbury G W & Co—f

DE WITT

Armentrout D—f
Christensen E & Son—f
Cotten W A—f
Hines Wm—f
Howes John W Jr— f c
Morris S J—f c
Ward W R—f
Waters J T—f

DUBUQUE

Abelu A P—f
Bradley John H—f l
Chamberlain I C—f
Coates & Robinson—f l c
Connelly W J—f
Early J P—f
Garland J C—l
Hayes Jas A—f
Hoffman & Keimer—f l c
Jaeger Leo—f
Jaeger & Lenihan
Kiene Peter & Son—f l c
Kretechmer & Perring—f l
Kunz J F & Co—f
Lange Otto F—l
Leathers & Terwin—f
Martin Thos T—f
McCullough M J—f l
Mettle Land Co—f
Meyer C H—f l
Murphy Chas—f
Murray J J—f
O'Rourke John—l
Pier John—f
Reynolds Chas H—f
Salot Harry—f
Schrup N J—f c
Shunk Henry—f
Spensley & Spensley—f
Traub & Felgner—f
Voelker C A—f
Weihe Franz & Co—f

DUNLAP

Bailey M B—f
Brace M P—c
Cadwell E R—f l c
Childs S M—f
Curtiss F W—f
Lantz Adam—f
Moore L K—f
Taylor A B—f l
Tinker & Van Slyke—f
Van Slyke W H—l

DYERSVILLE

Armstrong & Schemmel—f l c
Bahning Chas—f c
Feldman J B—f
Gadsden R W—f c
Gehrig D A—f l c

Kremer Henry—f l e
Long J H—f e
Loosbrock Wm C—f l e
MacHogan W—f l e
Malvin J W—f e
Oehler Henry—f l e
Osterwinkle Chas—f
Schneider John—f e
Utt Anna M—f
Weidert John—f

DYSART

Bates H K—f l e
Casey Oscar—f e
Moeller Ervin
Schmidt F H—f
Sult E F—f

EAGLE GROVE

Andrews F B—f
Baker J K—f
Clark L J—l
Flynn Sylvester—f
France R—f
Hennebury J W—f
Mattingly Chas—f l e
McGrath J W—f
Moats Lyman—f l e
Paine J S—f
Rudy J M—f l e
Schaffter E—f e
Wehrheim Wm—f
Williamson S H—f e
Yearons A—f

EDDYVILLE

Cowley L E—f l e
Miller J H—f

ELDON

Noel G W—f
Ritz H E—f
Roland E T—f
Taylor W G—f l e
Varnum J E—f

ELDORA

Brownell C F—f
Burling C—f
Carpenter N S—f e
Follett L M—f
Hardin J F—f
Mather J B—f e
Murray & Crossan—f e
Newcomer C S—f l e
Syverson S—f
Whited S—f

ELKADER

Barnard H H—f l
Davidson W W—f
Fitzpatrick M—f
Gifford G M—f
Panlas H C—f l
Preston W A—f
Schulte G H—f

EMMETSBURG

Baker Geo H—f
Bickford S—f
Brown M L—f
Brown W J—l
Burt A J—f e
Cohoon C E—f
Consigny Geo J Jr—f
Linderman W L—f l
McCarty Geo B—f
McEvoy E P—f
Menzies John—f
Morling W H—f
Ormsby A S—f e
Peddie Alex—f e
Slater James—f
Steuhmer L—f
Stillman E B—l

ESTHERVILLE

Allen G K—f
Allen F H—f
Converse F W—f
Coon B M—f
Kirby J P—f
Ladd W A—f
Littell J P—l
Paulsen P H—f
Person & Pitcher—f
Schloeman M H—f
Richman F H—f
Rhodes F H—f
Rhodes A J—f
Woods Bros—f

FAIRFIELD

Baer Geo M—f e
Ball Frank—f & l
Bellis A L—f e
Cornell S—f e
Crail & Crail—f
Cummings Frank S—f l e
Doughty C H—f e
Dougherty Mrs—f l
Green A L—f e
Hochiely Theo—f l
Hufstedler John—f
Huglin John A—f
Jacques A W—f
Johnson M J—f
Jones Miss Kate—f
Jorden A G—f
Leggett & McKemy—f
Lohr John F—f l
Keltner H B—f e
Maxwell T B—f
Mendenhall L—f
Mullinx A B—e
Munro Ralph H—f
Raines John A—f l
Ready J F—f
Ross W G—f
Simmons E F—f
Wilson Jas F Jr—f
Wilson R J—f
Wilson David B—f

FARMINGTON

Carr Frank D—f l e
Caulter W H & Co—f e
Ketcham B F—f l
McCormick W D—f
Price Jno R—f

FONDA

Bradshaw Z C—f
Coleman M G—f
Ellis E R—f
Fairburn E H—f
Forbes & Griffen—f e
Fouts J E
Harrison R M—l
Jordan J E—f
Kay Emmet—f
Linnan C F—f
Mullen D W—f

FOREST CITY

Brown H A—f
Gardner S C—f
Lewis L S—f
Peters J A—f
Secor Willard—f e
Thompson Bros—f

FORT DODGE

Barton J J—f l
Reck Fred
Buman Lisle—f
Butler & Rhodes—f
Coughlin & Hackett—f e
Doud Robert—f
Drake Carrie M—f
Drake J F—f e
Flaherty T F—f e
Kitchen R W—l
Larson Clarence E—f
Mack F P—f e
Minogue F C—f e
Thomas Z W—f e
Trost H—f
Williams E M

FORT MADISON

Albright H A—f l e
Albright J W—f
Armstrong E O—l
Briggs Wm F—f
Crosley Geo R
Downs John—f l e
Hoover J H—f
Hopkirk W H—f l
Kassmeyer Valentine—f
Kasten Chas C—f l
Kiel & Schroeder—f l e
Nunn J A—f l e
Okell C L—f l e
Person Albert f l
Scherfe W A—f l e
Schlemer H—f e
Steovener Theo—f

GARNER

Barno Mrs O M—f l
Blackstone Fred—f
Bruckney Earl B—f
Fell Jos—f
Knoop Chas—f
Rampey W—f
Troger J E—f

GLENWOOD

Breen Walter—f
Burger J l—f
Chamberlain C—f
Edwards C W—f l e
Fifer Harry—l
French H A—f
Jackson F C—f
Lambert A—f
Otis Carl—f
Records T O—f
Tolles H A—f

GREENE

Cole J L—f
Green C M—f
Hartness M—f
Kellogg C H—l
Soesbe C W—f
Stober F L—f
Weston C B—f

GREENCASTLE

Blake G L—l
Broadstreet & Vestal—f
Central Trust Co—f
Cooper Chas—e
Crouch Richard—l
Groomes T T—f
Hughs David—f
Ledbetter W P—l e
Lucas Ferd—f e
McCoy John G—f
Richardson & Hurst—f
Talbot Mrs Jessie—f

GREENFIELD

Atcheson M C—f e
Brooks J E—f l e
Burrell John A—f
Crowley D A—l
Gilbert H A—f
Hoyt J C—f
Malone Geo—f e
McCollom W D—f l e
Martin F—f
Williamson W H—f

GRINNELL

Beyer C W H—l
Brainard D W—f l e
Breeden A J—f e
Buchanan & Smith—f l e
Connelly F—f e
Cooper Chas—e
Crosby S H—f l e
Field H A—f e
Gray R H—f l e
Lamphere & Harris—f e
Noll J T—f
Swaney & Savage—f l e
Wilson & Marvin—f l e

GRISWOLD

Arrasmith A G—f
Knop C Otto—f l e

GUTTENBERG

Borman A H—f l
Eckart J P—f e
Heitman John H—f
Houck Z G—f
Ihm Bros—f
Jenkins H G—f
Overbeck H J—f
Scholz Chas E—f

HAMBURGH

Butterfield C D—f
Campbell R C—f
Reese S C—l
Thompson & Thompson—f

HAMPTON

Beed G F—f
Clark A L—f
Coldren E L—f l e
Haecker E D—l e
Hemmingway J M—f
Mallon J N—f
Meyers O F—f
Ridgeway Frank—f
Robinson Bros—f
Salsbury C E—f
Savidge Wm—f
Snyder J M—f
Williams C D—f

HARLAN

Beems I W—f
Byers Jas—f l
Colburn W K
Fish E F—f
Franklin Thos N—f
Hertert E M—f l e
Peterson P I—f
Pickard L H—f e
Potter L F—f
Swift C F—f e
Walters Geo—f
Whitney J B—f
Wyland O P—f e
Wyland W W—f e

HARTLEY

Bordewick J H—f
Haynes John
Knaack G E—f
Lock F R—f
Patch Frank—f
Putnam D—f

HAWARDEN

Gerhart D T—f e
Olstad Jno K—f l e
Plank C A—f e
Ring A—f
Walkins F E—f
West W E—f e

HEDRICK

Foster Jno C—f
Kirkpatrick Wade—f
Martin C J—f l e

HITEMAN

Dinsmore H A—f l e

HUMBOLDT

Combs C—f
Garfield G S—f
Hayes R C—f
Johnston M H—f
King J W
Lovrien F C—f
Smith W J—f
Starratt A R—f
Strong Wm—f
Stoddard F H—f
Taft Wm J—f e
Wells H S—f
Wiser Geo—f

IA.—Con.

HUMESTON

Berry J L—f
Clark G L—f
Doze J E—f
Goodrich D P—f
Hutchinson R C—f

IDA GROVE

Babcock F D—f
Bowman E G—f
Cheney H W—f
Easton J E—f
Hartley A—f
Hubbard G C—f
McDonnel C J—f
McNammara P L—f 1
Moorehead H A—f 1 c
Pettit S K—f
Reese J M—f
Smith Leonard S—f
Wilcox Wm M—f

INDEPENDENCE

Bartle Miss Carrie—f
Beatty A G
Chappell J M—f
Jayne W E—f 1
Keane A—f
Kemmerer I C
McGuire Dora D—f 1 c
Rigby A G—1 c
Todd A N—f
Woodruff Geo S—f 1 c

INDIANOLA

Barns & Goodman—f
Burns H F—f
Hartman E W—f c
Henderson F P
Jackson J M—f
Ogg A L—f
Park Mel W—f c
Proudfoot A V—f
Ripper W W—f 1
Speer Geo—f
Watson J O—f
Welden J A—f
Whitney J H—1

IOWA CITY

Bailey H L—f 1 c
Bailey W H—f 1 c
Berger Will—f
Brennan Thos—f
Brooks Harry—f
Cochran F J—f c
Dvorsky J W—f 1 c
Holland J W—f 1 c
Horak F J—f
Kimball Frank—f
King A & S—f 1 c
Lee I B—f 1 c
Maher D—1
Maher Margaret L—f 1 c
McDonald W J—f 1
Murphy W F—f 1 c
Negus Henry—f
Plank J U—1 c
Roche Thos—f 1
Scales Nat—f
Shrader C C—f 1
Stouffer J C—f 1 c
Swire Roger—f
Swisher S E—f c
Troth Miss M—f 1 c
Welch C S—f
Wilson Edwin B—f

IOWA FALLS

Burlingame C H—f 1
Carleton J J—f 1 c
Feist R A—f
Foster F E—f c
Hezelwood L—1
Jackin J C—f
Jones L E—f
Peet F D—f 1 c
Woods W H—f 1

JEFFERSON

Anderson S B—f c
Brown P O—f
Cubbetson S C—f
Dodge & Henderson—f
Flack S—1 c
Fitz J W—f
Forbes J M—f c
Garland Frank—f
Gilliland A S—f c
Harding Harry—f c
Henderson J A—f c
Howard R G & A D—f c
Lawton Sidney—f c
McCully Dan—f c
McClurg John—f c
Milligan F A—f
Mugan T A—f 1 c
Sayers S J—f
Wilson & Alberti—f c
Winkleman W S—f

KEOKUK

Blood & Brinkman—f 1 c
Collins & Paradice—f
Collison Henry—f c
Field Louisa B—f c
Heaslip H A—f c
Hirst Jas A—1
Hobbs B B—f c
Hobbs John W—1
Johnson G C—1
Maxwell & Tumelty—f 1 c
Overton & Klein Co—f c
Parsons Geo R—f
Van Papelendom J B—f

KEOTA

Gilbert Ed C
Graham J F—f c
Jones O B—f c
Newton H P—f
Smith Fred—f
Smith L H

KNOXVILLE

Aldrich James S—f 1
Brobst B H—f
Brobst A B—f
Garretson I H—f
Ghrist W N—f 1
Johnson S C—f
McCoy Arch—f
Mendenhall G W Sr
Mulky R G—1
Nisfert W B—f
Roberts J J—f

LAKE CITY

Brooks R F—f
Easton T M—f
Fuller C E—f 1 c
Freeman J N—f
Gamet L G—f
Green C H—f
Hibbs J L—f
Hutchinson G G—f
Jacobs J W—f
Keith M V—1
Smith J B—f 1 c
Smith G C—f 1
Townsend E W—f 1 c

LANSING

Bray S S—f
Conway J P—f c
Kerndt G M—f
Nachtwey F J—f
Nielander & Co—f
Saam W F—f
Serene Chas R—f c
Thomas B F—f 1 c

LA PORTE CITY

Ashley E R—f
Ashley Roy—f c
Banger Geo—f
Hanger W E—f
Lunemann J H—f
McQuilkin W T—f
Simpson E—f
Stebbens Geo E—f
Van Valkenburg A—f

LE MARS

Alline A A—f
Bedell E T—f c
Colledge A C—f 1 c
Duus A M—f 1 c
Hessler R J
Koehler R J—f c
Martin H—f
Woodke P K—f c

LEON

Allen A J—f
Arnold T S—f
Beck C W & Son—f 1 c
Boone W A—1
Gammil M A—f
Gatchell D E—1
Pease Louis—f
Sankey E J—f
Sigler L P—f
Stookey Marion F—f
Teale Fred E—f
Varga Stephen—f
Wallace Gould—1
Wright C—f

LUCAS

Baker W F—f 1 c
Gray R S—f 1 c

MANCHESTER

Arnold H F—f c
Blair Fred B—f c
Carr E M—f
Carr Hubert—f 1
Carey F F—f 1 c
Clemans Hugh—f 1
Dunham George W—f c
Granger H C—f
Hoyt W D—1
Huene O E—f
Hutchinson J H—f
Keagy C W—f
Long W H—f
Marvin R M—f
Mathews Will—f
Norris W H—f c
Pierce C A—f
Richardson Fred f 1 c
Robinson R R—f
Stiles E B—f
Tirrill & Pierce—f 1
Torrey C O—f
Yoran Calvin—f
Yoran M J—f

MANNING

Emmons O W—f
Jones & Stephany—f 1 c
Moser A L—f
Parrott W B—1
Perry E C—f
Rogers Douglas—f c
Sievers Henry—f
Sutherland R G—f
Wheeler R H—f
Wilson Jos—f

MAPLETON

Carmody C E—f
Chapman C L—f
Chrisman W H—f
Lutz T B—f
Quick Edwin—f
Smith V—f
Welch & Jacobsen—f
Wengert H G—f c

MAQUOKETA

Cramm E E—1
Ellis G—f
Ellis Jas W—f
Farr C W—f
Fletcher D A—f
Gregory Fred C—f
Gregory W C—f
Gregory J W—f
Heide Saml—f
Hoyt Robert—f
Hubbell H B—f
Kaler John—1
Kaler Peter—f
Keck F H—f
Keck Walter—f
Kelsey F D—f
Kulmer E J—1
Mitchell Geo—f
Myatt F W—f
Palmer W H—f
Ralston James—f
Stephens Ralph—f
Swaney Lon—1
Thomas B F—f
Thomas Chas M—f

MARENGO

Collahan David—f
Colson B F—1
Engelhart J C—f
Goldthwaite H E—f c
Hipp A P—f c
Lewis J H—f c
McLennan Alex—f c
Reid Geo P—f
Simmons M A—f
Van Bosdick Robt—1 c

MARION

Anderson Fergus L—f
Braska & Brown
Courtney M W—f
Esgate E J—f
Gray J M—f
Griffin P S—f
Holloway H G—f
Holmes George—f
Ingersoll & Cleaviland
Jackson W T—f
Leverich S C—c
Lillie Geo E—f
Millen H G—f
Shanklin C S—f
Shumack F A—f
Smyth Robert—f 1 c
Stamey D A
Stearns H A—f
Todd G W—f 1

MARSHALLTOWN

Albert Geo—f 1 c
Andrews Wm—f
Armstrong F W—f
Bell S C—f
Clark W M—f
Doolittle M G—1
Duncan G M—1
Elliott W B—f c
Evans Thad D—f
Gay A E—f
Giddings C S—f
Hawley P A—1 c
Hill W H—f c
Johnson A G—1
Kibbey Dr W B—f
LaPlant C T—f
Leech W E—f 1 c
McLeland W E—f 1 c
McMahon H R—f
Munson C—1
Neil Geo—f
Newcomer C A—1
Norris Geo R—f
Northrup F E—f
Norton C M—f c
Pierce Franklin G—f c
Prazak J T—f
Saint J Q—f 1 c
Salisbury R A—f
Shaw C C—1
Smith F Aubry—1 c
Smith G J—1
Spears J C—f
Vail John D—f
Van Orman J G—f c
Welch Bros—f
Willigrod E—f

MASON CITY

Adams J W—f
Chambers F W—f

Cerro Gordo Abstract Co —f c
Crossley A A—f
Crossley & Koch—f
Cummings A H—f
Drake S D—l
Franke Land and Investment Co—f c
Gale A H—f
Gleason W H—f
Hill G H—f
Hoare F E—f c
Holman Land & Insurance Co—f
Jackson O A—f
Keeler B C—f
Keerl I W—f
Kirschman F A—f
Knesel A W—f
Koch S A—f
Mason City Loan & Trust Co—f c
McNider C H—f
Miles W E—l
Nettleton Wm—f
Nicholson C R—f
Paul Frank—f
Parker C A—f
Phillips L W—f
Pratt E E—l
Sale A R—f
Schneider S A—f c
Stanberry & Hill—f
Smith Earl—c
Sullivan J A—f
Van Auken & Kehm—f
Youngblood J B—l

MCGREGOR

Chapin A—f l c
Geske M X—f
Walker C W & Son—f l c

MECHANICSVILLE

Beery C O—f
Bundy O M—f
Gibeaut H E—f
Kennedy L L—f
Lynch C J—f
Onstott J H—f
Smith W H—f

MISSOURI VALLEY

Barret J B—f
Kellogg Geo—f
Myers F W—f
Tamisiea Frank—f
Withrow W H—f

MONROE

Bateman M W—f l
Koder J—f
Kipp Geo C—f
Slatts W T—f

MONTEZUMA

Applegate T S—f
Bechly F—f
Blanchard E E—f l c
Carr Fred—f l c
Caster Thos—f l c
Clarke Chas R—f
Fenner C W—f
Gross Jake—f l c
Harper E E—f
Heath A C
Kieruiff G W—f
Light F D—f c
McGill A C
Rayburn E D—f

MONTICELLO

Houser J S—l
Locher J J—f
Pond D E—f
Voorhees J A—f
Woddick L P—f

MOULTON

Garey Effie—f
Garrett W F—f
Powers H P—f
Walker E A—f
Willett W J—f

MOUNT AYR

Beall R S—f
Beard H C—f l c
Bevis Bros—f c
Finley Geo H—f
Goodman J J—f l c
Laughlin L W—f l
Lewis & Sons—f
Malone S—f l
McMaster E C—f
Parsons Henry—f c
Scott W K—f l
Seewis & Sons—f
Sheldon F E—f
Shrimplin A R—l
Smith R C—f
Stringham E H—f
Wyant G A—f

MUSCATINE

Block W G—f
Bridgeman & Son—f
Brown Thos—f l c
Burnside E O—f
Coster J C—f
Eells J W—f
Eversmeyer F W—f c
Eversmeyer & Co—f c
Fitzgerald T R—f
Gobble C H—f l c
Havercamp Martin—f l
Hoopes J L—f
Kemble & Kemble—f c
Mark J B—f c
Munroe Fred—f c
Ogilvie C B—l c
Robbins J A—f
Rosenberger N—f
Stirlen M W—f l
Thompson Ella—f
Titus G M—f l c

MYSTIC

Delay Frank—f

NASHUA

Bauder C H—f l
Dexter H T—f
Gary N E—f c
Getsch W F—f l c
Hebard Wm—f c
Loser L—f c
Thompson Chas—f
West Frank—f

NEOLA

Bardsley J G—f
Cotter E F—f
Mitchell T A—f
Sells Clint—f

NEVADA

Alderman U S—f
Craddick H B—f
Dayton A L—l c
Fitchpatrick W P—f l c
Gillespie J F—f l c
Grove D M—f
Hanson F E—f l c
Knudson J—f
Larson J R—f l c
McCall Ed M—f
Smith & Bricker—f l c
Wells John M—f
Welty B B—f
Wilson O W—f

NEW HAMPTON

Bigelow G M—f c
Brown F W—f
Casey Jas—f
Condon T B—f
Darrow W L—f
Feyerbend R—f
Galligan Jas—f
Geiser M E—f
Herwig C E—l c
Kenyon C—f l
Larson C A—f
McFarland O A—f l
Nehl H P—f.
Nugent N J—f
Sanduskey J W—f
Schultie Theo—f
Shaffer Bros—f
Smith Curtis & Reilly—f
Stebbins Miss E C—f
Strike Frank—f c
Swale F F—f c
Tooley John—f
Turnon W L—f

NEWTON

Allfree H B—f
Blackledge Virgil—l
Brunner J G—f l
Clark D L—f
Coon Oscar—f
Earley E L—f
Eberhart D J—f
Fugard J H—f
Hindorph & Woodrow—f l
Kennedy Fred—f
Laird J A—f c
Lambert E E—f l
Moorman M W—l
Morgan & Korff—f
Silwold Henry—f
Vaughan J J—f c

NORA SPRINGS

Miller J B—f c
Rue L O—f
Schnedler H F—f c
Waterbury O P—f l c

ODEBOLT

Bay W F—f
Graham Wm—f
Helsell W A—f
Ketterer Jno H—f
Kurty S E—l
Mattes J R—f l
Sayre R W—f
Schmitz Bros—f l c

OELWEIN

Ayers W S—f
Bogart J A—l
Davis D S—l
Doctor L J—c
Fleming M—f
Hanson F L—f
Ingersoll W B—f l c
Knight J W—f
Little B B—f c
O'Dell A M—f
Paul Albert—l
Young R J—f

OGDEN

Sylvester E C—f
Williams J T S—f

ORANGE CITY

Berg J G Vanden—f
Lohr F J—f c
Lohr A W—f
Roseboom Wm—f
Schultz W W—f l
Slikkervexer H—f c
Snyders L—f

OSAGE

Addington C H—f
Annis J W—f
Bartlett H G—f c
Hill A H—f
Hackbarth E—l
Johnson K J—f c
Knowlton L W—f
Owen W E—f c
Sawyer & Woodard—f
Schuyler John—l c
Sinotte & Barker—f
Stoughton H L—f c
Sweney & Kugler—f
Union Real Estate & Abstract Co—f c
Walker A M—f
Woodyard O P—f l c

OSCEOLA

Barnard W—f
Beovout S R Dr—f
Bornhill Frank—f
Harper W E—f c
Lewis R M—f
Temple W N—f
Trent T A—f

OSKALOOSA

Beitel C E—l
Bennett M E—f
Brown C E—f
Cowan & Hambleton—f
Davis Frank—l
Eby W W f c
Gentry J R—f
Herron J M—f
Hiatt John P—f
Higdon & David—f
Jones W G—f
Keating W H—f
Longan Stanley G—l
Obrine Eugene—l
O'Hara Ralph—f c
Parker H D—f
Phelps Chas—f
Ream J T—f
Rosebrook Harry—f
Sandusky W P—l
Sellers J C—f
Shaugle L T—f
Shaw W H—f
Stiles R B—l
Winter C—f

OTTUMWA

Applequist John P—f
Archer W T—l
Bayliss W J—f
Benson Ben S—f l c
Boude C E—f l c
Corrick & Hogue—l c
Christie W S—f
Creswell F B—f l
Criley E B & Son—f
Edmunds H L—f c
Elliott W D—f
Emery D A—f
Higdon O P & Co—f l
Hull J E—f
Keott Conrad—f
Linton W C—l
Miller Geo C—l
Mitchell John H—f
Norton & Smith—f
Phœnix Trust Co—c
Smith J J—f
Strader John—f
Wing John—l c

PANORA

Evans E—f
Hemphill A J—f
Huntley J O
Morris J W—f
Reynolds M M—f l

PELLA

Bloem John—f
Cole C N—f
Cook Ed S—f l
Cook & Son W W—f l c
Dieleman John R—f
Jelsma S J & Son—f
Thomassen & Thomassen —f c
Vanderploeg W H—f
Van Halm S—f
Van Houten Wm—f
Van Sittert Peter—f
Van Vliet J H—f

IA.—Con.

PERRY

Breed Allen—f 1
Dunlap Z B—l
French L A—f c
Hoyt H A—f 1
Nash H A—f 1 c
Rouse H A—f 1 c
Thornburg L B—f 1
Thornley S M—f
Ward & O'Conner—f 1 c

RED OAK

Bryant J C—f 1 c
Cook J S—f
Henry S A—f 1 c
Houghton H C—f 1 c
Larson E—f 1 c
Montgomery W W—f
Neudick E—f
Peterson W—f
Remmers O F—f
Shaver B A—f
Shuey J A—f 1
Sourwine A J—f

ROCK RAPIDS

Bradley C W—l
Green C A—l c
McNab George—f 1 c
Miller C J—f
Miller & Thompson—f c
Peters L G—f
Pierce H B—f 1 c
Partch E L—f c
Roach & Ramsey—f c
Shade Chas—f

SANBORN

Arnold G—f 1
Daly J H—f 1 c
Green W C—f 1 c
Jones C—f
Slocum G M—f 1 c
Soop I—f 1 c
Wilcox J A—f 1 c

SCRANTON

Andrews J T—f 1
Anderson W W—f 1
Boset B E—f 1 c
Clark B O—f 1
Dunning J D—f 1
Marchant Ed—f 1
Pitcher P P—f 1

SEYMOUR

Conger—f 1 c
Conger C A—f
Harris & Keller—f
Jamison W O—f
Kerby D H—f
Phillips J T—l
Squire John—f
Wharton G W & Son—f

SHELDON

Cobb A H—f 1
Fairbanks L N—l
Hall P W—f c
McCondless John
McKenna Geo—f
McLaury C S—f
Schoop Ira
Sleeper W H—f c
Smith W M—f
Wellman G T—f
Wyhoff Jas—f

SHENANDOAH

Clover C M—f c
Crowe E A—f
Dawes W V—f c
Ferguson W P—f
Fliesback C E—f
Gwynn R M—f c
Hall G D—c
Hughes W H—f
Lake A S—f
Lake J F—f c
Nelson S W—f
Nichols Mrs. H S—f
Sheets Earl—f
Wilson L N—f c

SIGOURNEY

Adams J M—f
Brown C M—f
Clark Hudson—l
Dern W—f c
Gambell W C—f
Goeldner F L—f
Goeldn r H F—f
Hamilton W H—f
Heninger C C—f
James Geo—f
Johnson C G—f
Mackey C H—f
Mackey Jas R—f
Rathburn J J—f
Stockman D T—f
Wagner H F—f
Wiley Jas F—c
Willcockson K E—f

SIOUX CITY

Allen H D—c
Andrews & Larson—f
Andrews A M—l
Andrews R J—f
Ball Miss Mary A—f
Blieven Geo—f
Bullard J & Sons—l
Brown Ross P—f
Clark M A—f
Day C M—f 1
Dean & Frost—f
De Orsay A L—l
Doughty B F—f
Flournoy R C A—f 1
Giehm A W—f
Gilman W S—f
Gilmore J D—f 1
Gordon Wm—f 1
Grandy W F Co—f
Hewins & Benton—f
Irvine W D—l
Kerby & Lynch—f
Kneedler C A—f 1
Lacy & Healey—f
Magee D A—l
McKercher W M—l
McManus & Webb—f
McNeil & Powell—f c
Marsh J C—f
Meyer Cary—f
Murphy & French—f c
Myer Carl—f
Nicol M D—l
Oakley G W—f 1
Patterson A W—f
Peters, Perkins & Guiney Co—f c
Pierce C C—f 1
Prusiner Wm L—f
Raner H B—l
Rumsey J M—l
Smith Melvin & Son—l
Stephenson E E—l
Van Dyke C D—f
Van Dyke Wm W—f 1 c
Vreeland John F—f
Weintz Geo D—f

SPENCER

Bernhart W E—f
Buck & Kirlpatrick—f
Buckey C P—f
Carlson Ed—f
Cilley C P
Cook W C—f
Cornwall W W—f
Goble Jay—f
Green A W—f
Griffen M E
Hubanks G H—f
Miller J A—f
Morgan E G—f
Ryder D L—f
Smith H N—f
Steele J E—f

SPIRIT LAKE

Arnold, V A—f
Buck Harry H—f
Carlton W F—f
Price Chas—f
Sperbeck L—f
Van Steenburg B B—f c

STORM LAKE

Aikin C F—f
Ballou L E Jr—f c
Blue Thomas C—l
Bradford S C—f
Buland J E—f
Butler Frank—f
Christopher J W—f
Eastman Geo H—f c
Hoxey Ed—f
La Grange J H—f c
Mack & Mack—f c
Menny Roy W—l
Moore C W—f c
Moulton & Edson—f
Schaller Geo—f
Smith A C—l
Toy P C—f c

STORY CITY

Donhowe John—f 1 c
Henderson Alex—f
Henderson T T—f
Jessen J C—f
Peterson O B—f
Wellington J A—f 1 c

STUART

Bacus Johns S—f c
Barnett S P—f 1
Burke C M—l
Glover L P—f
Hartsell T P—f c
Hinkson F O—f
Kirlin Jesse—f c
McGinnis C G—f
Monahan S—f
Putney Wm—l
Taylor & Emmons—f

SUPERIOR

Smith J C—f

TAMA

Arb F H
Crenshaw J A—f
Ferguson H J—f c
Gallagher W S—f
Goodell D E—f
Jackson & Carson—f 1 c
Richards E M—f 1
Sanborn F B
Williamson T L—f 1

TIPTON

Bartley & Maxson—f 1 c
Beatty Geo E—f
Casterline F J—f c
Dorcas Josiah—f
Elwood & Emerson—f
Geiger W G W—f
Huber H L—f
Jackson M R—f
Neiman C S—f
Simmermaker C F—l c

TOLEDO

Baxter C A—f
Bishop J B M—f
Connell W M—f
Dexter W A—f
Fee G M—f
Harrigan Mrs. E H—f
Hutchinson G A—f
Kepler R P—f
Lamb J W—f
McIntire Wm H—f c
Modlin C M
Ross J H—l
Smith A G—f
Struble & Stiger—f
Wagoner J A—f
Walters C E—f
Walters J P—f
Wilson C A—f

TRAER

Bryson D E—f c
McCormick W G—f c
Norton A J—f 1 c
Stoakes T F—f c
Thomas B Frank—f c

VALLEY JUNCTION

Donahy H M—f
Mullane J W—f 1 c
Raaz H—f 1 c

VILLISCA

Boise J S—f
English P B—f
Gibbs E C—f
Ingman F L—f
Jackson Jas S—f
Linn A J—f
Minick A A—f
Minick H M—f
Minick P D—f 1
Moore A J—l
Woodnad T A—f
Woodward W B—f

VINTON

Albert & Whipple—f
Allen & Gilchrist—f
Forsythe J E—f
Knupp D C—f
Marrietta & Bickel—f 1 c
Metcalf S H—f
Norwood & Co W W—f
Schaefle J W—f 1
Watson Clifford—f
White & Colcord—f
Urice J T—f

WALNUT

Bunker J L—f c
Burke Ed D—f 1 c
Mosher O—f 1 c
Neff Lewis—f 1
Ronna Otto—f c
Spangler M L—f 1 c

WAPELLO

Baker H W—f
Beane V B—f 1
Dickson John H—f 1
Hale Oscar—f
Hurley W H—f
Ives F T—f
Kelly J S—f
Weber H A—f 1 c

WASHINGTON

Ashby J A Y—f
Beamer John T—l
Butterfield W H—f
Chilcote W E—l
Curran Miss Bertha—f
Keeley W M—f
Kellogg J J & S J—f
McCulley Art—f
Morton J W—f
Taylor John M—f 1 c
White Will—f

WATERLOO

Bateman St Elmo—f
Bown & Bown—f c
Bragdon J E—f 1
Bronson L H & Son—f
Cotton C W—f
Cushman, Ray & Co—f
Dempster J E—f
Green C F—l
Hammond A W—f
Henderson & Weatherwax—f c
Hoxly & Brunn—f
Jameson & Howrey—f c
Kuhns J H—f c
Lincoln A—f

McCartney F H—f
McShane Joe—f
Miller C K—l
Neff & Woodmansee—f c
Park L E—f
Powers L E—f
Rumsey A E—l
Stilson C B & Son—f c
Wilson & Burton—f
Young O D—f c

WAUKON

Barthell M J—f
Collins T J—l f
Citizens'State Bank—f
Earle C H—f
Eddy Jessie—f
Ericson T T—f
Goodykoontz E W—f c
Hager O J—l
Haines Joe—f
Hancock E M—f c
Hart Wm S & Co—f l c
Howe H A—l
Larson A C—f c
Murphy D J—f
Ratcliffe & Purdy—f c
Stilwell & Stilwell—f l c
Stone C M—f
Thomson S R—f c

WAVERLY

Cullinane Richard—f
Eifert John Sr—f
Fortner F E—f
Grossman G A—f l
Hagemann & Farwell —f c
Hazlett J Y—f c
Hoover H S—f
Kasemeier Henry—f c
Kaufmann E J—f
Long & Kingsley—f
Miller C W—f
Mitchell O H—f
Mooney J A—f
Morse S H—f
Munger F H—f
Ruddick Julian—f
Sager John—f
Scheifelbein E A—f
Smalley E L—f c
Van Deroser G O—f
Vanderveer H R—f c

WEBSTER CITY

Adams J W—f
Berggren J A—f
Blake J M—f
Boeye & Henderson—f
Buell C E—f l
Campbell Horace—l
Cannondy & Lee—f
Cook A A—f
Crosley G W—f l c
Currie F S—f c
Derr & Hook—f
Himebaugh H—f
Hoyt S R—f
Hyatt N P—f
Kamrar & Prince—f
Knowles P—f
Lee J W—f
McAdow S W—l
McConnell W O—f
McFerren Rube—f
Millard F—f
Morean G S—f
Peterson A J—l
Peterson J J—f
Peterson J L—l f
Porter J D—f
Riley F W—f
Rood N L—f
Rood W B—f
Sackett F A—l
Smith & Sayrs—f
Sparboe H M—l
Sterling J R—l
Thompson G D—f c
Tucker G F—f
Valentine E E—l
Wesley Martin—f

WEST LIBERTY

Aikens Irwin—f
Beyers E G H—f l
Jones Theo—f c
Lane H C—f l
Luse W S—f
McIntosh J E—f
Mosher C E—f l c
Nichols J A—f

WEST UNION

Berkey J J—f
Blackman H B—f
Dwyen J W—f l
Iliff J A—f
Phillips E M—l c
Rodgers W J—f
Van Atten G W—f l c
Woodard R O—f

WHAT CHEER

Bonsall W T—f
Harbison & Legoe—f l c
Windett W C—f l

WILTON

Brumford John—f
Harris W D—f
Lang Wm—f l
Martin Fred—f c
Whitmer Roy—f l
Wickes F C—f
Wildasin Henry—f

WINTERSET

Barton Wm—f
Beach C E—f
Corn Belt Land Co—f
Cornell W J—f
Gilpin T C—f
Grismer W E—f
Hamilton Bros—f
Lucas W O—f
McCall E E—f
Rutliff D G—l
Shriver J G—f l
Smalley L W
Stark S W—f
Tidrick L B—f
Vance H W
Wayman J A—f
Whedon W S—f

WYOMING

Corbit R M—f c
Evans G W—f c
Feilds George W Jr—f c
Garrison W S—f c
Jansen P S—l
Overley C C—f c
Tourtelott W H—f c
Wilcox Edwin—l

KANSAS

The Freeholders General Agency

G. A. BAILEY, Manager TOPEKA, KANSAS

The Freeholders Insurance Company

LIBERAL COMBINED FIRE, TORNADO AND HAIL POLICIES ISSUED ON CASH AND NOTE PLANS

DISTRICT FARM AGENTS WANTED FOR EXCLUSIVE TERRITORIES

GENEROUS CONTRACTS AND COMMISSIONS TO PRODUCTIVE SOLICITORS

ABILENE

Anderson G C—f c
Dutton O J—l
Gans C W—l
Graves J A—f
Howard H—f
Keel J E—f
La Port C A—f
Makins & Middleton—f
Malott M H—f
Nichols W D—f
Seeds H E—f
Southworth H—f
Tonkin R G—f
Wyandt C C—f l c
Wyandt W G—f

ANTHONY

Baker H D—f
Bird S R—f
Bird W W—f
Couch J E & Co—f
Heacock & Co—f
Jennings Lew G—f l c
Jennings O & Son—f l c
Law Robert—f
McPhee J A—f
Noftzger T A—c
Smithson J S & Co—f
Tyne Fred—f
Washbon Fred—c
Wilcox E C—c

ARCADIA

Fowler J T—l f
Jewell F A—f
Konautz W D—f
Ullum T W—f

ARGENTINE

Clark E L—f
Erhart F F—f c
Green C W—f
Oberton M H—f
Snyder G H—f
Toothacker G W—f

ARKANSAS CITY

Andrews John—f
Branine G W—f
Elrod E C—f
Gilmer R A—f
Gould & Gould—f l c
Hess R U—f
Hoffman J F—c
Lee & Berry—f
Penfield Walter C—f c
Pickett Neal A—f c
Prescott & Farrar—f c
Pollock & Wickliffe—f c
Roseburg & Son J E—f c
Topliff & Griffith—f c

ASHLAND

Ainsworth W L—f
Berryman J W—f
Carson C W—f
Lillard B D—f
Mayse R C—f
McFarland & Sinnott—f
Smith W C—f
Stevenson M G—f l c
Wright H F—f

ATCHISON

Adams Bros—f c
Alford C A—l
Collett W B—l
Drury A S—f c
Gruenhut M L—f c
Hansen J L C—l
King George
King S S

KAN.—Atchison, Con.

McCrum Joe
O'Connor & Post
Schoenecker Bros & Kalearney—f c
Welsh Alfred & Co—f c

ATTICA

Baird A—l
Bradley J D—f
Day Thos L—f l c
Denton C E—f
Hilton & Garrison—f
House M F—f
McBird A N—f

AUGUSTA

Brown W E—f l c
Norris Cora—f
Ruland F C—f
West J E—f

BALDWIN

Bristow Wm—f
Clark W M—f l c
Holliday Wm—f
Huff Wm—f
McClure W A—f
Ross J B—f
Webster Dr W H—l

BAXTER SPRINGS

Jones A L
Watts W A—f c
Weaver T C—f l

BELLE PLAIN

Haworth M L—f c
Sturgis C—f c
Scudder C E—f c

BELLEVILLE

Bell W H—f c
Boyd H N—f c
Dale J C—f c
Deal & Stanfield—f c
Carstensen C P—f c
Caswell J E—f c
Hall J W & Co—f c
Hogin J C—f c
Stanfeld R T—f c
Vance W D—f c
Ward N J—f c
West A J—f c
Yale J H—f c
Zech H C—f c

BELOIT

Anderson Max—f
Babbit—S M—f l
Bartleson J W—f l
Beil L D—f
Chubbic P G—f
Gaylord I W—f
Jordan A—f
Kavanaugh M J—f
Keefer Bros—c
Knight F J—c
McCracken W W—f
Mead A G—f
Mergen Frank—f
Pooler Arthur—f c
Rouse, Mayo—f
Smith J D—f
Tice Bros—f c
Wilson N L
Young I D—f

BLUE RAPIDS

Avis A H—f
Brown C C—c
Burket C N—f
Burr W J—l
Burr & Waynant—f c
Cummings & Thompson—f l c
Dewey E F—f
Holbrook E A—l
Lathrop H C—f
McPherson John—f c
Smith C D—f c
Russell H A—f c
Smith C D—f c
Smith M—f
Strong J G—f c

BURLINGAME

Brackney F C—f
Burke F E—f
Doty L E—f
Hayson Wm—f c
Hoggins G—f
Taylor E S—f

BURLINGTON

Brown C O—f c
Burger Bros—f
Cheney H B—f c
Gray W H—f c
Holmes J H C—f c
Lamborn H T—f
Puffer Ed—f
Rudrauff Wm & Son—f c
Woodford Bros—f l c

CALDWELL

Bedford & Stump—f l c
Brown Mattie E—f l c
Collins H M—f l c
Keeling H C—f l c
Turner & Shigley—f

CAWKER CITY

Brenizer D F—f l
Gengler Peter—f
Higgins J Wilton—f l
Higley C M—f l
Hill S A—f c
Klinkenberg C—f
King J H—f
McCoy C T—f l
Peer A—l
Power J W—f
Tucker Geo E—f
Tucker John W—f l c
Woody W P—f

CEDAR VALE

Brown A—f
Dale G R—f c
Dishazo A J—f
Krause Chas E—f
Lynch Wm P—f
Marsh J R—f
Shaver A N—f
Smith J M—l
Tabler J P—f
Tooler J P
Webb F—f
Whartenby & Dashbaugh—f

CHANUTE

Bideau & Tye—f
Brickler Bros—f
Burris Bros—f
Clover W M—f
Dimick & Spielman—f
Johns J R—f
Johnson L H—f c
Johnson & Helmick—f l c
Jones J J—f
Kennedy D M—f c
Osborne S S—f
Ward Jessie—f
Wright W P

CHEROKEE

Baird Geo—l
Bolick R A—f
Branson Russell W—f c
Howe Chas—f l
Lisenbee T J—f
Tharp John H—f
Willis Buck—f l

CHERRY VALE

Anderson & Hileman—f
Case W E—f
Fletcher Charles—f
Frank & Co A W—f
Hannum W S—f
Hill & Oakleaf—f
Hoss G S—f
Houck J N—f
McClelland G W—f
McDonald E S—f c
Newton Revilo—f c
Thompson C C—f—f

CHETOPA

Abbey & Von Trebra—f
Bell A R—f c
Conderman J D—f
Cook J B—f
Drake A G—f
Emert Geo L—f l

CLAY CENTRE

Anderson V—f
Barth W C—f
Carter W F—f l
Castello W E—f
Cowell J G—f
Esslinger J P—f
Gay F V—f
Hanna George W—f
Heusted W V—f
Iams Rexin—f
Jones C Vincent—f
Lovejoy & Burress—l c
McClellan J P—l
Martin G R—f
Miller R C—f
Mordstrum & Boyd—f
Oberg F O—f
Parrott Fred W—f l c
Pinkerton & Erickson—f c
Puckey Walter Jr—f
Roche W T—f
Russell J H—l
Smith A—f
Stratton G M—f
Swenson E H—f
Williams W C—f
Wingrove A—f

CLIFTON

Dolan T M—f
Hamilton S H—f
O'Brien Harry—f
Pfister Leonard—f
Seifert Frank—f
Tolin C E—f

CLYDE

Cannon W S—f
Cannon Ruby M—f c
Goodwin G G—f l
Harmon P M—f
Murphy J C—f
Nelson Walter—f l
Randolph & Knapp—f l
Van de Mark C W & Son—f

COFFEYVILLE

Barnes H L—f l c
Carpenter Chas T—f
Ellis & Morgan—f c
Etchen Bros—f l c
Garverick & Sons—f l c
Heckman Wm—f
Hoffman C C—f
Kansas Land Co—f l c
McMurty Realty Co—f
Metropolitan Life Ins Co—l
Monarch Realty Co—f
Perkins Maurice V—f
Powell A B—f c
Prudential Life Ins Co
Ragle & Curry—f l c
Rauch & Newman—f
Rosser E A—f
Scurr & Son—f l c
Upham W S—f
Weaver Realty Co—f
Wilson A R—f

COLUMBUS

Aitchison C R—f c
Allison N T—f
Armstrong Jewett & Styles—f
Carter J R—f
Deem Fred—f
Dennison A S—f c
Heaton Ira A—f
Hansholder & Jarrett—f
Lea & Alfred—f
Snyder Geo W—f
Tussey & Schreiner—f
Youngman Emery—f c

CONCORDIA

Lague—f
Missell Robt—f c
Pepperell W H L—f c
Roberts Sam—f
St Clair J F—f
Sexsmith J D—f
Sturges F W—f
Troup T D & Co—f c
Whipp W C—f c

COUNCIL GROVE

Behring F T—f
Brown D H—f
Chapin W F—f c
Coffin G W—f
Jailite W & Co—f c
Irvin Geo—f c
Jacobs J T—f
Leatherwood M E—f
Mead L—f c
Monks Frank—l
Motkins Thomas Jr—l
Shamleffer W F—f
Sherfey W E—f
Stewart Hugh—f
Wolff C J—f

DIGHTON

Barkley T J—f
Cavanaugh J H—f
Ewing E E—f
Greenfield S F—f
Hyames E D—f l
Slack J M—f
Smeltzer H C—f
Young W V—f

DODGE CITY

Coolidge W T—f l c
Evans R W Jr—f l c
Fitzgerald W J—f c
Groberty & Rose—f l
Hale & English—f
Hout R M—f l
Kirkpatrick Jim
Painter G L—f
Preston W H—f
Reynolds S P—f c
Ragland D P—f
Sloan E N & Son—f
Taylor L L & Co—f l c
Wing & Oviley—f

DOWNS

Boggs & Magee—f l c
Else & Hoover—f l c
Day W D—f l c
Harrison Bros—f c
Huff J W—f
Jones C D—f c
Pugh—f c
Rice & Dowd—f c
Showalter Joe—l
Smyth D B—f c
Tromble C L—f

EL DORADO

Adams J B—f
Adamson J E—f
Black S E—f l c
Clark W H—f
Fullenwider George—f
Harvey C W—f
Hoyt J C—f

Kizer L L—f
Manion Thos P—f
McGinnis W F—f
Meeks B F—f
Reel James M—f
Smith Bennie—f
Thompson Ed—f

ELLSWORTH

Babson D T—c
Bartlett Samuel—f
Krebs Lee—c
Lafferty & Harrison—f
Moore W M—l
Seaver L H & Son—f l c
Shaw E R—f l c
Skinner J B—l
Thomas J W—f c
Veatch Chas H—t
Wellington E W & Son—f l c
Wilson J M—f c
Wolf W Clyde—f
Woods & Harris—f l c

EMPORIA

Burnett J C—f c
Burton J T—f
Dunlap Howard—f l c
Dwelle H L—f
Engle J N—l
Fisher H W—f
Holmes V R & Son—f c
Little M C—f c
McCowen J M—f
Morris R O—f
Morrison D S—f
Siling W—f c
Smelser E W—l
Smelser W R—l
Thomas R D—f
Wayman & Miller—f
Wells I N & Son—f c
Willis W A & Co—f c

ENTERPRISE

Flack B A—f c
Ford M E—f c
Frey James—f c
Hansen E M—f c
Peterson C P—f
Poister Wm—l

ERIE

Carson J A—f c
Clark B H—f c
Crapson T J—f c
Dutton C C—f c
Malsbury J D—f c
Reynolds & Co—f c
Roseberry J N—f c
Wells J A—f l c

EUREKA

Baird B B—f
Clogston R H
Fuller D B—f
Darby J F—f
Gregg F B—f c
Hodson H J—f
Hoffman J F
Jackson M V—f
Johnson D C—f l c
Kenner J W—f
Miller A B—f
Mills James
Moore C E—f c
Mye Ira P—f
Piebles A D—f
Smyth J M—f l c
Summers R C—f

FLORENCE

Alexander & Emerson—f l c
Babbey A F—f l
Howe Sam W—f

FORT SCOTT

Clary Bros—f
Cormany W A—f
Goodsell Mary L—f l c
Henne Earnest A—f c
Maxson A C—l
Miller Martin & Co—f c
Rice Oscar & Co—f c
Roberts Ray—f
Seagraves W T—f c
Stout & Tiernan—l
White S R—f c

FRANKFORT

Bishop M—f
Gregg & Gregg—f
Hodges I M—f l c
Lobley J W—f c
Ludwick Wm—f
Pierson C H—f
Shumate J M—f

GALENA

Boden J—c
Cook R R—l
Eddy R B—f l c
Harvey C W—l
McCullagh John f l c
Moore J S—f l
Sawyer C L—f l
Worthington Emma—f l c
Worthington C G—f l c

GARDEN CITY

Canfield A B
Folsom & Diesem
Hedger & Lee
Kirkhart & Letter
Woodele & Beesom

GARNETT

Bronston J W—f l
Elliott E M—f l
Harder T H—f l c
Hassay T J—f
Hiatt J G & Ramey—f l c
Iler Geo W—f l c
Johnson J M—f l c
Kennedy F H—f l c
Knight W O—f l c
Marshall C—f l c
Osborn J O—f
Shaw W K—f
White M L—f l c
Wise & Rice—f

GIRARD

Colborn W O—f
Crawford W B—f c
Davidson L B & Co—f c
Dorman W P
Grantham Wm
Orebaugh Bros
Orebrugh W W—f
Satterthwaite A R—f
Walsh Ed—f

GOODLAND

Brown H S—f l c
Leonard T P—f l
Shimeall C J—f l

GREAT BEND

Binkman Mortgage Co—f l c
Breeden L C—f
Clayton James—f l
Dawson Orin W—f
Dawson & Zutavern—f l c
Ferger Wm—f
Jennison J H—f
Lewis J F—f
Thatcher G W—f
Torrey Wm—f l c
Zutavern L—f

GREENLEAF

Durham J—f c
Mitchel J B—f
Spradling L—f c
Tobey C E—f c
Vicory F—f

GRENOLA

Deal J F—f c
Lanter J T—f c
Place E B—f c

HALSTEAD

Gerhard Wiebe—f
Hinshaw N L—f
Marcy D S—f
Todd R M—f

HARPER

Babcock C A—f
Knowles J S—f c
Parker John G Jr—f c
Schenk R C
Washbon Ruth A—f c
Washburn Jas G—f c

HAYS CITY

Madden W J—f
Miller C W—f
Miller Fred—f l
Mulroy R J—f
Nickles D W—f l
Oshan H W—f
Reeder C W—f l c
Wood J H—f
Zeigler Isaac—f

HERINGTON

Blachly E M—f
Bradshaw J W—f
Crary B C
Carman F D—f
Haire Jas—f
Hull C N
Krause Geo W—f
Mannhiem M—f l
Munsell E G—f
Parkin D—f
Riddle L H—f
St Amand Mrs L—f
Sutherland Robt—f

HIAWATHA

Allen & Higgins—f c
Aten H J—f
Bechtel & Richards—f
Benson B E—f l c
Dimmock C O—f
Ham & Davis—f
Hemlich C P—f l
Hildebrand B F—l c
Jonas J A—f c
Lawrence C H—f c
Litteral W B—l
McLaughlin A—f c
Parcels L H—f
Rogers Wm—f c
Smith Ed—f l c
Thomas H R G—f
White John—l
Wilson H F—f c

HOLTON

Bender M A—c
Bryant Peter—f
Dunn Edward—f l
Freind Wm—f
Hursh G—f
McColgin J F—f l
McCorkle & Co—l
Moore J P—f
Moore Scott—l
Myers J D—f
Newell Samuel—f
Philips Chas—f
Rose C E—f l
Shepard C—f l
Smyth C H
Scott S H—f
Talbert W B—f
Taylor Orren—f
Wilson Henry—f
Wilson Walter—l
Ukle S F—f l
Zimmerman G W—l

HORTON

Ayers C A—f
Bailey & Fox—f c
Beal T J—f c
Burney Nicholas
McCandless W E—l
McClintock I N—f c
McCormack & Friend—f l c
Weeks W M
Wheatley All—l
Wilson F M—f c

HOWARD

Batson J M—f
Boulton B E—f
Eby A F—f
Glasco L E—f
Henley—f
Hubbell H E—f
Jackson J A—f
Keifer F H—l
McHenry J A—f
Reid Geo K—f c
Sharp C J—f

HUMBOLDT

Armel J H—f c
Burtiss H M—f
Culver F D—f l
Dickinson A G—f
Gardner J H—f
Hess Bros—f l
Mathias Geo—l
Peery Jas—f c
Schaffner Chas—f c
Stewart & Heath—f
Thwaites P J—f
Wakefiel & Gillis
Wert E N—f

HUTCHINSON

Bailey J N—f c
Benham E A—l
Benscoter F J—f l
Bentley & Wells—f c
Brehm Realty Co—f
Brown & Son W B—f c
Caskey & Scott—f l
Davis Lincoln S—f
Fontron Realty Co—f c
Fowler J E—l
Graber J P O—l
Hamilton Chas—l
Harrison & Co J—f
Kinkel John M—f l c
Kinkel W P—f
Krous & Son A D—f
Lemmon F L—l
Moore D A—f l c
Naughton Ed—f
Smith E A—f
Smith J F—f
Stewart John M—f
Sweet & Coe—f c
Thompson Will S—f c

INDEPENDENCE

Anderson J M—f
Black—l
Brown Allen—f l
Finley G W—f l
Gilmore Rex L
Gilmore G—f l c
Glass J W—f c
Harmon—f
Humphrey L—f
Insurance Exchange—f l
Laney C W—l
Otto J A—f l c
Sewell E—f l
Stich W E—f c
Stine M—f
Underhill J B—f
Whitman N E—f l

KAN.—Con.

IOLA

Adams J A—f
Arnold Miss G E—f
Cunningham R M—f
Hamilton Bros—f
Hamilton S B—f
Heller S—f l
Henderson Realty Co—f c
Hobart L—f
Klaumann H—f
Lamer J M—f c
Mitshell A N—f
Osborne Chas—f
Peterson Carl—f
Powell J E—f c
Slough S E—f
Smeltzer D E—f
Smith & Travis—f l c
Stewart C D—f
Stewart John—l
Thrasher W C—f
Whittaker & Donnell—f
Wood Frank—f

JUNCTION CITY

Calkin W C—f
Dorn T W—f c
Grentner Son—l c
Kennedy Thos B—f
Mead Ben
Miller I T—l
Pierce Harry—f
Pierce & Manley—f
Reynolds J P—f
Rizer R O—f
Smith J Monroe—l
Strickland C W—f
Templeton & Rohrer—f
Trott A P—f l c
Zieglash Wm—f

KANSAS CITY

Bigger W H—f
Bigger T A—f
Blogett Wm A & Co—f
Corday W H—f
Daniel R B—l
Drennan Schafer & Co—l l
Elrod C N—c
Fearn Walter—l
Fulton Felix—f
Griffith & Playnter—f
Harker M L—l
Hewlett C B—f
Hocker & Scott—l
Jenkins J B—f
Klein J L—f
Kleman H—c
Lippincotte E C—f
Livingston J—l
McElany H—l
McGrew Bros—f
McHale M H—f
Martin W R—l
Maurer O G—f
Maxwell & Jager—f l c
Maxwell Mark & Co—f c
Merriam Ellis & Benton—f c
Morris W A—f
Morrison & Sells—f c
Mulford Geo H—l
Newhall & Doust—f
Parsons F D—f
Poindexter C H—l

E. W. POINDEXTER
General Agent for Kansas
Northwestern
Mutual Life Insurance Co.
Rooms 409-10-11
Husted Building
KANSAS CITY, KAN.

Potter Eli—l
Richey J R—f
Simpson Chas—f
Smith G O—f c
Smith & Baxter—f
Stumpf Geo—f
Sutton Chas S—l
Tebbets M C—f c
Weiburger & Hughes—f
Wiles J P—f c
Wilson Chas—f

KINGMAN

Cragan John A—f c
Farrow C R—f
Leist Simon—f
Long W R—f
Murphy Oren

KINSLEY

Bingham D J—f c l
Brelsford J T—f
Bridges O J—l
Colver C B D—f l c
Ketelson H P—l c
Mairs & Schilling—f l c
Moore Carl— f
Russell & Russell—f
Slaughter C E—f
Taylor E D—f
Weltner M D—f

KIRWIN

Dundon S—f
Gray J F—f
Hull H R—f l
Monell C E—f
Royce H A—f

LA CYGNE

Copeland A G—f
Goss J T—f
Leasure M F—f c
Linn Co Bank—f c
Rush A W—f c
Trinkle Chas—f

LARNED

Carr J A—f c
Charles W W—f l c
Crawford G W—f l c
Finney Geo W—f c
Kaiser Bros—f c
Line J W—f c
Taylor H T—f l c

LAWRENCE

Armitage & Smith—f
Atkinson S W—f
Banks & Son Geo A—f
Beard J W—f
Blair, Hugh—f
Brook C F—f
Charlton & Wilson—f
De Forest Chas—l
Dillon W R—l
Edwards C L—f
Griggs J R—l
Harris J E—f
Krehbiel & Crew—f
Leis George—f
McKinzie & Stockwell—f
Manley R C—f
Perkins F M—f
Selig A L—f c

LEAVENWORTH

Fletcher W B—f c
Flintjer A—f c
Graham & Kelly—f c
Hacker M L—l
Hewitt W T—f
McGee Jas—f c
Olund J S—f l c
Reyburn W D—f
Smith Martin—f c
Sparrow Chas A—f c
Suydam & Joerger—f l c

LEROY

Covert J S—f c
Dedrick W J—c
Fockele Frank—f c
Fockele Glick—c l
Mosley W B—f
Runnels R—c
Schmitt Miss Gertie—f
Watson L V—f

LINCOLN

Anderson W H—f
Bower E S—f l
Brunt S H—f l c
Davidson N J—f c
Gilpin A D—f
Hawkins Geo—f
Jackson J—f
Lyon W E—f
Marshall A—f
Marshall J B—f l
McFarland E A—f
Miller J D—f c
Nimmons W T—f

LINDSBORG

Agrelius A E—f
Brandt Jas A—f l c
Eberhardt G E—f
Monson A—f
Wilber Allen—f c

LOUISBURG

Cadwallader R H—f
Jenkins J J—f

LYNDON

Hussey L T—l f c

LYONS

Aikin John & Co—f
Davis John—f c
Holmes B F—f
Lasley W M—f
Nicholas W T—f c
Pulliam E B—f l c
Pulliam Jo—f l c
Rheiner Aug—f

MANHATTAN

Bardwell & Bardwell—f c
Barner O C—f c
Berkey J L—l
Boyle John—f
Elliott F B—f c
Fearron J B—f c
Haines Harvey—f c
Helder P C—f l c
Hull E L—f
Hungerford H W—f c
Hunter Thos—f c
Lee Wm—f c
Limbocker J N—f
McCray J J—f
Porter A S—f c
Purcell E B—f c
The Smiths—f c

MANKATO

Canan & Hill
Canthorn Bros—f
Dalton John J—f l c
Fair J P—f c
McRoberts J W Jr—f
Mitchell W R—f
Remfrey Jas—f l c
Reynolds W S—f
Teeple A—f

MARION

Case A E & Son—f c
King H M—f
Martin Arthur—f
Morris W P—f c
Nicholas Slingloff—f
Quisenbery A S—f

MARYSVILLE

Broughton John A—f
Cockerill Fred—f
Cole L N—f
Davis C H—f
Draheim E G—f
Fulton E R—f
Fulton & Hohn—f
Hammett C A—f
Kern Chas—f
Laughlin P E—f
Lewke Ed—f
Morse O J & Co—f l c
Oakley & Bain—f
Pulleine W T—f
Redmond W W—f
Schmidt Alex—f
Travelute Charles—f

McPHERSON

Bachelor C W—f
Bremeyer J K—f l
Garrison & Studebaker—f
Huston & Irons—f
King & Gateka—f
Kuns & Entricken—f l
Morris W A—f c
Toews J J—f
Wright—J R—f

MEADE

Agent R R—a
Boehler Louie—f l c
Curl F W—f l c
Grigg R C—l
Hulbert & Black—f l c
Marrs G
Schuhmacher L F—f l c
Smith E D—c

MEDICINE LODGE

Bragg W L—f
Case H H—f l c
Chapin F B F
Gano J C—l
Houchins A M—f
Lake P L—f l
Lindley T L—f c
Runyan J S—f c
Unger P E—l
Waldren Chase P
Williams L T—l

MINNEAPOLIS

Babcock & Steele—f c
Binns David—f c
Citizens Nat Bank—f c
Davis A Ed & Co—f c
Grimes & Stull—f l c
McMillan H—f
Miller Frank & Co—f
Neeley A B—f l
Ottawa Co Bank The—f c
Rotrock & Robinson—f c
Silver J T—f l c

MOUND CITY

Hale & McMullen—f c
Hawkins J J—f
Thorne & McDill—f l c

NEODESHA

Blakeslee Thos—l
Deardorff J A—f
Deweese—f
Hill B H—f c
McCartney H—f
Morgan A W—f
Seaman J J—f
Skinner G W—f
Sharp A M—f
Sutherland J W—f
White C R—f

NEWTON

Brown Chas—c
Bynon Frank—c
Glover C M—f c
Harlan L G—f c

Hoisington P M—f
Howes Harry—f
Johnson Grant—f
Johnston John C—f
Lander Phillip—f
McArthur S R—f
McLain E S—f c
Murphy J H—f c
Patterson J W—f c
Peters F B—f
Regier J G—f c
Snyder C E—c
Toevs J R—f

NICKERSON

Machealis F J—f
McGregor J R—f c
Ward & Alrich—f c

NORTON

Ames & Sawyer—f
Bruner & Chappel—f
Davis A A—c
Graves R B—f
Gray A H—l
Gray W J—f l
Guthrie G C—f
Hemphill R W
Kingsbury G H
Poe H M—f
Sheeley Grant—c
Thompson L H—f c
Weikert W M—f c
Wipple Mary L—f

OLATHE

Brockway S M—f
Caress E L—f
Fergus John S—f
Hayes A L—f c
Hendrix W D—f l c
Hoge C C—f
Keepers J C—f
McCarthy E—f l c
Morrison W D—f c
Miller T H—f
Owen E C—f
Pettyjohn C F—f c
Pratt W A—f
Ripley & Warren—f
Scott O J—f
Thorn John R—f
Tillotson B H—f c
Woolery R L—f c

OSAGE CITY

Dodds Mrs A M—f
Draper C B—f
McCluskey E F—c
Jones J E & Bro f l c
Ramsey D A—f
Rapp J C—f l c
Truitt T M—f l c
Williams Rodger—l

OSAWATOMIE

Barnes Katherine—l
Beeson O T—f
Campbell W H—f c
Chambers & Chambers—f
Dunaway W L—l
Maynard & Maynard—f

OSBORNE

Hahn Chas B—f c
Hays R R—f
Layton Bros—f
Mitchell J K—f c
Mize W H—f
Rothwell M F—f
Sample E P—f

OSKALOOSA

Interarrity David—f c
Lerch W F—?
Smith Lulu K—f l c

OSWEGO

Condon W H—f c
Lyon W S—f c
Marley J W—c
Mathews & Parks—f l c
Mattox S T—f
Pierce J B—f c
Williams M E—f c

OTTAWA

Bridwell—l
Crain C F
Franklin Co State Bank —f
Jackson J S
Kaiser P—f
Lee W H—l
Long H C—f c
Mansfield Allen—f
Mitchell G D—l
Parker R S—f c
Pleasant Walter—f l c
Pollock J W—f
Porter C—f c
Rowland & Moyer—f
Robbins C L—f c
Strauchon & Oldstroyd—l
Wharton W H—f c

PAOLA

Bryan J W—f
Butts Randall—f
Carpenter W I—f
Clark W D—f
Cummings T J—l c
Investors Co—f
Lane Carson—f
Lane M A—f
Lewis Chas—f
Murphy H R—f
Numbers C—f
Paola Land Co—f
Riley B T—f
Robinson G L—l
Sperling B L—f

PARSONS

Bertsch & Jarboe—f
Cavanaugh W W—f
DeBus C F—f c
Eisenhood Jacob—f
Greenstreet Z M—f
Hotchkiss C B—f l c
Howlett John H—f
King W C—f c
Kutz & Thomas—f
Lewis C W—f
Noyes A H—f c
Pennywit O F—f
Synder F H—f c
Thomasson W P
Walker Lewis—f
Wallen E A—f c
Wilkin C A & Co—f

PEABODY

Bechtel J M—f l c
Church W M—f l c
Davison E F—f
Heagy J A—f
Nusbaum E M—f l c
Tressler J E—f l c

PHILLIPSBURG

Barron W A—f
Knigery Wm—f
Lewis & Eldridge—f
Mills C M—f
Morse J F—f
Rickey J M—f
Stinson R F—f
Wands W I—f
Worner W D—f

PITTSBURG

Alberty E W—f
Armstrong J C—f c
Baird Walter—f c
Carlton & Greef—f c
Coulter & Ralston—f
Francis W B—f
Jones & Co—f l
Moore & Cropper—f c
Schoch D F—f
Smith & Miller—f c
Smith Victor A—f
Swan L H C—f l
Taylor Luther J—f
Werner F C—f l c

PLEASANTON

Corby John—f c
Eby & Gans—f
Johnson J W—f l c
Kent & Porter—f c
Roof & Travis—f
Somers S W—f
Travis C

PRATT

Arble H T—f c
Clark E B—f l c
Curran E B—f c
Fay A S—f
Gibbens Brothers—f c
Hess W B—f
Mawdsley Chas R—f c
Mears H S—f l c
Shaw E L—f
Stewart Geo—f
Swank Clemmie—f
Swinler Geo—f
Warren Harry—f

ROSEDALE

Cannon John—f l c
Erhardt P
Filkin M J—f c
Fisetta Rush—l
Jones S J—f l c
Purvance Erma J—f c
Rose L H—f c
Slater D J—f

RUSSELL

Aimes C F S—f
Boyd A L—f
Brundage M K—l c
Hall C E—f c
Holland G W—f
Hoover & McKeen—f c
Jenkins R P—f
Voorhis E W—f c
Yerger Jas—f

SABETHA

Bressem Robt—f
Doolittle W A—f
Guild W R—f
Hesseltine Roy—l
Hook Geo W—f
Irwin P N—f l
Judy J H—f
Musgrove Jas—f
Runyan M M—f
Wickins D D—f c

ST. MARY'S

Conlan J M—f l c
Connaughton Thos Jr—f c
Morisrty W J—l
Moss John T—l
Murphy Maurice—f
Ryan T J—f l c
True W H—f

ST. PAUL

Devine M—f c
Graves W W—f c
Ryan J J—f l c

SALINA

Alexander's Ins Agcy—
Alexander L A—l
Berg Alex—f
Blundon F D—f
Bronson J C—c
Brown R O—f
Cravens R P—f l c
Davis H C—f c
Duncan Joseph—f c
Eberhardt H H—f
Eberhardt John J—l
Fitzpatrick T D—f c
Garrison & Studebaker—f
Lynn C W—f
Maxy Lee—l
Mitchell W D—f
Peck C J—f
Security Life
Wells J T—f
Wight & Dodge—f c
Wilson F G—f c
York F C—f

SCAMMON

Lebecque J—l
Mackie D Jr—f c
Mackie Geo K—f
Quarton C R—f
Selmonberger E—l c

SCRANTON

Phyley D C—f

SEDAN

Bradley & Lewis—f l c
Brinkerhoff A—f l c
Brooks & Spencer—f c
Jones E H—f l c
Rathbun D E—f c

SENECA

Campbell J T—f
Cohen J H & E F—f
Connett M R—l
Emery & Emery—f
Ervin Lullu—f
Geary Frank—f
Halthans F J—f c
Herold C H—f
Kennard Abbie—f l
Mars L C—f
Scoville C C K—f c
Stein P P—f
Stillwell & Allen—f
Stowell John—f
Wells & Wells—f c

SMITH CENTRE

Burrow Joel R—f
Clark Henry—f
Davenny A L—l
Deteville Hobbs I—f
Dundas L N—f
Griffin J P—f
Round Geo C—f
Smith J O—f
Stevens S C—f
Uhl Chas S—f
Wolfe Bros—f c
Wolfe R G—l
Wolfe R R—l

SOLOMON CITY

Baker Fred L—f
Harris W T—f
Keeler J A—f
Sampson M D Jr—f
Sundohl C F—f

STERLING

Coyle Wm—f
Green F R—f
Hazlett J J—f
Higley D —f
Johnston J C—f c
Lees E H—f
Leslie J C—l
Mahoney & Pence—f
Martin V—f l c
Masemore F N—f
McGee J N—f l c
Moorman T J—f
Newman R A—f
Rider J S—f c
Stubbs Louis—f
Trimble Irs—f l c
Wells W S—f

KAN.—Con.

STOCKTON

Dewey C H—f
Gold Frank—f
Hawkes S N—f
McCracken P S—f
McKenna P H—f c
Stevens J L—f
Sweet H C—f
Williams E J—f

STRONG CITY

Clay J M—f
Doolittle J H—f
Harvey & Snyder—f c

TOPEKA

Air R D—f
Allison J C—l
Anderson E H—l
Anderson & Co. L E—f
Bagley Co E R—f
Bailey Bros & Co—f c
Bailly J W—f
Barnaby G E—l
Barnes Real Estate Co—f
Bergundthal W S—f
Betzer Realty & Loan Co—f
Blakely C G—f
Brier J M—f c
Campbell N B—c
Clark E S—l
Dawson & Pierson—f
Drum W I—f
Eastman W H—f
Elliott C S—f
Everingham J J—l c
Falkiner & Wentworth—f c
Forbes W M—f c
Fox & Cook—f
Freeholders Gen Agcy—f
Garvey H O—l
Gillett & Gillett—f
Going J W—f
Graham L E—l
Gregg C L—f c
Gregory W M—f
Griffin & Son—f
Guthrie & Charles—f
Hall Henry H—l
Hardy C F—f
Lininger W H—f
Locknone Chas S—l c
Lucas & Lagerstrom—f
March R B—f
Meyers C D—f
Miller Clyde W—f
Moore C A—l
Moore G G—l
Nellis D W & C W—f l c
Noble & Co Geo M—f
Olinger Elmer E—f
Peacock F L—f c
Richards R A—f
Rodgers Davis & Co—f
Searle C H—f
Sharpe C L—f
Slaughter Van Paten & Robinson—f
Snyder F—f
Stephenson W C & Co—f
Tatman E W—f
Thomas F S—f c
Thompson E W—l
Todd J H—l
Updegraff & Son—f c
Van Hook A K—l c
Van Ostrand B D—l
Ward F M—f
Whipple W Carl—f

VALLEY FALLS

Burkert J C—f
Compton I N—f
Doolittle H M—f
Gephart J T B—f
Harman Geo—f
Kendall A D—f
McCartney R K—f l c
Royer E O—f
Strawn S M—f l

WAMEGO

Embley W D—f
Parsons L L—f
Teeter Joseph E—f
Trout & Leach—f

WASHINGTON

Allen N A—f
Bennett Ed—f
Gordon J Jr—f
Hill H C—f
Lewis J B—f
Reitzel M O—f
Robinson H C—f
Soller August—f
Thompson J F—f l
Vincent & Landon—f

WAVERLY

Fockele F F—f l
Michael & Goudy—f l
Osborn J M—f
O'Neil & Lathrom—f l c
Senior J L—f

WEIR

Broalley J C—l
Emmerson R W—f l c
Rogers W J—f c
Walker Fred—f

WELLINGTON

Belsley A & Co—f
Black Martin—f c
Bright Chas E—f
Cheever A B—f
Gilmore F H—f c
Hamel & Stewart—f c
Johnston, Brown & Plumb—f
Ready & Ready—f

WICHITA

Anderson P M—l
Bitting C W—f
Black & Martin—f c
Burr B A—l
Caldwell C S—f
Campbell & Co—f
Christman A J—f
Cox R A—f l
Dulaney & Johnston—f c
Fordham Mrs Chase—l
Reese & Co—f c
Tanner & Wykoff—f
Van Arsdale & Osborn—f
Wheeler Kelly & Dewey—f c

WINFIELD

Albright P H & Co—c
Dixon J L—l
Eaton T J—f c
Franks, Page, Harris & Co—f
Graham A J—f
Guy & Hamilton—f
Hale F
Havens A H
Harrod & Hanlen—f c
Hiatt (J W) Realty Co—f
Hott O A—f c
Johnson E J—f
Johnson M E & Co—f c
Kennedy W J—f c
Lorton W R—f c
Martin & Broadie—l f
Orr W J—f c
Robinson F K—f
Shackelton J N—l
Smith E E—f l c
Stafford & Albright—f l c
Wilson D O—f
Williams W V—f
Williams O—f c
Williams R M—f

YATES CENTRE

Culver J C
Hogueland S H—f
Jones A J—f
Marple W F—f
Plummer Thos W—f
Rollins H C—f
Stephenson F L—f
Tallman L N—f
Thomas & Cox
Wallace & Landes

KENTUCKY

ORGANIZED 1867

JOHN B. CASTLEMAN JAMES B. SMITH

BARBEE & CASTLEMAN

FIRE INSURANCE

COLUMBIA BUILDING

The leading English and American Companies represented

LOUISVILLE, KY.

ADAIRVILLE

Fugate M L—f
Moore Edwin R—f l c
Morrow J D—l
Smith F L—l

ASHLAND

Becker B O—f
Dowling Thos J—l
Elam Oliner M—f
Fisher R O—f
Hager E B—f
Hager S P & Son—f l c
Jordan, Prichard & Co—f l c
Levi C R—f
Massie & Burns—f
Massie & McGuire—l c
Seaton E E—f
Watson W L—f

AUBURN

Davidson G W—f
McCormack H P—f
Price R G—f l c

AUGUSTA

Argus M—f
Fulkerson F M—f
Gray C L—f l c
Hook C L Jr—f
Jackson Mrs S T—f l c
Kantz J J—f

BARDSTOWN

Barkhurst Geo—f
Brown Wallace—l
Cook R N—f
Coomes & Clark—f l
Cotton J W—f
Cox H R—f

EUGENE WILSON & CO.
Kentucky Whiskey Insurance
BARDSTOWN, KY.
25 Union Companies

Crume J Robt—l
Masterson R—l
Newman T O—l
Sympson Frank—l
Yewell Morgan—l

BEATTYVILLE

Lyon F A & Son—f l c
Lyon J P—f l c

BEDFORD

Moseley Eugene—f l

BELLEVUE

Beyland T F—f l c
Rawlins Mrs Maggie—f l c

BEREA

Baker J K—l
Gamble Wm C—f c
Gay Jno L—f
Porter & Howell—f l

BERRY

Berry H W—f
Stone A H

BLOOMFIELD

Dunett J C—f
Hays D—l
Muir J H & Son

BOWLING GREEN

Barnes J J—f
Collins John W—f l
Dulaney Robt F—l
Galloway & Hughes—f c
Grider Edgar & Co—f c
Haynes L D—f c
Hines & Duncan—f l c
Herdman & Stout—f l c
McGinnis T S—f l
Pollard Thos & Co—f
Pillsbury W E—f c
Turpin Bros & Co—f l c
Williams & Gardner—f l c
Worden L J—l

BRANDENBURG

Arnold W B—f l c
Asheraft W D—f
Casperke Geo H—f l c
Willett J R—f l c

CALHOUN

Atichison C L—f
Moseley A L—f l c
Moseley M R—f

CAMPBELLSVILLE

Baker H E—f
Kerr J W—f l c
Miller & Murrell—f
Robinson H S—f l
Turner J N—f l

CARLISLE

Bramblett C U—f l
Bryson H B—f
Darnall Evert—f
Darrah W E—f
Kimbrough H C—f
Mathias John
Ross John N—f
Swinford U M—f
Watson T S—l c

CARROLLTON

Banta Marion—l
Deatherage & Robertson—f l
Fisher James T
Fisher W R—f
Gaunt & Downs—f c
Howe & Winslow—f
Mosgrove W T Co
Sebree F P—f
Seppenfeld E J—l
Smith E C—f
Wright C A—l

CATLETTSBURG

Barton R R—f
Cecil W M—l
Everett Gunnell & Hearne—f c
Marcum H G—f
Marcum T D—l
Meek Irwin—f
Montague J J—c
Runyon Robt—f
Vinson Jno B—c

CENTRAL CITY

Blandford C H & Co—f l c
Harrington B G—l
Lawton C A—f
Miller W R—l
Sumner & Blackmall—f l c
Whitmer M D—l

CLINTON

Freman Clarence—l
Hemsley J L—l
Jewell R A—l
Kemp J M—f l c
Ramsey & Samuels—f l c
Samuels T D—l
Wood J W—l

CLOVERSPORT

Babbage V G—l
Behen H M—c
Polk R T—f l c
Rowland J H—l
Skillman Chas B & O T—f l c
Weatherholt M—f l c
Wilson S E—l

COVINGTON

Abele M & Co—f l c
Adams Ben—f l c
Bendorf K F & Co—f c
Bullock J R & Co—f c
Cholmondeley Saml—l
Clyde Holmes—l c
Dressmann Jos H & Co—f l c
Foster A E & Son—f
Gale E T—l
Hollingsworth C I—f c
Huelefeld H B—f
Ledder F G—l
Leonard T W—l
McCracken G A & Co—f
Nash C A—l
O'Meara Lawrence—f
Rees M—l
Sanford T W & Co—f c
Sayers E B—l
Schroetter H A—f l c
Simrall L B—l
Simrall The J G Co—f l c
Smith S L—l
Stanley J J—l
Walker Ed E & Co—l c
Walker Rudolph—f l
Whitney H A

CYNTHIANA

Bishop R V & Son—f
Conway R H—f
Cromwell & Withers—f
Fals & Peterson—f
Gossett & Linley—l
Jewett J O—f
Kimbrough Dan R—f c
Land M G—f
Le Bus Orie—f
McCusey & McDaniels—f
McDaniels J Jr—f
McGibben P R—f
McMurphy Jas—f
Moore & Garnett—l
Moore Geo—l
Muffett Will—f
Rees & McGee—f l c
Robertson Blanche—f
Van Deren J J—f

DANVILLE

Bagby C C—c
Berry B C—f l
Carter W H—f
Cheek J A—f
Dunn & Adams J B—f l c
Gray L M—f l c
Heron & Briggs—c
Huguely Chenault—c
Kincaid D H—f
Lee F N—f c
Price Wm J—c
Quisenberry J A—f
Robertson A S—f
Rowland W S—f
Sandifer H G & Son—f c
Tunis N K—f l
Wallace J M—f
Welsh G W—f
Welsh & Lee

DAYTON

Barnet G M—f
Forster W—f
Kaighn P T—f l c
Parrott Wm G—f
Ready Guy D—l
Schreiber D E—f c
Thomas Wm B—f

DOVER

Dunham W E—l
Stairs S W—f l

EARLINGTON

Atkinson G C—f
Coewen J T—f l c
Moore P M—f c

ELIZABETHTOWN

Bush S H—f
Gabbert M H—f l
Lee & McConnell—f
Montgomery & Wells—f
Morgan C E—f c
Robertson & Ashlock—f l
Stewart J W—f l c
Trent O T—f c

ELKTON

Patterson W H—f
Penick W C—l
Russell S M—f l
Street Geo P—f l
Street John O—f
Street Jno O Jr—f l c
Sullivan Frank A—l
Weathers J M—f l c
White G T—f l

EMINENCE

Crabb W L—f
McCorkle W P—f
Moody E R—f c
Patterson Jas H—f
Patterson Miss Lily L—f
Wilson W S—f
Wilson & Jones—f

FALMOUTH

Bishop Henry—l
Clarke E S—f
Colom R B M—l
Colvin J B—f
Dudley M V—f
Meador A G—f
Woolery J B—f

FLEMINGSBURG

Applegate Robert—f l
Dudley Robert—l c
Kendall A S—f
Lawson J S—f l c
Lawson J W—l
Planck J H—f l c
Rhodes C E—f l c
Richards Elsa—l c
Sutton C J—f
Weiler J K—f

FRANKFORT

Brown A D—l
Estes A N—l
Fenley G D—l
Hewitt Frank—f l c
Graham G T—l
Greene R L—l
Hoye Eugene—f l
E R Jones-Franklin Co—f l
Kirtley J E—f l
Lindsey John B—f
Longmoor W W—f
McNamara T F—l
Payne George L—f c
Polsglove W S—l
Rodman Thos B Jr—f l c
Rodman & Williams—f l c
Scott W P & Co—f c
Shelton & Morris—f
Smith Farmer & Wallace—f l c
Swigert Jacob & Co—f c
Williams J M & Co—f
Wilson Henry Clay—l

FRANKLIN

Beard D F—l c
Bradshaw E S—f
Bumpus & Wright—f c
Covington J H—l
Gillespie Bros—f l c
Groms C E—f
Hill A H—l
La Rue—f l
Mitchell H K—f c
Tarpley & Lovell—f

FULTON

Fall & Fall—f l c
Freeman B H—f l c
McCall Sam—f
Taylor E M—f

GEORGETOWN

Bradley J N—f
Bradley Jas—f
Bradley & Bradley—f
Craig & Downing—f c
Gaines & Ware—f c
Kelly & Nole—f
Nunnelly J K—f
Palmer J R—l
Peak B B—l
Summers & Robinson—f
Struby H—f

GLASGOW

Boles & Combs—f
Dickinson & Trigg—f l c
Jones J W—f c
Lewis Warder Co—f l c
Williams J L—f

GRAYSON

Hubbard J N—f
Malone W D—l
Scott Winifred—f
Strother W H—f
Wilcox S V—l
Wylie S M—l

GREENUP

Fullerton E E—f
Hannah C W G—f

GREENVILLE

Blackwill W D—f l c
Duncan D J—f l c
Hay Miss Annie—f
Morgan J P—f l c
Morgan W T & Son—f l c
Roark C W—f

KY.—Con.

HARRODSBURG

Curry G A—f
Curry J H—f
Edwards G W—f
Fisher T J—f
Riker L—f
Riker L C—f
Riker & Riker—f l c
Riker W H—f
Rue & Curry—f c

HARTFORD

Barnett & Smith—f
Likens G B—l c
Riley R R—l
Riley & Likens—f
Woodward & Crowe—f
Yeiser A C—l

HAWESVILLE

Bentley Geo—f
Hale T D—f l c
Hennen Mrs M—f c
Thomas W S—f c
Wilson Capt James—f

HENDERSON

Compton & King—f
Cromwell Sam H—f c
Eakins J Wm—f c
Kimmel J L—l
Lambert & Weaver—f c
Stanley & Banks—f l c
Starr & Thompson—f c
Thompson W I—l
Toy N K—l
Vance A C—f
Welch J W—l
White Ben T—l
Winstead E W—f
Woodbridge C W—f

HICKMAN

Kennedy A E—f l c
Tyler K T—f l c

HODGENSVILLE

Heady Z T—f l
Hubbard & Turfman Agcy—f l c
Hubberd L C—f l c

HOPKINSVILLE

Campbell Mrs J M—f l c
Chapman A G—f l
Crenshaw M F—f
Dalton G E—f
Edmunds J T—f
Garnett W F & Co—f l c
Giant Ins Agcy Inc—f c
Henry Jouett—f
Higgins J M & Son—f l c
Locker, Cummings & Co, Inc—f
McDaniel Miss Kate—f l c
Owsley John Y—f
Prowse J P Jr—f
Wallace H D—f l c
Winfree W P & Sons Co, real estate & insurance—f l c
Yonts L—f

LA GRANGE

Duncan R O—f
Head P S—f
McDowell—f
Sauer Chas—f l c
Sauer Joseph—f
Snyder R H—f
Strawn S A—f
Yager J T—f

LANCASTER

Beazley & Haselden—f l c
Elmore & Thomas—f l c
Embrey R T—l c
Gaines E C—f l c
Hudson & Wherritt—f c
Hughes M D—f l c
Kinnaird J H—f l c
Robinson F—f c
Robinson J E—f
Swinebrad G B—f
Walker C D—f

LAWRENCEBURG

Booth S E—f
Chowning M L—f
Crain J H, Sons & Co—f
Hamilton Crain J—f
Johnson E V—f
Lillard R H & Co—f
Moffett John P—f l
Witherspoon W G—f

LEBANON

Brussells Lewis—l
Clarkson J W—f l c
Dant F L & Co—f c
Kelly J A—f c
Mackin T J—f l c
Rubel W W—f l c
Spalding T B & Son—f l c
Spalding L A—f l c

LEWISBURG

Browning & Sutton—f
Hewtell Marion—l
Sutton O T—f l

LEXINGTON

Alexander E H—c
Arnspiger R—f c
Bowyer C H—f
Brock W B—f
Chinn & Lawwill—f c
Cochrane N P—f
Danahy J H—f
De Long & Treay—f c
Freeman C Y—f
Good & Co—f
Headley Jas P—f
Hocker & Son J M—f c
Irvine W M—f
King & Son W—f c
Lewis S H—f c
Lindsay W V—f
Lisle J L, Ins Agcy—f
Massie W K—f
Riley & Hellenkamp—f
Rose I W—f
Royalty L
Sharpe J R—f
Simrall J O H—f c
Stoll J W—f c
Slade & Frost—f
Turner H Clay—f
Woodruff & Son—f
Woolfolk Jos S—f
Warren T L

LITCHFIELD

Layman Ike—f
Stone S B—f
Taylor & Ferry—f l c

LOUISA

Bickel R A—f
Black W O—c
Burgess G R—f
Snyder Augustus—f
Wallace F T D Jr—f l c

LOUISVILLE

Altsman Alex—l
Avery S L & Co—f
Barbee & Castleman—f
Barret J J & Son—f l c
Bate V S—l
Bayly J W E & Co—f
Beilstein J W & Co—f
Bell J S—c
Benjamin Chas M—l c
Betcher Frank Mrs—f
Booker & Kinnaird—f
Borschneck L G—l
Breuer & Co—f
Brodie F G—l
Brown Oliver—l
Bryan W E—f c
Bullitt Bros—f
Burdine R B—l
Burkley & Tierney—f
Campbell I F—l
Campbell P S—f
Carpenter & Dudley—f
Clarke D C—l
Cohen & Mann—f
Danforth J L & Co—f
Davis J T—l
Davis H V & Co—f
Dennis W W & Co—l
Dilley & Son Geo E—l
Dugan Thos S & Co—f
Dugan & Long—f
Duncan D J—c
Edinger W H—f

Ferguson & Scott
SOLE AGENTS
Scottish Union and National
Phoenix of Hartford
National Union, Pittsburgh
Western of Toronto
Imperial Fire, Denver
Union Marine, Liverpool
Frankfort of Germany
Lincoln Savings Bank Bldg.

Furlow H H—l
Gauvereau J F—f
German Ins Co—f
German Security Ins Co
Gilmour A—l c
Gorham C H—f
Gray J S & Son—f
Harris & Marshall—f
Hawes R L—c
Hellman C J—f
Hilton D W—l
Hubbard C J—f
Hummel & Meyer—f
Hunter & Hellman—f
Huston S M—f
Jarvis J K—l
Jefferson, Noyes & Brown—f c
Johnson Chas T—f
Johnson J M—l
Johnson R E—c
Jones W E—l
Kee H W—l
Kendall H R—l
Knowlton H B—l
Lang Chas A—f c
Lang Henry H—f c
Langham A G—f
Louisville Ins Co—f
Lynch J H—l
Macpherson & Co—f
Manson L B—f
McAtee & Co—f
McDonald G L—l
McKernan F L—l
McPheters W L—l
Moench Chas—l
Morton M J—c
Mullen & Watkins—c
Nelson C L—c
Noble W M—l
Noe Alphonso L—l
O'Reilly & Poutch—f
Pace W B & Bro—l
Phillips J E—l
Pirkey Stephen—l
Pirtle Alfred & Co—f
Powell Henry J—l
Quinn J M—l
Raeger Henry P—l
Ramsey & O'Kain Co—l
Reutlinger & Miller—f
Rhodes F S—l
Robinson Bros & Wilson—f
Rodman H D—l
Rodman H D & C D—l
Rosseau & Hubbard—l
Russell M B—f
Satterwhite & Butler—c
Scott B F—f c
Semple H C—l
Shallcross J L—f c
Shillingburg W J—l
Sizemore M M—l
Slaughter J B & Co—f
Slaughter T Grant—c
Smith Wm L—l
Sprague E W—l
Tacker E S—f
Theobald & Reinecke—l
Timberlake Thos C & Co—f
Thomas O W—l
Tomppert C L—f
Todd J M & Co—f
Trueheart Chas T—l
Underhill & Beville—l
Vetter J A—f
Viglini & Co—f
Wanner Julius & Co—f
Ward Jack—l
Watkins Edw J—f c
Weaver Harry T—f c
Wheeler W H—f
Williams Jas E—l
Williamson Lorsen B—l

LUDLOW

Clark H B—f
Closson A B—f
Cloth H B—f
Grant Abner V C—f l c
Hankim Wm—f
Heintz Rudolph—f
Klappert Henry—f
Stephen J—f

MADISONVILLE

Denton E—l
Elgin W S—f
Langley S D—f l c
Nesbett Earnest—f
Osborne E B—f
Whittinghill R T—f l c

MAYFIELD

Albritton W H & Co—f
Anderson A S—f
Anderson C A—l
Boaz T D—l
Brand & Wyatt—l
Brand W L—l
Cosby A D—l
Emerson Hale & Ward—f l c
Frey W L—l
Gregory W J—l
Happy J H—l
Johnson T E—l
Key F W
Lee & Hester—l
McDavid J L—l
McKeel J E—c
Minton G E—l c
Quinn J M—l
Shelton H C—f
Smith L R—f
Usher & Wright—f
Vaughan & Parkhill—f l c
Wade C W—l
Wade C W Jr—l
Watson J D—l

MAYSVILLE

Burke Harry—l
Chenoweth H P—f
Curran H C—f
Elgin J W—l
Everett J C & Co—f
Fleming John T—f
Key W Holton—f l c
Morris Al—l
O'Donnell F P—f
O'Donnell John—f
Parker J E—f
Pearce & Dye—f
Robinson Miss Addie—c

Rosenham C L—l
Sulser Gordon—f
Wadsworth Cole—f
Walton J F & Co—f
Walsh Harry—f
Warder W R—f

MIDDLESBORO

Campbell J W—t e
Cline E R—T
Gagle W H—l
Kinnaird W J—l
Kinnaird Sleet & Co—f e
Sadler W B—f
Sleet & Miller—f e

MIDWAY

Cegor R O—f
Cogan & Co—f
Mitchell G W—f l
Poynter H C—f l
Wash J T—f

MILLERSBURGH

Allen G S—f
Allen Sanford—f
Collier Peale—l
Cray J B—f l
Johnson Geo—f
Linville Horace—f
McDaniel John—f
McIntyre W D—f
McMahon Bruce—l
Miller W M—f
Thomalson Everett—f l
Waddell T P—f

MILTON

Inglis J R—f l
Rogers & Sons—f l e

MORGANFIELD

Block Geo
Chopey K—l
Collins Waller—l
Dyer W P—f
Dyer & Skinner—f e
Gunn Miss Vera—f
Haynes W O—l
Hite F T—l
Jones & Harris—f e
Mason Bob—l
O'Daniel W B—f l
Phipps Miss Virginia—f
Waggener & Collins—f

MT. STERLING

Arnold Stanley—f
Coleman G E—f
Coleman J L—f
French H R—f l
Goodwin M J—f
Graves T C—l
Greene, Strossman & Hazelrigg—f l e
Hoffman H G—f l
Hoffman Ins Agency—f l e
McKee H C & Co—f
Nesbitt Chas W.—f
Rogers T F—f l e
Watson Henry—f

MURRAY

Holton H E & Co—f l e
Jordan Will—f
Peterson W F—f
Schroader B F—f
Smoot C M—f

NEW CASTLE

Campbell J T—f
Chandler & Turner—f
Ellis Bros—f
Edwards A M—f
Guitipie John—f
Jones J W—f
Lamerster John T—l
Nalin W T—f
Wilkinson John—f

NEW HAVEN

Rapier N A—f l

NEWPORT

Bartlett Geo—f
Buchanan F A & Co—f c l
Buchanan F A Jr—f l c
Dyer W H—f
Harton & Co—f e
Heckle W S—f
Hughes & Creutz—f
Klappert Wm & Co—f
Nagel C W—f e
Riedinger John—f
Riedinger & Haas—f l
Schrader H F—f
Ware M M—f

NICHOLASVILLE

Drake L—l
Elder—f l c
Elder & Smither—f
Hoover E B—f
Knight J B—f l c
Lyne G W & Co—f l c
Sears, Wolf & Sears—f
Steele & Chambers—f
Traynor John—f
Watts William—f
Wilds Thos G—f l c
Wolf B—f l c

OWENSBORO

Anderson S T—f
Berry & Hays—f e
Booth W B—l
Bumpus & Stuart—f
Cannon F A—f
Carter W J & Son—f l e
Chipman W J—l
Clark & McCarroll
Driver A B—l
Field John—f
Field Newton F
Griffin A S & Co—f
Hayes Rollie—l
Haynes & Russell—f
Nichols & Pinkstore—l
Nieley & Haynes—f
Norris M L—f
Parrish B W—l
Parrish W E—l
Rudd C J Son & Co—f l c
Stewart Starling & Co—f l c
Stephens L W—l
Sweeney Bros & Co—f
Todd A C & Co—f e
Watkins & Wells—f

OWINGSVILLE

Bratheir O B—l
Brown & Shankland—f
Byron E L & A T—f
Gudgell H C—f l
Perry G E—f
Perry T M—l
Peters T J—l

PADUCAH

Bamberg A J—l
Barber R J—l
Boone E G & Co—f c
Boone E G & Bro—f
Burgauer & Hughes—f e
Davis Cade—l
Flournov & Burnett—f
Foreman-Lackey Realty Co—f c
Friedman Julius—f
Greer J K—c
Hargrove A C—l
Hendrick W R—f c
Hummel Leech & Co—f e
Jennings C E—f l c
McAllister J R—c
McCandless G F—f c
May F B—l c
Neely & White—f
Powell Mrs W W—f
Reeves & Wilcox—f
Randle S T—f c
Rinkleff & Singleton—f l
Sanders T C—f c
Sanders & Co—f
Smith Auber—f c
Smith & Davis—f c
Snook S J—l
Storks O B—l
Walters & Jennings—f
Weil A L Co—f l c

PARIS

Buck Mrs—f
Clendenin Roy—l
Davis R—c
Doyle John T—f
Hinton W O—f
McCarney R K—f l c
McClintock J D—f l c
McClure & Clendennin—f
Mitchell Jos—f
Muir W—f
Myall E J—f
Myall W—l
Parrish D C—f e
Thomas & Woodford—f
Thompson W—f l
Thornton Annie—l f
Webb W H—f

PIKEVILLE

Bevins P D—l
Cecil S M—f l c
Sawards Jas—f

PRINCETON

Akin R H—l f
Baker W R—f
Dyer G W—l
Gardner D H—f c
Groom M J—f c
Hawthorn J S—l
Jackson J W—l
Rich C L—l
Richey T E—f
Walker—l
Whitehead G—l
Wood C M—f

RICHMOND

Breck D H—f l c
Burnam R R—f
Crooke & Greenleaf—f
Turley R E—f c
Week D H P—l

RUSSELLVILLE

Andrews C F—f
Clark Geo T—f l c
Davis A S—l
Edwards Russell S—f
Farrar W E—l c
Hill Henry—l
Jones J Henry—l c
McCuddy R F—l
Morgan E P—c
Morton J Cap—f l
Trimble & Evans—f l

SHELBYVILLE

Armstrong G A—f e
Ballard J T & Son—f
Bryant J H—c
Collier & Harbison—f l c
Goodman A R—f l c
Kirk S S—c f
Lee Wilder—c
Long A C—f
Maddox Henry—f
Middleton Bros—f
Morgan E G Co—f l c
Perry Millard—f
Wallace & Co—f l e
Webber A M Jr—f

SOMERSET

Burdine J Fontaine—l
Collinsworth & F—l
Cook J R
Denton D E—f l e
Morrow & Morrow—f c
Mounce A M—f l
Smith B V—l
Wait H—f c
Wesley May & Brown—f

SPRINGFIELD

Basley C F—l
Bush W M—f
Lake B D—f l c
McElroy John I—f l
McElroy & Wharton—f l
Noe F B—c
Ott A J—l
Selecman W R—f

STANFORD

Bright & Paxton—f
Cooper Geo B—l
Fish & Pennington—f l e
Foster Hays—l
Newland R M—f l c
Rochester & Hughes—f
Saunders & Baughman—f
Singleton G—l c
Tribble W A—f
Wearen Jesse D—f l c
Wilkinson R B—l
Woner J H—c

VANCEBURG

Campbell A R—l c
Henderson W R—l e
Mavity John S—l c
Parker A H—f
William Geo T—f
Wilson R D—f

VERSAILLES

Berryman J H—f
Bohannon B M—f
Browning C M—f
Buford Troyman—f
Gray John M—f
Nash & Hunter—f c
Price D B—f
Smith G H—f
Sublett Jas L—l
McMillin J W—l
Meek & Childers—f
Nuckols S C Jr & Bro—f
Ward H K—f l
Wasson D E—f l
Williams, Smith & Harris—f
Young & Wilhoit—f l

WINCHESTER

Allan J Harry—f
Buckner Miss Sarah F—f
Bush V W—f
Evans Lee—f
Garner & Fitch—f
Hodgkins J C—f
Jouett Beverley R—f c
Miller Mrs Mary—f
Ogden W T—l
Poynter J W—f l c
Rash J M—f
Renaker Mr Newt—l
Smith J H—f
Smith W G—l
Strossman W H—f
Strother G W—f c
Thompson David—f l
Tracy & Stokely—f
Tucker Miss N H—f e
Youtsey Mrs Sarah—f

LOUISIANA

LEON IRWIN & COMPANY
Insurance

736-738 Union St. **Long Distance Phone 585** **New Orleans, La.**

FIRE AND CASUALTY INSURANCE

Accident, Plate Glass, Employers', Workmen's Collective, Elevators, Public, Vessels, and General Liability, Steam Boiler, Burglary.

All in companies represented by us

REPRESENTING

Westchester of New York
National of Hartford
Insurance Co., State of Pennsylvania
Union of Philadelphia
City of New York
Washington Fire of Seattle
Security of New Haven, Conn.
National Lumber of Buffalo
Adirondack of New York
Lumber Insurance Co., of New York
Frankfort Accident Co.
New York Plate Glass Ins. Co.
United States Fidelity and Guarantee Co. of Baltimore

BEST FACILITIES FOR HANDLING MANUFACTURING RISKS

ABBEVILLE
Beer Jacob—l
Broussard J G—l
Broussard O A—l c
Broussard & Summers—f c
Samson Chauvin—f l
McPherson D L—f l c

ALEXANDRIA
Alexandria Ins Agency J W—f l c
Chase & Weil—f l c
O'Pry W J—f l c
Turregano, Statham & Lewis—f l c

AMITE CITY
Craig W E—l
Dees E W—l
Denson E T—l
Edwards O C—f
McClendon H P—f c
Stern B—f

ARCOLA
Sauls I D—f l c

BASTROP
Brodnax J R—l
Dalton C N—f c
Dalton J L Jr—l
Levy J B—f l
Petrie Dalton—f l c
Turpin F W—l

BATON ROUGE
Bates W P—l
Baton Rouge Ins Agcy
Bird & Ross—f l
Brady & Smith—f l c
Coons J M—l
Creath Wm L—l
Downey Thos—f c
Fridge A E—l
Gottlieb Ins Agency
Hart A H—f
Hart S M & Son—f
Knox Mrs L B—l c
Mayer & Amiss—f l
Turner Bynum—f l c
Walters T L—l

CLINTON
Forrester H H—f l
Hines W C—f
White Jno A Jr—f

COVINGTON
Nilson & Heller—f l c
Sears Geo E—f l c

CROWLEY
Clements Mrs A M—f
Crowley Ins Agcy, Ltd—f c
Hughes W E—f
Lawson W E—f l c
Walker Ins Agcy—f c
Williams Ins Agcy—f c

DONALDSONVILLE
Colomb L A & Son—f l c
Sims R N—f l c

FARMERSVILLE
Sanders G D

FRANKLIN
Lewis John C & Co—f l c
Moorman & Givens—f l c
O'Niell R E—l
Parkerson J R—l

HAMMOND
Channell L M—f c
Hammond Fire Insurance Agency
Herbert Harry—f
Irish H R—f
McConnell J D—f l c
Neelis F E—f
Saint C A—f l c

HOMER
Gill G G—f
Gladden F I—l
Kennerly C J—f l
Longino T J—l
O'Banner E—f l
Ward W L—f

HOUMA
Dupont Paul—f l c
Duval Ins Agcy—f
The Montegut Agcy—f

JACKSON
Pipes & Gillum—f

JEANNETTE
Bracey & Robin—f c
Jeannette Fire Ins Agcy
Mont & Gredemberg—f
Ronne S B—f l

JENNINGS
Brainerd A C—f
Clayton D B—l
Haber G W—f l c
Hoag & Bliss—f c
Lumpkin W—f
Morse C S—l
Wilkinson H M—f l c

LAFAYETTE
Bendel & Debaillion—f
Davidson J J
Greig R C—f c
Mouton Fernand—f l c
Parkerson & Mouton f l c

LAKE CHARLES
Banker W K—f
Chavanne Field Co—f l
Chavanne Ins Agcy—f c
Dees & Foster—f
Richard & Wasey—f c
Levy Samuel—f
Thompson B J—l c
Watkins A L—l

LAKE PROVIDENCE
Bell Yancey—f
Byerly Frank—f l c
Egelly A C—l c
Egelly A C & Co—f
Hamley J M—c
Hamley & Stein—l
Montgomery Miss Ethel—f

LUTCHER
Grorhear A G—f
Warrick L W—l

MANSFIELD
McFarland—f c
Singleton W E Ins Agcy—f l c

MINDEN
Holmes J I—f
McDonald J W—f
Miller R H—f c

MONROE
Austin & Frizzell—f l c
Barringer V C—l
Gregg & Petrie—f c
Hill & Ruffin—l
Jones J Shaw—l
Parker & Speed—f l c
Smith W L & Co—f c
Trowsdale & McReynolds—f
Young J H—l c

MORGAN CITY
Bibbins Chas A—f l c
Paddock I W & Co—f l c

NEW IBERIA
Davis Alphonse—f
Gnidry & Landry—f l
Murray & Smith—f
Renoudet Alfred—l
Renoudet P L—f
Robertson Geo M—f
Sealy R C—l
Weeks W G—f
White John T—f

NEW ORLEANS
Baumgarden & Bell—f
Bayle Joseph—l
Black Chas H
Brand W A—c
Braun Max Co Ltd—l
Carington A S—l
Charnock & Fry—f
Church Alonzo
Cook W H—f
Cresent Adjustment & Inspection Co—f c
Crump Jr Benj—f
D'Aguin Adolph Co Ltd—f
Dicks A H—c
Dinkenspeil Jos & Co—l

EMERY & NORTON
GENERAL AGENTS
Gulf Department
National Fire Ins. Co. of Hartford
Mechanics & Traders Ins. Co. of New Orleans
U. S. Fidelity & Guaranty of Balto.
144 Carondelet St.

Emery R L—f
Eustis & Conway—f
Finlay R—f
Frederick & Palfrey—f
Fry F H G—f
Gallagher P—f
Gillette D G—l
Godchaux & Mioton—f c
Goldsmith J M—l
Greene J W—l
Gregory McMurdo & Gregory—f
Hamilton E J—l
Harper W Y—f
Harvey Jas A—f
Hollingsworth J R—f
Irwin Leon & Co—f c
Irwin & Griffin—f c
Janvier Chas—f
Janvier & Lee—f
Kaufman H S—f
Kausler Geo S Ltd—f
Kitchen J D & Bro—f
Kostmayer M D—f
LeBlanc & Railey—f c
Lee F G—f

GEO. S. KAUSLER, President.
C. S. MATHEWS, Vice-Pres.

W. R. P. HUEY, Secy-Treas.
R. CURTIS MACY, Mgr. Marine Dept.

GEO. S. KAUSLER, Ltd.

General Insurance

307 CARONDELET STREET NEW ORLEANS, LA.

REPRESENTING

Phœnix Insurance Co. of Hartford
Ætna Insurance Co., Hartford
Scottish Union & National Ins. Co. of Edinburgh
German Alliance Insurance Ass'n of New York
Liverpool & London & Globe of New York
Equitable Fire and Marine, Providence, R. I.
United States Lloyds (Marine), General Agents
St. Paul Fire and Marine (Marine), Minn.

H. D. RICHARDSON, President

CRESCENT ADJUSTMENT AND INSPECTION COMPANY

342 CARONDELET STREET, NEW ORLEANS, LA.

Adjustments and inspections for companies in all Southern States. Over ten years' experience. References: Prussian National Insurance Co. of Germany, Commerce Insurance Co. of Albany, N. Y., Lumber Insurers General Agency, N. Y. Special Hazard Adjustments our Specialty.

Le BLANC & RAILEY, LTD.

814 Gravier Street New Orleans, La.

GENERAL AGENTS

Globe & Rutgers of N. Y. (for La. and Miss.)
Stuyvesant of N. Y. (for La. and Miss.)
Firemens of Newark (for La.)
Standard Accident of Detroit (for Southern La.)

LEONARD L. STERN, Auctioneer CHAS. B. STROUDBACK

STROUDBACK & STERN

MEMBERS OF THE BOARD OF AUCTIONEERS

Insurance, Auctioneers and Real Estate Agents

322 BARONNE ST. Telephone 674 NEW ORLEANS

Representing some of the Oldest and Strongest Fire Insurance Companies in the World

LOSSES ADJUSTED AND PAID IN NEW ORLEANS

Will negotiate deals in and out of this State with promptness and on satisfactory terms. Consignments of all classes of Real Estate, Stocks and Bonds solicited to be sold either by auction or private sale.

FURNITURE AND OUT-DOOR SALES OF EVERY DESCRIPTION PROMPTLY ATTENDED TO

J. D. KITCHEN W. H. KITCHEN

J. D. KITCHEN & BRO.

GENERAL AGENTS

TEXAS, LOUISIANA AND MISSISSIPPI

REPRESENTING

Teutonia Insurance Company of New Orleans
Providence-Washington Insurance Company of Providence
Virginia State Insurance Company of Richmond, Va.
Virginia F. & M. Insurance Company of Richmond, Va.

711-14 Hibernian Bank Building, NEW ORLEANS, LA.

LA.—New Orleans, Con.

FRANK L. LEVY

GENERAL AGENT

Equitable Life Assurance Society of the United States

FOR

Louisiana and Mississippi

AGENTS WANTED

Low C F—f
Lunt J W—l
MacMurdo & Gregory—f
McEnry & Parks—l
McGehee Scott & Co—f

The Liverpool & London & Globe Ins. Co.

Embraces the States of Texas, Louisiana, Mississippi, Alabama, Georgia, Florida, Arkansas and Oklahoma.

CLARENCE F. LOW, Mgr.
J. G. PEPPER, Asst. Mgr.
THOMAS H. ANDERSON, Deputy Asst. Mgr.

McHardy Geo G—i
McLean Horace P—l
Marks, The Ferd Ins Agency, Ltd—f c
Mendes A & Co—c

Mausnell E S—l
Monrose L & Sons—f
Moore L E & Co—c
Moss, The Hartwig Ins Agency, Ltd—f c

W. L. Nelson & Co.

GENERAL AGENTS

FIRE INSURANCE

Hibernia Bldg.

(*See Memphis, Tenn.*)

Noll & Langbehn
Nores & Boyle—l
Oglesby J T—l

Owsley H F—f
Parker R Bc
Pescay C H—f

Peter F. Pescud

FIRE INSURANCE

Steam Boiler Insurance
Surety Bonds

Employers' Liability and Workman's Accident Insurance

818 GRAVIER ST

Pessou A O—l
Prevost James—f
Richardson H D—f c
Rose Dan A—f e

AUG. HEIDENHEIM, President CLARENCE LION, Vice-President

JOS. S. LOEB, Secretary and Treasurer

THE FERD. MARKS INSURANCE AGENCY

(LIMITED)

918 Gravier Street, New Orleans, La.

Representing the Following Companies

London & Lancashire, Norwich Union, Royal, Hamburg-Bremen, German-American of N. Y., Niagara Caledonian, New Hampshire, Virginia State, Virginia Fire & M., Northern, Dixie, Michigan Commercial, New York Plate Glass, Fidelity and Casualty

SPECIAL FACILITIES FOR HANDLING LARGE LINES

P. O. BOX 165 CORRESPONDENCE SOLICITED LONG DISTANCE 'PHONE, MAIN 300

MEMBERS OF THE N. Y. FIRE INSURANCE EXCHANGE

Albert Godchaux, Pres. A. J. Mioton, Sec'y-Treas

GODCHAUX & MIOTON, Ltd.

Insurance

327 BARONNE STREET, NEW ORLEANS, LA.

GENERAL AGENTS, MISSISSIPPI, LOUISIANA—United States Casualty Co. of N. Y.; Lloyds Plate Glass Ins. Co. (for Louisiana).

RESIDENT AGENTS—Liverpool & London & Globe, Royal Exchange; Virginia F. & M.; Commercial Union, London; Jefferson of Phila.; Spring Garden, Phila. German Alliance; United States Fidelity & Guaranty Co.

Hartwig Moss, Pres. W. Irving Moss, Sec'y

The Hartwig Moss Insurance Agency, Ltd.

220 Baronne Street, New Orleans, La.

Fire, Marine and Casualty Insurance

REPRESENTING THE FOLLOWING COMPANIES

North British and Mercantile Ins. Co. of England
North British and Mercantile Ins. Co. of New York
Sun Insurance Office of London
Palatine Insurance Co. of England
Springfield Fire and Marine Ins. Co. of Massachusetts
Queen Insurance Co. of America
Camden Fire Ins. Ass'n of New Jersey
Commercial Union Assurance Co. of London
Providence Washington Ins. Co. of Rhode Island
Alliance Insurance Co. of Philadelphia
Teutonia Insurance Co. of New Orleans
Sun Insurance Co. of New Orleans
New Amsterdam Casualty Co. of New York

CORRESPONDENCE SOLICITED WITH AGENTS OR BROKERAGE FIRMS CONTROLLING LOUISIANA BUSINESS

Ross J A—f
Rowland & McRedmond
St John Ed—c
Saunders H J—l
Schnabel E C—l
Shelby & Co Edwin F
Shelby Edwin & Co—f c
Sherwood Ralph—l
Simmons E L—l
Westfeldt Bros—c
Whaton T D—l
Wilcox Peck & Hughes —c
Wright E E—f

OPELOUSAS

Estorgr & Dunbar—f l
Heally J J—l

Walter J. Ferguson, Pres. William J. Hardin, Vice-Pres.
D. R. Buchanan, Treas. John P. Casey, Sec'y

MARSHALL J. SMITH & CO., Ltd.

Companies Represented

Insurance Co. of North America, Firemen's Fund Ins. Co., St. Paul Fire and Marine, Boston Insurance Co., Providence Washington Insurance Co., Williamsburg City Fire Ins. Co., Orient Insurance Company, Western Assurance Company, London Guarantee & Accident Co., Sea Ins. Co. of England.

1208 BARONNE ST.

Sporl C A—f
Stockdell F C—f
Stroudback & Stern—f
Swayze C C—c
Vreeland & McConnell —c
Wellborn Bros—l e
La Combe A L—f l e
Isacks Leonard S & Co —f l
Stewart A D—l

PATTERSON

Kleinpeter A S—f l c
Morey B J—f

WARNER & BLACK, Limited

513 CARONDELET ST., NEW ORLEANS

General Agents

Maryland Casualty Company

General, Accident, Fire and Life Assurance Corp., Ltd.
Mississippi Louisiana Texas

Fidelity and Deposit Co. of Md., For Louisiana

EMPLOYERS' LIABILITY, WORKMEN'S COLLECTIVE SURETY BONDS

PLAQUEMINE

Delacroix Agcy The—f l c
Dunlap J E & G T—f l c
Grace A K & Co—f l c

RAYNE

Duelos A J—f c
Holt Jr R C—f l c
Chappinst A S

ROBELINE

Caldwell J H & Son—f

RUSTON

Lewis & Duncane—f c
McElroy G A—f
Petrie G A—f l c

ST. FRANCISVILLE

Forrester W T— f l c
Leake R M—f l

ST MARTINSVILLE

Bruillard E—f
Labbe T I—f

SHREVEPORT

Angurs W C—f l c
Bodenheimer H & Sons —f l c
Chase McFarlin Ins Agcy—f l c
Dreyfus Ins Agcy—f c
Emery Robt R—f
Ford Wm M—f
Kerley S N & Son—f
Luenford W R—l
Marburg Walter—f
Penick Ford Ins Agcy —f c
Prescott H H—f c
Ratcliff Bros.—f
Seay W E—l
Slattery R A—f
Smith & Bransford—f c
Van Lear & Ector—f l c
Walker & Bourquin—f
Winter Wm—l
Williams W H—l

SLIDDELL

Hailey E F—l c
Liddle C M—f l e
Salmen F—f

THIBODAUX

Conlon, Brand & Conlon —f c
Shaver C P—f e

VIDALIA

Boatner & Mayer—f
Campbell & Co—f
De Lap & Roundtree—l
Elam S L—c
Roundtree J L—f

WASHINGTON

Bailey J W—f
Carriere J G—f
Crawford Wm M—f l

WATCHITOCHES

Benzeal W P—f
Tucker Jas B—f l c

MAINE

AUBURN

Ballard S K—f
Bridgman H A—l e
Brooks Edwin L—c
Garcelon C E—f
Harvey Ray L—l e
Huskins Geo B—f
Hutchinson J P & Co—f l e
Knight John S—l e
Lord W Freeman—l e
Ludden F E—f
Miller & Owen—f e
Nudd C H—c
Payson C B—f l e
Ricker M F—l c
Stevens & Garcelon—f e
Verrill Geo W—c
Verrill Harry K—c
Watson Murray B—f l e
Webber H L—c

AUGUSTA

Beck J W—f l c
Boothby W G—f c
Blaisdell C H—f
Downing C S & Son—f e
Downing C S—f
Heath Henry A—f e
Heath & Langston—l
Macomber, Farr & Whitton—f l e
Merrill Geo W—f l e
Newbert E E—f l c
Turner E S—f l

BANGOR

Baker & Hodge—f l e
Black Bros.
Blake, Barrows & Brown —f l c
Boyd J H—f c
Bradford W H—f l e
Bright Joseph M—f l e
Buzzell A S—l c
Byrnes P J—f l c
Carleton F A—l c
Curran Wm—f
Dunton C R—l
Fairbanks H N—l c
Finnegan James P & Son —f l c
Gallagher Hugh T—f
Hawes C T—l
Higgins Leon F—l c
Kirstein Louis & Sons f l c
Lord Henry & Co—f l e
McClure J W—f l e
Palmer W W—f l e
Pearl & Dennett—f l e
Pember & Carter—f l e
Reed W S—l
Rooney Lawrence—l
Singleton J F & Co—f
Stevens B W—l
Stewart Charles M—f l c
Taylor W R & Sons—l
Tyler Fogg & Co—f l e

ME.—Con.

BAR HARBOR

Austin L A—l c
Burrill Chas C & Son—f l c
Carter F L—f l c
Cleaves M P—l
Conners A E—l
Eddy R H—l
Hadley F L—l
Kingsley S L & Co—f c
Lynam F C & Co—f
Marcey's C E & Co—c
Nason H S—l
Sargent Fred P—l c
Walls F E—f

BATH

Cobb & Stevens—f l c
Crosby E S Co—f l c
Drake J B & Sons—f c
Hanson H W—l
Hinckley F J—f c
Hodgdon H G—f l c
Humphreys D M—f c
Knowlton J R—f c
Ledyard Owen J—f
Maxwell H D & Co—f
McLellan J Houghton—l
Morse Bros—f c
Rogers O C—f
Russell Walter C—l c
Small Frank A—f c

BELFAST

Field & Quimby—f c
Pattee Jas & Son—f c
Sargent Chas H—f l c

BERWICK

Goss R W—f
Hayes E H—f
Smith S B—f
Spencer W D—f

BIDDEFORD

Beauregard J B—l c
Bergeron E—l
Brown Dearborn P—f
Carter Hutchinson & Co—f
Goodwin Harry H—f
Hopkins E A—l
Hutchinson H G—f l c
Keightley J W—l
Lesieur Albert—l
Moore Dayton T—f l c
Randall John W—f c
Renouf N P—f l c
Staples L E—f
Twomey J F—l
Weymouth G N—l
Woodman M—f

BOOTHBAY HARBOR

Kenniston G B—f
Knight J Ed—f l c
Maddocks Sewel T—f c
Mathews B C—f
Orne Thaddeus—l

BREWER

Burr E B—f
Dunn P H—l
Floyd H N—f
Freeman H A—l
Gilbert G B—f
Goodwin G D—l
Higgins L F—l c
Miller E L—c
Pendleton A F—f
SargentW J—f

BRIDGTON

Abbott Grace C—l
Bennett Rosalie L—l
Chadburne J A—l
Clark A P—l
Libby H B & Son—f l c
March W D—l
Powers W E—c

BRISTOL

Chamberlain H H—f
Gamage E W—f
Monroe J—f l
Orann R H—l
Poland Chas T—f

BRUNSWICK

Blais A—l
Bowker & Humphreys—f c
Lavalle Anthime—l
Michaud J W—f l c
Riley T H—f c
Sumner M M—f
Thompson H F—f c

BUCKSPORT

Gardiner E B & Son—f l c
Warren Edward—f l c

CALAIS

Ashlay & St Clair—f l c
Downes & Curran—f l c
Fowler & Gardner—f l c
Hartford H E—l
Lee J A & Son—f l c
Lowell & Jewett—f l
Murchiet Howard Co—f l c
Nelson F—f l
Paine F S—c

CAMDEN

Allen Geo E—f l c
Miller C K & Son—f l
Talbot Geo H—f l c

CANTON

Richardson O M—f l c

CARIBOU

Barrett M A—l
Brown Ray L N—l
Garden A A—f
Hall W B—f
Lumbert W R—f l
Powers C—f
Ross C F—f l
Shaw R A—f l c
Stadig A J G—f

CHERRYFIELD

Campbell F J & Co—f
Freeman G G—f l
Patten F E—l c

DEER ISLE

Conary H—l
Green E A—l
Green F L—l
Gross F A—f
Haskell P D—l c
Spofford E P—f

DEXTER

Gould W B—f
Judkins W H—f c
Shepherd & Dow—f
Springall A A—f l c
Waldron L B—f
Wyman C H—l

DIXFIELD

Harlow J S—f
Trask J R—f

DOVER

Anderson B B—l
Dinsmore—D E—c
Holden H C—f l
Howard G E & Co—f l c

EASTPORT

Beale M C—f l c
Bradish Scott P—f l c
Hume C W—f l c
Shea W A—f c
Swett Jefferson M—f c
Waide E S—l

ELLSWORTH

Burrill F C—f l c
Cunningham J A—l
Holmes M E—f l c
Holmes Robert B—l
Mason C W & F L—f l c
Soule B T—l
Tapley O W—f l c

FAIRFIELD

Crumment C H—f c
McFadden Co—f l c

FARMINGTON

Currier Geo M—f l c
Dingley E H—f l c
Knowlton N R—f l c
Tucker Arthur—l
Voter F E—f l c

FORT FAIRFIELD

Austin E E—l
Dinsmore C H—l
Fessenden N—f
Klipple G H—l
Perry H O & Son—f l c
Richards H G—l
Trafton H W—l

FORT KENT

Bradbury George R—l
Currie A V—l c
Sawyer H A—l
Thipideau Paul—f

FREEPORT

Pinkham E E—f l c
Skillings Carroll—f
Soule W H
Studley W F—f

FRYEBURG

Merril & Dresser—f
Tarbox W R—f l c

GARDINER

Bailey Augustus—f c
Chase A G—f
Danforth F A—f
Glass F M—f
Grant V G—f l
Jordan Aug H—f l c
Marr C H—f c
Maxcy Josiah Sons—f l c
Morrell H K & Son—f l
Small O H—f

GORHAM

Caree E C—f l c
Caree C E—f l c

GUILFORD

Strau & Martin—f l c

HALLOWELL

Beane & Beane—f c
Merchant L D—f l c
Otis S G—f
Perry W H—f l
Safford Geo A—f

HAMPDEN

Emerson W W—l
Goodell Geo W—f
Leary John—f
Page Chas W—f
Pierce Henry—f
Pomeroy E J—f
Miller C U—f
Swett Geo G—f
Tribon Wm H—f

HOULTON

Donnell & Peabody—f l c
Gentle Geo S Co Inc—f l c
Holyoke Geo T—l
Pearson Murry T—l c
Wiggin Geo H—l c

JAY

Allen H H—f
Bartlitt C G—f
Kyes L G—f

JONESPORT

Hinckley C S—f l
Mansfield G F—f
Mansfield Lee E—l
Peterson M L—l

KENNEBUNK

Cole C H—f c
Dane W L—c
Fairfield E A—l c
Richardson A A—c

KENNEBUNKPORT

Cousens E & Sons—f
Fletcher L E—f
Huff Chas O—f

KITTERY

Clarkson F T—f
Hayes C L—f
Mitchell Horace—f
Shaw Justin—f
Stacy Fred—f
Swett J H—f
Wilson Geo O—f c

LEWISTON

Brooks F W—l
Campbell J Z—f
Cronin Peter—f c
Durocher Hector—f l
Free Henry A—f
Fuller Bennett B—f
Gastonguay A T—f c
Gauvin Henri—l
Gledhill Thomas—l
Huskins Geo H—f c
Jobin Joseph—l
Lachance Louis—l
Langley E P—l
Little H C & Son—f l c
Sacre Emile—l
Talbot A L—l
Tanguay & Fortin—l
Webster Staples & Durgin—f

LISBON

Coolidge H E—f
Jack Louis A—f l c
Springer R F—f

LIVERMORE FALLS

Allen H H—f
Bartlett C G—f
Kyes L G—f

LUBEC

Case—I W—f
Coggins S H—l c
Gray H J—f
Higgins Wm—c
Mahlman Wm J—f l
Peacock R J—f
Reynolds Millard—f l
Reynolds B B—f
Thayer Geo S—f l c

MACHIAS

Albee T G—f
Crane F T—f c l
Curtis D A—l f c
Hutchinson C M—c
Longfellow P H—f
McFaul A D—c
Parlin W B—c
Talbot E E—c
Young Seth—c

MADISON
Remick E Samuel—f l c

MECHANIC FALLS
Bucknam J A & Co—f l
Golderman F A—f
Millett Frank A—l
Woodsum A A—f l

MILLINOCKETT
Chase Roy C—c
Heebner W J—f
Morgan S J—l
Reed Harry E—l f
Stearns Geo W—f l c
Stevens Clinton C—f
Wyman E E—f l c

NEW CASTLE
Tukey & Wensland—f l c

NORTH BERWICK
Allen F—l
Austin N S—f

NORWAY
Howe F—f l c
Howe G R—l
Pike Dennis—f

OLD TOWN
Alford E R—f c
Ambrose J H—f l c
Averill A G—f
Knowlton F W—f
Miller D—l
Pollard W H—f
Ring H E—l
Shaw F K—l c
Waterhouse W H—f l c

ORONO
Reed Edwin A—l c
Sapulding Geo L—l c
White Percia V—f

PHILIPS
Beedy H F—l

PITTSFIELD
Hackell L O & E H
Haskell Ins Agcy—f
Nickerson H S—f
Park Bros—f l c

PORTLAND
Anderson Adams & Co—f c
Bailey Scott G—l c
Barney G M—l c
Beem F K—l c
Bennett C A—c
Bishop Joseph—l c
Boynton R H—f
Brackett E J—l c
Bradford W H—l c
Bradley Chas A—l
Bradley F M—l c
Brunell F—l
Bryant J B—l
Burns T S—l
Cheney Charles E—l c
Clough H R—l c
Conary A L—c
Dean Frank N—l c
Decker E E—l
Dewey George P—l
Dooley John T—l c
Dow & Pinkham—f c
Dunlap C F—l c
Dunn Chas Jr—l c
Eaton A G—l
Elwell Sherman J—c
Flaherty Thos H—f
Fuller H G—l c
Gould Howard—l
Grant Freeman M—l
Hall Albert B—c
Harmon H A—f c
Hay Geo—l c
Hazelton F H—l
Hooper N D—l c
Jones E C & Co—f c
Jordan Chester L & Co—f l c
Jordan Fred H—l c
Kenerson Aaron H—l c
Lacroix C A—l
Ladd Helena—l c
Leard Robert S—l
Libby R Cutler—f c
Loring & Bishop—f c
Loring, Prentiss Son & Co—f c
Maine Ins Co—c
March B G & C M—l
McAlpine S H—l
McDonald Thos E—l
Moffitt J A—l
Moore Wallie De C—l
Morse, Payson & Noyes—f
Neale H M—l
Norton, Hall & Webster—f c
Norton Ralph S—l
Peterson W O—l c
Plummer C A—f c
Plummer C C—f
Plummer Bros—f l c
Roach Daniel J—l c
Sadler Edwin W—l c
Sawyer Ira S—l
Sayward Chas E—l
Sherman J—c
Simkinson James—l
Smith G Waldron—l
Smith Geo E—l
Smith Harry L—l
Snow H A—l c
Stevens J Putnam—l
Stinson Harry T—l c
Swazey J T—l c
Tenny Chas—l c
Thomas Eugene—l c
Tibbetts M S—l c
Townsend L M—l c
Turner Barker & Co—f c
Turner R H—l
Warren C M—l c
Weeks C E—l c
Wood Wm E—f

RANGELEY
Furbish H A—f l c
Herrick E I—f l

RICHMOND
Hall Wm T—f c
Lovell G C—f
Newell C D—f
Randlette J W
Southard T J—c f

ROCKLAND
Benner L W & Co—l
Berry E W—f l c
Bird Maynard S & Co—f l c
Burton Wm J—l
Butler E A—f c
Cobb, Wright & Co—c
Cochran, Baker & Cross—f l c
Cooper John F—l c
Crie R Anson—l
Eskine A J & Co—f l c
Fifield Benj S—l
Gurdy H O—f l c
Jenkine E Mertie—l
Lothrop Fred—l
Meservey C E—f
Miller Frank B—c
Moran E C & Co—f l c
Orne Arthur L—f c
Roberts George—c
Shaw F M—f
Tolman A J—f
Watson Geo F—l

ROCKPORT
Shepherd I F—f l c

RUMFORD FALLS
Curtis Ralph A—f l c
Elliott H L & Co—f c
Longley John—f c
Lovejoy E L Agt—f l c
Rumford Falls Insurance Agency
Veilleux L H—f l c

SACO
Carter Geo A & Co—f c
Emerson John T—c
Grant Geo E—f
Hatch Chas Jr—f
Jordan H R—f
Kelly M H—f
McIntyre W W—l
Nutter F W—f
Parcher S C—f
Preble Edward L—f l c
Whitman F E—f
Wright D—l

SAMARISCOTTA
Chapman D W Son—f
Chapman L H—l c

ST. GEORGE
Allen W L—f
Sheerer W E—f

SANFORD
Batchelder Bros—f l c
Chase Geo P—f c
Perkins H E & Co—f l c
Porell Peter F—l
Sagamore Health & Accident Ins Co—c

SKOWHEGAN
Cleveland Alton H—f l c
Dinsmore & Bickford—f
Folsom-Jones Chas—f l c
Griffin J C—f l c
Jackson Rupert E—l
Pennell F P—f l c
Wentworth Herbert—f l c

SOUTH BERWICK
Davis R M—f l
Harrity M B—f c l
Hersom F M—f
Hodgdon F W—l
Hobbs C C—f
Hobbs James W—f
Lynch Daniel—l
Ricker Mrs Maria—f
Varney C Dean—l

SOUTH PARIS
Tolman C E & Co—f l c
Wheeler W J & Co—f l c

SOUTH PORTLAND
Derwint Y L—l
Johnson W E—l
Spear W T—f

SPRINGVALE
Frank Leon—l c
Sanborn W E—f

STONINGTON
Carter E J—f
Mills S P—f
Torrey F A—f

THOMASTON
Carleton E D—f
Carr T A & Co—f
Dunn & Elliot Co—c
Strout Walter J—f l c
Washburn Bros.—c

TOPSHAM
Hall M C—f l c

UNION
Bowes H B—f c
Butler O N—f
Haskell W E—f

VASSALBORO
Ayer H D B—f
Barrows E C—f
Bradley W S—f

VINALHAVEN
Boman C E—f
Gledden D H—l f
Libby & Sanborn—f l c
Manson Mrs A C—l
Noyes C F—f l
Roberts H H—l
White Frank M—l

WALDOBOROUGH
Farrington E—f c
Howard Ins Agency—f c
Miller S L—f l c
Richards Wm A—f

WATERVILLE
Allen Chas A—l
Bartlett M—f
Boothby W A R—f
Boothby L T Son Co—f c
Clair F W—f
Crosby Howard B—f l c
Drummond A F—l
Drummond A M & Co—f l c
Friel J B & Co—f c
Mathews Chas K & Co—f c
Moss Mrs Nellie—f l c
Robinson Increase—l c

WELLS
Littlefield G H

WESTBROOK
Benson F—l
Boothby W B—c
Burns T S—l c
Cutter W W—f l c
Duran, Mrs Emma—l
Gerrish Co—f
Newcomb Mrs E W—l
Pride W D—l
Stanford P—l c
Stiles M W—f
Tolman J H—f
Tufts S F—l c
Ward V D—l
Wilkins H J—c
Winship J O—f l c

WILTON
Aldrich H F—l c
Brown R M—f l c
Hinkley A F—f l c
Jones O F—f
Tibbetts M S—l

WINSLOW
Fuller Albert—f
Higgins C A—l

WINTERPORT
Atwood Thomas—f
Lord W H—l c

WINTHROP
Bailey A H—l c
Benson Mrs Sadie—c
Fairbanks F B—l
Foster H E—f c
Norcross M F—f
Woodward H—f

WISCASSET
Patterson Wm D—f
Sewall F W—l
Taylor R H T—f

YARMOUTH
Allen F E—c
Bradley J E—l c
Gooding H G—f
Humphrey A H—l c
Humphrey G H—f
Humphrey J H—f c
Stockbridge Mrs C A
Thurston H G—l c

YORK
Braydon A M—f
Grant L S—f

MARYLAND

W. T. SHACKELFORD J. G. PRICE. Jr.

W. T. SHACKELFORD & CO.

General Insurance Agents and Brokers

Chamber of Commerce Bldg., BALTIMORE, MD.

Franklin of Philadelphia
Fidelity-Phenix of N. Y.
Caledonian of Scotland
Delaware of Philadelphia
Spring Garden of Philadelphia
Royal Exchange
German-American, New York
Stuyvesant, New York
Ætna Life Ins. Co. (Casualty Department)

ANNAPOLIS

Brady A Theo—f
Brewer Julian—f
Cassidy E R—c
Claude Gordon—l
Elliott R G—f
Forbes J H—f
Freeman W H—l
Gott W G—f
Haugh G S—l
Henkel L B Jr—l
Holladay W M—l
Iglehart E W—f
Kilman N H—l
McCollough A—l
Mors Geo A—f
Randall D R—l
Sherman W M—l
Stevens L S—l
Stockett F H Jr—f
Storton A J—l
Thompson J Guy—f
Wathei F E—l
Wheatley A B—f l
Wheatley J C—c
Winchester Paul—l
Woodward Wm—c
Zimmermann Chas A—f

BALTIMORE

Abrahams Chas K—f
Ackley S W—c
Affelder Max & Son—f
Alford James E & Son—f c
Allmand & Gallagher—f c
American Agcy Co—f c
Aspelmeier F J
Atterbury J N—c
Baldwin & Frick—f c
Bailey & Hoenig—f
Barry J Ramsay & Co—f
Biggs F S—l
Billingsby P B—c
Birckhead & Son—f c
Bitter Oscar—f
Blackwell C G—l
Blake Jas M—l
Bonsall J P—f
Bowes Joseph—l
Brady & Coburn—f
Burch & Hoff—f
Cathcart A R & Co—f
Chesney & Wier
Chesnut Calvin—f
Clark E J—l
Cloud Danl Jr—l
Coale Wm Ellis—f
Cohen E—f
Creighton, Miller R Jr
Cromwell & Purnell—f
Crutchfield E M—l
Cunningham Coale & Co—f c
Dalcour Gustav T—f
Davies John F—l
Dell Thos M
Dennis & Dennis—c
Diehl Chas F—l
Dieffenderffer C A
Dolph John—l
Donaldson Edgar H
Donnelly Wm J
Dorsey & Preston—f
Dove Herbert U
Downes & Miller—l
Duncan A E—c
Duff P Shiver
Duval E B & Co—f l c
Eager Edward
Elliott E R & Co—f c
Fankhanel A L—f
Firor G J—c
Fowler & Co Wm E—f
Gallagher W A—l
Gardner Harry S—l c
Garland Walter—f
Gernand Edward L—l
Gildea J H Jr—f c
Goddard H P
Godwin J E—c
Goldsboro, Burbank & Blumner—l
Goldsmith & Dell—l
Goldthwait W A—l
Goodrich Louis E—l
Goodrich M H—l
Goodwin C L—c
Gore & Yongue—c
Gorsuch & Walker
Greene Benson M & Co—f l c
Gwinn Richard—l
Hall & Harrison
Hamilton Danl H J—l
Hammond & Harris—f
Hammond Thos T
Hancock A G—l
Harlan James T—c
Harris J A
Harris Wm B
Harvey J G Jr—f c
Henderson B L—f
Hewes M Warner & Son—f c
Hickman Geo S—c
Hogan R G—l
Hopkins, Kimberly & Gwinn—l
Hopper S W T & Sons—f c
Horigan F C—f
Hunter Bros—f c
Insley John W P
Ireland J H—l
Jenness W C—f
Katzenberger J H & Son—f l c
Kaplan J J—l
Kenny V W—l
Kimberly Geo M—l
Klinefelter Harry F—f c
Knollenberg H—f
Koppelman Chas H—f
Kraft Chas—f
Lauber J P
Laurenson C P—c
Lawford & McKim—f c
Leviness Chas T Jr—l c
Licklider C A—l
Long Ellsworth E—f
Love W H—f
Lowndes W C Jr & Co—f c
Luckett & Worthington—f c
Lurman & Co Thos G—f
McComas & Krob—f
McCurley W S & Co—l c
McIntire Wm W—l
Manson T H—f
Markoe Frank—l
Marshall T W—f
Marts S B Co—l
Maury & Donnelly-Williams & Thompson Co—f c
Meeker & O'Donnell—f
Meigs & Heisse—l c
Moulton & Creighton—f
Moxey Frank—l
Musselman H J & Co—f
New Carl F—l
Newman J & Son—f c
Nicodemus F C—l
Pardew H P—l

HARRY L. RIALL

INSURANCE

RESIDENT MANAGER

Fireman's Fund Insurance Co. of California
Glens Falls Insurance Co., N. Y.
Teutonia of Pittsburg
Agricultural Insurance Co., Watertown, N. Y.
Aachen & Munich of Germany

AUTOMOBILE INSURANCE A SPECIALTY

Chamber of Commerce Building - BALTIMORE, MD.

Wm. J. Donnelly Edw. W. Thompson Chas. E. Anderson Howard T. Williams

Maury & Donnelly-Williams & Thompson Co.

Established 1875 Established 1865

General Insurance Agents and Brokers

COMPANIES REPRESENTED

Equitable F. & M. Insurance Co., of Providence, R. I.
Providence Washington Insurance Co., of Providence, R. I.
Sun Insurance Office of London.
Northern Assurance Co., of London.
Commercial Union Assurance Co., Ltd., of London.
Queen Insurance Co. of America.
London Assurance Corporation.
Western Assurance Co., of Toronto, Canada.
Security Insurance Co., of New Haven, Conn.
Royal Insurance Co., of Liverpool.
Hartford Fire Insurance Co., of Hartford, Conn.
Firemens Insurance Co., of Newark, N. J.
Reliance Insurance Co., of Philadelphia, Pa.
German American Fire Ins. Co. of Balto.
Maryland Casualty Co., of Baltimore.
Ætna Insurance Co., of Hartford, Conn., (Inland Marine Branch).
St. Paul F. & M. Ins. Co. (Inland Marine Branch)
British & Foreign Marine Insurance Co., (Automobile Branch).

Maury & Donnelly Office Building

Commerce and Water Streets

Telephones:
Maryland, Courtland 321
C. & P. St. Paul 2130-2131-1178

BALTIMORE, MD.

Herbert A. Rossmann, Prest.
Jesse B. Riggs, Sec'y-Treas.

CABLE ADDRESS, "RIGROSS"
LONG DISTANCE PHONES

RIGGS-ROSSMANN CO.

OF BALTIMORE CITY

AMERICAN BUILDING - BALTIMORE, MD.

Representing

National of Conn.
Georgia Home of Ga.
American Central of St. Louis
Northern of N. Y.
Detroit F. & M. of Mich.
Pennsylvania of Pa.
Fire Association of Pa.
St. Paul F. & M. of Minn.
Phœnix of Conn.

Members New York, St. Louis and Baltimore Exchanges.

GEORGE J. TURNER W. D. N. THOMAS

TURNER & THOMAS

Insurance Agents and Brokers

CHAMBER OF COMMERCE BUILDING

BALTIMORE, MD.

GENERAL AGENTS FOR MARYLAND

Hanover Fire Ins. Co. of New York
Insurance Co. of North America, Phila., Pa.
Svea Fire and Life Ins. Co. of Gothenburg, Sweden
New Brunswick Fire Ins. Co. of New Brunswick, N. J.
Milwaukee Mechanics Ins. Co. of Milwaukee, Wis.
North River Ins. Co. of New York
Milwaukee Fire Ins. Co. of Milwaukee, Wis.
Alliance Ins. Co. of Phila. (Automobile Dept.)

MEMBERS OF BALTIMORE AND NEW YORK INSURANCE EXCHANGES

Facilities for Handling All Kinds of Insurance

LONG DISTANCE TELEPHONE

E. B. DUVAL, President CARROLL J. ERNSTBERGER, Sec'y & Treas.

Special Attention Given to Placing Large Lines Correspondence Solicite

E. B. DUVAL & CO., Inc.

Insurance

Abell Building, South and Baltimore Streets, Baltimore, Md.

TELEPHONE CONNECTION

Fire, Marine, Life and Accident

ESTABLISHED 1887

M. WOLF & SON

(Harry M. Wolf)

Insurance Agents and Brokers

BALTIMORE, MD.

NIAGARA, N. Y. ALLEMANIA, PA.

PHILADELPHIA UNDERWRITERS

H. T. POOR & CO.

INSURANCE

Abell Building, Baltimore & South Sts., Baltimore, Md.

STATE AGENTS

Firemen's Insurance Co. of Newark, N. J.

Camden Insurance Association, Camden, N. J.

LOCAL AGENTS

Williamsburg City Fire Insurance Co. of N. Y.

Boston Ins. Co. of Mass.

New Jersey Plate Glass Insurance Co.

Long Distance Telephone, C. & P. St. Paul 2745

J. RAMSAY BARRY A. PAGE BOYCE F. M. SUPPLEE

J. Ramsay Barry & Company

Insurance Agents and Brokers

SOUTH ST., Corner of German, BALTIMORE, MD.

AGENTS

American of N. J.
Fidelity-Phenix of N. Y.
Boston of Boston
Buffalo German
Firemen's of New Jersey
Fireman's Fund
Glens Falls, N. Y.
Globe Underwriters, N. Y.
Buffalo Commercial
Westchester of New York
Camden of N. J.
Williamsburgh City Fire Ins. Co. of N.Y.

All out of town orders for insurance in this vicinity receive prompt attention

LONG DISTANCE 'PHONE, ST. PAUL 1115

BALDWIN & FRICK

Keyser Building, Baltimore, Md.

INSURANCE AGENTS AND BROKERS

Members of Baltimore, New York and Philadelphia Insurance Exchanges.
Exceptional facilities for handling Large and Small Lines.
Correspondence Solicited.

Parker E G & Son—f
Parr & Parr—f
Passano Louis—l
Peed E C—l
Perry Harry E—c
Platt & Washburn—l
Polk W Stewart & Co—f c
Poor Harry T & Co—f c
Posey C R—l
Post & Feelemyer—f
Rasin J F—f
Reeves Chas H—f c
Reinheimer A E—f
Riall Harry L—f
Richardson E J & Sons—f
Richardson Geo I—l c
Riggs-Rossmann Co—f
Robertson & Co T J
Rolker J G—f
Rutherford P—c
Savage F A—l
Scherrer T J—f
Schmeckebier Theo—f
Schussler A—l
Schutz & Diffenderfer—f
Selden M O—f c
Shackelford W T & Co—f c
Sirich J H—f c
Slauson Geo W—l
Smith I S & Co—c
Spear H L & Co—f c
Steele R D—c
Steifel David—f
Steiner E E & Co—c
Stewart & Co C Morton—f
Stewart P H—l
Stockham G—f c
Stone, Dorsey & Preston—c
Stone, Godwin & Co—c
Taylor Geo E & Co—f
Taylor J K—l
Thelin E G—l
Thurman C T—l
Tongue N T—c

TONGUE & LONGFELLOW

GEN'L. INS. AG'TS & BROKERS

Nos. 10 and 12 North Street
(MARYLAND CASUALTY BLDG.)

BALTIMORE

Turner & Thomas—f
Van Ness Barton—l
Von Kleck Ernest—l
Voshell J K—l
Wallace John E—c
Wallenscheidt R & Co—f
Warfield H M—f
Warfield & Sullivan—f
Warwick J M—f
Wallenscheidt R & Co—f
Webb A M—f
Weeks A K—c
Weidmeyer M F M—f
Weil Leon & Son—f
Wenzing H—l
Wheeler & Cole
White W D—f
White & McCurley—f c
Williams H T & Co—f
Williams R Gordon—f
Wilson F W—f
Wolf M Wilton—f
Wolf M & Son—f
Zimmerman F H—l

BEL AIR

Cairnes G R—f
Evans A John—l
Finney W W—f
Forword Gorrell & Dashiel—f c
McComas W N—f
McCormick J L—f
Pyle D L & Son—f
Reckord A—f
Reckord D B—f
Robinson W E & Co—f
Smith, Rouse & Webster—f
Trimble P—f

BRUNSWICK

Jordan J L—f l
Shafer E C—f l

CAMBRIDGE

Bayly A H—f
Burgess John H—l
Carmine W S—l
Dashiell Edwin—f l
Foy Jno—c
Hastings Sam'l R—l
Hoddinott W S—f l c
Jones Timothy—l
Keene Lewis—l
Leonard & Hearn—f
Marshall L C—l
Meekins Wm W—l
Phillips & Matthews—f
Robinson & Wright—f l
Ross L Eugene—l
Simmons Edgar B—f l c
Skinner Phillip L—f c
Smith B E—l
Wright & Co—l

CENTERVILLE

Gibson W H & Co—f l c
McKenny & Keating—f l
Rich & Tucker—f l

CHESTERTOWN

Beck Edgar P—f l
Beck James G—f l
Boyd H L—f l
Bradley J Arthur—f
French Geo W—l
Jarrel W F—f
Maslin Wm B—l
Nicholson H B—l
Russell L B—f
Thomas R S—f
Westcott Geo B—f
Wheatley Jos N & Co—f l

CHRISFIELD

Dryden L T—l
Dryden Sherman—l
Gibson W E—f
Gardner F E—f
Gibson W E—f
Goodrich A E—l
Gunby Samuel—l
Holland W H—l
Maddox R H—l
McClain James—l
Purnell Fletcher—l
Robins John B—f
Wyatt Edward P—f c

CUMBERLAND

Anderson Thos J—f l c
Clark & Roman—f
Claybrook F W—l
Cowden & Perrin—f l c
Deekens F S—f l c
Emerson W S
Holshu J H—f l
Laing F L—f
Laney Zack—f l c
McKay F H—f l c
Miller D P & Co—f l c
Pearre Wm—f
Sanders C J—f l
Seaver & Gardner—f l c
Shepherd W H—f l
Tanzer & Reinhart—f

1849 **OVER HALF A CENTURY OLD** **1910**

JAMES A. RICHARDSON **CLINTON O. RICHARDSON**

Estab. 1849 **THE OLDEST INSURANCE AGENCY OFFICE IN MARYLAND** **Estab. 1849**

E. J. RICHARDSON & SONS

INSURANCE AGENTS AND BROKERS

RICHARDSON BUILDING, - - - - 13 and 15 NORTH STREET

COMPANIES REPRESENTED

Phœnix Insurance Co. of Hartford, Conn.
Pennsylvania Fire Insurance Co. of Phila.
Liverpool & London & Globe of England
Ætna of Hartford
Fire Association of Philadelphia
St. Paul F. & M. Insurance Co. of Minn.
Palatine, London, England, U. S. Branch
Globe & Rutgers Fire Insurance Co., New York

Members of the New York Fire Insurance Exchange, Philadelphia Tariff Association, Chicago Underwriters' Association and Association of Fire Underwriters of Baltimore

MD.— Con.

DENTON

Carter John T Jr—f
Clark Oscar & Bro—f
Cooper, Wright & Cooper—f
Corey Frank P—l
Dekyne Geo A—l
Saulsbury George E—l

EASTON

Clark & Fleckenstein—f
Dixon Robt B & Co—f l c
Elliott & McDaniel
Higgins M M—l c
Hooper Leander R—l
Hughlett Henry T—f
Langsdale H H—f
Lees W G—l
Leonard Chas H—f
Lester Ball W—l
Morrison W J—l
Nichols M B—l
Parlett & Pascault—f
Shannahan Wm B—f
Shreve Henry—l
Spence W W—l
White F A—l

ELKTON

Cleaner P H—f
Davis W J—f
Drennan Manly—f c
Evans Geo M—l
Finley Chas B—l
Grones Philip M
Lefler Fred H—f
Perkins J Will—l
Strahorn John S—l
Terrell John H—f

ELLICOTT CITY

Donaldson John—l
Dorsey Wm R—f
Hermann Chas A—f l c
Van Orden David—l
Warren Fred—f l

EMMETSBURG

Annan E L—f l c
Harner J A—f
Rowe Charles F—f
Zacherias C T—f

FEDERALSBURG

Davis F—l
Charles J R—f
Mittle E E—f
Kenning David—l

FREDERICK

Albaugh Eugene—c
Carty Jos W L—f
Cassel & Waters—f
Cramer Geo L & Son—f
Devilbiss & Urner—f
Eader B J—l
Flautt H—l
Getzendanner M Eugene—l c
Haller W Harry—f l c
Helfenstein Ernest—f c
Hull Harry L—l
Martz H—l
McCoy J B—l
Mixdorff Louis—f
Motter Guy K—c
Newman John M—c
Plummer Wm H—l c
Rice Walter L—l
Tutapol & Tyson—f l
Waters C W—l
Warehime W H—c
Waters C W—f

FROSTBURG

Annan & Beall—f l c
Blake P—l
Evans L R—l
Fisher Jas G—l
Harris R—l
McManus A J—l
Metzger F G—l
Metzger J S—f
Morgan T H—l
Nole Wm C—c
Oder J B—f
Shank Phill—l
Scott John B—l
Tyler B—l
Watts & Benson—f

GAITHERSBURG

Gloyd J A—f
Ishiffily E S—f
Pace J O—f

HAGERSTOWN

Armstrong & Co—f c
Bitner J Irvin & Co—f c
Hagerstown Agcy Co—f l c
Keedy Clarence & Co—f l
Keller C Harry—f l c
Kelley S N & Co—f l c
McComas H A & Co—f c
Snyder G C—f
Sowers S W—f l c
St Clair J W—l
Stonebreaker & Co—f c
Triesler C M—l
Young S L V—f

HANCOCK

Rauch F—l c

HAVRE DE GRACE

Bauer W J—l
Carver J W Jr—l
Cobourn F C—c
Hill W I—l
Hopkins J T—f
Jones C M—l
Leffler & Mitchell—f
McCullough W T—l
Maslin J W—f
Owens J H—f
Vanneman & Carver—f c

KENNEDYVILLE

Nickerson David T—l c
Shafer Tighman—f

LAUREL

Bond Geo M—f

LONACONING

Bradley W B—f l c
Murphy C S—f

NEW WINDSOR

Baile N H—f
Buckey John C—f
Englar George P B—f
Jones Chas—f c
Forrest Otto—l
Otto Chas W—f l

NORTH EAST

Falls W J—f
Voshell J—f l

OAKLAND

Fraley G A—l
Loraditch H A—l
Matthews & Hamill—f
Mitchell John T—f
Renninger & Offutt—f
Sliger R E—l
Thayer Fred A—f
Weiss E S—l

POCOMOKE CITY

Ewell & Powell—f l c
Fontaine Edgar—f l c
Melvin Charles O—f
Stevenson J C—f

PORT DEPOSIT

Hopkins R C—f l c
White & Benson—f l c

PRINCESS ANNE

Dashiell H C—f
Dashiell H P—f
Duer R F—f l
Holland J E—f
Roberts John—f
Spiva Wm B—f
Tull Gordon—l

SALISBURY

Cooper Wm M & Bro—f
Covington Charles—l
Ellegood J E—c
Gordy W S Sr—f
Gordy W S Jr—l
Insley Bros—f l c
Maryland Inc Agcy Co—f l
Murphy H L—l
Shockley P S & Co—f
Toadin A G & Son—f
Trader W A—f l c
Waller Jonathan—l
White & Truitt—f
Wilcox J S T—l

SNOW HILL

Barnes Archie & Co—f
Bratten W E & Co—f
Corrdry W D Jr—f
Johnson Thomas Z—f
McAllen R J—l
McAllen & Bros—f
Powell Zadoc—f
Purnell O M—f

TANEYTOWN

Birnie George H—f l
Englar P B—f l
Koutz Joshua—f
Reindollar E E—f
Sauerhammer E C—l

TOWSON

Wheeler & Cole—f l c

UNION BRIDGE

Kepp J S—f
McClelland K—l

WESTMINSTER

Buckingham A W—c
Fuss J H—f c
Goodwin Chas E—f
Hering Chas E—f l
Lynch C Gloyd—f
Myers W Riley—l
Reese John J—f
Schaeffer Ferd—f
Smith Jas E—f l c
Stoner S C—l

WILLIAMSPORT

Chrisman James—l
Darby R N—l
Hawken J A—f
Shaw Frank McH—l

MASSACHUSETTS

JOHN C. PAIGE & CO.
INSURANCE
65 KILBY STREET
BOSTON.

MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY

HOME OFFICE, BOSTON, MASS.

INCORPORATED UNDER THE LAWS OF MASSACHUSETTS.

DIRECTORS

JAMES J. STORROW
LUCIUS TUTTLE
WILLIAM G. SHILLABER
GUY A. HAM
EVERETT C. BENTON
GEORGE E. SMITH
EDWIN T. McKNIGHT
EDGAR R. CHAMPLIN
BERNARD J. ROTHWELL

EVERETT C. BENTON, President
JAMES J. STORROW, Vice-President
GUY A. HAM, General Counsel
WALTER ADLARD, Secretary and Managing Underwriter
FRANK E. BUXTON, Assistant Secretary

FIRE AND MARINE INSURANCE OF EVERY DESCRIPTION

BOSTON DEPARTMENT

65 KILBY STREET

JOHN C. PAIGE & CO.

MANAGERS

Agencies or Correspondents in all principal Cities of America and Europe

CITY OF NEW YORK

INSURANCE COMPANY

Home Office, 42 CEDAR STREET, NEW YORK

Cash Capital, - - - $500,000

Surplus to Policy Holders over 1,000,000

OFFICERS

MAJOR A. WHITE, President

J. ROMAINE BROWN, Vice-President

J. CARROLL FRENCH, Secretary

DIRECTORS

Edward Ashforth
Real Estate

Leopold S. Bache
J. S. Bache & Co., Bankers

Daniel Birdsall
Real Estate

J. Romaine Brown
Real Estate

E. C. Cammann
Cammann, Voorhees & Floyd
Real Estate

Wm. H. Chesebrough
V. P., U. S. Realty & Con. Co.

Wm. P. Dixon
Trustee Mutual Life Ins. Co.

Robert E. Dowling
Prest. City Investing Co.

Frederick H. Ecker
Metropolitan Life Ins. Co.

Charles Jerome Edwards
Equitable Life Assurance Society

J. Carroll French
Sec'y N. Y. Plate Glass Ins. Co.

Wm. M. V. Hoffman
Capitalist

A. P. W. Kinnan
Real Estate

J. Edgar Leaycraft
Real Estate

Alfred E. Marling
H. S. Ely & Co., Real Estate

Frederick G. Potter
Potter & Brother, Real Estate

Leo Schlesinger
Merchant

Wm. G. Ver Planck
Lawyer

Major A. White
Prest. N. Y. Plate Glass Ins. Co.

Silas Wodell
Lawyer

Col. A. H. Wray
U. S. Mgr. Commercial Union Assur. Co.

Fred'k Winant
Real Estate

ABINGTON
Coughton Bros—f l c
Howland, Faunce & Co—f l c

ACTON
Conant E F—f
Stone Chas B—f
Wetherbee J K W—f

ADAMS
Crosier Guy—f
Green W B & Co—f lc
Hughes Thomas—f
McPeck E K—c
Munson F H B—c
Morton & O'Brien—f l c
Shaw & Harrington—f c
Smith Bros—f c
Smith C F—l
Tower C H—f

AGAWAM
Hasting C W—f

AMESBURY
Briggs George L—f l c
Murphy John F—f l
Poulin Joseph—f
Whitcher F R—f c

AMHERST
Brown W R—f l
Hunt O D & Co—f
McCloud H M & Son—f l c
Parmenter C O—l
Phillips S A & Co—f
Skillings N D—f l c
Williams B H & Co—f l c

ANDOVER
Barnett-Rogers—f
Smart & Flagg—f l c

ARLINGTON
Hilliard R W—f l c
Muller Wm A—f l c
Patterson F Alfred—f
Robinson & Hendricks—f l c
Russell Geo O—f l c
Wellington Geo Y & Son—f l c

ASHBURNHAM
Richardson W H—f c
Whitney W B—f c

ATHOL
Bullock Elmer J—f
Gerth Lawrence H—l
Goodspeed Thos H—f
Kimball D P—f l c
Lord Lucien—l
Lyman A H—f
Morse Sumner L—l
Paige Geo R—f l c
Swift Parke B—f l c

ATTLEBORO
Ashton C Eddy—f l c
Briggs Fred E—f
Caffrey John M—f l c
Carpenter Mrs Aphia G f c
Carpenter H E—f
Clark Horatio L—c
Eldredge Miss Mabel P—c
Goff W N—f
Hamilton G W—l
Horton R M—f
Hunt C F—f c
Kelly Geo J—f l c
Kenney Wm J—f
Lowe Daniel L
Palmer James S—f
Randall H—l
Richardson Harold K—f c
Richardson O P—f l c
Wheeler Charles H

AYER
Bennett Frank S—f
Burns W R—f
Lovejoy Augustus—f
O'Brien James J—l c
Sanderson G W—f
Stone E D—f
Tarbell Peter—f

BARNSTABLE
Bearce Asa F—f
Chase E L—f c
Harris M N—f
Howes Marcus H—f
Leonard J Milton—f
Lovell Edgar A—f
Thacher E A & Co—f l c
Thacher Frank—f
Thacher F G—l c

BARRE
Davis & Cooke—f l c

BELCHERTOWN
Bridgman Wm E—f l c

BELMONT
Benton E C—f
Chenery W L—f c
Fickett Rufus
Hobbs Harry W—l
Hollis Stanley M
Lowe W W—f
Reed A F—f
Ripley H M—f l
Scott C S—f l c
Whiting Thos. H—l

BEVERLY
Daniels G A—f
Dodge Chas L—l
Ferrick W F—f
Flint Walter—f
Forness Arthur A—f c
Kearns M F—f a
Lee Chas F—f l c
Lefavour Isaachar—f
Stone Samuel H—f l c
Winslow H F—l

BILLERICA
Blodgett J E—f
Bull S A—f
Foster J H—f
King H A—f
Mahoney John J—l

BLACKSTONE
Barton C A—f
Fuller O F—f
McClellan W B—f

BOSTON
Adams A C—f
Alden H B—f
Archibald A & Co—f
Arnold E L—l
Bache Wm F & Co—l
Balch L W—l
Baldwin Percy V—l
Barker E S—l
Bean H S—c

WM. A. BEATTIE & CO.
INSURANCE
141 MILK STREET

Benson Willard—l
Berkman S—l
Bishop Heber—c
Blake Edw D & Co—f
Boit Robt A & Co—f
Brewer Cyrus & Co—f
Brewer & Co—f
Brewster W H & Co—f
Bridgham R C—l
Browne A S—l
Bruerton & Kimball—f
Brush E C—f
Bunnell I C—l
Buntin Richard W—l
Burke A W—c
Burke Chas S—l
Burrill Chas S—l
Bursaw W J—l
Cate M L & Co—f
Chamberlain Prescott—l
Chandler J R—c
Chapman C H—l
Chester & Hart—l c
Child W B B—c
Colby W R—c
Corbitt S A—l
Crain, Jones, Bixby & Co—f
Crane C—l
Cranston John S—l
Cutler H—l
Cumnock J W—l
Curtis A H—l
Damon J—l
Davenport W E & Son—f
Davidson E E—l
Davis Sam—l
Dierkes W F—l
Dixon H G—l
Dewick & Flanders—f
Dickerman G W—l
Dunkle R J—c
Dyer & Foss—l
Eddy John H & Co—f l c
Ellis W F—l
Elliott G E—l
Fidler H T—l

FIELD & GOWLES
INSURANCE
85 WATER STREET

Fletcher R T—l
Flood C H—l
Folk A P & Co—c
Foster N Jr & Co—c
French W A—l c
Gilmour & Coolidge—f c
Godding F L—c
Goldecke H E—l
Griffin G R & Co—c
Guild & Eastman—f
Hamilton Wm A Co—c
Hammer F J—l
Haven & Fish—l
Havens G W—c
Hayes Raymond—l
Hedges S M—l
Hoffman R S & Co—f

HINCKLEY & WOODS
GENERAL INSURANCE
32 KILBY ST.
Tels. Main 1465-66-67, 4085, 4139

Johnson E J—f c
Johnson W H—l
Jordan, Lovett & Co—f
Kaler, Carney & Liffler—f
Kollock Rice & Co—f
Lake J H—l
Lane Mrs M T—l
Lord E A Co—f c
Lynch, Thos D—l
Macomber Frank Gair—f l c
McCoy Geo M & Son—f
McGaffey Geo W—l
McDowell C—l
Marsh F—l
Mason C H & Co—c
Mears W N—l
Moore F S—c
Morse G S—l
Muller W A & Co—f

OBRION & RUSSELL
GENERAL INSURANCE
108 WATER STREET

Paige John C & Co—f l c
Phelps F S & Co—f c
Phelps Jas T & Co—l c
Philbrick E F—c
Pierce M W—l
Plummer Henry M—l
Plympton & Bunting—l
Pond R L Jr—l
Porter W & Co—f
Randall, McCarthy & Co—f
Raymond P A—l
Reed J—l

REED & DUNKLE
GENERAL AGENTS
Western Assurance, British America
St. Paul Fire & Marine
LOCAL AGENTS
Western Assurance, British America
Camden, N. J., Springfield F. & M.
St. Paul F. & M., New Brunswick, N. J.
71 KILBY STREET

Rice & Whitney—f
Roberts C E—c
Rogers Jos F—l
Rogers & Howes—f
Rothery, Emery & Perkins—f
Russell & Fairfield—f
Russo J S—l
Sanborn F C—l
Shaal Mrs F E—l

Simpson, Campbell & Co.
FIRE INSURANCE
45 & 47 Kilby Street

HENRY J. IDE ALBERT W. SEWALL
IDE & SEWALL, Gen'l Agts.
No. 141 MILK STREET, BOSTON
American Insurance Co. of Newark, Inc. 1846
Albany Insurance Co. of Albany, Inc. 1811
Insurance Co. of the State of Penn., Inc. 1794
Union Insurance Co. of Phila., Inc. 1804
Allemania Fire Insurance Co., Inc. 1868
North American Accident Insurance Co.

ROTHERY, EMERY & PERKINS

REPRESENTING

Hamburg-Bremen, German of Peoria, Ins. Co. State of Pennsylvania, Franklin of Phila., German American, Baltimore, Teutonia, Phila. Also 10 Leading Dwelling House Mutuals

70 KILBY STREET

MASS.—Boston, Con.

Sheffield E J—l
Sherman G B—l
Smith C P—l
Smith J M—l
Smith L C P—l
Spafford I B—
Spitz J M—l

Starkweather & Shepley
(Inc.)
Fire, Marine and Casualty Insurance
4 Liberty Square
(See New York City, Providence, R. I. and Chicago, Ill. List.)

Stevens F H—f
Tougas N E—l
Tougas W L—l
Toward F C—l
Townsend C E—l
Van Huysen W J—l
Wallace W—c
Warren Nathan—l
Waters & Chandler—c
Wells A E—l
Wesley F A—l
Wetherbee & Simmons
Wheelock & Serat—f
Whitney W H—l
Whittemore O R—l
Williams G E—l
Williams W G—l
Winchester Edmund—f
Winn J S—l
Woodcock F W—l

BRAINTREE

Cummings C B—f l c
Hannaford C S—f
Hobart C H & Son—f c
Sampson Geo E—f c
Simms Andrew J—l
Vinton H B—f
Williams George E—l

BRIDGEWATER

Benson Chas A—f
Charnoch J F—f l c
Crocker T W—f l c
Lowe Lewis G & Son—f l c

BROCKTON

Abbe & Jones—f l c
Battles David W—f l c
Blanchard H L—f
Bryant H L & W C—f
Curtis B B—f l c
Dolan P S—f l c
Fisher Geo E—f l c
Fullerton C D & Co—f l c
Gordon John H—f l c
Hancock P B & Co—f l c
Holland Chas P—f
Madden J J—f l c
Nutting G W—f
Packard S F & Son—f l c
Peterson O F—f
Poole H A & Son—f l c
Puffer L W & Son—f l c
Ripley H C—f l c
Scott J V—f l c
Thompson W M & Co—f l c

BROOKFIELD

Cattle H E—f
Goodell Bros—f c

BROOKLINE

Abbott E M—f l
Abbott G H & Co—f
Atherton G E Jr—f
Atwood N D—l
Atwood & Pattee—l
Bamford A J—f
Bennett H D—f
Bowker A W—f
Brown D F—l
Brush E C—f
Cantwell P J—f
Clark H M—f
Codman & Street—f
Coffin L E—f
Conkey J A & Co—f
Conroy J T—f
Coy G F—l
Daley H W—l
Deknapp A W—l
Dill Geo A—f
Downs David—c
Elliott H L—l
Emmes A B—f
Ewald L W—f
Ferguson W J—f
Fisher H W—f
Flood C E—l
Gardiner J P—f
Gilbert S—l
Glidden G B—f
Goodnow R J—f
Ham W H—f
Harrington J J—f l
Harrison W P—l
Heilborn J—l
Homer J W—f
Houghton J H—c
Hurd N B—f
Joyce G F—f
Kerr T M—f
Kingman M—f
Lincoln Wm & Son—f
Little O E—l
Love W J—f l c
MacKenzie—f
McKissock A—f l c
McTigue James—f
Marshall T H—l
Mingon H D—f l
Monk Carl F—f c
Mooney Jos F & Co
Murdock L A—l
Morrille Miss Lucy—f c
Nelson H—l
Newhall G G—l
Nourse Winfield L—f l
Nowell J P—l
Noyes G A—f
O'Brion & Russell—f
Panott L H—l
Parker Geo S—f
Perkins F H—f c
Putnam F H—f
Richards F W—f l
Richards E E & H N—f
Rogers E G—f
Rogers G R—f
Russell F A—f
Schacht R H—l
Sears E H—c
Sharp E—f
Smith C A J—f
Smith G W—f
Spaulding H K—f
Squire H N—f
Swett V B—f
Thompson N W—f
Tufts F C—f l
Vinal W D—f
Wallace Wm—f c
Willis J D K—f l
Wing H T—c
Wood H A—f
Woodruff F O—f

CAMBRIDGE

Ahern J J—f c
Bird H & Co—f c
Brassil T J—f
Brooks & Conley—f
Burrage W E—f
Carrick G H—f
Clark Joseph—f c
Cooledge E—f l c
Crowther T M—l
Cunningham Bros—f
Donovan J F—f
Dow Geo L—f
Fallon & Haverty
Fiamand & Lynch—f
Francis M W & Son—f
Giles G A—f l c
Grover L B & Son—f
Hastings W B & Co—f c
Henderson A R—f
Howlett H B & Co—f
Keith & Wardwell—f
McClosky & Harty—f
Melledge R J—f
Montague C H—f
Myles T F & Co—f
Phalen Otis E—f
Phelan W T—f c
Raymond T H—f l c
Ryan & Katon—f c
Sawyer J S—f
Stewart A M & Co—f l c
Thurston C H—f
Walton M L—f
Willard W A P—f l

CAMPELLO

Curtiss B B—f l c
Packard S F & Son—f c
Ripley H C—f

CANTON

Boody Bartholomew—f
Dockery M J—f c
Holmes F E—f

CHARLEMONT

Hicks H A—l c
Sherman Homer—f
Walker H T—f

CHATHAM

Bearse E T—f l c
Eldredge Nathaniel A—l
Freeman C A—f
Harding Alfred—c f
Nickerson J A—f

CHELMSFORD

Warnn A M—f l

CHELSEA

Carr Jos R & Sons—f
Chamberlain Prescott—f l c
Gates A E—l c
Gould Jesse & Son—f c
Guild Geo B—f
Hayes G I M—f
McCann J A & Co—f c
Pratt Walter—f l c
Sullivan D H—f
Wentworth R S—f

CHICOPEE

Abbey Chas C—f
Barry Daniel F—f
Bouvis Louis T—f
Boyd H J—f
Dickinson N A—f
Driscoll C J—f
Enright P J—f
Fuller W J—f c
Hinkley F L—l c
Houlihan M B—f
Kelly John J—f
Loomis J H—f c
McDonnell & Leahey—f
ONeil Eugene J—f
Smith Frank E—f
Wilcox O F & Co

CLINTON

Ames R W—l
Ayers & Hammond—f l c
Baer Bros—f l c
Cannon P F—f l c
Crowley Geo H—l
Dame J T & W R—f l c
Dietzman—Miss A T
Finnerty Thomas E—l
Gentsch Chas H—f l c
Kane Joseph D—f l
Linton Joseph L—f
McNamara & Coughlin—l
Merrick S R & Co—f l c
Morse Cleveland—f l c
O'Toole W J—f l c
Stevens Chas G & Son—f l c
Thissell H A—f
Wilson A E—f l
Witmann A—f

COHASSET

Lothrop Caleb—f
Snow E Jr—f
Tower Burgess C—f l c
Tower Eugene N—f l

CONCORD

Appleby J M—f
Fowler L N—f
Russell George G—f l c
Tolman & Holden—f c

DANVERS

Allen A G—f l c
Ayers W M—f l c
Bodwell O R—f l
Carroll John T—f l
Farrington Geo C—f l c
Fuller A E & Co—f l
Pope Guy P—f c
Tapley C Ralph—f l c

DARTMOUTH

Slocum Frederick A—l

DEDHAM

Hill Wm F—f c
Humphrey H D—f l c
Kimball C H J—f l c
Murray Thos P—f l c
Schulz Adolph F A—f l c
Stearns Geo C—f
Thayer Arthur E—f l c
Warren Winslow Jr—f l c

DENNIS

Baker W F—f
Edwards J P—f
Loring H D—f

DOUGLASS

Bind F H—f l c
Wixted Jas W—f

DUXBURY

Green Alfred E—f l c
Stearns Geo H—f

EAST BRIDGEWATER
Edson M Clifton—f c
Mann Chas F—l
Whitmarsh E S—f

EAST DOUGLASS
Bird Frank H—f l c
Wixted J W—f

EAST HAMPTON
Buckner G—f c
Egan Edw P—f l c
Mac Bean Thos—f l c

EAST PEPPERELL
Boynton & Parker—f
Kitteredge Ingalls—f
Sliney William H—l

EAST TEMPLETON
Inglas C E—l c

EAST WEYMOUTH
Chubbuck C H Jr—f
Garey Minot P—f l c
Tirrell H A—f c

EVERETT
Blanchard A E—f
Cannell Bros—f
Fall E R—f c
Jennings C E—f
Lee J B—f
Noyes Edw B—f
Rich F B—f c
Sears A W & Son—f c
Wood Geo H—f
Woodruff S D—f c

FAIRHAVEN
Tripp Job C—f l c

FALL RIVER
Audet A L—f c
Buffinton & Mathewson —f l c
Chace W B M & Co—f l c
Cole E J—f c
Cook C C—f l c
Cunneen Jas E—f l c
Davis C H—f l c
Desjardins G T—f l
Duckett James—f
Durfee Geo N—f l c
Gagnon Oscar D—f l c
Haffards G M & Co—f c
Hall Jas L—f l c
Haikey Wm J—f
Hood A H & Co—f
Howland A G & W J—f l c
Mercer Peter—l
Murphy E F—f
Paradis J B—f c
Renaud A—f
Slade John P & Son—f l c

FALMOUTH
Hewin—W H
Jones G W—f
Winslow J D—f

FITCHBURG
Burnet & Chase—l
Cove H F—f c
Hatch Frank—f l c
Hatch H A—f l c
Humphrey Frederick—c
Johnson W C—f
Kirby C E—l
Longley & Le Roy—f l c
Markham S J—f l c
Marsh Alphonso—f
Morrison R S—l
Pierce J S & Co—f l c
Pinkham E F—l
Pitcher H—l
Putney W E—f c
Rawson Pardon R—f
Sawyer S W—l
Shea J J—f
Silvey Wm—l
Smith J H—l
Wilson Chas F—f l c

FLORENCE
Baker George N—l c
Beals Geo L—f l c
Gould Minnie—f

FOXBOROUGH
Hodges & Sheiman—f
Newton Howard E—f c

FRAMINGHAM
Adams J S—f
Trombly H F—l

FRANKLIN
Galwan & O'Donnell—f
Fitzgerald Dennis—f
Fitzpatrick J B—f
Johnson Wm S—l
Metcalf H L—f
Neelon Thos F—l
Shiner Frank—f
Stewart Chas W—f
Whittaker L R—f
Woodward Palmer A—f l c
Wyckoff W A—l

GARDNER
Burgess Leslie F—l
Edgell C N—f
Greenwood Bros—f
Hilchey T E—l
King Henry J—l
King J—l
Minott G L—l c
Reagan D—f
Richardson C F & Co—f
Ryan Bros—f
Turner B—f
Ward J A—l

GEORGETOWN
Giles L H—f c
Jackson J F—c
Roger S Hawe—f

GLOUCESTER
Andrews J H—l
Babson Fitz J & Co—f l c
Branagan J A—l c
Cavin J H—f l
Corliss Benjamin H—f
Cunningham John—f l c
Darrah F A—l c
Dolliver W C—f
Fears Robert R—f
Follansbee Hazen—c
Gilmore Edgar F—l
Gray Frederick W—l
Griffin Frank O—l
Hazel C H M—f l c
Johnson John A & Co—f
Knowlton W F—f
Presson Alfred—f
Presson D S—f c
Steele Geo Sons & Co—f c
Strople Geo E B—l
Thompson F S—f

GRAFTON
Dodge Joseph A—f l c
Fishe D L—f l c
Prout M H—f l c

GT. BARRINGTON
Bidwell & Wheeler—f l c
Briggs Frank H—l c
Collins A C—f c
Day W Taylor—f
Heffernan W H—f
Jones John—l
Joyner H C—f
McCarty Michael J—l
Sanford W B—f c
Taylor Geo L—f l c
Wright Frank H—f l c

GREENFIELD
Burnham Frederick L—f
Kaulback G H—f
Lawler Bros—f
Morgan Edward H—l
Packard & Donovan—f
Simons Henry K—l
Snow Frank H—l c
Stimson & Co—f l c
Ulrich F H—l
Williams W S—f

GROTON
Gerrish E B—f
Shattuck G W—f
Taintor H P—f

GROVELAND
Hamlin & Ladd—f l c

HANOVER
Dwelley & Nash—f
Little Melvin—f
Whitney N G—l c

HARWICH
Clark Chas R—l
Small Samuel—f c
Snow Geo H—f l c
Weeks A L—f

HAVERHILL
Adams J Fred—f
Bassett S C—l
Brown J E—f
Davis John F—f
Fitts E A—f c
Frankle & Tilton—f c
Gould Ralph W—l
Hamlin & Ladd—f l c
Harding A G—f l
Hilliard C E—l
Kelly C O—f
Martin George W—f
Nealey Geo F—l
Nichols M G—f
Norwood G M—f
Page W H—f
Rand F N—f
Smith Fred R—f
Veasey A G—f

HAYDENVILLE
Purrington W—f l

HINGHAM
Cushing H W—f
Foster Walter B—f
Henderson G D—l
Hersey H W—f
Hutchinson E V—f
Lincoln F H—f
Loring E B—f
Newell F E—f

HOLBROOK
Brady John—f l
Holbrook Frank—f
Underhay John—f
White Walter E—f l c

HOLLISTON
Fisher G B—f l c
Meader A
Philips A E

HOLYOKE
Allan J R—l c
Allyn E H—f c
Case W W—l
Clarke E C & Co—f l c
Cleveland H B—f l c
Cornwell I W—c
Crean Jas E—l
Dillon T J—f
Dowd Jas J—f l c
Ely Charles—f
Engle W M—f l c
Gaffney J J—l
Goddu Joseph D—f l c
Johnson Chas W & Co—f l c
Judd Dwight O & Co—f l c
Judd & Parsons—f l c
Koehler Paul—f
Lauckner O G—f
O'Neill L A—l
Powers S M—l
Williams & Montgomery —f
Wood Mark—f l

HOPEDALE
Knights Wm W—f c

HOPKINTON
Day D P—f
Frail W A—f
Halpin Geo H & Co—f
Hemenway Geo L—f

HUDSON
Hill Chas H—f c
Joslin James T—f
Rose Daniel D—f l c
Welsh & Parker—f l c

HYANNIS
Case W L—f
Chase E L—f l c
Chase Walter—l
Cook Irving W—l
Thacher Eben A & Co—f l c
Thacher Frank—f
Thacher Frank G—f l c

HYDE PARK
Brady Geo T—f
Bunton H S—f
Farwell E C—l
Faunce Thos E—f
Fredrick Edenborg A—f
George F L—f
Hathaway E S—l
Houston Jos J—f
Kelley S L—f
Kollock Wm B—f
Lockwood Geo W—f
McGregor Frank P—f
Norris Wm H & Son—f l c
Orborne S L—l
Rafter J S—f
Terry Henry B—f
Waldron H E B—f

INDIAN ORCHARD
Gleason Albert M—f
Morse V B & Co—f l c
Wright K K—f

IPSWICH
Barker G Adrian—f l c
Blake John A—f
Brown Jr A S—f c
Cogswell & Safford—f
Duprey W E—f c
Schofield Geo A—f
Witham Fred S—l
Woodbury C P & Co—f l c

JEFFERSON
Merrick E W—f

LANCASTER
Merrick S R & Co—f l c

MASS.—Con.

LAWRENCE

Arundel Edward L—l f
Austin Geo M & Co—f
Bevington Thos—f l c
Bradley Chas E—f
Chickering Geo E—f
Coffin C W—f l c
Corliss Geo C—f
Dongan B E—f l c
Flynn Michael—l
Foster W & Co—f
Heald A E—f
Hurley John J—f
Jacquith W H—l
McCarthy Eugene A—f
Mack A E—f
Marsh J R—f
Mathes Louis—f
Morson W H—f
Norwood John K—f l c
O'Sullivan J T—f
Otto Herman—f
Parker J O—f
Porter F L—l
Reynold James T—f
Ryan C H—l
Saunders A R—f l
Saint Peter—l
Winlow E N & Co—f
Whitney Wm A—f

LEE

Chaffer J C & Son—f l c
O'Brien Jas—f l c
Pease M H & Co—f

LEICESTER

Denny Parkman T—f
Munroe Chas T—f

LENOX

Mole Geo A—c
Post & McDonald—f c

LEOMINSTER

Allen Geo H—c
Brooks Clayton—l
Burnham Bros—c
Conant H L—l
Gardner W V—l
Gates J W—f
Killelea P H—f l
Lockey J P & Co—f l c
Miller Geo F—f
Nutt Frank—l
Putnam Wm A
Simpson & Campbell—c
Timberlake C S—f
Tyler J J & Co—f l
Uhl R J—c
Williams William—l
Woodworth M S—f l

LEXINGTON

Brown B F & Son—f
Hill Willard C—f
Hunt Wm—f
Marshall A A—f
Reed W W—f
Saville Leonard A—f c
Scott A E—f
Taylor Geo W—f
Worthen Edwin B—f l c

LOWELL

Achin Henry M—f c
Brogan Frank M—f
Brown W D—f
Campbell Abel—l
Church Fred C—f l c
Coburn G B—f
Collins & Hogan—f c
Diamontopolous A J—f l c
Dickey Thomas L—f l c
Dodge W E—f
Donohue, Joseph F—f l
Fiske, Josiah F—c
Glidden M N—l
Gray Arthur L—f
Green L V—l
Kimball G D—f
Lee Thomas C & Co—f l c
Leeds F B—f c
Mansur Ezra E—f
Metcalf Geo E & Co—f
Miller Henry & Son—f c
Murphy Frank Brown—f
Norcross Nicholas G—f l c
Parthenais W A—f c
Peabody Joseph—f c
Peterson G W—l c
Putnam George W—f l
Ramsay James P—l
Redway C B—l
Russell E G—f
Sharkey M J—f l c
Smith Henry A—l c
Stevens Solon W—c
Tucke E M—f c
Whidden Graham R—f c
Wright Herbert A—f c
York Joseph B—f c

LUDLOW

Berine Geo A—f
Burr F L Co—f

LYNN

Atkins Frank W—f
Baker, Geer & Ingalls—f l c
Barry Wm J—f
Beckett Millard F—f
Breed Geo W—f
Bresnahan & Feehan—f l c
Burrill Wm S—f
Cailahan Wm—f
Culliton John—l
Cunningham Jos H—l
Dalton & Lent—l
Davis M T—l
Fairfield & Dorothy
Flint Willis E—l
Frizzel Frank H—f c
Gilmore A—l
Goodridge Chas S—l
Green H H—l
Hall & Newhall—f l
Hearne John A—f
Higgins Geo C—c
Knight Thos B—f c
Lemmon Peter B—f
Madden John H—f c
Marsh Helen M—f
McAndrews John J—l
Moran Daniel J
Mudge Frank N—f c
Myrick E M—f c
Newhall Geo H—f
Newhall Israel A—f c
Newhall Loranus C—l
Newhall Wesley I—l
Noera Ernest L—f
Phelps Jas F—f c
Pillien W V—l
Pitman Benj—f
Porter Thos F—f l c
Sisson Robt & Son—f
Silbee Jas B—f
Tarbox Jas E—l
Tozzer S Clarence—l
Warren A M—f l
Williams Henry—l
Wood Jas H—l

MALDEN

Atwood Edgar C—f
Burrows Eaton & Co—f
Carney Clarence E—f
Chase J F—l
Coburn D J—f
Corbett & Wise—f
Crawford G D—l
Damon C E—f
Davenport W E—f
Dennett C E—f
Elwell F S—l
Foss Leon F—f
Glover G E—f l
Holden J P—f l
Horton Sidney S—f
Howard Chas W & Son—f l c
Keith Ed F—f
MacCarthy D E—f
Pacquilt Clement—f
Peck C A—f l
Peterson F E—f
Prescott C R & Son—f c
Sanborn F C—l
Sawyer Conrad—f
Sawyer Hattie A—f l
Serrat W D—f
Sterling J F—f
Stevens E A—f
Welsh Francis J—f
Williams W G—l
Woodside C L—f

MANCHESTER

Floyd L W—f
Johnson W J—f l
Willmonton G E—f

MANSFIELD

Day A B & Co—f l c
Durgin W H—l
Fairbanks Francis D—l
Hall George W—f
Halliday John R—f
Shepard Albert L—f l

MARBLEHEAD

Coie Benj—f
Hathaway Gardner R—f c
Slee Chas H—f l c
Trefrey Wm D T—f

MARLBOROUGH

Bennett J A—f l c
Burke Thos S—f l
Carroll P H—l
Claflin F L—l
Coye John—l
Dalton John—f l c
Doyle W D—f l c
Evans E A—l c
Fay Heman S—f
Frye L M & Co—f
Greene E F—l
Holyoke & Russell—f l c
La Plante G J—f
McGee J A—f
Mildon F R S—f c
Nourse C W—f
Otterson J F J—f
Whitman C G & Co—f
Williams C—f l c

MAYNARD

Coughlan Arthur J—f
King John C—f
Walker A E—f l

MEDFIELD

Bartlett Mrs A H—f
Mann R L—f l c
Ryan W C—f l c

MEDFORD

Babb W H—f
Buss C B—f
Cole G S—f
Fifield W W—f
Goodwin J O—f l
Gibson R—f
Green Geo W—f c
Morrison Jas—f
Ober Jos E—f
Ober Wm E—f
Peters Edw M—f l c
Pierce E G—f l c
Saville F E—l c
Sleeper Fred W—f
Stetson Geo W—f
Tainter Albert H—f l c
Wade J F—f
Wellington Geo A—f l c
Wood Jos W—l
Wilber N E—f
Wilmot Alfred G—f c

MELROSE

Briry W S—f c
Burke Geo W—f
Burrell Wm A—f
Collamore D C—f
Dearborn G H—f
Dow M J—l
Everett F E—f
Farnsworth M L—f
Folsom W N—f l
Hill C F—f l
Ide C M—l
Johnson Henry E—f
Kilgore R D—f
Larrabee John—f
McCoy Geo M—f
McCoy W A—f c
McDaniel J S—f
Newell & Linscott—f
Nowell J T—f
Reed Chas F—f l
Sewall Albert W—f
Small & Hatch—f l c
Spear F R—f
Swett & Lovejoy—f
Upham F R—f
Woodland Geo W & Co—f c

MELROSE HIGHLANDS

Burke G W—f l c
Collomore D K—f
Farnsworth Miss Minnie L—f
Folsom W N—f l c
Hentch Fred L—f
Hill C F—f
Kilgore R D—f
Small & Hatch—f l c
Spear Frank R—f
Swett & Lovejoy—f l c
Woodland Geo W & Co

MERRICK

Brinkerhoff Frank C
Cone C B
Hill Geo A—f
Sherburne Nelson—l
Smith Clarence E & Son—f

MERRIMACK

Russell Wm—c
Sargent Bailey—f
Trull A A—l c

MIDDLEBOROUGH

Alden J F—f
Caswell H B—l
Cushman A L—l
Egger Wm—f l
Hathaway C L—f
Howes Alvin C—f l
Keith Percy W—f l
Reed Annie M—f
Robinson Miss Sarah—f
Ryder Charles—f
Ryder T M—f
Sullivan D D—f l c
Thatcher Chas—f

MEDWAY

Hitchcock & Woodward—f l c
Snow Lucy—f l c
Upton Wm H—f

MILLBURY

Cassidy Ed—l
Goddard Ira N—f c
Marsh H A—l
Tebo Wm H—f l
Whitney Chas A & Son—f c

MILFORD

Baker W H—f
Bixby Frank A—l
Daniel Henry A—f
Doane Paul—f
Hayden Lewis—f l c
Hickey Joseph F—f l
Mann F E & Co—f c
Remick John P—f l c
Walker & Co—f l

MILTON

Adams G W—f
Alden H B—f
Babcock W W—f
Bradlee J W—f
Bryant F A—f
Cobb Jno Jr—f
Colby J P—f
Daly F P—f
Duneshewsky S L—f
Harlow W N—f
Holman S L—f c
Kaler J T—f
Lee & McAllister—f
Monroe M D—l
Parsons W D—f
Pond Jr R L—f l c
Roddey Robert J—l
Pope H A—f
Spinney E R—f
Talbot D—f
Thomas C F W—f
Watson R C—f
Wood W—f l
Woodbury S P—f

MONSON

Ball F—f
Herlihy J P—f l c
Peck C L—f l c

MONTAGUE

Batcheller H C—f
Cheney J—f

NANTUCKET

Brock Albert G—f l c
Mooers G E—f l
Winslow A T—f l

NATICK

Blaney Alex & Son—f c
Burleigh O H—f l c
Farwell Edwin—f l c
Fisk Thomas—l
Whitney H H—f l c
Yeager F E—f c

NEEDHAM

Bowers E H—f
Eaton Geo E—f
Ladd Bros—f
Mercer A J—f
Mitchell G E & Son—f l c
Moseley W G—f
Thorpe F E—f
Tisdale Geo W & Son—f l c

NEW BEDFORD

Alden Geo N—f c
Atkinson Thos—l
Brownell G K—l
Chase William R—f l c
Cook Sam'l H—f c
Cornish I S & Son—f l c
Dunham John A—l
Gilroy E E—l
Grow C F—l
Gardner W C—l
Hadley A W—l
Hervey Jas W—l
Howland Walter S—l
Joye James F—f l c
Jones Alfred I—f l
Jones Thos M & Co—f c
Knapp R E & Co—f l c
McKowen E F—l c
Pasho J F—c
Paul John W—f l c
Pierce Leland C—f
Phelps Isaac W—l
Rollins A J—l
Rotch & Potter—f c
Roy D A—l
Sherman J C—c
Smith C T—l
Smith W E—l
Trotter J
Wefer H E—l
York Geo A—f c

NEWBURYPORT

Atkinson R W C—f c
Bliss E W & Co—f l
Brewster Bros—f c
Chase & Lunt—f l c
Coffin W S—l
Cusack Wm C—f l
Humphreys W T—f c
Lunt Jere B—f
O Connell T—f

NEWTON

Alvord Bros—f
Barbour & Morton—f
Barnes E F—f
Bennett R—f
Edmands Wiley S & Frank—f
French J W—f
Fuller J C—f
Furber W H—f
Gertridge Mark M—f l c
Goodman Wm A—f
Holbrook Chas S—f
Hyde F C—f
Murdock F—f
O'Connor F A—f
Potter John A—f
Reed J—l
Robinson J H—f
Rogers C F—f
Rome & Porter—f c
Turner & Williams—f
Williams M Sinclair—f
Wright Jos A—l
Young Wm B—f

NEWTONVILLE

Breeden George—f
Fuller J C—f c
Turner John B—f

NORTH ADAMS

Barnard Edwin—f
Burch Wm M—f l
Ford & Malcolm—f l c
French George—l
Gallup H A—f l c
Gendron Joseph—f
Haskins Bros—f l c
La Brie J H—f
Lyons H S—f
Maher & Co—f l c
Miller George F—f l c
Pike Arthur—l
Ransford Frank—f l c
Spencer Bros—f l c
Tower Henry—l c

NORTH ATTLEBORO

King E E—f l c
Lynch J F—l c
Parker A T—f l c

NORTHBORO

Brigham C M—f c
Gates Frank—f c
Hollway G R—l
Leighton Hazen—f
Potter & Bigelow—f l c
Rice C A—f
Sargent Geo F—f c

NORTHBRIDGE

Blane W A—f

NORTH BROOKFIELD

Howard M P—f l c
Smith Frank A & Son—f l c

NORTH EASTON

Barrows George C—l
Clements Wm H—f
Coggan R H—l c
Howard Wm N—f l c
Field C R & Co—f
Field Geo C—f
Field John R—f
King John B—f l
Long J F—l

NORTHAMPTON

Barrett & O'Brien—f l c
Cochran Wm M & Co—f l c
Daniels J O—l
Graves H R—f
Manning J C—f
Mariz J F—f
Mitchell F—l
O'Donnell T H—f l
Pierce C H—f l c
Walker Oliver & Son—f l c
Woodward F T—f l c

NORTH HANOVER

Dwelley & Nash—f
Little Melvin—f

NORWOOD

Callahan John F—f
Gay Harold W—f l
Morrill F A—f l c

OAK BLUFFS

Eldridge E G—f l c

ORANGE

Hour F A—l
Kimball Jas D—f l c
Newell P W—l c
Newton Israel—f l c
Whitney M J—f c

PALMER

Clough Geo E—f c
Cummings R E—f l c
Dillon D F—f
Ezekiel Geo—l c
Fitch A E—f l c
Hellyar S H—f l c
Hobson E E—f
Leach W W & Co—f

PEABODY

Farrington Geo C—f c
Lord S D—f c
Merrill Albert H—f l
Porter E J—f l
Spaulding Geo E—f
Stone Chas E—f c
Taylor Frank—f
Woods P J—f c

PEPPERELL

Blood L P—f
Pepperell Hutchinson C D—f
Marshall Merrian—l

PITTSFIELD

Austin W C—f l
Bastion J J—l
Bridgman E H—f l
Burbank C A—f l c
Cain Edward—l
Cook C C & Son—f l c
Cooley F A—f l c
Denny George T—f
Enright T N—f c
Gardener W R—f
Learned Geo—c
McGrow John D—l
Mills C A—l
Nash E H—f
Parker R P—f c
Parker & Shipton—f l c
Rausenhousen John—f l
Read F F & Son—f c
Sanders H P—f l c
Shaffer Judson H—f
Sloper & May—f c
Stevenson & Co—f l c
Stone John B—l
Thurston T J—l c
Tolman Edw—l
Traver Henry Jr—f l c
Wood A H—c

PLYMOUTH

Alexander C A—f
Avery E E—f
Burnett & Snow—f
Corey Burt H—f
Davis Chas S—f l c
Eldredge W T—f
Forstmeyer V H—f
Jackson Thos—f c
Morrissey Herbert—f
Stoddard & McLean—f
Tracy John E—f
Whitehouse G E—l

PROVINCETOWN

Cook John—f
Gifford & Young—f
Law Louis S—f
Small John W—f c
Small Laura T—f
Snow John F—f

QUINCY

Adams W W—f
Brown Geo H & Co—f
Burke J F—f l
Burke W E—f
Carey T J—f l
Chase R D—f
Field Geo H—f l c
Hardwick John & Co—f c
Hunt John T
Kincaide H L
Morton Geo W—f
O'Hara F—f
Olney A G—f l
Pinkham Herbert W—f
Porter Charles H—f
Sullivan M T—l
Teasdale W H—f l

RANDOLPH

French Fred M—f l
Leahy Joseph T—f l
Pratt H W—f
Randall Howard—f

READING

Badger Walter K—f l c
Bancroft Lewis M—f c
Bosson Harry P—l c
Fish W H—l c
Horrocks George E—f c
Kingman William H—f l c
Prentiss & Viall—f c
Roberts Arthur E—f c
Wightman W H—f

REVERE

Atkins & Abbott—f
Better Andrew L—f
Bunnell I C—f l
Child Aberdeen H—f l c
Hall C E & Sons—f
Lawrence Frank D—f
McLaughlin John J—l
McMahon John—f
Segee Samuel A—f
Stowers & Williams—f
Toward Forrest C—f l c

MASS.—Con.

ROCKLAND

Burke Wm—l
Carney John D—l
Corliss H G—f
Howland C W & Son—f l
Howland Giles W—l c
Mansfield Geo E—f l c
Mulready Edwin—f l c
Phelps A A—f l c
Tangney Jas H—f

ROCKPORT

Andrews C H—f
Appleton Zeno A—f
Cleaves C H—f c
Cleaves Levi—l c
Eustis R H—c
Foster H Saville—f
Knowlton J E—l c
Marshall J Manuel—f
Rogers Geo D—f l c
Russell B G—f
Smith E W—c
Strople G E—l f c

SALEM

Allen Geo L—f
Appleton & Norton—f
Austin Everett E—f
Bagley J A—f c
Bailey Edwin M—f l c
Brennan James F & Co f l c
Brisbois Emil F—f l
Broadhead Frew W—f l c
Burger Stephen—f
Chaput P N—f c
Cole J W—f l c
Dalton J Frank—f l c
Donovan D J—f l c
Fanning & Simon—l
Fleming Chas H—l
Forness A A—f l
Felton W S & Co—f
Ford Arthur S—f
Gibson L—l
Grantham G R—f l
Harris Chas E—l f c
Hathorne H G—f
Hay Edw W—f l
Horton W A—f
Hughes W P & Co—f l c
Johnson Louis O—f
Jones E D—f
King Robert—l
Locke Frank E—f l
Lord Wm S—f
Mansfield Jas A—f l
McSweeney P A & Co—f
Odell Chas H—f l c
Richardson Northey—f
Saunders A L—f
Smith, Leavitt & Cole—f
Tierney P F—f
Voyer Francis X & Co—f
Ward Frank W—f
Warner Fred E—f l c
Wells Roy C—f
Wheeler Harry D—f
Whipple G Willis—f
Wilson H D—f l
Wren P J—f

SANDWICH

Mooers Chas H—f l c

SAUGUS

Amerige Henry P—f
Hall & Newhall—f
Hatch James R—f
Newhall Wilbur F—f
Noera E L—f
Ray James W—f
Rice F H—l
Sawyer & Berrett—f
Stocker C H—f

SCITUATE

Ainslie J R—f l
Bailey Frederick T—f
Bates D J—f
Coleman Moses B—f
Poole Chas H—l c
Richardson W P—f
Wade Jetson—f

SHARON

Burbank F E—f
Dennett G A—f

SHEFFIELD

Cowles Mrs M E—f
French W D—f
Wickwire T C & Co—f

SHERBURNE FALLS

Bickel Casper—f l c
Hanks C W & Co—f
Manning J F—f
Union Fire Ins Agcy, Inc—f

SOMERSET

Hood A H & Co—f c

SOMERVILLE

Adams B—l
Adrian J—f
Binney E A—f
Briggs Jas A & Co—f
Burbeck S K—f
Callahan C—f
Chaffee E F—f
Chamberlain R T—f
Child Miss S F—l
Clarke W B—l
Coffin W W—f
Coffin E B—f
Collins E V—f l
Currier S E—f
Dame L A—f
Davis L F S—f c
DeWitt L F—f
Dodge Chas S—f
Fales A B—f
Fenelon J R & Co—f
Fish W W—f
Flynn W H—f
Giles Jos J—f
Hill W C—f l c
Lapham F DeWitt—l
Mansfield W F—f
Montague C H—f
Paine C A—f
Perry O H & Co—f
Raynes Guy F—f l c
Reynolds B R—f
Reynolds J F—f
Robertson C S—f
Saben E E—f l
Snow W L—f
Sparrow E S—f
Stone Edw A—f
Teele F A—f
Titus F A—f
Underhill J J—f
Van Iderstine H—f c
Wedgewood A B—f
Williams S & C H—f
Wilmot A G—f

SOUTH BOSTON

Allen B W—l
Bartlett W E—f
Barton E H—l
Bond G H—f
Bowen H J—f
Carroll J T—f
Chapman D J—f
Corbett P B Son—f
Devine J A—f c
Dixon H G—f
Euton & Tuttle—f
Foley Peter J—l
Hogan John—f c
Kelly Theo L—f
Merrill T F—l
Mooney C P—f c
Murphy John F—f l
Spinney Ed B—f
Walsh James F—f l c
Waters James J—f l
White W L—f
Wilson V L—f

SOUTH BRAINTREE

Cummings C B—f l c
Hannaford C O—f
Hobart C H & Son—f c

SOUTHBRIDGE

Gatineau Felix—f
Morris & Marcy—f
O'Shaughnessey M P—f
Phillips E M—f
Plimpton W P—f l c

SOUTH EASTON

Clements W H—f
Field Geo—f
Howard W N—f c

SO. FRAMINGHAM

Adams C S & Co—f
Caswell H E—l
Clark W E & Son—f c
Connell John J—l
Dewey H H—l
Lowell H N—l
Slattery E J—f l
Trowbridge A S—f
Twite George—l
Whittemore Jas G—f

SOUTH HADLEY

Brainerd F A—f c
Bushee Miss C F—f
Cooke A D—l
Gridley C A—f

S. WEYMOUTH

Cook Florence M—f
Cook L A—f l c
Cook L A Jr—f l c
Fearing C W—f l c
Torrey Geo C—f l c

SPENCER

Allen Chas H—f c
Collett Frank—f
Cutler Edward P—f l c
Howland E Harris—f l

SPRINGFIELD

Aggas R R—l
Albro Frank E—l
Barber William—l c
Bartlett James H—l c
Bassett A P—f
Batchelder E S—f
Bingham Ray—f l
Bosworth F J—l c
Bourne F W—l
Bragg B L—f l c
Brinkerhoff F C—l c
Burt C A—l
Caroll A J—l c
Case W W—l
Casey John D—l c
Clark H M—l
Clark W S—l
Clune J H—f l
Coles Clinton W—l
Cone & Sherwood—f c
Congdon A B & Co—c
Corson J E—l
Cowles A B—f l c
Cowles O L—f l c
Craig A B—l c
Davies W I—f c
Davis L C—l
Dexter E J—f c
Dexter W H—f
Dixon W F—l
Eustis Chas W—l c
Fay S B—l
Fuller F W—l
Fuller W M—c
Gilmour & Goldthwaite—f l c
Gleason A M—f l
Haggerty W J—l
Hague Lawrence—l c
Hale Albert L—l c
Haunan Francis—l c
Havens G H—l c
Hill Geo A—f
Hinckley F L—l
Holt C T—l
Horey F W—f l c
Howland E R—f c
Hutchinson T C—l
Johnson F M—l c
Judd & Parsons—f c
Kelly J E—c
Knowles Harris E—l
Ladner Archibald—l c
La Riviere Octave A—f
Lyman A L—f l c
Marsh H D—f c
Monroe C D—l c
Morse V B & Co—f l c
Murphy E J—f l c
O'Conner A V—l
O'Keefe J P—l
Oppenheim & Field—f l c
Owen Geo S—l
Parker F C—f
Pynchon Jas H—f
Ransehousen A L
Ransehousen & Hute—c
Ransehousen H H
Ransehousen J C & Son—f l
Remkus & Remkus—f l c
Rodd A—l
Russell George A—l
Schwenger J G—l
Sharrocks S—c
Shaw W E—f
Smith Wilbur H—l
Spicer E F—l
Stearns Bros—f l c
Stock E W—l c
Stebbins Moro D—l c
Stedman F C—l c
Stickney Charles E & Co—f c
Sutton, Allis & Richards—l
Towne E E—f
Towne E J—l
Warriner A W—f
Warriner S C—f c
Warriner W S—f c
Washburn W E—l c
Webb & G—l c
Webster W T—l
White Alfred C—l
Williams, Cowles & Co—c
Williams N H—l
Woodbury J D—l

STOCKBRIDGE

Evans C E—f
Fenn D B—f
Flynn M—l
Lovett G W—l

STONEHAM

Gilmor, Onslow & Co—f c
Jones James A—f
Smith H A—f l c

STOUGHTON

Blake Ralph S—f l c
Britton Henry W—f l c
Britton & Blake—f l c
Curtis Albert P—f l
Deardon John—l
Holbrook Henry E—f
Wentworth Geo O—f l

STURBRIDGE

Tadd Geo S—f

SUTTON

Batcheller H C—f

SWAMPSCOTT

Gilbert Geo A L
Porter M D—f
Smart S—f 1 c

TAUNTON

Adrian John—1
Arden Thos H—1
Austin J Lewis—1
Blake Alden H—f
Campion M—f 1
Campion J—1
Claffy Jas T—f 1 c
Conaty F P—1
Couch L C—f 1 c
Earl C H—1
Eldridge J H—f 1 c
Gabriel S L—f 1 c
George H W—f c
Hammett Geo B—f c
Hammond, Morse & Co —f 1 c
Jackson E T & Co—f 1 c
Kelley Francis N—1
Leonard M B—f 1 c
O'Hearne John & Co—f 1
Pierce P L—f
Richardson W D—f 1 c
Sproat A B—f
Tallman J R—f 1 c
Walker G L—f 1 c
Williams G W & Co—f 1

TEMPLETON

Hasmer Asa—f
Speare Chas E—f 1

TEWKSBURY

Crosby Geo E—f
Farmer Frank H—f
Lawley J I—1

TURNER'S FALLS

Gilmore W H P—f 1 c
Koonz Frank —1
Rist & Batten—f 1 c
Sumner Chas N & Co—f

UXBRIDGE

Brady Francis P—f 1
Casey Thomas F—1
Hobbs Geo T—f 1 c
Ledbury Mrs Adelaide—f
Morrison William—1
Rodgers William—1
Seagrave Arthur E—f
Taft Sara Miss—f

WAKEFIELD

Blumenthal Louis—1
Butler Wm H—f
Cotton Ralph—f 1
Driver Geo H S—f c
Hartshorne Charles F & Son—f 1 c
Perkins Albert R—f c
Perkins Jos E—f
Pope Charles H—f
Putney S J—1 c
Ryland F J—f
Smith G H—f c
Southworth P H—f 1 c
Thayer A H & Co—f c

WALNUT HILL

Hinchman—O
Lyons G E
McKay J
Pipping H A

WALPOLE

Allen J S—f 1 c
Brown A M—f
Howard Harry L—f
Maguire T F—f
Willett Albert D—f 1

WALTHAM

Bergin Michael—f
Dennen Hollis E—f c
Kilmer Wm E—1
Leslie Geo F—f
Perkins D E—f
Porter Frank K—f
Powers & Powers—f
Reade Charles L—f 1
Robinson J F & F J—f c
Scribner & Carter—f
Sewall Chas W—f
Stone Chas F—f
Tolman Bradshaw T—1
Viles D F—f 1 c
Walker Edward A—f 1 c

WARE

Bray W J—f
Cogshall O W—1
Coney H M—f
Davis Henry C—f 1 c
Doxtalaine E—1
Lincoln J N—f
Marland Noah—1
Schoonmaker J H—f
Sherman Homer—f
Storrs Bros—f c

WAREHAM

Delano R T—1
Eldridge J L—f
Ryder T M—f

WARREN

Lincoln & Co W—f

WATERTOWN

Barker Fred G—1
Critchett F E—f 1 c
Farwell Wm E—f
Hawes Andrew—1
Ingraham R Waldo—f
Macurda Wm A—f 1 c
Paine Richard H—f
Stone Edwin L—f 1 c

WEBSTER

Casey Daniel F—1
Clark C M & Co—f 1 c
Connolly J J—1
Dupre Hector—1
Fitzpatrick
Goulding W S
Greeley A R
Hughes E H—1
Hughes George H—1
Joslin & Davis—1
Kelley P J—c
Kingsbury John C—c
Leboeuf Telesphore—f
Lincoln Benjamin L—c
Moreau Moses—c
Morse Joseph A—1
Pront Patrick—f 1 c
Sarrasin F A—1
Steinberg H H—f c
Tuttle E S—1
Upham Leroy J—f

WELLESLEY

Carter & Peabody—f
Johnson Fred O—f c
Smith George N—f

WESTBOROUGH

Britton J W—f
Chamberlain W E—f 1
Fairbanks Arthur E—1
Fairbanks John W—f c
Forbes Wilbur E—f 1 c
Herlihy Cornelius—1

WESTFIELD

Alderman F W & Co—f 1 c
Allen S A & Son—f
Clark J H—f c
Dickinson E D—1
Green A E—f
Iles C J—1
Kingsbury H N—c
Meacham W P & Son—f
Meacham W P—f
Rich F A—1
Searle F P—f c
Towle R D—f c
Veasey W E—f c

WESTFORD

Fletcher S H—f

WEST NEWTON

Barbour A L—f 1
Bennett Robert—f
Burrill Chas—f 1
Hinckley & Woods—f c

W. SPRINGFIELD

Brinkerhoff Frank C—f 1 c
Cone C B—f 1
Ingraham Henry E—f c
Hill George A—f
Sherburne Nelson—1 c

WEYMOUTH

Brown Edward—f 1 c
Chubbock Chas H—f
Cook L A—f
Garey M P—f 1 c
Jordan A S & Co—f 1 c
Perry—f
Tirrell H A—f 1 c
Torrey George C—f 1 c
Worster Russell B—f c

WHITINSVILLE

Boutiette F—1
Breene J—1
Carr S A—1
Dillon J F—1
Duso A—1
Flaherty M F—f 1
Millett Jo—1
Paine Chas—1
Parkis C F—f

WHITMAN

Allen C F—f 1 c
Howland Faunce & Co—f 1 c
Soule Geo D—f 1 c

WILLIAMSTOWN

Monahan M L—1 c
Prindle S I—1 c
Smith C M—f
Tenney S G—f 1 c

WINCHENDON

Drion Oscar—1
Greenund S A & Son—f 1 c
Lamb A S—f 1 c
Merrill Chas A—f 1 c
Nolan Fred W—1
Whitney A H—f

WINCHESTER

Barker Edward S—1
Dutch M H—f
Fish C E—1
Flanders W F—f
Goodall Percy—c
Hatch Emmons—f
Ireland Stephen—1
Kimball D W—f
Knapp Mrs N A—f
Larrabee H L—f 1 c
Mann Frank C—1
Mills A H—f
Newman S E—f
Robinson Edwin—f 1 c
Rowe Frank E—f 1 c
Wills Frank J—1
Wills & Son J B—f 1 c
Woods G A—f c
Wooster F V—f 1 c

WOBURN

Aldrich Raymond W—f
Babcock C—1
Carey Daniel D—f
Cooper C E—f
Curtis W H—f
Deland J F—f
Dolan T H—f
Dorr L L—f
Eaton Edward S—1
Furbush Levi—f
Goddard S B & Son—f 1 c
Gwynell F W—1
Hayward J Q—1
Hill W W—1
Hosmer G T—1
Lovell John—1
Maguire W F—f
Maguire J G—f
McSweeney B—f
Place Griffin—f
Porter B T H—f
Preble H A—f
Prior E—f
Queenin J J—f 1
Sampson Sewel D & Co —f
Silver Elmer E—f 1
Smith C E—f
Wallace C E—1
Wilcox Walter H—f

WORCESTER

Arkwell W J—1
Armstrong J F—1 c
Bacon C S—f
Bailey L V—1
Barrett, Snow & Arnold —1
Bean F A—1 c
Beauregard Julius—1 c
Belisle A—f
Berg G A—f 1
Blom P W—1 c
Brown Edwin E—f
Burnham Bros—f c
Burnham Chas E—c
Carroll H A—f c
Champigney A F—1
Cook I L—1 c
Crowell McPherson & Co —f c
Cummings H R—c
Curtis J H—f 1 c
Day Ezra A—f
Delaney M J—1
Dephure H W—1 c
Dodge E M—f c
Duprey P H—f
Dustan D M—1
Eklund A A—1
Garbutt Bros—f c
Garland F H—c
Gates Chas L—f c
Gay D F—1 c
Gilman E C—f c
Godfrey Thos F—1
Grant C E—f c
Graves Wm M—c
Gren C E—1
Green J C—c
Green & Bates—f c
Hammar A H—1 c
Harrington Chas A—1
Harrington N A—f c
Healey P J—1
Healey James F—1 c
Hoffman N W—1 c
Holway G R—1 c
Hopkins F F—1
Johnson L—1
Johnson W C—1
Kalby, Dame Ayres & Scott—f c
Keith H B—f 1 c
Kelley F A—c
Kilgore F H—1
Kilgore J M—1
Kirby C E—1 c
Lamson Geo L—1 c
Lancaster G Y—1 c
Lichtenfels Emma E—f
Lynch John J—1
Macgowan & McGowan —1 c

MASS.—Worcester, Con.

McAllister H P—l c
McManus John—l
Moffett P F—l
Mooney J J—f
Mooney N J—f c
Munroe A C & Ingraham—f l c
Munroe J P—l
Murphy W J B—l c
Murphy T P—l c
Pettegrew D L—l
Pratt D J—l c
Prichard A A—l
Robertson E A—l
Rourke D F—f c
Ryan S P—l
Sanders E L—f
Sawyer S W—l
Scott W W—l
Smith W E—c
Snow Charles E—l
Squier Charles E—l
Stark W N—l c
Sullivan J C—l
Tatman & Park—f c
Thompson G C—l
Townsend & Crerie—l
Trafford C A—l
Trafford H L—l
Trollope J R—l c
Upham & Kendall—f
Vickery E E—l
Wakefield O J—l
Wetherbee R W—l
Wheeler A A—f c
White A A—f c

WRENTHAM

Barnes G F—f l
Gilmore F E—f l
Pond C W—f

YARMOUTHPORT

Clark John H—f
Hawes J E—f l c

MICHIGAN

ADA

Carle W P—f
Wilcox—O H

ADDESAN

Bowen O B—f l

ADRIAN

Alexander Wm B—c
Angel Alice—f c
Ayers Geo W—f c
Baker E L—f
Baker James H—c
Baldwin Clark E—c
Bean Leland—c
Bennett A—f
Bradley W F—l
Cantrick Frank—c
Carr Chas H—f
Carr John E—l
Clark H R—f c
Cleveland E F—f
Cole H M—f
Decker B M—l
Ferguson M—f
Goodsill & Bilings—f
Grace Jos M—f
Graves B F—f
Gund Geo—c
Hart H V C—l
Hart & Hardy—f
Helme J W Jr—f
Hickok F M & Son—f c
Hoisington M W—f
Hoog & Bennett—f
Hough F J & Son—f c
Howell John C—c
Hughes F L—l
Humphrey Chas—f
Johnson Dr T C—l
Jewett Henry R—f c
Kaiser R A—f
Kennedy Frank—c
King W F—c
Lanning Geo L—f c
Marshall W Hal—f
Michael Joseph—f
Nolan James F—l
Palmer C B—l
Pierce Frank W—l
Quick A D—l
Robertson Chas F—c
Simpson Chas E—f l
Smallshaw Thos M—c
Smith E F—f
Smith E N—f
Smith W C—l
Tobias B E—l
Tobias & Watts—f l
Treat A B—f
Wagner Louis A—l
Waldley H B—l
White M O—l
Whitney Chas—f
Wilcox Jas S—l
Wilson F A C—l

ALBION

Culver & Carver—f
Davis Mrs R—f
Davis O L—f
Dean Geo E—f l
Dearing P M—f
Eslow J C & Son—f
Gildart Wm D—f
Hagle A E—l
Hall D R—f
Haughlin F F—l
Kendrick J S—f
Labertraux F—f
Lane C B—f
Leonard O A—f l c
Leonard & Noyes—f
McCutcheon A L—f c
Noyes W R—f
Reed S M—f l c
Roberts Maude—f
Ross B E—f
Shepard & Wright—f
Weeks M D—f
Warren L S—f

ALGONAC

Ihm Kerr—J H
Pontius D A—f
Robertson J M—f

ALLEGAN

Born C M—f c
Cross O S—f
Foote M E—f
Hicks G L—f
Le Isle Franz—l
McGeath Bros—f l
Montague I C—f
Keene M E—f
Root L C—f
Stanley H E—f
Town P E—f
Updyke T S—f c
Williams H F—f

ALMA

Blakely Jasper—l
Carl Geo H—f
Creaser P W—f
Lancashire J H—f
Palmer Francis—f
Spinney J D—f c
Sprogue Otis—f
Swigart J T—f

ALPENA

Ballow W A—f
Blackburn & Co—f l c
Kanieck Tony—l
Kelley & Barron—f c
Luce & Hitchcock—f c
Potter Fred N & Co—f c

ANN ARBOR

Ball E N—f
Baumgardner John—f
Benham H C—c
Butler W H—f c
Childs W K—f
Gaige F S—f
Gauntlet Jos—c
Hasrer & Son—f
Haller Geo J & Co—f c
Hamilton Miss M L—f
Herbst H H—f
King Z P—f c
Lourim Wm—f
Mack C—f c
McOmber & Miner—f c
Osterlin E—f
Prentis J H—l
Rhead Geo B—l
Sawyer Lorenzo—f
Sellman H G—f
Sessions J O A—f l
Shearer C H—f
Smith W H—f c
Williams H A—f

ATLANTIC MINE

Richardson Wm—f

AU SATLE

Ebling F C—f

BADAXE

Hall Chas L—f
Hill Stephen B—l
Lishness L J—f
Ryan Wm J—f
Thompson Chas E—f c
Woodworth Paul—f
Wright A L—f c

BATTLE CREEK

Arthur Jesse—f
Barnum E C
Barry F M—f c
Beardslee N A—f
Binkhorst—l
Brownell W N—l
Eaves E—f c
Gordon J W—f c
Harvey H T—c
Hopkins C M
Howes S A—f
Hubbard N E Co—f l c
Hulscher A H—l
Lewis Harry—f
Ludlum Roy—f
Lyman Chas E—f l c
Marshall & Butler—f
Nichols L G—l
Palmer Chas L—f
Parker A S
Poole Floyd—l
Reed J L—f
Retallick N E—f
Robinson E C—l c
Simons Carrie—f l c
Stephens H J—f
Wakeham Fred—f
Ward Frank W—f c
Wilder & Simpson—f
Wilson & Millsom—f

BAY CITY (E. SIDE)

Ames G W—f l c
Anger F C—f l c
Buchanan J—l
Bush A E R—f c
Carney R G—f l
Carroll D T—c
Clift W O—f l c
Ernst Frank—f l c
Garman C W—l
Goeschel Louis—f
Joslyn L E—l
Knaggs & Plum—f l c
Newman Fred—f l
Plum A H—l c
Ribble & Murphy—f l
Rowell John J—f
Rowley E T—l
Russell Jeanet L—f
Seed Hugh W—l
Shearer F E & Co—f l c
Shearer Jas B—l
Spear & Lewis—f c
Thornthwaite C W—f
Tierney Bros—f
Van Tuyl E & Co—f c
Warren & Warren—f l c
Wedthoff W F—c
Westover—f l

BAY CITY (W. SIDE)

Birchard S R—f l
Elliot W M—f l c
Harris J C—f
Lichtig E
Phillips Otto C—f
Phillips Wm H—f
Thomas D Campbell—f

BELDING

Cusse W L—f
Eddy W S—f
Hubbell I L—f
Lambertson W S—f
Moulton Geo W—f
Sandell Wm F—f c
Smith H A—f
Spencer A L—f
Wagner & Son—f l c

BENTON HARBOR

Bassett & Ely—f c
Cady & Andrews—f
Chaddock R P—f c
Corell Horace B—f c
Edmunds & Co—f c
Harner E C—f l c
Plummer & Plummer—f c
Riford I W—f
Shankland W B—f
Warner & Co—f
Whitney H S—f

BESSEMER

Bayliss Edwin—f l
Eggen Tarsten—f
Russell Wm I—f l c
Ziebur G L—f

BIG RAPIDS

Barton Charles—f
Bennett A W—f
Clark J F—f
Ford Brothers—f
Ford & Henderson—l
Holt W—f
Kilbourne J H—f c
Marsh Mrs A L—f
Throp Chas—f
Webster Roy & Co.—f

BLISSFIELD

Anderson Verone—f
Carpenter Mrs Grace—f
Carpenter Mrs C C—f c
Barser J E—f
Hendricks Mrs Mary R—f
Holt Oliver—f
Rathfuss Lawrence—f c
Reiley Atty J—f

BUCHANAN

Dick John C—f e
Palmer W A—f l e
Pears Charles—f
Roe A C—f
Stryker F A—f

CADILLAC

Beaver & Diggins—f e
Bothwell J—f
Bowen F E—f
Hansen Henry
Haskins E E—f
McIntyre D E—f
Russel M L—f c
Sawyer E F
Wetmore & Breen—f c

CALUMET

Armit David—f l e
Faucett Bros & Guck—f l c
Franks Jos—l
Nekervis Jas—l
O'Brien M E—l c
Schneller & Lawrence—f l c
Stannard W L

CARO

Gurney E E—f c
Howell J H—f
Quinn W—f c
Ransford B L—f
Seeley L G—f
Smith H H—f
Thomas C O—f

CARSON CITY

Bemis A L—f
Cummings E C & Son—f c
Fife W C—f
Gibbs Geo R—f
Goodwin A B—f
Lyon L A—f

CASSOPOLIS

Hayden Jas G & Son—f l c
Northrop Ira D—f
Ritter C A—f
Thomas J B—f l e

CHARLEVOIX

Burnett Ed A—f c
Buttars & Bridge—f
Cooper Henry C—f
Green E H—f
Hampton W E—f
Kane R W—f
Rachow W J—f
Young A F—c
Young Myrtle—f c

CHARLOTTE

Davids E G—f
Decke Geo—f
Finch Frank—l
Griffith V G—f l e
Hawkins Myron—l
Hunt Beatrice—l
Kay J D—f c
Murray E & Co—f
Nichols John C—f
Powers J D & Co—f c
Proctor H B—c
Rowley G W—f
Spafford C D—f
Stirling W F & Son—f l c
Sweet J A—l
Talbert & Co—f
Tears Van J—l
Warren F G—f e

CHEBOYGAN

Bouchard E A—f e
Humphrey Geo P—f
Kinney Chas E—f l e
Middleton W R—f l c
Moloney V S—f l e
Shoemaker W E—f l e

CHELSEA

Beckwith Geo W—f
Be Gole G A—f l
Emmett M J—f
Fletcher John—f
Kalmbach John—f
Mapes S A—f l c
Palmer Mrs John—f
Schaible Paul—f
Turnbull & Witherell—f l
Wilkinson A W—f
Wood T E—f

CHESANING

Cheeney C W—f
Coryell B G—f l e
Damon O W—f
Devereaux J P—f
Greenfelder F A—f c
Wilson A J—f

CLARE

Benner Geo E—f e
Bowler Jos—f
Derby Otis—f
Maynard A E—f e
Reading C A—f
Welch & Bennett—f

CLEARWATER

Piner W B—f l
Shaw W F—f
Whittemore Bros—f

CLINTON

Blanchard J R—f
Kimball L W—f
Smith, Richmond & Co—f
Van Tuyle W D—f

COLDWATER

Allen E J—f
Bennett C W—f
Crandall E R—f l c
Evans John S—f
Gibson Agnes—f
Hodgeman W E—f a
Howe Chas F—f e
Hughes Henry—l e
Hungerford & Luedders—f
Keep C L
Lyon F A—l
Milnes & Watson
Montague J H—f c
Stevens A G—f
Van Blarcum W S—f
Warren J H D—f l e
Williams F N—l e

CORUNNA

Bush Walter M—f
Derham Ray—f
Fisher J—f l
Green A W—f
Harper—A A—f
Lowe D M—f
Parker W J—f
Young, Arthur C—f e

CRYSTAL FALLS

Beech & Cole
Corcoran J F Ins Agcy Ltd—f l c

DELVAY

Earnan Jas T
Morley R—f e

DETROIT

Adams John I—f
Althoff C A—f
Amberg Lee—f
Amman & Jamtzke—f
Andrews C L—f
Apps Fred—l
Arthur Jas G—l
Aston J W—l
Atkin W L—l
Bader Geo T—f
Baer J D—l
Bahl G L—l
Bahl J Russell—l
Balch E A—l
Barnes & Hotchkiss—c
Bassett & Reese—l
Baxter Chas E—l
Baxter & Baxter—f
Beach Geo H—l
Beatty R A—l
Belanger Joseph—f
Bennett C B—c
Bennett Chas D—f
Bennett E K—f
Benson J J—c
Bentley Fred C—f
Bessenger & Moore—f
Bierce & Sage—f
Billinghurst A D—l
Billings R E—l
Bissett E H—l
Blackman, Glass & Cook—f c
Bleil John C—f
Boda O S—l
Bonninghausen Herman—f
Bonninghausen Julius—f
Breakenridge D S—l
Breault A V—f
Brevoort Ins Agcy—f
Briscoe & McKee—f
Brooks Geo W—l
Brown Chas Franklin—f
Buchanan Geo H—l
Bunclark Alfred—f c
Burgess F S—l
Burke F—f
Burkhardt O F—l
Buttrick F L—l
Campbell F C—l
Campbell Robt—l
Carter G L—f
Chadwick W C—l
Chandler Geo W, The Ins Agency—f
Chisholm A C—l
Christie Bros—f
City & Suburban Homes Co Ltd—f
Clark D A—l
Clizbee W D—l
Cody Fred—l
Coulson C L—f
Cummins—l
Cunningham J C—f
Curtis W W—l
Daiber Philip—f
DeLisle Peter B
Detroit Ins Agency—f
Diamond T P—l
Dickinson J E—f
Doane H F—l
Domzalski M—f
Downing W R—l
Duvernois Bros—f
Eliot & Haviland—f
Eaman James T—f
Emery J—l
Erdman Henry—l
Farmer Henry—l
Fecteau Fred O—f
Feld Chas A
Ferency J G—l
Fieldman Theo & Sons—f
Fick L J—f
Fisher A E—l
Fisk Chas D—f
Fitch C M—l
Friederich J M—f
Fuller E H—l
Gage W T—l
Gardner Harry S—l
Gentsch W J—f
Gee & Bennett—f
Gerard, Stormfeltz, Loveley Co—f
Giddings J F—l
Giddings T E—l
Gilson H J—l
Gluecklich A—l
Goodale W B—l
Goodrich Bros—f
Goodrich Ins Agency—f
Gordon F E—l
Graves Wm T—l
Gray P H—l
Grier Frank M—l
Grogan R G—l
Grosfield & Scanlon—f
Grzezinski, A G—f
Guenther Fred—f
Guthard Jacob & Son—f
Harrah C W—f
Hannan W W Ins Agcy—f
Hardy R H—l
Harrigan J M—l
Hartenstein Robert F—f
Hartley J T—l
Hassler F H—l
Heathcote Thos—l
Heavenrich S—l
Hennes Leo K—f
Hickey Fred S—l
Higgins J L—l
Higginson A A—l
Hill J S—l
Hilton F A—l
Hilton R L Jr—l
Hodges Bros—l
Holden James S—f
Holmes H G—f
Howland J Ward—f
Hunt W Co—f
Ireland Hugh—l
Jackson L M L—l
James & Gordon—f
Jaquin M P—c
Johnston A S—l
Johnston D A—l
Johnston & Clarke—l
Jones James A Agency—f
Kaichen H—l
Kaiser Jos & Co—f
Karrer & Berschbach—f
Kaufmann Jos F & Co
Keaver Wm—f
Klein E A—f
Knorr Frederick—f
Kopp F—f
Koppin Henry L—f
Kurth Chas W—f
Lambrecht & Kelly—f
Langphere W N—l
Lawson Martin—f
Lee J—l
Lindsay-Brown Insurance Bureau—f
Linsel Henry—f
Lipsitz M A—l
Look C A—f
Lotz Louis P—f
McCloud A H—l
McDougoll W A—l
McGill Geo B—l
McGivenin Thos—l
McGraw Homer—f
McLean J A—l
Macaulay R H—l
Machen John J—l
Mage W C—l
Margah & Wells—f
Marion A N—f
Marr M R—l
Marshall M W—l
Marshutz W B—l
Martin W C—l
Mason B L—l
McDougall W A—l
Meistens G—f
Meltzer J—l
Michigan Ins Agcy
Miller C M—l
Miller G W—l
Mitte Miss Carrie M—l
Mohr Frank—f
Montgomery W B—l
Morley R—f

MICH.—Detroit, Con.

Morphy John D—l
Morvitt B F—l
Mouser C G—l
O'Brien Ins Bureau—l c
O'Donoghue M J—f
O'Toole R J—l
Ohrens Ins Agcy—f
Olds Chas G—f
Oliver John J—l
Otis C C—l
Page Harry B—f
Paige F O—l
Paine A W—c
Parker Bros Co Ltd—f
Parker E H—f
Parish Jos—l
Partridge & Brevoort
Patterson Bros & Co—f
Peltier Chas F—f
Penninsular Ins Agcy—f
Pick I—l
Pickell C W—l
Pickell E L—l
Pierson D A—l
Preston C M Agcy—f
Price Jas W—f
Pyle E W—l c
Ralph P J & Co—f
Ramsdell Guy—l
Randall Ira—l
Rathbone & Stevens
Raymond E S—l
Raymond & Raymond—f
Reed Geo M—l
Reese & Nathaniel—l
Reif Geo H—f
Reilly T J—f
Renaud F M—f
Rhines E H—c
River Rouge Ins Agency
Robertson Forbes
Robinson E L—l
Robinson Geo M—l
Robinson W W—l
Rohns Hermann C—f
Rusch H—l
Rusch Otto H—l
Salot H B—l
Sanders W A—l
Schmemann H W—f
Schmemann Karl & Son —f
Schulte P—f
Scoville C O—l
Skinner W C
Siemon L J—f l
Simons N—f
Smith F G & Co—f
Smith W A—l
Spencer H W—l
Spooner A J—l
Stall A—f
Steiner John D
Stelye O C—l
Stenger J A—f
Stevens G B—f
Stock & York—f
Stoll Otto—f
Stringer C A & Bro—l
Stringer E S—l
Stringer W J—l
Swales & Co—f
Thomas J H & Co—f
Thompson Albert R—l
Thompson J W & Son —l
Thompson Thos W
Thompson Walter—l
Timlin J J—l
Tory J A—l
Trossel J B
Turner C E—l
Utter & Thompson—l
Van Antwerp M Gore—f
Van Sickle W—l
Van Tuyl H G—l
Vernor Bros—f
Vieman C L—l
Wade H C—l
Waite & Burgess—l
Waite Will A—l
Ward Eber & Co—f
Ward Thos W—f
Warren, Brown & Co—f
Waterfall E A—f
Watkins G A—l
Watts Will W—l
Weaver H L—f
Welsh J M—l
Whitaker Bros & Penny —f
White C S—l
Whitney F H—f
Willette Frank J—f
Willson Ralph J—l
Wilsinger H C—l
Wilson W G—l
Winter John & Co—f
Wood Wm—f
Worcester John A—l c
Vright O J—l
Wurzburger B—f
Wynne & Kinsella—f
York B D & Co
Young W H—c
Zacharias M H—l
Zimmerman & Adams—f

DOWAGIAC

Becraft J O—f c
Donahue Leon—f l c
Edwards J R—f c l
Fields Geo M—f c
Howe Edward F—f
Ketchum Clyde M—f
Kinnane James H—f
Lee Henry—f c
Lyle Mrs Leon R—f
Moon A M—f c
State Bank—f
Sweet Chas E—f
Wooster John—f

DUNDEE

Carr Fred B—f
Corbin & Hitton—f l c
Dixon J J—f c

DURAND

Atherton E S—f
Clemens W H—l
Conn Frank W—f
Fitch J M—f
Hutchison E J—f
Leland J D—f
McBride A P—f
Northway F J—f
Patchel S C—f
Peck O W—f
Putnam W H—f
Terry S B—f

EATON RAPIDS

Coller C A—f
De Coursey Jerome—c
Hamilton H H—f
Harris E S—f
Honeywell Geo P—f
Hughes & Hughes—f l
Lewis W W—f l c
Milbourn H J—f
Osborn A—f l c
Rorebeck S. H—f
Sprinkle C A—f l c

ESCANABA

Beggs L M—f l c
Doherty & Lewis—f c
Erwin W B—l
Haris J R—c
Moore A R & Co
Northrup & Northrup—f l c
Peterson P N—f
Ryan John F Co—l
Seeger W T—f l
Thatcher C M—f

EVART

Chase Irvin—f l c
Lewis—f
Postal J R—f
Richardson J E—f
Rogers Wm—f c
Thompson & Trumbull —f c
Youngs Dan—f c

FENTON

Arms W B—f
Corrigan C L—f l c
Davis W R—f l
Holmes H S—f l c
Hovey & McWain—f
King Wm H—l
MacNeal Geo F—f
Phillips H J—f
Renwick R B—f
Tinker Clarence—f
Wilmot Geo W—f

FLINT

Algoe & Stone—f c
Buckham A J—l
Caldwell Geo F—f l c
Carrier W M—f
Day Homer—f c
Denham—f
Gillespie Robert J
Henderson L H—f c
Horton A R—l c
La Due George—f
Maines Charles H
Martin Jas—f
Murphy E—f
Newall G E & Son—f l c
Peltier Ben—f
Pettibone Milton—f
Seeley M L
Tyler John H
Union Trust & Savings Bank—f
Van Vleet Jared—f c
Vernon Patrick
Watkins & Johnson
Willison L G—f l
Woolfitt & Macomber—f c

FRANKFORT

Capron W V—f c
Hoffstetter J F—f
Schmidt August—f
Snider Byron W—f
Wickham F O—f c

GLADSTONE

Empson G R—f c
Hupy Phil—f
Huber F—f c
Mertz O L—l
White E V—f c

GRAND HAVEN

Boer Henry J—f
Danhof J J—f l c
De Boe P—l
Hoyt C K & Co—c
Kirby J O'Brien—f l c
Miras William—f l c
Nordhouse Peter—f
O'Brien Joseph W—f
Oakes Jas W—l
Plaff J A—f l c
Sanford Geo D—f

GRAND LEDGE

Clarke C P—f
Ewing J W—f c
Gould J M—f
Grand Ledge Ins Agency Inc.—f l c
Hoag V W—f
Jarman J L—f l c
Partlow H—f
Russell A E—f l
Stockwell C J—f
Wright J L—f

GRAND RAPIDS

Albright J C—l
Alexander & Benjamin —f
Allen J P—l
Ayres R W—f
Barnhart I W—l
Becker H W—l
Bemis Geo T—f
Beneker B A—l
Bennett Alonzo H—l
Bodwell J E—f
Brondyck J—l
Brown A H—c
Burtch H F & Co—f
Calleton M B—f
Campbell J H—f
Campbell & La Barge—f
Carr H B—f
Cavin J H
Chauncey C W—f l c
Clark G B—l
Closterhouse L J—f
Colleton Mitchel—f
Cook F J—f
Crosby J S & Co—f c
Cusick T M—f
Damskey A S—f
Decker & Jean—f
Degen N E—l
Donaldson A B—l
Dosker Hermann & Co—f
Falk W B—l
Ferriss Luther Co—f l c
Firth H D & Co—f
Fisher F J—f l c
Freeman H E—l
Grand Rapids Fire Ins. Agency
Greene A N—f
Grinnell Henry & Son—f c
Hall L B—l
Heath & Byrne—f c
Helm E A—l
Henderson T J—l
Holden & Hardy—f c
Kimes B C—l
La Barge S H—f
Loomis R B & Co—f
Luthur, Ferris & Co—l
McKee J H & Son—f
Martindale W A & Co—f
Melis M R—f
Mills F—f
Newell G H—l
Provin F J—f
Powell G—f
Rathbun C P—f
Roelofs Geo—f
Saunders L B—f l c
Shaw B S—l
Sheppard W C—f
Shickell P C & Co—f
Shinkman J C—f
Shinkman Hermann Agcy—f
Souch J E
Squires E G—l
Ten Broek—l
Thayer F W—l
Van Leeuwen W H—f
Van Slooten J T—l
Vanden Bosh & Ayer—f
Ward H Z—l
Watkins The C W Co—f l c
Wilson J N—l
Wimbrough E C—l
Winchester Chas H—f
Winsor E E—c
Withley L G—f
Wood J J & Co—f
Wright Silas M—l
York C W—f
Zacharias M H—l

GREENVILLE

Booth S A—f l c
Browne W H—f l
Burell E—f
Gleason Fred—f l c
Gracey Jas—l
Kemp E A—f l c
Rutan E—f
Starr Harry—f c
Vanderlip E—l c

HANCOCK

Eichkern J J—f c
Finch W W—f
Finley Arthur—l
Finley & Coughlin—c
Finley & Coughlin Combination
Gillespie J H—f l c
Harrington C T
James Frank W—f l c
James W Frank Agcy, Inc—f l c
McDonald Simon—l
Mitchell John N—f
Penberthy E J—f
Shelden & Bertrand—f l c

HASTINGS

Bauer C H—f
Bessmer John—f
Bishop Chauncey—f
Burton E A—f c
Colgrove P T—f
Hayes W D & Son—f l c
Kenaston A E—f
McElwain J E—f l c
Pancoast F R—l
Pope A O—l
Rogers D W—f c
Sheldon Henry—f c
Sullivan Thos—f
Thomas C H—f
Walker F W—f

HILLSDALE

Bishop S D—f
Chappel J—f
Chestnut J T—f
Galloway E O—f
Kempton C H—f
March Geo K—f
Marvin & Lyons—f l c
Nyers Geo W—f
O'Melay Fred—f
Reynolds L P—f
Roy & Roy—f
Shepard Lida—f
Sutton J R—f
Taylor W D—l

HOLLAND

De Keyzer C—f
Garrod W J—f l c
Kooyers G W—f l
Kouw Isaac & Co—f
Marsilje Thomas H—f
McBride P H—f l c
McBride Chas H—l c
Miles Fred T—f
Murray J E—l
Olive Wm J—l
Pessink J—f
Te Roller D J—f
Thurber Mrs L M—f
Van Duren Arthur—f l c
Van Duren G J—f
Visscher A—f l c
Walsh W C—f
Weering John—f

HOLLY

Baird C H—f c
Hicks W P—f
Joslin T M—f
McKinney & Steinbaugh—f
Miner C E—f
Patterson W A—f

HOUGHTON

Douglass F A Agency—f l c
Healy J T—f l c
McCall John T—f c
Shelden & Bertrand—f l c
Van Orden Bros—f l c

HOWARD CITY

Collins J C—f
O'Donnell & Scott—f c

HOWELL

Beach W E—f c
Benedict O H—l
Gordon Thos—f
Greene James A—f
Knapp W W—f
Lansing Frank—f
Lyons Willis L—c
Robb W E—f l
Snedicor C H—f
Stowe E A—f

HUDSON

Brown W F—f c
Foster B J—f
Howes T H—l
Maloney Miss E E—f
Palmer John C—f l c
Southworth E J—f
White A—f
Whitney C C—f

IONIA

Birdsall J D—l
Burnette Asa—l
Calkins Chas—f
Hosmer S B Co—l c
Merrett Ed—f l c
Montgomery Laura—f l c
Slye & Co E E—f c
Smith L W—f
Smith W T—l
Soule W F—f c
Wardle Clarence B—f l c
Wood O S—f

IRON MOUNTAIN

Corin Joseph W—l
James John—l
McLaughlin Hugh—f
Miller R T
Sterling L T—f l c
Woodward E A—f
Wright A F—f c

IRONWOOD

Bank of Ironwood Ins Agency—f l c
Curry Geo A—f
Ericksen H M—f l c
Geary Con—f
Hanscom Chas A—l
Healy F A—l c
Lieberthal A—f
Peterson A W—f l c
l c
Shea J J—f
Sullivan J A—f l c

ISHPEMING

Delbridge John—f
Gunderson Hans—f l c
Lallerstedt Ivar—L
Miners Nat Bank Ins Agcy—f l c
Mortley J H—f l c
Sedgwick Geo B—f l c
Skogberg Geo—l
West John D—f c

ITHACA

Ashley E H—f
Barstow A E—f l c
Gidley J—f
Howd Jas N—f
Mathews John T—f
McCall Bros—f c
Myers John W—f
Pepple Jesse—f
Pettit P D—f
Salter M R—f
Winton & Pine—l

JACKSON

Badgeley E C & Co—f
Bancker Enoch—f
Bellows W E—l c
Bennett J J—f c
Breck J I—l
Brown W R—f l c
Cottrell M F—l
Croil A R—l
Cross E E—l
Downey J C—l
Fox John C—l c
Freeman J J—l
Graves O J—f l c
Hall & Kennedy—f l c
Hatch H F—f l
McDevitt John—f
McWilliams W D—l c
Poole C A—l
Spaulding A A—f c
Wallace Chas A—f
Webb W B & Co—f c
Weinbold Jos—f
Wigent A M—l c
Worch Rudolph—l
Wright Wm—l

JONESVILLE

Deal & Son J J—f
Guy F E—f
Hawkins Victor—f c
Hazen W M—f
Kelley Ella M—f
McNeal S D—f
Proper Walter—f
Ransom Wm M—f l
Richards N A—f
Snider L W—f l c
Wisner Eugene—f

KALAMAZOO

Benbow S H—l
Bondemann D O—f
Broesmale G H—l
Brown G A—l
Buechner Mrs Phebe—l
Chase W H—l
Cheney J E—f
De Yoe E W & W M—f l c
Dimoc G A—l
Edden J C—f l
Elwell R W—c
Falk W B—l
Garrett C H—f l c
Gewow W C—f
Gilbert A C—l
Harker P C—c
Halley H H—l
Hatch B A—l
Hawley G W—l
Hinckley & Cornell—f l c
Hollander L—f l
Hornbeck Le Roy—l
Huysman H W—l
Jenks S G—l
Jordon G S—l
Moore G E—l
Pendleton, Wm H—f l c
Phillips J H—f
Pike W P—l
Rankin E S—f l c
Sebring T Y—l c
Shipman G L—l
Starkweather F E—l
Sterrett S C—l
Taylor Wm—c
Turner J B—l c
Van Blarcom B—l
Van Weelden H—l
Verhage M—f
Warren G W—l
Weston F S—c
White & Norcross—f l

KALKASKA

Boyd & Steward—f c
Greacen Jas—f c
Harriott Jas A—f c
Simmons Wayne—f

LAKE LINDEN

Beaudry A J—f l c
Eddy Samuel—f
Prince E F—f
Vine A J—f l c

LANSING

Ackerman Frank M—f l c
Baker Arthur—f
Bronson R Guy—l
Brown Ins Agcy—f l c
Burnett C J—l c
Chafey M F—f l c
Chambers I F—l
Chapman Miss G H—f
Carroll E J—f
Collingwood C B—l
Chase John H—f
Dahby H H—l
Dyer, Jenison, Barry Co, Ltd—f l c
Earnsberger P M—f
Farrand M K—l
Goodell Geo N—f l
Hagerman A T—l
Handy Bros—f
Hill & Evans—f
Holden E A—f
Holbeck F C—l
Howe F A—f
Hull Warren C—f c
Jenison N F—f
Klocksieim H C—f
Lansing Ins Agcy—f l c
Leatherman J P—c
Rousser & Sattler—f
Row & Spencer—f
Ryan Robt M—l
Seymour Wm—l
Tussing D W—l
Van Auken D L—l

LAPEER

Abbott W J—l
Bailey W H—f
Bidwell J H—f c
Buck Geo R—f c
Burbanks C C—c
Holland D E—f
Holman Elmer—f c
Hough E S—l c
McArthur Irving—f c
McElroys & Roberts—f
Perkins Bert—f
Woodward John—l

LAURIUM

Reed Jos R—l f c
Topin W H—l

LOWELL

Hicks S P—f
Mange D G—f l c
Springett & Braisted—f
Stocking R D—f

LUDINGTON

Arnott R—f l c
Dunwell & Stray—f l c
Foster F A—f c
Globe City Realty Co—f c
Haff H M—f c
Holmes D W—f
Mowen E H—l
Pelletier Bros—f c
Phelan John—f

LUTHER

Buckner Norman—f
Fairbanks Earl—l c
Johnson E G—l

MANCHESTER

Case C W—f
Freeman A F & F M—f
Haeussler Geo T—f
Lehman F A—f
Root E E—f
Waters A J—f
Watkins L L—f

MANISTEE

Barnes & Barnes—f c
Cole D E—l c
Christianson A C—f
Giesman G R—f c
Pierson & Trimble—f c
Ramsdell J M—f c
Wallace J D H—l
Wallace & Hart—f l c

MICH.—Con.

MANISTIQUE

Ashford E A—f
Beals C E—f 1
First Nat'l Bank—f c
Jewell E H—f c
Manistique Bank—f 1 c
Orr Geo H—f c
Teeple & Forshar—f 1

MARINE CITY

Bates Julius N—f 1 c
Clark E M—f
Doyle C L—1
McCarthy D—f
Robertson May A—f c
Schnoor Will—f
Seurynck Bros—f
Saph H P—f

MARQUETTE

Asire & Palmer—f
Daley Miss K—f
Davis & Mahaffey—f 1 c
Foard M H—f
Hodgkins—f
Manhard M R—f
Peters Robert—f c
Robertson John—f
Ryan J F—f 1 c
Teeple P G—1
Tucker G—1
White Peter & Co—f 1 c

MARSHALL

Billings H—f
Cortright H J—f
Hatch Jesse M—f
Hollon H E—f 1 c
Lane C J—f
Merrill H M—f
Miller Charles O—f 1 c
Osborn S N—f
Page L S—f
Simmons E E—f
Vernor J T—f
Watson Kate—f
Winsor & Miller—f

MASON

Adams W J—f
Allen Fred—f
Bergman A A—f 1
Bristol Geo W—f c
Carven Walter—f
Dart R C—f
Freeland H C—f c
Lyon Alva G—f
Peck G L—f
Stroud Mae Mrs—1

MENOMINEE

Cox & Roper—f 1 c
Guay Chas J—1
Jones J E—f
Lehman W—1
Lowry Judd—1
Martinck J J—f 1 c
Menominee Ins Agency Ltd—f 1 c
Shainholz Fred—1
Spies C A—f
Stephenson J A—f c
Superior Insurance Agcy —f 1
Wilcox Bros—f

MIDLAND

Axe Geo—f
Bradley & Arbury—f
Burch Byron—f c
Fairchilds H L—f c
Fales Ira—f
Gus M J—f
Hart Ray—f
Lane Robt—f
Post F L—1
Rice E P—f
Stanford G B—f

MONROE

Babcock B W—f
Baker J A—f
Bragdon A B—f c
Cron Louisa—f
Dansard B & Son—f
Hanson Will—f 1
Itgenfritz F L—f
Itchner Geo—f
Kirchgessner Ella—f
Klingelhofer W H—1
Lanphere W N—f 1
Little Geo L—f 1 c
Loranger P B—f
Marx John—f
McCormick C J—f 1
McCormick J J—f 1 c
Mathews P H—f
Meier W A—f
Schrauder Geo—f
Vergho G—f c
Wade Leander—1
Walter W H—c

MORENCI

Cornelius W M—f
Foster A V—f
Humphrey Sam—f
Miller A E—f
Smith R M—f
Wilson C A—f 1 c

MOUNT CLEMENS

Behnke H W—f
Crocker Martin—f
Heine E A—f
High W C—f 1 c
Jenney W S—f 1
Lungerhausen O C—f
Macomb Ins Agcy—f 1 c
Posner Robert—1
Rutter W H—f c
Skinner Geo A—f 1
Ullrich Paul J—f 1
Van Eps A E—f
Waltzer Otto E—1

MOUNT PLEASANT

Bowen Mrs E S—f c
Brown James S—f c
Chatterton W A—f
Crego F C—1
McNamara Frank—f
Lyon & Livingston—f 1 c
O'Brien J F—f
Preston W E—f
Riley G H—f
Wallington F C—f

MUNSING

Collins & Stockwell—f c
Collins G Sherman—1
Duffy James—f

MUSKEGON

Barcus W W—f 1 c
Barnes C C—1
Chamberlain Chas L—f c
De Vries Jno E—c
Doane O Leroy—f c
Doane O A—f c
Dougherty R L—f c
Draper J W—1
Easton R P Ins Agcy—f c
Haines E D—f
Hammond F E—1
Holthe P O—1
Knowles & Thorne —f
Lange Chamberlain Winter Co—f 1 c
Lewis Minnie E—1
Losby P W—f
McKillip Geo—1
Merrifield Chester H—1
Minty R H—f 1 c
Powers Dr Lunette—1
Pringle S E—1
Smith F D & Co—f 1 c
Sweningston L G—f
Tellman B H—f
VanderLaan Jno S—1
Vanderwerp George D—f
Wilson Ashford & Co—f c

NASHVILLE

Hough C A—f
Kidder Arthur—f
Mallory E D—f
State Savings Bank—f
Wotring H D—1

NEGAUNEE

Adams J Q & Son—f
Cooley E C—f c
Jennings Chas—f
Nightingale H N—f
Nikander W—1
Olson R W—f 1 c
Thoren Theo—f
Truthen Thos—f

NEWAYGO

Day O G—f
Pike Walter—f
Shaw E O—f 1 c

NILES

Betchel M—1
Corell Geo E—f 1 c
Harder Jas E—f
Lafler—f c
Lavelle Geo—1
Pammel G J—1
Waltz D D—1 c
Wood L E—f c
Tappan C Q—f

NORTHVILLE

Ambler W H—f c
Babbitt L A—f
Dolph Charles—f
Lapham Edward—f
Simonds E K—f c

NORWAY

First Natl Bank—f c
Springer Lewis—f c

ONTONAGON

Carroll Edw—f 1 c
Corgan J—f 1
Meilleur C—f c
Spellman C—f c

OTSEGO

Easton G H—f 1
First State Savings Bank Ins Agcy—f c
Hart M Mrs—f
Rose E J—f
Tucker A B—f
Walker Fred W—f c

OTTER LAKE

Fuller Charles E—1

OWOSSO

Bigelow R P—f 1 c
Cadwallader W C—f 1 c
Gale R I—f 1 c
Jackson Chas—f 1 c
Kilpatrick W M—f
Laverock Jas H—f c
Loring G W—f 1 c
Miller E M—f 1 c
Osburn Fred—f
Phillips M J—f
Rohrabacher E M—c
Sanderhoff L A—f
Stever A E—f 1 c
Washburn W E—c
Weidman Frank—f
Williams C S—f

OXFORD

Cutler H A—f
Fuller C H—f 1
Green A H—f
Kinsman G O—f 1 c
McCarty Alva—f c
Tunstead W J—c

PAW-PAW

Allen S E—c
Downing E E—f
Free J W—f
Grimes F P—f c
Longwell W H—1
McNiel H L—f
Mason W H—f
Parks Edward F—f
Sirrine E D—1 f
Titus I. H—f

PETOSKEY

Ames R C—f
Call & Lilly
Gates Henry—f
Gilbert E E—f
Krieger R A B—f
Lyons Jas—f
McCune & Co—f 1 c
Tinnlaw & Sons Co Thos —f 1 c
Wachtel & Galster Co—f

PLAINWELL

Blair John—f
Nichols Albert L—f 1 c
Shand Bertha J—f
Shephard A I—f
Soule R L—f c
Woodard O J—f c

PONTIAC

Arthur Chas F—1
Bromley P B—f
Brondige George F—f c
Brondige J E—f 1
Buck D E—f
Burrige C W—f
Clark Fred C—1
Colvin H H—f
Covert F—f
Crawford Clark—f c
Crawford F A—f c
Crohn S S—f 1
Davis D L—f
Eaton Chas M—f c
Ellsworth Arthur—f
Fisher A J—f
Fredenburgh J A—f
Gillespie & Van Wagoner —f
Hymers E E—1
Moore A L—f
North Wm F—f
Northrup Henry C—f 1 c
Phinney A H—f
Sawyer J E—f c
Simpkins Eli—f
Stuart F J—f
Thatcher H H & G G—f 1 c
Tillson J A—f c
Turner C B—f
Van Wagoner James—f 1
Watkins F A—f 1
Webster E R—f c

PORT HURON

Atkins Lewis—f c
Barnum H G—1
Campbell R S—1
David A P & Co—f c
Davidson W F—f c
Denler & Denler—f
Frazer & Fish—f c
Hayden & Co—f 1 c
Marx H F—f c
McLean A D—1
Menish J D—f
Mihletahler D—f
Muir Jas—f
O'Brien J J—f 1
Percival E F—f c
Phillips Wm M—c
Runnels H E—c

Schmidt J G—l
Schoolcraft & Co—f c
Spencer D E—l
Vyse T H—l
Warren Geo E—l
Welton & Eckles—f c
Wilkinson E—l
Wilson & Co—f c
Witleff J S—f l
Wright, Hoyt & Co—f c

PORTLAND

Goss & Goss—f l c
Holcomb H W—f
Jenkins O N—f c
Maynard & Allen—f
Selleck, W F—f l c
Webber John A & Son —f c

QUINCY

Brown E M—f
Brownell Chas—f
Cerry Elva—f
Lockerby W H—f l c
McKay C—f l c
Power Pearl—f
Segur M S—f

READING

Dailey J F—f
Doty L H—f
Hill & Tyrrill—f l c

RED JACKET

Armit David—f
Calumet State Bank Fire Ins Agency—f
Faucett Bros & Guck—f l c
Schneller & Lawrence—f l c

REED CITY

Fleischhaner A M—f
Hawkins W E—l c
Locke W R
Savidge B N—f
Winsor L B—f c

ROMEO

Chapman Wm M—f
Evans H S—f
McKay Henry J—f
Phillips G W—f l c
Seaman B N—f l c

SAGINAW

Appleby B G & Co—f
Baker C W & Co—f
Baum Wm B & Bro—f l c
Bendor F P—f
Blankerts H—l
Brater C G—f
Brown Jas F & Son—f c
Ferguson & Wallace—f c
Gansdow C F—f

B. GEER & SON

INSURANCE

Agency Established 1863

Michigan Business Solicited

SAGINAW, MICHIGAN

Geer Henry—f c
Goeschel H—f
Grant Geo A —l
Hemmetter, Meyer, Weber & Co—f
Hewitt W M—l
Holland L E—l
Iberhoff L J—l
Johnson J S—l
Kersten Edwin—f
Khuen Agcy—f c
Klumpp & Biggam—f
Koepke S F—f
Lake Wm & Co—f
Lewis Arthur F—f
Littlefield G F—l
Loomis E A—l
Lonergan W J—l
Lynch & Pierson—f
Martin Mrs L N—f
Monroe J E—l
Nerreter L G & Co
Newberry J O—l
Otto & Robinson—f
Pearson & Lynch—f
Pulfrey H G—l
Reynick G J—l
Robe G C—l
Rogner & Thrasher—f
Schlagel F C & Co—f
Schmelzer F N—f
Schwan V E & Bro—f
Shaler H H—f
Steinbrauer F M—l
Vansickle J W—l

SAGINAW—E. SIDE

Appleby B G Co—f
Baum Wm B & Bro—f l c
Brater C G—f
Brown J F & Son—f c
Draper J D—f c
Ferguson & Wallace—f l c
Geer B & Son—f c
Geer H N—f c
Goeschel H—f
Holland L E—l
Johnson Jos H—l
Kersten E—f
Khuen Charles—f
Klumpp W C—f
Koepke S G—f c
Lake Wm & Co—f
Leesch Chas—f
Lewis A F—l
Littlefield Geo—l
Loomis Edgar A—l
Martin W H—f
Munroe J E—c
Nerreter L G & Co
Patterson & Weadock—f c
Schmelzer F N—f
Schwahn V E & Bro—f
Shaler H H—f

SAUK RAPIDS

Benton County Real Estate Co—f
Berg Herman—f
Fletcher Wm H—f
Senn John A—f
Turritan A E—l f c

ST. CLAIR

Baird Henry—f
Hubel Chas—f
Ingles D P—l
Jenks Russ S—f l c
McElroy David C—f l c
O'Connor R—l
Solis Geo C—f
Stowell A R—f
Whiting J P—f

ST. IGNACE

Hoban M—f l c
Hotchkiss E H—f l c
Mackinoe Island

ST. JOHNS

Brown J E—f
Castle W H—f
Dooling E L—f c
Flynn Chas—f
Giffels Chas—f
Hamilton Wm—f c
Hoxie J M—f
Hunt D L—f l c
Kendrick H L—f
Kenyon A H—f
Leland Wm—f
Stephenson Mrs Geo—f
Walbridge Mabel—f
Walsworth P E—f
Wells Geo A—f

ST. JOSEPH

Canavan & Weber—f l c
Crawford R C
Drake J J—f
Fletcher J W—f
Higman H C—l
Jackson John H—l
Kelley Edward S—f c
Schulz Louis S—f l c
St Clair J C—f l c

ST. LOUIS

Aldridge & Mey—f c
Barstow Wm N—f c
Gildings C W—f l c
Lowry A H—f c
Phillips E C—f c
Stevens Manley—c
Whitaker Geo—f
Wright Jas K—f l c

SAULT STE. MARIE

Adams Ins Agency—f c
Blank Geo—f l c
Brook C J—f
Colwell & Clark—f l
Davidson W E—f
Empey C D —l
LaLonde W S—f c
McBean Chas—l
McKenna Jas—f
Poe Alvin—f
Sault Ins Agc King & Old—f l c
Sutton & Trempe—f c

SOUTH HAVEN

Corliss Geo—f
Curtiss Geo R—f l c
Elkenburg W—f c
Hardt & Fullenwider
Hemenway Earl—f
Holmes W W—f
Linden J V D—f l
Madill R J—l
McCrimmon Roy—c
Pearman M E
Phelps Myril

STURGIS

Adams W A J—f
Beck J W—f
Graves C W—f
Hagerman H W—f l c
Heald F G—f
Jacobs Theo—f
Reading Geo—f c
Smith P A—f l c
Stanton J J—f
Wait A H—f l c
White L E—f

TECUMSEH

Bayd Robert—f
Brown Co—f
Davidson Guy J—l
Gillespie Grace—l
Gillespie Garland—f
James The Alfred Co—f c
Lowry T A—l
McClure H—f
Temple—f
Wightman J W—f
Wiliamson C E—f

THREE RIVERS

Andrews Ed—f
Arnold Geo H—f l c
Barnard W E—f
Burns John B—f
Griffiths John—f
Howard Arthur E—f
Lenhart Edward L—f
Miller G E—f l c
Watson F B—l
Wilson Wm H—f

TRAVERSE CITY

Billings E—l c
Birdsell F S—c
Carver Bros—f c
Cleveland L K—f
Crisk Geo—f
Curtis A B—f
Curtis Fred D—f
Curtis Geo W—f
Eckler Wm H—f
Ely Chas H—c
Gracey Thos—l
Hastings & Son—f c
Huellmantel Julia—f
Kelley A M—c
Le Breck—l
McWithey Geo W—f c
Masenrishpy R A—c
Monroe Jas H—f c
Power G W—l
Santo John R—f c
Subreck N J—l

VASSAR

Clarke Geo D—f
George H J P
Harrison H E—f c
Lyon R G—f
North F—f
Spears W J—f
Varnum P L—f

VICKSBURG

Clark Chas J—f
Cropsey J R—f
Dunning O B—f
McMaster J H—f
Platt B R—f c
Smith James & Co—f l c

WAYNE

Cady Chas H—f
Hoops Edward G—f
Raymo Owen—f
Truesdell John, f
Vining Edward M—f
Vinney Italy D—f
Wendt Lewis F—f
Zimmerman Dr Sam'l—f

WEST BAY CITY

Allen Geo A—f c
Birchard & Ruttle—f l c
Elliott Wm M—f
Harris J C—f
Lichtig Edward
Phillips Otto
Phillips W H—f l c
Shaver Daniel F—f
Wilson C T—l

WHITEHALL

Haverkate John—f l c
Redfern C W—f l c
Ruggles C H—f
Williams J H—f l c

WHITE PIGEON

Gardner E N—f
Hatchin C W—f
Roderick E—f

WILLIAMSTON

Cairns W F—f l
Crossman Ned—f
Keumbak J F—f
Pierce F J—f
Webb W T—f

WYANDOTTE

Amiot H—f
Beattie E—f
Campbell Wm—f
McInery J F—f
Marr C H—f

MICH.—Wyandotte, Con.

Maloch H O—f c
Nellis F—f
Neuendorf C E—f
Thiede C H—f

YALE

Andreal Edw—f

Beard & Caarmont—f
Beard & Rounds—f
Bowles M M—f c
Burt Geo G—l
Fead E F—f c
Herbert N B—f c
Merrill John H—f c
Rapley Jesse—f c

YPSILANTI

Carpenter P M—f

Cremer Martin—f
Doggett Floyd—f
Fellows C M—l
Foerster Albert—f
Gallup Fred S—f l
Gillett F C—f
Griffin D C—f
Gunn Geo R—f
Hatch Wm B—f
Hewett Edmund—f c

Joslyn Frank—f
Kirk John P—f
Lockwood Geo—f l c
Putnam W S—f l c
Seymour W B—f
Towner T S—f c
Tyler Lewis H—f
Van De Walker H E—l
Wilber D E & Son—f l c
Wortley J H—f

MINNESOTA

ADA

Broaten T T
Brattland M A—f c
First State Bank of Ada —f l c
Fulton D E—f
Harmon J H—f
Hintz Louis—f c
Herringer E J—f l c
Hetland John M—f
Matson Peter—f l
Sharpe Peter—f

AITKIN

Boeck E C—f l
Dean Bros—f
Halbum Louis—f c
Hassman B R—f
Hense Frank—f l
Krech Freeman E—f c
Spalding J L—f c
Way D—f
Williams Geo T—f l c

ALBERT LEA

Brown L A—f l c
Gillup V—f c
Green J P—f
Griffin J H—f
Hamond E S—f
Jones M M—f c

ALEXANDRIA

Barnes W K—f
Chidester Buel—f l c
Cowen J S—f
Evans L—f
Hardy S B—f
Jacobson Andrew—f
Jacobson Tolleff—f
Kortsch G A—f
Leach Hugh E
Ley Peter
McKay J A—f
Mitson W B—f
Myers J C—l
Treat Geo—f
Unmb P O
Van Dyke Wm—f

ANOKA

Akin R W—f c
Curiel E L—f c
Dunn J F—f
Green C D & Son—f c
Greenwald L J—f c
Mann L W—f
Palmer W H—f

AUSTIN

Baird Lyman D—f c
Bandler Bros—f
Catherwood S D—f
Detwiler John—f
Earl N F—f c
Goodwin Parker—f
Greenman F W—f c
Mitchell J L—f
Pridham T H—f c
Ranney W W—f
Sheedy & Cook—f c
Smith E H—f c
Ticknor F A—f
Webber C H—f c
Wright A W—f

BARNESVILLE

Ebling W E—f
Gunness Thos—f
Hanson N B—f
Hawyer M D—f
Marden Chas S—f l c
Nelson C E—f
Oliver C R—f l c

BELLEPLAINE

Chard E E—f l
Conlon H B—f
Efferty J S—f
Irwin F C—f
Schoell John—f
Weibel W H—f
Whitlock F J—f

BENSON

Arneson A—f
Arneson Ed—f l
Champlin G W—f
Edwards J N—f
Gallagher P S—f l
Hudson S H—f
Johnson R R—f
Kane C L—f c
Matthews Leslie—f
McDermott Leo—l
Stone H W—f
Thompson G O—f
Thornton E L—f c
Thornton F C—f
Van Slyke A W—f
Wilmers S D—f

BLUE EARTH

Bullis H L—f
Buswell Geo W—f c
Clark Ollie—f
Davis F H—f
Drake W H—f l c
Floe E—f
Kobs Fred—f
Putnam F E—f
Silverson J—f
Sprout J H—f

BRAINERD

Bluoett T C—f c
Chadvanone G W—f l c
Cohen Henry J—f l c
Hartley & Albright—f l c
Riggs A P—f
Smith Bros—f l c
Swanson G S—f

CALEDONIA

Bedoow T A—f
Blexrud H J—f
Bouquet John—f
Dorival C A—f c
Dorival E P—f
Duxberry F A—f c
Flynn A J—f l
Flynn R E—f l c
Sprague R D—f

CANBY

Christie J S

CHASKA

Arltz J M—l c
Craven Thomas F—f
Dols Hy—f l
Dusoit F E Jr—f

Faber Geo F—f
Klammer K K—f l c
Muyres M H—f l
Simons P H—f c
Strenkeus Geo—f

CHATFIELD

Haven G H—f
Ober & Burnap—f l c
Shearer R D—f
Thurber Chas L—f l
Underleak Jas—f

CLEAR WATER

Hoffman F—f
Pineo W B—f l
Shaw W A—f
Whittemore Bros—f

CLOQUET

Cookom Geo—c
Diesen J E—f
Dixon C L—f
Fessenbeck J A—f
Inskeep F V—f
McWithey T G—f
Skemp W H—f

CROOKSTON

Fortier R—f l c
Kirsch John N—f c
Kirk & Hoet—f l c
Lanctot Wm—f l c
Lundberg M—f l c
Marin William—f c
McPhee John D—f
Miller & Foote—f
Misner H C—f
Moran N B—f
Newberry C W—f c
Northrop J A—f
Steenerson Elias—f
Stone Geo F
Storm George F—f c
Strander Abstract & Investment Company
Vance Sheldon W—f c
Vannet Wm—f l c
Walsh & Low—f c
Wheeler S W—f
Wilde Geo—f

DETROIT CITY

Bakke J E—f l c
Bullis L F—f
Carman W B—f
Dix Mrs L E—f
MacGregor Chas—l c
Morrow, W J—f c
Nottage T A—f l c
Schroeder P F—f
Sturtevant C G—f
West Jno K—f

DULUTH

Abrahamson J—f
Alexander E P—f
Anderson J B—f
Barnes L A—f
Bates M F—f
Burg A H & Co—l c
Bush G A—f
Clarke-Wertin Co—f
Cooley & Underhill—f
Costello-Graff Co Inc—f c
Craig C P & Co—f
Dowse R P & Co—f

Duluth Fire Ins Agcy—f c
Dunning & Dunning—f
Eoy & Gridley—f
Elden H L—l
Elston & Britts—f
Field E D Co—f
Fink A H—l
Frey J—f
Getchel W B—f
Giddings C H—l
Grahund J—l
Graves C H & Co—f
Greenfield J B—f
Hartman-O'Donnell Agcy —f c
Hanson P G & Son—f
Harper, Shields, Liedel Co—f c
Hepworth-Kirby Agcy— f c
Hershfield A E—l
Howard & Co J D—f
Hunter R M—f
Island J A—f
Jamar M—l
Kirby Agcy—f
Knox & Co—R B—f
Lanners H W—f
Larsen L A—f
Little & Nolte—f
Lane MacGregor & Co— f c
Locker W H—f
Manley, McLennan Agcy —f c
McCormack P E—c
McNally F J—l
Mendenhall & Hoopes—f
Michaud A R—f c
Monoghan I J—l
Mullin H J—f
Norton J A—f
Olafson T—f
Pineo H I—l
Pulford, How & Co—f c
Richardson Day & Harrison—f c
Rydberg G A—f
Salter F I—f
Scott, Kreidler Co—f
Segog B G—l
Sherwood W C & Co—f
Simenson L A—l
Stephenson John A & Co. —f c
Swanstrom & Co—f
Uphan N J & Co—l
Van Brunt W—f
Wahl & Messer—f
Wing H A—f
Whitney, Wall & Co—f
Wheeler & Parsons—f

E. GRAND FORKS

Bronson & Rasmussen —f
Duffy F J—f
Jacobi G R—f c
Purcell G R—f
Sullivan Bros—f
Sullivan T A—l

ELY

Brockway L B—f c
Brozich G L—f
Chinn Henry C—f
James W T—f

EVELETH

Cornwell M R—l e
Whitman G A—f

FAIRMONT

Dean & Palmer—f l c
Mathwig & Sasse—f
Orrville Merritt—f
Peterson C N—f
Sinclair H W—f
Ward A L—f
Ward De Forrest—f

FARIBAULT

Berry F A—f
Chaffee F M—l
Chase A G—f l
Chase K S—f l
Clement Mrs Clara S—f l
Conlin T J—f
Donaldson S F—f c
Foster & Co J A
Karp H S—l
McMahon J P—f l
Ruge Peter—f c
Smith H B—f l c
Weston & Jewett—f l c
Whitney Geo S—f

FERGUS FALLS

Anderson A G—f
Angus R J—f
Baker C D—f
Barke J O—f
Barrows F G—f
Bender J—f c
Erickson L—f l c
Johnson B—f
Lake & Lowry—f c
Lincoln R—c
Lowry M R—c
Nichols Geo L—l c
Olson O—f
Sawbridge C J—f
Stang M—f l
Wheelock H M—f c
Wright C J—f

FRAZEE

Albertson L W
Daly J J—f l
Gummer E F
Meyers J T
Oberthauser L H—f

GLENCOE

Brown—f
Danek J L T—f l c
Davis J S—f
Ebeling Herman—f l
Gould W G—f
Jemner F W—f
Kohler F X—f
Polak F—f
Thoeny Henry A—l f
Thoeny M—f
Tifft—f
Tinten J—f
Waldron J P—f
Wenk J P T—f c
Whalen D K—f

GRACEVILLE

Baird E C—f l c
Canty M R—f
Catlen C D—f
McDonnell M J—f
McRae Jas A—f
O'Brien A D—f l c

GRAND RAPIDS

Farrell E J—f l
First National Bank—f c
First State Bank—f l c
Gole J S—f c
Graffam H E—f c
Kremer & King—f c
Winsor M E—f l

GRANITE FALLS

Batchelder A E—f
Bengtson H P
Hartwick Ole—f
Johnson L O—f
Keamer W L—f
Loe Bert O—f
McLarty D A—f
Marcuson C M—f
Mikkelson H A—f
Privet W N—f
Sorlien O H
Sorlin T H—f l
Wellcome F H—f

HASTINGS

Boynton Frances L—f l c
Follett D—f
Gergen & Doffing—f
Kranz N F—f l c
Millett J M—f
Pringle W DeW—f c
Reed C E—c f
Schaller A J—f
Stanley Lowell C—f
Sullivan M H—f

HIBBING

Brady T F—f c
Corey F Clark—f c
Kirby S R—f c
Lewis J L
Power J W—f c
Reed H P—f c

HOPKINS

Ahl Geo—l
Booth C V—l
Booth J W—c
Dix F E—f
Elliott H D—f
Gaertner B J—l
Hollister H L—f
Seiberlich R J—l
Smetana J G—f
Tosterson & Schussler—f

HUTCHINSON

Adams D A—f
Anderson S G Jr—f
Bank of Hutchinson—f
Barrie L—f
Goodnow K—f
Harrington W E—f
McNally Wm O—f

JACKSON

Cheadle A B—f l
Cowing J W—f
Faber F B—f
Fiddes A—f
Hughes H H—f l
Hunter W D—f
Moore G R—f l
Strom H L—f l

JORDAN

Engler Henry A—f
Leonard J—f

KASSON

Anderson Aug E—f
Compton W M—f
Goodrich S—f
Jones S T—f c
McCaughey J J—l c
Mastenbrook A D—f c
Parkhurst W N—f l

KENYON

Bakko E O—f l
Bergh H E
Borlang Arthur—f l
Borlaug B J—f
Brusletten C L—f
Foss Ed—f
Harrison Chas—f
Holman J C E—f
Ohs Frank—f
Overhart G H
Ruen P O—f l

LAKE CITY

Bartlett J C—f
Dempster C L—f l c
Doughty Frank—f c
Fowler A J—f c
Hammond Geo H—f
Hubbard W A—f l c
Pike N C—f c
Romick Robt—f
Simpson S M—f l c

LANESBORO

Chapman A G—f
Hanson W E—f
Nelson S A
Scanlan & Habberstab—f
Tollefson L T—f

LE SEUER

Anderegg J A—f
Borer F A—f
Cosgrove L C—l c
Hessian Esther—f
Parker Ora J—f
Smullen Thos H—f

LITCHFIELD

Berens W R—l
Brasie C A—f
Campbell E W—f
Farmers & Merch State Bank—f
First National Bank—f
Hershey H M—f l
Meeker Co Abstract & Loan Co—f l c

LITTLE FALLS

Bergheim N N—f
Brick S P—f
Cameron Don M—f
Carey Fred—f c
Crossfield J W—f c
Davidson A R Ins Agcy—f c
Gerritz Geo—f
Kircher G F—f c
Massy G W—f l c
Randall P S—f
Signor & Schallern—f l c
Tourtillott W T—c l
Trebby S—f c
Vasaly Lewis—f c
Vasaly S C—f c
Vertin John—f
Wetzel John—f c

LUVERNE

Armstrong W H—f
Burley Fred—f
Canfield E H—f c
Christophersen C H—f
Coss L E—f
Daily A J—f
Ferguson Bros—f
Hinkley R B—f c
Kennicott J A—f
Kniss G W—f
LaDue Jay—f l c
Martin C J—c
McDowell J W—c
Schuck B E—f l
Tweed Sydney C—l
White Harrison—f

MADELIA

Brown C E—f
Dahl C T—f c
Dosset M S—f
Farmer E C—f
Haycraft J E—f c

MANKATO

Brehm F C—l
Chapman Chas A—f c
Citizen Fire Assn of Mankato
Comstock W L—f
Davies & Walker—f l c
Evans David S—l c
Force Fred—l
Funk W A—f
Johnson J A—f
Johnson M C—f
Leonard Henry—f
Plymat W N—f
Rose D
Shaub Arthur—f
Smith W W—f
Veum Land Co—f
Willard D G—f l c
Willard M G
Williams Theodore—f l c
Zull E M—f

MARSHALL

Bumford R R—f c
Davis Thos E—f l c
Daniels & Co R B—f c
Gail O E—f c
Mathews M E—f c
Odell & McNiven—f l c
Seward V B—f
Woodard O—f c

MILACA

Allen J A—f l c
Allison Thos W—f
Doane W C
Eberhard C C—f
Erickson C E—f
McGilwa J H—f
West W J
Westerberg John—f

Selections of Risks by the Life Solicitor

By C. H. HARBAUGH, M. D.

In order that a minimum number of rejections and postponements may be registered by a company against an agent, it is desirable that the agent should carefully gauge the acceptability of his prospects; and the above-named treatise, written by a well-known authority in the life, accident and health insurance business, will materially help an agent who will read and study it, to avoid rejections and postponements; to be a good producer, and, generally, to be more successful, saving the valuable time which would otherwise be wasted on undesirable risks. This 64-page pamphlet, pocket size, in tinted cover, is sold at the following prices:

Single Copies.....$0.25	50 Copies.....$9.00	500 Copies....$80.00
12 Copies..... 2.75	100 Copies.....17.00	1000 Copies.....120.00
25 Copies..... 5.00		

No extra charge for printing special advertisement on the back of this publication on orders for 100 copies or more.

THE SPECTATOR COMPANY

Chicago Office, 159 La Salle Street 135 William Street, NEW YORK

MINNEAPOLIS INSURANCE AGENCY

MINNEAPOLIS, MINN.

Representing the following Companies:

Atlas, Eng.; Caledonian; Citizens, Mo.; Detroit F. & M.; Firemans Fund; German American, N. Y.; Hartford; Ins. Co. of N. A.; Liverpool & London & Globe, Eng.; N. Y. Underwriters Agency; National, Conn.; Norwich Union; North British & Mercantile, Eng.; Northern, Eng.; Fidelity-Phenix; Philadelphia Underwriters; Queen; Royal; Scottish Union; Springfield F. & M.

General Agents

New York Plate Glass; New Jersey Plate Glass; United States Casualty.

Commissions Allowed Non-Resident Brokers and Agents on Insurance on Minneapolis Properties

CORRESPONDENCE SOLICITED.

MINN.—Con.

MINNEAPOLIS

Ahern J J—l
Ainsworth G A—l
Allen C A—f
Allen-Humanson Co—f
Anderson-Axel Co—f
Armstrong A J—l
Arthur S R—l
Badger Walter L—f
Badger Wm A Co—l c
Baker G M—l
Barnes Mrs Frank—f
Barney Fred E—f
Bass E H—f
Baum A H—l
Bates C G—f
Bates, Chamberlain & Mowry—f
Baxter J T—l
Beadell C G—f
Belknap A L—f
Bell D C Investment Co—f
Bell John I—f
Berkey Co—f
Blecken F F L—f
Blond J A—l
Brant J A—f
Branton J F—l
Bruen R L—l
Burgies Ralph—l
Burke J C—l
Butts F C—l
Calhoun J F—f
Campbell L W—f
Carlson G J—l
Carr C G—l
Cartwright C W—l
Central Ave Bank—f
Chase & Schanfield—f
Chamberlain W O—f
Cheney W B—l
Christian E M—f
Church F E—f
Chute Realty Co—f
Cobban W H—l
Cogan J—l
Colby W M—l
Conhaim Louis—l
Cowles B K—f
Cree W C—f
Cunningham H J—f
Daniels C E—f
Davis A B—f
Darling Geo B—l
Deming Portious C—f
Dickey F A—l
Donaghue Bros—f
Dreesen-Redmann Co—f
Dunn Thos Jr—l
Eaton J S—l
Eichhorn E & Sons—f
Ellis B E—l
Endaley P M—f
Ensign H R—f
Esterly-Hoppin Co—f
Esterly R E—l
Fanton Miss Eva—l
Findley S H & Co—f
Fisher W I—f
Fiske F W—l
Fletcher L H—f
Fletcher Co (The)—f
Flory F M—l
Freeman H W—f
Fuller C I—f
Gale A S—f
Gale C S—f l
Garland J L—l
Gaylord E R—l
Gilbert B H—l
Giles H M—f
Grant W H—l
Graham W J—l
Greely Solberg Agcy—f
Gress A R—f
Gross & Manthy—f
Haggerty W J—f
Harpman Jacob—f l
Harrison & Merritt—f
Harrington C L—f
Harrington-Skiles Co—f
Harris Chas H—l
Hartwell D H—f c
Hayes W A—f
Hazard J T—f
Head-Schurch Walton—f
Henderson & McCraig—f
Hermann W C J—f
Hitchcock E M—f
Hobbins J N—f
Hjelm Al—l
Hedwall C J—f
Hohenstein Aug—l
Homested Fire Ins Agcy
Hood & Penny—c
Hord Lorin—l
Horner Warren M—l
Houston C T—f
Hunt P B—l
Hunter J A—l
James William H H—f
Jamieson T A & Huss Co—f
Johnson Saml J—f
Jones-Davis Agency—f
Jones D E—l
Jones D Wheeler & Co—f
Joyce F M—l
Kane J J—f
Kaufmann I—l
Keating W J—l
Kendall A W—l
King J L—f
Kinman W E—l
Kirkwood Miss Annie—l
Kost F J & Co—f
Lambrecht J J—l
Lane J A—f
Lane Leslie C—l
Laraway O M & Son—f
Lauderdale Co—f
Lauderdale J W—l
Law L L—f
Leach Geo E—f
Levitt Charles L—l
Lowry W D—f
Lumber Insurers General Agcy—f
Main & McLellan—f
Mannen F A—l
McCauley D E—l
McGowan & Mahony—f
McIntyre & Co John C—f
McMillan P D & Co—f c
Merriam W A—l
Meyers J E—l
Miller E J—l
Minneapolis Ins Agency—f c
Moore Bros, Brace & Co
Morgan Bros—f
Morris S V Jr—c
Morton Chas M—f
Mosher W P—f l
Mosher, Lewis & Co—l
Mowry F L—f
Murphy Harry G—l c
Newport R M—f
Nickels & Smith—f
O'Brien Fredk—f
Page C A—l
Palmer F L—f
Parlin F F—l
Patterson C N—l
Patton Ins Agcy—f
Patton W G—l
Peet Wm—f
Pray A F—l
Preston C P & Co—f
Purple J G—l
Quist C A & Co—f
Reeves A J—l
Roat Geo H—f l c
Rose R N—f
Robinson Wm E—l
Sackett F J—l
Sammis F C—f
Sanders F H—l
Schutt Julius & Son—f
Scott Z A—l
Seiberlech Robt J—l
Seeley Agcy
Seeley Co—f
Sexton Chas W Co—f c
Shodahl N O—l
Shove C B & Co—f
Shove Hester M
Smith F R—l
Smith John L—f
South Side State Bank—f
Squyer F C—l
Stafford J F—f
Stephenson H W—l
Stevens Bros—l
Stocker A C—f
Stockwell S A—l
Stone Jacob—f
Stringer J W—l
Swartwood F—l
Tabour Realty Co—f
Taylor G W—l
Thayer & Gale—f
Thompson L K—l
Thompson J P—f
Thomson Robt S—l
Thorpe Bros & Armatage—f
Thurman J T—l
Timberlake B H—l
Tomlinson R B Jr—l
Totton J M—l
Towle Geo E—l
Van Slyke V H—l
Van Tuyl C W—l
Wagner F H Agency—f
Walker-Allen Co—f
Wallace & Belden—c
Waller G C—l
Walton Edmund G Agcy
Warren A—l
Webster D D—f
Weismann Arthur C—l
Wheeler A M—l
White W H—f
White Darling Hazard—f c
White & Odell—l

J. F. CONKLIN, President E. J. FORSTER, Secretary
A. E. ZONNE, Vice-Pres't & Treas. G. B. LOOMIS, Asst. Sec'y

Conklin & Zonne Company

Real Estate INSURANCE Mortgage Loans

Rand Building, MINNEAPOLIS, MINN.

COMPANIES REPRESENTED

Equitable F. & M. Ins. Co.; Hanover Fire Ins. Co.; Fire Association; Palatine Ins. Co.; Mechanics and Traders Ins. Co.; New Hampshire Fire Ins. Co.; Pennsylvania Fire Ins. Co.; St. Paul F. M. Ins. Co.; Union Marine Ins. Co.; Metropolitan Casualty Co.; New Jersey Plate Glass Ins. Co.

Conrad E A & Co—f
Conroy J F—f
Conroy & McLennan—f
Higley W M—f
Hill & Garwood—f
Hill Geo V B Co—f

Jacob Stone, Pres.

Northwestern Ins. Agc'y

Sole Agents for
Royal Exchange Assur. Co.
Pelican Assurance Co.

CHARLES W. SEXTON COMPANY,

Phœnix Bldg.,

MINNEAPOLIS, MINN.

Represents

AETNA,
CALUMET,
CAPITAL,
COM'L UNION,
COMMONWEALTH,
GERMAN AMERICAN,
HANOVER,
HOME,
LONDON ASS'CE,
NEW HAMPSHIRE,
NORWICH,
ST. PAUL,
WESTERN ASS'CE
FIDELITY and CASUALTY
AMERICAN BONDING

INSURANCE
In All Its Branches.

Special Attention given to the Interests of Non-Residents and Out-of-Town Orders.

WRITE US
For Information and Rates

F. H. WAGNER AGENCY

REPRESENTING
Agricultural; Buffalo German; Law, Union & Rock; American, N. J.; Firemens, N. J.; National Lumber, N. Y.; Buffalo Commercial; German, Pa.; Williamsburgh City.

MINNEAPOLIS, MINN.

Williams H F—l
Wilson & Force—c
Wilson W C—l
Winslow W E—l
Wolford W L
Woodruff C S—f
Woodward F W—l
Yale Realty Co—f

MONTEVIDEO
Anderson J O—f c
Budd & Moyer—f l c
Eliason A O—l
Eliason G—f
Fosnes C A—f
Moyer L G—f l c
Norman P L—f
Parks G A—f
Severens J M—f
Simons C W—f
Whitmore B A—f

MORRIS
Beise Geo W—f
Borrill W C—f
Bicknell W C—f
Burpee C B—f
Cherry Wm H—f
Cooley W F—f c
Devenney J H—f
Peterson Erick—f c
Putnam F R—f
Randall C B—f c
Siverts S A—f l
Spooner L C—f
Stenger A L—f l
Vaughan Chas—f

NEW PLAGUE
Hanzal W T—f
Komarek E W—f
Rynda A J—f
Wacek Jno—f

NEW ULM
Alwin A J—c
Deters B H—l
Fenske W A—l
Fritsche Rudolph—l
Henle John—f
Henningsen N—f l c
Jacobs George—f
Juni E H—l
Kuykendall W H—l
Meile Adolph—f l c
Pfaender Wm Jr—f l c
Schmidt Gottlieb—f
Wedendorf John—f
Wicherski S—f c

NORTHFIELD
Carpenter C P—f c
Clark M M—f c
Dilley H O—f
Dougherty Chas—f
Netland S A—f l
Rice Geo—f l
Rice F O—f
Schmidt & Shandorf
Wyman J F—f l c

NORTH ST. PAUL
Herrick John W—f c

ORTONVILLE
Chrisman Chas E—f c
Cliff & Purcell—f c
Farrington Ray G—f
Kaercher A B—f c
Kaercher Grace F—l
Michell John—f
Miller-Scofield Agency—f l c
Morrill E N—f
Purcell J J—f c
Scofield Chas E—f l c
Stephens E H—f

OWATONNA
Anderson R F—f
Bermett L L Sons—f
Church F E—f
Dunham Frank A—f c
Hostad F Y—f
Johnson R H—f
Kinyon A M—f
Malone J—f
Murphy Joseph—l
Niles J W—f
Palmer Johnson J—f l
Rowland & Doolittle—f l c
Schmidt Herman—f
Sperry W A—f
Theimer Karl P—f c
Wood F A—l

PARK RAPIDS
Shepard F M—f
Smythe W R B—f
Taber Wm M—f l c
Vanderpool F A—f
Wooley W W—f

PELICAN RAPIDS
Alexander C L—f l c
Bank J P Wallace—f
Bruce H N—f c
First Nat'l Bank—f
Sherin Cecil W—f
Weikle M T—f

PERHAM
Claydon R G
Daly M J—f
Dirkes C C—f
Donohue J W
First Natl Bank—f
Kemper Miss M A—f
Shannon A—f
Struett L
Young G M

PLAINVIEW
Carley J A—f l
Damoule R R—f
Fuller M D—f
Hall G R—f
Lyons S S—f
Oliverson H K—f
Sylvester Bros—f l c
Wood Melvin—c

PRESTON
Anderson C M—f l c
Bassett H S—f
Garrott T I—f l c
Read F—f

PRINCETON
Eaton G A—f
Ewing Guy & Co—f l c
Ewing Annie—f
Petterson S S—f
Rutherford M S & Co—f
Skahin J J—f
Zimmerman H—l

RED LAKE FALLS
Duffy John A—f
Germo Thomas—f
Grady F A—f c
Higginbotam—f
Tonpin A P—f l

Hood & Penney

Phoenix Building

Minneapolis Minn.

General agents for the

OCEAN ACCIDENT & GUARANTEE CORPORATION, Ltd.

for Minnesota, Western Wisconsin North Dakota and Montana, writing Liability, Boiler, Burglary, Health, and Accident Insurance:

Also general agents for the

TITLE GUARANTY & TRUST COMPANY

for Minnesota, Western Wisconsin and North Dakota, writing all classes of bonds.

Write us for rates and territory

MINN.—Con.

RED WING

Budehorst E J H—l
Chelsen Alfred—f l c
Diepenbrock G H—f c
Foot F W—f l c
Gates G E—f
McIntire Jesse—f l c
Nelson S G—f
Petersen N A—f c
Pierce A P—f c
Rosing A G—l
Rush W J—l
Wooders L—l

REDWOOD FALLS

Evans G L—f l
Hingeley M W—f l c
Mason S O—f
Miller A C—f l c
Robinson J B & Co—f
Quarton & Barnes—f
Smith Wm M—l

RENVILLE

Bennett A A
Clay C F—l
Daly & Barnard—f
Haan Peter—f
Mattson C N
O'Connor T—f
Stobuk H N—f

ROCHESTER

Allen Geo J—f
Bliss T H—f l c
Brookner Geo—f l c
Collin J T—f l c
Collin & Griffin—f l c
Collin & Kelly—f l c
Gooding A C—f c
Gooding F E—f l c
Griffin & McGovern—f l c
Fraser Wm—f l c
Heffron M—f l c
Kalb H—f l c
Kennedy T F—f l
McGovern J E—f l c
Morse E A—f c
Richardson H J & W B—f
Scott W C—f l c
Soule J W—f l c
Stevenson & Malone—l

RUSHFORD

Carpenter Niles—f
Miller Petu—f
Olsen H V—f
Reisuch O E—f
Rockwell G W—f
Roughford State Bank—f
Rowlee E B—l

ST. CHARLES

French Geo D—f
Kiefer Nic—f
Knapp Chas F—f l
Kramer F J—f
Miller Eugene—f
Pfefferkorn G—f l c
Smith A W—f
Spencer W E—f

ST CLOUD

Atwood C L—f l c
Bennett J R Sr—f c
Doane A D—f c
Donohue J I—f
Gorman P B—f
Hansen H—f l c
Kinskim Walter—l
Maynuson Geo—f
Quinlivan Dan—l
Reed & Miller—f
Rochall L J—f
Rosenberger George
Smith H L—f
Thayer W W
Walter John—f
Whitney Geo R—f
Wing T C—l
Wright A A—f l c
Zopp Edward—f

ST JAMES

Citizens Natl Bank—f l
Crowley W S—f l
Ellsworth F F—f
Lobben J L—f c
Meither Chas—f l
O'Meara & Tonnesson—f l
Sandquist M W—f l
Seager & Seager—f
Security State Bank—f l
Schoffman W F—l c
Thornton J J Sr—f

ST. PAUL

Adams Chas F—l
Adez John R—l
Adkins W A—l
Ahern J J—l
Ahl G H—l
Ahlen Alex—l
Allen E D—l
Anderson J W—l
Badger W A—c
Baitinger J M—l
Baldy Peter—l
Barry J E—l
Bass F W—l
Bayard Deuel & Co—f
Beardsley B F—c
Bell C P—f
Benjamin F A
Bentley C D—f
Bolt Gregory—f
Benjamin F A—f
Bergfield Jos—f
Blood & Thomas—f
Borer L J—f c
Bryant L N—f
Bullis J J—l
Campbell H A & Co—f
Canby & Meier—f
Carlson A W—f
Carlson John M—f
Casserly L I & Co—f
Cathcart Alexander—f
Clark Chas H—f
Clark M A—f
Clark R W—l
Clements L—c
Codden W—f
Cohoon J L—f
Cole H S—f
Colwell J H—l
Connell & Wegner—f
Corneveux J J—l
Cunningham A—c
Curley Chas H—f
Curtis W A—c
Cushing Luther S—f
Dahl & Martin—f
Davidson E H—l
Davis E P—f c
Dawson W—c
Day C H—f c
De Rough W—c
Dillon M J—l
Donovan Mat—c
Doolittle A A—f
Dougan E C—c
Duffy J T—c
Elder D R—f
Elford A S—l
Fahey P W—l
Fargo W D—f
Farney C M—f
Fletcher H H—f
Fletcher & Stephenson—f
Foot & Knauft—c
Ford F E—l c
Frost N R—f
Frye & Jenkins—f
Fry R J—l
Fugate J S—c
George H E—f
Gilliam Wm S—f
Graves Geo B—l
Haas J O & Co—f
Hage N O—f
Hanson J A—f
Hart W H—f
Haynie E C—c
Heath Charles—c
Hermanson Ivan—l
Herrick J W—f
Hitchcock & Learned—l
Hoffman J P—f
Hoffman L G—l
Hohenstein Aug—l
Hohle O A—l
Hoight J W—l
Houghtaling E S—l
Hoyt Homer H—f
Hughes L A—f
Hughson & Whitacer—f
Hunsaker C V—C
Hunt Chas J—l
Hunt P B—l
Jones W G—f
Jones & Dunn—f
Joyce W B & Co—f c
Kane & Co—f
Keating Jos—c
Keena H B—l
Keiter L M—l
Kirke W T—f c
Lagerman Jno A—f
Lang W A—f
Langford N P Jr—l
Lawrence Jno J—f
Lawton R M & Co—f
Ledy B A—c
Leibrock & Day—f
Lemon W T—c
Lenz & Lenz—f
Lilly T J—f
Lytle G L—Genl
McDonald Peter—f
Makiesky Ab—l
Maloney T B—f
Markert Geo—f l
Matz Jos—f
Merchants Agency—f
Meyers J E—l
Michel Geo—f
Minea E A—f
Moore C W—f
Moriarty M P—f
Moritz, Powers & Lehuder—f
Mosher-Lewis Co—l
Mott G C—f
Murphy D—l
Neely & Co R M—c
Neeley & Lilley—c
Nelson F E—f
Newport R M Jr—f
Nowell J A Co—f c
N W Trust Co—f
O'Loughlin Allan—f
O'Meara Chas Agcy—f
O'Meara Jos & Sons—f
Parlin F T—l
Patrick J M
Peet E W & Son—l
Peet Wm F—f
Pouliot E J—l
Prudden Geo H—l
Read Wm C—f
Reagan P M—f
Reeves A J—l
Rene A A—f
Ritt Edw A—l
Roberts G A—f
Robinson J K—l
Rodenberg Geo W—l
Rogers J A—f
Rogers John Jr—f
Rothschild H & V J—f
Rugg Geo C—f
Sanford & Co—f
Schnabel Geo E—f c
Schruger L F—l
Schuler D R—l
Sheppard G K—l
Shepard J W & Co—f
Simpson T R—l
Sjoberg & Hedberg—f
Smith D D—f
Smith M G—l
Smith & Taylor—f
Stark A J—l
Stenger George W—f
Sternberg Alex—f
Stewart F M—f
Stewart F M—f
Sperry Realty Co—f
St Paul—f c
St Paul Ins Agcy
Stinson A—f
Strickland Doolittle Co—f c
Tarbox C S—l
Taylor J W—f
Thompson C N—c
Tracy Jas—f
Truax U G—f
Waldref G Grant—l
Ware E M & H F—f
Warner & Regensdorf—f l
Watson J J—f
Weed, Parker & Co—f c
Wheeler F M—l c
Wilkes L D—l
Wilson F L—l
Worrell Granville—l
Youngman P D—f

ST. PETER

Davidson D—f
Lauman W G—f c
Miller & Miller—f l c
Sackett Ins Agcy—f l c
Tegner Mrs Oliver—f

SAUK CENTRE

Cooper J F—f c
Kells L—f l
Kells L L—f c
Lamb P—f c
Minnette F E—f
Morse C A—f l c
Morse W A—f
Rien Geo—f
Schoenhof Ben—c
Sprague C M—f c
Strebel A F—f c

SHAKOPEE

Coller J A—f
Deutsch M A—f
Duffy Wm F—f
Meyer Nick—f
Southworth E—f
Storer C C—f

SLEEPY EYE

Berg A M—f c
Bertrand E P—f
Brust Wm—f c
Davis L G—f c
Davis LeRoy A—f c
Geschwind Peter—f c
Griffith & Smith—f l c
Hauser Albert—f
Mo Hans F T
Pickle A H—f c
Reidl F J—f

SOUTH ST. PAUL

Clark C W—f
Lytle G L—f
O'Brian J J—f

SPRINGFIELD

Asch C H—f
Erickson Aug—f
Fernholz Ed J—f
Frank Wm G—f l
Frederickson A—f
Peterson C S—f
Ray J J—f
Schmid John R—f c
Seman C M—f

SPRING VALLEY

Bartlett Elwin—f
Hale S H—f
Hamlin Lyle—f c
Kellogg W L—f
Lyman W L
Pattridge S C—f
Shepherd R E—f l c
Steffens H H—f l c
Thayer Burdett—f

STILLWATER

Castle L B—f l c
Gillespie Ernest—l

McGarry Robt—f c
Prince-Joy Agency—f 1 c
Smith H E & H S—1 c
Smith - Staples - Robertson Agency—f 1 c
Sullivan Bros—f
Welch Thos W—f

TOWER
Akerson O W—c
Whitman G A—f 1

TRACY
Berdan C J—f
Cain H J—1
Fitch L J—f 1
Korns & Johnson—f
Robinson N J—f
Starr Mary A—f 1 c

TWO HARBORS
Andrews Brothers—f 1
Dwan John—f
Jille J G—f
Lawrence H David—f
Munford George—f
Olson John—f
St Cyr John—f

VIRGINIA
Bickford A E—f
Britts B F—f
Gill Thomas—1 c
Matson & Thurston—f
McDonald - Gill Agency Inc—f
Rosson F B—f

WABASHA
Hurd Jr—f
Jones R A—f

Jones Co R E—f 1 c
Kennedy Malcolm—f 1
Paine H—f
Satory John—f

WADENA
Baumbach R L—f
Becker John—f
Biglow Fred G—f
Feehan Margaret E—f
Field F C—f c
First National Bank—f
Gores F E—f c
Hastings Guy—f
Hughes & Mark—f
Hunsinger Chris—f 1 c
Kingsley Chas M—f
Latta F—f
Meltet John—f
Mettel John—f c
Murray A—f c
Sedgewick J A—f

WASECA
Andrews F B—f
Buchler L T—f
Buckman Marion—f
Coleman Thomas—f 1
Day F T—f
Lilly B—f
Madden J E—f c
Madigan John—f
Maloney A S—f
Sommerstad C P—f
Swift Wm A—f 1 c
Wobschall Wm C—f

WATERVILLE
Dressel F E
Dressel Geo J—f c

Everett M R—f
Everett T R—f
Hinze F G
Tray C A

WELLS
Allen A O—f
Brewster M W—f
Draper C H—f c
Heath S F—f 1 c
Hughes B—f c
Odell D A—f c
Pihl M J—f

WHEATON
Anderson V E—f 1
Cory H B—f
Griffith B B—f
Houston Charles E—f
Klawon F H—f c
Kristensen G K—f
Neuman O C—f 1
Ringdahl Wm—f
Shea A B—f 1
Warner W A—1

WHITE BEAR LAKE
Auger A J—f
First State Bank—f
Warner H A—f

WILLMAR
Anderson Land Co—f
Branton J F—1
Gilbert T O—f
Gunderson H—f 1 c
Handy F G—f c
Markhus Wm T—f
Nordin A F—f
Odell Chas W—f
Otis John—f c

Otterness G H—f
Sherwood C H J—1
Sevenson O K—1
Talman D N—1

WINNEBAGO
Armstrong J A—f
Grinnell F M—f
Headley C W—f
Hill W H—f
McGuiggan W J—f c
Moulton E C—f 1 c
Nichols H M—f c
Parker H W—f
Streater W A—f
Wasgatt F G—f

WINONA
Bierce & Ross—f c
Clark & Kelvin—f c
Gregory Geo W—f 1 c
Kunkel G W—f 1 c
Olsen H C—1
Pelzer Ed—f 1
Probasco C R
Rising & Jung—f
Roberts E M—1
Roessner L T—f
Stevens H C & Co—f
Szawlowski W L—f c
The Baumann Gordon Co—f c
Uehlein P E—1
Watson N H—f
Winona Ins Agcy—f c

ZUMBROTA
Farwell & Marvin—f
Rockur A J—f
Wuss Grover Mosher—f

MISSISSIPPI

ABERDEEN
Binford J A—1
Dortch L L—f
Eckford J W—1 c
French A H—f
McFarlane Jr J C—1 c
McQuiston D H & Co—f
Monroe Ins Agency Ins—f 1 c
Watkins W B—f

ACKERMAN
McWhorler B C & Co—f
Ruff & Dewitt

ARMORY
Baker & Thompson
McWhorter B F—f

BATESVILLE
Carothers J B—f
Jarratt M E—f 1 c
Lamb L B—f c

BAY ST. LOUIS
Ansley M E—1
Cazeneuve Jos F—1 c
Rea George R—f 1 c

BELZONA
Castleman Brumfield Ins Agency—f 1 c
McClintock J W—f 1 c

BILOXI
Bond Bros & Watson—f c

BOONEVILLE
Alexander R E—f c
Archer J G—f 1 c
Barnett W M & E B—1 c
Enis W P—1
Fugitt T J—1
Green J D—1
Sanders J B—1
Stanley J C—f
Taylor J T—f

BRANDON
Barnes W H—f c
Henry Pat—f
Ward M E—f c

BROOKHAVEN
Bradshaw W W—1
Brookhaven Bank & Trust Co—f 1 c
Daughtry J B—f c
Everett M L—1
McNair Dr Thos—f c
Underwriters Agcy—f 1 c

BROOKVILLE
Bank of Brookville—f
Johnson E H—f 1 c

CANTON
Dinkins W L—f
Evans J J—f 1
Flournoy J F Jr—f
Foot & Co—f 1 c
Holliday T C—f 1 c
Parker F H—f

CARROLLTON
Neill W H—f 1 c
Nelson C J—f 1

CENTERVILLE
Jones A L—f
Jones S R—1
McAllister R W—1
McKee Ezra F—f c

CLARKSDALE
Clarksdale Ins. Agcy—f
Johnson J H & Co—f 1 c

CLEVELAND
Brown Edgar—f 1 c
Davis P L—f 1
Reese W C—f 1 c
Woollard P M—f 1 c

COFFEYVILLE
Brannon W L—f 1
Holley R L—f 1
Seymour A—1 c

COLDWATER
Darby Mrs S L—f
DuBois E W—c
Gilliland W R—f c

COLUMBUS
Cayce Newman—f
Columbus Ins & Bkg Co—f
Long Mrs Henrietta—f
Macr P W—f
Merchants & Farmers Bank—f
Moore Edward S—f
Pope W E—f
Warfield H C—f c
Whitfield A D—f

COMO
Brown C R—f c
Choate J D—f
Lake George—1
Pointer J H—1 c
Wier V A—f

CORINTH
Chambers J F—f 1 c
Everett & Co Ben E—f 1
Thrasher Jno R—1
Young H N & Co—f 1
Young & Henry—f 1

COURTLAND
Johnson C L—f 1 c

CRYSTAL SPRINGS
Lott & Rhymes—f 1 c
Lotterhas P A—f 1 c
Townes A F—f

DUCKHILL
Binford & Wilkins

DURANT
Cooper R L—f
Glines W O—f
Ham J E
Murphy P H—f 1

EDWARDS
Montgomery W A Jr—f 1 c
Redfield W C—f
Ward W R—f 1 c

ELLISVILLE
Ellsworth W H—f 1 c
Pettis W S—f 1 c
Walters W V—f 1 c

ENTERPRISE
Buckley M W Jr—f

FAYETTE
Fayette Ins & Realty Co—f 1 c
Easterling W R & Co—f
Stone T B—f

FERNWOOD
Linton Z Z—1

FRIARPOINT
Lamkin J O—f 1 c
Robinson F D—f 1 c

GLOSTER
Garrett W R—1
Gloster Underwriters Agcy—f
Seidenspinner J L—1
Whittington E O—f

GOODMAN
Pickens Ed W—f 1

GREENVILLE
Bergman, Hebron & Starling—f 1 c
Lake J A—f
Lemler Max—f 1 c
Robb J H—f 1 c
Wheatley Haycroft Co—f 1 c
Wheatley George—f 1 c

MISS.—Con.

GREENWOOD

Bamwell J W—f
Delta Ins Agcy—f
Ellington J H—f l c
Fatheree M—l
Greenwood Ins Agcy—f l c
Johnson C F—f
McShane L F—l
Peteet W M—f l c

GRENADA

Beatty C A—l
Bell A S—l
Hoffa W B—l
Hoffa, Moody & Penn—f c
Lawerence O L—l
Moody T E—l
M'Leod Ruby Mrs—f l c
Penn W E—l
Richardson W L—l
Wilkins W P—l

GULFPORT

Burnsides J T—l
Coleman & Co—f l c
Corvan S E—l
Dontch Ins Agcy—f l
Hewes & Yerger—f
Jordan A E—f
Pulliam Jno—l

HATTIESBURG

Bishop J A—l
Collins & King—f
Currie Alex—l
Epley M J—f
Ferrill O S—l
Gaston P L—f
Hall R G—l
Hattiesburg Ins Agcy—f
Holmes D B—l
Lea & Duke—f
McCullough N R—l
Montague A A—f
Pace Geo—l
Robertson Geo H—l

HAZELHURST

Conn Abe H—f c
Covington G W—f c
Ellis Bros—f
Graves A T—f c
Hamilton Mrs Mary N—f
Higdon M N—l c
Ramsey Mrs Carrie W—f l

HERNANDO

Cogan R F B—f
Cooke & Flinn—f
Fosterr H—f l c

HOLLANDALE

Bank of Hollandale—f
Hannah Wm—f l

HOLLY SPRINGS

Francisco E W—f l c
Smith & Totten—f l c
Smith L A—f l c

INDIANOLA

French, Smith & Variardale
Lockhart W M—f l
Oliver A W—f l c
Pitts W T—f l c

ITTABENA

Bradford & Reese—f l c
Dunn C—f l
Russell J F—f l c

JACKSON

Carter & West—l
Cavett & Cavett—f
Crowder A C—l
Dreyfus I & Co—f
Glaiser & Co—f
Gordon & Taylor—l
Harmon & Fairley—l
Hood J C & Co—f l
Lake-Lott Co—f c
Lee A C & Co—f c
Mims R B—l
Montgomery & Cross—l
Nugent & Galloway—f c
Pullen & Lake—l
Ragland & Anderson—l
Ratliff & Gunter—l
Robinson & Robinson—f c
Ross & Yerger—f c
Shoemaker J M—l
Simonton W W—l
The Bradley Co—l
Wharton & Roberts—f c
Whitten & Johnson—l
Wells & Sessions—l
Yerger L & Co—f c

KOSCIUSKO

Brown J P—f c
Cain J H—f
Fletcher John M—f l c
Knotts J M—f l c

LAUREL

Edwards A A—l
Edwards J M—l
Ferris C H—f
Ford & Co—f c
Hall C R—f
Knight G W—l c
Rumble W F—f c
Stinton J C—f
Trest J A—f c
Wilson W L—l
Yates, Saunders and Yates—f c

LELAND

Smith M B & Co

LEXINGTON

Dyson John L—f l c
Smith T W—f l c
Watson H W—f l c

LOUISVILLE

Boswell C N—l
Delashmet B—l
Hollingsworth N J
Johnson B T—f
McCracken F—c
Philips L B—l
Taylor T F—f c
Tolbert R L—f c

LUMBERTON

Hall W W—f
Camp D C—f l c

MACON

Cavett E D—l
Cavatt W M—l
Dorroh C B—f
Fant A C—f l
Holman W H—l
Lee Joe—l
Lucas P G—l
Minor W P—f
Roberts L C—l
Yates E V—f
Yates R E V—l

MAGNOLIA

Gill W A & Son—f
Hiller Jonas—f c

M'COMB CITY

Craft H—l
Jamis T W—f
Latterhas Fred—l
Quin & Williams—f
Watkins J T—f l

MERIDIAN

Broach & Broach—f l
Carter & Broach—f
Cameron B F—l
Dowdle J R—l
Elson Miss Minnie—l
Gibson J A—l
Grimes B H & Co—f l c
Harris-Caldwell Co—f c
Hodges W G—f
Kimbrough Ed—l
Lloyd J C & Co—f
McRaven A D—f
Nall, Broach & Keeton—f
Ormond R F—c
Shotts Henry A—l
Street H M—f
Terrell W A—l
Weems & Smith—f
White B V—f c
Woods H J & Co—f c
Woods & Poitevent—f

MOSS POINT

Cowan O B
Fourth Chas
Stewart J W—f l
Vanderwall John A—f l c

NATCHEZ

Davis E L—f
De Lap F G—f l c
Mayor A S
Porter C L—l
Rawle John Sr—f l c
Turley H C—c
Wheeler Moritz & Stratton
Willson C W—l

NEW ALBANY

Phyfer & Smallwood—f c
Smallwood J A—l

NEWTON

Bassett J H—l
Gilmore W A—l
Maguire H C—l
Newton Ins Agency
Rowzee J R—f
Selby T H—f
Wilson Thomas—f

OCEAN SPRINGS

Russell H F—f

OKALONA

Bromlett T L—f
Ellis B L—f
Houston & Jogoe—f l c
King S B—c
Morrison & LaGrone—f c
Savage W E—f

OXFORD

Logan & Knight—f l c
Ponter W D—f l c

PASS CHRISTIAN

Northrop Elmer—f l c
Lansing John E—f c

PEARLINGTON

Pescud P F & Co—f

PICKENS

Bridgforth L—l
Gordon W S—f

PONTOTOC

Boone W A—f l c
Simmons J D—f
Thomason W L—l c

POPLARVILLE

Rolands C E—l
Tally J C—l
Scarborough J J & Co—f l c

PORT GIBSON

Brashear J N—f c
Drake E S & J T—f c
Gordon C A & Co—f
Humphreys E A—f l c
Spencer H N—l
Spencer J G—l
Taylor & Bernheimer—f c

QUITMAN

Evans J B—f
Terral J A—f l c

RIDLEY

Matthews W L—f
Murray J Y Jr—f
Wallace J C—f

ROSEDALE

Lobdell John V—f l c
Roberts W B—f l c
Ellis & Richardson

SARDIS

Duval C W—f c

SCRANTON

Jane E J—f c
Lewis F H—f c

SENATOBIA

Hill T P—f l c
Johnson H—f
Lauderdale J W—f
Still W E—f c
Taylor N A—f

SHUBUTA

Patton W H—f c
Weems C S—f

SHUGULAK

Minor H A Jr—f l

STARKVILLE

Hartness G D—f c
Hogan J B Mrs—f c
Powers F H—f c
Reynolds H H Ins Agcy—f c

SUMMIT

Atkinson Woodson—f
Bradshaw & Bradshaw—f c
Ford & Kersky—f
Tennisson Annie—f

TEHULA

Hubert J G—f
Jones W B—f

TERRY

Redding—c f

TUPELO

Marmon Brooks—l c
Povall W S—l
Savery's Ins Agcy—f l
Vincent W S—l

UTICA

Ferguson & Grafton—f l
Price W H—f

VARDEN

Armstrong J J—f
McCormick S E—f
McConnico S E Jr—f l

VICKSBURG
Flowers Bros—f c
Flowerree R E—f l c
Helion Dickson—f
Hennessey P L & Bro—f l c
Lum, Hirsh & Hirsch—f l
Moore J K—f l c
O'Neal F C—l
Paxton & O'Neil—f l
Russell & Moore
Smith Bros—f
Speed L—f
Wilkerson R C—f l c

WATER VALLEY
Brown S B—f
Cock Everett—f l c
Hamner W C—f
Wagner J H—f

WAVELAND
Dunbar J V—f

WAYNESBORO
McAllister Wm—f

WESSON
Anderson W H—f
Rea R E—l
Rea Jas S—f

WEST POINT
Arthurs, Dugan & Co—f
Feazell M P—l
Hibbler Tol—f c
Howorth B M—l
Keys & Beatty
King T C—l
Miller Edith—l
Mosely & Lagrone—f l c
Oliver I A—l
Smith—l
Stacy Hibbler—f
Trotter R M—l

WINONA
Bachman E B—f c
Bray W M—l
Purnell J C—f
The Winona Ins Agcy—f l c
Webster W S—f

WOODVILLE
Davidson J A—f
Joseph I S—f l
Richardson Mrs N—f
Sessions J M—f

YAZOO CITY
Barnwell & Barbour—f c
Carroll Miles—f
Clark Jas A—f l c
Doherty M P & J B—f
Eggleston H T—l
Exum B—f l c
Howard F—l
Hudson W M—l c
Maxey W P—l
Mott N A—f

MISSOURI

ADRIAN
Allen F R—f l c
Groves Jos H—f c
Herrald Geo
Hoover India Miss—f
Mahon W S—f l c
Moulton C F—f
Nelson Mondy—f
Wods F M—f

ALBANY
Dalbey Blondina—f
De Bord Stephen—f
Ernst C E—f
Kent D O—l
Kingsborough D D—f
McCammon J P—f
McCammon & Gibbany—f
Robertson D F—f
Stapleton W P—f
Ware J W—l
Wayman J D—f
Williams John S—f

APPLETON CITY
Boch Jno L—f
Chapel W W—f
Cline N B—f
Coffin J G—f
Finly J S—f l
Miller F H—f l c
Myers Ed—l
Pierce Chas—f
Vannice W R—f

ASH GROVE
Comegys C B—f
Dalzell W H—f
Hayden J C—f c
Musgrave G W—f
Norris A J—f
Reynolds Howard—f l c

AURORA
Grier Gertrude E—f
Investors Realty Co—f c
Munday J W
Raitinger Henry R
Thompson C G—f
Underwood J W—f
Williams & Duckworth—f c
Woodfill Jared R Jr

BELTON
Blair J F—f
Bradford W J—f l c
Houston W P—f l c
Roberts W A—f

BETHANY
Allen Bros—f
Barlow & Barlow—f c
Bryant Joseph F Jr—f
Crossan C—l
Cumming A S—f
Davisson S P—f
Frisby E H—f c
Heaston Wm C—f c
Hughes A L—f
Leazenby W H—f c
Nelson I E—f c
Neville Lillian C—f
Rusk J H—f c
Sigler B P—f c
Skinner E—f c
Skinner W H—f c
Towns W F—f c
Winslow C S—f

BEVIER
Edwards Waldo—f
Hale C F—f
Hughes J G—f l
Hughes J R—f
Jones Ed S—f
Nisbeth J W—f

BLOOMFIELD
Cole W F—f
Crosser G H—f
Green H S—l
Moran Verner—f
Nicholls C H—l
Reddick J R—f
Sitz & Hutchings—f
Smith Addie L—f
Smith S S—l
Turnbaugh SonT B—f
Wilcox S D—f

BOLIVAR
Adams & Mosier—f
Deardorff Anna
Leonard B F—f
McCracken H C—f
Taylor Ellis—f
Townsend O M—f
Viles C W—f
Watson T A—f l c
Wimberly Letia

BONNETERRE
Bonney O M—f
Buford—l
Bowman J J—f
Francis E N—c
Francis E J—f
Frasier Jno W—f
Kirkpatrick Alice—f
Malugen J H—f
Segar—l

BOONVILLE
Chambers Wm—f
Dauwalter F—l
Elliott Miles—f
Gott C P—f
Hodelich R—f
Journey C W—f
Lionberger Wm M—f
Rennison J E—f
Spillers J L & Co—f
Stephens W S & Bro—f c
Trigg W H & Co—f c
Wilson & Nixon—f
Whitlow R W—f c
Windsor E A—f l c

BOWLING GREEN
Alliston J E—l
Cash J E—l
Davis W J—f
Dunbar Wm—f
Henxon E W—l
Lee G T—f
Omohundro E B—f c
Thompson J E—f
Tinsley & Basye—f
Wenkle Cash—f
Wise G C—f l c

BRECKENRIDGE
Greenwood & Cleveland—f
Hart Walter O—f
Hunt L W—f
Kenower J T—f
Russel Joe C—f l c
Stucker & Son—f
Ward Frank—f

BROOKFIELD
Baer D H—l
Bettelheim B J G—f
Brinkley Chas W—f
Carlon John T—f
Cornish J E—f l
Erwin C O—l
Hendricks J J—f
Lander H P—f l
Markhan Harry—f
Martin W W—l
Rusk M Y—l c
Rusk E M—f l c
Skene D B—l
Wannemaker N E—f
White B F—l

BRUNSWICK
Benecke Louis F—f
Benecke & Benecke—f c
Crossland J I—f
Elliott Hiram E—f
Finch Chas E—f c
Jackson L T—f l c
Merrill Lewis E—f
Rucker G W—f c

BUTLER
Canterbury B—f c
Catterlin J M—f
Dutcher E T—c
Ewin C S
Gough & Walker—c
Hart Aron—f
Hart & Duvall
Hartwell P—c
Herell J T—f l
Holoway & Choate—f c
Horne Miles—f
Jeter Frank—f
Moore Jas B—l
Ross W W—f
Smith J F—f
Sleeth C A—f l c
Tuttle Ezra—c

CALIFORNIA
Barnhill W M—f l
Gill S C—f
Hardy H B—f l
Heck W C—f
Hert L F—f
Herfurth Henry—f l
Hunter & Kraemer—f
Kuhn H W—f
Rice F A—f l c

CAMERON.
Baker M P—f l c
Clark John A—f
DeHart L P & Son—f c
Eakin E J—f c
Fitzgerald Maggie—f
Freeman H F—l
Gantz A T—f
Groves & Cooper—f
Harris E T—f c
Hausom Adam—f l c
Hurd L S—f
Klepper Frank B—f
Livingstone J A—f
McGill Nettie—f
Partin T W—f
Rice H E—c
Shirts H V—l
Trice W E—f
Williams J E—f
Ziegenbien Henry—f c

CANTON
Ballow J F—f
Barrett C W—f
Clay & Son—f
Elston John—l
Ewalt C M—f
Haney A F—f
Henderson E F—f c
Henton W B—f
Hilbert Arthur—f
Hilbott E—f
Howard H H—f
Lawrenson F R—f
Lillard J W—f
McCutchan Jas F—l
Millspaugh F C—f
Settle J M—f c
Smith J R—f
Starr N D—f
Turley W M—f

MO.—Con.

CAPE GUARDEAU

Albert, Vandivort & Vasterling—f 1 c
Armantrout R—l
Astholz H A—l
Bridges & Kempe—f 1 c
Caton E A—l
Chappell Geo E—f
Doris Jas H
Englemann E H & G B —f 1 c
Juden Thos J—f 1
McCrea C W—l c
McIntyre John—l
Neal C J—l
Norvell C A—l
Sample John I—l
Schuler John—l
Snider M N—l
Williams Thos M—l
Williams & Ellis—f c

CARL JUNCTION

Allen E—f c
Chitwood G D—f
Downs Chas—f
McDonnell A W—f

CARROLLTON

Erwin H—f
Houston J G & Son—f 1 c
Kimble E W—f
Lemon R—f
Lewis Sinton—l
Medlin A B Sr—f c
Peltier & Arteburn—f
Riblett Wm—f
Ryan A—f
Tuley J N—f c

CARTERSVILLE

Burch & Harrington—f c

CARTHAGE

Black & Wyatt—f c
Braerton & Huckensmith —f
Buckwell & Caffee f c
Butts Ins Agcy—f
Crain R H—f
Crawford J C—f
Cushman F A—f c
Davison M F—f
Dodwell L J—f
Gray T E—f c
Griggs J W—l
Hall J E—f
Lewis A F—f
Manley & Asendorf—f c
McGee John C—f c
Smith Geo F—l
Spence James—f
Stemmins A C—f

CARUTHERSVILLE

McClanahan J W—f 1 c
Smyth J F—l
Tindle, Ward & Byrd—f 1 c

CENTRALIA

Anderson E C—f
Booth H S—f
Boyd & Son—f
Diggs P R—c
Early C H—f
Edwards J R
Hollingshead H H—f c
Hope R L—l
Jennings D M—f 1
Meffert Bros—f
Settle C M—f

CHARLESTON

Black W E—l
Boon & Lee—f
Browning F—f
Deal E J & Co—f c
Haw J M—f
How Lynn—f
Hequembourg C W—f
Kirpatrick Charles E—f c
Rhodes John A—f
Sinks A B
Steele L D

CHILLICOTHE

Ashby Frank—f
Brant Harry C—f 1
Broyles Conner Land Loan & Ins—f
Crow & Newman—f
Gill & Ryan—f
Gunby W E—f
Hall A—l
Hoffman H C—f
Leaver Miss Kittie—f
Martin L A—f
Rohrer S D & Co—f
Smith Oscar L—f
Stewart & Son—f 1
Watkins J E—f
Wyckoff—C F—f

CLARENCE

Byars F W—f
Hamrick W L—f
Harnes E M—f
Pritchard W M—f 1
Shanks N O—f 1
Shanks R N—f
Whitby & Edwards—f
Wright H A—f

CLARKSVILLE

Carroll & Co—f
Duvall F J—f
Estes L Edgar—f
McGinnis B F—f
Moody E N—f
Wells J Henry Jr—f

CLINTON

Byler & Cheatham—f 1
Carter W F—f
Collins T W & Son—f 1 c
Davis C I—f
Dix E E—f
Elliston J L—f c
Faris H P—f
Goodwin W M—f c
Hoover Owen—f
Hunter H L—f c
Kyle J H—f
Lindley J F—f 1
Snyder—f 1 c
Stevens W M—f

COLUMBIA

Batterton & Belcher—f
Bowman & Long—f 1 c
Cochran H W—f
Columbia Ins & Rental Agency
Dimwiddie A F
Fellows N J—f
Fyfer, Sang & Bauman—f c
Goldsberry H W—f
Hockaday C O Jr
Holloway T J—f
Kerfoot C C—l
Lonsdale B H—f
McDonnell Emmet—f
Niedermeyer F W—l c
Pratt S W—f c
Schwabe Bros—f c
Smith D N—f
Smith W F & Co—f
Spencer G A—f
Stewart A J—f
Stone & Lipscomb—f
Trimble W G—f
Whittle T W—f

CRYSTAL CITY

Crystal Merc Co
Sutter Fred—f 1 c

DEEPWATER

Godwin W E—f
Pigg W L—f
Witherspoon M B—f

DESLOGE

Mackley A P—f
Ward & Whitener

DE SOTO

Barrett Jno. F—f
Behrens H J—l
Berkeley J G—f
Chenoweth N F—c
Colman A L—f
Coxwell T F—f
Crow W E—f 1 c
Eaves T B—f
Edgar E C—f 1 c
Herrington M F—f
Herrick Leon—f
Kempe Elmer—f
Jones W T—l
Jones Roscoe B—c
O'Malley M F—l
Mauthe W J—f
Mahn George—f c
Muller Anton—f
Munroe Robert B—f 1 c
Rouggly D L—f c

DEXTER

Carter & Copeland—f 1 c
Casey E L—f
Clements & Blankenship —f 1 c
Crane C A—f 1 c
Jeffers & Weber—f 1 c
Jones Ned—f 1 c

DUENWEG

Sterling H W—f

EDINA

Briggerstaff A G—f 1
Cottey L L—f c
Ennis J W—f c
Gibbons Paul—f c
Hollister W C—f c
Jack J J—f c
Linville C B—f c
Long J E—f
O'Donnell Thomas—f c
Raleigh & Dorian—f 1 c
Ronner D A—f c
Smith C E—f

ELDORADO SP'GS

Allen W H—l
Billingsley S W—f 1 c
Davidson C C—f
Dry T B—f
McCary & Son—f
Rhodes & Clasby—f c
Rogers D—f
Russell W M—f c
Shaw Bros—f

ELSBERRY

Brown Refus M—f
Gibson John M & Son—f
Huckstep Chas S—f
Long Thos L—f
Shannon & Palmer—f

FAIRFAX

Carmean L T—f
Carter A L—f
Carter J G—f
Combs Chas—f
Daulton B D—f
Dragoo N F—f
Hambaugh W H—f
McDonald D T—f
Robinson M V—f
Schooly A L—f
Seneft I C—f
Stonfer W H—f
Whitford R C—f

FARMINGTON

Evans U S G—f
Fleming W N—f
Haile O L & Co—f 1 c
Ledbetter H B—f
Murrill John—f 1 c
Talbert Robert M—l
Smith-Bleeck-Forster—f 1 c
Young M A—f 1 c

FAYETTE

Armstrong J W—f 1 c
Bedford E W—f
Blakemore W W—l
Brown W G—l
Burguin A B—l c
Davis M H & Co—f
Denneny J B—f
Furr C C—f
Gallemore J R & Co—f
Heist J W—f c
Jackson R S—f c
Kirby Alva—f
Milsap J A—l
Potts John—c
Potts Miss Nell—c
Settle J D—f
Settle J R—f
Smith T J—f c
Smith Willard—f
Talbot John—l
Tolson J D & Co—f
Woods J A—f 1
Woods Theo—f 1

FERGUSON

Houseman Carl—l c
Graf & Case—f
Polland J B—f
Randall & Tiffin—f
Reid Fred A—f

FESTUS

Boyer U S—f
Funk J R—f

FLAT RIVER

Horton & Reid—f 1 c
Roberts & Tetley—f 1 c

FREDERICKTOWN

Albert R—f
Anthony E D—f
Boardman & Farrar—f
Chilton J F—f
Chitwood J H—f
Glaves J F—f
Snider Edgar—f

FULTON

Adcock & Gilpin—f 1 c
Atkinson J H—l
Baker J R—c
Bell M F—l
Collier S Barry—f
Guthrie Bros—f
Hamilton Realty Co—f 1 c
Harris & Harris—f 1
Henderson & Adcock—f 1 c
Herring D W—c
Jameson W E—f 1 c
Koontz & Palmer—f 1
McIntire J Wallace—f
Russell W F—l
Sharp J B—l
Tucker & Holman—f 1
Tuttle E N—f 1 c

GALLATIN

Alexander G F—f
Britton R J—f c
Cruzen N G—f
Dudley Boyd—f
Gillihan R B—f c
Givens N S—f c
Handy W R—f c
Hull J F—f

Lile W G—f
Parker F M—f
Parker Grace—f
Pilcher H A—f
Selby J A—f c
Stephens Farm Loan Co —f c

Tague W O—f c
Yates T B—f c

GLASGOW

Borges H—1
Denny H A—f
Hannaca W A—f 1
Harrison Geo B—f
Henderson J S—f
Massie F A—f 1 c
Osborne T E—f 1
Price A B—f 1
Richardson G S—f
Scott J H—f

GRANBY

Cummings J B—f
Varner S B

GRANT CITY

Benson Jesse—1
Case Wm—f 1
Clark F M—1
Cloud J F & Son—f
Dubois & Miller—f
Ewing & Hastings—f
Hudson & Engle—f
Hudson Walter—f
Kelso Ed—f
Phipps Geo—f

GREENFIELD

Harrison Edwin—f
Holland W M—f
Neale B M—f
Payne R D—f
Russell W O—f 1 c
Sturns Ed—f c
Wetzel L A—f

GREENVILLE

Bennett C P—f c
McElhanon H B—f 1 c
Settle John H—f
Templeton A G—f c

HAMILTON

Clark Elmer—f 1 c
Filson T A—f c
Hudson C P—f 1 c
Johnson C C—f c
McAfee William—f c
Roberts J P—f
Windle Dale T—f c
Wyatt W J—f c
Young S M—f

HANNIBAL

Anderson C H—f
Anderson T L—f c
Bassen & Spencer—f c
Clayton Geo D—f 1 c
Clayton Robert M—f c
Cole J F—f
Drexel & Link—1
Elzea J E—f 1 c
Fisher A J—f
Fisher W H—f c
Gilbert R N—f
Goodson R B—f 1 c
Hannibal Trust Co—f
Holme John T—f 1 c
Osterhout S O—f
Howman & Greenville—f c
Roberts & Co—f
Scheidker & Hoffman—f 1 c
Settles E V—f 1
Smith Abner S—f
Wilson M H—f 1

HARRISONVILLE

Allen C E—f c
Barrett Bert—f c
Barrett W H—f c
Bohon A B—f
Brous C A—f
Burke J J & Co—f
Conger Arthur—f c
Daniel Hal. C—f 1 c
Hall Bros—f
Hoover S W—f 1 c
Horn W A—f c
Lamar & Kimberlin—f
Litsey Frank—1
Summers W D—f
Wilson J M—f
Wooldridge & Bird—f

HERMANN

Begemann Aug Jr—f
Meyer Aug—f
Egley Chas A—f 1
Rippstein E F—c
Silber V A—f 1
Walker A B—f 1 c

HIGGINSVILLE

Campbell H F—f c
Hoefer Daniel—f c
Jackson J F—f
Sautmyer J B—f 1

HOLDEN

Batsell G G—1
Bell M C—f c
Boisseau O G—f
Bowers Jesse—f c
Brad Harman—1
Carpenter Mrs Ella—f
Eves M J—f c
Gilker J A—f c
Liddle W H—f 1 c
Sankey S R—f 1 c
Steele & Son—f
Wallace W B—f
Young Geo S—f c

HUMANSVILLE

Evans S B—f
Ham A H—f c
Wood Wm M

HUNTSVILLE

Bagby & Obryan—f c
Heether J A—1
Keobaugh Geo W—f c
Kirk Geo T—f c
O'Bryan J T—f
Rutherford, Holman & Co—f
Sutliff R E & Co—f 1 c
Vasse Percy L—f c
Wayland J N—f

INDEPENDENCE

Barton & Jackson—f c
Beatty A C H—f
Briggs John D—f c
Bryant O P—f
Burton Co E P—f c
Carroll Carrire May—f c
Chastain H—f
Clements Margaret—f
Clinton Geo W—f
Compton Bros
Hall & May—f c
Hardin J H—f
Haris E P—f c
Higgason A E—f
Lewis C O—f
Loar W S—f c
McCoy A L—f
Mindrup Oscar—f
Modie John H—f
Ott A M—f
Prewitt J A—f
Rider, Walter & Co—f 1 c
Sea L M—f 1 c
Sitlington R S—f
Southern A C—f

Trowbridge R B—f c
Wood J A—c
Woodson & Shartle—f 1 c
Zeigler John—f

JACKSON

Boss & Puls—f c
Caldwell H L—f
Hines T D—f
Hubbard A D—f
La Pierre C H—f c
Masters B F—f
Williams S D—1
Williams Chas—f
Wilson R K—f

JEFFERSON CITY

Bauer August J—f
Bredeman John H—1 c
Burch Edson L—f 1 c
Burch N C & Bro—c
Chinn & Smith—f c
Cook Sam B & Co—f c
Cox S W—f
Dallmeyer Wm A—f 1 c
Edwards W J—1
Franz L J—c
Frazier W B—1
Fromme F J—f
Henry D D—f
Hewett J W—1
Leslie B E—f
Menteer W J—f
O'Connor James—1 c
Roer & Henry—f
Sarman H T—1
Schirmer L A—1
Thomas & Price—f c
Vaughn G R—1
Winston C A—f c

JOPLIN

Andrews John M—1
Barr J F—1 c
Beaufort Herron—1 c
Bradley J H—1
Briggs & Briggs—f 1 c
Brogan J A—1
Burr Edward—1
Callaway W Irwin—1
Calvin J W—c
Clover & Clover—f
Cofer & Saunders—f
Conley M J—c
Cox A W—1
Craven Chas—1
Dangerfield J H & H E —f
Digby H—f
Dinkelbihler John G—1
Edwards Chas
Ennis C M—1
Faulkender J C—f c
Gray Howard—f 1 c
Harvey A E—1
Hitchings H E—1
Howard & Brown—f

Patton F B—1
Pearson Mrs Pearl—1
Pile—f
Roberts H C—1
Rudd R H—f 1 c
Sardies Smith—f
Smith, Franklin M—1
Steele Clement—1
Swet Geo G—1
Swet P T—1
Tatman B L—1
Timmig C H—1
Walker Jos S—f
Walker & Tatum—f 1 c
Webster Elmer—f 1 c
Webster & Keenan—f 1 c

KAHOKA

Callihan O S—f
Gridley Bert—f
Hiller Chas A—f
Lang C G—f
Llewellyn C T—f
Montgomery F L—f c
Rutherford W T—f
Spangler E P—f c
Whiteside John A—f

KANSAS CITY

Allen Investment Co—f
Allendorph E W—1
Austin Howard A —1
Bailey L B—1
Bair, Eaton & Fulton—f
Bales & Hogsett—f
Barbee C L—1
Barrow James S—1
Beadle A D—1
Bennett & Pickett—f
Blackman J & Co—f
Blakeley H G—f
Bond Geo A—1
Boone, Daniel & Co—1
Boor V F & Co—f
Brent & Crittenden—f
Brockway Bros—f
Brown & Mann—f
Bryant Smith Realty Co —f
Casey Samuel L—f
Casey & Smith—f
Chamberlain A A—f
Chesney F O & F L—1
Chick J S Inv Co—f
Childs & Jones—f
Clark H D & Co
Cornelius Thomas J—f
Corrigan & Madden—f
Courtney C C—1
Cowherd Bros—f
Crow & Nelson—f
Crutcher & Sons—f
Denison & Carter—f
Dew James P & Co—f
Dillon Wm J—f
Dixon R H—c
Dobbin & McLaughlin—f

DRENNON SCHAFER & CO.

INSURANCE OF ALL KINDS
SURETY BONDS

408-412 FIDELITY TRUST BUILDING
KANSAS CITY, MO.

Lucas Sam'l O—1
McDonald Walter—1
Miles & Son—f 1 c
Milne R G—1
Milne W S—1
Molloy D D—1
Musselman - Grigg & Becker—f 1 c
Myers Geo E—1
Osfall H S—1

Dodson Bruce—f c
Drennon R H—f
Dunlap I B & Co—f
Dyer Bros Realty & Ins Co—f
Dyer Geo L—1
Ellis & Segur—1
Ennis H R & Co—f
Erhardt Phillip—f
Forgy Chas E & Co—f

MO.—Kansas City, Con.

Fowler & Long—f
Fradenburg B J—f
French Charles E—f
Ferguson Fred W—f
Furgason & Tabb Und Co—f
Gallagher A E—f
Garnsey Anthony & Co—f
Gish John W—f
Graham & Barker Co—f
Gray Leslie C—f
Greef A H Realty Co—f
Green T J & J J & Co—f
Griffin Bros—f
Griffith F A—1
Groves Baird & Eaton—f
Groves Bros Ins Agcy—f
Hal & May—f
Harriman D S—f
Harwood, Child & Fowler—f
Hayslett R E—1
Hines V G—f
Henderson Wm B—f 1
Hobart Norman E—f
Hocker W S—f
Holden W F—f
Holmes & Hoffman—f
Hunter & Bryant—f c
Jenkins J B—f
Johnson W B & Co—f
Jones R B & Sons—f
Jagondnigg J T & Co—f
Jones R B & Sons—f
Kessinger W L—f
Klein, Schm'desk'p & B'd'n—f
Kumpf's Ins Agcy—f
Launder C G Sons—f
Lippincott Elmer E—f
Long George D—c
McCallum & McClintock—f
McCarthy Chas F & Co—f
McCluer & Van Horn—f
McGonigle Stinson & Metcalf—f
McKee J E—f
Madden P H—f
Maurer Otto G—f
Mauritzies Frank—f
Medes W J & Son—f
Mill Chas D—1
Miller Henry R—f
Miller Jack P—f
Motley W P—1
Muehlschuster & Jaiser—f
Neuerburg, Brown & Co—f
Nichols A P & Co—f
O'Loughlin F J—f
Oppenheimer George—f
Parker C D & Co—f
Parsons Frank D—f
Peirson Wm A Ins Agcy—f c
Peltzer Theo C—f
Perrin Clark—f
Phister, Laurance H—f
Platt M R Jr—f
Potter Eli—1
Pratt & Thompson—f
Rainey T M—f
Rankin Harry—f
Reese Clark W—c
Richey J R—f
Ridge Thos S—f
Rieger, Adkins & Moore—f
Rieger & Thompson—f
Roach H E—f
Robertson H C—f
Rose, Henry F & Co—f
Rudd Charles B—f
Rush Jos H—c
Sachs Charles—f
Sachs Oscar—f
Scarritt Nathan—f
Scarritt & Mosher—f
Schoenberg Realty & Inv Co—f
Schroll Joseph—c
Scott & Walmsley—f
Scott, Walter & Co—f
Seidlitz Chas N—1
Sells Edgar N—f
Sills Northup & Co—f
Silvey J S—f
Silvey Ledru—1
Simpson & Groves—f
Simpson S N & C L—f
Sloan-Norris Realty Co—f
Smith & Baxter—f
Sommerville J P & E M—1
Spencer E J—f
Spicer's Ins Agcy—f
Stevens W P M—f
Stevenson M D—f
Stone Robert Inv Co—f
Stowell A C & Sons—f
Stowell-Meeker Co—f
Swearingen J H—1
Swofford J J & Co—f
Thorstenberg Realty Co—f
Threlkeld J E & Son—f
Tillhof & Campbell—f
Trout Jno N & Co—f
Truitt E S & Co—f
Turner & Nichols—1
United Surety Co—c
Urban J E—f
Van Guilder E Macey—f
Wallace Ins Agcy—f
Walmsley, Harry R—f
Watson F Stanley—1
Webb Geo W & Co—f
Welsh J B Realty & Loan Co—f
Wendel J B—f
Weyer D A—c
Whipple A A & Co—f
Wiles J P—f
Willock Realty & Loan Co—f
Wittig & Manning—f
Woodson & Shartle—f
Woodworth & Stewart—f

KEYTESVILLE

Anderson M W—f
Holcomb Mrs Annie—f
Holcomb M H—f
Kellogg B—f
Martin J E—f c
Martin T J—f 1
Taylor A F—f 1

KING CITY

Bawman & Morshall—f
Corder & McKenny
Flood John—f c
Milan Wm—f c
Snapp J A—f c
Sullinger J W—f
Wagers J T—f
Ward George—f c
Ward J H & Geo—f c

KIRKSVILLE

Bonfoey & Son—f c
Buhl Lois—f c
Dockery T J—f
Downing Wm A—f
Hamilton Chas A—f
Hatcher J W—f c
Kirksville Trust Co—f
Lamkin B F—f 1 c
Lindsey H S—f
Lorens Robert—f
McLaughlin S S—f
Minter & Winn—f
Orcutt C S—f

KIRKWOOD

Allen N H—f c
Ambler A B—1 c
Douglas Rolla—f 1 c
Hough Realty Co—f c
Mars W T—f c
Moore Sam'l—1
Thomas B F—f c

KNOBNOSTER

Craig A M—f 1
Littlefield Ed C—f 1 c
Senior John G—f

LA GRANGE

Bozarth Carrol C—f
Davis Geo—f c
Edwards Leslie—f
Hagood F S—f
Koch L F—f

LAMAR

Allen J S—f
Andrews S—f
Cox J A—f 1
Gordman C D—1
Jones C S—f
Kazee E L
Lallard & McEven—f
McGilvray J B—f
Peoples Savings Bank
Timmonds H W
Van Pelt O E—f
Van Pool & Martin—f

LA PLATA

Emert Henderson & Co—f
Gates E M—f
Reesman D R—f c
Tansil Leon—f

LATHROP

Bodford C—1
Cross P T—f
Doherty J T—f
Hamilton F D—1
Radford C—1
Stucky S L—f

LEBANON

Burley T B—1 c
Callagan & James—f
Curry A W—f
Diffenderffer W I—f
Draper C C—f c
Farris J W—f c
Mayfield A O—f 1 c
Mayfield I W—f c
Stillwell & Hatten—f
Vernon D O—f c

LEES SUMMIT

Bennett E S—f
Fields Bros—f c
McDowell H H—f 1 c
Miller A C—f

LEXINGTON

Adams F N—1
Edmonds J A—f c
James A—f
Hicklin R A—1
Howe Frank—f
Ireland B R—f
Lesueur J O & Son—f
Nebb J H—1
Noel C—1
Norfolk R F—f
Price John M—f
Taubman & Son—f
Wallace H C—f
White & Kerslocffe—f
Wilson Bros—f
Wilson Jos & Bro—f
Young Barnett—f

LIBERTY

Corbin B B—f
Emerson Theodore—f
Hodges Z T—f
Moore E D—f 1 c
Petty H—f
Ritchey Geo S—f

LOUISIANA

Armstrong H J—f c
Culver J F—f
Findly H J—f 1
Fritz J W—f c
Goodman W B—f c
Griffith J E—f
Griffith W H—1
Haley W B—f
Lynott G E & Co—f c
Mason & Woods—f
Steinbeck A M—1
Wiseman F J—f c

MACON

Acuff Otto—f c
Brock Mrs Maude D—f
Cook Jno A—f 1 c
English Alonzo—f 1 c
Hess Chas P—f
Hez, Brown & Co—f 1
Hicks, Northcut & Co—f 1
Hughes D R—f
Milam & Petty—f
Payson C H—f 1 c
Shoush E & Son—f
Walker W G—f
White & Lacy—f
Wisdom & Sandusky—f 1

MALDEN

Davis & Morris—f 1 c
Edwards C M—f 1
Peck Geo W—f c
Rayburn M B—f 1

MARCELINE

Bailey G W—c
Earl George—f
Early G W—f
Ludden T M—f 1 c
Purcelly H—f
Randolph E M—f
Smedley Ethna—f
Smedley H A—f
Woods O H—f
Wrenn J R—f 1 c

MARIONVILLE

Cannady & Bros—f c
Carney & Carney—f c
Raysdale A J—f c

MARSHALL

Allen H G—f
Barbee & Roberts—f c
Bryant J W—f c
Campbell F W—f
Carpenter W W—f 1
Elsea & Hains—f 1
Fisher & Gaunt—f c
Fleming J D—f
Hoy A B—f
Laurie W B—f c
Mahard W K—f
Mahard J L—1
Mitchell E H—f
Montague M L—f 1
Montgomery & Jones—f 1 c
Morrow L M—f 1
Newton & Co—f c
Van Dyke & Co—f c

MARSHFIELD

Hamil Frank—f
Long W L—f
Orton J J—1
Phillips R S—f c
Smith J P—f
Winslow Guy—f 1 c

MARYVILLE

Allen W H—f
Armstrong Frank—f

Baker G B—f
Curnutt & Matter—f
Deming M M—l
Gillam, Bellows & Pierce —f
Halley B C—f c
Herndon O K—f
Holmes O L—f
Hyslop Charles—f c
Keef Geo—l
McDougal R L—f c
Nash A L—f
Otis Edward—f
Rolofson J F—f c
Sheldon E B—l
Sisson N & Son—f
Smith & Grems—f c
Stilwell Chas—f c
Wray T K—l

MEMPHIS

Dennison R E—f
Doran J M—f l c
Jones H H—f
Love A C—l
Luther J E—f
Montgomery L J—f
Pitkin A H—f
Reddish F C—l
Scott W L—f
Shacklett G W—f
Smoot H V—f
Thomson N A—f
Watkins J H—f c

MEXICO

Adams Geo W & Son—f l
Cluster A B—f
Duncan & Meyers—f
Fowles W L & Son—f
Hanna L M—l
Hopkins & Edmonds—f c
Howell J W—f l c
Lakenan & Barnes—f
Lane & Coons—f
Locke E R & Co—f
Offut Joseph—f
Paul W I—l
Ricketts & Whitney—f l c
Shannon E A—f c
Stallings Allen—f
Tucker H E C—f c
Turner & Miner—f
Weaver S A—f
Whitson A C—f
Williams Jos—f c
Williams J V—f l
Williams & Sharp—f
Witherspoon C A—f
Wooldridge J W—l

MILAN

Brown Alexander—f
Burnham & Cochran—f
Miller & Higgins—f l c
Reeves C W—f
Vattenbarger & Bingham—f
Watson & McCullough—f l c

MOBERLY

Borser J W—f c
Bort Otto—l c
Bowler & Turner—f
Breene G E—f
Batfield H A—l c
Bogan Dennis—f c
Belly Leon—l c
Bttle A B—f l c
Bagruder T B—f
Bandolph J T—f c
Begel & Riegel—f l c
Bivell & Victor—f c
Barks Geo W—f l c
Bdford May J—f
Bdford R—f c

MONETT

Bdger L W—f
Bown & O'Dwyer—f
Brown H L
Hanson A H & Co—f l c
Johnston Robt—f
Loutzenheiss M E—f
Solomon Sig—f l c
Westbay H H—f
Wightman A W—c

MONROE CITY

Dreacher Henry
Ely W L—f
Grady J H—f c
Green Node—f
Hume N L—f c
Longmire W W—f c
McClintic R C
Merriwether Robert—f
Sanders L C—l
Stevens D H—f

MONTGOMERY

Basket J O—f
Clark C L—f l c
Cook W B M—f
Gentry E B—f
Johnson T T—f
Nowlin, Hughes & Co—f
Pennington & Jones—f c

MOUND CITY

Dearmont J B—f
Decker R E—f c
Postal G W—f
Terhune & Killion—f
Thomas C E—f
Vance W F—f
Watson B H—f
Weightman W H—f l

MOUNTAINGROVE

Allen J W—f l c
Chase Sarah A Miss—f
Hilsabeck Wm—f
Key J W—f
Newkirk F W—f
Newton Geo W—f l
Short Joel F—f
Slaughter & Wheeler—f

MOUNT VERNON

Porter & McPherson—f c
Shriver T E—f
Turk John C—f c
Woods D C—f

NEOSHA

Alexander Jas C—f c
Alexander & Centers—f c
Boon E O—f
Davis J C—f
Hubbert German Agcy—f c
Shannon John F—f c
Shartel C M—f
Sims & Rice—f
Withrow J M Z—f c

NEVADA

Ayers A J—f c
Birdseye & Son—f c
Davis A B & Co—f c
Ferry Bros—f c
Gilbert C E—f c
Gilbert Thomas—f c
Godfrey G R & Co—f c
Harris J B—f c
Levens E E—f l
McGinnis & Co—f
Prewitt Chas H
Steele E T—f l
Symns John A & Sons —f
Thorp W T—f
Williams & Pottorf—f

NEW FRANKLIN

Alsop B H—f l c
Alsop & Chancellos—f l
Carpenter W W—l
Kingsbury L A—f
Settle J M—f

NEW MADRID

Carter R M
Digges & Garnnfie—f l
Gold Geo L—f
Johnson & Hunter—f
Matherson A G—f
McCrillis O—l

NORBORNE

Ayers N R—l
Boyd J L—f
Bowlin Jas W—f c
Brown S T—f l
Meehan Edward—f
Meehan Geo T—f
Runyan W T—f
Strathman Hy—f
Traughber Wm—f
Viles G D—f
Whiteman Guy—f
Wright T O—f l

ODESSA

Baker H P—f
Bascon W—f c
Carson Bros—f
Creasey Chas R—f c
Daggett & Carson—f
Doty G T—c
McBurney & Fishback—f l c
Scott T R—f

OREGON

Benton R C—f
Bridgeman R B—f c
Cummins G L—f
Dungan T C—f
Hunt D M—f l c
Moore L I—f
Petree Bros—f
Van Buskirk Alex—f

OSCEOLA

Cox Walter—f
Daniels Geo H—f
Hargus J C—c
Hicks T D—f
Johnson Ralph—f
Lewis S R—f
Lucas W C—c
Mitchell C A—f
Morgan Henry—f c

ORONOCO

Arnold Luther—f l

PACIFIC GROVE

Calkins H—f
Hollow J E—f
Pletcher J W—f
Roemer Bros—f

PALMYRA

Anderson R E—f
Boulware John W—f
Drummond M P—f
Haydon W S—f
Lane F W—f l
Rogers Thos
Sheetz H C—f
Sharp L H—f
Smith F W—f
Suter J J—f
Thompson Geo B—f
Valiant J B—f
White John T—f

PARIS

Barnes W W—f
Boyd J P—f
Brace Penn—f
Burgess Jeanie N—f l
Burnett C P—f
Evans Clarence—l
Grigsby J T—f
Guthrie O T—l
Moss Jas T—f
Putnam Harry—l
Stewart A T—f

PATTONSBURG

Bradley H T—f
Eads H L—f
Ellis & Meadows—f
Ewing G D—f
Maupin R E—f

PIEDMONT

Jones Chas H—f l c
Smith Z C—f
Winn W W—f

PIERCE CITY

Allen & Sons—f l c
Carlin Thos—f c
Stark J F—f
Williams John B—f

PLATTSBURG

Frost & Frost—f
Hooper L B—f
McWilliams Ed—f l
Musser & Price—f l c
Riley H R—l
Thomas E—f
Walker Jas H—f

PLEASANT HILL

Clay R H—f c
Dallas & Phillips—f
Hilligoss N C—c
Hilligoss Miss Dean—f
Jones A J—f
Mahan P—f l
Young A W—f c

POPLAR BLUFF

Begley & Lavin—f
Chapman L W—f
Graham E E—l
Gratiot Real Estate & Inv Co—f
Jacobmeyer R L—l c
Maze W W—f
Reynolds Jesse—f c
Robinson E M—f l c
Turner & Walton—f c
Winston Nettie—f

PRINCETON

Alley H J—f c
Evans & Lomax—f l
Hickman W H—f
Hyde A M—f l c
Powell—f
Robinson & Woods—f
Thompson J A—l

RICH HILL

Barrows John—f
Hoover R E—f
Miller J R—f
Moore John D—f l c
Prowell U S G
Stonebraker W C & Son —f c
Templeton George—f c

RICHMOND

Akers J T—f
Akers W T—l c
Black J E—f c
Duvall I B—f l c
Garner C T—f
Hamilton A P—f
Jenkins Geo W—f
Joiner J K—f
Kirkpatrick R B—f
Roberts Maurice—f
Shotwell Jno W & Son—f
Ware W D—l
Yates W T—c

FOUNDED 1887.

F. CHURCHILL WHITTEMORE CO.,

FIRE INSURANCE

COMMONWEALTH NORTH RIVER CONTINENTAL COMMERCE WILLIAMSBURGH MERCHANTS	N. Y.	CAMDEN	N. J.
		GRANITE STATE	N. H.
		MERCANTILE	MASS.
		RHODE ISLAND	R. I.
ST. PAUL	MINN.	NORWICH UNION NORTH BRITISH	ENG.
SPRING GARDEN	PENN.	HAMBURG-BREMEN	GER.

ACCIDENT
COLUMBIAN NAT'L

AUTOMOBILE
RELIANCE - ENG.

BONDING
AMERICAN-BALT.

LIABILITY
OCEAN - ENG

PLATE GLASS
OCEAN - ENG.

SPRINKLER
RHODE ISLAND

BURGLARY — BOILER — TORNADO — TOURISTS

First Floor Pierce Bldg. 118-120 N. FOURTH STREET
ST. LOUIS.

COMMISSIONS ALLOWED NON-RESIDENT BROKERS AND AGENTS ON INSURANCE ON ST. LOUIS PROPERTIES

CORRESPONDENCE SOLICITED

MO.—Con.

ROCKPORT
Bressler W M—f
Gutsch & Wells—f c
Raines John W—f
Stopel H F—c
Wells C A—f
Wyatt D T—f c

ROLLA
Crites J J Real Est Co—f c
Jones & Clino—f l c
Lorts & Burns—f
Rucker B H—c
Rucker & Cowan—f c
Walker J Ellis—f

ST. CHARLES
Botani Frank—l
Burns J W—f
Cardoza J M—l
Daudt Chas J—f
Diehr J George—f
Dinkmeier J F—l
Dyer Bernard H—f
Echelmeier Herman H—f l
Emmons Ben L—f
Feldmann L F—l
Grothe W L—f
Haenssler R C—f l
Hallway Ed—l f
Kavanaugh Dan—l
Kemper Henry—f l
Krekel Peter—l c
Marten O J—f l
Martin J E—f c
Paul Charles—l
Radel Geo—f
Vierling Hy E—l
Wentz Geo E—l
Wolter Wm F—l
Worful Benj—l

ST. LOUIS
Alexander C H—f
Ambler A—l c
Anderson W E—l
Andrews W O—l
Arnold John—l
Atwood & Johnson—c
Bain R E M—f
Barrows J C & Co—c
Barrows & Cabanne—f
Barrows & Karst—c
Bartlett & Miller—f
Bascome Western & Co—f
Beckert J Jr—f
Benham G—l
Berg Nichols & Son—f
Bersch's Ins Agcy—f
Bierman Paul H—f
Blakemore A H—l
Blanke D J—f
Bolin C D—l
Bowers F W—f
Bradford R E—c
Brady J F—f
Branch C—f
Breck David—f c
Brey Wm L C—f
Brown T M—f
Bull Wm—f l c
Burde C J—f
Bus Hy—l
Byrne Jas—l

W. M. BYRNE &CO.
INSURANCE
PIERCE BUILDING
ST. LOUIS

H. M. BLOSSOM & CO.
PEUGNET & HEMENWAY

ROESLEIN & ROBYN
MOSES FRALEY & CO

THE INSURANCE AGENCY CO.

Fire Marine Tornado Casualty Sprinkler Boiler
Employers' Liability Personal Accident
Bonding Plate Glass

Orders from Agents and Brokers are Solicited and will be given special prompt attention.

PIERCE BUILDING, - - ST. LOUIS, MO.

F. D. HIRSCHBERG & CO.
ST. LOUIS UNDERWRITERS AGENCY

MERCHANTS EXCHANGE--3RD AND PINE STREETS, ST. LOUIS, MO

Writing all forms of Fire, Marine, Health, Liability, Tornado, Accident, Burglary, Automobile, Plate Glass, Steam Boiler, Fidelity and Surety Bonds, Tourist and Commercial Travelers Insurance.

American Central Insurance Co.
British America Assurance Co.
California Insurance Co.
Citizens Insurance Co.
Detroit Fire & Marine Insurance Co.
Fire Association, Philadelphia
Hartford Fire Insurance Co.
Home Insurance Co., New York
Imperial Fire Ins. Co., Colo.
Insurance Company of North America
Liverpool & London & Globe Insurance Co.
Michigan Fire & Marine Ins. Co., Detroit
Northern Assurance Co.
Scottish Union & National Insurance Co.
Ætna Indemnity Co., Hartford
Employers' Liability Assurance Corporation

Orders solicited from non-Resident Agents and Brokers, and Companies

---

GEO. D. MARKHAM JOHN R. GOODALL A. H. HITCHINGS C. H. MORRILL

W. H. Markham & Co.
General Insurance Agents

REPRESENTING

Liverpool and London and Globe
Royal Exchange
Queen
Sun Insurance Office
National
Caledonian
Orient
North British & Mercantile of Great Britain
North British & Mercantile of New York
Svea
The Colonial Assurance
Northern of New York
Western Reserve
American Lloyds
Northwestern Mutual Life
State of Liverpool
Security of New Haven
Federal of New Jersey
Fireman's Fund
London Assurance
Insurance Co. of North America
Metropolitan Casualty
Federal Union Surety

General Agents for Eastern Missouri for the Ocean Accident & Guarantee Corporation, Limited, of London

Commissions Allowed Brokers and Agents on St. Louis Risks

Individual Fire Underwriters of St. Louis

Surplus insurance in all parts of the world.
Excellent facilities at Lloyds, London.

WRITE FOR PARTICULARS

W. H. MARKHAM & CO., Attorneys & Managers

1226-1249 PIERCE BUILDING, ST. LOUIS

EDGAR M. DAVIS CHAS. W. DAVIS ARTHUR J. DAVIS

EDGAR M. DAVIS & CO.
INSURANCE

PIERCE BUILDING - - ST. LOUIS, MO.

REPRESENTING

Insurance Co. State of Ills.
National of Pa.
Pittsburg Underwriters
Seaboard, Texas
Monongahela, Pa.

ST. LOUIS FIRE INSURANCE COMPANY

Capital, $200,000

EDGAR M. DAVIS, President F. C. RIDDLE, Vice-President
W. R. BERRY, Treasurer

MO.—St. Louis, Con.

Cadick N M—l c
Campbell E T Jr—f

Walter T. Campbell & Co.
GENERAL AGENTS
Fire, Marine and Casualty Insurance
PIERCE BUILDING
St. Louis - Mo.

Campfield C H—f
Capen Geo D & Co—f

CARR BROS.
REPRESENTING
Atlas, Eng., Royal, Eng., Citizens, Mo., Milwaukee, Wis., London Ass., Eng., American Central, Mo., Springfield F. & M., Mass., Boston, Queen, Delaware, Phila., Girard, Phila., Mich. Consol., Mich. Millers., Franklin of Washington, D. C.
U. S. Casualty, United Surety
Bell Tel., Main 1517 Long Distance
204 North Third Street

Carroll, Powell & Brock—f
Catt S E—f
Chandler W L—c
Chartrand M B—l
Cheney F N—l
Cherry R B—l
Clardy O K—l
Closs E—l
Collins, Martin Son & Co—f
Cook Henrietta—f
Corbitt J A—c
Cowan James E & Son—f l
Crane Chas L & Co—f c
Crawford G Lacy—f c
Critchfield J M—l
Crone C C—f
Dambhorst Henry—f
Darby & Black—l

J. W. Daugherty & Co.
INSURANCE
506 Olive St.
ST. LOUIS - MO.

Davenport R H—l
Davis Edgar M—f
Delafield & Snow—f
Delaplane E S—c
Deems J H—f
Deems H W—l
Dickey—f l c
Dutton R L—c
Eaton C D—f
Ellison H R—f
Estes J W—l
Falconer J A—c
Fentress & Tulton—l
Fisher W J—l
Fowler F E & Co—f c
Fraley, Moses & Co
Frees H J—l
Freese Jas F—l
Fulton & Fentress—l
Funk W—l
Gast & Sons—f
Gerlach Wm—f
Goldsmith & Stampfer—f
Gore C H—c
Gregory H R—f
Gruns R—l

CABELL GRAY
INSURANCE
810 OLIVE STREET
ST. LOUIS

Hall Geo W—l
Hall W C—f c
Hampe Otto—f
Harkins, Hodges & Co—f c
Harkins & Tontrup—f
Haynes E A P—l c
Hayward H E—l
Heany Thos M—f
Heinrichshofen H V—f
Herrick W H—l
Higginbotham J H—l
Hirschberg F D & Co—f l c
Hoagland F G—l
Hoffer Al—f c
Hoffman Bros—c
Hoffman R A
Hollman J S—f
Horstmann G—l
Howard G—l
Hughes L C—l
Hughs V—c
Huiskamp J E—f
Insurance Agcy Co—f c
Isaacs E L—l
Janis A A & Co—c
Janis & Co—c
Jekel A A—l
Jenkins W H—f c
Jones S D—l
Kahn Joseph—f
Kalb G O & Son—f
Kayser Alex—f
Kehrman S—f c
Kelly J J—l
Kennedy Samuel G—f
Keppel C H—l
King L L—f c
Klobasa E Louis—f
Koeh T S—c l
Kraleman C & Son—f

KREISMANN-THEEGARTEN
INSURANCE AGENCY
GENERAL INSURANCE
Suite 1453-1454-1455 Pierce Bldg.
ST. LOUIS, MO.

Lane P—l
Lange H K—f
Lawton J E Son—f c
Lehrberg Chas K—l
Leonard H M—l
Lips Alex & Bro—f c
Losher W H—l
Lowery John S—f
McKeon J C—l
McLaran Bros—c

W. H. MARKHAM & CO.
General Insurance
Pierce Bldg.

Maxwell S R—l
Michner & Williams—l
Miller C L—f
Minty H E—f
Mitchell L F—l
Mercantile Ins Agency—f l c
Monroe & Burgwin—l
Moses A H & Co—f
Mott H T—c

O'Keefe J M—l
Oberbeck W H & Co—f c
Pallette B—l
Papin H E—f
Parks J J—l
Peck C L—l
Perry R E—f c
Peugnet & Hemenway—f
Phelan J P—l
Pim O J—f l
Poindexter J S—l
Polk Samuel—l c
Pryon—f l c
Raacke F & Son—f
Rae E D—c
Raleigh J J—l
Rodick Wm—f
Roeslein & Robyn—f
Rowland & Wilson—l
Rucker C L—l
Ruler B E W—l
Savage W H—l

SAWTELLE & MONTAGUE
GENERAL INSURANCE
Bank of Commerce Bldg.
ST. LOUIS

Schaeffer & Freudenstein—f
Schenck N & Co—f
Schille J W—f
Schmitt Henry—f
Schonebeck L W—f
Schoppe Jacob L—l f
Schwartz E A—l
Schwartzkopf E M—l
Scott W S—f c
Serven W S—c
Shepherd J—f
Slaughter J B—f
Smythe Edgar R & Co—f
Snell Jas—f l
Sperry & Leavell—l
Sprout G E—l
Stevenson E L—l
Stone Percy—c
Strodtman & Strodtman—f
Tatman B L—l
Taylor F C—l
Taylor W H—f
Terry Wentworth—f c
Theegarten Paul & Co—f
Thomson A P & Co—f
Thompson C L & Son—f
Thompson Walter D—f
Tombridge F Insurance Agency—f
Turn J S—c
Wachter Aug A—f
Waggoner S E—f
Weber C L—f
Weber Otto C—f
Weinzettel E—f

J. E. WERTH & BRO.
Werth Insurance Agency
ESTABLISHED 1866
General Insurance
315 CHESTNUT STREET
Room 25 (Chamber Commerce Bldg.
ST. LOUIS, MO.

Whitbread C P—f c
Whittemore F Churchill & Co—f c
Willet G H—l
Williams R J—l
Wilson Guy—l

Windmuller C A—f
Winkler L J—l
Witte Oscar R—f
Wyatt W H—f
Yechel & Reinhardt—f c

ST JOSEPH

Andrews & Kelly—f
Bowen Hugh J—f
Bowen & Boyer—f
Brown John—f c
Brundage M K—l
Buckingham & Sons—f l c
Clapp S B—f
Davis C D—f
Davis Bros—f
DeVoe G W—l
Enright C F—f c
Forgan D R
Fueling Carl—f
Garlich F A H—f
Hartzell E F—f
Hoehn & Riley—f
Holland C L—c
Hughes L C—l
Hull Geo C—f
Hull & Co—f
Landis J C—f
Lombook H F—l
McCausland E M—l
McCoy Mortimer W—l
McGee Albert S—f c
McGee John A—f c
McMurtie H R—f c
Myers H J—l
Miller James—l
Miller S F—l
Mumford & Hanna—f
Niedorp Harry—f
Pettipier O L—f
Sanders W B—l
Schneider Karl U—f
Sherwood Willis—l c
Stubbs L H—f c
Todd & Collins—f c
Wade R H—f
Walling Geo H—f
Weakley L O—l
Wehrman A H—l c
Zeidler John L—f

SALEM

Bennett E W
Bruce T A—f
Gustin J D—f
McAstee F C—l
McGee L T
Stephens J M—f
Ware S H
Wingo G C

SALISBURY

Bunton J T—l
Cooper J W—l c
Dunn J M—f l c
Ferguson E C—f
Hays Ben—f l
Hayes Henry—f
Johnson Laura B—f
Mason J R—f
Pratt J F—f
Statenbocker W F—f
Sutter W E—l
Trammel S F—f l c
Winslow G H—f

SARCOXIE

Boyd & Waller—f l c

SAVANNAH

Allen C H—f
Ford W F—f
Gamble & White—f c
Hunt A R—l
Knickerbocker F—f
Mercer P—f
Shepperd S A & Co—f l c
West Ed—l
Zimmerman E E—l

SCHELL CITY

Ensley J W—f
Harris & Dudley—f l c
Poynter W L—f l c

SEDALIA

Coats J J—l
Combs F F—f
Curran Wm—l
Ebersole N F—f
Evans Ed J—f c
Ferguson W D—l
Fischer Adam—f
Hoffman F E & Son—f c
Kidd J K—f
Landmann Bros—f
Merriwether & Looney—f l
Monroe Walter—l
Nelson Bros—f l c
Nelson J F—f l c
Reynolds & Reynolds—f c
Ritchey Bros—f
Riddle G M—f
Slane M T—f c
Stevenson Bros—c
Van Wagner W H—f c
Volrath F—l c
Walmsley John—f
Wiley & Friemel—f c

SENECA

Finley W H
Greer R C—f
McGannon J F—f
Russell Frances—l
Sutton S A—f
Watson T M—l

SHELBINA

Jenett E W—f
Jewett H H—f
Manning & Hockaday—f c
Moore J M
Myers Chas H—f l
Puckett & Martin
Rice & Shouse—f c
Rolls E H—l
Thomas & Gillespie—f

SHELBYVILLE

Cadwell E M—f
Damrell E M
Dunn A M—f
Priest J C—f l c
Hewit John J
Jackson & Neff
Moran Wm R—f
O'Bryen E M—f
Shelby Co Abstract & Loan Co—f

SIKESTON

Brutton C F—f l c
Cook Chas A & Son—f
Gresham M G—f
Leacher J C—f
McCoy Dan—f
Malone E J—f
Moore Joe W—f
Parish L T—f l c
Parsons Geo E—f
Slubbs Joe—f
Tanner J L & W H—f

SLATER

Bridge C W—f c
Burks & Sterrett—f c
Field C E—f
Swinn R P—f l
Herider Dan V—f c
Markwell George—l
Mead S C—f
Nector John T—f
Reynolds J G—l
Storts Com P—f

SPRINGFIELD

Ashworth Miss Ella—f l c
Bagby R C—l
Ball A—f
Banks W A—l
Barfield John H S—l
Brockman I N—f
Burden G N—l
Calland W C—f
Crawford A B—f
Cunningham & Wells—f
Curtis W T & Co—f
Diggins A B—f
Diggins & Quisenberry—f c
Dixon G E—f
Dixon J B & Son—f l c
Fairbanks John—f c
Ferguson C H—l
Garlick H C—f
Garlich Co—f c
Hackney G W & Son—f l
Harris W G—l
Haydon W J—f
Henderson Walter H
Hubble M J—f
Johnson R G—f
Jones H C—f
Lord I—f l
Martin & Co—f c
Myers P G—f
Ollis Bros—f
Perryman J L—l
Phillips E W—f c
Porter R H—f
Robberson Walter—f c
Schmook, Patten & Richensen—f c
Shattuck L E
Sheppard Joe—f
Smith J N—l
Sperry Jasper N—f
Terry & Porter—l
Trevathan R H—f
Waddill J B—l
Young & Killam—f c

STANSBERRY

Cain J J—f l
Duncan R P—f l c
Liggett R S—f c
McCarty & Goranson—f
Mayhugh Wm—f l
Ratcliffe C A—f l c
Sager W F—f
Warriner & Whitehead—f
Wood J F—f l

STEWARTSVILLE

Cornish & York—f l
Gantz F A—f
McCrosky A D—f
York J N—f l c

SUMNER

Hause N A—f c
Lewis F M—f
M'Cormick J T—f c
Wanamaker F—f

SWEET SPRINGS

Beatty & Huston—f
Burfiend Leo—f
Ehlers Wm—f
Hall C U—l
Hocker J E—f l
Jackson Paul—f
McGuire J—f l
Reavis & Prigmore—f

TARKIO

Coe C H—f c
Crouch C C—f
Foskett L M—f
Gerlash J A—f
Hanna J W—f
Hurst H W—f
Littell W R—f
McPherson A L—l
Raines E N—f

Rankin W M—f
Stafford F W—f
Stevenson Geo J—f
Wilson D C—f

THAYER

Cash Dan—f
Dent R E—f
Durst Geo M—f
Eshom F E—c
McLelland W—f
Miller H—f l
Miley Harker—f

TIPTON

Bane R F—f l c
Miller R—f
Monroe Walt M—l
Quigley W F—f
Shearer J—f
Thomas A J—f

TRENTON

Bain C J—f
Bain H J—f
Burkeholder A H—f
Collier L—f
Ellis N Y—l
Ginn H—c
Hall Hoomer—f
Henecker Ed—l
Hubbard Geo H—f
Hubbell L W—f
Jones J—f
Kelso S S—f
Linney W B—f
McGrath W H—f
Pontius Jacob—f
Sawyer W H—l c
Schooler J W—f
Stepp W D—f
White A M—l c
Young R V—f c

TROY

Allen J B—f
Colbert G W—f
Creech B J—f
Ellis W A—l f
Henry John T—f
Martin R S—f
Muck Henry—f l
Penn S L—f c
Woolfolk E B—f
Young W R—f

UNIONVILLE

Bonfoey B H—f l c
Brawford Z T—f c
Brown J U—f
Helferstine & Pratt—f l c
Jones L—f
McCutcheon & Son—f
Middleton Bros—f l c
Roberts L P—f
Valentine T B—f

VANDALIA

Barrow James O—f
Chilton J A—f
Ellis & Moon—f
Ely S D—f
Ferguson W M—f
Gatson John—f
Lemon E C—f
Renner John—f

VERSAILLES

Daniels Samuel—f l
Hargett G M—f
Hubbard G H—f
McClelland J W—f
Mills J W—f l c
Spurlock Paul—f
Young H A—f

WARRENSBURG

Bell W L—f c
Bunn W H—f c
Collins & Dalhouse—f c

Gore L C—l
Grover & Grover—f c
Fisher R S—f c
Hill J M—f c
Jack L W—f c
Johnson County Trust Co—f c
Six J E—f c
Weeb W L—f c
Williams E A—f c

WASHINGTON

Foss J C S—f l c
Pues Louis F—f c
Putz W—f
Remstedt Joseph—f
Thias H H—f

WEBB CITY

De Garmo G H—c
Funk J J—f l c
Harrison J C—f
Hirons & Harris—f l c
Hulett H B
Moses W R—l
Spencer W V K—f

WEBSTER GROVES

Baker C A—f
Baker H C—f
Belding Henry W—f
Booth L F—f
Gloor Edwin—l
Horspool E A—f
Howe Fred G—f
Miller F B—l
Smith A T—f
Twining Chas O—f
Wilson H L—f

WELLSTON

Surkamp & Givans Realty Co—f c

WELLSVILLE

Barker J L—f c
Black H C—f c
Cullom Jno J—f c
Mabry W L—f l
Menefee George W—f l
Wilson J P—f c
Wise C P—f l c

WENTWORTH

Knoetzel H G—f
Heidlaye J B—f

WESTON

Anderson J M—f
Elliston V H—l
Hardesty M S—f
Murdock J W—f
Schneider A—f
Schneider A V—f l c
Sebus G H—f
Shenkner R O—f
Steele Geo C—f

WEST PLAINS

Bess J L
Cobb G H—f c
Green H D & Son
Harper C P & Co—f
Haydon O L
Henry B T—f c
Kellett F M & Son—f c
Riley Mrs Fannie
Van Wormer Dick—f
Woodside Guy—f c

WILLOW SPRINGS

Dawes H P—f l c
Ferguson J A—f
Lovan Jas R—f
Sillato T C—f

WINDSOR

Allen & Hart—f c
Cole A H
Davis W G—f
Feaster R E—f
Wesner J A—f

MONTANA

ANACONDA

Foard Martin & Co—f l c
James Jno W—f
Neal H S—f
Peterson Geo—f
Sullivan P M—f l c
Wellcome & Peckover—f l c

BELT

Provin Chas H—f

BILLINGS

Billings Loan & Title Co—f l c
Burton Chas F—f l c
Camp E B—f
Foster Fred H—f
Gilman B B—l
Holliday D H—f
Mann F L—f
Matheson W P—f l
Montana Realty & Loan Co
North Real Estate Loan & Trust Co—f
Patterson James—f
Schad L E—f
Shepherd R E & Co—f
Sugar City Land Co
Wright Harry—l
Yellowstone Inv Co—f c

BOULDER

Cowan Bros—f
Tuttle S F—f
Kelly J E—f

BOZEMAN

Casey Myers Realty Co—l
Culloden F—f l
Dawes & Sears—f
Dodson Philip—f
Finlay R R—f
Fisher E H—f
Gallatin Land & Invest. Co—f
Gardner E M—f c
Haskins C W—f
Jones & Yergey—f l c
Lindley J M—f
Montana Land Co—f
Natural Resource & Realty Co—f
Smith H B—f
Smith W Y—f
Widener & Burkett—f l
Wylie Robt—l
Wyman C H—f

BUTTE

Bailey Realty Co—f
Berger W A—f
Butler F H—l
Cohen & Cohen—f
Conroy M V—f
Curtis J H—f
Cutler C J—l
Dunn P T—f
Fenner W D—l
Fitzpatrick J B—l
Godfrey W H—l
Goodwin Realty Co—f
Hall Bros—f
Hanson-MacPherson Co—f
Huston & Elderker—f
King L A—c
McCarthy C B—l
McMillan & Cannon—f
Montana Securities Co—f
Morgan A T—f c
Morley & Thomas—f c
Parker F W Co—f
Passmore & Co—f l c
Ross & Kilmer—f
Rour & Lawlor—f
Sexton P H
Sidley J T—f
Siemons & Booth—f
Smith C H—l
The Davenport Co—f
Wall & Jackmon—f
Welch & Harrington—f
Welcome & Peckover
Wilson & Smith—f
Woodman E E—l
Wright W E—l

CHINOOK

Beaulieu L N—f
Blackstone D L—f
Duff J C
O'Keefe R E
Sands W B—f
Ziebarth A W—f

DEER LODGE

Coleman Lew—f
Gullette F W—l
Hoss F H—f
Moncure Cockrell—f l
Meyers J H—f
Scharnikow Edward—f c
Shaw J A—l
Wilson S P—f l

DILLON

Beckstead Realty & Inv Co—f
Bernstein Wm—f
Johnston A S—f l
Paul G T—f l c
Price L J—f l
Smith Pearl I—f
Stevenson B N—f
Stone A L—f
Tattersall R F—f
White B F—f
White E D—f

FORT BENTON

Flanagan F A—f

GLENDIVE

Banker C A—f
Hill J N—f
Leiper F P—f
Leonard E C—f
Miller & Jordan—f
Miskimen Realty & Ins Co
Sample H A—f
Slattery J A—f
Watson Robt H—f l c

GREAT FALLS

Bennett Richard—f
Campbell & Hubbard—f l
Eliot C D
Ervin & Co—f
Frary N G—f l c
Gaunt Jas & Co—f
Lescher Reckards—f
McDonnell L M—f
McNair B P—f l c
Malmberg A—f
Rogers A E—f c
Stackhouse-Speer Agency—f
Stanley H H—f
Wadsworth O F Jr—f c

HAMILTON

Johnston Jas—f
McCracken W W—f
Morris F J—f l c
O'Hara R A—f
Packer H C—f
Ravalli Abstract Co—f
Roberts W H—f
Wagner C S—f
Winstanley & Reeser—f

HAVRE

Bramble J K—f
Carruth E C—f l c
Devlin L K—l
Gussenhoven Jos—f
Hammond R E—f
Ling C W—l
Rose & Gentry—f
Sanderson G T—l c

HELENA

Balensiefer W F—l
Balensiefer Realty & Inv Co—f l c
Becker C—l
Biggs Inv Co—f
Brackett & Schroeder Co—f
Ellis C F & Co—f
Ferris W S—f
Goza S D—l
Hawkins R M—f
Henry L C—f
Ives H B—l
Joyce G J—f
Laws J T—f
Lockey Inv. Co—f
Miller T B—f
Palmer H B & Co Inc—f
Platt & Heath Co—f
Pigott H H—f
Poznanski Sol—f l
Rickards & Ellis—l

KALISPELL

Duffy John F—f
Griffith C R—f
Griffin & Stannard—f l c
Howsley H H—f
Kalispell Land & Ins. Co—f c
Pogue & Knott—f
Ronglieu I D—f
Stoop Frank D—f
Swaney & Wallace—f

LEWISTOWN

Hilger Loan & Realty Co—f l c
Kelly C M—f
Morton & Martin—f l
Cook-Reynolds Co The—f l c
Wright Edmund—f l c

LIVINGSTON

Bender Frank
Dyer Harry W—f c
Everett John—c
Livingston Land & Abstract Co—f c
Reed Geo E—f
Roberts Bros—f
Swindlehurst T M—f c
Walsh J M—f l c

MILES CITY

Ball F G—f l c
Boorse & Olson—f l
Calvin Investment Co—f l c
Clark Land Co—f c
Collins J B—f c
Custer Commission Co—
Decarle John E—l
Farnum J E—f l c
Gibb Jno—f l c
Security Land & Loan Co—f
Sorenson & Burbank—f
Wiebke Gus—f

MARYSVILLE

Conrad J D—l

MISSOULA

Anderson A K—f
Beck D R—l
Beckwith C E—f
Byron J B—f
Crutchfield Oscar—f
Dickenson W H H—l
Dyson Wm—f l c
Ferguson C—f
Fisher H D—f
Garrett & Heyn—f
Keith F P—f
Kemp Wm—f
Orr O B S—f
Rhoades J M—f c
Smead W H—f
Smith Wallace—f
Stoddard & Price—f l c
Taylor & Pearson—f l
Van Valen & Eikeman—f
Wheelden, Fernald & Rossi—f l c

NEIHART

Condon J D—f

PHILIPSBURG

Brown F D—f
Hannah E A
Wintern C T—c

RED LODGE

Alden F H—f l
Caswell L O—f c
Johnson F I—f
Kivikaugas & Whitcher—f
Lucas M H—f
Mushbach Geo E—f l c

VIRGINIA CITY

Bailey R S—f
Castle T E—l
Clark Wm A—f
Clem J Z—f
Knight J M—f
Powell Jas H—l
Steffens H E—f
Stewart S V—f
Wheat G G—f

WHITE SULPHUR SPRINGS

Blessing & Fowlin—f
Sarter Theodore—f
Wallwork Geo—l
Wood & Hampton—f c

NEBRASKA

A. J. LOVE, President. FRANK J. HASKELL, Secretary

LOVE-HASKELL COMPANY

EVERY KNOWN KIND OF INSURANCE

Third Floor, Omaha National Bank Building

STATE AGENTS FOR NEBRASKA.

The Travelers' Insurance Co. of Hartford.
American Bonding Co. of Baltimore.
Caledonian Insurance Co. of Scotland.
State Insurance of Nebraska, Omaha
New York Plate Glass Ins. Co. of N. Y.
National Fire of Hartford
Boston Insurance Co.
Calumet Insurance Co. of Chicago

LOCAL AGENTS.

Caledonian Insurance Company of Scotland.
Calumet Insurance Company of Chicago.
Citizens Insurance Company of Missouri.
North British & Mer. Insurance Co. of N. Y.
Fidelity-Phenix Insurance Co. of New York.
City of New York Ins. Co., N. Y.
State Insurance Co. of Nebraska
Sun Insurance Office of London.
National Fire Ins. Co. of Hartford.

THE STATE INSURANCE COMPANY OF NEBRASKA

Omaha.

Organized 1903.

Authorized Capital, $1,000,000 Paid up Capital, $200,000.00

E. A. CUDAHY, President. A. J. LOVE, Secretary.

D. M. DARBY, Manager, Metropolitan District, 111 William St., New York City.
SHIPMAN & WAYNE, Managers, Cook County, 159 La Salle Street, Chicago.
W. L. NELSON & CO., General Agents, Memphis, Tenn.

AINSWORTH
Citizens Bank of A—f
Ely W M
McSweeney Arthur—f 1 c
Snell R E—f
Toliver J C & Son—f

ALBION
Brady James—f
Culbertson—f
Fox James—f
Mack F J—f c
Needham Doten—f c
Parrott—f
Pieper & Payne—f
Price J A—f
Ruddy Bros—f
Scott P M—f
Thompson F S—f
Thompson M B—f c
Weitzel F M—f 1 c
Weitzel Wm—f c
Williams Bros—f c

ALLIANCE
Alliance Realty Co—f
Balbridge A F—f
Fletcher Nelson—f
Gray & Guthrie—f 1 c
Guthrie J W—1
Reddish F E—f

ALMA
Billings J B & Son—f 1 c
Erwin Wm M—f
Everson John—f c
Harden D S—f 1
Keester R L—f
Mahn Theo—f 1
Moore Wm R—f c
Porter & Griffin—f c
Thomas G—f 1

ARAPAHOE
Banwell W H Jr—f
Byrd & Tull—f
Mooney J H—f 1 c
Patterson Sam'l—f 1 c
Renie S S

ASHLAND
Craig T T—f
Folsom Brothers—f
Fowler W A—f
Fuller C W Jr—f 1 c
La Chapelle & Bell—f
McLoed Bros—f
Moon Jesse N—f 1 c
Shedd Realty Investment Co—f
White F E—f
Wilson T B—f

ATKINSON
Brady John F—f
Campbell Moses—f
Chapman Wash—f
Hart A T—f
Mack E J
Searl Alex—f
Sturdevant B E—f
Swingley Fred H—f 1

AUBURN
Cotton Geo—1
Dovel O P—f
Eustice—f
Fablinger Geo—f
Freeman W P—f
Gillan R M—f
Gillan Jim—f
Horn T F—f 1 c
Matthiesen Wm—f
Rutledge W G—f
Snow C O—f
Wright M—f

AURORA
Boyd R W
Brown C S—f
Burt F A—f 1 c
Edminson J H—f c
Farley W I—f 1 c
Grosvenor J H—f 1 c
Isaman Jas—f 1 c
Peterson A G—f c
Rogers A E—f c
Shenberger W W—f
Wentz W C—c

BEATRICE
Beaver Jesse—f c
Brinkworth James—f c
Butler E E—f
Dobbs Hugh J—f
Drake E G—1
Fletcher J C—f
Fulton—f c
Green A L—f
Harkrader D B—f 1
Hill W D—f 1 c
Hinkle G W—f
Johnson G H & Co—f c
Jones J E—f c
La Selle H A—f
Macy J F—f 1
Mayer A W—f
Mumford Eugene—f
Otis Charles S—f
Penner & Penner—f 1 c
Riesen H V & Son

BLAIR
Haller B F—f c
Kemp S E—f
Petersen Paul—f c
Plata James—f c
Riker G B—f c
Riker & Chambers—f c
Walton W C—f c
Williams L A—1

BLOOMINGTON
Cole Wm A—f c
Dorsey W C—f c
Hartt S T—f
Kirkbride J W—c
McGrew J B—f c
Montgomery I E—f c
Patterson Mary R—f c

BLUE HILL
Gund C F—f 1 c
Lapin Carl—f c
Ranney A D—f c
Simpson R A—f 1 c
Walters A M—1
Wehnes F—f

BLUE SPRINGS
Burrington E H—f
Casebeer J H—f
Greene Tom—f
Otis C S—f
Poor E W—f 1 c
Taylor W M—f

BROKEN BOW
Eastham W B—f
Fodge J M—f
Holomb C H—f
House E C—f 1 c

NEB.—Broken Bow, Con.

McGraw J S—f l c
Moore Ross—f l
Morgan & Skillman—f
Taylor & Johnson—f l
Worth W M—l

CENTRAL CITY

Bocks George—f
Bowle A J—f
Clayton W L—f
Hill Earl—f
Holden J G—f l c
Kerr Investment Co—f
Lyon Bros—f
Newmyer C F—f l c
Patterson John Jr—f
Peterson Lewis—f
Ross E E—f
Starrett S B—f

CHADRON

Babcock Geo T H—f
Card Lee—f
DuBois A E—f l
Houghton F J
Irwin Harry—c
O'Linn Fanny—f
Pitman B F—f
Pitman E M—f
Reynolds W H—f
Scovel B L—f

COLUMBUS

Becher, Hockenberger & Chambers—f l c
Elliott, Speice Echols Co f l c
First Nat'l Bank—f
Koon A L—f l c
Ryan & Byrnes—f c
Winslow & Holden—f

CREIGHTON

Berryman J H—f
Bingenhermer J W Jr—f
Buckmaster T J—f
Cheney Harry A—f l c
Crew L B—f
Green Bros—f
Moore F—f
Peyton R M—f l
Rice O W—f
Steinhausen H J—f
Strain W A—f
Woodworth H W—l

CRETE

Andrews S L—f
Brown R D—f
Drake D T—f
Dredla Anton—f
Eckert E—f
Fay E D—f
Fleming M H—f
Hier Fred—f
Huscovsky Vencil—f
Ireland Rolland—f
Meissner Geo L—f
Miller T H—f
Patz Thos—f l c
Stephenson Billie—l
Thibodeau Fred—l
Weckbach C W—f

DAVID CITY

Duncan J Ira—f
Evans Minor—f
Holland Dan—f
Hughes A L—f
Kennidy H B
Kinison Wm—f l
McCaskey I T—f l
Thompson A F—f
Ross J G—f l c
Runyon & Margon
Skiles & Harris
Thomas A V—f
Walling A M—f

EXETER

Baker Dr O P—f
Cox J N—f
Hildreth W J—f
Link H M—f
McKeag & Wellbrandt—f
Starr A L—f
Waite W J—f
Wallace W H—f
Wallace W P—f

FAIRBURY

Axtell J A—f
Barnes W H—f c
Brown & Stark—f l
Davis J Monroe—f c
Garnsey O N—f c
Goodrich L W—f c
Holliday S T—f
Miller J Y—f c
Moss Jeff—f c
Stoddard F H—l
Wunder E A—f
Yontz E A—f

FAIRFIELD

Coble Geo W—f l c
Epperson C H—f c
Holdeman J H—f
Hyde H H—f c
Lewis C L—f c
McReynolds W G—l c
Prickett C M—f c
Sanford J M—f l c
Shepard Walter—l
Stephenson M A—f c
Thompson S C—f c

FAIRMONT

Bass Mayo—f
Chapin & Chapin—f
Jackson Joseph—f
Thompson & Thompson —f
Putlitz Francis—f
Wright T M—f

FALLS CITY

Cameron Andrew J—f
Cleaver & Sebold—f c
Fallstead George—f l c
Gantt A E—f c
Lechty Samuel—f
Leyda J E—f c
Maddox W H—f c
Powell John W—f
Schmelzel George—l
Smith H C—f
Spragins J D—f
Wilhite J R—f
Whitaker Bros—f
Wiltsie John—f

FREMONT

Albers A J—l
Alderman H F—l
Arnold Wm—f
Bremers Henry—l
Christensen C H—f
Coddington Jos C—l
Colson Paul f l c
Dame A K—f c
Dodge Chas F—f c
Freeman W DeL—f c
Laird F C—f
Looschen Geo—f
Miller John—f
Pettit H R—l
Plambeck A F—f
Plambeck Claus H—f
Pollard C C—f c
Reynolds Geo W D—f l c
Richards R P Co—f c
Springer D J—f l c
Stiles S F—f
Terry & Palmer—f
Truesdell Arthur—f

FRIEND

Addie J E—f
Ball John—f
Craig W H—f
Dewey J C—f
Haner & Justice—f
McFarlane Alexander—f
Newby W L—f l c
Scheidt John—f

FULLERTON

Bake C F—f l c
Dawson E E—f
Davis W H—l
Denkman H C—f
Kellogg H M—f l c
Kreidler W H—l
McLean A—f
Piercy & Haff—f l
Prowett & Blofield—f l

GENEVA

Bass M—f
Curtis & Waring—f l c
Evans Richard—l
McPherren E C—f
Sager J H—f c
Page & Weiss—f c
Stewart W H—f c
Wilson H P—f
Willson G—f l c

GRAND ISLAND

Abbott O A Jr—f
Allen Henry—f
Allan John—f
Brininger C W & Son—f l c
Byrne D—f
Cleary James—f
Cleary Leo—f
Clifford H E—f
Davis B F—l
Dill & Huston—f c
Edwards H A—f
Harrison & Prince—f
Hayman W S
Hetzel G D—f l c
Justice E W—l
Kearney & Walters
Kent S F—f
Mayer A C—f
Rose Charles A—f
Roth Fred—f
Sampson Wm—f
Stearns H W—f
Thompson John R—f
Underwood L B—f

HARVARD

Barbour T A—f l
Bengtson E M—f
Boslough Paul E—l c
Eller J F—f c
Herzog G A—f l c
Schwenk Wm

HASTINGS

Cramer A H—f c
Crowley J F—f
Cornelius & Co—f
Crow F M—f c
Dailey J M—f
Higinbotham & Pickins —f c
Hughes Z H—l
Johnson W T—f
Kerr H C—f
Madgett Wm—f
Morledge R R—f c
Rohrer U S—f l c
Sheaff C P—f
Simmering & Reynolds—f c
Snider John—f c
Steele W E—f
Stichter S L—f
Tibbets L—f
Thompson Minnie—f
Wahlquist Cally H—f
Walters E P—l
Wilson Bros—f
Work Geo

HAVELOCK

Baker A J—f l c
Biddlecom J L—f l c
Hinkle Samuel—f
Kaar I J
McCoy Frank—c

HEBRON

Collins C—f l
Fitchpatrick J M—f l
Gallant Wm—f
Leggit C M
McCuistion J T—f l
Powell & Son—f
Udall F B—f l
Weiss M H—f
Willmore Tilford—f
Wilson H G—f
Young B F—f

HOLDREGE

Bradley Thos C—f
Bragg J M—f
Edwards W T—f l c
Einsel—f c
Hall W P—f
Harbaugh J M—f
Johnson G H—f
Lewis Mrs E P—f
Maxey E W—l
Rank W M—f l c
Reed E W—f
Roth Ed—f l c
Sewell H—f l c
Shaefer Andrew—f
Swedeborg & Warren—f l
Thompson Bros—f

HUMBOLDT

Ashford Edie—f
Butterfield F—l c
Butterfield & Gergens—f
Smith I E—f c
Snethen Frank—f
Walsh J F & Son—f l c
Wilson M R—f

KEARNEY

Barney W W—f
Clapp W S—f l c
Eldred T W—f l
Graham & Neale—f
Kearney Land Co—f
Kearney Publishing & Immigration Co—f
Keens F G—f c
Lemmon & Herring—f
Nichols A L & Co—f
Midway Realty Co—f
Platte Valley Land Co—f
Smith Realty Co—f c
St John S S—f
Swan C O—f
Varns F S—f c
Wallace J A—f l c
Woolworth E J—f

LEXINGTON

Carr J P & Co—f l c
Grantham A E—f
Kassabaum H—f
Kreitz F P—f l c
Mitchell J L—f
Mullen S C—f
Powell B E—f
Smith H O Abstract Co —f l c
Spencer C F—f
Temple F L—f
Van Horn & Co—f l

LINCOLN

Allen E W & Co—f
Arterburn & Bishop—f c
Austin B F—l
Baker P Wm—l
Blanford G T—l
Burks, Spangler & Co—f
Caldwell Chas—f
Columbia Fire Ins Agcy —f

Culbertson & Waite—f
Eaton H M—f l
Edmiston J M & Son—l
Elmen Geo P—f
England W H—f
Equitable Invest Co—f
Farmers & Merchants Agency—f c
Fiske Isaac L—l
Folsom Bros Co—f c
Foster H—f
Funke F—f
Gardner N H—l
Gates G M & Son—f
Holmes & McDonalds—f c
Hovey & Farwell—f c
Humphrey F B—f
Huntington & Baydon—l
Hyde M A—l
Ickes Adam—l
Kent T John—l
Klein Jos—l
Knapp Chas T—f
Lincoln Safe Deposit & Trust Co—f c
Loughridge H H—l
Marstaller F L—c
Miller A W Agcy—f c
Mockett F E—l
Mockett J H Jr—l
Mockett J H Sr—l
Moore T W—f

O. W. PALM

Insurance Agency

LINCOLN NEBR.

Palmer M L—l
Reed Jno S—f c
Reed J S & W D—f c
Saffold F E—l
Strine-Schroder Co—f c
Tichenor C—l
Western Fire Agcy—f
Williams & Walt—f l c
Woods Inv Co—f c
Iguiner P F Co—f c

LOUISVILLE

Cleghorn Wm A—f c
Jacobson J A—f
Stander J—f
Tritsch M—f
Wood Geo —f l
Wood J P—f

MADISON

Davis Fred—f c
Dawson I M—f
Dowling W L—f
Foster M B—c
Fraser A R—f l c
Fraser Chas E—l
Fricke Ed—f
Garratt M C—f l
Lafleur W A—f
Linn Robert—f
Nichols Jim—f
O'Shea Ed—f
O'Shea Thos—f
Reed W E—f c
Smith C S—f l c
Smith Realty Co—f c
Sutton C S—f
Taylor W E—f
Thatch A J—f

McCOOK

Berry H H—f c
Boyle & Eldred—f c
Bump A G—f
Cordeal S—f
Ebert A C—f
Hiller W M—f
Kelly J E—f c
Lehn C F—f
Pennell Fred—l
Ryan C J—f c
Stayner L W—f l c

MINDEN

Adams R E—f
Anderson Louis—f
Carrico F L—f
Chappell Chas A—f l c
Godfrey G L—f c
Hague & Anderbery—f c
Holmes Carl—f
Jensen Val—f
King M D—f l c
Kingsley F R—f
McPheely J L—f
Newell L—f
Paulson L C—f
Robb J H—f
Robison Thad—f l c
Rogers N C—f l
Slater J A—f
Smith J W Q—f
Tidvall E C—f

NEBRASKA CITY

Collins M H—f c
Fussell L R—f
Gant J Y—f
Hail Mrs. Anna V—f c
Harding, Hochstetler & Co—f l c
Hawke Geo W & Co—f c
Hellier Fred—f
Jackson D S—f c
Leidigh Oliver—f
Livingston & Stevenson —f
McCartney & Templin—f l c
Miller R H & J S—f
Moran James H—f
Payne Robert—f c
Payne Wm B—f c
Roos A O—f c
Sloan W T—f l c
Wright Z T—f

NELIGH

Beckwith E E—f
Campbell William—f
Coleman J M—f l c
Jackson N D—f
Jenkins J C—f
Kelsey Chas H—f
McAllister John M—f c
McAllister Wm—f
McGinitie H L—f
Payne R S—f
Romig Walter—l
Ryan B J—f
Thornton S D—f
Wattles C L—f
Williams O A—f

NORFOLK

Coryell F G—f
Duffy D B—f
Durland C B—f c
Evans Geo W—f
Gow W J & Bro—f
Haase J E—f
Harter Ed—f c
Koenigstein Jack—f
Lemont C W—f
Lynde Mrs Jennie—f
Mapes & Hazen—c
Mathewson & Co—f c
Odiorne T E—f
Ransom & Anderson—f l c

NORTH BEND

Kern E—f
Norris A L—f
Smith C W—f
Stankey W F—f

NORTH PLATTE

Bratt & Goodman—f c
Buchanan Butler—f c
Elder O E—f c
Grant John—f
Hoagland & Hoagland—f
Patterson T C—f c
Temple Real Estate & Ins Agcy—f l c
Thoelecke O H—f
Woodhurst W H C—f c

OAKLAND

Cull A L—f
Gustafson A—f
Holmquist A C—f
Moyer R W—f l c
Newman A L—f
Van Cleve W H—f

OGALLALA

Hamilton Mrs W H
Searle A L
Searle E M—f
Snyder G W
Worden C C

OMAHA

Ady C E—l
Baldwin B L & Co—f c
Baldwin W A—f
Bemis G P—f
Birkett & Tebbins—f
Brandt J R—f
Brennan, Love & Co—f l c
Coles Isaac A—f
Creigh-Baldridge & Co—f
Dale J & Son—f l c
Dermody W T Inv Co—f c
Dodge N P & Co—f
Dumont J R—f
Fell & Pinkerton Co—f c
Fitchett G H—f
Flack John F—f
Funkhouser M F—f c
Funkhouser & Funkhouser—f
Gallagher & Nelson—f
Garvin Bros—f
Gates W H—f
Gilmore & McMillan—f l
Gould C Z—l
Gould R H—l
Halloway Chas A—f
Hansen M A—f
Hastings & Heyden Ins Agency—f
Heron F W—l
Higby B—l
Homan Wm R & Son—f
Houchin J L—f
Howell E E & Son—f
Howell R B & Co—f c
Hutchinson-Bollard Co—f
Indoe W H—l
Kelly Thos. S—l c
Kennedy Alfred C—f
Lansing A—l
Love-Haskell Co—f
Lundgren Nels A—f
Martin Bros & Co—f c
McCague B E—f
McCall Ins Agcy—f
McGovern, Thos & Son —f
Mahoney—l
Martin Bros & Co—f c
Meikle W B—f c
Meyer D M—l
Meyer Julius—l
Meyers F H—f
Miller C E—c
Mithen J H—f
Mullen C D—f
National Fidelity & Casualty Co

C. W. Martin Frank T. B. Martin

H. A. Koch, Manager Bonding Department

Agency Established 1869

MARTIN BROS. & CO.

INSURANCE

BARKER BLOCK OMAHA

COMPANIES REPRESENTED:

American Insurance Co., of New Jersey
Milwaukee Mechanics, of Wisconsin
National Fire Insurance Co., of Hartford
North British and Mercantile, of England
Northern Assurance, of England
Norwich Union, of England
Security Insurance Co., of Connecticut
Westchester Fire, of New York

GENERAL AGENTS:

New Jersey Plate Glass, of New Jersey
Frankfort Accident and Liability, of Germany
Massachusetts Bonding and Insurance Co., Boston

NEB.—Omaha, Con.

Nattinger & Olsen—f
Neely H D—l
Noble G W—l
Palmer H E Son & Co—f c
Payne Inv Co—f
Payne, Boswick & Slater—f
Peters R C & Co—f
Planck Frank—f
Potter Phillip—f
Potter-Valentine Co
Rainey Chas W—l
Rasp J W—f
Ringwalt Bros.—f l e
Robbins John W—f
Russell & McKitrick Co—f
Rylander & Moore—f
Sherwood J H—f
Selby W L—f
Shimer & Chase—f
Sholes D V—f
Shriver W G—f
Smith C L—l
Smith W Farnum & Co—f
Steele John—l
Swobe E T—c
Talmage C O—f
Thomas Wm H—f
Travers C P—f
Turkington G E—f
Tym F C—l
Walker F T—f
Wead F D—f
Weatherley E S—c
Webster, Howard & Co—f c
Wheeler & Welpton—f
White-Hicks Agency The f
Wilber W H—f
Wilcox William L—f
Woodman J A—f
Young & Dougherty—f

O'NEILL

Barnard Sam—l
Campbell Frank—f
Downey C E—f c
Evans W T—f
Gallagher Ed F—f c
Gillespie L G—f
Hammond H J—f c
Hammond A J—f
Harnish J C—f
McCafferty J J—f l e
McCarthy M H—f c
McNichols S E—f
Meredith J H—f
O'Donnell J F—f c
Parker R H—f
Skirving John—c
Sturdevant B E—c

ORD

Beran J W—f
Bright L R—f
Capron J H—f
Carson W H—f
Clements E P—f
Davis H M—f l e
Davis C A—f c
Gudmundsen H—f
Kokes V—f
Newbecker Geo—f
Oleson H E—f
Staple R L—f
Williams E M—f
Zablondil Frank—f

PAWNEE CITY

Anderson Mrs J L—f l
Bascom Vernon—l
Becker George E—f l e
Cornell W W—f
Dort J C—f c
Graham S J—f l
Hare Walter—f
Lore G L G S—f
Lowe J S—f
Porter J A—l
Schappell C A—f
Smith B C—f l c
Smutz J C—f
Stewart & Fullerton—f c
Strunk A D—f
Van Horn H C—f

PERU

David Jack—f
Good E E—f
Graves J D—f l
Mardis W W—f
Williams T F—f

PLATTSMOUTH

Archer M—f
Barwick J E—f l
Cummins Dr Ed—f
Falter J P—f
Fricke C G—f c
Fox W K—f
Holly Wm—f
Leyda J M—f
Pollock Thomas—f
Ramsay William C—f l c
Thrasher J H—f c
Tidd A L—f
Walling Thom—f
White A W—f
Windham R B—f

PONCA

Auge C C—f
Bronn F W—f
Halstead E E—f l c
Hurley John M—f
Kingsbury C A—f
Kirk C F—f l c
McCarthy W D—f
Mattison Geo—f
Mellon M I—f
Pearson J V—f

RED CLOUD

Auld J W—f
Cather C F—f
Fort L H—f c
Kaley D H—f c
Maurer Fred—f c
Overman E U—f
Saylor J C—f
Sellars & Holmes—f l c
Sherwood W A—f
Smith E B—f
Spanogle D B—f c
Stanser I B—f
Teel O C—f c
Walker A T—f

RISING CITY

Bowman J L—f
Burges G W—f
Reynolds C E—f

RULO

Davis Clement—f c
Kirk H D—f
Le Blanc—f c

ST PAUL

Anderson & Ebbesen—f l
Bell T T—f c
Crew F W—f l c
Crockett C A—f
Haggart A J—f
Johnson W A—f c
Lean Geo E—f
Leroy Mary—f
Nunn Henry—f
Parker J T—f l c
Paul N J—f l
Perkins R C—f l
Taylor Frank—f c
Taylor C E—f l c
Templin John—f c

SALEM

Huston R B—f c
Jones M G—f
Ranger J G—f
Roberts C W—f

SCHUYLER

Arnold J E—f
Bittner A J—f c
Bohman M T—f c
Farrell—f
Hoagland M
Hyges George—f l
McKenzie James C—f
McNaly J E—f
Payne Dion—f c
Rathsack W A—f
Shonka Frank W—f
Simmons J M—f c
Wells Geo H—f
Wertz Geo—f c

SEWARD

Barkley C W—f
Landis & Schick—f l c
McKillip L H—f c
Norval B F—f c
Seward Land Co—f c
Tishue W C—f
Vanderhoof & Franklin—f l c

SHELTON

Allison W S—f
Grafius Thos—f
Graves F C—f
Light Ed—f
More F D—f
Neely David—f
Robinson C A—f c

SIDNEY

Barlow R A—f
Hudson J C—f l
McIntosh J J—f
McIntosh J L—f l e
Martin Leroy—f
Miles W P—f

SO. OMAHA

Berquist A L & Son—f
Brown E B—f
Dee E J—f
Duff J L—f
Gibson L C—f
Golberg H—f
Hannon & Rawley
Hoctor Thomas—f
Kopietz J H—f
Laur T G—f
McNeill Geo H—f
McMillan J—f
Maly J J—f
Mann N D Son—f
Murphy Joseph F—f
Nilsson E—f
O'Neill's Real Estate & Ins Agcy—f
Pancoast A C—f
Paprocki A—f
Raymer Geo L—f
Ryan J J—f
Trainer-Coldwell Co—f
Wilcox Rich Co—f

STANTON

Appleby R Y—f l c
Baer E B—f l c
Cowan W P—f c
Eberly G A—f c
Ehrhardt J A—f l c
Hyland & Myers—f l c
Kearney A A—f
Kenney J E—f
Mackey J W—f
Peters James—f
Pugh Geo E—f l c
Vining I N—f l c
Young W W

STROMSBURG

Banta Ira—f
Makeever M A—f l
Olson E —f
Stanton E E—f
Tongue J—f
Wilson Nathan—f
Wilson V E—f c

SUPERIOR

Brown Geo—f
Brubaker H A—f c
Felt A C—f
Green Wm H—f c
Hanna Harry—f
Johnston C A—f
King Isaac—f
McConnell Mrs S E—l
Marshall H N
Phillips F M—f c
Pierce M L—f
Shambaugh T M—f
Spohn Geo H—l
Sweet F M—f

SUTTON

Bauer Alex—f
Burnet E P—f
Dinsmore J B—f
Eichler B—f
Grosshans H—f
Hanson Hans—f
Jarrett & Challberg—f
Leubben M L—f
Miller Theo—f
Nuss P F—f
Steinen L B—f

TECUMSEH

Dafoe Al N—f
Douglas J B—f l e
Douglas Oscar—f l c
Grist Ed H—f
Howorth Alf—l c
Jewell C A—f
Miller Geo W—f c
Place John—l c
Smith C E—f c
Stewart Roy—f l
Stewart S S—f

TEKAMAH

Conkling Chas W—f l
Clark Jas A—f
Enyart B C—f
Foree J R—f
Greenleaf D W—f
Hennen R B—f
Hopewell W M—f
Hopewell M R—f
McGrew M S—f l c
Pratt E D—f
Singhaus J A—f

UNIVERSITY PLACE

Beck & Barber
De Tar Realty Co—f
Enyeard C W—f
De Lor Realty Co—f
Engeort C W—f
Gates G M & Son—f
Hare W E—f l
Hyatt J W—f
Pester S J
Sayers E—f
Smith T W—f l
Westvall E V—f
Wimberly & Heilt—f l

WAHOO

Barry John—f
Berggren W J F—f c
Crawford & Webster—f
Dean Franklin—f c
Hendricks B E—f c
Johnson J J—f
Lyle & Collins—f
Martin L W—f
Perky Chas—f
Sundeen J L—f c
Worrell M O—f

WAYNE
Alter I W—f c
Berry F A—f
Bressler A E—f c
Cherry J M—f
Davis A R—f
Ferguson A J & Co—f c
Jones H B—f
Kohl Phil H—f
Ley Rollie—f
Massie J H—f
Matheny A N—f
Mears G S—f 1
Rooney W P—f c

WEEPING WATER
Barnes P S—f
Bish C W—f
Lyman W H—f
Reed H D—f 1
Tesejarden Isaac—f
Taft C—f
Teft Clarence—f

WEST POINT
Ackerman C W—f
Baumann J T—f c
Gentrup Wm—f
Hunker & Krake—f c
Krause A L & Co—f 1 c
Krause Amandus—f
McLaughlin M—c
Neligh W T S—f 1 c
Rupp C—f c
Stuefer Wm—f c

WILBER
Bartos F W—f c
Bartos Stanley—f c
Clements T A—f
Grimm J H & Son—f
Horzick Jos—f
Kobout V B—f
Magnusson H F—f
Moore J I—f
Safarik P S—f
Slepicka Al—f
Spirk J F—f
Spirk V C—1

WYMORE
Archard L H—f c
Balier F W—f
Crawford F E—f
Huston T F—f
Kauffman E N—f
Stephenson G T—f

YORK
Bell J M—f
Brott H W—f
Codding A B—f
Crone C B—f
Daggy B F—f
Davis W H—1
Ferguson N M—f
Jacobs J A—f c
Myers S A & Son—f
Miller, Prewitt & Dean —f
Olmsted & Olmsted—f
Tranger C J—f
Sovereign M—f
White W L—f c
Wildman & Wildman—f
Wyckoff W W—f c

NEVADA

AUSTIN
Miller J A—f 1

BATTLE MOUNTAIN
Lemaire A D & Sons Inc —f

CARSON CITY
Davis J T—f
Hofer T R—f 1 c
Peters C H—f 1 c
Wildes F L—f

ELKO
First National Bank—f
Henderson John—f 1 c
Hesson A W—f
Smith W T—f c
Taber A D

EUREKA
Whitmore I C C—f c

GOLD HILL
Blauvelt W H—f

LOVELOCKS
Baker T E—f
Davenport Lucy A—f 1
First National Bank of Lovelocks—f 1
Lovelocks Mercantile Co —f 1
Hunter J R—f
McIntosh J A—f
Marker J T—f
Reid J T—f 1 c

RENO
Bank of Nevada Savings & Trust Co—f
Bonham Realty & Trust Co—f c
Crane Sam—1
Fifield & Watt—f c
Nevada Loan & Trust Co —f
Pearson & Cafferata—f
Peck & Sample—f
Rhoda F L—f
Scheeline Banking & Trust Co—f
Spinney J P—1
Washoe County Bank —f 1 c
Whitney Mae—f

VIRGINIA CITY
Matheson J—1 c
Leonard Jas M—f

WADSWORTH
Griswold E

WINNEMUCCA
Daehl C D Sr—f
First National Bank—f 1 c
Reinhart E & Co—f 1

NEW HAMPSHIRE

ALSTED
Gibney W E—f 1 c

ANTRIM
Baker E W—f 1 c
Hills C E & Son—f 1 c
Paige Morton—1
Swett Anson—f

ASHLAND
Drew W Asa—f
Hill & Hardy—f
Hughes Francis M—f c
Jackson John M—1
Lyford Henry O—1
Record Lewis S—f

BARRINGTON
Bradford G F

BELMONT
Moore J A—f
Sargent J M—f

BERLIN
Burlingame Wm W—f 1 c
Eley A H—1 c
Hayes & Davidson—f 1 c
Wheeler & Vaillancourt —f 1 c
Woodward & Gerrish—f 1 c

BRISTOL
Ackerman Fred H—1
Cutler Roswell—1 c
Dearborn & Chase—f c
Fling Chas W—f c

CHESTER
Jones E P—1
Webster John M—f
Widcomb A H—f 1

CLAREMONT
Barnes E S & Son—f c
Chandler Paul L—1 c
Charron H—1
Delamore C W—1
Daw Herbert G—1 c
Foster F H—c
Hurd & Kinney—f
Merrill Robert T—f 1 c
Prescott B O—f 1 c
Prescott Wm P—f 1 c
Richardson S—f 1 c
Shannon Joseph A—1
Stockwell Geo T—f
Warner Geo C—1

COLEBROOK
Carr J T—f c
Drew W—f c
Dudley J H—f
Johnson T F—f
Pease D S—1

CONCORD
Baker & Keeler—f 1 c
Chase & Martin—f 1 c
Clark C S—c
Crossett A W—f 1 c
Drew Wm J—f
Dudley F W—1
Eastman & Merrill—f 1 c
Frost N—1
Jackman & Lang—f 1 c
Little Thos B—1 c
Miller D E—f
Moore Hugh—f 1 c
Morrill & Danforth—f 1 c
Owen E Scott—1 c
Parker Chas S—1 c
Roby & Knowles—f 1 c
Staniels C E—1 c

CONWAY
Davis P S—f 1
Dinsmore F W—f
Dow Herbert G—1 c
Garland J H—f
Hill W D H—f
Keniston A E—f 1
Keniston A E—f 1
Mitchell Peter—1
Thompson Wm F F—1 c
Wood J C L—f c

DEERFIELD
Batchelder J H—f
Chase A M—f

DERRY
Abbott & Davis—f
Adams & Hardy—f
Bartlett & Shepard—f
Clair-Moore & Co—f
Kingsbury W J—f 1 c
Russell & Hardy—f
Young F N—f

DOVER
Barrett Geo D—f 1 c
Foss C H—f c
Grimes John H—f 1
Henderson Harry P—f
Hutchings Martin—1 c
Jewell John S—1
Meserve F E—f 1
Redfield H A—c
Shepard Frank P—f 1 c
Sherry Thomas—f 1
Stevens Geo—f 1 c
Tufts Arthur G—f c

ENFIELD
Bryant A M (Grange)—f
Currier F T—f 1
Currier L W—f
Dorothy W F—1 c
McElwain H A—1
Nooman J H—1

EPPING
Brown A D—f
Gilmore Geo A—f
Ross J O—f 1 c
Tilton J J—f c

EXETER
Baker Dana W—f 1 c
Brown John A—f 1 c
Button Christian S—1 c
Cilley Frank M—f 1 c
Elkins John H—1 c
Getchell Clarence—f
Greene A F—1
Hobbs L F—f
Johnson Mrs Annie P— f c
Sargent Chas H—f
Shute Edward A—f c
Smith Samuel S Jr—1

FARMINGTON
Glidden Ira W—f 1 c
Pitman C H—f 1 c
Waldron J—f 1 c

N. H.—Con.

FRANKLIN

Bean & Brown—f c
Bucklin C C
Chadwick S B—f
Chase G W—l c
Clifford T F—f
Currier H A—f l c
Daniell F H—c
Glines Wm
La Pointe T N—f
Leach E G—f l c
Rosseau Bros—l
Roy L C—l
Woodward M D

FRANKLIN FALLS

Bean & Brown—f l c
Chadwick S B—f
Chase G W—l
Clifford T F—f
Currier H A—l
Daniell F H—l c
Lapoint N—f
Leach E G—f c
Rosseau Medso—l
Stewart W S—f

GOFFSTOWN

Blaidsdell E A—f
Colby G W—f
Hadley Geo P—f

GORHAM

Andley P J—c
Bickford B B—l c
Eby A H—l c
Evans A R—f
Libby J F—f
Noyes H G—f l c

HAMPTON

Hobbs L F—f
Norris A—f
Shaw S A—f

HANOVER

Frost Newton A—f l c
Storris E P—f

HAVERHILL

Westgate Tyler—f

HILLSBORO

Holman S W—f
Mansfield A L—f l c
Roach I C—l

HINSDALE

Colton Fred W—f l c
Fay W E—f
Temple E J—f
Watson J H—c

KEENE

Aldrich G H & Sons—f l c
Atherton Robt A—l c
Ball Geo F—f c
Fay H E—f
Mason Ins Agency—f l c
Palmer A B—f
Peters A B—l c
Ruland Geo W—l c
Trask Geo F T—l
York Perley A—f l c
Wilber C W & Son—f
Wright J H—l c

LACONIA

Caldon J B—l
Lovejoy Ezra—f
Melcher & Prescott Agency—f l c
Moore John B—l c
Morin John B—f l c
Prescott W L—f l c
Young Fred A—f l c

LAKEPORT

Lovejoy & Prescott—f
Melcher & Prescott Agency—f l c
Morin J B—f
Prescott W L—f
Young Fred A—f

LANCASTER

Kent Geo N—f l c
Nounse F L—l c
Stevens G M & Son Co—f c

LEBANON

Burton Anna M—f
Cheney & Cooleigh—f c
Cheney Harry M—c
Dewey, Peck & Co—f l c
Dwyer Thos F Jr—l
French Ernest E—f c
Smith Joseph C—f l c

LISBON

Brigham S H—f l c
Hunt G L—c
Oliver W W—f l c
Woolson & Clough—f l c

LITTLETON

Barrett A J—f l c
Corning B H & Co—f c
Farr C A—f l c
Frye Solon A—l c
Gray Chester S—f l c
Kelley Fred—l
Richardson H E—l
Tillotson & Farr—f l c
Trombley C—c

MANCHESTER

Anderson R E—l c
Avery F W—f l
Berry William G—f l c
Blanchet Geo—f l c
Bond H N—f
Boivin J A—f
Chase Robert—f c
Cheney & Cheney—l
Clough & Parker—f c
Conner S H—f c
Connoly & Riley—f
Daniels J W—f l
Davis H L—f
Dockham & Thorpe—f
Dowst John—f
Edgerly Clarence M—f
Everett & Bunton—f l c
Folsom J A—f
Hadley C J—f
Hayes Chas C—f c
Hayes R J—f l c
Holland Mrs N S—f
Johnson V C—f l
Lane John G—f l
Littlefield C B—f
Messier Ulric—f l
O'Connor L A—f c
Paris T D—f l c
Platt F A—c
Putnam & Laflum—f l c
Rodelsperger H—f
Sheehan J A—f l c
Soiselle L F—f c
Stark Fred—f l
Taggart J G—f
Vermille G A—f l c
Way B F—l
Wellman J A—l
Whittier & Foster—f

MEREDITH

Blaisdell B—f
Estes James F—f
Sanborn Geo F—f

MILFORD

Keyes Arthur L—f c
Kittredge E L—f c
Worcester Geo A—f

NASHUA

Andrews, Son & Co—f l c
Boutelle George A—l
Burgess J L—l
Buxton & Crowley—f l c
Cheever W H—l
Cherrier A—l
Clough Joseph L—f
Cooke E V—l
Cross Ira—f l c
Danforth Geo E—l
Day Chas M—l
Dearborn J E—f
Farley Wm A—f l c
Haggerty John—l
Ladieu Emmett R—l c
Meloon J L—l c
Petit Charles H—f l c
Sailer Sherman T—l
Shattuck Arthur G—l
Taylor M A—f l c
Towne Fred D—l c
Tuck A J—l
Whitney James F—l
Wilson H E—l
York Walter H—l

NEW BOSTON

Foxe E P—f
Marden C F—f

NEW MARKET

Griffin John H—f
Gudbois William J—l
Kingman Bela—f l c
Pinkham E P—f

NEWPORT

McCrillis John—f l c
Pollard Fred T—f l c

NORTHWOOD

Cotton A E—f
Durgin W M—f

PENACOOK

Buxton & Sherburne—f l c

PETERBORO

Dustan Geo P—l
Hatch R B—f l c
Jellison C W—l
Jones E W—f c
White D M & Co—f

PITTSFIELD

Berry & Winslow—f c
Fisher Herbert L—f
Lane E A—f

PLYMOUTH

Ayer Chas J—f l c
Berry J C—l
Berry H E—l
Burleigh Alvin—f
Calley F C—f l c
Ferrin M A—f
Huckins J P—f

PORTSMOUTH

Butler & Marshall—f
Conlon W L & Co
Conner & Co—f l
Dodge Samuel—f
Doolittle A M—l
Haywood W I—l
Hazlet C A—f
Hilton Lamont—f l
Howard A F—f
Oldfield Fred—f
Oxford C R—f
Paul Henry S—f
Pender John—f l c
Prime E B—f
Sise John & Co—f l c
Stoddard E P
Tibbetts C H—l
Trafton C E—f l
Tucker Harry M—f

RAYMOND

Bartlett Jno T—f l c
Blake Joe A—f l c
Dudley Walter J—f l
Ladd J E—l c

ROCHESTER

Baril T A—f l c
Colman C D—f l c
Kendall Frank L—f l c
Morgan J A—l
Parshley Agency The A S—f l c
Small F E—f l c
Wentworth & Varney—f l c

SALEM DEPOT

Gordon Geo C & Sons—f l c

SALMON FALLS

Stevens C E—f
Townsend E W—f l c
Wentworth R S—f l c

SANDWICH

Heard E M—f

SOMERSWORTH

Crawford, Tolles & Co—f l c
Gagnon F J—f
Joyce J H—f
Lebotee Paul—f

WALPOLE

Buswell H H—l
Sturtevant C L—f

WARNER

Hook A J—f c

WEARE

Eaton Frank—l
Herbert W S B—f
Johnson A B—f l c
Simons Frank N—f
Weare E—f

WILMOT

Goodhue F E—f
Langley W F—f

WILTON

Bales Geo E—f

WINCHESTER

Alexander J G
Breigham H W—f
Salem Levi—f l

WOLFEBORO

Abbott & Avery—f
Beacham J H—l
Britton Wm J—f
Edwards L N—l c
Parker C F—f
Piper C D—f l c

WOODSVILLE

Bartlett R T—f l c
Dearth F P—f l c
Whitcher W P—f

NEW JERSEY

C. J. ADAMS, Pres. LUCIUS I. WRIGHT, Treas. J. BYRON ROGERS, Secy.

C. J. ADAMS CO.

Successors to ISRAEL G. ADAMS & CO.

REAL ESTATE AND INSURANCE

REAL ESTATE AND LAW BUILDING, Rooms 2, 4, 6, 7 and 8

ATLANTIC CITY, N. J.

REPRESENTING

Albany
Agricultural, N. Y.
American, N. J.
Ben Franklin
California
Connecticut, Conn.
Continental, N. Y.
Delaware, Phila.
Fidelity-Phenix of N. Y.
Fireman's Fund
Glens Falls
Globe Und'writers Agy., N. Y.
Granite State
Hanover
Hartford
Hamilton of N. Y.
Hawkeye
Humboldt
Jefferson
London and Lancashire
Michigan-Commercial
Millers National
National Lumber Ins. Co.
New Hampshire, N. H.
Niagara
Norwich Union, Nor'ch, Eng.
Peoples National
Phoenix, Hartford, Conn.
Providence Washington, Prov.
Queen of N. Y.
Royal Ins. Co., Eng.
Security Ins. Co., Conn.
Shawnee, Kans.
Sun Ins. Office, Eng.
Spring Garden, Phila.
Teutonia, Pa.
Western Assur. Co., Toronto

Fidelity, Accident, Plate Glass, Liability, Boiler, Elevator and Burglary Insurance

Fidelity and Casualty Co., N. Y. Title Guaranty and Surety Co., Scranton, Pa. Casualty Co. of America, N. Y.
Pennsylvania Casualty Co., Scranton, Pa. Travelers Ins. Co., Hartford, Conn.

ASBURY PARK

Appleby Frank T—f c
Burroughs W C—f 1 c
Calvert & Shubert—f 1 c
Covert D C—f
Ferguson & Son—f c
Hetrick & Son—f c
Hickman J P—1 c
Pawley F A—f
Pawley & Co—f 1 c
Pittenger Geo W—f 1 c
Robbins Albert—f 1 c
Ross Milan—f 1 c

ATLANTIC CITY

Aaron Isaac
Adams C J Co—f 1 c
Adams Chas R & Co—f c
Atlantic Ins Exchange—f 1 c
Atlantic Realty Co.—f
Baake Chas A—f
Bacharach Real Estate Co—f c
Bartlett C A—f
Bruckman V C—f 1
Cavileer W K—f
Cook E H—f
Cramer J P & Co—f
Devine M A—f
Fridenberg S R & Co—f c
Hammer J G—1
Harris H G & Co—f c
Hason J H—f
Ryor & Cloud—f 1 c
Reed W T & Co—f
Riddle Wiliam—f
Ryon & Collins—f
Schimpf Theo W—1 c
Sesinger C E & Co—f c
Springer James B—f

Established 1873

TEPHANY & CO.

FIRE INSURANCE

ATLANTIC CITY, N. J.

GG HARBOR CITY, N. J.

oenix Ass. Co., of London
me Ins. Co., N. Y.
agara Fire Ins. Co., N. Y.
mmercial Ass. Co., N. Y.

e A H Phillips Co—f c
bin Thomas—f
wnsend Walter & Co—f
ilson Senseman—f
yld & Nicholson—f c

BAYONNE

Annett Chas E—f
Boylen James J—f
Colville C M—f
Craft & Co—f 1 c
Gould G H—f
Hall, Tiltenberg & Co
Johnson J M & Co—f c
Roberson Horace—f
Salter W D—f

BELLEVILLE

Coeyman J H
Depew J W
Fairchild O A—f
Gavey Eugene M
Osborne A H—f
Osborne James H—f

BELVIDERE

Carter J V—f
Hixson S J—f
Morrow Wm H—f 1 c
Morrow & Hilton—f 1 c
O'Neil Wm—f 1 c
Searles A B—f

BEVERLY

Adams Dr E S—f 1
Hamer J W—f 1
Morrell J T—f
Stokes Chas—f

BLAIRSTOWN

Craig A B & Co—f 1 c
Konkle L A—f

BLOOMFIELD

Albinson James—f
Ashley H J—f
Bassinger E B—1
Baxter Thomas B—f
Benjamin H M—f 1
Carey J J—1
Connolly H S & Co—f
Davis John T—1
Dodd Henry P—f
Dodd O C—f
Edgerly & Gilson—f
Glennon & Kelley—f
Green Jesse C—1
Haskell L C—1
Marr E Gertrude—c
Moffat Fred N—f
Muller & Zahnle—f
Quinn P J—f
Newman E E—f
Russell Nathan Inc—f c
Schuyler Richards K—f c
Sheridan N F—1
Stevenson William H—f c
Stone Frank B—f
Sutton L E—1

BLOOMINGDALE

Ball Ed E—f 1 c
Donald S R—f

BOONTON

Brown J L—f 1
Cahill S J—f 1
Hopkins C F—f c
Kerr Wm E—f
Mitchell S H—1 c
Todd Geo U—f 1 c
Van Duyne N S—f 1

BORDENTOWN

Aaronson R H—f 1 c
Burns Wm—f
Burr Samuel E & Son—f
Garison S F—f
Malone J A—f c
Snook E—1
Tantun Jas—f

BOUND BROOK

Brampton R T—f 1 c
Dutcher Simeon—f
Oakley P H—f c
Reed Ralph L—f 1 c
Suydam H C—f
Van Syckel T D—f 1 c

BRIDGETON

Betchner Geo W—f
Burt J Ogden—f
Deal Joseph H—1
Hampton & Fithian—f
Hand Ellsworth—1
Lewis Pancoast—1 c
Loder Leroy—f
McAllister & Ebner—f
Meyers Louis—f c
Mitchell John G—f
Nitshe Geo A—1
Powell Jos H—f
Reeves Hugh L—f 1 c
Sharp Barton F—f 1 c
Ware Jas S—f 1
Watkins Daniel J—1 c
Ward Roscoe C—f

BURLINGTON

Armstrong J A—f 1
Branch Reginald—f c
Doolin E C—f
Dresser A W—f 1 c
Peacock & Peacock—f c
Rigg Budd M—f c
Shaw Samuel G—f
Taylor Joshua & Son—f 1 c

BUTLER

Curie Gus Jr—f c
Gormley Edward D—1
Rome Wm—f
Stiff Wm—1
Treweeke R F—f
Ward Jesse—f

CALIFON

Apgar C W—f
Dufford P S—f 1
Trimmer J S—1 c

CAMDEN

Ackley C S—f
Baker James F—f
Burr Frank J—f
Campbell John—f
Cheney John W & Co—f 1 c
Condit D Harry—f 1 c
Davis William H—f
Felton Chas H & Co—f
Fitzgerald Thomas B—f 1 c
Henderson D A & Co—f 1 c
Humphreys Louis B—f
Izard Samuel—1
Jessup Geo W & Son—f
Krouse C A & Co—f
Lippincott F C—f 1 c
May E—f
Miller Crawford—f
Miller Mayhew & Thompson Co—f 1 c
Schmidt Wm—f
Truscott & Sharp—f
Wesley E W Co—f 1 c
Williams George P—f

CAPE MAY

Campbell Charles—f c
Edmunds & Stites—f
Hand & Eldredge—f c
Hughes Gilbert—f 1 c
Hughes I Harry—f
Needles Sol—f
Richardson F C—f 1
Taylor James E—f

CARLSTADT

Foth Herman—f 1 c
Ullman & Hoffman—f c
Zimmerman Geo—f

CLINTON

Baker W H—1
Baker & Smith—f
Bien Geo W—1
Kline & Shive—f

CRANFORD

Ferguson & Van Name—f 1 c
Seward Clarence—f 1 c

N. J.—Con.

DOVER

Cooper Peter E—f
Hummer D R—f l c
King H H—l
King W J—l
McGrath John M—f
Martin—l
Matthews Edwin—f
Moller John—f
Roderer C. F—f l c
Schwarz Harry L—f c
Tippett F H—f l c

EAST ORANGE

Brown M J—f
Kelly E A—f
Montgomery Linday—f

ELIZABETH

Bishop S C—f
Bourdon W A—f l c
Boyle M W—f
Colins J J—f
Crane J W—f
Dunbar & Weaver
Fontaine F E—f
Gabriel F—f l
Gorden J—f
Greer J F—f
Hall J G—f
Hennessy D F—f
Jennings F S—f
Knapp E A—f
Keys H C—f l c
Marz C—f
Meeker W H—f l c
Miller B B & Co—f
Morrison N F—f
Mulford A D—f l c
Nelson H—f
O'Donnel L—f l c
Ogden B M & S R—f l
Patterson R L—f
Phares E W—f l c
Poppenga S A—f
Ryan J P & W H—f
Schumann E—f
Stein W F—f
Walker & Farrelly—f
Whittemore A R—f
Wiliams C W—f
Woodward & Williamson —f l c

ELMER

Cochran Abraham—f
Edmunds John C—f
Hitchner R M—f
Nieukirk E W

ENGLEWOOD

Birtwhistle & Stainton Co —f c
Coe Arthur E—f
Conklin William—f
Du Bois F—f
Gorham Edson B—f c
Gorham R A—f c
Homans Shepard—l
McKinney J H—l
Miller L A—l
Mowry L D—f l
Parsons S P—f
Prosser E S—l
Reinmund B F—l
Valentine Est C W—f
Weatherby H—f c
Weatherby O—f

FLEMINGTON

Alvater & Landis—f l c
Berkaw B H—f
Dilts Augustus—f
Large George K—f c
Robbins Adam O—f

FREEHOLD

Barkalon & Rue—f
Crawford Wesley—l
De Roche J A—c
De Roche J F—l
Donahay Jos L—f c
DuBois Chas V—f c
Hankinson Wm A Jr—f
Lockwood Samuel A— f l c
Mount H J—f l c
Naylor Garret—l
Rosell John T—f l c
Van Wagner Guy—l

FRENCHTOWN

Able H J—f l c
Hagaman L D—f c
Hough J C—c
Williams A P—f

GARFIELD

Alnor John N—l
Boehmer Chas—f
Brown Lawrence E—f
Cook Daniel—f
Messeneo Frank—f
Mueller Albin—l
Muller Frank—f
Romoglia Frank V—f
Spano John B—l
Valuzzi John—l
Van der Plaat J Jr—f
Whitehead Miles C—f c
Wright Charles—f c

GERMAN VALLEY

Wiley F J—l

GLASSBORO

Imhoff Jacob F—f l c
Pierce John E—f
Shute H C—f
Sturgess Edward L—f l c

GLEN RIDGE

King R C—f l c
Langstroth T W—f
Phillips John B—f
Pierson A R—f
Russell Nathan Inc—f c
Ryan Vincent A—f

GLOUCESTER CITY

Black & Hambleton—f c
Casey Geo A—f
Fuller Frank M—c
Glenn S—l
Hambleton Wm B—f c
McElhone Chas A—f
Manion John—f
Mullen & McElhone—f
Mullin D H—f c
Quigley J—f
Reilly J B—l
Stetser & Stetser—f

GUTTENBERG

Eypper W J & C A—f c
Knoebel P R—f c
Mager W J & Bro—f l
Rose W F—f c
Wiencke R G Jr—f c

HACKENSACK

Barkman B B—f l c
Bergen Realty Co
Beyer Edward—f l c
Bratt James—f l c
Cumming Thos H—f
Haring J Elliott—f l c
Newman Bros—f l c
Phillips & Co E T—f c
Provost Mrs J W—f
Romeyn & Demarest
Ross F B—f
Taylor F M & Co—c f
Van Gieson J B—

HACKETTSTOWN

Fisher James—f l
Neighbour Morris—f
Price R S—f l
Tamblyn James L—f
Trimmer A W—f l c

HADDONFIELD

Abel Geo—f
Bernshouse W H—f
Braddock Howard—f
Clement A W—f
Dreby E C—f
Dobbs S R—f
Dunbar Samuel—f
Fredricks Geo E—f
Harrison Wm H—f
Heins L J—f c
Krouse C A & Co—f
McNeill Arthur—f l c
Magill E F—f
Monfort H L—f
Patten J P—f
Pedlow Joseph—l
Phillips H M—l
Roadfuss John—l
Tilton W R—l
Willetts S A—f

HAMMONTON

Bernshouse W H—f c
McLaughlin John—l
Monfort H L—f
Patten J P—f
Phillips H M—l
Tilton W R—f c

HARRISON

Canfield Geo D & Son— f c
Riordan Joseph O—f c
Van Deven Clarence T— f c

HAWTHORNE

Armstrong Wm H—f l
Johns E A—f
Keefe Ed—l
More A G—f l c
More H—f l c
Strong S C—f

HIGH BRIDGE

Apgar John R—f
Bailey I P—l
Beavers A L—l

HIGHTSTOWN

Allen & Stults—f l c
Norton W I—f

HOBOKEN

Bender F W—f
Benson's Jas Sons—f
Budenbender W—f
Burhorn C A—f l
Faist Wm—f
Fall Charles—f
Grassman A—c
Kessler P H—l
Kingsland C A—f
Mayer Leo
Magee Eugene V—f c
Martin Edward W—f c
Schiller Albert S—f c
Schmidt Fred F—f
Stack Edward—f
Steljes & Steljes—f l
Tissott C A—f
Weidner Henry J—f l c
White Wm H—f

IRVINGTON

Jones Lottie A—f
States-Woolley Co Inc—f

JAMESBURG

Brooks Wm H—f l c
Courter Wm H, Agency The—f
Davison B D—f

JERSEY CITY

Bietz F W—f
Byrne Co Jos M—f
Carey Bros—f l
Devitt H W—l
Erwin & Co—f c
Fengado W S—f
Findell Seely & Co—f
Gaddis P A & Co—f c
Gopsill James—f
Griffin H W—l
Hall Tietenberg Co—f l c
Hudson Real Estate Co —f
Jaquith Wm P—l
Kaiser G E—f
Lembeck & Co—f
Lewis Frank H—l
Love & Wanser—f
McLaughlin James—f
Matthews F J—f
Meyer & Klein Co—f
Michel & Eigenrauch—f
Muller Adam—f
Muller John E & Son— f c
Muller & Billings—f
Mullins & Cronan—f
Nelson & Ward—f c
Osmond A C—f
Patterson & Rowlands—f
Pinkney C N—l
Prior & Landrine Co—f
Ransom & Metz—f
Real Est Trust Co—f c
Rippe Arnold—f
Ruykhaven & Hauenstein— f c
Rye Thos A—f
Schan Henry G—f

VAN HOUTEN & SHERWOOD CO.

Louis Sherwood, Pres.

Telephone, Jersey City 33 **15 Exchange Place**

Representing

Firemens Fund, Equitable, R. I., Globe and Rutgers, Commonwealth, N. Y., Indiana & Ohio Live Stock Co., U. S. Fidelity and Guaranty, Md.

Also Write Automobile Ins.

WOODWARD & WILLIAMSON

Telephone, 373 J. C. 77 Montgomery St.

Authorized Agents for

Continental of New York; Liverpool and London and Globe; N. Y. Underwriters Agency; Law Union and Rock, England; Commercial Union, England; Austin of Texas; Monongahela of Pa.; Washington of Wash.; Columbia (Automobiles), N. J.; Fidelity & Casualty of New York; Frankfort M. A. & P. G. of Germany; General Accident (Automobile Liability & Collision), Scotland; New York Plate Glass of N. Y.; Title Guaranty & Surety Co. of Pa.

Branch Office, Elizabeth, N. J.

Branch Office, 45 William Street, New York City.

Schumann's G Sons—f
Schwartz—l
Smith Thos M—l c
Smith Co C P—f
Stevens Frank—f c
Tenbroeck Morse & Co—f
Van Houten & Sherwood Co—f c
Van Huel & Holstein
Woodward & Williamson—f c
Wooley M & Son—f l c

KEARNEY

Chapman & Chapman—f l c
Dorland Irving V—f l c
Eilshumius H G—f
Lindblom L W—f
Purdin & Amman—f
Strong E A—f

KEYPORT

Ackerson H E Jr—f
Brown Geo W—f
DuBois E D—f
Taylor Marcus B—f
Walling R O—f
Walling Alvarado W—f

LAKEWOOD

Bradshaw Co A M—f l c
Le Compte E E—f
Lynch Jasper—f
Tickner Ed A—f c

LAMBERTVILLE

Dilts Robert H—f
Hayhurst W F—f
Holcombe & McCracken—f l c
Lyman W—f
Sergeant L H—f

LITTLE FALLS.

Daniels C C—f
Madden J—l c
Matches C W—f c
McClincey W G—f

LONG BRANCH

Blair Alfred G—l
Emanual & Co—f l c
Green Harry W & Bro—f l c

MADISON

Benjamin Bros—f
Brown Chester C—f
Cook E L—f c
Eagles Alex—f

MANASQUAN

Bush Ralph—f l
Conover Wm T—l
Goddard E F—l
Jansen J H—l
Longstreet John A—f l
Manasquan Real Estate & Ins Co—f
Pullen E M—l
Townsend George—l
Woodfield John—l
Zimmerman H S—l

MATAWAN

Bedle W G—l f
Brow E I—f l
Fountain Wm A—f l c
Heuser Geo E—l
Shock M—f
Wardell C H—f

MERCHANTVILLE

Beatty C H—l
Craig Arthur—f
Downs F A—f
Gaskill Theodore L—f
Griffith Joshua—f
Hollingshead Chas—f c
Hollingshead G I—f
Holman W A—f l c
Knight R B—f l
Lewis W H—l
Longstreth Wm—f
Morton J Edgar—f
Pierce C F—l
Ruth Frank H—f
Walton Coats—f

METUCHEN

Ayers H E—f
Campbell Chas C—f l c
Pierson Truman T—f l c

MILLBURN

Schmidt J H Jr—f
Summers W E—f l c

MILLVILLE

Branin M—f
Broadwater D B—l
Burt H O—f
Clark Geo M—l
Conover Chas B—f c
Davis Geo—l
Erickson L—l
Ghagan Wm—l
Goodwin E—f c
Headley James R—f c
Heaton Wm—l
Langley E L & Co—f
Newcomb H O—f
Oliver Roy—f
Porch Jos—f
Powell Harry—l
Rockhill Carl B—l
Sampson P S—l
Simmons & Goodwin—f c
Smith Jos F—f
Weatherby Henry—f
Whitaker Thos—f l c

MONTCLAIR

Anderson C W—l
Crawley Francis M & Bros—f
Draper R B—f l c
Hening R M—f
Hinck Ernest—f
Jacobus S Frank—f l
Larsen Peder—f l
Watkins Jas—f
Yost Henry L—f

MOORESTOWN

Aitken G—f
Allen William C—l
Burr A E—f l c
Evans George—f l
Evans J T—f
Gillespie Geo—f
Kennard W—l
Pettit A S—f l c
Stokes N Newlin Jr—f
Sullivan J T—f

MORRISTOWN

Ayers John B—f l c
Baldwin Frank D
Crane B J—f
Day S S—l
Genung Harvey J—f l c
Griffith—f l c
Lipman F L—f
Merrell F W—l
Ross Geo H & Co—f l c
Searing J Walter—f l c
Van Dyke & Wise—f

MT. HOLLY

Bowker R M
Hawkins Harry
Howell John R—f l c
Hulme J S—f
Kelsey & Kille—f
Oatman Johnson—l
Rendell Wm S—f l c

NEWARK

Beardsley Stiles & Co
Beatty W I—f
Berry J A—f
Berry J J—f
Bice & Bice—f l
Birkholz E D—f c
Blasberg & Zeigler—f
Bond E F & Co—f
Boni C N—l
Boyd F E—l
Bray A W—l
Brown Chas R—f
Buedenbach A C
Byrne J M Co—f l
Carlough F V—f c
Chapman A S—f
Chapman & Tompkins—f
Clapp C M—l
Clark H M & Co—f
Clark J F—f c
Clark & Hand—f
Coleman H H—l
Conlon R P & Son—f
Cross & Plum Inc—f c
Cummings R S—l
Day & Cornish—l
Dodd Chas S—f
Doughty & Gould—f
Eagles Eugene—f
Eggers & Lippman—c
Eisele & King—l
Feibleman J L—f c
Feist & Feist—f
Flindell & Co—f
Fieldler Realty Co
Fisher John—f
Garabrant James E—f
Gerndt & Co—f
Gless Jos H—f
Gooding & Coleman—l
Gorham E W—l c
Gray & Mandeville—l
Griffith T W Co—f
Groel John C—f
Gseller A H—l
Guerin, Steadman & Williams—f
Heinken G Jr—f l
Honnes J T—f
Horton W C—f
Hugg C W—l
Hunt J—l
King Geo F—l
Kinna E B—f
Lamereaux Geo W—f l c
Lane T E—l
Linderman H—l
Lowery & Bergan—f
Lushear W H—l
Lyon Ernest A—f
McNamara J F—l
McNear & Kramer—f
McNeil A W—l
Maclear W—f
Marley B J—l
Moffett T C—f c
Myers & King—f
O'Gorman Robt—f
Orton F M—l
Osborne R A—f
Osborne John M—f
Peckham & Co—f l
Plume Geo C—f
Raymond G B—l
Reinmund B F—l
Richards G A—f
Roche M P—f
Rommel Harry C—f
Rorick H C—l
Rosenstrauch W S—f
Rutan & Geyler—c
Ryerson & Hall—f
Schlesinger L—f
Seely Lockwood M—f
Seligman C & F—f
Selvage Chas—f
Shepard M T—l
Simonds G H—l c
Smith H P—f
Smith & Prosser—f
Smyth J W—f
States A J—l
Stiles F W T—c
Teller A D—c
Trimpi H F—f
Trusdell W N—l
Van Valen M B—f
Ward Gehim & Co—f c
White & Fenick—l
Wickham Ross M & Co—f
Williams Rose—l
Wood & Price—f
Wright Samuel—l

NEW BRUNSWICK

Fisher Chas—f
Harkins & Victory—f l c
Kirkpatrick J Bayard—f
Levin Samuel L—f l c
O'Connor Michael—f
Parker Neilson T—f
Parker & Watson
Stevenson B—f
Towle Geo C—f
Wright J B—l

NEWTON

Dalrymple Louis A—l
Dutton Thomas—l c
Hendershott J B—f
Howell Smith & Co—f c
Losey John C—f
Shafer Nathan H—f
Tuttle Rutherford—f
Van Blarcom A J—l
Woodward Henry J—f l
Woodward Wm W—f

NORTH PATERSON

Armstrong W H—f l
Moore A G—l
Moore & Dales—f c
Storey C S—f

OCEAN GROVE

Covert D C—f c
Woolston Ernst—f l c

ORANGE

Ayers Thomas O & Son—f l c
Birkholz Edw D—f l c
Clark J A—f l c
Hanners A R—f
Holmes Jas S—f
Kelly J P—l
Lamoreaux G W—f
Smith S T & C A Co—f l c
Smith W H—l
Smith W P—l
Snyder E H—f
Thompson O S—f
Wagner W H—f
Young Albert C—l

OXFORD

Fowler Fred—f
Hoagland L B—f
Scharer Geo T—l
Tunison Mrs W A—f

PALMYRA

Blackburn F—f
Hires Wm—f
McNeil John—f
Rudderow Wm—f
Walters A H—f
Wimer G N—f c

PATERSON

Allen F R—l
Babcock Ephraim—f
Borden R W—f l c
Brown Robert W—f
Buckley R D—f
Butterworth Jas—l
Carlock A M—f
Cocker James H—f
Conklin John L—l
Day Paul H—l
De Lazier Jacob—f

N. J.—Paterson, Con.

Ekings R M & Co—f l c
Farrar Sidney—f
Furrey F W—f
Garrison Ramsay & Co—f c
Haldane A P—f
Hennessy D—l
Holland John F—f
Kirsinger Louis—f
Koopman C—f
Lambert E H—f c
Lee John F—f
Leggett Robert—f
McCann John D
McDermott W F—f l
Mortlock S—f
Morrissee James A—f c
Oatman J M—f
Olden E H—f c
Pollitt Geo W—l
Pulver G B & Co—f
Reynolds Charles—f
Reynolds F R—f l c
Schwab Julius—f
Shaw & Morrison—f
Sherwood & Lockwood—f
Shields & Co
Smith & Mathies—f
Vermeulen A—f
Worden G H—f

PAULSBORO

Adamson W J—f l c
Cawgill W G—f c
Miller E G—f

PENN GROVE

Day Herman—l
Litus Wm—f
Smith Harry J—f
Smith Joseph—l
Trumbell J W—f l c
Willis R F—f

PERTH AMBOY

Boynton Bros & Co—f l c
Burke & Bolger—f c
Comegry & Nail—f
Conklin F R—l
Cross Rubene—l
Fox Frederick F—f
Frazer Bros—f c
Nielsen Bros—f c
Nielson Adolph—f
Pratt-Brown—f
Shirley D A—f

PHILLIPSBURG

Bowers J S—f
Deichman & McConnel—f l
Dull C J—f
Hay Russel—f
Judge Mary I—f
Marnell Thomas F—f
Piatt Edward—l
Randell John—l
Reiley J I Blair—f c
Shimer J M R—f
Smith Edward—f
Smith Jas E—f
Vanbilliard Oliver & Son—f
Young Jos L—f l c

PLAINFIELD

Abbott Wm H—f
Baker P
Brown Geo F—f c
Burner F C—l
Clarke G—f c
Doane J H—f
Doane T Jr—f
Dorman E F—f l c
Drayton J W
Emmons J P—f c
French & Co Elston M—f c
Hand E H—c
Harkins J H—f
Hardingham E C—f c
King D—l
Liefke & Lang—f c
Limbarger D—l
MacDonald J F—f
Manly J—c
Mulford A—f
Mundy W B—f l c
Pope & Co J C—f
Slocum C M
Spencer & Son—f
Tapscott & Bro H B—f c
Thirkstum W D—f
Vail J T—f
Van Buskirk D—c
Woodruff W A—f c

PLEASANTVILLE

Andrews Isaac—f
Andrews Mose—f
Caine Joseph—l
Campbell C A—f c
Clark & Thompson—f
Connie Mr—l
Crowder Mr—l
Helfrich H W—f

PRINCETON

Conover Thornton—f l c
Howe W B & E L—f l c
Hubbard O H—f l c
Lavake T W—f l
Murray George R—f l
Rowland Richard—f
Rule Geo A—f l
Van Marter E J—f l

RAHWAY

Bunn H B—f l c
Freeman Uel—f c
Mead Joseph T & Son—f c
Philipp Wm P—f
Spencer A Gibbs—f
Van Campen Savillion—f l c
White W T—f

RARITAN

Amerman Alva—l
Dalley Wm V—f
Green W F—f
Haly Daniel—l
Hope Geo—l
Ruggeri Michael—f
Vanatta Joseph—l
Van Neste William H—l

RED BANK

Allaire Edw S & Son—f l c
Cooper A D—f l c
Duncan W H—f
Goff Geo M S—l
Hawkins Harry A
Higginson Howard S—f
Hopping W A—f
Houston Wm H—l
Ivins Albert L—f
Kell Copeland—l
Quigley James J—l
Ritter Chas W—f
Sullivan Con D—f c
Warner C D Ins Agcy (Herschel Birdsall)
White Francis—f l
Willguss D W—f c
Wise Edward W—f

RIDGEWOOD

Barnard A W—f
Cruse J F—f
Gordon C—f
Hopper J B—f c
Keeley James—f
Keiser G J B & Co—f
Keiser I B—f l
Smith F C—f
Terhune R W—f
Wortendyke R H—f
Zabbriske W C—f

ROCKAWAY

Crayon J P—f
Gustin Frank—f
Matthews Edwin—f
McGrath John—f

ROSELLE

Bishop S C
Bonnell Wm P—f
Keddie William E—f

RUTHERFORD

Brown Duvall B—f c
Dannheim Carl—f l c
Van Winkle A W & Co—f c
Watson A L & Co—f c

SALEM

Acton O W—c
Dunham J S—f l
Hilliard W T—c
Hitchner James—f
Ramsay Alex—f
Sinnickson J F—c
Snelbaker H—l

SOMERVILLE

Codington L M—f c
Enk John—f l c
Green William—f l
Haley Daniel—l
Harris Wm—l
Hope George—l
Navatto Joseph—l
Nolan & Swinton—f l c
Reger John—f
Scully M W—f
Smalley W A—l
Sutphen A P & Son—f c
Van Cleef Chas—l

SOUTH AMBOY

Birmingham Wm—f l c
DeGraw—f
Grace Alonzo L—f l c
Gundrum Geo—f
Lowdnes W D—f
Parker J M—f

SOUTH ORANGE

O'Brien Charles J—f
Redfern Ira T—f c
Schenck J V P—l c

SOUTH RIVER

Farr Geo P—f l c
Prentice Frank J—f
Serviss D—f

STANHOPE

Knight T J—f l c

SUCCASUNNA

Fancher J W—f
Buck J M—f

SUMMIT

Hicks Bros—f l c
Holmes E C—f
Pierson E C—f l c

SWEDESBORO

Ashton & Crispin—f l c
Lippincott C D—l
Stratton I S—f
Zane E M—f

TAURUS

Darling John—f
Woodcock R—l

TENAFLY

Demarest E—f l c
Hines Foster & Co—f
Paul Daniel—f
Roberts Alexander—f c
Westervelt Jas—f l c

TOMS RIVER

Bailey S C Jr—f l c
Fisher Wm H—f
Havens B C A—f l
Irons Chas—f

TRENTON

Baily S L—f
Barden L—f
Bergan J A—l
Biles F B—f
Billingham R—f
Brearley Geo—f
Brooks & LaBane—f
Brown James T—f
Burrough E—f
Case L C—f
Case W B—f
Clinton H W—f
Clinton J E—f
Comp Chas—f
Connelly E J—f
Dickinson W M—f
Eastburn H M—l
Fell & Moon—f c
Fitzgerald M T—f
Foster S W—f
Harter N C—f
Hill E C & Co—f
Kennedy Chas B—f
Kents J J—f
La Barre G B
Lawrence & Rogers—f
Martin Jos—f
Moore W G—f
Mulvey J E & Co
Murphy C V C—f
Parkinson E S—f
Patterson Chas L—f
Phillips B M & Son Co—f l c
Reading & Brennan—f
Rice A S—l
Schiavone J—l
Smith F—f
Smith Walter F—f
Stokes B L—f
Stryker Wm B—f
Teuton Chas S—f
Van Horn & Murray Realty Co—f
Watson J L—f
Watson & Wright—f
White Edmund—f
Woodland J E—l
Worthington's Sons A L—f
Wright Joseph H
Wright & Co—f
Yard Alexander C—f
Yard Geo B—f

TUCKERTON

Austin F R—l
Crosby B H—c
Mathis J Frank—f
Prentiss Ed E—f
Price John C—f
Sawyer Jos S—f

UNION

Bloom I—l
Hansen & Ross—f
Hauenstein L C—f
Limouze, Shield, Singer Co—f
Morgan & Wetterrer—l
Renner S F—f
Ruh C F—f
Schmuriger Chas P—f
Sonnenalb G—l
Stuke F—l
Venino O—f l c
Young E B—f

VINELAND

Bray McGeorge— f 1
Hurd S F—f
Kollmar A—f
Ruhl J E—f
Sharp Ira P—f
Taylor Alex M—f 1 c
Taylor Henry—f
Tombleson L W—1
White C T—1

WASHINGTON

Anderson A—f
Burd W—f
Christine H—f
Creveling W G—c
Johnston Henry—L
Uehlein John E—f
Wyckoff D V—f 1 c

WEST NEW YORK

Auf der Heide—f 1 c
Darling John S—f
McNill Joe—f

WESTFIELD

Abrams Herbert L—f c
Brush Ferd—f
Burhuns Samuel—f
Decker F C—f
Dohrman J A—f
Dutcher M B—f
Hart L E—f
Hamilton Henry—f
Homes Henry—f
Keeler W I—f
Lee Walter J—f
Marsh J M C—f
Reeve W Edgar—1
Scudder M M—f
Seward Wm—1
Smith C E—f
Welch Wm S & Son—f
Westfield Real Estate Co f
Williams G N—1

WILLIAMSTOWN

Wood J T—f
Zimmerman J B—f c

WOODBRIDGE

Boynton Bros & Co—f
Brown Chas R—f
Brown Marcus A—f
Christensen E—1
Flanagan E J—f

WOODBURY

Carter W M—f
Conover J B—1
Ford Elmer—1
Gardiner E A—1
Hendrickson D F & Co —f
King W J—1
McLain W A—1
Park Charles—f c
Prentiss John—1
Redfield Ernest—f 1 c
Wilkins F L—f 1 c

WOOD RIDGE

Kohberts & Gramlich—f c

WOODSTOWN

Andrews Geo M—1
Flitcraft Franklin—f 1 c
Flitcraft S S—1
Fogg E S—f
Grier G B—f
Hillman U Grant—f
Richman C H—f

NEW MEXICO

ALAMOGORDO

Clements J D—f c
Hawkins J M—f
Menge E F—f
Stalcup W K—f 1
Thulemeyer Theo—f

ALBUQUERQUE

Bacon W W—1
Brewer Geo E—f
Brown G A—1
Dieckmann Otto—f
Fleischer A—f
Galles L W—1
Gatewood L L—1
Kent F H & Co—f 1 c
McCanna P F—f
McDonald W W—1
Metcalf & Strauss—f
Moore Realty Co J M—f
O'Rielly Jos J—1
Rankin & Co—f
Schwentker J B—1
Seward T—1
Sleyster B A—f
Walker A E—f

EAST LAS VEGAS

Clark John S—f 1 c
Harris A H—f
Higgins & Son A D—f c
Mills Byron T
Whitmore A H—f c

GALLUP

Beasley & Cary—f
Hart Edw—f 1
Morris W H—f

LINCOLN

Joffa J J—f 1 c

LAS CRUCES

Hunt T S & Co—f

MORA

Romero E—1

RATON

Bayne C M—f
Carter & Phelps—f 1 c
Chapman Wm A—f c
Crampton E C—c
Fisher C O—1
Jelfs A—f
Oliver W M—f c
Parker W J—1 c
Seaberg Hugo—f
Studley E E—f
Tomlinson M T—c
Wiseman & Humphreys —f

ROSWELL

Ford Willis—1 c
French & Malone—f c
Geyer & Johnson—f
McGaffey L K—f c
Parsons & Lawrence—1 f
Paylor W T—f c
Roswell Realty & Inv Co —f

SANTA FE

Harvey Mrs L A—f 1 c
Mayes John W—f 1 c
Santa Fe Abstract & Realty Ins. Co—f
Watson O C & Co—f 1 c

SILVER CITY

Baker S O—f
Blevins E A—f 1 c
Warren Mrs O S—f 1 c
Whitehill Comstock—f 1 c

SOCORRO

Chase J P—f c
Smith J E—f 1 c

TAOS

Frayne Wm M—f
Miller Geo P—f
Woodward & Williamson

NEW YORK

ADAMS

Sinclair J & Son—f 1 c
Waite H H—f 1 c
Webster & Davis—f

ADDISON

Bartlett W A—f 1 c
Clark W B—f 1 c
Coon J E—1
Wade Eugene—f 1 c

AKRON

Childs J G—f 1 c
Loftus J F—f 1 c
Stage F M & Co—f 1 c

ALBANY

Austin & Co—f c
Barcus Jas O—1
Barradale D S—1
Bates A J—1
Benson A V & Son—f c
Blanchard-Lansing Realty Co
Bull Horace S— f 1
Bull M V B—1
Burnham W F—c
Chadwick R R—f
Charles Thomas—c
Cantine E B—f 1 c
Cantine & Rice
Commerford & Dolan— f c
Cook A J—1 c
Crunney C J—f
Davenport S R—f
Dayton A A—1
De Ronville Chas C—1
Devine J F—1
Digmun Edward J—f
Dwight J W—f
Eaton C W—f
Foster H S—f 1 c
Foster S L—f
Frank Moses I—1
Gantz E F—f
Gebhard Frederick W— f 1
Geller C C—f
Gove Chas L—f c
Griffith E H—f
Harter E M—1 c
Hatt Geo J—c
Hendrick Jas—f c
Herschberger H I—f 1
Hill W L & Co—f
Jenison & Co—f c
Lansing C E—f
Lasch & Dorwaldt—f
Leonard J H—f
McElroy & Hahn—f c
M. Namee F A—1
Marsters Emery L—1
Morgan James P—f
Mullenneaux M H—f 1
Palmen E DeL—f
Porter C H—1
Porth C A—f
Post E L—1
Roberts W S & Co—1
Robson P R—1
Rose & Kiernan—f 1 c
Russell G H & Son—f
Safford E Sons—f
Scott J A & Co—f
Secor G H—1
Stephens G—f
Stockwell U G—1
Tagg S D—1
Ten Eyck & Lansing—f c
Van Allen & Hamilton— f c
Van Santvoordt W G—f 1
Wallace M J—f
Walsh M F—1
Walsh R V De Witt—f c
Weaver Wm J—f 1
Winship W F—1

ALBION

Babcock & Humphrey— f 1 c
Eddy O D—f 1 c
Marvin I H—1
Richmond A W—f 1 c
Ross Chas D—f 1 c
Taylor Wm G—f

ALDEN

Alger F A—f
Bentley Geo T—f

AMITYVILLE

Beebe F G—f 1 c
Dwyer Carll—f c
Ireland & Ketcham Underwriting Agency
King Myron H—f
Morgan C O—f c

AMSTERDAM

Barkhuff A J—1
Bell W H—1
Bennett L & H K—f
Cleveland F H—1
Davis John T—f 1
Dunham H A—f 1 c
Fitzjames Ambrose P—f
Groat Eugene W—f c
Hays & Wormouth—f c
Huxley F T—1
McCaffrey Bros—f 1 c
Monaghan Thomas—f 1 c
Ochampaugh W C— f 1 c
Palmatier Lillie—f
Reed H L—f c
Smeallie Jas A—f 1 c
Van Heusen A T & Son —f c
Welch W D—f

ANGELICA

Brockett R J—f
Burdick E C—f 1
Burdick & Weaver—f 1
Jackson F H—f 1
Rutherford J H—f
Weaver E I—1

N. Y.—Con.

ANGOLA

Beckwith S L—l
Lemmier E A—f
Shipman G W
Wood & Schwert—f l c

ANTWERP

Conkling L F—f
Eggleston Fred S—f l
Marsh Charles E—f l c

ARCADE

Barnes G A—f c
Remington Fred J—f l c

ATHENS

Collier Wm M—f
Flint Orin Q—f l c
Fox, Henry C—l
Gifford & Porter—f
Nichols Frank—f

ATTICA

Brown W S—l
Cogswell Geo D—l
Dorrance J G—f c
Heidenreich L—f l c
Reding Nicholas—f l c
Simons F A—f l
Wallis E B—f

AUBURN

Adams C G—c
Auburn Exchange—f l c
Bailey Brinkerhoof Agcy —f l c
Brooks H—f
Byrnes J L—f l c
Colwell F S—f l c
Cross R R—f l c
Fiero J & Son—f c
Fitch Mrs M M—f c
French D E—f c
Garrett & Simpson—f l c
Hermans C C—l
Hoyt & Guilfoil—f l c
Keil & Downer—f
Long W J—l
Lyon L E—f l c
Lyon W S—l
McCarthy G M—f
McFarland G W—l
Mosher & Hoskins—f l c
Ogdner T J—f
O'Neil T H—f l c
Peoples Agency—f l c
Price W—f
Rogers F L—l c
Starner J N—l
Tuller D L—f l c
Tuxill Realty Co
ite J J—l
Wickes & Stupp—l c
Wills S S—f

AVON

Gleason P C—f
Hogmire F A—f l
Hogmire W W Jr—f l c

BABYLON

Davis & Abbott—f l
Oakley Henry—f
Robbins Jeremiah—f l c
Snedecer & Norton—f c
Suydam W H—f l

BALDWINSVILLE

Lewis W W—l
Morris & Lewis—f
Ward J A—f l c

BALSTON SPA

Beach Geo R & Son—f l c
McCreedy & Co—f l c

BARKERS

Coates Wallace—l
Eaton Hubert—l
Malley J O—f l c

BATAVIA

Buxton Louise—f l c
Chaddock W H—f l
Corp J L—f l c
Coupland J W—l
Cox E—f
Day & Day—f
De Lano Alden H—f
Dexter G G—f
Fisher H B—f
Hamilton John D—f l c
Hartley C W—l f c
Hawks N L—f l c
Hiller Andrew—f l c
Holden Louise—f l c
Holmes John C—f l c
Levenworth E E—f
Loomis Chas R—f l c
Masse Albert S—f
Miller Andrew T
Miner Mrs Emily—f
Pollard W G & Co—f c
Read & Swarthout—f c
Rider John L—f l c
Ruprecht C H—f c
Sherwin S A—f l c
Thayer L C—l
Van Valkenburgh C W—f
Wade John H
Walbridge F E—l c
Walker R M—f l c

BATH

Crosby Nathan—f
Curtis Edwin R—f
Gardner A H—f l
Parker E F—f l c
Read Stephen S—f

BAY SHORE

Brewster Realty Co—f
Corneille & Co—f
Hulse W W—f
Robbins & Clock—f
Schwab W A—f c
Strong E P & Son—f

BELMONT

Reynolds & Ackerman—l
Sotore & Ackerman—f l c
Vanderhoef H C—f l c

BINGHAMTON

Adams B—l
Atkins F J—l
Baumann B A & F J—f
Brown L L—l
Byrnes W J & Co—f
Canon W H—l
Chapman John—l
Daly Jas—f
DeWitt M A—l
Fancher J A—f
Ferris G W—f
Gaylord & Hyer—f
Haight & Parce—f
Hart Harold—f
Hecox W H—f c
Hermans H C—l
Hildreth E—l
Holcomb R H—l
Horner Bros—f l
Hotchkin W S & Son—f
Mach Chas T & Co—f
McLaughlin—f
McNamara Catherine—f
Mersereau Lee—f
Mitchell S N & F W—f l c Boiler & Liability
Morse & Davis—f
Mosher Wm H—l
Nash & Lawrence f c
Nelson B H & Son—f l c
Nelson Jones & Co—f c
O'Neil Frank A—f
Pelton C A—l
Ralph W E—l
Shad J V—f
Smith Chas H—l
Stewart C R—f
Stilson N C—f
Thompson A D—f
Van Atta R O—f
Whipple C P—l
Whipple & Co T W—f c
Yager C L & Co—f

BOONVILLE

Fox Chas—f
Hayes Geo C—f
Hough W D—f
Lockwood Wm—l
Root George—l
Sippell W D—f l c
Tubbs H R—f l c

BROCKPORT

Caswell F M—f l c
Harmon Geo B Jr—f l
Minet, Crippen & Co—f

BROOKLYN

Alexander W A—f l
Andrews & Cluff—f

J. F. & Wm. F. Atkinson

GENERAL AGENTS
Northwestern Mutual Life Insurance Co.

Bainbridge C H & Co
Barto J M—f c
Bates Benj F—l
Beilman McCuster & Reester
Benedict & Benedict—f l c
Berg Albert—f
Berstein A N—f
Bernstein Moses—f
Birnstiel L A—l
Bolwell Chas—l
Brady J E—l
Brennan J N—l
Bridgeman M—l
Brown D J—l
Burns W J—l
Cerf L A—l
Clark Noah—c
Corsa A J & Son—l
Corwith Bros—f c
Daniel W T—l
Davies A E—l
De Mott John & Co—f
Denning C W—l
Delesderniers & McLaughlin—f
Deutcher B E—c
Dewe J—l
Diefendorf R L—l
Diefendorf W T—l
Dillmeier & Block—f c
Distler & Van Inwegen
Duryea W H—l
Dyer J F—l
Dykeman C V—l
Eckenrode Jos A—l
Edwards C J—l
Eldridge R D—f
Ensley C B—f
Epstein S F—c
Esselstyn Sherman—f
Fash G W—l
Fawkner Jas—c
Filsinger C—l
Gantz B—l
Goldthorpe A—l
Green W H—l
Griffin A E & Co—f
Guttman I—l
Hamilton L P
Hart H—l
Harper R E
Harvey R M—c
Hassell G L—l
Hatton & Doyle Inc—f
Hazlewood E H—f l c
Hedden E W—f l
Heyman M—l
Higgins M P—l
Huelsenbeck J—l
Irvin Underwriting Co—f
Janson L—l
Jeffries A J—l
Jenkins E T—f c
Joachim B—l
Joachim C J—l
Kellock A J & Co—f
Kelly & Fuller—f
Kelsey, Suydam & Mollenhauer—f
Lake B F—l
Lamoreux A W—l
Lehrenkrauss J & Sons —f
Levi A M—l
Lewis & Gendar—f
Lloyd W M—l
Lockwood Bros—f
Lynch T R—l
McFarland A H—l
McGoldrick J C—f
McLaughlin F—f
Malby G H—f c
Manufacturers' Underwriters Agency—f
Marsh J C—l
Melvilla Richard & Bro —f c
Meyn & Alexander
Michel Adam—l
Miller H B—l
Mount E H—f
Murphy Edw C—l
Newcomb A B—f
Newman & McBain
Nickerson A F—f
Nicolay Wm A—l
Parker G H—l
Pendleton & Pendleton —f
Perrin Wm L & Son—f
Peterson A V—l
Plotz J—l
Post L W—l
Pratt C F—l
Prentice Dan—f
Quinn H F—f l
Reilly F B—l
Renshaw & Liell—f
Riker W H—l
Rittberg B & Co—l
Roome A B—f c
Ryan W H—l
Schneider H R & Co
Sexton W H—l
Smith G A—l
Simonson J V N—f
Skidmore H B—c
Sloan J P—f l c
Sloan W D—c
Souville L A—c
Staniland F C—l
Stieglietz H C—l
Stokes & Knowles—f
Story W C—f l c
Stussy Bros—f l c
Sweeney D J—l
Tuck A H—c
Tucker A F—c
Vanderveer E B—f c
Van Voorhis & Gaubert
Voshell S S—l
Voshell J K—l
Wallace John—f
Warburton W A—f
Warner E T—c
Wells H S—l
White Jos—f
Wolf & Harper—l
Woods P M—l
Woodward T C—c
Wright Geo S—f c
Young W H—c
Zener Theo—f
Zimmer C—l

BUFFALO

Abell C Lee—f c
Adams H W—l
Aird A F—l
Allen Isaac W—l

Andrews D H—l
Armstrong & Husted—f

ARMSTRONG-ROTH-CADY CO.

Composed of Armstrong & Husted, Roth & Fiske, Cady & Perkins

FIRE, MARINE and CASUALTY INSURANCE

21-25 W. Seneca Street
Chamber of Commerce

Arndt A F—f l
Arndt A R—l
Baer C L—f
Bartlett G Hunter—f
Bender-Neupert Co—f
Bennett L W—l
Bettinger A A—f
Bewley F D—l
Bewley W I—l
Bloeser J—l
Bodle A W—l
Bolender J—l
Booth A B—f
Bowen J C—f
Brandel Geo W—l
Brainard Harry P—f c
Brauenlich R E—f
Bredel P M—l
Bright T F W—l
Brink P M—f
Brodhead J R—f
Buffalo Fire Office—f
Burke J F—f
Burman F J—l
Cady O—l
Cady & Perkins—f c
Callahan Michael J—f
Camp W D—l
Campbell Jas A—f c
Carpenter F M—l
Cherrier D W—l
Clark P W—f

CHARLES M. CLARKE & CO.

Insurance

9 WEST SENECA ST.

Cohen F L—f
Cooper D B—l
Cooper Geo N—l
Crary M B—l
Crouch H E—l
Crown A H—f
Dacre Robt F—l
Danforth F W & F L —f c
Davies E M & Co—f
Dayton B C—f
Desbecker D H—l
Deutscher M—l
Devereux Walter—f c
Dimick B U—l
Dimick F C—l
Dimick & Newell—f
Donaldson John A—f
Dorasewicz B—f l
Downer G O—l
Dow, Behm & Co—l
Dresher Edw V—f
Duel H C—c
Dutton Robt L—c
Eggert E B—f
Elliott C S—l
Ernest H J—l
Fish G F—l
Fitzgerald & Morgan Co —f
Fitzgerald Edmund—l
Frye W W—f
Funnell C H & Co—l
Gallagher C H—l
Gavin Jos E—l
Garnett Edw—l
Germain Geo A—f
Gibson C B—c
Glauber N J & Son—f
Goetzman Ph—f
Goodyear J A—l
Gordon A G—l
Gorton H W—l
Graham Geo B—l
Gray F J—l
Greene S P—l
Gridley Chas A—l
Gurney & Overturf—f
Hadley & Johnson—l
Harp J T & Son—f
Hassaner N A—l
Henafelt Jos C & Co—f
Hilton F A—l
Hughson M G—l
Humphrey & Vandervoort—f
Hund & Erb—f
Hurley Daniel—f
Jerge L J—l
Johnson F J—l
Johnson Jacob—f
Joyce W H—l
Justice W G—l
Kellner John S—f
Kertz Mary Ins Agcy—f
Kinkel G A—l
Knoll & Turgeon—f l c
Kohn J L—l
Lamy G H—l
Lewis John—c
Ludaescher & Reinecke —f
Lyman M V—l
Madden & Henry—l
Mahoney T J—f
Manion John J—c
Martin Alex—f
Marvin C E—c
McCalmont J D—l
McCreary Chas—l
McDonald & Berner—c
McPherson H H—l
McPherson-Carter Co—f c
McRobert I T—l
Meldrum Robt O—l
Merrill F A G—l
Mioducki W S—f
Montillon Geo F—f
Mooney & Co—f
Moore Robt F—l
Moore W B—l
Moore & Muir Co—f
Mueller E E—c
Munsell Lucien E—l
Munsell W H—c
Munson H S—l
Murphy John A & Co—f
Nieman Wm J—f
Northrup L G—f
Norton Robt Y—c
Nowicki S S—f
O'Brian T J—l
O'Brian & Co—f c
Ostrander L L—c
Owen & Cary—l
Oxley A M—l
Parker W H—l
Peacock J L—l
Ralph D Clark—l
Ramsdell W—l
Roeherer & Co—f
Robertson J H—l
Robins F B—f
Roehrer & Co—f
Rohr M—l
Ross A J—f
Roth Edw C & Co—f
Ryan Jas Sons Co—f c
Schaff & Adolf—f
Scherm & Stephan—f
Scheu A F & Son—f c
Schofield C E—l
Shepherd David—f
Smith G N—l
Smith H E—l
Smith & Patten—f

Smith, Davis & Co.

198-200 Main St.

Fire, Marine Automobile Casualty Insurance

Average Adjusters

Snyder W H—l
Spaeth Chas—l
Spence H W—l
Spencer F A—l
Spofford W A—l
Staniland W G—l
Steenhenz E F—l
Steeg Theo—f
Steiz Theo—f
Stephenson J M—l
Stewart S—l
Steenbenz E F—f
Strout C B—l
Sweet D B & D C—f
Tidball Z L—c
Tiernon Daun & Co— f l c
Walsh Edw F—f c
Warner Edw H—c
Warner A L—f l c
Warren J H—l
Webb Richard W—l
Weber Chas N—l
Webster & Co—c
Weller Chas B—l
Wertimer H—l
White Chas A—c
Wilhelm E M—f
Winship Howard—f
Wilson Wm C—c

Wood, Hall & Co.

FIRE INSURANCE

72 Pearl Street

WORTHINGTON & SILL

Chas. G. Worthington, Pres.
Henry S. Sill, Vice-Pres.
Louis G. Morgan, Sec'y.

15-17 Chamber of Commerce

Represent the following:

Ætna, Hartford, Conn.; Detroit F. and M., Detroit; Fire Association, Phila.; Northern of Eng.; St. Paul F. and M., St. Paul; National, Hartford; Orient, Hartford; North British and Mercantile, N.Y.; Agricultural, Watertown; American, Newark; Providence-Washington; Law Union & Crown, London; Ben Franklin, Ins. Co. of State of Ill.

MARINE OOS. (General Managers) St. Paul F. & M., St. Paul, Minn. Detroit F. & M. (Local), Detroit, Mich. Ætna, Hartford; Providence-Washington, Rhode Island.

Employers' Liability, Steam Boiler, Plate Glass, Health and Personal Accident and Bonds.

Ætna Accident Ins. Co., Hartford, Conn.; The Gen'l Acct. Assur. Co., Perth, Scotland; Ætna Indemnity Co., Hartford, Conn.; New Jersey Plate Glass.

TORNADO INSURANCE

Woodcock Geo M—f
Woodworth-Hawley Co— f c
Wright W J—f c
Zink Henry—f

CAMBRIDGE

Anson Edward—l
Carpenter C H—f
Hitchcock W L—f l
Qua Henry A—f

CAMDEN

Fish E W—l c
Morss G F—f l c
Skinner Geo J—f
Stevens W T—f l
Traffarn Geo L—f l c
Ward C F—l c

CANAJOHARIE

Bellinger William—f l c
Moschell Ellsworth J—f
Reed Geo H—f l
Riley Barton
Sloan Peter—f
Wheeler Chas W—f l
Wilcox Wallis

CANANDAIGUA

Britton Thos L—l
Burge E W —f
Caplise J F—f l
Case H L—f
Church E C—f l c
Church E R—f l c
Coe C A—l f
Coe W W—f
Dwyer J J—f
Ferguson H B—f
Henry C D—f l c
Howe F E—f l
Mitchell L A—f
Page E R—l
Raines John—f l c

CANASTOTA

Childs E Gates—l
Collis R C—f c
Jaquay Herbert G—l
Perry Mason G—f l c
Rose Emory H—f l c
Travis Henry O—f c

CANISTEO

Almy Jas A—f
Baker Lesley—f
Carter Jas D—l
Comfort D N—f l
Hall L E—l
Northrop E—f
Robertson E E—c
Vickers Jacob—f l c

CANTON

Cheetham J E—l
Cleveland R E—l c
Crary Leon G—f
Donihee James—f
Fullington & Chestham — l f c
Kimball W H & S D—l
Stevens E E—f
Wheeler F J—f

CARTHAGE

Earl Geo A—l

CASTILE

Greene W I & Co—f
Smith G C—f
Windsor Ed B—f c

CATSKILL

Bagley C—c
Beach Theo B—f
Coffin C G—f
Crawford J—f
Decker Percy—f
Harding G S—f

N. Y.—Catskill, Con.

Heath O T—f
Hunter W C—f c
Nichols Chas E—f
Person R A
Van Gordon F E—f l
Van Orden P V—f
Wilbur A D—f c

CAZENOVIA

Clements & Carpenter—f l c
Doremus Wm L—l
Eigabroadt E T—l
Payne Chas—l
Rouse H J—l
Salisbury Geo W—f l c
Stanley C M—f c
Williams George E—l

CENTRAL SQUARE

Gridley J H—f
Wood E L—f

CHAMPLAIN

Clark J W—f l
Deal Elmer H—f l c

CHAPPAQUA

Cornell David W—f
Hunt Geo—f

CHATHAM

Boice John—l
Darrow W Porter—l
Flanagan Francis J—f
Ghent
Jones Mrs J Wesley—f c
Park F I & H N—f c
Reynolds W V—f

CHESTER

Ball G W—f l c

CHITTENANGO

Baker J J L—f l c
Costello J R—f
McHenry T —f l c

CLINTON

Burdick Daniel H—f
Martin M—f l
Stebbins E J—f
Turner Mrs W A—c
Williams Mrs Rachael W —f
Woods Jno—f

CLYDE

Baker Geo O—f
Hinman J W—f l c
Kellogg John T—f l c
Odell Chas—f
Stow D L—f l c

COBLESKILL

Burnet B—f
Colclough W D—f
Eckerson E J—f c
Mann F P—f l c
Moore V S—f
Van Ness S H—f l c
Young Newton—f l

COEYMANS

Briggs I N—f
Gould J E—f
Long Ed N—f c

COHOCTON

Edmunds W—f l
Waugh J Leonard—f c

COHOES

Chadwick Robt R—f
Cohoes Insurance Agcy—f l c
Dodge W T—f
Donlon Richard J—f c
Ford G F & Son—f l c
Gilchrest J D—f c
Granger M A & Son—f
Kahn Herman, Estate—l c
Laughlin John & Son—f c
Michel W K—f c
Sidebotham Geo—f
Smalling L K—f
Smith P P—f l c
Soden J H—f l c

COLD SPRING

Greene Joseph A—l
Naylor Arthur—f
Southard Jacob G—f l c
Southard J Bennett—l c
Wood Wm—f

COLLEGE POINT

Delamain Mrs H W—f c
Fuchs Chas F
Graeser Jacob—f c
Heinze Wm—f l c
Hunold Frank—f l
Powell Chas A—f
Smyth Mary I—f l
Waltropp Henry—f l

COOPERSTOWN

Arnold & Cooke—f
Brockham Edward—f
Carley George—l
Phinney & Leonard—f
Reynold Jesse—f
Shipman A C—f c
Sylvester I E—f

CORINTH

Dayton J Judd—f l c
Rice John T—f

CORNING

Arland & Park—f
Bantley F J—l
Cary O A—f
Cash C F—l
Christian Henry—f
Freeman C H—l c
Gardner Almon H—l
Haradon & Pease—f
Ingersoll & McCarty—f l c
Kingsbury F D & Co—f l c
Quackenbush S E—f l c
Sill C D—l
Stansbury R T—l
Tuthill H G & Son—f
Williams F C—f
Wolcott O E—f

CORNWALL

Chadeayne H W—f
Goodnough L G—f
Jackson J C—l
Jaeger C E—f
Trow John F—f
Young S B—c
Young S B & Co—f

CORTLAND

Bates Eugene W—f
Clerf H L—f c
Davis, Jenkins & Hakes f l c
Kingsbury Fred—f c
Loope L M—f
Nixon James A & Co—f l c
Maycumber Schemerhorn & Co—f c
Stevenson Theo—f l c
Stockwell W A & Co
Thompson C E—f l c

COXSACKIE

Townsend W B—f l c

CUBA

Kirby James—f
Leggett J C—f c
Ormiston & Keller—f l c

DANSVILLE

Baker J H—f l c
Krein Geo L—f l c
McNeal & Cridler—f l c
Oberdorf B H—f l c

DELHI

Bill W R—f l c
Munn W C—l
Nichols O S—f
Nicoll A—l
Pitcher H A—f l c

DEPEW

Rawley E B—f l c

DEPOSIT

Lewis Wm B & Co—f l c
Loren & Curtis—f l c
Underdonk C—f l c

DOBBS FERRY

Storms C G—f
Taylor James L—f l c

DUNKIRK

Droege H P—f
Gidley H J—l
Holstein J A—f c
Johnson C W—f c
Kaiser & Starr—f l c
Patterson J K—f l c
Sampsell B F—l
Stephens F A—f l c
Sullivan Daniel—l
Till Brothers—f l c

EAST AURORA

Fink C P—f
Germain Geo A—f
Gray A E—f
Jones W D—f
Parker & Pierce—f l c
Persons P S—f l c

EAST SYRACUSE

Evans O R—f
Lansing & Son—f l c

ELLENVILLE

Low S B—f l c
Terwilliger W E & E N —f l c
Watson & Sheely—f l c

ELMIRA

Barnes W S—l
Beardslee M C—l
Campbell A E & Son—f l c
Coleman & Bullard—f
Coykendall J B—f l c
Drew W S—f l
Gorman Frank J—l c
Haberbush Geo—l
Hayes & Chapel—f
Hart Chas Earle—l
Herrick Fred D—f c
Keeton C C—f l c
Kolb T B—f l c
Myer Thos E—l
O'Connell & Sullivan—f
Park A E & Bro—f
Perry G W Co—f c
Quick Horace G—l
Searles F A—f
Spring G H—l
Sturdevant L J & Son—f c
Swan & Sons—f c
Tomlinson F C—l c
Van Campen J R—f c
Weaver F B—f l
Young Phillip E—l c

FAIRPORT

Dixon John—f
Doherty P F—l
Gray Chas W—l
Palmer A W—f c
Slocum Geo A—f l c

FAR ROCKAWAY

Davenport H C—f l c

FAYETTEVILLE

Armstrong A T—f l c
Austin Wm—f
Hale F H—l
Wilkin A D—f l c

FISHKILL-ON-HUDSON

Cammack I B—l c
De Garmo J M—l c
Doughty Robt W—f l c
Jones W A & Son—f c
Kearney James—l
Lynch B F—l
Pralatowski W J—f c
Webb E J—f l c

FLUSHING

Burnett T J—f l c
Harris E F—f
Hillyer Jas E—f
Master D & Co—f
Quinlan J H—f c
White & Son—f

FORT EDWARD

Barber Cicero & Sons—f l c
Bascom R O—f
Ketchum Chas L—f l c
Loughlin & Bascom—f
Robinson Willard—f
Williams V—f l c

FORT PLAIN

Casler W P—f l c
De Wandelaer E P—l
Edwards C C—f l
Eldredge H M—l
Freebold A C—l
Shults D C—f
Young Sam L—f l c
Zielly Chas G—l

FRANKFORT

Fox C L—l
Goodier J G—l
Ingham H H—f
Loftus T J—f
Maliger P J—l

FRANKLINVILLE

Ames Guy C—f l c
Dingly J T & Co—f l c
Wade M H—l c
Woodmansee John—l
Woodworth H L—f l c

FREDONIA

Bailey A J—l
Black Charles S—l
Cowden A J—f
Drake H C—l c
Morse F E—l c
Palmer Joseph N & Son —f l c
Sackett D G & Co—f
Tremaine G M—f l

FREEPORT

Davis Roswell—f
Edwards Bros Inc.—f
Foreman C M—f
Hall Wm S—l
Johnson Realty Co—f
Libby H P—f c
Miller Raymond J—f
Moore C C—f
Powell Ida B—f
Smith & Levy—f

Smith Chas D—f
Smith Fannie B—f
Walters V G—f
Wells L T—f

FRIENDSHIP

Cross Theron—f
Estelle & Stevens—f 1 c
Wait L M—f 1 c
Willis W C—f

FULTON

Burns W C—1
Coe W W—1
Darril & Mason—f
Donovan J F—1
Hobby C—1
Hornibrook W H—1
McNamara F J—f
Rafferty F E—1
Spencer F G—f c
Streeter C W—f 1 c
True G E—1
Whitaker & Lovejoy—f 1 c

FULTONVILLE

Cross Wellington—f 1
Kling Henry—f

GENESEO

Bacon Elisha—1
Burns Thos E—f c
Campbell Hugh
Curtis H B—f 1 c
Milliman W H—1
Olmsted & Doty—f
Stevens Wm A—f 1 c
Swan Albert—1

GENEVA

Bradley F—f 1 c
Burrall E J & Son—f c
Clark John B—f c
Codington & Kendall—f 1 c
Ditmars G F—f
Fink W M—f
Farwell J G—f
Hunt & Hosener—f 1
Melley J W—f c
Nash P R—1
Nester David—f
Ottlay H F—f 1 c
Peel Geo—f
Reynolds Wm—1
Riley Wm—f 1 c
Rogers A G—f
Smith W A—1
Swarthout & Clark—f 1 c
Sweeney T H—f
Wyckoff A R—f

GLEN COVE

Baldwin Chas J—f
Cocks Geo W—f
Dunn John—1
Gay D N—f
Goldberg Bros—f
Harrold W Irving—f
Hawkins George E—f
Pearsall H B—1
Raynor C—1
Robinson Wm B—f
Townsend James W—f
Wheeler Corbin—1

GLENS FALLS

Adamson & Bayle—f 1 c
Barber Bros—f 1
Barber Clayton J—1
Bartlett G W—1
Bernsath W H—1
Bond J I—1 c
Breen M A—f
Burns Michael—1
Carson Chas H—f 1 c
Collins M J—f
Cool C W—f 1 c
Hitchcock Chas H—1
Little & Loomis—f 1 c
McCarthy C—1
McFarland Stewart—f 1 c
McOmber N S—1
Montee Edward—1
O'Leary Daniel Jr—f 1
Peck H M—f 1
Sellingham A G—1 c
Stupplebeen C A—1
Williams Paul—f

GLOVERSVILLE

Baird & Abram— f 1
Burton S E—f 1 c
Demarest & Wetherbee—f
Dorn Chas R—1
Foster S T—f 1 c
Getman & Wright—f 1 c
Haberbush Geo—1
Lake & Johnson—f 1 c
Lefferts W P—1
Lewis R G—1
Muddle & Muddle—f 1 c
Owen Miner J—f
Piper Augustus—f 1
Stille J Ellsworth—1 f
Sperber J Fred—f
Thorne H C—1
Truax W C—c
Welch W D—f 1 c
Wilkins Percy—1
Wood J E & Co—f 1 c

GOSHEN

Durland D C—f
Gregory J S—f 1
Neafie A—f 1 c
Smith H H—f c
Wallace A V D—f c
Wood Geo—1

GOUVERNEUR

Baker J V—f 1 c
Brown B F—f 1 c
Burdick L W—1
Earle C P—f
Kitts M A—f
Leggett D A—f 1 c
Parker Geo W—f

GOWANDA

Foster & Kerr—f 1 c
McDonald & Hugh—1
Place Fred E—f 1 c
Swift Geo H—1
Vinton Allen—1
Young John—1

GRANVILLE

Atwood C W—f 1
Blakely M J—f 1 c
Burtis Mrs W J—1 c
Hicks M W—f 1 c
Hughes R J—1
Mason Jno L—f 1 c

GREENPORT

Corwin Geo H Jr—f 1 c
Lyon C R—f
Raynor Leroy—f
Reeve & Bartlett—f c
Tasker & Co—f 1 c
Tuthill G F Jr—f
Wells J M & Son—f

HANCOCK

Aplanap E E—1
Carpenter L G—f
Cook E W—f
Connolly T J—1
Gould Wesley—f
Nichols Julia C B—f 1 c
Read C L—1
Whitaker S J—c

HAVERSTRAW

Bedford & Kowes—f 1 c
Caval Wm—1
Coombs A—1
Gillies Jno W—f 1 c
Taylor Chas—1

HEMPSTEAD

Ackley Wm H—f
Biggam James—1
Brierly Arthur W—f 1
Clark F P J—1
Clowes B Valentine—f
Day Alfred M
Decker Walter—1
Dejeuring Gustave—1
Dury Frederick—1
Geer Brothers—f
Geer J Eugene—f
Jones Hulet H—1
Leiser Wm—1
Lowe Wm G—1
McLean J R—f
Nichols John S Jr—1
O'Malley Michael—1
Palmer James—f
Parsons E F—c
Pettit Ed—f 1 c
Pettit Glenn—1
Reisch John—1
Seabury Adam—f 1 c
Seabury Saml S—f
Smith Wm H S—f
Stoffel Wm—f 1
Van DeWater J W B—1
Van DeWater Lott, Jr—f
Webb John—1
Whitehouse C C—1
Wood Martin V—f

HERKIMER

Bridenbecker Judson—1
Earl & Gloo—f
Henderson & DuBois—f c
Mitchell E B—f 1 c
Murphy M E—f 1
Prowse W H—f
Root C B—f
Smith A T—f c
Stoddard C A—c
Thomas Chas D—f

HIGHLAND

Darcy Henry—f
Nelson Moses F—f

HOMER

Burdick W E—f 1
Foster W H— f 1 c
Norton L P—f
[illegible]

HOOSICK FALLS

Blake Geo T—f 1 c
Brown A P—f 1 c
Collins James—1
Dowling John S—1
Easton, Rising & Worden—f 1
Estabrock Ins Agcy—f 1 c
McKearin George S—f 1 c
McKearin P & Co—f 1 c
Tracy Patrick J—f 1 c

HORNELLSVILLE

Cameron Joseph—f c
Connor W F—1
Coye W G—f c
Crandall W H—1 c
Davidson Alex—f
Dunning M E—f 1 c
Hallett W J—f
Hurd & Robinson—f
Kreason E B—f
Lake M R—f
Lutz John P—1
Lynch J A—f
Murray & Jones—f 1 c
Pettibone H—1
Reed A W—f 1 c
Rodman Grant W—1
Salmen F H—f
Sweeney A L—f
Woolard & Woodbury—f 1

HUDSON

Benedict C S—f
Bostwick C W—f 1 c
Macy Chas W—f
Macy & Whitteck—f
Merrell W A—f 1 c
Phillip J Jr—f
Race & Jones
Smith Eugene—f c
Snyder Wm M—f
Snyder Willis A
Terry Chas C—f

HUNTINGTON

Caire Gilbert F—1
Conklin Douglass—1
Crowe Fred—1
Funnell H T—1
Gerard D M
Irwin Joseph—f
Lowndes Alleson E—f
Pearsall A W—f 1
Pearsall Philip—f
Sammis B G—1
Sammis O S—f c
Shakeshaft Richard
Swett Samuel—f
Townsend G DeKay—f 1
Ward & Ward—f
White Charles N—1
Young Thos—f

ILION

Gilchrist Jas—f
Hoefler F S—f
McGowan & Richardson—f 1 c
Penny S A—f 1 c
Rasbach Geo O—1
Riker S W—f 1 c
Schmidt Bros—f 1 c

INWOOD

Davenport H C—f 1 c
Messerole F—1

IRVINGTON-ON-HUDSON

Broderick M A—f
Crisfield T W—f
Templeton Norman

ITHACA

Adams Arthur G—f
Georgia W B & Son—f c
Grant Harry J—f
Groves H A—1
Howes Chas H—1
Ithaca Realty Co—f c
Ives C A—f
Johnson D N—f
Kerr W O—f 1 c
Leland H G—1
Lynch J—f 1
McAllister Rose—f
Marsh D E—f c
Merrill J P—f
Mone T W—f
Morse & Rankin—f 1 c
Patterson L E—f 1 c
Phillips F W—f c
Prentice F J—1
Preston E S—f c
Smith Fred H—f 1 c
Squier & Squier—f
St John H A—f
Stevens & Morgan—f
Van Rensselaer L D—f c
Webster Chas H—1
Wood P W—f 1 c
Woodford Mrs Mary A—f 1 c

JAMAICA

Bergen E E—f
Brinckerhoff Starr—f
Damon Geo C—f 1 c
Watts J F & Geo T—f 1 c

N. Y.—Con.

JAMESTOWN

Abrams & Wiltsie—f
Bradshaw & Mericle—f l c
Breed & Armstrong—f l c
Bright Geo S—l c
Butterfield & Sessions—f c
Eddy Elton E & Co—f c
Gardiner S—l
Gustafson G O—f c
Hazzard Robert—f
Hitchcock Horace—l
Horton Bros—f c
Johnson Bros & Prather—f c
Jones Chas W—f l
Jones John F—l c
Melhuish & Co C D—f c
Osbourn & Burnham—f
Powers L D—l
Stevens Wilson—f
Tweedale John—l
Sturton Arthur—l
White A P—l
Wiley E C—l

JOHNSTOWN

Case Addie—f l c
Chamberlain W W—f l c
Davin Michael—l
Dorn E J—f l c
Getman Nellis—f l c
Hanson & Connelly—f l c
Livingstown B F—l
Monahan E—f l c
Moore Eugene—f l c
Ostler W G—l
Sparks Fred—l
Underhill C E—l
Wells & Potter—f l c
Wilson William T—l

KATONAH

Knapp Irving
Miller Lewis—f l c

KEESEVILLE

Brener Geo M—f l c
Fox Wm—f l c
McGowan S E—f
Nicoles M E—f l c
Walcott & Moders—f l

KINDERHOOK

Bray Chas M—f
Reynolds James A—f c

KINGSTON

De Witt Wm C—f l c
Decker C V A—l
Dubois Lambert J—f
Ellis Wesley—l
Faureau J—l
Fredenburgh W S—f c
Hughes S A—l
Johnston & Elmendorf—f l c
McCausland I—f l c
McEntee Girard L—f l c
Mauterstock A—f
Metzger E—l
Murray Chris A—f l
Pardee A R—f l c
Rieser Anthony—f c
Schoonmaker C L—l
Schuiz & Bogart—f l c
Tremper J H Jr—f
Van Keuren J G—f

LANCASTER

Cushing F S—f l c
Funke Adolf—f
Thatcher A E—f

LANSINGBURG

Bulkley Bertha—f
Comeskey Stephen—f
Miter H Frank—f
Shumway M D—l c
Wager F
Walsh Theo B—f c

LE ROY

Gillett Ins Agency—f l c
Harmon E M—l c
Kellogg C F—f
McPherson N A—f
Townsend E—f l c

LESTERSHIRE

Anderson H J & Son—f c

LEWISTON

Armstrong W J—f
Carter Geo V—f
Hall H H—f
Moss Wm H—f
Powell W H—f
Redmond R P—f l

LITTLE FALLS

Becker & Co—f c
Davis R I—f l c
Donovan Jas B—l
Lally Edward—l
Lewis R F—f
Norris & Co—f c
O'Leary Jerry—l
Petree Chas L—f l
Stinson J & Co—f
Van Alstine Wm N—f c
Warren H W—f c

LOCKPORT

Anderson R—l
Atwater Irving J—f l c
Batlin Geo W—f l
Bennett W H—l
Benson M C—l
Bredell Ellis
Brumbley Henry
Chuse T E—l c
Craine C A—l
Dickinson W A—f c
Federspeil M A—f
Finch M M—l
James J S—l
Kline D
McNeil H D—l c
McParlin Peter H—f c
Moody Grace C—f
Norman Thos
Ringenberg E—l
Shapliegh Wm C Co—f
Tenney H T—l
Thayer J E—l
Traviss F L—l
Upson H J—l
Wentherwax C—f
Williams E J—l
Wright Ben D—f l
Young C A—f c

LONG ISLAND CITY

Alsop H H—l
Baynon E F—l
Bleckwenn F W & Son f
Clay Geo E—f c
Dorsey C J—f c
Horak Rudolph—f
Krahe Wm—f
Ohnemus John—f
Payntar G H—f
Payne Geo E—f
Richensteen Wm—f
Ryan Geo J—f
Smith Roe H Agcy—f c
Staples C Idell
Thompson John R—f c
Trowbridge F C—f

LOWVILLE

Copley A A—f l c
Garrett Arthur—l
Moore & Levis—f
Moore & Son J D—f l c
Sutphen Leon—l
Weber H F—f l
Wood Julius H—f

LYONS

Allee Burton—f l c
Blaine C G—f
Calkins A P—l
Ennis & Co—f
Hamn Edson W—c
Hoag J W—c
Knapp Clyde W—c
Lake Luther S—f l c
Lake L S & Co—f l c
Mann D H—l
Mapes Wm H—f
Milem G H—l
Scott W S—c
Sisson W G—c
Wolvin E E—l

MALONE

Cady C W—l f c
Channell F C—f c
Cooney J E—f
Donovan W B—l c
Dulea J H—l
Estes F B—l c
Hadley A C—l
Hitchcock A L—l
Kelly W P—l
McGarrahan J P—l
McGuire M G—f
Mears & Edwards—f l c
Merritt A H—f l c
O'Neil & Hale—f c
Skinner S B—f l c
Washburn L E—l

MAMARONECK

Burger N S—f
Carroll John—f
Gedney E H—f l
Gedney Wm H & son—f
Griffen Chas Field—f
Kane Arthur M A—f
Palmer T C—f
Palmer W D—f c
Sinnott Frank—f
Wilson Fred
Wampaquam Realty Corporation—f

MARCELLUS

Knapp F W—f l

MARLBOROUGH

Rusk John—f
Tuthill H S—f

MASSENA

Andrews C J—f
Britton Geo E—f
Clark J H—f
Hoogh F A—f
Webb W James—f

MATTEAWAN

Rikert F G—f
Webb E J—f l c

MECHANICSVILLE

Howland C A—f l c
Kelso N W—f l c
Tompkins R V—f l c

MEDINA

Crowley John
Cooper & Hood—f c
Downs Frank R—f c
Nichol R W & G A—f c
Shapleigh & Wright—f l c
Stafford F H—l
Starring C—f c
Zimmerman L F—f l c

MEXICO

Collins W J—f
Graves Milo A—l c
Johnson J A—f
Miller C I—f
Robbins W A—f
Sampson W A—f
Stone G W—f

MIDDLEPORT

Benson John—f l c
Chapin F F—f
Hoyt W D & Son—f
Seaman E H—f
Tuttle E J—l

MIDDLETOWN

Boyd & Deming—f
Case & Taylor—f l c
Conling E E—f l c
Courtwright Fred—f c
Fergusen John—f l
Fiero Wm M—f l
Fuller Henry—c
Horton H Clark—f l c
Keeler David H—l c
McWilliams & Houston—f l c
McWilliams Agency—f
Tice Willis G—f l c
Weller Theo A—f l c
Whitaer E G—f

MOHAWK

Bellinger H M—f l c
Brown L D—l
Coe S E & Son—f l c
Rafter J E—f

MONTGOMERY

Eager Wm—f
Smith Harvey N—f
Wilkin J M—f l c

MORAVIA

Fitts Wm & Co—f
Fulmer J A—f
Kilborn W E—f l c
Miller C E—f l c

MORRIS

Miller E
Weeden H W

MOUNT KISCO

Carpenter & Pelton—f l c
Merriam Joe—f l c
Myers J F—f l

MT. MORRIS

Bingham Bros—f
Braman Chas—f
Conklin E M—l
Creveling E R—c
Creveling H B—f
Dickey William—l
Gamble & Galbraith—f
Seymour E C—f
Shull Geo M—f c
Winters J C Jr—f
Wisner Bertha—f

MT VERNON

Adeleson Sons Wm—f
Bard Charles H—f
Bard Wm H—f c
Brinckerhoff Wm—f l
Colvin A M—f
Cooley & West Inc—f c
Cordes J H—f
Crawford J E—f c
Dedell J C—l c
Dixon Walter B—f l c
Gescheidt A F—f l c
Hathaway W H—l
Houser Mrs C P—f l c
Hubbard O—f
Hurd J M—f
Lucas Edwin J—f
McClellan C S—f

H. C. WARD & CO.

84 WILLIAM STREET NEW YORK

SURPLUS LINES

ATLANTIC CITY FIRE INS. CO.

CASH CAPITAL, $100,000

SURPLUS TO POLICYHOLDERS $208,715

Murphy John H—f 1 c
Ostrander J P—f 1
Price S D—1
Winfield R M—f 1

NAPLES

Coleman Frank—c
Doughty D J—f
Dutcher E M—1
Graham H E—f
Huntington J H—f 1 c
Tobey George—f

NEWARK

Brown & Fisk—1 f
Egan J H—f
Garlock & Ridley—f c
Muth G W—f 1
Pierson & Pierson—f
Prescott & Burleigh—f
Williams Rose—f 1

NEW BRIGHTON

Eadie & Comtois—f
Kolff C G—f
Van Vechten V—f

NEWBURGH

Balfe Fred C—f
Bennett C W—1
Dunphy & Kerwick—f
Gerow D S—f c
Goodrich C T & Son—f c
Kennedy Wm J—1
McKay W. Johnston—f c
Miller A Lincoln J—f 1 c
Minty Wm N—f
Mulleneaux Wm—1
Pellett Le Grand—1
Quinlan John H—1
Robinson C D & F B
Sadlier C P—1
Shipp & Osborn—f 1 c
Ward Joseph E—1
Whelan Robt N—f
Whitehead Wm—1
Wilkins Henry J—f c

NEW ROCHELLE

Brown S K—f
Cole A H & Son—f
Cole Charles A—f c
Colwell Harry E—f c
Curran Hugh G—f
Connell & Erdenbrecher —f
Downey H B—f c
Dillon Michael J—f
Fitzpatrick James F—f c
Harvey Chas Edw—f
Lambden & Son Jos—f c
Price J Howell—f
Sullivan Timothy J—f
Sheldon Eli—1 c
Sutton George W—f
Scofield Elwood—f
Tierney & Co D W—f c
Ward L S—f 1 c

NEWTOWN

Burr G & Son—f
Campbell E A—f 1 c
Eichler John H—f
Hamilton Wm J—f
Hirsch Peter—f
Jones George—f
Jervis Geo S—f
Kupillas Hugo—f
Munson Wm—1
Nuhn John H—f
Sanders Selby—1 f
Schneller Chas J
Simonson F De Hass—f
Smalley William—1
Turner John A—f
Van Wickel Chas A—1
Weber Edw H—f

NEW YORK CITY

Allen E W—1
Allen F—1
Alves W H—1
Amerman & Patterson—c
Anderson C W & Son—1
Anderson W E—1
Baker Jas—1
Baldwin L E—1
Baptiste J—1
Batterson J G—1 c
Beal B A—1
Beals H W—f
Becker W E—1
Beckley R M—1
Bell T C—1
Bernstein B F—1
Bertschman J—c
Betts E H & Co—f
Biedler A L—1
Billington Hutchinson & Co
Blakeman S B—1
Bliss F W—1
Blodgett T—1
Blum S—1
Breath J—1
Brinkerhoff G A—1
Bristol John I D—1
Brown T Y & Co—f
Brown W S & Co—f
Brudi A L—c
Bruenn L S—1
Bryan Chas A—1
Buchanan D—1
Burger J B—1
Cadogan S—f 1
Burns J E—1
Cargill H L—1
Carpenter & Baker—c
Cary & Good—1
Casper L—1
Cerf L A—1
Chapin H J—1
Chatfield H G—1
Chobotsky A—1
Chubb & Sons—f c
Clapp E E & Co—c
Clarke Geo P B—1
Cleland J B—1

J. G. CLOUD

General Agent

American Fidelity Co.

For New York, New Jersey and Conn.

68 William St New York

Compton W M—1
Coombes J B—1
Connor D G—1
Connors P F—1
Cruikshank F R & Co—f
Crum C L—1
Crum & Forster—f
Cunningham & Co—c
Daly G W—1
Daskaw J H—1
Davis Dorland & Co—f
Deles derniers J H & Co
De Forrest Ezra—1
De Rivera W J—f
Devitt H W—1
Dinsmore Wm & Son—f
Dolan, Eibler & McGinty—c
Doremus F S—1

DOUGLAS BROS.

Insurance

ONE LIBERTY ST.

BUXTON INSURING AGENCY

63 WILLIAM STREET, NEW YORK

Special facilities for handling excess lines for local agents in any part of the country.

Long Distance Phone, John 147

Herbert Buxton, representing in eastern and southern territory surplus line companies, comprising agency of E. T. Marshall & Co., of Chicago.

Drumgold W L—1
Dudley The John L Jr Co—f
Dunning F O—1

DUER & GILLESPIE

General Insurance

Surplus Lines placed for AGENTS and BROKERS.

90 William Street

Duffey T A—f
Durbrow James—f
Dutcher Wm—1
Dwight Ed Jr—c
Enos R C—1
Fahrer S—1
Fell H N—1
Fell T R—1
Ferester P—1
Ferris Wm T—1
Flanagan M T—1
Floyd M T—1
Ford M T—1
Fox & Pier—f
Frank & DuBois—f
Frank G & Co—c
Frelinghuysen J S—f
Fuller Mrs J M—1
Gaffney J S—1
Gaston F K—c
Gladwin R I—1
Godfrey C W—1
Goulden J A & Son—1
Goulden & Millar—1
Griffin J J—1
Gross & Gross Co—f c
Hale H—1
Hale & Son H—1
Hall A J—1
Hall & Henshaw—f
Hall & Trowbridge—f
Hall E E & Co—f
Hall E E—f
Hardy R H—1
Haynes A C—1
Hecker W H—1
Heitner E J—1
Henschel Geo—1
Hepburn L P—1

L. L. HOPKINS

General Manager

Union Central Life Insurance Co.

1 MADISON AVE.

Wallace Reid,

Representing

American of Newark,
Camden Fire,
Colonial of N. Y.,
Mechanics, Pa.,
Providence-Washington,
Reliance, Pa.,
Westchester,
Teutonia, New Orleans.

56 Maiden Lane, N. Y.

ALSO

Binding Authority for guaranteed Underwriters at London Lloyds.

Surplus Lines at Tariff Rates.

TELEPHONES 3260 3261 JOHN

WILLARD S. BROWN JAMES MARSHALL

WILLARD S. BROWN & CO.

REPRESENTING

NORTHERN OF N. Y.
ROYAL EXCHANGE
ROCHESTER GERMAN
FIREMAN'S FUND
PENNSYLVANIA
CONNECTICUT

1 LIBERTY STREET, NEW YORK

J. G. HILLIARD

INSURANCE

COMPANIES REPRESENTED

Scottish-Union and National Insurance Co. of Edinburgh, Scotland.
Security Ins. Co. of New Haven, Conn.
American Central Insurance Co. of St. Louis, Mo.
Lumbermen's Insurance Co. of Philadelphia, Pa.
Girard F. & M. Insurance Co. of Philadelphia, Pa.
Albany Insurance Co. of Albany, N. Y.
German Fire Insurance Co. of Wheeling, W Va.
Liverpool & London & Globe Ins. Co. of N. Y.
Prussian National Ins. Co. of Germany
Standard Ins. Co., Hartford

41 & 48 Pine Street, NEW YORK

Fred S. James
Geo. W. Blossom

Edward Meinel
John B. Brickelmaier

FRED S. JAMES & CO.

123 WILLIAM STREET - - NEW YORK CITY

METROPOLITAN DISTRICT AGENTS

National Union Fire Ins. Co. of Pittsburgh, Pa. Calumet Ins. Co. of Chicago
National Fire Insurance Co. of Hartford
General Fire Assurance Co. of Paris, France

CORRESPONDENTS IN THE UNITED STATES FOR SURPLUS LINES

The Central Insurance Co., Ltd., of London, England
Essex & Suffolk Equitable Ins. Society, Ltd., of Colchester, England
Northwestern Insurance Co., Ltd., of Liverpool
Legal Insurance Co., Ltd., of London.
Liverpool Victoria Insurance Corp., Ltd., of England
Binder Contract (with Guaranteed Underwriters) at Lloyds, London

Chicago Office
171 La Salle Street

Cable Address
Chicajames, New York

GEO. B. WALTON SAMUEL T. BROWN

Established 1868

T. Y. BROWN & CO.

FIRE INSURANCE AGENCY

77 William St. NEW YORK

Representing

Glens Falls **Milwaukee Mechanics** **Caledonian American**

NEW YORK NEW JERSEY PENNSYLVANIA and NEW ENGLAND STATES

EDWARD E. HALL

GENERAL AGENCY

45-47-49 CEDAR STREET, NEW YORK

REPRESENTING

The Dixie Fire Insurance Co. of Greensboro, N. C.
Metropolitan Fire Insurance Co. of Chicago
Insurance Co. of the State of Illinois, of Rockford, Ill.
The County Fire Insurance Co. of Philadelphia
Central National Fire Insurance Co. of Chicago (for New England)
Peoples National Fire Ins. Co. of Phila., Pa.

High-Class Field Work, Development and Inspection. Maximum income produced for conservative companies based on minimum lines and selected classification.

EDWARD E. HALL & CO.

INSURANCE

45 CEDAR STREET, NEW YORK

SURPLUS LINES COVERED UNDER IMMEDIATE BINDER

IN

Reliable Foreign Companies and London Lloyds

POLICIES PROMPTLY DELIVERED

J. A. Kelly H. H. Fuller

KELLY & FULLER

Metropolitan Managers

Fire Association of Phila., Pa.
Georgia Home of Columbus, Ga.
Boston of Boston, Mass.
Franklin Insurance Co. of D. C.
Michigan Commercial of Lansing, Mich.
Western Reserve of Cleveland, Ohio
Old Colony of Boston, Mass.
Michigan Millers of Lansing, Mich.

ALSO OPERATING FOR

KELLY, FULLER & De RIVERA

REPRESENTING

Pittsburgh Underwriters Teutonia of Pa. Humboldt of Pa.

N. Y. City Office: No. 92 William St., Brooklyn Office: No. 140 Montague Street

WHILDEN & HANCOCK

GENERAL AGENTS AND MANAGERS

105 William Street New York

DANIEL T. WALDEN, Manager Metropolitan Department

FOR UNITED STATES AND CANADA

Monongahela Insurance Co., of Pittsburg, Pa.

FOR NEW YORK AND NEW JERSEY SUBURBAN TERRITORY

Philadelphia Underwriters, of Philadelphia

FOR NEW YORK, NEW JERSEY AND PENNSYLVANIA

Austin Fire Insurance Co., of Dallas, Texas
Commonwealth Fire Insurance Co., of Dallas, Texas
Republic Underwriters, of Dallas, Texas
Central National Fire Insurance Co., of Chicago, Ill.
German-American Ins. Co., of Pa. (For New York City)

LEGITIMATE SURPLUS LINES

Written in United States and Canada in following companies:

Anchor Fire Insurance Co., of Des Moines, Iowa. Hernando Insurance Co., of Memphis, Tenn. Acme Ins. Co., of Cedar Rapids, Iowa. Factors Ins. Co., of Memphis, Tenn. Scranton Fire Ins. Co., of Scranton, Pa. Western Empire Ins. Co., of Spokane, Wash. Montmagny Ins. Co., of Toronto. Missisquoi & Rouville, of Quebec. Italian Fire & Marine Ins. Co., of Genoa, Italy.

THE JOHN L. DUDLEY, Jr., COMPANY

45-49 WILLIAM STREET
NEW YORK CITY

UNITED STATES ATTORNEYS AND GENERAL AGENTS

Drapers' Mutual Fire and General Insurance Corporation, Ltd., London, England.
Glasgow Assurance Corporation, Ltd., Glasgow, Scotland.
Law Car and General Insurance Corporation, Ltd., London, England.
Law Fidelity and General Insurance Corporation, Ltd., London, England.
Majestic Insurance Company, Ltd., London, England.
United Counties Insurance Company, Ltd., Manchester, England.

Immediate binders given and policies issued from this office upon surplus risks throughout the United States, its foreign possessions, Canada, Cuba, Mexico, Central and South America.
Licensed under Section 137 of the Insurance Law of New York.

John M. Whiton Francis Merges

WHITON & MERGES

INSURANCE

MANAGERS

St. Paul Fire and Marine Insurance Co.
Firemen's Insurance Co. of Newark, N. J.
German Fire Insurance Co. of Peoria, Ill.
Concordia Fire Ins. Co. of Milwaukee, Wis.
National Ins. Co. of Penn.
Western Insurance Co. of Pittsburgh

No. 73 WILLIAM STREET - - - NEW YORK

SEWALL & ALDEN

1 Liberty Street, New York

Automobile Insurance

FIRE — LIABILITY — DAMAGE TO CAR — DAMAGE TO PROPERTY
PERSONAL ACCIDENT—BURGLARY AND THEFT

General Accident, Fire and Life Assurance Corporation, Ltd.
General Motor Underwriting Agency

LUMBER INSURER'S GENERAL AGENCY

84 WILLIAM STREET, NEW YORK

UNDERWRITING MANAGERS

HUDSON UNDERWRITERS

COMPOSED OF

LUMBER INSURANCE CO. of NEW YORK
CAPITAL AND SURPLUS, $300,000.00

ADIRONDACK FIRE INSURANCE CO.
CAPITAL AND SURPLUS, $300,000.00

LARGEST CASUALTY AGENCY IN THE WORLD

E. E. CLAPP P. T. GRIFFITH EDWARD GRIFFITH

E. E. CLAPP & CO., Managers

THE FIDELITY AND CASUALTY COMPANY

Accident and Health Departments for New York, New Jersey, Massachusetts and Rhode Island. Burglary Department for the Greater New York

66 PINE STREET - - - NEW YORK

The Premium Income of the General Agency Exceeds $1,500,000 annually

INSURANCE AGENCY

NEWMAN & MacBAIN

Fidelity-Phenix
Peoples National
State of Pennsylvania
Delaware
Dixie
Eastern of New Jersey
Merchants Assurance Corp.
American National
Union of Philadelphia
Shawnee of Topeka
Washington
Lumber of New York
Adirondack of New York

Eastern Managers of
SHAWNEE FIRE INSURANCE COMPANY OF TOPEKA, KANSAS

N. Y. State Managers
INS. CO. OF STATE OF PENNSYLVANIA UNION OF PHILADELPHIA

72 William Street, = = New York City

Warren M. Kimball & Co.

LONDON OFFICE
3 LOMBARD STREET

NEW YORK OFFICE
100 WILLIAM STREET

U. S. Correspondents for

SURPLUS LINES

El Dia, Spain, Assets over $2,900,000 Colonial, Batavia, Assets over $3,000,000
London Lloyds (Immediate Binders)

EASTERN DEPARTMENT

Farmers & Merchants, Nebraska
Madison, Indiana
Firemen & Mechanics, Indiana

LOSSES ADJUSTED AND PAID IN NEW YORK

LIBERAL COMMISSION PROMPT SERVICE

J. S. FRELINGHUYSEN

INSURANCE

111 William Street, New York

General Agent

STUYVESANT INSURANCE COMPANY
Assets, $1,181,518.75

PACIFIC FIRE INSURANCE COMPANY
Assets, $847,566.33

INSURANCE UNDERWRITERS
Assets, $3,187,821.05

SPRING GARDEN INSURANCE COMP'Y
Assets, $3,187,821.05
Manager for the Metropolitan District.

MERCHANTS' FIRE LLOYDS
Organized 1889

MANUFACTURERS' LLOYDS
Organized 1892
Sprinklered Risks Only

JAMESON & FRELINGHUYSEN, Attys.

Surplus Lines Department

NATIONAL BRITISH & IRISH MILLERS INSURANCE COMPANY
Subscribed Capital, $1,550,000
Paid-in Capital, $310,000

BRITISH CROWN ASSURANCE CO.
Subscribed Capital, $1,250,000
Paid-in Capital, $250,000

MIDLAND INSURANCE COMPANY, Ltd.
Subscribed Capital, $400,000
Paid-in Capital, $100,000

LONDON LLOYDS
All Underwriters Guaranteed
Special binding Contract with Lloyds, London (guaranteed). Binders given immediately. Business accepted in the United States, Canada and Mexico.

NATIONAL GENERAL INS. CO., Ltd.
Subscribed Capital, $976,665
Paid-in Capital, $243,154

CAR AND GENERAL INS. CORP., Ltd.
Subscribed Capital, $500,000
Paid-in Capital, $110,000

Applications solicited and when received promptly handled

EXCEPTIONAL FACILITIES FOR COVERING LARGE AMOUNTS

Crum & Forster

MANAGERS METROPOLITAN DISTRICT

Allemannia Fire Ins Co., Pa.
Aachen & Munich Fire Ins. Co.
Jefferson Fire Ins. Co., Phila., Pa.
United States Fire Ins Co., N. Y.
Empire City, N Y.
Peter Cooper Fire Ins. Co., N. Y.
National Lumber Ins. Co., Buffalo, N. Y.
Nassau Fire Ins. Co., N. Y.
Dutchess Ins. Co., N. Y.
Richmond Ins. Co., N. Y.

GENERAL AGENTS FOR THE UNITED STATES

The Nassau Fire Ins. Co. of Brooklyn, N. Y.
United States Fire Ins. Co., N. Y.
Richmond Ins. Co., N. Y., J. E. King, Gen'l Agt.
Peter Cooper Fire Ins. Co., N. Y
Empire City Fire Ins. Co., N. Y

The North River Insurance Co.

OF NEW YORK

INCORPORATED 1822

95-97-99 William St. New York City

STARKWEATHER & SHEPLEY

(Incorporated)

GEORGE L. SHEPLEY, President

INSURANCE

17 Custom House Street, Providence 80-82 William Street, New York 4 Liberty Square, Boston
159 La Salle Street, Chicago 20, Rue Chauchat, Paris

General Agents

RHODE ISLAND INSURANCE CO. of Providence, R. I.

Fire and Sprinkler Leakage Insurance

SURPLUS LINES

We are attorneys and have authority to bind and issue policies for the following surplus line companies:
L'Union of Paris, (Est. 1828); La Metropole of Paris, (Est. 1879); L'Urbaine of Paris, (Est. 1838); Le Phenix of Paris, (Est. 1819); La Confiance of Paris, (Est. 1844); Sun of Paris, (Est. 1829); La National of Paris, (Est. 1820); Standard of Amsterdam, (Est. 1901); Amsterdam London, of Amsterdam, (Est. 1895); Le Nord of Paris, (Est. 1840); Sovereign of Toronto, (Est. 1906).

All losses are adjusted and paid by us. Our foreign offices maintain with us cash balances available for this purpos

CUNNINGHAM & COMPANY

GENERAL INSURANCE

General Agents The Columbian National Life Insurance Company of Boston, Mass., for Accident and Health Department.

Special Facilities for handling all lines of Casualty and Marine Insurance.

Telephone, 3729 John 1 LIBERTY STREET, NEW YORK CITY

E. F. PERRY

ATTORNEY IN FACT AND MANAGER

LUMBER UNDERWRITERS

66 BROADWAY, - - - - - - - NEW YORK

Specialists on lumber and lumber working risks, no other class of risk accepted.
Correspondence on brokerage or surplus lines solicited.
Please write Home Office for further information.

T. A. DUFFEY

INSURANCE

84 WILLIAM ST. NEW YORK

Lines BOUND and WRITTEN in Excellent Companies throughout United States, Canada, Mexico and Cuba

Partnership and *Corporation Insurance*

pays the life agent better in proportion to the time and work involved than any other form of life underwriting. Agents who make a specialty of corporation insurance find it necessary to represent a company impregnable in strength and capable of accepting applications for large amounts.

The Equitable Life Assurance Society

OF THE UNITED STATES

by reason of its strength, size and prominence, affords exceptional inducements to life agents of standing and ability who desire to take up corporation insurance as a specialty.

Experts or Beginners

in the Business of Life Insurance, of good reputation and financial standing, desiring to minimize their troubles and increase their effectiveness to the maximum, should write for new agency application and memorandum of contract, addressing

JNO. I. D. BRISTOL

General Agent

No. 1 MADISON AVE., NEW YORK CITY

WEED & KENNEDY

123-133 William St. New York City

BROKERS IN FIRE, MARINE, CASUALTY,
AND EVERY BRANCH OF INSURANCE

METROPOLITAN DISTRICT AGENTS

Of Several Fire Insurance Companies

Surplus Line Department

UNITED STATES CORRESPONDENTS

Of the following Companies

HELVETIA of Saint Gall
ESTABLISHED 1861
ASSETS - - OVER $4,700,000

ASSICURAZIONI GENERALI of Trieste
ESTABLISHED 1831
ASSETS - - OVER $70,000,000

NETHERLANDS of The Hague
ESTABLISHED 1845
ASSETS - - OVER $3,000,000

HOLLAND UNDERWRITERS of Amsterdam
(An Association of Companies with large Capita and Assets)

London Lloyds Underwriters

We have exclusive contracts with many of the members of this, the greatest underwriting sociation in the world, by which we are able to immediately cover large amounts on desirable ks *irrespective of other amounts on the same properties* obtained through other channels.
For more than twenty-five years we have conducted this department of business with European d American companies and our facilities are unequalled.
There never is trouble, vexation, or delay in the adjustment of losses when forms have been awn and risks have been placed by us.

WOOD BROTHERS and COMSTOCK

GENERAL AGENTS

100 William Street New York

REPRESENTING

FOR NEW YORK, NEW JERSEY, CONNECTICUT

Camden
Humboldt
Pittsburg Underwriters
Allemannia
Michigan, Commercial
Western Reserve
Georgia Home
Atlas
American, N. J.
Dixie
Union, Pa.
Shawnee
Insurance Co., State of Pa.
Central National

N. Y.—N.Y. City, Con.

Herender A—l
Herrmann F—f c
Hester W—l
Heubner A—l
Higgins & Cox—c
Hilliard J G—f
Hoodgman F A—l
Honig Henry & Son—f l c
Houston G—f
Hughes P—l
Hughes R L—l
Huff P F—l f c
Ives & Myrick—l
James F S & Co—f
Jameson & Frelinghuysen—f
Johnson Wm C—l
Johnson & Higgins—f c
Jones & Whitlock—c
Kelly Fuller & de Rivera Co—f
Kelly J A & Co—f
Kelly & Fuller—f
Kestler R R—l
Kimball W M & Co—f

JOHN E. KING

GENERAL AGENT

Richmond Ins. Co. of N.Y.

95 WILLIAM STREET

King, Scheide & Co—f l c
Kohn I—l
Kreielsheimer L—l

King Scheide & Co.

Managers

North American Accident Insurance Co.

84 William Street

Lane T E—l
Leeds L R—c
Lewis & Boardman—c
Linz Geo H—l
Lohr W—l
Lockwood & Bro—f
Lockwood & Lowe—f c
Lohr Wm—l
Lombard E B—l
Lumber Insurers Gen'l Agency—f
Lyon Ed—c
Makley & Gaeller—l
Martin E A—l

MARSH & McLENNAN

INSURANCE

54 William Street

(See Chicago)

Mathers & Co—f
McGee W H—c
McLaughlin J—l
McMurchy C E—l
Meltzer M C—l
Milch S—l
Miller A E—f
Miller Z T—l
Mindin H—l
Mix R J—l
Montgomery & Fountain—f
Moray N R—c
Mowry & Patterson—l
Mulvey W C—c
Murphy J B—c
Newman & McBain—f
O'Connor H L—l
O'Neil D E—l
O'Sullivan S J—c
Ogborn E C—l

W. B. OGDEN & SON

Successors to Ogden & Katzenmayer

INSURANCE AGENTS

REPRESENTING

Newark Fire, of N. J.
Mechanics and Traders, of La.
Commerce Insurance Co., Albany

19 Liberty Street

Osborn F H—c
Owens & Philips F—l
Page W H—l
Pawley F A—f
Pawling W J—c
Platt H B—s
Payne & Ramsay—c
Peck M—l
Plewes S E—c
Pendleton Wm M—l
Penncock H H—l
Perrin W L & Son—f
Perry Solicitors Co—f l c
Pitcher J R—c
Platt & Jeremiah—c
Poggenburg H F & Co—f l
Pratt E W—l
Prentice D—f
Prosser & Homans—l
Rathbone R C & Son—f l
Reid, Wallace—f
Reilly Wm F—l
Reinharz D—l
Rice Gus—l
Ridgway T W—l
Riehle J M—l
Robinson J H—l
Robinson L B—l
Robinson M W—f c
Rooney W J—l
Rose B R—l
Rose B R—l
Ross F H & Son—f
Rowlands H E & Co
Rubens J—l
Ryan John N—l
Sammis W D—f
Sasseene R H—l c
Saunders E R—f l c
Schiff D—l
Scheide W C—f l c
Schenck V R—c
Schimf M—l
Schlesinger G—l
Schumann & Ruykhaver
Schirmer J M—l—f
Seddon Underwriting Co—f
Seibert A—l
Sewall & Alden
Sharrot W G—c
Shipway R H—f c
Sinclair D G C—l
Small J H—l
Smith C G—f c
Smith F W—f
Smith & Hicks—l

SEDDON UNDERWRITING COMPANY

SURPLUS LINES

UNITED STATES CORRESPONDENTS

UNITED LONDON & SCOTTISH INSURANCE CO. LTD. OF LONDON
PROPERTY INSURANCE COMPANY LTD. OF LONDON
SÉCURITÉ GÉNÉRAL INSURANCE COMPANY LTD. OF BELGIUM

All losses paid promptly at New York Office, Liberal Commissions paid to Brokers and Licensed under Section 137 of the Insurance Law of New York.

84 WILLIAM STREET NEW YORK CITY

TELEPHONE 310 IOHN

Smith & Son T—f 1 c
Sniffen L D—1
Sohmer & Florsheim—1
Solomon P S—1
Sonneborn S S—1
Spencer G A—1
Starkweather & Shepley —f
Sterling S—1
Stern E—1
Sterling, French & Sterling—c
Stoddard A & J H
Stoll L—1
Stonebridge C H—1
Strasburger M I
Stuart C A—1
Strauss F—1
Sturhahn G F—1
Sudbrink C—1
Sullivan J A—c
Sundelson Mrs R W—1
Sutherland W P—1
Talbot Wallace & Co

TALLMAN & SEARS
New York and New Jersey
Suburban Agents
Firemen's Insurance Co. of New Jersey
30 WILLIAM STREET
Tel. 4393 John

Taylor A R—1
Thomas E V—1

Arthur J. Thewless
INSURANCE
3-99 Nassau Street

Tiesten & Co—f
Tinnewell Ch—c
Titus C S—1
Tonkin W J—1
Torrery M W—1
Tracy J T—1
Tracy H T—1
Treat A B—c
Tuller L W—f
Turner C M—1
Tuite C H—1
Tuke C—1
Ulters F J—c
Ward & Winship V—1
Ward & Crawford—f
Wyland C C—f
Webster H A—c
Weed & Kennedy—f
Weigel G A—1
Weiler K—1
Wesman V—1
Wesse F S—1
Widen & Hancock—f
Wilton & Merges—f
Wright C H—1
Wilcox, Albert & Co—f
Wilkinson W E—1
Wilson J J—1
Wilson J C—1
Woodward & Williamson—f c
Wolfsohn I—1
Wyers & Mills—f
Wood Bros & Comstock

Woodward & Williamson

Yance Jas—1

NIAGARA FALLS
Bay J T—f 1 c
Bebell D W—f 1
Bell C A—f 1 c
Electric City Securities Co—f 1 c
Fuchs H C—1
Graves C P—1
Henderson E E—f 1
Houston W W—f 1
McMahan Henry—1 c
Moroney & Fell—f 1 c
Murphy James F Co—
Oppenheim Max—f
Rice Charles C—f 1 c
Randolph Miss M A—1
Schmeck J E H—f 1
Simmons & Baker Co—f 1
Weiler Geo J—f 1 c

N. TONAWANDA
Austin Elgin F—c
Gardei W F—f 1 c
Lindsay S—1
Smith & Patton—f

NORTHVILLE
Anibal L S—f 1 c
Cole & Moore—f 1 c

NORWICH
Blakely M M—f
Finegan F—f c
Hall & Nash—f c
Herrick J M—f
Lyons Chas—1
McNitt & Frink—f 1 c
Merrifield Wm—f
Miller Thos—1 c
Ransford W D—f
Steere Chas—1
Wilcox Abel—f

NORWOOD
Harris Geo—f 1 c
Stowall E E—f 1 c

NYACK
Blauvelt & Morrell—f 1 c
Essex Harry—f c
Gaynor Joseph T—f c
Gedney Robert—f
Kilby J P—f c
McGinley H—f c
Perry F—f
Polhemus W O—f c

OGDENSBURG
Armstrong D R—1
Bickford A H—f
Chaighton D J —f
Chapin & Zancto—f 1 c
Crighton D J—f
Dana Theo F—f 1 c
Dandy J R—1
Dawley S L—f 1 c
Deneen T—f 1 c
FitzGerald Richard—f c
Kelly M D—f
Meagher G S—f c
Merriman C A—f 1 c
Simonds Chas H—f 1 c
Smith A E & Son—f 1 c
Stephens Wm F—f
Weeks I L—f 1 c

OLEAN
Abrams & Sons—f c
Border B E—f
Collins Interstate Agcy Co—f
Fitch & Ramsey—1
Mandeville W H & Co —f 1 c
Passmore S E—f 1 c
Pierce & Cobb—f
Seamans J—1
Stillman F V R—f 1 c
Van Campen Geo—1

ONEIDA
Babcock J A—1 c
Brewer J E—f
Brewer R J—1
Case Chas B—1
Coon Eugene E—f
Fearon Henry D—1 c
Hamblin A D—f c
Mason M H—f
Munz Bros—f
Munz P J—f
Nauman A G—f
Putnam John H—f c
Rockwell Hiram L—f 1
Ruggles C M—f 1
Watterson Robt—f c

ONEONTA
Bard H M—f 1
Ceperley & Morgan—f
Ferguson Ursil A—f
Guise S W—f 1
Hazard Chas B—f 1
Helm Frank I—f
Keenan M G—f c
Lennon L B—1 c
McGuiness John—1
Multer M O—f 1 c
O'Brien T J—1
Scott Walter—f c
Shelland & Nearing—f 1 c
White L C Ins Agcy—f 1 c

OSSINING
Cornell Harrison A—f c
Cowie G C—f 1 c
Foshay Frank E—f
Horton Ezra H—f 1 c
Leary Thomas—f c
Travis Agcy The—f 1 c

OSWEGO
Burchard S B—1 c
Cooper Webb G—f
Crombie M S—1
Dewine Thos—f 1
Doyle Jas P—f 1 c
Frost E E—f 1 c
Karpenski H J—f 1
Kenific E P—f
Mollison & Dowdle—f c
Parker F W—f 1 c
Phelps & Spencer—f c
Riley Fred M—f
Thrall & Son W G—f c
Wiltsie E F—f 1 c

OWEGO
Horton F G—f 1 c
Lainhart A—f
Robison A J—f 1 c
Shays J—f 1 c
Starr & West—f
Sweet & Corey—f 1 c
Woodford C G—f

OXFORD
Bentley W A—f 1 c
Knott L A—f
Loomis M C—f
Philley J C—1
Stratton H J—1

PALMYRA
Braman S E—f 1 c
Gile F—f
Jackson A F—f 1 c
Knapp A R—f c.
Trull S G—1
McLouth C—f

PATCHOGUE
Chichester Geo L—f c
Conklin S W—f c
Losee Jos T—f
Potter John A—f
Potter R E—1
Price Jno M—f
Roe John J—f
Swezey J B—f
Wiggins M G—f

PEEKSKILL
Barger & Powell—f 1 c
Crumb L F—f
Free Chas K—f
Frohner & Co—f
Frost M E Son—f
Goodliffe Frank B—f 1
Horton Cyrus W—f c
Joseph Geo B—1 c
Knapp S R—f
McCoy Herbert—f
Moses Martin—f 1 c
Riley Frank—f
Seymour Alonzo—f
Strang & Wood—f 1 c
Wilson E C—f

PEKIN
Crosier T W—f
Van Slyke, A A—c

PENN YAN
Dailey N S—f 1 c
Fitzpatrick Wm J—f 1
Goodspeed & Miller—f 1 c
Havens B M—1 c
Horton Freeman—1
Howell E E—f 1 c
Kinne Silas & Son—f
Mallory B T—f
Salisbury J M—f 1 c
Watkins J E—f 1 c

PERRY
Austin J N—1 c
Gregg Herman—1
Hart & Grieve—f 1
Page G K—c
Sweet L B—f
Webster E J—f

PHELPS
Norton Wm—f 1 c

PHILMONT
Mead S L—f
Saunders Jas—f 1 c
Snyder J H—f c
Waltermire Geo—f

PITTSFORD
True Chas H—f

PLATTSBURGH
Guibord Robt H—f 1 c
Heffernan & Burleigh—f 1 c
O'Brien & Halligan—f c
Olliver C H—f 1 c
Parkhurst & Taylor—f 1 c
Stratton J A—1
Thomas H A & Co—f 1 c

PLEASANTVILLE
Hull Chas H—f 1
Merriam J E
Moore W S—f 1 c

PORT BYRON
Aldrich C R—f
Crane T M—f
Madden John—1
Monroe M—f
Stilwell R R—f
Wethey C E—f c

PORT CHESTER
Austin & Merritt—f 1 c
Berry & Co—f
Clark Harvey—f c
Knapp & Wakefield—f 1 c
Marshall & Remsen—f 1 c
Wendelken I M—1

PORT HENRY
Beers Avah R—f 1
Neide Mary E—f 1
Wallace Bros—f 1 c

EGBERT F. ASHLEY CO.

W. O. ASHLEY, President J. A. DUPUY, Vice-Pres. and Treas. CHARLES T. RAU, Secretary

INSURANCE ROCHESTER, N. Y.

Rochester German Ins. Co. (Local Dept.)
Hartford Fire Ins. Co.
North British & Mercantile Ins. Co.
German-American Ins. Co. of New York
Connecticut Fire Ins. Co.
Springfield Fire & Marine Ins. Co.
Northern Ins. Co. of New York
Buffalo German Ins. Co.
Columbia Ins. Co.
Ætna (Fire) Ins. Co.
Fire Association of Philadelphia
Providence-Washington Ins. Co.
Buffalo Commercial Ins. Co
Hartford Steam Boiler Ins. Co.
Guarantee Co. of North America
United States Guarantee Co.
Standard of Detroit (Liability)
Mannheim Ins. Co.

"One of the Leading Agencies of the Country."—*N. Y. Press*

N. Y.—Con.

PORT JEFFERSON

Bayles H T—f
Darling Geo E—f
Davis & Dayton—f
Dayton R B—f
Floyd & Roe—f
Norton A T—f
Platt C V—f
Ritch Thos J Jr
Roe Chas F—f
Schryver G P—f
Sweezey I M—f

PORT JERVIS

Bevans W S—f l c
Bonnell T J—l
Brown E A—l
Elston Irving—f l c
Farmer C H—l
Farnum Henry H—f l c
Fisher J A—f c
Gillson O P—f l c
Herman Homer—l
Kaufmann Wm P—f l c
Pobe Jacob F—f c
Schweiker Fred—f l c

PORT RICHMOND

Braman W M—f l c
Griffith Chas E & Son—f c
Masters Paul V—f
Mullin B—f
Perry & Co W H—f c
Sharrett H J—f

POTSDAM

Brownell L J—f l c
Curtis H C—f l c
Heath A D—f
Perrigo H S—f
Redway S A—f
Smith G W F—f

POUGHKEEPSIE

Beatty James H—f
Cannon James S—f
Foster D C—f l c
Frost & Luckey—f l c
Gardner J W—f
Gill Harvey M—f c
Guernsey Homer W—f
Hinkley John—c
Irish S B—f l c
Johnston Charles D—f
Ketcham Chas A—f c
Kirchner Louis Jr—f
Krieger H—f c
Kunsinger M—f c
Manning J J—l
Marshall & Sterling—f l c
Pelham Miss—f c
Peters Alfred H—f
Quinterro Wm S—f c
Stockton S D—l
Tice Isaac P—f
Vail Lewis H—f
Vail, Sutton & Vail—f l c
Valentine & Booth
Warren P J—l
Welch John C—l
Wickham R W—l

PULASKI

Bishop D C—l
Hubbs I G—f c
Leonard W J—l c
Miller Chas—f l c
Parkhurst B E & J W—f l c

RANSOMVILLE

Barry A J—f
Wisner W D—f
Molnoux R L—f

RENSSELAER

Heeran & Lithgow—f
Munger John F—f l c
Russell Geo H & Son—f

RHINEBECK

Ackert Geo H—f
Clearwater M E—f l
Cramer Wm—f l
Fellows Geo—f
McCarty Charles E—f c
Schryver M V B—f
Secor H N—f
Velie Frank—l

RICHFIELD SPRINGS

Bierman D A—f
Guyer & Bond—f l c
Hoke M F—l
Parker I B—f
Tuller M—f

RIVERHEAD

Bagshaw John—f c
Corwin Mathis—f
Fishel E D—f
Gallaudet E—l
Howell Chas H & Son f l c
Nesbitt C H—l
Preston Henry H—f

ROCHESTER

Adams Lewis H—c
Alexander J V—l
Amsden G T—f c
Ashley E F Co—f c
Ashton J H Co—f
Atwood H F—f
Avery W M—l
Batelle Wm H & Co—f
Bennett B G—l
Booth A B—l
Bush S J T—l
Castle J B—l
Christ J—f
Clark E P—l
Clark Nye & Forbes—f c
Clements J C—f c
Cooke W H—l
Copeland J C—c
Crabbe S L—l
Curtis A W—f
Curtiss C F—l
Danal H C—l
Dano Howard C—f c
Decker F B & Co—f c
Dillenbeck C—f
Dooley Frank R—c
Duffy Jas K—c
Dutton Percy B—f
Ellis Earl E & Co—f
Emerson H J—l
Englehardt Edward Co—f
Firman Webb & Johnson—f l c
Ford H C—l
Foster M—l
Grover A B—l
Hagerty C G—l
Hahn J J—l
Hall John—l
Hayes W D—l c
Henderson C M—l
Hotchkiss J D—f c
Jessen Chris—f
Johnston Jas—f c
Jones J B—l c
Kavanagh John—l c
Kendall H I & Co—f c
Knoll & Turgeon—f c
Lewis H R—l
Lewis W A—c
McAnarney J H—f c
McKrough Geo—f
McMullen F E—l
Malley James—f
Maran C J—f
Miller C F—l
Miller J M—l
Miller M R—l
Moore & Mills—f c
Moran Fannie A—l
Murphy & Strinbecker—f
Neafie R J—l
Paviour Robt S—f c
Peacock J L—l
Reibling A J & Son Co—f c
Robinson A—c
Rogers A N—c
Sage J L—l
Schlitzer Leo A—f
Seager E J—l
Security Agcy Co—f c
Smith A V—l
Stahlbrodt Sisters—f
Starn I A—l
Steitz G W & Son—f
Stillman A Stewart—l
Tuke C W—c
Turnbull J H—l
Wall W H—l
Ward L S & Co—f l
Wehn Louis W F—f
Whitbeck L H & Co—f
Wolfert K & Bro—l
Wolff M E Co—f c
Wright J C
Wright W G—l c

ROME

Agan Geo
Baldwin & Stone—f l c
Beslev & Besley—f l c
Case H B—l
Eastman & Caswell
Evans H A—f
Huggins P R—f
Jones N H—f l c
Kinney & Bouton—f l c
Lewis W G & Co—f
Lovier A M—l c
Roth Bros—f l c
Searle C W—f
Smith Gordon J—f c
Van Wagenen L Grant—l
Watters C H—f l c

ROSLYN

Conklin Chas E—f c
Eastman H M W—f
Hicks Carrie C—f

ROUSES POINT

Myers J R—f

SAG HARBOR

Bates A—l
Brown Arthur T—c f
Corwin B D—f l
Greene W C—f l c
Kiernan Geo—f
Raynor G C Mrs—f
Sleight C R—f
Winters Edwin—l

ST. JOHNSVILLE

Lampman C P—f l
Sutherland H L—f l c

SALAMANCA

Brown E S—f l c
Hazard W H & Co—f l c
Kammire Carl A—f l c
Klein E P & Co—f c

SALEM

Gibson James Jr—f
Hill F A—f l c

SANDY CREEK

Root Ed S—l c
Wallace H Lewis—f

SANDY HILL

Ambler S B—l f
Brownson W H—l

PERCY B. DUTTON

Fourth Floor Wilder Building ROCHESTER, N. Y.

STATE MANAGER

Humboldt Fire Insurance Co. of Pittsburgh, Pa.
Teutonia Fire Insurance Co. of Pittsburgh, Pa.
Cooper Fire Insurance Co. of Dayton, Ohio.

REPRESENTING ALSO

Pittsburgh Underwriters Northwestern Underwriters
Milwaukee Fire Insurance Co. of Milwaukee, Wis.
Ben Franklin Fire Insurance Co. of Pittsburgh, Pa.
National Fire Insurance. Co. of Pittsburgh, Pa.

Clements C M—l
Cox P H—f l c
Ingalls & Sawyer—f
McLaren L R—l
W I Locke Co—f l

SARANAC LAKE

Duryee & Co—f
McKee E H—f
Miller S A—f
Palmer W C—f
Roberts W F—f
Young E R—f l c

SARATOGA

Boyle E O—f l c
Hartwell & Shackelford—f l c
Howland O V—f l c
Ingersoll W N—f l c
Ingham, White & Co—f l c
Jones L M—f
McLoughlin, Jas P—f l c
McNulty J D—f
Woods Clarence—l
Searing B H—f
Weldon Jennie S—f l
Van Deusen Henry—f l c
Van Vorst & Leonard—f l c

SAUGERTIES

Ritzel's Son John L—f
Turbees Ins Agency—l c
Conlan M E—f
Ickert & Snyder—f l c
Ummel Wm H—f
Onegan Edward—f
Veney H T—f c
Ritz Ira—l
Turnberg R E—f
Umpbour George—l f c

SCHENECTADY

Agle & Gilmour—f l c
Aldwick Wm A—f l c
Ate Henry J—f
Atbarn F H—f
Ban & Fagan—f
Ban H J—f
Brigan Edward
Burler & Co—f
Cadner C H C—l
Diges, Martin—l c
Do J S & Son—f l c
Eas A H—f
Egsbury & Co—f
Foney James
Gure W J—f
Igee A V—f c
Iriam C E—l
Ker B A—f
Krien F C & W A
Leill J J—f c
Ln W H—f
Schermehorn E W—f c
Schermerhorn & Co—f
Seaman B—l
Truax W C—c
Ury & Son Herman—f
Van Voast & Leonard—f l
Wing Marcus—f l
Yelverton E E—f

SCHOHARIE

Dewey Robt A—l
Grant Frank K—f
Proper Clyde H—f l c

SCHUYLERVILLE

Closson O W—f
Grippen & Tefft—f
Kahan P—f
Leonard M—l
O'Reilly John—l
Trumbull A S—l
Watson G F—f

SENECA FALLS

Combs Chas W—f l c
Farron Thos J—f l c
Gay & Son—f l c
Harper W B—f l c
Hurley W H—f
Lathrop R P—f l
Macdonald Bros—f c
Miller J T—f
Pontius Geo W—f
Tennant P E—l c

SHUSHAN

Simpson John D—f

SIDNEY

Bartley H A—f l c
Georgia E B—f l c
Miller A H—f l c
Nicholas C E—f l c
Pond F S—l
Sprague C J—f l c
Wanzer F W—f l c

SKANEATELES

Burns James—l
Cuddeba:.: Geo D—l
Gregory Fred H—f
Gregory H E—f
Simmons & Stephenson—f l
Williamson G H & Co—f l c

SOLVAY

Richards Chas—c

SO. GLEN FALLS

Austin John C—f l
Comstock Fred A—f
Moore C E—f
Stewart John W—f

SOUTHAMPTON

Edwards A—l
Harlow Chas—f l c
Havens U R—f c
Howell E H—f l
Osborne A S—f l c
Payne C A—f
Pierson J H—f c
Smith R E—f

SOUTHOLD

Dickerson A T—l
Folk A A—f l c
Terry W H—f l

SPRINGVILLE

Pierce J W—f
Reynolds G E—f l c
Spalding H P—f l c

STAPLETON

Anderson & Flake—f l c
Barth Gustave—f l c
Cornell D T—f c
Cossmann E—f l c
Kappes Chas—f l c
Robinson W—f
Stake Albert—f l c

SYRACUSE

Armstrong A T—c
Aykroyd & Day Co—f
Bagg Stanley—f
Baker & Knapp Co—f l c
Baker L S—f l c
Berry Geo A—f
Bowen & Perry—f c
Boyd D—l
Boyington Geo T—f
Brockway C T—l
Brownell Wm N A & Co—f
Buley J E—l
Carpenter Jno M—f
Congdon C S—f
Cooper D B—l
Cooper G N—l
Dillenbeck C—f
Dopffel Wm—f l c
Dow, Behm & Co—l
Doxsee A E—f
Durston A S—l
Ellis E E—f
Fellows J O—f
Freeman E L—l c
Fuller Frank L
Galphin G W—l
Garnett G O—f
Greenland & Son H W—f
Hadley G F—l
Hale Frank H—l
Herrick O B—l
Howe E M—l
Jones & Beach—f
Kidder Pancoast—l
Kline J F—l c
Kohles M—f
Landon S G—l
Leonard Turnbull & Johnson—f
Lighton L F—f
Loehr & Son—f
Lutz N—f
Mason H B—l
Maynard O C—l
McGuire & Co—f
McKeough G—f
Meyer I M—l
Miller Jas—f
Murphy & Steinbicker—f
Nash J J—f
Northrup M H Co—f l c
Schrum E A—c
Smith S F & Son (Stanley G)—f c
Spring T D—l
Stephens & Durston—f
Syracuse Fire Office—f
Tanner & Wadsworth—c
Tennant A & C H—l
True R B & Co—l
Turner R C—f l
Tuttle Robert R—f
Walsh Mary—f
Watson B E—l c
White & Bond—c
White & Bruns—f
Whitney C F—l
Wight R E & Son—l
Wilson L A—l
Woodworth A J & Co—f
Young Geo—f

TARRYTOWN

Abbott & Randolph—f c
Aldridge W H—f
Arcularius D G—l
Bishop & Reynolds—f c
Free H L—f c
Griffin De Los—f
Hoctor John F—f
Loth Carl C—l c
Martin George H—f
Patterson R A—f
Silver David—f c
Talmage J W—f

TICONDEROGA

Arthur J H—l c
Galagar F—l
Mead Leroy R—f l c
Murphy W F—l
Weed & Burleigh—f

TONAWANDA

Crown A H—f l c
Davies E M & Co—f l c
Humphrey & Vandervoort—f l c
Lindsay Sam'l B—l
Patton J M—f l c
Tonawanda Underwriters—f l c
Sommer W L—l

N. Y.—Con,

TOTTENVILLE

Bolan John P—l
Fisher & Walter—f
Gilby J—l
Jannish W K—l
McMenomy B—l
Morris Jacob G—l
Oetgen C J—l
Potter W D—l
Rayle H—l
Specht J W—l
Vanname P M—l
Williams Benj—f
Yetman H R—f

TROY

Baker W V—l
Belanger Joseph L—f
Breese & Rosseau—f
Byron Patrick—f
Coffey & McDonnell—f
Comesky & Morier—f
De Long E—f
Draper & Higgins—f
Egan M E & Co—f
Fromman H A—f
Geer Gilbert Jr & Co—f
Harrington A W H Jr—f
Hudson & Thompson—f
Jones J S—l
Kennedy, Wilbur & Co —f
Kinlock A G—f
Knox & Mead—f l c
Macdonald & Co—f
McCarty C E—f
McCarthy Geo H—l c
McDonald F C—l
Mesing M—f
Morey F C—l
Murphy F—l
Nichols & Bradley—f
Pattison Ed—f
Phelps W—l
Smith G F—l
Stillman & Son—f
Strecker & Co W—f
Troy Ins. Agency (Inc) —f l c
Woodcock D C—l

TRUMANSBURG

Halsey W D—f l c
Noble O G—f
Williamson M T—f l c

UNION

MacClary T A—f l c

UNION SPRINGS

Peckham James M—f
Seekell Arthur M—f l c

UTICA.

Abrams D J—l
Adams Julia A—l
Arthur L L—f
Baechle-Clark Co—f
Bagg Egbert & Co—f l c
Boff C C—f l
Brown & Hopson—f
Butler W S—l c
Carr F J—f
Chase C C—c
Clark B A & Son—f
Clarke W H—l
Crandall J S—l
Day S F—f c
Dering S—f
Duggan & Patten—f
Evans J T—f
Ferris & Co—f c
Floyd W Harry—f l c
Frey C P—f c
Geer Giles—f
Glover F—l
Gomph John P—l
Harter W G & Son—fl
Horn H V D & Son—l
Jackson T—f c
James A W—f
Kelly & Dolan—f
Kernan E F & J S—f c
Klages H A—f
Linck A A—f c
Maynard Wm E—f
McGarrity Jas H—f c
McInerow T—f l
Miller Geo W—l
Pike E E—f
Porter H B—l
Post A W—f
Shaw Wm H—l
Smith Wilbur B—f
Staley H L—f
Thomson, Richards & Brady—f c
Thorn Chas H—l
Tibbits W A—f
Turbull J B & J M—f
Wehl E C—f
Wertham F A—f

WALDEN

Decker W G—l
Fowler Cyrus B—f
Leeds F V & Co—f l c
Miller Theo—f l c
Snyder & Abrams—f

WALTON

Brazee James E—l
Dann, Dumond & Co—f
Gladstone W L—f l c
Marvin H F—f l c
McLean D E—f
Ogden H S—f l c
Robinson H M—l

WAPPINGER

Brewster W A—f
Hasbrook Z V—f
Knapp E—f
Wixson J H—f

WARRENSBURG

Lucia George—l
Patrick B T—l
Reaux Louis E—c
Thomas & Reaux—f c

WARSAW

Fisher A W—f
Gill & Walker—f l
Hume Robt—f l c
McConnell W H—f l c
Smith John W—f
Webster & Lamberson—f l

WARWICK

Colwell E S—f l c
Hawkins Ira—f
Sanford F V—l
Sanford J W—f c
Van Duzer W W—f l c

WATERFORD

Barnfather & Co—f
Bull S C & Co—f l c
Dennis Wm A—f l c
Kelly James A—l
Kennedy J W—f
Martin F A—f
Phenix & Jones—f c
Powell M C & Son—f

WATERLOO

Bacon & Huff—f
Becker-McLean Co The —f l c
Bodine Geo F—f l
Carroll J—l
Dowden E—f
Eshnour Andrew—l
Henry J—l
Johnson Luke—l
Kuney Orlis—f
Marshall H A—f
Stewart Fred G—f l c

WATERTOWN

Awde A E—l
Brown Geo N—f c
DeCant & Matthews—f l c
Flummerfelt J A—l
Goodale Henry D—f l c
Hine Omar A—f
Mosher E G—f c
Ogsbury W D—f
Pawling & Owens—f
Seaver & Peck—f l c
Shepard W J—f

WATERVILLE

Brown E G—f l c
Goodwin & Race—f
King H M—f
Loftus W H—l
Race W L—l c
Salisbury A C—l

WATERVLIET

Ball John—f
Eagan John—l
Egan M E & Co—f l
Gleason & Co J M—f l
Hollands Wm—f
Hulsapple J H—f
Taylor & Co J C—f

WATKINS

Coleman Chas—l
Cooper E C—f
Fitzgerald Alvah—l
Hawes & Son—l
Pellet W M—f l c
Velier Geo—f

WAVERLY

Hoagland Chas O—f c
Laws A L & Co—f
Lyford F E & Co—f c
Maxwell Fred—l
Munn F E—f c
Nix W T—l
Sawyer F A—f
Shear John C—l
Smith E A—l
Tilton Edson A—f l c

WELLSVILLE

Halsey A J—f c
Hanks B Paul—f l c
Hanks S F—f l c
O'Connor Thos
Opp Wm—f c

WEST BRIGHTON

Lynch John A—f c
Rouke James T—f c
Smith John F—f c
Vreeland C S—f

WEST COXSACKIE

Townsend W B—f l c

WESTFIELD

Brown R F—l c
Falvay D K—f l c
Gibbs G G—f l
La Due Jerome—f c
Ottaway & Munson—f
Prendirgast & Irons—f l c
Tennant & Tennant—f l c
Tooley A—l

WEST LABANON

Fowler Warren—f l c

WHITEHALL

Bascom W F—f l
Dorens' Jas Sons—f l
Doren Fred C—f c
Edmonds John T—f

WHITE PLAINS

Carpenter Benj J—f
Carpenter Ernest—f
Cooley Chas E—f c
Cooley & West—f
Ford W W—f c
Hopkins E T—f
Huestis W H—f l c
Hunt David—f
Irving Ryan—f
Leviness Clarence—f
Mead Joseph H—f
Rutledge Richard—f
Sweeney John R—f
Tibbits W B & Co—f l c
Warren & Griffin—f
Westchester Land Exchange—f l c
Wright I & A G—f

WHITESTONE

Deyo & Co—f
Messer J—l
Roe Edwin P—f
Townsend & Knob—f c
Wetterauer Henry—f

WILLINK

Germaeir Geo A—f
Jones W D
Parker & Pierce
Persons P S & Co

WILSON

Sanford H—f l c

WOLCOTT

Bevier Fred—l
Brown E T—f l c
Clapper William—f l
Cornwell E J—l
Fenn Merritt—f
Graves G P—f l c
Roe William—f l
Walker C J—f

YONKERS

Bellows & Warren—f c
Brady Bros—f
Breithack & Co—f
Chadeayne Chas L—c
Christopher P F—f
Daniel & Pagan—f
Elliott & Brown—f
Gahagan J—f
Garrison & Bechet—f c
Gaul & Bell—f
Heinrichs T R—f l c
Jenkins J Foster—f l c
Johnson Frank Edgar—l
Kipp Augustus—f
Kline A—f
Lambertson Royal S—f
Lambertson-Stevens Co —f
Lesnick M T—f
Mayer M—l
Nedman C W—f c
Newman L N—f c
Rayner Thomas—f
Smith F A—f
Sullard B E—f
Sweeney Jos—f
Thomson Bros—f
Ulrich C F & W H—l
Waring Oscar B—f
Wendelken I M—l
Whelan James P—f

YOUNGSTOWN

Johnson Fellico C—f l c
Towil P S—f
Wellman M G—f l c

NORTH CAROLINA

ROBERT W. MURRAY

Greensboro National Bank Building **GREENSBORO, N. C.**

German American, N. Y., Phœnix of Hartford, Queen, Springfield F. & M., New Hampshire, Pennsylvania, Niagara, Westchester, Atlas, Eng., Providence-Washington, Fidelity & Casualty Company, New York.

General Agent United States Fidelity & Guaranty Co., Baltimore.

Orders from Agents and Brokers for North Carolina will be given prompt attention.

LOCAL AND LONG DISTANCE TELEPHONE No. 163

ASHEVILLE

ston, Rawls & Co—f 1 c
lodges & Mitchell—1
ohnston Harold—1
imberley E E—f
a Barbe Moak & Chilis Co—f c
ee Geo G—1 c
eares F P—1
cKessick Realty Co—f
urphy Wm B—1
icholson M R—1
ige H T—1
itterson J R—f 1 c
utledge Fred & Co—f 1 c
achima L & T Co—f c
addell & Coxe—f 1 c
ray Walter Toms—1
tes Peter—1

BEAUFORT

ll B J—f c
adwick Carl—f
ies C D—1
ce W A—1
omas T—f

BURLINGTON

right J P—f 1 c
dmont Trust Co—f 1 c
irp W E—f 1

CHARLOTTE

ott F C & Co—f 1 c
ims C C—f
ander F D—f
erican Trust Co—f 1 c
nett B W—1 c
m W—1
wn & Co—f
t C N G Co—f c
ton G T—c
olina Realty Co—f
on C M—f
lotte Realty & Trust
rane R E—f 1 c
am A—f
am A & Son—f
ghton T H—f
derson J Arthur & o—f
derson J A & Bro—f
ghton T H—f
hinson E N—f
ler E L—f
e R D & Co—f
Fred—f
am Jesse M—f 1
les Loan & Realty —f
Ross Baxter—f
Southern R E, L & T Co—f
Traders Land Co—f
Union Loan & Realty Co —f
Wilkinson W C & Co— f 1 c

CLINTON

Bethune & Stuart—f c
Culbreth D A—f 1 c
Hines H J—1
Hubbard R H Sr—f c
McKinnon Howard—1
Peterson W F—f

CONCORD

Hendrix Jno M—f
Citizens Bank & Trust Co—f 1 c
Miller John—f
Patterson J K—f 1 c
Southern Loan & Trust Co—f 1 c

DURHAM

Anderson T J—1
Bunn W B—1
Burroughd A L—1
Durham Loan & Trust Co—f 1 c
Johnson Alf—f
Lindsay W C—f 1
McCabe W H—1
Smith Junius H—1
Southgate J & Son—f c
Sparger S W—1
The Griswold Ins. & Real Estate Co—f 1 c

EDENTON

Bond F M—f 1 c
Caffield C W—f
Cone Geo H—1
Harrell Barlow—1
Harris Geo B—1
McMullan J R—1
Privott H C & Bro—f
Rea J K & Son—f 1
Tuttle R F—f
White A L—1
Wood, Coke & Berryman —f
Wood & Rea—f

ELIZABETH CITY

Culpepper, Griffin, Old & Grice Co—f 1 c
Fearing B H & Co—f c
Jones N A Realty Co—f
Little & Sawyer—f 1 c
Old L E—1
Parker J T—1
Parker N R Jr—1
Sanderlin M L—1
Scott G M—f
Wallace M F—1
Wilcox J—1
Wilson T B—f

ENFIELD

Britt R B—f
Britt Wilkinson—f
Clement W T—1
Petway P O—f
Robertson J J—f
Watson I—f

FAYETTEVILLE

Campbell S M—1 c
Cooper C J—1
Crews Fred—1
Fay Realty & Ins Co—f
Harrison R G—f
Holland J A—1
Huske B R—f
McDuffie H I—1 c
McDuffie, John J—1
McFadyen H O—1
McRae S H & Co—f
Malloy W B—1
Morgan W M Co—f
Ratcliffe J A—1
Robinson J H—f
Rose F R—f c
Smith N H—1
Sutton T H Jr & Co—f
Underwood John—1 c

FRANKLINTON

Barkley D E—f 1 c
Joyner & Cooke—1
Mitchell J L—1
White R B—f

GASTONIA

Fayssoux, T M—1
Gastonia Ins & Realty Co —f 1 c
Gaston Loan & Trust Co —f 1 c
Lewis W H—f 1
Parker & Pegram—f
Talley E G—1
Ware J White—f

GOLDSBORO

Bain Edgar H—f 1 c
Baldwin K L—1
Bradford N E—f 1
Crawford J R—f 1 c
Dewey Geo & Bro—f 1 c
Edmundson E L—f 1
Faulkener A W—f
Goldsboro Ins & Realty Co—f 1 c
Humphrey H M—1
McGee Thos—1
Morgan A R—1
Parker H B Jr—f 1

GREENSBORO

Block M E—1
Carolina Real Estate & Investment Co—f c
Carr O W & Co Inc—f 1 c
Clary W S—f 1 c
Forbis J W—1
Greensboro Loan & Trust Co—f 1 c
Harrison J C—1
Howell S H—1
Merrimon W B & Co—f 1 c
Miller & McBane—f 1 c
Moore C E—1
Murray R W—f c
Southern Greensboro R E & Tr Co—f 1
Southern Real Estate Co —f 1
Tate Tom—f
Terrell B W—1
Thompson A—f 1
Walsh Agency J H—f
Williamson C J—1
Winslow T M—1

GREENVILLE

Brown W L—f 1 c
Moseley Bros—f 1 c
White H A—f 1 c

HENDERSON

Citizens' Bank, Insurance Department—f 1
Finch E G—1
Henderson Loan & Real Estate Co—f 1
Perry Henry—f 1 c

HENDERSONVILLE

Ewbank & Ewbank—f 1 c
Ray & Jordan—1
Station & Rector Co—f
Waldrop J M & Son—f
Wanteska Trust & Banking Co—f 1 c
Williams J—f

HERTFORD

Ins. Realty & Trust Co— f 1 c
Johnson Chas—f
Shannonhouse H T—f

N. C.—Con.

HICKORY

Campbell Ins & Realty Co—f 1 c
Clinard F A—1
Clinard & Lyerly—f 1
Haithcock Geo E—1
Haithcock John E—f
Hickory Insurance & Realty Co—f 1 c

HIGH POINT

Armfield & Armfield Inc —f 1 c
High Point Savings & Trust Co—f c
Home Banking Co—f c
Wachovia Loan & Trust Co—f 1 c

HILLSBORO

Collins P C—f 1 c

JONESBORO

Bryan R—f 1 c
Buchanan S H—f 1 c

KING'S MOUNTAIN

Campbell E L—f
McGinnis & Manning—f
Sparrow T M—f

KINSTON

Bagby Chas—1
Crawford P H—1
La Roque W D—f
Kinston Ins & Realty Co —f 1 c
McCullen L & Co—f 1
Moore James H—1
Rasberry J C—1
Rountree E C—f

LA GRANGE

Davis C P—1
Hadley Geo B W—f 1
Kinsey Joseph—1
Stanton J W—f 1
Walters J P—f 1
Walters M L—1

LENOIR

Hall J G—f 1 c
Lenoir Realty & Ins Co —f 1 c
Lutz O P—f
Newland T M—f

LEXINGTON

Craven B—f 1 c
Davidson Ins & T. Co Inc—f
Mendenhall W H—f 1 c
Montcastle G W—f 1 c
Radcliff H S—1

LILLINGTON

Fuguay J N—f 1 c
Nelson M G—f
Spears H T—f

LINCOLNTON

Cestner R E—f 1
Lincolnton Ins & Realty Co—f 1 c
Sigmen Ins & Realty Co —f

LITTLETON

Alston T C—f
Harrison T N—f 1 c
Grant M
Sprull W E—f c

LOUISBURG

Allen R G—f
Bailey Wm—f
Baker G S—f
Bickett T W—1
Clifton M S—c
Parham S J—1
Ruffin W H—c
Taylor R P—1
Turner J A—1
Wilder Thos B—f 1 c

LUMBERTON

Barker A J—1
Caldwell A P & Co—f 1
Hamilton H S—f
McAllister & McAllister —f
McLean Hector—1
Normeat Dr T A—1
Page E E—1
Skipper B C—1
Williams Q T—f c

MACON

Egerton W G—f 1

MONROE

Gordon Ins & Investment Co—f 1 c
Monroe Ins & Investment Co—f 1
Redfern N M—f
Savings Loan & Trust Co—f 1 c

MORGANTON

Avery & Erwin—f
Harbison W A—f
Hilderbrand M P—f
Mairfield & Huffman—f
Morganton Ins & Realty Co—f 1 c
Mumford E F—1
Pearson John H—f

MOUNT AIRY

Granite City Realty & Invt Co—f 1 c
Hines J F—f 1 c
Sparger Geo W & Co— f 1
Sydnor W G—f 1 c

NEW BERN

Barrington W D—1
Bishop & Claypool—f
Bryan W P M—f
Bryan & Oliver—f
Dill Lou—f 1
Henderson George—f
Ives J F—1
Martan C C—1
Nicoll Geo—f 1
Riggs E N—1
Smallwood S W—1
Stith C H—f
Street Miss N P—f c
Taylor G D—1
Timberlake J W—1

OXFORD

Granville Real Estate & Trust Co—f 1 c
Lyon W T—f 1
Roller J R & Son Co—f

PITTSBORO

Brooks W E—f 1
Bynum A H—f
Coble H L—f
London A H—f
London H A—f
London H M—1

PLYMOUTH

Ausbon W F—f 1 c
Latham Clarence—f

RALEIGH

Boushall J D—1
Broughton J M & Co —f
Carolina Trust Co—f
Cowper B G—f
Crow E B & Co—f
Drewry John C—1 f
Duncan J A—1
Durfey C K—f
Durham Walter—f
Fort & Hightower—f
Grimes & Vass—f
Guthrie Rev J O—1
Hay Oscar—f
Hay T T & Bro—f 1 c
Hunter Cary J—f 1
Hunter & Drawry Co— f c
Johnson Chas E Jr—f
McPherson & Barnes—1
Parker & Hunter—f
Prince R E—f
Raleigh Ins & Realty Co—f c
Sheets J H—1
Smith W W—f
Webb & Skinner—f

RANDELMAN

Candle J E—1
Cole Ins & Realty Co— f 1 c
Ferrell R G—f
Ivey J A—1
Pickard W H—f

REIDSVILLE

Craig J N—f 1
Huffines John D—f c
Reidsville Ins & Realty Co—f 1
Womack Francis—f 1 c

ROCKINGHAM

Armstead John L—f 1 c
Everett & Ledbetter—f c
Guthrie H L—1 c
McRae Thos—1
Scaler W L—1

ROCKY MOUNT

Burnett Geo T—f 1 c
Horne J L Jr—1
Huffines R L—f 1 c
Jones Peter—1
Lucos Geo A—f 1 c
Wilkinson W G—f
Wilkinson, Bulluck & Co —f 1 c

ROXBORO

Carver F O & Co—f
Satterfield S P Son
Wilson C T Co—f 1 c

RUTHERFORDTON

Carpenter H L—f
Edwards M L—f
Erwin O C—1
Gallert S—c
Grayson A L—f c
Morrow D F—f
Rutherfordton Real Estate Co—f
Tanner C P—f

SALEM

Limeback J A—f
Sprinkle T S—1

SALISBURY

Adams C C & Co—f
Bailey G H—1
Brown J Allen—f 1 c
Busby J L & Co—f
Crawford R L—f 1
Loud & Hobson—f
McCubbins & Harreson —f 1 c
Marsh T B—f
Maupin Bros Co—f 1 c
Stiff T H—1
Taylor E B—f 1
Wiley & McCorkle—f
Wochonia Loan & Trust Co—f

SCOTLAND NECK

Alexander J H—f 1 c
Allsbrook Bernard—f
Hilliard E E—1
Josey Will H—f 1
Shields & Hirr—f

SHELBY

Barnett T K—f
Bowman & Washburn—f
Eskudge A R—f
Green S J—f
Miller A C—f
Shelby Inv & Realty Co
Webb Carl R—1
Wilson H D—f 1
Woodson C J—1

SMITHFIELD

Kirkman J H & Co—f 1 c

SOUTHPORT

Daniels D O—f 1
Pyke W H—f 1 c
Stevens E B—f 1

SPENCER

Dorsett J K—f
Lampkin F M—f 1 c
Pethel W D—c
Wachovia Loan & Trust Co—f

STATESVILLE

Carlton P C—f
Gaither E G—f 1 c
Sloan W E—1
Statesville Loan & Trust Co—f 1 c
Tharpe R V—1
The Statesville Realty & Investment Co—f 1 c

TARBORO

Carter & Stallings
Cheshire & Pennington
Cotten J W—f 1
Curtis & Cheshire—f
Dancy F L—1
Forbes J W—f 1
Gaskill J R—f
Kimbell J C—1
Orren Williams, Weddell & Co—f 1 c
Pender F H—1
Wilkinson G A—f 1 c

WADESBORO

Anton Real Estate & Insurance—f 1 c
Marshall & Little—f 1 c
McGregor D A—f 1
Steel W Leak—f 1

WAKE FOREST

Holding T E—f
Reid Miss L Ruby—f
Reid Mrs H—f

WARRENTOWN

Macon Hal T—r 1 c
Watson N T—f 1

WASHINGTON

Bragaw Wm & Co—f 1 c
Grimes W D—f
Myers J & P B—f
Parker C D—f 1 c
Perry D L—1
Phillips Geo A—f c
Robbins T F—1
Studdert G J—1
Williams C M—f 1 c

WELDON
tainback A L—l
tainback D E—f c
tainback P N—f

WILLIAMSTON
rawford K B—f l c
ewell Atwood S—f l
pe J E—f l c

WILMINGTON
atwright J H & Son—l c
kinson C L
kinson & Davis—f l c
s, Clayton & Son—f c

Metts J Van B—f l c
Reilly J O—f
Smith & Lord—f l
Taylor Walker
Wilder H F—f

WILSON
Banks W L—l
Barnes E T & Co—f c
Blount C E—l
Brown H D—l
Clark & Darden—f c
Cobb & Roberts—l
Correll John—l
Deans Ernest—f l c
Farmer M B—f
Nadal E F—f

Parker S B—l
Raines John R—f l
Townsend R E—f
Whitehead J S—f c
Wilson Ins & Realty Co—f l c

WINDSOR
Askew E S—l
Jacocks Chas W—f l c

WINSTON-SALEM
Bessent J C—f l c
Dunn J S—f l
Ebert E A—l

Foltz H W—l c
Follin Co The—f l c
Galloway & Jenkins—f l c
Gray Eugene E—f l c
Home Real Estate, Loan & Ins Co—f l c
Johnson C E—f
Lineback J A—f
Money R H—f
O'Brien W L—l
Spaugh H W—f
Sprinkle T S—l
Tudor Geo C—l
Walker Ralph—f
Weinbish John L—l
Wilkinson W A
Winston Ins Agency—f
Young John G—f l

NORTH DAKOTA

ABERCROMBIE
n H J—f
e O N—f
ik G H

BATHGATE
ate State Bank—f
W J—f
s State Bank
I J—f
s J B—f

ISMARCK
D E—l
P E—f l c
Fred—f
Bros—f c
Frank—f
Mrs Harvey—f
J P—f
G J—f c
E—f
ndrew—f c
H T & Co—f l c
n P C—f c
L—f
Mercantile Co—f

RINGTON
Thos—f
C H Jr—f
J E Jr—f l c
E—f
Pryor—f
H—f
L—f

ELTON
Churchill—f
—f l
M—f l
l
—f l c

STOWN
—f
f
A—f
D—f
rl E—f

LAKE
f
f l c
f
c
—f
l c
f
—f

DICKINSON
Carlock E W—f
Dickinson Abstract & Real Estate—f
Everett Real Estate & Loan Co—f
Harnett A—f
Heffrons Current—f
Johnson & Co R H—f

ELLENDALE
Geer De E—f
Graham F J—f
Peek H C—f
Sefton Thos—f l c
Stomb G D—f
Webb Geo T—f

EMARDO
Franklyn Edmund—f l c

FARGO
Amerland H—l
Anheir & Rupert—f l c
Baker Thos Jr & Co—f l c
Blakemore R B—l
Carpenter H G—f
Carpenter J D—l
Door James—l c
Foster Geo I—f
Hatcher Bros—c
Hathaway A N—l
Kilpatrick W R—l
Lane F A
Lough H P—l
Miller C B—l
Pearson F W—l
Rouse B P—l
Schuyler C C—f l
Smith W A M—l
Thomas F W—l
Treat J F—l
Walker A B—f c
Wheelock & Wheelock—f
Wright-Bristol Agency—f

FARMAN
Bishop J E—f c
Himebauh R L—f
McKenzie J D—f
Sweetman S A—f

GRAFTON
Casey T—f c
McConville—f c
O'Brien & Verreaut—f
Ouverson Ole—f
Realty Loan & Investment Co—f l c
Spencer C A M—f

GRAND FORKS
Fritz Eugene Jr—l

HAMILTON
Bank of Hamilton—f
Kellar H E
Johnson O H

HAMPDEN
Ahern T G
Boe H M—f
Brandt A B
Shipley H F—f
Shipley O M—f
Swarthout E R—f

HILLSBORO
Carley J R—f c
Carmody John—f c
Goodman Fred L—f l c
Kaldor Theo—f
Lasham John E—f
Norman M H—f
Sarles E Y—f l c

INKSTER
Bemis & Holmes—f l c
Scouton W A—f

JAMESTOWN
Bensch John—f c
Curry John T—l
Hemmi J U—f
Murphy A J—f
Murphy Michael—f
Seiler Oscar J—f l c
Seiler Ed—f
Steel Alfred—f l c
Thompson John J—l
Yaeton C L—f c

LAKOTA
Baird T J—f c
Burlingame J G—l
Freegord A L—f
Frich & Kelley—f
Kellogg Geo A—f
McMaster J M C—l c
Rahders, Merritt & Hagler—f c
Root F P—f
Sandlie P E—l
Sheets A E—f c
Wehe A C—f c

LANGDON
Allert H D—f c
Burke T E—f l
Laidlaw W A—f
Milne J D—f
Sheehan John—f
Smith F E—f
Thompson O E—f
Winter W F—f

LISBON
Adams & Mead—f
Curtis L B—f
Curtis A T—f

Ego Chas S—f l c
Heckle C O—f
Korllo Alfred M—f
Lucas E C—f
Rourke Frank M—f
Rourke P H—f
Thomas F S—f
Williamson W L—f

MANDAN
Cary L N & Co—f l c
Connolly Louis—f l
Ellis C F—f l c
Gilbreath J R—f l
Hess Joseph P—l c
Mandan Loan & Investment Co—f
Royer L S—l
Wilder Frank—f

MAYVILLE
Ames F W—f c
Fosse I O—l c
Grandin & Edwards—f c
Groth B S—f c
Groth K S—f c
Reyerson J—l
Stomner Geo O—f c

MILNOR
Eastman A W—f
Lewis E C—f l
Sem O S—f
Vail F W—f c

MINTO
Coffey Martin—l
Connors F J—f
McGlurch John—f l
Phelps J D—f c
Titus M S—f

PARK RIVER
Bank of Park River—f c
Farmers Security Bank—f
First National Bank—f c
Lord F C—l
MacKay D G—f
Myers Joel—f
Smith-Petersen E—f
Whitefield H D—l
Young Geo W—f

ROLLA
Bateson Wm—f
Chard F M—f
Harris F E—f
Howson, Guelfus & Graham—f
Steele W N—f

ST THOMAS
Barnes H L—f
Peterson S E—f
Taylor E A—f
Thompson E T—f l c

N. D.—Con.

TOWNER

Bagley H—f 1 c
Christianson J Co—f
Christianson M A—f
Holmes H A—f 1 c
Kuhl N J—f 1
McHenry W Abstract Co —f
Reed & Walker—f
Title & Trust Co—f

VALLEY CITY

Boyd M J—f
Clark D W—f
Combs Lee—f
Coop Walter—f
Earley J F—f
Grady James—f
Jones G D—f
Lund Chas G—f
Myhre E K—f
O'Mally Darby—f
Page & Englert—f
Peake A P—f c
Pierce A F—f
Secor J S—f 1 c
Secor W C—f 1 c
Secor & Secor—f 1 c
Simons John—f
Smith J W—f
Smith W W—f
Stull James—l
Tenny A L—l
Torkelson T A—f 1 c
White Frank—f
Winterer H—f c
Wolf E B—f

WAHPETON

Albrecht Theo—f c
Barber Robert T—f 1 c
Carter W L—f
Farnsworth W A—l
Reeder J P—f 1
Rink C W—f
Schneller Frank B—f
Schuler Bros—f

OHIO

G. W. POHLMAN, Jr.

GENERAL AGENT

First National Bank Building, Cincinnati, O.

General Agent for Hamilton County, O.

SPRING GARDEN, PHILA. TEUTONIA OF OHIO GLOBE & RUTGERS, N. Y.

General Agent State of Ohio

INSURANCE UNDERWRITERS, PHILA. STUYVESANT, N. Y.
NATIONAL LUMBER, N. Y. Sprinkled Risks and Surplus Lines

President NATIONAL INSURANCE CO. of Cincinnati, O.

ADA

Carey E J—l
Hazlett S D—f 1 c
McCoppin E E—f 1 c
Tobias N W—l

AKRON

Amer Louis—f
Auten & Ormsby—c
Bachtel J L—f
Bloomfield J C—f 1 c
Bock P P & Co—f c
Brownless H R—l c
Brouse & Shreffler—f 1
Bruner - Goodhue - Cooke Co—f 1 c
Butler Chas E—l
Coates & Workman—f 1 c
Doyle D A—c
Dunn F W—l
Durant A T—f 1
Esselburn Chas—f 1
Evans W H—f
Feederle H O—l
Feuchter Henry—l c
Fitch W W—l
Gall G L H—l
Gibbons I C—f
Graham W C—f c
Guth A J—f 1 c
Hale J Perley—l
Hall & Harter—f 1 c
Harmon C L—l
Hastings M B—f
Heddesheimer Jacob—f
Herberich & Co—f 1 c
Hoff Miles—l
Hoyt O A—f
Indoe Wm H—l
Iredell R S—f c
Jennings Saml W—f 1
Kelly T J—l
Kendig D W—l
Kroffke Julius—f 1
Lackey G O—l
McIntosh Baum Co The —f 1 c
Memmer & Son—f c
Mills E F—l
Morse E E—l
Motz & Meyers—f 1 c
Newberry Miss Josephine —l c
Newcomb F O—c
Paige-Hedden Co The—f 1 c
Palmer A H—f c
Place F A—c
Slusser L D—l
Smith Eaton Co—f c
Sorrick O A—l c
Treash Philip B—c
Wettach F J—f
Wilcox & Wilcox—f

ALLIANCE

Armstrong Bros—f 1 c
Cole A M—f
Consolidated Realty Co—f c
Fording G W—l c
Galbreath Hancock Agcy Co—f 1 c
McConnell J L—f 1 c
McGirr Chas—f 1 c
Myers O P—f 1 c
Reichard B F—f 1
Speidel E P—f 1 c
Thomas O C—f 1 c
Wanamaker Miss Lulu—f c
Webb W W—l
Wilhelm J E—f

ASHLAND

Arnold S L & Son—f c
Brubaker D—f
Deshong M B—f 1 c
Fritzinger A W—f 1 c
Harkness T M—f 1 c
Holben P E—f 1 c
Mason C D—f 1 c
Miller A S—f 1 c
Sloan J Carney—f
Urie E W—l c

ASHTABULA

Bailey H J—f
Beckman C V—f
Blakeslee & Tilton—f
Castle R H—f
Cleveland O R—f
Cole E V—l c
Cape Wm—f
Henry Albert—f c
Hough H B—f
Jacques C W—f c
Leuty C—l
Massingham S J—l
Reed James—f c
Savage C W—l
Scoville W E—l c
Seymour J M—f c
Watrous J W—f c
Williams F A—f c

ATHENS

Cameron Bros—f 1 c
Haning H H—f 1 c
Lawrence & Bean—f 1 c
Murphy O B & Son—f 1 c

ATTICA

Hearson R T—f
Kaufman S F—f
Miller W F—l
Sutton L L—f 1

BARBERTON

Hollinger The Co—f 1 c
Johnston W A—f 1 c
Lynn J A—l
McNamara John & Son—f
Mitchell W S—f
Moore A A—f
Morton W A—f c
St John G W—f 1 c
Stuhldreher A F—f 1 c

BARNESVILLE

Chappell & Co—f 1 c
Dewees Elwood—f c
Foreman S S—f 1 c
Gregg W S—f
Helms Herbert—l
Hunt Fred—f
Laughlin A W—f
Piper Fannie—f
Richmond W—f 1 c
White J W—f

BELLAIRE

Bickerton T S—f
Cooper D W—c
Corbett James—f 1 c
Cowen & Co—f 1 c
Deegan James—f
Dickens C C—f 1
Elikan Lee—l
Gow John R—f c
Herman R W—l
Kern George—f
Kompart W C—f 1
Linard Jas L—f 1 c
Milligan Wm—f
Steger John & Son—f 1 c
Wilkinson H B—f
Workman & Schram—f 1

BELLEFONTAINE

Aikin John P—f 1 c
Allen Geo H—l
Arnold Fred W—f 1 c
Baldwin J F—l
Batch & Batch—f 1 c
Bort Lee W—f
Campbell E K—f
Cheever Mary A—f
Cole P F—l c
Corbett & Smith—f 1 c
Hamilton E M—f
Hayes H C—l c
Inskeep John D—f
Lane Co The C L—f 1 c
Morse W L—l
Newell H H—f
Southard S J—c
Thomas Hector N—f c
Tremain R F—f 1

BELLEVUE

Callaghan C R & M J —f c
Close & Oehm—f 1 c
Cook C C—f c
Ende Gust—f 1 c
Friedley G W—f 1 c
Gross Martin—f

Lieber Geo—f 1 c
Lee W S—f 1 c
Sheffield James—f
Wright Bros—f 1 c

BEREA

Fracker W K—c
Mills J P—1
Patton J M—f
Witherup Andrew—f 1 c

BOWLING GREEN

Barton-Loomis Agcy—f 1 c
Callin George W—f
Dunn Robert—c
Eberly Chas B—f c
Nearing & Reid—f 1 c
Niver & Gillespie—f 1 c
Thrush Earl—f c
Wilson J B & Son—f c
Wood County Ins Agcy —f c
onker C D—1

BRIDGEPORT

yland R H—f
x J E—f
lmes C A—f 1 c
utz Geo H—f c

BRILLIANT

idle C L—f 1

BRYAN

ghten Bros—f
H W—f 1 c
Simeon—f c
y Bros—f 1 c
H D—1 c
r J A—f c
Clinton & Son—f c
J D—f c
t W O—f

BUCYRUS

nan G F—f c
W H—1
s E—f 1 c
W H—f 1 c
I A—1
W A—1 c
R K—f 1 c
E— f 1
L—1
wirth F E—f 1
G C—f c
H—1
B C—1
rl—f
E—1
J B—f 1 c
F—f
W—f c
E I—f 1 c
A J—f c
G—f 1 c
—1

ADIZ

s O F—f 1 c
W—f
M—f 1 c

RIDGE

—f
-f 1 c
—f 1 c
n—f
-f c
-c
—f 1 c
-f 1 c
S—1
f c
—f c
B—1
W—f

Squibb Bros—f
Whitcraft W A—1
Jed William—f

CANAL DOVER

Baker C F—f c
Homes & Berton—f
Horn Chas—f
Koos C H—1
Runderknect C—1 c
Shaw W H—f
Vinton P—f c

CANTON

Aderholt R K—1
Alexander Agency Co The—f 1 c
Allen John F—f 1 c
Basford F C—1
Bergert J C—f
Bidwell T J—1 c
Blake J F—1
Burns C D—f
Cock C S—f 1 c
Cock H R—f
Cole Frank L—f
Cook W F—f
Daily H F—f 1 c
Davidson C F—c
Dever E H—f 1
Dillon T T—f 1 c
Dougherty C A & Co—1 c
Erdman H L—1 c
Feller Wm—f 1 c
Fife Harry E—c
Fife J M—f 1 c
Flory A B—f
Francis A—1
Gresser J P—f
Hall & Warren—1
Hambleton Mark—f
Harmony John C—1
Haynes S L—1
Jacobs John—f
Jacob Wm—1
Leahy T W—1
Lehman J H—1 c
Leonard G A—f c
Lloyd R G—c
Lutz M E—f 1 c
Meyer C E—f
Mobarry G W—1
Myers R E—f
O'Neil J L—1
Piero J A—f
Raber Alfred—f
Real Estate Bureau—f
Rebillot J F—1 c
Rowlen Charles—f 1
Schucker F P—f
Settler Otto—1
Smith W H—c
Stark Realty Co—f
Staudt J W A—1
St. John T H—1
Straver W A—1 c
Stroupe D B—1
Trump Abstract Co—f
Wells W P
Wirtz H W—f
Wood H O—1

CARDINGTON

Curtis & Conaway—f 1 c

CAREY

Chambers H G—f
Gibbs J A—f c
Hall Wm E—1
Hart S S—f
Smith J A—f 1 c
Smith M B—f

CARROLLTON

Butler Wm F—f
France J A—1
Morrow S O—f 1
Stockon V—c

CARTHAGE

Ansted C H—f

CELINA

Brookhart & Muslin—f c
Dugan P F—f c
Hamburger J E—f
Phipps L & Wm J—f 1
Randabaugh & Vining —f c
Touvelle Louisa B—f
Wagner I E—f

CHARDON

Austin D A—f
Canfield I W—f
Canfield & Smith—f c
Cloes C N—1
Douglass Ray—f
Parsons L E—f
Reed Geo—1
Smith C L—f
Smith J E—f
Turner J D—1
Wilmot C A—f 1

CHICAGO

Burwell W G—f
Gatton Maud—f
Ingler H M—f
Irmuel P E—f 1
McKelvey J W—f
Parker N B—f c
Severance W & E W—f
Sutton E A—1
Vail I B—f
Zuelch J H—c

CHILLICOTHE

Anderson J C—1 c
Clark W Scott—f c
Cutright Elijah Jr—c
DuBois Henry J—1 c
Epstine Samuel—1
Evans Wm E—f c
Fullerton A L—f 1 c
Greisheimer Henry—f 1 c
Herrnstein Jacob—f
Hoffman George—f c
Hosford Edward A—1
Howard H G—c
Kirsch M G—f c
Lightle C N—c
Mick John E—1 c
Miller Wm—f 1 c
Mills Wm B—1
Minshall A P—c
Nipgen John A—1
Ohio Loan & Investment Co—c
Purdum Estelle J—1
Purdum Nelson—1 c
Rais F P—1
Reid LeRoy—f c
Schilder W H—1 c
Swartzbaugh W V—1
Tomlinson C J—f 1 c
Welsh Anna—1 c
Yaple Wallace D—c

CINCINNATI

Abraham Victor M—c
Adams Ben A—f
Ahlbrandt John H Jr—f
Ahlbrandt & Whale—f
Alexander M L & Son— f c
Allison Geo D—c
Armstrong T T—1 c
Avey C B—f c
Babbitt & Brown—f 1 c
Baily Hezekiah B—1
Bair O W & Son—1
Bammerlin August G—f
Banning H B—f
Bassford B W—1
Bedinger B C—1 c
Beggs Will J—f
Benndorf The K F Co— f c
Benson Walter C—1
Bien Val J—f
Binder Geo S—f 1 c
Blain F J & Co—f

Bloch Sol—1
Bloom Isaac—f c
Bofinger & Hopkins—f
Boning H E—f
Bonner W F—f 1 c
Boosa Wm T—f
Born & Thompson—1
Boswell Wm—1
Breitenbach L W—f
Bremer Fred—1
Bremer John—f
Britton John W—f c
Brooks Edward—f 1
Brown R K—f
Browne G S & Co—f
Bruehl W A R & Son—1
Bruenger Wm F—f 1 c
Buchanan F A Jr—c
Buckner Wm T—f
Buddeke Gerhard J—f 1
Burdsall Chas S—1
Burgess John D—1
Burnham Walter—1
Burton Wm T—f
Buss E R—c
Carey & Zimmerman—f
Care J H—1
Clemons W H—f
Clemons B T—f
Close R G—1 c
Cloud & Cox—f c
Cloud Jos A—f
Corby G E—c
Crawford Frank E—1
Crowe Frank R—f
Crushing H H—f
Dalton Geo & Co—f
Dauner Chas J & Son— f c
Davis Leonard A—c
Davis Mark—1
De Camp J M—f
Dickman & Ortman—fl
Dierkes J H—1
Dierkes—L B—1
Dieterly G C—1
Diggins H M—c
Dillhoff Jos T—f 1 c
Doerger F O—1 c
Doyle Geo J—1
Doyle John—f 1 c
Drewry L D & Co—1
Drexelius X B & Co— f 1 c
Duke Bernard W—f
Dunbar Wm M—1
Earls & Johansing—f c
Eckert Geo Sr—f
Edwards Nelson J—f 1 c
Elliott C H—f
Ellis Samuel P—1
Ellis W H—f
Esterman Louis J—1
Evers Herman H—f
Farley John S & Son—f
Farrar W C & Co—f c
Fechheimer L W—1 c
Finke H F—f
Feinknopf Paul—1
Ferris Agcy Co The—f c
Fisher Frank W—c
Fitch E O—f
Foley Jas J—f
Ford Collin & Sons—f
Fortney P R—f c
Freiberg Herman—1
Fuchs Edward O—f
Gana Geo W—c
Gansel C O & Co—f 1 c
Garber Fred H C & Son —f
Getzendanner L Scott—f
Gleason W E—c
Gray, Dolle & Latta—f
Greatorex Samuel—c
Groves Jesse L—c
Gruber E & Co—f
Gunther, Plummer & Wuest—f 1 c
Guntrum L E & Co—f 1 c
Hammell A J & Son—f
Hanlon Thos E—c

O—Cincinnati, Con.

Harding Ed C—f c
Harding Leonard L—f c
Harkness & Wirthwine—f
Harper John W & Co—f
Hart W F—f
Hauser Arthur D—l
Heckle John & Sons—f c
Heckle's John Sons—c
Heckle W S & Co—f l c
Heister, Huntington & Co—f l c
Herzog H S—l
Heyroth O H—l
Hiller Gottlieb—l
Holterhoff Ralph—l
Horton A C—c
Hukill W S Jr—f
Hummel, Perkins & Co—c
Huntington F G—c
Hutchins Harry W—l
Hutson Albert E—l c
Dredell Chas J—l
Dredell J W Jr—l
Isaac Morris H—f l c
Jewell E W—l
Johnson Evan L—f
Johnson W R—f
Jones Frank M—f
Jones, Montgomery & Haas—f l c
Jung Edward W—l
Kahn Emile—l
Kattenhorn A Robt—l
Kellogg Robt H—l
Kemper Roger H—f
Kennedy A Roy & Co—f l c
Kildreff Thos A—l
Kirgan J W—l
Klappert Wm & Co—f l c
Klere Carl & Co—f l c
Klick & Burnet—f c
Klum Hiram B—f
Knost Herman—f
Knost & Kemper—c
Krager Conrad—f l c
Kreth J Co—f
Lasker Isaac E—c
Law's Ins Agency Co The—f c
Leiding The J H Ins Agcy Co—f c
Levendorf Wm—f l c
Levi Albert F—l
Liggett John M—c
Linahan John J—c
Linahan Jos J—c
Logan Chas E—l
Lovejoy & Spear—f
Ludeke Edward—f
Luthy Edmund—f
McGary Clifford C—f
McIntyre J N & Co—f
McKlag C E—l
Mack M W & R W—l
Mackelfresh J W—l
Magly, Strachley & Co—f l c
Marfield Elliott—l
Marischen Harry W—c
Markland S B—c
Marshall Chas E—f c
Matti Chas P—f
Meyer D B—f l c
Miller Lloyd C—l
Millikan Jas R—c
Minuerman G H—l
Mindermann J Henry—l
Miner S L—c
Minshall Chas L—l
Molloy Peter J—f l c
Monroe & Meinicke—f
Morcom Fred C—c
Morris John B—c
Morrell Geo E—f l
Morgan Noah—l
Moylan Wm T—l
Murray Franklin F—f

Geo. W. Neare Gibbs & Company
FIRE, MARINE and AUTOMOBILE INS.
UNION TRUST BLDG.
Cincinnati, Ohio

Neff C Gordon & Co—f
Nippert Herman J—l
Nolker Fred J—l
O'Brien M H—l
O'Neil Wm J—l
O'Reilly Frank L—l
Peaslee John B—l
Pentland John A & Co—f l c
Pflueger Arthur S—l
Piper & Piper—f
Poage R B—l
Pohlman Geo W Jr—f
Poland Wm B & Co—f
Porter W T Jr—f
Pottenger Cyrus—c
Pricher J L—f
Quinn John M—c
Rodebaugh R E—c
Rathborne G W—f
Raub Fred & Co—f c
Reid Jos—l
Reliance Realty Co—f
Rice Chas A J S—f
Ringold John A—l
Robb Daniel L—l
Roberts John—f
Robertson Clement E—l
Rohan Frank S—f
Rose L C—l
Rothier & Benus—f
Rothier C C & Co—f c
Rowland W W—l
Rushmeyer Henry—f l c
Runck Chas F & Co—f l c
Runck John F—f l c
Runck Lewis F—f l c
Ryan Effie Virginia—l
Sargent W H—c
Sayre D W & Co—f
Sayres Dr Konn B—l
Schell Albert W & Co—f c
Schmidt August—f
Schroeder Chas J & Son—f
Schubeler M H—l
Schwab E A—f l c
Schweer Louis H—f
Sears Ins Agcy Co The—f l c
Sharman John—l
Sheen Clendon H—l
Sheppard O F—c
Sherlock J C—f

EDWARD E. SHIPLEY
FIRE, MARINE
BURGLARY
ACCIDENT LIABILITY
SURETY ON BONDS
603 First Nat'l Bank Bldg.
CINCINNATI, OHIO.

Shuff John L—l
Sidel John G—l
Simpson Frank H—l
Simrall L B—l
Skeldon Thos—l
Skiff & Co—f c
Sommer A F—l
Sowards Wm—f
Spencer Franklin A—l
Spencer M A—l
Sprague James M—f c
Stanley A O—c
Stecher Gustav L—f l c
Stern Chas J—l
Stevens S B—f l c
Stiens Frank C—f l
Straus Alex—f l
Straus Mrs Henry—f l c
Sturm Isaac—f l c
Sturm Simon—f l c
Swartzbaugh Willard V—l
Tannian T J—f
Tarr Walter H & Son—f
Tate W W—l
Taylor Florence N—f
Taylor J E—l
Toelek Jos H—f
Tow Geo H—c
Tragesser Edw G—f l c
Trant R F—l c
Troy Ernest—f l c
Ulrici Amor W & Co—f
Van Berg E—c
Wachman David—l
Wackerman Ralph A—l
Walker N R—f l c
Warren C B—l
Weis Francis W—l
Weiskittel Robt E—f
Weiss E F—f c
Wessendarp Jos A—c
White Franklin J—l
Wild C R—l c
Williamson Albert—f
Wilson Wm H Co—l
Winkel Jos—l
Witham The A R Ins—Agcy Co—f
Witherspoon T G—l
Wolf Benj J—c
Wood Capt Chas G—l
Wood J & C E—f
Woolley Edgar M—l
Wright J Grano & Co—f c
Wulfekoetter E H—l
Wulfekoetter J H—f
Yerger Wm D—l
Yerger & Ellis—l

CIRCLEVILLE

Benford B F—f
Brown T P—f l c
Gerhardt Chas—c
Gessley Orrin—l
Hays J G—l
Heise J L—c
Hummel & Plum—f l c
Leist C A—c
Lindsay G W—c
Morris Milt—c
Radcliffe M B—f
Schleyer G A—l
Smith C A—l
Terwilliger Meeker—f c
Veith Wm—f c
Ward & Boyle—f l c
Walters Barton—c
Weldon Chris A—c
Wentworth W H—f l c

CLEVELAND

Angel H P—l
Armstrong W W & Co—f
Ball Flamen—l
Barch W H—f
Barkwill & Kingman—f
Barnett John—l
Barry D J Co—f
Beckwith H H—l
Beers L B—f
Berkey C E—f
Bingham & Douglass Co—f l c
Blakeslee F R & Co—f
Blood Jno H—f
Boest C F—f c
Brady & Tuttle—l
Bromelier J H—l
Brooks H M & Co—f
Buchanan Mrs M Co—f
Buchmann Parsons & Co—f
Burwell & Briggs—c
Burrows H B Jr—l
Burrows R M—f
Butts W M—f
Caldwwell P D—l
Calvey J R—l
Caulkins D L—l
Clark R H—f
Cordes Arnold—f
Crable & Eisel—f
Creech, Oswald & Co—f
Dauenhauer P H—f
Davis A R & Co—f
Ditto P W—l c
Dolezal C O—l
Dunbar W R & Co—f
Evans Edward—f
Evarts, Tremaine The Co—f
Farley & Co—f
Farley & Phypers—c
Farrell Miss Mary L—l
Faulhaber F V—f
Fitch E E—l
Fox George M—l
France E M—l
Gallup N P—f
Garson Jos—c
Geer Thos H & Co—f l
Gillette G B—l
Gleason & Small—f
Goldsmith O H & Co—f
Gooch & Wagar—f
Grigor A P—f
Griffin L A—l
Haller Jacob—l
Hann E C—l
Hanna & Co—c
Hannen A K—l
Hartz L—f
Hawley & Reed—f
Herbert M J—f
Herman J J—f
Herman W H—f
Holmes Daniel—f
Holnden T J—f
Hopkinson, Parsons & Co—f c
Howells & Gill—l
Howgood & Canfield—c
Huggins T F—f
Hummel John L—f
James & Parsons—f
Jankau D & Co—f
Johns H—f
Johns H S—f
Jones Paul D—f
Kees W H & Co—f
Kendall F A & Son—l
Kenworthy W H—l
Kirke W H—c
Kirkwood J T—f
Koppel H—f
Kroeckel A—f
Lahrheim H & Co—f l
Latimer D E—f
La Vayes & Burridge—f
Lee J W & Co—f l
Lewis Henry—f
Loescle J A—f
McAninch J T—l c
McAninch-Parsons Co—f
McNutt Harry F—l
Manning W A—f
Matz & Ford—f
Mayne A W—l
Melcher J A—f
Morgan Chas H—f
Moss Herman—l
Mueller C A—f
Muerman C A—f
Neale Bros & Schryver—f l c
Neeson Miss E F—f
Neitzel F C—f
Ohio Ins Agency—l
Olmsted Bros—l
Olmsted G H & Co—f l c
Olshansky & Supka—l

Palmer D T Co—f
Palmer C F—c
Parker L C—c
Parks Leonard & Co—f
Pate Bros—f
Pegler Chas E—f
Perczel Louis & Co—f
Perrin W N—f
Peters Lewis & Co—f
Phare Wm G & Co—f
Phypers Bros & Co—f
Pond Bros & Co—f
Post E M—l
Post W D—f
Powers H W—l c
Preble C E—f
Pumphrey H B—f
Quayle James—f
Quilling N A—l
Ransom C O—f
Reese E Schriver—c
Rice J L & Co—f
Ringle O C—f
Robinson F O—f
Russell Thos D & Co—f
Saffold S S—l
Sapp R E—l
Scherer & Seidman—f
Schnauffer & Heim—f
Schulte H—f
Scooley L G—l
Seaton J A—f
Seivwright J—l
Seymour Belden—f
Shanklin C C The Co—f
Sherwin N B—f l
Shotter Faerber & Co—f
Simpson Geo C & Co—f
Slusser C E—l
Sneyd Z T & Co—f
Snyder E W—l
Stafford E F—f
Stafford & Goss Co, The
O M—f
Stevenson L—l
Stone E J—l
Storer H W P—f
Stowe H M—f
Stow O F—f
Sudborough Geo L—l
Swift C J & Co—f
Taylor & Co—f
Taylor C W—l
Ties H—l

e Fred. P. Thomas Co.

RE AND CASUALTY
INSURANCE
SURETY BONDS

RK BUILDING
PUBLIC SQUARE

omas R S—f
endorfer J—f
mper & Davis—l
mper R F—l
er S—f
De Boe, Hager &
—f
Mrs A T—l
C W—f
& Co L H—f
ter & Co—f
C S Co—f
ter G L—f
& Frey—f
L H Co—f
Mrs J Jr—f
& Son—f
ore J A—f
r J H—l
n G H
n W G

CLYDE

& Heffner—f l c
Ins Agency—f
Hill John E—f
Lama Margaret J—f l c
Pearce W D—f l c
Stark E E—f l c
Tiffany & Clapp—f l c
Wicks A H—f

COLLINWOOD

Hoffman E M—f
King D R—f c
Mapes Guy F—f
Mapes G C—f c
Wells Thos

COLUMBUS

Appleman E R—l
Archer J J Jr—f
Bancroft C H—c
Barlow Gus B—l
Bedwell Chas E—f
Behrens G H—c
Bradshaw J W—l
Bright J L & F A—f
Bright & Brownlee
Brock H Co The—f
Brown L H—l
Bryson, Brubacher & Bedwell Co The—f
Bugh B E & M E—f
Burkley Fred W—f
Burkley & Son Mrs F W
Campbell J C—l
Carpenter A E—l
Carpenter C H—l
Carroll J W—f l c
Carter H E—l
Chambers & Jackson—f
Clemens A B—l
Cummins John—f c
Damron Edward & Son—f
Dannon Edward Co
Dawson Frank J—f l c
Day J B—l
Donham M D—l
Dooney Wm—l
Dorbert A W—f
Dye J O—f
Elsmon S C—f c
Ensevinger E C—c
Field Agency The—c
Foster L M—f l
Gardner E—f c
Gardner R H Co—f
Gaylord O N—l
Gerlach E B—l
Greene F F—l
Hanley M J—l c
Haynes E R—l
Hills B D & Son—l
Hoover Seth L—c
Howard H C—c
Huff J E—l f
Hugh Harry—f
Hughes Harry—f
Humicutt D B—l c
Jeanes Arthur—l
Johnson Wm—l
Julean Sargent Co The—f
Karger Paul—f
Kemmler C—f
Kopp F G—f
Lauterbach & Eilber—f c
Lewis B L—l
Lewis C E—f
Lewis W C—f
Lock G A—l
Macklin F J & Co—f
Magly & Son—f
Mann P E—f
Martin R H—l
Marvin S H—l
McCalmont—l
McElroy F C & Co—f c
McNamara D J—l
Mead W H Jr—f c
Miles Oscar—l
Montgomery C R—l
Morgan & Lewis—f
Moss V N—l
Noon J H—l
O'Cetz Owen C—f l c
O'Kane Henry—f
Overturf J W—l
Paine E C—l
Paul A B—f
Priest & Feaster—f
Redman E E—l
Roberts & Legg—f
Roe J H—c
Sanderson A D—l
Seeley D S & Son—f l c
Sellers F B—f c
Shedd & Pembroke—f
Siebert C M Jr—c
Speaks A—l
Steger S—l
Talmadge Frank Co—c
Tanner D M—f
The Julian-Sargent Co—f l
Thorp N B—c
Wikoff Bros—c
Will H C—l c
Wolfley Geo W—l

CONNEAUT

Barskey—f
Crittendon A B—f c
Goddard Mrs S B—f l
Hayward D W—f
Kellogg T W—f
Kingdom B C
Pitcher A B—f l c
Putney H D—f c
Stone L V—f
Traver G W—f l c
Willoughby Chas B—c

COSHOCTON

Baker-Herfg-Royer Co., Inc—f l c
Boyd Glenn O—f
Dumerwitch Robt—l
Ewing H M—f l
Loos Charley—f
McConnell & Karr—f l c
Mizer W A—f l c
Norris Bros—f l c
Peck Alfred—f
Wheeler T H—f

CRESTLINE

Anderson F M—f
Barney J G—f
Crowell F J—f
Dewald C E—f
Glosser R P—f
Gosser F J—f
Lashells L R—f
McMahon Thos—f
Stine Chas E—f
Zink D L—f
Zink J E—l

CUMMINSVILLE

Dirr G—f
Hollender Geo—f
McGary W M—f
Rothier C C—f
Tozzer Chas—l
Williamson A—f

CUYAHOGA FALLS

Allen A H—f
Fox Frank E—f l c
Heath F T—f c
Lohr Grant—l c
McCuskey F—f l
McLane M M—f l c
Prior E A—f c
Tifft G C—l
Vail F O—f l c

DAYTON

Bell & Hoskin—f
Boalt J R—f l c
Brien Milner—l
Brower D C—l
Brown J M—l
Butler Jas J—l
Bradenburg S J—l
Cammann O—f l
Coe J A—f l c
Coleman B C—f c
Cord C H—l
Davis B L—c
Davis Jas A—l
Decker G E—f l c
Eckley Sidney—l c
Friend T D—l
Gaylor O N—l
Gillespie & McGee—f l c
Gummere & Brown—l
Gunkel O F—f
Gusler John—l
Harris H C—l
Heller & Bundenthal—f l c
Herrmann Ed—l
Hooven M F & Son—f
Houck O D—l
Keefer H D—l
Kennett J L—l
Kerr Hamilton—l
Kidd C D—f c
Kite W I—c
Kimmel E F—f
Kramer J M—l
Lewis G B—l
Limweiler J Jr—f
Lynch Jeremiah—l
McCabe O P & Shepherd
McCoy Milton—l
McHenry G A—f l c
Meuche & Hickman—f c
Meyer & O'Brien—f
Meyers J C—f
Nuttall Wm T—l
Pierce Scott—l
Reynolds W L—l
Schaeffer Val & Son—f l
Schenck Chas—f
Schieble Bros—f l
Shaw A J—l
Smith A V—l
Steward T L—f l c
Stout Harry A—l c
Sullivan Wm R—l c
Teeter Wm C—l
Thomas F M—l
Ulrich J A—f
Whitmore James N—c
Will G E—f
Wilson Chas O—l
Young Willis G—l

DEFIANCE

Ayers Dey—f
Costello M A—f
Deatrick J F & Co—f c
Doush C J—l
Farrell Geo F—l
Gleason R H—c
Kuhn C C—f
Preisendoerfer A R—f l c
Stever Bros—f c
Wahn George
Watkins G W & G M—f l c
Wohn George P—f c
Wortman R W—f

DELAWARE

Alden Frank W—l
Bale & Main—f
Corbin & O'Kane—f
Curren J F—f
Davis W J—f
Frantz Aaron—l c
Hiss Herman—f
Jaynes E L—l
Jones A E—f c
Kellogg Robert N—l
McRoberts Wm—f l c
Nye W C—f l c
Pfiffner J W—f l c
Pollock W S—f c
Ropp J M—f
Sycks J M—f c
Valentine L C—f

O.—Con.

DELPHOS

Altenberger F X—f 1
Brotherton B J—f
Goette Herman—f 1 c
Kimball W S—f
Leasure Geo N—f
Lindemann John F—f 1
Moennig F H—l
Stallkamp Frank X—f 1 c
Weger Frank A—f c

DENNISON

Anderson Jas—f
Loller T H—f
Pittenger F G—f
Wright Thos—f c

DESHLER

Gribbell F—f c
Thompson—f 1 c
Waltimire G C—f

DOYLESTOWN

Cleckner H—f
Jackson George—f
Pursell W A
Landes Geo—f
Meech J B—f
Miller Wm R—c

DUNKIRK

Folks C—f
Fryer D F—f 1
Jones C M—f 1
Mahon Judson—f 1

EAST LIVERPOOL

Blake W V & Son—f
Bradman H L—l
Cooper L C—f c
Crawford C D—l
Garner Geo—l
Gaston W H—f
Kent Wm—f
McCarron H P—c
McKenty Robt—f
McLean W S—l
Nice O D—l
Owen Geo H & Co—f 1 c
Scott A W—f c
Stewart Rebecca I—f
Supplee Walter—f
Pettus Ins Agcy The—f 1 c
West Geo E—f c
White D F—f

EAST PALESTINE

Foley W J—f
Kyes L M—f c
Lyons E L—f c
Tucker H A—l

EATON

Bailey E E—f c
Bloom Charles—f 1 c
Bovee M O—l
Brumbaugh V V—c
Dye Ed—c
Foos Stanley—c
Griffin Geo O—l
Joslin Miss Jeane—f
Kelly Kline & Swihart—f
Poose Jas—f
Reel William—c
Rimige & Rimige—c
Saylor Jas L—c
Sayler & Gilmore—c
Shannon W G & Co—f
Williams Thos H—l c

ELMORE

Hunt Mrs Jennie—l
Gehring Geo—l
Kieghtly G W—f
Kimball B P—f c
McRobinson—l
Nieman W H—f c
Pafenbach Carl—l
Reed & Robinson—l c
Rimie & Rimige—c
Smoyer C K—1 1 c
Watson G W—f 1 c

ELMWOOD PLACE

Gaskill J E—f
Hammell A J & Son—f
Thompson H P—f
Thompson H P & Son—f c

ELYRIA

Andress H M—f
Bovee M O—l
Crisp J C—f
George & Dunn—f 1
Joslin Miss Grove—l
Kelling N F—f
Kolinsky Gust—f c
Kuhns W H—l
Marborough E S—l
Miller Henry—f
Morse C L—f
Pomroy & Benham
Smith Frank A & Bro—f c
Snow & Hartman—f
The Tucker Ins Agency

FINDLAY

Bailey Geo M—l c
Bayless Theo—f
Bolton Grace—f
Brackett A E—l c
Burkett Reginald—c
Crane G B—f c
Cratty D M—f c
Damon C W—f
Eoff A E—f
Farling C G—l c
Fellers T—l
Fennelly M A—l
Folk F P—l
Geary C L—l
Gillespie T F—f
Graf R B—l
Heistand O G—f
Hovis H B—f 1
Kagy J R—f c
Kiefer W I—f
Latchaw I N—l
Latchaw P S—f 1 c
McCarthy W J—l
McDade Q T—l
McKelvy & Nichols—f
Miley H C—f c
Miller W H—l
Miller W S—l
Platt W T—l c
Pope C T—l
Sampson C M—f 1 c
Shafer M C—l
Sherk S J—f
Snook W S—f
Siddall Paul—l
Spitler V T—f c
Van Eman W E—f
Wyant Jesse—l

FOREST

Conklin Louis A—f 1 c
Cook E H—f c
Donovan Ed—f
Steinman J L—f
Williams F S—c

FOSTORIA

Abbott M W—c
Aylsworth A W & Co—f
Ballmer Chas G—f 1 c
Bradner J R—f c
Brown Irene & Co—f
Brust W W—l
Classmyer Henry—l c
Deinhen H G—f c
Dicken John—f
Frase C H—l
Ghaster S L—l c
Gross W L—l
Hall Geo—l c
Heckert W D—f 1 c
Johnston Stevens Agcy Co—f 1 c
Johnston Thos P—f
Miller R G—f
Lloyd A C—f 1
Lloyd D C—f 1 c
Nestlerode I W—f
Painter W A—l
Rehm John—l
Smith Carl—f 1 c
Snyder G A—c
True Frank—f
Wilson Jennie—l

FRANKLIN

Conover C B—f 1 c
Du Boies Frank—f
Meeker H W—f 1

FREMONT

Burkett Joel—f
Butman V D—f 1 c
Carr B A—f
Graves Byron W—f
Hasselbach & Lehman—f
Heffner Carl J—f 1 c
Hobart M W—f c
Kiser Frank C—f 1 c
Kridler Ins Agency—f 1 c
Lieber August—f
Rice Charles—f
Richards W S—l c
Ross W D—f
Schwartz J & Son—f
Stevens Chas S—f
Tyler Charles A—f
Wolfe Scott—f c

GALION

Bachelder H J—f 1 c
Castle—f
Crissinger C J—f
Critzer W H—l
Dillon J W—l
Franks P—c
Kibby C H—c
Knote Henry—f 1 c
McCarron J W—c
Metheany A M—f c
Myers Samuel—c
Price H V—c
Schuler Phil—f 1 c
Shea John T—f 1 c
Shumaker C B—f c
Wisler Ed—f
Zimmerman D E—f

GALLIPOLIS

Cherrington F E—f 1 c
Cherington S M—f 1
Dutton A S—f
Gardner Geo D—l
Doepping Wm—l
Kerr C C—l
Kerr & Kerr—f 1 c
McCormick C E—f 1 c
McCormick J H—l
Phymale John A—l c
Thomas Miss Ella—f 1
Thomas Wm—l
Ward Geo—l
Ward Bros—f 1 c

GARRETTSVILLE

Agler W E & Son—f 1 c
Barber A A—f c
Jackson J J—f c
Paine & Nicholson—f 1
Webb Roscoe J—l

GENEVA

Brown W H—l
Christian R D—f
Cowdery Geo H—f 1 c
Ford Chas—f c
Knapp & Foster—f c
Martin A B Sons—f 1 c
Means Henry—f c
Wetmore F B—f 1 c

GERMANTOWN

Antrim F F—f 1 c
Catrow Joseph—f c
Huber C F—f c
West B M—l
Wilson Rice—f 1 c

GIRARD

Crum E D—f 1 c
Deemer W R—f c
Jones & Lotze—f c
Lewis D G—l
Vaughn T C—f

GLENVILLE

Battles & Stevenson—f 1
Draper A L—f
Livingstone C A—f
Lownie Geo T—f
Whitman Mrs C A—l

GLOUSTER

Fawcett G C—f 1 c
Headley J C—f c
Jacobs C S—f 1
Rose G W—f c
Smith R B—f 1
Stahl W L—f c

GREENFIELD

Adams W B—f
Anderson W H & Son—f c
Caldwell J S—f
Clyburn Harry—f
Dunlap M Irwin—f
Hiser D T—l
Kelso J G—f
Matthews M L—f
Uhl Chas—f
Waddell L P—f c

GREENVILLE

Baker R T—l c
Baumgardner A J—l c
Brawley C C—f
Beanblossom D D—f
Brumbaugh W D—l
Davidson Miss Callie—f c
Devoe Mrs Clara—f
Guthridge Albert R—l
Hough & Reigle—f c
Katzenburger G A—f c
Kipp G C—f 1 c
Lawrence E—f
Maher P H & Son—f
Maher Thomas—l
Martin J H—f
Martin Jas W—f
Maurer A B—f
Meeker F D—f
Meeker & Minich—f c
Pearce W L—f c
Rush W D—l

HAMILTON

Alston & Lashhorn—f 1
Beckett Jos—l c
Beeler John Sr—f c
Bosch & Clements
Cahil Jas J—f 1 c
Cass Dan—f
Daggett W H—f c
Daggett & Taylor—f c
Egry Aloys E—f c
Frazier J C—l c
Hill Alfred—l
Hunter Alex—f c
Krauth J W—l c
Licklides Benj D—l
Lippmann Liebman—f
McClelland F P—l c
Megie S N—l
Meyer Geo—l
Milliken Robt—f c

Parrish-Fitton Ins. Agcy Co The—f 1 c
Parrish Lee—f 1
Premier B F—c
Seward & Sloneker—f c
Smyers Ins Agency—f c
Sortman Richard—1
Stevenson B C—1
Tabler H—f c
Welliver Mark—f 1
Williams Sherman—f c

HARRISON

Bevis C D—f 1 c
Bowles Frank—f
Darvin J P—f
Geeker J W—f
Gebbs Bros—f
Vincent W C—f

HICKSVILLE

Armstrong E F—f 1
Bicker F—f
Burt A E—f
Richards A M—f
Wilson W D—f 1 c

HILLSBORO

Martin & Horst—f
Jones Frank—f 1 c
Kiney N E—f 1 c
Lies R O—1
Miner G B—c
Pfeiffer David—f 1 c
Donnaughey C D—f

Clure Spence—f
Clure Robert—f c
Permitt James—f
John O—f 1 c
Borough J M—f 1 c
Wade—f 1 c
ns H L—f c
y J B—c

HUBBARD

ell L L—1
William—f 1
c Paul—f
W J—f
Margaret Miss—1
C F—f c

RONTON

J W—f 1 c
W A—f
C—f 1
o W—1 c
lbert M—f 1 c
hos C—f 1 c
Jervis—f
F J—f 1 c
T J—f 1 c
—f 1 c
Collett—f
Russell—f 1 c
& Ringo—f 1 c
son—1 c
Abele—f 1 c

CKSON

H—1
L
mmett—f
—f 1
H—1
—f c
V—1
f 1 c
hn
F—f

STOWN

—f 1 c
L—f 1
1 c
—1

arry—f 1 c

Shifflet Wm—f
Sterrett W—f 1
Thomas Byron—f

KENT

Allen F L—f
Baters W P—1
Barber F W—f 1 c
Burus & Sethman—f
Curtiss C H—f
Davis C M—1
Davis E O—1
Evans D—1
Garrison E F—f c
Johnson B S—f
Rupert P H—1
Rynard N B—f
Smith W J—1 c
Staufer L G—f
Steadman E W—1
Thompson H B—c

KENTON

Ahlefeld & Andrews—f
Baldwin J M—f c
Blue O P—f 1 c
Bolenbaugh Isaac Jr—f 1 c
Eaton Cessna & Gelhouse—f 1 c
Gray Harry—1
Hutchinson & Poling—f 1 c
Koller & Jones—f 1 c
Moore Jas L—f 1
Pearce H E—f 1 c
Pence S J—f c
Rice A M—f
Ries P C—1 c
Rummell F H—f 1 c
Rutledge & Sells—f 1 c
Stinchcomb J W—f c
Walker Mary E—f

LANCASTER

Barnes W T—f
Burgess E—1
Crumley C E—f
Davidson Wm—f
Drinkle H C—f c
Embich Edwin C—1
Matt Frank—f 1 c
Matt Geo—f c
Moss Geo W—f
Newman W E—c
Sites J S—f
Smith H T—f
Thomas Amos—f
Tobin James—f
Towson C H—f 1 c

LEBANON

Brant Jos—1
Brown F J—f 1 c
Carey Geo W—f 1 c
Conklin Ed S—1
Dakin H C—f 1 c
Dakin L—f
Higgins O S—f 1 c
Pullen F—f
Roll W Z—1 c
Sausser Geo W—f
Shawhan & Harris—f c
Thompson John A—f 1 c

LEETONIA

Greenamyer C E—f c
Mellinger D W—1 c
Morgan John B—c
Warren W E—f

LEIPSIC

Pike G A—f 1
Miller W H—f 1 c
Slaybaugh & Bell—f c
Stephenson & Rower—f
Werner J & Son—f 1 c

LIMA

Boose J M—f c
Collins T A—f 1

Creps A S—1
Eckhart H—1
Edwards T J—f
Harrison G W—1
Hildrith A D—1
Kahle P A—f
Kemmer O F & Co—f c
Lowry J A—1
McComb & Harenstein—f
Mohr John—f
O'Connor Bros—f 1 c
Ohler J O—f
Phillips John H—f
Sprague G M—1
United Realty Co—f
Wallace E D & Son—f 1 c
Wallace G I—f

LISBON

Connell Charles C—c
Dorwart H B—f
Hennacy B F—f 1 c
Hinchliffe J H—f c
Hoestetter Wm—f
Ramsey A A—f
Straughn E M—f

LOCKLAND

Buchanan J H—f 1
Fades Edward—1
Gertz G A—1
Herman Geo—1
Lucke Edward
McKeag Charles—1
Schuner Edward—1
Skillman C N—1
Skillman C W—f c
Veltrop Wm—1

LOGAN

Bay H B—1
Beck E W—1
Bowen W F—f
Brooke A H—c
Comley E B—1 c
Kirker Harry—1
Lappen & Brandt—f c
Lindley I J—f
Lytler W J—1
McCray W W & Son—f 1 c
Mickel H—c
Nails F A—c
Rempel John—f
Rectenwald Charles—1
Schwinke C W—c
Walker J F—1 c
Whiteroft Harry—c
Wonn C L—1

LONDON

Atchison J R—c
Boyd R W—c
Chenowerth Rea—f
Clark Job J—f c
Cordray Geo—c
Dungan J M—f c
Gardner J A—f 1 c
Faurer H L—f 1 c
Hornbeck R G & C R
Mitchell & Watts—f 1 c
North Pitzer—1
Stoll Clinton H—c
Van Wagener & Parker—f c
Yerian Jacob J—f 1 c

LORAIN

Babcock A H Co The—f c
Buell Geo & Robinson P J—f c
Chapman T G
Deemer H A—c
Hitchcock C P—f c
Little W N—f c
Pole W S—f
Robinson E A—f 1
Robinson P J—f c

Strubel & Wise—f
Vorwerk C S—f
Williams & McIlvaine—f

LOUDONVILLE

Crow G S—f 1 c
Groff W—c
Hoffman Martin J—f 1 c
Horn Mrs Cora B—f
Reed W R—f c
Riblet J B—f
Stitzel E V—1
Weinsk Mahlon—f
Young F P—f

MADISONVILLE

Clemons Arthur—f
Clemons B T—f
Clippinger W W—f
Drake J B—f
Finch Frank—f
Goddard F H—f
Hunt W W—f
Lindsley F R—f 1 c
Losh Geo W—f
Maphet T M—f
Miller Frank
Peterman Geo—f
Sauer Geo—f
Wellman & Brooks—1

MANCHESTER

Dunbar J K—f 1 c
Doldridge Percy—f

MANSFIELD

Aten T R—1
Bahl G W—f
Baker J W—f c
Bell O V—1
Bonar L J—f
Brumfield C—f
Bonar & Harding—f
Charman A V—1
Cook & Tracy—f
Corlies Jacob—1
Corliss G F—f
Davies D J—1 c
Dickson V M—f c
Deyarmon G W & Son—f
Fox J B—f 1 c
Fritz C W—f c
Gibbs John—1
Glasener S G—f c
Hahn & Young—f
Harding C F—1 c
Hill C S—1 c
Hoover D S—f 1 c
Johns H L—1
Kessler A—f 1 c
King J J—1 c
Koontz D S—f c
Lentzy W L—f c
Lindsey E H—c
McFarland J S—1
McIntire L R—1
Norton F C—1
Parsons LeRoy—f 1 c
Peters F M—1
Redrup A J—c
Reed R R—1
Richards S L—1
Seward John—f
Shafer D F—1
Slough E G—f c
Spencer E P—1 c
Summerville A J & Co—f
Umbarger I K—1
Urie E W—1 c

MARIETTA

Athey J W—f
Blohm Louis
Booth E M—1
Buchanan Harry—f c
Cooke R D—f 1 c
Crooks J C—f 1 c
Dewes J E—1
Flanders Bros—f 1 c
Goebel J S—1

O.—Marietta, Con.

Kirby Walter—f
Noll & Fisher—f c
Plumer B A—f 1 c
Putnam B B—f
Stevens A J—f c
Sturgiss C E—1 c
Weis J H—f c
Wilhelm S C—f 1

MARION

Burke M J—f c
Chase M B & W R—f 1
Dee Chas & Co—f 1 c
Jones & Wilson—f 1 c
Knapp & Sons—f 1
McGuire G S—f c
McKinley Geo—f c
Mills & Brown—f c
Myers & Co—f
Nelson J W—1
Peters F W—f c
Rauhauser S R—f c
Seaman Geo—1
Shaw E C—1
Smith E C & Son—1
Virden Cora—f
Whiting A J—1

MARTIN'S FERRY

Cole M E—1
Gauley R B—1
Githens W E—1
Hanes J T—f c
Lupton Mrs W M—f c
Munger A—1
Murrell J T—1
Reece G W—1
Sedgwick Bros—f c
Spring John J—1
Talbot C R—1
Van Pelt A J—c
Williams R T—1

MARYSVILLE

Dolbear S W—f c
Edwards C G—1
Penhorwood C C—1
Sawyer E F—1
Taylor J R—f

MASSILLON

Arnold F W—f c
Arthur C B—1 c
Baldauf P J—1
Bierly J W—1
Conard Isaac—f 1
Crawford R B—f 1 c
Davis Thos C—f
Ferrell & Schultz—f 1 c
Fleming Thomas P—f 1 c
Hammersmith Charles—f 1 c
Howells John—f
Johns J E—f 1 c
Johns William—f 1 c
Koons & Son—1 c
Lester J G—1
Paul G G—f 1
Reese C D—f 1 c
Schott Christian—f
Slusser L P—1 c
Smith Wm—1
Voelkmer O C—f
Wertzbaugher Jr J B—f c

MAUMEE

Alins Alf—f 1 c
Cohen A W—f
Eckert L A—f
Rhonehoure L B—f
Swan W S—f

McCONNELLSVILLE

Beckett & Gray—f c
Finley Harry M—f 1 c
Finley Silvia A—f

MECHANICSBURG

Boulton E R—1
Cheney T S—f
Magruder V S—f
Mumma A L
Osborn W W—f
Wood C A—f

MEDINA

Hale H J—1
Hendrickson Blake—f 1 c
McDowell Blake—f 1
Richards George A—f
Spellman Frank—f
Spitzer A T—f 1
Van Epp Arthur—f

MIAMISBURG

Bowles F K—f c
Dady M L—f c
Dosh L A
Gobhart Mahlon
Lyons T V—f c
Myers J C
Pansing B J—f
Purnell John
Rogers E J—c
Schuster C A
Smith Frank—f
Zehring L H—f

MIDDLEPORT

Downning J B Jr—f 1 c
Horden R H—f
Lee A W—f c

MIDDLETOWN

Baritz Ins Agency Co—f 1 c
Crist C G—f c
Edson George—f c
Edson R B—f 1
Foster A L—f 1 c
Goldman Charles—f c
Harrison W T—f 1 c
Jones W E—f
Nein & Weisel—f
Newton W A—1
Todhunter Midred—f
Todhunter W H—f

MINERVA

DeFord J T—f 1 c
Greenwood J F—f 1 c
Kerr F P—f 1
Murray James—f
Unkefer F A—1 c

MINGO JUNCTION

Brettell Jas—f 1 c
Long D N—f
Risher H A—f

MOUNT GILEAD

Ashley L H & Son—f c
Booher D D—f c
Pollock E H—f c
Smiley C D—f 1 c

MT VERNON

Allen Banner M—1 f
Campbell H S & Co—f 1 c
Cooper John—f 1 c
Curtis W C—f 1 c
Daniels O G—1 f
Hartsburger F H & Son—f 1 c
Herren Bert—f
Karl F W—1
Murphy O F—f
Peterman Samuel H—f 1 c
Sailsbury C—f 1 c
Stream & Rimer—f 1 c
Welsh Wm & Co—f c
Wootton, J H—1

NAPOLEON

Campbell Harold S—f
Cothran J H—f
Cowdrick E R—1
Cuff J F—f
Duffy W P—f c
French H H—f 1 c
Hanna Wm A—f c
Krafft John H—1
Meekison C C—1
Osborn S F—1
Prentice Bros—f
Reiter F W—f 1 c
Reynolds Chas E—f c
Rhodes Wm V—1
Senter A C—f

NELSONVILLE

Cable D C—f 1 c
Dowd Thos A—f 1 c
Hanning & Matheny—f c
Juniper C W—f c
Pritchard A L Dr—f

NEWARK

Evans Fred—f
Franklin George—f
Franklin Hooper—f
Gilbert W D—f
Hartshorn John—f
Hilliard A S—f
Jones R R—f
Jordan W V—f 1 c
Murphy H D—f
Murphy Earl—f
Norris E Cary—f
Pugh J N & Co—f c
Reese M J—f 1 c
Rentz Joe—f
Shauck H H—f
Warner J R—f

NEW COMERSTOWN

Beers & Co W A—f 1 c
Kennedy M B—f
Muchelnaus H G—f 1 c
Schlupp John—1
Shannon C A—f 1 c
Whiting D C—1

NEW MATAMORAS

Harvey Geo D—f 1 c

NEW PHILADELPHIA

Buchohs Chas F—f
Clark Wm—f
Denison J F—f
Ebright Joseph—f 1 c
Getzman D & A P—f
Kelley & Kunzli—f 1 c
Leech C A—1
Mathias C C—f 1 c
Nixon Ralph—1
Powleson O C—f 1 c
Wagner W A—1
Walter E A—f

NEW RICHMOND

Carnes A L—1
Davis Robert A—f 1
Dawson C W—f 1
O'Neal George W—1
Seitz Edward—f 1

NEW STRAITSVILLE

Essex Palvin—f
Evans John—1
McDonnaugh M—1

NILES

Bremer Warren N—f
Calwell & Haynes—f 1 c
Campbell Geo L—f 1 c
Campbell Jas B—1 c
Phillips L M—f c
Stillwagon F W Agency—f 1 c
Taylor Geo J—f 1 c

NORTH BALTIMORE

Dirk M E—f
Ewing Geo W—f c
Fulton G B—f
Peters B L—f
Way C E—f 1 c

NORWALK

Andrews A V—c
Bechtol John M—c
Bloomer C E—f c
Bowen & Sanders—f 1 c
Christian Fred W—f
Dougherty H O—1
Garrigan J M—c
Goodhue Wm—1
Harrison William—1
Lawrence Charles B—f c
Lyon G A—1
Meacham W A—1
Mitchell Henry S—f c
Round George E. . . c
Sawyer Frank—f
Snook Lc
Stewart H L—c
Suhr Charles—f 1 c
Terry Alvin B—f
Venus Charles P—1
Wickham Ben B—c
Wickham & Holliday—f c
Woodward Kent H—f 1 c

NORWOOD

Bartram C E—1
Baumes & Co—f
Beecher Walter H—f
Bloodworth J M—1
Bundy Geo—f
Diggins H M—f 1 c
Gilchrist R W & Co—f
Gere H G—f
Happner Mrs Julia—f
Hunt W W—f
Johnston Mrs J M—f
Johnson W R—f
Lealie Robert—f
North Geo J—f
Parker Bush—f c
Schneider P J—f
Schulte John—f
Thompson & Heges—f
Whitacre M B—1

OAK HARBOR

Ferris & Ferris—f 1 c
Kramb Chas—f 1 c
Kreamer J H—f
Meyer L E—1 c
Mylander G C—f 1
Stricland E L—1

OBERLIN

Avery H H—f 1
Brady J J—1
Burgner L E—f 1 c
Dixon M Edith—f 1
Durand Will B & Son—f 1 c
Edwards J L—f
Fobes Hiram—1 c
Hart W A—f
Hensner W A—1
Landerdale H H—1
Ralston P E—f c
Summers R Chas—f
Wells Horace D—1

OTTAWA

Eastman & Gosling—f c
Cowan John—f 1
Greer F J—f 1
Jacobs John F—f
Leopold B T—f 1
Straman Albert—1
Stauffer G A—f 1
Zeller & Co—f 1 c

OXFORD

Brandenburg Richard—c
Carr R S—1
Chatten J E—f
Cone F J—c

House Captain—f
Hutchinson Robert—l
Law Tom—f
Sherer A H—l

PAINESVILLE

Barber E D—f l c
Booth C E—l
Crofoot B F—f
Courtney A H—c
Donaldson W E—c
Jackson R E—c
Kerr F L—f c
Mighton & Merrill—f
Pease W B—f
Warn A M—l
Wyman & Gregory—f

PAULDING

Dittenhaver Bros—f c
Cooper Ed H—l
Donart O W—f c
Moorehead & Bauer—f
Price S T & Co—f l c
Spriggs A J—l
Yager John—f c

PEMBERVILLE

Gerding C R—f
Hogman J H—f
Keil Ed—f
Ress A D—f

PIQUA

Brooks George E—f
Buchanan W W—f
Genslinger W H & Co—c
Graffin H C—f c
Edge H C—c
Harbough Lock A—f l
Hodson C—l c
Hunter Mrs H H—f
McCullect Seth—f
Mendenhall & Wilginson Co The—f c
Miles J R—f
Prugh A W—l
Purcell & Peefer—f
Shipley J W—f l c
Sigler & Williams—f c
Stelzer George—f
Syler Sherman—f

POMEROY

Ashworth A P
Carleton Emery—f
Geyer D—l
Hart & Sayre—f c
Ihle C—f l c
Jinkenson J H—l
Kennedy F P—l
Lee A W—f c
Peoples Percy L—f c
Remington Benj—f
Shaver J W—l

PORT CLINTON

Clemons N A—f l c
Gerner C E—l
Gregory Jas A—f c
Tadsen P K—f l c
Williamsen Wm—f
Wornell J A—l c
Schorger A J—f

PORTSMOUTH

Bahner John W—f c
Beyer Wm F—f c
Blake Andrew C—l
Bloomeyer L H—f
Byron J W—f l
Clark Marvin C—f l c
Clark Philo S—f l c
Draper E F & Co—f l c
Duduit Merle O—l
Farmer J H—f c
Finney Frank B Co The—f l c
Grimes Geo W—f l c
Harwood B F—l
Hutchins & Hamm—f l c
Inman W A—l
Inman & Graham—f l c
Johnson Sam—f l c
Knox E E—f l
Kricker Geo E—f l c
Gist J J—f l c
Millar E G—c
Miller Jno T—f l c
Richardson A H—f c
Schreiber M D—l
Searcy H C—l
Sheppard & Milstead—f l c
Sikes F L—f l c
Shoenberger F H—f l c
Strayer J F—f l c

RAVENNA

Beeley W J—c
Beebe W H—f
Dodge W J—f l c
Dussell J H—f
Halstead F G—c
Ingill C D—c
Jones C R—f l
Marvin E W—f
Maxson E W—f
Roberts E M—f l c
Seymour L P—f l c

READING

Herman George—l
Vorjohan F H—f c

RIPLEY

Armstrong W H—f l c
Williams & Williams—f l c
Young E R—f l

ST. MARYS

Henderson H E—f l c
Kishler Willis—l
Martin W H—l
Mooney M J—l
Schmidt Otto—f l c
Smith F M—l c
Smith John L—f l c
Stearns C N—f l c
Stout J F—f l c

SALEM

Astry O J—f c
Hanna & Kridler—f l c
Heaton & Sheehan—f l c
Johnson R R—f l
Penrose & Rogers—f l
Saiter M B—l
Smith J H—l
Vernon & Ambler—f c
Young H W—l c
Young M L—l c
Young M L & Son—f l c

SALINEVILLE

Kirk W F—f c
Knox Chas A—l
McBain W A—f
McCormick S E—f
Thompson R G—f

SANDUSKY

Arend Wm—l c
Bauman Fred—f l c
Bittner C C—l f
Buerkle & Lermann—f l c
Butts Thos—f
Close A C—f l c
Crass Ed—f l c
Davey J A—f l c
De Allen P—f c
Dehnel & Dehnel—f
Dempsey J A—l c
Dimon C—c
Flynn, Judson & Shippel—f l c
Giedeman John—f
Hauser J C—f l c
Hertlein J F—l c
Jenkins C H—c
Magoon W A—f l c
Mangas F R—l
McGookie F—l c
McNerney D M—f
Miller H—f l c
Minn L D—l
Pohe J R—l
Quinn J R—l
Ramsey R K—c
Reinheimer C—l c
Schaub Wm—f l c
Schiller H—l
Singler J F—f c
Smith J W—l
Smith W B—c
Smith Wm H—l c
Spencer Fannie G—f c
Thomas F W—l
Traub John—f
Tucker F—l
Union Agency Co—f
Wagner Emil—f c
Young H—c
Zerbe Fred—l c

SHAWNEE

Laubie L C & Son—f
Williams H W—f l c

SHELBY

Beck H K—f c
Hanna W D—f c
Hildebrant H W—f l c
Morris C E—f
Sonnanstine W F—f
Stambaugh S F—f
Wentz Henry—c

SIDNEY

Anderson G C—f l c
Barber W H—f c
Cooch W P—l
Dickas C H—f
Dickensheets J L—f c
Hentrick L—l
Higgins Ben D—f
Kah H E—f c
Oldham J—f
Pruden D M—f l c
Ratermann B G—f
Robertson Leal—f c
Ruese H T—f l
Studevant L M—f c
Wyman W C—f
Wyman W R—l
Young C F—f

SPRINGFIELD

Adams G W & Son—f c
Banta Edgar G—f l c
Braun Leo—f
Brooks H M & Son—f
Carey Harry W—l
Carr C L—l
Carr G W—l
Cartmell C M—l
Considine M D & Son—f l c
Corry L B & Co—f
Crane J W—f
Elliott J S The Co—f l c
Everton & Larasen—l c
Hosterman D R—f
Hudson T F—l
Jones C C—l c
Kerin W A—f l c
Knight George H—l c
Larason J C—l c
Leslie C C—f
Lessner A L—f l c
Lichtenberg Fritz A—l
Link's Joseph & Sons—f l c
Linn M F—f
Lothschuetz Peter—f
Ludman J C—l
Martin F B—f
McIntyre W D—f l c
McKay A F & Co—f c
Miller Leroy E—f l c
Moffett R W & Son—f l c
Mosher Chas P—l
Mull F F—f c
Ockenden F G—f c
Ormsbee B A—l c
Page J A—c
Prouty W R—l
Rebert J H & Son—f
Rice J Baker—l
Riffell B W—f
Roth Geo G—c
Shank Geo H—f l c
Showers H S—f c
Smith L C—l c
Trout & Anderson—f c
Waight H G—l c
Wallace & Co—f l c
Winwood Geo W—f
Wraight H G—l c
Ziegenfelder & O'Brien—f c

STEUBENVILLE

Arkley Wm—f l c
Ault J C—f c
Batchlor J W—l
Dohrman H G—l
Geecheider The Geo A Co Inc—f l c
Hardin Geo P—c
Hill W J—f l c
King F S—f c
McCracken Geo P—f
McLane Chas—c
Maxwell Mrs Ella W—f c
Miller Nelson—f c
Powers Jas M—f l
Reed H M—l c
Simmons H A—f c
Trainer Wm M—f c
Wannenmaker Jno G—f l c
Zink Mrs W R—c

SYRACUSE

Bartells Wm F
Bridgeman L H
Bridgeman O N

TIFFIN

Altaffer & Co—f c
Baldwin Frank—f c
Boehler & Hunter—f
Cochayne B F—f l c
De Ran L—c
Drohen Thos—l c
Eastman W S—l c
Flack Edgar B & Co—f
Grapes Frank—f c
Hershberger Jonas—f c
Kepple W—c
Laphan Frank—f c
May Edward—f l c
Morrow M—f
Murphy Harry—f c
Noble Mary—f
Rohrbacher W—c
Russel Kuepper C
Steegar H—l
Scheibley W W—f
Smith E C & Son—f
Stephenson & Neligh—f l
Stoner Anna—f
Wagner O D—f l c
Werner John—l c
Yingling Dr Geo S—l

TOLEDO

Allen D—f
Barker, Frost & Chapman—f l c
Bierly C C
Braun, Torgler & Co—f
Brown E O & Co—f
Burgert M H—f
Chase E H Realty Co—f
Connell John E
Daily Frances E—f
Decker Miss E K

O.—Toledo, Con.

Detweiler A K—f
Federman & Lee
Fox Realty Co
Furstonburg & Fuller—f
Heeman, Kranz & Co—f
Hiett Irving B & Co—f
Hodge & Weil—f
Hubbell E P—f l
Hussey C—f
Irving Mrs E M & Co—f
Johnson N W—f
Johnson, McDonell & Decker Co The—f
Jones A C—f
Ketcham W A—f
Kirschner, Wideman & Uhl—f c
Knepper Wolfman & Co—f
Kreke & Stepy—f
Kountz Steig & Co—f
Long S F—f
Long & Bushong—f
McKenna Blair & Co—f
McKesson & Cone—f
Merrill, Dodge & Jackson—f c
Mettler P J—f l
Moore Bros
Murphy Thos H—f
Osborne, Greer & Wright—f c
Pepple & Co
Pomeroy Geo E & Co—f
Rawley L A—f
Richardson Ira A & Judd—f
Schmitt T—f
Schreurex A
Searlls & Moor—f
Shanks & Sinclair—f
Smith H J—f
Thomson F G & Co—f
Valois E L—f
Walbridge & Co—f
Waters E C—f
Wells-Braun Co—f l
Whitaker & Co
Whittlesey & Co—f
Witker E H & Co—f
Wright Russell & Bay—f

TORONTO

Ault G W—f
Dawson Ben—l
McClain F T—f l c
Peters J B—l
Smith H H & Co—f

TROY

Clark A W—c
Clayton Harry
Conrad Geo W—f
Davis J W—f
Green H E & Son—f
Henne John—f
Hunter N G—l
Mason Alfred—f
McConnell Geo R—f c
Park Mrs Pearl—f
Rannells C F—f
Scott H E—l
Snyder E C—f
Speagh L L—c

UHRICHSVILLE

Bottenberg Chester—f
Furbay R K—f l
Milligan C C—f
Moore Enoch—f
Ronig A T—f
Snyder H O & Son—f l c

UPPER SANDUSKY

Gibson M V—f l
Gibson W A—f c
Haner R A—f l
Kear Henry—f c
Kirchner L C—f c
Lockwood W F—f l
Martin William—f l
Seligman L A—f
Stecher Geo J—f
Smith C F—f l c

URBANA

Banta Brothers—f l c
Banta John A Sr—l c
Blake Carrie—f l c
Berry Lou B—f l
Crowl John—f
Dixon, B F—l c
Downs & Journell—f
Duncan H—l c
Dye Bros—f l
Hazard C F—f
Hern J F—l c
McCracken G W—f
Parker J S—f c
Quick Ello—l c f
Reifsneider Frank—f l
Ross & O'Kane—f
Stafford Miss Effie—f c
Wagner O H—f

VAN WERT

Augustine J O—l
Balyeat E C—f l c
Blachley, Priddy & Kearns—c
Clark Good—c
Conn B C—l
Conn Eugene—f l c
Gilpin A C—c
Hall F B—c
Holden F C—f c
Kear W M—f
Long & Wappner—f c
Manship C F—f
Purmort Bros—f l c
Rank J—f c
Redrup H C—f
Saltzgaber, Hoke & Osborn—c
Sheets A C—f
Springer E C—l
Stiggers J A—f l c
Webster & Son—f l c
Wilson G E—l
Woods Mary—f l
Wyandt Jacob—f

WADSWORTH

Allen & Hartzell—f l c
Beck A M—f c
Durling John H—f
Lytle Marion—f
Ries M P—l

WAPAKONETA

Arnold & Hascenier—f l c
Crawford Asa—f l c
Heinsich John G—f l c
Kreidler & Loth—f l c
Settlage W H—f l c

WARREN

Adams Fred W—f l c
Adams Whittlesey—f l c
Burnett A C—f l c
Clapp & Lewis—f c
Culver A D—c
Dunham & Abel—f l c
Elliott Frank—f
Grimm E A—f c
Hazard J E—l
Hecklinger & Co—f
Hoffman Chas—l
Hoffman John M—f
King The Co—f c
Lathrop R C—l c
Leet S E—c
Olinhant C M—l c
Risher J M—f c
Templeton F D—c
Waldeck Jacob—f
Wonders A E—l

WASHINGTON C H

Adams J F—f
Bateman C C—l c
Burnett & Ramsey—c
Cave C A—f
Dial W H—f
Dunn Robert—f
Edge & Rodgers—f l c
Fullerton Frank—f l c
Radcliff John—c
Ramsey E A—l
Saxton Louis—f c
Snyder Edgar—f l c
Stutson Willis—f l c

WAUSEON

Darby R B—f
Gorsuch Geo—f
Greenough C F—f
Grieser & Son—f c
Hodges C J—f l c
Mosley H L—f c
Rothfuss & Davis—f l c
Tomelle A R—f

WELLINGTON

Binehower Joe—f l c
Johnson L A
Robishaw Geo E—f l c
Sheldon A J—f l c
Walden R L

WELLSTON

Baxter & Pugh—f l
Eblin Ins Agency—f l
Evans W L—f l c
Hogan J W—f l
Jacobs A E—f l
Vandervoort J G—f

WELLSVILLE

Adams G W—f
Arnold C W—f l c
Black L A—f l c
Fogo Wallace—f
Lonas W F—c
McBane A C—f l c
McQueen & Brennan—f l
O'Grady William—f
Riley J W—f l c
Wells F L—c
Wilfering C J—f

WESTERVILLE

Montz Ins Agency—f
Ranck F M—f
Seeley D S & L—f l c
Stoughton R—l
Weinland J A—f

WILMINGTON

Austin C W—l
Clinton Mut. Ins. Co—f
Green R C—f c
Hiatt E J & Co—f c
Huffman Amos—f
McPherson E T—l
Moon A E—c
Smith E O—l
Terrell E E—f c
Thomas C S—f c
Tooker V B—c
Walker W W—f c
West Edwin P—l
Wright Joel—f

WOOSTER

Applebaugh John—f
Beebe W O—f
Feeman & Larwill—f l c
Fetzer James C—f l
Flack & Co R C—f l c
Flattery T L—f l c
Funck Daniel—f l c
Gill S G—l
Howard Ned—l c
Knight L C—l
Elmer Landis—l
Musselman David—f
Myers W C—f c
Van Nest Sons—f c
Wood W—f

XENIA

Barrows M F—l
Bloom Wendel—f
Fulton N A—f l c
Jones J E—f
Kennedy T J—f
LeSourd & Co—f
Logan C F—c
Long Thomas—f
McGervey Wm H—f
Schlesinger B—f l c
Whiteman L H—f
Whitmer & Hypes—f l c
Wolf Miss Edna—l

YOUNGSTOWN

Beard & Hoffmaster—f
Burns Robert—l
Cantwell J—f
Cobb E W—l
Davis Sons John R—f l c
Deible & Son—l
Edmunds David W—f
Francis & Ramsey—f
Hawkins F B—l
Hubler Abraham—f
Johnston D H—l
Jones E J—f l
Kaercher Fred—f
Kieling Robt—f
Liebman Alf—f l
Lieman Luis & Gerstle
Loftus A—f
Mattison C F—f
McCracken L—f
McElvey Wm B
Miller Louis W—f l c
Moreman Edward—f c
Pfau & Pfaunce—f l
Roch & Keating—f c
Rudge & Johnston—f c
Tanner Horace—f

ZANESVILLE

Anderson J B—l
Atwell Bros—f l
Brown George
Domer W S—l
Earich J B W—f
England Bros—f
Evans T R—l
Foley Geo—f c
Frazie Jesse—f
Gray Brothers—f c
Guthrie W E—f l c
Hahn & Nant—f l c
Helmick W E—f
King Guthrie—f c
Ludmans C M—f
McDonald Jno H—l
McDonald & Wagner—f c
Mershon R S—l
Miller Henry—l
Palmer Addison—f l c
Shaner E N The Co
Sharpe H A—l
Steiner & Carr—f
Stewart Geo H—l
Wilson J B—l

OKLAHOMA

ALVA

Ball W S—f
Calvin & Turner—f l
Carrico S T—f
Cofield W H—f
Doolin John B—f c
Green C O—f
Lisk G M—f
McClure J B—f
McMullin Burr—f
Noah H L—f
Pancost Clare—f
Sain Bros—f l
Scott J D—f
Wesling W E—f

ARDMORE

Alexander & Roberts—f l
Ardmore Loan & Trust Co—f
Bankers Trust Co—f
Berkshire & Gorman—f
Burnes James T—l
Carter & Cannon—f c
Drew & Ramsey—f
Hobson Claude—l c
Kedfield D—f
Roberts & Bonner—f c
Rollins & Kahn—f
Smith W S Realty Co—f
Tyer & Drennen—f

CHANDLER

Gayman W K—f
Green & Co J W—f
Hall T N—f
Hicks A R—f c
Hinchey T J—f
Hoyt F B—f l c

CHICKASHA

Cochran & Co A B—f c
Garner & Campbell—f c
Gray L J—f
Harbour P J—f c
Hawkins J—f
McManus L R—f
Martin Turner—f c
Matthews & Co—f
Price H E—f
Rutherford C—f
Sparks & Cralle—f c

COLGATE

Cardwell & Son—f
Hodge Geo W—f c
Lewis J D—f c
Morgan W K—f

DUNCAN

Bumpos-Brymer Co
Bowman & Hightower—f
Campbell R E—c
Galloway J O—l
Gamblin R M
McClure J S
March R L—f c
Marshall J W—l
Schuyler P S
Wilson R P—f
Yeager G W

DURANT

Burton M H—f
Downing J H—f
Durham H—f l c
Harrison Geo—f
Harvey & Stalling—f
Lowry & James—f
Price R A Jr—f
Stevens Geo—l
Whale & Cox—f
Woodward C A—f

ELRENO

Clarke W J—f
Finch W J—f c
Harkin J M—f
Jensen & Newland—f c
Lambe Geo A—f
Meyer Frank—f
Nighswander J F—f
Parker H S—f
Patterson H S—f
Rhoades E S—f
Ricker H K—f c
Van Ness C A—f c

ENID

Blakeslee C W—f
Bradfield Frank
Canaler C P—f c
Clevinger J W—f
Dickensheet & Miller—f c
Eastman D W
Fagan & Fagan—f
Fillebrown & Johnson
Gannon & Goulding—f
Horner H N—f
King-Pratts Graves—f
Lee E R—f c
Lee W D—f c
Lightfoot Bros
Minton J D—f l c
Myers J—f
Nester Robt—l
Putnam Bros—f
Rainey & Robinson—f
Robinson B L—f
Sanders Bruce—f
Strickler Bros—f
Williams R T—f
Wood C O—f c

GUTHRIE

Adams H M—f
Bronson W M—f c
Carlen & Seely
Cockrum W L—f
Curl J N—f
Gibson W M—f
Johnson A E—f
Lowe T J—l
Mack M I—f
Martindale & Edmonds
West M L—f

HARTSHORNE

Baker J H—f
Cox & Rivers—f l c
Gooch A M—f l c
Patterson I D—f l c
Thompson M L—f
Wingate C S—f c

HENNESSEY

Farmers & Merchants Bank—f
Moore W L—f
Schliemann J G—f
Smith Glen R—f
Westlake & Hines—f

LEHIGH

Johnson & Shuell—f l
Jones Arthur—f
Williams B F—f l c

MANGUIN

Barlow F G—f
Dial R R—f c
Echols & McBee—c
Echols & McBee—f l
Hamilton & Burden—f l c
Hood Mrs Nancy—f
Hughes J T—l
Hunter G N—f
Johnson G B—f l
McCallister L A—f c
Wood J C—l

MARLOW

Drewry & Graham—f
Martin T P—f
Steward & Douthitt—f
Wade T L—f c
Willis D W—f l c

McALESTER

Brice C S—f
Brown Frank E—l
Chiles S H—l
Gill G A—f
Jones A W—f
Leibrand John T—f c
Lounsbery-Gill Co—f
Smith Frank f c
Sterrett F M—l
White & Co—f
Williams M—f
Wilson Chas—f

MUSKOGEE

Anderson & Anderson—f
Beard R H—f
Brison & Jarolmen—f
Brown J A—f
Collins & Collins—f
Cooper Carl H—l c
Culbertson & Tomm—f
Emmertt Bros—l
Jackson & Morris Co
Kirkland & Wisdom—f
Klock M U—f
Knox & Magoffin
Metcalf S T—c
Muskogee Title & Trust
Oklahoma Fire Ins Co
Roberts & Moffett
Sadler F W
Shermerhorn-Butz Agcy—f
Tingle Stonewall—l
Union Accident—c
Washington Loan & Trust Co—f c

NORMAN

Kingkade Andrew—l
Nesbitt, McFarland & Brewer—f c
Rowland Hughes & Son—f
State Investment Co—f

OKLAHOMA CITY

Alexander & Upsher—f
Beaton Ralph A—f l
Bewley E L—f
Braniff J A & Co—f
Brundret J—f
Carroll & Thompson—l
Clark J C—l
Connolly John—f
Domica J F—f
Edwards W W—l
Englesman A D—l
Farmer A C—f
Farmer W—f
Fuller G H—f
Guthrie Eugene P—l
Hadlock H H—l
Harrah F—f
Harrell J B—l
Heinrich C B—f
Hitt R E L—f
Jamieson J C—f
Jennings Co The—f
Johnson J Henry—l
Johns, Spencer & Baker—f
McConnell & Osborne—l
McGaughey C S—l
Malone W—f l
Marshall F—f l
Mattison J Oliver—l
Merchant W H—l
Merrill & Braniff—f c
Myers B F—l
O'Donnell W I—l
Overholser & Avey—f
Price Conger & Co—f
Pryor, Gardner & Co—f
Rouse W S Co—f
Seamans Ed M & Co—f
Slaughter & Verschoyle—l
Sprague W B—f
Stephenson G W—f
Stickley & Fuller—f
Upshaw T M & Co—f
Wathington W H—l
Whittington & Steddom—f
Wilson O F—f
Workman & Co—f

OKMULGEE

Cook & Simmons
Evans Geo W—f
Hall Collins & Almy—f c
Jolly W A—f
McAdoo W C—f
Smith Fred H—f c
Swain C F—f

PAULS VALLEY

Jones L T—f l c
McLoin—f l c
Taylor E M—f
Waide & Sipes—f l c

PAWNEE

Clark E M—f
Hale Jas H—f
Ingraham M F—f
Liscum Fred H
Manning John H—f
Muir Miss Mollie—f
Nield & Reid—f
Soulsby Joe—f
Sterling & Smith—f c
Tucker W S—f

PERRY

Dulaney J C—f l c
Kirchner & Taylor
Robbins M M—f c
Tate J F
Tebbe E F—f c
Tucker & Perryman
Walker C L—f

PONCA

Acton N A—f
Alexander & Alexander
Baird F A—f
Bemis A W—l
Bride C A—f
Brodball H C R—f
Carson & Son—f
Chenowith—f
Cole H A—f
Ferris E L—f
Moore W K—f
Rawlings W M—f
Souligny J P—f
Souligny & Woodard—f
Waltz Geo B—f

POND CREEK

Asher J H—f
Clayton I J—f
Dunken John—f
Heironymus W M—l
Ingersoll C S—f
Myers D L & Son—f
Strecker C—f
Sullivan M D—f c
Vansicle Brothers—f

POTEAU

Armstrong & Armstrong—f c
Burns & Little—f
Campbell W A—f
Patrick R E—f l c
Terry George W—f

OKLA.—Con.

PURCELL

Barrowman Wm—f
Connor & Wilbern—f c
Glasco E D—f
Smith Jos P—f c
Woods T C—f l c

RYAN

Bird & James
Borum & True
Whiteside & Fisher—f

SHAWNEE

Brooks J W—f
Byler-Sage Realty Co—f
Carson & Dickson
Christner Bros—f l c
Parker & Riggs
Shawnee Land & Loan Co—f
Stone F A—f

STILLWATER

Bahutge H—f
Drake Alexander—f
Good E E—f
McClain Geo McC—f
McGraw & Hamblin—f
McLain John—l
Melton C A—f
Moore G E—f
Sater J E—f
Smith C S—f
Smith R J—f c

SULPHUR

Elkin C E—f l
Emanuel & White—f c
Marlow R—f
Masters Co The—f l c
Wright J H—f c

TAHLEQUAH

Dannenberg J C—f l c
Trent Bros—f

TECUMSEH

Caldwell M L—f
Dickerson H I—f
Dickson B H—f
Lewis A B—f l c
Newell E M—l

TULSA

Avery-Roberts Inv Co—f c
Bryan Chas H—f l c
Capps B E & Co—f l c
Collins Percy—f
Dickey W T—f
Kramer Bros—f c
McCoy J F—f l c
Meadows J D—f
Merchants & Planters Inv Co—f
Prudential Inv Co—f c
Pucini & Epperson—f
Rose C & Co—f
Sessions Bros—f
West C W & Co—f l c
Young A D—l

VINITA

Butler & Byrd—f c
Campbell-Ratcliff Land Co—f
Cherokee Investment Co—f
Connor O L—l
Engleheart T E—f c
Fidelity Farm Loan Co—f
Hunt Jos Jr—f c
McSpadden R V—f
Scott J P—l
Simms & Smith—f
Tarlton & Co—f c

WAGONER

Crans Bros—f
Leonard & Son—f c
Ruddy & Kane—f c
Scanmon F C—f
Searcy & Mather—f c
Simpson Estelle—f c
Steil Matt—f
Summers J J—f

WEATHERFORD

Baird & Scott—f
Basset J I—l c
Beer F L—f l c
Cooper & McQuawn—f l c
Friesen Land Co J E—f
Jones T W Jr—f
Morrison H W—f
Sparks Thos—f
Weatherford Realty Co—f

WILBURNTON

Campbell M F—f l c

WOODWARD

Gober John L
Gray J D
Haming H C
Morgan & Amos—f c

WYNNEWOOD

Eskridge Laurence & Deal—f
Cochran & Skackelford—f
Norvell & Dillinghues

YUKON

Belisle R M—f
Burson H T—f c
Ellison E B—f
Ott Bruce L—f
Phillips D B—f c
Spencer L M

OREGON

ALBANY

Bryant C C—f
Christy J C—f
Cockerline H N—l
Collins & Taylor—f
Curl L M—f
Curtis Real Estate Co—f
Hill-Gale S—f c
Howard J A & Co—f
King Griff—f
Linn & Benton R E Co—f l
McComb & Prettyman—f
Merrill H F—f l c
Owen Beam—f
Pipe J V—f
Ralston J M—f
Risley W S—f
Roth A W—f
Schultz I R—f
Senders M—f c
Sox C E—f
Teabault C W—f
Weatherford A B—f c
Winn C B—f c
Wright G W—f

ASHLAND

Allen Susie—f
Billings G F—f l c
Butler G S—f
Carter E V—f
Eubanks Geo—f
Fox D F—f
Gillitte C H—f
Harvey J A—f
Mulit L L—f
Staples & Grant—f c
Trefren G W—f

ASTORIA

Allen A V—f
Astoria Abstract & Title Co—f
Cyrus A R—f
Dunbar F I—f
Elmore Samuel & Co—f
Higgins & Warren—f
Noonan E P—f
Osburn K—f
Sanborn Geo—f
Sherman Wm A—f
Trenchard C J—f
Van Dusen & Co—f l c
Welch Jas W—f

BAKER CITY

Baker Loan & Trust Co—f
Bowers W S—f c
Dimond F M—l
Foster Geo H & Co—f l c
Halliday W A—f l c
Hempel A G—f
Hughes M S—f
Jett Geo W—f
McCord H G—f
Mellis F R—f l
Moore Susan—f
Stutchell J W—f

BAY CITY

Hendricks H B—f
Kiger Geo W—f

CORVALLIS

Bates W A—f
Bryson E R—f
Buchanan Wm—f
Blackledge O J—f
Fischer A W—f
Harris J H—f
Johnson Robt—f
Kline S L—f
Moses V P—f
Walters V E—f
Wilson E E—f
Woodcock M S—f
Yates J Fred—f

DALLAS

Campbell H G
Collins J L—f
Dalton E V—f
Fenton H L—f
Orchard Silas
Stouffer D P—f
Van Orsdal J G
Vassall W G—f
Williams R E—f

EUGENE

Bean E A—f
Brown Wm & Son—l
Brown W W—f
Bryson R S—f
Button Herbert—c
Cartmell D L—f
Chessman W W—l
Daniels J H—f
Dorris B F—f
Gates J H—f
Hovey B H—f
McMurphey R—f
Osburn F W—f
Spencer S S—f
Svarverud M—f
Williams S R—f

FOREST GROVE

Bailey J E—f
Clark J C—f
Haines E W—f
Hoffman J N—f
Hollis W H—f
Hughes S G—f
Langley W M & Son—f
McEldowney W W—f l
Naylor E L—f
Thornburgh J A—f

GRANT'S PASS

Amy Holmes—f c
Best & Fuller Realty Co—f
Conklin Arthur—f
Cornell A B—l
Durham G H—f
Fetzner Jos—f
Hendricks H B—f c
Moss Jos—f
Peterson J E—f
Pollock E—f
Savage Geo—f
Voorhees A E—f

HEPPNER

Briggs L W—f l c
Cohn Phil—f
Crawford Vawter—f
Hynd R F—f
Humphrey T—f
Mahoney T J—f
Patterson C E—f l
Smead W W—f
Smith Wm—f
Woodson C—f

HILLSBORO

Bagley H T—f
Bowman Benton—f
Brown J M—f
Bump M B—f
Connell & Surbril—f
Cornelius B P—f
Deichman C E—f
Dyke W P—f
Kusatli Bros—f
Long L A—f
Perkins E L—f
Schulmerich Geo—f
Sholes A S—f
Shute A C—f
Tennis John—f
Tongue & Tongue—f
Vanderwall John—f
Wall John—f
Wehrung W H—f
Wilkes J B—f

INDEPENDENCE

Cooper J S—f
Hirschberg H—f
Irvine C W—f
Kirkland J W—f
Kirkland P M—f
Wilson B—f
Wilson F S—f

JACKSONVILLE

Briggs C P—f
Day S J—f
Neil J R—f
Newbury Gus—f
Nunan J—f
Reames C L—f c

LA GRANDE

Black J C—f
Church W J—f
La Grande Invest Co—f
Lewis H P—l
McKennon, Phy & Roberts—f
Miller Wm—f l c
Oliver J R—f
Van Dyne Realty Co—f
Williams A C—f

LEBANON

Alexander & Kirkpatrick—f
Garland S M—f
Newport N M—f
Scroggin P M—f
Washburn S—f

MARSHFIELD

Butler W J—l
Douglass W U—f
Farren E L
Flanagan James H—f l
Frezun August
Hall James T
Hall John F—f
Nashburg Claud—f
Preuss Drug Co—f
Rust W J—f
Schetter O—f
Seaman A E—l
Sengstacken H—f l
Stutzman & Co
Sweetman M A—f
Upton J M—f

McMINNVILLE

Conner R L—f c
Hopfield L S—f
Houck W S—f
Kliks B A—f
Latourette W H—f
Odell Albert—f
Peery A M—f
Rogers J O—f
Warren W L—f

MEDFORD

Alford M L—f
Cochran J H—l
Gray W R—f
Jackson W H—f
Lawton D T—f
Lindley G R—f
Miles W F—f
Palm C W—f
Pierce C H—f
Purdin M—f
Stewart F M—f
White & Trobridge—f
York W T—f

NEWBERG

Beaver Realty Co—f
Butt C—f l
Calkins S M—f
Colcord J C—f
Hall L F—f
Jackson D R—f
Linville R B—f
Morris F A—f
Newberg Land Co—f
Wesley Boyes—f
White W E—f

OREGON CITY

Bill D W
Charman T L—f
Cheney O A—f
Clark J F—f
Cooper E H—f
Cross H E—f
Curry B C
Dimick G B—f
Dugger—J D
Dye C H—f
Eastham O W—f
Eby O D—f
Griffith F T—f
Harding G A—f
Hargreaves Geo E
Humphrys John R—f
Kelly H—f
Latourette C D & D C—f
Latourette H F—f
Lovett J P—f
Meyer F J—f
Ryan T F—f
Schooley W F
Stevens H C

PENDLETON

Bentley & Johns—f c
Bittner & Coutts—f
Brownfield C W—f
Clopton Frank B & Co—f l c
Collins H W—f
Dickson J R—f l c
Ell Joe—f l
Hailey John Jr—f
Johnson H F—l
Livermore Lot—f
McComas E W—f
Moorhouse Lee—f c
Moorhouse Mark—f l c
Pendleton Abstract Co—f
Parkes J H—f

PORTLAND

Adams W P—f
Beebe & Black—f
Billings M—f
Birrell A H—f
Burgard J H & Co—f
Campbell J W—c
Clemens W J—f
Cohen Benj I—f
Colton H G—l
Compton & Gibson—f
Crow N E—l
Curtiss C R—l
Dietz-Muller Co—f
Dooley & Co—f
Emery C M
Everett & Co—f
Ford J P—f
Habersham E & Co—f
Hall E N & Co—f
Hall & Van Fridagh—f
Hart Frank E—f
Hart J D—c
Hartman & Thompson—f c
Herrin D C—f
Hewett Henry & Co—f c
Hoebling D W & Co—f
Honsinger R—l
Hurlburt W H—l
Jackson & Deering—f c
Jordan Thos A & Co—f
Katz A D—l
Lambert, Whitmer & Co—f c
McAllis J G—l
McCarger Bates & Lively—f l
Malcomb P S Co—f
Mankin W R—l
Manner Jas & Co—f
Martin & Campbell
Mendenhall T J—l
Motter & Co—f
O'Bryan Harvey—f
Palmer W D—l c
Paner John—l
Parrish, Watkins & Co—f
Parsons E—l
Peters L H—l
Pettis-Grossmayer Co—f
Pittinger J M & Co—f
Quackenbush E—f
Rodgers Hart Gibson Co—f
Rosenblatt Gus—f l
Rothwell A S—l
Roundtree & Diamond—f
Russel & Blyth—f
Scott W D & Co—f
Sherman & Harmon—l
Snider R A—l
Story Geo L—f
Swensson & Co—f
Thomas G H—f
Thompson M E—f
Wakefield, Fries & Co—f
Wells J L Co—f
White I L—f
Wood Jas McI—f

ROSEBURG

Alley F E—f
Buchanan J A—f
Douglas County Abstract Co—f
Hamilton C L—f
Leavengood C I—f
Long J T—f
Marsters R W—f
Micelli Frank—f
Moon W J—l
Sawyer J E—f
Shambrook D R—l
Shupe Minnie—f
Stewart F G—f
Wright J W—f
Wright M F—f

SALEM

Boise R P Jr—f
Derby & Willson—f
Ellis & Brotherton—f
Ford T K—f
Hall & Downing—f
Jenks W T—f
Kirk L M—f l c
Liston W A—f
Martin C F—f
Meredith Frank—f
McCulloch Miss Angie—f
Moir John—f
Moores W A—f
Radcliff H S—f
Ryan R R & Co—f
Smith Homer H—f l c
Thielsen Henry B—l c
Wright J G & Co—f

THE DALLES

Ald H D—f l c
Chesbro Inv Co—f c
Filloon John—f
Gibons R F—f
Hostetler & French—f
Hostetler & Goodwin—l
Hudson T A—f c
Hudson Land Co—f
Huntington & Green—f
Kinersly C T—f
Nolan M T—f c
Schenck & Beall—f
Seufert Arthur—f
Wasco Warehouse Milling Co—f
Whealdon N—f c

WASCO

Barnett N M—f
Cattron E S—f
Froebe Wm N—f
Howell J R—f
McCoy-Atwood Co—f
Wasco Warehouse & Milling Co—f

PENNSYLVANIA

ALLEGHENY

Armstrong H W—f
Beckfield W J—f
Blackstone H B—l
Blattner L—f
Byron Edw—l
Dollhopf C—f
Dyer J M—f
Foerster & Enders—f
Ford Lafayette—f
Ford Wm A—f
Hart H—l
Hay W A—f
Heddeaus A L—f
Hendricks John—l
Hess A E—f
Lang E G—f
Leonard T W—l
Mendel H C & Co—f
Munn C H—f
Nichols James—f
Orth G C—f l
Pearson & Fries—f
Scott W L—f
Stork A—l
Waldschmidt Fred—f l
Walter H—f
Writershausen C F—f

ALLENTOWN

Bender Edward C—f c
Berkemeyer L F—f
Bogh A E—l
Boyle Geo—f
Brown & Koch—f l c
Dengler H S—l
Desh E E—f
Diehl F A—l
Dillinger Dallas—f
Dresher F G—l
Fry Geo—f
Hecker & Ruhe—f c
Hardner Geo H—f
Hartzell & Werley—f
Hoats Miss Mary—f
Hittle J J—f l c
Jones W L & Son—f l c
Kistler A D—l
Kleckner Francis—f
Kleckner Levi—f
Klinger Martin—f
Kohler V Z—f
Koons Clement N—f l c
Kratz & Peters—l
Kutz H J—f
Laros Chas W—f
Leisenring & Walker—f
Lett Stephen—f l c
McFarland Wesley—l
Meixwell M J—f
Miller E S—c
Miller L F—l
Miller T E—f
Mohr H W & Son—f
Mohr H Y—l
Nagle David J—f c
Newhard J H—c
Ramsay J L—l
Ruch & Weaver—f
Schubert Wm—l
Sepp J W—f l c
Siegel & Smith—f
Smith & Michael—f
Troxell N L C—f l c
Truchses Harry E—f
Wasser W H—f
Webb James W—f
Yingling H B & Son—f
Ziegler Claud—f

ALTOONA

Akers & Decker—l
Brinkerhoff C E—l c
Craig James A
Craine W M C—f c
Forney E B—f
Geesey, Roy S & Co—f c
Henry W A

PA.—Altoona, Con.

Hicks Wm B—f c
Irwin Woods B—l
Keesey M R—f
Logan T M—l
McCartney John—l
Morris Chas—f c
Nicholson H L—f
Young E O—f

ARCHIBALD

Bishop Bros—f
Burke Tim—l
Caffery Mart—l
Cummings W T—l
Duffy M—l
Kearney Jas F—f
Mahady Mart—l
Munley John—l
Noon John—l
Philbin J—l

APOLLO

Gallagher J E—f l c
Jackson Chas G—f
McLaughlin R M & Co—f
Wolfe A S—f
Wray Ira J—f

ARDMORE

McCurdy J C—f l c

ASHLAND

Barron T F—f l c
Daley W J—l
Garner J C & Son—f
Lessig Jacob—f c
Williams & Gearhart—f l c

ASHLEY

Fenner Geo L—f c
Jones Iago—f
Linehan Patrick J—l
Vincent Fred—f
Wells S E—l
Williams Thos C—f l c

ATHENS

Decker P E—f
Hull C F—f
Sairs F G—f
Shaw L F—f
Tidd C W—f c

AUSTIN

Van Valkenberg Mary—l
Wandall F J—l

AVALON

De Noon R W—l
Nettrour Chas F—l
Wright B E—l

AVOCA

Clifford Frank—l
Dunlap Henry—l
Kane Wm—l
Lower G W—f
McDermott Patrick—l
McHale Thos—l
Rider Thomas—l
Rowe Wm—l
Sammon George—f

BANGOR

Buzzard E P—f c
Delp Saml E—l
Jones M H—l c
Jones R P—f
Kichline T J—f l c
Linaberry C S—l
Lindeman W H—f l c
Long J E—f
Mitchell I H—l
Speer & Reagle
Raesly S E—f
Thorman M J & Co—f l c

BEAVER

Anderson H D—l c
Bell D B—l
Bovard & Anderson—f
Harper & Hughes—f l
Hurst A C—f c
Singleton E H—f
Standley E M—l

BEAVER FALLS

Lewis O S—f l c
McCoy J D—f l c

BEDFORD

Cessna J Roy—f l
Gailey John W—f l
Lysinger Wm S—f l
Miller H C—f
Moore Ruth—f l
Reed Wm—f
Roberts J C—l

BELLEFONTE

Fenlon H E—f c
Gray John F & Son—f l c
Harper J C—l
Hunter R F—l
McCargar J S—l
Musser W H—f l c
Rankin W B—f l c
Walker Miles W—l
Woodring D W—f

BELLEVUE

Bowman A M—l
Bulger L M—l
Gregory Chas E—l

BENNETT

Bauer P J—f
Isensee Wm—f
Neuf Geo—l
Reed E L—f l
Sample H E—f
Young W A—f

BERWICK

Beshline Gideon—f
Evans J L—f
Evans J W—f l c
Jacoby L S—f c
Letteer O E—f c
McAnall & Co—f c
Smith Adam—f l
Thomas W—l
Vought W C—f c

BETHLEHEM

Borhek M A—f
Faust Jas D—f l c
Fink Wm J—f c
Funk D S—f
Haus Frank J—f
Hess Geo K—f
Lilly W S—f l
Leibert R W—f
Leibfried L F—f
Ott R B—f c

BIRDSBORO

Arters Wm M—l
Beidler Heber—l
Cross T Frank—f
Miller Scyler—l
Painter Horace—l
Sponagle John—f
Yocom & Bro—f

BLAIRSVILLE

Allen Chas—l
Clawson G L—f
Cunningham & Wiggins—f c
Graff F—f
Stitt W H—f
Wineman S G—f l c

BLOOMSBURGH

Brooke W H—f l c
Campbell D W—f l c
Dentler F D—f l
Lutz M P & Son—f l c
McKelvy C W—f l c
Maize J H & Son—f l c
Nagle C F—f l
Peacock S F—f l c
Vannatta Sade—f c
Whitney W R—f c

BLOSSBURG

Reese D W—l
Kehler & Reese—f
Smith F B—f l

BOSTON

Douglass W L—f l c

BRADDOCK

Baker & Oskin—f
Burd E M—l
Clifford J M—f c
Holland W J—f c
McAnulty R M—f c
McCune J T—f c
Mills J K—f
Nugent E D—f c
Oskin Wm—f
Rinard & Stewart—f c
Rueckert C J G—l
Schilling A A—f c
Sexton E G—l
Sheeky—f
Stroud & Harvey—f c
Stroup D W—f l c
Stokes C A—f c

BRADFORD

Bauer Robert—f l c
Boardman A M—f c
Brown A F
Butterfield W C
Costello T E—f l c
Finney L M—l
Healy D T—l c
Hooker C M
Gillis A
Paton & Wheeler—f l c
Slocum Frank—l c

BRIDGEPORT

Thomas Benj—f c

BRISTOL

Archer James—l
Booz Wm H—f
Bromley Jesse—l
Brooks Jas H—f l
Brown Edward—l
Bunting John—l
Gilkeson Franklin—f c
Gilkeson James—f c
Griffin John—l
Hellyer Maurice—l
James Howard I—f c
Laing William E—f
Leigh Edward L—l
Lovett J C—l
Maule John C—f
Moffitt Thomas F—l
Nilms Lewis—l
Phipps George S—l
Scott Chas E—l
Smith William—l
Stuckert John C—f c
Taylor David O—f
Wilson Charles—f l
Wright Charles—l

BROOKVILLE

Brown Bros—f l c
Eshbaugh Clyde—l
Galbraith T B—f l c
McGary H E—f l c
Pinney Mrs Jennie B—f
Reed John T—f l c
Shaffer W J—f l c
Stewart J B—f l c

BROWNSVILLE

Binns J Y—f l c
Bush J K—f l c
Garletts C C—f l c
Lenhart Geo W & Son—f l c
Lockridge L R—f l c
Snowdon H J—f l c

BUTLER

Abrams & Dale—f l c
Alexander Bros—f
Brandon J E—l
Carmichael J H—l
Crawford W F—l
Douglass C H—l
Evans Walter—f l c
Graham John—c
Hazlett & McCullough—f
Hutchison J W—c
Marshall J E—l
McBride & Woods—f
McJunkin L S & Co—f l c
McGaffic—l c
Miller Wm H—f l c
Purdum W M—l
Rumberger W F—f
Stewart & Boyer—f
Sutton D H—f
Turner W R—c
Voelker Wm—f l c
Vogeley Theodore—f l c
Walker & McElvain—f l
Wright M F—f

CALIFORNIA

Baker & Jackman Co—f c
Myers & Richardson—f l c
Underwood T J—f

CANONSBURG

Barnett G Lizzie—f
Black W C—f l c
Gowern J W—f
Isherwood Ernest—l
Kelso B M—f
McClelland L John—f
Reese T M—f

CANTON

Butler J B—f
Bullock C E—f
Cleveland E J—f l c
Knise G F—f l c

CARBONDALE

Baker W R—f
Bridgett John—f c
Couch Insurance Agency—f l c
Edwards & Campbell—f
Gardner M A—f l
Gehen Insurance Agency—f l c
Lathrope Ins. Agency—f l c
McDonough P—f l
O'Hearn J—f c
O'Malley J—l
Rees David—f l
Shannon J B—f l c
Stoddard Eugene—f l
Williams & Likely—f l c

CARLISLE

Boate John—l
Cornman W H—f
Dimm C H—l
Eckels John C—f l c
Eyler Wm M—l c
Gerhart Fred'k—l
Groome John C—f
Hoffer F H—l c
Humrich Chas F—f l c
Keeny Chas D—l c
Keeny J M—f l c
Kistler Jno—l
Liggett Clarence M—f

Lindsey E D—l c
Lindsey Herman—l
Logan W B—f
McCommon Miss Annie S—f c
Miller W E—f l
Minnich Chas O—l
Sellers B F Jr—f l
Shearer R E—f c
Shepler W H—l c
Smith J U—f l c
Sollenberger Geo A—l
Stock J C—l
Stock John—f
Vankirk J H—l
Wagner David—f
Ward H A—l
White Irwin J—l
Yates Allen W—l c
Yeats Elmer—l c

CARNEGIE

Bingham H R
Burgan R P
Evans Reese—f
Gill J—l
McMillan A W—f
Oswald Ende—f
Portman Edw—f
Reitze G—l
Rosser Geo—f
Sossong Wm—f
Stifter Frank—f
Walter L H—f
Walter W H—f

CATASAUQUA

Glick & Co—f
Jones Thomas—f
Koons A A—l
Koons A F & Son—f l c
Koons E C—f l c
Mehrle F J—f
Richter Geo H—f
Ulrich A N—f

CATANISSA

Kline C S—f

CENTRALIA

Curran B I—c
Footer W John—f
McHale P J—l
Ruddy J P—l
Tighe John—l

CHAMBERSBURG

Bollinger E E—f l
Boyd A J—f l
Ganoe H B—l
Gillan Arthur W—f
Gehr D O—f
Hoerner W S—f
Huber Samuel F—f
Hutton & Finney—f l
Keefer Wm R—f c
Linn & Harbaugh—f
Lloyd Ellis F—f c
McNulty B Howard—f l c
Minehart T Z
Orr C M—f l c
Orr Frank—f l c
Peters & Heintzelman—f c
Rice John D—f
Speer David—f
Strite J A—f
Wingert Isaac—f

CHARLEROI

Charleroi Real Est Agcy Co
Charles Eugene J—f
Co-operation Realty Co—f
Flickinger L P—f
Frye I N—l
Frye C O—f l
Hepler H C—f l c
Helpler J A—f c
McKean John C—f
Peoples Ins Agency
Risbeck George W—f c
Trew C R—f
Tylasky M J—f
Williamson T D—f

CHESTER

Crush Wm—l
Gray Annie Rulon—f
Guff Wm N—f c
Harvey George B—f
Jones Edmund—f
Lear & Worrilow—f c
Lees Thomas
McGahey C N—l
Mettler Franklin L—l
Mirkil John H—f
Morlock John—l
Palmer Charles—f
Simpkins Edward—l
Smith's General Agency—f c
Smith Lewis J—f
Sweeney & Clyde—f c
Taylor Wm—l c
Temple J H—f
Ward Wm Jr—f
Wier & Crowley—f
Witsil Horace—f

CLARION

Brown John F—l
Collner W F & Sons—f l c
Frampton B H—l
Laughlin S S—f l c
Kaufman M M & L—f l c

CLAYSVILLE

Irwin D K—f c
McLain & Co Jr
Noble J H—l

CLEARFIELD

Barclay John C—f l c
Chase E B—f
Fulford & Fulford—f
Hagerty & Sackett—f
Helmbold, Stewart & Hoover—f l c
Howells E A —l
Kennard Ernest—l
McGrath & Moore—f l c
Schurwig F F—f l c
Smith Brothers—f l c
Urey Frank & Bro—f
Zerby John—l

COATESVILLE

Martindale C P—f l c

COLUMBIA

Bruner Alfred—f
Fondersmith H A—f
Kauffman C C—f l c
Kilgore C M—l
Miller Daniel L—l
Shuman M S—f
Smith M I—l
Tripple J A—l
Young L S—l
Ziegler Mary—f

CONNELLSVILLE

Davis John—l
Donehoo Geo P—f l
Fuehrer Geo Co—f c
Gallagher J—l
Goldsmith Henry—f l c
Hood & Co S F—f l c
Kramer K K—f l c
Porter J D—f l c

CONSHOHOCKEN

DeHaven & Jones—f
Doyle J J—f
Evans Howard—l
Harrison F—l
Heywood H B & Bro—f c
Johnson J—l
Kennedy W L—l
Kirkpatrick A—l
Koch G W—l
Light & Potts—f
Meyers Wm F—f
O'Brien C—l
Rafferty Geo—l
Reppert Wm
Robinson John—l
Tracy H M—f

CORAOPOLIS

Anderson H—l
Baldwin Bros—f
Dunlap A M—f
Gug A D—f
McCabe J M—f
Neeley Geo S—f
Stevenson Chas H—f
Taylor Jas S—f

CORRY

Auer Harry—f l c
Coyle M F—l c
Davis J B & Son—f l c
Marsh W Ed—f c
Monroe C S—l
Nantes J O—f c
Palmer R E—l
Palmer R H—f l c
Postlethwait Wm—f l c

COUDERSPORT

Daniels Ins Agsy—f l c
Dinehart F E—l
Elliott B V—f l c
Potter M J—l
Stevens E C—l
Van De Boe C D—f l c

DANVILLE

Ammerman C V—f
Ammerman W H & Co—f c
Cormon Edw W—f
Derr Frank C—f l
Edmonson George D—f l
Edmondson H R—f l
Farmsworth Pauline—f l c
McCarren Frank—l
McClue Wm L—l
McCoy S A—l c
Miles, Peifer & Co—f l c
Phalen John—l
Sidler W L—l
Vincent Henry—f l c
Welsh Thos—f
Williams D R—f l c
Williams Wm J—f

DARBY

Hilbert W J—f
Patchell George—f
Swope & Sons—f c

DERRY STATION

Bennett H M—l
Bennett J A—f
Mowry D A—f l
Nicholson J M—f l
Utts Warner—f

DICKSON CITY

McPherson M—f l

DOWNINGTOWN

Carpenter J T—f
Carr J G—l
Connell John—f
Griffith & Son—f
Johnson Jos H—f
Ryan W P—l
White S D—f

DOYLESTOWN

Anders Asher K—f
Harris Henry O—f
James Henry A—f
James Irvin M—l
James Wynne—f
Johnson J Roy
Kelly Wm F Jr—f
Mason Wm—l
Metlar Geo W—f
Nightingale C R—f l
Wall Willis—f

DU BOIS

Bowersox J A—f
Cannon G W—l
Chrissman H S—l
Ford W R—f c
Fox A E—l
Hatten Walter—f l c
Neff Dorsey—f
Rodgers John A—f l c
Rodgers Chas W—f l c
Seyler J K & Co—f c
Shaffer Bros—f c
Shaffer & Gleason—f l c
Stockdale Geo A—f l c
Titus B C—l
Vosburg E Fred—f l c
Watts Thos—l
Wischmeyer W A—l
Woodering Gideon—c

DUNCANNON

Kline M E—f l c
Noss George B—f
Pennell George—f
Pennell Frank—f
Rife R Jones—f

DUNMORE

Boland F E—f
Gilligan John J—f
Wahlers August—f

DUQUESNE

Black Howard L—f
Conlin J A—f
Conlin M G—f
Gerdts F—f c
Goldstrohm Chas F—f
Granger W L—f
McConnell J G—f c
Pitts Arthur B—f

EAST CONENAUGH

Brallur W J
Cooney H J

E MAUCH CHUNK

Apple Chas A—l
Corkill Chass—l
Lindermuth Theo—l
McGinley John L—l
O'Donnel John A—l
Reiley James—l
Whitehead James E—l

EASTON

Brunner & Brunner—f l c
Buckley & Co—f
Clemens & Pearson—f l c
Conklin & Co—f l c
Cunningham John—l
Deichman & Son A S—f l c
Ealer Geo J—c
Flemming Geo D—f l
Francisco W R—f
Hackett & Chidsy—f l c
Kichline Geo—f
Koch & Bro H T—f
Kolb Reuben—f
Lawall E S—f l c
Lennox Geo—f
Lerch R H—l c
McKeen H & Son—f l c
Meyers & Yeager—f l c
Oldt C F—l
Richards A N—f l

PA.—Easton, Con.
Shawde E H—f
Shimer Frank G—f c
Snyder & Brown—t
Stewart Frank W—f l c
Stout Isaac L—l
Tonkin Wm—l
Warner Jos H—l f c
Werkheiser M F—l c
White Wm L—l

EDWARDSVILLE
Thomas Wm R—f
Williams F—f

ELLWOOD CITY
Bingham F L—l
Brown Phil—l
Butler Roy—f
Cunningham L—f
Dends Saml—f
Fisher George—l
Francis & Johnston—f
Henderson Brand—c
Johnston Howard R—l
Liebendorfer H F—f
Ramsey W K—l
Patterson Ellis—f
Phillips E H—f
Todd R A—f

EMPORIUM
Grant Allen—f
Hackenberg Wm—f c
Haupt H O—f
Judd F G—f l c
Leet F D—f
Walker Geo Jr—l
Wells E T—f

EPHRATA
Buch J W—f
Engle F E—f
Erb S B—f
Eshleman J W—l
Evans Jos T—f
Frankfort H G—l
Hershey Mr—f
Lefever D B—f
Royer John—l
Stemmetz H E—f
Weaver S L—f
Yeager C S—f

ERIE
Ackerman Harry—l
Allison R J—l
Austin Chas F—l
Bailey J A—l
Baker S M—l
Bankson W L—c
Baumbach C H—l
Barger G E—l c
Bauchard Chas H—l
Benson Paul A—c
Brooks C—c
Brown C D W—l
Brown John F—l
Betts G Edgar—l
Dench C R—f c
Dickey Jas M—l
Downing J F—f
Downing & Flickinger Inc—f l c
Drown S H—f c
Eichenlaub E J—f l
Frank & Hill—f c
Gebhardt G J—f
Hagenlocher Chas—f c
Hamberger John & Son—f c
Harper & Russell Co—f l c
Harper W W—l
Hayes C B—f
Hemphill T M—f c
Howell R H—l
Jackson F T—c
Lowry Frank E—f c
Miller John—f l c
Minnig C J—c
Morrison A G—f l c
Mosher W K—l
Munger H L—c
Roberts M B—c
Roberts R L—c
Schlaudecker Frank & Son—f l c
Scobel S M—c
Scott Walter & Co—f c
Sobel Co Isador—f l c
Stachowski L—f
Steuben E A—f c
Sternberg R H—l
Uhler F B—l

FREEPORT
Boyd Wm
Clark S F—l
Findley & Taylor

GALETEAN
Martin R T & H D—f c

GALLITZEN
Brickner M—l
Glass M J—l

GETTYSBURG
Dougherty & Hartley—f
Elliott James—f

Established 1866
E. L. WADSWORTH & CO.
INSURANCE
30 East Ninth Street, Corner French, ERIE, PENN.
Northern (London); Liverpool & London & Globe, (Liverpool); Royal, (Liverpool); Westchester, (New York); Virginia Fire & Marine, (Richmond); London & Lancashire, (Liverpool); Spring Garden, (Philadelphia); Phoenix, (Hartford); Girard Fire & Marine, (Philadelphia); Phoenix, (London); Saint Paul Fire & Marine, (St. Paul); Royal Exchange, (London); Queen of America, (New York); National, (Hartford); Jefferson, (Philadelphia).

EVERETT
Barndollar N D—f l
May Geo B
Richey Geo W—f

FORD CITY
Ivory & Sons A L—f l c

FOREST CITY
Bonham E W—l
Gager D H—l
Gelder F T—f
Maxey W V—f
McDonald John—f l
Painter Jos H—f
Walsh M J—f

FRACKVILLE
Anstock C L—f
Evans E David—l
Drew Robert—c
Hartsog Chas—f
Hicks Roy P—f
Lawler D John—l
Reed M Thos—f
Reich A R—f

FRANKFORD
Wright Jos—l

FRANKLIN
Daubenspeck G A—l
Findlay & Fleming—f l c
Fry G B & Co—f l c
Galbrath Chas R—f l c
Hayes Clarence Y—l
Lamberton Harry—l
McRea & Rowlands—f
Officer F W—l
Smith C E & Son
Smith Henry W—f l c
Wilson—l c

FREELAND
Carr John M—f
Drasher Stephan—l
Hanlon John B—l
Hayes Mrs John D—f l c
Maloy J J—l
McBrearty John—f
McCarron Wm—l
McGlaughlin Frank—l
O'Donnell A J—l
Regan Jas M—f
Slattery Thos—l
Grenoble I J—f
Schick J L—f
Stallsmith J Frank & Co—f
Weaver E A
Winter Martin—f l c

GILBERTVILLE
Krame G J—l

GIRARDVILLE
Beddell Ben B—f
Carey A J—l
Coon Thos L—l
Granger Arthur—f c
Green Robert—l
Hamlin Irvin—l
Lavells John—f
McGinnis Harry & Bro—f c
Mirvine Harry
Selgrade John Jr—l
Weller Henry J—f c

GLASSPORT
Bottomley J C—f
Chester F J—f
Coursin G W & Son—f
Kelly P J—f
Phillips Chas—f
Pitts Jas H—f l

GREENCASTLE
Clippinger C H—f
Davison W R—f
Fletcher L H—f l
Light J H—f l
Patton W J—f
Ruthrauff Miss Lilian—f
Saiter A F—f

GREENSBURGH
Bair & Lane—f
Bierer E K
Blose Benj—l
Caldwell S W—f
Clark Jno E—f
Flannery & Weldin—f
Greensburg Realty Co—f
Griffith E C—f
Kuntz & Lowdermilk—f
Llewelyn O M—f
McWilliams & Wirsing—f
Menocker Frank—l
Naley & McConnell—l
Pletcher William—l
Potts D A—f
Sarver Geo S—f
Shearer Ed
Vance Glenn G—l
Watt & McDowell—l

GREENVILLE
Batteizer F A—f
Beatty Thos—l
Bond M M—f l c
Burnett Q J—l
Carberry Y A—l
Downs S D—l
Field F F—l
Gillespie S A—f l c
Hoomer H C—f
Kane Martin—f l

HAMBURGH
Bear Geo W—f l c
Hoffman Sol K—f
Miller Ed J—f
Nies R B—f
Raubenhold W M—f
Zettlemeyer Geo W—f

HANOVER
Bair G Milton—f l
Bange H M—l
Bishop Edwin—l
Kling Amos—f
Brough John—f l c
Chrostwaite Thos F—f
Fischer J W—f
Kling Amos—f
Miller John B—f
Miller & Geiselman—f
Stark Geo W—f l c
Trimmer Miss Carmen A—f
Wirt Chas B—f c
Witmer Isaac—f

HARRISBURG
Adler Charles—f c
Affleck & Co—f c
Batdorf I—l
Balsbaugh H W—f c
Balser & Son—f
Bird & Nickey—f c
Bishop W O—f c
Bowman D G—f c
Brighthill & Carroll—f
Bretz H M—c
Brinton Packer Co—f
Buck C—l
Bushnell W F—f c
Bushnell W H—l
Carl Robt A—f
Caveny S B—f l
Cook Robt F—f
Crammer E W—l
Cullmerry G L—f c
Daniell J F—l
Dare E O & Son—f c
Dapp J F—f
Day R H—f l c
Driscoll W H—f
Dunkle Bros—f
Eaton J F—l
Eby B F—f
Eckenrode John W—l
Essick W S—l
Etter George E—f
Fager E J—f l c
Flynn W M—f l c
Fought Miles A—f
Freeburn H H—f
Friedman S—f
German J W—l
Gipple J E—f
Girvin O R—f
Grove J L—f
Hammond & Bailey—f l c
Heathcote J—l
Heisler M L—f c
Hershey C M—f
Hoffman R W—f
Holler A L—f
Jones J P—f
Leib Frank R & Son—f c
Liesmann F W & Son—f
Maloney J H—f c

Mateer R B—f
McBlain W G—l
McCormack J L—c
Mead & Pittman—l
Miller Bros & Baker—f
Miller & Long—f
Miller I—l c
Moore A C—c
Morrison J R—l
Musser J H—f
Nicholas J B—f
Oliver D—l
Orcutt C H—f
Orth Henry C—f l c
Page & Page—f

C. VERNON RETTEW
GENERAL INSURANCE
901 N. 3d STREET
HARRISBURG, PA.

Robison W M—f
Rockafellar T B—f
Roddy & McWilliams—f
Rohrer J F & Son—f
Seibert G A—f
Sheafer H J & Co—f c
Suydam Franklin—l
Swengel A W—f l
Teats D A—f
Wengert W A—f
Wert A A—l

HAZELTON

Andruzzi Frank—f
Benner Ezra A—f
Benner Wellington—f c
Biscombe B—f l c
Bonner John—l
Breihof D B—f
Cannon Frank—f
Costello Eugene—f l c
Dryfoos Harry—f
Fallon Peter—f
Fichter G P—f
Fierro John—f
Gallagher John—l
Gorman J B—f
Gough John J—f
Harris Phil—f l c
Heideneich Bros—f
Helms C E—f l c
Hill C F & Son
Hill C Willard—f l c
Hughes J J—f l
Jones Joseph H—f
Jones S E—f
Lahm Jacob H—f
Long M—f c
McAllister A T—f
McAvoy W M—f
Maus Chas—f
Maus Albert—f
Mulhall John J—f l c
Perry R P—f l c
Pippert Harry—f
Powell W M—f l
Rielly David—l
Sacco Frank—f
Schumacher J F—f l
Schutter John & Son—f
Sherman A E—f
Taylor & Clark—f l c
Thomas Frank—f l
Whittaker T J—f
Wilhelm John—f

HOLIDAYSBURGH

Ackers John T—f l c
Cliber J W—f l c
McFadden H A—f l c
Smith Wm A—l c

HOMESTEAD

Bainbridge Jno W
Beedle Bros—f
Crawford D J
Giles Geo W—f l c
Hobson C R—f c
Homestead Realty Co—f c
Jacobs George—f c
Jones & Mort—f l
Kuhn A J—f l c
Kuhn James C—f
McCleery G W—f
McClure M L—f
Maloney John—l
Miller J Clyde—f
Mulhearn Thos—l
Oeffner Lawrence—f l c

HONESDALE

Baker W W—l
Bigart C L—l
Bryant A T—l
Dodge Chas El
Dodge & Buel—l
Farnham F C—f
Freeman Jefferson—f
Kraft & Conger—f l c
Robinson J B—f l c
Schenck W P—f
Stone W H—f
Tolley F J—l
Tingley Henry—l
Welch J N—f c

HOUTZDALE

Boulton Harry—f
Gorman John—l
Hennessey P F—l
McGrath John B—f
Scollins John—f

HUNTINGDON

Dunkle J C—f
Isenberg Frank M—f c
Jackson J C—f c
Miller R Allison & Son—l c
Nophaker H W—f
Orbison R A—f
Port J Clyde—f c
Shaffner Martin L & Son—f c
Simpson J R & W B—f l
Swigart Harshberger & Co—f l c
Woods James S—f c

INDIANA

Beans Ins Agcy—f l
Edwards T L—f
Guthrie S W—l
King J R—f l c
Marshall G M—l
Neff W S—f
Parnell & Cowher—f l c
Stewart & Cunningham—f
Thompson Mrs M M—f c
Timberlake & McLain—f
Wilson Willis—c

IRWIN

Datz Chas H—f
Davis & Patrick—f l
Difenderfer M—l
Gallagher & Gress—f
Irwin Realty Co, The—f l c
McCabe J P—l
Schade Adam—f
Wilson John—f l c

JEANNETTE

Best John—f c
Bethune A L—f c
Cribbs James C—f l c
Curry E C & Sons—f l c
Kelly & Martin—f l c
Schaeffer H S—f l c
Shuster & Ringer—f l c

JENKINTOWN

Argue A K—f l c
Blair D R—l
Cottman W F—l
Kirk Edwin—f
Lukens J W—l
Lutz R A—l
McCann W H—l
McCann Geo H—l
Mather Chas—f
Needham B C—l
Nightlinger Benj F—f
Petersen L—l
Renner A B—l
Ruddach J W—f
Siegrist Chas A—l
Smith H—f
Trank J G—f

JERMYN

Avery J G—l
Depew Frank L—f
Dunn Geo S—f
Mullaly Patrick—l
Stocker Frank R—c
Williams Job—l

JERSEY SHORE

Doane & Boswell—f l
Martin James—f
Staver M L—f l c
Williamson Clate—f l

JOHNSONBURG

O'Donnel & Smith—f l c
Cunningham J H—f c
Secrist W I—f l c

JOHNSTOWN

Baumer Herman—f c
Benford Harry H—f l c
Blanch & Benshoff—f
Carter Jno W—l
Cauffiel Joseph—f
Comer & Co—f
Cox Mrs Jane—f
Crofford Dan'l—f l c
Felt E T—l
Ferrell S A—f
Heilman J A—l
Krise & Ott—f
Kyle D G—l
Mardis J S—l c
Millspaw G W—f c
Ogle & Walters—f c
Opperman H L & CO—f l c
Ream & Hibner—f c
Roberts & Byron—f
Sechler & Akers—f
Stenger John—f
Swengle W W—l c
Watkins Bros—f
Woodring H R & Co—f c

KANE

Halliwell G W—l c

KINGSTON

Marcy W J—f
Multer H W—l
Van Horn H W

KITTANING

Arnold H A—f l c
Aye Augustus—f l c
Burns George—f l c
Fox & Stone—f l c
Hilliard Jesse—l
Leard C K—f l c
Painter Bros—f l c
Pollock—f l c
Putney H E—f l c
West Geo—f l c

KNOXVILLE

Hitchcock A B—f l c
Bean Forrest—f l

LANCASTER

Atkins Frank J—l
Bausman J A—l
Bausman S D—f c
Breneman H R—f l c
Cochran & Heinitsh—f
Dehaven & Butts—f c
Eaby Joel S—f c
Eckenrode & Myers—f l c
Engle & Hambright—f
Fehl J W—f c
Forney J G & Co—f
France I—l
Groff Lemuel L—f
Harnish Thomas J—l
Heidig & McGovern—
Herr Allen A—f c
Herr I H & Bro—f l
Howell Henry N—f c
Kauffman R John—l
King Chas H—f
Landis A V—f c
Lichty C V—l
Metzler John H—f
Peoples John B—l
Raub I Galen P—l
Reinockl Aug—l
Reynolds George N—l
Rife Jere—f l c
Shirk & Strickler—f
Stackhouse D P—l
Trimmer G A—l
Wenger D H—f
Widmyer & Prangley Co—f c

LANSDALE

Addison C R—f
Beidler H H—f l c
Fretz H M—c
Johnson A D—f
Miller Chas H—f l c
Place J W—f
Schultz Daniel S—f
Steer Frank—f c

LANSDOWNE

Freeborn W P—f c

LANSFORD

Lauer John E—f l
Lewis Fred—f
Scott E E—f
Scott L C—f
West D C—f

LATROBE

Albert C C—f l c
Allen Exchange—f l c
Allen John C—f l c
Bitner G A—l c
Freeble James L—f l c
Harris H E—l c
Hays Elmer J—f c
Hughes James T—f l c
Kline J T—l
Lohr R G & C C—f
Miller S H—f l c
Morley W D—l
Pepperday John J—f
St. Clair Steele B—f l c
Saxman C W—f
Saxman A G—l c
Toner & Chambers—f c
Veigle W W—f
Walton Charles E—l c

LEBANON

Atkins Harry T—l
Backley J L—l
Behney Geo—l
Bentz S H—f l c
Burkey Thos J—f
Cox E—l
Gallagher H C—l
Hain D W—f
Hauer Peter—f
Henry W—l
Hoverter A J—c

PA.—Lebanon, Con.

Karmany D M—f
Krause Joseph—f l c
Maguire J W—f l c
Meyer S T—f
Miller J Henry & Co—f l c
Nitrauer & Hartman—f c
Rank & Walter—f
Rife C M—l
Seltzer John H—f
Shaak W E—f
Shindel Case & Taylor—f l c
Spangler M P—f l c
Towson H F—l
Wenzel D W—l
White Harry—l

LEECHBURG

Morris Clarence O—f l c
Rowe E H—f
Thomas Howard—f
Trout Judson—f l
Van Giesen T L—f
Wray H H—f

LEETONIA

Marshall N E—c
Mellinger D W—l
Warren Wm E

LEHIGHTON

Arner J F—f l
Ash Wm E—f
Fritzinger J M—f l
Gray Geo E—f
Graul P M—f
Hauk C A—f
Horack G—l
Keller John—l
Kennel H B—f l
Marthimer Ralph—l
Miller L S—l
Seaboldt Howard—f l c
Walch N T—l
Zern E G—f l

LEWISBURGH

Butler L T—f c
Darlington R M—l c
Follmer W R—f
Getz D H—f
Halfpenny T E—f
Halfpenny W S—f c
Linn P B—f
Spyker H E—f
Van Valzah J W—f
Walls W C—f
Wolfe C J—f

LEWISTON

Aikens W H—f
Barger E E—f
Bell G H—f c
Orr Allen A—f l c
Rodgers Andrew—l
Settle W S—f
Snyder & Cooper—f
Wren & Eckbert—f l c
Zerbe C A—f l c

LITTLESTOWN

Mayers C H—f
Smucker A & Son—f l c

LOCK HAVEN

Culp G E—f
Gearhart C R—l
Gearhart & Co—f l c
Good D F & Bro—f l
Logue A E—f l c
McCormick A W—f l c
Satterlee H S—l c
Satterlee & Shaffer—f c
Scott R J—f l c
Shaffer G P—f c
Smith J C—f c

LUZERNE

Parry Wm J—f
Johnson H C—f

LYKENS

Long A C—f
Lebo Edward—f
Miller J M—f c
Voss F H

MAHANOY CITY

Davis Nelson T—f l c
Filer Elisha Jr—f
Gallagher James—l
Goyne John—l
Heiser R L—f l c
Lawler John—l
Reing C P—f c
Walsh W J—l
Wyatt Robt—l c

MANAYUNK

Finer Chas—l

MANHEIM

Stroh J B—f l c

MANSFIELD

Elliott J A—f c
Hoard Joseph S—f l c
Husted W D—l
Stout John T—l
Whitcomb Ray M—f c

MARIETTA

Brandt J L—f
Cameron Simon B—f c
Rich Henry S—f l c

MAUCH CHUNK

Barber L H—f c
Boyle J A—f
Craig & Loose—f
Leisenring L F—f
Pursell D E—l
Pursell & Dode—f l c

MAYFIELD

Daley Patrick—l
Walsh M J—f
Mendelson S—f

McADOO

Dailey E J—f
Jones David B—l

McDONALD

Alton J T—f
Campell G S—f
Charlier J J—f
Cochran A B—f
Conley M R—f
Deloche Victor—f
Donaldson J E—f
Madgwick Wm—f c

McKEESPORT

Campbell A B Co—f c
Cunningham W H—f c
Dahlstrom C F & Co—f
Fife W G & Son—f c
Gardner T D—f l c
German Harry V—f
Haben James—c
Harrison F G—f l c
Jenkins Jas J—f c
Koch Peter—f
Lewis Thos—f
Loeb Simon F—f
Lysle George H—f
Mansfield W D—f c
McCarty R L—f
Morgan L N—f
Myers Harry—f
Peterson Wm—c
Realty Co The—f c
Repper W D—c
Scott Wm D—l
Shaw C N—f

Sieber W & Son—f
Stewart Scott M—f
United Real Est Co—f c
White Jas J—f

McKEES ROCKS

Bryant James—f
Carter Chas A—f
Davis Geo S Co—f
Engel Chas F—f
Gast William—f
Hall J M—f l
Johnston R C—f l
Mayes J W—f

MEDIA

Corlies Wm H—f
Baldwin J Richard—f
Rhodes F B—f

MEADVILLE

Adams R C—f
Barrett & Logan—f
Culbertson, Gelvin & Jackson—f l c
Dake Frank—l c
Dilley Elmer—f c
Everett F V—l
Holton George L—f
Leberman Arthur V—l
Leberman & Grove—f l c
Leslie James—l
Mallery J H—f
Oaks A G—l
Oster A G—f
Phillips G W—f c
See, Cyrus-Land—c
Stolz Otto—f c
Wenz Philip—f

MECHANICSBURG

Adams Walter—f
American Realty Co Inc—f l c
Asper Jessie—f l
Gardner E C—f
King Ira F—l
Lloyd Geo E—f
Mohler H S—f c
Mumma F S & Son—f c
Orris T D—f c
Reeser John—f
Wester W B—l

MERCER

Bell John W—l c
Clausen A M—f l
Law C J—f
McKay G H—l c
McLelland H G—f l c
Morrow Wm L—c
Orr Robert—f l c

MEYERSDALE

Black J H—l c
Cook W B Son
Lichty E M—l

MIDDLETOWN

Fisher H S—f
Hoffman H C—f
Hutchinson C H—f
Irvin Etter P—f
Kennard W J—f l c
Metzgar J W—f
Nattress Otto—f
Neye S S—f
Schreiner W G—f
Yetter S L—f l c

MILLERSBURG

Bowman S S—f
Herrold Wm—f
Rowe J H & Sons—f c
Woodside R E—f l c

MILVALE

Bauer J P—f
Beuthner R E—l

Reed E L—l f
Young W A—f l

MILTON

Belford R L—f
Davis & Heinen—f l c
Galbraith W B & Son—f l c
Gauger H—f l c
Hastings & Hastings—f l c
Marsh C N—f c
Paul Edwin—f
Reber F M—f l c
Ringler H—f l c
Shearer J O—f l c

MINERS MILLS

Bevan Daniel—f
Boylan Patrick J—l
Finn Thos H—f
Kane Michael—l
Manely Anthony—l

MINOKA

Mulkerin O J—l
O'Malley J B—f

MONESSEN

Bumer Frank—f l c
Duvall Chauncey S—f l c
Luce Bros
Monessen Sav. & Trust Co—f l c
Newcomer & Wolt—f l c
Shuster & Reed
Steen & Dills—f c

MONONGAHELA

Alten W F—f l c
Budd Thomas—l
Chattaway Arthur—l
Ellwood R L—f
Hamilton T A—f
Robinson Robt—f
Warne M S—f
Williams R & Son—f

MONTROSE

Beardsley Joseph R—f l c
Titsworth & Son—f

MOUNT CARMEL

Bergstretsser S E—f
Bolten & Magennis—f
Dondero Louis—f
Goldsmith Isaac—f
Hughes D M—f
Kauffman J B—f l c
Kehler D W—f
Kline Ruben—f c
Lord & Amour—f
Smith James N—f
Tobias Ray—f
Vaught P A—f

MOUNT JAY

Ricker S A—f
Zeller C H—f l c

MOUNT OLIVER

Saitz John F—f
Wagner Wm C—f

MT. PLEASANT

Hunter J W—f
Kalp J Loyd—f
Morrison W F—f l c
Stevenson Bros—f

MYERSTOWN

Gockley H S—f
Gockley S—l
Moyer J J—l
Noll W J—l
Woolison W—f c

NANTICOKE

Barrall Chas—
Brader J C Co—f

ARROTT & HAWLEY INSURANCE AGENCY

431 WALNUT STREET, PHILADELPHIA

Representing for Fire Insurance the Following Companies:

German American Insurance Co., N. Y.
Rochester German Insurance Co., N. Y.
Pittsburg Underwriters, Pittsburg
Calumet Insurance Co., Chicago
Northern Assurance Co., London
New York Underwriters Agency
Old Colony Insurance Co., Boston
Camden Fire Ins. Ass'n (Suburban only)

SUBURBAN GENERAL AGENTS

NEW JERSEY AND PENNSYLVANIA

Pittsburg Underwriters, Pa. Humboldt, Pittsburg Allemannia, Pittsburg

Marine and Transportation Insurance, Automobiles, Floaters, etc.

Federal Insurance Co., N. J.

CORRESPONDENCE WITH OUT-OF-TOWN BROKERS SOLICITED PROMPT ATTENTION

'argo C S—f 1 c
alen Oplinger—f c
iriffiths David—f
ayne Wm J—1
noll Geo T—f
ensyl D S—f 1

NATRONA

orpanty A—f
ianandise O J—f
atrona Realty Co—f
ravis & Co—f 1 c

NAZARETH

eck W E—f
ope Geo W—1
erman Wm—1
uth Frank—f
erehenthal Reuben—1
aus A R—1
och C E—1 c
iubach John—f
aus J J—f
einheimer J R—f
yfried C—1
orer E L—1
eil T O—1 c
egler H F—f

NEW BRIGHTON

itsch G E—f
adshaw Chas W—f
Pherson Geo R—f c
omas E H—f
lson William W—f

NEW CASTLE

rr Geo Jr—1
nd G C—f c
chanan L M—1 t c
lahan S J New York
.ife
rk W D—f c
nelly E F—f c
y Smith & Jett—1
igherty W T—f
ke J E—1
hane C P—f
ott W A—f
glish & McConnell—
en O H P—f
er J & Son—f 1
rington & Northdruff
1
s J P & Co—f c
st J W—1 c
nelly J F P—f
x & Morehead—f c
rence Realty Co—f c
r G S—f c
ride Q A—f c
racken S A—f
ready C A—f
opolitan Life J Wil-
is Supt
rer E W—1
er H G—f c

O'Brien E J—f
Phillips E E—f
Platt & Marquis—f 1 c
Prudential Ins Co
Ranney C W—f
Rhodes S J—1
Sheehy John Y—f c
Sherritt J H—f c
Stewart W S—1

NEW KENSINGTON

Alter W R—f
Baxter E J—f
Bellman Robt H—f
Mainwaring M H—f
McCowan W C—1
McGeary J M—f
Shepard R G—f
Snyder A H—f c
Steiner Bros—1
Sullivan D B—f 1
Sullivan Jerome—f 1
Walley Harry C—f

NEWPORT

Diven R W—f
Frank G H—1
Keim Z T—c
Stephens J C F—f
Tressler H L—f
Zinn Frank H—f 1 c

NORRISTOWN

Brown, Cloud & John son—f 1 c
Coleman & Wonsetler—f 1 c
Egbert & Groff—f c
Gotwals & Beyer—f 1 c
Magee D I—1
Ralston Geo R—f
Robert Geo W—f c
Smith Z T—f 1
Shoemaker M H—f 1 c

NORTHEAST

Beecher I T—f
Cushman L C—f
Graham C G—f
Hampson G A—f
Hill C C—f 1 c
Johnson C U
Nichols F R—f

NORTHUMBERLAND

Bright Wm R—f
Colt John E—f 1 c
Dodge Chas H—f 1 c
Lanterstein Ben—f 1 c
Smith S S—f
Tierney M P—f 1

OAKMONT

Marshall James—f c
Tiers La Rue—f
Witherspoon J M & Son —f

OLD FORGE

Broadhead Samuel—f
Holland Daniel

OLYPHANT

Belsh Wm C—1
Burke Wm—1 c
Davis J J—1
Fendick Arthur
Fitzsimmons P—1
Hathaway C M—f
Komora John—f
Kovac Shandoah—f
Lennon John A & Co—f
McGowan M J—f
McKelvey William—f
O'Maly M P—f
Ready G P—1
Tackney Hugh—1
Taskney Owen—f
Wodley Thomas E—1

OSCEOLA

Baird Arthur W—c
Charles Henry—f
Jones Geo E—f 1
Maler A—f 1
McCarthy Michael—f

OXFORD

Burns J d—f
Evans & Taylor—f
Ramsey J E—f c
Stubbs D A—f
Taylor D M—1
Walker Milton—f
Worth H S—f

PARKER CITY

Fleming B F—f 1 c
Fleming L—f 1 c
Findlay A Y—f 1 c

PARSONS

Cox Patrick & Son—1
Reese A D—f

PATTON

Langbein Geo H—f
Mellon & Calahan—f
Parnell Cowher & Co—f 1 c
Youngquist P AJ1

PEN ARGYLE

Harding Thos J—f c
Martin Isaiah—f c
Masters William—f
Palmer T F—f
Rowe John—f
Smith C M—f
Werner J H—f 1

PHILADELPHIA

Adams Herbert K—1
Addis L M—f
Alexander L H—c
Allen Wm W & Son—f 1 c
Amos W J—1
Anderson W S—f
Arnold & Wannemacher —f c
Arrott & Hawley Ins Agency—f
Ash John M Jr—c
Ashbrook W A—1
Atherton G Edward—1
Atwood M S Jr—1
Bareford Saml M—c
Barnes & Gibson—f
Beatty H E—1
Benedict R R—c
Biletter H—f
Billington, Hutchinson & Co—f c
Birdsall J T—f
Bonfoey L P—1
Bosbyshell Oliver M—c
Bourne & Durham—1
Bowen B R—1
Boyer C H—c
Bradway Wm L Inc—f
Branch C S V—1
Bray & Buser—1
Breithaupt H A—f c
Brown Henry W & Co —f

J. HOWARD BROWN & CO.

328 WALNUT STREET

German Alliance Ins. Co.; Mechanics Ins. Co.; Fidelity-Phenix Ins. Co.; Dixie Fire Ins. Co.; Calumet Ins. Co.; Monongahela Ins. Co.; Hawkeye Ins. Co.; Milwaukee German Fire Ins. Co.

LICENSED EXCESS BROKERS

Brown J Carr—1
Buckman J W—f
Burns J E—1
Caraher E J & Co—f
Carr Frank W—1
Carr J B & Sons Inc—f 1 c
Carroll W G—1
Cassebaum W L—f
Castle C E—1
Cavender John C—1
Chambers C H—c
Chambers R S—c
Chapman & Oliphant—1
Chase & Bates—f
Clancy J—f c
Clark Austin—1
Clarke J H—1
Coleman & Wonsetler—1
Collin Martin—1

WAGNER & TAYLOR CO.

422 WALNUT ST., PHILADELPHIA

REPRESENTING

AGRICULTURAL INS. CO.
AMERICAN CENTRAL INS. CO.
DETROIT F. & M. INS. CO.
EQUITABLE F. & M. INS. CO.
FIDELITY UNDERWRITERS
NATIONAL LUMBER INS. CO.
ST. PAUL F. & M. INS. CO.
DELAWARE INS. CO.
UNITED FIREMEN'S INS. CO.
SUN INS. OFFICE
SCOTTISH UNION & NATIONAL INS. CO

SUBURBAN TERRITORY

AGRICULTURAL INS. CO.
AMERICAN CENTRAL INS. CO.
DETROIT F. & M. INS. CO.
EQUITABLE F. & M. INS. CO.
NORTHERN ASSURANCE CO.
ALLEMANIA INS. CO.

AUTOMOBILE DEPARTMENT

ST. PAUL F. & M. INS. CO.

SPECIAL ATTENTION GIVEN TO OUT OF TOWN ACCOUNTS

PA.—Phila., Con.

ROBT. M. COYLE & CO.

AGENTS

Hamburg-Bremen
Liverpool and London and Globe of N. Y.
Boston Ins. Co.
Merchants of N. Y.

423 WALNUT STREET

Corbin & Goodrich—c
Cressey Kendall P—f
Creth & Sullivan—f
Crittenden & Swope—f
Crosson F J—f
Curtin & Brockie—f c
Curry Wm—c
Davies Herbert—f c
Deane E V—l
Donahue J W—c
Donaldson Francis A & Son—f
Doriss & Swan—c
Dowdy J M—l
Downes F A & Co—f
Doyle Jos—f
Drake Arthur H—f
Duffy John J—c
Dugan, Richmond & Patton—c
Dunlavey C A—l
Durban E J & Co—f
Earle Albert B—f
Elliott H G—c
Ellis Eugene R—l
Emerson W S—l
Fansler & Hoffman—l
Firner Chas—l
Fish A F—c
Fisher Jas A—f
Fisher W G Jr—f c

CHAS. T. EVANS

Agent and Broker

REPRESENTING

CONTINENTAL, N. Y.
WESTCHESTER, N. Y.
CONNECTICUT, HARTFORD

CONTINENTAL CASUALTY COMPANY
428 Walnut Street
CHICAGO

Fitts J O—l
Fitzerald Chas J—f
Flint A C—c
Flint P A—c
Foran John J—f
Foster T C—f
Fouse G L—l
Fox J R
Fuller C B—c
Gaffney J W—l
General Ins Brokerage Co—f
Gibboney & Bialy—l
Gillingham Harrold E—f
Ginther Francis S—c
Given Alex W—f
Glenn Jas H—l
Gore Chas J—c
Gronquist C—l
Gumpert W E—c
Hahl Wm H—l
Hammer F E—l

EXCEPTIONAL FACILITIES OFFERED TO BROKERS AND AGENTS

CLARENCE A. KROUSE WALTER A. MUNNS

CLARENCE A. KROUSE & CO.

GENERAL INSURANCE AGENTS

325 Walnut Street, Philadelphia, Pa.

PHILADELPHIA FIRST AGENCIES

Hudson Underwriters of N.JY. William Penn of Pa. Washington Fire Queen City

EASTERN PENNA.—SOUTHERN NEW JERSEY

Firemens of New Jersey
Springfield F. & M
Teutonia, Allegheny
Washington Fire
William Penn, Pa.
Queen City
Continental of New York
Phoenix of Connecticut
Hudson Underwriters, N. Y.
Peoples National
Hawkeye
Concordia
Western of Pittsburg
St. Paul F. & M.
Franklin of Philadelphia
Granite State
Jefferson
Humboldt
Norfolk

ATLANTIC COAST PROPERTY A SPECIALTY

Automobile Agents for the St. Paul Fire and Marine Insurance Company

HARROLD E. GILLINGHAM

Philadelphia Agent for

Providence Washington
Caledonian-American
Albany
Keystone Underwriters
Concordia
Ben Franklin
Union of Pittsburgh
Birmingham

Manager Suburban Department

Providence Washington Insurance Company

Bucks, Chester, Delaware and Montgomery Counties of Pennsylvania
Camden, Burlington and Gloucester Counties of New Jersey

General Agent Eastern Penna. Department

Birmingham Fire Insurance Company of Pittsburgh

Automobile and Motor Boat Policies Issued

430 WALNUT STREET :: :: PHILADELPHIA, PA.

PLATT, YUNGMAN & COMPANY

GENERAL INSURANCE

434 WALNUT STREET PHILADELPHIA, PA.

REPRESENT THE FOLLOWING COMPANIES

SUN, England
HOME, N. Y.
SPRINGFIELD, Mass.
FIREMAN'S FUND, Cal.
PHILA. UNDERWRITERS, Pa.
PHOENIX, Conn.
PETERSBURG, Va.
ALLIANCE, Pa.
VIRGINIA STATE, Va.
RHODE ISLAND, R. I.
CITIZENS' OF W. VA., Also

General Agents for the United States and Canada for
INSURANCE COMPANY OF NORTH AMERICA, Automobile Dept.
Also General Agents of the
VIRGINIA STATE INSURANCE COMPANY
For the State of Pennsylvania

ardy W F—l
are & Chase—f c
argreaves J T—l
arper W R—l
arper C L & Co—f c
arvey C D—l
aug A—f
aughton & Smith—f c
azlett & Moss—f
eath Chas E—f c
ertel & Van Roden—f
oag W E—c
obson W T—l
offman Louis—l
olman W A—f
oopes Herman—c
oover John G—l
oskins & Howell—f c
oy J S—c
uidekoper & Wilson—f c
umphries Ralph—l
unt E R & Co—f c
rneman J E & Co—f
l Jas S—f
ing R A—c
kson W X—c
her J C Jr—f
ies W J—f l
ies & Dietrick—c
tz Marcus & Son—c
ly Oliver S & Co—f
ghler Gegler & Co—f
ight C B—l
ight H C—f c
ius Sol C—f
ouse, Clarence A & Co f
ig G H—l
igley E P—l
ahan & Brown—l
ghton W A L—c
rson W F—l
Wm W & Son—f

Lerch W J—c
Lever G F—f l
Lewis E C—l
Lewis Henry A—c
Lipka Albert—c
Lockyer & Rhawn—l
Lokes G H—l
Long Geo W—l
Longstreth W W—f
Lyman J B—l
McCall & Co—f
McCausland, Moore & Stringer—l
McCurdy Jas C—f
McCurley J W—f
McIlwee T—f
Maddock H A—l
Madeira Louis C & Son—f
Marston & Wakelin—l
Mather & Co—f
Megary W L—l
Mifflin W P—c
Mills Geo A—c
Moore Franklin J—c
Morlock Harry—l
Moses Walter—l
Mott & Hollister—l
Mulkin Martin J—l
Murphy Arthur D—l
Muschamp H F—c
Nettleship F M—l
Nyholm C J—f
O'Neill W C & Sons—f c
Otis A C—l
Parker Geo T—c
Parrott S J—c
Paschall Stephen M—l
Payne & Bair—f
Pearl & Sudlow—c
Pedrick R J—l
Pegley W W—l
Pennsylvania Underwriter Co—l
Percy W R—c

William L. Pettibone Clarence A. Krouse

PETTIBONE & KROUSE

GENERAL AGENTS
325 WALNUT STREET, PHILADELPHIA, PA.
Managing Underwriters for the United States
WILLIAM PENN FIRE INS. CO., POTTSVILLE, PA.
Ohio, West Virginia, Pennsylvania, and New Jersey
QUEEN CITY FIRE INS. CO., SIOUX FALLS, S. D.
HAWKEYE INSURANCE CO., DES MOINES, IOWA
Reliable agents wanted where not represented.

Perry Jas H—l
Pitts Jas R—c
Platt, Yungman & Co—f c
Plummer E H—l
Pool S H—c
Potts & Thomson—f
Powell Robt S Jr—c
Prevost & Herring—f
Prichard E J—l
Purdy Geo F—c
Rauck C B—l
Read Frank & Son—l
Reese M P—l
Reeve A H—c
Reeves Horace A & Son—f l c
Richman W B—c
Richmond J G & Co—c

Ridge McNeill & Furlong
INSURANCE
314 WALNUT STREET
PHILADELPHIA

Rigaudiere Guy de la—l
Ross Rupert—l

Register I Layton & Son—l
Rigaudiere Guy de la—l
Sanders W R—c
Sappington Ferdinand E V—c
Sauer H C L—f l c
Schell J W—l
Schilling Geo F—l
Schlesinger Abe—f l
Schweppe W E—c
Schultz E K—f
Schweiss Thos C—l
Seaman D—l
Sexton W H—l
Shaffer A C—f
Sherman F S—c
Shields P F—l
Shields Wm I—f
Simmonds A P—l
Simpson W A & Son—f
Simpson Wm A—c
Singleton E S—c
Skinner M—f
Slifer R G—l
Smethirst C L—l
Smith J H—l
Smith J Parsons—f
Smith Minor C—c
Smith T B & Co—c
Snyder R—l

CONFLAGRATION PROOF

FRANK C. STURTEVANT
Manager Eastern Dept.

California Insurance Co.

OF SAN FRANCISCO, CALIFORNIA

Manhattan Life Bldg., Philadelphia

PA.—Phila., Con.

Sparhawk R Dale—l
Speakman W C—l c
Stanton E J—l
Staples J C—l
Stevens Chas E—c
Stewart J A—l
Stimmel B C—l
Stokes & Packard—f c
Stone Theo H—c

Stone, Mathews & Co.

INSURANCE

333 WALNUT STREET

PHILADELPHIA, PA.

Story Samuel & Son—f
Sturtevant F C—f
Styles Thos J—l
Taber Wm Brewster—c
Teitelbaum J—c
Tredick, Chas & Co—f
Trotter Bros—f c
Tustin G O—f
United Securities Co—l
United Underwriters Co—l

GEO. E. WAGNER & CO.

INSURANCE

401 Walnut Street
Philadelphia, Pa.

Wagner & Taylor—f
Waldron A M—f c
Wallis A D—l
Walsh's D J Sons—f c
Walsh J E—f
Walter H J—l
Wannemacher R H—f
Ward Donald B—c
Weatherbee F C—c
Weaver Geo D—c
Weil Jacob—l
West Edgar C—l
Wheaton F M—l
Wheeler S F—c
Whitfield W G—c
Williams & Lycett—f c
Williams & Walton—f
Wilson Wm A—c
Wister A W & Son—f
Wolf S—c
Wood B H—f
Wood Wm E Co—c
Woodroffe J M—f
Woods B J—l
Wray C A—l
Yoder C M—l
Young Jas S & Co—f
Young Miles C—f
Zebley Walter J—c

PHILLIPSBURG

Eskridge J H—l
Fryberger C T—f l c
Henry C C—f
Irwin Frank F—f l c
Lichtenthaler Griffith—l f c
Pearce Alex—l c
Street Thos—f c
Van Daniker J R—c

PHOENIXVILLE

Allabach & Co—f c
Atkinson W C—l
Bader F E—f
Bishop G M—f c
Brown P Strode—f c
Clymer H M—l c
Coborn John—l
Gilky Son Bros—f
Hartman J C—f
Howell C H—f l
Jones D—l
King P W—f l c
Moses S—l
Moulder Garrett l c
Oberholtzer Geo R—f

PITCAIRN

Garman Al—f
Keefer C C V—f l c
Kiefer H O
Reed C S—f
Smith Jacob H—l

PITTSBURG

Abbott, Woodward & Co—c
Alexander G M & Son—f c
Allam J S—l
Allewelt D B—f c
Anshultz Lew A—l
Arrott J W Co Ltd—f c
Baldwin W C—l
Beane R B & Co—f c
Bebout J N—l
Beegle H K—l
Behen D & Son—f
Bell D B—f l c
Benswanger & Hast—f
Biggert Jas C—l
Bishop A S—f
Bleichner J A—f
Boggs J M—c
Boyd & Niehaus—f
Breze R H—l
Brown F G & Son—l
Brown Jesse R—l
Brown Joseph S & Sons—f
Brown R R—f c
Brown & Tillinghast—l
Brust C K—l
Burnett L A Co—f c
Burtt William C Co—f
Caldwell John—l

Established 1869

C. P. CAMPBELL INSURANCE AGENCY

237 Fourth Avenue

PITTSBURGH, PA.

Campbell Jas H—l
Chambers J S—l
Chapman W—f
Chance C H—f
Clarke Robt P—l
Clifton P D—c
Clark W L Co—f
Colburn E B—l
Coll & Totten—f
Collingwood & Son—f c
Copeland J M—f
Craighead F C—f l c
Crooks J B & Co—f c
Cull M B—f
Cunningham J H—f
Dalbey Jas M—l
Dalzell J A—c
Davis Geo R—f
Davis J K Co—f
Dean Geo W—f c
Delamater J S—l
DeLong Jas R—f
Dermitt E H—l
Donehue D M—l
Duff W M—l
Duncan A L—l
Dwyer D J—l
Eagle S J—l
Edwards, George & Co—f c
England M
English H D W—l
English & Furey—l
Evans W A—l
Ewer Jos T
Eyler P B—c
Eyler & Henry—c
Fairman Chas M & Sons—f
Farman E H—f
Finberg N
Fisher J P—f
Fink John—f
Fisher W A—f

WM. W. FLANEGIN & COMPANY

Insurance Agents and Brokers

Park Building
Pittsburgh, Pa.

Fleishman S L—f
Foehl C A—l
Foerster J—f
Founley Robt—l
Fouse J J—f
Fox J T—f
Frazer Bros—f
Frazier L O—f
Furman R T—l
Furey Wm M—l
Gardner W F & Son—f
Glass J E—f
Goldsbury R S—l
Graib & Fairley—f
Greene C M—l
Grimm S S—f
Haas & Lauinger—f
Haller H B
Hamilton W B—c
Hammer G W & Son—f
Hankey W L
Harris I F—l
Harrison F G—f
Hartman F D—c
Hayes Geo M—l
Heathcote J—l
Hemingway C D—l
Hemphill W A—f
Henderson Bros—f
Henning A J—f
Heselbarth W H—f
Hess Peter
Hilands J B—l
Hillman G A—l
Hopkins W A—c
Holkins W A—c
Holmes J M—f
Hoover & Hurst—f
Horhberger H O
Horner & Ladley—f c
Hughes H M—l
Hurst O C—f c
Ingham H B—f
Jacobs D—l
Jacobs Geo T—c
Jacobs I W—f c
Jamison J N—l
Jenkins Wm—l
Jones W L—f
Kann A—l
Kann M—l
Keifer F W—f
Keller Thomas D—f
Kelly & Sheeky—f
Kent A E—l
Kent, Bell & Co—f c
Kerr Robt M—l f
Kelly & Sheeky—f
Keifer & Colvin—f
Kimball J H—c
Kinsey A S E—l
Klein A—c
Kohne J C & Co—f
Kohen F P—f
Kribbs G F—f
Lang Edw G—f
Leach Stetson—l
Liggett D S & Co—f
Limpert C M—f
Little James—f
Little & McClure—f c
Lloyd S H—f
Lockhart F T—f
Logue C M & Bro—f c
Lyne W C—l
Mahan J H—l
Mahan & McCutcheon—f
Massey C C—l
Marshall Jas—f
Martin G A—l
Maney C C—l
Massey C D—l
Mays J W
McCandless W G & Son—f
McClure M L—f
McCormack J W—f
McCreery R H—l
McDonald A F—l
McDonald J Sharp—l
McFarland, Stewart C—c
McFeeley John L—l
McKnight & Gordon—f
McManus Wm H—l
McPherran W S—c
Mendel H C Co—f
Millar W N—f
Miller G W—l
Miller N A—l
Moore F P—l
Morris H T—f
Morris Walter—f
Morgan S V—c
Motheral Theo A—f c
Motheral & Kimball—f c
Mulert Justus—f
Myler T F—l
Neckerman Irvan—f
Negley Edw C J—f

D. C. NEGLEY & CO.

248 Fourth Avenue

Representing

L. & L. & Globe of Eng.; Scottish Union & Nat'l; Royal Exchange; Delaware of Phila.; Aetna of Hartford; National of Hartford; United States Plate Glass.

Correspondence Solicited

Nugent E D—f
Oehmler R Jr—l
O'Neill Edw—l
Oppenheim G H—f
Over F Y—f
Owens G F—l
Page Oliver O—f
Paterson Frank K—f
Patterson A L—c
Parsons F C L—l
Pearce Austin—l
Phipps W L

W. L. CLARK COMPANY

INSURANCE

307 FOURTH AVENUE

PITTSBURGH, PA.

Special facilities for taking care of out-of-town accounts

Correspondence solicited

ierce F G—l
ipes W W—l
loughs W G—l
latz H C—c
omeroy T W—l
owell W J—l
rice W H—f
utnam E R—l
aiber H C—f
awlings Wm A—l
eed Jas W—f
egan L J—l
eno & Johns—f
ies F M Jr—l
ingwalt H L—f c
iviere N S—c
volta J L—c
obens Lee C—l
obinson M S—f
obinson W W—l
ogers O A—c
ose G P—f c
assell John R—l
wyer N J—l
arcy W Lee—l
right Jesse K—f c
ott J H—c
ott H G—l
haefer L P Agency—f
huchman K W—f
haub H A & Co—f c
hauer C H—f
hove W H & Co—f
ovel C W—l
illy H D—f
carer J W—f
ook H & Son—f
iver V L P—c
cock J E—l
an F L—l
ith C P & Co—f
vely & Rohne—f
wart W J & Co
nmel W S—l
nerod F D—f
g & Henning—f
Clair L K—l
ivan Chas—l
Sullop C R—f
Sweet Jas W—c
Sweitzer & Co—f
Thomas W L—l
Thompson & Sproall—f
Tillinghast J J—l
Toie Edw C—f c
Tomnazeski & Maslosky —f
Toudy O R—f
Tounley Robt—l
Tounley & Davis—l
Treat C O—l
Uhlinger C & Co—f
Unverzagt W L—f
Umstead Lee E—l
Vogel & Wharton—c
Vollmer-Buhl Co—f
Watkins C V & Co—f
Watson & Schlicker—f
Wefing E C
Weld De Forest—l
Wells G C—l
Wells & Killeman—l
Westerfield Chas I—f
Whitaker C L—f
White C M—f
Whitesell Geo C—f l
Wilson J A—l
Wooldridge Norman S—l
Wood W M—l
Woods Edward A—l
Woods L C—l
Young J A & Co—f
Zahn Wm A—f l c
Zeis Christian—f
Zeugschmidt Chas—f

PITTSTON

Andrews J H—l
Armstrong & Sanders—f l c
Barber A J & Co—f c
Christman James
English Thos
Flannery J T—f
Foster H J—f c
Grier John W—l
Hileman Jos & Sons—f l c
Hughes J C—l
Jenkins T W & Co—f
Lance Thos B & Co—f
Mahon C H—l
Mosier & Stark—f c
Perrin M L—f l c
Reap A A—f l
Reap Jos B
Schwartzkopf Monroe—f
Weir A D—l

PLYMOUTH

Honeywell C W—f c
Wren Ch—f l c

POTTSTOWN

Christman James
Bahr Jacob—f
Bair C G—f l c
Bernhart A J—f c
Diemer George—f
Sellinger John A—f
Shiffert D A—f
Showalter Luther D—f

POTTSVILLE

Beatty & Althouse—f l c
Brenneman F W—l
Christman James
Cummings Bros—l c
Davenport Jos—f
Duffy Daniel—l
Freiler F J
Lowrey J G—l
Mortimer G Wesley—f c
Purcell J C—l
Quinlan Wm E—l
Rich Norman E—l f
Sheafer & Lowrey—f l c
Sillyman C B—f l c
Skeen C E—l
Stichter H P—f
Wade C A—l
Weston H W—f c
Wilson W C—l c
Woltjen Chas H & Son —f c
Youngfleish John—l

PUNXSUTAWNEY

Adams W B—f c
Brown Bros—f l c
Davis Goheen—f
Fink & Mitchell—f l
Glenn Geo L—f
Hastings F B—f l c
McGaw L C—c
Stevenson Geo W—f
Stumph E C—l c
Thomas John L—f
Weber F W—l c
Williams Walter S—f
Zeitler Jacob & Co—f l c

QUAKERTOWN

Freed William—f
Hillegas W C—c
Kinsey Geo C—f
Ommeran John V—f
Smith Chas R—f l c
Thomas Edgar—f

RANKIN

Carr Chas J—f
Donnellan J S—f
Jaquay G H—f

READING

American Casualty Co
Ancona Daniel F—f c
Barto Chas—f
Beard Wm—f c
Bigony W F—l
Billman George W & Co—f l c
Bush W H K—f c
Cohen A A—l
Coyle La Verne J—l
England H C & Co—f
Ermentrout & Deisher—f c
Essick Jos W—l c

EDWARDS, GEORGE & CO.

8 FOURTH AVE. INSURANCE PITTSBURGH, PA.

SPECIAL ATTENTION GIVEN TO OUT OF TOWN ACCOUNTS

na Insurance Co. of Hartford
aware of Philadelphia
men's Insurance Co. of Newark
ral Exchange of London
National Fire Ins. Co. of Hartford.
Liverpool & London & Globe Ins. Co. of Eng
New York Underwriters' Agency, New York
Scottish Union & National of Edinburgh

PA.—Reading, Con.

Essick Wm S—l c
Fencil C V—l
Fetter W W—f
Faust W T—f
Frankhouser L W—f
Hake J D—l
Hagy H B—f
Helms S M & R R—l
Hintz H B—f
Houck Wm—f
Jost J W—f c
Kaufman J—l
Kemmerer & Zechman—f
Kershner Palmer—l
Knapp, E. M—f
Leinbach W M—f
Light & Hill—l
Luppold & Wikman—f
Markley Frank A—f
Mengel & Mengel—f l c
Miller B L—f
Mohn Jas F—l
Nolan Real Estate and Ins Agcy—f l c
Palm M S—f
Potteiger Samuel N—f
Reading Real Estate Exchange—f
Rhoads A K—f
Seaman J S—l
Stephan Fred—f
Strauss & Co—f
Umbenhauer & Wanner—f
Van Haagen H E—l
Wieand Chas H—f

RENOVO

Barner Clyde F—f l
Kendig Jos R—f l c
Reilly Jos F—f c

REYNOLDSVILLE

Love P B—f l c
McDonald G M—f c
McEntire L J—c
McDonald G M—f c

RIDGWAY

Arvidson A O—c
Blose L G—l
Elliott & Kime—f
Geary Chas F—f l c
Lesser L J A—f l c
McClain Edward B—l
Olson & Larson—f c
Shanbacher Frank W—l

ROCHESTER

Boal T M—l
Engle S A—f c
Feyler Frank—f
Fry Harry C Jr—f
Hurst Chas W—f c
Lloyd & Reno—f
Lockhart F T—f
Martin Edw—l
Noss C C—f

ROYERSFORD

Anderson H E—f l c
Dilkes Frank M—l
Finibiner N S G—f l c

SAYRE

Laws A L—f
Stevens A D—f l c
Taylor F J—f l c
Winlack Nelson & Co—f

SCHUYLKILL

Cummings S C—f
Filbert B—f l c
Kislin C E—f
Koenig W H—l
Moyer C A—f
Pflueger Mrs M F—f
Rudy Carl S—l c
Wagner Henry—l

SCOTTDALE

Bold E C—l
Bryne Arthur P—f l
DeWitt E F—f l c
Diskin T J—f c
Evans J C—l
Gordon Geo W—l
Hubbs H C—f
Jarret Geo C—l
Kelly W L—f c
Kelly & Cook—f l c
Laughrey John—f
Leitzell Dr L H—l c
Overholt Earnest—c
Reynolds Josiah—l
Sisley—l
Stickler J T—l
Wiley & Son J W—f l c
Wray Frank W—f c

SCRANTON

Allen J W B—l f
Amerman R A—f
Avery A L—l
Bickley G T—l c
Birdsall G H—f
Blackman J Hughes—l
Boland C G & Co—f l c
Booth Walter H—l c
Broadbent J F—c
Brown Gus N—f l c
Buck Walter S—l
Bushnell H H—f
Callender S N—f c
Campbell D J & Co—f
Cawley W J—f
Christmas W B—f
Connell Frank H—c
Conrad A & Son—f l c
Corcoran J B—f
Coursen C E—f
Daniels W G—f
Dusenbury J W L—c
Emrich F W—f l c
Evans & Thomas—f
Evans J D & Co—f
Fitzsimmons John—f
Foster H C—c
Franklin E B & Co—f c
Fuller Charles & Co—f
Fulton & Bradbury—f
Genter C H & Co—f
Gillespie Miss A M—l
Gorton J N—l
Hackett W T—f
Hartzell F V—f
Heeley Eugene—f
Hitchcock F L & Son—f c
Horton L H—l c
Hurlburt H R—f
Jordan J J—f
Jones W I—f
Judge James F—f
Keller Insurance Agency—f
Kiesel Wm F—f
Langan M G—f
Lentes John—f
Loomis W G—f
Luce R W & Co—f c
Luce R W & Son—f
McGuire T J—l
Miller Jacob F—f
Moore & Foster—f
Morgan W P & Son—f
Mulford W S—c
O'Malley M J & Co—f
O'Malley Owen F—f
Paine H E & Son—f
Phillips W W—f
Powell A V—f
Powell D C—f
Reedy John J—f
Reynolds G F—f
Rohling Kirchof & Demuth—f
Salvatore Di Martino—f
Schadt John A—f
Schroeder Frank—c
Siegel H M—f
Spicer John A & Co—f
Walter W B & Co—f
Walker T J—c
Welsh W J—l
Weyburn S Fletcher—c
Wilcox J L—l
Williamson J L—l

SELIN'S GROVE

Miller H E & Sons—f l c
Schoch F M—f
Schoch Ira C—f l
Schoch H Harvey—l
Schreyer R L—f l c
Ulrich Chas P—f

SEWICKLEY

Boobyer R B—f
Brown R R—f
Duncan W C—f
Miller Howard—f

SHAMOKIN

Bower R D—f
Glick R J—f
Graeber Clarence N—f l c
Hayes Thos R—f l
John Geo W—f l c
John Samuel—f c
Kearney & Raker—f
Kramlich M B—f l c
McWilliams Warren W—l
Oram Jno—f l
Ressler W E—f
Schwartz J J W—f
Shook & Zaring—f
Shoop Geo O—l
Timmes John W—f
Unger & Snyder—f c
Wagenseller S C—c l
Wagenseller & Heckert—f l c
Witt Frank S—f

SHARON

Ashton C A—f l c
Beil & Harris—f l c
Cairey Fred B—f
Cavanaugh Paul—l c
Cohen H M—f l c
Davis Jas E—f l c
Eshelman W E—f l c
Gable Roy—f c
Irvine C C—f l c
Kahl M—f
Kennedy W J—f
Leslie J S—f l c
Mailland Wm—f l c
McCormic Mrs C F—f l c
Service Bros & Co—f l c
Slagle A C—f l c

SHARPSBURG

Coyle R M—f l c
Crea Thos—f
Henderson C C—f c
Kraus E A—f
Myers W C—f
Power John—f l
Saint R A—f
Schrandt Wm C—f
Seidel L O—f
Yerkins Chas—f c

SHARPSVILLE

Agnew C E—f
Hum J R—f l
Robinson S A—f l c
Stevins W H—f c
Turner E A—f l

SHENANDOAH

Bierstein P W—f l
Broderick Thos—l
Carden J J—f
Davis Jesse R—f l c
Dengler C W—f
Dowling J—l
Gregory W G—f
Hinks Jos—f
Hughes Lewis—l
Krick Geo—l f
Lewis W W—l
Mellet & Keogh—f
McGowan John—l
McNerlis Ed—l
Monigham P J—f
Patterson James—l
Roberts Wm—l
Surfrala Ed—l
Walsh Wm—l
Williams T T—f

SHERIDAN

Bishop M L—l
Leaman T S—c
Lewis Wm B—l
Phelps J C—l c

SHERIDANVILLE

Abercrombie Wm—f
Barclay W W—f l c
Bishop N L—f
Dunn Ely—l
Genet Frank—f
Hall John Jr—f
Jenkins Morgan—f
Lippincott U E—f
Stahl S S—f

SHICKSHINNY

Post Bros—f l c
Post F J—f

SHIPPENSBURG

Landis B F—f l
Lutz W A—f
Morrow W Boyd—f
Omwake J S—f
Powell D N—f l c

SLATINGTON

Benner Chas Jr—f
Dalby Robert H—f
Jones Perry
La Bar Jesse—f l c
Pierce Daniel—f
Sell Martin W—f l
Sieger Henry J

SOMERSET

Connelly Harriet—f
Knable W W—f c

SO BETHLEHEM

Boyer J L—f
Cashner M P—f
Cope A L—f l c
Finady C W—f
Friebely C D—f l c
Getter G W—f
Glaney B—l
Graham A C—f l c
Hartzog I T—f c
Hildenberger Geo—f
Hildenberger Martin—f
Kester E J—l
Kreis John—f
Kresge J H—f
McGarr Jos—f
McGovern E B—f
Miller A P—c
Palen A H—l
Simon Deeso—f
Sinwell Wm—f
Wien F E—c
Wolhmuth R O—f c

SPRING CITY

Curry D M—f
Rosenburger L H—f
Weikel J R—f

ST. MARYS

Cheatle Wm—f l c
Coyle James—c
Determan Herman—f l c
Geeck Andrew—f
Hauber Ins Agency—f
Hauber Geo—l
Lynch John—l
Robertson John—l

STEELTON

Alleman M R—f 1 c
Atticks Wm—1
Croll J P—f
Dunkle Amos—f
Fickes Wm S—f
Flynn Wm M—f
Grove John L—f
Heagy J M—f
Howard H H—f 1 c
Neron David W—f
Posey Henry G—f c
Smith A B—f

STROUDSBURG

Bell E A & Co—f 1 c
Brown W V—1
Diehl Henry—1
Dreher Norman B—c
LeBar A—1
Palmer Turner—f c
Schoonover A H—1 c
Stone Elmer—1
Smoyer H S—f 1 c
Williams John B—1

SUMMIT HILL

Scott E E—f 1 c
Storch C F—f

SUNBURY

Barnhart H E—f
Bassler & DeWitt—f c
Callahan C J—f 1 c
Clement & Brosius—f 1 c
Corvell & Frymire—f
Deppen G W—1
Deppen & Bros—f
Derr & Rockefeller—1
Druckemiller W H—f c
Felker W M—1
Greenough & Kremer—f
Kelly B F—f
Kunkle J S—1
McDevitt Jas H—f
McWilliams J K—f c
Morgan J W—f
Reed S O—f 1
Renn G B—f c
Rhoads W F—f
Roush E M—f
Shipman J Frazier—f
Stahl A S—1
Swab & Witmer—f
Zartman W E—f

SUSQUEHANNA

Mitchell W S—f
Oakley Fred G—f 1 c
Titsworth C E—f 1 c

TAMAQUA

Harris R H & Co—f c
Hefner J—1
Lawlor P J—1
Leopold W Frank—f c
Linaweaver Josiah—f
Prutzman M P & Co—f
Schad John—1
Schugg Wm—f
Shindel C F & Co—f 1 c
Shindel C S—1
Souder H W G—f 1
Stidfole John H—f
Walters C E—f 1 c

TARENTUM

Bell A J—f
Griffith J M—f 1
Kennedy J W—f
Manandise O J—f
Marvin Bros—f
Reed C N—f 1 c
Reinhr J—f 1 c
Travis R A & Co—f 1 c
Walthour L L—1
Zimmerman Henry—f

TAYLOR

Law James P—f
Van Horn C H—f

TITUSVILLE

Barber & Cooley & Co—f 1 c
Barbeau J L—f c
Chick & Wheeler—f 1 c
Cogswell J H—f 1 c
Johnston Hall—f
White Wm—f

TOWANDA

Bender C M—f 1 c
Codding & Codding—f c
Finnly C M—1 c
Ingham G T—1 c
Kauffan L M—f 1 c
Mix J W—f c
Park & Watson—f 1 c
Turner C H—1
Tuthill B F—1
Walker Ed—f c

TOWER CITY

Beider Louis—1
Moyer J B—f c

TREMONT

Bashore R S—f
Cook E E—1
Hibshman H W—f
Hoffman Philip—1
Reinbold W H—f
Wolcott Ira S—f 1

TURTLE CREEK

Hershey Geo—f
McDonald M W—f
Semmens W H—f
Trevaskis J T—f

TYRONE

Calderwood H B—1
Flenner W H & Son—f 1 c
Gifford R—f
Hiller W F—f 1 c
Howes F—f 1 c
Lovell W C—1
McConahy N C—f 1 c
Porter & LaPorte—f 1 c
Reed P A—f c

UNION CITY

Dolittle V M—1
Holden B—1
Mahoney C J—f 1 c
Sweet A G & Son—f 1 c

UNIONTOWN

Alrhart P F—1
Ariford E S—1
Byers W L—1
Cramer Chas T—f 1 c
Cuppett John F—f 1 c
Douglas J S—f 1 c
Feather W H—f 1 c
Fisher J C—1
Jacobwitz H—1
Jaquette N H—f
Knotts Arthur K—f 1 c
Markle O P—f c
McCrum R S Co—f 1 c
Miller W H—f
Newcomer J I—f
Searight J A—f 1 c
Seaton C H—f 1 c
Semans Geo W—f
Springer J D—f 1 c
Union Realty & Finance Co—f 1 c
Wadsworth Fred—f
Whaley W B

VANDERGRIFT

Bair John F—f
Barclay W W—f
Comman C F—f
Grimm & Welsh—f
McGinnis J M—f
Uncapher M E—f c

VERONA

Tiers La Rue—f

WARREN

Barnhart & DeForest—f
Brenann & Alexander
Cable J B—1 c
Cogswell F A—1 c
Craft & Henry—f c
Darling F C—1
Gealy Cassius M—1
Henry W F—f
McKelvy A H—1
Mintzer Cable & Co—f 1 c
Richards W J—1
Stewart John B—c
Waters S W—1
Wheeler John E—1 c

WASHINGTON

Anderson W B—1
Botter W G—f
Buchanan R C—f
Busby S N—f
Caldwell D T—f
Christman Wm—f
Deems E R—f
Goldfarb Jacob—1
Hall S W—f
Harding C V—f
Happer A G—f 1 c
Hemphill J T—1
Knox Robt—f
Lane & Spriggs—f 1
Lindley J—f 1
Lloyd H D—1 c
McGrew B C—f
Marsh A C—f
Mitchell J K—1
Murray J W—f
Prigg J M—f
Ralston J M—f
Reed Jno—f
Ritchey W E L—f
Post J F—1
Shimp C E—1
Smith Ed R Jr—1 c
Smith W F—f c
Sutherland J C—1
Washington Realty Co—f

WATSONTOWN

Fisher F B—f c
Rombach H W—f
Shay Wm F—f

WAYNE

Carr F W—f 1 c
Nichols W R—f c

WAYNESBURG

Brock Hudson D—f 1 c
Burns & Auld—f 1
Delany Ira B
Headlee W O
Hutchins W V
Huffman Geo—f 1 c
Patterson & Fulton—f 1 c
Randolph & Baily—f 1
Scott J W—1
Spragg & Spragg—f c
Waynesburg Real Estate Agcy—f 1 c

WEATHERLY

Eby S G—f
Perry Clayton—1
Rinker S D—f
Van Dyre Warren—f 1 c

WELLSBOROUGH

Baily & Klock—f
Champaign Wm B—1 c
Clark C B—f
Davis O H—f
Kehler Wm—f
Rockwell F H—f
Smith D C—1 c
Woodhouse W S—f c
Young E B—f 1 c

WEST BETHLEHEM

Borhek A M—f
Bunnell B H—f c
Faust D Jas—f 1 c
Fink J Wm—f c
Jones Ashley W M—1
Leibert W R—f
Leibfried F L—f
Lilly & Funk—f 1 c
Ott Robt B—f 1 c
Reed A Geo—1
Taylor S Robert—c
Welker C Warren—f c
Wolle H Robert—f c
Wooding & Roberts—f 1 c

WEST CHESTER

Martindale C P—f 1 c

WEST NEWTON

Dick A M & Co—f 1
Darr A T—f
Obley H A—f
Parker A J Co—f 1 c

WILKESBARRE

Allan W C—1
Bachman Wm A—f
Bard S M—1
Benner Ezra—f
Biddle & Eno—f c
Boland Jas M—f
Brandt Jacob & Co—f c
Camp C D—1
Carpenter J D—1
Cool Jas—f
Crisman E L—f
Dana & Frantz—f
Derr Thompson & Bro—f
Evans Evan F—f
Farrell J C & W L—f
Felter C M—1
Frazer Edwin D—1
Grady Jno—1
Hamlin Edw B—1
Hartman Geo J—f
Harvey J C—1
Hoban Ed A—f
Hoban F J—1
Hoban J W & Co—f 1
Holt J E—f
Houser S H—1
Hughes D F—f
Jones Lawrence B—1
Kenney J C—f
Kunkle & Multer—1
Laidler Thos K—1
Laning A C—f
Larned F W & Co—f
Lindley L W—f
Lloyd Jos W—f
McGourty & Shovlin—f
Miller J Watson—f
Phillips & Moore—f
Parsons W L—f
Post Willard L—f 1 c
Potteiger John—1
Reinfeld Theo—f
Reynolds & Co—f
Robinson W B—1
Royer A E—1
Salsburg L K & Co—f
Smith Chas H—1
Snyder Chas M—1
Swartwood Leroy W—1

THEIS BROS.

GENERAL AGENTS

German Fire Ins. Co., Pittsburg, Pa.
German-American, Pittsburg, Pa.
Keystone Underwriters, Pittsburg, Pa.
German Fire of Peoria, Ill.

Theis Fred—f 1 c
Tompkins W S—1
Van Loon Chas R—f
Ward Richard A—c
Washburn W O—1
Williamson Jas—1
Wilson C F—1
Woodruff Levi H—f c

PA.—Con.

WILKINSBURG

Brewster I W
Brinker W M
Brown Jas & Son
Coon O M—l
Cooper L R—c
Crawford Luvia F
Donald W V
Edwards David—l
Griffith D M
Hamnett W E
Henderson Jas
Hileman Fred
Hoffman John L Co—f
Horner Miss Georgia D
Irwin Thos W
Kastner J T
Lovett H H
McCoy Chas
Marshall A B
Scobey J S
Shroyer W F
Repine A W
Wylie J R

WILLIAMSPORT

Allen R W—l c
Bell Jesse D
Bentley P W—l c
Bower J J—f
Burrows F J—f
Burrows J E—f l
Clinger Henry J—f
Clinger Otto C—f l c
Cole E W—f c
Collier J F—l
Datesman J—l
Davis J F—l
Gallagher F M—f l
Gibson J A—f l c
Goodman George—l
Hart Abe—f
Hill H C & Co—f
Hill S W—f l
Houck & Smead—f
Irvin H M—l
Keeler D & Co—f
King W L—l
Laedlein J F—f
Laird H R—f
Laird T J M—l
Lewis B—l
Leyman H S—l
Lundy A D & Son—f l c
McClarin C F—f
McClarin C M—l f
McCormick & Herdic—f c
Meyer H S—c
Mills George—c
Penna Ins Exchange—f
Reidy John P—f
Sayles P D—l
Seads H J—l
Sigfried E M—l
Sondheimer M—l
Staib E J—f
Stout J W—l
Swartz & Welsh—f
Van Valkenburg J W—f c
Weddigen Ferd—f
Whitney W B—l
Williamsport Ins Excg—f l c
Weed H B & Co—f
Whitehead Chas H—f l c
Woodruff W B—l
Yeager S—f

WILLIAMSTOWN

Blanning & Stine—f
Rank C—f
Shadel F M—f l c

WILMERDING

Bowman J M—f c
Cunningham J E—f l c
Entler H L—l
George W D—f
Hankey W L — Co—f l c
Mason J R—f l
Pollock J M—f
Snyder Geo B—f
Walker D M—f

WINDER

Colborn R G—f
Hartmen J A & Co—f
Parnell J H—f l c

WRIGHTSVILLE

Flora W H—f
Smith C G—f

YORK

Altland Philip A
Benton Thomas T
Bernhart A J
Burgesser C C
Connellee Edmund—f c
Darr J C
Dechert J H
Ebert Harry S
Eckenrode Wm M
Evans Margaretta B
Forney Eli L
Frick Benjamin F
Fry Charles H & Son—l
Gotwalt Wm S—l
Graybill George—l
Gross Samuel L—l
Hanna & Hanna
Hauser John S & Co—f l c
Heller Thomas E—f
Hiestand Thomas B G
Hunter David M
Jessep & Culp—f
King Robert—f c
Kraber Bros—f
Laucks G Washington—f
Leathery Eli G
Lehr John A
Lightner Harry G
Loucks Albert
McBlain Walter G
McConkey E K & Co—f
McManus Miss Mary H—f
Miller Jacob A—f c
Milligan James M—c
Myers, Thompson & Kolder—f c
Owen W S & Bros—f l c
Raffensberger W J Co Inc—f l c
Robinson John A
Rogers Henry W
Rutter John H—f
Schall & Myers—f
Schwartz H Joseph—f l c
Shetter-Myers Co—f c
Shroff Samuel A—l c
Small Frederick M—f
Smyser Charles E
Spangler George P
Stallsmith Robert O—c
Strayer Martin L
Trattner Abe—f
Waters O P—f
Wilkinson Boyd C—l
Wiliams Albert L
Wilt P F & Son—f
Woltman & Spangler Co—f c
Zeigler Elmer C—f

RHODE ISLAND

ARCTIC

Clarke Herbert M—f l c
Langevin Oliver—l
La Rose E—l
Perkins Jos Jr—f
Soucy Pierre—f

ASHWAY

Stillman E C—f

BRISTOL

McDougal Benj—f
Peck G H—f c
Skinner Parmenas Jr—f
Straight Clark H—f l c

CENTRAL FALLS

Hinkle J—l

CRANSTON

Bliss Z W—f
Horton H F & Sons—l
Latham J A & Co

EAST GREENWICH

Gleason C C—l
Ramsdin W—l
Shipper M E—f c

HARRISVILLE

Richard Mers E S C—f

HOPE VALLEY

Crandall Ernest L—l
Greene Geo E—l c
Greene John J—l
Olney Geo H—f l c
Richmond Silas R—f

JOHNSON

Calef H C—f c
Dean E A—f
Wilder J B W—f l c

LONSDALE

McInerny Edw—l
Nye C P—f
O'Sullivan P—l
Patterson Wm—f
Pingree Thos—f
Ryan M J—l
Veitch J W B—f
Williams J J—f

MANVILLE

Roberts F X & Son—f l c

NATICK

Littlefield—l
Whipple R R—f l

NEWPORT

Braman Packer—l c
Brightman Wm E—f
Bull Henry—f l c
Deblois & Eldridge—f
Derby R C—f
Dyer H L—f
Hammett A Clarence Co—f l c
O'Neill Eugene C—f
Pasonage J B & Son—f l c
Paine F H—f
Rooney James J—c
Spencer Edw L—f l c
Taylor A O'D—f l
Topham J G—f
Wilks H G—f
Wrightington C H—f

PAWTUCKET

Arnold John H—f
Bennett J—l
Binford E S—f
Blanchard Andre—f
Bowen E S—f
Butler R A—f l
Chase & Entwistle—f c
Conley J F—f
Crowninshield & Lawton
Darling Lyman M—f
Davis Chas W—f
Gallagher Matthew J—f
Gridley Geo F Jr—f
Grimes R W—f
Ingraham D B—f
Kelley Walter W—l
Kent Lucien E—f
Lewin Ella R—f
McKitchen Wm H—f
Mulligan Myles M—f c
Newell Jas S—f
O'Brien Thomas—f
Parker Co Geo I—f c
Powers Frank J—f
Purdy A C—f
Sagar H H—f c
Shove Isaac & Co—f c

PORTSMOUTH

Brownell A B—l c
Foye S M—l
Manchester A G—f

PROVIDENCE

Arnold & Tillinghast—f
Baggott W A—f
Barney C E—f
Barton J A—f
Beach & Sweet—f c
Blanchard C C—l
Blumenkranz E S—f
Bennett J L
Bogert T P—f
Bosworth J D—l
Bowen Wm M P—c
Brice H B—l
Brown A—f
Budlong John C Jr—f
Bunce G H & Co—f
Burton & Salisbury—f
Calef H C—f
Calderone P J—f
Canning J P—f
Carpenter J B—c
Carr J E—f
Chambers Wm C—f
Colman R L—f
Collett Geo H—l
Comstock & Gardiner—c
Connell W A—l
Cook Jas W—f c
Crum F A—l
Crooker J F—f
Day J W—l
Draper W H—f
Dubois R C—f
Easterbrooks H G—f
Eddy A W—f
Eddy Jno & Son—f
Eddy J T A—f
Egan D C—f
Farnum E H—f
Fisher M—f
Fisher & Marcassio—f
Fitzgerald P J—f
Forest C A—l
Freeman Jas F—f l
Gallivan & O'Donnell—f l
Gammons J A—f
Gamwell & Ingraham—l
Gardiner A C—f
Gilbane Mary J—f
Goodman T J—l
Gough Joseph—f
Griswold W H—l
Gross G L & H J—f c
Hall W H—f
Harris W D—f
Harrington Geo C—f
Harrington Benj F & Son—f l c

Hastings, Glover S & Co —l
Hazard C L—f
Hayward Norman W—l
Herrick Wm H & Co—f
Holmes C E—f
Horton H F & Sons Co —f
Hozare C L—f
Howard R B—f
Hurley R A—f
Johnson M C—f
Jones I D E—f l
Keach J A—l c
Kehoe J L Co—f
Kelly Charles— f l
Knight A—l
Latham J A & Co—f
Lee H I—f
Lester Wm A—f
Lewis T H—l
Lincoln F A
Lincoln G S—l
Livesey B C—l c
Lord B M—c
McCabe J S—f
McGuinness John B—f
McLeod J D—f
Manchester Willard—f l
Mathewson C A—f
Mattson A—f
Mason E C—f l c
Murray T W—f
Newcomb C F—f l
Nightingale S A Co—f
Norberg & Co—f
Norton James A—f
Ogden J—f
O'Donnell J—f l
Leary Arthur—f l c
Reilley T M—c
Parks Geo M—l
Parker G I—f
Parkhurst C F—c
Philbrick C H—f
Pfer E G—f
Potter & Chapman—f
Power P M—l
Pratt C T—f
Randall Wm R—l
Rathbun T R—f
Ray F N—f
Richards H F & Bro—f
Ryan T J—f
Shaw H—f
Sherman H C Jr—f
Smith J E—f
Stanley C M—l
Stanton W C & R L—f
Stark J R—f

Starkweather & Shepley
(Inc.)
Fire, Marine and Casualty Insurance
17 Custom House St.
(See New York City, Boston, Mass. and Chicago, Ill., List.)

Stone & Smith—f
Sunderland J F—f l
Swift J H—f
Thompson Robt W—l
Tillinghast P S—f
Todd Mellor Co—f
Tompkins C A—f
Tucker D B—l

E. L. WATSON & CO.
INSURANCE
49 Westminster Street

Valley T J—f
Warren W W—l
Walker R L & Co—f
Wallace Wm V—f
Washburn Wm H—f
Wheeler Van R—c

SAYLESVILLE

Fessenden M F— f c

S KINGSTON

Babcock John E—f
Boon Chas E & Co—f
Caswell W H—f
Gardner Thos A—f
Hunt James J—l
Morton Thos—l
Mowry Sumner—f
Perry Howard B—f
Priday George F—l
Sweet W R—f
Watson Oliver—f

TIVERTON

Brightman W E—f l c
Durfee J T—f
Hambly A L—f l c
Seabury George A—f l
Seabury S—l
White A P—f

VALLEY FALLS

Brown N A—f
Kinion P F—f
Sullivan P O—f l
Williams J J—f

WAKEFIELD

Babcock John E—f
Gardner T A & Co—f
Perry Howard B—f c
Watson Oliver—f

WARREN

Champlin H F—l
Cole Luther—f
Greene Chas W—f l c
Martin Joseph W—f
Provost J A—f
Smith R S—f l

WESTERLY

Barns Everett—l
Bliven C B—l
Burke Edward M—f
Casey W H
Chester Irvine O—f
Coy Frank W—l
Eldred A E—l
Hillard P H—l
Morgan C A—f l c
Sheffield Thos D—f

WOONSOCKET

Barrette E O—l c
Bennett A J—f l
Briggs B M & Sons— f l c
Brindle Robert—l
Brown Stephen H—f c
Callen J M—f
Carroll John R—f
Cavanaugh T—f l c
Cook L M—f
Cosseboom J C—f l c
Fleurant J F Inc—f l c
Gaskell Robert S—f l c
Gaulin M—f
Girard Geo N—f l c
Guay Jos A—f l c
Larochelle N—f
L'Esperance R T—f
Lord D C—f l c
Martineau Esdeas—f
McGovern J M—f l c
Mowry Wm C—f l c
Mulligan Ambrose A—c
Rowen T—f
Seagrave George E—l
Smith R P & Son—f l c
Sutton H P—f
Wilkins J—l
Williams Wm E—l

SOUTH CAROLINA

ABBEVILLE

Abbeville Ins & Trust o—f l c
Cake J R—f l
Palmers, Jas—f l c
Pre J H & Co—f
s & Smith—f l c
Sabrell J M—f
l R E—f

AIKEN

urst J W—f l c
son J C—f l c
son W M—l
& Laird—f l c
yer C E & Co—f l c

ALLENDALE

ean F G—f l c
nor C T—l

ANDERSON

ihams & Dickson—l
rn's Loan & Realty —f
ens Ins Agency—f c
ents J W—l
ton Ins Agency—f c
el F W—l
R J—l
son M M—l
D P—l
cer G G—f
C W—l

BAMBERG

inson G M—f l c
son H W—l
B W—f
Rowell R W D—f l c
Riley W P—f c

BARNWELL

Creech H L & Co—f l c
Green Miller P—c
Hay C J—f
Hay R M—f
Manville A P—l
McNat Wm & Buckingham—f
Snelling Q K

BEAUFORT

Johnson C S—f
Kinghorn J B
Waterhouse Geo

BENNETTSVILLE

Bennettsville Ins & Realty Co—f l c
Drake Jas N—f
Jackson Buford—f
Newton R C—f l
Parham M B—l
Shelton S—f
Smith & Palmer—f l c
Thompson S O—l

BLACKSBURG

Anderson W—f
Belue E K—l c
Belue John F—f c
Morrow M H—f

BLACKVILLE

Mathis H M—f l
O'Gorman John
Rush S H—f l c

CAMDEN

Boykin N C—f c
Brown W—l
Hough W R—l
Lenoir G H—f c
Williams & Steedman—f c

CHARLESTON

Burk J J—f l
Chisolm & De Saussure—f
Cosgrove J—f l c
Dillingham J C—l
Dowie & Mure—f
Dunn J W—l
Duryea R H—f
Fitch W M—c
Gaillard E G—f
Gordon & Dunkin—f c
Guerard E P—l
Hastie W S & Son—f l c
Heyward & O'Neill—f c
Honour J L & Co—f
Huguenin Geo E—f l
Hyde T T—f
Kelly J D—f l c
Klatte C U—f
Kroeg A A—f
Legare & Rhett—f c
Lenoir G H—l
Leseman J D—f l c
Lowndes C T & Co—f
McGee H T—f
Marshall R M & Bro—f
Middleton W D & Co— f c
Mordecai & Gadsden—c
Pinckney & Pinckney— f c
Price T J—f
Ravenel, Johnson & Robertson—f l c
Redding C J—f
Reeves & McTureous— f l c
Robb A W—f
Robertson & Pinckney— f c
Schachte C B—f
Schachte Henry—f c
Sherfesee L & Son—f l
Thompson W T & Co—f
Triest & Israel—f l c
Williman L A—f

CHERAW

Estes C W—l
Malloy C A—l
Rause R A—l
Reliance G A—l
Waddill & Linday—f l c
Wells John H—f l c

CHESTER

Edwards C C—f l c
Hardin W H & E H— f l c
Latham Bros—f
Means J W & Co—f
White T H & Co—f

COLUMBIA

Blalock R J—l
Bolin Jno H—f
Caldwell Howard & Co— l c
Cantey J M—f l
Cathcart James A—f c

S. C.—Columbia, Con.

Cox D Sam—l
Dial Geo L & Co—f c
Gilliard & Withers—f c
Hyatt F H—l
Jenkins Miss Mary Gambrill—f c
Joseph L H—f
Kelley Chas L & Co—f
Koester Geo R & Co—f
Land J S—l
Lott J C—f
Mattison S L—l
Rawls B A—f l
Richland Loan & Trust Co—f l
Seibels E W & Son—f c
Seibles Edwin G—f
Simmons C B—f c
Swaffield W C—f l c
Thompson H T—l
Walker-Ravenel & Co—l c

CONVERSE

Reid S T—f l c

CONWAY

Buck H L Jr—l
Collins M W—f
Freeman Will A—f
McNeill D T—l
Quattlebaum C P—f

DARLINGTON

Cogeshall & Bynd—l
Coggshall R W—f
Darlington Underwriters—f
McCall D C—f l c
Vaughan E & Co—f

DOVESVILLE

Chambers P P—l
De Lorme C H—l

DUE WEST

Agnew J B—l
Bonner Mrs H E—f
Brownlee O Y—l
Johnston S C—l
Kennedy A S—f
Pressly S A—f

EASLEY

Bartan T T—l
Easley Ins Agency—f l
McCravey C P
Pinland J P—l
Smith W C—l
Smith & Taylor—f

EDGEFIELD

Harling W H—f l
Muns Jas T—f l
Norris E J—f l c
Smith H A—f

FLORENCE

Barringer & Husbands—f l c
Chase & Son J P—f
Chase S—f l c
Chase & Howard—c
Commander C E—f c
Kuker T J—f

GAFFNEY CITY

Carpenter J L S—l
Clary E J—l
Fort Sam L—f
Gaffney Trust Co—f l c
Robertson Z A—f l c
Sams R O—f
Smith & Lipscomb—f l c
Young G D—l

GEORGETOWN

Fraser & Co—f l c
Morgan W D—l
Munnerlyn B A & Co—f
Pyatt J S—l
Smith & Oliver—f l c
Springs & Sau—f l c

GRANITEVILLE

Boysworth O P—f l
Hard B W—f
Willis C B—f

GREENVILLE

Barton W A—f l c
Capers F F—f
Estes Julian—l
Furman A G—f
Gassaway & McElroy—f l
Goldsmith Wm Jr—f l c
Goldsmith & Agnew—f
Goodlett R C—f
Greenville Real Estate Loan & Ins Co—f l c
Hard C F—f
Harley Preston—l
Hayne P T—f
Houston L B—f l c
Marks H W—l
Martin W F—f
Mills L A—f l c
Mitchell J F & Co—f l
Rives Geo J—f l c
Rutledge J R & Co—f
Stokes F W—l
Thackston & Son—f c
Townes S A—f
Ward W S—l

GREENWOOD

Andrews Geo W—f c
Canfield J W—l
Chipley J S & Co—f
Garrett C W—f l
Hartzog A S—f
Hodges G C—l
Lee & McGee—l c
Medlock J T—f c
Miller S E—l c
Nichols & Baker—f
Spence J W—f
Wharton J B—f
Williams W A—f

HAMBURG

Butt F N Co—f
Walker J W Co—f

HARTSVILLE

Coku J L & Co—f c
Sumner Ernest—f

HICKORY GROVE

McDill N W—f
Slaughter W—l

JOHNSTON

Coleman W Lee & Son—f
Derrick W C—l
Epes Peter—l
May Y M—f c
Millford & Waters—f
Ouzts & Watson—f l
Waters G G—l

KERSHAW

Culvern & Massey—f l
McCaskill J A—f l c

LANCASTER

Allison E C—l
Clark A J—l
Lancaster Savings Bank & Trust Co—f l c
Moore & Williams—f l c
Williams W T—f
Witherspoon M S & Co—f c

LAURENS

Adams J J—f
Anderson & Blakely—c
Balle Geo & Co—f
Barksdale C D—f l
Barksdale John A—f
Bishop & Wolff—f l
Copeland M L—f
Dial W H—f c
Kennedy H B
Laurens Trust Co—f l
Todd A C & Co—f c
Troynhorn J H—f
Wilkes E H & Co

LEXINGTON

Dreher E G—f l c
Fox A J—f l c

MANNING

Clarendon Real Estate—f l c
Jenkinson R R—f
Wilson Ins Agency—f l c

MARION

Covington F F—l
Hamer & Lewis—f c
Johnson J W—f
Marion County Trust Co—f l c
Schofield C L—f l c

MAYSVILLE

Chaffin Robt—f l
Cooper T E—f
Deschamps G S—f
Mayes C E—f
Stuckey & Chandler—f l

MC CORMICK

Britt J E—f l c
Talbert J L—f

NEWBERRY

Burton J A—f
Hohnes R McC
McSwain W A—f c
Norris Robt—l f
Norwood J E—f c
Security Loan & Investment Co—f l c
Spearman M L—f l
Tarrant R L—f
Wilson F—f c

ORANGEBURG

Boone M H—l
Bryant R F—f
Edisto Ins Aency—f
Izlar & Salley—f
Liles & Liles—l
Mellichampe S R—f
Orbg Ins Agency—f
Sease W K—f
Sturke L K—f l
Wannamaker H C—f
Wolfe & Berry—f
Zeigler & Dibble—f l c

PENDLETON

Hard Mrs Jannie—f
Hunter J F—f l
Sadler B H—f
Sitton J J—f

ROCK HILL

Anderson G B—l
Douglas Wm A & Co—f l c
Fewell B M—f
First Trust & Savings Bank
Hutchison D—l c
Johnson J E—l
McFadden J H—l
Peoples Trust Co—f l c
Poag J Edgar—f
Roddey W J—l
Stark C M—l

ST. MATHEWS

Able L M Dr—f l c
Amaker T A—f
Dreher L S—f
Isgett W A—f l
James & Murray—f l
Loryea J H—f l c

SENECA

Edwards & Son—f c
Ellison C H—f
Hopkins J Eustace—f c
Nimmons W P—f
Street T M—l
Todd J W—f

SPARTANBURG

Costin G B—l
Byers E D—l
Carlisle C H—f
Cofield Jas & Co—f c
Coston G B—l
Ferguson R H—l
Fridge A E—l
Glenn W S—f c
Haughton W G—f l
Howland Helen G & Co—f c
Hudson A L—f c
Langley & Harris—f l
Law A M & Co—f l c
Ligon Chas P—l
Ravadson Trust Co—f
Screven & Cleveland—f
The Elford Agency—f l c
White, Calhoun & Cannon—f c
Womack M G—f l

SUMMERVILLE

Cauthen E E—f
Dehon W R—f
Walker L A—f

SUMTER

Brown W A—f c
Citizens Ins Agency—f l c
Haynsworth G E—f l c
Hood R S—l
Jones W S—l
Mead D T—l
Moses Andrena Mrs—f
Moses P—l
Stubbs C E—l
Sumter Ins Agency—f l c
Sumter Real Estate & Ins Co—f c
Taylor Forest—l
Upshur W B—l
Wallace & Moses—f
Wilson James—l

TIMMONSVILLE

Atkinson B R—l c
Charles R K—f l c
Conyear Marion J—l c
Corbett R I—l
Epps H D—l
Garner & Rollins—f l c
Lauer N J—l
Rose W C—f l
Troxler D H—f

UNION

Bailey Lumber & Mfg Co—f c
Citizens Real Estate & Loan Co—f l
Citizens Saving Bank—f
Duke F C—l c
Farr & Thompson—f c
Home Real Estate Agcy—f c
Nicholson W A & Son—f c
Oetzel Geo H—f c

WALHALLA
›p J M—f l c
rner J D—f l e

WALTERBORO
ck D B—f
ck H W Jr—f
›ers W E—l
Boise Henry W—l
nderson C G—f

Klein Jno M—l
Von Lehe John D—f l
Warren John D—l

WESTMINSTER
Anderson W P—f
Carter J S—f
Pitts I S—l
Marett O S—l
Mavitt K W—f l

Mulky C J—f
Witherspoon J D—l

WILLIAMSTOWN
Gossett & Suber—f c
Horton Miss Louise—f
Pinckney A G—f l c

WINNSBORO
Arnette W Julian—f l c
Beaty W A—f

Caldwell J C—f
Craig John R—f l
Davis J F—f
Flennikin W H—f
Jennings J M—f l c
Ketchin H E—f

YORKVILLE
Grist Sam M—f l c
Lindsay J R—f l c
Williams H T—f

SOUTH DAKOTA

ABERDEEN
rett & Cochrane—f
ns C J—f
les Geo—f
nette C G—l
nette D P—l
ry J W—f
on C F—f l c
in G M L—l
er Mrs Belle B—f e
er-Truman
cher C C—f c
: T C—f c
den Minnie—l c
win Land Co—f
ard C A—f
bs Walter—l
n Chas J—f
mt B C—f
aughey J J—f
n Meda—f
gan A F—f
gang S W—f l c
: R T—f
J H—f
A J—f
Wendell—f e
Geo J—f
ll Chas A—f
John—f c

LEXANDRIA
J H—f
: Stillwell
H J—f c
am & Schiltz—f
& Ryburn—f
›e Mark W E—f
n P A—f

ARMOUR
J W—f e
W J
S C
Leroy—f c
& Brown
C E—f c
er H P
P—f e
L G
& Gerley

ASHTON
E—f
E N—f
D H—f
S P—f e

ERESFORD
E—l
W J—f
August—f
alund & Sever-

H J—f
John C—f

BLUNT
T—f
Eakin—f l

DGEWATER
J H—f
W—f

Ryan T J—f
Shanard T J—f
Smith W T—f l
Todd G E—f
Tschetter Jacob—f
Tschitter J P—f
Wipf E J—f

BRITTON
Abbott Byron—f
Cooley & Stiger
Forest S E—f
Gardner Robert—f
Kaas Otto L—f
Kelly J F—f
Printup C E—f
Printup D L—f c
Thorp W W—f

BROOKINGS
Akin T C—l
Allison A B—f
Carlisle F J—f l c
Carlisle M G—f c
Chappell T L—f
Cheever & Cheever—f
Fishback H—f c
Knappen G F—f c
McCarl S H—f
Purdy Wallace E—f
Thayer Geo F—f

BRYANT
Ameson G A S—f
Hart G W—f c
Horsewell J A—l c
Ruden E A—f l
Syverson E A—f

CANTON
Anderson Hans—f
Carlson A B—f
Cooper H N—f c
Dean E M—f
Hanson M H—f
Helgerson A—f
Jones E A
Knudson O C—f
Lewis James—f
Rudolph O A—f
Skartnedt G—f

CASTLE WOOD
Curtis H H—f c
McLoughlin E W—f c
Russell M J—f
Skinner W N—f
Walton E—f c
Wolff A C—f c

CENTREVILLE
Berwin Louis—f l
Bogue Alan—f
Darrow C—f
Gardner Walter—f
Mee Jas—f c
Moser D M—f c
Peterson Leonard—f
Soper F L—f
Thomson J S—f c

CHAMBERLAIN
Drury E L—f c
Farmer W J—f

Fry & Bingham
Graybill W C—f
Henry Broe—f l
Kaufman D N—f
Reynolds F A—f
Tidrick C D—f l c
Whitbeck A C—f

COLUMBIA
Nelson John J—f l
Smith A H—f

CUSTER CITY
Delicate T W—f l c
Hanley W F—f
Perrin C E—f l

DEADWOOD
Baggaley John & Co—f c
Carwile J F—l
Dague's Ins Agency Inc —f c
Gorder C O—c
Hymer Co J P—f c
Ickes W A—f c
Russell S W—l

DELL RAPIDS
Hegge Oluf—f
Huntemer A—f
Kenefick R E—f l
Larson L K—f
Lund W G—f
Smith Henry M
Smith O H—f c
Uline G A—f

DE SMET
Aetfillisch L F—f
Andrews F M—f
Carroll J H—f
Dawley C L—f l
Green E F—f
Williams O P—f

ELKTON
Cuckow F W—f
Dressel F F—f
Enright F M—f
First State Bank—f
Gerlach F E—f
Grattan O T—f
Hoch Geo E—f
Hodge J E—f
Zalesky E R—f l

ESTELLINE
Calif A B—f c
Catlett J W—f c
Liebenstein M S—f c
Smith Leroy—l
Sohr Geo C—l c
Snyder J A—f c
Whittemore W E—f c

FAULKTON
Cornwell I Allen—f l
Johnston J W—f
Latham D H—f
Moore A M—f
Morse A. W—f l c
Norton C C—f l

Phelps & Griffee—f c
Sickle V R—f c
Seaman F A—f

FLANDREAU
Benson Lewis—f
Bigelow James T—f l e
Booth H A—f
Colman E G—f c
Dunlap R H—f
Faeger R O—f c
Jordan Ed—f
Sehyan Knut—l
Smith Jesse A—f c
Warren F A—f

FORT PIERRE
Squire C M & Co—f l c

GARY
Exchange Bank of Gary —f l c
Houghton A—f l c
Houghton A T Sr—f l c

GROTON
Ashley Wm—f
Basom N S—f c
Bowler M F—f
Erwin W I—f
Kreb C M—f
Mather R A—f
Miller W B—f c
Steele H W

HERMOSA
Baker J F—f
Hesnard A T—f
Monaghan Thos L—f

HOT SPRINGS
Cleveland G M—f l c
Cull & Hedrick—f
Jackett E R—f c
Magowan Wm J—f
Parks & Marty—f l c
Smith G C—f c
Stockmans Bank—f c
Wilson & Wilson—f c

HOWARD
Bush & Wakefield—f
Crissey & Cox—f c
Grua Ed—f
Hauson H M—f l c
Kavaney W F—f
Smith Frank—f
Smith Hugh—f c
Strand K O—f c
Widel J A—f l c

HURON
Blake & Scott—f
Beach B E—f
Bryant & Dickenson—f
Farmer W N—f
Fullenweider Geo E—f
Hinckley H C—f
Issenhuth C C—f
Kelley C A—f
Klemme J C—f c
Link W—f
Lyon P B—l

S. D.—Huron, Con.

Maul & Weir—f
McIlvaine C N—f
Mervaine & Chamberlain —f
Miller John H—f
Noyes Elven—f
Teets B F—f
Ward & Browner—f
Whalen S—f
Whisman M D—f
Wilson & Mosher—f

IROQUOIS

Baldridge J—f
Boop W H—f
Hollister S W—f
Ohlsen C H—f
Sullivan T J—f
White E A—f
Wilmarth D F—f

KIMBALL

Blum Geo—f
Griswold Fred—f
Krueger C F—f
Smith C E—f c
Smith H C—f
Lumbard E B—f

LEAD

Curran & Curran—f c
Feeney Joe—f c
Jacobs Nathan—f
Jepson O R—f c
Marrow J J
McKay Walter—f
Quimby W M—f
Rice M L—l c
Sullivan J L—f

MADISON

Ball F G—f l c
Beardsley Wm—f
Berther M F—f
Davison J W—f
Fitts F D—f
Holdridge D D—f
Kennedy Chas B—f
Mackay D F—f
Mackay W A—f
McCallister G L—f
Randall F S—f
Schmidt A G—f
Sheridan E—f
Smith Harry—l
Sponholtz A W—f
Tobin Wm—f
Tuttle G F—l
Williamson J H—f

MILBANK

Benedict E H—f
Blesser A J—f
Bouck Tho L—f
Kohler Paul—f
Lockhart S S—f c
Martens Bros—f
Meehan F W—f
Middlebrook G C—f
Mills C E—f
Rix Geo S—f
Roberts F B—f
Saunders P C—f
Stattds D—f
Wood G L—f c

MITCHELL

Bidwell F A—f c
Branson O L & Co—f
Burbank F E—f c
Craft F A
Crow John N—f
Drake
Hager A B—f c
Heimberger W A—l
Kelly P H—f
McConnell A R—f
Rew & Harris—f
Rowley W B
Schuster Mr
Swift Joe—f
Wells J E—f l c
Walpole Al
Walgemuth J B—f
Walrath J O—f
Williams J E—l

PARKER

Chisby F L—f
Sargent J F—f
Stoddard K B—f c
Watson J W—f
Wendt E A—f c

PIERRE

Anderson C H—f
Breeden J K—f
Brink A C—f
Crew & Knapp—f
Cutting H E—f c
Gas Belt Land & Abs. Co—f
Hyde C L—f
Jackley J J—f
Lake & Wanbaugh—f
Lockhart J L—f
March D W
Notmeyer W C—f l c
Whitcher C C—f
Yamell S C—f

RAPID CITY

Allen Bros—f c
Cox William—l
Crabtree C C—f
Erskine Robt—f
Farrar & Jepson—f
Hunt G C—f
McCain Fred C—f c
Moore T A—l
Pearce J A—l
Roberts E F—f
Tlecher C E—f

REDFIELD

Bailey Geo—f
Bull R T—f
Bruell W F—f c
Fisher Geo W—f l
Fiske E W—f l c
Labrie A F—f c
Lonnberg C W—f l
Moriarty M—f
Packard H P—f
Randolph A M—l
Sterling C D—f c
Watters G M—f

ST LAWRENCE

Ives B F—f c
McCullen J F—f

SALEM

Biernatzki A C—f c
Gibson J W—f
Goldsmith D—f
Scanlan P W—f
Smith W A
Todd I J—f c
Todd E J
Wilson E H—f c

SCOTLAND

Bardwell W E—f

SIOUX FALLS

Allen J J—f
Babcock West—l
Boone John P Jr—l
Caille L—f
Campbell L C—l
Clark J B—f
Glidden D S—f
Grant Harry—l
Hanna G—l
Hollister Brothers—f
Knowles & Dwight—f l
Lewis George W—f
Mallaney J—l
McKinney & Allen—f
Norton C L—f
Pitcher Earl—f l
Sexton Thos—f
Toohey C C

SPEARFISH

Cooper C R—f l c
Dunham & Newton—f l
Irwin W R—l
Kinney A L—l
Knight W S—l
Todd & Eustace—f l c

STURGIS

Atwater H P—f c
Forde Land Co—f
Graff I C—f l
Hoehn Max—f c
McNenny James—f
Melek John I—l c
Perkins & Ladd—f
Rooney Land Co—f
Stuart Wesley H—f
Thomas D P—f

TYNDALL

Abbott H F—f
Chladek F F—f
Krause Ed—f l c
Robinson R R—f l c
Thompson Wm—f c

VALLEY SPRINGS

Hetland L S—f
Hetland E J—f c
James W H—f c
Ross Otto—f c
Wright G W—f c

VERMILION

Barrett C H
Copeland J A—f c
Gunduson C J—f c
Hart E M—f l c
Lewis & Westlind—f l c
Payne & Olson
Sweezy L T—f c

WATERTOWN

Bird J E—f
Fahnestock H —f c
Gove & Snyder—f
Kranz Chas—f
McMath W J—l c
Scholtz F J—f l c
Sheldon H L—f c
Sheldon S B—f c
Snyder C K—f
Stevens & Boahan—f c
Walrath H D—f c
Williams Eva E—f

WEBSTER

Alley J—f
Compton D B—f c
Egge H E—f
Goodwin J T—f
Molmberg Carl—f
Rieger C C—l
Smith Albert—f
Weame E A—l
Wells & Walton—f
Williams David—f

WILMOT

Eastman R H—f
Hougen L S—f
Minder A—f
Munro John A—f l c

WOONSOCKET

Allen W H—f
Cameron J B—f
Cooney Connor—f
Dalton J R—f
Dinsmore & Halliday—f l
Dzie H S—f
Hauge H W—f l c
Hobart H J—f
Hobart & Dzie—f c
McNaughton R H—f
Soper & Finlayson—f
Stuart W S—f
Wasem John—f
Whiting J E—f

YANKTON

Dunn E H—f l c
Duus & Ohlman—f
Edwards Thos—f
Gamble Mrs Eva—f
Harris C J B—f
Lloyd D E—l
Miner E—f
Roberts G W—f
Walker & Walpole—l
Wheeler R A—c
White Edwin T— f l c
Wyman A L—f

TENNESSEE

R. C. WILLIAMSON & CO.

Memphis Trust Bldg. MEMPHIS, TENN.

Insurance in all its branches.
Surplus lines solicited in Mississippi, Tenessee and Arkansas.
Lumber and Cotton Seed Oil Mills.
Cotton and Cotton Gins Specialties.

ATHENS

iss & Gilbert
son W C—f 1 c
ack Frank—f
le C F—f

BOLIVAR

J H—f
op D E—f 1
r C A—c
itt Frank
on James
Knox—f 1

BRISTOL

elly J L—f 1 c
r W P Sons—f
ll & Bachman—f 1 c
J B—f 1 c
rland M A & Co—
c
W G & Co—f 1 c
F R—1
western Agency—
1 c

ROWNSVILLE

R N—f
rd H C—f c
W T—f 1 c
G W—c
e N R—f
ly N B—f 1
W—f c
B A Jr—f
H J—1
s S F—f
J M—f 1
aw E—c
J A—f

LATTANOOGA

C W—1
n W J & Co—f 1 c
P H—1
& Raulston—1
n D L—c
& Owen—f c
J Fred & Bro—f
& Grady—f 1 c
Lanier Co—f 1 c
W B—c
an Thos—c
& Hoskins—f
land H L—1
& Stuart—f 1 c
Jno—1
Sol—f 1 c
& Cleage—f
W & Co—f c
& Rose—1
Mrs Carrie A—f
A—1

Royalty C H—1
Sloan A N & Son—f 1 c
Thompson T C—1
Tyler F E—f
Vance Harry—1

CLARKSVILLE

Bardwell & Pickering—f
Beach H E Jr & Co—f c
Byers L N—f 1 c
Carter Marvin E—f
Dortch W T—f
Elder & McKeage—f
Fort Geo—f 1
Hanning J T—f
Hodgson & Caldwell—f 1 c
Howell & Atkins—f c
Michel H L—1
Northington M C & Co —f 1 c
Settle T L—1
Smith G C—f 1
Rossington R B—f
Thomas D P—1
Yarbrough H N—f 1

CLEVELAND

Barnes & Fox—f 1
Blackburn J R—f 1
Chace & Trotter—f
Hargis J W—f 1
Harle C W & Bro—f c
Jordan T G—f
Knox O A—f
Ramsey P K—f 1
Rogers T L—f 1
Taylor W O—f 1
Tonkin W H—f 1 c
Webb B M—f

COAL CREEK

Irwin M H—f
Reed C R—f 1 c

COLUMBIA

Columbia Ins Agency—f 1 c
Elam J J—f
Farrell & Lipsomb—f 1 c
Farris Mora B—f 1
Gallup L L—1
Hall A G—1
Handley, Cochran & Thomas—f 1
McAdams W G—1
Maxwell Sol—1
Sheppard J M—f c

COVINGTON

Boyd Alfred Jr—f 1
Garner James L—f 1 c
Girdner & Fisher—f 1 c

Lindsey W H—f 1
Lindsey & Townsend—f 1
Sloan Jno R—f 1 c

DANDRIDGE

Hall J T

DAYTON

Abel Rogt P—f c
Dean & Bletchem—f 1
Dodd J C—f c
Sanborn & Burkhalter—f c

DRESDEN

Hall F P—f
Irvine R N—f c
Lewis R T—f 1
Lewis T A—f 1
McCuan Lester—f
Moran C H—f
Webb King—f

DUCKTOWN

Campbell C M—

DYERSBURG

Atkins J W—f
Doyle J C—f
Latta J G—f
Menzies & Biggs—f
Moss R F C—1
Tucker L W—f c
Wells T L—f 1

ERIN

Chetts Chas—c
Clutts Chas C—1 c
Hobbs J C—f
McElroy J L—f
Parker Chas N—f c

FAYETTEVILLE

Alexander Bros—f 1
Camden L E—f 1
Dozier W Z & Co—f 1
Feeney R E D—1 c
Goodrich Geo—f 1
Goodrich John T—f
Hill Miss Emily—1 c
Jones & Goodrich—f
Newman Geo H—f
Roach & Goodrich—f 1
Thomison J H—1

FRANKLIN

Campbell & Perkins—f 1 c
Channell P V—1 c
Ewin B D—1 c
Gillespie W H—1
Harpeth Bank—f
Henderson Tom—f

McCan J L—f 1
McGavock Ed—f
Matthews Geo I—f
Murray Wm—f
Parkes J L—f
Paschall W A—1
Perkins H E—f
Ridley Lee—f 1

GALLATIN

Anderson D B & Son—f 1 c
Blue A M—f 1
Caldwell R W—f
Hall & Elkin—f 1 c
Pardue W W—f c
Tomkins Bros—f 1 c

GOODLETTSVILLE

Mathes A R—f

GREENEVILLE

Armitage Jas—1
Armitage W H—f
Britton J D—f
Hacker J E—f
Howard N T & Co—f 1 c
Pipe John M—f
Susong D S—f

HARRIMAN

Hendrick C E—f c
Manley John A—f
Scott L O—f 1 c
Sevier C B—f

HUMBOLDT

Adams G J—f
Dodson A R—f
Fox E L—f
Hughs—1
Love & Smith—c
Mathis J W—f 1
Senter J M—f 1 c
Thomas J H—f
Warren & McFarland—f

HUNTINGTON

Foster A W—f 1 c
Wright Neil—f 1 c

JACKSON

Anderson M D—f
Barfield J H S—1
Caldwell, Vanden & Co —f 1 c
Dunaway W E—f
Fulghum E—1
Gaston B M—1
Hall J L—1
Hurt R A—f
Jones Chester—1
Knott C D—1 c

W. L. NELSON & CO.

GENERAL AGENTS

TENNESSEE TRUST COMPANY BUILDING, MEMPHIS, TENN.

Branch office: Hibernia Building, New Orleans, La.

ARKANSAS **TENNESSEE** **LOUISIANA** **MISSISSIPPI**

Peoples National of Philadelphia.
Lumber Underwriters, N. Y.
Rhode Island, Prov. R. I.
Concordia Fire, Milwaukee, Wis.
Metropolitan, Chicago.
Globe & Rutgers, New York, N. Y.
Dixie Fire Ins. Co., Greensboro, N. C.
National Lumber Ins. Co., Buffalo, N. Y.
State Ins. Co., Omaha, Neb.
Union Marine, Liverpool, Eng.
Federal Union, Chicago.
Anchor Ins. Co., Des Moines, Ia.
German of Peoria, Ill.
North State of Greensboro, N. C.
Shawnee of Topeka
Hawkeye of Des Moines
Des Moines of Des Moines
Atlas of Des Moines
International of Fort Worth.

TENN.—Jackson, Con.
Landis C F—l
Levi H—f l
Lacy F R—l c
McCutcheon & Drake f c
Mathis L E—f l
Polk, Ingram & Wisdom —f c
Price J H—l
Reid A G—f
Rochelle Roy S & Co—f l c
Shelton J D—f l
Stovall, Carroll & Co—f
Spiller F M—c
Sweatman L O—f l c
Taylor M H—f l
Tigrett I B—f
Union Bank & Trust Co —f c
Wilkerson & Fletcher—f c
Witherspoon Ross—l

JOHNSON CITY
Bishop & Smith—f l
Boone & Sharp
Dulaney F W—f
Galloway T J—f
Harrison W B—f l c
Hurst T E—f
Martin & Byrd—f
Wofford Bros—f l c

JONESBORO
Coy J D—f l c
Stone J W—f c

KENTON
Howell A M—f
King T M—f
King T M—f l
Midyett D A—l

KNOXVILLE
Bair C D—l
Bearthard J W—c
Birdsong A S—f c
Brooks Jno M—f
Carson J H & Son—f
Clements W H H—f c
Doll & Mynderse Co—f
Domenic & Webb—f
Dow S B—c
Ellis J H—f
Fenniken M F & Co—f c
Gammon G A—l
Gothard Clyde—l
Heart Frank—l
Henderson Wm B—f l
Hendrickson I C—f
Hickman & Johnson—f
Huff & Huff—f
Irby & Still—f
Irby John R—l
Jennings & Searle—f
Lee W W—c
Lutz J E—f l c
Lynn H W—f
Martin H C—l
McKinney J S—l
McMillan Alex—f
McMillan H W—l
McMullen, Simmonds & Co—f
Maynard & McMillan—f c
Neville S G—l
Roberts W H—f
Rogers Van Gilder—f
Rothwell R A—l
Scott Frank R—l
Serviss E E—l
Simmonds, Horese & Co —f
Watson A & Co—c
Whettle M M—c
Williams L T & Co—f

LA GRANGE
McNamee H G—f l c

LEBANON
Adams A A—f
Baird R M—l
Beard E E—f
Glenn J D—f
Hooker & Evertson—f
McClain A M—f
Robertson N G—f l c

LEWISBURG
Alford J N—f
Black T C—f
Fox & Moss—f
Hendricks R G—f
Lloyd J A & Co—f l c
McClure W P—l
Miller G M—l
Murry J M—f

LEXINGTON
Graper H E—f l c
Scott D E—l
Turrentine D C—l

LONDON
Kollock Joe H
Malcolm J B—f

MARTIN
Higgason J B—f
Martin & Martin—f l c
Templeton C C—f l
Wilks J I & Co—f l

MARYVILLE
Coventry A A—f l
Cawood R M—f c
Goddard —as & W R—f l c
McNutt & Broyles—f
Magill R M—f c
Walker R S—f c

MEMPHIS
Bank of Commerce & Trust Co—f c
Beasley J E—f
Burton J E—l
Berry R K—f
Biles, Hicks & Ayre Co —f
Bourne Edward & Co—c
Buckingham T N—f
Calhoun S L—l
Carothers Chas G—l
Carter J W—l
Coyne L P—l
Dickinson J—f l
Dunscomb J S—f c
Edmonson W C—f l
Edrington J P & Co—f
Fisher D A—f c
Gill S F—f c
Glascock Geo H—c
Groom I—c
Guion H L Co—f
Harris Z T—l
Hirsch & Sons—f
Hunter F B & Co—f
Jones W H—l
Kelly J D—f
Lake R P & Son—l
Long & Edins—l
McKay H M & Co—f
McKinney J W—l —f
Mark & Bensdorf—f l c
Mason Carrington & Sons—f l
Matthews W D—l
Matthews R L & Co—f
Mauss H B—f
Mecham M L—f
Metcalf Bros—f c
Meyers G L & Co—f
Montedonico Proudfit & Co—f

INSURANCE DEPARTMENT

Union & Planters Bank and Trust Co.

S. F. GILL, Manager, MEMPHIS, TENN.

REPRESENTING

Phoenix of Hartford Hanover of New York
Shawnee of Kansas Ætna Indemnity Co. Pennsylvania Casualty Co.

Excellent facilities for handling large lines.

Moore W H—f
Morrison J J—c
Nelson W L & Co—f
Newsum Thornton—l
Parker R A Jr—f
Pearce A W & Co—f l c
Pope Felix T—f
Rice F J—l c
Richert Clyde—f
Roudebush W S—l
Schatz S W—c
Schmidt John—l
Shoemaker S S—c
Sibley & Erskine—l
Singellton, W H & Co—f
Smith J M—l
Smith O A—f
Sparks R M—l
Stone W A—f
Sugarman I & Co—f l
Union & Planters Bank & Trust Co—f c
Sales A—l
Talker J F—f
Ward B A—l c
Tere J W—l
Tillford Thomas & Sons—f
Treeler J B
Tuite Wm—f
Williamson Bros—f c
Wils & Co E F—f

MILAN

Ins & Clark—f
Tison J R—f
Ides J P—f l
h W J—f
e E N—f
npson C L—f l c

MORRISTOWN

rn L W—f l c
ong W D—f
r J N—f
J W—f l
& Smith—f
eich A W—f l
J B—f l
A—f
R F—f

NT PLEASANT

E—f l c
C—f c

RFREESBORO

Richard—f
Eugene—l
w J H—f
Henderson & Love c
H H—l
O H—l
T—l c
Fox—f

cKENZIE

J P—f
Morgan—f
J D—f
& McKenzie—f
M—l
n & Scates—f l

INNVILLE

Jno L—l
H F—f l c
—f
Frank—f
M—f

SHVILLE

er T. Graham Hall

R & HALL

te Agents

ILLE, TENN.

Insurance Co.
Traders Ins. Co.
and Marine Ins. Co.

Alderson H K & Co
Alexander W A—f
Armstead W B—f
Arnistead Robt L—l
Ashcraft C D—f
Baxter J A & Co—f
Blakemore, Picton & Campbell—f
Bolles Murray & Co—f
Bradford M A—c
Brandon D G—l
Brawner E N—c
Bringhurst W R—f
Buell & Crockett—f c
Burbank & Alexander—l
Burns J—f
Butler J W—l
Caldwell Ins Agency
Caldwell J E & Sons—f
Campbell A H—f
Channell P V—l
Chase Irvine K & Son—f
Cheney H J—f
Claiborne Mollie M—f l
Cooley Theo Co—f c
Cooper, Polk & Co—f
Cooper & Hall—f
Cot P H—l
Cowan G L—f
Crockett J V—f
Crouch B Duke—f
Crouch & Craig
Crutcher T W—f
Currey R B—l
Davis R M—l
Davis S C—f
Davis W F—c
Dicken W B—l
Dryfus Sol E—l c
Dudley, Blanton & Co—f
Dunning J T—l
Eaves Wm H—l
Epperson Lulu B & Co—f
Ewin B D—l c
Ewing F E—f
Farrell Norman Sr—f
Fields B F—f
Fite Bros Ins Agency—f
Fite Frank G—c
Franklin J C—l
Frazier H S—f
Frizzell C F—f
Frazer & Palmer—f
Frizzell C T—f
Fuller R D—c
Fusch E A—l c
Gale & Frizzell
Gannaweny C T—c
Goodall, Thomas & Co—l
Hall G—f
Hart T F
Hart Thos M & Co—f
Henry R A—l
Hicks P H—f
Hill R
Hindman Julia
Hird J P—l
Hoffman W C—c
Hudson D R—f
Jackson H E—f
Jarvis A T—l
Jarmon Hugh—l
Klooz Fred—c
Lamar A W & McAdams —l
Levell M P—l
Lindsey A S—f
Litton G S & Co—f
Loventhal Bros—f l c
Lucus J C & Co—f
McIver Cheney & Co—f
McKee J B & Co—f l c
McMillen C S—f
McWhirter, Goodall Co —f c
Martin J C—l
Mason A B—c
Mears Jas D—f
Metzger W E & Co—f
Moody C J—c
Murray T O—f
Nashville Trust Co—f

Nelson W E—l
Nevins W C—l
Onerbacher J—c
Peak Wm—c
Picton J M—f
Polk J K—f
Polk M T—f
Raymer A F—f
Raymond W H—l
Rutland W P & Co—f
Sawyer A—c
Scruggs C J—f
Sharpe M H—f
Sharpe W H—f
Sharpe Mora B—f
Shelton, Kirkland & Co —f c
Sherill, Yancey & Runkle—f
Simpson M H—l
Smith J H—l
Smith J M—l
Smith H H—l
Smith & Morton—f
Smither J W—l
Spurr M A—f
Stamps N J—c
Stone D C—f
Struby M E—l
Sykes Chas—c
Throop & Eastman—l
Thompson J H—f
Timberlake A B & J F— f l
Torrey J D—l
Treanor J O & Son—f c
Turner R W & Co—f
Webster W A—l
Williams R H—c
Wrenne D P—c
Yowell & Dabney—l

NEWBEEN

Crenshaw J A
Harris Jas T
Shibley W A

PARIS

Alexander C—f l c
Cherry A G & Co—f
Hall E T—f l c
Hastings C E & Co—f l c
Johnsonius & Patterson —f l c
White Alex B—f l c

PULASKI

Abernathy W L & Son— f l c
Adkisson W—l c
Appleby Cecil—f l c
Arrowsmith & Eslick—f l
Brown Marvin—l f
Carter T B—f
Carter S—l
Daily & Wilson—f l
Flournoy J W—f
Halbrook Ben—l
Harwood & Smith—f l
Hindman & Walker—f
May G T—f
Riddle Geo T—f c
Ridgeway D F—f l
Rogers T—f
Romine W B—f l
Smithson W B—f
Topp Gordon—f
Wilkerson Lee—l c
Wilkes Jno B—f l
Wilson & Daly—f l

RIPLEY

Henry F A & Co—f l c
Dorsey A I—l
Kirkpatrick & Durham—f
Williams Bros—f

ROCKWOOD

Fox J E—f l c
Lindsley Geo P—f

Turner & Barnett—f l c
Hall W E—f c

ROGERSVILLE

Kenner W D—f l c
Sturm W F—f l c

SAVANNAH

Bell Will F—f l c
Irwin J W—l
Williams C W—f l c

SHELBYVILLE

Bearden E W—f
Cowan H B—f c
Gillis J S—l c
Moody C J—f c
Rucker W G—f
Stern & Brown—f
Stephens C I—l

SOUTH PITTSBURG

Fitzgerald R H—f c
Hughes F C—f l c

SPARTA

Jackson & Co—f l c
Officer A O—f l c

SPRINGFIELD

Eckles Ed S—f l c
Orndorff J W—f
Payne & Mason—f l c
Pike & Brown—f l c
Smith G E—f l c

TRACY CITY

Dorris J C & Co—f l c
Marugg Chris—f
White F M C—f

TRACY TOWN

Ingram Paul—f l
Wheeler J B—l

TRENTON

Caldwell S P—f l c
Herron E A—f l c
Jones Frank
Landis J A—f
Wade & Wade—f l

TULLAHOMA

Batey H J—l
Harton John—f
Moore R T—l
Ransom & Co—f l c

UNION CITY

Beckman & Mayes—f l c
Carter & White—f l c
Davis W P—f l c
George D A—f l
Hefley J A—f c
Kimberlin K—f c
Union City Ins & Real Estate Agency—f c
Walker John T & Co— f l c

WAVERLY

Blessing C J—f
Carnell D C—f
Cowen C W—f
Gould P F F—l
Slayden L W—f
Thomas B R—f
Saunders Mason—l

WINCHESTER

Alexander H B—f
Gardner John G—f l c
Embre L C—f
Templeton H M—f c
Walker Will E—f l c
Williams V R & Co—f l c

TEXAS

Gross R. Scruggs & Co.

MANAGERS
SOUTHWESTERN DEPARTMENT
DALLAS, TEX.

Texas, Arkansas, Louisiana and Oklahoma

Williamsburgh City Fire Ins. Co., Westchester Fire Ins. Co., The North River Ins. Co. (for Texas and Oklahoma), Shawnee Fire Ins. Co. (for Texas, Arkansas and Louisiana), City of New York Fire Ins. Co., Delaware of Philadelphia, Dutchess, Poughkeepsie, N. Y.

EXCEPTIONAL FACILITIES AFFORDED AGENTS

ABILENE
Bynam E B & Co—f l c
Cannon Jessie—l
Childers J W & Co—f
Harkrider C W—l
Lambeth M C—f
Motz & Curtis—f l c
Muir V E—f c
Pitzer—l
Rollins Turner S Sr—l
Vanderbark Fred—l
Wise Jno C—f
Wood Eugene—c f l

ALBANY
Coffee & Coffee—f
Manning W L—f
Webb & Hill—f l

ALPINE
Derrick J H—f
Smither Wm F—f l c
Turney A M—c

ALVARADO
Hallman & Holloway—f
Oakes A D—f l c
Spinks Mrs Jessie—f

ALVORD
Covington Wm A—f
Harvey & Harvey—f
Speer & Ward—f c

AMARILLO
Chittendon E R & Co—f l c
Currie & Dohoney—f l c
Fish S E—l
Freeman J N—f c
Kirby & McClellan—f
Laforge F M—f
Taylor & Taylor—f

ARLINGTON
Collins Houston & Caldwell—f l c
Ditto & Ditto—f
Douglas W M—l
Dugan Wm M—f
Moore J M & Co—f
Wallace F R—f

ATHENS
Carroll & Ferrall—f c
Jones Paul—f
La Rue, Sigler & Parsons—f c
Prince J S—f c

ATLANTA
Aquilla Miles—f l c
Cameron W F—f l c

AUSTIN
Barnhart Kate—f l
Bird W H & Co—f c
Boswell W A—l
Brush W B—c
Byrne & Crawford—f
Cameron Kent—l
Cooke Geo H—l
Corner Richard—c
Deloney L S—l
Earnest J M—f
Freeman J H—l
Hammond R J—f
Harris W W—l c
Haynie Brooks—l
Haynie H H—l
Hendricks F C—l
Hodnette W G—l
Holton G N—f
Houston J M—l
Kerbey & Smith—f c
Kreisle W C—l
Kullenberg Realty Co—f
Lawless P J—l c
Lockridge M F—f
Lomax R C—f c
Lucy Jas E—c
Malone Pat—f c
Mendell G W Sr—f l
Millican & Collett—f l c
Murrah Tom—f
Peacock Smith & Hill—c
Penick E P—l
Petty Oscar E—l c
Pressler Herman & Co—f c
Raymond Jas H Jr—f c
Robinson & Hamby—f c
Smith C O & Co—f
Smith Fielding—f
Smith W R—l c
Spaulding & Harris—f c
Stacy-Robbins Co—f c
Stanley C M—l
Thompson R E—l
Vines Paul—l
Walling Geo Jr—f c
Weathers Real Estate Co
Weigle Chas—l c
Wendlandt Carl—f
Whitlock Mrs & Delaney—f l
Wideman T F—c
Young E L—l

BAIRD
Barnhill Martin
Blackburn L L—f
Day A R
Russell B L—f l c
Russell C D—f

BALLINGER
Fidelity & Credit Co—f c
Maddox Lee—f l c
Plummer Ernest—f c
Voss A F—f c

BANDERA
Thalman & Lewis—f

BASTROP
Ransome W B & Co—f c

BEAUMONT
Baker Jno N—l
Barrett W B—c
Booker W W—c
Brady R L—l
Brown R L—f c
Brussard & Aubrey—f c
Bryan & Vanchalet—f c
Burton & Thurmond—l c
Conway F S—c
Curry, Roberts & Corley—f l c
De Neefe T J—l
Denman & Hunt—l c
Dilworth Thos E—l
Franklin S H—c
Gray, Smith & Ives—f l c
Heisig & Smelker—f l c
Henry & Weaver—f c
Jamison J W—c
Johnson Sidney W—c
Junker & Edwards—f l c
Kuckert F J—c
Langham A D—f l c
McGee Sam O—l
McQuerter F H—c
Monroe J E—l c
Montgomery R L—l c
Mott Roswell—f c
Mullins Jno—l
Norris R A—l
Parker Foxhall A—l
Robinson M E—c
Sheeks F L—l c
Smith A D—l
Steinhagen B A—l
Stephens H C—l
Taylor J H—l c
Watts W A—l
Weiss V & Son—f l c
Zorn J—c

BEEVILLE
Brown J W—f l c
Crisp J C—c
Dodd Emmett—f l c
Fizen G M—f
Flournoy J W—f
Marsh W R—f l c

BELLVILLE
Johnson & Matthaei—c
Langhammer C K—l
Strauss Charles
Tesch & Prou—f

BELTON
Bloomer Jno H—f l c
Denny Chas F—f c
Miller J Z—l
Monteith Roy—f c
Pierce J W—f l c
Yarrell Thos & Co—l c f

BIG SPRINGS
Boyett Doc—f l c
Hartzog J O—f l c
Lee Geo D—f l c
Piner R T—f l

BLOSSOM
Kirk A B—f l
Lansing Ruffin—l
Williams W T & Co—f c

BONHAM
Bradford & Rodgers—f c
Evans Will H—f
Gibson & Taylor—f l c
Hendricks & Moore—f c
Lowery Joe M—f l

BONITA
Modrall J R—f

BOWIE
Bucaner W B & Co—f c
Coffield W H—l
Buckner & Co
Green P C—l c
Nance T S—l c
Watkins H B—f

BRACKETTVILLE
Seargeant O F—f c

BRADY
Alexander J—l
Crawford A R
Crothers & Matthews—f

BREMOND
Schmidt H—f
Stellbauer Henry—f
Turner J W—f l c

. W. Cochran | Jno. M. Thomas | Sam O. Smith, Jr.

Cochran, Thomas & Co.

DALLAS, TEXAS

GENERAL AGENTS

TEXAS, ARKANSAS, LOUISIANA, OKLAHOMA

hester German Insurance Co. of Rochester, N. Y.
icultural Insurance Company of Watertown, N. Y.
ional Lumber Ins. Co. of Buffalo, N. Y.
igan Commercial Ins. Co. of Lansing, Mich.

Mechanics and Traders of New Orleans
Old Colony Insurance Co. of Boston, Mass.
Concordia Fire Insurance Co. of Milwaukee
Boston Insurance Co. of Boston

AUTOMOBILE DEPARTMENT:— MICHIGAN COMMERCIAL, BOSTON, OLD COLONY

EXCEPTIONAL FACILITIES FOR HANDLING LARGE LINES

ALL LOSSES ADJUSTED AND PAID FROM THIS OFFICE

BRENHAM
schmidt Aug—f c
ey J D—l
l C M—f
no M—f
R A—l
y B W—f c
s Herman O—l
W W—c
ns Mrs Emma—f
ess Miss Etta—f c
alckstein—f l

OWNSVILLE
n A—c
J R—f
O N Ins Agcy—
Insurance Co—f
Vm—f
T A—l c
& Besterie—f

OWNWOOD
ood Real Estate
E B & Co—f c
Bell—f
Miss Anna—f
Wm R—l
W E—l
M—f
no Y & Co—f
A—l c
Zimmerman—f
—l
as Land Co—f

RYAN
o—f c
S L—l
E
I S—l
—f l c
F—f c
inson &
c
-l c
I C—f l c
A—f l c

RNET
J—f
& Co—f c

WELL
L—l
f
ie W—f l c
evi H—f l c

ERT
on—f
& Co—f c
c
I—f c

CAMERON
Arnold Miss Mamie E—f
Joynes J W—f
Lesovsky F S—f l
Moore Hy—f c
Oxsheer Smith—f
Paden & Brown—f
Stafford T C—l
Taber A W—c

CISCO
Davis Connie—f
Mitchell M V—f c
Vernon Mrs Frank—f c

CLARENDON
Beville A M—f c
Lewis L O—f l c

CLARKSVILLE
Barnett Wm—l
Barry Jno E—f
Chambers & Truce—c
Corley A G—f
Dick A P—f
Dickson B F—l
Edwards & Morrison—f c
Ferguson Sam W—l
Graves A M—f c
Harman S W—c
Hine Jas P—l
Hocker Sam T—f
Hooks David L—l
Lennox A D—f c
Nicolas & Hooks—f
Nicols Jas P—l
Taylor & Butcher—f c
Walker C W—l
Walker & Webb—f

CLEBURNE
Allin Phil T & Co—f c
Barber & Co A C—f l c
Bryan B F & Co—f
Byers C C & Co—f
Crutchfield D D—c
Daniel Wm R—c
Davis & Davis—c
Helsley W A—l
Hudzeitz A D—c
Joiner J B—f l c
Mertz C W—f l c
Milan J M
Mobley S D—l
Morgan & Cotter—f
Muse J A—l
Templeton Q C & Co —f c
Walker Wm R—c

COLEMAN
Dibrell F A—f l c
Ledbetter JP—f c
Murray Geo G & Co—f c
Thayer W L—f c
Watson & Gordon—f

COLLINSVILLE
Rodgers T F—l c

COLORADO
Buchanan & Morrison—f
Burtner Gus—l
Cook W J—l
Harness G B & Co—f
Keathley E A—f c
Knott M C—f c
Simson C W—f c

COLUMBUS
Hatchins & Mitchell—f
Lutz Orman H—l c
Montgomery L I—f l
Simpson & Shaw—f
West T B—c

COMMANCHE
Albin I S—l
Bonner Abstract Co—f
Eanes J R & Co—f l c
Hall Art G—l
Holman & Sons J A—f
Kearby J G—c
Mayes J I & Co—f
Oliver S H—c
Palmer & Adams—f
Reiger J M—f c
Sage W L—l
Sherrill Hugh—l c
Wilkerson Ed—l

COMMERCE
Debenport C J—f l
Jernigin J D—f l
McDonald T V—f c
Moore M L & E M—l
Sheely & Moore—f c
Scott J T—f c
Taylor & Price—f l c

CONROE
Foster W N—f c
Llewellyn J—f

COOPER
Henslee Jno F—f c
Lawrence S—f
McKinney Bros—f c
Ratcliff S C—f l c

CORPUS CHRISTI
Bernard J D—f
Clarkson J T—f l c
Cubage Edw—f l
Evan & Caldwell—f
Leary Dan A—f
Luter Henry E—f
Pease Clark—f
Pumphrey Wm H—f
Randle Realty Co
Scott G R—c
Southgate Thos B—f l c
Wheeler F B—f c

CORSICANA
Adkisson D R—l
Bell & Johnston—f
Blanding R P—l
Burgess Walter & Co— f l c
Carroll L H—l
Halsey Mrs R. P—f c
Loggins P. H—c
Olmstead L D—l
Pinkston & Church—f l c
Polk E M & Co—f l c
Shwarts & Shwarts—f
Touchstone J. C—l
Watkins J V & Co—f

COTULLA
Daniel Jno M—f
Earnest F G—l
Hendrichson Geo W—f
Kerr L A—f
Knaggs G H—f
Russell Mat—l
Thomas C C—f c

CROCKETT
Arledge H J—f l c
Hall J W—f c
Hall J W & Son—f
Moore C W—f c
Satterwhite M & Co—f l c

CUERO
Graham W H—f c
Meissner & Joseph—f c
Schiwetz B—f l c
Schwab C T—l
Nau Jno—l
Sheridan Jos—f c
Woodworth & Hamilton —f l c

DALLAS
Addison W I & Co—l c
Addison W I—l c
Aldehoff John S & Co—f
Armstrong J S—c
Ayres & Moberly—f
Barbee J T—l
Basham G W—f
Bennett The Co—f
Chiles S H—l
Cochran Thomas & Co—f
Cradock & Smith—f
Crites J E—l
Dealey Chas L—f
Dexter Chas L & Co—f c
Dexter & Mahanna—f c
Ellict & McLenmore—l
Farrell Porter—l
Freeman & Burton—f c
Hall & Lyle—f
Hancock A F—f
Higgins & Pfonts—f
Harris W G—l
Hearne Miss I—f
Holden & Curless—f

TEX.—Dallas, Con.

Hooper J E—c
Jalonick Geo W—f
Jalonick I—f
Julian & Nixon—f
Kirby E E—l
Kirby & Smith—f
Lancaster E L—l c
Lawhorn T L & Co—f
Lawhorn & Buckner—f
Lee & Lee—l c
McAleer J A—f
Manning T A—f
Meador R T & Co—c
Meyers H G—l
Miller & Stemmons—f
Mitchell R H—l c
Monogan T L & Co—f c
Morgan E—f
Munn T J—f
Parks H R—f
Phipps Mrs E E—f
Pratt J R—l
Reedy Frank—l
Reinhardt I & Son—f l c
Rhodes J A—c
Robinson D A & Co—f
Rosenbaum Bros—l c
Scruggs Gross R & Co—f
Seay & Hall—f
Slaughter Ed—c
Thomas Bros—f
Thorp Orville—l
Tillman Sidney H
Trezevant & Cochran—f l c
Trust Co of Dallas—f
Von der Haya Mrs. C B—f
Webber J T & Co—f
Wynne & Co—f

DECATUR

Bard C B—f
Boyd J E—f l c
Ragsdall G W—f l c

DEL RIO

Barnes & Wheeler—f
Henry & Thomas—f
McDowell—l
Rosenfield & Robertson—f c
Wheeler & Farmon—c

DENNISON

Alexander H G—f c
Ellis G R—l c
French Geo F & Son—f l c
Gardner J H & Co—f l c
Handy & Faires—f l c
Kellogg E A—l c
Kennedy S C—f l c
Paston Mrs J B—f l c
Reardon T E—f c
Scully J W & Co—f c
Williams & Sharp—f l c

DENTON

Browder H F—f
Davenport & Co—f l c
Hopkins & Millican—c
Key E I—c
Poe O P—f l c
Robertson L V—c
Smith W. C—f c
Sweer & Co—f
Walden H M—l
Woodward W F—c

DETROIT

Heath & Bailey—f
Easley R J—f

DUBLIN

Maloney G B—f c
Pikes Lee—f c
Weaver S J & Co—f c

EAGLE LAKE

Eagle Lake Ins Agcy—l
Gwynn M E & Co—f
Thatcher Ins Agcy—f l c

EAGLE PASS

De Bona Joseph—f l c
Douglas & Schmidt—f c
Hartup C W—f c
Simpson & Fennell—f

EDNA

Lee J M—f c
Rowlett J O—f l c
Wells L F—l

ELGIN

Davis A H—f
Hill Miles H—c
Keeble & Son—f c
Webb C W—c

EL PASO

Austin & Marr—f
Behr & Watts—f
Broaddus H W—f
Coles A P & Bros—f c
Collier & Dorbandt—c
Cornell H G—l
Crim Van P—l
Davis & Holmes—f
Dockery & Co—f
Fall H W—c
Gaines & Holmes—c
Hadlock E J—c
Halbert & Cris—c
Hunter Frank E—c
Latta & Harper—c
Lay H A—l
Loomis Bros—f
Lusk H E—l c
McGregor D H—l c
Miller & Magoffin—f
Milligan W O—f
Neff E W S—f
Newell G W—f
Newman Investment Co—f c
Payne W F—c
Ray J H—c
Rinehart R H—l c
Smith J H—f
Steevens Horace B & Co—l
Turner & Davis—f
Woodbridge J—f
Weber Max—c
Wood H R—c

ENNIS

Barnes J B
Clark John A—c l
Craig & Haynes—f
Farris & Atwood—f
Griffith W G—c
Harris D W—c
McNaughton W R—c
Moore Joe—l
Neville F S—f
Overall J B—l
Sessions D S—l
Walker D W—f
Vallandingham Jno G—c
Winn Ed H—l

FAIRFIELD

Anderson J G—f l
Childs Bros—f

FARMERSVILLE

Huddleston J P—f
Johnson Mrs L L & Son—f
Pendleton & Ashton—f
Spruill A G—f

FLATONIA

Flatonia Fire Agcy—f l c

FLORESVILLE

Franklin & Collier—f c
Herrington E W—f
Wiseman & Houston—f c

FORNEY

Brooks M B—f l c
Cooley Jas A—c
Greenfield Emil—l
Pinson N B—f
Rhea Joe E—f l c
Watson J T—f

FORT DAVIS

Brown T H—l
Carlton E H—l
Stewart Jas—f

FORT WORTH

Adams John M—l
Baker Jno F—f
Burke Jno & Co—f
Childress C W & Co—f
Collett & Siebold—f c
Conery C W—l c
Crane—Reynolds Co—f
Eakle H F—c
Fosdick E E & Co—f c
Furman & Orgam—f c
Head, Gardner & Co—f
Hollingsworth G W—f
Huff S B—l
Johnson & Samsom—f
Littlejohn J B—f
McChesney, Rose & Co—f
McCracken J W—l
Mitchell J W & Co—f c
Nelson Norman—f
Rector D—l
Samules A W & Co—f
Shaw W—l
Shilton Harry—l
Talbert & McNaughton—f
Vera Adams B & Co—f
Walker Glen—f
Willie W H—f
Wheeler A D—l

FREDERICKSBURG

Brodie S T—l
Gold & Wright—f c

GAINESVILLE

Beasley I—f l
Blanton J W—c
Bosson & Wright—f l c
Clark Mora C—l
Downard & Allen—f c
Edwards Edw—l
George J C—c
Greenhill W L—c
Howell L L—l
Potter J M—l
Powell & Son T M—f l c
Shacklett J N—c
Thompson Edw N—l
Turner Campbell O—f c
Wasson A—l

GALVESTON

Adriance Jno Jr—f
Austin G T—f c
Austin H—f c
Ball Percy—c
Beers, Kenison & Co—f c

Chas. R. Brown & Company

RESIDENT AGENTS

Galveston - Tex.

Cuenod & Colby—f c
Dixon Jas—c
Dorsey C H—f c
Fox L F & Co—f
Guinard C M & Co—f c
Hanna John—f l c
Lovenberg I—f
McKender Dr E B—l
Menard J M O & Co—f c
Montgomery & Co Jas—f
Owens Jno E—l
Rice E E—f c
Singer J—r c
Stewart Maco & Minor—c
Stowe J N & Co—f l
Tellifson John—l c
Warren C B—l

GATESVILLE

Adams T P—l
Jenkins & Hammock—c
McClellan J R—f
Miles W T—f
Schley W H—l
Wells O F—l
White Mrs Pearle—f
Williams & Wells—f c

GEORGETOWN

Flanagan W J—f l c
Foster & Carothers—f l c
Snyder J W & Sons—f l c

GIDDINGS

Burns E A—f c
Falkes J R—f
Suehs M E—l

GILMER

Crowley Mrs Mary—f c
McCleland Will—f c
Marshal Will—f c
Mattox R L—f c

GOLDTHWAITE

Brinson M N
Clements Phil H—f
Clements R E—l
Moss Thomas—l

GOLIAD

Cambell W B & Son—f c
Lutenbacker L J—f
Maetze & Baker—f c

GONZALES

Adams H E—l
Burchard C A—f
Cole W M—f c
Coleman F W—c
Herzik Joe—f
Hoskins Conde R—f l c
Moeller Albert—c
Pendleton M V—l
Sharp & Crockett—f c
Walker R H—f c
Williams Dr W—l

J. F. SEINSHEIMER & CO.

Representing

Northwestern National; Southern Nat'l, Tex.; German Alliance, N. Y. Farmers & Merchants; Michigan Commercial; Reliance, Pa.; Assicur & Munich; German Underwriters, Mil.; Western, Pa.; Ins. Co., State of Pa.; Union of Phila.; Western of Pittsburg; Firemens Fund (automobile); Fidelity & Casualty; American Nat'l, Tex.; Hartford Steam Boiler; U. S. Fidelity & Guaranty Co., Md.

General Agents for Texas, Pacific Coast Casualty Co.

GALVESTON, TEX.

I. REINHARDT & SON

DALLAS

GENERAL AGENTS FOR TEXAS

Fidelity & Casualty Co. of New York **Hanover Fire Insurance Co. of New York**

Peoples National Fire Insurance Co. of Philadelphia

General Agents Automobile Dept., Ins. Co. of North America

RESIDENT AGENTS

aledonian of Scotland
Commercial Union of London
Commonwealth of New York
German Alliance of New York
Fidelity-Phenix Insurance Co.
Hanover Fire Insurance Co. of New York
Hartford Fire of Hartford
Insurance Co. of North America
Insurance Co. of the State of Penn.
New Brunswick Fire Ins. Co. of N. J.
Peoples National Fire Ins. Co. of Phila.
Prussian National Insurance Co. of Germany
Rochester German of New York
Royal Insurance Co. of Liverpool
Sun Insurance Co. of New Orleans
Union Insurance Co. of Philadelphia

TREZEVANT and COCHRAN

General Agents

Texas, Arkansas, New Mexico, Louisiana and Oklahoma

Fire Association of Philadelphia, Scottish Union and National of Edinburgh, Orient of Hartford, The New Hampshire of Manchester, N. H.; The Pennsylvania Fire of Philadelphia, Pa.; National of Hartford, Philadelphia Underwriters Agency, Glens Falls of New York, Niagara of New York, Royal Exchange Assurance, Metropolitan Casualty Insurance Co. of New York.

DALLAS, TEX.

RLES L. DEXTER GEO. T. MAHANA

DEXTER & MAHANA

neral Agents DALLAS, TEXAS

rd F. & M. Insurance Co. of Philadelphia
Ocean Accident & Guarantee Corp. (Ltd.) of London
New Jersey Plate Glass Ins. Co. of Newark
Firemans Fund Insurance Co. (Auto Dept. only)

E OFFER EXCEPTIONAL FACILITIES TO LOCAL AGENTS

T. A. MANNING

GENERAL AGENT FOR

Texas, Arkansas, Louisiana, Mississippi and Oklahoma

ITY OF NEW HAVEN
UIS FIRE, ST. LOUIS
RELIANCE OF PHILADELPHIA
AMERICAN UNION OF PHILADELPHIA

DALLAS, TEXAS

BEERS, KENISON & CO.

GALVESTON, TEXAS

GENERAL AGENTS FOR

London & Lancashire Fire Insurance Co. Sun Insurance Office of London. Atlas Assurance Co.
Norwich Union Fire Insurance Society.
Sun Insurance Company of New Orleans. Caledonian Insurance Company of Edinburgh

MARINE COMPANIES

The British & Foreign Marine Insurance Co., Ltd., of Liverpool. The Sea Insurance Co., Ltd., of Liverpool.
The Standard Marine Insurance Co., Ltd., of Liverpool. Reliance Marine Insurance Co., of Liverpool.
Boston Insurance Co., of Boston. Western Assurance Co., of Toronto.
London Guarantee and Accident Co., of London.
St. Paul F. & M. Insurance Co.

TEX.—Con.

GRAHAM

Akin W Jos—f c
Larmons J T—f
Norris A O & Son—f c
Stewart A D—l c

GRAND SALINE

Peery Thos H—f l c
Sim Florence— f c

GRAND VIEW

Abney J D—f
Banner P S—l
Ellis J N—c
Flamson R J—l
Harbin & Sturges—l
Harrel J B & Son—f
Mastin W B—f c
Pitts Dr D—f
Polson Benj F—l c
Reed G W—l
Russell J A—l
Sturgis & Pitts—c

GREENVILLE

Chapman Robt M—f c
Edwards A E—l
Ende F V—f c
Etter S R—f c
Holmes A R—f c
Tisdale J M—f c

GROESBECK

Bradley Jas E—c
Collins Frank A—f
Henderson Joe—f
Kennedy O—f l
Nussbaum & Scharff—f
Oliver D—f c
Oliver Frank C—f
Parker & Cobb—f
Proctor A W—f
Wienbish Mrs Carrie
Williams H W—l

HALLETTSVILLE

Houchiess J F—f
Peterson Wm—f l c
Rosenberg & Young—f c
Simpson French—f c
Stavanaha C L—f
Torkington S G—l

HAMILTON

Murphree & Pierson—f l c
Moore & Williams—f
Perry Bros—f

HASKELL

Foster A C—f l c
Haskell Real Estate—f
McConnell H G—f
Scott S W—f
Sanders & Willson—f
Patterson O E—f

HEARNE

Pinkerton J W—f l c
Welch C P—f
Wilkerson Warren A—f

HEMPSTEAD

Ahrenbeck Ella J—f
Greig Paul—f
Henderson Alvin—f c
Henderson Robt—l c
Hughes Ellen L—f
Moonay Mrs M C—f

HENDERSON

Arnold & Alford—f c
Graham A B—f
Griffin H L & Co
Smith Mrs Fenna—f c
Wood Hael—f c

HENRIETTA

Corbett & Taylor—f l c
Squires & Wyatt—f l c

HICO

Rodgers J P & Bro—f l c
Scales, Hale & Cole—f

HILLSBORO

Harris R E—f
Lefevre Mrs Alleine M—f l c
Lowrey & Young—f l c
Marshall H W—f
Smith Charley E & Co—f l c
West Green J—l
West Guy & Co—f c

HONEY GROVE

Ballinger & Stephens—f c
Black & Clay—f l c
Daily G A—f
Erwin Ivan B & Co—f l c
La Master L C—f c
Robnett J H—f c
Thompson J E—l

HOUSTON

Beavens E H M—l c
Belk & Co—f
Bradley Miss C V—f
Carlton & Hogg—l
Chapman Jas R & Co—f
Childress & Taylor—f c
Cochran O L—f c
Cotton S O & Bro—f
Cravens & Cage—f
Day M F—l
Dumble E H & Co—f
Frazer & McIntyre—f c
Hunt, Meyer & Yonnes—c
Hunter W A—l
Kirkland W H & Co—f
Lawson A M—l
Lea D H & Co—f c
Lewis E R—c
Lucy J E—l c
McMahon J—l
Meyers B F—l
Mills N L—f
Peters H E & Co—f c
Porter Maillot & Co—f c
Pye & Lewis—f
Raphael Bros—f c
Rice, Radford & Co—f c
Shelton & Ames—f c
Shepherd & Whipple—l
Straus W—l
Torrey & Co—f c
Weems & Bering—f l c
Yocum R S & Co—f

HOWE

Ferguson & Davis—f c
Harding J P—f
Hughes J A—f l c

HUBBARD CITY

Berry Walter E—f l c
Bishop H C—f
Gray E J

GILBERT HAY

WACO, TEXAS

General Agent for

AMERICAN UNDERWRITERS AGENCY, of Phila.

Total Assets, $3,187,821.05

FOR THE STATE OF TEXAS

JAMES CRAVENS RUFUS CAGE

CRAVENS & CAGE

FIRE, TORNADO AND LIABILITY UNDERWRITERS

HOUSTON, TEXAS

(MANAGERS SOUTHWESTERN DEPARTMENT)

. Paul F. & M. Ins. Co. of St. Paul, Minn.
mden Fire Ins. Assn. of Camden, N. J.
chigan F. & M. Ins. Co. of Detroit, Mich.
ring Garden of Philadelphia
ieral Accident, Perth, Scotland.
American Central Ins. Co., St. Louis.
Mercantile F. & M. Ins. Co. of Boston.
Firemens Ins. Co., Newark, N. J.
Detroit F. & M. of Detroit, Mich.

HUNTSVILLE
N Y—l c
& Foster—f c
W S—f c
all W H—f
e Gibbs A—f c

ITALY
am J B—f
n S—f l
Whit—f l c
s Will—f
J M—f l
K G—f c

ITASCA
M H—f
Dock K—l
n Ed & Co—f c
S—f c

CKSBORO
oyd T—l
s E—l
C—l
ohnson Realty
no P—c
—f c
he W P Land
f c

ONVILLE
B—l c
f l
—f l
a L—f
c
—l c
l
rbe—l
L—f
—c

JEFFERSON
Sherrell B F—f
Urquhart A M—l
Urquhart & Co—f c
Watson J W B—l

KAUFMAN
Dellis J A—f
Erwin Henry—f
Hanes J B & Co—f
Shaw, Nash & Nash—f c

KERRVILLE
Hamilton J M—f
Kelly B H & Son—f
Lockett Mrs C C—f c

KINGSVILLE
Laws Ben T—f c

KOSSE
Allen W D—f l c
Forbes & Brady—f
Robison Kit—f

KYLE
Gross Otto—f c
Gross Wm—f c

LADONIA
Cobb H H—f
Weldon C W T & Co—f l c

LA GRANGE
Kaulbach H B—f
Lenert G E—f
Weber E J—f l c

LAMPASAS
Price & Young—f l c
Spark M V B & Son—f l c

LANCASTER
Anderson W B—l
Jordan H B—f l c
Moreland W A—c
Rea Chas R—f l c

LAREDO
Brewster C G—c f
Denike Ed—f
Earnest H G—c
Macmahon P J—f c
Mims Wm H—f l c
Quintanilla R E—l
Salinas M C—l
Sames, Moore & Co—f l
Winslow A—c

LLANO
Hoerster Ben—f l c
Jarrence E W S—c
McInnis H R—l
Oatman Marshall C—f c l
Ward W H—f l c

LOCKHART
Dodd B F—f l c
Duboise O K & Co—f l
Ellis Dick—f
Galloway W S—l
Kelly M C—l
McDowell Mrs. Altah—f
Roberts F S—f l

LONGVIEW
Brown, Gaus & Co—f l c
Watson H H—f

LUFKIN
Collins Geo M—l c
Rowe & Co—f l c
Sharpe J E—f l
Wallace A L—l c

LULING
Bridges A C—f c
Fink Abe—f l c
French G V—f l c
Walker Mrs J Knox—f c

MARLIN
Eddins—f
Hoke Jno W—f l c
Oltorf C A—f c

MARSHALL
Adams & Urquhart—f
Allen & Hudgins—f
Carter A G—f
Carter Jno B—f c
Copeland Jno B—c
Dunn J C—l c
Ellwood H R—f
Field & Young—f
Flanigan J W—f
Hudgins W P P—l
Kennedy C P—c
Littlejohn R P & Son—f l c
McLennan A D—f
Pence J L—l
Raguet & Gregg—f c
Swayze J A—f c
Toone R R—l

MASON
Ebel P W—f
Loring Van M—f l c
Jordan W E—f

McGREGOR
Bradshaw J W—f l c
Cherry A P—f l
Naylor & Crain—f l c
Stubblefield T W—f l c
Walker Edward—f l c

C. W. CANNON

Chairman Organization

lobe Fire Insurance Company

GIBBS BUILDING
SAN ANTONIO, TEX.

Desirable Agency Connections open in Southern Fields

TEX.—Con.

MCKINNEY

Abernathy Gideon F—f c
Chambers Mrs R E—f
Coffee Aaron—f
Erwin R D—l
Hughstone Wallace—c
Jones M T—f c
Muse J M—f c
Page Jno D—f
Ray Robert L—c
Walker G J S—l
White & Davis—f c

MEMPHIS

Brice R P—f l c
Deaver H E—f
Dunbar Bros—f c
Norwood W C—f c

MERIDIAN

Cureton & Dunlap—f
Hale P S—f
Hill T C—f l
Robertson R S—f c

MEXIA

Harper A J—f
Karner P—f
Murphy D A—f
Odom A C—l
Park J H—f
Smith Blake—l c
Smith J S—f l c

MIDLAND

Barnes & Day—f c
Barnes Mrs Eva J—f c
Barsham, Shepherd & Co—f c
Berry E D—f l c
Francis Land Co—f
Kirkwood & Rankin—f c

MIDLOTHIAN

Rea C R & Bros—f l c

MILFORD

Goldston J M & Co—f l c
Rankin H M—f l

MINEOLA

Cage Geo A—f c
Gaston & Thomas—f
Hughes J A—f
McRaynolds R W—f c
Reeves E A—f

MINERAL WELLS

Barber Flake—f
Barber G P—f
Baughn M H—f
Coleman J H—f
Durham I B—f c
Goodwin & Goodwin—f l c
Harris Jas T—f c

MORGAN

Cory S J—f l
Kingsbury W G—f c

MT. PLEASANT

Browne & Cargile—l c
Dickson J E—l c
Duncan C L—f l c
Keith & Thompson—l
Peterman Bros—f l c

MT. VERNON

Hill C R—f
Holbrook R W—f c
Mayers A—f
Reoves G A—f l

NACOGDOCHES

Harris Ins Agency—f l c
Ingraham Geo C & F H—f c
Simpson A D—f l c

NAVASOTA

Bridges E L—f l c
Davern J E
Freeman J H—f l c
Horlock R W—f l
Wilson & Templeman—f l c

NEW BRAUNFELS

Clemens & Faust—f l c
Gieseeke J—f
Hilmar F Fischer—l
Hofbeing, Heibig & Zipp—f
Moeller H C—c
Saur Carl & Co—f l
Sippel & Sussdorf—f l

ORANGE

Curry P B & Son—f l c
Curtis Geo W—f c
Malone & Love—f l c

PALESTINE

Burkitt & Crane—f
Colley Sims—f
Dick W H—f c
Eagle S—l
Hinzie & Word—f c
Hughes P H—f c
Kendall & Wilson—f l c
Malloy D C—l
Moore & Townsend—f l c
Ozment J W—f l

PARIS

Allen J E—l
Baird Jas W—c
Ball J I—f c
Ballinger & Galbreath—f c
Brooks Chas—l
Brooks C B—l
Brown E E—f
Dargan & Ragland—f c
Davidge Jno B—l
Few & Pettigrew—f c
Halbert R S—f l
Hutson Ed—f
Jones J J—c
Love E—l
Moore, Park & Birmingham—c
Norment & Broad—f c
Olson A J—l
Poteet C A—l
Rees & Jones—f
Robertson T E—l
Roach A W—l
Ross & Alexander—f l
Roundtree J T—f
Snider J C—l
Such Jas K—l
Winchester W C—l

PILOT POINT

Belew L G—c
Belew & Pondrom—f
Burks Will D—f c
Gee Rayman—f
Harris M J—l
Harrison A J—f
Light & Elmore—f
Montgomery W B—l
Pondrom J B—c
Tompkins F A—c
Windle J R—f

PITTSBURG

Hall & Greer—f c
Lilliard B—l
Morris R A—f
Russell Thos E—f c
Tapps J C—l

PLANO

Crawford R H—f l
Bradshaw Joe—f
Dickerson J R—f l
Stanley W A & Co—f l c
Stark J T—f c
Willis J M—f

QUANAH

Elbert & Matthew—f c
Flynt E I—f
Reese J C—f
Robertson J B—f
Stone C J—f
Wilson J H—f

RICHMOND

Bell E D—f l c
Random R F—f

ROCKDALE

Corbett W—f
Lockett J L—f
Phillips & Perry—f l c

ROCKPORT

Baldwin Henry—f
Hoopes J M—f c
Johnson C G—f

ROCKWALL

Barnes Hal—f
Jones B F—f
Wisdom B H—f

ROUND ROCK

Hauff H H—f
Johnson Miss Annie—f
Tedbetter Miss Olive—f

RUSK

Gregg E L—f c
Perkins Jas I Jr
Shook & Norman—f c

SAINT JO

Littell & Hemphill—f
Sampson R F—f
Scott A L—f l c
Wiley J R—f

SAN ANGELO

Brandt Hal F—f l c
Broome C A & Co—f l c
Burke D J—f
Ions & Boulware—f l c
Shields & West—f c
Thompson & Sampson—f c
West & Daniels

SAN ANTONIO

Baird & Howard—l
Barringer Victor—l
Bodet Geo—l
Borden J G—l
Brown & Meador—l c
Burttshelle A F—f
Campbell T W—c
Cannon C W—f
Chamberlain Edwin—l
Conness W S—f
Conroy & Rice—f
Cotton Mrs Lee—f c
Dulnig & Pawkett—f c
Eichlitz Geo—f c
Fisher Walter—l
Florian F Ins Agcy—f
Florian Chas H—c
Gosling Mrs Kate—l
Grehan W M—c
Hoefen P P—l
Johnston Fred & Co—f l c
Lay R W & Co—f l c
Lay R W—f
Leck W H—l
Luter Mrs M—c
Oppenheimer J M—f c
Mortin W L—l
Peacock T L—l
Picnot & Keller—f c
Piper & Stiles—f c
Schutz & Gross—f c
Scudder F J & Co—f l c
Smith J J—l
Spruce Mrs Clara—f
Stanfield R L—l
Tobin Bros—f c
Waddle H A—l
Westen R H & Co

SAN DIEGO

Croft & Co—f
Hoffman N A—f

SAN MARCOS

Griffin T L & B S—f c
Oliver T G—f l c
Ramsey A W—f l c
Smith Mrs F L—f
Stevens & Taylor—f c
Williamson E E—l

SAN SABA

Kelley Samuel—f l
Kimbrough W H—f
Seiders Jno—l
Seiders Robert—f c
Urquhart Dr W B—l
Walters G W—f

SCHULENBERG

Russek Gus—f l c
Russek Ignaz—f

SEALEY

Hackbarth W—f
Sanders C T—f

SEQUIN

Arend A—l c
Gosemann H G B—f
Mauer & Mueller
Nolte Edgar—f
Tips Chas E—f

SEYMOUR

Bazos Valley Land Co—f
Fancher Bros & Rupe—f
Head G M—l c
Plants G S—f l
Power Arthur—l c
White H L—l
Whiteside T S—l

SHERMAN

Brown W L—l
Buck Albert C—c
Carpenter & Belden—f l c
Carson J J—l
Cole & Meyers—f l
Copely G E—f
Crookshanks & Moore—f
Davis M—c
Downs W N—l c
Enbank J J—f l c
Fewell B R—l
Gulik D W & Co—f c
Geren Jas P—f
Jones Mrs C R—f l c
Miller H C—l
Moore C W—c
Moore S C—f l c
Moore Mrs Louella—f l c
Porter & Porter—f l c
Roundtree Chas C—f
Sanderson J H—l
Smith A S—l
Turner A S—l
Wakefield J S—l
Wyatt E E—f l c
Wyrick C A—c

SHINER

Runk E & Co—f
Welhausen Peck—f
Wolters Bros—f

SMITHVILLE

Moore W L—f c
Saunders R J—f
Scott H N—f
Seeney W R—f

SONORA

Cornell & Wardlow—f
Hagerlund J A—l

STEPHENVILLE
Gray J W—f l c
Jones & Moss—f c
King B—f

SULPHUR SPRINGS
Dickerson W H—f
Greenwood & Foscue—f l c
Henderson W F & Co—f l c
Miner B P—f c
Mosler R B—c
Sigrill & Foscue—f c
Sudgers T S—f l c
Cook Gregg—f

SWEETWATER
Man John
Moran Jno—f l
Smith Co
Ss & Alexander
Son K R
Wright & Harp—f c

TAYLOR
Stitt & Still—f c
Fred J—f
Hill F W—c
J S—f c
Daniel—f
Wson & Seeders—f
& Lloyd—f

TEMPLE
W J—l
& Brown—f
P W & Co—f c
Ohn A—f l c
O—f c
L H—l
G W—c
A—f l c
S N & Co—f c
Jones—c
n J A—f l c

TERRELL
& Co A R—f c
—f
Griffith—f l c
Grinnan—f c
T—l
H & Co—f
'm J—l
—l
nk—l

TEXARKANA
Affenhauser F W & Co—f c
Gray Geo J & Co
Mudd T H
Rose Andrew—f l

THORP SPRING
Dabney E M—l
Shaffer G W—c
Young A W—f

TYLER
Bonner C T—l
Durst & Hight—f c
Henry L A & Son—f c
Jester H W & Co—f c
McBride W H & Co—f c
Perry & Loftin—f c
Shaw Lee—l
Swann & Cousins—f c

UVALDE
Fanar R T—f
Hornby H P—f c
Kincaid & Morgan—f
Schwartz Miss Rose—f

VAN ALSTYNE
Carter C E Real Estate Co—f
Evans Mrs L B—f l
Fulton R S—f l c
Moore &Pattie—f

VERNON
Allen Randal—l c
McCaleb W M—l
McColloch C S—f l
Stokes & Holt—f

VICTORIA
Barden E B—f
Curtice & Scott—f
Hofer L N—f c
Levi A & Co—f c
McDonald James—f l c
Steele L T—f
Whips Agency—f l c
Zirjacks Chas—f

WACO
Archer O C—f
Dockery & Co—f c
Eaton Jno C—l
Fitzhugh & Marshall—f c
Fort Walter V & Co—f c
Gardner Work—l
Hampton Smith B—l
Hay Gilbert—f
Hays Bros—f c
Killough J M—f
Mackey J H & Co—f
Mayfield Jno D—l
Moore J H—l
Moore & Moore—f
Newton Jno D—l
Nichols Jas C—c
Pessell G—l
Prather & Garrett—f
Roberts A R—l
Rowlett W J—l
Shumate N T—l
Simpson B H—l
Slaughter A L—l
Tyler J T & Co—f
Vesey E J—c
West & Searcy—f
Willig Geo & Co—f c

WAXAHACHIE
Adkins-Connally Co—f c
Alderman G H—c
Langsford, Phillips & Co—f l c
Leigh W L P—f l c
McCombs R D—f l c
Mizell, Peters & Co—f l c
Phillips E F—l

WEATHERFORD
Austin W C & Co—f
Boone, Stokes & Co—f c
Davis R W—c
Fannie F C—f
Gribble, Keaton & Co—f c
Hambleton W J—c
Morton W J—f l
Price J B & Co—f c
Taylor W D & Co—f l
Tucker J O—c
Vivrett W R—f
Wall L A & Co—f
Wythe T A & Co—f l c

WEIMAR
Brasher H—f
Crebbs W C—c
Heyer Owen—f
Neuhaus & Boestcher—f

WEST
Brown E G—f
Deveny J M—l
Dillard D—f
Holloway & Boggess
Kennedy J P—f l
Terrell H B—f
Terrell Ins Co—f
Wendorf A C—f l
West & Deveny—f

WHARTON
Bolton Chas—f
Brown R M—c
Gifford G C & Co—f
Russell H J—f l c
Wharton Land Co—f

WHITESBORO
Bass W E—f l c
Buchanan J M—f l c
Cowell S B—f l c
Key T A—f

WHITEWRIGHT
Barber Tom—f l c
Wilcox Mrs Mamie R—f l

WHITNEY
Ballard & Ballard—f l c
Carver O B—f
McMahon O G—f l c
Noblee & Dunn—f c

WICHITA FALLS
Anderson & Patterson—f l c
Friese W E—f c
Goodwin H A—l
Scott Fred W—l

WILLS POINT
Brothers Wm J—l f
Cox Ben L—c
Curtin Jno W—f
Dean A J—l
Francis Rev R B—l
Gibbard & Gibbard—f
Mantins L J—l
Marable & Ball—f
Minge E A—f
Montague Geo B—f
Wingo, Howell & Owens—f
Wynne & Collins—c

WOLFE CITY
Blocker & Bush—f l c
Jones J O & Co—f c
McWhirter C P—f l

YOAKUM
Lander J E
Ross A J
Shull Dave

UTAH

AN FORK
ork Realty
erican Fork
—f
—l

VER
o B—f c
l
—f l
—l
l—f l

as—f

CITY
f l c
f c

CEDAR CITY
Arthur C J—f
Foster S J—f
Higbee M D—f
Leigh Henry—f
Wilkinson Chas S—f

COALVILLE
Beard Geo—l
Branch W H—f
Cluff W W—f
Eldredge Alma—f

EPHRIAM
Anderson P C—f l c
Greaves P Jr—f
Quinn Geo—f

EUREKA
McCrystal J C & Co—f
Shriver Wm F—f
Stott B N C—f
Tintic Security & Agency Co—f l c

FAIRVIEW
Christensen Albert—l
Danielson F J C—f
Nielson Swen O—f

FILLMORE
Anderson C—f
Kelly J A—f
Stevens Dan—f

GRANTVILLE
Erickson A S—f
Huntington R J
Spry Wm

HEBER
Duke Robt—f l
Hatch Joe—f
Jensen J C—f l

HYRUM
Ames Hy B—f

KAYSVILLE
Barnes J G M—f
Blood H H—f
Burton Chris—f
Gailey J R—f
Sheffield H J Jr—f
Swan Geo—f

LEHI CITY
Asher Wm—f l c
Fyffe James—f
Whing Wm—l
Ross S W—f
Smith J Y—f l
Southwick Edw—f l
Wadsworth T J
Wing Wm—l

LOGAN
Anderson Hynum—l
Brangham R L—f
Cardon Louis S—f
Cramey Willard—l
Crockett John A—f
Flemming A M—f
Hatch H E—f
Kimball & Cranney—f
Knowles J C—f l
Maughan H C—l

UTAH Logan—Con.

Maughan Peter W—l
Petersen H A—f
Picot A—f
Preston B—f
Smith E W—f
Stewart J Z—f c
Thomas Zeph—f

MANTI

Crawford W W—f
Dyreng & Carpenter—f
Sorrenson E D—f l

MERCUN

Bryan Geo W—f

MILFORD

Greenwood Geo B

MILL CREEK

North H K—f l c

MONROE

Erickson F—f
Nilsson Bros—f

MORONI

Anderson—f
Jolley J T—l

MOUNT PLEASANT

Aldrich Amasa—f
Anderson Rasmus—f
Beaumann H C—f l
Candland A C—f l
Lund C N—f
Rasmussen Daniel—f
Wall A C—f

MURRAY

Atwood H C—f l c
Williams J C—f c

NEPHI

Burton T H—f
Hyde J A Jr—f
Whitmore G M—f
Winn T E—f l

OGDEN

Auth Edward—f
Boreman J S—f
Bratz E F—f l
Brummitt J J—f l c
Cassin James—f
Forrestall J M—f c
Goddard B H—f l c
Goddard H H—f l c
Grout Chas F—f
Hunter Investment Co—f
Hunter & Kennedy—f
Kelly & Herrick—f l c
Knauss J H—f
Leigh W L P & Co—f c
Matson G H—f
Nye J C—f
Peery Bros—f
Pierce W N—f
Rolapp E S—f
Scowcroft Willard—f
Smith S S—f
Stephens Frank J—f
Wedell W B—f

PARK CITY

Clark Peter—f l c
Lockhart O C—f l c
Shields H—f
Wight & Co—f

PAROWAN

Adams Chas—f
Burtes Edw—l

PAYSON

Crandall Hyrum—f
Hinsh Eugene J—f
Hinsh Royal T—f
Loveless Justin A—f

PROVO CITY

Buttle Joseph—f
Nelson Alva—f
Ray W H & Co., Inc—f l c

RICHFIELD

Clark S G—f
Lewis & Hoffman—f c
Peterson Jas M—f

RICHMOND

Funk James—f
Harris C Z—f
Hendricks Geo G—l
Hendricks S W—f
Richmond Co-op Mer Co—f
State Bank of Richmond—f

SALT LAKE CITY

Adams J F—f
Agency Co—f
Allen A G—l
Anderson Ins Agency—f
Ashton E M & Jenkins—f
Ball I B—l
Buzard A J—l
Caine & Hooper Co—f
Cameron R B—l
Cannon Ins Agency—f
Capital Real Estate Inv Co—f
Cassady E E—f
Curtis J W—l
Darling Elmer E—f
Done Wm—l
wright—f
Eckstrom G F—l
Ensign A H & Co
Giesy Walker Co—f
Grant H J & Co—f
Halloran Judge Co—f
Harris Lewis W—f
Haussen Williard—f l c
Hiskey U N—f
Home Agency Co—f
Home Trust & Savings Co—f
Houstan Real Estate & Investment Co—f
Hudson's Sons & Co—f
James J—l
Jensen L—l
Johnson J A—l
Jones E D—l
Konold R—l
Livingston D H—l
Lynch William J—f
Mays J H—l
McCornick, Cooke & Co—f
McGurrin F E & Co—f
Meltzer J—l
Miller & Viele—f
Moreton J B—f
Moreton & Naylor—l
Mozley
Partridge Thos W—f
Peck Geo W—l
Perkes J L—f
Peterson O H—l
Pierce E H—f
Rawlings F J—l
Ritcher A—f
Robinson M L—l
Rogers-Evans Co—f
Salt Lake Ins Agency—f
Salt Lake Security & Trust Co—f
Shaw A C—l
Shaw Jas K—f
Shepard E E—l
Sloan E L—f
Sloan Thos W—f
Smedley-Wakeling Ins Agency—f
Smith F Jr—l
Smith J V—l
Spencer J D—l
Stohr L H—l
Stoutt, Sorensen & Co—f
Taylor C E & Co—f
Taylor E W—l
Thomas J J—f
Thomas Moroni J—f
Tracy Loan & Trust Co—f
Tuttle Bros—f
Voyles L E—l
Wakeling Ins Agcy—f
Wallace W S—l
Warnock Ins Agency—f
Wells R S—l
Wells V P—l
Wicks E B—f
Williams B C—l
Wilson-Sherman Co—f
Windsor H B & Co—f
Young & Fowler—f
Young & Young—f
Zion's Benefit Building Society—f

SANDY

Crapo C C—f
Wilson W W—f

ST. GEORGE

Andras James—f

SMITHFIELD

Farmers Union—f
Miles E R Jr—f
Smith A—f

SPANISH FORK

Herber J E—f c
Jones John—f
Snell F M—f

SPRING CITY

Baxter John R—f
Baxter & Blaine—f
Johnson J M—f

SPRINGVILLE

Deal Bros & Co—f
Jordan Elliot M—f
Reynolds H T & Co—f
Westwood J M
Wood & Reynolds—f

TOOELE

Baker L L—f
Gowans H S—f l
Huntington R J—f

VERMONT

ARLINGTON

Canfield F N—f
Eaton H T—f
Woodworth E C—f c

BARRE

Ballard Nelson B—f l c
Dillon J W—f l c
Frenier A W—l
Griggs J C—l
Linekin Geo L—l
McIver Malcolm N—l
Miles A E—l
Messer William H—l
Pape G Herbert—f l c
Place & Paige—f l c
Robinson R G—f l c
Rollins Carl M—l
Witham E A—l

BARTON

Powell & Thompson—f
Webster Jas N—f l c
Webster P L—f l c

BELLOWS FALLS

Barrett M J—l
Elliott H C—l c
Ferguson & Thayer—f l c
Guild Geo O—l
Hayes L S—l
Leonard E S—f l c
Neyland Margaret—f c
Walker E L—f l c

BENNINGTON

Booth E A—f c
Gibson C D—f
Hall E J—f c
Harris Emory S—f l c
Harte J B—l
Norton A J—l
Norton Harrison I—f c
Norton L S—l c
Ouinlan B A—f
Powers Chas N—f l c
Williams H N—l

BRADFORD

Brown L—f l c
Hearns & Brigham—f l c

BRANDON

Hilton S L—l
Jones S W—f c
Williams Frank W—f c

BRATTLEBORO

Childs F W—l
Childs & Putnam—l c
Clay G M—f l c
Daniels S A—f l
Horton W C—l
Taylor H E & Son—f l c

BRIGHTON

Cobb L A—f c
Robinson Geo S & Co—f c

BRISTOL

Dumas E A—f l c
Hanks C A—f
Munsill C E—f l
Wilson P K—f c

BURLINGTON

Bond J A—l
Daigle H J—l
Green C L—l
Hall L J—l
Hammond A C—c
Hawkins E W J—f
Hickok H H—f c
Hindes S W—l
Lyon G S—f c
Magner Thos—l
North G F—l c
O'Brien T J—l
Peck T S—f l c
Powell & Marks—f c
Retan F S—l
Safford J M—c
St. Pierre A R—f c
Stratton G E—f c
White J G—c

CAMBRIDGE

Griswold W H—f
Powell Ira M—f l c

CASTLETON
Clark Henry L—f

CHELSEA
Adams B H—f l c
Barnes E D—l
Bixby H O—c
Corwin M H—l
Sprague W H—f
Townsend W P—l

COLCHESTER
lapa L—l
raves Geo T—f
lorton E H—f
tanhope H I—f l c

DANVILLE
rainard C D—f
rbank H—f
vis Salma—l
nker J E—f

DERBY
bbins W S—f

DERBY LINE
it J T—f

ENOSBURG
tine A A—f l c

ESSEX
in Allen—f
in David—f

FAIR HAVEN
lor N—l
k J C—f l c
on W H—l
N R—l
on H K—f l c
W A—f
n F O—c
ns John—l
Dr J F—c

HARDWICK
L—f l c
l J H—f
M G—f l c

ARTFORD
Russell—f l c
Wm S—f
& Raymond—l c
A E—f l c
W—f l c

NESBURG
F S—f
H—f l

DE PARK
d F H—f
l H M—f c
B—f

ND POND
—f l c
G S & Co—f c

LINCOLN
Gore M B—f
Morgan A T—f

LUDLOW
Moore George M—f l c
Stickney, Sargent & Skeels—f l c
Walker Frank A—f l c
Wilcox Julius A—f

LYNDONVILLE
Atwood H M—l
Campbell G M—f
Campbell & Blodgett—f l c
Coblegh F E—l
Nichols S D—l
Smith Geo P—l
Stuart C L—f

MANCHESTER
Anderson W B—f l c
Bundy W H—f
Fowler J N—f l c

MIDDLEBURY
Burke J M—f l c
Douglas J A—f l c
Hubbard F J—l c
Weeks J E—f c

MONTPELIER
Ballard S S—l
Brown Joseph G—f l c
Claflin G H—l
Daley O—l c
Ingalls C W—l c
Sumner Benj A—f l c
Washburn W C—f l c

MORRISTOWN
Bryant H D—l c
Cheney Thos C—f c
Morse G A—l
Niles A A—f
Raymore Chas—f
Smalley H A—l c
Sturgis O D—l
Wilkins Glenn A—l c

NEWBURY
Bowen A A—l
Knight M C—f
Muncie J W—c
Randal Geo—f
Rogers B O—f

NEW HAVEN
Kingsley J W—l
Landon M J—f

NEWPORT
Alfred F E—f
Blanchard E C—l
Grout Aaron—c
Hitchcock C D—l
Rawson O H—l
Robbins H T—l c
Root & Blanchard—f l c

NORTHFIELD
Orser H W Agency—f l c
Plastridge Engene A—f l c
Smith M D—l

NORTH TROY
Butterfield A B—f l c
Elkins Leon—l
Lewis H H—f c

PITTSFORD
Burbank S K—f c
Tiffany A D—f

POULTNEY
Cushman A E—f l c

PROCTOR
Boyce G H—f
Butler E P—f l
Caldwell J A—l
Churchill F W—l c
Harris S L—l c
Horan J—l
Howe W H—l c

RANDOLPH
Atwood J M—l
Blanchard P J—l
Cleveland F W—f
DuBois John H—f c
Eldredge J B—l

RICHFORD
Bissette Seymour—l
Kelley L H—f l c

RUTLAND
Beardsley M L—l
Burke J E—l
Burnham F H—f l c
Chapman F B—l
Clark W A—f c
Davis Winthrop—l c
Dorsey Stephen—l c
Farrarr H C—l c
Field F A—f c
Francisco M J & Son—f c
Granger C H—l
Heyman J—l c
Hoadley J R—f c
Hoag C S—l c
Kinsley E S—l
Levins Miss M E—f l c
Lyston J D—l
McDonough J A—l
Porter—l
Richmond R L—l c
Riordon M P—c
Roberts F C—l
Ross H H—l c
Russell J T—l c

ST ALBANS
Atwood N N—f l c
Kearney J—f l c
McDonald Jas—l c
McGowan Geo—l c
Mason E L—f c
Roach C P—l
Scully Geo—l
Stranahan J C—l
Watson S S—f l c
Wheeler H E—f

ST JOHNSBURY
Balch H F—l
Braley C G—f l c
Boynton C F—l c
Cady J M—f l c
Cady & Braley—f l c
Hastings L V—l c
Jacques F B—l
Lewis W C—f
McDonald J A—l c
Moore & Co—f l c
Nelson H M—c
Noyes A B—f l c
Ranney Crawford—f l c
Rayden Cheney—l
Simons J W—l c
Sprague A G—l c
Sprague W W—l c
Sprague W W & Son—l
West C H—l
Woodruff Caroline—l

SPRINGFIELD
Davis Fred C—f c
Donovan M J—f l c
Lawrence & Wheeler—f l c
Leonard C G—f l c

STOWE
Buzzell G W—f
Cheney A H—f
Harris I T—f

SWANTON
Blake B B—f
Bradley & Mannix—f l c
Butler C A—l

VERGENNES
Pierce C T S—f l c
Strong Wm J—f l c

WHITE RIVER JUNCTION
Davis Edw—l c
Lang Robt B—l
Miller Garfield H—l
Pingree William S—f
Russell Wm W—f c
Watson Alfred E—f l c

WILMINGTON
Boyd Leslie W—f l c

WINDSOR
Blodgett E H—f
Buck E R—f l c
Catanack C—l
Clark Frank H—f l
Cole Bert E—f
Davis & Davis—f l c
Hazen G T—c
Hoisington Harley—c
Loll T C—l
Williams Herbert—c

WOODSTOCK
Dana H S—f l c
Globe E J—l
Maxham A F—l

VIRGINIA

JOHN L. ROPER, President
GEO. McG. GOODRIDGE, Secretary
C. S. SHERWOOD, Vice-President
WM. HUNTER BELL, Ass't Secretary
LOUIS T. DOBIE, Resident Secretary
TAZEWELL THOMPSON, Treasurer

The Seaboard Fire Insurance Co.

Commenced Business 1896

Cash Capital $200,000 *NORFOLK, VIRGINIA*

Representing the Following Companies through Agency Department.

Home Insurance Co., N. Y.
Firemans Fund Insurance Co.
Hartford Steam Boiler Inspection and Insurance Co.
Westchester Fire Insurance Co.
Atlas Assurance Co.
St. Paul Fire & Marine Insurance Co.
New York Plate Glass Insurance Co.
Employers Liability Assurance Corp.
Empire State Surety Company
Lumbermens Marine Insurance Co.

Fire, Marine, Inland, Tornado, Accident, Steam Boiler, Plate-Glass, Employers Liability, Elevator, Fidelity Guarantee, and Burglary Insurance.

ABINGDON
Brownlow Frank—l
Deacon E F
Dodd W S—f l
Hagy King A—f l
Kreger & Preston—f l c
Preston S R—f l c
Williams & McConnell

ALEXANDRIA
Breuner Wm C—l
Dyson & Paul—l
Greenaway N S—c
Grubb H J—l
Lukens C—f
Normoyle John D—f c
Pelton Julius—f
Schneider & Slaymaker—f l c
Stabler Laurence—f l c
Thompson & Appich—f
White H—f l c
Wise & Co—f l c

ASHLAND
Cox F H—f
Meyberg L E W—f

BEDFORD CITY
Bargamin & Richmond—f c
Board C A—f
Fitzpatrick W A—f l
Scott & Carper—l
Wharton C W—f l

BERKLEY
Antrim John—l
Coke G H—l
Keister & Co—f
Lyons S W Jr & Co—f
Peoples Bank & Trust Co—f
South Norfolk Ins Agcy—f
Tilley G T—f c

BIG STONE GAP
Barron & Witt—f c
Kilbourn W B—l
Morison R D—l

BOYDTON
Baptist & Faulkner—f l
Beales M C—l
Carter & Wall—l
Faulkner C J—l
Homes & Beaberville—f
Jones & Wall—f l
Williams C N—f l c

BOYKINS
Beaton C F—c
Benton S L—f l

BRISTOL
Brewer W P Sons—f c
Connelly J H—f l c
Howell & Bachman—f l c
Kalber E H
Lyon Co J B—f l c
McFarland Mrs M A—f c
Sheen Wm G & Co—f l c
Siler J L—f l c

BUENA VISTA
Paxton W T & Co—f l c
Prichard N B—f
Rucker A M—f l

CHARLOTTE C. H.
Daniel E F—f
Eggleston B P—f
Hutcheson C M—f l
Hutcheson R F—c

CHARLOTTESVILLE
Bickers B A & Co—f l
Boone & Smith—f l
Carter Ivy D—l
Cloud W T—f l c
Dinwiddie Walter—f c
Elliott W T—l
Hanckel L T & Son—f c
Jackson J T—f l c
Jones Robert E—l
Lovegrove J W—l
Maphis & Twyman—f l
McKennie J C—f
Nicholas R C—l c
Piedmont Real Estate & Sav Co., Inc—l
Saltsman W G—l c
Smith W L—l
Va Realty & Ins Co—f l c
Walker J W—l
Watson R A—f c
White & Long—f
Woods L C—f l

CHATHAM
Carter J L—f l c
Collie J W—f
Cuder E P—f l c
Reid E S & Co—f l c

CHRISTIANBURG
Brown J C & Co—f
Ellett G F—f
Pierce W L—f l c
Walters & Colhoun—f

CLIFTON FORGE
Bowles T P—f
Hawkins R P
Meeks H E & Co
Nair C P—f
Tinsley W F & Co—f l

COLUMBIA
Hodgson G P Jr—f
Mosley L E—f

COVINGTON
Carter C D Jr—f
Friend W S—f l
Kline G D—f
Lear J J Jr—f
McCaleb T B—f
McKinney R L—f
Rinehart & Carter—f l

CULPEPER
Bickers W A—f
Hudgins Fred P—f l c
Jeffries Marion—f
Latham J F—f
Nelson L P Jr—f
Rixey Robert H—f l c

DANVILLE
Averett W P & Bro—l c
Catlin Jas T & son—f c
Craddock & Harrison—f l c
Crew J D—f
Jefferson H M—f
Miller E H & Co—f l
Parham E T—l
Patton & Noell—f l c
Raine C A—f l c
Southall A M—f
Swann & Holland—f c
Wade B H—l
Waddill-Holland Co Inc—f l c
Walker B M—l
Williamson & Temple—f l c

E RADFORD
Dixon N T—f c
Kearsley L P Co—f l c
Kenderdine W J—f l
Sullivan G A Co—f l c

EMPORIA
Cruikshank S H—f
Ganlick J R—l c
Goodwyn A N—l c
Goodwyn E E Co—f l c
Harding W T—l
Potter A M—l
Smith J H—l
Taylor H L—f l

FARMVILLE
Bass C C—f
Booker E R—f l c
Bugg Chas F—f
Cunningham C B—l
Garland & Martin—l
Martin E S & Co—f
Paulett-Venable-Garland Co Inc—f l c
Venable W G & Co—f

FINCASTLE
Beckley A—f l c
Dunlop D F—l

FRANKLIN
Beale J C—f
Jenkins & Johnson—f l
Manry L L—f l c
Parker J C & Sons—f c
West, Withers & Beale—f
Woodard, Elam & Holland—f l

FREDERICKSBURG
Allison & Co—f
Bernard Wm—l
Biscoe H C—l
Botts A B & Co—f l c
Chichister & Co—f l c
Cole E D—f
Gouldman John F Jr—f
Jones W T—f
Smith & Swift—f l

FRONT ROYAL
Allen S G—f
Ford C A—f
Kendrick W J—f l c
Trout W. A & Son—f l c

GORDONVILLE
Champion F T—f l c
Linney Norville A—f l c

HAMPTON
Beed G F—f
Haecker E D—l c
Hemmingway J M—f
Inglis N A—f
Meyers O F—f
Ridgeway Frank—f
Robinson Bros—f
Salsbury C E—f
Savidge Wm—f
Snyder J M—f
Williams C D—f

HARRISONBURGH
Dechert E L—l
Dechert W L Corp
Lupton C E—l
Shine Geo E—l
Staples J C & Co—f l
Tusing C J—l c
Williamson T L—f l c

KEYSVILLE
lorton W F—l c

LAWRENCEVILLE
evany J W—l
allory G R—l
ay C E—f
otter & Snow—f l
rnbull W & Bro—f l c
church J W—l

LEESBURG
guson Geo O—l
rett & Co—f l c
ore Clemens & Co
c—f l c

LEXINGTON
well T S—l
H O—f
lung J W—f l c
e S R—f c
e & Moore—f
nberry E A—l
ls W T—c
er S B—l c
R R & Co—f

LOUISA
on Geo V & Co—f l
ell & Anderson—f
ard A B—f l c

LURAY
T J—f l c
S—f c
B Norman—f l c
t Rosser—c

NCHBURG
E C—c
Samuel—l c
W P—l
P F—l
n, Stevens & Co
lds & Co—f l c
E—f
A—l
J & Co—f l c
irkpatrick—f l c
—f l c
M—l
General Ins
f l c
3—l
—l
L & Co—f
l
Co—f l c
Roberts—f l c
& Co—f l
& Walker—
—l
lkins—f
ord—f l
osby—f
O—l
l
f l
)—l

NEY
Bro—f l

STER
—f c
& Co—f c
c

N
—f

—f
l—f l c

LLE
B
o—f

Green J C & Co—f
Ford H A—f l c
Tuggle R E—f l c
Winn & Davis—f l

NEWPORT NEWS
Barrett & West—f l c
Bowman Saml W—l
Chapin, Nelms & Bowen Inc—f l c
Godwin S W—l
Hoskins C R—f c
Kellum Geo T—f l
Miller Sol & Co—f c
Powell Trust Co—f c
Reynolds Bros—f c
Sommerville Trust Co—f c
Warren J E Co Inc—f c
Willett & Co—f l c
Womble & Bryant—f c

NORFOLK
American Banking & Ins Co Inc—f
Aunspaugh R C & Frederick—l
Baldwin Bros—f c
Bank of Norfolk—f c
Barry, Osborne & Co—f c
Broome W T—l
Burwell-Carr Co Inc—f l c
Cartwright Jno—l
Childrey & Metts—f c
Cobb W C—f l c
Coggsdale N A—l
Collins & Van Denbergh—f
Cook E R—l
Coupland & Harwell—l
Crockett E P & Co—f c
Creekmore T J—l c
Dey G W & Sons—f c
Dobie R L—l c
Ferrell & Co C H—f
Gordon & Hume—f
Grubb W N—c
Hickman W E—l
Hill G B—l
Hoggard H C & Co—f
Humphreys D & Son—f l
Humphrey W L—l
Johnson E B Co Ins—f c
Jordan J M—l
Kehoe J W—l
Keister Co—f
Morris, Abbott & Co—f
Peoples Bank & Trust Co—f
Seaboard Fire Ins Co—f c
Smither T J—l
Stephenson & Taylor—f
The Norfolk Ins & Realty Corp—l c
Thompson, Etheridge & Co—f c
Tilley G T—f c
Trice W H H & Co—f
Truitt & Savage—f c
Turner M Johnston & Co—f
Vaughan A M—f
Walke & Son—f l c
Watkins W F—l
Willis J R—l

ORANGE
Lillard & Slaughter—f
Shackelford & Warren—f l c
Williams J G—f

POCAHONTAS
Newton J M—f l c

PETERSBURG
Appomattox Trust Co
Cuthbert Bros—f l c
Dunn James—l
James Howard B—l
Jones & Stevens—f c
Moyler John—l
Moyler J Edward & Co—f l c
Patterson N T—f l c
Petersburg Savings & Ins Co—f
Spotswood & Friend—f l
Talley W H—f l

PHOEBUS
Cummings J M—f c

PINNERS
Pollard Wm A—f l c

PORTSMOUTH
Barclay & Parr—f
Brooks R S—f
Dasheill E L—f
Dunn & Westbrook—l
Emerson J C—f c
Miller Frank H—f
Pollard W A—f
Watson John L—f l c
Welton Chas R—f l c

PULASKI CITY
Baldwin B F—f l c
Brewer O C—f c
Calfer L S—f
Caves & Ratcliffe—f l
Fitzhugh R G—l
Langhan Fredr F—l c
Laughlon O—f
Loring & Bones—f
McGavock W L—f c

RICHMOND
Alfriend T L & Son—f c
Arrington I L—f
Bahlke G W—l
Bass S B—l
Benson E L & Co—f c
Blair & Tabb—l c
Cary T A—l
Chapin & Hume—f c
Crenshaw W A—f l c
Danner W A—l
Davenport & Co—f
Drewery J C & Co—l
Freeman W B & Son—l
Gibson & Moore—f c
Gordon John W—f
Graves Jas W—l
Hall Cunningham—l
Hardwicke W W—f l c
Hardy W B—l
Hatzler Sig & Co—c
Heinrich A E—f
Heublein C M—l
Jefferson G C—f
Kabler E H—l
Keene R S—l
Laughton F C & Co—f
Lecky & Ruffin Inc—f l c
Loehr Chas E Co—f l c
Maury W G—f
McVeigh & Glinn—f
Midyette D R Co—l
Montague & Co—f c
Moore J B Jr
Moore J B & Co—f l c
Pleasants A L & Co—l
Pleasants F—l
Powers P S—c
Putney D A—l
Pulliam S T & Co—f l c
Realty Ins Agcy—f c
Richardson C B—l
Sampson & Gray—c
Schaefer Robt—c
Sills N D—l
Spence E Leslie—c
Straus Julius & Sons—f l c
Swineford H & Son—l
Swineford O—l
Tuck R S—l
Walker D N & Co—f l c
Wherry & Co—f l c
Wilmer A P—l
Williamson Talley & Ryland—f c
Willis C K—f
Wortham & Hatke—f

ROANOKE
Anderson W W & Co—f
Andrew, Barnes & Co—f
Boswell & Tucker Co Inc—f
Columbia Trust Co Inc—f l c
Cooper—f
Copperidge W D—l
Davis & Stephenson—f l c
Fishburn Chas R—f l c
Glasgow H P—l
Goff J W J—l
Harrell & Sogwood—f l
Husk H F—f l c
Kregloe C E—l
Lunsford C & Son—f l c
McClanahan W S & Co f l c
Pace Bros—f
Rhodes S T—l
Savings Investment Corporation—f
Starkey & Caulfield—f l
Speese C M—f c
Turner & Turner—f
Wright & Trout—l c

ROCKY MOUNT
Davis C J—l
Davis W R—l
Garrett & Davis—f l c
Greer C S—f
Menefee W C—f l c
St Clair Walter—l

SALEM
Chapman J H—l c
Clark Orville—f
Dosnell A J R—c
Lee L M—f l c
Oakey W H—f
Penn J T—l
Persinger J S—f c
Thornton J W—l

SALUDA
Saunders John R—f

SCOTTSVILLE
Dorrier W S—f

SMITHFIELD
Barrett Robert—f l
Clarke John I—l
Coleman C E—f l
Folk Wm L & Co—f
Spiers W T—l
West & Withers—f
Woodward & Elam—f l c

SMITHVILLE
Daniel E F—f
Eggleston B P—f
Hutchinson C M—f l c
Thornton F C—f l c

SOUTH BOSTON
Faulkner & Edmondson—f
Fry, Jordan & Wilson—f l c
Glasscock J M—f
Hodges, Barksdale & Watkins—f l
Stebbins & Lawson—f l
Tucker J D & Co—f l c
Ward W W
Ward & Glenn—f l
Wright Jno A—l

VA.—Con.

STAUNTON

Anderson R C—l
Bowman Chas P—l
Cushing E J—f c
Gay W P—l
Hoge & McChesney—f c
Knowles A L—f c
McCue W T—f
McIlhany H M—f l
Norris H F—f l
Perry Wm J Inc—f l c
Sproule & Crowle—f c
Werner Philip H—l
Zirkle Charles—l

STORMONT

Bristow J C—f l c

STUART

Vin & Stedman—f l c

SUFFOLK

Deberry J F—l
Dunns R—c
Harris G A—l
Hosier J Walter—f
Johnson W T—f l
Jordan & Lotzia—f l c
Kilby Bradford—f
Lewis C L—f l c
Lloyd Holland Co—f l
Moore & Saunders—l
Riddick A A—f l
Smith T S—l
West & Withers—f l c
Woodward & Elam—f l c

TAPPAHANNOCK

Dangerfield G—f l c

WARRENTON

Gaskins F D—f l c
Hotchkiss E I—f c
Hutton & Payne—f
Retnaner Hugh—l

WILLIAMSBURG

Brooks A—f l c
Peachy B D—f
Piedmont & Tidewater Land Co—f l c

WINCHESTER

Brown Miss Fannie O—f
Bryarley H R & Bro—f l c
Good & Co—f l c
Hansbrough & Carter—f l c
Jamison Oliver L—l
Lupton H S & Son—f l
Russell J B & Son—l

WYTHEVILLE

Boyd C R—f l
Campbell A A—f
Gibboney J H—l c
Heuser H M—f
Krenning L F—f l
Rich D A—f
Sexton G S—f c
Terry F H—f l c
The S E Ewald Insurance Agency—f l c

WASHINGTON

ABERDEEN

Hart W W & Co—f c
Jones F E & Son—f c
Patterson-Locke Co—f c
Pearson J C—f
Perry-Lanning Co—f

ANACORTES

Beard W G—f
Hensler & Co—f c
Hogan F V—f
Martin E S—f
McCallum & Norville—f
McLean W A—f l
Odlin W T—f c
Reed J W—f
Skaget County Abstract & Trust Co—f

BALLARD STATION

Cox E B Inv Co Inc—f
De Moss & Twigg—f
Grover R W—f
Holton-Hines—f
Kean Bros—f
Schneider C A—f
Vernon W H—f

BELLINGHAM

Bacon & Ells—f
Baldy L H & Co—f c
Bevans T F—f
Brisbin Smith & Livesey—f c
Campbell Allen—f
Cole Thos B—l
Day E P Y—f
Dickinson H L & Co—f c
Easton J L—f
Eckardt W A—f
Felker G W—f l
Fisher Geo C & Co—f
Gamwell R G—f c
Home Loan Co—f
Hull J G & Co—f
Horst C A—f
Kline R L Investment Co—f
Lobe & Brown—f
Mullen S E—f
McArthur D J & Sons—f
Slade Investment Co—f
Swartz & Britton—f
Thomas & Simpson—f

BLAINE

Gillespie W J—f
Gundloch L W—f
Martin John—f
Shaw G S—f l c
Wilmot W C—f

BUCKLEY

Bank of Buckley—f
Jennings John—f
Jones J F—f
Sheets J H—f
Stever Geo—f

BUCODA

Calais J C—f

CENTRALIA

Baker & Enbanks
Barnes Realty Co—f
Benadice J M—f
Buxton J R—f
Dysart Geo—l f
McCleary T H—f
Miller H J—f l c
Reese D B—f
Rhodes B H—f

CHEHALIS

Coffman A L & Co—f c
Kenoyer & Allen—f l c
Settemaier Abstract & Security Co—f
Urquhart & Judd—f l c
White S C—f

CHENEY

Garberg E E—f
Green Frank—f
Hull J S—f
McCarthey R H—f l
Minnick J W—f
Ratcliffe C A—f
Richardson C C—l c
Weller E D—f

COLFAX

Colfax Ins & Realty Co—f l c
LaRue G W & Co—f l c
Ratliff F S & Co—f
Scott A M—f

COSMOPOLIS

Brower C W—f
Smith Stanley W—f
Spiegel D F—f
Wilson John O—f

DAVENPORT

Cathcart Bros—f
Davies L—f
Fraser J E—f c
Gibson & Fox—f
Lee H A—f
Phinney & Whealey—f
Weaks S W—f c
Wells Fred—f

DAYTON

Baker Geo B Co—f l c
Cahill W E—f l c

ELLENSBURGH

Carroll & Wood—f
Craig F E—f
d'Ablaing G—f c
Dickson G E—f c
Farrell Jas—f
Gault B F—f
Hubbell & Mathews
Robbins W J—f l c
Robinson W W Land Co—f
Snowden & Ross—f l c
Stewart C H—f l c
Williams Guy C & Co—f

EVERETT

Adamson, Meagher & Stiger—f
Babcock & Christenson—f
Baker J A—f
Bostwick Grace G—f
Clark J J—f
Currie & Stanford—f c
Dearle E W & Co—f
Duryee D A—f c
Folsom Investment Co—f
Hudson & Booth—f
McKee John—f
McRae & Ballard—f
Mitchell & Swartout—f
Parkhurst & Kelly—f
Peake Bros & Strong—f
Pearse & Lucas—f
Ready Investment Co—f
Rogers J T—f
Smith & Hansen—f
Spriestersbach Realty Co—f
Thornton Walter M—l
Westland & Stone—f c

FARMINGTON

Renfrew W Claude—f
Plowman L—f

GOLDENDALE

Brooks N B—f
Bowie & Rauch—f
Chapman A C—f
Flanary W P—f
Phillips & Aldrich
Rauch W P—f l

HOQUIAM

Cooper John G—l
Fairbairn J A—f
Hodgdon A S—f
Ibbitson Samuel—f
Lamb W M & Son—f
McKee J S
Morgan & Bremer—f c
Ogden W B—f c
Philbrick—B S—f c
Rockwell A G—f
Warren S—f
Werner A—f c
Wilson Z T—f

KELSO

Bixby M Jr—f
Buford J P—f
Hubble B L—f
Huntington & Jackson—f l c
Poland & Patterson—f
Stewart F L—f c

KENT

Guiberson & Madison—f
Shinn & Bowen—f l c

LYENDEN

Austin J S—f
Baman Mrs F A P—f
Beavers C A—f

MEDICAL LAKE

First National Bank of Medical Lake—f
Hallett Stanley—f

MONTESANO

Bignold L B—f c
Bush W H—f c
Cheney B G—f c
Calder J E—f

MOUNT VERNON

Bowen J S—f
Brawley Augustus—f
Brickey W L
Dale & Shea—f
Gardner & Ward
McLean G D—f
McLean Henry—f c
Marble Geo W—f
Miller I D—f
Murlin Wm
Packard W S—f
Pickering Fred G—f l c
Reed & Kean
Skagit Co Abstract & Trust Co
Small R M—f

NORTH YAKIMA

Aumiller W J—f
Coonse Harry—f
Denley—f l
Doust H B—f c
Donovan C—f
Lesh Land Co
Martin
Miller J J
Naylor Frederick B—l
Needham J H—f
Scudder H B & Co—f
Taylor Henry—l
Yakima Commercial Co

OLYMPIA

Anderson R A—f
Bigelow George—f
Blake & Crosby—f c
Brothers Co—f l
Faulkner L B—f
Frost Robert—f

aillas A C—l
indley C Z—f
cDowell Jas—f l
cKay & Martensen—
c
itchell David—f
Brien Mrs Fannie—f
is & Brown—f
ter Nathan S—f l
e B M & Co—f c
bins E A—f
omber Fred—f
ott C R—f
npson A—f

PALOUSE

F P—f
e P W—c
state Land Co—f
id G D—f l
rnick J K—f c
rup J C & Co—f c
er Real Estate Co
J W—f
vard H C & Co—f

POMEROY

H A—f
N O—f l
E C—f
County Abstract
any—f c
E W—f
M H—f
W—f c
N D—f
er Frank—f
V B—f
M—f

ANGELES

L—f l c
T—f c
—c
W—c
n J P—f
oods—f l c
M—c
Hickok—f
D—c

OWNSEND

nk A—f
C—f l c
W—f
F—l
—f l c
—f c
ar f
M—f
—f
—f
S—f

MAN

Co—f

—f l c
—f l

anger—f
Co The—

—f
—f c
lis—f c

IC

R Co—

T

E

dwin—f
& Sons

—f

Best G B—f
Black The Chas S Co—f
Bothwell James—f
Bowden, Gazzam & Hunter—f
Brattstrom & Co—f
Bridgeford Agency The Inc—f
Burgard & Straut—f
Burnett C H Jr & Co—f
Burwell & Morford—f
Cartsens & Earles Inc—f
Calhoun, Denny & Ewing—f c
Carter J H & Co—f
Chilberg Agency The—f
Clayton John B & Co—f
Commonwealth Security Co—f
Cooper & Co—f
Crawford, Conover & Fisken—f c
Cunningham T J—f
Davis John B & Co—f
De Mille Charles B—f
Dickinson Chas E—f
Dowing E B—f
Eckerly & Co—f
Fay T P & Co—f
Feeney & Pettingill—f
Fisken A J & Co—f
Forrester & Co—f
Fransen M & Co—f
Freeman & Pierson—f
Garrigues Thos A—l
Gough & Best—f
Green & Hill—f
Grinnell H M—f
Guion & Co—f
Hanford & De Veuve—f
Harper Wm P & Son—f
Heath H—f
Himelock D R & Bro—f
Ironside & Co—f
Jackson Realty & Loan Co—f
Johnson J B & Co—f
Jordan F M—f
Just I N—f
Kinner Paul & Co—f
Kellogg J A—f
Krutz Harry—f
Lamping Geo B & Co—f
Lewis Littlefield Co—f
Lippmann H E & Co—f
Llewellyn & Ward Agency—f
Littlefield & Co—f
Luke H S & Co—f
McGraw, Kittinger & Case—f
McKinley & Watson—f
Martin John B—f
Meacham Geo F & Co—f
Millar C E & Co—l
Northwest Trust & Safe Deposit Co—f
Nunn A H—f
Olson-Mills Realty Co—f
Orr H E & Co—f
Osner & Mehlhorn—f
Pacific Ins Broker & Co—f
Paget Land Co—f
Pattinson & Road—f
Pelly B—f
Perkins W D & Co—f
Perry P J—l
Pioneer Rent & Collection Co Inc—f
Piper Geo U & Co—f
Qualheim C O—f
Quirk T F—f
Ramsey C C & Co—l
Raser H A—f
Reed & Co—f
Renick F H & Co—f
Rigsby J W—f
Roberts Tom R & Co—f
Robinson A & Co—f
Rossman G P—f
Rupe C M—f
Russell S L & Co—f

Sander Fred E & Co—f
Sanxay J F & Co—f
Schroeder H A—f
Schwabacher Bros & Co—f
Security, Trust & Safe Deposit Co—l
Seeley & Co—f
Shay A K Jr—f
Shay & Gilmer—f
Shuey H O & Co—f
Stoddard E B—f
Strout E A & Co—f
Underwood Realty Co—f
U'Ren T & Co—f
Vilas C E—f
Virture Geo A—f
Walker R E—f
Waterhouse Frank & Co Inc—f
Weeks C S—f
Webster S G—f
Weymouth H E—f
Whaley John A & Co—f
Whittien H W—f
Williams W R—f
Wilcox, Peck & Hughes—f c
Zwick W F—f

SNOHOMISH

Bowen J V—f c
Boyle John—f
Burton James—f
Comegys H C—f
Crippen C H
Gorham C W—f
Hall Jas W—f c
McGuinness M J—f
Shrewsberry D P—f
Stockton H N
Walton H F—f
Weaver W A—f c

SPOKANE

Allenberg H A—l c
Barrett & Co—f
Beecher & Thompson—f
Browne J J—f
Byers Wm M & Co—f c
Chamberlin Real Estate & Imp Co—f
Connelly M B & Co—f c
Cook-Clarke Co—f
Daggett Floyd L—f
Daggett P A & Co—c
Denzel Eugene—l c
Dorn Rudolph—l c
Eacock R M—f
Elmendorf & Elmendorf f c
Ferguson O L—f
Folger W P—f
Foster J C—f l c
Gray Inv Co—f
Griffith J E & Co—f l
Grinnell F B & Co
Ham, Yearsley, Ryrie & Philbrick—f c
Holland & Son—f c
Hughes Carroll—f
Hunter N C Co—f
Inland Empire Co—f c
International Investment & Trust Co—f l c
Jones Arthur D & Co—f c
Liftchild Charles—l
McCrea & Merryweather—f c
Mann & Hinkle—f c
Mariner & Riley—f c
Martin W D—f
Munson & Co—f c
Murphey & Co—f
Oppenheimer & Co—f l c
Prescott Bros—f l c
Reinhardt J A—l
Roberts Bros—f
Rogers & Rogers—f
Sawyer Land Co—f
Shields W H—l
Spokane State Bank—f

Swan Geo W—f
Thomas & Co—f
Thomas & Newcomb—f c
Union Trust Co—f
Washington Trust Co—f
Ziegler W H—f

SPRAGUE

Cole D R—f
Damrell & Pettijohn—f l c
Kinney J P—f
Misner Henry—f
Sanderson C E M—f
Smith M D—f

SUMNER

Bray J W—f
Ingalls W H—f
Trubshow H J—f
White R R—f
Young E J—f
Young Frank—f

TACOMA

Anderson R E & Co—f c
Babcock Phenix—f
Balfour, Guthrie & Co—f
Barlow & Whitcomb—f
Barnes W A—f
Berry & Spaulding—f
Bertelson & Co—f
Broenkon & Young—f
Corey & Kennedy
Cotton & Moser—f
Dakin & Co—f
Dillmont-Miller Co—f
Fidelity Rent & Collection Co—f
Fowler G W—f
Garretson-Palmer—f
Grant C D & Co—f
Gregory E F & Co—f
Gunston-Heath—f
Hanbey A L—l
Hansen L N & Co—f c
Hayden & Whitehouse—f
Hayes Jas A—l
Heller, Lyon & Co—f
Hill Allyn Co—f c
Hioverly & Co—f
Hopping & Co—f
Jones R W & Co—f
Judson Co—f
Keen J M & Co—f
Kennard & Eldridge—f
Longstreth Hy—f
McCandlese—f
Manning L R Co—f
Mattingly F I—f l
Mead I F—c
Morrison & Balkwill—f
Naubert C A E—l
Norton & Hill—f c
Opie W H—f l
Parsons & Smith—f
Phillips Calvin—f
Pierce Joshua—f
Purdon & Stacy—f
Read Jesse—f
Reith A & Co—f
Ritz H B & Co—f
Rudolph W F—l
Russell Geo & Co—f
Sampson & Guyles—f
Schwinn & Co—f
Sherwood & Pugsley—f
Shores R P—f c
Spalding B—f
Sutton A E & Co—f
Thompson Karl—f
Tousey A C—l
Van Brunt E C—f
Vissel & Eckberg—f
Wolbert J A—f

UNION TOWN

Farmers State Bank
Fidelity State Bank—f
Grief J J—f

WASH.—Con.

VANCOUVER

Arnold H W—f
Beard S M—f
Brine F—f
Crawford Wm P—f
Crowley Dan—f
Ellwell J H—f
MacMaster Donald—f
McCredie W W—f
O'Keane Jas J—f 1
Rowley E M—f
Scanlon E M—f
Stapleton Jas P—f
Wilkinson J—f

WAITSBURG

Boy Co F S—f
Houtchens J E—f
Houtchens J S—f
Laidlaw J D—f
Morgan J W—f
Peterson H P—f
Preston-Parton-Milling Co—f
Pickett M O—f

WALLA WALLA

Anderson J G Co—f
Baumeister & Paxton—f 1 c
Boyer E H—1 f
Copeland & Ginn—f c
Dice & Jackson—f 1 c
Davies & Skinner—f
Howard C R—1
Jones-Scott Co—f
Kent John P—f 1 c
Lorenzen A L—f
Mattison E D—f c
Nixon E H & Son—f
Preston Chas—1
Schibel John—f c
Shaw & McConaghy—f 1 c
Stirling & Ostrander—f 1 c
Webster & Webster—f c
Wright S P—f

WATERVILLE

Davis A J—f c
Davison M H—c
Hendricks G W—f
Hopewell O R—f
Kennedy J G—1
Waterville Savings Bank—f

WEST VIRGINIA

BENWOOD

Evans Chas L—f

BERKLEY SPRINGS

Dawson T H B & Son—f
Johnson V E—f
Shockey C H—f

BETHANEY

Glenn J R—1 c
Scott C B—f 1 c

BEVERLY

Ward J B—f 1 c

BLUEFIELD

Anderson R A—f
Citizens Underwriters' Agency—f 1 c
Easley E H—f 1 c
Flat Top Ins Agency—f 1 c
Kerser T O—1 c
Smith L M Ins Agency—f 1 c
Union Insurance Agency—f

BUCKHANNON

Chidester J M—f c
Drummond Bros—f 1 c
Jenkins & Hodges—f c
Lindsay L H—f
Lynch G A—1
Sexton F P & Bro—f 1 c

CHARLESTON

Bacon N O—1
Birthisel L N—1
Cain & Whitney—f 1
Capitol Realty & Ins Co—f c
Carson & Summers—f
Chamberlain J E—f
DeGruyter & Fraiser—f c
Elk Agency Company—f 1
Empire Realty Ins Co—f
Franklin R C—f 1
Gallaher DeWitt—f
Hanna Addison—1
Hickel A C—1
Hill F J—f
Jeffries Thomas E—f
Jones Wm—c
Jones-Winkler Ins Agcy—f 1 c
Kenna & Collins—f 1 c
Levy R H—1
Loeb G H—c
Lloyd D E—1
Lohmeyer, Goshorn, Patterson Co—f 1 c
Lord F K—1
Mayer Jos—1
McChesney J L—1 c
Newcomer G H—1
Scheor-Morton Co—f 1 c
Stargardtner L—1
Thayer J S—1
Thornhill J L—1
West Virginia Agency Co—f 1 c

CHARLESTOWN

Campbell Wm—1
Gallaher C Frank—f 1
Moore & Moore Inc—f 1 c
Norris W O—1
Washington, Alexander & Cooke—f 1 c
Wynkoop A G—f 1 c

CLARKSBURG

Alexander & Alexander—f c
Bentley Saml R—1
Hawse A L—1
Hornor J Davis—f
Koblegard Mark—f c
Long P M & Son—f
Peoples Ins Agency—f c
Reed D K—f
Willison & Dennison—f c
Worcester C W—f

DAVIS

Meyer H A—f 1 c

ELKINS

Cobb W H—1
Cummings Co H C—f 1
Harper W K—f 1
Keim N G—1
Keim & Keim—f 1 c
King, Kirk—1
King M H—1
King O J—1 c
Moyer S G—f
Nydegger Jno F—f
Sutton & Wilt—1
Sutherland Howard—f 1

FAIRMONT

Evans Charles W—f 1 c
Fairmont Trust Co—f
Holbert Bros—f c
Kelly L W—1
Linn Marvin L—f
Miller C O—f c
Nichols F E—f c
Poling J W—1
Smith Hugh F—f

GRAFTON

Barlow J H—f
Cole & Davis—f
Cruise W B—1
Dudley Miss Daisy—f
Friedman S J—1
Kendall N F—f
Lilley C R—f
Mason L J—1
Musgrove S M—f
Means A E—f c
Pracht & Ross—f 1 c
Starcher & Co—f c
Steel & Wyckoff—f
Thayer J R—1
Wyckoff & Gocke—f
Williams G E—1

GRANTSVILLE

Miller A G—1
Stutler D E—f
Waldo S T—c

HINTON

Boggess & Boggess—f
Durrett Wm H—c
Ewart H—f 1 c
Peck E H—f
Schweickert Chris J—1
Spencer A T—1

HUNTINGTON

Andrews & Taylor—f c
Ashworth L J—f
Blair & Buffiington—f 1 c
Burdette J G—1 c
Burnett Oliver—f
Caldwell Bros—f
Cammack, Rece & Cammack—f 1 c
Citizens Investment Co—f c
Colonial Casualty Co—c
Ellis & Lemley—f c
Greater Huntington Realty Co—f
Hanley, Beale & Co—f
Huntington Ins Agency—f
Prichard Fred C—f
Potts J N—f
Robson & Pollock—f
Smith D B—f
Shelton Jos R & Son—f c
Thompson, Thornburg & Watts—f 1 c
Wilson, Blair P Co—f
Werninger A W Co—f 1 c

KEYSER

Babb F H—f
Bane George W—1
Bowman H L—1
Crooks W E—f 1 c
Newhouse Geo B—1
Potomac Fire Ins Agency
Wolf C W L—f c

KINGWOOD

Albright & Gibson—f 1
Wolf C W L—f c

LEWISBURG

Burdette W R—f 1 c
Dice John C—f 1

LOGAN

Browning A Y
Johnson W B—f
Holland B L—f 1
Neekamp W P

MANNINGTON

Furbee W H—f 1 c

MARTINSBURG

Alexander H L—f 1 c
Harrison P R—f c
Miller Small—f
Porterfield & Boyer—f
Pownall Chas V—f
Thompson H S—f 1 c

MAYSVILLE

Highberger W F—f

MONTGOMERY

Montgomery & Coles Ins Agency—f 1 c

MORGANTOWN

Anderson T W—f 1 c
Bayless Paul—f 1 c
Brown A G—f
Gronniger Jas D—f
Gorman M—f c
Hayes C R—f 1 c
Jolliffe Wm—f 1 c
Jones W B—1
McClure & Richardson—f c
Miller Chas E—f 1 c
Mills J H—f 1 c
McNeil Ed W—1
Potter Eric—f 1 c
Price Wm—f 1 c
Purinton John—f
Sanders Harry—f 1 c
Snee W J—1 c
Sisler M T—f 1 c
Steele & Burnside—f
Warman Altha—f
Wharton J L—f 1 c

MOUNDSVILLE

Blake Geo W—f
Brown & Son—f
Catlett J B—1
Marsh Chas—1
Roberts E G—f c
Scott & Booker—f c
Wright & Thompson—f c

NEW CUMBERLAND

Bradley C S—f 1 c
Robb & Scott—f 1 c

NEW MARTINSVILLE

Hughes James—c
Leap & Francis—f
McIntyre L—f
Reliable Ins Agency—f 1 c
Wright Chas—1 c

PARKERSBURG

Blackford B R—f c
Busch J C W—f 1 c
Carpenter H S—f
Chancellor E P Jr—f c
Citizens Ins Agency—f c

:rane S F—l
:mpire Casualty Co—c
louke J E—l
ames C C—l
:athison J A—f c
umaugh R E—f
iden & Luttrell—f c
rk Joe—f c
rkersburg Insurance
Agency—f c
rkersburg - West Vir-
inia Real Estate—f c
idro J T—f
ewsbury J A—f c
ewsbury M I—l
aringen C A—l
aringen W D—f c
State Investment &
curity Company—f
ace J R—f
rman F E—l
iinger, Burwell &
therell—f c

PENNSBORO
ngham Jay E—f l c
ay & Sharp—f l

PHILIPPI
n's Ins Agcy—
c
K—f

IEDMONT
Thomas—f l c
on H S—l
W—l

T PLEASANT
F—f l c
on R L—f l c
N M—c
asant Trust Co
W—f

RAVENSWOOD
McKay W S—f l c

RIPLEY
Armstrong Holly G—f l c
Staats C C—f l c

ROMNEY
Haines C W—l
Whitacre A B C—f

RONCEVERTE
Doughty T P—f c
Gibbs Geo W—f l c
Johnson James R—f
Kessinger John—l
Thompson C H—l

ROOSEVELT
Hoffman W L—l
Roberts G W—f
Roberts R C—l

SHEPERDSTOWN
Harrison Schley—f l c
Weltzheimer F L—l

SISTERVILLE
Agnew W G—f l c
Brownbeck Geo—l
Lawrence S W—f l c
McCoy H W—f
McCoy John—f c
Strance Geo—l
Whiting E A—l

SUTTON
Kelly L H—f
Morrison W F—f
Sutton O K—l

TERRA ALTA
Burke K E—f c
Crane O C—f l

Gandy F W—l
Harriman W H—l c
McGinnis W A—f
Miller C A—f l
White Jno H—f

THOMAS
Martin Geo—l

UNION
McClaugherty J C—l
Wheelwright F D—f

WELLSBURG
Buchanan T H—f c
Cooper Ins Agency—f l c
Curtis & Reeves—f c
Everett & Mahan—f
Glass W R—c
Jacob C K—f
Ralston John—f
Reid T J—f c
Windsor Chas R—f c

WESTON
Bailey-Cox Ins Agcy—
f l c
Edwards W A—f l c
Warren A A—f l c

WHEELING
Armbruster F E—l
Baird Geo—l
Barger F D—f c
Bowie E B—f l c
Brown L S—l
Callahan P R—f
Catlett W D—l
Crane S F—l
Crayton Chas B—l
Crook Geo—l
Dickey Jas V—l
Dinger Daniel—l c
Dungan John—c

Emsheimer Jos & Son—
f c
Fink Theo W & Co—f
Folmer, Shaffer & Mar-
shall—f
Foose W S & Co—f c
Graham & Kimberland—l
Gundling H W—f c
Hanley J P—l
Harkins D C—c
Hesse & Kirchner—f
Hazlett & Son H—f c
Jenkins J H—l
Jones R W—l
Knoke A H—l
Lamphear B O—l
Mathison Geo J—f l c
McDonald D E—l
Merkle H—f
Morgan D G & Son—f c
O'Brien J E—l
Paull Alfred & Sons—f c
Paull & Paull—f l c
Rice, Hendrix & Co—f c
Riester F—f
Rinehart W H—f l c
Robinson J E—l
Rodgers J V L—f c
Rolf L A—f c
Roller & Emig—f c
Shaffer E E—f l c
Simpson & Tatum—f
Smith G O & Son—f c
Smith Lee—l
Smith Lester—f
Stalnaker D E & Co—f l
Sweeney Thos B—l
Taylor Bros—l
Taylor & Thomas—f c
Vaden C A—l
Vardy W W—f
Werden A H—l
Whitehead Ralph & Son
—f c
Wiedebusch A H—c
Woods C C—f
Zane Platoff—f l
Zehn H E—l

WISCONSIN

ERT, BAERWALD & DAWE COMPANY
INSURANCE
86-88 MICHIGAN ST., MILWAUKEE, WIS.

ce Office, London, Eng.
ance Co., Hartford, Conn.
nnich Ins. Co., of Germany
Mechanics & Traders of New Orleans
Hanover Fire Insurance, New York
Travelers Ins. Co. (Liability Dept.), Hartford, Conn.

STATE AGENTS

METROPOLITAN CASUALTY INSURANCE CO., NEW YORK
IERICAN BONDING COMPANY (Burglary Dept.), Baltimore, Md.
FEDERAL INSURANCE CO. (Automobile), of New Jersey

IA
F—f l c
chek—f c
—f

t Saby—f
—f l c
s—f

Hall J C—l
Hay Henry—f
Hogan Thos—f
Kiefer & Mertz Ins Co—
f l c
Morse & Tradewell—f
Palmer E H—f c
Steward A—l
Trever & Crandall—f c

APPLETON
Allen W F—l
Brigg T W—f
Clark W A—l
Conkey P M—f l c

Corncross R E—f
Harbeck-Hilfert Insur-
ance Agency—f l
Hipp C A—f
Keller Louis H—l
Kent & Co—f
Koffend Joe—f l c
Kornely P A—f
McGill Miss E—f
Marcellin LeBreck—l
Pierce D H—f c
Rhulander A—f
Stevens J—f
Vaughn Ed—f c
Vezey W J—f l c

Weidmann W J—f
Wettengel Fred Felix—
l c
Wettengel & Wettengel
—f l c
Winkenwerder J W—f

ASHLAND
Bardon Thomas—f c
Buchanan Geo H—f l
Burch & McDermott—f c
Ellis J S—f l c
Good Jas W & Co—f
Lamal Peter—l c
Lloyd Con W—f

WIS.—Ashland, Con.

Noble A B—f c
Pinahoski C—f
Quam W—f
Rea & Winckler—f
Rodd Geo S—l
Undseth P O—l
Van Doose J F—f c

AUGUSTA

Bradford A E—f
Bradford I B & E M—f l c
Dittmer Gus & Son
Paul G W—f c

BARABOO

Avery F—f l c
Bentley F—f
Cady V H—f
Case D N—f
Coleman Chas—f
Dithmar E F—f
Gemmill A G—f
Halsted H L—f
Jackson R—f
Melzl A W—f
Mould T M—f
Petton & Battles—f
Philbrick F A—f l c
Rodwell Thos—c
Ruggles Dan Jr—f c
Selleck & Cheek—f l c
Shults F E—f l
Simon W H—f c
Smith A R—f
Tinkham H H—l
Witwen J P—f l c

BEAVER DAM

Bird Hugh A—f l c
Daniel Jno W—f l c
Healey John C—f
Healy J T—f
Lawrence A P—f
Malone P H—f
Markham C A—f l c
Mason E S—f c
Roedl A F—l
Schemmel Mrs Minnie—f
Stacy E D—f l c
Veling Peter—f
Welch T J—f
Williams E E—f
Zarwell J F—f

BELOIT

Baumes W H—f l c
Bullock E D—f
Burdge & Gault—f
Burns Bros—f
Dow J B—f l c
Dow J S—f
Livermore F F—f c
Love J A & H J—f c
MacAffee G M—f c
Northrop M E—l
Peet Brothers—f c
Roberts H—f c
Van Hart Don—f c
Wilkinson Geo—l f

BERLIN

Babcock W G—f c
Christie & Crawford—f l c
Engelbracht F Jr—f c
Gibberd C N—f
Hitchcock Chas W—f l c
Mormon Henry—f
Peck C A—f
Schumekosky John M—f c
Tucker A L—f l c
Woodman W W—f

BOSCOBEL

Ableiter A—f
Blaine J J—f l
Blair Mrs Frank—f
Daeringsfeld A E—f
Dewitt Eda A—f
Gilman W W—f
Larsen Benj—f
Menkhausen C—f c
Richardson D B—f
Walker Geo—f

BRODHEAD

Broughton A—f
Carpenter C W—f
Derrick F R—f l c
Matter Miss Mary R—f
Randall A N—f
Schempp Wm—f
Sprague Burr
Skinner C E
Skinner & Stone—f l c

BURLINGTON

Brehm L—l
Hanson H—f
Jones C A—f l c
McCanna C B—f
Meinhart A—f
Mole C A—f
Munhardt E—f
Prasch John—f c
Reuschlein F & Son—f l c
Reuschlein J—f
Schwaller F A—f
Waller G W—f
Wehmhoff J E—f
Wood H—f

CEDARBURG

Armbruster John—f
Becker M P—f
Horn W H—f
Jochem L E—f
Kenny C F—f c
Kuether F R—l
Rosenheimer D M—f
Weber John Sr—f

CHILTON

Bechlem Otto—f
Berger Geo J—f
Connell T E—f
Dorschel Gregor—f
Hume G C—f
Kersten H—f
Noll Andrew—f
Paulsen Wm J—f l c
Pfeffer A J—f
Pinnow W F—f
Shewe August H—f
Vincent Sam—l

CHIPPEWA FALLS

Bailey M S & Co—f c
Brice A F—f
Bucholtz O P—f
Favell H P—f
Gailey & Miller—f
Greenwood W R—l
Hughes F R—f l c
Joas Joseph—f
Johnstone Alex—f l
Leonis Nunke—f
Lord C M—l
Nolan Jas M—f c
Nunke A—l
Robinson & Howland—f
Ward Jas—l

CLINTON

Kemmeier J F—f l
Moehlenpah H A—f l
Northway W S & A K—f l c
Tuttle V C—f

COLUMBUS

Bunsa G E—f
Cook H R—f
Dering Guy V—f c
Gamidge C R—f
Goff J R—f
Holtz F G—f
Leitsch W C—f l
Riedner W J—f c
Sherman O D—l c
Wheeler J R—f

CUMBERLAND

Cook Geo B—f
Fuller W N—f
Hofsland & Evans—f
Hart R B—f
Kalk C F—f l
Larson Lewis—f

DARLINGTON

Bower Walter—f
Carey J K—f c
Conley P H—f c
Fallon F H—l
Jolly H L—f l
McConnell & West—f l
McDaniel C F—f
Mackay T C L—f
O'Brien John—f c
Orton P A—f l
West Geo F—f c

DELAVAN

Bowers & Sumner—f
Crane Effie—f
Johnson H C—f l c
Kendrick A H—f
Lillibridge Robt—f
Morrisey Edw—f
Von Suessmilch E L—f
Williams E F—f

DE PERE

Duval E C—f
Maes M J—f
Smith Herbert J—f
Weyenberg R—f
Workman W M—f

DODGEVILLE

Carter W F—f c
Hoskins James J—f
O'Neil J E—f
Perkins E A—f
Ransom O K—f
Reese John M—f l c
Robbins A L—f
Strong Orville—f
Thomas B Jr—f c
Taylor C H—f l
Williams D H—f l

DURAND

Brainard K K—l
Eldridge J D—f
Fuch Frank—f
Hammond A V—l
Hoeser A W—f
Ingram C A—f
Pattison E—f l c
Pattison T J—f c
Wallace A J—f

EAU CLAIRE

Aanstad Ole—f
Atkinson Percy C—l c
Bartlett E M & Son—f c
Bletcher F J—l c
Bright Horace—c
Bullis R V—c
Chase Hiram—l
Christophel Henry—l c
Culver J C—f c
Dodge A L—f c
Gile & Mosher—f c
Heiss E W & Co—f c
Hubbard M B—f
Jackson's Sons O F—f c
Kildahl J—f c
Lawson Brady—f
Losby Geo J—f
McCorkhill M V—l
Rounds E D—l
Schlosser Peter—f
Shaw Mrs Nettie—l
Smith J A—f c
Thomson J C—l
Weinfeld Emil—l c
Weyand Wesley E—l c
Wilcox S H—f c
Woodworth Thurston—l

EDGERTON

Campbell F H—l
Farman G F—l
Johnson Henry—f l c
Ladd E M—f
Son H C—f
Towne L H—f

ELKHORN

Barnes C—f l c
Cain Geo B—l
Closihy A—f
Clough W E—f
Gott W W—l c
Hooper E J—f
Howe H F—l
Lyon Jay F—f
Lytle Samuel—c
Morrison S B—l f
Norris H C—f
Norton W C—f
Sprague E H—f
Stewart P S—l
Tubbs W J—f

ELROY

Dithmar J T—f
Hart J E—f
Phœnix Wm G—f l c
Rowan H C—f
Telfer Archie—f

EVANSVILLE

Colony O C—f
Hartley Robert D—l
Janes F L—f l c
Magee Geo—f l
Phillips W R—f
Pullen Geo L—f l
Richmond R M—c
Tolls Will—f
Wilder N D—f

FOND DU LAC

Amory R M Co—f c
Baker A P—f
Cole W E—c
Crosby R H—f l c
Dana A G—f l c
De Steese William—f c
Fairbank R C—f
Freiberg C F—f l
Givens F B—f
Handt C L—f l c
Hinman C E—f
Koner E—f c
McDermott J P—l
McDermott Wm—f l c
Madden—f l c
Maloney E L—f l c
Maloney L E—f c
Meiklejohn W A—f c
Phelps & Watson—f
Rodgers C E—f
Ryan W J—f
Schafer & Johnson—f c
Schuchardt A B—f
Seeley E A—f
Steele-Boreham Agency—f l c
Wolff F J—f
Wyatt S D—f l c

FORT ATKINSON

Aspinwall C H—f l c
Bradt N D M—f c
Brandel J C—f l
Caswell C A—f c
Chase Roy D—l c
Chase T W—c
Curtis C B—f
Donkle O W—f
Eichman Wm—f l c
Eighmy Frank—c
Hammerson W F Jr—c

Hoffmans W O—l
Moore O C—l c
Peterson J A—l
Porter Minnie E—f
Rehm Lewis—f
Rice E S—f l
Rogers F H—f c
Schreiner J F—l
Webb & Tratt—f c
Wigdale E A—f c

FOUNTAIN CITY

edler Fred
gina Martin L—f l c
hworbel Geo—f l c

FOX LAKE

rison F I—l
dley John—f
rwin H S—f
th Wm C—f
onnell Wm F—f
cinson LeRoy—f
rts Geo S—f l
ams J C—l c
ams M E—f

RAND RAPIDS

C E—f
inger C M—f
F G Agency—f c
nn H C—l
Earle—f l c
nville Ed—f l
& Scott—f l c
& Reeves—f

REEN BAY

E K—f l c
ng J S—c
en Jos—f
—f
z F—f
R T—f c
W J—f
Agency—f
er Land & Im-
o—f
y Ins Agency—f
P—l c
—l c
ter—f
A S—f
F J—f c
—f c
—f c
is C—f l c
M—l c
rl—l
n—f l
Miss S C—f
Jule—f c

hn—f c
—f
—f
P J—f
Land Co—f
ar B—f c
—f

VARD
l

CON
F—f
es—f l c

C
—f
f c

ON
—f

e
c
l c

Hemmingway F—f
Jones J E—f
Kinney A J—f c
Randall Geo—f l c
Strong R W—f l c
Webster W E—f c

HURLEY

Flanagan J C—f l c
Foster Geo C—f
Reid Dan—f l c
Trezona & Lamtrix—f c

JANESVILLE

Beers L L—f
Blackman Frank A—l
Blanhard H H—f
Buggs Robt F—f
Burns J H—f l
Carter & Morse—f c
Cleland C S—f c
Clemons Fred L—f l c
Cunningham H J—f
Groat Wm—l
Grubb S D—f
Hay J L—f c
Hayner & Beers—f l c
Jacobs Geo A—f
Lee N—l
Lichfield F H—f
Lowell E W—f
McKinney H D—f l c
Moser Harry—f l c
Scott Jas W—f
Sherman L A—l
Snyder Frank H—f c
Strauss Simon—f
Timstead J—l

JEFFERSON

Haberman O T—f
Henry W S—f c
Kerschensteiner O J—f c
Mistele & Smith—f l
Muck Wm A—f
Roessler O—l
Shakeshesky L W—l
Stoppenbach Frank—l
Stoppenbach O F—f l c

KAUKAUNA

Faust & Faust—f l c
Mitchell J C—f
Mulholland H J—f
Schwin N D—f
Weifenbach H—f l c
Tesch W J—f l
Towsley F A—f l c
Trayser G A—f

KENOSHA

Baldwin H M—f l
Barber M F—f l c
Blackman Frank—l
Bullamore H Z—f
Corcoran & Swift—f c
Crook H C—f
Flasch Raymond—f
French A H—f l c
Grasser F J—f
Hollister E H—f
Hudson Geo W—l
Huep G W—l
Jordan H F—f
Kenosha Realty Co—c
Marx F A—f
Mathews Theodore—l c
Miller Jas—f
Mowacki Kazmir—f
Pennefeather Jas—f
Pfennig Chas—f c
Reinold Fred—f c
Reith H W—f
Schend & Son—f c
Simmons & Brine—f
Simmons & Parker—f c
Tarbell C A—f
Tully Jas—f
Villnow G L—f
Zens John—f

KEWAUNEE

Bruemmer O H—f
Cowell W A—f
Dewane James H—f
Erichsen Albert—f
Karel & Janda—f l c
Seidenglanz E—f l
Simanek M—f
Wing G W—f
Wojtechovsky W—f

LA CROSSE

Coren L—f
Cramer H & S C—f
Daniels J A—f
Eberhart A J—l
Forsyth C—l
Getts H E—f
Hickisch W J—f c
Holbek W C—f
Holley J M—f
Hunt Clint W—f c
Kilian L J—l
Klein C F—f c
Loomis E D—f c
Luening & Fries—f c
Mahoney & Schubert—f
Martindale S Jr—f l
Marvin & Trestrail—f c
Niebuhr H—f c
Pettingil J L—f c
Pobreslo Jos—f
Ross Chas—l
Rossitter W L—f
Schofield F H—l
Steenberg O—f
The Burke Agency—f l c
Thompson & Nelson—f c
Van Auken C S—f l c
Volz B H—f l
Walker W E—f c
Wheeler Holway & Co—f
Whyte D G—l
Withee, Borreson & Hiscox—f c

LAKE GENEVA

Barfield J—f
Brown Louis—f
Burdick H A—f
French C S—f
Hill H L—f
Kestol Mrs N R—l
Kull Fred—f
Sampson L D—l
Willitz C H—l

LANCASTER

Carthew John—f
Lathrop W E—f
McBrien James—f
McCoy E L—l c
Morse A C—f l
Shimmins W E—f
Schreiner David—f
Stevens L H—f
Stone John M—f
Taylor S H—f
Wayne Alonzo—c
Wheeler G B—f

MADISON

Adams & Case—f
Ames A R—f
Anderson R B—l
Angell Geo R—l
Ball Frank R—l
Baskerville E J—f
Boyd Investment Co—f
Brereton H H—f
Brown C N—f
Campbell Chas—f
Cooledge Clifford—f
Corry J P—f
Crowley J J—l
Davis Frank M—l
Dow C M—l
Ellis & Eigheny—f
Feathers M D—l
Field C A—f

Fish & Schulkamp—f c
Fox Edwin M—l
Haley John C—f l c
Haley Louis—f
Herfuth Theodore & Son—f c
Hobbins H B—f c
Hobbins J N—f
Hobbins Louis M—f
Horen M J—f
Ives F N—l
Kropf R R—f
Huyler J P—l
Ladd N A—f
Lamp Robt M—f c
Larsen A C—l
Main A H & Son—f l c
Main W E—f
McKay Paul W—f
McKenna H—f
Mincemoyer D W—f
Morgan H H—f
Morrison Howard—l c
Nelson John M—f
Nicodemus R C—f c
Noble H H—f
Ott J G—f
Paunack Aug—f
Pressentin Chas—l
Prindle L
Pringle J D—l
Proctor J C—f
Ratcliff—f l
Riley Geo C—f
Runge A E—f
Shaffer C E—f
Schhimgen J—f
Schloerb E J—l
Schluetr F C—l
Shakeshesky L W—l c
Sonmers Max—f
Stephenson R C—l
Stevens L E—f
Summers Max—f
Webb A T—l

MANITOWOC

Cole J H—f
Falge H—f l c
Ertz C C—f l
Franz, Schmitz, Kadow Co—f l c
Gielow C A—f
Guttman—f
Hacker & Groth—f
Hansen Carl—f
Haugen & Brady—f
Healey D—f c
Hubbard H F—f l c
Lindstedt Julius & Co—f c
Markham & Markham—f c
Paulus Carl H—f c
Shenian A P—f
Sherman E S—f
Sladky J—f
Svacina A F—f
Willinger Wm—f c
Willott Jos—f
Zentner F T—f

MARINETTE

Baker Wm S—f
Brown W A—l
Evans L J—f
George & Green—f
Graves Geo—l
Grimmer Land Co
Klank Nick—f
Kuschenburg Charles—l
Leroy Joseph—l
McGillis J J—f
Madigan & Duxbury
Mathison Osten—f
Merryman & Robeck
Ruff Geo H—l
Setright J K—f
Sunstrum C W—f
Williams E L—l

WIS.—Con.

MARSHFIELD

Bouldrie A L—f 1 c
Cole J F—f
Deming E M—f
Doll Fred—f
Edwards C B—f
Fleckenstein M G—f
Hahn & Hahn—f
Pulling E B—f c
Vedder C S—f
Wagner Hugo

MAUSTON

Adler F A—1
Ensch Peter—f
Grubb Geo S—f 1
Hosig W G—f
Lyon C—f
McFarlane J A—f
Powers T F—f
Winsor W F—f

MAYVILLE

Bachhuber Andrew—f
Dreger Alvin—f
Haertle Matthew—f
Herberg John—f
Herberg Paul—c
Janssen Geo—f 1 c
Kloeden & Prochnow—f
Ringle Wm—f
Thielke Herm—f

MAZO MANIE

Clough Geo H—f
Cork Wm—f
Lappley Henry—f
Leonard H R—f
Schildt Henry—f
Willard H H—f c

MENASHA

Banta Geo—f
Fedrau Herman—f
Fieweger J L & Co—f 1 c
Fitzgibbons Jos—f
Jarvis Jos—f
Jourdain C L—f
Little S S—f c
Pleasants J M—f
Schoetz M M—f
Schoetz & Sensenbrenner—f

MENOMONIE

Bates E J—f
Clark W A—f 1 c
Drowley E—f
Fladoes Martin—f
Hopwood J—f c
McLean J—1
McLean W C—f
Miner Frank—f 1
Seely G H—f 1 c

MERRILL

Allen H R & Son—f c
Bowell H J & Co—f 1 c
Brassard Wm—f c
Downie & McQuillan—f c
Mathews T J—f 1 c
Phinney & Kubasta—f c
Rossman F G—f 1 c

MILWAUKEE

Aarons Elias—1
Albright James G—1
Armitage Agency—f
Auer L & Son—f
Baldauf Joseph—f
Barber E B—f
Barker Chas—1
Bartlett Geo D—c
Basse E O—1
Basse G D—f
Bauholzer F
Baumann J H C—f
Bechtuer Paul —f
Bird Robe B—f
Bird & Basse—f
Bogk & Pfleger—f
Borth Otto—f
Bowes J D—f
Bradford J R—f
Braun O A—f
Bues A A—f
Buckner Sam—1
Calhoun A R & W B—f
Callen Thos J—f
Christians W A
Citizens Trust Co Agcy —f
Courtenay & White—f
Crolius S H—f
Czerwinski Ignatz—f
Damkoehler F & Co—f
Daumling Chas—f
Delaney Frank E—c
De Wolf John E—f
Dietrich & Dietrich Agcy—f
Dingwall R L—f
Dunn W A & Co—f
Dunphy J F—f
Durand Leedom Agcy—f
Durand Loyal—f
Ehlhardt B—f
Eierman A C & Co
Eldred Agency The
Elsner Rich—f
Ernst Theo—f
Esau Chas—f
Ettenheim I & Son—f
Ewens & Son—f
Feasley F H—f 1
Fernekes E V—f
Fidelity Trust Co Agcy —f
Fischbeck V D—f
Fleming T J—1
Fons & Wawrzyniakowski—f 1
Forster Al—f
Froede A—f
Fuller H S—1
Gibson Miss C M—f
Gollusch Henry—f
Gordon J D—1 c
Gottschalk S W & G H —f
Graebner W H—f
Grange Wm—f
Greene Bros & Hansen —f
Grootmalt A L—f
Grutza F J & Co—f
Hackett & Hoff—f
Hamm P H—f
Hannan Jas & Co—f
Hanson T A—f
Herdegen S—f
Herzberg Jos—1
Heyer A J—f
Hibbard C F & Co—f
Hilbert, Baerwald & Dawe Co.—f c
Holzhauer & Weber—f
Hosch John J—1
Host Clem P—f
Huchting F B & Son—f
Hucke H J—f
Hummel H D—f
Hunkel G P & Son—f
Hymen J C—f
Inda J S—f
Jaeger Wm—f
James G H & Son Co—f
Jaska E R—f
Jazdzewski B—f
Jefferson Rich
Jones J Elias—f
Kayser A F—1
Kennedy J A—f
Kieck G H—f
Kippel Geo—1
Kircher, Heimann & Host—f
Klaus O B—f
Koepke E H—f
Krauthoefer Wm J—f
Krehla F A—f
Kremers O A & Co—f
Leedom Jas B—f
Loeffler Otto—1
Loewe R C
Long Samuel—1
Mack H S
MacLaren M N—1 c
MacNeill E H—f
Manney G
McIntyre & Atwater
McMillen M W—1
Mappel John J—1
Matthews O A—f
Maynard C A—f
Maynard & Picken—f
Merrill Rogers—f c
Millard Fred C—c
Morgan B A—f 1
Morgan Jas—1
Morgan Win J—f
Mueller R C Jr—f
Myers J O & Co—f
Naish E B—1
Norris R H—f
Osmer S C—1
Otjen Theo—f
Park & Co C W
Patten M M—f
Paul & Sehrt
Pereles Herman—f
Plimpton N D
Pittelkow Chas—f
Poposkey P T & Co—f
Pozorski S J—f
Radmacher E A
Ragsdale J C—f
Ramsey T—f
Rebhan Aug & Co—f
Richter Theo—f
Roberts Co The—f
Rogers E E—f
Rogers F W—f
Rohlinger M—f
Rossbach A C—f
Rothman D—f
Russell Geo H & Co—f
Saltzstein L—1 c
Sanborn P R—1
Schaefer Chas A—f
Schenck O J—f
Schissler Bros—f
Schmitz & Co R—f
Schneider J M—f
Schroeder Chris—1
Schroeder Edward—f
Schroeder Mrs Ida—f
Schroeder Wm F & Co —f
Scott F M—f
Semmann J L & Co—f
Shenners W H & Co—f
Siegert John—f
Silkworth C H
Stewart W
Strozyk J S—f
Suelflow F W & Sons—f
Surles W H—1
Tapping & Reideburg—f
Trzebiatowski Albert—f
Tschientschy Fred—f
Vance David Co—f
Waller Geo C—1
Walff F W—1
Washburn & Faist Co—f
Weils B M Sons & Co—f
Wenz A—f
White E E—1
Whitney F H—f
Wilde M E—f
Woller & Blum—f
Wurster E G—f
Zillmer & Zenter—f
Zinger & Bram
Zwalina R—1

MINERAL POINT

Feidler Ernest—f
Freiden Henry—f
Hanscom F E—f
Henrietta—f
Hartert N—f
Iowa Co Bank—f
Meserole J A—f
Penhallegon Alfred—f
Priestley T M—f
Reynolds J B—f 1 c
Spensley & McIlhon—f 1
Treweek Jos—f
Weil H S—f c

MONROE

Etter & Treat—f 1 c
Hodges & Tschudy—f 1 c
Rugger Edward—f
Stearns D A & Co—f 1 c
Thorp & Gorham—f 1 c
Wright Geo—f 1 c

NECEDAH

Babcock C E—f 1 c
Barney Harry W—f 1 c
Fuller C C—f 1 c
Niles A P—f 1
Pfaff L G—f 1 c
Stowasseh Jos—f

NEENAH

Brown W G—f c
Christensen P—f
Clausen H H—f
Gerhardt W A—f
Hilton H C—f c
Hinterthuer W H—f
Hough A J—f
Howell J H—f
Jensen Nels—f
Kellogg A W—f
Mott Mayhew—f
Oberley H J—f
Pride E B—f
Sorensen Sam—1
Williams E A—f 1 c
Ziemann G G—f 1 c

NEILSVILLE

Clark Homer C
Phillips Jas A—f
Root H M—f c
Schuster & Campman—f 1 c
Wilding Myron

NEW LONDON

Anderson Andrew—f
Blandin M—f
Demming G W—c
Demming N R—f 1 c
Furbish C E—f
Hermann A C—f c
Hilderbrandt J G—f
Knapstein M W—f
Nussbaum Wm—f
Pape A H—f
Pape E C—f 1 c
Putnam G H—f
Ritchie S T—f 1 c
Sullivan G—f

NEW RICHMOND

Baker Luther A—f
Beebe S S—f 1
Finnegan Frank—f
Hawkins S N & Co—f
Kibbee A R—f
McCoy J W—f
McNally Wm F & M P —f
Rounsavell H E—f c
Smith & Oakes—f c

OCONOMOWOC

Debble Geo A—f
Delaney L W—f
Edgerton B G—f c
Edwards L—c
Evans N W—f
Hurlbut Margery J—f
Jaeger Hermon—f
Jones Oscar F—f c
Kelly John A—f
McDowell W S—f
Palmer E L—f
Probert C D—c

Robinson Geo E—f
Smith D B—f c
Theobold E C—c
Williams Louise C—f c

OCONTO

Brazeau & Pelkey—f c
Caldwell A J—f l c
Caldwell John—f
Dan Levy J A—f
Harvey L C—f l c
McAllister A—f
Morrow G C—f
Pecor David—l
Pocquette Joseph—f l

OMRO

Davidson G B—f
Dividson Rob—f
Glines Pery—f
Hotchkiss Miss Nettie—l
Jurlbut Wilbur E—f l
Shelp J S—f c
Trelwen John D—f c

OSHKOSH

rmington W N—f c
iker W H—l
irber A J & Co—f l c
irber The Co—f c
se Henry—f
ntler J H—f
wen W H—l c
reton Geo R & Son—f
meron D N—l
ise O F & Son—f
istianson N P—f
y B J & Co—f c
nandez & Lesbe—f l c
enewald W F—f
mon Agency—f
t A W—f
ckner J & J—f c
ion & Crary—f c
old Alma V—f
old W H—f c
her G S—f l c
her Wm D—f c
sh Savings & Trust Agcy—f c
r, Andiss & Hin—f
s J M—l c
Horace—l c
euren B E—f
lyke A R—l c
od E W—f c
Nevitt & Tuttle c

OTSEGO

vs C E—l

PEPIN

E—f c
C—f c

ITSVILLE

T J—f

TTEVILLE

—f
J—f
E—f
H—f c
—f c
H—f c
—f
C A—f c
Claire—f
F W—f c
John—f
Mary—f

MOUTH

f
Otto—f
—f
f
—f

Hostman H W—l c
Leudtke H—f l
Robertson R W—f c
Rooney H J—f
Sweet M—f l c
Wilson R—f

PORTAGE

Baker E S—f c
Bogue David—f
Dering C L—f l c
Downey M J—f l c
Fulton Wm—f
Hanley T C—f
Hettinger John—f
Holmes A—f
Jaeger E L—f
Keiser Frank—l
Kelm W O—f l c
Kellogg & Hall—l
Kiefer F W—f c
Lawson J M—f c
Lurvey D T—l
Mitchell Robt—f
Older Jas A—f
Smith Chas H—f c

PORT WASHINGTON

Bostwick E B—f
Bostwick J M—f l c
Eckel C F—f
Hill Clarence—f l c
Niederkorn Henry—l
Schumacker Frank—f c
Schanon W F—f
Zastrow Walter G—f

PRAIRIE DU CHIEN

Benson E R—f
Bull N S—f
Garrity J—f
Neidymeyer F—f
Otto H—f
Schweiger W T—f
Smith Wm T—l
Smrcina V—f

PRESCOTT

Cook Geo—f
Firner Barbara—f
Longworth Edward—f l
Miller H S—f l

PRINCETON

Giese Herman—f
Harroun Edw—f
Herring J E—l
Manthey H J—f
Maxwell H J—f
Megow H E—f
Schulthies Henry—f c
Whittemore W W—f l

RACINE

Anderson Jacob—f
Bashell R E—l
Blish Byron C & Co
Boyd R M—f
Carpenter & Rowlands—f c
Comer John—l
Davies J E—l
Deitrich Bros—f c
Durgin J E—l
Fagen T A—f
Frankson J R—f
Gemmill J A
Herzog & Co—f c
Jagers & Co—f l c
Janes D G—f c
Johnson C—f
Knight J W Co—f
Leach E W—l
McCaughey W F—l
Miller L D & Co—f l c
Miller Wm H—f l
Mogensen Louis—f
Morey D J & Sons—f
Nelson Peter
Petura J L—f
Powers Thos—l

Schlegel L—f
Wendt & Nelson—f
Yance & Son—f l
Zimmers & Co—l

REEDSBURG

Bates & Sherman—f
Daly Patrick—f c
Gill N I—f
Morse Geo T—f
O'Connor Hugh W—f
Perry R P—f c
Riggert Wm—f c
Shelden C F—f
Stolte E G—f
Stone Chas H—f
Stone James—f c
Winchester W F—f c
Wyse Wm A—f c

RHINELANDER

Barnes-Weesner Agcy—f l c
Browne Paul—f c
Jewell & Steele—f
Mahoney Geo F
Miller & Reevs—f
Orr Wm C
Teal J C—l e
Zander Herman

RICE LAKE

Bailey N W—f c
Barry M P—f
Bowers E N—f
Deitz W W—l c
Demarest J B—f
Everts E L—f
Olson Jasper E—f l
Peterson S A—f
Rasmussen K E—f c
Sudeson Theo—l

RICHLAND CENTER

Clark H J—f c
McCorkle W S—f c
Moody G S—f
Pier A V—f
Thomson C R
Wulfing & Higgins—f

RIPON

Evers H C—l
Fargo G T—f
Foote J J—f
Horner G B—f
Horner G F—f
Loper A A—f c
Lyle W R—f c
Sanford B F—f
Steele Frank E—f
Thomas David—f

RIVER FALLS

Ellis C R—f
Grimm J H—f
Knowles W P—f l c
Skogmo G B—f
Spence W G—f
Weiger C—f c

SAUK CITY

Kahn Andrew—f
Naffz Chas—f
Theisen Math—f
Williams Andrew—f

SHARON

Densmore F C—f c
Hoard Ralph—f c
Kinyon Henry
Mansfield Geo C—f l c
Wise J B—f c

SHEBOYGAN

Aldag & Burhop—f
Armbruster John—f
Benfey Felix—f
Bowles & Bowles—f
Clarenbach E—f

Cole N—f l c
Detling & Maynard—f
Dewey H G—l
Freihammer A—f
Giblin J M—f l
Grasse L—f
Hanson J W—f c
Heller Geo Jr—f
Hoope & Co—f c
Johann W C—f c
Keli Frank & Co—f
Luhmann A E—f l
Lutz C Sons Co—f
Lutze E—f
Lynch Thomas—f c
Margenaw F—f
Nagel F—f
Nehrlich Emil—f
Neuens H J—f l c
Nickel J H—f
Ochler Ed—f l
Opgeorth H—f
Pfister Ed—c
Prescott A C—f
Reuter P—f
Roenitz W C—f c
Schmidt Will—f
Schrage Gus—l c
Steimle John—f
Trester & Weiskopf—f
Trilling Ott—f
Voigt W A—f l
Wetzel F—l
Zeuner Adolph—c
Zundel E A—f

SHEBOYGAN FALLS

Barragar W H—f
Bauernfeind J—f
Delavan John—l c
Ehren J P—f
Heald A O—f l c
Little LeRoy T—c
Osthelser J P—f
Wachter Chas—f

SHERIDAN

Bostwick H—l
Sheridan Real Est Co—f
Smith E S—l
State Loan & Trust Co—f
Stotts F H—f l c
Sumption & Kay—f

SHULLSBURG

Law A W—f
O'Brien M A—f c
Weatherby Geo E—f c
Williams John P—f c

SPARTA

Ady I H & Co—f c
Blyton W H & Co—f c
Button S W—f
Dickerson E W—f
Dunning T A—c
Givler & Longwell—f
Masters Harry—f
Rice Z S—f
Rice & Roberts—f l c
Teasdale H—f

STANLEY

Culbertson C B—f
Imbert Roe—f c
Lynn W H—f
Olson Nils—f l
Stalheim Nels—f

STEVEN'S POINT

Buckingham W B—f l c
Clarke Henry—l
Finch H J & Co—f l c
Hayes G—l
Hein G W—f l c
Kielissewkski Martin—f
McDonald R K—f
Moen L P—f
Riley Thos—f

WIS.—Steven's Point Con.

Sellers E W—f l c
Shumway W J—f l c
Simonson C W—c
Vaughn Geo—l
Wakefield Geo—f l c

STOUGHTON

Chase Frank—c
Currier L C—f c
Dow, Robe & Sons—f c
Gilbert A E—f
Hegelmeyer W C—f c
Hibbard J M—f
Huber Fred—f c
Hulsether H A—f
Lowry W J—f
McCook R D—f
Severson A L—f l c
Usher D D—f l
Wait B E—f

STURGEON BAY

Bernhardt H O—l c
Brunson Sterne—l
Fetzer, Cody & Bernhardt—f
Fetzer Henry—c
Nelson & Lawrence—f
Peterson H L—f
Schauer J M—f l c
Waldman H C—l c

SUPERIOR

Agen J H & Co—f
Bardon J A—f c
Bird C H & Co—f
Crumpton F R—f c
Duncan-Moss Co—c
Eaton A S—f
Erhart Charles A—f
Finch Bros—f c
Gilbert H W—f
Harper-Shields Agency—f c
Harper W F—f
Heimbaugh & Spring—f
Howe Agency—f
Jerrard & Lenroot—f
Loney & Peckham—f c
McCabe John M—l
Moss L J—f l c
Newton Geo G & Co—f
Peyton B M—f
Rogers-Ruger Co—f
Stephenson R & Co—f
Stratton Philip G & Co—f
Sunderland & Ostrander—f c
Tennis Chas C & Co—c
Webb W H—f
Wildner & Wildner—f

TOMAH

Drew Frank—f
Hollister A E—f
Homermiller W C—l
McCaul Thomas—f c
McCaul Wm—f c
Palmer Mrs S D—f l c
Rockwood D—f
Sowle H M—f
Vandell H B—f
Warren W W—f

TOMAHAWK

Hogan R D—f l
Kelly James—f l c
Macomber C E—f
Olson A J—f l c
Seth Jas A—f c
Sheldon G M—f c
Wimer F P—f c

TWO RIVERS

Barteline Peter—l
Despins Geo—f c
Dicke Geo H—f
Gaynon Peter—f
Geimer J A—f
Goeler Mike—c
Klause A—c
Krause Alvin—c
Lohman Arthur—f l
Magee G A—c
Mueller, Hamilton & Co—f c
Pfeffer Ed—f
Schmitt Peter—f
Schroder Frank—l

VIROQUA

Beat A J—f
Dawson John & Co—f l c
First Nat'l Bank—f c
Powell & Dawson—f

WASHBURN

Axelberg H P—f c
Clausen L N—f c
Morgan Geo F—f
Sowder Chas O—f c

WATERFORD

Berger C—f
Sanders Wm—f
Vale Louis L—f

WATERTOWN

Buchheit Gustav—f c
Conway John G—f
Davies, Lueck, Muelberger & Lueck—f
Emmerling C E—f l
Frey Chas E—l
Gamm Fred—f
Hahn O C—f
Jacobi & Blumenfeld—l
Jaeger Robt—f
Kading & Kading—f
Moore J W—f
Niemann Ed—f
Prentiss J F—f
Rohr Max—f
Schoeckert & Hauer—l
Skinner Chas A—f
Stacy W D—f c
Tanck Emil—f c
Van Ouden—f
Voss W F—l
Wenck Chas J—f l c
Wright Jos & Son—f c

WAUKESHA

Bucanan J R—f
Davis W L—f l c
Douglass R E—l
Frame & Blackstone—f
Gerkin G E—f c
Hardy W H—f
Hartshorn W—f c
Hardy & Ryan Co—f
Holt & Coombs—f
Moses D—f
Murray W J—f
Nelson Chas E—f
Snyder M L—f
Tullar Hobart A—l
Zimmermann D K—f

WAUPACA

Havenor R I—f l c
Herrman B W—f
Holst Peter—f
Jeffers E B—f l
Johnson Alfred & Son—f c
Lord Irving P—f
Mordivi & Heaney—f
Peterson H P—f
Scott M B—f
Van Epps Mrs Frances—f
White N L—f

WAUPUN

Brinkerhoff J E—f l c
Bunker E J—f
Butts L J—f l c
Curtis H C—f
Hooker C E—f c
Johnson Fred—f
Kastein B—f
Murray James—f
Oliver R L—f
Pautsch W—f
TeLinde G—f
Turner T F—f c
Zimmerman F F—f
Zimmermann L E—f

WAUSAU

Albrecht W Jr—f
Alderson V A—f
Braatz H C—f
Chartier F E & R E—f l c
Coates Jos W—l
Eggers F W—f
Henze W C—f
Kretlow E C—f l c
Lamont F—f
Manson J N—f l c
Muckerheide J J—f
Regner & Ringle—f
Ripczinski J—f
Smith & Leak—f c
Weinfeld—l
Zimmerman & Rowley—f

WAUWATOSA

Bradley H P—f
Gridley L R—f
Kellogg Alonzo F—f
Meyers J O—f
Smith G E—f
Watner Henry—f

WEST BEND

Bratz W C—f l c
Knechenmeister G A—f
Leins C F—f l
O'Meara Jos—f c
Pick John—l
Schuler F M—f l
Schwin Mark—l
Thielmann Anton—l
Wagner Adam—l c
Ziegler B C—f l c

WHITEWATER

Bosch Fred—f l
Buckley R—f
Burton James E—f
Cass E T—f
Hamilton—f
Henderson J F & R W—f l c
Henderson Roy W
Kestol James G—f
Kiser F C—f
Kiser F H—f
Loomer Harvey—f l
McMillen—f
Spooner T R—f
Uttes C E—f
Warner D T—f
Wheeler & Tratt—f
Williams Chas—f

WINNECONNE

Becker M—f
Lund L—f
Riley H E—f c
Russell C A—f c
Vredenburgh E—f

WYOMING

BUFFALO

Brown & Sonnamaker—f
Cochran S B—f
Langworthy B S—f
Wyoming Loan & Trust Co—f l

CASPER

Barnes J B—f
Bury J H—f l c
Butler A T—f
Hewes Ada—f
McFadden Jas—f
Scott J T—f
Spears H H—f
Wheeler M P—f
Wilson W O—f
Wood Frank—f

CHEYENNE

Bailey Charles—f
Bruner J W & Son—f l c
Chapman Frank—f
Kabis L—l
Newman J M—f c
Pollard J B—f c
Riner & Schnitger—f l c
Whitely A R—f
Wright J D—f l c

DOUGLAS

Datesman H S—f
Knittle F S—f
Maurer Chas F—f
Miller Henry C—f

EVANSTON

Beeman & Cashin Mercantile Co—f
Blyth & Fargo Co—f
Dawson I—f
Evanston National Bank—f
First National Bank of Evanston—f
Foote F M—f
Gunnell Charles—f
Hatten Jesse—f
Isherwood M W—f l c
Nisbet Alexander—l f

GREEN RIVER

Gaenseler E A
Gravolle G G
Hoadly W F—f
Morris Roft—f
Rogers Wm—f

LANDER

Amoretti E Jr—l
Boucher Harvey—f
Cook John W—f
Cook & Nickerson—f
Earl Fred—f
Firestone W S—f
Fourt E H—f
Hardin W E—f
Keister Mrs S A D—f l c
Keister Pearl S—f l c
Noble F F—l
Sharp J W—f
Thompson & Knifong—f c
Webster Bros—f
Westbrook Geo F—f

LARAMIE

Butler Richard—f l
Campbell Geo A—l
DeKay C W—f
Fitch E E—f

Fitch R E—f l c
Hayes W H—f
Laramie Realty Co—f l
Ramer C L—l
Roach H N—f
Spalding C D—f
Symons J H—f
Tigner C—f

Ulen Mrs Adda—f c
Wilkinson E A—f c

NEW CASTLE

Carl Harry V—f
Cooper F R—f
Falkler David—f c
Kugland & Raynor—f l c

RAWLINS

France Homer A—f
Luckfield F A—f
Merrill Homer—f c
Rasmusson & Thode—f c
Rumsey Jas M—f
Schalk Louis—f

ROCK SPRINGS

Boyer J P—f l c
Boyer J P—l c
Kendall & Boyer—f c
Mellor W—f
Smith B L—f l
Van Dusen & Murphy—f

DEPENDENCIES OF THE UNITED STATES

HAWAII

HILO

irst Trust Co—f l c

HONOLULU

lfonso G F
ıvies T H & Co
ıckfield H & Co
:kson A H
man E

KAUAI

:gaard C B—f l c

LAHAINA

Lufkin C D—f l c

OAHU

Alexander & Baldwin—f c
Bishop Ins Agency—f l c
Bolte C—f
Brewer C & Co Ltd—f l
Cartwright Bruce—l c
Castle & Cooke—f l
Davies Theo H & Co—f c
Dillingham B F Co—f
Dowsett J M—f
Gartenberg A—f
Gilman J A—f
Hackfeld H & Co—f
Hawaiian Trust Co—f l c
Hoffschlaeger Co Ltd—f
Macfarlane F W—f
Motoshige W—f
Pratt J W—f
Schaefer F A & Co—f
Smith W O—f
Trent Trust Co—f l
Von Hamm-Young Co—f
Von Holt H M—f
Waterhouse Henry Trust Co Ltd—f l c

WAILAKU

Coke J L
Lufkin C D

PHILIPPINE ISLANDS

MANILLA

ews J H & Co
89 Anloague Bin
, Meyer & Co
114 Anloague
Martin
16 Martinez Bin
dson Sim & Co
62 Nueva Bin
y & Co
25 Plaza Goiti
Munn & Co
43 David Bin
h & Kuttner
82 Anloague

Germann & Co
137 S Jacinto
Heinszen C & Co
158 Rosario Bin
Herdman R E
6 Plaza Moraga
Hip On & Co
7 Olivares Bin
Holiday, Wise & Co
100 Anloague
Ker & Co
7 San Gabriel Bin
Kuenzle & Streiff
43 David

Lucio y Limpangeo
24 Sacristia Bin
Lutz, Moll & Co
69 Anloague Bin
Macleod & Co
311 Muelle del Rey
Macondray & Co
18 P Cervantes
Meerkamp & Co
227 Muelle de la Reina
Reyes Feo
19 P Moraga
Sackermann Sr
95 Anloague Bin

Smith, Bell & Co
2 Carenero Bin
Sprungli & Co
28 David Bin
Spitz Enrique
43 Escolta
Stevenson W F & Co
323 Muelle del Rey
Struckmann & Co
95 San Vicente Bin
Tuason J M & Co
106 Carriedo Quiapo
Warner, Barnes & Co
7 Carenero

PORTO RICO

·UADILLA

He jos—f
Philippi & Co—
r & Co—f

BO RAJO

Colberg Elias

ROLINA

Ortiz & Marti-

)AMO

nuel A

HUMACAO

Basso Narciso

MANATI

Padro J & Co

MAYAQUEZ

Bravo A & Co—f
De La Cancela Luis—f l
Fernandez Y Gomez J M—l
Font Y Quillat E—l
Fritze Lundt Co—f
Moral & Co—f
Ramos & Suares—f
Schroder & Co—f

PONCE

Armstrong Carlos—f
Cortada Ramon & Co—f
De Oca Mantes—l
Felici & Co—f
Luchetti A & Co
Toro Manuel A

SAN JUAN

Anderson Jos Jr—c
Barbosa José C—l
Besosa Harry F—c
Cochran H L—c
Finlay Bros & Waymouth Trading Co—f
Fritze Lundt & Co—f
Gandia & Stubbe—f l
Hartzell Chas—c
Hermano J Ochoay—f
Korber William—l
Muellenhoff & Korber—f
Ochoa J & Hermano—f
Sanchez Morales L—l
Schomburg Frederico—c
Silva J T Co—f
Sobrinos de Ezquiaga—f
Vêre Chas—f
Villar & Co—f
Welty Frank M—c

HAVANA
CUBA

Davis Norman H—f

DOMINION OF CANADA

BRITISH COLUMBIA

CHILLIWACK

Ashwell J H—f
Barwell R C—l
Bent & Goodland—f
Cawley & Cruickshank—f c
Hart F J & Co—f l c
Hewer & Ramsey—f
Pelly J—f
Polly J H—f
Rose W A—f
Smith R N—f l
Scott J—f

KAMLOOPS

Calloway & Pragnell—f c
Cornwall F T—f c
Dowding G J—f
Palmer L A—f
Robinson J T—f l c
Skey A H—f
Strutt & Nash—f c
Wood E S—f l

NANAIMO

Leighton Wm K—f l c
McAloney Jos—f l
Shakespeare E—f l c

NELSON

Bird H & M—f l
Brydges, Blakemore & Cameron, Ltd—f l c
Croasdale H E—f l c
Dockstrader A B—l
Hunter G A—f l c
McDermid E B—f l c
Proctor & Blackwood—f l c
Robertson H W—f l
Steel J R—f l c

NEW WESTMINSTER

Diamond & Corbould—f
Dominion Trust Co—f l c
Gordon R H—f
Hale Bros—f
Hart F J & Co—f l c
Johnston J J
Keary W H—f
Kerr W J—f
McLeod A W—f
McLeod, Mark & Co—f
Malins, Coulthard & Coy—f l c
Peebles P
White Shiles & Co—f l c

VANCOUVER

Baufield J J—f
Bell-Irving H & Co—f c
Breeze J D—f l c
Burnett & Son—f
Ceperley & Rounsfell—f
Charleston Percy—c
Dominion Trust Co Ltd—f c
Evans J E—l
Evans, Coleman & Evans—f c
Faulkner S G—l
Ferrie W B—l
Hope, Graveley & Co—f
Horne A P—f
Kerr J W—l
Macaulay & Nicolls—f c
MacGowan & Co—f c
Mahon McFarland & Mahon—f
McGregor D C—f c
Richards & Akroyd—f
Robertson & Mackenzie Ltd—f c
Scott A J
Twiss J W—l
Ward Robert & Co Ltd—f c

VICTORIA

Baird S A—f l
B A Trust Co Ltd—f
B C Land & Inv Agency Ltd—f
Bond & Clark—f l
Bostock & Co—f
Brett R E—f l c
Bridgeman A W—f
Brown P R—f c
Conyers L W & Co—f
Day R S—f c
Drury & Macgurn—l
Duck & Johnson—f l
Findlay, Durham & Brodie—f c
Grant & Lineham—f l
Hall Richard—f l c
Heisterman & Co—f l c
Jones A W—f l
Johnson E M—f
Kingham J—f
Kinsman J E—f
Leeming Bros Ltd—f l c
Lee & Fraser—f l
Matson & Coles—f l c
Monteith W—f c
Musgrave J—l
Parke Bevan & Co—f
Pemberton & Son—f l
Rithet & Co—f c
Robertson A S—f c
Swinnerton & Oddy—f
Turner, Belton & Co—f
Ward Robert & Co—f l c

MANITOBA

BRANDON

Barclay E J—f l
Bawden Geo—l c
Cormel Jos—f
Currie Wm J—f c
Evans A A—f l
Fortune Robt—f
Hall Robt—f l
Harwood O L—f l
Irwin A R—f l
McNeil H J—l
Magee—f l
Moore Dr—l
Purdon—f
Scott D H & Son—f l c
Skynner H J—f
Stady—f
Townsend E—l
Wiswell & Ayres—f l

CARBERRY

Balfour W C & Co—f l c
Barrett G—f c
Belt H R—f
Dickie N—f
Harrison R M—f
Hooper H—f l c
Huckell B A
Ireland W W—f
Morton Ed—f l c

PORTAGE LA PRAIRIE

Beattie G J—f l
Garrioch W S—f
Heath C—f l c
Lamont T H—f
McKinnon Jno R
Metcalf & Son—f
Moore D R—f l c
O'Brien John—f c
Remey L—f l c
Rundle W P—f l c
Souch E A—f l c

WAWANESA

Atkinson C L—f l c
Hardy S W—f l c
Manchester W—l
Robertson Robt—f
Scott L G—f l
Sweeney Jas—f
Woolfe J W—f l

WINNIPEG

Allan, Lang & Killam—f l c m
Andrews H B—l
Baker E S—l
Blakely Dr E A—l
Brock J H—l
Brydges F H & Sons—f c
Brydges & Waugh—f c
Brown-Clark Agency—f
Burch R E—c
Campbell A McT—l
Carruthers, Johnston & Bradley—f
Christie & Co W J—f
Clarke F A—l c
Colgate W R—f
Conrad T F—l
Cornell S W—l
Cote J B—l
Day O H
Dowler James—l
Douglas R W—f
Dickson J J—l
Drummond F A—f
Enderton & Co C H—f
Foster F K—f
Gardner John B—l
Grant J R—l
Grayburn K F—l
Hadden John—l
Harvey Wm—l
Hogan & Quinn—f
Irish A D—l
Johnson J N—f
Kendall J T—l
Killer Casper—l
Lake A—c
Lawson J M—f
Lewis T L L—l
Lord J W—f
Lovell G S—l
Macdonald R C—l
Macdonald W E—l
MacKenzie Wm—l
McAllister Miss M D—l
McBride William—l
McCush R G—f
McDonald D—l
MacIntyre A E—l
McKinnon P D—l
McNichol A R—l
Meicklejohn H J—l
Miller E S, Ltd—f
Miner G H—f
Mitchell S H—l
Morgan J G—l
Murdoch Andrew—l
Oldfield, Kirby & Gardner—f l
Osler, Hammond & Nanton—f
Pace F W—f
Reid A—l
Riley R T—f
Robb Miss Annie—l
Roberts J J—l c
Robertson R S—f
Robinson & Black—f c
Ryan Agency Ltd—f
Scrimes W W—f
Scroggie J—l
Smith-Fess Agency—f
Stewart J W W—f
Strang Robert—f
St Louis L R—l
Sweatman W P—l
Taylor E A—l
Tessie W—l
Wallace J S—l
Waugh & Beatrice—f l c
Western Underwriters—f
White W H—l
Williams-Rainey Co—f
Winnipeg Underwrs—f
Winnipeg Ins and Vess Agency—f

NEW BRUNSWICK

BLACKVILLE
almore T A—f
rindley R M—f 1 c

BATHURST
ilbert Geo G—f 1
hnston D T—f
nnigan B M—f 1 c
ullins B C—1
elanson S J—f
niot P J—c

CAMPBELLTON
ander A E—f
ir F—c
gley S H—f
Alister John—f
Kenzie J B—f 1
res Stephen—1
ray F M—f 1 c
ray William—1

CHATHAM
ors Jas F—f 1 c
agan J—f
ston Ed—f
Kenzie J B D F—1
r Mrs Fannie—f
y R—f c
ball W B—f
R D
ow Warren C—f 1 c

FREDERICTON
ton J—f 1
B H—f
St John—f
y A J—f
W S—f c
n R W—f
n Luke—f c
Fred—f
W—f 1
A A—f
n T S—f 1 c
y J J F—f

MONCTON
r
W H—1
Ed—f 1

Harris George L—f
Hewson R W—f
Jones M B—f
Knight J M—f
Mackay J—1
Masters & Snow—f 1 c
McCully F A—f
McWilliams G A—1
Magee J S—f
Newman A H—f 1 c
Read Le B—f
Reilley E A—1
Robinson C W—f
Rogers J H—1
Schwartz W O—f 1
Sweeney F J—f
Willett G B—1

NEWCASTLE
Belyea W H—f
Butler T W—f
Call Byron M—f
Creghan J D—f
Davidson A A—f
Davidson James W—f 1 c
Lawlor J R—f
McCurdy A E—f
Morrissey Charles—f
Nicholson Osburn—f 1
Whalen T H—f
Williston E P—f 1

REXTON
Harrison S L T—f 1 c
Jardine James—1

ST. ANDREWS
Coakley E B—f
Cockburn M N—f
Forster & Summer—f
Grinmer G D—1
Lambe G H—f
Morris W B—f 1 c
Whitlock W—f

ST. GEORGE
Cawley F M—f 1
Cross R Adrin—f 1
Dewar H Vaughan—f
Herron Alex—f
McGee C Hazen—f 1 c
McGrattan Leo—f
McKay James—f 1
Meating W Nicholas—f
O'Neill James—f

ST. JOHN
Anderton J C—1
Armstrong B R—f
Arnold W H—f c
Austin H A—1
Blair Andrew—1 c
Bonnell F S—1
Burley Alfred—f c
Clarke Percy A—f
Clinch Peter—f 1
Cowie & Edwards—f
DeForest S S—1
Everett C S—1
Fairweather Geo E & Son—f
Fairweather A C & Sons—f c
Farris F S—1
Fenton W—f
Frink R W W—f c
Gibson W A—1
Grant J M & C W Hope—f
Hall & Fairweather—f
Jack D R—f
Jarvis E L—f
Jarvis & Whitaker—f
Jarvis Wm M—f
Jordan Gilbert—1
King J H—1
Knowlton & Gilchrist—f
Leavitt A G—f
Lockhart & Ritchie—f c
Machum A J—1
Machum The E R Co—f 1 c
Machum & Foster—f
McDade Michael—1
McDonald C A—1 c
McLean & McGloan—f c
Merritt G Wetmore—1
Otty George O D—f
Parker Geo W—1
Peters A W—1
Queen J M—f 1 c
Owens C H—1
Robertson H W—1
Robinson T B & H B—f 1 c
Scammell Chas E—1
Scarcliffe W B—1
Sipprell E M—1
Sipprell Roy—1
Sturdee E T C—c
Sullivan J Fred—f
Thomson Wm Co—f c
Tilley & Fairweather—f c
Vroom & Arnold—f
White & Calkin—f
Whittaker E L—f

ST. MARTINS
Cochran F M—f 1 c
Love Robert Allen—f
Skillen W E—f

ST. STEPHEN
Clarke G J—f 1
Grimmer W C H—f
Hill Henry E—1
Hyslip E—f c
Kenen Emanuel I—1 c
Mills N M—f c
Richardson J W—1 c
Stevens Jas G Jr—1
Topping G S—f 1 c
Whitlock Julius T—f 1 c
Whitlock R W—f 1 c

SACKVILLE
Alison J F—f c
Ayer A A—1 c
Copp A B—1
Murray Thos—f c
Powell Bennett & Trites—f 1 c
Rainnie F G—1 c
Rainnie Jas—1
Sangster J W—f

WOODSTOCK
Astle James—f 1 c
Comben Charles—f
Dibblee William—f
Hartley J C—f
Lindsay T A—1 c
Young L E—f

NORTHWEST TERRITORIES

TLEFORD
F G—1
C H—f 1 c
E—f 1 c
J G—1
R C—f
—f
I—f 1

GARY
ish Columbia Ltd—f 1
Bernard—f 1

H—f 1 c
—1
O'Neil & Whitte-

Hull W R & Co—f
Irvine A D—f c
Irvine J A—f
Lavis G A—f
Lott C S—f c
Lyon John—1
Markley A W R—1 c
Mayhew R W & Co—f
McPhee J A—1
McQueen C P—1
Middleton, Ross & Co—f c
Neatley H H—f c
Rice J E—f
Skinner T J S—f
Tavender E F L—f
Tempest Geo—f
Toole, Peet & Co—f 1 c
Tisdale O S E—f c

LETHBRIDGE
Bowman C B—f 1 c
Conybeare, Church & McArthur—f
Gibbons R V—f
Ives A E—f
Macleod N T—f 1
Macbeth H—f
Patteson T E—f
Ripley L S—f
Skeith & Tilley—f

MACLEOD
Campbell D J—f 1 c
Heap & McLean—f 1
Hilliard R H—f 1
MacDonnell R G—f 1
Mathews R G—f 1 c
Scougall G H—f 1

REGINA
Baker A—1
Barrow S R—1
Brown & McKenzie—f
Callender S F—f 1 c
Ferguson R B—1
Gordon A L—f
Grovel M—1
Jameson S—f 1
McBride—1
McCalum J—f 1
Marsh G H—f
Marsh G T—f 1
McAra P Jr—f 1 c
Ryan W B—1
Trackwell E M—f
Watson Jno—1
Whitmore Bros—f
Young J M—f

NOVA SCOTIA

ANNAPOLIS

Atlee A E—f 1
Cheese G O—f 1 c
Corbitt G E—f
Edwards J P—1
Hardwick G B—f
Hardwick Rollins—f
Harris F W—f 1 c
King A M—f
McDormand M C—f
Mills A D & Son—f
Owen J M—f
Pickels F W—f
Ruggles H D—f
Runciman J H—f
Whitman F C—f
Whitman John—f

ANTIGONISH

Brough J M—f 1 c
Chisholm A D—f
Chisholm D C—1
Gerrier E L—f 1
Gregory C E—f
Griffin R R—f
Harris C E—f 1 c
MacPhee F H—f
Morrison R P—1
Trotter F R—f
Whidden C Edgar—f 1

DIGBY

Daley J—f c
Jamison C—f
Jones Dr J E—f
Jones O C—c
King J H—1
Nichols Miss Annie J—f
Peters G H—f 1 c
Sproul D & O—f
Stewart W B—f
Van Blarcon W E—1

HALIFAX

Albro J E—1
Arundel & McInnes—f
Baillie A C—f
Beardsley S M—1
Beer E L & Co—f
Bell A J—f c
Bissett F W & Co—c
Butler J & Co—f c
Crosby H S
Curren A E—f c
Curren Hart & Co Ltd—f
Dale F & Co—c
Daly & Corbett—f c
Duffus William—f
Elliott Ray—f
Evans C A—f
Evans H C—1
Evans W P—1
Faulkner & Co—f c
Flannery D P—1
Gass J C—1
Goudge T—f
Grant, Oxley & Co—f 1 c
Gunning C W—f 1
Hayden P—1
Hebb W E—1 c
Hewat W R C—1
Huestis M B—1
Jack A M & Son—f c
Johnson J A—1
Kenny E G—f
McLarren H R—1
MacCoy W B—1
Marquand W J—1
McLennan M C—1
Merlin R F—c
Nichols G E E—f
Rainnie J G—c
Ronnan F P—c
Saunders & Duffus—f c
Seeley E J—1
Shortt Alfred—1 f c
Strachan J—c
Thomson Wm & Co—c
Thompson, Adams & Co—f c
Thompson W J G—f
Tracy Geo—1
Twining Russell—f c
Willis J N—f c
Wilson J T—1
Wylde H & A—f

NEW GLASGOW

Bell A C—f 1 c
Fitzpatrick H K—f
Fraser Stanley—f 1 c
Graham R H—f 1 c
Grant R—1
Green E J
Jennison H V—f
Kay Daniel R—1
McDonald J Ed—f c
McGillivray Miss Jessie—f 1
McGregor P A—f
McKay Rod G—f
McKenzie W F—f c
Smith J R—1
Sinclair J H—f c
Sutherland H T—f
Thompson J G—f
Tuen E J—1

PICTOU

Carson Adam—f
Chisholm G R—f 1
Dickson W A—f
Dwyer Dodd—f 1
Fraser Wm—f c
Ives Chas W—f c
Ives Welsford—1
Logan David—1
Mackay John—f 1 c
McArthur Alex—1
Priest I W—f

SPRINGHILL

Davidson Alfred—f
Fairbanks E B—f 1 c
Heffernan F S—f
McLeod Daniel—f
Murray R B—f 1 c
Ross George—f
Terres H S—f

STELLARTON

Campbell Robert—1
Fraser John—f 1 c
Fraser John K—f
Grant Bros—f c
Gray Donald—f
Henderson J W—f 1
Inglis A M—f
McLeod John T—1
McQuarrie Jno—f
Miller W G—f 1
Reid T J—f
Rogers B D—f

SYDNEY

Betcher J W—1 c
Bown C R—f
Burchell J E—f 1
Cox F L
Crofton A M—f 1 c
Dempster—1
Gunn A D—f c
Hanrahan E—1
Hill W A G—f
McLennan A N & Co—f 1 c
Moseley E W—f
Ritchie H & Co—f
Semple E W—1 c
Wetmore C V—f 1
Young & Lorway—f 1 c

TRURO

Archibald R McG—f
Armstrong C A—f 1
Armstrong W B—f
Bill J P—f
Black A S—f 1
Campbell A J—f 1
Creelman Currie—c
Cox M S—f
Crowe L G—f c
Dalrymple A T—f
Dickie H A—f 1
Ferguson W M—f c
Fulton G O—f
Geddes J H—f
Gladwin E H—1
Griffin D M—1
Joy W H—1
King T M—f 1 c
King W P—f 1 c
Layton Geo—f
McDougall H G—1
McLatchy H O—f
McLellan S D—1
McLennon C A—f
Mackenzie Hugh—f
Murray David—f
Porter B F—f 1 c
Putnam Harold—f
Schurman F B—f
Smith F
Vernon G H—f 1
Waddell S J—1

WINDSOR

Anslow Jas J—f c
Blanchard J W—f
Christie W M—f
Curren J E—f 1 c
Dimock C Henry—f
Graham James E—f c
Graham John P—1
McDonald John—1
Morse E J—f 1
O'Brien Jas—1 c
Roach Frank—f 1
Sangster H W—f c
Shand A P & Co—f
Shaw W B—f
Smith Jesse P—1
Spence Jas C—f
Tremain H B—f

YARMOUTH

Armstrong E H—f
Boyd Joseph W—f 1 c
Corning Wm—f 1
Corning & Chipman—f
Godfrey C G—c
Godfrey Wm L—1
Goudey Hiram—f 1
Gray J Bond—f 1 c
Kelley R Charles—f
Killam Bros—f 1
Law W & Co—f c
Lewis H K—f 1 c
McGray A E—f
McKay Robt S—f
Pelton Chas—c
Robbins J Clarke—1
Rogers B E—f
Sanderson Geo G—f c
Spinney E K—f c
Stoneman A P—f
Trefry Albert H—1

ONTARIO

ALEXANDRIA

Kerr J—f
Macdonald A G—f
McDonald Angus—f
McDonald Donald A—f 1
McDonald J J—f 1
Smith Jas—f 1

ALLISTON

Clark W—f c
Ellis W S—f 1 c
Hendusen Robt—f
Wright H W—f 1

ALMONTE

Coulter L—f c
Greig & Greig—f
Kirkland J T—f 1
Pollock W C—f 1 c
Rosamond J M—f
Slattery John—f
Stafford W H—f
Wilson Geo—f 1 c

AMHERSTBURG

Barron D —f
Gott George—1 f c
Falls Bros—f 1 c
Leggatt J H C—f
Lovegrove John—f
Luckham D R—1 c
Wilkinson W T—f c

BARRIE

Ball Henry—f 1
Barwick R L—f 1 c
Bennett John H—f c
Braden A—f 1
Fletcher R J—f
Grafton C F—1
Jamieson H D—1
Jory H E—f 1 c
Lett F A—f c
Lett F C—f
Lyon O H—f
Malcolhusom A F A—f 1
Montgomery F M—f
Moore John—f 1 c
Morton G—f
Oliver John—f
Smith Thomas—f
Wilkes Alfred—f

BELLVILLE

Adams R W—f
Ashley C—f
Burrows S—1 c
Butterfield J W—1
Campbell W H—f c
Clarke F M—f
Diamond F Davy—f
Diamond Irvine—1
Diamond W J—f
Ewen T E—f
Gray H H—1
Hudson W P—f 1
Hurst Jas—1
Ketcheson H F—f 1 c
Jarrell Geo W—1
Ketcheson R H—f
La Roche E H—1 f
Levett Sam—1
Little Jas—f 1
McMullen W A—1
Parks J E—1
Stewart Thos—f
Thomas John Parker—1
Vandusen J G—f c

BERLIN

Bricker M M—f 1 c
Eden J R—f 1 c
Kimmel John—f 1
Kranz Carl—f 1 c
Lochead W M O—1 c
McMeekin J—f 1 c
Schulte & Riener—f 1 c
Staebler H L & Co—f 1 c
Weber I S K & Co—f c

BLENHEIM

Burse Peter—f
Brookshank John—f
Greenwood Jas—f
Greenwood W R—l
Hall W E—f l c
McVittie Jas—f l c
Morris J K—f
Rutherford Jas—f
Thompson Geo—f

BOWMANVILLE

Allen W F—f
Bingham Thos—f c
Cain Harry—f l c
Craig W C—f
Crombie R R—f
Murtry T H—l c
Nelson D B—f
Pelcock P—f

BRACEBRIDGE

Bald O M—f
Chas—f
Cleland H B—f l c
Cole Moses—f c
Dixon T E—f
A—f
Gray W W—f
Hisley C E—f l
R P—f l c
Harry—f
Francis P—f

BRADFORD

Bruton H—f
E—f l
G G—f l
R F—f l
S—f c
A E—l
Dixon R E—l

BRAMPTON

R B—f l c
A M—f
W H—f
Martin—f l c
L—f c
John—f c
D—f c
G G—f
F—f
Gold John—f l c
W H—f
S—f
H—f l
R B—c
C—l c

BRANTFORD

B—f
Geo—f l c
W—f c
Co—f c
K—f
—l
John—f
Harold—f
Co—f l c
H—l
—f
—f l
—f
—f c
V H—l
l
—f l
—f
—f l c
E—f c
—l
—f
D—l
—l
—l
—c

& Co

Stewart S R—l
Thorburn Donald—l
Wade Thos S—f c
Webling W H—f l c
Wood Leslie—f l
Yeigh H—c

BRIGHTON

Becker B C H—f l c
Butler W C—f l c
Davidson W N—l
Hewitt Richard—f
Morrow J H—f c
Phillips H B—l
Porte W W—f l c
Sanford T D—f

BROCKVILLE

Bain W R—l c
Braniff J E—l
Brown G H—l c
Buckman E A—f
Buckman Geo—f
Buell W S—f
Cawley John—l c
Cochrane K C—f c
Cummings A & Son—f c
Dowsley M—l
Fidler J E—f l
Fraser O K—f
Fulford F W—f c
Jones D B—f
Kilpatric S J—l
Mansell I J—f l c
McClean G C—f l c
Robertson Jas—f l
Shearer Wm—f l
Stewart H A—f
Taylor J—l
Weatherhead Edwin L—f l c
Weatherhead G H W & Son—f l c
White Harry B—f l c
Willsie H W—l c

BRUSSELS

Gerry B—f
Kerr W H—l
Leckie J—f l c
Scott F S—f l c

CAMPBELLFORD

Bedford G—f
Benor George—f l c
Denike R B—f l c
Ferris J B—f l c
Free A—f l
Horkens T J—f
Irwin J—f
Johnston J—l

CARLETON PLACE

Allen W H—f c
Hudson A T—f
Galvin J S—f
McIntosh C—f
Morgan R—f c
Murphy J L—f
Patterson & Findlay—f c
Stewart A F—f

CHATHAM

Aitkens J—l
Briscoe Fred H—f c
Dunn A—f
Grandy John—l
Harris T R—f
Humphrey J W—f l c
Keller C—f l
Kimmerly & Durocher—l c
McDonell A—f
McKellar J P—f c
Merritt W E—f
Murdock Wm—l
Murphy R A—f c
Parrott & Son—f
Rispin W E—f l c
Ruthven N—l
Smith & Smith—f l c
Snider W W—f

CLARKSBURG

Hartman C W—f l c
Pye C—f l

CLINTON

Doherty L E—l
Dowding C E—l
Farran W W—f
Hale C B—f l
Hooper A—l c
Ireland J—l
Macpherson D L—f l c
Manning R E—f l c
McClacherty Jas—l
Pattison A O—l c
Ridout C—f
Ridout J—f
Taylor Jacob—f l
Tisdall J P—f l c
Wiseman John—f

COBOURG

Anderson & Tannahill—f l c
Bickle John W—f
Bulger James—l
Clarke Jas—f
Fice Robert—l
Field F M—f
Hagerman J G—f l c
Howell S S—f c
MacNachtan N F—f l c
Masten George—l
Minaker D H—f
Orr J G—f l
Osler E H—l c
Penwarden W—l
Roberts Arthur—f c

COLLINGWOOD

Barr D C—f l
Carmichael W—f l
Churchill Fred W—f l c
Cluby G J—f l c
Coles G C
Copeland W A—f l
Greig R W—f
Hogg W A—f
Hughes Robt—f l c
Knight A D—f
Mair John—f l
McKin & Son—f
O'Brien H B—f l c
Williams D Jr—f l c
Wilson A A—f l c

CORNWALL

Adams F—f c
Bigelow Geo C—l
Callaghan P F—f l
Cline R S—f
Connolly John—f l c
Corrigan R—f l c
Fetterly G E C—f l
Freeman Jas—f l c
Kirkpatrick J T—f
McDonald Capt A J—f
Monroe D—f l c
Porteous A I—f
Watson A G—f

DESERONTO

Bedford H R—f
Egar Geo D—f
McCullough Jno—f l c
Bridgewater B—f c

DRESDEN

Rathbun Co The—f l c
Hicks D V—f l
Hicks D V Jr—f l c
Poussett H M—l
Ruthnen N H—l
Smith James—f
Webster I B—f
Weir Geo E—l

DUNVILLE

Anderson & Anderson—f l c
Hinson William—f l
Massecar L—f l c

ELORA

Broley W E—l
Carter Alex—f
Clarke Henry—f c
Lipsey Thos—l c
Wissler Sem—f c

EXETER

Brooks C T—f
Carling W J—f
Dickson & Carling—f
Elliott Ernest—f c
Hardy S—f
Huston Henry—f c
Knight J J—c
Senior Jos—f l
Vincent L D—l
Well Johns—l c

FENELON FALLS

Arnold Jas L—f c
Graham Thos—f l c
Marks E—f
McArthur John—f
McDougall F—f c

FOREST

Campbell P W—f
Farrell Jno—l
Gordon J N—f l
Jones Thos—f l c
Pollock J C—f
Porte W J—f
Scott R E—l
Tripp N—f l c

GALT

Blake & Aitkin—f l c
Browne A Stevens—l
Cole W—l
Colvin W—f l c
Deans W—f
Elmslie A G—f
Endacott T F—l
English W L—l
Hawk H O—f l c
Head C R—f l c
Holmes T E—l
Krieger B—l
McArthur W—l
MacBean A—f l c
McKenzie J—l
Moffatt J S—l
Montgomery W H—f c
Olive W—l
Radigan E—c
Schroder M A—l
Shupe Leon—f c
Snyder M A—f l c
Strong A D—f c
Strong R S—f c
Taylor J W—f
Virgil W T—l c
Williams J A—l

GANANOQUE

Bews D W—l
Boyd W Y—f c
Davis A—f c
Heaslip P—f l c
Jackson J A—l
Logan J W—l
Peck Geo—f
Robinson Geo—l
Rogers D—l
Sheppard R—f

GEORGETOWN

Kennedy H W—f l
Roe C C—f l c

GLENCOE

Campbell M C—l c
Poole James—f l c

ONT.—Con.

GODERICH

Campbell W—f
Carey O S—f
Craigie J W—f 1 c
Hawkins J B—1
Horton W L—c
Lee Wm—c
Polley & Proudfoot—f
Proudfoot Hays & Blair—f
Radcliffe R—f
Robertson W R—f c
Woodcock E—f
Woods Geo—1
Yates Jas—f 1

GUELPH

Bell W J—1 c
Black A A—1
Brydon R H—1
Chapman Geo—1
Daniels E—1
Davidson John—f c
Felker W—1
Greenaway W J—1
Hamilton G Powell—1 c
Hamilton W H—1
Heffernan Jos—f
Hull J G—1
Jones W H—f 1
Kilgour J—f
Law Samuel—f 1 c
McDougall R—1 c
O'Brien E C—1
Precious H—1
Stone A—1
Strachan John—1
Sutherland John—f
Vanderburg W H—1 c
White W W—f 1 c
Woodwork T K—1

HAMILTON

Ambrose W F—f 1 c
Ambrose Walter—f 1 c
Applegath J K—f 1 c
Bell John—f
Birely W R—f 1 c
Bull J E—f 1 c
Burns John M—f c
Cochrane T—f 1 c
Coulthard J Boyne—1
Crerar & Burkholder—f 1 c
Davidson F R—f
Dexter David—1
Dunlop R—f
Faulknor E M—f 1 c
Gates F W Jr—f 1 c
Harvey John & Co—f
Healey H J—1
Hooper F L—f 1 c
Jones S & Co—f c
Kidd David—1
Leitch Thos—f
Lester T W—f 1 c
Linton C B—1
Martin R S—f c
McIlroy S R—1
McKeand & Dougherty—f
Menger Bros—f
Milne & Lyall—1
Mills S G & Co—f 1 c
Moore A H—f c
Moore & Davis—f
Morden W & J—f c
Niles W C—1
Payne Elford G—f 1 c
Pennington M A—f
Rilett G H
Robins F C—f 1 c
Scott C S—f
Spratt W A—f 1 c
Stoney John L—1
Stuart W R—f
Tidswell W O—f 1 c
Waldron L W—1
Walker Jas—f
Walker C W—1
Waters W J—1
Whipple H B—f
White H A—1

HAWKESBURY

Berthaume F—f
Doyle Denis—f
Higginson J G—f 1
Lawlor H W—f

INGERSOLL

Agar R T—f c
Coleridge John—1
Cuthbertson D G—f 1 c
Dundass W—f
Hugill E H—f 1 c
McIntosh A K—f
Macaulay Alexander—f 1 c
Rogerson R—f 1 c
Stirton J—f 1
Sutherland Geo—f 1 c
Woodstock Gen'l Agt—f

KINCARDINE

Boyer J S—f
Campbell Alexander—f 1 c
Fair J E
Fleming Jas H—f 1 c
Henry S—f c
Henry Wm J—f
Loscombe W C—f
McPherson M J—f
Millar Elijah—1
Scougall J H—f 1
Smith A M—f
Stewart James—f
Washburn A C—f 1 c

KINGSTON

Bateman G A—f 1 c
Bell R C—f
Cooke J B—1
Davis R F—f 1
Fair W J—1
Flanigan Miss—f 1
Gardiner John A—f 1 c
Gillespie Geo H—1
Givens David—f
Godwin W H—f
Hutton J—1 c
Kirkpatrick C S—f 1 c
Lefever J T—f 1
Lockhard F J—f
McCann J S R—f 1 c
Maxwell G W—f
Mecnee James H—f c
Mills Thos—f
Minnis Q D—f
Richardson H W—f
Reid E J—1
Roughton S—1
Strange & Strange—f c
Swift Jas—f
Swift Joseph—f 1 c
White W J B—f 1 c

LEAMINGTON

Baker A G—f 1 c
Coulson W C—f
Leonard John—1
McSween Wm—f
Morse G A—f
Stares W—f c

LINDSAY

Brown Thos—1
Bruce M T—1
Campbell A J—1 c
Connolly T—1
Corneil R G—f c
Dean James—1
Ferguson Peter—1
Gillogle J A—f c
Kennedy Peter—f
Kidd F H—f c
Knowlson J B—f
Knowlson J M—f c
Low J—f
McClory F—f 1
McLean B L—1
Rogers F H—1
Smyth Robt—f
Widdess W R—f 1 c

LISTOWEL

Bolton L—f
Bricker S—1 c
Carthew J M—f
Hamilton J C—f 1
Hamilton T L—f 1 c
Male Thomas—f c
Schlimm Chas—1
Scott J W—f
Smith S M—f 1
Tabberner C—f c
Welch Wm—1 c

LONDON

Atkinson Geo—f
Beddome & Brown—f 1 c
Butler R & Son—f 1 c
Campbell D & Son
Elliott Angus—1
Ellis Andrew—f
Ferguson H J—1
Ferguson & Coy—f
Gates H E—1
German C E—1
Gillean A—f 1
Glass C T—1
Glass S H—f
Gregory S—1
Gunn G M & Son—f 1 c
Hambly R S—1
Hammond F J—f 1 c
Hayes G W—f
Johnston J R—1
Luid Wm—f
Macgregor A S—1
McPherson A—f 1
McRobert E J—f 1
Maine J F—1
Marshall F—f
Merritt G H—f 1 c
Miller W R—1
Nelles J A—f 1 c
Oliver J R—c
Pritchard G—f 1 c
Reeve Vivian—1
Russell J A—1
Simcox E G—1
Smyth A G—f
Taylor Israel—1
Towe E—f 1
Udy A N—f 1 c

LUCKNOW

Agnew J E—f c
Linsay H L—1
Siddall G A—f

MEAFORD

Agnew R—f
Albery G G—f
Awlidge W F C—f 1 c
Ellis Hubert—f
Johnston J J—f
McDonald E—1
Muxlow John—f
Reid Homer—f 1 c
Robinson W J—f 1 c
Sing W H—f
Sutherland C T—1

MITCHELL

Babb R—f
Barnett J—f
Burritt C H—f
Campbell H—f
Cannon A D
Cull J W—f 1 c
Dent & Thompson—f
Hord F C—1
Martin Wm—f
May W F—f 1
Wodger C—f 1

MT. FORREST

Cook J J—f 1 c
Gilroy George R—f 1
Perry W C—f 1
Reid G J—1
Stovel S K—f 1 c
Wilkes J C—f

NAPANEE

Bogart F—f 1
Bogart M C—f
Grange W A—f
Hall W F—f 1 c
Ham John—f
Harshaw A T—f
Lapum E S—f c
Metzler J W—f
Paul A E—f c
Wilson U M—f 1

NEW MARKET

Anderson P J—1
Atkinson L—c
Brunton T H—f 1
Dillaim E—1
Doyle Frank—1 c
Eck C D—1 c
Halliday Wm—1
Hughes J E—f
Keith Wm—f 1
Lundy C E—1
Ramsay A A—f
Robertson K N—f 1 c
Widdifield J E—f 1
Widdifield W C—f

NIAGARA FALLS

Beswick James—1
Conquest R B—1 c
Coulson B J—f 1 c
Hemmings John W—1
Hewson William—f 1 c
McClive & Vasbinder—f 1 c
Robertson W W—f c
Robinson John—f c
Robertson W W—f c
Warner The C S Co—f c

NORTH BAY

Burke J—f
Dixon I H
Hardy & Hammond
McCool P—f
Martin & Deacon—f 1 c
Rheaume E C—f 1

NORWICH

Beatty D C—1
Fry C—f
Hogarth J D—f 1
Irwin James—1
Moore H S & Son—f
Van Valkenburg H—f 1 c
Yeo John A—1

ORANGEVILLE

Bennett J M—f c
Brown D B & Son—f 1 c
Clark E—f
Endacott H—f 1
Henry R E—f 1
Hughes J H—1
Hughson & Son—f 1
Irwin Francis—1 c
McKim & Son—f c
McPherson D—f
Parsons Thos—f 1
Still E—f 1
Wilkins M & Son—f 1

ORILLIA

Bingham H A—f
Boyle John—1 c
Clark G H—f c
Croker W H—f
Dunham J B—1 c
Evans F G—f
Ferguson C D—f 1 c
Ferguson Murdock 1 c
Fitton C E—f
Fowlie James—f 1 c
Henderson Jas B—f c

Hipwell R—f 1
Horne F—f 1 c
Hooey J J—l
King T—f
Mulcahy John T—f
Rapley G—f
Robins T W—f
Robinson R H—l
Robinson S S—f
Rose J C—f
Scott J—f c
Secord J P—f c
Sparling J—c
Thompson A B—f
Webber & Webber—f c

OSHAWA

Carswell H Thos—f
Cassels L G—l
Currie John—f 1 c
Dickie Wm—f 1 c
Lander E V—f
Le Roy J N—f
Lick E H—f
McLean Alex—f
McMillan Thos H—f
Miller & Sons Thos—l
Morris Thomas—f
Owen J P—f
Punshon P H—f
Scott George J—f c
Thomas Chas E—f
Thompson J A—f

OTTAWA

Acres A G—f
Babin E—f
Bick W—f
Bishop Wm—f 1 c
Black W G—f
Brown W E—f
Brownlee T R—l
Caldwell J Y—f
Carriere C H—f
Cote Joe—f
Courtney & Sears—f 1 c
Cunningham C R—f
Cunningham & Co—f
Culbert John & Son—f 1 c
Dewar & Bethune—f 1 c
Douglas C A & Co—f 1 c
Eagan, Scott & Chambers—f
Fleming H P—f 1 c
Grant Wm—l
Haycock R H & Son—l
Hawkins G J—l
Healy J J & Co—l c
Ingersoll N F—l
Johnson C R—f
King Charles—f c
King & Ray—f 1 c
Lamb W A—l
Larmoth P—f
Larmouth E—f c
Larmouth & Rowatt—f
Macoun L S—f
Marriott E—f
Mason L S—f
McMahon E—f
Mill I A—l
Mooney H—l
Moxley R—f 1
Pennock A W—f 1
Pennock & Mason—f 1
Porter N D—f
Reid John R—l
Richard A Hector—f 1
Robertson J D
Rogers V V—l
Sylvyn E A—l c
Shaw S C—f
Smith R R—f c
Sparks N C Co—f 1 c
Stewart Robert—f 1
Thompson G F—f
Thornton G E C—l
Weaver M E—l
Wickware A S—l

OWEN SOUND

Armstrong J—f
Benner A—f 1 c
Black P A—l
Cameron C S—f
Chisholm A J—l
Cochrane James—f
Creighton G P—f 1 c
Legate Wm—f 1
Menzies George—f 1 c
McGill & Patterson—f 1 c
McInnis J H—f 1 c
Middlebro W S—f
Miller R B—f c
Raven J P—f
Rutherford John—f 1 c
Stephens W B—f 1 c
Telford James P—f c

PARIS

Carrol G H—c
Kay John—f 1 c
Key Henry—f
Pickering Gill—f c
Smiley Jas—f 1 c
Way Kent S—f 1 c

PARKDALE

MacMath Hugh—f c
Medcalf E B—f 1
Sanders—f
Shaw E S—f 1 c
Sutherland Henry—f 1
Watson & Co F J—f

PARK HILL

Dickson E A—f 1
Mactavish A A—f
Maybury & Dawson—f 1 c
Stanley Wm—f c

PEMBROKE

Fortier A J—f 1
Horn T R—f 1
Johnston A—f 1 c
Leach J H—l
Lockhart J R—f 1
Morris & Cofford—f 1
Warren D B—f 1 c

PERTH

Cameron W G—f
Code John—f
Dowson S T—f 1
Foy C J—f 1
Hall F W—f
Hope Peter—f
Malloch E G—f
Matheson A—f
Matheson & Balderson—f
Meighen W—f
Robertson W S—f
Sewell C J—f c
Shaw A C—f 1
Stewart & Chadwick—f 1 c
Taylor Henry—f 1 c
Whately F—f

PETERBOROUGH

Bradburn T E—f 1 c
Crane John—f
Davis-Thompson Co Ltd—f 1 c
Elliott Geo E—l
Hill H C—f 1 c
Hill W H—f 1 c
Lindsay H P—f 1
Macmillen Wilbert—c
Mark Thos—f 1
Might Wm—f
Morrow W G—l
Phelan H—f c
Pope Geo—l
Robinson T W—f 1 c
Rush H—f 1
Stephenson Geo—l c
Wood R E—f
Young Con & Son—f 1 c

PETROLIA

Egan Charles—f 1 c
Farrel John—l c
Matthews J J—l c
Peat J & Son
Walker J W—f 1 c

PICTON

Brown J Roland—f
Gillespie J F—f c
Hubbs O C—f 1 c
Laird John—f
Ross Walter T—f 1
Spencer C C—f 1
Williamson W H—f 1 c

PORT ARTHUR

Andrew T N—f 1 c
Cooke W P—f
Dobie E J B—f
Duffy C—l
Gordon A—f 1 c
Gordon W—f
Jackson & Co
McCallum W A—f 1 c
McCutcheon A N—l
Port Arthur Ins & Vessel Agency—f
Rapsey Geo H
Ray, Street & Co—f 1 c
Ruttan R A

PORT DOVER

Barrett H B—f
Barwell C W—f
Morgan L G—f
Tibbetts W F—f
Varey Josiah—f c

PORT HOPE

Benson F A—l
Bletcher Miss M—f
Bletcher Wm—f
Choate N—f
Chisholm D H—f 1
Dyer E V—l
Furby G M—f
Philp Fred C—f 1 c
Long Thos—f 1 c
Long A H C—f 1 c
McComb Jas—l
Robertson W J—f 1
Runnalls Jno—f 1
Sanders J W—f c
Scott Wm—l
Smart J E—f 1
Smart R W—l
Smith S S—f
Walace Ida Mrs—f 1 c
Ward H A—f

PORT PERRY

Adams L J & D A—f 1 c
Brown J H—f
Ebbels H L—f
McCaw Wm—c
Mehany John W—f 1
Pearce C J—f
Ross Wm—f
Rose Geo A—l c

PRESCOTT

Buckley James—f 1 c
Coates J B—f 1 c
Coates J E—f 1
Davy F J—f 1 c
Dowsley J K—f c
Dubrule J—f
Elliott Fred—f
Whitney Albert—f
Willard Harper—f

RENFREW

Devine John—f
Rochester J K—f 1 c
Wright Orange—f 1

RIDGETOWN

Cochran Duncan—f c
Elliot J A—f 1
McDonald H J—l c
McKinley Arthur F—f 1 c
McKinley John P—f
Reycraft L J—f
Steel Thos—f 1
Watson Geo A—f c
Watson O K—f

ST. CATHARINES

Casey & Kernahan—f 1 c
Dwyer E F—f
Fowlie Robt—f
Gorgon George & Son—f 1 s
Gordon J W—f 1
Gripton C M—l c
Lindsay A N—f 1 c
McGibbon Walter—f
Moore John G—f 1 c
Moyer F H—f c
Moyer M—f 1 c
O'Loughlin H—f 1 c
Parnell & Craise—f
Timmons J J—l c
Walker D M—f 1 c
Young J W—l

ST. MARYS

Carman A—f 1 c
Johnston W—f
Long Miss M E—f
Shepherd R—f c
Stanley T D—f 1 c
Wilson H E—f

ST. THOMAS

Alway R—f 1 c
Black Arch—f 1
Black W T—f c
Black A N C—l
Clark A J—f
Coughell E H—f 1 c
Coulter W R—f 1 c
Danach Alex—l
Ferguson L—f 1
Fraser McD—l
Geddes Geo—f 1 c
Glasgow W S—l
Horton E A—f 1
Idsardi W E—f 1
Lewis Fred S—f
May W H—f 1
McIntyre D A—f 1
McPherson W I—f 1 c
Moore E—f 1
Morton G K—f
Murch W H—f
Newcomb Wm Geo—f 1
Nosworthy W E—f
Pease W A—l
Ponsford & Perry—f
Reache G—f 1

SARNIA

Bucke E P—f c
Chester A J—c
Cook T H & Co—f 1 c
Elliott J F—f 1 c
Gordon T J—f c
Hamilton John W—f c
Maxwell Tim—f
McMann J E—l
Paul Robert—f 1
Palmer R C—f
Poussett H M—l
Sanders M A—f 1 c
Sinclair D N—l
Stewart Wm—f
Sweet Wm—f 1 c
Watson Fredk C—f 1 c
West Elmer W—f 1 c
Wiggins W A—f 1 c
Yard H—f c

SEAFORTH

Beattie James—f
Colson A E—f
Rankin John—f 1
Scott R—l
Van Egmond L—f
Watson Jas—f 1 c
Wilson Alex—l

ONT.—Con.

SIMCOE

Boyd W D—f
Curtis Frank E—f 1
Everett W C—f 1 c
Groff H H—f
McCall W C—f 1 c
McKiee George J—f 1 c
McPherson H S—1
Moore Thos A—f
Nelles T R—f 1 c

SMITH'S FALLS

Bennett R A—f 1 c
Caswell B—f
Cross C F—f
Forrest S L—f
Hambleton H J—1
Jarvis G H—f c
Jekell J R—1
Lavell & Farrell—f
Lewis J A—f
McEwen John—f 1
Miner H C—f 1 c
Sparham B—f

STRATFORD

Andrews H B—f 1
Ballantyne & Sons Thos —f
Bolger W S—f
Brown John—f 1 c
Buckingham Wm—f
Dingman A—f 1 c
Duncan Stewart—1
Harris J—1
Humber M—f 1
Johnson H M—f
Lawrence & Son—f 1
Lightfoot G A—f
Miller W—f 1
Mallion S—f
McNichol R—1 c
Montieth J C—f 1
Orr R Thos—f
Packert C—f c
Penprase Chas—1
Smith William—f 1
Stevenson R Jr—f 1 c
Trow & Deacon—f 1
Trow T & J—1
Waddell & Son—1 c
Westman George—f
Wilson J M—f 1

STRATHROY

German G G—f c
Irwin John—f 1 c
Kinder Geo—1
Liddell Jim—1
Lindsay H G—f
McDonald James V—1
McIntosh J H—f 1 c
Nicholson H—f 1
Noble James—f
Orr F W—f 1 c
Paterson Duncan—f
Rapley M—1
Thompson H—1
Trueman R M—f c

THORNBURY

Burk James—1
Idle T G—f
McLean A D—f 1 c

THOROLD

Hoover A M—f
Munro D J C—f 1 c
Pattison F—f

TILLSONBURG

Biette F—f
Brown T T—f 1
Denton C H—f 1 c
Imrie Wm—f 1
Jackson E C—f 1 c
Livingstone W W—f 1
McMehan E—f
Ostrander C A—f
Raynes A E—f 1 c
Thompson J—f c
Tillson E V—f

TORONTO

Armstrong H D P—f
Badenach C H—f
Bailey P L—f
Baird R S—1
Beatty E P—f
Begg H—f
Bessey W H—1
Blackburn H M—f
Blogg T C—f
Boyd Jas T—1
Bradshaw T—1
Brandon Jas—1
Bretz A—1
Briggs A W—1
Briggs Hy—1
Briggs J M—f
Broughall Geo—1
Brown J S—1
Buck C E—f
Buckland H G—f
Burnett G G—f
Butt R H—f
Campbell J W—1
Cannon—f
Carrie Robt—f
Cawthra & Cawthra—f
Chadwick C W—1
Charlesworth H G
Cox & Baillie Ltd—1
Cox E W—1
Craig Jas—1
Crawford A J—f
Crowther W C—f
Dingle F E—f
Donovan A E—1
Durham J H C—f
Eastmure A L—f
Eastmure & Lightbourn —c
Edmand Frank—f
Edward A—1
Ellis Alf H—1 c
Evans & Evans—f
Evans H W—f
Ewart J H—f
Fairbanks Wm—f
Farquhar J D—f
Foster F X—f
Gall Wm—1
Garrett J W—1
Gibbs Malcolm—f
Gillespie C T—1
Goldman L—1
Gooch F H—f
Gouinlock John—f
Granz J C—1
Greenwood R—f
Grundy Geo H—1
Hall W H—f
Hamilton R C—f
Hamilton Wm—1
Hanson Geo F—1
Hargraft Geo R—f 1 c
Harman S B—f 1
Harrington A—f
Henderson E—f
Hewlett J—f
Higinbotham & Lyon—f
Higgins David—1
Hood Chas & Sons—1
Holland W. H—1
Hoover A H—1
Hoover J R—f
Howarth J G—1
Hunter Chas—1
Hunter R—1
Hunter Thos—1
Irish & Mailson—f
Jennings James—1
Johnston A L—f
Jones Geo H—1
Jones & Proctor Bros—f
Junkin J F—1
Junkin R—1
Kearns R J—1
Kenny J J—f
Kernahan M G
Kerr John W—1
King M A D—f
Kingston Geo A—1
Kirkpatrick A M—f c
Lee Frank—f
Lee P T—f
Lee W A & Son—f
Livingston John—1
Love R W—f
Lowry Dr D—1
Lovell Robt—1
McAdam D A—1
McCarthy J O—1
McCallum P A—f
McFadden J A—1
McIntyre W T—1
McKay Benjamin P—f
McMulkin F J—f
McMurrich Geo—f
McMurtry W J—1
McNaught C B—f
McTaggart W O—c
Macdonald J K—1
Macdonald W C—1
Magurn J B—1
Marshall
Marter E C—f
Mason T H—f
Matson R H—1
Maughan John & Son—f
Mason & Shaw—f
Medland W A & Son—f c
Merritt Thos—1
Miller David—1
Mills J S & G G—1
Minton T S—f
Moon Robert—c
Moore Wm M—1
Muntz & Beatty—f
Murphy, Love, Hamilton & Bascom—f
Murton S W—1
O'Hara & Sons—1
Orr Geo H—1
Orr W H & Son—1
Parkes & VcVittie—f
Parkinson W—1
Peake L C—1
Pearson E P—f
Peck W J—f
Plumb F—1
Pringle & Weir—f
Pyke G A—f
Qua F W—1
Ramsay W T—1
Reed, Shaw & McNaught —f
Richardson T D—f
Riddell T A—1
Ridout D K—f
Ridout & Strickland—f
Roberts J D—1
Ross F H & Co—f
Russell F H—1 c
Salls S E—1
Sanderson F—1
Scadding E A—f
Scarth Chas G—1
Scott Chester G—c
Scott & Walmsley—f 1 c
Shaw & Begg—f
Smith A W—f 1
Smith F J—f
Smith, Mackenzie & Marten—f
Sparling C P—1
Sparling F—1
Stark John—f
Stewart F J—f
Stewart L A—1
Strathy A G—f
Sutherland H—1
Sylvester S A—f
Szeliski Paul—f
Szeliski & McLean—f
Thayer Ira B—1 c
Thompson M G—f
Vanderwater M—1
VanKoughnet A H S
Walker Harton—f
Walker F W—f
Wallace T C—f
Walmsley Wm—f c
Walton M—f
Washburn W O—1
Williams H H—f
Wood & Kirkpatrick—f
Woodland C—c
Wright A—f

TRENTON

Fraser R—f
Ireland G A—f 1 c
Smith J—f 1 c
Whittier H—f 1 c
Winterborn James—f

UXBRIDGE

Boyd Thos—f 1
Chinn J—f
Crosby F—1
Dobson F—f
Hamilton W—f
McHare V—f 1
Miller A E—1
Moore R J—1 c
Nix C—1
Nutting M L—1
Ormiston W S—1
Robinson W H—1
Sharp S S—f

WALKERTON

Atwood Thos E—f 1 c
Dippel N J—f 1 c
Hawthorn R J—f 1 c
Martyn Geo D—1
Robertson N—f 1 c
Shaw W M—1
Shumacher J J—f

WALLACEBURG

Beattie J H—f 1
Burgess B M—f
Chubb Chas—f 1 c
McDougall H J—f 1 c
Riddell R T—f

WATERLOO

Armstrong T L—f
Ball & Son J—f 1 c
Boehm C A—f 1 c
Carthew W—f
Cressman A K—f 1 c
Halstead F—1
Hughes J B—f
Roos P H—1
Stauffer L—f

WALTERS FALLS

Dayman W A—f 1 c
Howey J H—f 1

WATFORD

Fitzgerald W E—f
Fuller W S—f 1
Hume J H—f 1 c
Watt David—f

WELLAND

Demore J S—f
Garner O H—f
Hill J F—f 1 c
McCormick B J—f
Morwood H R—f
Ross D—f
Smith Walter—1
White A E—1 c

WHITBY

Blow E R—f
Howden H—f 1
Howden J D—1
O'Conner John—1 f
Pringle W B—f
Richardson W J H—f 1 c
Stephenson E—c
Stewart C F—f 1 c
Warren E D—1 c

WINDSOR

Bartlet Geo—f
Bell Thos A—1
Broughton S J—1
Churchill I B—f

Chittles Thos—l
Connelly J H—f l
Cowan Miles—f l c
Dixon James
Duch J M—f l
Fuller Charles H—l
Gangnier J G—f l c
Laing F H—l
Latta C B—l
Lemire A C—l
Morton R M—f l c
Oliver James—f l
Pacaud Gaspard—l
Peck J O—l c
Prowse G K & Son—f l
Reynolds & Son R A—f l c
Richardson W H—l

WINGHAM

Bank of Hamilton—f
Bell David—l
Clegg Wm—f
Davis Henry—f
Grierson W—f
Griffin C N—f l c
Holmes Dudley—f
Howson Frank—f
Morton J A—f
Ritchie & Cosens—f l c
Ross Alex—f l c
Smith A E—l
Vanstone R—f

WOODSTOCK

Brown J Henry—f c
Clarke W G—l
Dickert D O—f l
Eden Geo C—f l
Edgington J—l
Francis V L—f l c
Hall John—l
Nesbitt E W—f l c
Ormsby & Clapp—f l c
Perry D M—f
Sawtell R G—f
Scarff J S—f c
Sproat H B—f l c
Wadland J V—f c

PRINCE EDWARD ISLAND

CHARLOTTETOWN

Beer Ins Co Ltd—f l c
Brow E R—f l c
Callaghan B O—f
Davidson H M—f l c
Hazzard Horace—f
Henderson R—f
Hyndman F W & Son—f l c
Mecham E R Co—l
Rogers W K Co Ltd—f l c
Ross & Mathews—f l c
Webster & Co—f l c

KENSINGTON

Anderson John—f l c
Darrach D—l
Leslie H A—f
Lockhart A W—f l

SUMMERSIDE

Burrows Miss Amy G—f l c
Campbell Alexander—f l c
Gordon D—f c
Hicks S M—f l c
Monkley Edward—l
Morrison Donald—f
Sharp H S—f
Stavert H W B—f
Strong Heath—f
Tanton B W—f c

QUEBEC

BEDFORD

oslett E—f
urrie E F—f c
osselin J E—f
ough J H—f
ould A T—f
ullin J J—f
olland J T—f
unders F C—f
elters W A—f

BUCKINGHAM

thwell N—l
rman E F—f
artin M H—f l c
rker A H—l

CHICOUTIMI

ssegrain L A—f
faurd Elz—f l
mieuse Edward—f l c
ord Jos Ed—f l
Pierre & Belleau—f
mblery Adelard—f l
ina Petre—f l

COATICOKE

lay J A—f
gnon H C H—f
uis A L—l
taine H C—f
ser John—l
ison A C—f
ms F H—f
rtleff W L—f l c
odman A A—f

COWANSVILLE

nault F P—f
er F E—f l
ett Ed—f
David—f
rence E E—f l c
er P A—f
ehour J P—f
r C P—f l c
r H M—f l

FARNHAM

tte E—f l
n A L—f
iaume J A—f
ean P A—l
A—f l c
in J A—f
eux S—f l
H E—f l c
lance P A—f
E—f

HULL

Bornier J A—l
Charon Dolphis—l
Cousineau Jos—f l c
Dessaint Pierre—l
Herbert E—l
Johnstone Frank—f l c
Laflamme E H—f l c
Leblanc J A—l
Lecompte A—l
Simon D C—f c

JOLIETTE

Carswell N M—f l
Charland A—f l
Lesard W—f
Masse O D—f l c
Page J O—f l
Perreault J M E—l
Perrault J Bte—l
Robetaille & fountaine—f l
St Georges L W—f l c

LACHUTE

Calder Charles—f l c
Dorion J M—f l c
Garretsee W H—f
Raitt Jas W—f l c
Walker G J—f l c

LAUZON

Bergeron J E P—l
Bomget P A—f
Boudin Theofred—f
Couillard Ernest—f
Dion F—l
Guerin Jos—l
Lagneux Jos
Nohn J B—l
Vien G S—f l c

LEVIS

Bouchard B—f l c
Dumontier J A—f

MAGOG

Audet L A—f
Jasmin H—f
McDougald H—l
Peters W W—f
Taylor Percy—f
Tourigny Alf—f
West Dr J—f
Wilcox J R—f

MONTREAL

Abbott A E—f
Adams R Percy—f
Alarie J B A—f
Allin Jas & Son—f l
Alloway C J—f
Amos E C—f
Anderson David—f
Ault Chas—l
Ayer H H—f
Barthiaume O F—f
Beckit O G—f
Bickerdike R—f
Blache C R—f
Boronow M—f
Boyer N—f
Bridge R H—f
Brosseau H H—f
Brown B Hal—l
Brown Chas J—f
Brown Fayette—l
Brown Godbee W—f
Browne Fitz James E
Browning A—f l
Burke David—l
Burke P W A—f
Byrne Chas A—f
Cairns Wm—f
Campbell R A—f
Carson Bros—f
Charlebois C—f
Chevalier Jos—f
Christmas T H—l
Christmas & Sons—l
Cleghorn Power C—f
Cleland Wm—f
Cole Minden F—f
Colleret J A—f
Collins Francis—f
Courtois Jos—f
Crepeau Isidore—f
Dale & Co Ltd—f
Davidson Randall—f
Decary P J
Dick Arthur E—f
Dickson T E E—f
Dobbin Thos F—f
Donovan T J—f
Dostaler
Dostaler A O—f
Duff J M—f
Dupuis J B—f
Evans & Johnson—f
Fauteaux Gustave
Forest C E—f
Fox Geo G—f
Fromings H A—f
Gabeas M—f
Garon P—l
Gault Percy R—f
Gauthier F—f
Gauthier Pierre—f
Gauthier Raoul S—f
Gauthier Thos—f
Gohiers Arthur E—f
Gray Samuel—f
Guilbault Denis—f
Hagar Walter C
Hague C A—f
Hague Frederic
Hampson Robt & Son—f
Hare & McKenzie—f
Hawthorne J A—l
Henderson C A—f
Hinshaw M C—f
Howard Robt—f
Hudson T H—c
Huote Jules—f
Hurtubuise & St Cyr—f
Jackson Wm—f
Johnson F W G—f
Johnston H J—l
Jones S—l
Joseph Horace—f
Joseph W I—l
Kydd R A—f
Labelle J H—f
Labelle Jos—f
Labrecque W—f
Lambert H M—f
Langlois E J—f
Lariviere J N—f
Laurin Cyrille—f
Lavers A H—l
Lee W L—f
Leger O—l
Leet L L—f
Lewis Lansing—f
Lukis, Stewart & Co—f
Lyman Geo—f
Lyster James—l
McCaw Wm—c
McCombe W M—f
McDougald A—l
McDowell Stanley H—f
McGregor Jas—f
Macaulay R—l
Macaulay T B—l
Mackay Wm—f
Marois Jos—f
Masson Dominique—f
Meilleur A A—f
Miller J H—l
Minden Cole F—f
Molson J W Co Ltd
Molson Markland W—f
Monday O J—f
Morrisey T L—f
Mudge N R & Son
Nairn A M—f
Normandin & Desbrosiers—f
Ogilvie D W—f

QUE.—Montreal, Con.

Oswald M C—f
Painchard L H—f
Parkins Frank F—l c
Paterson & Son—l
Pellerin J H—f
Pelton J G—l
Perrin L—f
Pinkerton & Co—f
Popham H R—l
Poirier R—f
Quenneville O—f l
Quesnel, Sharpe & Co—c
Ramsay A—c
Ranger A R—f
Raphael H W—f
Rawlings Edward—l
Reid F G—f
Robertson Frew W
Robertson G R & Sons—f
Robillard Adolphe
Rolland, Lyman & Burnett—c
Ross A G—f
Ross Arthur—f
Routh C H
Roy Jos E—f
Saucier J A—l
Shannon C A—f
Sharpe C A—c
Sherritt J M—f
Simard Arthur—f
Simpson Craddock J & Co, Ltd
Smith Pemberton—f
Smith W F—l
Snowdon W A—f
Stanger Jas T—f
Stearns S P—l
Stewart Alexander—f
Suckling H W—f
Sylvain J H—f
Tansey Denis—f
Tatley J W—f
Taylor E T & Son—f
Thompson J G—f
Tiffon Chas L—f
Tyre Robt W—f
Veith J G—f
Walsh Miss M E—f
Walsh M J—f
—f
Whitehead E A Co, The Ltd—f
Wonham H W—f
Wright A—f

NICOLET

Beauchemin Narcisse—f l
Beaubien Chr M—f
Chillas P A—f l c
Comeau H—f
Duval Joseph—l
Leblanc F X—f l
Rousseau J B A—f l
St Pierre Lorenzo—f l

ORMSTON

Gale H E—f
Lenney W A—f
McGerrigle J L G—f
Patten H B—l
Rousseau L A—f
Tomson J H—f l

QUEBEC

Anderson & Gilmour—f l c
Arel J F—f
Belleau J F—f l
Belleau & Belleau—f
Bignell H B—f
Bruneau J G—l c
Bruneau Louis—f l c
Budden & Welch—f
Champion C & W—f l
Chateauvert Geo P—l
Delaney W I—l c
Demers Geo—f
Drum S Wilson—l c
Fraser W J—f c
Gagnon Oscar—l
Glass Frank—l c
Giroux & Cote—f l c
Holloway F—f l c
Lachance J T—l
Laurie Alex—c
Leclerc E—f l
LeClerc Theo—f
McGee D & Son—f
McPherson W M—f l
Mahony & Hay—f l c
Marcotte Arthur—f
Marcoux J A—l
Monaghan M—l
Morin Oscar—l
Morissette J B—f l c
Murphy J E—f
Payette E J—l
Quebec Fire Agcy—f
Racine Pierre—f
Rollit—f l c
Rollit & Scott—f l c
Scott Arthur E—f l c
Trudel & Dion—l
Vallieres Alfred—f
Walcot C W—f

RICHMOND

Alexander G J—f l c
Bedard David F—f
Campbell Chas—l
Cleveland E F—f
Dresser G F—f
Ewing William—f l
Ginn J O—f
McCaig J C—f
Rowat D M—f

RIVIERE DU LOUP

Binet G A—f
Doucet E A—f
Magnan—l
Michaud J P—f l
Morin D E—f l
Paradis D—l
Pellant J F—f l
Potvin G J—l
Têtu Alex—f

ROCK ISLAND

Hovey E W—f l c
Parquette John—f l c

ST HYACINTHE

Bartels F Agency Inc—f l c
Boisseau & Boisseau—f
Brousseau Louis—l
Cabana J N—f l c
Chabot E—f
David M A—f
Jodoin A—f c
Morin René—f c
Nault J—f l
St Germain H—f l
St Germain, Dufresne & Hamel—f l c

ST. JOHNS

Beauchemin C H—f l c
Beauchemin A S—l
Hall F—f
Hebert J E—f
Lavoie Jos—f l c
Marcoux E—l
O'Cain James—f l c
Perrchard H G

SHERBROOKE

Belanger T—f
Burrage R R—f l c
Dresser W S & Co—f l c
Duberger C H—l
Fraser G E & C K—f l c
Gagné Alf—f l
Kennedy J D—f l c
Levesque U—l
Palmer C O—l
Parkes T J—l
Southwood F J—f c
Villeneuve P H—l
Worthington & Borlase—l

SOREL

Beaubien J E—f
Guevremont A—f
Lafreuière J B T—f l
Laurin L—l
Masse N—l
Morgan W G M—f l c
St Martin L N—f

THREE RIVERS

Duplessis C Z—f
Gouin & Desilets—f l c
Lambert O—l
Spenard & Gravel—f c

VALLEYFIELD

Choquette Leo—l
Denis Ed—l
Fortier S—f l c
Joron R S—f l c
Langevin L J H—f l c
Lavimiodiere N E—f
Lavoie Donat—l
Legendre A—l
Low J Jr—f l c
Richer Jos—l
Solis E H—f

WATERLOO

Bridge W H—f
Fontaine F—f
Harvey & Call—f l c
Jodin & Bourgois—f
Racicot A A—f
Shaw R F—f l c

INDEPENDENT FIRE ADJUSTERS

ALABAMA.

ANNISTON
Crook S L

BIRMINGHAM
Adams Geo C
Sullivan J A

CITRONELLE
Brown W T

DOTHAN
Barnet A E
Smith H G

EVERGREEN
Atkinson W D

GENEVA
Vaughan D O

GREENVILLE
Porter R Y
Wilson J H

MONTGOMERY
Hall & Samford
Holloway & Brown
Steiner, Crum & Well
Watts, Troy & Coffey

NEW DECATUR
Ellison E H

ROANOKE
Nichols F P

ARIZONA.

JEROME
Finch C T

NOGALES
Vivin H

TOMBSTONE
Ickens J V

TUCSON
Franklin A M
Underwood H

ARKANSAS.

CAMDEN
Hallwood T R

FOREST CITY
Ford R J

FORT SMITH
Boyd P M
Kennedy A

HELENA
Meyer A & Son

LITTLE ROCK
Ford T B
Hirsch G L
Smallwood T R

NEWPORT
Hirsch G L

PINE BLUFF
Rosenberg F M
Wells Geo M

SILOAM SPRINGS
Andrews J M

CALIFORNIA.

AUBURN
Rodehaver W W
Wills I H

BERKELEY
Creed W H

COLUSA
Boggs A B
Jackson M J
Van Dorsten E A

CRESCENT CITY
Barmburg A A
Corrin F J

EUREKA
Allard S I
Belcher Peter

LIVERMORE
Mel Louis

LOS ANGELES
Clinkscales J H
Faust William H
Hart Seth
Laying C A
McIntosh D W
Williams T H

MADERA
Farnsworth E
Meade Calvert
Sexton Wm

MARYSVILLE
Morcuse H M

OAKLAND
Crown & Lewis

PLEASANTON
Magill R H

REDWOOD CITY
Brown R
Hull Bros.
Winter Geo

SAN FRANCISCO
Eithel Edw E
Ehrlich John
Farnsworth E P
Garrigue R H
Jolly E J
Koempel H C
Maris Wm
Mauritzius Frank
Meade C
Spencer H McD
Wilson D W

SAN JOSE
Noellering E A & Co

SAN MATEO
Morton John

SAN PEDRO
Abbott O C

SANTA ANA
Black A C
McNeill C
Preble Geo

SANTA CLARA
Enright D J
Woodward C C

SANTA CRUZ
Towne H B

TRUCKEE
McClellan C R

VISALIA
Chambers L
Hastings R

WILLOW
Knock T L

COLORADO.

CANON CITY
Bridwell W F

CRIPPLE CREEK
Berbower F R

GUNNISON
Lake H F

IDAHO SPRINGS
Bonner Tom

PUEBLO
Fraser W G

SILVERTON
Fast Aug

VICTOR
Simonton G E

CONNECTICUT.

BRIDGEPORT
Beardon George N
Goodsell G W
Goodsell S E
Schibner G H

DANBURY
Hodge E A
Stevens Chas W

GREENWICH
Crosby Jos P
Sullivan Jas F
Wigmore Thos E

HARTFORD
Fitch William G

LITCHFIELD
Bishop B C

MERIDEN
Williams J F

MILFORD
Hepburn R P

NEW MILFORD
Todd Arthur G

NORWALK
Golden R H

NORWICH
Blackredge H
Carpenter A M

SOUTHINGTON
Hemingway J

SOUTH NORWALK
Golden Richard H

THOMPSONVILLE
Watters Thomas

TORRINGTON
Cowles W A

WILLIMANTIC
Crane C L
Sullivan J O

WINSTED
Moore D I S

FLORIDA.

DELAND
Wright S B

FERNANDINA
Hillyer C V

JACKSONVILLE
Lowe C M

OCALA
Davis D W

ORLANDO
Way Y S

PALATKA
Hillard J Walter

PENSACOLA
Daniels Julius E

QUINCY
Wilson W W

TAMPA
Hillard Chas M
Taylor E H

GEORGIA.

ALBANY
Ventulett Thos W
Wright Edw L & Co

AMERICUS
Arthur F B
Davenport J A

ATLANTA
Crandall G L
Hawks Wm M
Melone H M

BAINBRIDGE
Perry E J

CARROLLTON
Boykin S J

COLUMBUS
Spencer & Clapp

CORDELL
Ballinger G A
Campbell H W

EASTMAN
Herman H

MARIETTA
Coryell H G

McDONOUGH
Low M C

McRAE
Stamps John S

NEWMAN
Fisher T J

QUITMAN
Peoples R A
Young H Lane

SPARTA
Cook E R

VALDOSTA
Peoples R A Jr

IDAHO

BLACKFOOT
Fisher C N

BOISE
Hall Almon P

BUTTE
Smith F B

HAILEY
George W B

KENDRICK
Porter R H

MOSCOW
Merwin C E

NAMPA
Hickey C R

WESER
Harvey O M

ILLINOIS.

AMBOY
Vaughan F N

AURORA
Briggs E D
Holden James
Tomlin N W

BATAVIA
Burke F H

BEARDSTOWN
Condit F M
Garm C C

BELLEVILLE
Hoppe Wm M

BLANDINSVILLE
Ballou E C

BLOOMINGTON
White S R
White Ora

BUSHNELL
Chidester D F

CANTON
Cableigh F A

CARTHAGE
Irving Mayor

CENTRALIA
Jonas Leo
Murphy Gordon

CHAMPAIGN
Harris Chester A

CHICAGO
Bullard A F
Dorr J P
Engleman Chas P
Green Carl
Harvey J C

SEE AGENTS' LIST
CHICAGO, ILLINOIS
FOR
J. L. HOLDEN

Mariner W E
Marshall J F
McMillan L S
Read Charles & Sons
Redfield George E
Rogers F D
Root J S
Root Jerome
Smith T H
Wagner D S
Wells H M
Western Adjustment & Inspection Co
White H W

CHILLICOTHE
Mitchell E A

DECATUR
Corley D C

DIXON
Newcomer F X

DWIGHT
Ahern J C

ELMWOOD
Jay Fred D

EVANSTON
Greene Carl D
Schrieber T

FAIRBURY
Virgen C R

FAIRFIELD
Lloyd J J

GALESBURG
Holmes F H

JACKSONVILLE
Wharton J B

JERSEYVILLE
Vinson J W

KANKAKEE
Dolan Jas

LA GRANGE
Iverson C L

LINCOLN
Davy T S

LITCHFIELD
Potts E J

MATTOON
Guthrie E T

M'LEANSBORO
Shoemaker Jas M

METROPOLIS CITY
Kerr S B
Roby C

MONMOUTH
Allen J A
O'Dowd J

MONTICELLO
Porter W J

MOUND CITY
Carter H G

MOUNT VERNON
Hagebusch W H

MURPHYSBORO
Ritter Chas L

NAPERVILLE
Rassweiler H H
Scott Alvin

NASHVILLE
Holston B B

OLNEY
Coln Jas T

PARIS
Beckett J P
Tanner A A

PEKIN
Struck I A

PEORIA
Hatfield S K

PROPHETSTOWN
Griswold E

QUINCY
Gille Geo C

ROCKFORD
Camlin John H
Worthington W A

RUSHVILLE
Craske Henry
Webster John L
Whitson Geo

SPRINGFIELD
Bellersheim G J

SPRING VALLEY
Sweeney John J

TAYLORVILLE
Kinney A T

VANDALIA
Bingham A Henry

WILMETTE
Skelton John

WINCHESTER
Smith Dan T

WOODSTOCK
Hyde J R

WYOMING
Innis Elmer

INDIANA.

ANDREW
Haller W

AUBURN
Baxter Miles
Weaver D H

BOSWELL
McAdams A B

BRAZIL
Finley John A
Seiders Wm F

BUTLER
Cambell R C

COLUMBIA CITY
Smith A C

COVINGTON
Brown Chas A

DECATUR
Hooper & Lenhart

DELPHI
Bradshaw W H

ELKHART
Chamberlain Le Roy
Schafer G M

EVANSVILLE
Cook S W & Co

FORT WAYNE
Graham & Evans

FRANKFORT
Young J L

GARRETT
Brown H M
Page G E

GREENFIELD
Cooper D B & Son
Cooper M P

HAMMOND
Red Pump Construction Co

HUNTINGBURG
Rutepohlen Daniel

HUNTINGDON
Ren E E

INDIANAPOLIS
Faust Chas

KENDALLVILLE
Hill Jos T

KOKOMO
Ikwater W W

LAFAYETTE
Fore E L

LOGANPORT
Ison S M
Ison E D
Key C O

MARTINSVILLE
James R
Mair R L

MUNCIE
Kip E W.

NEW ALBANY
Ban W A

NEW HARMONY
John

OBLESVILLE
W C

PORTH VERNON
Mary A

ROCKPORT
C C
Ings S H

SOUTH BEND
W P

TERRE HAUTE
Smith H M
Taylor R H

TIPTON
Richman C J

WASHINGTON
Johnson & Ellis

WESTFIELD
Bray W C

WORTHINGTON
Dyer M Jas

IOWA.

AKRON
Agnes M A

BELLE PLAINE
Muher J C
Paden C M

BURLINGTON
Wesner E M

CARROLL
Daugherty A J

CASCADE
McMillan Thos
Hayes J M

CEDAR RAPIDS
Anderson Lew
Hook C W

CHEROKEE
Lucas H H

CINCINNATI
Ketchans F C
McDonald J C
Wood & Johnson

CLINTON
Scofield Geo

COLFAX
Hahn J H

CORNING
Gavely Walter

DAVENPORT
Ross W F

DENISON
Richardson Geo A

DES MOINES
Clark A E
Hanna C E
Smith M H

DEWITT
Hawes J W
Morris S J

FORT DODGE
Merritt Wm M

FORT MADISON
Albright H A

HUMBOLDT
King J W

IDA GROVE
Moorehead A H

INDEPENDENCE
McGuire W P

LAKE CITY
Freeman J M

LA PORTE
Bauger Geo

McGREGOR
Walker C W

MOUNT AYR
Beard H C

NEWTON
Brunner J G

NORA SPRINGS
Waterbury O P

OSAGE
Woodward O P

OTTUMWA
Benson B S

ROCKWELL CITY
Wilson Henry

SCRANTON
Andrews John T
Clark B O

SHENANDOAH
Fleisback C E
Swallow J A

SPIRIT LAKE
Van Steenburg B

STUART
Bacus John
Barnett S P

TAMA
Carson Lee S

TOLEDO
Bishop I B
McIntire W H

VINTON
Watson C

WHAT CHEER
Brokaw W E

WILTON
Paustair L
Wildosin H

KANSAS.

ABILENE
Seeds H E

ANTHONY
Jennings G L

BAXTER SPRINGS
Daniels W C

CHERRY VALE
Cormony W J

CONCORDIA
Giersberg G J

ERIE
Wells J A

FORT SCOTT
Cormany W A
Rawlings V L

FRANKFORT
Cracus W P

HORTON
McCormack John A

HUTCHINSON
Kinkel John M

IOLA
Smith & Travis

LAWRENCE
Benedict F M
Gardner T

LEAVENWORTH
McGee Jas
O'Lund J S

LYNDON
Hussey L F

LYONS
Pulliam E B

MARION
Case Rosse
Richardson S E

MARYSVILLE
Morse O J & Co

McPHERSON
Hendry Alexander S

PITTSBURG
Werner F C

SALINA
Cracus W P

STOCKTON
McKanna R H

VALLEY FALLS
Strawn S M

WICHITA
Gribi S G
Warren R B

WINFIELD
Eaton T J

KENTUCKY.

ASHLAND
Pritchard Charles H

BOWLING GREEN
Herdman & Stout

COVINGTON
Jackson H
Sprague Edwin F
Whitney H A

FLEMINGSBURG
Lawson John S

FRANKLIN
Gillespie Bros

GREENVILLE
Morgan J P

HARRODSBURG
Thompson C D

LAWRENCEBURG
Crain John H

LOUISVILLE
Campbell Philip
Drake Frank

Stephen French

ADJUSTER OF FIRE LOSSES

Columbia Building

Louisville, Ky.

MAYFIELD
Stanfield W B

MIDDLESBORO
Kinnaird Wm J
Sleet Wm C

MT. STERLING
Coleman J L

MURRY
Holton M D

NICHOLASVILLE
Wilds Thos G
Wolf B

OWENSBORO
Carter J W

PADUCAH

C. C. ROSE

Adjuster of Fire Losses in Illinois, Kentucky and Tennesee

PADUCAH, KY.

PIKEVILLE
Rogers & Bevins
Sawards Jas

SOMERSET
Buelor Mrs. C B
Prather & Co

VERSAILLES
Wasson D E

LOUISIANA.

CROWLEY
Acadia Ins Agcy

HOMER
Prescott J H

NEW ORLEANS
Campbell W S Co
Cooke W A
Crescent Adjustment & Inspection Co
New Orleans Adjust'g Co
Southern Adjustment Co

SHREVEPORT
Prescott J H

MAINE.

AUBURN
Greenleaf Chas A
Greenleaf John A
Greenleaf Elbridge M
Warren Andrew F

AUGUSTA
Carll E C
Downing S C

BANGOR
Carter John T
Cutter Leslie W
Gatchell Elmer N
Lancester M H
Nelson George G
Nelson O

BAR HARBOR
Burrill F C

BATH
Crosby E S
Humphrey D M

BIDDEFORD
Woodman M

BREWER
Burr E B

CALAIS
Murchie Howard
St Clair Ashley

CANTON
Richardson O M

DOVER
Howard G E

EASTPORT
Bradish Scott P

ELLSWORTH
Burrill—f c
Mason C W & F L

FREEPORT
Gould F E

GARDINER
Bailey A
Jordan A H

HOULTON
Donnell W C

KENNEBUNK
Cole C H

LEWISTON
Keene F W

OLD TOWN
McNaughton James A
Wilbur Geo H

PORTLAND
Shearmon John E

SKOWHEGAN
Folsom-Jones Charles

WINTHROP
Foster H E

MARYLAND.

BALTIMORE

THOMAS E. BOND

Adjuster

111 Chamber of Commerce
BALTIMORE, MD.

Cunningham Coal Co
Deming J C
Hulden & Dowrien
Gardner H S
Johnson & Higgins
McCaffrey Geo J
Nelson John M

CAMBRIDGE
Thomas Wm H

CENTREVILLE
Gibson W H

POCOMOKE CITY
Fontaine Edgar

ROCKVILLE
Ischeffeby E L

SALISBURY
Trader W A

MASSACHUSETTS

BELMONT
Scott Chas S

BOSTON
Allen G H

William P. Brown

Adjuster

Fire Losses

55 Kilby St., BOSTON

Buell Geo L
Clark Arthur A
Forbresh J & M
Hill Herbert C
Jarvis E E
Porter J M
Weelock H S
Whitney H F

BROCKTON
Jackson John A

CHELSEA
Pratt Walter

CLINTON
Lowe H H
Perham A O
Philbin J J

DEDHAM
Rogers M J
Stevens H H

FITCHBURG
Littlehole J D

FRANKLIN
Woodward A P

GLOUCESTER
Griffin Edward S

GT BARRINGTON
Evans E B
Shufelt H F

HINGHAM
Hughes Thomas R
Johnson H E
Weelock H S

HOLYOKE
Judd Chas C

HUDSON
Fletcher A L

LEOMINSTER
Libley J H
Lyon A E
Stacy H H

LEXINGTON
Hill Willard C
Norris J L

LONG MEADOW
Eaton John D

LOWELL
Baker E G
Nelson H C
O'Connor John J
Penn W H
Wiggins B H

MALDEN
Clark Chas F
Libby Z Z

MANSFIELD
Angell W H
Foster G L
Haskell Chas

MARBLE HEAD
Hathaway G P
Slee Chas A

MEDFIELD
Ryan W C

MELROSE
Slade A K Jr

MILFORD
Whitney Geo S

MILTON
Pond R L

NATICK
Barker W F
Forbush J M
Sweetland Chas F
Sweetland S A

NEWBURYPORT
Hatch O F

NORTH ATTLEBORO
Parker A T

NORTH ADAMS
Ford C W

PEABODY
Farrington Geo C
Spaulding Geo E

QUINCY
Litchfield A L
Williams P J

ROCKLAND
Mansfield G E

SALEM
Malcomb J W
Fowler Chas B
Handy Kelley W
Pitman G W
Smith Arthur A
Stearns E A

SHARON
Higgins C G

SO. HADLEY
Judd Burritt

STOUGHTON
Talbott J Elmer

UXBRIDGE
Webbs Geo T

WARE
Davis H C

WATERTOWN
Prague C
Wilson W H

WESTMINSTER
Farron C C

WEST NEWTON
Allen G H

WILLIAMSTOWN
Roberts Nelson
Sedley P A

MICHIGAN.

ADRIAN
Joslin T M

ANN ARBOR
Haller H Walter

BAY CITY
Millar A R

BIG RAPIDS
Bennett A W

BUCHANAN
Palmer W A

CHARLEVOIS
Burnett E A

CHEBOYGAN
Shoemaker Wm E

COLDWATER
Crandall E R

DETROIT
Brooks Fred S
Craig F D
Rukie Chas A

DURAND
Eldridge F L
Patchel S C

FENTON
Corrigan C L
Phillips C J

FLINT
Palmer Jonathan

GRAND RAPIDS
Champlin Fred

HILLSDALE
March Geo K
Sutten R J

ITHACA
Barstone E A

JACKSON
Burke N D

LANSING
Brown's Ins. Agency
Chafey M F
Holmes R S
Titus Wm G

LUTHER
Fairbanks E

MANISTIQUE
Wright W S

MARQUETTE
Wright W S

MARSHALL
Miller C O

NILES
Corell G C

ONTONAGON
Wright W S

PETOSKEY
McCune W G
Wachtel P B

PORT AUSTIN
Hall James H

PORT HURON
Phillips & Wright

ROMEO
Phillips G W
Seaman B N

SALINE
Hawkhurst W K

ST. LOUIS
Phillips E C

TRAVERSE CITY
Hastings E W
Scurto John K

W. BAY CITY
Philips W H
Spear F B

YALE
Herberk B N

MINNESOTA.

BELLEPLAINE
Chard E E

BRAINERD
White J U

CHATFIELD
Bibbins S E

FERGUS FALLS
Lowry G B

GLENCOE
Dansk J L T

GRACEVILLE
Baird C E

KASSON
Compton W M

KENYON
Borlang Arthur

LITCHFIELD
Dath Chas H

LITTLE FALLS
Crandall B F

MANKATO
Johnson J A

MERRIAM PARK
Crandall W H

MINNEAPOLIS
Leach W B

NORTHFIELD
Childress & Barrett

ST PAUL
Titcomb H

ST PETER
Miller E E

SLEEPY EYE
Smith W W

WELLS
Klawish J A

WILLMAR
Warkus W T

MISSISSIPPI.

BATESVILLE
Walton Capt E S

CLARKSDALE
Johnson J H

GRENADA
Moody T E

JACKSON
Emery C C
Norman & Burke

MERIDIAN
Johnson J F

STARKVILLE
Hogan J B

SUMMIT
Bradshaw & Bradshaw
Lea H G

TUPELO
Savery P M

VICKSBURG
Klein J
Weille A A

WINONA
Bachman

MISSOURI.

BOLIVAR
Leavitt J M

BROOKFIELD
Rusk Elmer M

BOWLING GREEN
Wise Geo C

CHARLESTON
Kirkpatrick Chas E

COLUMBIA
Columbia Ins & Rental Agency

DE SOTO
Hunter R M

GALLATIN
Alexander Geo T
Handy W R

GLASGOW
Price A B

GRANT CITY
Welch Melton

HANNIBAL
Clayton George D

KANSAS CITY
Crosson C W
Good C W
Pinkey A E
Whittemore Chas L
Welsh Milton

KIRKSVILLE
Lamkin B F

LEES SUMMIT
McDowell

MARSHALL
Fleming D
Montgomery S J
Phillips J R

MEXICO
Ricketts J T

MONROE CITY
Davenport D R

MOUNTAIN GROVE
Allen J W

PATTONSBURG
Meadows C M

POPLAR BLUFF
Robinson D & Co

ROLLA
Dowd F E

ST. LOUIS
Butler & Son W C
Lowe S E

SAVANNAH
Sheppard S A

SEDALIA
Espenchild A P
Hoffman F E & Son

SENECA
Galbraith I D
Stafford D N

SHELTNIA
Manning W S

SLATER
Brightwell R T

SPRINGFIELD
Dixon L P
Martin Porter

TIPTON
Morris W M

UNIONVILLE
Bonfoey B H

WASHINGTON
Kohman Jos F

WEBB CITY
Funk J J

WHITE PLAINS
Coff G H

MONTANA.

BUTTE CITY
Smith F Brownson

HELENA
Ellis C F
Lockey R
Luke R A

LIVINGSTON
Walsh M J

MISSOULA
Brooks Geo F
Smith W P

NEBRASKA.

BEATRICE
Hill W D

BLUE HILL
Simpson A R

BLUE SPRINGS
Casebeer J H

COMSTOCK
Lewis F

CREIGHTON
Moore F
Strain W A

FAIRFIELD
Sanford J M

FRIEND
Ball John
Newby W L

HEBRON
Garniere J D

HOLDREDGE
Sewell H

HUMBOLDT
Anderson R
Anderson & Boyd

LEXINGTON
Kreitz F P

LINCOLN
Evans G A

McCOOK
Kelly J E

MINDEN
Anderson Lewis
Canaday J S

NORFOLK
Ramson & Anderson

OAKLAND
Mayer R N

OMAHA
Garmire J D
Richards C M

ORD
Davis H M

SEWARD
Landis H D
Schick Roy R

STROMSBERG
Flodman C F

TECUMSEH
Buffum J W

WAHOO
Dean Franklin

WEST POINT
Krause L A
Neligh S T W

NEW HAMPSHIRE.

BERLIN
Gilbert A N
Snodgrass R

CLAREMONT
Beckwith H R
Story W H

LANCASTER
Nourse Fred H

LITTLETON
Barrett A J

PLYMOUTH
Ayer C J
Kimball Wm A

PORTSMOUTH
Sise F M
Webster Benj F

ROCHESTER
Kendall F L

NEW JERSEY.

BAYONNE
Yates George W

BLAIRSTOWN
Craig A B

BOGOTA
Cane Fred W

BOUND BROOK
La Tourette Eugene D

BUTLER
Sloan D Reeve

DOVER
Berg O
Drake Bros
Hiller & Egbert
Shomaker W V

ENGLEWOOD
Gulnac Jas M

GARFIELD
Noonburg A
Sojko George
Warnaar H

GLOUCESTER CITY
Mullin & McElhore

HACKENSACK
Birley G H

HADDONFIELD
Shattuck F E
Whitall W H

HAMMONTON
Bernshouse W

HAWTHORNE
Armstrong W H
More A G

KEYPORT
West Robt

LONG BRANCH
Ferguson Geo E

MERCHANTVVILLE
Ruth Frank

METUCHEN
Wilson R

MONTCLAIR
Carlson J S

NEW BRUNSWICK
Felton Wm

PHILLIPSBURG
Deichman A S

RUTHERFORD
Newhouse W J

SALEM
Acton I O

SOMERVILLE
Myers Hodge

SWEDESBORO
Acton T O

TOM'S RIVER
Holmon Geo H

VINELAND
Foulk W L

NEW MEXICO.

ALBUQUERQUE
Brewer G E

NEW YORK.

ALBANY
Austin Thos
Foster H S
Hibbs C H
Grant Schuyler
Rose W C

ATHENS
Flint Orin Q

BATH
Davison R J

BINGHAMTON
Andrews J H
Lacey W W

BROOKLYN
BROOKLYN ADJUSTMENT BUREAU
IRA WELCH, Manager
1 Montague St., BROOKLYN, N. Y.
Telephone Main 3169
ses Given Prompt and Careful Attention for the Companies.

BUFFALO
arlisle E J
eid James J & Son
androck W J (marine)

CAMADEN
orss Geo F

CANANDAIGUA
urch E C
ines J

CATSKILL
odgood C E
ffin C E
rding Geo
nter W C
chols C E

COHOES
lkins H G

CORINTH
ith L

COURDEN
rss G F

CUBA
niston W D

ELMIRA
nicke F
an F W

FLUSHING
yer J E

FORT EDWARD
ghlin & Bascom

FREDONIA
Wm

FREEPORT
er Wm G

GLOVERSVILLE
ch W D

GOSHEN
Edwards F J

HERKIMER
Munson E C

HORNELLSVILLE
Murray W H

JAMAICA
Watts J Tyler

JOHNSTOWN
Chamberlain W W
Simmons P M
Wassung A B

LYONS
Lake Luther S

MASSENA
Britton G E

MIDDLETOWN
Dolson R H

MONTGOMERY
Wilkin J M

MT. VERNON
Bradley G G
McCorton A J

NAPLES
Renoldson J A

NEWBURGH
Mosier Geo

NEW YORK
Alliger R D
Branson G R
Clough A E
Dameron L C
Durfee Chas
Freeman W R
Hart A W
Hillyer J E
Hopwood E B
Hosford A R
LaTourette E D
MacKowin J T
Manners R R
Pitcher W R
Potter N F
Shade Chas E
Spencer A P
Stephens J W
Temple T J
Walker Geo W
Walton E D B
Watlington T
Webster F
Welsh Ira
Wood H P
Wyman L A

OGDENSBURG
Smith A E

OLEAN
Collins I P
Larkin J M
Mandville W H

ONEIDA
Hamblin A D

ONEONTA
Borst Sam
McFee F

OSSINING
Farren Edward
Horton Ezra H

OXFORD
Bentley W A

OWEGO
Horton F G

PATCHOGUE
Price J M

PEEKSKILL
Barger O E

PENN YAN
Goodspeed J C

PORT RICHMOND
Braman W M

POTSDAM
Brownell L J

PULASKI
Parkhurst J W

ROCHESTER
Barry S J
Lowenguth Louis

ROME
Bouton E L

SALAMANCA
Gates De Forest

SARATOGA
Boyl E O
Wemple J R

STAPLETON
Cornell D T

SYRACUSE
Visscher, J B
Willard J L

TICONDEROGA
Arthur J H

TROY
Carpenter J H
MacDonald & Co
Stillman B & Son

WARRENSBURG
Reoux E Louis

WATERTOWN
Goodale H D

WATKINS
Pellet W M

WELLSVILLE
Clark Chas E
Hanks S F

NORTH CAROLINA.

ASHEVILLE
Fitzgerald Wm J

BURLINGTON
Graham Jas A Jr

CHARLOTTE
Cochrane R L
Griffith Thomas
Hunter M G
McGilvray Geo C
Thomas J S
Williams G

GOLDSBORO
Dewey E B

GREENSBORO
Murray R W

LA GRANGE
Hadley Geo B N

LUMBERTON
Williams S T

NEW BERN
Rhodes & Underwood

RALEIGH
Williams Gordon

REIDSVILLE
Womack Francis

ROCKY MOUNT
Brothers B M

SCOTLAND NECK
Alexander, J H Jr

TARBORO
Weddell J A

WELDON
Stainbach P N

NORTH DAKOTA.

CASSELTON
Smith D S

FARGO
Baker T Jr
Schlip F O

GRAFTON
Hall J E

JAMESTOWN
Trimble W B S

MANDAN
Cary L N & Co

VALLEY CITY
Clark D W
Gordon W
Lund C G
Pierce A F
Secor W C

OHIO.

ALLIANCE
Burky S R
Johnson J H

ASHTABULA
Massingham S J

BELLEFONTAINE
Bort Lee W

BOWLING GREEN
Beverstock Edw
Lenhart C W

BUCYRUS
Monett L
Yeogley L

CARROLLTON
Getzman D

CHARDON
Smith J E

CINCINNATI
Clinton J H
Coker Geo
Diebold Geo
Schweer Wm H
Western Adjustment & Inspection Co (A A Crandall Mgr
Woodward, Warren

CLEVELAND
Carroll Frank C
Hawthorne J R
Manning A R
Parsons Frank L

COLUMBUS
Brock R S
Crable Ralph
Chapin John W
Foster R J
Grinn M F
McKay A F

DAYTON
Knecht C F

DENNISON
Reis L

EATON
Dinerger Ed
Rafus W Geo

ELMWOOD PLACE
Thompson H P

GARRETTSVILLE
Agler W E

GALLIPOLIS
Wall P T

IRONTON
Berkley J W

JAMESTOWN
Clemans W L

MARIETTA
Cooke R D

MIDDLEPORT
Downing J B

NEW PHILADELPHIA
Hendesholt I R

OBERLIN
Durand W B

PAINESVILLE
Carroll F C

POMEROY
Webster Manning S

SPRINGFIELD
Carey H W
Winwood G M

STEUBENVILLE
Gescheider The G A Co Inc

TOLEDO
Hogue F H
Standish E N
Waldvogel Geo J

TORONTO
Johnson G

WELLSTON
Evans W L

WOOSTER
Meyers W C

OKLAHOMA

CHANDLER
Hoyt F B

MANGUIN
Townsend G B
Zach & Bryse

MUSCOGEE
Miller Julius M

OKLAHOMA CITY
Bates Adjustment Co

OKMULGEE
Marrs E W

TULSA
Mosher S P

OREGON.

ALBANY
Merrill H F
Ralston J M
Senders M

FOREST GROVE
Bankers & Merchants Fire Relief Assn

GRANT'S PASS
Hendricks B H

PORTLAND
Grant H M
White Warren S

THE DALLES
Hudson T A

PENNSYLVANIA.

ALLENTOWN
JOHN J. YINGLING
Adjuster of
FIRE LOSSES
ALLENTOWN, PA.

ALTOONA
Green F M

BEDFORD
Arnold W S
Minnich W J

BENNETT
Young W A

BETHLEHEM
Faust J D
Lilly W E

BIRDSBORO
Focht L H

BLOOMSBURGH
Helry C W
Lutz C B
Mazie B F

BRADFORD
Bauer Robert

BRISTOL
Lawrence Ernest

CANTON
Cleveland E J

CLEARFIELD
Barclay John C
Helmbold Wm C

COLUMBIA
Kauffman C C

CORRY
Auer Harry
Davis F E

DU BOIS
Hatten W
Stockdale Geo A
Tozier G W

HAZLETON
Benner Ezra A

JERMYN
Dunn G S

INDIANA
Burrell, J E

LEHIGHTON
Seaboldt H

LOCK HAVEN
Betts W T
Chase H C
Culp G E
Good D F

MANSFIELD
Hoard J S

McKEES ROCKS
Kann B

MEADVILLE
Culbertson, Gelvin & Jackson

NAZARETH
Clewell H E

NORTHEAST
Hill C C

PARKER CITY
Findlay A G

PATTON
Cornell, Cower & Co

PHILADELPHIA
Alexander G B
Dawson Louis
Herrick G L
Jackson A S
Nelson Thos T
Shattuck Frank R
Walsh S H
Whitall Wm H
Williamson A

PITTSBURGH
Allewelt D B
Fisher J P
Hatfield J K
Strobel W D Jr
Wilson James F D

POTTSVILLE
Hert T S

READING
Billman G W

ST. MARYS
Valentine T J Jr.

SCRANTON
Boland C G
Campbell John J
Paine H E

SHARON
Sally Martin
Wright James A

SHENANDOAH
Bachman Daniel
Davis J B
Derry D P
Ratzburg E

SHICKSHINNY
Post F J

SHIPPENSBURG
Powell D N

STEELTON
Alleman M R
Howard H H

TITUSVILLE
Cooley A P

TREMONT
Hibshman W H
Moody W E

UNION CITY
Sweet A G

WARREN
Rogers W S

WATSONTOWN
Fisher B F

WELLSBOROUGH
Young A B

WEST NEWTON
Parker A J

WILKESBARRE
Post W L

WILLIAMSPORT
Clinger H J
Hoover Grant

YORK
Graybill Geo

RHODE ISLAND.

NEWPORT
Braman P
Claasend H

PROVIDENCE
Burrington A S

SOUTH CAROLINA.

AIKEN
Weeks L R

CHARLESTON
Johnson O E
Middletown W D
Reeves & McTureous

COLUMBIA
Bial G L
Hilford A S

EASLEY
McCavey E P

GAFFNEY CITY
Gidmore J G
Smith C M

GEORGETOWN
Laser J H

GREENVILLE
Ford C F

GREENWOOD
Graham H M

HARTSVILLE
Newton J J

MARION
Mofield C L

NEWBERRY
Main W A M

ROCK HILL
May C S

SPARTANBURG
Cofield Jas
Law A M

SUMTER
Haynsworth G E

UNION
McNally R L

YORKVILLE
Grist Sam M

SOUTH DAKOTA.

ABERDEEN
McDonald J J Jr
Milligan A F
Reed A S

BRYANT
Griffing S B

CASTLEWOOD
Stuart Nathan

CHAMBERLAIN
Tidrick C D

DEADWOOD
Thomas & Reagan

FAULKSTON
Morse A W

GROTON
Bosom N S

HOT SPRINGS
Parks J F

HURON
Bryant C E
Klemsue J C

PIERRE
Matin C C

REDFIELD
Fiske E W

SIOUX FALLS
Knowles E S
Kumbs E S
Morcom E D

SPEARFISH
Todd & Eustace

STURGIS
Perkins Henry E
Stuart W A

WATERTOWN
Countryman F A
Fahnestock John
Snyder E St Clair

TENNESSEE.

BRISTOL
Lyon J B
Sheen F G
Sheen F R

CHATTANOOGA
Erwin Harry J

CLEVELAND
Tonkin W H

FAYETTEVILLE
Goodrich G

HARRIMAN
Scott L O

JOHNSON CITY
McCown T V
Wofford G T

KNOXVILLE
Davies J E
Flenniken M F
Hickman J E
Murphy Chas
Simmonds R H

LEXINGTON
Graper H E

LEWISBURG
Loyd J A

MEMPHIS
Hart H B
Lindsey E M
Stone W A

MOUNT PLEASANT
Irwin E

NASHVILLE
Davies Joe
Davis I H
Kline Verner
Thomas Jones A

NEWBEEN
Tigrett A B

TEXAS.

ABILENE
Mortz C Jr
Curtis M A

AUSTIN
Pollard R L

BROWNWOOD
Henley E B & Co

COLORADO CITY
Boren R L & Co

DALLAS
Langdean C H
Mayo R W
Miller W C
Slaton W D
Turner W W
Wood Jos L
Wolf Hy

DENNISON
Gardner J H

DENTON
Foremore W L
Poe O P

DUBLIN
Abrahams E H

EL PASO
Gaffney J R

FORT WORTH
Torleton C L

GEORGETOWN
Harrel A G

HOUSTON
Mott R
Prescott R F
Yocum R C

HONEY GROVE
Erwin Ivan B

MEXIA
Smith B

MINERAL WELLS
Harris J T

NAVASOTA
Bridges E L

QUANAH
Elbert J L
Matthew S J

SHERMAN
Belden O J

TEMPLE
Downs P L
Sayre V A

TYLER
Bonner John T

WACO
Hays W B

UTAH.

EUREKA
Freed S B

PROVO CITY
Roy W H & Co

SALT LAKE
Crawford A
MacDonald A L
Rookledge J W

VERMONT.

BELLOWS FALLS
Hayes Z S

BURLINGTON
Hickok H H
Peck T S
Powell & Marks

CAMBRIDGE
Parker W H

MANCHESTER
Fowler J W

MORRISTOWN
Cheney T C

WHITE RIVER JUNCTION
Watson A E

VIRGINIA.

ALEXANDRA
Stabler L

BRISTOL
Brewer J A
Lyon Jas B
Sheen Wm G

CLIFTON FORGE
Tinsley W F

CULPEPER
Rixey R P

DANVILLE
Swan & Holland

FARMVILLE
Paulen S W Jr

FREDERICKSBURG
Botts A B

HAMPTON
Saunders Howard

NEWPORT NEWS
Miller Sol & Co

NORFOLK
Richardson R R

PETERSBURG
Friend J

PULASKI CITY.
Baldwin B F

RADFORD
Mount C K

RICHMOND
Campbell R L
Cummins Holmes

ROANOKE
Lunsford Chas I
Showalter C M D

SMITHFIELD
Woodward R L

SOUTH BOSTON
Fry J D

STAUNTON
McGilway Geo C
Perry Wm J

SUFFOLK
West & Withers
Woodward & Elam

WYTHEVILLE
Ewald S R
Gibboney J H

WASHINGTON.

COSMOPOLIS
Nuins L B

DAYTON
Cahill W E

ELLENSBURG
Ross P H W

EVERETT
Sumner F B

GOLDENDALE
Rauch W P

SEATTLE
Austin J E
Whitley N B

SPOKANE
McKowen W H

TACOMA
Broomell B B

WALLA WALLA
Dice & Jackson
Shaw Le F A

WEST VIRGINIA.

CHARLESTON
Good D E
Lohmeyer Arthur

CHARLESTOWN
Moore S J C

CLARKSBURG
Vance J Carl

ELKINS
Keim N G

FAIRMONT
Boydston T W

HUNTINGTON
Blair Chas W

MARTINSBURG
Alexander H L

PARKERSBURG
Tozier M A

WHEELING
Wilkinson H P

WISCONSIN.

ANTIGO
Trever J H

APPLETON
Briggs Theo W
Sherry James

BERLIN
Jones C T

CEDARBURG
Kenney C F

CENTRALIA
Frietzsinger E B

CUMBERLAND
Larson L

KEWAUNEE
Borgman John M
Hamachek Frank

LA CROSSE
Holbeck W C
Hiscox Roy

MARSHFIELD
Bouldrie A L

MENOMONIE
Clark W A

MILWAUKEE
Ragsdale L C

MUNROE
Treat R J

NEENAH
Williams E A

SHEBOYGAN FALLS
Boldt H E

SPARTA
Ady I H
Blyton W H
Rice & Roberts

STURGEON BAY
Fetzer H

WAUSAU
Gritzmaker Carl

WAUWATOSA
Laudvet A

WEST BEND
Operworth H

WYOMING.

CHEYENNE
Riner Chas N

CANADA.

BRITISH COLUMBIA

NELSON
McDernied & McHardy

VANCOUVER
Lye Henry
Richardson R R

MANITOBA

PORTAGE LA PRAIRIE
Duncan John

WAWANESA
Naismith A Sr.

WINNIPEG
Paterson A R D
Woodman G O

NEW BRUNSWICK

CHATHAM
Walsh R T
Walsh W M

FREDERICTON
Clarke H M
Hall Chas
Mitchell Moses

ST. ANDREWS
McKeen L S
Rigby A A
Rigby H C

ST. JOHN
Fairweather E H
Jarvis C E L

WOODSTOCK
Astle J. W

ALBERTA AND SASKATCHEWAN

CALGARY
Lilly E A
Motley H H

MALCER
Lambert J S

NOVA SCOTIA.

TRURO
King W P

YARMOUTH
Boyd J R
Stoneman A P

ONTARIO.

ALEXANDRIA
McDonald Angus

ALLISTON
Jewett James
Wright Wm K

BARRIE
Ball Geo

BELLEVILLE
Palen E L

BLENHEIM
Hall W E

BOWMANVILLE
North R

BROCKVILLE
Buckman E A
Weatherhead C H

BRUSSELS
Scott F S

COBURG
Carruthers C
Henderson J

COLLINGWOOD
Wilson A A

CORNWELL
Monroe D

DESERONTO
Clement G
Donnelly Thos

DRESDEN
Laird Thos
Steeper Thos
Watson W A

EXETER
Huston H E

GALT
Scott W M

KINSTON
Chapman W J
McCann I S R

LEAMINGTON
Foster H

LINDSAY
McGeough W H
Thoburn J

LISTOWEL
Grant J R

LUCKNOW
Lindsay H L

MEAFORD
Arlidge W F C
Robinson W J

MITCHELL
Cull J W

MT. FORREST
Hunter J A

NAPANEE
Cliff Geo A
Harshaw A T

NEW MARKET
Nelson May

NIAGARA FALLS
Harriman James
Homan W S
Robertson H M

NORTH BAY
Martin W

NORWICH
Carroll C W

ORANGEVILLE
Foster Jos.

OSHAWA
James R J
Holland W

OTTAWA
Shore Thos

OWEN SOUND
Cockburn J
Gordon C
Green A

PARKDALE
Picke E E

PARIS
Kay J

PEMBROKE
Beatty Walter

PETERBOROUGH
Graham Jas G
Langford W
Montgomery Jas
Rutherford T

PETROLIA
Hutchcraft W

PINE ORCHARD
May Nelson

PORT HOPE
Long Thos

PRESCOTT
Steele Joseph

RENFREW
Rochester J K

SMITH'S FALLS
Ryan Matthew

ST THOMAS
Darrach W R
Green J M

STRATFORD
Cardman A
Orr Thos
Ruston T

STRATHROY
Noble Jas

TILLSONBURG
Denton C H

UXBRIDGE
Peter H

WALTER'S FALLS
Dayman W A

WATERLOO
Bechtel B E
Moogk Chas

WATFORD
Elliott J F

WINDSOR
Dixon James
Thorn R

WINGHAM
Ritchie J

PRINCE EDWARD ISLAND

CHARLOTTETOWN
Hyndman F W
Hyndman J O
Rogers W K

QUEBEC.

BUCKINGHAM
Lapiem A M

CHICOUTIMI
Peducault Alphonse
Sodbout Alfred

COATICOOKE
Humphrey S B
Shurtliff T T

FRASERVILLE
Lachance William

JOLIETTE
Durand Al

MONTREAL
Cheese Geo E
Debbage W B
Hanson C D
Kennedy
Logan J E
Montreal Adjustment Bureau

NICOLET
Rousseau J B A

QUEBEC
Perry James

RICHMOND
Bothwell J A

ST. HYACINTHE
Cheese & Debbage
Logan J E
Morin C A

THREE RIVERS
Dussault Ernest
Pothier A I
Verrette F A

ULVERTON
Bothwell J A

HAWAII

HONOLULU
Gurrey A R

OAHU
Gurrey A R

ATTORNEYS AND COUNSELORS

SPECIALLY QUALIFIED TO

HANDLE INSURANCE CASES.

It is a well-known fact that few lawyers are competent to properly handle an insurance case without a special knowledge of the business, however skillful they may be as general practitioners. We have requested from a large number of well-known underwriters the names of attorneys whom they have found to be competent and satisfactory in the conduct of cases placed in their charge. The following list is made up of the names thus voluntarily given, together with a few others who have given special attention to insurance law

ALABAMA

ABBEYVILLE
Miller R W

ANDALUSIA
Opp H
Powell A R

ANNISTON
Knox, Acker, Blackman & Merritt

ATHENS
Sanders W T

BAY MINETTE
Hall Chas
Stone F S

BIRMINGHAM
Calhoun C A

HUGH C. CRANE

Attorney-at-Law

205 & 206 TITLE GUARANTEE BUILDING

BIRMINGHAM, ALA

Evans Geo
Floyd Oscar
London & London
Walker Wm A
Ward & Stroughton

BREWTON
Leigh & Leigh

BUTLER
Gray & Lindsay

CAMDEN
Miller & Bonner
Miller & Miller

CENTER
Cather Wm H
Connor & Lumpkin

CENTERVILLE
Fuller Jerome T
Fulton J T
Lavender W W

CLANTON
Smith A C

CLAYTON
Patterson T M

COLUMBIANA
Haynes J J

CULLMAN
Brown & Kyle

DADEVILLE
Dennis J C

DECATUR
Callahan & Harris

DOTHAN
Epsy & Farmer

DOUBLE SPRINGS
McVay Z

ELBA
Sanders J F & W W

EUTAW
Harwood & McKiney

EVERGREEN
Jones J F

FAYETTE
Harris W L

Hood & Murphee
Rainey L B

FLORENCE
Jordon C E
Weakley John B

FT PAYNE
Howard & Hunt

GADSDEN
Hood & Murphee
Rainey L B

GENEVA
Carmichael C D
Chapman W R

GOODWATER
Darden J A

GREENSBORO
Knight T E

GREENVILLE
Powell, Hamilton & Lane

GROVE HILL
Dunn Wm D
Wilson & Aldridge

GUNTERSVILLE
Lusk J A

HAMILTON
Johnson J T
Quinn R W

HAYNESVILLE
Hinson E
Hinson & McGanzle

HEFLIN
Merrill & Merrill
Shackleford T H

HUNTSVILLE
Cooper & Foster
Spragins R E

JASPER
Bankhead & Bankhead
Davis Wm C

LAFAYETTE
Dickinson W F
Hines & Fuller

LINDEN
Canterbury & Gilder
Taylor E E

LIVINGSTON
Mitchell J A

LUVERNE
Sentell J O

MARION
Fowlkes Wm M
Stewart & Stewart

MOBILE
Bestor, Bestor & Young
Bestor Gray & Bestor
Clarke R H & N B

MONROEVILLE
Bayles & Hybart

MONTGOMERY
Ball Fred S
Holloway & Brown
Steiner, Crum & Well
Watts, Troy & Coffey

MOULTON
Irwin J M

ONEONTA
Ward & Weaver

OZARK
Sollie M

OPELIKA
Dickinson W F
Houston & Power

PRATTVILLE
Smith M A

ROCKFORD
Batson John W
Jones E V

RUSSELLVILLE
Key W H

ST STEPHENS
Granade & Granade

SEALE
Henry J E
Pollard J L

SELMA
Craig & Craig

SHEFFIELD
Wilhoyte R H

TALLADEGA
Harrison W B
Knox Dixon & Burr

TROY
Carmichael & Brannen
Chapman W R
Griffin W E

TUSCALOOSA
Foster & Oliver
Oliver, Verner & Rice

TUSCUMBIA
Alexander J E

UNION SPRINGS
Moseley L M
Norman J D

VERNON
Nesmith & Stone

WEDOWEE
Berner G W
Overton J W

WETUMPKA
Lull F W

ARIZONA

BISBEE
Strickler E G

FLAGSTAFF
Jones J E

FLORENCE
Coker E W
O'Connor J E

GLOTE
Shute G W

KINGMAN
Morrison F W

NOGALES
Marsteller M

PHŒNIX
Armstrong & Lewis

PRESCOTT
Andrews, Henry T
Forrest J C

SOLOMONSVILLE
Rawlins C L

ST JOHNS
Ling R

TOMBSTONE
Cunningham D L

TUCSON
Hartman F M

YUMA
Baxter F
Ingraham Fred L

ARKANSAS

ARKADELPHIA
Hardaye & Wilson

ARKANSAS CITY
Pindall & Pindall

ASHDOWN
Cowling J T

AUGUSTA
Andrews & Woods
Woods H M

BATESVILLE
Neill E

BENTONVILLE
McGill & Lindsey

BRINKLEY
Greenbie C F

CAMDEN
Goughan & Sifford

CHARLESTON
Pettigrew T A

CLARENDON
Thomas & Lee

CLARKESVILLE
Montgomery J J

CONWAY
Frauenthal C

CORNING
Crowder T J

DES ARC
Willeford W L

DE WITT
Coleman H
Smith L C

ENGLAND
Gray J B

EUREKA SPRINGS
Pace T
Pendergrass Jno B

FAYETTEVILLE
Wall E B
Williams & Buchanan

FORREST CITY
Norton N W
Lanier W J

FT SMITH
Brizzolari James
Oglesby Ira D

HAMBURG
George & Butler

HAMPTON
Poole C L

HARRISBURG
Going & Brinkerhoff
Mardis J J

HARRISON
Crump & Trimble

HEBER
Mitchell & Thompson
Vinson M E

HELENA
Hornor J G & E C
Moore John I

HOPE
Graves O A

HOT SPRINGS
Greaves & Martin
Huff C F
Wood & Henderson

HUNTSVILLE
Harris & Ivie
Johnson & Comb

JASPER
Ammous E E

JONESBORO
Hawthorne J C
Hughes A

LAKE VILLAGE
Vinson B

LEWISVILLE
Scarcy & Park

LITTLE ROCK
Carmichael Brooks & Powers
Cockrell & Cockrell
Cohn M M
Harnwell C P
House J M & W
Rose, Hemingway, Cantrell & Loughborough
Terry & Terry
Wiley R E

LONOKE
Trimble & Robinson

MALVERN
Richmond N P

MAGNOLIA
Stevens & Stevens

MARIANNA
Compton W A
Daggett J M

MARION
Haden Hugh
Neely S V

MARSHALL
Aday J R
Mills Wm

MELBOURNE
Allen T F
Hanly F M

MENA
Olney M P

MONTICELLO
Henry P Jr
Wilson R W

MORRILLTON
Moose W L
Sellers & Sellers

MOUNTAINHOME
Dyer W M
Jones J. T

MOUNT IDA
Beavers L L

MURFREESBORO
Langley S S
Rinnix J C

NASHVILLE
Rodgers W C

NEWPORT
Erwin C M
Stayton & Stayton

OSCEOLA
Gladish S L
Thomason G W

OZARK
Barham G W

PARAGOULD
Block J D

PARIS
Stroup Henry
Wear T J

PINE BLUFF
Austin & Danaher
Budges & Woldbridge
Rowell Alexander H

POCAHONTAS
Witt & Schoonover

PRESCOTT
McCrae & Tompkins

RUSSELLVILLE
Wallace J G
Wilson R B

RISON
Holmes P

SALEM
Northcutt H A
Watson J A

SHERIDAN
Brouse W D
McClellan Isaac

STAR CITY
Lucas H R

TEXARKANA
Webber & Webber
Williams & Arnold

VAN BUREN
Lark J E

WALDRON
Smith O R

WALNUT RIDGE
Ponder H L
Thorp E H

WARREN
Goodwin W S

WASHINGTON
Baker J P
Etter W H

WYNNE
Killough O H

YELLVILLE
Chastain W S

CALIFORNIA

ALAMEDA
Hoar E H
James H K

ALTURAS
Cornish N A
Cornish & Sharp

AUBURN
Wallace L E

BAKERSFIELD
Allen T F
Scott T

BRIDGEPORT
Parker W O

COLUSA
Rutledge T

CRESCENT CITY
Howe Geo W
Taft F W

DOWNIEVILLE
Wehe & Redding

EUREKA
Cutten C P

FAIRFIELD
Gregory T T C
Gregory & Gregory

FRESNO
Cook F E
Crichton W D
Gallagher Jas

HANFORD
Irwin J L C
Miller R W

HOLLISTER
Jean G W

INDEPENDENCE
Dehy W

JACKSON
Caldwell J W
Snyder Wm G

LAKEPORT
Crawford & Crawford
Wenters R D

LOS ANGELES
Campbell Walter M
O'Mulveny
Rodman & Garrett
Thomson A P

WILLIAMS, GOUDGE AND CHANDLER

W. J. WILLIAMS,
HERBERT J. GOUDGE,
NORMAN WILLIAMS,
CHARLES L. CHANDLER.

EXCHANGE BLDG.

CORPORATION, PROBATE AND INSURANCE LAW

References:
Pacific Mutual Life Ins. Co. of California
American Surety Co. of N. Y.
Los Angeles Gas and Electric Corp.
Los Angeles Abstract & Trust Co.

MADERA
Fee F A

MARIPOSA
Larew J S

MARKLEEVILLE
Mayo J E

MARTINEZ
Wyatt J O'B

MARYSVILLE
Belcher R
Thomas J C

MERCED
Jones E R

MODESTO
Hatton W H
Hawkins J W

NAPA
Johnston F E
York John T

NEVADA CITY
Jones G S

OROVILLE
Thunen F

RED BLUFF
Johnson W P
McCoy & Gars

REDDING
Herzinger & Herzinger
Perry G O

REDWOOD CITY
Ross & Ross
Thorpe F H

RIVERSIDE
Hall F G

SACRAMENTO
Devlin & Devlin
Thomas J C

SALINAS
Alexander & Alexander
Pence Walter M

SAN ANDREAS
Snyder & Snyder

SAN BERNARDINO

Herbert H. Chase

Insurance Lawyer

San Bernardino, Cal.

SAN DIEGO
Crane & Andrews
Stearns & Sweet

SAN FRANCISCO
Coogin F C
Corbett & Selby
Deering Frank P

Henry G. W. Dinkelspiel
ATTORNEY AT LAW
800-06 Claus Spreckels Building
SAN FRANCISCO
References: Union Trust Co
Anglo and London Paris National Bank
Cable Address: Gesdin

Feigenbaum Sanford
Goodfellow & Eells
Gould F H
Hewitt, Bancroft & Ballentyne
Page, McCutcheon, Harding & Knight
Riley J F
Smith Willard P
Van Ness T C
Van Ness & Redman
Wheeler C S

SAN JOSE
McGinnis J S

SAN LUIS OBISPO
Gregg P M

SAN RAFAEL
Boyd T P
Cochrane Jas W

SANTA ANA
Davis S M

SANTA BARBARA
Carrier C F
Griffith Wm G

SANTA CRUZ
Bias Harry J
Ware A B

SONORA
Hardin Rowan
Webster J C

STOCKTON
Dodge R W

SUSANVILLE
Burroughs H D

UKIAH
Mannon & Mannon
Poage W G

VENTURA
Toland & Rogers

VISALIA
Allen J A

WEAVERVILLE
Given H R
Hall D J

WILLOW
Donohue C L

WOODLAND
Bailey A G
Huston A C

YREKA
Fairchild J D
Luttrell Chas J

YUBA CITY
Farmers Co-operative Union

COLORADO

ASPEN
Clark H W
Rucker Thos A

BOULDER
Campbell C M
Beresford & Simpson

BRECKINRIDGE
Thomas Wm

BRIGHTON
Garard G A

BUENA VISTA
Walker G A

BURLINGTON
Godsman P B
Vogt Louis

CANON CITY
McLain A H

CASTLE ROCK
Heiman Chas S
Webster A G

CENTRAL CITY
Withrow Wm E

COLORADO SPRINGS
McIntire J E
Orr & Cunningham

CORTEZ
Beall W H
Mowry W F

CREEDE
Moses A L

CRIPPLE CREEK
Rinker J E
Shaw F L

DEL NORTE
Wilson Geo P

DELTA
Stephan G

DENVER
Banister Ward J

BICKSLER, BENNETT & NYE

Attorneys and Counselors at Law
Equitable Building, Denver, Colorado

W. Scott Bicksler
Elmon G. Bennett
George L. Nye

Cable Address, "Bicklesa, Denver."
References: American Surety Co. of New York
Des Moines Life Insurance Co., and Central Life Assurance Society of the United States, Des Moines.
Commercial Union Assurance Co., Imperial Fire Ins. Co., and Capitol National Bank, Denver.
Maryland Casualty Co. of Baltimore.

Miles Wm J
Rogers, Ellis & Johnson
Williams Sylvester G

DURANGO
McCloud R
Mollette A R

EADS
Crowles & Hughes
Rittgers A R

FAIR PLAY
Smith I S

FORT COLLINS
Lee P W

FORT MORGAN
Hill W A
Van Brandt Irving

GEORGETOWN
White J J

GLENWOOD SPRINGS
Darrow C W

GOLDEN
Jameson A D

GRAND JUNCTION
McMullin & Sternberg

GREELEY
Townsend C C

GUNNISON
Sapp D T

HOLYOKE
Bennett J S
Zimmerman Philip

JULESBURG
Pound W H
Rolfson Chas M

LA JUNTA
Miller M F
O'Connor Harry T

LAKE CITY
Avery H A

LAMAR
Bell H G
Thorne G H

LAS ANIMAS
Lubers H L

LEADVILLE
Nash W H

LITTLETON
Thurman H G

MONTROSE
Bell, Catlin & Blake
Heath Fred W

OURAY
Bradshaw T Y

PAGOSA SPRINGS
Caldwell E K
Knigh A M

PUEBLO
Ist Chas E
Ates Wm B

REDCLIFF
Ilmore John D
Homas L R

RICO
Ams E B

ROCKY FORD
Inland W C

SAGUACHE
Mer J L

SILVERTON
Is Frank L
Rcy & Russell

STERLING
Conley & Hinkley

SULPHUR SPRINGS
Kton H M
Rie A C

TELLURIDE
Ms E B

TRINIDAD
On F M
On & Tipton

VALSENBURG
Iershot Chas L
Es J A J

WRAY
A W G

CONNECTICUT

BRIDGEPORT
Shaw Sam C
Stoddard, Marsh & Stoddard

DANBURY
Dempsey & Booth
Tweedy, Ives & Beers
Walsh J E

DERBY
Downs Wm S

GREENWICH
Dalton C F
McNall G G
Shaw S C

HARTFORD
Bill & Tuttle
Eberle F G
Gross C E
Gross, Hyde & Shipman
Halliday W T
Hungerford, Hyde, Joslyn & Gillman
Perkins C E
Reynolds Harry W
Robinson & Robinson
Smith W B

LEWIS SPERRY
Attorney at Law
Counsel for the
Ætna Life and the Hartford Life
Ætna Life Insurance Bldg
HARTFORD, CONN.

LITCHFIELD
Woodruff & Woodruff

MERIDAN
Fay G A

MIDDLETOWN
Bacon C E
Haines F D
Warner & Tyler

NEW BRITAIN
Hungerford F L
Kirkham & Cooper

NEW LONDON
Calkins A B

NEW MILFORD
Marsh F M

NEW HAVEN
Alling, Webb & Moorehouse
Bristol, Stoddard, Beach & Fisher
Fay & Bennett
Loomis S C
White, Daggett & Tillson

NORWALK
Warner & Goldschmidt

NORWICH
Brown F T
Desmond J J

PUTNAM
Searls & Russell

ROCKVILLE
McCarthy D J
Phelps C

SALISBURY
Warner & Landon

SOUTHINGTON
Holcomb & Pierce

SOUTH NORWALK
Light J H
Keogh J

STAMFORD
Cummings H S
Fessenden S

WATERBURY
Burpee & Carmody
O'Neill J J
Root C G

WATERTOWN
Huntington Warner

WILLIMANTIC
King Wm A

WINSTEAD
Herman S A

DELAWARE

DOVER
Hughes J H
Kennedy R R

GEORGETOWN
Cullen C W
Martin W

WILMINGTON
Hayes W H
Hilles Wm S
Ward & Gray

DISTRICT OF COLUMBIA

WASHINGTON
Blair & Thom
Berry & Minor
Clephane W C
Leckie, Fulton & Cox
Mattingly Wm F
Perry R R & Son
Tyler R K
Wilson & Barksdale
Wolf & Rosenberg
Worthington, Heald & Fraley

FLORIDA

APALACHICOLA
Burdine R Freeman
Oven W J

ARCADIA
Burton John W
Forrester & Burton

BARTOW
Olliphant H K

BONIFAY
Bludworth W T

BRAIDENTOWN
Steward J J

BRISTOL
Hentz F A

BRONSON
Cubberly F
Willis John R

BROOKSVILLE
Coogler F B
Davant & Davant

CRAWFORDSVILLE
Walker N R

DADE CITY
Dayton G W

DE FINNAK
Campbell D & Son

DE LAND
Landis & Fish

FERNANDINA
Baker H J & H J
Calkins Jas E

FT MEYERS
Alderman F C
Hemmings & Andrews

GAINESVILLE
Carter & Layton

GREEN COVE SPRINGS
Bardin G N
Bell A H

JACKSONVILLE
Cockrell A W & Son
Fletcher D W

Fletcher & Dodge
Represents
Florida Life Insurance Company
Peninsular Casualty Co
Peoples Bank and Trust Company
Insurance Law a Specialty

Marks R P
Owen W B

JASPER
Roberson, Small & Stephens

KEY WEST
Knowles C L
Otta Julius

KISSIMMEE
Minx L A

LAKE CITY
Boozer & Gillen
Palmer G O

LIVE OAK
Broome M E
Carter & McCollum

MACCLENNY
Brown Max M
Corbett C C

MADISON
Hardee & Rowe

MARIANNA
Wilson C L

MAYO
Carter L G

MIAMI
Sanders J T

MILTON
Clark W W
West Thos F

OCALA
Izlar L T

ORLANDO
Starbuck L G

PALATKA
Strunz H

PENSACOLA
Avery & Avery
Blount & Blount

PERRY
Adams T B
Davis W B

ST AUGUSTINE
Dewhurst W W
McWilliam Wm A

STARKE
Futch J E
Long A V

TALLAHASSEE
Williams R W

TAMPA
Frazier & Mabry

F. M. SIMONTON

Attorney and Counselor at Law

TAMPA, FLA.

Special attention given to Insurance Corporation and Commercial Matters

Whittacker C C

TITUSVILLE
Webb F J

VERNON
Hutchinson I A
McKinney L

GEORGIA

ALBANY
Nelson L W

AMERICUS
Lane, Maynard & Hooper

ATHENS
Erwin Alexander S
Erwin & Erwin

ATLANTA
Bryan S
Dorsey, Brewster & Howell
Evins & Spencer
Gilbert J H
Haas Herbert J
Hammond T A
King, Spalding & Little
Rountree E W

SLATON & PHILLIPS

PRUDENTIAL BUILDING

ATLANTA, GA.

Refer to . . .

FIDELITY-PHŒNIX FIRE INS. CO.
ORIENT INS. CO.
FIDELITY AND CASUALTY CO.

Smith, Hammond & Smith
Van Valkenburg J E

AUGUSTA
Callaway E H
Cohen C H
Cummings J B & Bryan
Lamar J R

BAINBRIDGE
Wilson John R

BAXLEY
Parker C H

BLAKELY
Park & Collins

BLUE RIDGE
Hall A S J

BRUNSWICK
Crovatt & Whitfield
Sparks J D

BUCHANAN
McPherson L D

CALHOUN
Lang J M

CANTON
Teasley G I

CARNESVILLE
King A N

CARROLLTON
McPherson L D

CARTERSVILLE
Norris J T

CEDARTOWN
Bunn & Bunn
Mundy & Mundy

CLARKESVILLE
Edwards J C

COLUMBUS
Hatcher S B
Lewis J H
Little W A
Love & Fort

CORDELE

J. T. HILL

LAWYER

Insurance Litigation and Settlements a Specialty

Organized Collection Department

Hill & Royal

CUMMING
Fisher A H
Patterson H L

CUSSETA
Howard H B
Minter C C

DAWSON
Parks Jas G

DOUGLAS
Dart & koan
Lankford & Dickerson

DOUGLASVILLE
Dorsett L Z
Roberts & Hutcheson

EASTMAN
De Lacy & Bishop

ELBERTON
Rogers Z B

FAIRBURN
Longino J H
Parker Oscar

FAYETTEVILLE
Hollingsworth W B

FITZGERALD
Jay & Jay
Ryman E W

FORT GAINES
King & Castellow

FRANKLIN
Whitaker D B

GAINESVILLE
Adams J O
Boone J C
Perry, Hon H H

GIBSON
Walker B F

GREENSBORO
Brown J P

HAMILTON
Tramnell E B

HARTWELL
McCurry A G & Julian
Skelton J H

HAZLEHURST
King & Sellers

HOMER
Griffin A J

HOMERVILLE
Dickerson R G

JACKSON
Curry F Z
Watkins W E

JEFFERSON
Smith R L J

JONESBORO
Coogler O J

KNOXVILLE
Culverhouse R H

LAWRENCEVILLE
Nix O A

LOUISVILLE
Gamble R L
Phillips & Phillips

McDONOUGH
Bryan G W

MACON
Dressan W
Estes C

HARDEMAN, JONES, CALLAWAY AND JOHNSTON

General Insurance Law

MACON, GA.

Harris N E & W A
Ross P J
Thomas J A
Wimberly R S

MARIETTA
Blair D W

MILLEDGEVILLE
Sanford D B & D S

MILLEN
Anderson A S
Dixon J A

MONTICELLO
Johnson G F

MORGAN
Beck J J

MOULTRIE
Hendricks, Smith & Christian
Mattox T W
Shipp & Kline

NASHVILLE
Hendricks & Christian
Shipp & Kline

NEWMAN
Adams L
Jones R O

PEARSON
Allen B T

PERRY
Kunz M
Townsley L S

QUITMAN
Turner S M

RINGGOLD
Anderson J H

ROME

LIPSCOMB, WILLINGHAM & WRIGHT

1-7 Clark Building

ROME, GA.

—

SPECIALTIES

Corporation Insurance and Commercial Law

SAVANNAH
Cann, Barrows & McIntire.
Clay Wm L
Colding R L
Denmark & Adams
Lawton & Cunningham
Meldrin Hon. P W
O'Connor, O'Bryne & Hartridge
Richards R R

SPARTA
Merritt R L

STATENVILLE
Tison R G

STATESBORO
Johnston & Cone

SUMMERVILLE
Bellah J M

SWAINSBORO
Williams & Bradley

SYLVANIA
Boykin H A

SYLVESTER
Payton & Hay

TRENTON
Brock B T

VIENNA
George & Woodward

WAYNESBORO
Lawson & Scales

WRIGHTSVILLE
Hatcher A L

IDAHO

ALBION
Hale O R

BLACKFOOT
Bowen A M
Hansborough G F

BOISE
Perky & Blaine
Perky & MacLane

CALDWELL
Griffiths & Griffiths

CHALLIS
Johnston L H

GRANGEVILLE
Hardy A S

HAILEY
Sullivan & Sullivan

IDAHO FALLS
Hasbrouck H J

LEWISTON
Batt J E

MALAD CITY
Jones T D
McDougall

MOSCOW
Cozier R V
Forney J H
Orland, Smith & French
Pickett G G

MOUNTAIN HOME
Wolfe E M

PARIS
Austin De Meade

POCATELLO
Boyd C A

RATHDRUM
Poleson Martin
Whitla E R

SALMON
Podgham J H
Redwine H G

SHOSHONE
Disney F T

SILVER CITY
Cunningham R
Hays C M

ST ANTHONY
Gwinn J G
Soule & Soule

WALLACE
Fox Carleton
Gray J P
Hanson W H

WEISER
Coulter E R

ILLINOIS

ALBION
Strawn H J & J H

ALEDO
Carlston O E
Werts Geo W Jr.

BELLEVILLE
Turner L D
Webb & Webb

BELVIDERE
O'Donnell P H

BENTON
Hickman G A

BLOOMINGTON
Bach Wm R
Barry Ed
DeMange A E
Ewing J S

CAMBRIDGE
Linn A H

CAIRO
Candee H S
Gilbert M F

CANTON
Taylor B H

CARBONDALE
Caldwell A S
Youngblood M

CARLINVILLE
Anderson W E P

CARLYLE
Beckemeyer H J C
Murray & Beckmeyer

CARMI
Kern & Pearce

CARROLLTON
Rainey & Jones

CHAMPAIGN
Gere Geo W

CHARLESTON
Neal H A

CHESTER
Detrich D E

CHICAGO
Atkinson C A
Bangs, Wood & Bangs
Barger R W
Barger & Hicks
Bates T
Bates, Harding & Atkins
Beach M H
Brown S R
Brower J F
Dixon S W
Doyle W A
Duncombe H S
Fulkerson Monroe
Hoyne O'Connor & Irwin
Long T K

McMahon, Cheney and Brown

Lawyers

1136 Unity Building
79 Dearborn Street
Chicago, Ill.

Paden J E
Schuyler D J
Stebbins L A
Utt Bros

CLINTON
Monson Wm

DANVILLE
Dixon S W
Holmes R B
Lindley, Penwell & Lindley
Rearick G F

DECATUR

D. C. CORLEY
ATTORNEY
DECATUR, ILL.

Gives Insurance and Corporation Business Special Attention

EAST ST. LOUIS
Keefe & Sullivan
Whitnel L O
Wise & McNulty

EDWARDSVILLE
Warnock, Williamson & Borroughs

EFFINGHAM
Wright Bros

ELGIN
Ellis D B

ELIZABETHTOWN
Ledbetter & Watson
Oxford & Denton

EUREKA
Foster W H
Meek & Robeson

FAIRFIELD
Burgess H S
Cooper & Burgess

FREEPORT
Stearns & Zipf

CRATTY BROS., JARVIS & HUDSON

Insurance and Corporation Lawyers

Suite 1511 to 1519, 134 Monroe Street

Depositions before Jennie M. Hoarn, Notary

Cable Address: "Cratty, Chicago."

References: Supreme Lodge Order Mutual Protection, Union Bank of Chicago, American Trust & Savings Bank

GALESBURG
Arnold & Arnold

GOLCONDA
Moore Wm H

GREENVILLE
Park H W
Park & Story

HARRISBURG
Scott W F

HAVANNA
Northrup H R
Northrup & Williams

HENNEPIN
Taylor J E

HILLSBORO
Baker Jos M
Cress E A

JACKSONVILLE
Barnes C A
Bellatta J A
Kirbey E P

JERSEYVILLE
Richards O H

JOLIET
Antram C E
Donahoe, McNaughton & McKeown
Hill F A

JONESBORO
Lingle J

KANKAKEE
Dyers & Whittemore
Granger A L

LACON
Barnes & Magoon

LAWRENCEVILLE
Gee Sylvester J
Huffman G
McGeaghey J E

LEWISTOWN
Waggoner H M

LINCOLN
Wallace S L

LOUISVILLE
Booney J R

McLEANSBORO
Thomas & Anderson

MACOMB
Vose & Creel

MARION
Clemens & Wardner
Dennison E E

MARSHALL
Davidson & Bartlett

MATTOON
Clark H S
Craig E C
Craig & Kinzel
Scott J F

METROPOLIS
Courtney J C
Mulkey C L V

MONMOUTH
Brown & Soule

MONTICELLO
Edie A C
Mansfield C F

MORRIS
Reardon C

MORRISON
McCalmont & Ramsay

MOUND CITY
Martin Geo E
Wall & Caster

MOUNT CARMEL
Kolb P J
Lopp J A

MOUNT CARROLL
Smith F S

MOUNT STERLING
Manny W
Regan John F

MOUNT VERNON
Ore Geo L

MURPHYSBORO
Andrews G W
Herbert J E
Martin J H

NASHVILLE
Hosmer H H

NEWTON
Fithian Chas D
Walker C

OLNEY
Lynch J

OQUAWKA
Werts E L

OREGON
Crowell Solon W
Ray E A

OTTAWA
Duncan, Doyle & O'Connor
Hitt Rector C

McDougall & Chapman

ATTORNEYS AT LAW

Ottawa, Illinois

Duncan McDougall
C. B. Chapman

PARIS
Dyas R S
McKinley R S & G M

PAXTON
Wylie O H

PEKIN
Curran W R

PEORIA

STARK
Miller A P

SULLIVAN
Meeker R D

Page, Wead, Hunter & Scully

Jefferson Building, PEORIA, ILLINOIS
INSURANCE LAW

REFER TO:—
German Fire Insurance Co. of Peoria; Aetna Life Ins. Co., Fidelity & Casualty Co., of New York; Maryland Casualty Co.; Employers' Liability Assurance Corp.; Equitable Life Assurance Society; Travelers Insurance Co. of Hartford; John Hancock Mutual Life Insurance Co.; Mutual Life Insurance Co. of N. Y.

PINCKNEYVILLE
Dry A R
Edwards Wm O

PITTSFIELD
Graham L T

PONTIAC
Graves W C
McIlduff R

PRINCETON
Trimble H M & Cairo A

QUINCY
Emmons & Emmons
Wilson & Wall

ROBINSON
McCarty & Arnold

ROCKFORD
Early A D
Lathrop E P
Morrison L L

ROCK ISLAND
Hurst E W
Jackson W H
Jackson, Hurst & Stafford
Sweeney & Walker

RUSHVILLE
Brown H H

SALEM
Kagy & Vanderwort
Stonecipher J S

SHAWNEETOWN
Lambert M E

SHELBYVILLE
Milligan D A

SPRINGFIELD
Conklin C L
Hamlin & Gillespie

Northcott & Orr

SPRINGFIELD ILLINOIS

Insurance Law

Reilly J
Wheeler Brown & Hay

SPRING VALLEY
Greenwood A R

SYCAMORE
Brower F E

TAYLORVILLE
Taylor J M

TOLEDO
Decius L
Greathouse & Bussard

URBANA
Jones H L

VANDALIA
Brown Burnside & Bullington
Roe Arthur

VIENNA
Whitnel & Gillespie

VIRGINIA
Mills R W

WATERLOO
Gauen R E

WATSEKA
Goodyear A F
Kay, Saum & Kay

WAUKEGAN
Dady R J
Lander, King & Gage

WHEATON
Hadley Chas W
Herrick F E

WINCHESTER
Riggs R M

WOODSTOCK
Cooney J J
Mullen & Hoy

YORKVILLE
Fitzgerald J

INDIANA

ALBION
Taylor David S

ANDERSON
Ellis W S
Kittinger & Diven
Walker & Foster

ANGOLA
Woodhull & Beckholt

AUBURN
Brown & West
West P D

BEDFORD
Alexander J D

BLOOMFIELD
Pate M E
Pate & Gilliland

BLOOMINGTON
Duncan & Batman

BLUFFTON
Mock & Sons

BOONEVILLE
Moore R S

BRAZIL
McNutt & Shattuck

BROOKVILLE
O'Byrne G F

BROWNSTOWN
Branaman & Branaman

CANNELTON
Minor O C
Suddarth & Casper

CHARLESTOWN
Watson W H

COLUMBIA CITY
Adams A A

COLUMBUS
Kallmeyer C J

CONNERSVILLE
McKee, Little & Frost

CORYDON
ones T S

COVINGTON
Dice C W
Livengood V E

CRAWFORDSVILLE
Crane & McCabe

CROWNPOINT
Carr H S
Carr & Wheeler

DANVILLE
Downard J A

DECATUR
eatty A P

DELPHI
Canna & Hall
bear J O

ELKHART
an Vleet & Van Vleet

ENGLISH
ntbarth J L

EVANSVILLE
nningham Geo A
enton G K
lcrist Major Alex

FORT WAYNE
Felts & Vawter
Olds W
Williams Creighton H

FOWLER
Hall E G

FRANKFORT
Guenther & Clark

FRANKLIN
White & Owens

GOSHEN
Vail Lou W

GREENCASTLE
James J H
Sutherlin W M

GREENFIELD
Robb E A

GREENSBURG
Ewing J K
Wickens & Osborn

HAMMOND
Bomberger L L
Crumpacher & Moran
Reiter V S
Whinery Wm J

HARTFORD CITY
Secrest Ethan W
Waltz & Secrest

HUNTINGTON
Branyan W A
France J F

INDIANAPOLIS
Barrett & Barrett
Bamberger & Feibleman
Brandon H J
Coffin C E
Denny C S & G L
Kepperly J E
Ketcham W A
Littleton F L
McBride R W
Martindale C
Milligan H J
Pickens, Moores, Davidson & Pickens
Raub E B

FOSTER V. SMITH
Attorney-at-Law
Refers to the Continental Nat. Bank
Insurance Law a Specialty
418 Amer. Central Life Bldg.
INDIANAPOLIS

Woollen, Woolen & Byers

JASPER
Bretz & McFall
Traylor & Traylor

JEFFERSONVILLE
Stannard M Z

KENTLAND
Cummingham T B
Sammons H L

KOKOMO
Blacklidge & Wolf

LAFAYETTE
Baird S P
Kumler & Gaylor
McHugh John F

LA GRANGE
Merritt & Duff

LA PORTE
Leliter M E

LAWRENCEBURG
Russe J H

LEBANON
Mahan O P

LIBERTY
Stanford & Barnhart

LOGANSPORT
McConnell, Jenkins & Stuart
Myers O A
Myers & Yarlott

MADISON
Cravens L V
Sulzer & Bear

MARION
St. John, Charles & Gemmill
Todd & Rauch

MARTINSVILLE
Minton R C

MONTICELLO
Uhl Wm E

MT. VERNON
Barker D O
Barker & Zimmerman

MUNCIE
Bingham J
Ryan T L
Thompson & Thompson

NASHVILLE
Percifield A

NEW ALBANY
Dowling A
Jewett C L & H E

NEWCASTLE
Hunt C C

NEWPORT
Conley & Conley
Fultz Chas N

NOBLESVILLE
Gentry & Cloe
Hines Fred E

NORTH VERNON
Overmyer J

PAOLI
Ratts O
Lambdin Sam R

PERU
Antrim & McClintic

PETERSBURG
Curll Wm D

PLYMOUTH
Kellison C
Lauer L M
Logan H A

PORTLAND
Headington & Wheat

PRINCETON
Gamble J B
McCoy J R

RENSSELAER
Ferguson & Ferguson

RICHMOND
Robbins & Star
Rupe J L

RISING SUN
Williams W W

ROCHESTER
Heleman G W
Montgomery & Emmons

ROCKPORT
Swan & Mason

ROCKVILLE
Hancock H L

RUSHVILLE
Watson, Titsworth & Green

SALEM
Hobbs O K

SCOTTSBURG
Mace L N
Shea & Storen

SHELBYVILLE
Billman J W

SHOALS
Marshall J B

SOUTH BEND
Brick A L
Creed J P

FRANK H. DUNNAHOO
LAWYER
Savings Bank Block
SOUTH BEND, IND.
TELEPHONE NO. 7

Harris H D

SPENCER
Elliott H
Miller J R

SULLIVAN
Bays & Bays

TERRE HAUTE
Batt C S
Lamb, Beasley & Sawyer
McNutt & McNutt
Piety J O

TIPTON
Carter W

VALPARAISO
Bartholomew A D
Loring H H
Tinkham C B

VERSAILLES
Creath T L

VEVAY
Griffith F M

VINCENNES
Cullop & Shaw
Willoughby B M

WABASH
Stitt T L

WARSAW
Frazer, Biggs & Frazer

WASHINGTON
Heffernan & Mattingly

WILLIAMSPORT
Stansbury & Billings
Stephens J C

WINAMAC
Dukes F L

WINCHESTER
Focht F C
Focht & Hutchens
Macy, Goodrich & Bates

IOWA

ADEL
White & Clark

ALBIA
Mabry J C

ALGONA
Sullivan & McMahon

ALLISON
Craig & Ray
Shepard W C

ANAMOSIA
Remley & Remley

ATLANTIC
Rockafellow J B

AUDUBON
Cosson & Ross

BEDFORD
Jackson W M
Thomas C

BELLE PLAINE
Milner A

BLOOMFIELD
Bence T P
Payne & Goodson

BOONE
Dyer S R

BRITT
Senneff & Bliss

BURLINGTON
Huson & Holsteen
Power & Power

CARROLL
Lee & Robb

CEDAR RAPIDS
Clark C A
Dawley & Wheeler
Grimm, Trewin & Robbins
Rickle & Crocker

CENTERVILLE
Mechem L C

CHARITON
Dungan & Aten

CHARLES CITY
Campbell J C

CHEROKEE
Herrick E C

CLARINDA
Miller G I
Stipe & Clark

CLARION
Birdsall & Birdsall
Nagle & Nagle
Peterson & Knapp

CLINTON
Ellis & McCoy
Hays & Schuyler

CORYDON
Miles & Steele

COUNCIL BLUFFS
Flickinger Bros
Organ J P

CRESCO
McCook J
Reed H C

DAVENPORT
Carroll Bros
Chamberlain Wm M
Cook & Dodge
Davison & Lane
Ficke & Ficke
Hanley J C
Lane & Waterman
Lischer, Bawden & Neal
Murphy C M
Murphy & Petersburger

DECORAH
Bartlett H F
Willett N

DES MOINES
Berryhill & Henry
Carr, Hewitt, Parker & Wright
Carson Guy R
Cheshire T A
Clark & McLaughlin
Cummins A B
Dale H F
Dorn C R
Dudley & Coffin
Dunshee & Dorn
Guernsey N T
Henry & Henry
McVey A H
Nourse C L
Odell Wm

READ & READ
LAWYERS
Suite 605
Securities Building
DES MOINES, IOWA
Insurance Law a Specialty

Wright C

DUBUQUE
Bonson, Kenline & Roedell

ELDORA
Albrook & Lundy
Lundy & Wood

ELKADER
Schulte G H

EMMETSBURG
Morling E A
Kelly B E

ESTHERVILLE
Lee N J

FAIRFIELD
Leggett & McKenney

FOREST CITY
Gordon O

FORT DODGE
Chantland, Hadley & Graham
Healy & Healy
Kenyon W S
Nugent P F
Wright R M

FT. MADISON
Johnson R N

GARNER
Ramsey & Blackstone

GLENWOOD
Logan H M

GREENFIELD
Chapman & Musmaker

GRUNDY
Crary E A
Kerr N C

GUTHRIE CENTRE
Weeks & Hughes

HAMPTON
Andrews E P

HARLON
Whitney J B

HUMBOLDT
Finch P

INDEPENDENCE
Cook & Cock

INDIANOLA
Watson J O

IOWA CITY
Ball G W
Dutcher & Burton
William F M

IOWA FALLS
Williams F M

JEFFERSON
Wilson & Albert

KEOKUK
Sawyer H I

KEOSAUQUA
Calhoun J C
Starr & Calhoun

KNOXVILLE
Hays & Amos

LEMARS
Bedell E T

LEON
Baker G W

LOGAN
Smith T C

MANCHESTER
Carr H

MAQUOKETA
Kelsey F D

MARENGO
Popham & Havner

MARION
Anderson F L

MARSHALLTOWN
Carney J L
Farber E N

MASON CITY
Blythe, Markley, Rule & Smith

MONTEZUMA
Carr J W
Clark & Clark

MONTICELLO
Doxsee J W

MT. AYR
Fuller & Fuller

MT. PLEASANT
Kopp W F

MUSCATINE
Jayne & Hoffman

NEVADA
Fitzpatrick & McCall

NEW HAMPTON
Smith & O'Connor
Swale F F

NEWTON
McElroy & Cox

NORTHWOOD
Kepler & Westfall

ORANGE CITY
Van Oosterhout & Hoepers

OSCEOLA
Temple M L

OSKALOOSA
Johnson Irving C
Sheriff H H

OSAGE
Marsh G E

OTTUMWA
Tisdale & Heindel

POCAHONTAS
Hazlett Wm

PRINGAR
Artherholt W W
Locke R J

RED OAK
Richards P W

ROCK RAPIDS
Hoops W E
Konzen P H

ROCKWELL CITY
Frick M W
Stevenson E C

SAC CITY
Tait & Jackson

SIBLEY
Lister G W

SIGOURNEY
Brown C M

SIOUX CITY
Hubbard E H
Robinson & McHugh
Sears & Mears
Wright & Call

SPIRIT LAKE
Francis & Owen

STORM LAKE
Edson & Moulton

TIPTON
Moffitt J T

TOLEDO
Walters C E

VINTON
Whipple W P

WAPELLO
Reiley L A

WASHINGTON
Bailey M W

WATERLOO
Boies & Law

WAUKON
Jeremore D

WEBSTER CITY
Martin Wesley

WEST UNION
Seigler S B

WINTERSET
Steele J P

KANSAS

ABILENE
Burd G W
Ettle E C
Smith S S

ALMA
Carroll C E
Wilson John H

ANTHONY
Wilcox E C

ATCHISON
Jackson H M
Waggener, Doster & Orr

ASHLAND
Price F C

ATWOOD
Robertson F

BELLEVILLE
Bullen B T
Ward N J

BELOIT
Burnham, Dashiell & Michaelson

BURLINGTON
Ganse & Hannen
Rolston Joe

CIMARRON
Hoover Wm

CLAY CENTER
Jones C V
Jones & Leslie

COLBY
Taylor A L

COLDWATER
Rich D H

COLUMBUS
Skidmore & Walker

CONCORDIA
Kennett & Gant

COTTONWOOD FALLS
Johnston Bros.

COUNCIL GROVE
Bertram E S

DIGHTON
Ferris A L

DODGE CITY
Finley & Madison
Scates & Watkin

EL DORADO
Aikman C L
Mooney & Stratford

ELLSWORTH
Lloyd Ira E

EMPORIA
Graves C B
Kellogg L B
Madden D

ERIE
Cline & Stratton
Mills J A

EUREKA
Jackson & Darby

FORT SCOTT
Keene & Gates
Padgett W W
Pritchard H A

FREDONIA
Mikesell E D
Mikesell & Wilson

GALENA
Westcott S C

GARDEN CITY
Miller G L

GARNETT
Knight W O

GIRARD
Phillips L H

GOODLAND
Hartzler J

GOVE
Jones O B

GREAT BEND
Cole C E
Russell & Russell

GREENSBURG
Beck J D

HAYS CITY
Holmquist C M
Reeder C W

HIAWATHA
Pearl F M

HILL CITY
Wilcox R V

HOLTON
Hursh G L

HOWARD
Ayres A T
Sims A F

HOXIE
Chambers & Chambers

HUTCHINSON
Rose J W
Vanderveer & Martin

INDEPENDENCE
Banks & Bertenshaw
Courtright P L

IOLA
Faust, Oscar & Son

JETMORE
Kenyon W S

JUNCTION CITY
Roark W S
Roark & Roark

KANSAS CITY
Angevine & Cubbison
Austin & Austin
Enright A E
McFadden & Morris
Sutton & Earhart

KINGMAN
Calkins C C

KINSLEY
Dyer A C

LA CROSSE
Russell W H

LAKIN
Hetzer A R
Thorpe E R

LARNED
Vernon W H

LAWRENCE
Clingman O

LEAVENWORTH
Bond Lee
Fenlon & Endres

LEOTI
Washington W

LIBERAL
Tucker H V
Wright & Macy

LINCOLN
McCurdy J J
Ritchie & Abel

LYNDON
Crum A B

LYONS
Brinckerhoff J W
Hopkins O E

McPHERSON
Johnson F O
Milliken J D

MANHATTAN
Brock R J
Springer Alvin R

MANKATO
Coy D J
Mitchell W R

MARION
King & Wheeler
Wheeler D. W.

MARYSVILLE
Broughten J A

MEADE
Bodle A T Jr

MEDICINE LODGE
McCague W H

MINNEAPOLIS
Boyce F D

MOUND CITY
Cannon J C

NESS CITY
Foulks & Wilson

NEWTON
Bowman & Bowman

NORTON
Hamilton J R
Wilder L H

OBERLIN
Peters J F

OLATHE
Morrison W D

OSBORNE
Nicholas C H

OSKALOOSA
Casebier H N

OSWEGO
Clark E C
Mattox S J

OTTAWA
Jenks W S
Waddle F A

PAOLO
Joyce W L

PHILLIPSBURG
Mills C M

PITTSBURG
Widby T J

PRATT
Crick R F

RICHFIELD
Craddock G P

RUSSELL
Beardsley L B
Ruppenthal J C

SALINA
Musser W F

SANTA FE
Patrick J S

SCOTT CITY
Armstrong R D
Boyer L S

SEDAN
Brooks & Spencer

SENECA
Wells & Wells

SHARON SPRINGS
Ward W E

SMITH CENTRE
Mahin & Mahin

ST FRANCIS
Finley J L
Wilson Bros

ST JOHN
Nagle P R

STOCKTON
Ham W B
Ham & Gold

SYRACUSE
Tapscott N T
Yaggy S

TOPEKA
Evans C J
Gleed, Ware & Gleed
Hagan E
Hite D R
Horton A H
Jetmore A P
Mulvane & Gault
Quinton & Quinton
Stoker & Newell
Ware E F

TRIBUNE
Glenn W M

TROY
Reeder C W

ULYSSES
Marshall T W

WA KEENEY
Long H

WASHINGTON
Powell F

WELLINGTON
Elliott C E
Finney L H
Herrick & Herrick

WESTMORELAND
Challis & Brookens
Coddington & Keyser

WICHITA
Amidon S
Houston & Brooks
Sargent T W
Stanley, Vermillion & Evans

WINFIELD
Albright P H
Hackney & Lafferty

YATES CENTRE
Holmes S C

KENTUCKY

ALBANY
Bertram E

ASHLAND
Hager & Steward
Molin P K

BARBOURSVILLE
Tinsley T D

BARDSTOWN
Cherry R C
Kelly J H
Kelley & Cherry.

BARDWELL
Wickliffe & Wiley

BEATTYVILLE
Beatty H T

BEDFORD
Peaks G W Jr

BENTON
McGregory T B
Speight & Ford

BOONEVILLE
Hogg C W

BOWLING GREEN
Herdman G D
Wright & McElroy

BRANDENBURG
Hardin J D

BROOKSVILLE
Willis H P

BROWNSVILLE
Clark M
Logan & Hazelip

BURKESVILLE
McMurphy J E

BURLINGTON
Castleman D E

CADIZ
Garnett J B
Thomas G P

CAMPBELLSVILLE
Wright C W

CAMPTON
Duff W B

CARLISLE
Burroughs G S

CARROLLTON
Gaunt J S
Orr J J
Orr T S

CATLETTSBURG
Brown T R
Hager & Stewart

CLINTON
Robbins, Thomas & Bennett
Shelton J H

J. KELLY SMITH
ATTORNEY AT LAW
Clinton, Ky.
Insurance Litigation a Specialty
"One-tenth of all fees to Christianity."

CLOVERPORT
Murray D R

COLUMBIA
Garnett Jas
Montgomery J F

COVINGTON
Jackson H

CYNTHIANA
Peterson H

DANVILLE
Bagby C C

DIXON
Baker & Baker

EDDYVILLE
Uttley N W

EDMONTON
Kinnaird J W

ELIZABETHTOWN
Bush S H

ELKTON
Perkins & Trimble
Eminence, Thorn W P

EMINENCE
Thorn W P

FALMOUTH
Colvin J B
McGinety J W

FLEMINGSBURG
Power J H

FRANKFORT
Brown E H Jr
Lindsey J B & D W

FRANKLIN
Finn G T
Finn L B

FRENCHBURG
Williams J H

GEORGETOWN
Bradley V F & Sons
Bradley & Bradley

GLASGOW
Jones J W

GRAYSON
Lusby J W

GREENSBURG
Noggle & Graham

GREENUP
Fullerton E E

GREENVILLE
Hardison R Jr

HARDINSBURG
Barnes & Kincheloe

HARLAN
Forester J S

HARRODSBURG
Gaither E H

HARTFORD
Heavrin M L
Likens G B

HAWESVILLE
Chambers G D
Higdon J R

HAZARD
Williams A

HENDERSON
Clay & Clay
Dorsey & Stanley
Vance & Vance
Yeaman & Yeaman

HICKMAN
Tyler R T

HINDMAN
Baker J M

HODGENVILLE
Handley L B
Smith D N

HOPKINSVILLE
Wood & Son

HYDEN
Begley J G
Muncy J M

INEZ
Kirk M C

IRVINE
Miller Clarence
Riddell & Friend

JACKSON
Patrick J E

JAMESTOWN
Meadows J N

LA GRANGE
Yager J T

LANCASTER
Walker L L

LAWRENCEBURG
Birdwhistell J M B

LEBANON
McChord J

LEITCHFIELD
Graham J C

LEXINGTON
Allen & Duncan
Forman & Forman
Thornton R A

LIBERTY
Godbey & Moore
Montgomery C F

LONDON
Evans W E

LOUISA
Sullivan & Stewart

LOUISVILLE
Attkisson E R
Bodley & Barkin
Bruce H
Bullitt & Bullitt
Dallam C
Fairleigh, Strauss & Fairleigh
Flexner B
Gibson & Marshall
Grubbs C S
Gregory & McHenry
Humphrey & Humphrey
Pirtle Hon J S
Strother J C
Woodson I T

Augustus R. Willson James R. Duffin
LAW OFFICES
WILLSON & DUFFIN
LOUISVILLE, KY.
Associates:
Burton Vance Charles Fitzgerald
Owen D. Duffin Paul Blackwood
S. A. Pointer V. O. Duffin

McKEE
Llewellyen J R
Rader G I

MADISONVILLE
Gordon & Gordon
Jonson & Jennings

MANCHESTER
Hall A D

MARION
Blue & Nunn

MAYFIELD
Stanfield Bros

MAYSVILLE
Phister T R

MIDDLESBORO
Rohrer & Dawson
Wood C A

MONTICELLO
Stone & Wallace

MOREHEAD
Clarke J E

MORGANFIELD
Drury & Drury
Morton H X

MORGANTOWN
Gardner W R
Thatcher A

MT OLIVET
Buckler R
Coyler C E

MT STERLING
Bigstaff T J
Tyler & Apperson

MT VERNON
Brown J W

MUNDFORDVILLE
Watkins & Carden

MURRAY
Thompson A D

NEW CASTLE
Barbour W B

NEWPORT
Wright & Anderson

NICHOLASVILLE
Hoover E B
Welch J H

OWENSBORO
Anderson E B
Ellis W T

OWENTON
Botts H G

OWINGSVILLE
Ewing G C
Goodpaster H S

PADUCAH
Burnett H
Mocquot J D
Oliver, Oliver & McGregory

PAINTSVILLE
Wheeler D J

PARIS
McMillan & Talbott

PIKEVILLE
Ratliff A S
Ratliff & Ratliff

PINEVILLE
Logan C W
Logan D B

PRESTONBURG
Harkins W S

PRINCETON
Gates J C
Hodge & Hodge

RICHMOND
Chenault J C & D M
Sullivan J

RUSSELLVILLE
Browder & Browder

SALYERSVILLE
Cooper R H

SANDY HOOK
Redwine A T

SCOTTSDALE
Gilliam J H

SHELBYVILLE
Beard E U
Beard & Marshall
Peak F

SHEPHERDSVILLE
Hamilton L

SMITHLAND
Clark W I
Wilson C H

SOMERSET
Smith & Brown

SPRINGFIELD
Claybrook W D
Gingsby W F

STANFORD
McRoberts P M

STANTON
Spencer C F

TAYLORSVILLE
Ross L W

TOMPKINSVILLE
Miller G M
White F M

VANCEBURG
Bane M C
Parker A R

VERSAILLES
Davis W O
Thornton D W

WARSAW
Brown R T

WEST LIBERTY
Fogg & Gardner

WHITESBURG
Lewis J P

WICKLIFFE
Turner & Turner
Wickliffe J B

WILLIAMSBURG
Sharp & Siler

WILLIAMSTOWN
Webb R L

WINCHESTER
Beckner & Beckner
Jouett & Jouett

LOUISIANA

BATON ROUGE
Kernan T J
Laycock & Beale
Rouge P

LAKE CHARLES
McCoy & Moss
Sompsyrac P A
Williams Judge R P

MONROE
Hudson, Potts & Bernstein
Lamkin E T

NEW ORLEANS
Boatner & Dodds
Clegg & Quintero
Farrar Jonas & Krullschnitt
Forman B R
Hall H H
Hall & Monroe
Howe, Fenner, Spencer & Cocke
May J
Spencer W B
Spencer W
Wolff S

OPELOUSAS
Dupre G L
Lewis & Lewis

SHREVEPORT
Alexander & Wilkinson
Davis & Brown
Herndon & Herndon
Wise Randolph & Rendall

MAINE

AUBURN
Carver H P

AUGUSTA
Cornish L C
Cornish & Bassett
Heath & Andrews

BANGOR
Additon B C
Clifford M S
Woodard C F

GARDINER
Haselton G W

LEWISTON
Crockett R W
Newell & Skelton

PORTLAND
Bird & Bradley
Libby, Robinson & Ives
Payson & Virgin
Symonds Snow Cook & Hutchinson
Verrill, Hale & Booth

ROCKLAND
Littlefield A S
Littlefield C E
Mortland D N

SKOWHEGAN
Danforth E F
Gould & Lawrence
Gower Geo W

WATERVILLE
Eaton H D
Johnson C F

MARYLAND

BALTIMORE
Baldwin & Baldwin
Bernard, Richardson & Son
Deming J B
Dorton F T
Gans & Haman
Laucheimer Sylvan & Hayes
Niles A S
Poe J P
Whitelock Geo
Whyte Hon. Wm. P.

CAMBRIDGE
Goldsboro P L
Joyce H A Jr.

HAGERSTOWN
Hagner A R
Little C A

SALISBURY
Ellegood Jos E
Graham R P

MASSACHUSETTS

BOSTON
Badger W I
Bartlett & Andrews
Brown F
Bryant J D
Davis B
Dickson & Knowles
Foster R
Herrick R F
Jacobs & Jacobs
McConnell J E
Mansfield E S
Morse W A
Matthews Thompson & Spring
Stevens F H
Stockbridge W M
Underwood W O

FALL RIVER
Fuller & Gray
Jennings, Morton & Brayton

LYNN
Niles W H
Niles & Carr

PITTSFIELD
Hawkins W F
Hibbard C E

SPRINGFIELD
Bell C E
Bosworth C W
Brooks & Hamilton
Carroll J B
Learie & Beattie

TAUNTON
Dean Wm M
Woods W S

WORCESTER
Bullock C
Gay D F
Milton C C
Parker H
Thayer & Rugg

MICHIGAN

ADRIAN
Clark R H
Joslin T M

ANN ARBOR
Sawyer A J
Stivers Frank A
Carl Storm, insurance lawyer

BAY CITY
Baker O W
Gillett & Clark
Shepard & Lyon

BENTON HARBOR
Plummer & Riford

CHARLEVOIX
Kane R W

DETROIT
Angel, Boynton, McMillan & Bodman
Bates G W
Brennan, Donnelly & Van DeMack
Canfield & Canfield
Clark, Jones & Stewart
Hatch C H
Hatch Hon H H
Hang & Yerkes
Manchester Wm C
Maybury, Lucking, Emmons & Helfan
Miller, Smith, Alexander & Paddock

BERNARD B. SELLING
503-4-5-6-7-8 HAMMOND BLDG.
DETROIT, MICH.
Local Counsel for
Prudential Insurance Co. (Life) and Cooper Insurance Co. (Fire)
Insurance Litigation a Specialty

SHAW, WARREN, CADY & OAKES
Claudius B. Grant, Counsel
Corporation, Admiralty and Insurance Law.
Union Trust Building, DETROIT
Claudius B. Grant
John C. Shaw Charles B. Warren
William B. Cady Herbert L. Oakes

Smith H H
Taylor O B

DEXTER
Honey James T

EATON RAPIDS
Corbin John

FLUSHING
Dayre Ira T

GRAND HAVEN
Farr Geo A
Lillie W

GRAND RAPIDS
Chandler Chas
Crane & Norris, Michigan Trust building
Kienhaus & Knappen
Minor D E

HART
Hansen W S

IONIA
Horrigan H J
Nichols Geo E
Wardle C B

ISHPEMING
Sedgwick Alfred

JACKSON
Barkworth T C
Wilson & Coob

KALAMAZOO
Driver J D
Howard Wm G & H C
Howard, Root & Howard

LAPEER
Brown Wm E
Halpin T D

LOWELL
Hicks S P

MANCHESTER
Freeman A F

MANTON
Wheeler J C

MUSKEGON
Carpenter William
Cross, Lovelace & Ross

PETOSKY
Gilbert E E
Pailtherpe C J

REED CITY
Winson S B

SAGINAW
Hanchet B
Hanchet, Stark & Hanchett
Humphrey, Grant & Smith
Weadock G W

ST. JOHNS
Brown J E
Hanchet, Stark & Hanchet
Humphrey & Grant

SAULT STE. MARIE
Oren H M
Sutton E S B

WAYLAND
Stockdale Daniel

YPSILANTI
Joslyn Frank

MINNESOTA

DULUTH
Alford & Hunt
Stearns & Hunter

FERGUS FALLS
Hilton & Thompson

MINNEAPOLIS
Brown F V
Brown & Kerr
Brown & Albert
Buffington G W
Cohen, Atwater & Shaw
Dodge W E
Flannery G S
Henderson, Underlich, Stockton & Henderson
Hubachek F R
Kellogg J A
Kitchell, Cohen & Shaw
Keith, Evans, Thompson & Fairchild
Kerr & Fowler
Tryon & Booth
Welsh V

ST. CLOUD
Jenks J E

ST. PAUL
Barrows M
Burr S W
Clapp & Macartnay
Doran J E
Durment & Moore
Hilscher J F

HOW, BUTLER & MITCHELL
ATTORNEYS AT LAW
Endicott Building, St. Paul, Minn.
Attorneys for St. Paul Fire & Marine Insurance Co. and the Minnesota Mutual Life Insurance Co.

Lawler W D
Morphy, Ewing & Bradford

WINONA
Bierce H M
Brown & Abbott
Tawney, Smith & Tawney

MISSISSIPPI

BATESVILLE
Lowry P H
Lowrey & Lamb

COLUMBUS
Landrum Jack
Stribling Wm P

FAYETTE
Torrey & Logan
Truly Hon Jeff

GREENVILLE
Rose A J
Thomas E N

JACKSON
Calhoun & Green
Green & Green
Johnston F
McWillie & Thompson
Quin & Robertson

V. Otis Robertson
Special Attention to Insurance Litigation
Experience and References on Request
301-303 Century Building
JACKSON, MISS.

J. H. THOMPSON
Attorney-at-Law
JACKSON, MISS.
General civil practice. Refers to the banks and business houses of Jackson and to the Judges of the Supreme Court of Mississippi.

LAUREL
Devours Hallsell S

MERIDIAN
Cochran & McCants

NATCHEZ
Martin W C
Reed & Brandon

SARDIS
Rainwater L F
Taylor R H

TUNICA
Henderson J W.
Montgomery F F

VICKSBURG
Dabney & McCabe
Dickson Harris
McLaurin, Armistead & Brien

MISSOURI

ALBANY
Dalberg W F
Peery J H

AURORA
White E J

BOONVILLE
Williams Judge Wm M

CANTAGE
McReynolds & Halliburton

CHARLESTON
Lindsay T T
Russell John J

HANNIBAL
Scofield F L
Mahan Geo A

JOPLIN
Kelsey F W
Mead J P

KANSAS CITY
Fyke Bros & Snider & Richardson
Harkless, O'Grady & Cupler
Karnes J V C
Kames, New & Krauthoff

Lathrop, Morrow, Fox & Moore
First National Bank Building
Special attention to Insurance Litigation.
KANSAS CITY, MO.

McVey E H
Morrow T R
Peak J L

PIERRE R. PORTER
Counselor At Law
1008-9 SCARRITT BUILDING
Insurance Law in General
Special Attention Paid to the Law of Employers' Liability.

Reed & Reed
Reed & Yates, Mastin & Howell

J. C. ROSENBERGER
(Rosenberger, Taylor & Reed)
Attorney and Counselor at Law
New York Life Building
KANSAS CITY, MO.
Cable Address, "SURANCE."
Devotes himself exclusively to the Law of Life, Accident and Liability Insurance. Personal attention given to adjustment of intricate cases throughout Central West.
Counsel for: Fidelity & Casualty Co.; Williamsburgh City Fire Ins. Co.; Minn. Mut. Life Ins. Co.; Pacific Mutual Life Ins. Co.; United States Casualty Co.; Continental Casualty Co.; North American Accident Ins. Co.; United Commercial Travelers Ass'n of Columbus, O.; General Accident Assurance Corporation and other companies.
Refers to any officer of above named companies.

Thompson & Price
Wallace & Wallace
Ward H C
Ward Hadley & Neel
Woodson Major

LEBANON
Kellerman E B
Nixon J P

LINNENO
Mullins Maj A W

MEXICO
Robertson Geo
Robertson & Robertson

MOBERLY
Rothwell W A

MONTGOMERY CITY
Barnett J M

NEVADA
Elliott A E

ST JOSEPH
Boyd J W
Brown R A
Pike V

RUSK & STRINGFELLOW
Donnell Court
ST. JOSEPH, MO.
We make a specialty of the defense of personal injury litigation and of fire, life and accident cases.

Spencer R L
Spencers & Landis

ST LOUIS
Atwood L L
Barclay & Fauntleroy
Bacon F H
Bierman P H
Carter W F
Dempsey J B
Estes F M
Fauntleroy T T

CLAUD D. HALL
Attorney and Counsellor at Law
St. Louis, Missouri
Central National Bank Bldg.
705 Olive Street
Practice in State and Federal Courts. Corporation Insurance Cases and Defense of Employers Liability Cases a specialty. Counsel for leading Life, Casualty and Surety Companies. Able assistants for Depositions, Investigations Adjustments, etc.
References upon request in all principal cities

Hawes H B
Insiepen Judge F W
Jeffries S B
Jones J C
Jones, Jones & Hocker
McKeighan & Watts
Noble J W
Robert E S
Smith S T G
Sullivan F H
Walker R F
Wheless J

SEDALIA
Barnett G W
Lamm H
Sangree & Bohling

SPRINGFIELD
Barbour & McDavid
Farington J S

MONTANA

BUTTE
Clayberg & Corbett

HELENA
Carpenter, Day & Carpenter
Crutchen Thos E
Cullen, Day & Cullen
Gunn W S
McIntire H S
Purcell R R
Walsh & Newman

NEBRASKA

AURORA
Coykendall F
Hainer Hon E J

COLUMBUS
Garlow C J
Reeder & Albert

FREMONT
Abbott C E
McNesh & Graham

GRAND ISLAND
Ashton F W
Garlow M T
Harrison & Prince
Mayer A C

HASTINGS
Hartigan M A
Tibbetts, Morey & Fuller

LINCOLN
Ames J H
Broady & Pettis
Field, Ricketts & Ricketts
Flansburg & Williams
Montgomery & Hall
Rose H F
Rose & Comstock
Tibbetts & Anderson
Wheldon C O
Woods F H

MADISON
Allen & Reed
Foster M B

NORTH PLATTE
Baldwin A S
French G E
Muldoon A
Parsons A F
Wilcox & Halligan

OMAHA
Omaha, Neb.
MONTGOMERY & HALL
619-29 Omaha Nat'l Bank Bldg.
Refer to:—Mutual Life Ins. Co. of N. Y.; Penn Mutual Life Ins. Co. of Phila.; Maryland Casualty Co. of Balt.; Pacific Coast Cas. Co., San Francisco; Royal Ins. Co., Chicago; St. Paul Fire Ins. Co., St. Paul; State Ins. Co., Omaha; Omaha National Bank, Omaha.

PLATTSMOUTH
Clark B
Tidd A L

NEW HAMPSHIRE

COLEBROOK
Dudley J H

CONCORD
Albin J H
Eastman S C
Leach, Stevens & Couch
Martin & Howe

NILES & UPTON
Counselors at Law
60 NORTH MAIN STREET CONCORD, N. H.
Edward C. Niles
Robert W. Upton
Telephone Connection

Sargent, Remick & Niles
Streeter & Hollis

FRANKLIN
Leach E G

KEENE
Batchelder & Faulkner
Cain & Benton

LANCASTER
Drew, Jordan Shurtleff & Morris

LITTLETON
Batchellor & Mitchell
Remick J W

MANCHESTER
Andrews J H
Branch O E
Burnham, Brown & Warren
Hurd H N
Loverin H E
Taggart D S

NASHAU
Doyle & Lucier
French Geo B
Hamblett & Spring

PLYMOUTH
Burleigh & Adams

PORTSMOUTH
Page Calvin
Page & Bartlett

SOMERWORTH
Russell Wm F

WOLFBORO
Abbott S G

NEW JERSEY

CAMDEN
Armstrong E A
French T B
Starr L

JERSEY CITY
Bedle J D
Corbin & Corbin
Gilson H C
Hartshorne, Insley & Leake
Vredenburg, Wall & Carey

NEWARK
Colle E M
Day E A & W T
Guild, Lum & Tamblyen
Lindabury, Depue & Faulks
Lowthrop & Moore
Payne Frederick M
Pitney, Hardin & Skinner

PATERSON
Blauvelt J G
Griggs & Harding
Scott Francis

RIDGEWOOD
Doremus Cornelius

TRENTON
Buchanan Jas, 26 W. State
Lowthrop & Moore

NEW MEXICO

ALAMOGORDO
Major H H

ALBUQUERQUE
Bryan R W D
Leister F H

NEW YORK

ALBANY
Buchanan & Lawyer
Danaher F M
Nachtmann M T
Rosendale & Hessberg
Sanford R B
Towner N F

BABYLON
Reid Willard P

BATAVIA
Dunham F H
Peck M H

BINGHAMTON
Carver & Deyo
Jenkins F W
Jenkins, Page & Hays
Meeker R W
Perkins H C
Wells A D

BROOKLYN
Griffith J S
Grout E M
Grout P
Karutz, Broomell & Olsen
Magner T F

BUFFALO
Box, Norton & Bushnell
Bushnell C M
Bushnell & Metcalf

MARTIN CLARK
Attorney and Counselor
91 Erie County Savings Bank Building
BUFFALO, N. Y.

Comstock M W
Cunneen J
Gibbons & Pottle
Gibbs C B
Shire & Jellinek
Van Arsdale J A
Ward H Jr

CARTHAGE
Kilby A E

ELIZABETHTOWN
Hand R L
Smith & Wickes

ELMIRA
Herendeen & Mandeville
Reynolds, Staunchfield & Collins
Taylor S S

FRANKLIN
Johnson Robt T

GLENS FALLS
Brown S & L M

GREENPORT
Reeve Benj H

ITHACA
Tompkins, Cobb & Cobb
Van Vleet D F

JAMESTOWN
Wade A C

KINGSTON
Brinnier W D
Clearwater A T
Klein H
Van Etten A

NEW YORK CITY
Affield F O Jr
Alexander & Green
Badger W O Jr
Butler, Notman, Joline & Mynderse
Cabell H
Campbell W O
Cardozo, Albert
Cardozo & Nathan
Choate & Lacroque
Clement G A
Colton Aaron J
Condon Richard
Convers & Kirlin
Crisp W Benton
Cotterill Geo W
Davis A L
Ellison William B
Elliott W A
Eppstein C B
Ford W H
Groehl F J

Holm, Whitlock & Scarff
Counselors at Law
CHARLES F. HOLM
VICTOR E. WHITLOCK
PAUL B. SCARFF
35 Nassau Street New York

Holmes, Rapallo & Kennedy
James, Schell & Elkus
Marx Michael
Murray W D
Neuwirth Henry C
Purdy & Squire
Petrasch C S
Prince & Nathan
Richards & Heald
Ritch, Woodford, Bovee & Butcher
Runk Chas A
Shenstone A C
Shipman, Laroque & Choate
Thorne R
Trull W C
Van Iderstine, Badger & Barker
Van Shaick & Norton
Van Shaick & Brice
Washburn W I

NEWBURG
Vanamee Wm

OGDENSBURG
Malby & Lucey
Strong E L
Van Kennon Geo E

OLEAN
Cary & Hastings
Waring J H

PORT JERVIS
Lybott F
Lyon J W

POUGHKEEPSIE
Ackerman F E
Cossum C F
Fowler M C
Hackett & Butts
Lown F B
Wilkinson R

RIVERHEAD
Griffing T M
Tooker E W

ROCHESTER
Cogswell & Cogswell
Foot & Havens
Kenefick, Cooke & Mitchell
Kiehel C D
McGuire & Wood
Perkins & Havens
Poole H O
Satterlee, Bissell, Taylor & French
Satterlee, Yeoman & Taylor
Van Voorhis J

SYRACUSE

BOND & SCHOENECK

431 UNION BLDG.

SYRACUSE

N.Y.

Godelle, Andrews & Harding
Hancock Theodore E
Spencer Chas E

TROY
Douglas E W
Egan J B
Griffith L E
Roche W J
Shaw, Bailey & Murphy
Van Santvoord & Wellington

UTICA
Jones T S
Jones, Townsend & Rudd
Kernan & Kernan
Mattison W A
Matteson W A
Miller & Fincke
Southworth L N
Van Aucken M W

WATERTOWN
McCormick & Van Namee
Purcell & Purcell
Rogers W M

NORTH CAROLINA

ASHEVILLE
Harkins & Van Winkle
Martin & Wright
Tucker & Murphy

CHARLOTTE
Burwell & Cansler
Clarkson Heriot
Guthrie T C
Maxwell & Keerans
Morrison & Whitlock
Rodman W B
Tillett & Guthrie
Walker P D

GREENSBORO
Justice & Broadhurst
King & Kimball
Scales A M
Thomson W S

GREENVILLE
Harding F C
Moore & Long

HICKORY
Cline E B
Huffham T M

NEWBERN
Clark W W
McIver W D
Ward A D
Ward D L

RALEIGH

CHARLES M. BUSBEE
PERRIN BUSBEE

BUSBEE & BUSBEE

Attorneys at Law

RALEIGH, N. C.

JOHN W. HINSDALE

Citizens Bank Bldg.
RALEIGH, N. C.

Insurance Law a Specialty
Practices in all the Courts in N. C.

References: Dun, Bradstreet
Germania Life
Hartford Life
Penn Mutual
L. L. & G.
Rochester German
Va. F. & M.
Fidelity Mutual
Maryland Casualty
U. S. Casualty
Any Bank or Judge in N. C.

Smith E C
Strong R C

ROCKY MOUNT
Battle J
Bunn B H

STATESVILLE
Armfield & Turner
McLaughlin & Nicholson

WASHINGTON
Bragaw & Harding
Small & MacLean
Ward & Grimes

WILMINGTON
Meares & Ruark
Rountree Geo.

WINSTON
Gray E E
Watson, Buxton & Watson

NORTH DAKOTA

FARGO
Ball & Watson
Barnett W H
Benton & Lovell
Glassford & Lacy
Stanbaugh W S

GRAND FORKS
Bangs G A
Bangs T R
Bangs, Cooley & Hamilton
Corbett & Murphy
Templeton & Rey
Wilder W L

OHIO

AKRON
Allen, Waters, Young & Andress
Kimble & Huffman

ASHTABULA
Hall Theo
Hoyt Munsell & Hoyt

BELLEFONTAINE
Hamilton Bros
West & West

CANTON
Lynch & Day
Shields & Pomerene
Welty & Albaugh

CINCINNATI
Bates Judge C
Cabell J H
Cabell & Kohl

Cobb, Howard & Bailey, Attys. at Law

Blymyer Bldg.
CINCINNATI, OHIO

Corporation & Insurance matters a specialty

DeCamp W
Kelly & Follett
Jackson Herbert
Johnson & Levy
Logan T A
Paxton & Warrington
Ramsey R
Reece Patterson A
Stephens & Lincoln

CIRCLEVILLE
Abernathy & Folsom
Bolin & Bolin
Cabell & Kohl

CLEVELAND
Boyd Wm H
Brewer, Cook & McGowan
Fuller Clifford W
Guenther W H
Holtz C L
Hoyt, Dustin & Kelley
Johnson T L
Masten Frank

Pattison & Austin

Attorneys-at-Law

1605 Williamson Bldg.

CLEVELAND, O.

Counselors in Insurance Matters

Squires, Sanders & Dempsey
Taylor Chas H

White, Johnson & Cannon

WILLIAMSON BUILDING

CLEVELAND, OHIO

COLUMBUS

Especial attention given to Insurance cases

Arnold, Morton & Irvine

Insurance and General Practice

Booth, Keating & Peters
Brandt U S
Harrison, Olds, Henderson & Harrison
Mooney J W
Watson, Stouffer, Davis & Headley

CONNEAUT
Cox Allen M
Kingdon H C

COSHOCTON
Merrill W S
Pomerene & Pomerene

DAYTON
Craighead W
Craighead & Craighead
Kennedy G C
McKenny & Belville
McMahon & McMahon
Young & Young

FINDLAY
Axline & Betts
Ross & Hinder

FREMONT
Bartlett & Wilson
Gawer, Gawer & Gawer

GREENVILLE
Allread J D
Crawford G F

HAMILTON
Andrews, Harlan & Andrews
Morey G C
Morey J E

IRONTON
Anderson J L
Hamilton Mr
Johnson A R

JEFFERSON
Lawyer C
Redmond H J

LIMA
Cable & Parmenter
Halfhill J W
Mead F E
Ritchie & Ritchie
Wheeler & Bentley

MANSFIELD
Cummings, McBride & Wolfe
Jenner & Weldon

MEDINA
Andrew & Woods
Spellman F

M. VERNON
Levling F O
Waight & Moore

NEWARK
Kibler C H
Kibler E K

SPRINGFIELD
Martin O T
McGrew J F

ST. CLAUSVILLE
Kennan N K
Weems C L

TOLEDO
Boone G B
Doyle Judge J
Doyle & Lewis
Everett C W
Holbrook & Monsaratt
Kohn & Northup
Prentice F D
Schaufelberger J W
Smith B

URBANA
Middleton E P

VAN WERT
Glen H C
Saltzgarber

YOUNGSTOWN
Baldwin F C
Hine C D
Kennedy J B
Miller & Huxley
Moore E H

ZANESVILLE
Adams J J
Durban F A

OKLAHOMA

MUSKOGEE

PEYTON & MASON

LAWYERS

Special Attention Given To INSURANCE CASES AND CORPORATION PRACTICE

NORMAN
Dudley J B
Williams B F Jr

OKLAHOMA CITY
Duglas & Myers
Everet J H
Fulton, Stringer & Grant
Howard H H
Manning E H
Shortel J

SHAWNEE
Biggers & Lydick
Pendleton, Abernathy & Howell

VINITA
Wilson D H

OREGON.

PORTLAND
Carey C F
Chamberlin, Thomas & Kraemer
Cotton, Teal & Miner
Moody R E
Reed & Hoque
Teal J N
Tifft A P
Whitfield & Farrington

McMINNVILLE
Rhodes Bro

PENNSYLVANIA

ALLENTOWN
Erdman & Dilfenderfer
Schaadt J L
Wright R E

BEAVER
Moore W D
Stone Dan H

CLEARFIELD
Swoope R D

COUDERSPORT
Crandall A N
Nelson & Maynard

EASTON
Coffin G F
Reeder F

ERIE
Brevillier & Davis, Pennsylvania building
Gunnison, Rillings & Fish

GREENSBURG
Ogden & Dom
Moorhead & Smith
Walkinshaw & Walkinshaw

HARRISBURG
Bergner C H
Hargest W M
Snodgrass & Snodgrass
Stranahan J A

HONESDALE
Mumford E C
Searle Alonzo T

LANCASTER
Brown & Hensel
Coyle & Keller

LEIGHTON
Balliet & Seidel

LEWISBURG
Linn P B
Zeiser Andrew Albright

MAUCH CHUNK
Barber L H
Freyman, Heycht & Nothstein

MONTROSE
Allen Miller S
Smith A B

OIL CITY
Ash & Barr
Breen & Breen

PHILADELPHIA
Byran R J

Carr, Beggs & Steinmetz

Attorneys at Law

602 Bailey Building

PHILADELPHIA

Dickson, Beitler & McCouch
Edmunds H R
Esling H C
Farr C M
Frie H K
Gilpin Hood
Herzberg Max
Hibbard D P
Keene Geo Fred'k
Johnson A T
Johnson John G
Pepper G W
Rich Geo P,
Savidge Frank R,
Sayres Edw S
Sharp, Alleman & Moise
Shattuck F R
Sloan M W

PITTSBURG
Carpenter J McF
Chantler T D
Chantler, McGill & Cunningham
Dalzell, Fisher, Young & Hawkins
Ewing F
Ferguson J Scott
Jennings & Jennings
Mehard S S
McCook Willis F
Patterson Thos
Trimble & Chalfont
Wishart & Dickie

WAY, WALKER & MORRIS

1104-1111 Frick Bldg.

PITTSBURGH, PA.

LIFE, SURETY and FIRE INSURANCE LITIGATION

References:
National Surety Co., N. Y.
Peoples National Bank of Pittsburg
Nat. Bank of Commerce, N.Y
National Bank of the Republic Chicago

READING
Deysher E H
Keiser H P
Ruhl C H
Rick W
Stevens & Stevens

SCRANTON
Hill W L
Jessup W H
Murray R J
Scragg J F
Vosburg & Dawson
Willard, Warren & Knapp
Willard E N

SOMERSET
Hobbert A C
Kooser & Kooser

SUNBURY
Knight H S
Wolverton S P

TOWANDA
Mercur Rodney A

WARREN
Ball D I
Thompson C C

WILKESBARRE
Goodwin W H
McGovern Ed F
Reynolds & Reynolds

WILLIAMSPORT
Gilmore W C

YORK
Black J S
Cochran & Williams
Hoober J A
Niles H C

RHODE ISLAND

PROVIDENCE
Barney W H
Comstock & Canning
Edwards & Angell, Union Tr Co building
Gardner Rathbone
Hayes Fred'k, Banigan building

Jenckes T A
Littlefield J B
Lyman & McDonnell
Pierce Edwin C
Ripley Jas M
Robinson Chas P, 61 Westminster
Tillinghast J A
Van Slyck & Mumford
Vincent Walter B
Vincent, Boss & Barnefield
Waterman, Curran & Hunt
Wilson Chas A

SOUTH CAROLINA

CHARLESTON

Mitchell & Smith
Miller, Whaley & Bissell
Mordecai, Gadsden, Rutledge & Hagood

Smythe, Lee & Frost

Counsellors at Law

7-9 BROAD ST.

CHARLESTON, S. C.

Trenholm Geo M

COLUMBIA

Abney B L
Abney & Thomas

BARRON, MOORE & BARRON

902-9-10-11-12-13 National Loan & Exchange Bank Bldg.
COLUMBIA, S. C.
Insurance Law a Specialty

Gibbes Hunter A
Melton & Belser
Siebels J T

FLORENCE

Wells, Walter H
Wilcox P A

GAFFNEY

Jeffries J C
Otts J C

SPARTANBURG

Carlisle H B
Johnson & Nash
Sanders & DePass
Simpson & Bomar

SOUTH DAKOTA

DEADWOOD

Fowler & Fowler
Rice & Palley

HURON

Mouser H S
Wood John

MITCHELL

Preston H C
Spangler T J

REDFIELD

Fiske Edwin W
Sterling & Clark

SIOUX FALLS

Bailey & Vorhees

U. S. G. CHERRY
SIOUX FALLS, S. D.
21 years' experience in general practice in State and Federal Courts. During past five years fire and life insurance litigation has been a specialty, and in that time has had charge of more than 150 cases in Courts of South Dakota, North Dakota, Nebraska, Iowa, Minnesota, Illinois, Wisconsin, Michigan, Indiana and Ohio. Refers to any bank in Sioux Falls, Springfield F. & M., Chicago, Commercial Union, Denver or Insurance Commissioner in any of above named states.

Gibbs R L

TENNESSEE

CHATTANOOGA

SURKETT, MILLER & MOORE
Attorneys
James Building
Chattanooga, Tennessee
Life, Fire, Accident, Casualty and all other insurance law
References: Mutual Life, New York, Continental Casualty, Chicago, Employers Liability Assur. Corp'n, Boston Office.

Daniels & Williams
Martin F
Milligan J B
Moon, Daniels & Garvin
Smith & Carswell
Spears & Lynch

CLARKSVILLE

Daniel J W
Peay Austin

COLUMBIA

Greenlaw & Whitthome
Hughes G T

FAYETTEVILLE

Hohman & Holman
Lamb J B

HARRIMAN

Breazeale Sam A

JONESBORO

Deaderick & Epps
Kirkpatrick S J

KINGSTON

Breazeale Sam A
Sevier Judge James

KNOXVILLE

Cornick, Wright & Frantz
Ingersoll & Payton
Jourolman, Welcker & Smith
Lucky & Foulde
Pickle, Turner & Kennedy.
Washburn, Puckle & Heimer
Webb, McClung & Baker

LEBANON

Beard E E
Thompson, Lillard

McMINNVILLE

Savage J H
Willis J C

MEMPHIS

Carroll W H
Edmundson J P
Finley & Finley
Fitzhugh G T
Kurley T B
Lehman, Gates & Lehman
Trezevant, Bartels & Trezevant
Turley & Turley
Warriner H W
Wright L E
Zimmerman F

MURFREESBORO

Palmer H E
Ridley & Richardson

NASHVILLE

Lelly & Price
Pilcher J S
Stokes W
Williamson W H

THOS. J. TYNE

STAHLMAN BUILDING

NASHVILLE, TENN.

ROGERSVILLE

Bowen A T
Philips J O

TRENTON

Walker & Hunt
Walker & Landrum

TEXAS

ABILENE

Hardwicke & Hardwicke
Wagstaff & Davidson

AUSTIN

Fiset & McClendon
Fisher S R
Gregory & Batts
Pendexter G J
Robertson J H

BEAUMONT

Barry H P

CROCKETT

Nunn & Nunn

DALLAS

Alexander & Thompson
Carden, Starling & Carden
Cockrell & Gray
Coke, Miller & Coke
Chilton & Chilton

Crane & Crane

Insurance Lawyers

401, 402 Trust Bldg.
DALLAS, - - TEXAS

Refer without permission to Trezevant & Cochran, Cochran, Thomas & Co., or any other General Agency in Dallas; J. D. Kitchen & Bro., New Orleans; Chas. H. Barry, Chicago.
Home Life, N. Y.

Dabney & Townsend
Dreeben Israel
Etheridge & McCormick
Leake & Henry
Locke & Locke

MEADOR & DAVIS

Attorneys

Dallas and Fort Worth

TEXAS

Morris M L
Smith & Gossett
Thompson Wm

DENISON

Decker N H L
Moseley & Eppstein
Peck W M

FT WORTH

Bomar D T
Capps, Canty, Hauger & Short
Lassiter N H
Mattock, Miller & Dyens
Meador & Davis
Orick & Terrill
Samuels S L
Spoonts & Thompson

GAINSVILLE
Davis & Thomason
Green & Blanton
Potter, Culp & Giddings
Stuart & Bell

GALVESTON
Armistead J A
Austin & Rose
Briggs C S
Campbell John W
Hanscom S S
Hawkins E A
Kleeberg, Davidson & Neethe
Maggill C P
Mott & Armstrong
Smith R Waverly
Stewart M
Stubbs J B
Stubbs & Stubbs
Terry, Cavin & Mills
Walker J C

HOUSTON
Andrews, Ball & Streetman
Baker, Botts, Parker & Garwood

HOGG, GILL & JONES

LAWYERS

Rooms 201-2-3-4-5-6-7-8 FIRST NATIONAL BANK BUILDING

HOUSTON, TEX.

Holt O T
Hunt, Myer & Townes
Hutchison J C
Kittrell N G
Lane, Jackson, Kelley & Wolters
Ross & Wood
Wilson & Dabney
Wolters J F

PARIS
Allen & Dohoney
Burdett & Connor
Moore, Park & Birmingham

SAN ANTONIO
Denman Leroy
Franklin Thos

ONION & HENRY

Attorneys

SAN ANTONIO, TEXAS

REPRESENTING

Maryland Casualty Co.
Continental Casualty Co.
General Accident Ins. Co.
North-American Acc't Ins. Co.
Etc., Etc.

Keller & Keller
Lewis Perry S
Swearingen & Brooks

SHERMAN
Head, Dillard & Head
Leslie & Lawrence
Vinson W A
Wilkins, Beaty & Vinson

TEXARKANA
Webber & Webber

TYLER
Cain & Knox
Lasseter & Knox

WACO
Baker & Thomas
Boynton & Boynton
Clark G
Clark & Bolinger
Dyer J L

HARRY P. JORDAN

INSURANCE LAW A SPECIALTY

General Attorney for Texas Fidelity and Bonding Co.

WACO, TEXAS

Prendergast & Williamson
Taylor & Gallagher
Williams E

UTAH

SALT LAKE CITY
Booth, Lee & Badger
Hoppaugh A L, Auerbach building
Twomey & Twomey, Commercial block
Varian C S
Whittemore C O

VERMONT

BURLINGTON
Taft R W
Whittemore

MONTPELIER
Howland F A
Stanton Z S

RUTLAND
Merrill J A

ST. ALBANS
Austin & Sons
Hogan & Royce

VIRGINIA

ALEXANDRIA
Brent S
Smith F C

HAMPTON
Cumming S Gordon
Weymouth J

LEXINGTON
Letcher G D
Shields W T

LYNCHBURG
Blackford R C
Caskie & Coleman
Daniel & Harper
Harrison & Long
Horsley & Kemp

NEWPORT NEWS
Batchelor & Phillips
Bickford R G
Stuart Wm C

NORFOLK
Bibb W L
Hubbard & Hubbard

Jeffries, Wolcott, Wolcott & Lankford

Counsellors at Law

Seaboard Bank Bldg., Norfolk, Va.

REFERENCES:
Metropolitan Life Ins. Co. NEW YORK
Nat'l Bank of Commerce
Atlantic Trust & Deposit Co. NORFOLK, VA.

Old Wm W & Son

R. W. Peatross T. D. Savage

Peatross & Savage

Attorneys and Counsellors At Law

Dickson Bldg. Rooms 617-621

Norfolk, Va.

Bell Phone 908 States Phone 1242

Reference, Norfolk Fire Insurance Corporation

White, Tunstall & Thom
Wilcox J W
Wolcott & Wolcott

PETERSBURG
Davis R B
Davis & Davis
Hamilton Alex
Hamilton & Mann

RICHMOND
Cabell, Talley & Cabell
Christian & Christian
Crump B T
Ellett Tazewell
Gregory Geo C
Hanson G A
Leake & Carter
Lane & Carey
Meredith & Cocke
Montague Hill
Mullen James
Munford B B
Munford, Hunton, Williams & Anderson
Oterrall & Register
Pegram & Stringfellow
Talley R H

ROANOKE
Fox H M
McNulty C S

STAUNTON
Braxton A C
Patrick & Gordan

WASHINGTON

CENTRALIA
Dysart George

SEATTLE
Donworth & Howe
Gillman L C
Granger Herbert T, New York block
Graves, Palmer & Murphy
Heifner Chas G, New York block
Kerr & McCord
McClune & McClune
Moran E P
Piles Samuel
Stern L M
Strudwick & Peters
Van Dyke John B
Walker & Munn

SPOKANE
Graves J W
Happy & Hindman
Post, Avery & Higgins

MARK F. MENDENHALL

Attorney at Law

Associates
GEO. E. CANFIELD
WM. H. KAYE

29-30-31 Exchange National Bank Building

SPOKANE, WASH.

Twenty years' general practice Insurance and Commercial Law specialties. References on request.

TACOMA
Ashton J M
Crowley & Grossecup
Fitch & Harris
George C E
Parsons & Parsons
Snell M K

WEST VIRGINIA

CHARLESTON

BROWN, JACKSON & KNIGHT

The Kanawha Valley Bank Building

CHARLESTON, W. VA.

James F. Brown
Malcolm Jackson
Edward W. Knight

V. L. Black
John Wehrle
Angus W. McDonald
George S. Couch, Jr.

Crawford & Ashby
Mollahon, McClintic & Matthews
Payne & Payne

PRICE, SMITH, SPILMAN & CLAY

Kanawha Banking & Trust Co.
Elk Banking Co.
Citizens Guaranty & Trust Co.
Southern States Mutual Life Ins. Co.
Etc.

BRADFORD BUILDING, CHARLESTON, W. VA.

Shrewsbury G H

HINTON
Dunlap R F
Miller & Read

HUNTINGTON
Campbell, Holt & Campbell
Cowden W K
Townshend & Harvey
Vinson & Thompson

MARTINSBURG
Emmert H H
Martin C E
Noll A B

PARKERSBURG
Hutchinson J F
Merrick & Smith

WESTON
Brannon E A
Brannon W W

WHEELING
Baldwell G B
Baldwell A

Coniff J J
Erskine & Allison
Handlan J
Howard J A
Hubbard W C
Reymann L A
Russell & Russell

WISCONSIN

GREEN BAY
Cady & Strehlow
Green, Vroman & Fairchild
North & Parker

LA CROSSE
Bunge G W
Fruit & Gasdan
Higbee & Bunge
Losey, Woodward & Lees
Morris & Hartwell
Winter & Esch

MADISON
Bagley Wm R
Bashford & Wilton
Chynoweth H W
Griffin Jos A
Lamb C F

Richmond, Jackman and Swansen

Suite 3-6 Mendota Block

MADISON, WIS.

T. C. RICHMOND
R. W. JACKMAN
S. T. SWANSEN

S. H. STUART

LIFE, FIRE, CASUALTY AND SURETY LITIGATION A SPECIALTY

REFERENCES ON REQUEST

John B. Sanborn Chauncey B. Blake

Sanborn & Blake

Attorneys and Counselors at Law

WISCONSIN BUILDING

MADISON, WIS.

MERRILL
Reid, Smart & Curtis
Van Heckle J

MILWAUKEE
Bloodgood, Kemper & Bloodgood
Miller, Mack & Fairchild
McElroy & Wetzler
Quarles, Spence & Quarles

Francis Bloodgood
Francis Bloodgood, Jr.
Jackson B. Kemper
Wheeler P. Bloodgood

Bloodgood, Kemper & Bloodgood

307-315 MITCHELL BUILDING
MILWAUKEE, WIS.

Especial Attention Given to Insurance Cases.

Roemer & Aarons
Spooner & Rosecrantz
Van Alstine C H
Van Dyke W D & Co
Van Dyke & Van Dyke
Winkler, Flanders, Smith, Bottum & Fawsett

OCONTO
Classon & Lynch
Morrow F X

OSHKOSH
Barber Charles
Barbers & Belinger
Bouck & Hilton

PHILLIPS & HICKS

LAWYERS

Oshkosh, Wis.

SPECIALTY:

Insurance and Corporation Law

General Practice

Thompson A E
Weed H I

RACINE
Thompson & Harvey
Simmons, Nelson & Walk

WAUSAU
Kreutzer Bird & Rosenberry
Mylrea W H

WYOMING

CHEYENNE
Burke & Clark

LANDER
Fourt E H

SUNDANCE
Adams M A
Gordon M L

CANADA

BRITISH COLUMBIA

GRAND FORKS
Macdonald & Whiteside
Sutton A C

MANITOBA

WINNIPEG
Machray, Sharpe & Dennistoun

TORONTO, ONT.
Beatty, Blackstock, Fasken & Chadwick
Briggs & Frost
Johnston, McKay, Dods & Grant
McCarthy, Osler & Creelman
Maclaren, Macdonald, Shepley & Donald
Macdonald & Macintosh
Meams & Hunt

QUEBEC

MONTREAL
Brown, Montgomery & McMichael
Claxton & Kerr
Davidson & Wainwright
Foster Martin, Archibald & Mann
Greenshields & Greenshields

QUEBEC
Cook W & H H
Fitzpatrick, Parent, Roy, Taschreau & Cannon

PRINCE EDWARD ISLAND

CHARLOTTETOWN
Davis & Hazard
Peter & Ings

IRELAND

BELFAST
McIldowie Geo & Sons

C. D. CRANE'S DOUBLE AND TRIPLE INDEX

Insurance Expiration Registers

Quickest to Write. Lightning to Find.
Expirations Never Overlooked. Estimating Space Unnecessary.
Writes Most Names.
Names Alphabetically Arranged. Writes Block Insurance.
For Thirteen Years' Use.
Paper and Binding First-Class. Best in the World.

Send six cents in postage stamps, to cover bare cost, for sample sheets, with prices and explanations, to

THE SPECTATOR COMPANY,

Chicago Office
159 La Salle Street

135 William Street
New York

Customers' Fire Insurance Expiration Book

FOR KEEPING RECORDS OF FIRE INSURANCE POLICIES

Comprises spaces for 154 policies, with columns running across two pages, and providing a compact and comprehensive summary of all the essential data relating to each policy, including Property Insured; Location; Name of Company; Number, Term and Amount of Policy; Amount and Rate of Premium; Dates Policy Issued and Premium Paid; Date of Expiration; Date Cancelled and Remarks. An excellent advertising medium for agents, brokers and companies, Presentation inscription printed without extra charge on orders of 100 or more copies.

	Pressboard Binding	Cloth Binding		Pressboard Binding	Cloth Binding
Single copies	$0.20	$0.30	100 copies	$11.00	$25.00
12 copies	2.00	3.25	250 copies	27.50	62.50
25 copies	4.00	6.50	500 copies	52.50	125.00
50 copies	6.00	13.00			

THE SPECTATOR COMPANY

CHICAGO OFFICE:
159 La Salle Street

135 William Street
NEW YORK

THE SPECTATOR COMPANY

PUBLISHERS AND IMPORTERS OF

INSURANCE WORKS

Publishers of the following important Fire Publications:

THE SPECTATOR.—An American Review of Insurance; published weekly. Price, $4.00 per annum.

THE INSURANCE YEAR BOOK.—Issued July of each year. Dealing with insurance companies throughout the world. Price of each volume: Life, Casualty and Miscellaneous Insurance, $6.00; Fire and Marine Insurance, $6.00; both volumes when ordered together, $10.00.

REPORTS OF FIRE INSURANCE COMPANIES.—Issued annually in June. Contains detailed statements, officers, directors, field men, and other data. Covers about 950 fire and marine companies and Lloyds, licensed and unlicensed, seeking business in the United States; also about 250 miscellaneous companies. Price, $5.00

READY RECKONER FOR EARNED AND UNEARNED PREMIUMS.—By the late Wm. Ellsworth. An invaluable assistant in the rapid computation of return premiums at short rates and pro-rata. Price, $5.00.

HAND BOOK FOR FIRE INSURANCE AGENTS.—By S. R. Weed. An excellent aid to agents. Price $1.50.

FIRE INSURANCE LAW CHART.—Contains in tabular form a summary of special State Laws relating to statements required of fire insurance companies. Issued annually. Price, $1.00.

SPECIAL AGENTS AND ADJUSTERS HANDBOOK.—A book of practical advice as to the duties of special agents and adjusters, with much data relating to special hazards; adjustment rules; tables of weights and measurements, depreciation, costs, etc. By Geo. Velten Steeb. Price, in flexible leather, $1.50.

THE FIRE INSURANCE AGENT AND HIS AGENCY.—Just published, a work of instruction and advice to fire insurance agents, by a field man of twenty-five years' experience. Price, $1.00.

FIRE INSURANCE POCKET INDEX.—Exhibits statistics for ten years of nearly 300 American and Foreign fire insurance companies. Prices: Manila Cover 25 cents in Flexible Leather Pocket Book, 50 cents.

CUSTOMERS' FIRE INSURANCE EXPIRATION BOOK.—For keeping records of fire insurance policies. Price, Pressboard binding, 20 cents; cloth binding, 30 cents.

LOOSE LEAF POCKET EXPIRATION REGISTER.—Prices, one binder, complete, with 40 expiration sheets, 50 cents; one dozen binders, with 40 sheets each, $4.20; binders, with 40 sheets each, in lots of 50 or more, 30 cents each, or $15 for 50. A customer desiring a new binder alone may procure same for 30 cents, and a single set of expiration sheets may be obtained for 25 cents.

DOUBLE AND TRIPLE INDEX EXPIRATION REGISTER.—By C. D. Crane. Accurate, time-saving, convenient. Expirations cannot be overlooked. Prices, from $4.00 up.

IMPROVED EXPIRATION REGISTER.—A practical and concise system. Prices, $3.00, $5.00 and $8.00.

READY REFERENCE LEDGER.—By Turner. Affords a complete exhibit at any time of the business for each company. Price, $3.00.

RUTHERFORD'S BOOK OF FIRE INSURANCE POLICY FORMS.—Price 50 cents.

DISTRIBUTION BY STATES OF FIRE INSURANCE IN THE UNITED STATES.—Issued annually. Price, bound in Flexible Leather, $3.00.

HALL ON INSURANCE ADJUSTMENTS.—A new and practical Guide for adjusters of fire losses—By Thrasher Hall. Price, $2.00.

SEMMANN'S FIRE INSURANCE CANCELLATION TABLES.—For accurate and rapid calculation of return and earned premiums, both pro-rata and short-rate. Price, bound in flexible leather, $1.00.

RECOLLECTIONS OF A FIRE INSURANCE MAN.—By R. S. Critchell. Price, $1.25.

FIRE UNDERWRITING PROFITS AND LOSSES FOR A DECADE.—Single copies, 10 cents.

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES FOR 1909.—Single copies, 10 cents.

FIRE PREVENTION AND PROTECTION.—Second edition, revised. Deals with methods, materials and appliances for preventing and extinguishing fires. Also contains "Hints to the Insured." Illustrated. Price, $2.00.

FIRE INSURANCE LAWS, TAXES AND FEES.—(Including County and Municipal Taxes.) Issued annually. Price bound in law sheep, $5.00 per copy.

AGENTS' AND INSPECTORS' POCKET BOOK OF FIRE PROTECTION.—By George Velten Steeb. Price, in red Russia leather, $2.50 per copy.

FIRE INSURANCE AND HOW TO BUILD.—By F. C. Moore. Price, $5.00.

CLEMENT ON FIRE INSURANCE.—In 2 volumes. Volume I. As a Valid Contract in Event of Fire and Adjustment of Claims thereunder. Volume II. As a Void Contract, and in both volumes the conditions of the contract as affected by Construction, Waiver or Estoppel. Price, $6.30 per vol., delivered.

WEAKNESS OF MUTUAL FIRE INSURANCE.—Price, per copy, 10 cents; 50 copies, $2.00; 100 copies, $3.00; 500 copies, $12.00; 1,000 copies, $20.00.

"UNDERWRITERS AT LLOYDS," LONDON, ENG.—Price per copy, 10 cents; 100 copies, $2.50; 500 copies, $10.00; 1000 copies, $15.00.

MUTUAL FIRE INSURANCE FALLACIES.—Price per copy, 10 cents; 100 copies, $4.00; 500 copies, $15.00; 1000 copies, $25.00; 5000 copies, $100.00; 11000 copies, $200.00.

OPERATION OF THE EIGHTY PER CENT. AVERAGE (OR CO-INSURANCE) CLAUSE.—Prices, per copy, 6 cents; 100 copies, $1.50; 500 copies, $3.50; 1,000 copies, $5.00; 10,000 copies, $25.00.

Also Numerous Other Standard Insurance Works.

Also Sole Agents for All Works Handled by Charles & Edwin Layton of London.

A Catalogue of Insurance Publications will be forwarded on receipt of seven cents in postage stamps. Address

THE SPECTATOR COMPANY, 135 William Street, NEW YORK.

Ages Ago Starting a Fire was Hard Work

Nowadays it's hard to keep fires from starting where they'll do damage. To safeguard your property against fire loss, do more than try fire prevention,—fire extinction is necessary.

Automatic Sprinklers

kill a fire while killing it is easy—at the very start. We have various types to meet varying conditions, but they are all alike in one respect—they can always be relied upon to do their work no matter how long they have been inactive. Tell us what your property is and we'll outline a system that will give you complete protection and the benefit of our twenty years' experience.

Estimates and proposals furnished free of all costs from Executive or Department offices.

Automatic Sprinkler Co. of America

Executive Offices:

Underwriters' Building, 123-133 William St., New York

Manufacturers' Sprinkler Plant, Syracuse, N. Y.
Niagara Sprinkler Plant, Akron, Ohio

Standard Sprinkler Plant, Cincinnati, Ohio
International Sprinkler Dept., Philadelphia, Pa.

Department Offices:

Akron, O.
Atlanta, Ga.
Baltimore
Boston
Buffalo
Charlotte, N. C.
Chicago
Cincinnati, O.
Columbus, O.
Dallas, Texas
Denver, Col.
Des Moines, Iowa
Detroit
Indianapolis, Ind.
Kansas City, Mo.
Los Angeles, Cal.
Minneapolis
New Haven, Conn.
New Orleans
Philadelphia
Pittsburg
Portland
San Francisco
Scranton, Pa.
Seattle
St. Louis
Syracuse, N.Y

APPENDIX

FIRE DEPARTMENTS

A COMPILATION SHOWING THE

WATER SUPPLY AND FIRE APPLIANCES

OF THE

CITIES, TOWNS AND VILLAGES OF THE UNITED STATES AND CANADA

CORRECTED TO JULY 1, 1910

INTRODUCTION TO APPENDIX.

FIRE DEPARTMENTS AND WATER SUPPLY.

The statistics given herewith are the culmination of over thirty years' effort on the part of The Spectator Company to perfect them, and cover the whole field of Water-Works System and Fire Department equipment of the cities, towns and villages of the United States and Canada, and is the only publication of its kind in existence. The information has been compiled with great care for the present edition and corrected to July 1. Circulars were sent to every place having a population of 1,000 or more, and wherever a new fire department was reported among the smaller towns it has been included in this work. During the years this work has been published, it has been the aim of the publishers to improve upon it each year and to extend the list of places where Fire Protection and Water Supply have been put in since the previous publication. It is now the most perfect statement of such information that has ever been prepared. These reports have already proved invaluable to fire underwriters, manufacturers and others, and it is our purpose to extend and improve them from year to year. The population as given in these reports is taken from the official census of 1900, except in a few cases, where local authorities have increased the number. Where this has been done the authorities will be expected to provide adequate fire protection for their increasing population.

We desire to extend our thanks to all persons who have aided us in collecting these statistics, either by filling out the blanks sent to them or otherwise contributing to secure accuracy.

Underwriters' Ratings. The underwriters' ratings given in the following pages are generally in accordance with the specifications here outlined:

First Class.—Full paid fire department, electric fire alarm system and adequate waterworks.

Second Class.—Volunteer or partly paid fire department; with engineers and drivers fully paid and always on duty, and adequate waterworks.

Third Class.—Volunteer fire department and fair water supply.

Fourth Class.—Facilities inferior to those of third-class towns.

Fifth Class.—No fire protection.

RECAPITULATION.

Below will be found a summary showing by States the number of towns concerning which reports are given in "Fire Departments and Water Supply" for 1910, compared with those of 1909, with the respective increase made in 1910. This tabulation includes towns of 1,000 inhabitants or over, and also embraces towns having less than that population which are partly protected or have no organized fire departments:

STATES.	Towns Reported in		Increase in 1910.	STATES.	Towns Reported in		Increase in 1910.	STATES.	Towns Reported in		Increase in 1910.
	1909.	1910.			1909.	19.0.			1909.	1910.	
Alabama	71	81	10	Minnesota	202	209	7	Virginia	71	72	1
Alaska	4	7	3	Mississippi	60	62	2	Washington	60	60	0
Arizona	17	18	1	Missouri	148	171	23	West Virginia	64	65	1
Arkansas	53	54	1	Montana	28	31	3	Wisconsin	290	304	14
California	112	126	14	Nebraska	101	108	7	Wyoming	15	15	0
Colorado	54	62	8	Nevada	14	19	5				
Connecticut	134	134	0	New Hampshire	109	116	7	Totals, U. S	5,698	5,920	222
Delaware	13	13	0	New Jersey	171	176	5				
Dist. of Columbia	1	1	0	New Mexico	20	22	2	CANADA.			
Florida	40	44	4	New York	371	381	10	Alb'ta&Sask'wan	8	8	0
Georgia	100	112	12	North Carolina	80	80	0	British Columbia	8	8	0
Hawaii	1	1	0	North Dakota	34	34	0	Manitoba	6	6	0
Idaho	15	23	8	Ohio	339	342	3	New Brunswick	13	13	0
Illinois	335	341	6	Oklahoma	45	50	5	Newfoundland	1	1	0
Indiana	212	222	10	Oregon	38	39	1	Nova Scotia	29	29	0
Iowa	367	385	18	Pennsylvania	392	399	7	Ontario	171	172	1
Kansas	117	119	2	Rhode Island	47	47	0	Prince Edw'd Isl.	3	3	0
Kentucky	100	105	5	South Carolina	51	51	0	Quebec	44	44	0
Louisiana	45	49	4	South Dakota	51	51	0				
Maine	136	137	1	Tennessee	70	73	3	Totals, Canada	283	284	1
Maryland	44	48	4	Texas	180	181	1				
Massachusetts	286	292	6	Utah	41	41	0	Grand Totals, U. S. & Can.	5,976	6,204	228
Michigan	231	234	3	Vermont	113	113	0				

ALABAMA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABBEVILLE, pop. 1,200; fire area, 650 acres. Fire dept.—2 reel carts, 500 ft. hose; value of equipment, $1,000; value of bldgs., $150; total mem., 24, paid part time.

WATER SUPPLY—Source, wells; cost of construction, $22,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to city.

ALABAMA CITY, pop. 3,000; fire area, 500 acres. Fire dept.—1 c. engine; total mem., 40 volunteers.

WATER SUPPLY—Source, creek; 2 pumping engines, Deane, cap. per day 1,000 gals.; mains, 10,000 ft.; 40 hydrants; pressure, fire 100 lbs.; works belong to Co.; value of dept. equip., $30,000; reservoir 250 ft. above town, cap. 1,500,000 gal.

ALEXANDER CITY, pop. 1,700; fire area, 40 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose wagons; hose, 1,000 ft., good; fire alarm, whistle, telephone system, 100 phones; value of dept. equipment, $800; volunteer dept., paid part time.

WATER SUPPLY—Source, 2 bored wells, 100 yds. from business center; stdp. cap. 124,000 gals., dim. 20 x 10, material used in cons. steel; quality of water, pure; res. cap. 50,000 gals., located on Court House Square; 2 pumping engines, Smith-Vaile, cap. per day 500,000 gals., constructors Stillwell, Pierce, Smith, Vaile; mains, cast iron, 3¾ miles, 8, 6 in. and 4 in. dia.; 30 hydrants; 14 valves; pressure, dom. 49 lbs., fire 100 lbs.; cost to construct, $20,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; works belong to city.

ANDALUSIA, pop. 3,500; combustibles ord. Fire dept.—2 hose carts; hose, 2,000 ft.; fire alarm, whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, 2 artesian wells; res. cap., 175,000 gals.; 2 Gardner comp. duplex pumps; direct pressure, 150 lbs.; mains, 4 miles, 4 to 8 in. dia.; 30 hydrants.

ANNISTON, pop. 20,000; fire area, ½ sq. mile; mercantile bldgs., brick, 1 to 4 stories; private, wood, stone and brick, 1 and 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—3 hose wagons, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $15,000; value of bldgs., $5,100; ann. exp. of dept., $2,800; total mem., 75, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 8½ miles from business center; system, pump to res.; quality of water, good; res. cap., 6,400,000 gals., location 2½ miles from city; 2 pumping engines, cap. per day 3,000,000 gals. each; constructors, Holly Mfg. Co.; mains, cast iron, 23 miles, 4 to 20 in. dia.; 150 hydrants; pressure, dom. 90 lbs., fire 90 lbs.; consumption, per day 1,500,000 gals., per capita 100 gals.; works belong to Co.

ATHENS, pop. 1,500; fire area, 4 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord. Fire dept.—3 c. hand ex., 2 h. & l. trucks, 2 hose reels; hose, cotton, good, 1,000 ft.; total mem., 12 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, large spring; system, pump to res., res. cap. 71,000 gals; 2 pumping engines, class dup., cap. per day 1,008,000 gals., constructor Gordon; mains, cast iron, 17 miles, 3 to 4 in. dia.; pressure, dom. 140 to 160 lbs.

ATTALLA, pop. 2,200; mercantile bldgs. 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 hose carts; hose, rubber, good, 950 ft.; cotton, rubber lined, 700 ft.; total hose, 1,650 ft; fire alarm, whistle; value of dept. equipment, $1,200; ann. exp. of dept., $48; total mem., 16 volunteers.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to stdp., cap. 58,000 gals., dim. 10 x 100, material used in cons. boiler iron, builders Hartford, Herbert & Co.; quality of water, freestone; 2 pumping engines, cap. per day 750,000 gals., constructors Smith & Vaile, McGowan; pressure, dom. 60 lbs., fire 100 lbs.; 5 miles of mains, 3 to 8 in. diameter; 28 hydrants; consumption, per day 20,000 gals., per capita 12 gals.; cost to construct, $50,000; bonded debt, $35,000; ann. cost of mtce., $4,000; works belong to city.

AUBURN, pop. 1,447; mercantile bldgs., mixed, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—12 c. hand ex., 1 h. & l. truck; underwriters' rating, fourth class.

WATER SUPPLY—Wells; no waterworks system.

AVONDALE (now a part of Birmingham). Has one hose company.

WATER SUPPLY—Furnished by Birmingham Waterworks Co.

BESSEMER, pop. 13,000; fire area, 50 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose wagons, 2 hose carriages, 3 horses; hose, rubber, good, 3,750 ft.; fire alarm, telephone and whistle; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $600; total mem. 14, paid part time 1, fully paid 1, 12 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, pump to res., stdp. and direct; res. cap. 5,500,000 gals., dim. 20 x 300, located near pumping station; quality of water, good; 2 pumping engines, cap. per day, 3,000,000 gals.; mains, cast iron, 19½ miles, 4 to 16 in. dia.; 70 hydrants; 300 valves, Bourbon; meters, total number, 850, National, Neptune, Hersey, owned by Co.; 1,400 services; pipe, wrought iron; pressure, dom. 75 lbs., fire 90 lbs.; consumption, per day 1,500,000 gals., per capita 150 gals.; cost to cons., $200,000; ann. cost of mtce., $5,000; works belong to Co.

BIRMINGHAM, pop. 55,000; mercantile bldgs., brick and steel, 1 to 16 stories; private, wood and brick, 1 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 1 c. engine, 1 comb. c. & h. wagon, 18 c. hand ex., 2 aerial trucks, 12 hose wagons, 50 horses; hose, cotton, rubber lined, good, 22,500 ft.; inferior, all kinds, 450 ft.; total hose, 22,950 ft.; fire alarm, Gamewell, 64 boxes; value of dept. equipment, $86,992; ann. exp. of dept., $111,667; total mem., 117, paid full time.

WATER SUPPLY—Source, river and creek; system, pumping to res. and direct; res. cap., 147,500,000 gals., located on mountains 3 miles from city; 6 pumping engines, cap. per day 37,000,000 gals., constructors Wood, Epping, Carpenter, Deane, Worthington, Knowles; mains, 127.18 miles, 4 to 24 in. dia., Dennis Long & Co. and Howard Harrison; 427 hydrants; meters, total number 7,668, owned by Co.; 13,464 services; pressure, dom. 75 to 100 lbs.; consumption, per day 12,000,000 gals., per capita, 179 gals.; cost to cons., $3,500,000; works belong to Co.

BREWTON, pop. 1,382; fire area, 1 sq. mile; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks

ord.; causes of fires investigated. Fire dept.—4 steamers, 1 hand engine, 1 c. engine, 1 hose carriage and reel; no fire alarm; value of dept. equipment, $15,000; value of bldgs., $50,000; total mem., 23 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 400 yds. from business center; system, pumping direct, cap. per day 500,000 gals.; mains, 4 miles, 4 to 8 in. dia.; 26 hydrants; 150 services; pressure, fire 100 lbs.; cost to construct, $18,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000.

BRIDGEPORT, Jackson County, pop. 2,500; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone and brick, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hand engines, steam engine in commission (Natchusel), (in reserve, reacher), 2 hand ex., 1 hose wagon, 1 hose carriage; total hose, 1,600 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—Source, mountain spring; system, gravity, pumping to stdp., stdp. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 500,000 gals., constructor Blake; mains, cast iron, 9 miles; 29 hydrants, maker Ludlow; 50 valves, maker Ludlow; meters, total number 25, Hersey; 40 services; pipe, galv. iron; pressure, dom. 125 lbs.

BRUNDRIDGE, pop. 1,000; fire area, 1 square mile; mercantile bldgs., brick; wooden roofs not permitted in fire area; causes of fire investigated. Fire dept.—2 hose carriages; hose, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; total mem., 16 volunteers.

WATER SUPPLY—Owned by city.

CLAYTON, pop. 998; fire area, 60 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $1,200; total mem., 20, paid part time 1, volunteers 19.

WATER SUPPLY—Waterworks, owned by the city; 18 hydrants.

COLUMBIA, pop. 1,122; fire area, 1 sq. mile; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hose cart, 1 hose reel; hose, good 800 ft.; total mem., 10 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pumping direct and to stdp.; stdp. cap., 37,500 gals.; 1 pumping engine, class dup., cap. per day 20,000 gals., constructor Deane; mains, 2 miles, 2 in. dia.; 12 hydrants; cost to construct, $1,000; ann. cost of mtce., $500.

COLUMBIANA, pop. 1,075. No organized fire dept.

WATER SUPPLY—Source, spring and wells; system, gravity; res. cap., 17,000 gals.; mains, 1½ miles; cost to construct, $3,000; works belong to county.

CORDOVA, pop. 2,000; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; causes of fire investigated; av. ins. involved for past 3 years, $553. Fire dept.—2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; value of dept. equipment, $800; value of bldgs., $500; total mem., 9 volunteers.

WATER SUPPLY—Mains attached to Indian Harbor Mills Line; 3 double hydrants.

COVINGTON, pop. 3,200. Fire dept.—1 h. & l. truck, 3 hose reels; hose, 1,500 ft.; fire alarm, telephone and bell; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 135,000 gals.; quality of water, good; res. cap., 1,350,000 gals.; 4 pumping engines, cap. per day 3,600,000 gals., constructors Platt-Smith-Vaile; mains, 6 miles, 6 to 10 in. dia.; 50 hydrants; pressure, dom. 60 lbs., fire 125 lbs.

CULLMAN, pop. 2,500; fire area, ¾ sq. mile; mercantile bldgs., brick, wood and iron, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $8,000. Fire dept.—1 hand engine, 74 c. hand ex., 1 h. & l. truck; 4 equip. h. reels; hose, cotton, rubber lined, good, 1,800 ft.; total hose, 2,000 ft.; 500 ft. reserve hose, standard size; fire alarm, whistle and bell; value of dept. equipment, $2,500; value of bldgs., $2,500; $2,500; ann. exp. of dept., $80; total mem., 44 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 4 blocks from business center; system, pump to res. and direct; quality of water, freestone; res. cap., 225,000 gals., located near station; 2 pumping engines, class dup., constructors John H. McGowan; mains, cast iron, 3 miles, 4 to 10 in. dia.; 31 Corey hydrants; meters, total number, 110, owner by Co.; 90 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $30,000; works belong to city.

DECATUR, pop. 3,114; fire area, 20 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 c. engine, 5 c. hand ex., 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, whistle and electric bell; value of dept. equipment, $2,500; value of bldgs., $500; total mem., 40 volunteers.

WATER SUPPLY—See New Decatur.

DEMOPOLIS, pop. 4,500; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss, 1902, $3,000; ins. on same, $15,000. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 800 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,400; value of bldgs., $600; ann. exp. of dept., $500; total mem., 55 volunteers.

WATER SUPPLY—Source, wells, 1 in business center, other three at station; system, pump to stdp., cap. 120,000 gals., dim. 15 x 122, material used in cons. steel, res. cap. 160,000 gals., located at station; 1 pumping engine; 1 pump, cap. 900 gals. per minute, 1 pump 500 gals. per minute; constructor Henry R. Worthington; mains, iron, 18 miles, 3 to 8 in. dia.; 40 hydrants; Fairbanks valves; meters, total number 110, different kinds; 350 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 80 lbs.; consumption per day, 120 gals.; cost to construct, $25,000; no bonded debt; cost of mtce., $2,000; works belong to city.

DOTHAN, pop. 12,000; fire area, 2 sq. miles; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hand ex., 1 hose wagon, 2 hose reels, 2 horses; hose, 2,700 ft. cotton, rubber lined, good; inferior, 500 ft.; total hose, 3,200 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $9,000; total mem., 3, paid full time.

WATER SUPPLY—Source, artesian wells in business center; system, pump to stdp., cap. 160,000 gals., dim. 16 x 100, material used in cons. steel; quality of water, good; res. cap. 125,000 gals., located center of town; 2 pumping engines, Worthington comp. dup., cap. per day 1,000,000, 500,000 and 750,000 gals.; constructor Worthington; mains, cast iron, 5 miles, 4, 6 and 8 in. dia.; 35 hydrants; meters, total number 340, owned by city; pipe, galv.; pressure, dom. 45 lbs., fire 110 lbs.; cost to construct $20,000; cost of mtce., $3,000; works belong to city.

ENSLEY, pop. 10,000; bldgs., wood and brick; wooden roofs not permitted; av. fire loss for 2 yrs., $6,500; av. ins. for same time, $3,000. Fire dept.—2 hose carriages, 4 hose carts, h. & l. truck; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell, 10 boxes; total mem., 27, paid part time 6, 21 volunteers.

WATER SUPPLY—Source, supplied by Birmingham Waterworks.

EUFAULA, pop. 6,000; mercantile bldgs., brick, 1 and 4 stories; private, wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 truck and c. engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2

horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $6,000; total mem. 25, paid full time 2, part time 2.

WATER SUPPLY—Source, creek, 2½ miles from business center; system, pump to stdp.; stdp. cap., 400,000 gals., dim. 30 x 75, located on hill west part of city, material used in cons., steel; McCrary & Co. settling basin, concrete cost $400,000, cap. 250,000 gals.; filtration system, mechanical; quality of water good; 2 pumping engines, vert., cap. per day 1,000,000 gals. each, constructors H. R. Worthington; mains, cast iron, 12 miles, 4 to 14 in. dia.; 100 hydrants, R. D. Wood & Co.; meters, total number 165, Worthington 1, Buffalo 151, Columbia 12, Keystone 1; meters owned by city; 325 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 250,000 gals., per capita 41 gals.; bonded debt, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to city.

EUTAW, pop. 884. Fire dept.—3 hose carts; 1,500 ft. good hose; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap., 90,000 gals., dim. 12 x 100, location in public square, material used in cons. steel, builders J. H. Fullton; quality of water, good; res. cap., 50,000 gals., located ¼ mile from stdp.; 2 pumping engines, constructor Worthington; mains, cast iron, 2 miles, 6 and 4 in. dia.; 30 hydrants, Ahrens & Ott; 15 valves, Bourbon; no meters; 150 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 60 lbs.; cost to construct, $20,000; works belong to Co.

EVERGREEN, pop. 1,800; fire area, 20 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord. Fire dept.—1 h. & l. truck, 1 hose cart, 2 horses; 1,500 ft. good hose; fire alarm, whistle; total mem., 25 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to res. and stdp., cap. 100,000 gals., material used in cons. steel; water, first-class; res. cap. 50,000 gals., located near well; pumping engines, 1 Laidlaw-Dunn-Gordon compressor, 10 x 10 x 10, 200,000 gals. per day; 1 reserve pump, Cook, deep well, 10 x 36, 150,000 gals. per day; 2 Smith-Vaile dup. pumps, 10 x 6 x 12, 420,000 gals. per day; mains, cast iron 16,500 ft., 6 and 8 in. dia.; 25 hydrants; 17 valves; pressure, dom. 65 lbs., fire 125 lbs.; consumption per day, 100,000 gals.; cost to construct, $18,270.79; bonded debt, $16,000; int. paid on bonds, 6 per cent; cost of mtce., $2,850; works belong to city.

FLORALA, pop. 300. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle.

WATER SUPPLY—Source, deep well; system, pump to stdp., stdp. cap. 50,000 gals.; res. cap., 100,000 gals.; 1 pumping engine, class Pratt dup.; mains, 4,400 ft., 6 to 10 in. dia.; 2 hydrants; pressure, dom. 50 lbs., fire 110 lbs.

FLORENCE, pop. 6,748; mercantile bldgs., stone and brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage, 1 horse; hose, cotton, rubber lined, good, 400 ft.; rubber, good, 1,600 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $40,000; ann. exp. of dept., $1,250; total mem., 11 volunteers.

WATER SUPPLY—Source, Cypress creek, 3 miles from business center; system, pump to stdp. and direct; stdp. cap., 300,000 gals., located 2½ miles from city, material used in cons. stone, builders Jeter & Boordman; quality of water, freestone; 2 pumping engines, Worthington comp., cap. per day 3,000,000 gals.; mains, cast iron, 27½ miles, 4 to 16 in. dia.; 114 hydrants, Mathews; 96 valves, Eddy Valve Co., 8 National; meters, total number 16, Empire 2, Hersey Disc 2, Worthington 2, Buffalo 2; meters owned by Co.; 1,000 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 to 90 lbs.; works belong to Co.

FORT PAYNE, pop. 1,027; fire area, ½ sq. mile; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 100 ft., rubber, good, 150 ft.; inferior, all kinds, 350 ft.; total hose, 700 ft.; value of dept. equipment, $600; value of bldgs., $350; total mem., 18 volunteers; underwriters, rating, fourth class.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to stdp., cap. 270,000 gals., material used in cons. iron; quality of water, good; Gordon pumping engine, duplex, cap. per day 750,000 gals., constructor Dean; mains, iron, 10 miles, 4 to 10 in. dia.; 52 hydrants; 42 valves; 41 meters; 318 services; pipe, galv. iron; pressure, dom. 90 lbs.; consumption per day, 100,000 gals.; cost to construct, $70,000; no bonded debt; works belong to Co.

FRUITHURST, pop. 300; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire not investigated. Fire dept.—3 hand ex., 1 h. & l. truck.

WATER SUPPLY—Source, wells.

GADSDEN, pop. 7,000; fire area, 25 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 12-ft. stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $300. Fire dept.—1 steam engine, 3 hand c. ex., 2 hose wagons, 2 hose reels, 5 horses; hose, new, 1,600 ft.; medium, 1,000 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle, 3 boxes; value of dept. equipment, $6,000; ann. exp. of dept., $2,000; total mem. 41, paid full time 2, paid part time 39.

WATER SUPPLY—Source, Coosa river, ¾ mile from business center; system, pump to res. and direct, material used in cons. excavated and lined with concrete; quality of water. good, N. Y. Gravity filtration; res. cap., 2,250,000 gals.; pumping engines, 1 h. d., 2 comp., cap. per day 4,125,000 gals.; mains, cast iron, 9 8-10 miles, 4 to 12 in. dia.; 84 hydrants; 32 valves; pipe, wrought iron; pressure, dom. 55 lbs.; cost to construct, $100,000; works belong to Co.

GENEVA, pop. 1,600; fire area, 25 to 30 acres; bldgs., private, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—2 hose carriages, 1 horse; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,300; value of bldgs., $700; total mem., 28, volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, artesian well, 1-16 mile from business center; system, gravity; stdp. cap., 50,000 gals.; quality of water, good; cap., 60,000 gals; Dean duplex comp., cap. per day, 500,000 gal.; mains, cast iron, 3 miles laid, 4 to 8 in. dia.; 24 hydrants; 14 valves; meters, total number 5, Keystone and Hersey, owned by city; pipe, cast iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption, per day 30,000 gals., per capita 20 gals.; cost to construct, $17,000; bonded debt, $17,000; int. paid on bonds, 5 per cent; works belong to city.

GIRARD, pop. 4,500; mercantile bldgs., brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated.

GREENSBORO, pop. 2,416; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good 800 ft.; total hose, 800 ft.; total mem., 44 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap., 42,500 gals., dim. 20 x 18, located on wooden tower 76 ft. from ground; new tank, cap. 80,000 gals.; quality of water, good; res. cap., 48,000 gals.; 2 pumping engines, cap. per day 420,000 gals., constructors Smith-Vaile Co.; 20 Eclipse hydrants; meters, Columbia 65, owned by Co.; pressure, dom. 55 to 65 lbs., fire 100 lbs.; consumption, per day 40,000 gals., per capita 20 gals.; bonded debt, $30,000; int. paid on bonds, 6 per cent; works belong to Co.

GREENVILLE, pop. 4,500; fire area, 40 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose reels; hose, cotton, rubber lined, 600 ft., good 400 ft.; inferior, all kinds, 250 ft.; total hose, 1,250 ft.; fire alarm, bell; value of dept. equipments, $1,500; ann. exp. of dept., $100; total mem., 30, volunteers.

WATER SUPPLY—Source, creek and well, ¼ mile east of town; system, pump to stdp. and direct; stdp. cap., 75,000 gals.; material used in cons., wood; two pumping engines, class dup., cap. per day 750,000 gals., constructor Barr; mains, material cement, 5½ miles, 4 to 8 in. dia., Phipps; 48 hydrants, Ludlow; 38 valves, Ludlow; meters, total number 12, Crown, meters owned by Co.; 150 services; pressure, dom. 100 lbs., fire 120 lbs.; cost to construct, $30,000; works belong to Co.

GUNTHERSVILLE, pop. 1,800; fire area, 10 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; cause of fire investigated; av. fire loss per year for 3 years, $500. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.

WATER SUPPLY—Source, spring, 1 mile from business center; system, pump to res., res. cap. 250,000 gals.; 2 pumping engines, cap. per day 125,000 gals., constructors Herring; mains, cast iron, 3 miles, 6 to 8 in dia.; 14 hydrants; owned by city; pressure, fire 85 lbs.; consumption per day, 50,000 gals.; cost to construct, $150,000; bonded debt, $120,000; int. paid on bonds, 5 per cent; cost of mtce., $2,200; works belong to city.

HARTFORD, pop. 382. Fire dept.—Annual exp. of dept., $14.

WATER SUPPLY—Source, wells; pump to stdp.; 18 hydrants.

HUNTSVILLE, pop. 18,000; fire area, 1,000 acres; mercantile bldgs., brick and stone, 1, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steam engine, 4 c. hand ex., 1 h. & l. truck, 1 comb. c. and hose wagon, 3 hose carriages, 7 horses; hose, cotton, rubber lined, good, 2,600 ft.; rubber, inferior, 900 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $4,000; total mem. 16, paid full time 8, paid part time 8.

WATER SUPPLY—Source, springs; system, pump direct; stdp. cap. 600,000 gals.; 2 pumping engines, cap. per day 24,000,000 gals., constructors Deane, Gordon, Maxwell; mains, 15 miles, 4 to 22 in. dia.; 96 hydrants, Ludlow & Mathews; meters, total number 38, Hersey and Trident; 470 services; pressure, dom. 60 to 100 lbs., fire 100 to 120 lbs.; consumption per day 75,000 gals., per capita 287 gals.; cost to construct, $100,000; int. paid on bonds, 6 per cent; cost of mtce., $9,207; works belong to city.

JACKSONVILLE, pop. 2,000; fire area, 30 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; total hose, 400 ft.; fire alarm, bell; value of dept. equipment, $350; value of bldgs., $400; ann. exp. of dept., $80; total mem., 25 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, spring, 2½ miles from business center; system, gravity to res.; quality of water, freestone; res. cap., 72,000 gals.; altitude, 100 ft. above the city; mains, 5 miles; 12 hydrants; consumption, per day 30,000 gals., per capita 50 gals.; cost to construct, $24,000; works belong to Co.

JASPER, pop. 2,500. Fire dept.—2 hose carriages; fire alarm, whistle; 1,000 ft. good hose.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity; stdp. cap., 30,000 gals.; material used in construction, wood; res. cap., 200,000 gals.; 2 pumping engines, cast iron; mains, 4 to 8 in. dia.; 22 hydrants; meters, total number, 100; 223 services; owned by Co.; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; 400 ft. 4-in. mains and 1 fire hydrant, to be installed as soon as possible.

LAFAYETTE, pop. 1,800; mercantile bldgs., brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—Bucket brigade only; value of bldgs., $100; ann. exp. of dept., $75; total mem. 105, paid full time 5, volunteers 100; underwriters' rating, fourth class.

WATER SUPPLY—Source, 2 cisterns, cap. 20,000 gals., and bucket brigade.

LIVINGSTON, pop. 1,200. Fire dept.—h. & l. truck; value of equipment, $600.

WATER SUPPLY—Source, wells; bonded debt, $20,000; int. paid on bonds, 5 per cent.

MARION, pop. 2,000. Fire dept.—1 c. engine, 2 c. ex., 1 h. & l. truck, 3 hose carriages; etc.; hose, cotton, rubber lined, good 1,000 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; total mem., 36 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 2½ miles from business center; system, first from res. through mains to stdp., cap. 54,000 gals., dim. 16 x 24 ft., material used in cons. wood and iron; quality of water, good; res. cap. 125,000 gals., located ½ mile from stdp.; 1 air lift pumping engine, operated by steam; 1 air lift centrifugal pump, 400 gals. per min., operates by electric motors, 1 60-hp., 2,300 volts, 3 amps.; 1 40-hp., 2,300 volts, 3 amps., Crocker-Wheeler motors; mains, iron, 2¾ miles; 50 hydrants; meters, total number 136, Empire and Trident, owned by city; 153 services; pipe, galv. iron; pressure, dom. 80 lbs. normal; consumption per year, 30,000,000 gals., per day 50,000 gals.; cost to construct, $30,000; bonded debt, $26,000; int. paid on bonds, 6 per cent; cost of mtce., $3,500; works belong to city.

MOBILE, pop. 53,357; fire area, 5½ sq. miles; mercantile bldgs., brick, 2, 3, 4 and 5 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—3 steamers, 1 comb. h. & l. wagon, 4 c. hand ex., 1 h. & l. truck, 1 aerial truck, 7 hose wagons, 23 horses; hose, cotton, rubber lined, good, 11,100 ft.; total hose, 11,100 ft.; fire alarm, Gamewell, 59 boxes; ann. exp. of dept., $42,191; total mem. 50, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, creek, 9 and 11 miles from business center; system, gravity, pump to res.; material used in cons., brick laid; res. cap., 20,000,000 gals., located on Spring Hill, 7 miles from city; 5 pumping engines, class, Worthington and Holly; cap. per day, 15,500,000 gals.; constructors, Worthington, Holly; mains, cast iron, 115.71 miles, 4 to 24 in. dia.; 959 hydrants; 889 valves; 11,355 services; meters, total number 835, owned by city; pressure, dom. 78 lbs., fire 78 lbs.; consumption, per day 13,000,000 gals., per capita, 224 gals.; cost to construct, $1,556,000; works belong to city.

MONTGOMERY, pop., 65,000; fire area, 4,211 acres; mercantile bldgs., brick, 2 to 12 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—5 steamers, 28 hand ex., 1 aerial truck, 2 h. & l. trucks, 6 hose wagons, 1 comb. h. & c. wagon, 1 c. engine, 1 hose carriage, 30 horses; hose, cotton, rubber lined, good, 13,000 ft.; fire alarm, Gamewell, 56 boxes; ann. exp. of dept. last year, $63,063.63; total mem., 65, paid full time.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdps.; stdps. cap., 1,221,800 gals., dim. 125 x 30, 105 x 26, located in city; material used in cons. iron, builders Howland & Ellis; filtration system, none; quality of water, pure; res. cap., 2,200,000 gals., located at station; 2 pumping engines, cap. per day 13,000,000 gals., constructors Allis-Chalmers and Smith-Vaile Co.; mains, cast iron, 4 to 24 in. dia.; 634 hydrants; valves, 1,030; meters, total number 3,151, Crown 1,000, Union 50, Empire 150, Hersey Disc 250, Thomson 150, Worthington 200, Keystone 125, Trident 625, Lambert 100, Nash 500, Westinghouse 1, owned by city; 4,500 services; pipe, c. i., w. i. and l.; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $602,931; bonded debt, $60,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $53,457; works belong to city.

NEW DECATUR AND DECATUR, pop. 15,000; fire area, 20 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $10,351.52. Fire dept.—2 hose carriages, 2-horse combination trucks; hose, cotton, rubber lined, good, 2,250 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $200; ann. exp. of dept., $1,200; total mem., 2 fully paid men, 19 call men; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; filtration; quality of water, good; stdp., 22½ x 120, cap. 287,000 gals.; 4 pumping engines, cap. per day 5,000,000 gals., constructors Dean Steam Pump Co.; mains, cast iron, 30 miles, 4 to 24 in. dia.; 221 hydrants, Chapman; few meters; 1,800 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; works belong to Co.

ONEONTA, pop. 583. Fire dept.—2 carts; hose, 800 ft.; 25 volunteers.

WATER SUPPLY—Source, springs; res. cap., 90,000 gals.; mains, 400 ft., 4 in. dia.; 3 hydrants.

OPELIKA, pop. 7,000; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose truck, 1 30-gal. c. engine, 2 25-gal. hand ex.; hose, cotton, rubber lined, good, 2,600 ft.; fire alarm, whistle; total mem. 3 paid men at engine house all the time.

WATER SUPPLY—Source, creeks, 2 miles from business center; system, pump to stdp.; stdp. cap., 250,000 gals., dim. 110 x 25, located on highest point in county, material used in cons. wrought iron; filtration system, settling basins; quality of water, good; res. cap., 2,000,000 gals., located 2 miles from town; 3 pumping engines, cap. per day 1,600,000 gals., constructor Barr; mains, material cement, 13 miles, 4 to 10 in. dia.; 80 hydrants, Ludlow; 100 valves, 72 hydrants; meters, total number, 325, National; 378 services; pressure, dom. 75 lbs., fire 75 lbs.; works belong to Co.

OXANNA—Fire protection same as Anniston.

OXFORD, pop. 2,000; fire area, 5 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 horse; hose, rubber, good, 2,000 ft.; inferior, all kinds, 800 ft.; total hose, 3,800 ft.; value of dept. equipment, $2,500; value of station, $500; total mem. 40 volunteers.

WATER SUPPLY—Source, Anniston waterworks; 6-in. mains; 20 hydrants; meters, total number 2; 130 services; pipe, iron; consumption, per day 30,000 gals.; cost to construct, $10,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $600; works belong to city.

OZARK, pop. 1,570; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $500; total mem., 35 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, ¼ mile from business center; system, air lift; stdp. cap. 67,000 gals., dim. 12½ x 80, material used in cons. iron; quality of water, 1,745 grains mineral; res. cap. 125,000 gals., located at well and station; 1 pumping engine; class duplex, size 12 x 14 x 8 in., cap. per min. 500 gals., constructors Smith-Vaile; mains, cast 6, wrought 4, 2 miles, 6 and 2½ to 4 in. dia.; 36 hydrants; 25 valves; meters, total number 25, Buffalo, owned by consumer; pressure, dom. 55 lbs., fire 100 lbs.; consumption per day, 45,000 to 80,000 gals.; cost to construct, $20,000; bonded debt, $30,000; int. pa'd on bonds, 5 and 6 per cent; works belong to city.

PHŒNIX, pop. 4,800; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, principally 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose reel; hose, 2,000 ft. cotton, rubber lined, good; fire alarm, ring by hand; value of dept. equipment, $2,500; total mem., 26 volunteers.

WATER SUPPLY—Source, creek, ¼ mile from business center; system, pump to res.; res. dim. 12 ft. deep and 64 in. dia., material used in cons. hard brick; quality of water, good; res. located on high hill north of city; pumping engines, electric power, constructors H. A. Cleveland and A. Byrne; mains, cast iron, 6 or 8 miles; 47 hydrants; homes, 550 services; pipe, galv.; pressure, fire 60 to 92 lbs.; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds 6 per cent; cost of mtce., $1,500; works belong to city.

PIEDMONT, pop. 2,200; fire area, 200 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for past yr., $1,400. Fire dept.—2 hose wagons; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 350 ft.; total hose, 1,250 ft.; value of dept. equipment, $1,200; total mem., 10 volunteers.

WATER SUPPLY—Source, springs; system, pump to res., cap. 250,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, 4 miles; 21 hydrants; 200 services; pressure, fire 80 lbs.; consumption per day 35,000 gals., per capita 23 gals.; cost to construct, $35,000; cost of mtce., $350; works belong to city.

PRATT CITY, pop. 2,435; fire area, 40 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 2,250 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment., $2,000; total mem., 75 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap., 34,700 gals., dim. 12 x 100, located at station, material used in cons. steel, builders Walsh & Weidner; no filtration; quality of water, freestone; res. cap., 100,000 gals., located near wells; 2 pumping engines, dup.; cap. per day 1,000,000 gals., constructors Smith-Vaile Co.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 42 hydrants; no meters; pressure, dom. 50 lbs., fire 125 lbs., cost to construct, $25,000; works belong to city.

PRATTVILLE, pop. 1,929; fire area, 35 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. eng., 4 c. h. ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, reels, etc.; hose, cotton, rubber lined, good 900 ft.; inferior, all kinds, 600 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 75 volunteers.

WATER SUPPLY—Cisterns and creek; no waterworks system.

ROANOKE, pop. 3,000; fire area, 10 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose carriages, reels, etc.; hose, cotton, rubber lined, 1,800 ft.; fire alarm, bell; total mem., 11 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to stdp., cap. 52,000 gals.; material used in cons., iron; quality of water, good; reservoir cap. 124,000 gals., located highest point in town; 2 pumping engines, class comp. dup., cap. per day 750,000 gals., constructor John H. McGowan; mains, cast iron, 4 miles, 8 to 4 in. dia.; 31 hydrants, makers Bourbon Copper & Brass Works; same valves; pressure, dom. 60 lbs., fire 90 lbs.; consumption per day, 25,000 gals.; cost to construct, $25,000; bonded debt, $35,000; works belong to city.

SCOTTSBORO, pop. 1,800; volunteers only.

SELMA, pop. 10,000; fire area, 200 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 3 hose carriages, 8 horses; hose, cotton, rubber lined, good, 4,500 ft.; rubber, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 9,000 ft.; fire alarm, Gamewell, 31 boxes;

value of dept. equipment, $17,000; value of bldgs., $12,500; total mem., 20, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, 11 artesian wells, 5 blocks from business center; system, pump to stdp. and direct, cap. 185,000 gals., dim. 15 x 140, material used in cons., steel; quality of water, soft.; res. located at station near business center; pumping engines, 2 Snow comp., cap. per day 6,500,000 gals.; constructors, Snow Steam Pump Works; mains, cast iron, 16.68 miles, 4 to 14 in. dia.; 142 public and 24 private hydrants; 70 valves; meters, total number, 1,066, makers Crown 7, Empire 143, Hersey Rotary 12, Trident 920, Thomson 4, owned by city; 1,350 services; pipe, galv.; pressure, dom. 60 lbs., fire 150 lbs.; consumption per day 700,000 gals., per year 255,500,000 gals.; cost to construct, $225,000; bonded debt, $150,000; int. paid on bonds, 5 per cent; operating exp. and mtce., $12,000; works belong to city.

SHEFFIELD, Colbert County, pop. 5,600; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 5 c. hand ex., 1 hose wagon, 1 hose reel, 1 horse; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, Gamewell electric bell, 10 boxes; value of dept. equipment, $3,500; value of bldgs, $3,000; total mem. 25, paid full time 2, paid part time 10.

WATER SUPPLY—Source, Tennessee river; system, pump to res. and stdp., cap. 400,000 gals.; res. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 12½ miles, 4 to 16 in. dia.; 38 hydrants; pipe, cast iron; pressure, dom. 40 lbs., fire 90 lbs.; 6 mechanical filters; consumption, per day 80,000 gals., per capita 27 gals.; cost to construct, $150,000; ann. cost of mtce., $7,000; works belong to Sheffield Co.

SHELBY, pop. 1,000. Fire dept. not reported.

WATER SUPPLY—Source, springs; system, pump direct; res. cap., 1,000,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals. each, constructor Deane; mains, 4½ miles; 10 hydrants; pressure, dom. 70 lbs., fire 150 lbs.; cost to construct, $40,000; works belong to Shelby Iron Co.

SPRING GARDEN, pop. 100. No fire dept.; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 35,000 gals.; no meters used; pressure, dom. 55 lbs., fire 55 lbs.; consumption, per day 5,000 gals., per capita 50 gals.; cost to construct, $2,000; ann. cost of mtce., $150; works belong to Co.

SYLACAUGA, pop. 2,000; fire area, 40 acres. Fire dept.—hose, 1 hook and ladder, hose wagon and 2 reels; value of equipment, $2,000; value of bldgs., $150; total mem. 42, 35 active members.

WATER SUPPLY—Source, spring; system, gravity; stdp. cap., 80,000 gals., dim. 115 x 20; 2 pumps, const. Heron, cap. per day 500,000 gals.; 20 hydrants; mains, 12,500 ft., 4 to 8 in. dia.; cost of construction, $20,000; bonded debt, $400; int. on bonds, 5½ per cent.

TALLADEGA, pop. 6,000; fire area, 2 sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 2,000 ft.; inferior, 500 ft.; total hose, 3,500 ft.; fire alarm, whistle, 5 boxes; value of dept. equipment, $2,000; value of station, $4,000; ann. exp. of dept., $2,000; total mem. 125, paid full time 5, volunteers 120.

WATER SUPPLY—Source, springs, 200 yds. from business center; system, pump to stdp.; stdp. cap., 138,175 gals.; res. cap., 50,000 gals.; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructors Birmingham Iron Works; mains, cast iron, 5½ miles, 4 to 8 in. dia.; 48 hydrants; meters, total number 330; 450 services; pipe, wrought iron; pressure, dom. 70 lbs., fire 60 to 80 lbs.; consumption, per day 500,000 gals., per capita 40 gals.; 437 consumers; int. on bonds, 5 per cent.

TROY, pop. 5,500; fire area, 50 acres mercantile bldgs, brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steam engine, 1 c. engine on wheels, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of station, $3,000; ann. exp. of dept., $700; total mem. 40, 2 paid men.

WATER SUPPLY—Source, springs, 3½ miles from business center; system, gravity and pump to stdp.; stdp. cap. 259,183 gals., dim. 20 x 110, located near public sq., materials used in cons. iron, builders Hartley & Sons; res. cap., 259,183 gals., located 3½ miles from city; pumping engines, class comp. non-cond., cap. per day 500,000 gals., constructor Worthington; mains, 9 miles, 4 to 10 in. dia.; 46 hydrants; meters, total number 340, owned by city; 350 services; pipe, iron; pressure, dom. 47 lbs., fire 100 lbs.; cost to construct, $58,000; bonded debt, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,600; works belong to city.

TUSCALOOSA, pop. 8,094; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—2 c. hand ex., 1 hose wagon, 1 hose reel, 2 horses; hose, cotton, rubber lined, good 900 ft.; rubber, good 400 ft.; total hose, 1,300 ft.; fire alarm, telephone and bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $500; total mem., 35, paid full time 2, volunteers 33.

WATER SUPPLY—Source, river, 3½ miles from business center; system, pump to stdp.; stdp. cap., 132,000 gals., dim. 25 x 36, located near station, material used in cons. iron; filtration system, New York mechanical; quality of water, good; res. cap., located in suburb; 2 pumping engines, cap. per day dup., direct acting, cap. per day 3,500,000 gals., constructor H. R. Worthington; mains, cast iron, 278,000 gals., located at station; 4 pumping engines, 8½ miles, 4 to 10 in. dia.; 55 hydrants, R. D. Wood & Co.; 41 valves, Eddy Valve Co.; meters, total number 18, Crown 8, Hersey Rotary 10, owned by consumer; 1,146 services; pipe, galv. iron; pressure, dom. 52 lbs., fire 52 lbs.; consumption, per day 500,000 gals., per capita 80 gals.; ann. cost of mtce., $8,200; works belong to Co., operated by a com'r.

TUSCUMBIA, pop. 4,500. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,500 ft.; fire alarm, bell; total mem., 12.

WATER SUPPLY—Source, river; system, gravity and direct; 2 pumps, Worthington, cap. per day 4,000,000 gals.; mains, 1½ miles, 8 in. dia.; 17 hydrants; pressure, 70 lbs.

TUSKEGEE, pop. 2,500. Fire dept.—1 h. & l. truck, 2 hose reels; hose, rubber, good, 900 ft.; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs and wells, situated ¼ mile from business center; system, pumping; stdp. cap., 85,000 gals., dim. 12 x 100, material used in cons. iron; quality of water, good; res. cap., 600,000 gals.; 2 pumping engines, cap. per day 400,000 gals.; constructor, Worthington; mains, cast iron, 3 miles, 4 to 8 in. dia.; 80 hydrants; pipe, galv. iron; pressure, dom. 45 lbs.; consumption, per day 100,000 gals.; cost of cons., $50,000; bonded debt, $30,000; int. paid on bonds, 6 per cent; works belong to city.

UNION SPRINGS, pop. 3,500; fire area, 960 acres; mercantile bldgs., brick, 1 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steamer, 1 h. & l. truck, 6 hose jumpers, 1 com. La France h. & l. c. wagon, cap. 235 gals. charges; 2 Babcock and other equipment drawn by horses; hose, cotton, rubber lined, good, 300 ft. ¾-in., 350 ft. 2½-in., 1,250 ft. 2½-in.; total hose, 1,900 ft.; value of dept. equipment, $8,750; value of bldgs., $2,000; ann. exp. of dept., $750; total mem. 21, 1 fully paid man, 20 call men, part regularly paid when on duty; underwriters' rating.

WATER SUPPLY—Source, artesian well, ½ mile from business center; system ,air lift to res. and pump direct to mains; res. cap. 216,000 gals., material used in cons., brick and cement; quality of water, excellent; res. located at power house;

pumping engines 2, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, cast iron, 1½ miles of 6 in. dia., 5 miles of 4 in. dia.; 45 hydrants; 48 valves; meters, total number 130, makers Crown 100, Nash 10, Empire 20; 300 services; pipe, galv.; pressure, dom. 60 lbs., fire 110 lbs.; consumption per day, 100,000 gals.; cost to construct, $30,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; cost of mtce., $4,000; works belong to city.

UNIONTOWN, pop. 3,500; mercantile bldgs., brick and iron, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept. —1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 400 ft.; rubber, good 600 ft.; inferior, all kinds 250 ft.; total hose, 1,250 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,500; total mem., 35 volunteers.

WATER SUPPLY—Source, well, center of business district; system, pump to res. and stdp.; stdp. cap., 86,000 gals., dim. 12 x 90 ft., material used in cons. iron; quality of water, pure; res. cap., 50,000 gals., located at power plant; additional res. installed, cap. 56,000 gals.; 1 additional pump; pumping engine, air compressor, size 12 x 14 x 12, cap. per day 150,000 gals., constructor Sargeant; 1 Corliss engine; mains, 5, 6, 4 and 3 in. dia.; 36 hydrants; 57 valves; meters, total number 25, Trident 5, Thomson 5, Worthington 10, Buffalo 5, owned by city; 253 services; pressure, dom. 35 lbs., fire 65 to 100 lbs.; cost to construct, $28,000; bonded debt, $25,000; int. paid on bonds, 8 per cent; works belong to city.

WARRIOR, pop. 1,018; fire area, business part of town; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—None.

WATER SUPPLY—Has no waterworks system.

WEST BLOCTON, pop. 3,500; fire area, 20 acres; bldgs., brick and wood. Fire dept.—2 hose carts, 1,200 ft. hose; 2 large water tanks; fine pressure; fire alarm, bell; mem., 10 volunteers.

WATER SUPPLY—Source, springs; system, pump direct and gravity; res. cap., 80,000 gals.; 2 elevated tanks, cap. 80,000 gals.; mains, 2,100 ft., 4 in. dia.; 14 hydrants.

WETUMPKA, pop. 1,500. Fire dept.—1 hose wagon; hose, 1,200 ft.; fire alarm, bell; total mem., 10 volunteers.

WATER SUPPLY—Source, wells; res. cap., 180,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile-Herron; mains, 1¾ miles, 6 to 8 in. dia.; 14 hydrants; pressure, dom. 90 lbs., fire 100 lbs.

WOODLAWN, pop. 8,000; fire area, 2 sq. miles; mercantile bldgs., wood, 2 story; private, wood, 1 story; wooden roofs permitted; fireworks ord. Fire dept.—1 hose carriage, 2 Babcocks and ladders, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $800; total mem., 19 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; supplied by Birmingham Water Co., 2 miles from city; 5 fire hydrants.

Places of 1,000 or more population having no organized fire dept.—Camden, Dadeville, Jackson, Lanette, Russellville, Scottsboro, Shelby.

Places of 1,000 or more population not reported.—Fort Deposit, Wetumka, York.

ALASKA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

FAIRBANKS, pop. 4,000. Fire dept.—1 hose wagon, 2 horses; hose, 6,000 ft. 2½-in. C. R. L.; fire alarm, bell, telephone and steam whistle.

WATER SUPPLY—3 steam pumps, cap. per day, 5,040,000 gals.; mains, 8 x 6 in.

JUNEAU, pop. 1,854; fire area, 16 acres; mercantile bldgs., wood, 1 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 70-gal. c. engine, cost $1,000, 6 3-gal. ex., ladders and buckets, 4 hose wagons; hose, cotton, rubber lined, good, 2,200 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $4,400; value of bldgs., $5,000; ann. exp. of dept., $2,200; total mem. 34, 1 paid full time, 33 paid part time.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; res. cap., 300,000 gals., located north end of town; mains, material, wood, steel and iron, 62½ miles, 2 to 12 in. dia.; 23 hydrants; 20 valves; no meters; 350 services; pipe, galv. iron; pressure, dom. 30 to 85 lbs., fire 85 lbs.; works belong to Co.

NOME, pop. 5,000; fire area, 476 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 comb. c. & h. wagon, 2 steamers, 2 c. engines, 60 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 4,500 ft; fire alarm, electric 10 boxes; value of dept. equipment, $23,000; value of bldgs., $5,000; ann. ex. of dept., $13,058; total mem., 25, paid full time 5, paid part time 5, 15 volunteers; P. H. King, chn. of fire com.

WATER SUPPLY—Source, springs; system, gravity, pump direct; res. cap., 100,000 gals.; pressure, dom. 35 lbs., fire 45 lbs.; consumption, per day 400,000 gals., per capita 33 gals.; cost to construct, $40,000; ann. cost of mtce., $2,000; works belong to Co.

SITKA, pop. 1,200; fire area, 100 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart, 1 bucket truck; hose, rubber, good, 700 ft.; inferior, all kinds, 200 ft.; total hose, 600 ft.; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $700; 65 volunteers.

WATER SUPPLY—Source, mountain stream, 1 mile from business center; system, gravity; stdp. cap., 30,000 gals., material used in cons. wood; quality of water, good; res. cap., 20,000 gals.; mains, wood, 2 miles, 8 and 6 in. dia.; 6 hydrants; 5 valves; 68 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 lbs.; consumotion per day, 8,000 gals.; cost to construct, $10,000; works belong to Co.

SKAGWAY, pop. 6,400; fire area, 640 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr., for 3 years, $7,500. Fire dept.—1 h. & l. truck, 6 hand c. ex., 1 aerial truck, 1 hose wagon, 2 hose carts, 1 sled reel; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of station, $6,000; total mem., 60 volunteers.

WATER SUPPLY—Source, lake, 500 ft. above town; system, gravity; tank cap., 50,000 gals.; mains, stave pipe, 2 miles, 4 to 10 in. dia.; 26 hydrants; pressure, 65 lbs.; works belong to town.

ST. MICHAEL CITY, pop. 1,500; 200 men in summer, 40 men in winter; 1 single 60-gal. c. engine, 2 hose carriages; hose, 300 ft.; barrels, buckets, ladders, hand c. ex.

WATER SUPPLY—1 pump, cap. 360,000 gals. per day; 100 lbs. pressure from 3 steam-driven pumps; 2½-in. mains;; 23 hydrants.

WRANGEL. Fire dept. not reported.

WATER SUPPLY—Source, creek, 2 miles from business center; system, gravity; mains, 2¼ miles, 6 to 10 in. dia.; 5 hydrants; 4 gate valves, maker Ludlow; pressure, dom. 110 lbs., fire 110 lbs.; cost to construct, $8,000.

ARIZONA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

BISBEE, pop. 15,000; fire area, 1 square mile; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick, wood, adobe, 12 ft. high; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $500. Fire dept.—1 c. engine, 20 c. hand ex., 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, whistle; ann. exp. of dept., $1,000; total mem., 50 volunteers, 3 fully paid men, 2 partly paid men; do not furnish Bisbee with fire protection; furnish Lowell with 4 fire plugs; have about 85 lbs. pressure in all business districts. Have an earthen res. at pumping plant, 1,250,000 gal.; have 10 mains in town from plant; have one 500,000 pump and one 950,000 gal. pump.

WATER SUPPLY—Source, wells, 9 miles from business center, 1 mile from Naco; system, pumps; 540 lbs. pressure at pump house; quality of water, good; res. cap., 1,500,000 gals.; water pumped to tanks located on side of mountains; 8 distributing points; total cap. of 800,000 gals.; smallest single storage, 50,000 gals.; meters, total number 1,685, owned by Co.; 1,772 services; Water Co.

FLAGSTAFF, pop. 1,271; fire area, 1½ sq. miles; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 12 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; total hose, 1,400 ft.; fire alarm, electric bell; value of dept. equipment, $3,000; ann. exp. of dept., $300; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 17 miles from business center; system, gravity, pump to res.; quality of water, excellent; res. cap., 2,800,000 gals., located 3¾ miles north of town; mains, wrought and cast iron, 2 to 8 in. dia.; 88 hydrants; 29 valves; meters, total number 312, Empire 1, Hersey 1, Worthington 3, Buffalo 300, Columbia 6, Keystone 1, owned by consumer; 312 services; pipe, lead connection and galv. iron; pressure, dom. 105 lbs., fire 105 lbs.; consumption per day, 110,000 gals.; cost to construct, $110,000; bonded debt, $103,000; int. paid on bonds, 6 per cent; cost of mtce., $2,000; works belong to town.

FLORENCE, pop. 1,000; mercantile bldgs., adobe and brick, 1 story; private, adobe and brick, 1 story; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; no fire dept.; 12 c. hand ex.

WATER SUPPLY—Source, river, 10 miles from business center; system, gravity; res. cap., 8,000,000 gals.; cost to construct, $125,000.

FORT APACHE, pop. 600; fire area, 15 acres; mercantile bldgs., wood and adobe, 1 and 2 stories; private, stone and wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 9 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,500 ft.; rubber, good, 1,000 ft.; total hose, 4,500 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldg., $50; total mem., 300 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 80,000 gals., located on elevation ¼ mile from city; 2 pumping engines, constructor Worthington; mains, 3,300 ft., 4 to 6 in. dia.; 18 hydrants; 8 valves; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $8,000; cost of mtce., $1,200; works belong to U. S. Government.

GLOBE, pop. 1,495; fire area, 10 acres; mercantile bldgs., wood, brick and adobe, 1 and 2 stories; private, brick and wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $20,000; av. ins. for same time, $6,000. Fire dept.—Numerous c. hand ex.; 2 hose carriages, hose, cotton, rubber lined, good 1,500 ft.; total hose, 1,500 ft.; value of dept. equipment, $1,200; value of bldgs., $775; ann. exp. of dept., $100; total mem., 25, volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, 2 wells; system, pump to res.; res. cap., 150,000 gals., cap. per day 250,000 gals., constructor Rumsey; mains, iron, 6 miles, 2 to 6 in. dia.; 16 hydrants; 4 x 2½ double, 4 2-in. single disc, 22 disc; meters, total number 16; cost to construct, $36,000; ann. cost of mtce., $3,600.

JEROME, pop. 2,500; fire area, 160 acres; mercantile bldgs., brick and concrete, 1 to 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $500; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; res. cap. 300,000 gals., located north end of town; mains, wood, steel and iron, 62½ miles, 2 to 12 in. dia.; 28 hydrants; 20 valves.

NOGALES, pop. 3,000; fire area, 5 acres; mercantile bldgs., stone, brick, iron and adobe, 1 to 3 stories; private, stone, brick and adobe, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, double cylinder, 30 gals. each, 8 hand ex., 2 h. & l. trucks, 3 hose carriages, reels, etc.; hose, jacket, rubber lined; total hose, 1,600 ft.; value of bldg. and tower, $1,500; value of dept. equipment, $41,600; fire alarm, bell, steam siren and telephone; value of budgs., $1,500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 1,450,000 gals., located ¾ mile from town; 4 pumping engines, size 2½ x 6 in., cap. per day 600,000 gals.; mains, iron, 7 to 8 miles, 2 to 8 in. dia.; 40 hydrants, Crown meters, owned by Co.; 600 services; pressure, dom. 65 lbs., fire 100 lbs.; consumption, per day 600,000 gals., per capita 134 gals.; cost to construct, $85,000; ann. cost of mtce., $6,800; works belong to Co.

PHŒNIX, pop. 13,000; mercantile bldgs., brick, 1 to 5 stories; private, brick, 1 to 2 stories. Fire dept.—2 steamers, 7 c. hand ex., 3 h. & l. trucks, 1 hose wagon, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 500 ft.; total hose, 3,500 ft.; fire alarm, bell, 17 boxes; value of dept. equipment, $9,800; value of bldgs., $8,000; total mem., 150, paid full time 8, volunteers 142; underwriters' rating, first class.

WATER SUPPLY—Source, wells, ¾ mile northeast of city; system, pump to stdp. and direct; stdp. cap. 115,000 gals., dim. 14 x 100; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor Deane; 1 simple, 1 power triplex; mains, kalemein, 30 miles, 4 to 16 in. dia.; 167 hydrants; meters, total number, 106, owned by Co.; 2,025 services; pipe, iron; pressure, dom. 42 lbs., fire 100 lbs.; consumption, per annum 479,086,426 gals., per capita 100 gals.; cost to construct, $330,000; bonded debt, $300,000; int. paid on bonds, 5

per cent; cost of mtce., $24,000; works belong to city. Contracts have been let for 20 miles of pipe, sizes 4 to 16 in., and 104 hydrants; cost, $125,000.

PRESCOTT, pop. 7,500; fire area, 1,340 acres; mercantile bldgs., brick, stone and wood, 1 to 4 stories; private, brick, stone and wood, 2 stories; fireworks and combustibles ord.; av. fire loss per yr. for 3 yrs., $5,500; av. ins. for same time, $2,250,000. Fire dept.—1 h. & l. truck, comb. c. engine, hose cart and h. & l. wagon, 1 hose wagon, 4 hose carriages, 2 horses, 2 paid drivers; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 5,000 ft.; fire alarm, Gamewell and bell, 20 boxes; total mem., 120 volunteers; A. A. Johns, chief.

WATER SUPPLY—Source, springs, 20 miles from business center; system, gravity and pump direct; quality of water, good; res. cap., 2,750,000 gals., located in city; 2 pumping engines, 1 cross comp. dup., cap. per day 1,000,000 gals., constructors Deane and Corliss; mains, wrought iron, 19¾ miles, 4 to 8 in. dia.; 85 hydrants, Ludlow; 28 valves, Ludlow; meters, total number, 650, Hersey Torrent 1, Thomson 25, Columbia 1, Lambert 612, owned by city; 650 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 105 lbs.; consumption, per day 300,000 gals., per capita 90 gals.; bonded debt, $341,261.90; int. paid on bonds, 5 per cent; works belong to city.

TEMPE, pop. 855. Fire dept.—1 hose cart; hose, 550 ft.; volunteer Co.

WATER SUPPLY—System, pump to res.; res. cap. 200,000 gals.; mains, 4 to 8 in. dia.; 32 hydrants; pressure, 95 lbs.

TOMBSTONE, pop. 2,500; mercantile bldgs., wood and adobe, 1 story; wooden roofs permitted. Fire dept.—4 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $150; volunteers.

WATER SUPPLY—Source, springs, 30 miles from business center; system, gravity; quality of water, good; res. cap., 1,300,000 gals.; mains, 7 in. dia.; 40 hydrants; meters, few Worthington; pressure, dom. 155 lbs.; consumption, per day 300,000 gals., per capita 250 gals.; works belong to Co.

TUCSON, pop. 13,000; fire area, 2 sq. miles; mercantile bldgs., adobe, iron and stone, 1 and 2 stories; private, adobe, brick and wood, 1 story; wooden roofs not permitted; fireworks ord. Fire dept.—1 c. engine, 1 h. & l. truck, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good 3,000 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $3,000; total mem., 100 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to mains and stdp.; 4 pumps—5,000,000 gals. per day; stdp. cap., 500,000 gals., dim. 32 x 80, material used in cons. sheet steel; quality of water, pure; 2 pumping engines, class Cross comp., cap. per day 6,000,000 gals., constructors Nordberg & Barr; mains, cast and wrought iron, 44 miles of main, 4 to 12 in. dia.; 318 high-pressure hydrants; 95 valves; meters, total number 4, Trident, owned by city; 1,300 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 90 lbs.; cost to construct, $209,572; bonded debt, $109,000; int. paid on bonds, 5 per cent; cost of mtce., $584,000; works belong to city.

WINSBORO.—Fire dept. not reported.

WATER SUPPLY—Source, creek, 6½ miles from business center; system, steam pump to stdp.; stdp. cap. 3,300 gals. per inch; quality of water, slightly alkaline; material used in cons. steel; res. cap. 3 60-ft. tanks; 2 pumping engines; mains, cast iron, 6½ to 8 in. dia.; 30 hydrants; 350 valves; pipe, cast iron; works belong to Co.

WINSLOW. Fire dept.—Not reported.

WATER SUPPLY—Source, Clear Creek, situated 6 miles from business section; system, pump to stdp.; stdp. cap., 320,000 gals., dim. 24 x 62 ft., material used in cons. steel; quality of water, hard; 3 pumping engines, class Dean high-pressure, cap. per day 38,000 gals., constructor Deane; mains, cast iron, 6 miles, 8 in. dia.; 24 hydrants; 8 valves; 1 meter, owned by Co.; pressure, dom. 80 lbs., fire 120 lbs.; consumption per day, 160,000 gals.; annual cost of mtce., $600.

YUMA, pop. 3,000. Fire dept.—1 h. & l. truck, 5 hose carts, 40 fire plugs fed by 8-in., 6-in. and 4-in. liner pump pressure, cap. 200 lbs.; 5,000 ft. hose.

WATER SUPPLY—Source, river; system, pump to res., res. cap. 1,300,000 gals.; res. pressure, 68 lbs.; pumping engines, cap. per day 3,000,000 gals., constructor Allis; mains, 2 miles, 26 in. dia.; 2 Dean underwriter pumps; 5 hydrants, Chapman; pressure, dom. 35 lbs.; cost to construct, $50,000; works belong to Co.

Places of 1,000 or more population having no organized fire dept.: Florence, 1,500; St. Johns, 1,100.

Places of 1,000 or more population not reported: San Carlos, St. Johns, Williams.

ARKANSAS

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ARKADELPHIA, pop. 5,086; fire area, 960 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; inferior, all kinds, 500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $250; total mem., 12 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to mains and stdp.; stdp. cap. 235,000 gals., dim. 20 x 100, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 750,000 gals., constructor Worthington; mains, wrought iron, 8 miles, 4, 6, 8 and 10 in. dia.; 30 hydrants; 12 valves; 215 services; pipe, galv. iron; pressure, dom. 30 to 40 lbs., fire 100 lbs.; cost to construct, $100,000; works belong to Co.

ARKANSAS CITY, pop. 1,091. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; George James, chief.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to tank, height of tank 104 ft.; pressure, 45 lbs.; quality of water, good; res. cap., 40,000 gals.; 1 pumping engine; mains, cast iron, 2 miles; 14 hydrants; 5 valves; works belong to Co.

AUGUSTA, pop. 1,800; fire area, 60 blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; total hose, 1,600 ft.; fire alarm, whistle; value of dept. equipment, $900; value of bldg., $60; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, deep wells, ¼ mile from business center; system, pump to tank and direct; quality of water, good; res. cap., 50,000 gals., located in business center; 2 pumping engines, size 6 in., constructors Cooke Well Co.; mains, 4½ miles, 4 to 6 in. dia.; 26 hydrants, Corey; 20 valves, U. S. C. I. Pipe & Foundry Co.

BATESVILLE, pop. 3,500; mercantile bldgs., stone and brick, 1 to 3 stories; fireworks and combustibles ord.; not over 50 lbs. powder allowed in city limits. Fire dept.—1 hand engine, 2-horse ladder and hose wagon, 5 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; new hose, 1,500 ft.; total hose, 2,700 ft.; fire alarm, bell, 'phone exchange; total mem., 23 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, White river, ¼ mile from business center; system, main to stdp.; stdp. 100 ft. higher than business portion of town; stdp. cap. 86,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 350,000 gals., constructor Worthington; mains, cast iron, 4 miles, 8, 6 and 4 in. dia.; 33 hydrants; 9 valves; meters, total number, 12, Worthington; 250 services; pipe, galv. iron; pressure, dom. 85 to 104 lbs., fire 85 to 104 lbs.; consumption per day, 50,000 gals.; cost to construct, $40,000; bonded debt, $17,000; int. paid on bonds, 6 per cent; cost of mtce., $2,500.

BENTONVILLE, pop. 2,653; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 200 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,500; ann. exp. of dept., $100; total mem., 22 volunteers.

WATER SUPPLY—Source, spring 3½ miles from business center; system, pump to stdp. and direct; stdp. cap. 60,000 gals., dim. 16 x 25, material used in cons. wood; quality of water, good; res. cap. 600,000 gals., located 3½ miles east of town; 2 pumping engine, class comp., cap. per day 2,880,000 gals., constructor Worthington; mains, cast iron, 9 miles, 8, 6 and 4 in. dia.; 60 hydrants; 10 valves; metres, total number 10, owned b yconsumers 5, city 5; 360 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 85 lbs.; consumption per day, 65,000 gals.; cost to construct, $35,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to city.

BLACK ROCK, pop. 1,400; fire loss for 1902, $1,200; ins. for same time, $600. Fire dept.—1 c. engine; fire alarm, bell; total mem., 100 volunteers.

WATER SUPPLY—Source, wells and river close by, with bucket brigade.

BRINKLEY, pop. 1,648; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, force pump, 1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,600; ann. exp. of dept., $250; total mem., 30, part paid; underwriters' rating, third class.

WATER SUPPLY—Source, well, 1,000 ft. from business center; system, pump direct; 1 pumping engine, class dup., cap. per day 500,000 gals., constructor Deane; mains, cast iron, 1½ miles, 6 to 10 in. dia.; 21 hydrants; pressure, fire 80 lbs.; cost to construct, $7,000; ann. cost of mtce., $1,800.

CAMDEN, pop. 2,840; fire area, 150 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,000; av. ins. for same time, $7,500. Fire dept.—1 h. & l. truck, 1 hose carriage, 1 horse; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 1,500 ft.; total hose, 2,700 ft.; fire alarm, bell; value of dept. equipment, $2,100; value of bldgs., $1,500; ann. exp. of dept., 1,000; total mem., 18 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to stdp., stdp. 75 x 15, cap. 99,000 gals., builders Nelson Mfg. Co.; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals.; mains, 3¼ miles, 4 to 6 in. dia.; 23 hydrants, Holyoke; pressure, dom 60 lbs., fire 80 lbs.; cost to construct, $43,000; ann. cost of mtce., $2,800; works belong to Co.

DARDANELLE, pop. 1,602; fire area, 73 blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. for same time, $850. Fire dept.—2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 700 ft.; inferior, all kinds, 300 ft.; total hose, 1,000 ft.; ann. exp. of dept., $1,500; total mem., 28 volunteers.

WATER SUPPLY—Source, springs, 6 miles from business center; system, gravity, pump to stdp., stdp. cap. 175,000 gals.; pumping engines, cap. per day 100,000 gals., constructors Smith-Vaile; mains, 9 miles, 2 to 6 in. dia; 12 hydrants, Nelson; meters, total number 12; 160 services; pressure, dom. 130 lbs., fire 75 lbs.; cost to construct, $27,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $300.

ELDORADO, pop. 7,000; bldgs., wood and brick; wooden roofs not permitted. Fire dept.—1 hose wagon, 2 chem. tanks and ladders, 1 paid driver; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; total mem., 15 volunteers.

WATER SUPPLY—Large wells.

EUREKA SPRINGS, Carroll Co., pop. 3,572; mercantile bldgs., wood, brick and stone, 1 to 6 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of station, $250; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 86,000 gals., dim. 12 x 100, located on high point in city limits, material used in cons. boiler iron, builders Brownell & Co.; quality of water, good; res. cap. 25,000,000 gals., located 1½ miles from business center; 2 pumping engines, class comp. dup., cap. per day 720,000 gals., constructor Worthington; mains, cast iron, 9 miles, 4 to 10 in. dia.; 65 hydrants, Ludlow; 28 valves; meters, total number 139, Crown Piston 89, Wash Disc 20, Hersey 15, Pittsburg 8, Worthington 5, Neptune 2, owned by consumer; 680 services; pipe, lead; pressure, dom. 4 0to 150 lbs., fire 176 lbs.; consumption per day 150,000 gals., per capita 20 gals.; cost to construct, $90,000; ann. cost of mtce., $3,000; works belong to city.

FAYETTEVILLE, pop. 6,000; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, fair, 1,000 ft.; good, 500 ft.; total hose, 1,500 ft.; fire alarm, bell and electric gong; value of dept. equipment, $1,800; value of station, $800; ann. exp. of dept., $900; total mem. 36, paid full time 1, paid part time 1, volunteers 34.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 1,000,000 gals.; 2 Worthington dup. pumps; res. has a cap. of 800,000 gals.; 12-in. supply main; 63 hydrants; meters, total number, 12; pressure, dom. 80 lbs., fire 65 lbs.; consumption, per day 500,000 gals., per capita 75 gals.; cost to construct, $50,000; ann. cost of mtce., $2,500; works belong to Co.

FORREST CITY, pop. 3,000; fire area, 80 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in certain districts in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft., used only a short time; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $2,000; total mem., 16 volunteers.

WATER SUPPLY—Source, wells, 350 yds. from business center; system, pump to res. and direct; res. cap., 75,000 gals.; pressure, dom. 40 lbs., fire 125 lbs.; pumping engines, cap. per day 300,000 gals., constructor Cook; mains, cast iron, 4 miles; 22 double and 13 single hydrants, Ludlow; meters, total number, 45; 305 services; cost to construct, $60,000; ann. cost of mtce., $5,000.

FORT SMITH, pop. 35,000; mercantile bldgs., stone and brick, 1 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steam engine, 4 c. hand ex., 2 comb. c. wagons, 2 hose wagons, 12 horses; total hose, 6,000 ft.; fire alarm, telephone; value of dept. equipment, $13,000; value of bldgs., $30,000; total mem., 18, paid full time.

WATER SUPPLY—Source, river, 2 miles from business center; system, gravity, pump to res. and direct; stdp. cap. 600,000 gals., dim. 30 x 100, material used in cons. iron; quality of water, fair; res. cap. 14,000,000 gals., located 125 ft. above low water, south of city; 2 pumping engines, class low service, cap. per day 9,000,000 gals., constructor Worthington; mains, cast iron, 32.7 miles, 4 to 20 in. dia.; 160 hydrants; 212 valves; meters, total number, 675, Crown 120, Gem 10, Hersey Disc 116, Worthington 2, Nash 2, owned by Co. and consumers; 3,100 services; pipe, galv. iron and lead; pressure, dom. 45 lbs., fire 120 lbs.; consumption per day 2,500,000 gals., per capita 160 gals; works belong to Co.

HARRISON, pop. 1,551; fire area, 5 acres; mercantile bldgs., wood, brick and stone, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept. —1 h. & l. truck; fire alarm, whistle.

WATER SUPPLY—Source, spring, 2 blocks from business center; system, pump to res. and stdp.; stdp. cap., 25,000 gals.; 2 pumping engines, cap. per day 300,000 gals., constructor Cameron; mains, 2 miles, 2½ in. dia.; 48 services; pressure, 50 lbs.; cost to construct, $3,500; Electric Light Co., owners.

HELENA, pop. 12,000; mercantile bldgs., brick, iron, stone and wood, 2 and 3 stories; private, brick and wood; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,600; total mem. 25, paid full time 15, paid part time 10; underwriters' rating, second class.

WATER SUPPLY—Source, artesian wells, 5 blocks from business center; system, pump to res. and direct; quality of water, good; res. cap. 1,000,000 gals., 1,000,000 gals., constructor Worthington; mains, cast iron; 101 hydrants; meters, total number 500, Empire 375, Worthington 25, Keystone 20, owned by Co.; 890 services; pipe, galv. iron; pressure, dom. 50 to 60 lbs., fire 85 to 120 lbs.; consumption per day, 980,000 gals.; works belong to private party.

HOPE, pop. 3,500. Fire dept.— 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 300 ft.; total hose, 800 ft.; total mem., 12 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 370,000 gals.; meters, total number, 15; consumption per capita, 50 gals.; cost to construct, $30,000; cost of mtce., $7,000; works belong to town.

HOT SPRINGS, pop. 12,000; mercantile bldgs., stone and brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fire investigated. Fire dept.—2 steamers, 1 comb. c. and hose wagon, 8 c. hand ex., 3 hose wagons, 7 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm bell, 23 boxes; value of dept. equipment, $4,000; value of bldgs, $12,000; ann. exp. of dept., $10,720; total mem., 12, paid full time.

WATER SUPPLY—Source, springs and creek, 1½ miles from business center; system, pump to res.; res. cap., 201,000,000 gals.; pumping engines, cap. per day, 4,500,000 gals.; mains, cast iron, 12 miles, 4 to 12 in. dia.; 91 hydrants; 40 valves; 675 services; pressure, dom. 110 lbs., fire 120 lbs.; cost to construct, $250,000; int. paid on bonds, 5½ to 6 per cent; ann. cost of mtce., $6,000.

JONESBORO, pop. 8,000; fire area, 640 acres; mercantile bldgs., brick, 2 to 3 stories; private, wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 800 ft.; total hose, 2,300 ft.; fire alarm, whistle and telephone; value of dept. equipment, $1,500; ann. exp. of dept., $1,200; total mem. 12, paid full time 1, volunteers 11; underwriters' rating, third class.

WATER SUPPLY—Source, deep wells, ¼ mile from business center; system, pump to mains and stdp.; stdp. cap. 100,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, excellent; res. cap. about 350,000 gals., located at plant; 3 pumping engines, class comp., cap. per day 4,000,000 gals., constructor Dun; mains, cast and galv. iron, 6 miles, from 12 in. down; 95 hydrants; meters, total number, 75, various kinds; 1,300 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 90 to 100 lbs.; consumption per day, 950,000 gals.; cost to construct, for water and light combined, about $186,000; works belong to city.

JUNCTION, Union Co., pop. 2,500; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; no fireworks or combustible ordinances; average fire

loss per year for past 3 years, $1,500; average ins. carried on properties burned per year during same period, $2,000; fire alarm, telephone; no. of boxes, 1; underwriters' rating, fourth class.

LITTLE ROCK, pop. 50,000; mercantile bldgs., stone and brick, 1 to 7 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $122,181; av. ins. involved for same time, $65,-588,581. Fire dept.—2 steam engines, 2 in reserve, 1 c. engine on wheels, 9 hand ex., 1 aerial truck, 1 h. & l. truck, 4 hose wagons, 2 hose carriages, 1 in reserve, 20 horses; hose, cotton, rubber lined, good, 5,500 ft.; rubber, good, 6,000 ft.; total hose, 6,100 ft.; fire alarm, Gamewell, 39 boxes; value of dept. equipment, $40,000; value of bldgs., $25,000; exp. of dept., $46,722; total mem. 32, paid full time.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res. and direct; stdp. cap. 250,000 gals., dim. 20 x 125, material used in cons. boiler iron; quality of water, good; res. cap., 11,000,000 gals.; 5 pumping engines, class comp., cap. per day 15,000,000 gals., constructors Dean, Worthington-Blake; mains, cast iron, 69 miles, 4 to 24 in. dia.; 332 hydrants, Chapman & Ludlow; valves, Ludlow; meters, total number 1,800, owned by Co.; pipe, galv. iron and lead; pressure, dom. 1 to 90 lbs.; works belong to Co.

LONOKE, pop. 2,100. Fire dept.—none. Underwriters' rating, fourth class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 15,000 gals.; new stdp. cap., 500 bbls.; mains, 1½ miles; 300 services; cost to construct, $4,500; ann. cost of mtce., $500.

MARIANNA, pop. 3,500; fire area, 60 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 21 c. hand ex., 1 hose wagon, 5 hose carriages, 21 horses; hose, cotton, rubber lined, good, 1,200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of bldgs., $1,500; total mem., 16 volunteers; M. H. Ford, chief.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; res., 96,000 gals. cap.; 2 pumps, cap. 650,000 gals. per 24 hrs.; pressure, dom. 60 lbs., fire 100 lbs.; 2½ miles of 4 to 8 in. mains; 55 hydrants; daily consumption, 75,000 gals.; stdp. cap., 105,000 gals.; meters, total number, 5; pressure, fire 200 lbs.; consumption, per day 20,000 gals., per capita 12 gals.; works belong to town.

MENA, pop. 5,207. Fire dept.—1 h. & l. truck, 2 hose carts and 600 ft. 2½-in. hose; lowest pressure, 75 lbs.; highest, 112 lbs.; total mem., 20 volunteers.

WATER SUPPLY—Source, springs; system, gravity; stdp. cap. 175,000 gals., dim. 24 x 54, material used in cons. boiler iron; res. cap., 183,000 gals.; daily consumption, 80,000 gals.; quality of water, good; mains, spiral, spring riveted, 4½ miles, 4 to 12 in. dia.; 31 hydrants; 15 valves; meters, total number 6, Hersey Rotary 3, Keystone 3, owned by city and consumer; pressure, dom. 110 lbs., fire 110 lbs.; cost to construct, $28,000; bonded debt, $25,000; int. paid on bonds, 6 per cent.; cost of mtce., $360; works belong to city.

MONTICELLO, pop. 3,000. Fire dept.—1 hose cart; hose, good, 1,500 ft.; total mem., 18 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res. and direct; res. cap., 100,000 gals., cap. per day, 500,000 gals.; constructor Knowles; mains, 5 miles, 4 to 8 in. dia.; 30 hydrants; meters, total number, 76; 375 services; pressure, fire 120 lbs.; cost to construct, $30,000; ann. cost of mtce., $5,000.

MORRILTON, pop. 2,500; fire area, 1 sq. mile. Fire dept.—2 hose carts; value of equipment, $1,000.

WATER SUPPLY—Source, river, creek and spring; cost of works, $50,000.

NASHVILLE, pop. 2,000; fire area, 6 blocks; mercantile bldgs., brick, 1 story; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—2 hand engines, 2 hose carriages; no organized dept.; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 3 large cisterns, cap. 25,000 gals.

NEWPORT, pop. 4,000; fire area, 500 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $4,000; ann. exp. of dept., $4,000; total mem., 10 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap., 56,000 gals., dim. 24 x 20, located 3,000 ft. from station, material used in cons. steel; quality of water, good; 1 pumping engine, size 10 x 16 x 12, cap. per day 1,800,000 gals., constructors. Smith-Vaile, also a 2,000,000-gal. pump of no name, pressure, dom. 40 to 50 lbs., fire 75 to 80 lbs.; mains, cast iron, 7 miles, 4 to 8 in. dia.; 58 hydrants; 20 valves; meters, total number 6, Worthington 3, Buffalo 3; meters owned by Co.; 350 services; pressure, dom. 50 lbs., fire 72 lbs.; cost to construct, $40,000; bonded debt, $40,000; int. paid on bonds, 6 per cent; works belong to Co.

PARAGOULD, pop. 3,324; mercantile bldgs, brick, 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton rubber lined, good 800 ft.; inferior, all kinds, 400 ft.; total hose, 1,200 ft.; value of dept. equipment, $700; value of bldgs., $300; total mem., 18 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 75,-000 gals., dim. 12 x 8½ x 16, material used in cons. brick and cement; quality of water, pure; res. cap. 210,000 gals., located pump station; 2 pumping engines, cap. per day 750,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 10 in. dia.; 81 hydrants, owned by Co.; 432 services; pipe, cast iron; pressure, dom. 63 lbs., fire 100 lbs.: consumption per day, 100,000 gals.; cost to construct, $28,000; bonded debt, $24,000; int. paid on bonds, 6 per cent; cost of mtce., $3,400; works belong to city.

PINE BLUFF, pop. 20,000; fire area, 400 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 2 hose wagons, 6 horses; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, whistle; value of dept. equipment, $9,000; value of bldgs., $10,000; ann. exp. of dept., $7,000; total mem. 11, paid full time 9.

WATER SUPPLY—Source, deep wells, ¾ mile from business center; res. cap., 1,500,000 gals.; system, pump direct to mains; quality of water, good; 2 pumping engines, cap. per day 8,000,000 gals., constructor Worthington; mains, 27 miles, 4 to 20 in. dia.; 301 hydrants; 70 valves; meters, total number 952, Crown 18, Nash 130, Gem 2, Trident 16, Hersey Disc 3, Thomson 2, Worthington 27, Columbia 20, Westinghouse 2, Keystone 30, owned by Co.; 34 miles of mains; 1,500 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 1,300,000 gals.; cost to construct, $450,000; bonded debt, $250,000; int. paid on bonds, 5 per cent; works belong to Co.

PRESCOTT, pop. 3,200; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 100 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, whistle; total mem., 12 volunteers; Henry Slaughter, chief; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res., to stdp. and direct; stdp. cap., 100,000 gals.; res. cap., 40,000 gals.; pumping engines, class dup., cap. per day, 60,000 gals., constructor Blakely; mains, cast iron, 4 miles, 3 to 8 in. dia.; 125 services; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $20,000; int. paid on bonds, 4 per cent; ann. cost of mtce, $1,800.

ROGERS, Benton County, pop. 3,000; mercantile bldgs., brick and stone, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes

of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 90 ft.; inferior, all kinds, 500 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,000; total mem., 20 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; standpipe cap. 70,000 gals.; material used in construction, steel; water, good; res. cap., none; filtration system, none; 2 pumping engines; class, compound; cap. per day, 1,000,000 gals; constructors, Worthington, Fairbanks-Morse Co.; mains, cast iron, 25 miles, 4 to 8 in. dia.; hydrants L; maker, Ludlow; bonded debt, $100,000; int. on bonds, 6 per cent; works, private.

RUSSELLVILLE, pop. 1,832; fire area, 40 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,950; av. ins. for same time, $900. No fire department; underwriters' rating, fourth class. No waterworks system.

SILOAM SPRINGS, pop. 2,500. Fire dept.—1 h. & l. truck; hose, cotton, rubber lined, good 1,000 ft.; total hose, 1,000 ft.; total mem., 20 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; stdp. cap. 120,000 gals., material used in cons. iron; quality of water, soft; res. located in city; 1 American centrifugal pump, cap. 1,080,000 gals. per day; 1 pumping engine, class Fairbanks-Morse dup., cap. per day 720,000 gals., constructors Fairbanks-Morse; mains, spiral steel, 1 mile, 6 in., 4 in. and 2 in. dia.; 40 hydrants; 60 valves; meters, total number 4, Hersey Disc, owned by consumer; 350 services; pipe, galv. iron; 3 miles 8 in., 6 in. and 4 in. cast iron water mains; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 280,000 gals.; cost to construct, $25,000; bonded debt, $40,000; int. paid on bonds, 6 per cent; works belong to city; leased to A. W. Perrine.

STUTTGART, pop. 3,000. Fire dept.—1 c. engine, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; total hose, 1,700 ft.; fire alarm, telephone; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, near business center; 50,000-gal. concrete res.; system, pump to stdp.; stdp. cap., 20,000 gals.; water, good; 2 pumping engines, class cyl. dup., cap. per day 280,000 gals., constructors Smith-Vaile; 5 miles mains, cast iron, 6 in. dia.; 23 hydrants; 20 valves; pressure, dom. 30 lbs., fire 140 lbs.; cost to construct, $28,000; cost of mtce., $4,200; works belong to Co.

TEXARKANA, pop. 10,000. Fire dept.—1 comb. truck and c. engine, 1 hose carriage; hose, cotton, rubber lined, good, 8,100 ft.; 1 automobile comb. hose wagon, c. engine and pumping engine, 2 hose wagons, 1 steam engine, 1 comb. hose wagon chemical equipped with ladders, 1 comb. h. & l. truck and c. engine, 1 deluge set; fire alarm system, Gamewell; 40 boxes; total mem. 62, paid full time 18, volunteers 44; underwriters' rating, second class; J. J. Hussey, joint chief.

WATER SUPPLY—Source, deep well and springs; system, pump to stdp., cap. 260,000 gals.; 2 pumping engines, class dup. and trip. exp., cap. per day 4,000,000 gals., constructor Fairbanks-Morse; mains, cast iron, 16 miles, 4 to 12 in. dia; pressure, dom. 40 lbs., fire 70 lbs.; works belong to Co.

VAN BUREN, pop. 4,000; fire area, 650 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, 1 2-horse comb. wagon, 2 hand hose reels; hose, new cotton, 500 ft.; rubber, good, 800 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $2,250; value of bldgs., $1,500; ann. exp. of dept., $1,200; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek, 3 miles from business center; system, pump to res.; quality of water, pure; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor Deane; mains, cast iron, 9 miles, 4 to 8 in. dia.; 44 hydrants; 11 valves; meters, total number, 20, Hersey Rotary 4, Trident 10, Worthington 6; 550 services; pipe, galv. iron and lead; pressure, dom. 107 lbs., fire 107 lbs.; consumption per day, 500,000 gals.; cost to construct, $55,000; bonded debt, $50,000; int. paid on obnds, 6 per cent.; works belong to Co.

WALNUT RIDGE, pop. 2,500; fire area, 25 acres; mercantile bldgs., brick, 1 and 2 stories; private dwellings, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon; fire alarm, bell; value of dept. equipment, $1,500; value of budgs., $75.

WATER SUPPLY—Source, waterworks, a few private tanks.

WYNNE, pop. 3,220. Fire dept.—3 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good, 600 ft.; all kinds, 2½ ft.; total hose, 1,200 ft.; total mem., 18 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 35,000 gals. per day; mains, 4 in., 6 in. and 8 in.; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $21,000; ann. cost of mtce., $3,000; works belong to town.

Places of 1,000 or more population having no organized fire dept.—Augusta, Blackrock, Clarendon, Conway, Corning, Clarksville, De Queen, Fordyce, Gurdon, Hamburg, Lonoke, Magnolia, Malvern, Morrillton, Russellville, Searcy, Springdale.

Places of 1,000 or more population not reported.—Benton, Coal Hill, Stamps.

CALIFORNIA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALAMEDA, pop. 30,000; fire area, 3,274 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 to 4 stories; wooden roofs not permitted in fire limits; combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $14,527; av. ins. involved for same time, $158,580. Fire dept.—1 steam engine, 5 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 comb. c. and hose wagons, 1c. engine, 18 horses; hose, cotton, rubber lined, good 9,550 ft.; rubber, good, 850 ft.; total hose, 10,400 ft.; fire alarm, electric, 41 boxes; value of dept. equipment, $31,593; value of bldgs., $35,000; ann. exp. of dept., $34,532; total mem., 54, paid full time 21, paid part time 33.

WATER SUPPLY—Source, wells, 23 miles from business center; system, pump to stdp or direct to mains; quality of water, good; res. cap., 250,000 gals.; 4 pumping engines, cap. per day 3,000,000 gals., constructor Corliss; mains, cast iron, 70 miles, 4, 6, 8, 10, 12, 26 in. dia.; 249 hydrants; meters, total number 4,733, Crown, Nash, Trident, Thomson, Worthington, Keystone, Lambert, owned by Co.; 4,733 services; pipe, wrought and galv. iron; pressure, dom. 50 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $638,000; cost of mtce., $28,000; works belong to Co.

AMADOR, pop. 984. Fire dept. not reported.

WATER SUPPLY—Source, lake and river; system, gravity; res. cap., 500,000 gals.; mains, 3 miles, 8 to 10 in. dia.; 50 hydrants; 9 valves; 50 services; pressure, fire 112 lbs.; works belong to Sutter & Amador Water Co.

ANAHEIM, pop. 2,500. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 800 ft.; total hose, 1,300 ft.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap., 135,000 gals.; 2 pumping engines, cap. per day 1,152,000 gals., constructors Deane and Worthington; mains, 8 miles, 2 to 6 in. dia.; 24 hydrants, Baker and Crane; meters, total number 80, Nash; pressure, dom. 25 lbs., fire 150 lbs.; cost to construct, $25,000; int. paid on bonds, 6 per cent; works belong to city.

ARCATA, pop. 2,000; fire area, 640 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good 2,300 ft.; fire alarm, Gamewell, 7 boxes, bell alarm; value of dept. equipment, $3,000; ann. exp. of dept., $250; total mem., 65 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, springs; system, gravity; res. cap., No. 1 700,000 gals., No. 2 300,000 gals.; mains, 6 miles, 3 to 7 in. dia.; 26 hydrants; pressure, fire 110 lbs.; cost to construct, $13,000.

ANDERSON, pop. 1,610; fire area, 60 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hose carriage, buckets, axes, ladders and hooks; hose, rubber, good 200 ft.; total hose, 350 ft.; fire alarm, bell; value of dept. equipment, $245.85; total mem., 20 volunteers.

WATER SUPPLY—Source, creek, 30 miles from business center; system, gravity; res. cap., 600,000 gals.; mains, 1¼ miles, 6 in. dia.; 140 hydrants, Garratt; 135 services; pressure, fire 55 lbs.; cost to construct, $10,500; ann. cost of mtce., $300; works belong to Co.

ANTIOCH, pop. 2,000. Fire dept.—8 c. hand ex., 3 hose carriages; hose, 1,200 ft. good; fire alarm, bell; total mem., 70 volunteers.

WATER SUPPLY—Source, river; stdp. cap., 100,000 gals.; 1 pumping engine, class duplex, cap. per day 1,800,000 gals., constructor Worthington; mains, 6, 4, 3, 2 in. dia.; pressure, dom. 45 lbs.

ARROYO-GRANDE, pop. 1,200. Fire dept.—1 hand h. & l. cart, 2 hand hose carts; hose, 900 ft. good; fire alarm, bell and whistle.

WATER SUPPLY—Source, creek; 2 stdps., cap. 20,000 gals. together; res. cap., 60,000 gals.; 2 pumping engines, cap. per day 4,000 and 9,000 gals., constructor Hooker; mains, 4 in. dia.; 10 hydrants: 15,000-gal. water tower; pressure, dom. 25 lbs., fire 35 lbs.

AUBURN, pop. 2,500; fire area, 700 acres; mercantile bldgs., wood and brick, 1 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good, 2,000 ft.; total hose, 2,000 ft.; value of dept. equipment, $2,100; value of bldgs., $2,500; total mem., 35 volunteers.

WATER SUPPLY—Source, river; system, gravity; res. cap., 1,000,000 gals.; mains, 4 miles, 4 to 15 in. dia.; 60 hydrants; 4 valves; pressure, dom. 60 to 110 lbs., fire 80 to 110 lbs.; cost to construct, $40,000; int. paid on bonds, 6 per cent; cost of mtce., $3,600.

AZUSA, pop. 1,200. Fire dept.—1 comb. hose and Chem. engine, 1 hand hose carriage; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, river; 2 res., cap. 276,000 gals. together; mains, 4 and 2 in. dia.; 20 hydrants; pressure, dom. 25 lbs.

BADEN, pop. 2,000. Fire dept.—2 hose carriages; hose, good, 800 ft.; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 1,000,000 gals.; res. cap., 1,500,000 gals.; 1 pumping engine, class centrifugal, cap. per day 2,000,000 gals.; 72 hydrants.

BAKERSFIELD, pop. 10,000; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. engines, 12 c. hand ex., 2 hose wagons, 1 comb. h. & l. truck, 1 hose cart, 3 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, 200 ft.; total hose, 3,200 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $25,000; value of bldgs., $14,000; total mem. 34, paid full time 8, part time 1, remainder volunteers.

WATER SUPPLY—Source, wells in business center; system, pump direct; 7 pumping stations, each equipped with a Byron-Jackson centrifugal pump, rated cap. 880,000 gals. a day; mains, 14 miles, 1 to 18 in. dia.; 87 hydrants; 1,200 services; pressure, dom. 30 lbs., fire 40 lbs.; cost to construct, $120,000; ann. cost of mtce., $6,500; works belong to Elect. Water Co.

BENICIA, pop. 3,000; fire area, 10 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 50 c. hand ex., 1 aerial truck, 2 h. & l. trucks, 4 hose carriages; hose, cotton, rubber lined, good, 2,450 ft.; rubber, good, 300 ft.; inferior, all kinds, 250 ft.; total hose, 3,500 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $1,000; value of bldgs., $6,000; total mem., 164 volunteers.

WATER SUPPLY—Source, creeks, 6 miles from business center; system, gravity and pump to res.; quality of water, good, sulphur; res. cap., 550,000,000 gals., located in town; 2 pumping engines, size 10 x 20 x 10 and 12 x 14 x 36; cap. per day 1,750,000 gals., constructor Knowles; mains, cast iron,

7 miles, 6 to 16 in. dia.; 30 hydrants; meters, total number 160; 476 services; pipe, iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption, per day 340,000 gals., per capita 110 gals.; cost to construct, 300,000; works belong to Co.

BERKELEY, pop. 45,000; mercantile bldgs., stone, brick and wood, 2 to 8 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 engine, 10 c. hand ex., 2 aerial trucks, 1 h. & l. truck, 4 hose wagons, 2 comb. wagons, 1 hose carriage, 26 horses; hose, cotton, rubber lined, good, 13,000 ft.; fire alarm, Gamewell, 72 boxes; value of dept. equipment, $37,140; value of bldgs., $27,000; ann. exp. of dept., $39,400.27; total mem. 50, paid full time 23, paid part time 40, volunteers 8.

WATER SUPPLY—Source, wells; system, gravity to catchment, gravity and pumps to res.; res. cap., 205,000,000 gals.; 101 miles pipe, 1 to 16 in. dia.; 162 hydrants; 5,719 meters; 5,723 services; pressure, dom. 50 to 80 lbs.; fire 150 lbs.; cost to construct, $597,000; ann. cost of mtce., $20,000; works belong to Co.

BIGGS, pop. 1,000; fire area, 4 acres. Fire dept.—2 hose carts, 2 hose reels; hose, 1,000 ft.; fire alarm, telegraph; 2 20-ft. ext. ladders, 1 12-ft. roof ladder; total mem., 30 volunteers.

WATER SUPPLY—source, wells; system, pump direct to mains; mains 8, 6 and 4 in. dia.; centrifugal pump, capacity, 500 gals. per min; 1 electric motor and 50-hp. gas, constructor United Iron Works; 25 hydrants; 4 tanks; total cap., 32,000 gals.; pressure, dom. 30 lbs., fire 100 lbs.; cost to construct, $10,000; bonded debt, $12,000; int. on bonds, 5 per cent; works belong to city.

BISHOP, pop. 1,200. Fire dept.—1 comb. hose cart and h. & l. truck, 2 hose carriages; hose, 2,000 ft.; fire alarm, bell; total mem., 18 volunteers.

WATER SUPPLY—Source, creek; mains, 8 in. dia.

BOULDER CREEK, pop. 700. Fire dept.—hose, 550 ft.; total mem., 36 volunteers.

WATER SUPPLY—System, gravitation; 6 hydrants; pressure, 140 lbs.; cost to construct, $3,000; works belong to Co.; 2 reservoirs, cap., No. 1 600,000 gals., No. 2 50,000 gals.

CHICO, pop. 8,000; fire area, 249 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $295,023; av. ins. for same time, $181,463. Fire dept.—1 steamer, 1 h. & l. truck, 6 hose carriages, 2 horses; hose, cotton, rubber lined, 3,600 ft.; fire alarm, telegraph, 24 boxes; value of dept. equipment, $12,000; value of bldgs., $10,000; ann. exp. of dept., $4,000; total mem., 250 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to res. and direct; standpipe cap., 100,000 gals.; quality of water, good; res. cap. 65,000 gals., located west of town; 2 pumping engines, cap. per day 2,000,000 gals., constructors Hooker, Thompson, Evans; mains, cast iron, 10 miles, 12, 8, 6, 4 in. dia.; 50 hydrants; 800 services; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $85,000; works belong to Co.

CLAREMONT, pop. 2,000. Fire dept.—1 hand hose cart; hose, 800 ft. good; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; res. cap., 270,000 gals.; 2 pumping engines, cap. 567,000 per day; mains, 6 in. dia.; 45 hydrants; pressure, fire 80 lbs.

CLOVERDALE, pop. 750. Fire dept.—1 h. & l. truck, 1 hose cart; hose, 1,000 ft.; total mem., 30.

WATER SUPPLY—System, gravity; res. cap. 252,000 gals.; mains, 6 in. dia.; 40 hydrants; pressure, 60 lbs.

COOLINGA, pop. 3,000. Fire dept.—1 comb. hose and chem. wagon; hose, 1,100 ft. good; total mem., 17 volunteers.

WATER SUPPLY—Source, wells; 2 stdps., cap. 72,450 gals.; 2 pumping engines, cap. per day 648,000 gals. together, constructor Fairbanks; 19 hydrants.

COLTON, pop. 4,200. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 2,000 ft.; 1 new hose wagon and 1,000 ft. new hose, double-jacket c. rubber lined hose, 1 horse and harness; fire alarm, bell; total mem., 24 volunteers.

WATER SUPPLY—Source, wells, 1½ mile from business center; system, pump direct; quality of water, good; res. cap., 300,000 gals., located near wells; 4 electrical pumps; mains, riv. iron, 30 miles, 6 to 18 in. dia.; 60 hydrants; meters, total number 20, 10 Union, 5 Standard, 5 Hersey Rotary; meters owned by city and consumer; 800 services; pipe, ¾ screw; cost to construct, $120,000; bonded debt, $68,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $7,000; works belong to city.

COLUSA, pop. 1,441. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,250 ft.; inferior, all kinds, 200 ft.; total hose, 1,450 ft.; total mem., 45 volunteers.

WATER SUPPLY—Source, Sacramento river, ¼ mile from business center; system, gravity, pump into tanks; quality of water, good; 3 pumping engines, class 2 steam, 1 electric, cap. per day 700,000 gals.; mains, wrought iron, 5½ miles; 30 hydrants; 25 valves; meters, total number, 2; 410 services; pipe, iron; pressure, dom. 22 lbs., fire 40 lbs.; cost to construct, $35,000.

CORONADO, pop. 950; fire area, 640 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines on wheels, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,750 ft.; total hose, 900 ft.; fire alarm, electric, 7 station boxes; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $3,036; total mem., 16 volunteers.

WATER SUPPLY—Source, spring, 14 miles from business center; system, pump direct; res. cap., 500,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructors Worthington and Dow; mains, 40 miles, 2 to 12 in. dia.; 35 hydrants; meters, total number 356; 520 services; pressure, dom. 40 lbs., fire 90 lbs.; cost to construct, $366,751; ann. cost of mtce., $4,500.

DIXON, pop. 783; fire area, 100 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; rubber, good 400 ft.; inferior, all kinds, 100 ft.; total hose, 2,100 ft.; fire alarm, whistle and bell; value of dept. equipment, $3,500; value of bldgs., $1,500; ann. exp. of dept., $750; total mem., 80 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to res.; tanks cap., 100,000 gals., dim. 18 x 24; material used in cons., wood; quality of water, good; res. cap., 100,000 gals.; 2 pumping engines, class dup., cap. per day 200,000 gals., constructors Worthington and Kroh; mains, iron, 3 miles, 4 to 8 in. dia.; 12 valves, Garratt and Crane; meters, total number 20, Hersey Disc 10, Worthington 1, Buffalo 6, Westinghouse 3, owned by Co.; pressure, dom. 32 lbs., fire 80 lbs.; consumption, per day 100,000 gals., per capita 127 gals.; cost to construct, $30,000; works belong to Co.

ESCONDIDO, pop. 1,200. Fire dept.—1 hose cart; hose, 500 ft.

WATER SUPPLY—System, gravity; res. cap. 780,000 gals.; mains, 6 to 8 in. dia.; 10 hydrants; pressure, 60 lbs.

ETNA MILLS, pop. 1,000. Fire dept.—2 hose carriages; hose, 1,000 ft.; fire alarm, bell; total mem., 26 volunteers.

WATER SUPPLY—Source, creek; mains, 4, 8, 10 and 24 in. dia.; 12 hydrants; pressure, fire 85 lbs.

EUREKA, Humboldt County, pop. 12,000; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 hand engine, 2 h. & l. trucks, 11 hose carriages, 8 horses; hose, cotton, rubber lined, good, 11,250 ft.; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $30,000; total mem., 260, paid part time.

WATER SUPPLY—Source, river, 5 1-3 miles from business center; system, pump to stdp.; 2 stdps., cap., 1,045,133 gals., dim. 54 x 31, material used in cons. wood; filtration system, mechanical; quality of water, good; located Harris street, between E and F streets; 3 pumping engines, class comp. dup., cap. per day, 3,000,000 gals.,constructer, Knowles; mains, steel and cast iron, 44 miles, 2 to 13 in. dia.; 170 hydrants; 436 valves; meters, total number 1,204, Crown 2, Trident 660, Thomson 117, Bee 11, Lambert 175, Worthington 183, Nash 48, Hersey 8, owned by Co.; 1,922 services; pipe, galv. iron; pressure, dom. 77 lbs., fire 77 lbs.; consumption per day, 570,050 gals.; cost to construct, $279,241.27; cost of mtce., $3,909.07; works belong to Co.

FERNDALE, pop. 1,200. Fire dept.—1 steamer, 1 hand engine, 3 hose carts, 1 h. & l. truck; hose, 2½ in., 1,500 ft.; total mem., 80 volunteers.

WATER SUPPLY—System, gravity; tank cap., 33,000 gals.; res., 66,000 gals.; mains, 3 in. dia.; 1 hydrant; pressure, 50 lbs.

FORT BRAGG, pop. 1,590; fire area, 1½ miles; mercantile bldgs., wood, 1 to 4 stories; private, wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good 3,000 ft.; total hose, 3,000 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 500,000 gals.; mains, 4 miles, 2 to 7 in. dia.; 125 hydrants; pressure, dom. 25 lbs.; cost to construct, $9,500; works belong to Co.

FORTUNA, pop. 1,200; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $800; total mem., 50 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap. 500,000 gals.; mains, 1½; 12 hydrants; 50 services; cost to construct, $10,000; ann. cost of mtce., $300.

FRESNO, pop. 33,000; mercantile bldgs., brick, 1 to 5 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—5 steamers, 3 c. engines, 1 comb. wagon, 4 c. hand ex., 1 aerial truck, 4 hose wagons, 1 hose reel, 33 horses; hose, cotton, rubber lined, good, 9,200 ft.; rubber, good 900 ft.; total hose, 10,800 ft.; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $73,000; value of bldgs., $56,500; total mem. 59, paid full time 31, paid part time 28.

WATER SUPPLY—Source, wells, scattered over town; system, direct into mains; stdp. cap. 250,000 gals., material used in cons. iron; quality of water, excellent; increased 2 plants from 720,000 gals. to 3,000,000 gals. per day; 7 pumping engines, class 1 Holly comp., 4 Krogh comp. centri., 2 centri., cast iron, 41 miles, 2½ to 12 in. dia.; 171 valves; 119 hydrants; 3,500 services; pressure, dom. 42 lbs., fire 52 lbs.; cost to construct, $240,000; cost of mtce.. about $70,000; works belong to Co.

FRUITVALE, Alameda County, pop. 6,500; mercantile bldgs, redwood, 1 and 2 stories; private, redwood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 6 c. hand ex., 1 hose carriage; hose, rubber, good, 2,600 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; total mem., 40 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, lake and wells, 10 miles from business center.

GILROY, pop. 1,820; fire area, 640 acres; mercantile bldgs., wood and brick, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. hand ex., 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good 600 ft.; rubber, good 1,800 ft.; total hose, 2,400 ft.; fire alarm, electric; value of dept. equipment, $6,500; value of bldgs., $4,000; ann. exp. of dept., $989; total mem., 86, paid full time 1, volunteers 85.

WATER SUPPLY—Source, creek; system, gravity; res. cap., 4,500,000 gals.; mains, 9 miles, 12 to 10 in. dia.; 30 hydrants, Mathews; 29 valves; pressure, fire 35 lbs.; cost to construct, $66,000; works belong to city.

GLENDALE, pop. 2,500. Fire dept.—1 comb. hose and h. & l. agon, 5 c. hand ex., 1 hand hose carriage; hose, 1,000 ft.; fire alarm, bell; total mem., 21 volunteers.

WATER SUPPLY—Source, springs; 4 res., combined cap. 3,000,000 gals.; 60 hydrants; pressure, dom. 20 to 60 lbs., fire 60 to 90 lbs.

GRASS VALLEY, pop. 4,719; fire area, 180 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $29,500; av. ins. for same time, $13,000. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages and reels; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 100 ft.; total hose, 3,100 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $8,000; ann. exp. of dept., $1,600; total mem., 125; underwriters' rating, third class.

WATER SUPPLY—Source, Yuba Water Co.; system, gravity; res. cap., 1,200,000 gals.; mains, iron, 12 miles, 3 to 22 in. dia.; 125 hydrants; 75 valves; 1,000 services; pipe, iron; pressure, fire 70 lbs.; cost to construct, $90,000; cost of mtce., $7,000; works belong to city.

HANFORD, pop. 5,000; fire area, 50 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,700 ft.; total hose, 2,700 ft. (double jacket); fire alarm, Gamewell, 16 boxes; value of dept. equipment, $12,000; value of bldgs., $10,000; ann. exp. of dept., $300; total mem., 35, paid part time 3, volunteers 32; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 600 ft. from business center; system, pump to stdp. and direct; tank cap. 150,000 gals., located at wells and station, material used in cons. wood; quality of water, good; pumps, 1 triple double-acting, size 10 ins. x 12 ins., constructors Stillwell, Bierce & Smith-Vaile Co., operated by 30-hp. electric motor; 1 6-in. Keogh centrifugal pump driven by gas engine (auxiliary); 1 6-in. special horizontal 2-step centrifugal pump operated by 40-hp. electric motor; mains, wrought iron, 16 miles, 3 to 12 in. dia.; 68 hydrants, Holly; meters, 30; 1,100 services; 1-in. gas pipe; pressure, dom. 25 lbs., fire 100 lbs.; consumption, per day 630,000 gals., per capita 110 gals.

HAYWARD, pop. 3,000; fire area, 8 blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,500; ann. exp. of dept., $600; total mem., 25; underwriters' rating, third class.

WATER SUPPLY—Source, wells, streams; system, pump to res..; res. ca;., 560,000 gals.; pumping engines, cap. per day 400,000 gals., constructor Dow; mains, 7 miles, 3 to 8 in. dia.; 37 hydrants; meters, total number 5, Crown, Niagara; pressure, dom. 70 lbs., fire 90 lbs.; cost to construct, $65,000; ann. cost of mtce., $10,000; works private.

HEALDSBURG, pop. 3,000; fire area, 110 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $7,500. Fire dept.—1 hand engine, 1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages, 1 chemical bicycle; hose, cotton, rubber lined, good, 1,300 ft.; rubber, good, 250 ft.; total hose, 1,550 ft.; fire alarm, bell; value of dept. equipment, $3,500; ann. exp. of dept., $300; total mem. 100, paid full time 1, volunteers 99.

WATER SUPPLY—Source, river and wells; system, pump to res. and direct; quality of water, good; res. cap., 500,000 gals.; pumping cap. per hour, 30,000 gals.; mains, 8 miles, 3 to 8 in. dia.; 46

hydrants; meters, total number, 200; cost to construct, $80,000; auxiliary plant cost $14,000; cost of mtce., $4,650.

HOLLISTER, pop. 3,000; fire area, 1 mile long by ½ mile wide; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 450 ft.; total hose, 1,950 ft.; fire alarm, bell; value of dept. equipment, $2,400; value of bldgs., $14,000; ann. exp. of dept., $75; total mem., 110 volunteers.

WATER SUPPLY—Source, artesian wells, 12 miles from business center; quality of water, extra good; res. cap., 1,000,000 gals., located 3 miles from city; mains, cast iron and steel, 2½ miles, 8, 6 and 4 in. dia.; 38 hydrants; 42 valves; meters, total number 40; 600 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 80 lbs.; consumption per day, 200,000 gals.; cost to construct, $145,000; works belong to Co.

JACKSON, pop. 2,300; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 300 ft.; total hose, 1,600 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $1,500; value of bldgs., $600; total mem., 20 volunteers.

WATER SUPPLY—Source, canal; system, gravity; quality of water, good; mains, iron, 6 1-3 miles, 5 to 11 in. dia.; 60 hydrants; 15 valves; pressure, dom. 80 lbs., fire 80 lbs.; cost of mtce., $4,100; works private.

JAMESTOWN, pop. 1,000. Fire dept.—2 hand hose carriages; hose, 600 ft.; fire alarm, bell.

WATER SUPPLY—Source, Phœnix Lake; mains, 6 in. dia.; 15 hydrants.

KERN, pop. 3,400; fire area, 6 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; no fireworks or combustibles ord.; causes of fires investigated; av. fire loss for past 3 yrs., $500. Fire dept.—1 steamer, 1 c. engine, 4 c. hand ex., 1 hose wagon, 1 hose reel, 3 horses; hose, cotton, rubber lined, 1,500 ft.; fire alarm, telephone system; value of equip., $8,100; value of bldgs., $4,500; ann. exp. of dept., $3,000; total mem. 35, paid full time 2, paid part time 33; underwriters' rating, fourth class.

WATER SUPPLY—Not reported.

LA JOLA, pop. 1,000. Fire dept. not reported.

WATER SUPPLY—Source, mountain, 50 miles from business center; quality of water, good; res. cap., 1,000,000 gals.; mains, cast iron, 28 miles, 2 to 8 in. dia.; 250 valves, owned by city; 300 services; pipe, cast and wrought iron; pressure, dom. 45 lbs., fire 85 lbs.

LIVERMORE, pop. 1,493; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $167. Fire dept.—1 steamer, 1 hand engine, 2 comb. c. & h. wagons, 15 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good 800 ft.; rubber, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $4,300; ann. exp. of dept., $1,000; total mem., 50; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 6 miles from business center; system, gravity; quality of water, good; res. cap., 280,000 gals.; pumping engines, cap. per day 350,000 gals.; mains, 18 miles, 2 to 11 in. dia.; 30 hydrants, Garratt; 20 valves, Garratt; meters, total number, 40, Thomson 20, Lambert 20; 500 services; pressure, dom. 46 lbs., fire 65 lbs.; cost to construct, $65,000; cost of mtce., $5,000; works belong to Co.

LODI, pop. 3,000; fire area, 160 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick, 1 and 2 stories. Fire dept.—2 hose carriages; total hose, 500 ft.; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap., 120,000 gals.; 2 tanks, 50,000 gals, 15,000 gals.; quality of water, good; Worthington compound duplex steam pumping engines, cap. per day 1,000,000 gals.; centrifugal pump, cap. 720,000 gals per day; mains, 6 miles, 2 to 8 in. dia.; 14 hydrants, W. T. Y. Schenck; 45 valves; pressure, dom. 20 lbs., fire 80 lbs.; cost to construct, $180,000; works belong to Co.

LOMPOC, pop. 1,500; fire area, 230 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 1,000 ft.; fire alarm, bell; total mem. 32, paid full time 29, volunteers 3; W. H. Gosline, chief.

WATER SUPPLY—Source, springs, 5 miles from business center; system, gravity; quality of water, good; res. cap. 1,000,000 gals., located 2 miles from center of city; mains, steel, 14 miles, 4 to 8 in. dia.; 27 hydrants; 30 valves; meters, ttotal number, 5, Trident 3, Buffalo 2, owned by consumer; 315 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; consumption per day, 200,000 gals.; cost to construct, $40,000; bonded debt, $37,000; int. paid on bonds, 4½ per cent; cost of mtce., $500; works belong to city.

LONG BEACH, pop. 20,000; fire area, 320 acres; mercantile bldgs., brick, 1 to 6 stories; private, wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 engines, 2 h. & l. trucks, 1 comb. wagon, 6 c. hand ex., 2 comb. autos., 2 hose carts; hose, cotton, rubber lined, good, 3,000 ft.; total hose, 2,950 ft.; fire alarm, Gamewell and telephone, 25 boxes; value of dept. equipment, $30,000; ann. exp. of dept., $18,000; value of bldgs., $29,000; total mem., 27, 20 volunteers.

WATER SUPPLY—Source, Artesian wells; system, gravity and pump to res.; quality of water good; res. cap., 2,750,000 gals.; mains, 90 miles, 2 to 24 in. dia., Lacy Mfg. Co.; 12 hydrants; 8 valves; pressure, dom. 20 to 65 lbs.; works belong to Co.

LOS ANGELES, pop. 240,000; fire area, 43 acres; mercantile bldgs., brick and stone, 1 to 12 stories; private wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—25 steamers, 25 comb. c. & h. wagons, 1 c. engine, 42 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 2 hose wagons, 3 hose carriages, 2 supply wagons, 135 horses; hose, cotton, rubber lined, good, 43,000 ft.; total hose, 56,700 ft.; fire alarm, Gamewell, 310 boxes; value of dept. equipment, $241,000; value of bldgs., $438,-881; ann. exp. of dept., $362,969.33; total mem., 242.

WATER SUPPLY—Source, Los Angeles river, 9 miles from business center; system, gravity and pump to res.; quality of water, good; 13 pumping engines, class cross comp., cap. per day 55,000,000 gals., constructors Snow, Worthington, Rumsey, Laidlaw-Dunn-Gordon, Risdon Iron Works; mains, cast iron, 639.86 miles, 4 to 36 in. dia.; 2,190 hydrants; 2,023 valves; meters, total number 26,542, Crown 127, Nash 1,554, Rotary 5, Empire 908, Hersey Rotary 50, Trident 18,343, Hersey Disc 39, Thomson 5, Worthington 16, Columbia 41, Pittsburg 1, Keystone 885, Lambert 762, owned by city with exception of about 356; 59,453 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 80 lbs.; consumption per day, 32,000,000 gals.; cost to construct, $5,500,000; bonded debt, $2,092,750; int. paid on bonds, 3¾ and 4 per cent; cost of mtce., $261,-107.35; works belong to city.

LOS GATOS, pop. 3,500; fire area, 200 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, canvas, 1,500 ft.; rubber, 350 ft.; total hose, 1,850 ft.; fire alarm, bell, 7 boxes; value of dept. equipment, $1,100; total mem., 25 volunteers.

WATER SUPPLY—Source, springs and wells; system, gravity; res. cap., 5,250,000 gals.; pumping engines, cap. per day 250,000 gals.; mains, 8 and 3 in. dia.; 47 hydrants; meters, total number 50; pressure, dom. 100 lbs., fire 120 lbs.; consumption per day 250,000 gals., per capita 125 gals.; cost to construct, $77,476; orks belong to Co.

MARICOPA. Fire dept.—3 c. engines; cost of equipment, $1,400.

WATER SUPPLY—Not reported.

MARTINEZ, Contra Costa Co., pop. 2,500; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept. 2 c. engines on wheels, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 150 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $2,375; value of bldgs., $8,000; total mem., 55 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 10,000,000 gals.; pumping engines, cap. 3,000,000 gals; mains, 40 miles, 2 to 12 in. dia.; 22 hydrants; meters, total number 100, Nash and others; pressure, dom. 45 lbs., fire 45 lbs.; consumption per day 100,000 gals., per capita 50 gals.; cost to construct, $20,000; ann. cost of mtce, $2,500; works belong to Co.

MARYSVILLE, pop. 5,500. Fire dept.—2 steamers, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 950 ft.; total hose, 3,950 ft.; total mem., 16, paid full time 4, paid part time 12.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp. and direct; stdp. cap., 250,000 gals.; 1 pumping engine, cap. per day 1,500,000 gals., constructor Worthington; mains, 8 miles, 2 to 12 in. dia.; 19 hydrants; meters, total number 3; 775 services; pipe, cast iron; pressure, dom. 15 lbs., fire 15 lbs.; consumption, per day 30,000 gals, per capita 10 gals.; works belong to Co.

MAYFIELD, pop. 1,400. Fire dept.—3 hose carriages; hose, 1,000 ft.; total mem., 39 volunteers.

WATER SUPPLY—Source, wells; res. cap., 110,000 gals.; 1 pumping engine, class centrifugal, cap. per day 504,000 gals., constructor Jackson.

MENDOCINO, pop. 1,000; fire area, 64 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr., for 3 years, $1,000. Fire dept.—1 hand e. gine, 1 h. & l. truck, 1 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 350 ft., rubber, good, 150 ft.; inferior, all kinds, 100 ft.; total hose, 600 ft.; fire alarm, bell; value of dept. equipment, $1,400; value of bldgs., $500; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, pump to res.; quality of water, good; tank cap., 250,000 gals.; cost to construct, $75,000.

MENLO PARK, pop. 1,000; fire area, 400 acres; mercantile bldgs., brick and wood, 1 story; private, wood, 1 story; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $800; av. ins. for same time, $800. Fire dept.—1 hose wagon; hose, cotton, 750 ft, good 500 ft.; total hose, 750 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, surface water; system, gravity; res. cap., 125,000,000 gals.; mains, 40 miles, 2 to 20 in. dia.; meters, total number, 180, Crown, Hersey Disc, Worthington; pressure, dom. 70 lbs., fire 85 lbs.; cost to construct, $400,000.

MILL VALLEY, pop. 3,000. Fire dept.—2,100 ft. hose; total mem., 25 volunteers.

WATER SUPPLY—Source, creek, dam, cap. 1,500,000 gals.; res. cap., 75,000 gals.; mains, 4, 3, 2 in. dia.; pressure, dom. 60 to 70 lbs., fire 105 to 135 lbs.

MERCED, pop. 3,000; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 500 ft.; cotton, good, 1,500 ft.; total hose, 2,000 ft.; 1. comb. hose wagon, 4 horses; fire alarm, bell; total mem., 28, 25 volunteers, 3 paid men.

WATER SUPPLY—Source, river, 18 miles from business centre; system, pump to res.; res. cap., 3,000,000 gals.; centrifugal pump, cap. 2,160,000 gals. per day; quality of water, good; mains, cast iron, 6 miles, 6 to 16 in. dia.; 57 hydrants, Ludlow; 400 services; pipe, lead; pressure, dom. 36 lbs., fire 33 lbs.; consumption per day 300,000 gals.; cost to construct, $500,000; ann. cost of mtce., $3,500; works belong to Co.

MODESTO, pop. 2,024; fire area, 6 blocks; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.: causes of fires investigated. Fire dept.—1 h. & l. truck, 1 gasoline fire engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 250 ft.; inferior, all kinds, 250 ft.; total hose, 1,500 ft.; fire alarm, electric bell and whistle; value of dept. equipment, $2,500; value of bldgs., $455; ann. exp. of dept., $200; total mem., 45 volunteers.

WATER SUPPLY—Source, wells; system, pump direct and to stdp.; stdp. cap., 160,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals.; mains, 8 miles, 2 to 12 in. dia.; 32 hydrants; 8 valves; 1,000 services; pressure, fire 120 lbs.; cost to construct, $60,000; int. paid on bonds, 6 per cent semi-annually; cost of mtce., $5,000; works belong to city.

MONROVIA, pop. 5,000; fire area, 6 blocks; mercantile bldgs., stone, concrete, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carts· hose, cotton, rubber lined, good, 1,500 ft.; 6 hand chemicals, 2 c. carts.

WATER SUPPLY—Source, mountain; system, gravity; res. cap. 8,000,000 gals.; mains, cement and iron, 42 miles, 2 to 24 in. dia.; 50 hydrants; pressure, dom. 25 to 150 lbs., fire 75 to 200 lbs.; cost to construct, $70,000; ann. cost of mtce., $5,000; works belong to city.

MONTEREY, Monterey Co., pop. 3,100; bldgs., wood, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber nined, good, 2,000 ft.; fire alarm, bell; value of bldgs., $1,000; total mem., 60 volunteers.

WATER SUPPLY—Source, river, 26 miles from business centre; system, gravity; quality of water, good; res. cap. 145,000,000 gals., located 2½ miles from city; mains, steel and cast iron, 39 miles, 12 to 22 in. dia.; 60 hydrants, Garratt, Crane, Greenberg; 400 valves, Coffin, Ludlow, Crane; meters, total number 2,800; 3,200 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 110 lbs.; cost to construct, $1,300,000; works belong to Co.

MOUNTAIN VIEW, pop. 3,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, 1,200 ft.; fire alarm, bell; total mem., 45 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 100,000 gals.; 1 pumping engine, class duplex, cap. per day 892,800 gals., constructor Worthington; mains, 8, 6, 4, 3 in. dia.; 37 hydrants; pressure, dom. 45 lbs., fire 100 lbs.

NAPA CITY, pop. 6,500; fire area, 896 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 No. 3 Nott steam engine, 1 combination hose wagon and chemical engine automobile, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, bell, 20 boxes; value of dept. equipment, $15,000; value of bldgs., $10,000; ann. exp. of dept., $7,000; total mem. 40, 5 paid, 6 call men, 29 volunteers.

WATER SUPPLY—Source, wells and river; system, pump to res. and direct; res. cap., 3,500,000 gals.; stdp. cap., 367,200 gals.; pumping engines, cap. per day 2,500,000 gals.; mains, 18 miles, 2 to 12 in. dia.; 64 hydrants; meters, total number 200; 397 services; pressure, dom. 20 to 40 lbs., fire 90 lbs.; consumption per day 1,500,000 gals., per capita 375 gals.; cost to construct, $200,000; ann. cost of mtce., $16,000; works belong to Co.

NATIONAL CITY, pop. 1,086. Fire dept.—1. h. & l. truck, 2 hose carriages; total hose, 2,000 ft.

WATER SUPPLY—Source, river, 8 miles from business center; system, gravity; quality of water, good; res. cap., 7,500,000,000 gals.; mains, wrought iron, 100 miles, 4 to 36 in. dia.; 46 hydrants; meters, total number 485, Crown 27, Nash 33, Empire 123, Gem 113, Trident 54, Hersey Disc 2, Thomson 19, Worthington 6, Columbia 24, owned by Co.; 1,229 services; pipe, wrought iron; pressure, dom. 90 lbs., fire 90 lbs.

NEVADA CITY, pop. 3,260; fire area, 1 sq. mile; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—18 c. hand ex., 4 hose carts, 3 hose wagons, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, Gamewell, 12 boxes; value of bldgs., $3,900; ann. exp. of dept., $1,750; total mem., 110 volunteers.

WATER SUPPLY—System, gravity; quality of water, good; res. cap. 3,900,000 gals., located north and south of city; mains, cast iron, 12 miles, 4 to 20 in. dia.; 96 hydrants; 40 valves, Perfection, Ayres and Mathews;, 800 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 100 lbs.; cost to construct, $60,000; bonded debt, $42,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,250; works belong to city.

OAKDALE, pop. 1,500; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 600 ft.; total hose, 600 ft.; ann. exp. of dept., $160; total mem., 40 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 200,000 gals.; pumping engines, cap. per day 240,000 gals.; mains, 3 miles, 6 in. dia.; 10 hydrants; 1,000 services; pressure, dom. 20 to 50 lbs., fire 80 lbs.; cost to construct, $10,000; ann. cost of mtce., $2,500.

OAKLAND, pop. 120,000; fire area, 23 sq. miles; mercantile bldgs., stone and brick, 1 to 11 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; Fire dept.—10 steam engines (1 reserve), 16 c. hand ex., 1 h. & l. truck, 2 hose wagons, 52 horses; hose, cotton, rubber lined, good, 2,200 ft.; poor hose, 600 ft.; total hose, 2,800 ft.; fire alarm, Gamewell, 158 boxes; value of dept. equipment, $150,000; value of bldgs., $75,000; total mem., 151, paid full time 56, paid part time 95.

WATER SUPPLY—Source, wells and Lake San Leandro; system, gravity, pump direct; res. cap. 6,300,000,000 gals.; 8 pumping engines, cap. per day 14,000,000 gals.; mains, cast and sheet iron, 6 and 4 in. dia.; 138 hydrants; meters, total number 1,798; 15,700 services; pressure, dom. 60 to 70 lbs. fire 115 to 130 lbs.; cost to construct, $4,520,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $100,000; works belong to Co.

ORANGE. WATER SUPPLY—Source, 3 wells; 1 mile from business center; system, gravity and direct; 2 tanks, cap. 100,000 gals.; dim. 22 x 22 ft.; quality of water, excellent; res. cap., 70,000 gals.; 2 pumping engines, 1 gasoline, 1 steam; cap. per day 1,152,000 gals.; mains, wrought iron, 2 to 8 in. dia.; 20 hydrants; 200 meters, Trident, Nash; 500 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 200,000 gals.; per capita, 400 gals.; cost to construct, $520,000; bonded debt, $48,650; int. paid on bonds, 4½ per cent; cost of mtce., $3,000; works owned by city.

OROVILLE, pop. 6,200; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 150 ft.; inferior, all kinds, 850 ft.; total hose, 3,500 ft.; fire alarm, bell and electric, 26 boxes; value of dept. equipment, $4,000; value of bldgs., $4,500; ann. exp. of dept., $1,000; total mem., 115 volunteers.

WATER SUPPLY—Source, river; system, gravity; res. cap., 25,000,000 gals.; mains, 15 miles, 3 to 26 in. dia., F. Tabor; 45 hydrants, Garratt; 40 valves; meters, total number 1 Crown; 500 services; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $300,000; ann. cost of mtce., $6,000; works belong to Co.

PACIFIC GROVE, pop. 2,800; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 story. Fire dept.—1 h. & l. truck, 6 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,900 ft.; ann. exp. of dept., $200; total mem., 42 volunteers.

WATER SUPPLY—Source, river,; 26 miles from business center; system, gravity; quality of water, good; res. cap., 145,000,000 gals; located, 2½ miles from city; mains, steel and cast iron, 26 miles, 12 to 20 in. dia.; hydrants; 300 valves; meters, total number 60, Crown, Hersey Rotary, Buffalo, Trident and Hersey Torrent, owned by Co.; 1,800 services; pipe, galv. iron; pressure, dom. 80 lbs.; fire 110 lbs.; cost to construct, $1,000,000; works belong to Co.

PALO ALTO, pop. 5,500; fire area, 60 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,600; av. ins. for same time, $12,000. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; ann. exp. of dept., $500; total mem., 45 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res. and direct; 1 Risdon cent. pump, cap. 800 gals. per min.; 1 Byron Jackson cent. pump, cap. 1,200 gals. per min.; 2 Blake steam pumps, combined cap. 1,400 gals. per min.; res. cap., 350,000 gals.; 2 tanks, cap. 40,000 gads. each; mains, 10 miles, 4 to 10 in. dia.; 98 hydrants; meters, total number, 1,000; 1,100 services; pressure, dom. 40 lbs., fire 85 lbs.; cost to construct, $95,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000.

PASADENA, pop. 30,000; fire area, 600 acres; mercantile bldgs., stone and brick, 1 to 6 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. engines on wheels, 3 steam engines, 10 c. hand ex., 3 hose wagons, 27 horses; total hose, 6,200 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $46,000; value of bldgs., $56,000; ann. exp. of dept., $31,100; total mem., 46, paid full time 35, call men 11.

WATER SUPPLY—Source, springs and wells, 1 to 2½ miles from business center; system, gravity and pump to res.; quality of water, good; res cap. 3,500,000 gals., located, 1 in city, 1 in So. Pasadena, 21,000,000 gals.; 5 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron and sheet steel, 35 miles, 2 to 22 in. dia.; 40 hydrants; 100 valves, Crane; meters, total number 900, owned by Co.; 1,300 services; pipe, wrought and galv. iron; pressure, dom. 10 to 60 lbs., fire 10 to 60 lbs.; consumption per day 1,000,000 gals., per capita 12 gals.; cost to construct, $261,102.68; bonded debt, $37,500; int. paid on bonds, 7 per cent; ann. cost of mtce., $10,000; works belong to Co.

PASO ROBLES, pop. 1,600; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; cause of fires investigated; av. fire loss per yr. for 3 yrs., $500. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose cotton, rubber lined, good 1,200 ft.; total hose, 1,200 ft.; fire alarm, bell; ann. exp. of dept., 400; total mem., 36, paid part time.; underwriters' rating, third class.

WATER SUPPLY—Source, pumps, ¼ mile from business center; system, pump to res.; quality of water, excellent; res. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 1,750,000 gals., constructors Garrett & Daw; mains, wrought iron, 9 miles, ¾ to 8 in. dia.; 15 hydrants; meters, total number, 30; works belong to Co.

PETALUMA, pop. 6,000; fire area, 13 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose wagon, 4 c. hand ex., 6 hose carriages; hose, cotton, rubber lined, good, 3,550 ft.; inferior, all kinds, 600 ft.; total hose, 4,150 ft.; fire alarm, Gamewell, 11 boxes; value of dept. equipment, $10,000; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem., 127 volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity; quality of water, good; res. cap., 55,000,000 gals.; mains, 27 miles, 4 to 8 in. dia.; 51 hydrants, Savage & Sons; 47 valves, Chapman and Eddy; meters, total number 52, Crown, Lambert; pressure, fire 60 to 65 lbs.; cost to construct, $217,000; ann. cost of mtce., $6,500; works belong to Co.

PLACERVILLE, pop. 2,200; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 4 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 250 ft.; total hose, 1,650 ft.; fire alarm, bell; total mem., 60 volunteers.

WATER SUPPLY—Source, springs and cisterns; system, gravity; res. cap., 500,000 gals.; mains, 2½ miles, 7 in. dia.; 13 hydrants; pressure, fire 47 to 150 lbs.

PLEASANTON, pop. 1,500; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,750; av. ins. for same time, $3,150. Fire dept.—15 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,750; value of bldgs., $1,000; ann. exp. of dept., $75; total mem., 42 volunteers; underwriters rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 205,000 gals., located 123 ft. elevation above town, 28 h. p. pumping engines, class Fairbanks-Morse, cap. per min., 500 gals., constructor, Keogh; mains, cast iron, 5½ miles, 10 to 1½ in. dia.; 80 hydrants; meters, total number, 15, Union 8, Thomson 1, Buffalo 6, owned by city; 220 services; pipe, galv. iron; pressure, dom. 57½ lbs., fire 57½ lbs.; consumption per capita, 84 gals.; bonded debt, $20,000; cost of mtce., $1,600; works belong to city.

POMONA, pop. 8,000. Fire dept.—1 c. engine, 1 combination h. & l. truck, 1 auto. combination chemical and hose truck, 3 hose carriages; hose, cotton, rubber lined, 1,950 ft.; fire alarm, Gamewell; total mem. 74, volunteers, paid 2.

WATER SUPPLY—Source, wells, 4½ miles from business center; system, gravity, pump to res., material used in cons., cement; cap. res., 1,000,000 gals.; quality of water, good; res. located 1½ miles north; engine, class Jackson centrifugal, cap. per day 5,000,000 gals., constructors Lindsey & Addison; mains, 75 miles, 2 to 24 in. dia.; 150 hydrants; meters, total number 450, Trident 200, Hersey Disc 50, owned by city and consumer; 1,700 services; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $360,970; bonded debt, $175,000; int. paid on bonds, 6 per cent; cost of mtce., $10,500.

PORTERSVILLE, pop. 2,000; fire area, 400 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $633; av. ins. for same time, $366. Fire dept.—1 c. engine, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 100 ft.; total hose, 2,100 ft.; fire alarm, electric, 33 boxes; value of dept. equipment, $15,000, including value of bldgs.; ann. exp. of dept., $600; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 100,000 gals.; pumping engines, cap. per day 720,000 gals., constructor J. B. Jardin; mains, 2½ miles, 6 in. dia.; 30 hydrants; pressure, dom. 40 lbs., fire 70 lbs.; cost to construct, $60,000; ann. cost of mtce., $6,000; works belong to Co.

RED BLUFF, pop. 3,000; fire area, 700 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fire works and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 1 new gasoline engine, 4 c. hand ex., 1 h. & l. truck, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good, 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell, 24 boxes; value of dept. equipment, $11,000; value of bldgs., $15,000; total mem. 50, paid full time 3, volunteers 47.

WATER SUPPLY—Source, creek, 10 miles from business center; system, gravity and pump to stdp.; stdp. cap., 200,000 gals.; pumping engines, cap. per day 800,000 gals., constructors W. F. Garratt & Co.; mains, sheet iron, 18 miles, W. W. Montague Co.; 834 services; pressure, dom. 27 lbs., fire 27 lbs.; cost to construct, $150,000; ann. cost of mtce., $6,000; works belong to Co.

REDDING, pop. 5,000; fire area, 28 acres; bldgs., brick, 1 and 4 stories; wooden roofs not permitted. Fire dept.—1 70-gal. c. engine, 6 c. hand ex., 1 h. & l. truck, 45-ft. ext., 4 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $5,400; value of bldgs., $1,500; ann. exp. of dept., $1,600; total mem., 100 volunteers.

WATER SUPPLY—Source, river, in business center; system, pump direct; res. cap., 350,000 gals.; pumping engines, cap. per day 1,600,000 gals., constructors Worthington and Dow; mains, 8½ miles, 2 to 12 in. dia.; 25 hydrants, Garratt; meters, total number 200; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $62,000; ann. cost of mtce., $4,500; works belong to Co.

REDLANDS, pop. 10,000; fire area, 15 blocks; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 10 c. hand ex., 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, 2,700 ft.; fire alarm, bell; value of dept. equipment, $10,500; value of bldgs., $5,500; ann. exp. of dept., $2,400; total mem. 17, paid full time 1, paid part time 1, volunteers 15.

WATER SUPPLY—Source, 3 wells, 30 miles from business center; system, gravity; filtration system, sand boxes; quality of water, good; res. cap., 6,000,000 gals., located in city; mains, steel, 40 miles, 8 and 6 in. dia.; 47 hydrants; 1,900 services; pipe, iron; pressure, dom. 40 to 50 lbs., fire 80 to 100 lbs.; cost to construct, $320,000; bonded debt, $100,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $13,000; works belong to Co.

REDWOOD, pop. 1,653; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,000; av. ins. for same time, $1,833. Fire dept.—1 hand engine, 1 c. engine, 20 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 750 ft.; inferior, all kinds, 400 ft.; total hose, 2,150 ft.; fire alarm, bell, 8 boxes; value of dept. equipment, $3,750; value of bldgs., $2,500; ann. exp. of dept., $30; total mem., 92 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to main and stdp.; stdp. cap., 100,000 gals.; quality of water, good; 2 pumping engines; class, centrifugal, cap. per day, 500,000 gals.; constructor, Byron Jackson; mains, 10 miles, 2½ to 8 in. dia.; 90 hydrants; meters owned by city; 450 services; pipe, iron; pressure, dom. 30 lbs., fire 50 lbs.; consumption per day, 90,000 to 250,000 gals.; cost to construct, $85,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; works belong to city.

RICHMOND, pop. 9,000. Fire dept.—1 hose wagon, 2 hand hose carriages, 2 horses; hose, 2,800 ft.; fire alarm, bell; total mem. 50, paid full time 1, 49 volunteers.

WATER SUPPLY—Source, wells; 4 stdps., combined cap. 425,000 gals.; res. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 358,320 gals. together, constructors Stilwell-Bierce-Knowles; mains, 10 miles, 3, 4, 6 in. dia.; 61 hydrants; pressure, fire 83 lbs.

RIVERSIDE, Riverside County, pop. 11,000; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 steam engine, 6 c. hand ex., 2 hose wagons, 1 hose reel, 6 horses; hose, cotton, rubber lined, 3,000 ft.; fire alarm, telegraph; value of dept. equipment, $16,385; ann. exp. of dept., $6,300; total mem. 36, paid full time 5, paid part time 31; Joseph Schneider, chief.

WATER SUPPLY—Source, wells, 8 miles from business center; auxiliary plant, 1 mile from business center; pumped to res. at an elevation of 240 ft.; cap. of this res., 1,000,000 gals.; system, gravity; quality of water, excellent; res. cap., 50,000 gals.; located at station; 1 duplex and 1 triplex pump operated by 2 50-H. P. Fairbanks-Morse gas engines, combined cap. 675 gals per minute; mains,

steel, 29 miles, 8, 6, 4, 3 and 2 in. dia.; 150 hydrants; meters, total number, 316, Crown 11, Trident 208, Empire 83, Hersey Disc 3, Keystone 6, Lambert 1, Nash 16, Pittsburg 3, owned by Co.; 2,216 services; pipe, 1 in.; pressure, dom. 40 lbs., fire 55 lbs.; consumption per day, 1,500,000 gals.; per capita, 50 gals.; cost to construct, $269,396; bonded debt, $185,000; int. paid on bonds, 5 per cent; cost of mtce., $20,543; works belong to Co.

ROCKLIN, Placer County, pop. 1,200. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, river; system, gravity; quality of water, good; res. located 4 miles from business center; mains, steel, 6½ miles, 6 to 15 in. dia.; 30 hydrants; works belong to Co.

ROSEVILLE, pop. 2,000. Fire dept.—4 hose carriages; hose, 400 ft.; fire alarm, whistle; total mem., 49 volunteers.

WATER SUPPLY—Source, wells; res. cap., 7,000,000 gals.; mains, 18, 15, 11, 8, 6, 4, 3½ in. dia.; 51 hydrants; pressure, fire 97 lbs.

SACRAMENTO, pop. 45,000; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 6 stories; private, brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $122,948.44; av. ins. involved for same time, $1,014,728. Fire dept.—2 h. & l. trucks, 5 steam engines, 10 c. hand ex., 1 aerial truck, 2 comb. c. and hose wagons, 3 hose wagons, 2 hose carriages, 26 horses; hose, cotton rubber lined, good, 8,450 ft.; total hose, 8,400 ft., fire alarm, electric, 70 boxes; value of dept. equipment, $50,000; value of bldgs., $54,000; ann. exp. of dept. $87,500; total mem. 68, paid full time 35, paid part time 33.

WATER SUPPLY—Source, river; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 27,000,000 gals., constructors Holly, Allis, Snow, Dow; mains, 56 miles, 4 to 24 in. dia.; 400 hydrants, Ludlow; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $566,000; bonded debt, $150,000; int. paid on bonds, 4 per cent.; ann cost of mtce., $40,000; works belong to city.

ST. HELENA, pop. 1,582; fire area, 12 acres; mercantile bldgs., wood, stone and brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,300; ann exp. of dept., $400; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 60,000,000 gals.; mains, 5 miles, 2 to 12 in. dia.; 40 hydrants; meters, total number 75; 250 services; pressure, fire 65 lbs.; cost to construct, $80,000; ann. cost of mtce., $2,500; works belong to Co.

SALINAS, pop. 4,000; fire area, 2,560 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts, 3 horses; hose, cotton, rubber lined, good, 2,300 ft.; cotton, rubber lined, inferior, 2,000 ft.; total hose, 4,300 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $7,500; value of bldgs., $3,000; total mem. 28, 3 paid men, 25 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to tanks and direct; quality of water, good; res. located at station; 3 pumping engines, cap. per day, 1,500,000 gals.; mains, cast iron, 15 miles, 2 to 14 in. dia.; 36 hydrants; 1,000 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 45 lbs.; works belong to Co.

SAN BERNARDINO, pop. 16,000; fire area, 640 acres; mercantile bldgs., brick, 1 to 7 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 horses; hose, cotton, rubber lined, good, 2,700 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $25,000; value of bldgs., $13,000; ann. exp. of dept., $17,000; total mem. 21 volunteers.

WATER SUPPLY—Source, streams, 4 wells, 3½ to 7½ miles from business center; system, gravity, pump direct; quality of water, good; res. cap. 2,500,000 gals.; res. located 3½ miles northwest of city; pumping engines, class dup., cap. per day 4,000,000 gals.; mains, steel and cast iron, 60 miles, 4 to 20 in. dia.; 151 hydrants; 6 valves; 2,500 services; pipe, iron; pressure, dom. 86 lbs., fire 90 lbs.; consumption per day 2,000,000 gals., per capita 200 gals; cost to construct, $390,000; bonded debt, $254,000; int. paid on bonds, 4½ per cent; ann cost of mtce., $15,000; works belong to city.

SAN BUENA VENTURA, pop. 3,500; fire area, 5 blocks; mercantile bldgs., brick, 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted outside of fire area. Fire dept.—1 h. & l. truck, 1 auto. fire engine and comb. chemical engine, 2 hose carriages; hose, rubber, good, 1,200 ft.; cotton, 1,200 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $9,000; ann. exp. of dept., $750; total mem., 17 volunteers.

WATER SUPPLY—Source, river; system, gravity; res. cap., 3,000,000 gals.; pumping engines, class dup., cap. per day 350,000 gals.; mains, 20 miles, 3 to 26 in. dia., Lacy Mfg. Co.; 50 hydrants, Eddy and Lacy; 26 valves, Eddy and Chapman; meters, total number 30, Worthington; 700 services; pressure, fire 80 lbs.; cost to construct, $176,000; ann. cost of mtce., $3,000; works belong to Co.

SAN DIEGO, pop. 40,000; fire area, 48,500 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 2 steam engines, 6 c. hand ex., 1 aerial truck, 1 h. & l. truck, 3 comb. c. & h. wagons, 1 hose wagon, 2 hose carriages, 19 horses; hose, cotton, rubber lined, 5,650 ft.; fire alarm, Gamewell, 37 boxes; value of dept. equipment, $22,500; value of bldgs., $37,000; ann. exp. of dept., $23,000; total mem. 38, paid ull time 25, paid part tome 13.

WATER SUPPLY—Source, lake, 40 miles from business center; system, gravity by flume, pump to res. and direct; res. cap., 10,000,000 gals.; 3 pumping engines, 2 Holly-Gaskill hor. cross comp. at main pumping station and 6 Stearns, Dayton; Lambert centri. at auxiliary pumping plant; mains, cast and wrought iron, 78 miles, 4 to 28 in. dia.; 405 hydrants, Eclipse, Wood, Garrett, Babcock; meters, total number 1,776, Crown, Thomson, Worthington; 4,214 services; pressure, dom. 40 to 65 lbs., fire 100 lbs.; cost to construct, $3,700,000; int. paid on bonds, 5 and 6 per cent; ann. cost of mtce., $154,000; works belong to Co.

SAN FRANCISCO. pop. 500,000; fire area, 25,720 acres; report prior to conflagration of April, 1906; private, wood, 2 stories; fire limits; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—9 c. engines, 39 steam engines, 13 in reserve, 50 c. hand ex., 9 aerial trucks, 39 hose wagons, 333 horses; hose, cotton, rubber lined, good, 80,000 ft.; total hose, 80,000 ft.; fire alarm, electric, 384 boxes; value of dept. equipment, $500,000; value of bldgs., $400,000; ann. exp. of dept., $900,000; total mem., 650 paid full time.

WATER SUPPLY—Source, mountain stream and lakes; system, gravity pump to res. and direct; res. cap., 29,000,000,000 gals.; pumping engines, cap. per day, 71,000,000 gals.; mains, 500 miles, 3 to 54 in. dia.; 4,131 hydrants; meters, total number, 11,637, Crown 87, Nash 23, Gem 17, Hersey Disc 55, Hersey Torrent 2, Thomson 182, Worthington 3,959, Col. 7, Keystone 1, Lambert 7,304; owned by Co.; 50,458 services; pipe, lead and galv. iron; pressure, dom. 40 to 140 lbs., fire 40 to 140 lbs.; consumption per day, 33,321,000 gals.; int. paid on bonds, 6 and 4 per cent; cost of mtce., $554,000; works belong to Co.

SAN JOSE, Santa Clara County, pop. 30,000; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $23,618; av. ins. for same time, $240,920. Fire dept.—6 steamers, 2 comb. c. & h. wagon, 1 c. engines, 7 c. hand ex., 1 h. & l. truck, 2 aerial trucks, 1 hose wagon, 3 hose carriages, 13 horses; hose,

cotton, rubber lined, good, 7,000 ft.; inferior, all kinds, 800 ft.; total hose, 7,800 ft.; fire alarm, Gamewell, 75 boxes; value of dept. equipment, $35,000; value of bldgs., $40,000; ann. exp. of dept., $50,000; total mem., 56, paid full time 26, paid part time 30.

WATER SUPPLY—Source, streams, 20 miles from business center; system, gravity; quality of water, good; res. cap., 400,000,000 gals.; location, Santa Cruz mountains; 3 pumping engines, cap. per day 10,000,000 gals., constructors Holly, Deane and Knowles; mains, sheet iron and cast iron, 130 miles, 3 to 28 in. dia.; 277 hydrants; 600 valves; meters, total number, 1,200, owned by Co.; 8,000 services; pipe, iron; pressure, dom. 40 to 60 lbs.; cost of mtce., $80,000, including taxes paid; works belong to Co.

SAN LEANDRO, pop. 2,253. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; total mem., 24 volunteers.

WATER SUPPLY—Source, lake; system, gravity; res. cap., 6,000,000,000 gals.; pressure, dom. 45 lbs., fire 60 lbs.; consumption, per day 135,000 gals., per capita 67 gals.; works belong to Co.

SAN LUIS OBISPO, pop. 5,500; fire area, 250 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 h. & l. truck, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; infe.ior, all kinds, 2,000 ft.; total hose, 5,000 ft.; fire alarm system in course of cons.; value of dept. equipment, $8,000; value of bldgs., $6,000; ann. exp. of dept., $3,000; total mem. 60, paid full time 3, paid part time 3, volunteers 54; underwriters' rating, second class.

WATER SUPPLY—Source, springs and wells, 4 miles from business center; system, gravity, pump to res. and direct; quality of water, good; res. cap. 11,000,000 gals., located 2 miles from city in mountains; 2 pumping engines, class gas and single action, constructors Fairbanks, Morse; mains, cast iron, 35 miles, 4 to 12 in. dia.; 38 hydrants; 50 valves; 1,500 services; pipe, galv. iron; pressure, fire 65 lbs.; consumption per day, 750,000 gals.; cost to construct, $140,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; cost of mtce., $2,400; works belong to city.

SAN MATEO, pop. 5,000; fire area, 1,500 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 c. engine (small), 1 h. & l. truck, 1 comb. c. & h. wagon, 3 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 350 ft.; total hose, 2,750 ft.; fire alarm, electric; value of dept. equipment, $5,000; value of bldgs., $400; total mem., 135 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, Spring valley; system, gravity, pump to res. and direct; quality of water, good; res. cap., 3,000,000 gals., located 1 mile west of city; 1 pumping engine, class triplex, cap. per day, 1,000,000 gals.; constructor, Deming; mains, 4 to 11 in. dia.; 59 hydrants; 1,000 services; pipe, ¾ in.; pressure, fire 50 lbs.; works belong to Co.

SAN PEDRO, Los Angeles County, pop. 5,000; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated.—Fire dept.—1 c. engine on wheels, 1 h. & l. truck, 24 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; rubber, good, 50 ft.; inferior, all kinds, 500 ft.; total hose, 2,750 ft.; fire alarm, bells and telephone; value of dept. equipment, $5,000; value of bldgs., $400; ann. exp. dept., $1,500; total mem. 65, paid part time and volunteers.

WATER SUPPLY—Source, spring and wells; system, pump to res.; res. cap., 2,250,000 gals.; 2 pumping engines, class dup., size 10 x 16 x 8½, cap. per day 1,000,000 gals., constructor Dow; mains, 6 miles, 6 to 12 in. dia.; 32 hydrants, Crane; 75 valves, Crane, Worthington; meters, total number 75; pressure, dom. 25 lbs., fire 40 lbs.; cost to construct, $100,000; ann. cost of mtce., $900 per month; works private.

SAN RAFAEL, pop. 7,500. Fire dept.—2 h. & l. trucks, 2 hose carriages, 3 hose carts, 1 hose wagon, 3 horses; hose, cotton, rubber lined, good, 4,200 ft.; total mem., 103 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 140,000,000 gals.; mains, 45 miles, 2 to 14 in. dia.; 82 hydrants, Vulcan Iron Works; meters, total number 360, Crown; 1,000 services; pressure, dom. 80 lbs., fire 120 lbs.; cost to con struct, $83,000; int. paid on bonds, 5 per cent; ann cost of mtce., $20,000; works belong to Co.

SANTA ANA, pop. 6,000; fire area, 50 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 comb. c. and hose wagon, 6 c. hand ex., 2 hose reels; hose, cotton, rubber lined, good, 2,600 ft.; total hose, 2,600 ft.; fire alarm, bell, whistle and electric, 19 boxes; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, direct to mains; quality of water, good; res. cap., 1,000,000 gals., located at pumping station; 4 pumping engines, 1 Risdon, 1 Worthington, 1 Laidlaw-Dunn-Gordon, 1 Murray Corliss; mains, cast iron, 145,000 ft., 40 to 20 in. dia.; 168 hydrants; 83 valves; meters, total number 1,600, owned by city; 2,400 services; pressure, dom. 75 lbs., fire 120 lbs.; consumption per day, 1,800,000 gals.; cost to construct, $160,000; bonded debt, $90,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,500; works belong to city.

SANTA BARBARA, pop. 10,000; fire area, 47½ acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer in reserve, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, 2,800 ft.; total hose, 2,800 ft.; fire alarm, Gamewell, 8 boxes; value of dept. equipment, $8,100; ann. exp. of dept., $3,839; total mem. 19, paid full time 4, volunteers 13.

WATER SUPPLY—Source, mountains, 4 miles from business center; system, gravity; quality of water, good; res. cap., 3,200,000 gals., located, 1 east, 1 west part of city; mains, cast iron, 27 miles, 4 to 18 in dia.; 197 hydrants, Eclipse; 500 valves; 2,107 services; pipe, galv. iron; pressure, dom. 130 lbs., fire 100 lbs.; consumption, per capita 80 gals.; cost to construct, $420,416.96; bonded debt, $274,-375.00; int. paid on bonds, 4½ per cent; ann. cost of mtce., $7,375.92; works belong to city.

SANTA CLARA, pop. 5,000; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,533; av. ins. for same time, $300. Fire dept.—6 c. hand ex. 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, wood 2,000 ft.; total mem., 150 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., dim. 20 ft. deep, material used in cons. wood and steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day, 1,250,000 gals.; 1 Dow triple expansion duplex pump, cap. 2,000,000 gals. per day, constructor Worthington; mains, cast iron, 21 miles, 2 to 10 in. dia.; 70 hydrants; 1,075 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 750,000 gals.; cost to construct, $80,000; bonded debt, $31,000; int. paid on bonds, 5 per cent; $22,000, $59,000 outstanding; cost of mtce., $15,000; works belong to city.

SANTA CRUZ, pop. 6,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 comb. c. and hose wagon, 2 hose wagons, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 800 ft.; total hose, 2,300 ft.; fire alarm, bell and electric, 11 boxes; total mem. 20, paid full time 3, paid part time 17.

WATER SUPPLY—Source, mountain stream; system, gravity; res. cap., 2,500,000 gals.; meters, total number 12; 100 hydrants; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 450,000 gals.; cost to construct, $365,000; ann. cost of mtce., $4,500; works belong to city.

SANTA MARIA, Santa Barbara Co., pop. 3,000; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, 600 ft.; fire alarm, bell and whistle; value of dept. equipment, $600; value of bldgs., $5,000; 15 hydrants for 2½-in. stdp. hose.

WATER SUPPLY—Source, tanks; 8 hydrants.

SANTA MONICA, pop. 11,000; fire area, 30 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarb, Gamewell; value of equipment, $9,000; value of bldgs., $12,000; total mem., 27 volunteers.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to res.; res. cap., 5,000,000 gals., located 2 miles out of city; 2 pumping engines, size 25 x 14; mains, 4 to 16 in. dia.; 1,280 services; pipe, galv. steel; pressure, dom. 50 lbs., fire 50 lbs.; works belong to Co.

SANTA PAULA, pop. 2,200; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 12 ft. high; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 500 ft.; total hose, 500 ft.; fire alarm, whistle, 10 boxes; value of dept. equipment, $500; value of bldgs., $150; ann. exp. of dept., $240; total mem., 16 volunteers.

WATER SUPPLY—Source, creek; system, gravity; quality of water, good; res. cap., 3,635,294 gals.; mains, 2 to 8 in. dia.; 9 hydrants; meters, total number, 2; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $70,000; cost of mtce., $1,662; works belong to Co.

SANTA ROSA, Sonoma County, pop. 12,000; mercantile bldgs., brick, stone and wood, 2 to 3 stories; private, wood, 2 stories; combustibles ord.; causes of fires investigated. Fire dept.—1 steam engine, 1 h. & l. truck, 4 c. hand ex., 2 hose wagons, 4 horses; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $13,000; value of bldgs., $7,000; total mem., 21, paid full time 15, paid part time 6.

WATER SUPPLY—Source, creek, 5 miles from business center; system, gravity; quality of water, good; res. cap., 200,000,000 gals., located 2 miles east of town; 2 centrifugal pumps, cap. 1¼ million gals. each; mains, cast and wrought iron, 30 miles, 4 to 10 in. dia.; 43 hydrants; valves, Garratt and Crane; meters, total number 6, Crown 3, Lambert 3, owned by Co.; 1,200 services; pipe, dipped; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $187,000; bonded debt, $40,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,000; works belong to Co.

SAUSALITO, pop. 2,500; mercantile bldgs., brick and wood, 3 stories; private, wood, 25 ft. high; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 8 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 750 ft.; inferior, all kinds, 250 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $500; total mem., 65 volunteers.

WATER SUPPLY—Source, springs; system, gravity and oump to res.; res. cap., 3,000,000 gals.; mains, iron, 19 miles, 10, 8, 5 and 4 in. dia.; 150 hydrants; tank cap., 250,000 gals.; Worthington pump, cap. 450,720 gals. per day; meters, total number 39; 220 services; pressure, fire 90 lbs.; cost to construct, $95,000; ann. cost of mtce., $2,400.

SEBASTOPOL, pop. 567. Fire dept.—1 gasolene engine, 1 hand engine, 3 hose carts; hose, 2,500 ft.; total mem., 36 volunteers.

WATER SUPPLY—Source, wells and cisterns; 1 elect. motor, 50 hp.; 1 gas engine, 50 hp. Sep.; pumps capable of 600 gals. per min.; res. cap., 265,000 gals.; water pipes in all parts of town; well holds 45,000 gals.

SELMA, pop. 1,900; mercantile bldgs., wood and brick, 1 to 2 stories; private, wood, 1 to 2 stories; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 14 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 800 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $2,500; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 56,000 gals.; pumping engine cap. per day, 900,000 gals.; constructors, Dowd & Hooker; mains, 12½ miles, 1¼ to 6 in. dia.; 16 hydrants; 14 valves; 300 services; pressure, dom. 33 lbs., fire 80 to 100 lbs.; cost to construct, $30,000; cost of mtce., $3,500; works belong to Co.

SISSON, pop. 556. Fire dept.—22 c. hand ex., 1 hose cart; hose, 850 ft.; total mem., 20 volunteers.

WATER SUPPLY—System, gravity; tank cap. 20,000 gals.; mains, 4 to 6 in. dia.; 15 hydrants; pressure, 120 lbs.

SONORA, pop. 3,000; mercantile bldgs., brick and stone, 1 to 2½ stories. Fire dept.—1 hand engine, 10 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; total mem., 57 volunteers.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; res. cap., 6,150,000 gals.; mains, 5 miles, 8 to 11 in. dia.; 60 hydrants; pressure, dom. 60 lbs.; cost to construct, $40,000; bonded debt, $5,300; ann. cost of mtce., $2,100.

STOCKTON, pop. 20,000; fire area, 4½ sq. miles; mercantile bldgs., brick and stone, 1 to 5 stories; private, brick, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 1 in reserve, 2 steam engines, 2 in reserve, 6 hand ex., 2hose wagons, 1 in reserve, 14 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 41 boxes; value of dept. equipment, $50,000; value of bldgs., $30,000; ann. exp. of dept., $30,000; total mem. 30, paid full time 13, paid part time 17.

WATER SUPPLY—Source, deep wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 200,000 gals.; material used in cons., redwood and iron; quality of water, good; res. cap., 1,500,000 gals., located at pump works; pump with centrifugal, operated by electric motor. 6,000,000 gals.; pumping engines, Snow and Holly cross compound, cap. per day 8,000,000 gals., constructors Holly, Worthington; new steel tank and frame, cap. 200,000 gals.; Worthington pump removed, replaced by Snow horizontal cross compound pump, 6,000,000 gals. 24 hours; total pumping cap. 12,000,000 gals.; mains, cast iron, 36 miles, 4 to 20 in. dia.; 4,130 taps; 223 hydrants; 275 valves; 310 meters, Crown 6, Union 1, Empire 60, Hersey Disc 4, Thomson 17, Worthington 11. Columbia 23, Keystone 1, Lambert 8, owned by city and consumer; 3,082 services; pipe, wrought iron; pressure, 40 to 50 lbs.; bonded debt, $278,000; int. paid on bonds, 6 per cent; works belong to Co.

SUSANVILLE, pop. 950. Fire dept.—2 c. hand ex., 1 hose cart; hose, 750 ft.; fire alarm. bell; total mem., 25.

WATER SUPPLY—Source, lake; system, gravity; res. cap. 5,000,000 gals; pressure, 150 lbs.

SUTTER CREEK, pop. 1,800; fire area, 20 acres; mercantile bldgs., wood, stone and brick, 1 and 2 stories; private, wood, 1 to 2½ stories. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 1,400 ft.; 2 5-gal. fire ex.; fire alarm, bell; total mem., 16 volunteers.

WATER SUPPLY—Source, lake, 125 miles from business center; system, gravity; res. cap., 5,000,000 gals.; mains, sheet and cast iron, 5 miles, 4 to 11 in. dia.; 50 hydrants; pipe, sheet iron; pressure, dom. 130 lbs., fire 210 lbs.

TROPICO, pop. 1,200. Fire dept.—1 hand hose carriage; hose, 300 ft.; fire alarm, whistle; total mem., 45 volunteers.

WATER SUPPLY—Source, canyon in mountains, and well; res. cap., 2,000,000 gals.

TRUCKEE, pop. 1,600; fire area 400 acres; mercantile bldgs., stone, brick and wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 c. hand ex., 3 hose carts, 1 hose reel; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 700 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; ann. exp. of dept., $1,250; total mem., 45 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap., 200,000 gals.; rotary pump, 8-in. intake, 6-in. discharge, cap. 500 gals. per min.; mains, iron and steel, 5 miles, ½ to 10 in. dia.; 36 hydrants; meters, total number 30, owned by Co.; 300 services; pressure, dom. 93 lbs., fire 93 lbs.; consumption, per day 100,000 gals., per capita 77 gals.; cost to construct, $18,000; cost of mtce., $250; works belong to Co.; C. F. McGlashan, supt.

TULARE, pop. 2,400; fire area, 14 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages, 1 horse; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 300 ft.; total hose, 1,900 ft.; fire alarm, Gamewell, 7 boxes; value of dept. equipment, $2,000; value of bldgs., $4,000; ann. exp. of dept., $550; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp. and direct; stdp. cap., 90,000 gals., dim., 50 ft. high; quality of water, good; 2 pumping engines, cap. per day 1,440,000 gals., constructors Krogh and Buffalo; mains, 12 miles; 54 hydrants; pressure, dom. 33 lbs., fire 50 to 65 lbs.; consumption, per day 300,000 gals., per capita 150 gals.; cost to construct, $80,000; works belong to Co.; F. M. Eldridge, supt.

UKIAH, pop. 1,850; fire area, 1,280 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $1,500; ann. exp. of dept., $200; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct.; res. cap., 1,000,000 gals.; 1 pumping engine, class dup., cap. per day 500,000 gals., constructor Worthington; mains, 8 miles, 2 to 10 in. dia. National Tube Works; 30 hydrants, Rieon Iron Works; valves, Eddy; pressure, dom. 65 lbs.; cost to construct, $40,000; works belong to Co.

VACAVILLE, pop. 1,600; fire area, 25 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $2,000; av. ins. for same time, $1,200. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; total hose, 2,000 ft.; fire alarm, bell; ann. exp. of dept., $250; total mem. 24, paid part time; M. Cline, chief; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 150,000 gals., located at Callen and Vine Sts.; 2 pumping engines, 1 class comp. dup., cap. per day 300,000 gals., constructor Worthington; mains, 1¾ miles, 2 to 8 in. dia., Smith Co.; 30 hydrants; 200 services; pressure, dom. 50 lbs., fire 50 to 80 lbs.; cost to construct, $24,000; ann. cost of mtce., $1,800; works belong to Co.

VALLEJO, pop. 12,000; fire area, 700 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steam engines, 6 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 4 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,750 ft.; rubber, good, 250 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell, 18 boxes; value of dept. equipment, $20,000; value of bldgs., $15,000; ann. exp. of dept., $5,000; total mem. 100, paid full time 3, volunteers 100.

WATER SUPPLY—Source, falls, 18 miles from business center; system, gravity; quality of water, good; res. cap. 1,000,000,000 gals., located 2 miles north of city; mains, steel and cast iron; 130 hydrants; meters, total number, 1,206, Crown 1, Nash 1, Empire 1, Hersey Rotary 1, Trident 401, Hersey Disc 1, Thomson 40, Worthington 410, Columbia 350, owned by city; 2,425 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $575,000; int. paid on bonds, 5 per cent; cost of mtce., $8,000 to $10,000; works belong to city; D. Minahan, supt.

VISALIA, pop. 4,500; fire area, 20 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,150 ft.; inferior, all kinds, 400 ft.; total hose, 2,550 ft.; fire alarm, bell, whistle and Gamewell, 5 boxes; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $3,000; total mem. 48, paid full time 4, volunteers 44.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 192,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructors Gordon, Hall, Blake; mains, 30 miles, 1½ to 10 in. dia., standard; 63 hydrants, Garratt; 700 services; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $120,000; bonded debt, $80,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $12,000; works belong to Co.

WATSONVILLE, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $7,800; value of bldgs., $5,000; ann. exp. of dept., $1,200; total mem., 54, paid full time 3, volunteers 51.

WATER SUPPLY—Source, mountain stream, 9 miles from business center; quality of water, good; res. cap., 11,500,000 gals., located 1½ miles from city; mains, sheet and cast iron, 40 miles, 4, 6, 8, 10 and 12 in. dia.; 48 hydrants; 250 services; pipe, ¾ in.; pressure, dom. 35 lbs., fire 35 lbs.; consumption, per day 600,000 gals., per capita 200 gals.; works belong to Co.; A. White, supt.

WHITTIER, pop. 5,000. Fire dept.—1 h. & l. truck, 1 automobile fire truck, 40-gal. c. engine, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft., 2¼-in. double jacket; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 2,900,000 gals.; meters, total number 150; pressure, dom. 30 to 105 lbs., fire 30 to 155 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $175,000; ann. cost of mtce., $12,000; works belong to city; D. L. Crane, supt.

WOODLAND, pop. 4,986; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 2,480 ft.; inferior, all kinds, 1,870 ft.; total hose, 4,350 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $4,000; value of bldgs., $25,000; ann. exp. of dept., $5,000; total mem. 60, paid full time 4, volunteers 56; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to tanks and direct; cap., 170,000 gals.; 2 pumping engines, class comp. dup., size 10 x 18 x 14, cap. per day 2,500,000 gals., constructors Worthington and Dow; 1 Byron-Jackson centrifugal pump, cap. 1,475 gals. per minute; mains, cast and wrought iron, 22 miles, 2 to 12 in. dia.; 56 hydrants, Mathews & Co.; pressure, dom. 25 lbs., fire 90 lbs.; cost to construct, $62,000; ann. cost of mtce., $3,500.

YREKA, pop. 1,500; fire area, 200 acres; mercantile bldgs., brick, 2 stories; private, wood and brick, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 steam pump in reserve, 2 c. hand ex., 4 hose wagons; hose, cotton, rubber lined, good, 2,400 ft.; total hose, 2,400 ft.; fire alarm, bells, whistle; ann. exp. of dept., $150; total mem. 100 volunteers; Henry Schock, chief.

WATER SUPPLY—Source, wells, in business center; system, pump to res.; res. cap., 350,000 gals.; pumping engines, cap. per day 750,000 gals., constructor Dow; mains, 2 miles, ¾ to 8 in. dia.; 21 hydrants, Holyoke, National; pressure, dom. 35 lbs., fire 120 lbs.; cost to construct, $15,000; cost of mtce., $400; works belong to Co.

Places of 1,000 or more population having no organized fire dept.—Santa Paula, South Pasadena.

COLORADO

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

AGUILAR, pop. 1,500. Fire dept.—1 hose cart; hose, 500 ft.; bell alarm; total mem. 20, paid full time 5, volunteers 15.

WATER SUPPLY—Res. cap. 1,000,000 gals; 1 pump, cap. per day 150,000 gals.; tank cap, 50,000 gals.; 13 hydrants; pressure, 90 lbs.

ALAMOSA, pop. 2,000; fire area, 2 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of fire dept. bldgs., $1,800; ann. exp. of dept., $120; total mem., 40 volunteers.

WATER SUPPLY—Source, cisterns and wells.

ANACONDA.—Fire dept.—Not reported.

WATER SUPPLY—Source, pumping station, 4 miles from business center; system, gravity; mains, cast iron, 5 miles, 3 to 6 in. dia.; 7 hydrants; pipe, iron; pressure, dom. and fire 85 lbs.; works belong to the Altman Water Co., of Cripple Creek.

ASPEN, pop. 3,500; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages and reels, 2 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 2,000 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $4,000; value of bldgs., $4,500; ann. exp. of dept., $2,800; total mem., 75 volunteers.

WATER SUPPLY—Source, creek, 2 miles from business center; system, flume to res.; quality of water, good; res. cap., 450,000 gals.; 53 hydrants; 56 valves; pressure, dom. 95 lbs., fire 125 lbs.; cost to construct, $175,000; works belong to Co.

AULT, pop. 2,000. Fire dept.—2 hand reels; hose, 900 gt. good; fire alarm, whistle and revolver shots; total mem., 40 volunteers.

WATER SUPPLY—Source, well, cap. 360,000 gals. per day; stdp. cap., 40,000 gals.; mains, 8, 6 and 4 in. dia.; 17 hydrants; pressure, dom. 55 to 60 lbs., fire 60 to 70 lbs.

BERTHOUD, pop. 1,200. Fire dept.—2 c. hand ex., 1 hand hose cart, 1 reel; hose, 1,000 ft.; total mem., 20.

WATER SUPPLY—System, gravity; res. cap. 800,000 gals.; 13 hydrants; pressure, 40 lbs.

BLACK HAWK, Gilpin County, pop. 1,200; mercantile bldgs., brick and stone, 1½ stories; wooden roofs permitted. Fire dept.—2 steam pumps, 3 hose carts; hose, cotton, rubber lined, good 1,300 ft.; fire alarm, whistle; value of dept. equipment, $5,000; value of bldgs, $4,500; ann. exp. of dept., $100; total mem., 25 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; res. cap., 1,500,000 gals., located in town; mains, cast and wrought iron, 6 miles, 2 to 5 in. dia.; 26 hydrants, Mathews; 27 valves; meters, total number 12, Nash, owned by city; 250 services; pressure, dom. 140 lbs., fire 140 lbs.; cost to construct, $60,000; bonded debt, $25,000; int. paid on bonds, 6 per cent; works belong to city.

BOULDER, pop. 12,000; fire area, 3½ sq. miles; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone and brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l truck, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,700 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $2,500; total mem. 11, 10 paid, 1 volunteer.

WATER SUPPLY—Source, creek, Silver Lake, 22 miles from business center; system, gravity; quality of water, good; 4 res.; res. cap., 585,000,000 gals.; mains, cast iron 78 miles, 4 to 8 in. dia.; 135 hydrants, Matthews and Ludlow; 200 valves, Ludlow, Eddy, Crane; 2,500 services; pipe, lead and galv. iron; pressure, dom. 125 to 160 lbs., fire 125 lbs.; cost to construct, 547,500; bonded debt, $418,000; works belong to city.

BRECKENRIDGE, pop. 976; fire area, 200 acres; mercantile bldgs., wood and iron, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $520; total mem., 90 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, creek; system, gravity; quality of water, good; res. cap., 10,000,000 gals.; mains, cast iron, 3 miles, 4 to 12 in. dia.; 30 hydrants, Mathews; 160 services; pressure, dom. 145 lbs., fire 145 lbs.; consumption, per day 30,000 gals., per capita 20 gals.; cost to construct, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to town.

BUENA VISTA, pop. 1,006; fire area, 50 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $5,500; value of bldgs., $4,000; ann. exp. of dept., $400; total mem., 25 volunteers.

WATER SUPPLY—Source, creek; system, gravity; res. cap., 38,000 gals.; mains, 6½ miles, 2 to 10 in. dia.; 19 hydrants, Ludlow; pressure, dom. 70 lbs.; cost to construct, $42,000; cost of mtce., $500; works belong to city.

CANON CITY, pop. 3,775; fire area, 700 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carts; hose, good, 2,700 ft.; inferior, all kinds, 500 ft.; total hose, 3,200 ft.; fire alarm, 5 bells, 2 whistles, 11 boxes; value of dept. equipment, $7,000; ann. exp. of dept., $3,000; total mem. 50, paid full time 4, 46 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; filtration system, sand; quality of water, good; 2 pumping engines, size 14 x 24, cap. per day 3,000,000 gals., constructors Lannon; mains, cast iron, 10 miles, 4 to 20 in. dia.; 62 hydrants, Ludlow; 97 valves; 700 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption, per day 1,000,000 gals., per capita 250 gals.; cost to construct, $140,000; bonded debt, $60,000; int. paid on bonds, 5 and 6 per cent; works belong to city.

CENTRAL CITY, pop. 3,500; fire area, 1 sq. mile; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,500; ann. exp. of dept., $400; total mem., 100 volunteers.

WATER SUPPLY—Source, springs, 7 miles from business center; system, gravity; res. cap., 600,000 gals.; mains, cast iron, 22 miles, 2 to 8 in. dia.; 50 hydrants, Ludlow; meters, total number 46, Crown, Hersey Rotary, Buffalo; 400 services; pressure, fire 90 lbs.; cost to construct, $138,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $6,000; works belong to city.

COLORADO CITY, pop. 3,500; fire area, 700 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories. Fire dept.—1 comb. c. & h. wagon with ladders, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,700 ft.; fire alarm, bell and whistle, 14 boxes; value of dept. equipment, $7,000; value of bldgs., $8,000; ann. exp. of dept., $2,500; total mem. 12, paid full time 2, volunteers 10; Geo. G. Birdsall, chief.

WATER SUPPLY—Source, creek, 2 miles from business center; system, gravity; res. cap., 3,000,000 gals.; mains, 20 miles, 3 to 10 in. dia.; 20 hydrants, 10 valves; 150 services; pressure, dom. 30 lbs., fire 80 to 120 lbs.; cost to construct, $40,000; cost of mtce., $200; works belong to Co.

COLORADO SPRINGS, pop. 23,000; fire area, 5,126 acres; mercantile bldgs., brick and stone, 1 to 6 stories; private, wood, 1 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $43,155.69; av. ins. for same time, $1,216,176. Fire dept.—1 steamer, 3 comb. c. & h. wagons, 10 c. hand ex., 1 h. & l. truck, 2 hose carriages, 1 aerial truck, 17 horses; hose, cotton, rubber lined, good, 7,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 9,800 ft.; fire alarm, electric, 57 boxes; value of fire dept. bldgs., $55,000; ann. exp. of dept., $28,000; total mem. 70, paid full time 16, volunteers 54.

WATER SUPPLY—Source, rain, snow, springs, 13 miles from business center; system, gravity; quality of water, good; res. (6) cap., 350,000,000 gals., located near Pike's Peak; mains, cast iron and steel, 113.74 miles, 1½ to 24 in. dia.; 365 hydrants; 1,175 valves; meters, total number, 116, owned by city and consumer; 10,000 services; pipe, galv. iron; pressure, dom. 60 to 90 lbs., fire 125 lbs.; consumption per day 7,500,000 gals., per capita 260 gals.; cost to construct, $3,500,000; bonded debt, $1,413,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $28,000; works belong to city.

CRESTED BUTTE, pop. 988; fire area, 100 acres; mercantile bldgs., wood, 1 to 2 stories; private, wood, 1 story; wooden roofs permitted in fire ares; combustibles ord. Fire dept.—12 c. hand ex., 1 h. & l. truck, 1 c. engine on wheels, 2 hose carriages; hose, rubber, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $100; total mem., 68 volunteers.

WATER SUPPLY—Source. mountain stream, 3 miles from business center; system, gravity; quality of water, good; res. cap., 3,800,000 gals.; mains, 8½ miles; 13 hydrants; 15 valves; pressure, dom. 120 lbs., fire 120 lbs.; consumption per day 11,000 gals., per capita 100 gals.; cost to construct, $45,000; cost of mtce., $2,000; works belong to Co.

CRIPPLE CREEK, pop. 7.000; fire area, 500 acres; mercantile bldgs., brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 yrs., $35,113; av. ins. involved for same time, $541,433. Fire dept.—2 comb. c. & h. wagons, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 6 horses; hose, cotton, rubber lined, good, 4,100 ft.; rubber, good, 400 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $6,000; value of bldgs., $12,000; ann. exp. of dept., $16,500; total mem. 10, paid full time.

WATER SUPPLY—Source, creek, 6 miles from business center; system, gravity; quality of water, good; res. cap., 100,000,000 gals.; mains, 24 miles, 12 to 4 in. dia.; 151 hydrants; 109 valves; meters, total number, 124, Crown 84, Nash 1, Empire 10, Trident 12, Thomson 8, Westinghouse 1, Bee 8, owned by Co.; 1,607 services; pressure, dom. 150 lbs.; consumption per day 750.000 gals.; works belong to Cripple Creek Water Co.

DELTA, pop. 2,500; fire area, 40 blocks; mercantile bldgs., wood and brick, 1 and 2 stories; wooden roofs not permitted. Fire dept.—2 hand reels; hose, cotton, rubber lined, good, 1, 200 ft; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $900; ann. exp. of dept., $75; total mem., 30 volunteers.

WATER SUPPLY—Source, river and lakes, 13 miles from business center, 10-in. mains to pressure line; system gravity, pump to res. and direct; quality of water, good; res. cap., 150,000 gals.; 2 pumping engines, Knowles duplex, steam pumps, capacity, No. 1,400 gals. per minute, No. 2, 600 gals. per minute; mains, 5 miles, 6, 4, 2 and 1 in. dia.; 48 hydrants; 30 valves; 350 services; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day 100,000 gals., per capita 125 gals.; ann. cost of mtce., $1,500; works belong to city.

DENVER, pop. 175,000 fire ;area, 82,832 acres; mercantile bldgs., iron, stone and brick, 1 to 10 stories; private, stone and brick, 1 to 5 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 steamers, 1 comb. c. & h. wagon, 2 c engnes, 29 c. hand ex., 4 h. & l. trucks, 2 aerial trucks, 1 water tower, 15 hose wagons, 4 hose carriages, 70 horses; hose, coton, rubber lined, good 30,000 ft.; rubber, good 1,450 ft.; inferor, all kinds, 3,000 ft.; total hose, 34,450 ft.; fire alarm, Gamewell, 176 boxes; value of dept. equipment, $190,000; value of blds., $200,000; ann. exp. of dept., $128,000; total mem., 167, paid full time.

WATER SUPPLY—Source, river and creeks, 10 to 60 miles from business center; system, gravity and pump direct; stdp. cap., 2,500,000 gals., builders Ritter & Conley, Denver Boiler and Star Boiler Co.; quality of water, good; 12 pumping engines, cap. per day, 40,000,000 gals., constructors Holly, Deane, Gaskill, Barr and Worthington; mains, cast iron, 500 miles, 6 to 36 in. dia.; 3,297 hydrants, Gaskill, Corey, Ludlow; 5,290 valves; 36,005 services; daily consumption, 50,000,000 gals.; pipe, lead; pressure, fire 45 to 90 lbs.; works owned by Co.

DURANGO, pop. 5,500; fire area, 24½ blocks; mercantile bldgs., stone and brick, 1 to 4 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, electric, 11 boxes; value of dept. equipment, $5,000; value of bldgs., $6,000; ann. exp. of dept., $5,000; total mem. 6, paid full time 1, paid part time 3.

WATER SUPPLY—Source, Fla. river, 11½ miles east from business center; system, gravity, pump to res.; quality of water, good; res. cap., 55,000,000 gals., located ½ mile east of city; mains, cast and wrought iron, 12½ miles, 4 to 10 in. dia.; 64 hydrants; meters, total number 4, Hersey Rotary; 850 services; pipe, galv. iron; pressure, dom. 167 lbs., fire 167 lbs.; consumption per day, 800,000 gals.; cost to construct, $270,000; bonded debt, $270,000; int. paid on bonds, 5 per cent; cost of mtce., $4,000; works belong to city.

FLORENCE, pop. 5,000; fire area, 4 sq. miles; mercantile bldgs., brick, 2 to 3 stories; private, 2-3 brick, 1-3 wood; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per year for past 3 years, $1,000; av. ins. carried on properties burned per year during past 3 years, $500. Fire dept.—1 comb. c. & h. wagon, h. & l. trucks, aerial trucks, hose wagons, hose carriages; total hose, good, 2,300 ft.; fire alarm, steam whistle; value of dept. equipment, $4,000; value of bldgs., $5,000; total mem. 25, paid full time 3, volunteers 22; underwriters' rating, second class.

WATER SUPPLY—Source, creek from mountains, 12 miles from business center; system, gravity; stdp. pipe cap., 500,000 gals.; dim., 58 x 30 ins.; material used in construction, steel; quality of water, pure; mains, cast steel, 4 to 12 in. dia.; 39 hydrants, 58 valves; meters, total number, 800, Lambert, Thomson, Meter Co.; owned by consumers; pipe, cast steel; pressure, dom. 70 lbs., fire 160 lbs; consumption per day, 150,000 gals; cost to construct, $135,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to city.

FOWLER, pop. 1,500. Fire dept.—2 chem. ex., 1 hand hose cart, 1 chem. engine; hose, 800 ft.; total mem., 17 volunteers.

WATER SUPPLY—Source, springs, cap. 105,000 gals. per day; stdp. cap., 100,000 gals.; res. cap., 60,000 gals.; mains, 3¾ miles, 4 in. dia; 19 hydrants.

FRUITA, pop. 1,000. Fire dept.—1 hand hose reel; hose, 500 ft.; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, springs, cap. 108,000 gals. per day; res. cap. not known; mains, 2, 4 and 6 in. dia.; 15 hydrants.

FT. COLLINS, pop. 9,000; fire area, 150 acres; mercantile bldgs., stone and brick, 1 to 2 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 c. hand ex., 1 comb. c. & h. wagon, 2 hose wagons, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,100 ft.; fire alarm, bell and Gamewell, 22 boxes; value of dept. equipment, $2,000; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem. 40, paid full time 2, paid part time 4, volunteers 34.

WATER SUPPLY—Source, river, 14 miles from business center; system, gravity, pump to stdp.; stdp. cap. 200,000 gals., dim. 20 x 70, material used in cons. iron; quality of water, good; mains, wood and iron, 3 to 22 in. dia.; 115 hydrants; 40 valves; meters, total number 40, Union, Hersey Disc, Thomson, Worthington and Lambert, owned by city; 1,600 services; pipe, galv. iron; pressure, dom. 97 lbs., fire 97 lbs.; cost to construct, $105,000; bonded debt, $265,000; int. paid on bonds, 4 and 4½ per cent; cost of mtce., $3,500; works belong to city.

FT. MORGAN, pop. 634. Fire dept.—1 h. & l. Co.; hose, 5,000 ft.; fire alarm, bell and whistle; total mem., 32 volunteers.

WATER SUPPLY—System, gravity; mains, 4 to 10 in. dia.; 33 hydrants; pressure, fire 60 lbs.; 2 Cook steam engine pumps, cap. 250 gals. per min.

GEORGETOWN, pop. 1,418; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,100 ft.; rubber, good 2,800 ft.; total hose, 3,910 ft.; fire alarm, bell; value, of dept. equipment, $4,200; value of bldgs., $10,000; ann. exp. of dept., $200; total mem., 135 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, creek, 6 miles from business center; system, gravity; quality of water, very best; res. located southeast corner of town; mains, cast iron, 3 miles, 3 to 6 in. dia.; 30 hydrants, Beaumont and Ludlow; valves, Ludlow; 300 services; pipe, lead and iron; pressure, dom. 40 lbs., fire 115 lbs.; cost to construct, $27,000; ann. cost of mtce., $1,300; works belong to city.

GLENWOOD SPRINGS, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, 2 hand chem. ex.; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, bell; ann. exp. of dept., $150; total mem., 15 volunteers.

WATER SUPPLY—Source, creek, 3 miles from business center; system, gravity; 3 tanks, 10,000 gals. capacity; mains, 5½ miles, 4, 6 and 8 in. dia., National Tube; 23 hydrants; 380 services; pressure, dom. 80 lbs., fire 190 lbs.; consumption, per capita 100 gals.; cost to construct, $165,000; works belong to Co.

GOLDEN, pop. 2,500; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose reels and carts; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 1,400 ft.; fire alarm, bells and whistles; value of dept. equipment, $20,000; value of bldgs., $12,000; ann. exp. of dept., $600; total mem. 92, paid full time 2, volunteers 105.

WATER SUPPLY—Source, creek; system, gravity, from Beaver Brook; res. 1st, 13 miles from city, cap. 10,000,000 gals.; res. 2d, 11 miles, cap. 8,000,000 gals.; 2 district res., combined cap. 3,596,782 gals., ½ mile from city; mains, 7 miles, 2 to 10 in. dia.; 50 hydrants, Holly; 30 valves; 500 services; pressure, dom. 135 lbs., fire 135 lbs.; cost to construct, $200,000; ann. cost of mtce., $4,000; works belong to city.

GOLDFIELD, pop. 1,800; mercantile bldgs., wood and brick, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for past 3 yrs., $1,535; av. ins. carried on properties burned per yr. during past 3 yrs., 40 per cent. Fire dept.—12 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, steam whistle and heavy bell; value of dept. equipment, $2,500; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 18, paid part time, volunteers 30; underwriters' rating, second, third and fourth class; add 500 ft hose.

WATER SUPPLY—Source, Victor res., 6 miles from business centre; system, gravity; stdp. cap., 1,100,000 gals., dim. 24 ft. deep and 30 ft. high; material used in construction, steel; quality of water, good; res. cap, 2½ billion gals.; mains, cast iron and steel, 2½ miles, 4 in. dia.; 17 hydrants; 21 valves; pipe, cast iron, ½ in. and ¾ in.; pressure, dom. 80 lbs., fire 140 to 175 lbs.; consumption per day, 50,000 gals.; cost to construct, $37,000; bonded debt, $25,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1500; works belong to city.

GRAND JUNCTION, pop. 5,000; fire area, 1,000 acres; mercantile bldgs., mostly brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—40 c. hand ex., 1 comb. h. & l. truck, 1 hose wagon, 2 hose reels and carts, 2 horses; hose, cotton, rubber lined, good, 2,800 ft.; inferior, all kinds, 1,600 ft.; total hose, 4,400 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $3,000; total mem. 15, paid full time 3, volunteers 12.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res.; filtration system, Allen patent skimmers; quality of water, good; res. cap. 1,500,000 gals., located on hill south of city; 2 pumping engines, cap. per day 3,000,000 gals., constructors Ludlow-Dunn-Gordon, Jeansville; mains, cast iron, 15 miles, 4 to 12 in. dia.; meters, total number, 33, Union 33, owned by city; 1,000 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day 800,000 gals., per capita 228 gals.; cost to construct, $125,000; bonded debt, $85,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $6,000; works belong to city.

GREELY, pop. 8,000; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 auto h. & l. trucks, 4 hose wagons; hose, cotton, rubber lined, good, 2,750 ft.; inferior, all kinds, 500 ft.; total hose, 3,250 ft.; fire alarm, bell and whistle, 4 boxes; value of dept. equipment, $8,000; value of bldgs., $5,000; ann. exp. of dept., $1,200; total mem. 126, 6 paid full time.

WATER SUPPLY—Source, river and wells, 38 miles from business center; system, pump to stdp. and direct; stdp. cap., 143,000 gals., dim. 46 x 20, located on hill, material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 5,000,000 gals., constructors Holly and Laidlaw; mains, cast iron, 20 miles; 70 hydrants, Chapman; valves, Eddy; 1,170 services; pipe, lead; pressure, dom. 80 lbs., fire 75 lbs.; consumption, per day 1,500,000 gals., per capita 500 gals.; cost to construct, $435,000; bonded debt, $410,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $3,500; works belong to city.

GUNNISON, pop. 1,200; mercantile bldgs., stone and frame, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; total hose, 1,800 ft.; value of dept. equipment, $6,000; total mem., 55 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; res. cap., 60,000 gals.; 2 pumping engines, class comp., cap. per day 1,500,000 gals., constructors Worthington; mains, lead and galv. iron, 4½ miles, 4 to 12 in. dia., Harrison and Howard; 52 hydrants, Holyoke; 150 services; pressure, dom. 85 lbs., fire 100 lbs.; consumption, per day 165,463 gals., per capita 500 gals.; cost to construct, $85,000; ann. cost of mtce., $4,800; works belong to Co.

HOLLY, pop. 1,200; fire area, 35 acres; mercantile bldgs., brick, stone and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 years, $1,200. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, 800 ft.; fire alarm, whistle; value of dept. equipment, $500; 12 volunteers.

HOLYOKE, pop. 1,000. Fire dept.—2 hand hose reels; hose, 2,200 ft.; fire alarm, bell and whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, well; stdp. cap., 63,000 gals.; 2 pumping engines, class steam and gasoline, cap. per day 124,000 and 40,000 gals.; mains, 1 mile, 4 and 6 in. dia.; 20 hydrants.

IDAHO SPRINGS, pop. 3,500; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,800 ft.; rubber, good, 900 ft.; total hose, 3,700; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $4,000; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 85 volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity; quality of water, good; res. cap. (2), 2,500,000 gals.; mains, 7 miles, 4 to 16 in. dia.; 52 hydrants, Eddy and Ludlow; 30 valves, Eddy; 400 services; pipe, iron; pressure, dom. 100 lbs., fire 90 to 120 lbs.; cost to construct, $135,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to city.

LA JUNTA, pop. 6,000; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,166. Fire dept.—12 c. hand ex., 1 hose wagon, 4 hose carriages, reels, etc., 3 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 400 ft.; inferior, all kinds, 150 ft.; total hose, 2,550 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $2,000; total mem., 18, paid full time 2, volunteers 16.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; res. cap., 331,000 gals.; 2 pumping engines, cap. per day, 1,000,000 gals., constructors, Vaile, Knowles and Smith; mains, cast iron, 8¾ miles, 3 to 16 in. dia.; 20 hydrants; 12 valves; 650 services; pressure, dom. 90 lbs., fire 160 lbs.; consumption per day, 400,000 gals.; cost to construct, $75,000; bonded debt, $33,000; int. paid on bonds, 6 per cent; cost of mtce., $3,500; works belong to Co.

LAFAYETTE, pop. 1,500; fire area, 640 acres. Fire dept.—2 hose carts and ladders; hose, 800 ft.; value of equipment, $800; value of bldgs., $1,000; total mem., 30 volunteers.

WATER SUPPLY—Source, res.; system, gravity; 40 hydrants; pressure, dom. 38 lbs.; cost to construct, $22,000; bonded debt, $11,000; int. paid on bonds, 6½ per cent; ann. cost of mtce., $500; works belong to city; Water Com., supt.

LAKE CITY, pop. 700; fire area, 17 blocks; mercantile bldgs., wood, brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 c. engine, 9 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,500; total mem., 35 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity; quality of water, good; mains, steel, 1 mile, 8 and 10 in. dia.; 14 hydrants; 8 valves; 65 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 50 lbs.; cost to contruct, $28,000; bonded debt, $19,000; int. paid on bonds, 8 per cent; cost of mtce., $750; works belong to city.

LAMAR, pop. 1,500; fire area, 8 blocks; mercantile bldgs., stone, brick and wood, 1 to 2 stories; private, brick, stone and wood, 1½ stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 200 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $3,000; total mem., 31 volunteers.

WATER SUPPLY—Source, 3 artesian wells, 5 blocks from business center; system, pumping to res. or direct; stdp. cap., 90,000 gals., material used in cons., wood; quality of water, good; 2 pumping engines; mains, wood, 4, 6 and 8 ins. dia.; 50 hydrants; 332 meters, total number 215, owned by city; 400 services; pipe, ¾ in. iron; pressure, dom. 30 lbs., fire 75 lbs.; consumotion per day, 90,000 gals.; cost to construct, $75,000; bonded debt, $22,000; int. paid on bonds, 5 per cent; cost of mtce., $2,500; works belong to city.

LAS ANIMAS, pop. 1,327; fire area, 200 acres; mercantile bldgs., stone and brick, 1 to 2 stories; private, wood and brick, 1 story; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose reel and cart; hose, rubber, good, 700 ft.; inferior, all kinds, 300 ft.; total hose, 1,000 ft.; fire alarm, bells and whistles, 2 boxes; value of dept. equipment, $1,200; value of bldgs., $4,200; ann. exp. of dept., $100; total mem., 21 volunteers.

WATER SUPPLY—Source, 2 wells, ½ mile from business center; system, pumping into tank; stdp. cap., 100,000 gals., dim., 25 x 30; material used in cons., white pine, located near well; quality of water, alkaline; 2 pumping engines, class, comp., cap. per day, 300,000 gals., constructors Deane; mains, iron, 7 miles, 6 to 8 in. dia.; 42 hydrants; 122 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 100 lbs.; consumption per day, 200,000 gals.; cost to construct, $35,000; bonded debt, $27,000; int. paid on bonds, 5½ per cent; cost of mtce., $1,500; works belong to city.

LEADVILLE, Lake County, pop. 11,000; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 7,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 9,500 ft.; fire alarm, electric, 15 boxes; ann. exp. of dept., $3,000: total mem., 8, paid full time.

WATER SUPPLY—Source, mountain streams, 3 to 10 miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 70,000,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructors Deane; mains, wood and cast iron, 30 miles, 4 to 36 in. dia.; 156 hydrants, Holly; valves, Peet, Ludlow, Chapman meters, total number 20, owned by consumer; 2,067 services; pipe, lead and galv. iron; pressure, dom. 80 lbs., fire 150 lbs.; int. paid on bonds, 4 per cent; ann. cost of mtce., $20,000; works belong to Co.

LITTLETON, pop. 1,200; fire area, 160 acres. Fire dept.—1 hose cart, 1 doz. leather buckets; hose, 1,200 ft.; value of equipment, $2,000; ann. exp. of dept., $300; total mem, 25 volunteers.

WATER SUPPLY—Source, artesian wells and river; system, gravity; 2 pumps, cap. per day 100,000 gals.; 25 hydrants; mains, 2½ miles; pressure, dom. 75 lbs., fire 180 lbs.; cost to construct, $35,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to city.

LONGMONT, pop. 7,500; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,000; av. ins. for same time, $1,000. Fire dept.—1 2-horse comb. chem. and hose wagon; hose, cotton, rubber lined, good; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $10,000; ann. exp. of dept., $250; total mem. 28, 3 paid men, 25 volunteers.

WATER SUPPLY—Source, river, 10 miles from business center; system, gravity, pump to stdp., material used in cons. brick, stone and cement; quality of water, good; res. cap., 2,500,000 gals., located 1 mile from city; mains, steel and cast iron, 15 miles, 4 to 8 in. dia.; 68 hydrants; 132 valves; meters, total number, 17, owned by city; 928 services; pipe, galv. iron; pressure, dom. 53 lbs., fire 120 lbs.; cost to construct, $190,000; bonded debt, $180,000; int. paid on bonds, 4 per cent; cost of mtce., $2,000; works belong to city.

LOUISVILLE, pop. 966. Fire dept.—1 hose cart; hose, 1,000 ft.; total mem., 25.

WATER SUPPLY—System, gravity; res. cap. 1,000,000 gals.; mains, 4 to 12 in. dia.; 30 hydrants; pressure, 100 lbs.

LOVELAND, Larimer County, pop. 6,500; mercantile bldgs, brick and wood, 1 and 2 stories; private, brick and wood, 1, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 comb. auto. truck with full equipment, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $1,200; ann. exp. of dept., $500; total mem., 55 volunteers.

WATER SUPPLY—Source, mountain rivers; system, gravity; quality of water, good; mains, 30 miles, 2 to 12 in. dia., steel and cast iron, Wyckoff and Michigan Pipe Co.; 60 hydrants, Gaskill and Corey & Ludlow; pressure, dom. 70 lbs., fire 105 lbs.; cost to construct, $170,000; bonded debt, $100,000; int. paid on bonds, 5 per cent; ann cost of mtce., $5,000; ann. revenue derived from same, $30,000; works belong to city.

MANCOS, pop. 1,000. Fire dept.—1 hose cart, 1 h. & l. truck; hose, 1,600 ft.; fire alarm, bell; value of equipment, $1,200; A. L. Hayes, chief.

WATER SUPPLY—Source, Mancos river; system, gravity; 10 hydrants; 20 valves; 69 services; cost to construct, $26,000; works belong to town.

MANITOU, El Paso County, pop. 1,400; mercantile bldgs., stone and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—40 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 12 buckets; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,800 ft.; total hose, 2,800 ft.; fire alarm, bell, 6 boxes; value of dept. equipment, $2,500; ann. exp. of dept., $300; total mem. 75, volunteers 50.

WATER SUPPLY—Source, creek; system, gravity; res. cap., 1,500,000 gals.; mains, 30 miles, 3 to 16 in. dia.; 38 hydrants, Ludlow and Chapman; 50 valves; pressure, dom. 50 lbs., fire 125 lbs.; cost to construct $100,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $900; works belong to city.

MEEKER, Rio Blanco County, pop. 1,000. Fire dept.—1 hand hose reel, 6 chem. ex., 1 hand h. & l. truck; hose, 1,050 ft.; fire alarm, bell; total mem., 80 volunteers.

WATER SUPPLY—Source, river; stdp. cap., 1,036,800 gals.; mains, 3½ miles, 4, 6 and 8 in. dia.; 27 hydrants; pressure, fire 70 lbs.

MONTROSE, pop. 4,500; fire area, 35 acres; mercantile bldgs., brick, 1 to 2 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. wagon, 1 h. & l. truck, 2 reels and cart; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 600 ft.; total hose, 2,000 ft.; fire alarm, electric; ann. exp. of dept., $2,200; total mem., 25 volunteers, 1 paid driver.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, class comp., cap. per day 1,250,000 gals., constructors Worthington and Deane; mains, 2 miles, 4 to 8 in. dia., National; 36 hydrants, Chapman; 570 services; pipe, galv. iron; pressure, fire 100 lbs.; cost to construct, $110,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,600; works belong to city.

ORDWAY, pop. 4,000; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 3 hose carts, etc.; hose, cotton, rubber lined, new 400 ft., old 150 ft.; total hose, 550 ft.; fire alarm, bell and whistle; ann. exp. of dept., $100; total mem., 16 volunteers; B. H. DuPraw, chief.

WATER SUPPLY—Source, springs and creeks, 4½ miles from business center; system, gravity to res.; quality of water, good; res. cap., new res. 10,000,000 gals., old res. 3,000,000 gals., located ½ mile from business center; mains, cast iron, 3½ miles, 6 and 4 in. dia.; 34 hydrants; 65 valves; pressure, dom. 45 lbs., fire 140 lbs.; consumption per day, 400,000 gals.; cost to construct, $50,000; cost of mtce., $2,000; works belong to city.

PALISADE, pop. 1,250. Fire dept.—2 hand hose reels; hose, 1,000 ft.; fire alarm, telephone and whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, creek, cap. 840,153 gals. per 24 hours; res. cap., 264,000 gals.; mains, 1 mile, 4, 6 and 8 in. dia.; 15 hydrants.

PUEBLO, pop. 57,000; fire area, 12½ square miles; mercantile bldgs., stone and brick, 1 to 5 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $70,915.70; av. ins. involved for same time, $442,461.13. Fire dept.—2 engines, 1 chem. engine on wheels, 18 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 2 comb. wagons, 6 hose wagons, 29 horses; hose, cotton, rubber lined, good, 16,800 ft.; fire alarm, electric, 82 boxes; value of dept. equipment, $60,000; value of bldgs., $32,000; ann. exp. of dept., $69,650; total mem. 42, paid full time.

WATER SUPPLY—Source, river, 3½ miles from business center; system pump to stdp. and direct; stdp. cap., 1,000,000 gals., dim. 50 x 60, material used in cons. steel; quality of water, good; res. cap., 30,000,000 gals.; 4 pumping engines, cap. per day 20,000,000 gals., constructors Holly and Worthington; mains, cast iron, 65 miles; 362 hydrants, Holly and Ludlow; pressure, dom. 90 lbs., fire 110 lbs.; consumption per day 9,000,000 gals.; per capita 300 gals.; works belong to city.

WATER SUPPLY—North side of river—Source, river, 4 miles from business center; system, pump to stdp. and direct; stdp. cap. 500,000 gals., dim. 20 x 60, material used in construction, steel; quality of water good; res. cap. 30,000,000 gals.; 3 pumping engines, cap. 21,000,000 gals., constructors Holly Improved; mains, wood and cast iron, 75 miles; 377 hydrants, Holly, Ludlow, Eclipse and Mathews; pressure, dom. 100 lbs., fire 110 lbs.; consumption per day 7,000,000 gals., per capita 300 gals.; works belong to north side river taxpayers.

RIFLE, pop. 1,100. Fire dept.—1 hand hose reel; hose, 800 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, creek, cap. 648,000 gals. daily; res. cap., 396,000 gals.; mains, 3 miles, 4, 6 and 8 in. dia.; 27 hydrants.

ROCKY FORD, Otero County, pop. 5,000; mercantile bldgs., brick, 2 and 3 stories; private, wood, cement and brick, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 comb. hose and chem. wagon, 1 aerial ladder truck, 2 horses; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, whistle and telephone; value of dept. equipment, $8,000; value of bldgs., $1,000; ann. exp. of dept., $3,000; total mem. 12, paid part time.

WATER SUPPLY—Source, 3 artesian wells; system, gravity and pumping; quality of water, good; res. cap., 760,475 gals.; mains, 7½ miles, 2 to 8 in. dia.; 37 hydrants, R. L. Rumsey & Co.; 49 valves, Ludlow; 410 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $12,000; bonded debt, $28,000; int. on bonds, 5 and 6 per cent; ann. cost of mtce., $100; works belong to city.

SAGUACHE, pop. 500. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 600 ft.; volunteer Co.

WATER SUPPLY—Source, wells.

SALIDA, pop. 6,000; mercantile bldgs., brick, 1 and 2 stories; private, brick, 2 stories; wooden roofs permitted; combustibles ord. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, reels, etc., 3 horses; hose, cotton, rubber lined, good, 1,950 ft.; inferior, all kinds, 400 ft.; total hose, 900 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $4,400; value of bldgs., $5,000; total mem. 12, paid men 3, volunteers 9.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; 2 res., cap. 2,500,000 gals., located south of Arkansas river; mains, kal. and cast iron, 12½ miles, 4 to 12 in. dia.; 49 hydrants; 60 valves; pipe, galv. iron; pressure, dom. 55 to 65 lbs., fire 75 to 90 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $190,000; bonded debt, $77,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $1,500; works belong to city.

SILVERTON, pop. 2,500; fire area, 420 acres; mercantile bldgs., wood, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,500; ann. exp. of dept., $300; total mem., 40 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, mountain stream, 2 miles from business center; system, gravity; material used in cons., stone and cement; quality of water, best; res. cap. 1,000,000 gals., located ½ mile north of town; mains, kal. and wood, 8 miles, 5 to 10 in. dia.; 80 hydrants; 50 valves; owned by city; 600 services; pressure, dom. 90 lbs., fire 90 lbs.; cost to construct, $65,000; bonded debt, $28,000; int. paid on bonds, 5 per cent; cost of mtce., $1,500; works belong to town.

SILVER PLUME, pop. 700; fire area, 101 acres. Fire dept.—3 hose carts, 3 ladders, 20 buckets, 8 nozzles; hose, 2,000 ft.; value of equipment, $1,500; value of bldgs., $600; ann. exp. of dept., $100; total mem., 100 volunteers.

WATER SUPPLY—Source, Clear creek; system, gravity; cap. per day, 1,885,000 gals.; 15 hydrants; 9 valves; 160 services; mains, 705 ft.; pressure, dom. 70 lbs., fire 90 lbs.; cost to construct, $20,000; bonded debt, $12,000; int. on bonds, 6 per cent; ann. cost of mtce., $600; works belong to city.

STERLING, pop. 1,500; fire area, 160 acres. Fire dept.—h. & l., hose cart; value of equipment, $800; value of bldgs., $1,000; total mem., 25 volunteers.

WATER SUPPLY—Source, spring; system, gravity; 1 pump, cap. per day 185,000 gals.; 23 hydrants; 2,000 ft. 4-in. water mains; pressure, dom. 40 lbs., fire 140 lbs.; cost to construct, $63,000; bonded debt, $63,000; int. paid on bonds, 5 per cent; works belong to city.

TELLURIDE, pop. 3,000; fire area, 215 acres; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; total hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell, whistle, electric; value of dept. equipment, $5,000; value of bldgs., $2,500; total mem., 25 volunteers.

WATER SUPPLY—Source, creek; system, gravity; res. cap., 140,000 gals.; mains, 4½ miles; 42 hydrants; pressure, fire 160 lbs.; cost to construct, $20,000; int. on bonds, 8 per cent.; works belong to town.

TRINIDAD, pop. 10,000; fire area, 1,600 acres; mercantile bldgs., brick and stone, 2 to 5 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 c. wagon, 3 hose carriages, 3 horses; hose, cotton, rubber lined, good, 3,500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 4,700 ft.; fire alarm, telephone, 18 boxes; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $5,000; total mem. 10, paid full time 5, part time 5; underwriters' rating, first class.

WATER SUPPLY—Source, mountain streams, 10 miles from business center; system, gravity; quality of water, good; res. cap., 85,000,000 gals., located 3 to 9 miles from city; mains, cast iron and wood, 35 miles, 4 to 36 in. dia.; 132 hydrants, Ludlow, Corey and Chapman; 112 valves, Ludlow and Rensselaer; meters, total number 30, Crown 28, Hersey Torrent 2, owned by city and consumer; 1,500 services; pipe, galv. iron; pressure, dom. 95 lbs.; consumption, per day 1,700,000 gals., per capita, 170 gals.; cost to construct, $450,000; bonded debt, $398,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000; works belong to city and consumer.

VICTOR, Teller County, pop. 10,000; mercantile bldgs., brick and stone; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2-horse comb. wagon, 1 hose carriage; total hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, Gamewell, 12 boxes; value of equipment, $4,000; ann. exp. of dept., $5,000; mem. 4, paid full time.

WATER SUPPLY—Source, mountain streams; system, gravity; res. cap., 450,000,000 gals.; mains, 16 miles; 28 hydrants; meters, total number, 9; 2,100 services; consumption, per day 1,000,000 gals., per capita 280 gals.; cost to construct, $382,000; ann. cost of mtce., $10,000; bonded debt, $338,600; int. on bonds, 5 and 7 per cent; works belong to city.

WALSENBURG, pop. 2,500; fire area, 120 acres; mercantile bldgs., stone, brick and wood, 1 to 2 stories; private, stone, brick and wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,200; av. ins. for same time, $3,000. Fire dept.—1 h. & l. truck, 1 chemical fire engine and comb. hose wagon, 1 hose carriage, reels, etc.; hose, cotton, rubber lined; total hose, 10,250 ft.; fire alarm, bell and whistle; value of dept. equipment, $750; value of bldgs., $200; total mem., 12 volunteers; underwriters' rating, third class.

WATER SUPPLY—System, gravity; res. cap., 1,500,000 gals.; mains, 14½ miles, 2 to 8 in. dia.; 44 hydrants; 200 services; gravity pressure, 125 lbs.; cost to construct, $70,000; cost of mtce., $1,200; works owned by city.

CONNECTICUT

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ANSONIA, pop. 14,000; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 h. & l. trucks, 2 hose wagons, 8 hose carriages, reels, etc.; hose, cotton, rubber lined, good, 9,000 ft.; inferior, all kinds, 500 ft.; total hose, 14,000 ft.; fire alarm, Gamewell, 39 boxes; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 225 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 250,000,000 gals.; mains, 4 to 24 in. dia.; meters, total number, 200; pressure, dom. 35 to 100 lbs., fire 80 to 110 lbs.; works belong to Co.

BALTIC, pop. 1,250. Fire dept.—1 steamer, 1 hose cart; hose, 2,800 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Not reported.

BETHEL, pop. 4,200; mercantile bldgs., wood, 1 to 4 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 650 ft.; total hose, 3,556 ft.; fire alarm, whistle; value of dept. equipment, $6,900; value of bldgs., $7,500; ann. exp. of dept., $1,400; total mem., 126 volunteers.

WATER SUPPLY—Source, res., 1¼ miles from business center; system, gravity; quality of water, good; res. cap., No. 1 110,000,000 gals., No. 2 55,000,000 gals.; new reservoir, located 1½ miles south of town, cap. 110,000,000 gals.; mains, iron, 16½ miles, 16 and 12 in. dia.; 91 hydrants; 40 valves; 500 services; pipe, iron; pressure, 114 lbs.; cost to construct, $40,000 (exclusive of new reservoir); bonded debt, $55,000 (inclusive of new reservoir; int. paid on bonds, 4 per cent.

BLOOMFIELD, pop. 1,500. Fire dept.—1 steamer.

WATER SUPPLY—Res. No. 6 of the Hartford Water Co. is located in Bloomfield; no water supplied the town from this source.

BRANFORD, New Haven County, pop. 5,706. Fire dept.—3 c. hand ex., 2 h. & l. trucks, 3 hose carriages, 3 comb. hose ladder for hand use, reels, etc.; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $7,000; total mem., 140 volunteers.

WATER SUPPLY—Source, lakes; system, gravity to storage reservoir, pump to distributing reservoir; quality of water, good; res. cap., 2,000,000 gals., located on Maple hill; 1 pumping engine, class dup., cap. per day 1,000,000 gals., constructor Blake; mains, cast iron and galv. wrought iron, 24 miles, 14 to 4 in. dia., 2 in. wrought iron; 84 hydrants; meters, total number 416, owned by Co.; 648 services; pipe, galv. wrought iron; pressure, dom. 45 to 65 lbs., fire 60 to 80 lbs.; works belong to Co.

BRIDGEPORT, pop. 100,000; fire area, 14 acres; mercantile bldgs., brick, stone and iron, 4 to 8 stories; private, wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 steamers, automobile c. engine, 50-gal. tank, 24 hand ex., 1 h. & l. truck, 1 aerial truck, 10 supply wagons, 10 hose carriages, reels, etc., 62 horses; hose, cotton, rubber lined, good, 20,000 ft.; inferior, all kinds, 3,000 ft.; fire alarm, Gamewell, 200 boxes; value of dept. equipment, $230,500; value of bldgs., $178,000; ann. exp. of dept., $180,000; total mem. 166, paid full time 92, paid part time 74.

WATER SUPPLY—Source, brooks, 2 to 10 miles from business center; system, gravity, pump, mainly gravity to res.; quality of water, best; storage cap., 4.5 billion gals., located at North Bridgeport and Fairfield; 3 pumping engines, cross comp., cap. per day 22,000,000 gals., constructor Worthington; mains, cast iron and cement, 161 miles, 4 to 36 in. dia.; 900 hydrants, Mathews; 1,500 valves, Ludlow; meters, total number 1,600, Gem 12, Lambert 900, Trident 700, owned by Co.; 12,000 services; pipe, iron and lead; pressure, dom. 44 to 75 lbs.; consumption, per day 17,500,000 gals., per capita 175 gals.; works belong to Co.

BRISTOL, Hartford County, pop. 6,286; mercantile bldgs., brick, 3 and 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm gongs and bell; value of dept. equipment, $10,240; value of bldgs., $14,400; total mem., 126, paid full time 3, paid part time 123.

WATER SUPPLY—Source, brooks and river, 3 to 8 miles from business center; system, gravity; stdp. cap., 150,000 gals., dim. 30 x 35, material used in cons. steel; quality of water, good; res. cap., 360,000,000 gals.; mains, cast and wrought iron, 33 miles, 1 to 14 in. dia.; 105 hydrants, Ludlow; 260 valves, Ludlow; meters owned by Co.; 1,500 services; pipe, galv. iron; pressure, dom. 60 to 120 lbs.; consumption, per day 1,250,000 gals., per capita 166 gals.; works belong to Co.

BROAD BROOK, pop. 900. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 hose cart; fire alarm, bell; total mem., 30.

WATER SUPPLY—Source and system not reported; 2 pumps, 12 hydrants; pressure, 50 lbs.

CLINTON, pop. 1,400. No fire dept.

WATER SUPPLY—System, gravity; mains, cast iron, 22 miles, 6 to 16 in. dia.; Ludlow hydrants; Ludlow valves; pipe, lead; pressure, dom. 67 lbs.; bonded debt, $150,000; int. paid on bonds, 5 per cent; works belong to Co.

COLCHESTER, pop. 2,000. Fire dept.—1 hand engine.

WATER SUPPLY—Source, wells and cisterns; system, gravity.

COLLINSVILLE, pop. 2,425; fire area, 2 sq. miles; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; no fireworks and combustibles ord. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose wagons; hose, cotton, rubber lined, good 1,600 ft.; rubber, good 800 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $250; total mem., 27 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; res. cap. 2,000,000 gals.; 1 pumping engine, class Rotary, cap. 300 to 800 gals. per minute; mains, cast iron, 6 miles, 4 and 8 in. dia.; 12 hydrants; 9 8-in. valves; pressure, dom. 70 to 90 lbs., fire 125 lbs.; works owned by Co.

CROMWELL, pop. 2,031; mercantile bldgs., stone, brick and wood; wooden roofs permitted.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp.; stdp. cap., 146,000 gals., dim. 25 x 40, material used in cons. steel, builders Connecticut Construction Co.; filtration system, sand; quality of water, good; 2 pumping engines, class triplex, cap. per day 128,000 gals., constructor Gould; mains, iron, 9 miles, 1 to 8 in. dia.; 53 hydrants, Ludlow; 17 valves, Ludlow; meters, total number 15, Thomson 1, Union 2, Shedd 12, owned by Co.; 200 services; pipe, galv. iron; pressure, fire 75 lbs.; cost to con-

struct, $80,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to Co.

DANBURY, pop. 20,000; fire area, 10,000 acres; mercantile bldgs., brick, stone and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $17,631; av. ins. involved for same time, $88,110. Fire dept.—1 steamer, 1 in reserve, 8 c. hand ex., 1 aerial truck, 2 hose wagons, 7 hose carts, 9 horses; hose, cotton, rubber lined, good, 4,650 ft.; cotton, rubber lined, inferior, 3,000 ft.; total hose, 7,650 ft.; fire alarm, electric, 47 boxes; value of dept. equipment, $30,000; value of bldgs., $58,943; ann. exp. of dept., $19,000; total mem. 209, paid part time 34, volunteers 175.

WATER SUPPLY—Source, surface water, 3 miles from business center; system, gravity; quality of water, good; res. cap., 2,160,427,375 gals.; mains, cement and iron, 60 miles, 6 to 16 in. dia.; 400 hydrants, Norwood Eng. Co.; 600 valves, Ludlow; 16,100 ft. 20 to 30 in. dia., cement and iron; pressure, dom. 85 to 90 lbs., fire 65 lbs.; cost to construct, $225,000; bonded debt, $300,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $4,500; works belong to city.

DANIELSON, pop. 2,828; fire area, 500 acres; mercantile bldgs., brick and wood, 2 to 4 stores; private, wood and brick, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 c. ex., 4 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 600 ft.; total hose, 4,100 ft.; fire alarm, Gamewell, bell and whistle, 11 boxes; value of bldgs., $1,800; ann. exp. of dept., $800; total mem., 46, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, springs and brooks; system, gravity; mains, 12 miles, 4 to 12 in. dia.; 57 hydrants; meters, total number 15; pressure, dom. 56 lbs., fire 75 to 100 lbs.; works belong to Crystal Water Co.

DARIEN, pop. 3,200; mercantile bldgs., wood, 2 to 3 stories; private, wood, 2 stories; wooden roofs permtted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand chem. engine, 10 c. hand ex., 2 h. & l. trucks, 2 horses; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $150; total mem., 160 volunteers.

WATER SUPPLY—Wells.

DEEP RIVER, pop. 1,235; fire area, 1½ miles; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good 900 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Source, Chester Water Co., 1 mile from business center; mains, cast iron, 20 miles, 4 to 14 in. dia.; 20 hydrants, Ludlow; pressure, fire 110 lbs.

DERBY, pop. 7,290; fire area, 30 acres; mercantile bldgs., wood and brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 2 h. & l. trucks, 5 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 300 ft.; total hose, 2,800 ft.; fire alarm, electric; 23 boxes; value of dept. equipment, $8,000; value of bldgs., $6,000; ann. exp. of dept., $8,000; total mem., 150 volunteers.

WATER SUPPLY—Source, springs and surface water; system, gravity; mains, cast iron, 14 miles, 4 to 12 in. dia.; 84 hydrants; pressure, fire 60 to 112 lbs.; works belong to Co.

EAST HARTFORD, pop. 6,406; fire area, 2½ miles; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,000; av. ins. for same time, $6,000. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good 2,300 ft., inferior, all kinds, 1,000 ft.; total hose, 3,300 ft.; value of dept. equipment, $1,000; value of bldg., $2,000; ann. exp. of dept., $450; total mem., 100 volunteers.

WATER SUPPLY—Source, brook, 9 miles from business center; system, gravity; quality of water, good; res. cap., 1,500,000 gals., located at East Glastonbury; mains, cast iron, 26 miles, 1½ to 16 in. dia.; 85 hydrants; 212 valves; 12 meters, total number 9, Empire 3, Gem 1, Trident 2, Thomson 3, owned by consumer; 1,110 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 60 lbs.; cost to construct, $305,000; cash in sinking fund, $13,000; bonded debt, $250,000; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to E. Hartford Dist.

EAST HAVEN, pop. 1,167; fire area, 75 acres; mercantile bldgs., wood, 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 850 ft.; inferior, all kinds, 150 ft.; total hose, 1,000 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Supplied by New Haven Water Co.; 12 hydrants; pressure, 50 to 60 lbs.

EAST NORWALK, pop. 4,000; fire area, 1½ sq. miles; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages, reels, etc.; hose, cotton, rubber lined, good, 1,900 ft.; inferior, 400 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $6,700; ann. exp. of dept., $400; total mem., 75 volunteers.

WATER SUPPLY—Source, from South Norwalk.

ELLINGTON, pop. 1,829. No fire dept.

WATER SUPPLY—Source, spring; system, gravity; mains, iron and wood, 1½ miles, 2 to 3 in. dia., Tucker; 40 services; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $2,500; ann. cost of mtce., $75; works private.

ENFIELD, pop. 1,400; height of bldgs., 1 to 3 stories; dwellings, 1 to 2½ stories; wooden roofs permitted; causes of fires investigated; av. loss for 3 yrs., $1,300. Fire dept.—2 hose carts; hose, 1,200 ft.; ann. exp. of dept., $50; total mem., 24.

WATER SUPPLY—Source, springs, 3 miles from business center; system, pumping; stdp. cap., 876,000 gals.; dim. 40 x 40 ft.; material used in construction, iron; 2 pumping engines, class, Deane; cap. per day, 2,250,000 gals.; mains, cement and cast iron, 1 to 20 miles, 4 to 12 in. lia.; 75 hydrants; 100 valves; meters, total number, 24, Trident, Holly, Union; owned by Co.; service 1,200; pipe, cast iron; pressure, dom. 20 to 95 lbs., fire 20 to 95 lbs.; consumption per day, 600,000 gals.; works belong to Co.

ESSEX, pop. 2,530; fire area, 10,840 acres; mercantile bldgs., wood and brick, 1 to 5 stories; private, wood, 2½ stories; wooden roofs permitted; combustibles ordinance; causes of fire investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; total mem., 60 volunteers; Sidney A. Comstock, chief.

WATER SUPPLY—Chester Water Co.

FAIRFIELD, pop. 4,489. Fire dept.—2 c. ex., 1 h. & l. truck, 1 hose cart; total mem., 60.

WATER SUPPLY—From Bridgeport Hydraulic Co.; 28 hydrants; pressure, 80 lbs.

FARMINGTON, pop. 3,881; fire area, 75 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 850 ft.; total hose, 850 ft.; value of dept. equipment, $800; value of fire dept. bldgs., $1,000; ann. exp. of dept., $400; total mem., 44 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, ¾ mile from business center; system, gravity; filtration system, sand; quality of water, good; res. cap., 60,000,000 gals., located in town; mains, cast iron, 4,000 ft, 10 in. dia.; 32 hydrants, Ludlow; 20 4 in. and 6 in. and 10 in. valves, Ludlow; meters, total number 1, Nash; 129 services; pressure, dom. 62 lbs., fire 62 to 80 lbs.; consumption, per day 300,000 gals.; cost to construct, $39,600; works belong to Co.

FORESTVILLE, pop. 1,900. Fire dept.—1 steamer, 1 hose cart, 1 supply wagon; hose, 1,000 ft.; total mem., 40.

WATER SUPPLY—Not reported.

GRANBY, pop. 1,299. No fire dept.

WATER SUPPLY—Source, brook; system, pump to stdp.; res. cap. 80 bbls.; pumping engine, cap. per day 65,200 bbls.; mains, 1½ miles, 3 in. dia.; pressure, fire 10 lbs.; cost to construct, $5,500; ann. cost of mtce., $200; works belong to Co.

GREENWICH, pop. 12,172; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 and 3 stories. Fire dept.—1 steamer, 6 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 4 hose carriages, 2 horses; hose, cotton, rubber, lined, good 1,000 ft.; rubber, good 1,000 ft.; total hose, 2,000 ft.; fire alarm, Gamewell; value of dept. equipment, $2,000; value of bldgs., $12,000; total mem., 175 volunteers.

WATER SUPPLY—Source, lakes; system, gravity; stdp. cap. 1,250,000 gals., 80 x 35, 2 miles from res., material iron; filtration system, N. Y. C. F. Co.; cap. of plant, 2,250,000 gals.; res. cap., 740,000,000 gals.; mains, 51 miles, 4 to 20 in. dia.; 142 hydrants, 25 private, wood; meters owned by Co.; 1,600 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 40 to 120 lbs.; consumption, per day 1,000,600 gals., per capita 133 gals.; works belong to Co.

GROTON, pop. 6,200; fire area, 2 miles long, ½ mile wide; mercantile bldgs, brick and wood, 3 stories; private,, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 c. hand ex., 3 hose wagons; hose, cotton, rubber lined, good, 1,200 ft.; total hose, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $1,200; total mem., 73 volunteers.

WATER SUPPLY—Source, well and lake 3 miles from business center; system, pump to stdp.; stdp. cap., 344,000 gals., dim. 30 x 65, located in Groton, material iron, builders Tippett & Wood; filtration system, gravel; quality of water, good; 2 pumping engines, class triple, size 10 x 8, cap. per day 700,000 gals., constructors Stilwell-Bierce and Smith-Vaile Co.; mains, cast iron, 11 miles, 4 to 10 in. dia.; 58 hydrants, Coffin; 21 valves; meters, total number 10, Crown, Keystone, owned by borough; 369 services; pipe, galv. iron; pressure, dom. 34 to 84 lbs., fire 84 lbs.; cost to construct, $200,000; bonded debt, $200,000; int. paid on bonds, 4 per cent; works belong to town.

GUILFORD, pop. 2,784. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; total hose, 1,000 ft.; total mem., 80 volunteers.

WATER SUPPLY—Source, brook; system, gravity; quality of water, good; 50 hydrants; pressure, dom. 65 lbs., fire 65 lbs.

HARTFORD, pop. 100,000; fire area, 18 sq. miles; mercantile bldgs., brick and stone, 2 to 9 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—12 steamers, 13 comb. c. & h. wagons, 1 c. engine, 31 c. hand ex., 4 ladder trucks, 58 horses; hose, cotton, rubber lined, 33,000 ft.; fire alarm, Gamewell, 149 boxes; ann. exp. of dept., $160,046; total mem. 155, 113 paid full time, 42 call men.

WATER SUPPLY—Source, mountain reservoir, 5 miles from business center; system, gravity; storage res., 1,968,000,000 gals.; quality of water, good; mains, cast iron, 126.22 miles, 3 to 30 in. dia.; 1,202 hydrants; 1,797 valves; meters, total number 10,792, Crown 233, Nash 94, Union 2, Empire 5,069, Gem 6, Hersey Rotary 345, Trident 3,437, Hersey Torrent 15, Thomson 133, Worthington 18, Lambert 1,368; 10,952 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 lbs.; consumption per day, 7,000,000 gals., per capita 66 gals.; cost to construct, $3,567,191.04; bonded debt, $475,000; int. paid on bonds, 4 per cent; cost of mtce., $116,413.64; works belong to city.

HAZARDVILLE, pop. 8,000. Fire dept.—Fire dept.—1 steamer, 2 c. hand ex., 2 hose carts; total mem., 32.

WATER SUPPLY—Pumping system, from springs to storage tanks; 17 hydrants; pressure, 30 lbs.

HOTCHKISSVILLE, pop. 400. Fire dept.—1 c. engine, 1 60-gal. c. engine, 18 hand ex., 14 pails; value of equipment, $500; mem., 25 volunteers.

WATER SUPPLY—None.

HUNTINGTON, pop. 5,572; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,800 ft.; fire alarm, Gamewell; 6 boxes; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem., 100.

WATER SUPPLY—Source, creeks and reservoir, 2 miles from business center; system, gravity; quality of water, good; mains, cast iron, 13.2 miles, 4 to 12 in. dia.; 74 hydrants; meters, total number 77; 600 services; pipe, galv. iron; pressure, fire 115 lbs.

JEWETT CITY, pop. 2,300; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 10 c. hand ex., 1 comb. c. & h. wagon, 3 hose reels; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,500; ann. exp. of dept., $1,203; total mem., 55 volunteers.

WATER SUPPLY—Source, brooks and springs, 5 miles from business center; system, gravity; quality of water, good; res. cap., 95,000,000 gals., located on Stone hill; mains, iron, 10 miles, 6 to 12 in. dia.; 58 hydrants; 33 valves; meters, total number 9; 254 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $143,754; bonded debt, $63,000; int. paid on bonds, 5 per cent; works belong to Co.

KENT, pop. 1,220; fire area, 80 to 100 acres; mercantile bldgs., wood, 1 to 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 hose cart; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 400 ft.; total hose, 900 ft.; total mem., volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; quality of water, good; mains, iron, 2½ miles, 6 in. dia.; 10 hydrants; 50 services; pipe, lead and iron; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $15,000; cost of mtce., $100; works belong to Co.

LAKEVILLE, pop. 1,500; fire area, 700 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hose carts, 1 h. & l. truck, 2 large size fire ex.; hose, cotton, rubber lined, good, 1,100 ft.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; mains, iron, 7½ miles, 4 to 10 in. dia.; 36 hydrants; pressure, dom. 125 lbs., fire 125 lbs.; cost to construct, $70,000; cost of mtce., $600; works belong to Co.

LITCHFIELD, pop. 3,215. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; total hose, 2,000 ft.; total mem., 75 volunteers; George C. Woodruff, chief.

WATER SUPPLY—Source, river, 5 miles from business center; system, gravity; stdp. dim., 35 x 30, material used in cons. iron; quality of water, good; res. located 1 mile north of town; 2 pumping engines, cap. per day, 250,000 gals.; mains, iron, 10½ miles, 4 to 8 in. dia.; 49 hydrants; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $100,000; cost of mtce., $1,500; works belong to Co.

MANCHESTER, pop. 13,000; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,100 ft.; inferior, all kinds, 400 ft.; total hose, 2,500 ft.; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 90 volunteers.

WATER SUPPLY—Source, ponds, 3 to 4 miles from business center; system, gravity; quality of water, good; mains, cement, 10 miles, 4 to 16 in. dia.; 62 hydrants, Ludlow; Ludlow valves; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $45,000; works belong to Co.

MERIDEN, pop. 28,695; fire area, 2,516 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss past yr., $27,000; ins. for same time, $934,000. Fire dept.—1 steamer, 14 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 5 hose wagons, 2 hose reels, 15 horses; hose, cotton, rubber lined, good, 5,200 ft.; inferior, all kinds, 1,700 ft.; total hose, 7,400 ft.; fire alarm Gamewell, 54 boxes; value of dept. equipment, $32,350; value of bldgs., $60,400; ann. exp. of dept., $25,750; total mem., 92, paid full time 16, paid part time 47, volunteers 22; underwriters' rating, first class.

WATER SUPPLY—Source, surface water, 2 to 4½ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap., 630,000,000 gals.; 1 safety boiler, 171 H. P.; 2 pumping engines, class comp. dup., cap. per day, 5,000,000 gals., constructor Knowles; mains, iron, 49 miles, 4 to 20 in. dia.; 387 hydrants; 100 6-in. meters, total number 250, owned by city; 4,100 services; pipe, galv. iron; pressure, dom. 65 to 110 lbs., fire 40 to 115 lbs.; consumption per day, 3,000,000 gals.; cost to construct, $700,000; bonded debt, $90,000; int. paid on bonds, 4 per cent; cost of mtce., $12,000; works belong to city.

MIDDLETON, pop. 17,400; mercantile bldgs., brick and wood, 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 yrs., $146,501. Fire dept.—8 c. hand ex., 1 h. & l. truck, 3 comb. c. & h. wagon, 3 hose wagons, 5 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, whistle, 21 boxes; value of dept. equipment, $10,000; value of bldgs., $30,000; ann. exp. of dept., $10,000; total mem. 150, paid full time 6, volunteers 144.

WATER SUPPLY—Source, from 3 res. 4-5 miles from city; system, gravity; quality of water, good; res. cap. 520,000,000 gals., located south and west from city; mains, cast iron, 31 miles, 4 to 20 in. dia.; 209 hydrants, Ludlow, Mathews, Chapman; 213 valves, Rensselaer, Wood, Chapman; meters, total number 77, Crown 21, Union 5, Empire 2, Hersey Rotary 10, Hersey Disc 1, Thomson 35, Trident 1, Undine 1, Nash 1, owned by city; 1,901 services, pipe, wrought iron; pressure, dom. 80 lbs., fire 125 lbs.; consumption, per day 1,250,000 gals., per capita 69 gals., cost to construct, $583,561.54; bonded debt, $192,075.23; int. paid on bonds, 3 and 4 per cent; ann. cost of mtce., $7,382.71; works belong to city.

MILFORD, pop. 3,733; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose wagon 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,200 ft.; fire alarm, electric, 9 boxes; value of dept. equipment, $3,000; value of bldgs., $1,500; total mem., 70 volunteers.

WATER SUPPLY—Source, brook, 2 miles from business center; system, pump to stdp., stdp. cap. 250,000 gals., dim. 20 x 100, material used in cons. iron. builders Bigelow Co.; pumping engines, class duplex; mains, cast iron, 26 miles, 4 to 14 in. dia.; 92 hydrants; Ludlow valves; services, pipe, lead; pressure, dom. 47 lbs.; bonded debt, $150,000; int. paid on bonds, 5 per cent; works belong to Co.

MYSTIC, pop. 5,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 100 ft.; total hose, 3,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $2,500; total mem., 110 volunteers.

WATER SUPPLY—Source, brook, pump to res.; quality of water, good; res. cap. 2,100,000 gals., 2 pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, 14 miles, 4 to 12 in. dia.; 116 hydrants, Coffin; 141 valves, Coffin; meters, total number 15, Crown, Hersey; pressure, fire 75 lbs.; cost to construct, $254,223.63; int. paid on bonds, 5 per cent; ann. cost of mtce., $7,533; works belong to Co.

NAUGATUCK, pop. 15,000; fire area, 1,500 acres; mercantile bldgs., brick and wood, 1 to 6 stories; private, wood, 1 to 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $8,000; av. ins. for same time, $27,600. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 6,300 ft.; fire alarm, Gamewell, 31 boxes; ann. exp. of dept., $4,000; total mem., 91 volunteers.

WATER SUPPLY—Source, springs and brook, 1 to 4 miles from business center; system, gravity, to res.; res. cap. 125,000,000 gals.; mains, cast iron, 35 miles, 4 to 20 in. dia.; 120 hydrants; 1,348 services; pressure, dom. 40 lbs., fire 140 lbs.; cost to construct, $360,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,500.

NEW BRITAIN, pop. 50,000; causes of fires investigated. Fire dept.—3 steamers, 10 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 5 comb. c. hose wagons, 19 horses; hose, cotton, rubber lined, good, 10,000 ft.; rubber, good, 1,500 ft.; total hose, 10,500 ft.; fire alarm, Gamewell, 65 boxes; ann. exp. of dept., $40,000; total mem. 83, paid full time 21; underwriters' rating, first class.

WATER SUPPLY—Source, canals and brooks, 8 miles from business center; system, gravity; quality of water, good; res. cap., 1,600,000,000 gals., located at Southington; mains, cast iron, 52 miles, 4 to 20 in. dia.; 493 hydrants; meters, total number, 225, owned by city; 4,110 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day, 5,000,000 gals.; cost to construct, $2,375,000; bonded debt, $825,000; int. paid on bonds, 4 per cent; cost of mtce., $40,000; works belong to city.

NEW CANAAN, pop. 2,968; fire area, 150 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories. Fire dept.—1 gas engine, 800 gals. per min., 1 Eastman deluge set, cap. 800 gals. per min., 8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem., 90 volunteers.

WATER SUPPLY—Source, river, 3 miles from business center; system, gravity; quality of water, good; res. cap. 80,000,000 gals., located at river; mains, cement and steel; 46 hydrants; pressure, dom. 60 lbs.; works belong to Co.

NEW HARTFORD, pop. 3,424; mercantile bldgs., wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,000. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 2,000 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; total mem., 20 volunteers; John Harris, Jr., chief; underwriters' rating, second class.

WATER SUPPLY—Source, brook; res. cap. 100,000 gals.; mains, 6 miles, 4 to 12 in. dia.; 60 hydrants; meters, total number 20; pressure, fire 72 lbs.; cost to construct, $62,000; works belong to Co.

NEW HAVEN, pop. 125,000; fire area, 6,291 acres; mercantile bldgs., brick and wood, 1 to 8 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $161,500; av. ins. involved for same time, $2,000,000. Fire dept.—1 c. engine on wheels, 14 steamers, 2 steamers in reserve, 2 h. & l. trucks, 1 h. & l. truck in reserve, 34 c. hand ex., 1 aerial truck, 6 comb. c. & h. wagons, 1 comb. c. engine and h. & l. truck, 6 hose wagons, 2 hose wagons in reserve, 76 horses; hose, cotton, rubber lined, good, 27,300 ft.; fire alarm, Gamewell, 222 boxes; value of dept. equipment, $470,626; value of bldgs., $194,350; ann. exp. of dept., $192,675; total mem. 192, paid full time 158, 34 substitutes.

WATER SUPPLY—Source, rivers and lakes, 2 to 6 miles from business center; system, gravity, pump to res.; filtration system, sand; quality of water, best; res. cap. 3,520,000,000 gals.; pumping engines,

cap. per day 37,720,000 gals., constructor Worthington; mains, iron, 148.57 miles, 4 to 27 in. dia.; 1,000 hydrants; meters, total number, 800, owned by Co.; pressure, dom. 45 lbs.; consumption per day, 23,855,000 gals., per capita 174 gals.; works belong to Co.

NEWINGTON, pop. 1,041; mercantile bldgs., wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. No fire dept.

WATER SUPPLY—Source, mountain stream; system, gravity; res. cap. 1,000 gals.; mains, 3 miles, 1 to 3 in. dia.; 100 services, pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $5,000; ann. cost of mtce., $100; works belong to Co.

NEW LONDON, pop. 17,548; fire area, 3,000 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,626; av. ins. for same time, $127,700. Fire dept. —2 steamers, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, reels, etc.; hose, cotton, rubber lined, good 6,750 ft.; rubber, good 2,600 ft.; total hose, 9,350 ft.; fire alarm, Gamewell, 3 bells, 34 boxes; value of dept. equipment, $15,000; value of bldgs., $29,000; ann. exp. of dept., $3,500; total mem., 315, paid part time 8, volunteers 307.

WATER SUPPLY—Source, res., 6½ miles from business center, 770,000,000 gals.; system, gravity, pump to stdp. and res.; stdp. cap. 90,000 gals. dim., 25 x 26, material used in con. wrought iron; quality of water, good; res. cap. 545,000 gals., located about 1½ miles from center of city; mains, cast iron and wrought iron, 68 miles, 4 to 24 in. dia.; 363 hydrants; 323 valves; meters, total number 567, owned by city; 4,040 services; pipe, galv. iron and lead; pressure, dom. 35 to 60 lbs.; consumption per day, 2,750,000 gals.; cost to construct, $1,156,429; bonded debt, $801,000; int. paid on bonds, 3.63 per cent; cost of mtce., $11,967; works belong to city.

NEW MILFORD, pop. 5,000; fire area divided into 11 districts; mercantile bldgs., brick, 2 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—25 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carts, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell, operated from telephone office by Gamewell system; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $300; total mem., 78 volunteers.

WATER SUPPLY—Source, mountain streams, 1¼ miles from business center; system, gravity; res. cap. (3), 60,000,000 gals.; mains, 7 miles, 1 to 12 in. dia.; 40 hydrants, Wood & Co.; meters, total number 2, National; pipe, galv. iron; pressure, fire 150 lbs.; cost to construct, $115,000; ann. cost of mtce., $2,000; works belong to Co.

NOANK, pop. 1,500. Fire dept.—1 hand engine, 1 150-gal. c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose cart; 1,000 ft. hose; total mem., 55.

WATER SUPPLY—Source and system, not reported; 4 hydrants.

NORFOLK, pop. 1,614; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood; wooden roofs permitted. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; total mem., 43 volunteers.

WATER SUPPLY—Source, lake, 2¼ miles from business center; system, gravity; quality of water, soft and pure; located Canaan, Ct.; mains, cast iron, 8 miles, 4 to 12 in. dia.; 51 hydrants, Ludlow, Ludlow valves; pressure, dom. 40 to 200 lbs., fire 40 to 200 lbs.; works belong to Co.

NORTH CANAAN, pop. 2,000; private bldgs., wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—3 hose carriages; 800 ft. hose; no organized dept.

WATER SUPPLY—Source, springs; system, gravity; res. cap. 750,000 gals.; mains, 7 miles, 1 to 6 in. dia.; 6 hydrants; 150 services; pressure, fire 80 lbs.; cost to construct, $10,000.

NORWALK, pop. 2,500; fire area, 3 miles; mercantile bldgs., brick and wood, 2 to 5 stories; private, wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept. —1 steam engine, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carts, 4 horses; hose, cotton, rubber lined, 3,000 ft.; fire alarm, bell, whistle and electric, 20 boxes; value of dept. equipment, $13,000; value of bldgs., $20,000; ann. exp. of dept., $5,300; total mem. 143, paid full time 3, volunteers 140.

WATER SUPPLY—Source, river, 7 miles from business center; system, gravity; quality of water, good; res. cap., 126,000,000 gals., located at New Canaan, Ct., and Lewisboro, N. Y.; mains, cement and iron, 50 miles, 4 to 16 in. dia.; 350 hydrants, Wood and Ludlow, Ludlow valves; meters, total number 20, Crown 11, Union 2, Gem 5, Hersey Rotary 1, Trident 1, owned by city; 1,500 services, pipe, galv. iron; pressure, dom. 75 lbs., fire 75 lbs.; consumption, per day 2,000,000 gals., per capita 216 2-3 gals.; bonded debt, $330,000; int. paid on bonds, 3½ and 4 per cent; ann. cost of mtce., $1,500; works belong to city.

NORWICH, pop. 30,000; fire area, 5 3-10 sq. miles; mercantile bldgs., brick and wood, 2 to 6 stories; private, brick and wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 3 comb. c. & h. wagons, 20 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 1 city size truck, 4 hose wagons, 5 hose carriages, 14 horses; hose, cotton, rubber lined, good, 10,850 ft.; total hose, 12,500 ft.; fire alarm, Gamewell, 55 boxes; storage battery, six-circuit system, Gamewell and telegraph; value of dept. equipment and bldgs., $134,600; ann. exp. of dept., $30,500; total mem., 95, call men 42, permanent men 20; underwriters' rating, first class.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; res. cap. 450,000,000 gals.; mains, cast iron, 48 miles, 4 to 16 in. dia.; 426 hydrants, Ludlow, Boston, Chapman, Norwood, Kennedy and Corey; meters, total number 280, Crown, Union, Empire, Gem, Thomson, Buffalo, Columbia, Keystone, Trident, Lambert, Nash, owned by city and consumer; 3,350 services; pipe, lead; consumption, per day, 2,000,000 gals., per capita 98 gals.; cost to construct, $600,000; bonded debt, $265,000; int. paid on bonds, 3½ to 5 per cent; ann. cost of mtce., $12,000; works belong to city.

PAWCATUCK, pop. 700. Fire dept.—2 chem. ex., 3 hose carts; alarm, Gamewell; hose, 500 ft.; total mem., 40.

WATER SUPPLY—Source and system, not reported; 48 hydrants; pressure, 90 lbs.; supplied by Westerly waterworks.

PLAINVILLE, pop. 3,000 fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—6 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $1,510; value of bldgs., $20,000; ann. exp. of dept., $100; total mem., 35 volunteers.

WATER SUPPLY—Source, springs and surface, 2½ miles from business center; system, gravity; quality of water, good; res. cap. 165,000,000 gals., located on East mountains, in town of Southington; mains, cement, 8½ miles, 4 to 8 in. dia.; 83 hydrants; meters, total number, 3, owned by Co.; 350 services; pressure, dom. 105 lbs., fire 105 lbs.; cost to construct, $35,000; cost of mtce., $500; works belong to Plainville Water Co.

PLYMOUTH, pop. 2,833. No fire department.

WATER SUPPLY—Source, wells; system, gravity; mains, ½ mile, 1½ in. dia.; 1 service; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $1,000; ann. cost of mtce., $10; works belong to W. N. Austin.

PORTLAND, pop. 3,800; fire area, 8 sq. miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 2 hose wagons, 2 hose carts, 1 horse; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 700 ft.; total hose, 3,200 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $3,125; total mem., 75 volunteers.

WATER SUPPLY—Source, streams, 6 miles from business center; system, gravity; quality of water,

good; res. cap. 60,000,000 gals., located foot of mountain; mains, cast iron, 16 miles, 4 to 12 in. dia.; 85 hydrants; 46 valves; meters, total number, 31, Crown 2, Nash 1, Trident 2, Hersey Disc 24, Thomson 2, owned by Co.; 575 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 100 lbs.; consumption per day, 80,000 gals.; works belong to Co.

PUTNAM, pop. 3,000; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $247. Fire dept.—8 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 hose reels, 7 horses; hose, cotton, rubber lined, good 3,800 ft.; total hose, 3,800 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $11,800; value of bldgs., $5,000; ann. exp. of dept., $4,966; total mem., 70 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 237,000 gals., builders E. Hodge & Co., pumping engines, cap. per day 2,250,000 gals., constructors Worthington; mains, 16 miles, 4 to 10 in. dia.; Wood & Co.; 86 hydrants, Coffin; meters, total number 79, Crown 8, Union 3, Gem 1, Hersey 21, Thomson 4, Empire 35; 975 services; pressure, fire 75 lbs.; cost to construct, $170,000.

RIDGEFIELD, pop. 5,000; fire area, 300 acres; mercantile bldgs., wood, 2 to 3 stories; private, wood, 2 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1 year, $5,000; av. ins. involved for same time, $100,000. Fire dept.—1 c. engine on wheels, 2 c. hand ex., 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 300 ft.; total hose, 2,300 ft.; ann. exp. of dept., $510; total mem., 90 volunteers.

WATER SUPPLY—Source, springs and lakes, 3½ miles from business center; system, pump to stdp.; stdp. cap. 190,000 gals., dim. 30 x 20, material used in cons. steel; quality of water, good; 2 pumping engines, class triplex, cap. per day 600,000 gals., constructor Goulds; mains, cast iron, 9 miles, 6, 8 and 10 in. dia.; 90 hydrants; 130 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 90 lbs.; consumption per day, 77,500 gals.; cost to construct, $125,000; bonded debt, $70,000; int. paid on bonds, 5 per cent; cost of mtce., $3,500; works belong to Co.

ROCKVILLE, pop. 8,500; fire area, 11,000 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $7,000; av. ins. for same time, $6,000. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 6 c. hand ex., 1 h. & l. truck, 5 hose carriages, reels, etc.; hose, cotton, rubber lined, good 4,075 ft.; inferior, all kinds, 400 ft.; total hose, 4,475 ft.; fire alarm, Gaynor electric, 24 boxes; value of dept. equipment, $13,000; value of bldgs., $12,000; ann. exp. of dept., $5,885; total mem. 56, paid part time.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, gravity; stdp. cap. 317,000 gals., dim. 30 x 60, material used in cons. steel; quality of water, good; 1 pumping engine, class triple-acting dup., cap. per day 400,000 gals., constructor Goulds; mains, cast iron, 20 miles, 6 to 20 in. dia.; 114 hydrants; meters, total number, 200, owned by Co.; pipe, lead; pressure, dom. 30 to 100 lbs., fire 30 to 100 lbs.; works belong to private Co.

ROWAYTON, pop. 650. Fire dept.—4 c. hand ex., 1 h. & l. truck, extension 13 ft., 2 hose carts; hose, 1,100 ft., 2 ext. hand, Standard, 2 doz. fire buckets; total mem., 100.

WATER SUPPLY—Source and system, not reported; 25 hydrants; pressure, 90 lbs.

SALISBURY, pop. 3,521; mercantile bldgs., wood.

WATER SUPPLY—Source, mountain streams, supplied by Lakeville Water Co.; system, gravity; res. cap., 16,000,000 gals.; mains, 4 to 10 in. dia.; 35 hydrants; pressure, 90 to 150 lbs.

SAYBROOK, pop. 1,760; fire area, 1,440 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,450; av. ins. for same time, $2,826,50. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 900 ft.; rubber, good 100 ft.; inferior, all kinds, 150 ft.; total hose 1,150 ft.; fire alarm, bell; value of dept. equipment, $1,800; values of bldgs., $2,500; total mem., 60 volunteers.

WATER SUPPLY—Not reported.

SEYMOUR, pop. 3,541; mercantile bldgs., wood, brick and stone. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 6 hose carts; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 125 ft.; total hose, 4,125 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs. and land, $20,000; ann. exp. of dept., $969; total mem., 100 volunteers.

WATER SUPPLY—Source, streams, about 3 miles from town; system, gravity; 50 hydrants; pressure, dom. 110 lbs., fire 110 lbs.; cost to construct, $60,000; ann. cost of mtce., $15,000 to $20,000; works belong to Co.

SHARON, pop. 1,982. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, 600 ft.; inferior, all kinds, 300 ft.; total hose, 900 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, streams, 1¾ miles from business center; system, gravity; quality of water, good; res. cap., 300,000 gals.; mains, steel, 3 miles, 4, 6 and 8 in. dia.; 23 hydrants; 10 valves; pressure, dom. 75 lbs., fire 75 lbs.; consumption per day, 200,000 gals.; cost to construct, $33,000; bonded debt, $6,500; int. paid on bonds, 4 per cent; cost of mtce., $600; works belong to Co.

SHELTON, pop. 5,500. Fire dept.—2 c. engines, 1 h. & l. truck, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,250 ft.; rubber, 250 ft., inferior 250 ft; total hose, 2,750 ft.; total mem., 70 volunteers; fire alarm, Gamewell, 15 boxes.

WATER SUPPLY—Shelton Water Co.; source, creeks and res., 2 miles from business section; system, gravity; quality of water, excellent; mains, cast iron, 12 miles, 4 to 16 in. dia.; 63 hydrants; 75 meters; 580 services; pipes, galv. iron; pressure, fire 115 lbs.

SIMSBURY, pop. 2,094. No organized fire dept.

WATER SUPPLY—Source, brooks and springs, 1½ miles from business center; system, gravity; res. cap., 10,000,000 gals.; mains, 1½ miles, 6 in. dia.; 12 hydrants; pressure, dom. 90 lbs., fire 40 to 60 lbs.; cost to construct, $13,000; ann. cost of mtce., $150.

SOUTH COVENTRY, pop. 1,632. Not reported.

WATER SUPPLY—Source, lake, ½ mile from business center; system, gravity; quality of water, good, soft; mains, iron, 1¼ miles; 3 hydrants; 7 valves; 36 services, pipe, lead; pressure, dom. 10 to 50 lbs., fire 10 to 50 lbs.; cost to construct, $6,000; works belong to Co.

SOUTHINGTON, pop. 5,890; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 4 c. hand ex., 1 hose wagon, 2 hose carts, 1 horse; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $4,790; value of bldgs., $7,000; ann. exp. of dept., $1,133; total mem. 106, paid part time.

WATER SUPPLY—Source, brooks, 4½ miles from business center; system, gravity; quality of water, good; res. cap. 123,000,000 gals., located on Wolcott mountain; mains, cast iron, 18 miles, 2 to 12 in. dia.; 108 hydrants; 95 valves; meters, total number 6; 745 services; pipe, lead and wrought iron; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $151,000; notes, $57,250; int. paid on notes, 4½ to 5 per cent; works belong to Co.

SOUTH MANCHESTER, pop. 9,000; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 1 auto. chemical and hose wagon, 6 hose carriages, 10 horses; hose,

cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 1,211 ft.; total hose, 4,811 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $34,000; value of bldgs., $10,000; total mem., 150 volunteers.

WATER SUPPLY—Source, spring and brooks, 2½ miles from business center; system, gravity; quality of water, excellent; res. cap. 175,000,000 gals., located about 2½ miles from town; mains, cast iron, 30 miles, 4 to 12 in. dia.; 199 hydrants; 210 valves; meters, total number, 35; 1,260 services; pipe, tin lined; pressure, dom. 75 to 110 lbs., fire 110 lbs.; works belong to Co.

SOUTH NORWALK, pop. 10,000; fire area, 5 sq. miles; mercantile bldgs, stone and wood, mostly brick, 2 to 5 stories; private, stone and wood, mostly wood, 2 to 3 stories; wooden roofs not permitted in fire area, except by special permit; fireworks and combustibles ord; causes of fire investigated· fire loss 1906, $2,726; av. ins. on same, $46,400. Fire dept.—Natural gravity water pressure, 75 to 100 lbs.; comb. c. & h. wagons, 1 c. hand ex., 12 large h. & l. trucks equipped with c. engine, 1 h. & l. truck in reserve, 3 hose wagons, 1 hose reel, 5 horses; hose, cotton, rubber lined, good, 3,650 ft.; rubber, good, 450 ft.; inferior, all kinds, 150 ft.; total hose, 4,250 ft.; fire alarm, Gamewell, 29 boxes; ann. exp. of dept., $5,500; total mem. 156, paid full time 4, volunteers 152; underwriters' rating, third class.

WATER SUPPLY—Source, brooks and springs, 5 miles from business center; system, gravity; water, fair; res. cap. 700,000,000 gals.; new filtered, slow sand filter.

SOUTHPORT, pop. 1,479; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. for same time, $1,000. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 1,800 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; ann. exp. of dept., $500; total mem., 88 volunteers.

WATER SUPPLY—Source, brooks and springs, 4½ miles from business center; system, gravity; quality of water, fair; res. cap. 700,000,000 gals., located at Wilton; mains, cast iron, 37 miles, 4 to 18 in. dia.; 212 hydrants; meters, total number, 67; 1,600 services; pipe, galv. iron and lead; pressure, dom. 80 to 100 lbs., fire 80 to 100 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $342,119; bonded debt, $191,000; int. paid on bonds, 4 per cent; cost of mtce., $2,500; works belong to city.

SOUTH WINDSOR, pop. 2,014; mercantile bldgs., wood. Fire dept.—Hand extinguishers.
WATER SUPPLY—Source, wells.

STAFFORD, pop. 1,837; fire area, 1,225 acres; mercantile bldgs., brick and wood; wooden roofs not permitted. Fire dept.—1 steamer, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, bell; ann. expenses of dept., $500; total mem., 20 volunteers.

WATER SUPPLY—Source, brook; system, gravity; res. cap. 5,000,000 gals.; mains, 7 miles, 6 to 15 in. dia.; 32 hydrants, Holyoke; meters, total number 4; 215 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day 500,000 gals., per capita 250 gals.; ann. cost of mtce., $500; works belong to Co.

STAFFORD SPRINGS, pop. 4,293; fire area, 1,225 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 21 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $4,000; ann. exp. of dept., $500; total mem., 20 volunteers.

WATER SUPPLY—Source, roaring brook; system, gravity; quality of water, good; res. cap 35,000,000 gals.; mains, 11 miles, 4 to 10 in. dia., Wood & Co.; 35 hydrants, 225 services, Holyoke; pressure, dom. 120 lbs., fire 125 lbs.; cost to construct, $33,000; ann. cost of mtce., $600; works belong to Co.

STAMFORD, pop. 20,000; fire area, 7½ sq. miles; mercantile bldgs., wood, 1 to 6 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 7 c. hand ex., 1 comb. hose wagon, 1 comb. truck, 1 aerial truck, 2 hose carriages, 1 jumper, 13 horses; cotton, rubber lined, good, 4,800 ft.; rubber, good, 700 ft.; total hose, 5,500 ft.; fire alarm, bell and whistle, 40 boxes; value of dept. equipment, $70,000; value of bldgs., $25,000; ann. exp. of dept., $32,000; total mem., 42, paid full time 22, paid part time 20.

WATER SUPPLY—Source, river, lake and pond; system, gravity; lake cap. 450,000,000 gals., dam cap. 42,000,000 gals., pond cap. 83,000,000 gals.; mains, cement and cast iron, 56 miles, 6 to 24 in. dia.; 195 hydrants; meters, total number 1,150; 2,900 services; pipe, lead and galv. iron; pressure, fire 60 to 65 lbs.; works belong to Co.

STONINGTON, pop. 8,540, fire area, 180 acres; mercantile bldgs., wood and brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,278; av. ins. for same time, $34,469. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 1 aerial truck, 5 hose carriages, reels, etc.; hose, cotton, rubber lined, good 2,100 ft.; inferior, all kinds, 450 ft.; total hose, 2,550 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,180; value of bldgs., $7,900; ann. exp. of dept., $710; total mem., 171, paid part time 2, volunteers 169.

WATER SUPPLY—Source, brook; system, pump to res.; 2 reservoirs, cap. 50,000,000 gals., and 1 distributing res., cap. 2,000,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, 15 4-10 miles, 10 in. dia.; 108 hydrants; meters, total number 22, owned by Co.; 1,093 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 70 lbs.; consumption, per day 294,876 gals., per capita 130 gals.; cost to construct, $309,866; bonded debt, $130,000; int. paid on bonds, 5 per cent; works belong to Co.

STRATFORD, pop. 4,000; fire area, 3 miles; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $3,000. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,000 ft.; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $100; total mem., 100 volunteers.

WATER SUPPLY—Source, river, 4 miles from business center, supplied from Bridgeport; system, gravity and direct; res. cap., 4,500,000,000 gals.; mains, cast iron, 4 miles, 3 ft. dia.; 40 hydrants, Mathews and Wood; 50 services; pressure, dom. 52 lbs.; fire 52 lbs.; works belong to Co.

SUFFIELD, pop. 3,521; fire area, 1 sq. mile; mercantile bldgs., brick, stone and wood, 2 stories; private, brick, stone and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—15 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, church bell; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, 2½ miles from business center; system, pump to stdp., stdp. cap. 300,000 gals., builders F. R. Hawkins; Downey pumping engines; mains, cast iron, 16 miles, 2 to 8 in. dia.; 45 hydrants; 300 services; pressure, fire 50 to 80 lbs.; cost to construct, $33,000; ann. cost of mtce., $3,500.

TERRYVILLE, pop. 3,000; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. No. fire dept.; 300 ft. hose.

WATER SUPPLY—Source, spring, 2 miles from business center; system, gravity, pump direct to mains; quality of water, good; res. cap., 27,000,000 gals.; 1 pumping engine, cap. per day 24,000 gals.; mains, cement; 6 hydrants; 16 valves; meters, total number, 3; cost to construct, $50,000; works belong to Co.

THOMASTON, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $350. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages, reels, etc., 3 horses; hose, cotton, rubber lined, 2,500 ft.; inferior, all kinds, 600 ft.; total hose, 3,100 ft.; fire alarm, whistle; value of dept. equipment, $3,950; value of buildings., $9,000; ann. exp. or dept., $600; total mem., 100 volunteers.

WATER SUPPLY—Source, from Plymouth, 2 miles from business center; system, gravity; filtration system, small screens; quality of water, fair; 37 hydrants; meters, total number 8, Hersey Disc, owned by Co.; pressure, fire 140 lbs.; cost to construct, $40,000; works belong to Co.

THOMPSON, pop. 6,442. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose carriages (2 private); fire alarm, whistle; total mem., 100.

WATER SUPPLY—Source and system, not reported; 40 hydrants; pressure, 100 lbs.

THOMPSONVILLE, pop. 9,000; fire area, 5,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 5 c. hand ex., 1 h. & l truck, 2 hose wagons, 3 hose carts, 3 horses, 1 combination auto.; total hose, 3,000 ft.; fire alarm, electric, 23 boxes; value of dept. equipment, $7,000; value of bldgs., $15,000; ann. exp. of dept., $3,500; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, pump to stdp.; stdp. cap. 376,000 gals., dim. 40 x 40, material used in cons. iron; quality of water, good; res. located at Enfield street; 2 pumping engines, cap. per day 1,250,000 gals., constructor Deane; mains, cement and iron, 20 miles; 75 hydrants; meters, total number, 25; 1,000 services; pipe, galv. iron; pressure, dom. 20 to 100 lbs., fire 20 to 100 lbs.; consumption per day, 700,000 gals.; cost to construct, $75,000; works belong to Co.

TORRINGTON, pop. 12,453; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $17,967; av. ins. for same time, $17,736. Fire dept.—2 steamers, 6 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 hose reels, 6 horses; hose, cotton, rubber lined, good 5,000 ft.; total hose, 5,000 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $17,200; value of bldgs., $35,500; ann. exp. of dept., $3,520.25; total mem., 64, paid full time 1, paid part time 4, volunteers 59.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap. 217,000,000 gals., located at West Torrington; mains, cast iron, 35 miles, 4 to 16 in. dia.; 135 hydrants, Mathews, Chapman; Ludlow valves; meters, total number 68, owned by consumer and city; 2,000 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $200,000; works belong to Co.

UNIONVILLE, pop. 2,000; fire area, 320 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose cart, 1 horse; hose, rubber, good, 1,250 ft.; inferior, all kinds, 200 ft.; total hose, 1,450 ft.; fire alarm, telephone, whistle and bell; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $900; total mem., 30 volunteers; A. A. Burnham, chief.

WATER SUPPLY—Source, brook; res. cap., 3,000,000 gals.; mains, 5 miles; 32 hydrants; pipe, iron; pressure, fire 80 lbs.; cost to construct, $29,000; ann. cost of mtce., $300; works belong to Co.

WALLINGFORD, pop. 10,000; fire area, 2,047 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, Stevens; value of dept. equipment, $9,500; value of bldgs., $10,500; ann. exp. of dept., $2,400; total mem. 77, paid part time 4, volunteers 73; underwriters' rating, first class.

WATER SUPPLY—Source, lake, 4 miles from business center; system, gravity; quality of water, good; res. cap. 816,000,000 gals., located 4 miles southeast of borough; mains, cast iron, 30.16 miles, 2 to 12 in. dia.; 97 hydrants; meters, total number 147, owned by city, 25 owned by consumers; 1,363 services; pipe, wrought iron; pressure, dom. 80 to 140 lbs.; consumption, per day 806,500 gals., per capita 100 gals.; cost to construct, $264,000; bonded debt, $108,000; int. paid on bonds, 3½ and 4 per cent; ann. cost of mtce., $8,158; works belong to city.

WASHINGTON, pop. 1,820; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fire works and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 700 ft.; rubber, good 300 ft.; total hose, 1,000 ft.

WATER SUPPLY—Water Co.

WATERBURY, pop. 67,000; fire area 5½ sq. miles; mercantile bldgs., brick, 1 to 7 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 12 c. hand ex., 1 city h. & l. truck, 1 aerial truck, 3 hose wagons, 1 hose cart, 2 comb. c. & h. wagons, 1 auto hose wagon, 29 horses; hose, rubber lined, good, 14,150 ft.; fire alarm, electric, 82 boxes; value of dept. equipment, $72,000; value of bldgs., $121,670; total mem. 101, paid full time 68, paid part time 3, 30 volunteers.

WATER SUPPLY—Source, springs and brooks, 13 miles from business center; system, gravity; quality of water, good; res. cap., 920,000,000 gals.; mains, cast iron, 78.96 miles, 4 to 36 in. dia.; 760 hydrants; 713 valves; meters, total number 1,311; owned by city; 6,599 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 120 lbs.; consumption per day, 6,845,581 gals.; cost to construct, $1,845,140; bonded debt, $865,000; int. paid on bonds, 4 per cent; cost of mtce., $24,000; works belong to city.

WATERTOWN, pop. 3,100; fire area, 1,000 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts, 1 c. cart; hose, cotton, rubber lined, good, 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $3,500; ann. exp. of dept., $200; total mem., 60 volunteers.

WATER SUPPLY—Source, watershed, 6 miles from business center; system, gravity; stdp. cap. 600,000 gals., dim. 12 x 60, material used in cons. cement and concrete; quality of water, fair; distributing res. cap., 13,000,0000 gals., located at Bethlehem; 1 pumping engine, constructor Worthington; mains, cast iron, 12 miles, 6 to 10 in. dia.; 55 hydrants; 50 valves; meters, total number 5; 185 services; pipe, iron and lead; pressure, dom. 65 to 137 lbs., fire 137 lbs.; cost to construct, $66,500; cost of mtce., $600; works belong to Co.

WEST HARTFORD, pop. 4,000. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 600 ft.; total mem., 15 volunteers.

WATER SUPPLY—Source, supplied by Hartford.

WEST HAVEN, pop. 5,247; mercantile bldgs., wood and brick, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 10 c. hand ex., 1 h. & l. truck, 3 hose carriages, reels, 1 hose wagon, etc., 2 horses; hose, cotton, rubber lined, good 4,000 ft.; fire alarm, electric, 34 boxes; value of dept. equipment, $2,580; value of bldgs., $4,000; ann. exp. of dept., $2,000; total mem., 151 volunteers.

WATER SUPPLY—Source, stream, 2½ miles from business center; system, gravity; quality of water, good; res. cap. 265,000,000 gals., located at Orange; mains, cement and iron, 26 miles, 4 to 16 in. dia.; 71 hydrants; 325 valves; meters, total number 100; 1,500 services; pipe, galv. iron and lead; pressure, fire 45 to 53 lbs.; consumption per day, 650,000 gals.; works belong to Co.

WESTPORT, pop. 4,000; fire area, 2½ miles; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires in-

vestigated; av. fire loss per yr. for 3 yrs., $900; av. ins. for same time, $800. Fire dept.—2 hand engines, 8 hand ex., 1 h. & l. truck, 3 hose carriages, reels, etc.; hose, cotton, rubber lined, good 3,500 ft.; inferior, all kinds, 400 ft.; total hose, 3,900 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $2,100; ann. exp. of dept., $300; total mem., 169 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, gravity, pump to stdp. and direct; stdp. cap., 240,000 gals., dim 25 x 65, located at Westport, material used in cons. steel; 2 pumping engines, class triplex, size 10 x 16 x 10½, cap. per day 1,500,000 gals., constructors Blake and Gould; mains, cast iron, 11 miles, 4 to 12 in. dia.; 53 hydrants, Holyoke; 65 valves, Ludlow; meters, total number 160, owned by Co.; 310 services; pipe, galv. iron and lead; pressure, dom. 56 lbs., fire 90 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to construct, $100,000; bonded debt, $75,000; int. paid on bonds, 5 per cent; works belong to Co.

WESTVILLE, pop. 4,000; fire area, 3¼ miles; mercantile bldgs., wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,000. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 jumper; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $100; total mem. 42, paid part time 1, 41 volunteers.

WATER SUPPLY—Supplied by New Haven Water Co.

WETHERSFIELD, pop. 3,000; fire area, 2 sq. miles; mercantile bldgs., wood and brick, 2½ stories; private, wood, 1½ stories; wooden roofs permitted. Fire dept.—1 h. & l. truck; fire alarm, bell; value of dept. equipment, $700; value of bldgs., $250; ann. exp. of dept., $25; total mem., 30 volunteers; E. G. Woodhome, chief.

WATER SUPPLY—Source, springs, 1¼ miles from business center; system, pump to res.; quality of water, best; res. cap., 50,000 gals., located at Weathersfield; 25 hydrants; 60 valves; 17 services; pipe, galv. iron.; cost to construct, $4,500; bonded debt, $225; int. paid on bonds, 2½ per cent; ann. cost of mtce., $45; works belong to Co.

WILLIMANTIC, pop. 8,937; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; wooden roofs permitted. Fire dept.—2 h. & l. trucks, 4 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $5,000; ann. exp. of dept., $4,000; total mem., 130; J. S. Donahue, chief; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, gravity and pump direct; res. cap., 5,000,000 gals.; pumping engines, cap. per day 2,500,000 gals.; mains, 21 miles, 6 to 14 in. dia.; 203 hydrants; meters, total number 995; 1,290 services; pressure, dom. 90 to 100 lbs., fire 135 lbs.; consumption, per day 500,000 gals., per cap. 55½ gals; cost to construct, $250,000; ann. cost of mtce., $13,000; works belong to city.

WINDSOR, pop. 3,500; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $900; total mem., 40 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, Barker's pond, 3 miles from business center; system, pump to stdp., raising water 64 ft.; quality of water, good; 2 pumping engines, class aux., size 10, cap. per day 80,000 gals.; 1 gasoline engine, cap. 450,000 gals.; mains, iron, 4 to 8 in. dia.; 3 private hydrants, Holyoke, Pratt and Cody; meters, total number 18, Crown, Trident and Lambert, owned by Co.; pipe, galv. iron; pressure, 52 lbs.; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to Co.

WINDSOR LOCKS, pop. 3,500: fire area, 900 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 1 to 4 stories; wooden roofs permitted. Fire dept.—2 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,200 ft.; value of dept. equipment, $1,200; value of bldgs., $300; total mem., 47 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, springs; system, pump to stdp. and direct; stdp. cap., 250,000 gals.; 3 pumping engines, cap. per day. 900,000 gals., constructors Knowles and Deane; mains, 8 miles, 4 to 12 in. dia.; 56 hydrants, Holyoke and Norwood; pressure, dom. 60 to 90 lbs., fire 60 to 90 lbs.; consumption, per day 250,000 gals., per capita 83 1-3 gals.; cost to construct, $75,000; works belong to Co.

WINSTEAD, pop. 6,804; fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 1 to 4 stories; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 jumpers, 4 hose carriages; hose, linen, rubber lined, good 1,600 ft., rubber, good 2,000 ft.; inferior, all kinds, 800 ft.; total hose, 4,400 ft.; fire alarm, Gamewell; value of dept. equipment, $14,000; value of bldgs., $5,000; ann. exp. of dept., $1,925; total mem., 147, paid full time 2, volunteers 145; underwriters' rating, second class.

WATER SUPPLY—Source, lake and res., 1½ miles from business center; system, gravity; quality of water, good; res. cap., 448,538,715 gals.; mains, cement and iron, 26 miles, 4 to 24 in. dia.; 234 hydrants; 85 valves; meters, total number, 11; 1,270 services; pipe, lead; pressure, dom. 90 to 130 lbs., fire 150 lbs.; cost to construct, $250,000; bonded debt, $95,000; int. paid on bonds, 4 per cent; cost of mtce., $1,200; works belong to city.

WOODBURY, pop. 1,968; fire area, 300 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; value of dept. equipment, $1,000; value of bldgs., $50; ann. exp. of dept., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, reservoirs, 3 miles from business center; system, gravity; quality of water, good; res. cap., 8,800,000 gals; mains, cast iron, 4 miles, 4 to 6 in. dia.; 20 hydrants, Chapman; 9 valves, Ludlow; 110 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 55 lbs.; cost to construct, $20,500; ann. cost of mtce., $1,000; works belong to Co.

YANTIC, pop. 400. Fire dept.—1 steamer, 2 hose carts; total mem., 40.

WATER SUPPLY—9 hydrants, pressure 60 lbs.

Places with a population of 1,000 or more having no organized fire dept.: Avon, Berlin, Burlington, Chatham, Chester, Clinton, Cornwall, Coventry, Cromwell, E. Haddam, E. Hampton, Glastonbury, Hamden, Hebron, Ledyard, Madison, Mansfield, Manse, Montville, South Canaan, North Haven, Plainfield, Porfret, Redding, Rocky Hill, Roxbury, Somers, Southbury, South Windsor, Tolland, Wilton.

DELAWARE

ABREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

DELAWARE CITY, pop. 1,122; fire area, 40 acres; bldgs., brick, stone and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, linen, rubber lined, good 450 ft., leather, good 200 ft.; total hose, 650 ft.; fire alarm, whistle; value of dept. equipment, $600; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap., 68,000 gals.; mains, iron, 2 miles, 4 to 6 in. dia.; 12 hydrants; pressure, fire 45 lbs.

DOVER, pop. 3,320; fire area, 800 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; total hose, 2,000 ft.; fire alarm, Gamewell, 2 boxes; value of dept. equipment, $3,000; value of bldgs., $3,300; ann. exp. of dept., $700; total mem., 100 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 3 pumping engines, constructors Holly; mains, 5½ miles; 45 hydrants, Holly; 19 valves; 480 services; pressure, dom. 55 lbs., fire 95 lbs.; consumption, per day 280,000 gals., per cap. 92 gals.; cost to construct, $30,000; ann. cost of mtce., $4,000; works belong to city.

GEORGETOWN, pop. 2,000; fire area, ¼ mile from center of town; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 c. hand ex., 2 hose reels and carts; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,500 value of bldgs., $1,000; ann. exp. of dept., $400; total mem., 86 volunteers.

HARRINGTON, pop. 1,400; fire area, 640 acres; mercantile bldgs., wood, 2 to 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted. in fire area; causes of fires investigated; av. fire loss per yr. for last 3 yrs., $50. Fire dept.—Hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, gong; value of dept. equipment, $400; value of bldgs., $900; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, direct to mains or stdp.; stdp. cap. 80,000 gals., dim. 10 x 100, material used in cons. iron; quality of water, excellent; located near plant, 2 15-hp. each gas engines, class triplex, cap. per day 504,000 gals., constructors Smith-Vaile Co.; mains, iron, 4⅞ miles; 42 hydrants; 30 valves; 100 services; pipe, lead and iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; cost of mtce., $350; works belong to Co.

LAUREL, pop. 5,000; fire area, 75 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord. Fire dept.—3 hose reels; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 700 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,000; total mem., 26 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 75,000 gals.; quality of water, good; 2 pumping engines, cap. per day 480,000 gals., constructors Otto Co.; mains, iron, 5 miles, 4 to 8 in. dia.; 50 hydrants, Ludlow; 108 services; pressure, dom. 45 lbs., fire 65 lbs.; consumption, per day 45,000 gals., per capita 15 gals.; cost to construct, $25,000; ann. cost of mtce., $600; works belong to town.

LEWES, pop. 2,259; mercantile bldgs., wood. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages, 4 horses; hose, good, 1,200 ft.; total hose, 1,200 ft.; fire alarm, whistle; total mem., 50 volunteers.

WATER SUPPLY—Source, river; system, gravity; res. cap., 100,000 gals.; 1 pump, cap. per day, 500,000 gals.

MIDDLETOWN, pop. 1,567; fire area, 320 acres; mercantile bldgs., brick, 3 stories; private, wood, 2½ stories; wooden roofs permitted; av. fire loss per yr. for 3 yrs., $183.33. Fire dept.—3 c. hand ex., 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 350 ft.; total hose, 1,350 ft.; fire alarm, steam whistle; value of dept. equipment, $1,200; value of bldgs., $2,000; ann. exp. of dept., $160; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to stdp. and direct; stdp. cap., 37,500 gals., dim. 8 x 100, located at station, material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 720,000 gals., constructors Smith-Vaile, Knowles and Worthington; mains, cast iron, 4 miles, 4 to 8 in. dia.; 25 hydrants, Wood; 20 valves, Wood; pressure, fire 75 lbs.; cost to construct, $36,865.17; ann. cost of mtce., $2,462.17; works belong to town.

MILFORD, pop. 3,600; fire area, 200 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $75; total mem. 45 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 33,000 gals., dim. 8 x 100, material used in cons. iron; quality of water, good; res. located in center of town; 1 pumping engine, class comp. dup., cap. per day 3,840,000 gals., constructors, Smith-Vaile; mains, cast iron, 4 miles; 69 hydrants; 35 valves; pressure, dom. 50 lbs., fire 80 to 100 lbs.; consumption per day 100,000 gals., per capita 40 gals.; bonded debt, $43,000; int. paid on bonds, 4 per cent; cost of mtce., $10,530; works belong to city.

NEWARK, pop. 1,500; mercantile bldgs., wood, 2½ to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 ys., $16.66; av. ins. for same time, $18.66. Fire dept.—3 aerial trucks, 4 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $90; total mem., 50 volunteers; Norris Wowall, chief; underwriters' rating, first class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 186,000 gals.; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructors Holly; mains, 2¼ miles, 6 to 10 in. dia., McNeal; 38 hydrants, Union Co.; meters, total number 10, Worthington; 90 services; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $37,500; ann. cost of mtce., $900.

NEW CASTLE, pop. 5,000; fire area, 4,000 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steam engine, 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $6,000; ann. exp. of dept., $500; total mem., 80 volunteers.

WATER SUPPLY—Source, creek and springs, 4 miles from business center; system, pump to res.; quality of water, good; res. cap., 1,250,000 gals.; pumping engines, cap. per day 450,000 gals.; mains, 9 miles, 4 to 8 in. dia., Morris Tasker & Co.; 41 hydrants, Wood; 600 services; pressure, fire 30 lbs.; cost to construct, $120,000; int. paid on bonds 5 per cent; ann. cost of mtce., $6,000; works belong to Co.

SEAFORD, pop. 1,724; mercantile bldgs., wood, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,200 ft.; total hose, 1,200 ft.; fire alarm, bell; total mem., 75 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 90,000 gals.; pumping engines, cap. per day 250,000 gals.; mains, cast iron, 3½ miles, 4 to 10 in. dia.; 42 hydrants; 2 meters; 203 services; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $26,000; bonded debt, $25,000; int. paid on bonds, 4 per cent.

SMYRNA, pop. 2,800; fire area, ¾ mile; mercantile bldgs., mostly wood, 1 to 5 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good, 3,500 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; total mem., 35 volunteers.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to stdp.; stdp. located upper part of town, material used in cons. iron, builders I. Carson; quality of water, good; 2 pumping engines; mains, iron, 5½ miles, 3 to 8 in. dia.; 35 hydrants; 525 services; pipe, iron; pressure, fire 60 lbs.; bonded debt, $10,000; works belong to city.

WILMINGTON, pop. 86,000; fire area, 11 sq. miles; mercantile bldgs., stone and brick, 3 to 8 stories; private, mostly brick, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 11 steam engines, 2 c. engines, 5 comb. c. & h. wagons, 9 c. hand ex., 2 aerial trucks, 2 hose wagons, 4 hose carriages, 31 horses; hose, cotton, rubber lined, good, 10,000 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 5,000 ft.; total hose, 17,000 ft.; fire alarm, Gamewell, 75 boxes; value of dept. equipment, $83,500; value of bldgs., $120,000; total mem. 1,100, paid full time 15, volunteers 1,082.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump to res. and stdp.; stdp. cap. 500,000 gals., dim. 40 x 60, material used in cons. steel, builders Edgemoor Iron Co.; quality of water, fair; res. cap., 40,000,000 gals.; 4 pumping engines, class 1 dup., 4 cross comp., cap. per day 28,000,000 gals., constructors Worthington, Snow, Wetherel; mains, iron, 117 miles, 3 to 30 in. dia.; 902 hydrants; meters, total number, 4,915, Thomson 2,204, Hersey 495, Nash 11, Gem 15, Empire 114, Crown 230, Worthington 4, Keystone 113, owned by city; 17,493 services; pipe, lead and iron; pressure, dom. 20 to 90 lbs.; consumption per day 8,864,000 gals., per capita 95 gals.; cost to construct, $2,500,000; cost of mtce., $75,000; works belong to city.

DISTRICT OF COLUMBIA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

WASHINGTON, pop. 339,140; fire area, 70 sq. miles; mercantile bldgs., stone and brick, 4 to 12 stories; private, stone, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—24 steamers, 1 fire boat, 1 water tower, 6 c. engines, 15 comb. c. & h. wagons, 127 c. hand ex., 13 aerial trucks, 4 comb. chem. engines, 14 hose carriages, 2 hose wagons, 2 trucks; hose, good, 94,000 ft.; fire alarm, Gamewell, 477 boxes; value of dept. equipment, $400,000; value of bldgs., $740,000; ann. exp. of dept., about $662,800; total mem. 446, paid full time.

WATER SUPPLY—Source, river, 17½ miles from business center; system, gravity, pump to res. and direct; quality of water, excellent; res. cap., 810,580,000 gals.; 6 pumping engines, class triple and iron, 479 miles, 3 to 75 in. dia.; 2,572 hydrants; 5,902 iron, 460 miles, 3 to 75 in. dia.; 2,422 hydrants; 5,902 valves; meters, total number, 12,611, Crown 124, Nash 957, Union 129, Gem 99, Trident 14, Hersey Disc 13, Pittsburg 337, Hersey Torrent 1, Thomson 327, Worthington 74, Buffalo 6, Lambert 1, Registers 5, owned by consumer; 55,887 services; pipe, lead; pressure, 30 to 70 lbs.; consumption per day, 65,000,000 gals., per capita 191 gals.; works belong to city.

FLORIDA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

APALACHICOLA, pop. 5,000; combustibles ord. Fire dept.—1 h. & l. truck, 3 hose reels; hose, 2,000 ft.; volunteer Co.

WATER SUPPLY—Good city water system, new; pressure, 60 lbs.; 50 hydrants.

BARTOW, pop. 3,069; bldgs., wood and brick, 2 stories; metal roofs permitted. Fire dept.—2 steam engines, 500 gals. per min. each, 3 res. of 50,000 gals. each, 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 150 ft.; total hose, 2,150 ft.; fire alarm, bell; value of dept. equipment, $3,200; value of bldgs., $600; total mem., 38 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 800 ft. from business center; system, pump to tank; stdp. cap. 50,000 gals., dim. 18 x 20, material used in cons. steel; res. cap., 50,000 gals.; quality of water, slightly sulphur; 2 pumping engines, class 2 cylinder compound Worthington, constructor Deane; mains, cast iron, 4½ miles, 4 to 6 in. dia.; 50 hydrants; 325 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 125 lbs.; consumption per day, 75,000 gals.; cost to construct, $20,000; int. paid on bonds, 6 per cent; cost of mtce., $500; works belong to city.

BRADENTOWN, pop. 900. No fire dept.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to tank or direct; tank cap., 75,000 gals., dim. 20 x 31 ft., material used in construction steel; quality of water, good; res. cap., 12,000 gals.; 1 pumping engine, cap. per day 500,000 gals.; mains, cast iron, 2 miles, 4 to 8 in. dia.; 10 hydrants; 15 valves; meters, total number 5, Neptune Meter Co. 4, Crown 1, owned by city; 121 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 80 lbs.; consumption per day, 50,000,000 gals.; cost to construct, $20,000; bonded debt, $200; int. paid on bonds, 5 per cent; works belong to city.

DAYTONA, pop. 5,000; fire area, 2,440 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines on wheels, 20 c. hand ex., 1 hose wagon; total hose, 700 ft.; fire alarm, whistle and telephone; value of bldgs., $3,500.

WATER SUPPLY—Source, artesian well, ½ mile west of business center; 2 pumping units, 2 gasoline engines direct connected to 2 triplex pumps, cap. 2,500,000 gals. daily, constructors J. B. McCreary & Co.

DE FUNIAK, pop. 2,000. Fire dept.—2 c. engines, 3 hose reels, 2 hand ex., 1 h. & l. truck; value of dept. equipment, $2,950; total mem., 35.

WATER SUPPLY—Source, well; system, pump to res.; res. cap. 23,000 gal., mains 2½ miles, 4 to 10 in. dia., 33 hydrants, 50 valves.

DE LAND, pop. 1,600; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $265; av. ins. for same time, $2,000. Fire dept.—1 comb. c. & h. wagon, 2 c. engines, 4 c. hand ex., 1 h. & l. truck, 8 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,600 ft.; rubber, good, 400 ft.; total hose, 2,000 ft.; fire alarm, bell; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, 2 wells, in business center; system, pump to stdp.; stdp. cap. 46,000 gals., dim. 20 x 20, located 80 ft. above town, material used in cons. steel, builders Craft & Co.; 2 pumping engines, cap. 250 gals. per min., constructors Smith-Vaile and Gardner; mains, 3½ miles, 4 to 10 in. dia., Chattanooga; 29 hydrants; meters, total number 320, Buffalo; 457 services; pressure, dom. 45 lbs., fire 120 lbs.; cost to construct, $6,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,200; works belong to city.

EUSTIS, pop. 411. Fire dept.—1 chem. engine, 1 h. & l. truck; hose, 800 ft.; fire alarm, bell.

WATER SUPPLY—Source, lake Eustis.

FERNANDINA, pop. 5,000; mercantile buldgs., brick and wood, 1 to 2½ stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $100; av. ins. for same time, $1,466. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 fire boats, 2 hose wagons, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $3,500; total mem., 8, paid full time 3, paid part time 5; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1-3 mile from business center; system, gravity, pump to res., to stdp. and direct; stdp. cap. 112,000 gals., dim. 15 x 110, located on Main St., material used in cons. brick and steel; quality of water, good; res. cap., 300,000 gals., located center of town; 3 pumping engines, class comp. dup., cap. per day 6,000,000 gals., constructors Worthington, Dunn-Gordon; mains, iron, 4 to 10 in. dia.; 62 hydrants; pressure, dom. 40 lbs., fire 80 to 150 lbs.; consumption, per day 200,000 gals., per capita 66 2-3 gals.; cost to construct, $40,000; ann. cost of mtce., $2,579.59; works belong to city.

FT. MEYERS, pop. 2,000. Fire dept.—1 hand engine, 1 25-hp. gas engine, 1 h. & l. truck, 3 hose carts, 7 chemical ex.; hose, 1,800 ft., 2 horses; total mem., 30

WATER SUPPLY—3 artesian wells, 2 on main streets, coupled together with 5-in. iron pipe; they furnish 3 hydrants.

FT. PIERCE, pop. 2,000; fire area, 200 acres; mercantile bldgs., brick, stone, wood and iron, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $400; av. ins. for same time, $400. Fire dept.—1 comb. c. and Hood Brake pumping engine, 2 hose carriages or reels; hose, good, 800 ft.; fire alarm, whistle and telephone; value of dept. equipment, $1,450; value of bldgs., $500; mem., 31 volunteers.

WATER SUPPLY—Not reported.

GAINESVILLE, pop. 6,500; mercantile bldgs., stone, brick, wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fire works and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,292; av. ins. for same time, $3,863.66. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good 1,800 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,800 ft.; fire alarm, electric, 20 boxes; value of dept. equipalarm, electric, 16 boxes; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $1,550; total mem., 45, paid full time 2, paid part time 43; underwriters' rating, second class.

WATER SUPPLY—Source, springs to wells, 2½ miles from business center; system, pump direct to mains; quality of water, fine; res. cap., 1,000,000 gals., located at springs; 2 pumping engines, cap. per day, 2,800,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 11 miles, 4 to 10 in. dia.; 104 hydrants; meters, total number 206, owned by city; 620 services; pipe, galv. iron and lead; pressure, dom. 20 to 30 lbs., fire 80 to 100 lbs., bonded debt, $40,000; int. paid on bonds, 6 per cent; cost of mtce., $4,000; works belong to Co.

GREENLINE SPRINGS, pop. 1,200. Fire dept.—12 ex.
WATER SUPPLY—Wells.

JACKSONVILLE, pop. 50,000; mercantile bldgs., brick and stone, 1 to 10 stories, private, wood, 1 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 comb. c. & h. wagons, 7 c. hand ex., 1 aerial truck, 2 h. & l. trucks, 4 hose wagons, 24 horses; hose, cotton, rubber lined, good, 13,000 ft.; fire alarm, electric, 90 boxes; value of dept. equipment, $57,000; value of bldgs., $50,000; ann. exp. of dept., $71,000; total mem., 60, paid full time.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 238,000 gals., dim. 30 x 45, located near station, material used in cons. steel, builders R. D. Wood; quality of water, good; res. cap. 2,400,000 gals., located at station; 4 pumping engines, class triple expansion, cap. per day 19,500,000 gals., constructor H. R. Worthington; mains, cast iron, 63 miles, 4 to 20 in. dia.; 610 hydrants; 387 valves, R. D. Wood and Coffin; meters, total number, 3,555, Crown 334, Union 1, Empire 48, Hersey Disc 80, Thomson 114, Worthington 3, Buffalo 1, Columbia 8, Keystone 62, Trident 177, Lambert 300, Nash 331, owned by city; 5,985 services; pipe, galv. iron and lead; pressure, dom. 62 lbs., fire 100 lbs.; consumption per day 2,956,222 gals., per capita 70.35 gals.; cost to construct, $571,057; bonded debt, $250,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $32,963.33; works belong to city. An 8,000,000-gal. pumping engine has been installed and a separate high-pressure fire main, 12 in. in dia. laid along Bay street, and a motor-driven cent. pump of about 5,000,000 gals. cap. taking suction from St. Johns River and discharge in main at 175 lbs. pressure; hydrants with three 2½-in. outlets placed about 200 feet apart along the main.

KEY WEST, pop. 22,000; fire area, 1,500 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 steamers, 1 h. & l. truck, 1 comb. h. & l. truck, 7 hose carriages, 14 horses; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, Gamewell, 32 boxes; value of dept. equipment, $17,900; value of bldgs., $15,000; ann. exp. of dept., $20,232; total mem. 271, paid full time 11, call men 260; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 160,000 gals., located corner Southern and Thomas Sts.; material used in cons., steel; builders, Va. Paving & Construction Co.; quality of water, poor; 2 pumping engines, cap. per day 1,600,000 gals. constructor Snow; mains, cast iron, 8 miles, 6 to 12 in. dia.; 82 hydrants, Kennedy; 29 valves; 164 services; pressure, dom. 35 lbs.; cost to construct, $100,000; bonded debt, $100,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $2,400; works belong to city.

LAKE CITY, pop. 6,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated, av. fire loss per yr. for 3 years, $5,078; av. ins. involved for same time, $14,231. Fire dept.—5 c. hand ex., 1 h. & l. truck, 1 comb. hose, ladder & chem. wagon, 1 hose wagon, 7 hose reels and carts; hose, cotton, rubber lined, good, 2,900 ft.; inferior, all kinds, 400 ft.; total hose, 3,300 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $3,000; value of bldgs., $300; ann. exp. of dept., $309; total mem. 20, paid part time 3, volunteers 17.

WATER SUPPLY—Source, well; system, pump direct to stdp.; stdp. cap., 150,000 gal.; res. cap., 60,000 gals.; 2 air lifts, Hardie-Tynes, cap. per day 1,000,000 gals.; 2 pumps, Smith-Vale and Worthington, 750 and 500 gals. per min., respectively; mains, 22,500 ft., 6 to 10 in. dia.; 55 hydrants, Wood, Mathews and New York; meters, total number 30, Neptune and Buffalo; 200 services; pressure, dom. 30 to 40 lbs., fire 80 to 110 lbs.; cost to construct, $80,000; int. paid on bonds, 5 per cent and 8 per cent; ann. cost of mtce., $10,000; works belong to city.

LAKELAND, pop. 6,000; fire area, 80 acres. Fire dept.—1 h. & l. truck, 2 hose reels, 2,000 ft. hose; value of equipment, $10,000; value of bldgs., $11,000; ann. exp., $12,000; otal mem., 18.

WATER SUPPLY—Wells, stdp. and direct pumps 2, Cameron; 50 hydrants; 12 valves; mains, 2 miles; pressure, dom. 55 lbs., fire 150 lbs.; cost of works, $30,000; bonded debt, $60,000; ann. cost of mtce., $3,000; works belong to city.

LIVE OAK, pop. 7,200; combustibles ord; 95 per cent of business section is brick. Fire dept.—3 hose reels; hose, 2,000 ft.; total mem., 11.

WATER SUPPLY—Source, artesian wells; system, pump to res.; res. cap., 75,000 gals.; tank cap., 45,000 gals.; 2 pumps, Smith-Vaile, Snow; mains, 4½ miles, 4 to 10 in. dia.; 31 hydrants; pressure, 100 to 125 lbs.

LEESBURG, pop. 1,000. Fire dept.—1 steamer, 9 hydrants, 2 hose carriages; hose, 1,000 ft.; total mem., 20.

WATER SUPPLY—Source, 3 artesian wells; system, gravity; tank cap., 20,000 gals.; 8 hydrants.

MADISON, pop. 849; combustibles ord. Fire dept.—2 hose carts; hose, 1,500 ft.; total mem., 22, paid part time and volunteers.

WATER SUPPLY—Source, artesian wells; system, pump to res. and stdp. or direct; res. cap., 155,000 gals.; stdp. cap., 150,000 gals.; 4 pumps, Knowles; 32 hydrants.

MARIANNA, pop. 990. Fire dept.—1 h. & l. truck, 1 hose cart; hose, 1,000 ft.; total mem., 36.

WATER SUPPLY—Source, artesian wells; stdp. cap., 25,000 gals.; 29 hydrants.

MIAMI, pop. 8,000; bldgs., brick, concrete and stone. Fire dept.—1 c. engine, 1 2d size engine, 1 h. & l. truck, 2 hose carriages, 1 supply wagon; total hose, 6,000 ft.; 4 horses; fire alarm, Gamewell, bell and whistle; value of dept. equipment, $40,000; exp. of dept., $11,000; total mem. 44, paid full time 6, volunteers 38.

WATER SUPPLY—Source, 4 wells; system, pump to stdp.; 2 pumps, Platt, cap. per day 2,000,000 gals.; works belong to Co.

MONTICELLO, pop. 1,076; fireworks and combustibles ord. Fire dept.—2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; total mem., 20 volunteers: W. C. Carroll, chief; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 40,000 gals., dim. 18 x 17, located 80 ft. above town; res. cap. 100,000 gals.; 1 pumping engine; cap. per day 500,000 gals., constructor Worthington; mains, 3 miles, 4 to 8 in. dia.; 25 hydrants.

OCALA, pop. 3,280; mercantile bldgs., brick, 3 stories; private, wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,550. Fire dept.—3 c. hand ex., 1 h. & l truck, 2 hose wagons, 3 hose carriages, 3 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $2,500; total mem., 65, paid full time 3, volunteers 62; underwriters' rating, second class.

WATER SUPPLY—Source deep well, in center of town; system, pump to res.; quality of water, lime, good; res. cap., 112,000 gals., located in city limits; pumping engines, cap. per day 750,000 gals., constructors Worthington and Smith, 1,000,000 gals. per day; mains, cast iron, 9 miles, 4 to 10 in. dia.; 97 hydrants, R. D. Wood, Mathews; 48 valves, R. D. Wood; meters, total number 100, Crown 14, Thomson 22, Worthington 2, Hersey 20, Crown 1, Nash 54; 645 services; pipe, galv. iron; pressure, dom. 50 lbs.; works belong to Co.

ORANGE CITY, pop. 365. Fire dept.—2 hose carriages; hose, 800 ft.; fire alarm, bell.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to stdp., stdp. cap. 60,000 gals., dim. 30 ft. by 12 ft. high, material used in construction wood; quality of water, good; res. cap., 60,000 gals.; 2 sets pumping engines, gasoline, 20,000 gals. per hr.; steam, 50,000 gals. per hr.; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 16 hydrants; 14 valves; meters, total number 60, makers Pittsburg Meter Co. and Thomson Meter Co., also Worthington; owned by Co.; 100 services; pipe, galv. and wrt. iron; pressure, dom. 60 lbs., fire

60 lbs.; consumption per day, 40,000 gals., per cap., 100 gals.; cost to construct, $35,000; cost of mtce., $1,200; works belong to private Co.

ORLANDO, pop. 8,500; fire area, 50 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose wagons, 3 horses; hose, cotton, rubber lined, 1,500 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $2,000; total mem., 17 volunteers.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 105,000 gals., dim. 12 x 125, located ¼ mile from station; material used in cons. steel, builders Keeler & Co.; quality of water, good; 2 pumping engines, class comp. dup.; cap. per day 2,000,000 gals., constructor Knowles; mains, cast iron, 14 miles, 4 to 12 in. dia.; 57 hydrants, Bailey; 100 valves, Eddy; meters, total number 7, Crown 1, Union 6, meters owned by Co.; 546 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 500,000 gals., per capita 100 gals.; works belong to Co.

PALATKA, pop. 4,000; mercantile bldgs., brick, 1 to 3 stories, private, wood, 2 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell; total mem., 75 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 500,000 gals., dim. 56 x 25, builders Hodge & Co.; res. cap., 250,000 gals.; 2 pumping engines, cap. per day 2,00,000 gals.; constructor McGowan; mains, 12 miles, 6 to 12 in. dia., Mathews; 100 hydrants, Keystone; meters, total number 10, Crown; 604 services; pressure, dom. 65 lbs., fire 100 lbs.; cost of construction, $100,000; works belong to Co.

PENSACOLA, pop. 28,000. Fire dept.—1 steamer, 20 hand ex., 2 h. & l. trucks, 4 hose wagons, 1 hose reel, 12 horses; hose, rubber, good, 6,500 ft.; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $16,000; ann. exp. of dept., $6,000; total mem., 26, paid full time; W. R. Bicker, chief; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1 mile from business centre; system, pump to res., stdp. and direct; stdps. cap. 427,250 gals., dim. 20 x 135, 39 x 22, located highest point in city; material used in cons., wrought iron, builders Tippett & Wood; quality of water, pure; res. cap., 700,000 gals., located at station, 2 pumping engines, cap. per day 4,000,000 gals., constructor Deane; mains, cast iron, 20¼ miles, 4 to 14 in. dia.; 197 hydrants, Holyoke, Corey & Mathews; 83 valves, Eddy, Rensselaer; meters, total number 600, Hersey Rotary, Buffalo, Columbia, Trident; meters owned by Co.; 1,459 services; pipe, galv. iron; pressure, dom. 65 to 80 lbs., fire 100 lbs.; consumption, per day 500,000 gals., per capita 38 gals.; works belong to Co.

PERRY, pop. 375. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, 1,000 ft.; fire alarm, telephone.

WATER SUPPLY—Source, wells, cap. 250,000 gals. daily; pump to stdp.; stdp. cap. 90,000 gals.; water, good; res. cap., 300,000 gals.; 2 pumping engines, constructors Platts; mains, 3,400 ft., 4 to 8 in. dia.; 34 hydrants.

QUINCY, pop. 1,200; fire area, ½ sq. mile. Fire dept.—h. & l. truck, double-cylinder c. engine, 2 hose carts and hose; value of dept. equipment, $3,000; ann. exp. of dept., $1,200; volunteers.

WATER SUPPLY—Source, artesian well; 2 air-lift pumps; cost to construct, $20,000; bonded debt, $27,000; int. paid on bonds, 5 per cent; works belong to city; W. L. Bowen, supt.

ST. AUGUSTINE, pop. 5,000; mercantile bldgs., all kinds, 1 to 4 stories, private, all materials, 2 to 3 stories; wooden roofs permited; no fireworks and combustibles ord.; causes of fire not investigated. Fire dept.—1 steamer in reserve, 1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, reels, &c., 3 horses; hose, cotton, rubber lined, good, 6,400 ft.; fire alarm, bell, whistle and electric; total mem., 44, paid full time 5, paid part time 39.

WATER SUPPLY—Source, wells; pump to stdp. and direct; stdp: cap., 286,000 gals.; quality of water, good; res. cap. 38,720 gals., 2 pumping engines, class comp., cap. per day 2,000,000 gals.; mains, cast iron, 6 miles, 6 to 12 in. dia.; 120 hydrants; meters, total number 110; 900 services; pressure, dom. 45 lbs., fire 90 to 100 lbs.; consumption, per day 800,000 gals., per capita 97 gals.; cost to construct, $65,000; ann. cost of mtce., $5,000; works belong to city.

ST. PETERSBURG, pop. 2,300; fire area, 20 blocks; mercantile bldgs., brick and wood, 2 to 3 stories; private, wood and stone, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 steamer, 1 chem. engine, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell and steam whistle; total mem. 18, paid full time 4, 14 volunteers.

WATER SUPPLY—Source, lake and wells; system, pump to res.; res. cap. 50,000 gals.; 3 pumping engines, constructor Worthington and McGowan, cap. McGowan 3,000,000 gals., Worthington 50,000 gals.; mains, 7 miles; 37 hydrants, Mathews, Bourbon; meters, total number 347; 1,200 services; pressure, dom. 39 lbs., fire 95 lbs.; consumption per day, 500,000 gals., per capita 31 gals.; cost to construct, $13,000; ann. cost of mtce., $1,200; works belong to city.

SANFORD, pop. 1,450; fire area, 320 acres; mercantile bldgs., brick, 2 stories, private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. and l. truck, 1 supply cart, 5 hose reels; hose, cotton, rubber lined, good 2,500 ft., inferior, all kinds, 800 ft.; total hose, 3,300 ft.; fire alarm, electric bell 10 boxes; value of dept. equipment, $4,000; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 60 volunteers; underwriters rating, third class.

WATER SUPPLY—Source, lakes and artesian wells; system, gravity, pump to res. and direct; quality of water, good; res. cap., 350,000 gals.; 2 pumping engines, class duplex, cap. per day 2,000,000 gals.; mains, 14,000 ft., 3 to 12 in. dia.; 40 hydrants; meters, total number 3; kind of pipe, galv. iron; pressure, dom. 45 lbs., fire 80 to 125 lbs.; cost to construct, $75,000; int. paid on bonds, 6 per cent; works belong to Co.

STARKE, pop. 1,124. Fire dept.—1 hand engine, 2 hose reels; hose, 1,500 ft.; fire alarm, bell.

WATER SUPPLY—Not reported.

TALLAHASSEE, pop. 5,000; fire area, 50 acres; mercantile bldgs., brick, stone, iron and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; fire loss for 3 yrs. $2,019; ins. for same time, $7,350. Fire dept.—6 e hand ex., 1 comb. c. & l. truck, 2 25-gal. tanks, 1 double and 1 single hose wagon, 5 horses, 1 hose reel; hose, 2,850 ft.; rubber, good, 700 ft.; fire alarm, Gamewell; value of bldgs., $1,000; ann. exp. of dept., $6,000; total mem. 23, paid full time 3, paid part time 20.

WATER SUPPLY—Source, wells and springs, system, pump to stdp.; stdp. cap. 235,000 gals., dim. 100 x 20, builders Tippett & Wood; res. cap., 1,011,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructors Downie and Snow; mains, 5 miles, 4 to 8 in. dia.; 70 hydrants, Ludlow; meters, total number 561, Crown, Empire and Keystone; pipe, iron; pressure, dom. 45 lbs., fire 80 lbs.; cost to construct, $56,000; ann. cost of mtce., $1,500; works belong to city.

TAMPA, pop. 50,000; fire area, 4½ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steam fire engines, 2 c. engines on wheels, 2 h. & l. trucks, 5 hose wagons, 3 hose carriages, 30 horses; hose cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 2,900 ft., total hose, 10,900 ft.; fire alarm, electric, 62 boxes; value of dept. equipment, $75,000; value of bldgs., $85,000; ann. exp. of dept., $62,000; total mem. 51, paid full time 51.

WATER SUPPLY—Source, wells and spring; system, stdp. and direct; stdp cap. 111,000 gals., located in town; material used in cons. iron, build-

ers R. D. Wood & Co.; quality of water, good; 5 pumping engines, cap. per day 12,000,000 gals., constructors Worthington & Barr; mains, cast iron, 22 miles, 6 to 18 in. dia.; 398 hydrants, Wood; 250 valves, Wood; meters, total number 541, owned by Co. and consumer; pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 2,500,000 gals., per capita 80 gals.; works belong to Co.

WARRINGTON, pop. 1,500; fire area, 455 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; causes of fires investigated by Navy Yard officials. Fire dept.—2 steamers, 1 hand engine, 1 c. engine, 24 c. hand ex., 1 h. & l. truck, 8 hose wagons, 3 hose carriages, 6 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, signal gun and bell; value of dept. equipment, $3,784; value of bldgs., $3,500; total mem. 108, paid full time 1, volunteers 107, and all government employees of Navy Yard at Pensacola.

WATER SUPPLY—Source, bay, wells and cisterns.

WEST PALM BEACH, pop. 564. Fire dept.—1 hand engine, 2 hose carts, 1 h. & l. truck; hose, 3,000 ft.; 1 horse; fire alarm, bell.

WATER SUPPLY—Source, lake; system, pump to stdp. and direct; stdp. dim. 30 x 50, cap. 44,000 gals.; 3 pumps, Snow & Platt; cap. per day, 5,000,000 gals.; mains, 7½ miles; 26 hydrants.

Place with a population of 1,000 or more having no organized fire dept.—Kissamee City.

Places with a population of 1,000 or more not reported.—Dade City, Green Cove Bay, Jasper, Kissamee City, New Smyrna, Slantic, Fultonville.

GEORGIA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ACWORTH, pop., 1,250; fire area, 1½ sq. miles; mercantile bldgs, brick, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $100; av. ins. involved for same time, $50. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose reels; hose 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,500; ann. exp. of dept., $35; total mem, 20 volunteers.

WATER SUPPLY—Source, creek; mains, 1¼ miles; 12 hydrants.

ADAIRVILLE, pop. 616. Fire dept.—1 comb. chem. engine, 1 hose cart; hose 400 ft.

WATER SUPPLY—Source, spring; res. cap., 35,000 gals.; 20 hydrants.

ALBANY, pop. 10,600; fire area, 500 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $2,750; av. ins. involved for same time, $327,650. Fire dept.—1 steamer in reserve, 4 c. hand ex., 1 h. & l. exten. truck, 2 hose wagons, 4 horses, 3 sets of harness; hose, cotton, rubber lined, 4,000 ft.; 6 play pipes, cut offs and 2 relief valves; fire alarm, bell and whistle, 8 private alarms; value of dept. equipment, $13,835; value of bldgs., $6,000; ann. exp. of dept., $10,895.93; total mem. 6, paid full time.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 150,000 gals, builders George H. Crafts & Co.; res. cap. 600,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, 14 miles, 4 to 12 in. dia., Chattanooga; 125 hydrants, Wood; meters, total number 10, Hersey rotary; 1,000 services; pressure, dom. 30 lbs., fire 80 lbs.; consumption, per day 350,000 gals., per capita 70 gals.; cost to construct, $65,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $7,000; works belong to city.

AMERICUS, po. 12,000; fire area, 333 acres; mercantile bldgs., brick, 2 to 5 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $12,113; av. ins. involved for same time, $198,610. Fire dept.—1 steam engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 horses; hose, cotton, rubber lined; good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, whistle; value of bldgs., $30,000; ann. exp. of dept., $6,000; total mem. 6, paid full time 6.

WATER SUPPLY—Source, wells, springs and creeks, 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 133,000 gals., dim. 126 x 25; res. cap. 160,000 gals.; 2 pumping engines, cap. per day 2,500,000 gals., constructors Worthington & Deane; mains, cast iron, 20 miles, 4 to 12 in. dia., R. D. Wood; 102 hydrants, Wood and Mathews; meters, total number 826, Crown, Hersey, Thomson, Worthington; 550 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 80 to 115 lbs.; cost to construct, $75,000; int. paid on bonds, 4½ and 5 per cent; ann. cost of mtce., $7,000; works belong to city.

ASHBURN, pop. 600. Fire dept.—Not reported.

WATER SUPPLY—Source, wells 400 ft., from business center; system, pumps; stdp. cap., 100,000 gals.; material used in construction, steel; quality of water, good; res. cap., 100,000 gals.; two pumping engines, combined cap. per day, 150,000 gals.; constructor, Worthington; mains, cast iron; miles, 4¼; 6 to 10 in. dia.; 34 hydrants; 10 valves; owned by city; pipe, galv. iron; pressure, dom., 42 lbs.; fire, 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $50,000, bonded debt., $45,000; cost of mtce., 3,600; works belong to city.

ATHENS, pop. 18,000; fire area, ½ mile; mercantile bldgs., brick, 1 to 7 stories, private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $19,813; av. ins. for same time, $203,231. Fire dept.—1 comb. c. engine, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage, 7 horses; hose, cotton, rubber lined, good, 300 ft.; inferior, all kinds, 600 ft.; total hose, 4,200 ft.; fire alarm, Gamewell, 34 boxes; 18 miles of wire; value of dept. equipment, $20,000; value of bldgs., $16,000; ann. exp. of dept., $16,000; total mem. 16, paid full time.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to res., to stdp.; stdp. cap. 176,000 gals., dim. 20 x 75, located near city, on hill, material used in cons., sheet iron, builders Tippett & Wood; filtration system, Warren; quality of water, good; res. cap. 12,000,000 gals.; 3 pumping engines, class comp. dup., cap. per day 4,400,000 gals., constructors 2 Worthington, 1 Deane; mains, cast iron, 20 miles, 6 to 18 in. dia.; 191 hydrants, R. D. Wood & Co.; 78 valves, Rensselaer; meters, total number 900, Crown 61, Union 5, Empire 150, Hersey Rotary 388, Hersey Disc 27, Thomson 1, Worthington 3, Buffalo 3, Nash 46, Keystone 100, owned by consumer; 910 services; pipe, galv. iron; pressure, dom. 72 lbs., fire 78 lbs.; consumption, per day 760,000 gals., per capita 148 gals.; cost to construct, $135,000; bonded debt, $110,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000; works belong to city.

ATLANTA, pop. 150,000; fire area, 16 sq. miles; mercantile bldgs., stone and brick, 1 to 17 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—8 steamers, 1 in reserve, 3 h. & l. trucks, 1 aerial truck, 32 c. hand ex., 2 c. engines on wheels, 1 water tower, 3 comb. c. & h. wagons, 9 hose wagons, 60 horses; hose, cotton, rubber lined, good, 24,000 ft.; fire alarm, Gamewell, 107 boxes; value of dept. equipment, $112,535; value of bldgs., $203,800; ann. exp. of dept., $191,190; total mem., 160, paid full time.

WATER SUPPLY—Source, river, 7 miles from business center; system, pump to res. and direct; res. cap., 176,000,000 gals.; 6 pumping engines, class horizontal comp., cap. per day 78,000,000 gals., constructors Gaskill, Holly; mains, cast iron, 132 miles, 3 to 36 in. dia.; 1,742 hydrants, Holly and Mathews; meters, total number, 16,427; 16,427 services; pressure, dom. 50 lbs., fire 80 to 100 lbs.; consumption, per day 10,000,000 gals., per capita 67 gals.; cost to construct, $3,400,787; ann. cost of mtce., $13,013; operating exp., $113,126; works belong to city.

AUGUSTA, pop. 60,000; fire area, 5 sq. miles; mercantile bldgs., brick, 1 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 c. engine on wheels, 16 c. hand ex., 1 h. & l. truck, 1 aerial truck, 4 hose wagons, 1 comb. c. & h. wagon, 2 hose reels, 28 horses; hose, cotton, rubber lined, good, 10,000 ft.; fire alarm, electric, 103 boxes; value of dept. equipment, $90,000; ann. exp. of dept., $62,500; total mem. 64, paid full time.

WATER SUPPLY—Source, river, 3½ miles from business center; system, pump to res.; filtration system, Jewell; quality of water, good; res. cap. per day 7,000,000 gals., located 3½ miles west of city; 2 pumping engines, class duplex and comp. dup., cap. per day 52,000,000 gals., constructors R. D. Wood, Worthington; mains, cast iron, 180 miles, 4 to 24 in. dia.; 776 hydrants, Ludlow & Cayuta; 459 valves, Ludlow & Cayuta; meters, total number 118, owned by consumer; 4,500 services; pressure, dom. 80 lbs.; consumption, per

day 7,600,000 gals., per capita 128 gals.; cost to construct, $1,000,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $11,392.55; works belong to city.

AUSTELL, pop. 548. Fire dept.—1 hose reel, 1 horse; hose, 500 ft.

WATER SUPPLY—Source well; stdp. cap., 50,000 gals.; 2 hydrants.

BAINBRIDGE, pop. 3,000; fire area, 25 acres; bldgs., brick, 2 stories; fireworks and combustibles ord. Fire dept.—2 steamers, 1 h. and l. truck, 3 hose reels; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value bldgs., $1,000; total mem., 30 volunteers, 2 paid.

WATER SUPPLY—Source, well; ¼ mile from business center; system, pump, reservoir and stdp.; stdp. cap., 94,000 gals.; dim., 12 x 110; material used in cons., brick and cement; quality of water, good; res. cap., 87,000 gals.; 2 pumping engines, size 12 x 8½ x 10; cap. per min., 500 gals.; constructor, Worthington; mains, cast iron, 9 miles, 6 to 10 in. dia.; 52 hydrants; 37 valves; 1,000 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 110 lbs.; consumption per day, 200,000 gals.; cost to construct, $40,000; bonded debt, $27,000; int. paid on bonds, 6 per cent.; cost of mtce., $2,500; works belong to city.

BARNESVILLE, pop. 4,500; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories, private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose reel, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm bell; value of dept. equipment, $1,200; value bldgs., $1,500; ann. exp. of dept., $300; total mem., 33, volunteers 79; underwriters' rating, second class.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; res. cap. 310,000 gals.; 1 pumping engine, cap. per day 1,000,000 gals., constructors Stillwell-Bierce and Smith-Vaile; mains, 7 miles, 4 to 8 in. dia.; 35 hydrants, R. D. Wood & Co.; meters, total number 2, owned by city; 110 services; pipe, wrought iron; pressure, fire 175 lbs., dom. 80 lbs.; consumption, per day 100,000 gals., per capita 33 1-3 gals.; cost to construct, $20,000, bonded debt, $20,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,250; works belong to city.

BLAKELY, pop. 805. Fire dept.—3 hose carts, 1,500 ft. hose; total mem., 40.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 35,000 gals.; stdp. cap., 35,000 gals.; 1 pump, Snow, cap. 1,440,000 gals. per day; pressure, 42 lbs.; 30 hydrants.

BOSTON, pop. 1,500. Fire dept.—1 hand engine, 1 hose cart, 500 ft. hose; good, 300 ft.; inferior, 200 ft.; total hose, 500 ft.; total mem., 12 men.

BOXLEY, pop. 488. Fire dept.—Steamers, 2 hose carts; hose, 600 ft; fire alarm, bell.

WATER SUPPLY—Source, well in business center; res. cap. 60,000 gals.; 1 pumping engine; cap. per day, 75,000 gals.; constructor, Cook; mains, 2; miles, 4 to 6 in. dia.; 27 hydrants; 12 valves; owned by city; pressure dom., 37 lbs.; consumption per day, 20,000 gals.; cost of mtce., $1,000; works belong to city.

BRUNSWICK, pop. 15,500; fire area, 2,000 acres; mercantile bldgs., brick, 2 and 3 stories, private, wood, 1 and 2 stories; wooden roofs not permitted; causes of fires investigated; fire loss for 1907, $34,970; ins. for same time, $118,150. Fire dept.—1 La France steamer in reserve, 1 h. & l. truck, 3 c. hand ex., 2 hose wagons, 6 horses; hose, cotton, rubber lined, good, 4,800 ft.; fire alarm, Gamewell, 28 boxes; value of dept. equipment, $19,542; value of bldgs., $3,000; ann. exp. of dept., $9,000; total mem. 9, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to res., to stdp. and direct; stdp. cap 112,000 gals.; res. cap., 212,000 gals.; 2 pumping engines, cap. per day 4,000,000 gals., constructor Worthington; mains, 20 miles, 6 to 12 in. dia.; 94 hydrants, Wood; valves, 25, Wood; 1,400 services; pressure, dom. 30 lbs., fire 70 to 80 lbs.; cost to construct, $118,000; works belong to Co.

BUENA VISTA, pop. 1,600; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—System, gravity, pump to res., to stdp. or direct; stdp. cap. 40,000 gals., dim. 27 x 18, located 55 ft. above city; 1 hydrant; new works in process of cons.

CAIRO, pop. 2,500; fire area, 20 acres; mercantile bldgs, brick; 2 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr., for 3 yrs., $2,000; av. ins. involved for same time, $1,000. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose carriages; hose, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose 1,500 ft.; fire alarm, whistle; value of dept. equipment, $3,500; value of bldgs., $2,000; ann. exp. of dept., $100; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well; stdp. cap., 60,000 gals.; dim. 20 x 30 in.; quality of water, good; res. cap., 120,000 gals.; 2 pumping engines, combined cap. per day 75,000 gals.; cast iron mains, 41,000 ft.; 6 to 8 in. dia.; 10 hydrants; 3 valves; owned by city; pipe, galv. iron; pressure, dom. 56 lbs., fire 150 lbs; consumption per day, 15,000 gals.; cost to construct, $25,000, bonded debt, $25,000; int. paid on bonds 4 per cent.; cost of mtce., $4,000; works belong to city.

CALHOUN, pop. 1,100. Vol. dept.—14 men; 2 hose carts, 1,500 ft. hose; water supply, source, springs system, pump to res.; res. cap., 700,000 gals.; pumps, Worthington, cap. 20,000 gals. per hour; pressure, 68 lbs.; mains, 3 miles, 4 to 8 in. dia.; 3 hydrants.

CAMMILLA, pop. 1,400. Fire dept.—2 hose carts, 1,000 ft. hose, 20 men.

WATER SUPPLY—Source, well; system, pump to res.; res. cap., 60,000 gals.; pressure, dom. 30 lbs., fire 110 lbs.

CARROLLTON, pop. 2,500. Fire dept.—40 men, volunteers; 4 hose carts, 1 h. & l. truck, 2,000 feet hose.

WATER SUPPLY—Source, river and res.; res. cap., 3,000,000 gals.; stdp. cap., 150,000 gals., dim. 16 x 110 ft.; pumps, cap. 1,500,000 gals; mains, 3 miles, 4 to 8 in. dia.; 31 hydrants.

CARTERVILLE, pop. 36,001; fire area, 160 acres; mercantile bldgs., brick and wood; 1 to 3 stories; private, brick and wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 horses, 1 hose wagon, 1 h. & l. truck, 2 hose reels; total hose, cotton, rubber, lined, good, 2,000 ft.; fire alarm, bell, telephone; value of dept. equipment, $3,000; value of bldgs., $200; ann. exp. of dept., $25; total mem., 60 volunteers.

WATER SUPPLY—Source, spring, 1½ miles from business center; system, pump to stdp.; stdp. cap., 110,000 gals.; 2 pumping engines, cap. per day, 2,000,000 gals., constructor Worthington; mains, 8 miles, 4 to 10 in. dia.; 10 hydrants; meters, total number 37, 2 paid men, 35 vol.; 680 services; pressure, fire 75 lbs.; cost to construct, $180,000; ann. cost of mtce., $3,500; works belong to city.

CEDARTOWN, pop. 2,500; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. and l. truck, 2 hose wagons, 2 horses; hose, cotton, rubber lined, good, 2,450 ft.; fire alarm, bell; value of dept. equipment, $4.000; value of bldgs., $18,000; ann. exp. of dept., $2,200; total mem., 15, paid full time 3, volunteers 12.

WATER SUPPLY—Source, springs; ¼ mile from business center; system, pump to stdp.; stdp. cap., 183,000 gals., dim., 20 x 78; material used in cons. steel; res. cap. 96,000 gals.; 2 pumping engines, class, comp. dup.; cap. per day, 3,000,000 gals.; constructors, Snow Steam Pump Co.; mains, cast iron, 11 miles, 4 to 10 in. dia.; 68 hydrants; 40 valves, meters, total number, 30, owned by consumer; 451 services; pipe, galv. iron; pressure, dom. 80 to 85 lbs., fire 120 lbs.; consumption per day, 500,000 gals.; cost to construct, $34,000; bonded debt, $5,000; int. paid on bonds, 5 per cent.; cost of mtce., $9,000; works belong to city.

COCHRAN, pop. 2,500; bldgs., brick and frame, 1 and 2 stories. Fire dept.—1 steamer, 1 hose carriage, 1 Worthington fire pump, 1 duplex; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 800 ft.; fire alarm, bell; total mem. 4, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, cisterns, cap. 30,000 gals., and 2 large wells.

COLUMBUS, pop. 25,000; fire area, 3 sq miles; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 in reserve, 1 c. engine on wheels, 16 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 comb. c. & hose wagons, 20 horses; hose, cotton, rubber lined, good 10,000 ft., inferior, all kinds, 200 ft.; total hose, 10,200 ft.; fire alarm, electric bell, 31 boxes; value of dept. equipment, $50,000; value of bldgs., $50,000; ann. exp. of dept., $35,000; total mem., 37, paid full time.

WATER SUPPLY—Source, creeks and mountain springs, 4 miles from business center; system, gravity, pump to stdp.; stdp. cap. 583,000 gals., dim., 130 x 20; material used in cons., steel; res. cap. 50,000,000 gals.; 3 pumping engines, cap. per day 4,500,000 gals., constructors Blake, Worthington; mains, cast iron, 30 miles, 4 to 12 in. dia.; 222 hydrants, Cassin; meters, total number 1,300 Crown, Thomson, Nash, owned by Co.; 1,723 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 75 lbs.; consumption, per day 1,000,000 gals., per cap., 55 gals.; cost to construct, $535,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $7,000; works belong to Co.

CORDELE, pop. 9,000; mercantile bldgs., brick and wood, 2 stories; wooden roofs permited; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1902, $500; ins. for same time, $2,000. Fire dept.—1 c. hand ex., 1 h. and l. truck, 3 hose reels; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $800; total mem., 24, paid part time and volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, well, 1,100 ft. from business center; system, pump to res.; quality of water, good; res. cap. 79,000 gals., located at station; 2 pumping engines, cap. per day 700,000 gals., constructor Knowles; mains, iron, 4 to 8 in. dia.; 22 hydrants, R. D. Wood; 210 services; pressure, dom. 70 lbs., fire 110 lbs.; works belong to city.

CUTHBERT, pop, 2,641; fire area, 1 mile; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. ins. for 3 yrs., $2,900. Fire dept.—1 steamer, 2 c. engines, 1 h. and l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft., inferior, all kinds, 1,500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,600; value bldgs., $3,000; ann. exp. of dept., $400; total mem., 75 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 8,000 ft. from business centre; system, pump to stdp.; stdp. cap. 120,000 gals., dim. 70 x 20, builders Walsh & Weidner; 2 pumping engines, class dup., cap. per day, 1,000,000 gals., constructors Stilwell-Bierce & Smith-Vaile; mains, cast iron, 9 miles, 4 to 10 in. dia., Anniston; 75 hydrants, Corey; 200 services; pressure, dom. 50 lbs., fire 150 lbs.; cost to construct, $36,000; bonded debt, $36,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $350; works belong to city.

DALTON, pop. 5,000; fire area, ½ to ¾ mile; mercantile bldgs., brick, 2 to 4 stories; private, stone, brick and wood, 2 to 3 stories; wooden roofs not permitted in fire area. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; total hose, 2,000 ft.; fire alarm, tower bell; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $1,500; total mem. 27, paid full time 2, volunteers 36.

WATER SUPPLY—Source, spring and creek; system, pump to stdp.; stdp. cap. 125,000 gals., builders Union & Chattanooga; res. cap. 11,116,800 gals.; 2 pumping engines, constructor Gordon; mains, 5 miles, 4 to 10 in. dia., Chattanooga Foundry; 54 hydrants, Cincinnati, Bourbon, Galvin; meters, total number 3, Crown, Hersey Rotary; 450 services; pressure, dom. 60 lbs., fire 80 lbs.; consumption per day 90,000 gals., per capita 18 gals.; cost to construct, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,500; works belong to city.

DARIEN, pop. 1,300, mercantile bldgs., brick, 1 story, private, wood, 2 stories; wooden roofs not permitted; fireworks and combusibles ord. Fire dept.—1 steamer, 1 h. and l. truck, 3 hose reels; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,500; ann. exp. of dept., $400; total mem., 30, paid full time 1; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, cistern and wells; res. cap. 28,000 gals.; cost to construct, $4,000; ann. cost of mtce., $400.

DAWSON, pop. 2,926; fire area, 37 acres; mercantile bldgs., brick, 1 to 3 stories, private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,900; av. ins. for same time, $43,543. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. and l. truck, 1 hose wagon, 1 hose reel, 3 horses; hose, cotton, rubber lined, good 3,000 ft., inferior, all kinds, 250 ft.; total hose, 3,250 ft.; fire alarm, bell and whistle, 7 boxes; value of dept. equipment, $7,365; value of bldgs., $3,000; ann. exp. of dept., $2,150.56; total mem. 11, paid full time 3, paid part time 8; underwriters rating, third class.

WATER SUPPLY—Source, springs and streams; system, pump to stdp.; stdp. cap. 75,000 gals.; 2 pumping engines, class dup., cap. per day 1,150,000 gals., constructor Worthington; mains, iron, 5¾ miles, 4 to 8 in. dia., American Pipe Co.; 50 hydrants, Ludlow; meters, total number 10; pressure, fire 55 lbs.; cost to construct, $35,000; works belong to Co.

DECATUR.—Fire dept.—1,000 ft. good hose, 2 hose reels, nozzles, couplings, etc.; volunteers.

WATER SUPPLY—Source, creek, 2½ miles from business center; system, tank, pump direct; tank cap. 80,000 gals., 20 in. inside dia. tank; tower 125 ft. high, material used in cons. steel; quality of water, good; res. cap., 750,000 gals.; 2 pumping engines; high-service pumps, standard make, cap. per day 4,000,000 gals., constructors McGowan Pump Co., Cincinnati, O.; mains, cast iron, 4 to 8 in. dia.; 50 hydrants; 24 valves; pipe, cast iron; cost to construct works, $65,000; bonded debt, $44,000; int. on bonds, 5 per cent; works belong to city.

DOUGLAS, pop. 617. Fire dept.—2 hose reels; hose, 500 ft.

WATER SUPPLY—Source, well, ¼ mile from business center; system, air lift, stdp. cap., 60,000 gals.; material used in construction, steel plates; quality of water good; res. cap., 66,000 gals.; 1 pumping engine; class, duplex; cap. per day, 500,000 gals.; cast- & wrought iron mains, 8; miles, ¾ to 6 in. dia.; 22 hydrants; 12 valves; meters, total number, 134; Pittsburg Meter Co., makers; owned by consumers; 234 services; pressure dom., 40 lbs.; fire 90 lbs.; consumption per day, 200,000 gals.; cost to construct, $33,000; bonded debt, $4,700 int. paid on bonds, 5 per cent.; works belong to city.

DOUGLASVILLE, pop. 2,000; fire area, 5 acres; no fire dept.

WATER SUPPLY—None.

DUBLIN, pop., 6,000; bldgs., wood, 1 and 2 stories. Fire dept.—3 c. hand ex., 1 h. and l. truck, 2 hose carts, 2 horses; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, telephone, Gamewell, 21 boxes, and bell; total mem. 9, 2 paid men, 7 volunteers; Clyde Wicker, chief.

WATER SUPPLY—Source, wells; system, pump to stdp.; dim. 145 x 16; 2 pumping engines; class comp., cap. per day 1,000,000 gals., constructor Worthington; mains, 10 miles, 4 to 8 in. dia.; 85 hydrants; pressure, dom. 80 lbs., fire 210 lbs.; cost to construct, $23,000.

EASTMAN, pop. 2,000. Fire dept.—2 reels; hose, cotton, rubber lined, good, 1,500 ft.; alarm, gun and rifle; total mem., 26 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, in business center; system, pump to res.; res. cap. 12,000 gals.; pumping engines, cap. per day 72,000 gals.; mains. 8 in. dia.; 6 hydrants; 12 services; cost to construct, $2,500; ann. cost of mtce., $350.

EATONTON, pop. 2,200; fire area, 800 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. and l. truck; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm bell; total mem., 40 volunteers.

WATER SUPPLY—Source, creek; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 120 x 14; res. cap. 500,000 gals.; 2 pumping engines, cap. per day 1,500,000, constructor, Worthington; 3½ miles; mains, 26 hydrants, Ludlow; 75 meters; 120 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 140 lbs.; cost to construct, $30,000; ann. cost of mtce., $2,200.

EAST POINT, pop., 6,000; fire area, 1,000 acres; mercantile bldgs, brick and wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roof not permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr., for 3 yrs., $5,000; av. ins. involved for same time, $3,000. Fire dept.—1 h. & l. truck, 8 c. hand ex., 4 hose reels; hose 2,000 ft.; fire alarm, whistle; value of dept. equipment, $2,000; total mem., 47 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; stdp. cap. 225,000 gals.; dim. 110 x 18; quality of water, good; res. cap., 324,000 gals.; 2 pumping engines; combined cap. per day, 750,000 gals.; constructor, Worthington; cast iron mains, 8 miles; 4 to 10 in. dia.; 52 hydrants; 44 valves; meters, total number 65; Hersey, maker; owned by city; 44 services; pipe, galv. iron; pressure, dom. 50 lbs.; fire 150 lbs.; consumption per day, 70,000 gals.; cost to construct, $50,000; bonded debt, $50,000; int. paid on bonds, 5 per cent.; cost of mtce., $2,500; works belong to city.

ELBERTON, pop. 3,834. Fire dept.—1 h. & l. truck, 1 hose carriage, 1 horse, 1 hose wagon; hose, 2,000 ft.; total mem. 12, paid part time 1.

WATER SUPPLY—Source, creek; system, pump to res. and stdp.; res. cap., 750,000 gals.; stdp. cap., 100,000 gals.; 2 pumps, Herron, cap. per day, 750,000 gals.; 6-in. mains, 5¾ miles; 54 hydrants; direct pressure, 125 lbs.

FITZGERALD, pop. 8,500. Fire dept.—2c. engines, 1 hose cart, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, electric bell; total mem. 14, paid men 4, volunters 10.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 200,000 gals., dim. 100 x 20; material used in cons. steel; res. cap. 100,000 gals.; constructor Worthington; mains, 4 miles, 6 to 10 in. dia.; 28 hydrants; pressure, fire 80 lbs.

FORSYTH, pop. 1,275. Fire dept.—1 h. & l. truck. 2 hose reels; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; total mem., 14 volunteers.

WATER SUPPLY—Source, spring branch, ½ mile from business center; system, pump to stdp.; stdp. cap., 180,000 gals.; 1 pumping engine, class comp. dup., cap. per day 500,000 gals.; mains, cast iron, 3 miles, 4 to 8 in. dia.; 25 hydrants; pressure, dom. 50 lbs., fire 150 lbs.; cost to construct, $18,000.

FORT GAINES, pop. 1,305; fire area, 1 mile; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 hose wagon; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; all volunteer members; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 110,000 gals.; pumping engines, cap. per day 220,000 gals., constructors Smith-Vaile; mains, 2 miles, 6 in. dia.; 9 hydrants; pressure, dom. 55 lbs., fire 70 lbs.; cost to construct, $7,500; ann. cost of mtce., $600; city has contracted for new waterworks.

FORT VALLEY, pop. 2,500; fire area, 5 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—12 c. hand ex., 2 hose carts; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; total mem., 26 volunteers.

WATER SUPPLY—Source, springs; 3 miles from business center; system, pump to stdp; stdp. cap. 50,000 gals., dim. 17 x 25 ft.; material used in cons. steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 864,000 gals; mains, cast iron, 4 miles, 4 to 10 in. dia.; 25 hydrants; meters, total number, 150, owned by consumer; 175 services; pipe, galv. iron; pressure dom. 40 lbs., fire 70 lbs.; consumption per day, 80,000 gals.; cost to construct, $25,000; bonded debt, $25,000; int. paid on bonds, 6 per cent.; cost of mtce., $1,500; works belong to city.

GAINESVILLE, pop. 8,382; fire area, 2,560 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1907, $500; av. ins., $18,800. Fire dept.—1 steamer, 2 hose wagons, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $5,780; value of bldgs., $16,000; ann. exp. of dept., $2,280; total mem. 8, paid full time 4, volunteers 4; underwriters' rating, second class.

WATER SUPPLY—Source, springs; 2½ miles from business center; system, pump to stdp. or direct to mains; stdp. cap. 120,000 gals.; material used in cons. iron; quality of water good; 1 pumping engine, class triplex; cap. per day 1,075,000 gals., constructors Dean & Rumsey; mains, cast iron, 8 miles, 4, 6 and 10 in. dia.; 47 hydrants; 30 valves; meters, total number 111, Crown 2, Nash 6, Union 1, Empire 28, Hersey Disc 7, Thomson 3, Worthington 1, Buffalo 9, Columbia 54; owned by consumer and city; 420 services; pipe, galv. iron.; pressure dom. 65 lbs., fire 150 lbs.; consumption per day, 500,000 gals.; cost to construct, $42,000; bonded debt, $30,000; int. paid on bonds, 6 per cent.; cost of mtce., $3,650; works belong to city.

GREENSBORO, pop. 2,700; fire area, 10 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 1750 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $1,000, total mem., 24 volunteers.

WATER SUPPLY—Source, creek; ¾ mile from business center; system, pump to res. and stdp; stdp. cap. 102,000 gals., dim. 12 x 120, material used in cons., steel; quality of water good; res. cap., 110,000 gals.; located on hill near station; 3 pumping engines, cap. per day 600,000 gals., constructor, Worthington; mains, cast iron, 7 miles, 4 to 10 in. dia.; 32 hydrants; dom. pressure, 60 lbs., fire 120 lbs.; consumption per day 90,000 gals.; cost to construct, $21,000; bonded debt, $20,000; int. paid on bonds, 6 per cent.; cost of mtce., $1,200; works belong to city.

GRIFFIN, pop. 6,857; fire area, 100 acres; mercantile bldgs., brick and stone, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 c. engine, 2 c. hand ex., comb. h. & l. c. engine and hose cart, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good 3,000 ft.; rubber, good 500 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $20,000; value of bldgs., $3,500; total mem., 67, paid full time 7, volunteers 60; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 275,000 gals., builders Elmore Iron Works; res. cap., 350,000 gals.; 2 pumping engines, class comp., cap. per day, 2,000,000 gals., constructors Blake; mains, 15 miles, 4 to 16 in. dia.; 120 hydrants, Bourbon; meters, total number 200; 260 services; pressure, dom. 50 lbs., fire 125 to 150 lbs.; cost to construct, $147,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to city.

HAWKINSVILLE, pop. 2,103; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes

of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 1,000 ft.; inferior, all kinds, 1,200 ft.; total hose, 3,700 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $3,700; ann. exp. of dept., $900; total mem., 50, paid full time 1, paid part time 2, volunteers 47; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp.; res. cap., 100,000 gals.; 2 pumps; pressure, 125 lbs.; mains, ¾ mile, 2 to 10 in. dia.; 25 hydrants; cost to construct, $6,000; works belong to city.

JACKSON, pop. 1,487; fire area, 3 blocks; mercantile bldgs., brick and wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—10 c. hand ex., 1 h. & l. truck, 1 horse; fire alarm, bell and telephone; value of dept. equipment, $1,200; value of bldgs., $500; ann. exp. of dept., $600; total mem., 20, paid full time 1, volunteers 19.

WATER SUPPLY—Not reported.

JEWELL, pop., 300; mercantile bldgs, wood, 2 to 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fire investigated; av. fire loss per yr. for 3 yrs., $500. Fire dept.—1 c. hand ex.;

WATER SUPPLY—None reported.

LA GRANGE, pop. 10,000, fire area, 700 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 2 horses, 4 c. & h. wagons; hose, cotton, rubber lined, 1,000 ft.; total hose, 1,000 ft.

WATER SUPPLY—Source, creek; 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 132,000 gals., dim. 15 x 100; material used in construction steel; quality of water good; res. cap., 3,000,000 gals.; located near pumping station; 2 pumping engines, class dup.; cap. per day, 1,000,000 gals.; constructors. Barr Pump Mfg. Co.; mains, cement and steel, 6 miles, 4 to 8 in. dia.; 100 hydrants; 1,120 valves; meters, total number, 100; 350 services; pressure, dom. 50 lbs., fire 60 lbs.; consumption per day, 150,000 gals.; works belong to Co.

LINDALE, pop. 5,000; fire area, 700 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steam pumps, 2 c. hand ex., 1 h. and l. truck, 3 hose wagons; hose, cotton, rubber lined, good 4,500 ft., inferior, all kinds, 1,000 ft.; total hose, 5,500 ft.; fire alarm, bell; total mem. 23 volunteers.

WATER SUPPLY—Source, springs; ½ mile from business center; system, pump to res. and mains; quality of water good; res. cap. 2,000,000 gals.; located on hill back of town; 2 pumping engines, class triplex, constructor, Gould; mains, cast iron, 12 miles, 12 x 8 in. dia.; 52 hydrants; 16 valves; pressure, dom. 105 lbs., fire 105 lbs.; cost to construct, $35,000; cost of mtce., $200; works belong to Massachusetts Mill Co.

LOUISVILLE, pop. 1,500; 1,600 ft. hose; value of equipment, $1,250; value of bldgs., $1,000; total mem., 10.

WATER SUPPLY—Source, well; 2 pumps, Worthington, cap. per day 27,000 gals.; 50 hydrants, 122 valves, 220 services; mains, 3 miles; pressure, dom. 75 lbs., fire 125 lbs.; cost of works, $25,000; ann. cost of mtce., $1,050; works belong to city.

LUMPKIN, pop. 1,470; mercantile bldgs., brick. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem. 36 volunteers.

WATER SUPPLY—Source, reservoirs; system, pump; res. cap., 85,000 gals.; 1 pumping engine, cap. per day 200,000 gals.

MACON, pop. 40,000; mercantile bldgs., stone and brick, 1 to 7 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; no fireworks ord.; causes of fires not investigated; Fire dept.—5 steamers, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 1 aerial truck, 5 hose wagons, 23 horses; hose, cotton, rubber lined, good 9,000 ft.; fire alarm, Gamewell, 72 boxes; value of dept. equipment, $30,000; value of bldgs., $20,000; ann. exp. of dept., $56,420; total mem. 68, paid full time.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to res. and stdp.; stdp. cap. 875,000 gals., dim. 65 x 50, located at Vineville, material used in cons. steel, builders J. S. Schofield's Sons Co.; filtration system, gravity, N. Y. Filter Co.; quality of water, good; res. cap., 2,500,000 gals., located at Second and Boundary streets; 4 pumping engines, cross-comp. and triplex, cap. per day 20,000,000, constructors Worthington and Wood; mains, cast iron, 35 miles, 4 to 20 in. dia.; 237 hydrants, Wood; 227 valves, Wood; meters, total number, 750, owned by consumers; 3,100 services; pipe, galv. iron; pressure, dom. 50 lbs.; consumption per day 3,000,000 gals., per capita 120 gals; works belong to Co.

McRAE, pop. 1,020; fire area, 40 acres; mercantile bldgs., stone, brick and wood; wooden roofs permitted. Fire dept.—1 truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; total mem., 14 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp. and direct; stdp. cap. 30,000 gals., dim. 10 x 15, material used in construction, steel, quality of water, good; res. cap., 20,000 gals.; 2 pumping engines, cap. per day, 60,000 gals., constructor, Snow; mains, cast iron, 3 miles, 4 to 12 in. dia.; 16 hydrants 6 valves; 125 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 40,000 gals.; cost to construct, $18,000; cost of mtce., $500; works belong to city.

MADISON, pop. 3,000; fire area, 1,000 yds.; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 36 rubber buckets; fire alarm, bell.

WATER SUPPLY—Branch 2 miles out. Water is pumped in with Worthington turbine pump.

MARIETTA, pop. 4,446; fire area, 15 acres; mercantile bldgs., stone and brick, 1 to 3 stories; wooden roofs not permitted. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages, 2 horses, 1 c. engine; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell and telephone; value of dept. equipment, 15,000; ann. exp. of dept., $1,914; total mem., 101 volunteers and 1 paid man.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, pump to stdp.; stdp. cap., 265,000 gals., dim. 30 x 50, located ½ mile from city, material used in cons. steel, builders Walsh and Weidner; quality of water, good; 2 pumping engines, class comp. dup., size 20 x 10 x 15, cap. per day 1,000,000 gals., constructors Stilwell-Bierce and Smith-Vaile Co.; mains, cast iron, 14 miles, 2 to 10 in. dia.; 49 hydrants, Mathews; meters, total number 14, Crown 5, Hersey Disc 2, Worthington 3, Nash 4, owned by consumer; pressure, dom. 50 lbs.; bonded debt, $60,000; int. paid on bonds, 5 per cent; works belong to Co.

MILLEDGEVILLE, pop. 4,219; fire area, 30 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $35,000; ins. for same time, $24,945. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 4 hose reels; hose, rubber, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $750; total mem., 80, paid part time and volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, creek, 2½ miles from business center; system, pump to stdp., material used in cons. iron; quality of water, good; 2 pumping engines, constructor Deane; 75 hydrants, Ludlow; meters, total number, 182, Crown 17, Empire 166, owned by Co.; 345 services; pressure, fire 70 lbs.; works belong to Co.

MILLEN, pop., 411. Fire dept.—1 hose reel; 2 horses; hose, 1,000 ft.

WATER SUPPLY—Source, well; stdp. cap., 65,000 gals.

MONROE, pop. 4,500; value of equipment, $3,000; value of bldgs., $5,000; total mem. 25.
WATER SUPPLY—2 pumps, McGorman Co.; cost of works, $30,000; bonded debt, $80,000; interest on bonds, 5 per cent.; works belong to city.

MONTICELLO, pop. 1,106. Fire dept.—Volunteers; hose, reels, etc.
WATER SUPPLY—Works belong to city.

MONTEUMA, pop. 1,750. Fire dept.—1 steamer, 1 h. & l. truck, 5 hose carts, 2 hose reels, 2 horses; hose, 1,500 ft.; total mem. 25, paid part time and volunteers.
WATER SUPPLY—Source, 6 artesian wells; res. cap., 210,000 gals.; 40 hydrants; pressure, 50 lbs.

MOULTRIE, pop. 4,000. Fire dept.—1 hose reel, 1 hose wagon; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm bell; total mem., 17, paid full time 7, volunteers 10.
WATER SUPPLY—Source, wells; system, pump direct to mains; quality of water, good; res. cap., 125,000 gals.; 2 pumping engines, class dup., cap. per day 500,000 gals., constructor Gardner; mains, cast iron, 3 miles, 4 to 6 in. dia.; 17 hydrants; 14 valves; meters, total number, 48, owned by city; 52,000 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 160 lbs.; consumption per day, 53,000 gals.; cost to construct, $30,000; works belong to city.

NEWNAN, pop. 6,000; fire area, 640 acres; mercantile bldgs., brick and stone, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hose wagon, 2 horses; hose, cotton, rubber lined, good 1,800 ft.; linen, good 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 4,000 ft.; fire alarm, bell; total mem., 41 volunteers.
WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; stdp. cap., 300,000 gals., dim. 20 x 120, material used in con. steel; quality of water, good; res. cap. 1,000,000 gals., located 1½ miles from city; 2 pumping engines, class comp., cap. per day 750,000 gals., constructors Smith-Vaile Co.; also 1 G. E. 125-hp. A. C. motor, 1 5-in. 3-stage hor. turbine pump, 1,000,000 gals. cap. per day; mains, cast iron, 11 miles, 4 to 10 in. dia.; 70 hydrants; 75 valves; meters, total number 482, owned by consumer; 490 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 80 lbs.; consumption per day, 300,000 gals.; cost to construct, $50,000; bonded debt, $80,000; int. paid on bonds, 6 per cent; cost of mtce., $4,500; works belong to city.

OCILLA, pop. 1,000; vol. dept. 25 men; 3 hose reels, 1,500 ft. hose.
WATER SUPPLY—Source, 1 well, cap. 150,000 gals.; 1 elevated tank, 20 x 25; system, gravity, cap. 60,000 gals; res. cap. 52,500 gals., 1 pump, Platt Iron Works, cap. 500,000 gals. per day; pressure, 110 lbs.; 12,050 ft. mains, 6 to 10 in. dia.; 29 hydrants.

PELHAM, pop. 2,500; fire area, 50 acres. Fire dept.—Equipment, 2 hose reels; value of equipment, $500; value of bldgs., $200; total mem. 25.
WATER SUPPLY—Source, well; system, air lift; No. of pumps 2, Worthington, cap. per day, 1,000,000 gals.; 27 hydrants, 8 valves, 8 services; cost of works, $80,000; bonded debt, $40,000; int. on bonds, 4 per cent.; works belong to city.

QUITMAN, pop. 4,000; fire area, 10 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 400 ft.; total hose, 2,300 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $8,000; value of bldgs., $10,000; total mem., 25 volunteers.
WATER SUPPLY—Source, wells, 500 ft. from business center; system, pump direct to mains; res. cap. 100,000 gals., located 10 ft. from pumps; 2 pumping engines, cap. per day 2,000,000 gals., constructors Smith-Vaile; mains, 5½ miles, 4, 6 and 8 in. dia.; 28 hydrants; 6 valves; meters, total number 2, Buffalo, owned by city; pipe, galv. iron; pressure, dom. 40 lbs., fire 125 lbs.; cost to construct, $16,500; cost of mtce., $875; works belong to city.

RICHLAND, pop. 1,500; vol. dept., 2 hose reels, 1,000 ft. hose; alarm, firearms; 1 h. & l. truck, 3 comb. wagons; total mem, 8 paid.
WATER SUPPLY—Source, tank, 60,000 gals.; system, pump to res., stdp. 90 ft. high; res. cap., 46,000 gals.; pressure, dom. 50 lbs.; fire, 125 lbs.; 2 miles mains, 26 hydrants.

ROME, pop. 14,000; mercantile bldgs., brick, 1 to 6 stories; private, wood, 2 stories; wooden roofs not permited; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers in reserve, 10 hand ex., 1 aerial truck, 5 hose wagons, 1 hose reel, chief's buggy, 12 horses; hose, cotton, rubber lined, good, 8,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 200 ft.; total hose, 8,400 ft.; fire alarm, Gamewell, 32 boxes; Gaynor, 15 boxes; value of dept. equipment, $24,500; value of bldgs., $20,000; ann. exp. of dept., $15,000; 96 men.
WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and direct to mains; stdp. cap. 180,000 gals., dim. 80 x 20 ft.; material used in cons., steel; quality of water, good; res. cap., 3,000,000 gals., located 1 mile from business center; 2 pumping engines, class comp., cap. per day 2,000,0000 gals.; mains, cast iron, 22 miles, 4 to 16 in. dia.; 188 hydrants; 127 valves; meters, total number 450, owned by consumers; 1,600 services; pipe, wrought iron; pressure, dom. 90 lbs., fire, 90 lbs.; consumption per day 1,800,000 gals.; cost to construct, $275,000; bonded debt, $57,000; int. paid on bonds, 5 per cent; cost of mtce., $15,000; works belong to city.

SANDERSONVILLE, pop. 2,050. Fire dept.—1 h. & l. truck, 3 hose carts, 1,500 ft. hose; alarm, bell and telephone; 38 men, volunteer.
WATER SUPPLY—Source, wells; system, pump to res.; res. cap. 100,000 gals.; stdp. cap. 76,140 gals.; 2 pumps, Deane; 10-inch pipe; 51 hydrants.

SAVANNAH, pop. 70,000; fire area, 6¾ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 10 stories; private, brick, stone and wood, 2 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—7 steamers, 1 in reserve, 1 c. engine on wheels, 4 comb. c. & h. wagons, 21 c. hand ex., 2 aerial trucks, 2 h. & l. trucks, 5 hose wagons, 1 hose reel, 4 fuel wagons, 50 horses; hose, cotton, rubber lined, good, 17,150 ft.; rubber, good, 3,865 ft.; inferior, all kinds, 3,500 ft.; total hose, 21,550 ft.; fire alarm, Gamewell, 92 boxes; ann. exp. of dept., $108,000; total mem. 98, paid full time.
WATER SUPPLY—Source, wells; system, pump to res., to stdp., or direct; filtration system; 2 pumping engines, class horizontal, cap. per day 10,000,000 gals., Holly; mains, 67½ miles, 4 to 42 in. dia.; 668 hydrants, McLean, Chapman, Mathews; meters, total number 93, Hersey, Empire and Pittsburg, owned by city; 7,795 services; pipe, lead and iron; pressure, 45 lbs.; consumption, per day 8,500,000 gals., per capita 121 gals.; cost to construct, $1,500,000; ann. cost of mtce., $43,629; works belong to city.

SPARKS, pop. 1,150. Fire dept.—1 h. & l. truck, 1 chem. eng.
WATER SUPPLY—None.

STATESBORO, pop. 1,197; vol. dept. 15 men; 2 hose reels; 700 ft. hose.
WATER SUPPLY—Source, wells; system, pumps to res.; res. cap., 70,000 gals.; 1 stdp. 25 x 20; 2 pumps, cap. per day, 1,000,000 gals.; pressure, 45 lbs.; mains, 4 to 8 inches dia.; 33 hydrants.

TALLAPOOSA, pop. 2,800; fire area, 320 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated: fire loss for 1904, $2,000; ins. for same time, $3,000. Fire dept.—2 h. and l. trucks, 2 hose reels; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; fire alarm, electric, 24 boxes; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $700; total mem., 24 volunteers; underwriters' rating, third class.
WATER SUPPLY—Source, brooks; system, pump to res. and stdp.; stdp. cap. 131,000 gals., dim. 100 x 15, builders Tippett & Wood; res. cap. 55,000 gals.; 2 pumping engines, class comp. R, cap. per day 2,000,000 gals., constructor Worthington; mains, 5½ miles, 4 to 10 in. dia., Annis-

ton; 54 hydrants, Ludlow; 28 valves, Ludlow; meters, total number 1; 172 services; pressure, fire 40 lbs.; consumption per day 400,000 gals., per capita 20 gals.; cost to construct, $50,000; ann. cost of mtce., $2,850; works belong to M. A. Greene.

THOMSTON, pop. 2,500; fire area, 1,280 acres; mercantile bldgs., brick, 1 and 2 stories, private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 hand engine, 1 c. engine, 1 hose carriage; hose, cotton, rubber lined, 2,900 ft. good hose; fire alarm, bell; value of dept. equipment, $800; value of bldgs.; $500; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and cisterns; res. 44,000 gals. cap.; duplex pump 500 gals. per minute cap., stdp. 30,000 gals. cap.; dom. pressure, 80 lbs., fire pressure, 125 lbs., 2 miles mains, 20 hydrants.

THOMASVILLE, pop. 6,000; fire area, 2 miles; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 5 nozzles, 1 h. & l. truck, 2 hose wagons, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, whistle and telephone; ann. exp. of dept., 2,654; total mem. 4, paid full time; B. Blanton, chief.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 800,000 gals., dim. 25 x 100, material used in cons. steel; quality of water, hard; res. cap. 60,000 gals., located at pumping plant; 4 pumping engines, cap. per day 300,000 gals., constructor Knowles; mains, cast iron, 11 miles, 4, 6 and 8 in. dia.; 92 hydrants; 21 valves; meters, total number 425, owned by city and consumer; pipe, galv. iron; pressure, dom. 40 lbs., fire 120 lbs.; consumption per day, 250,000 gals.; works belong to city.

THOMSON, pop. 3,000; fire area, 500 acres; mercantile bldgs., brick, 1 and 2 stories, private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,000. Fire dept.—1 steamer, 2 hose reels, 1 h. & l. truck, hose, cotton, rubber lined, good 1,000 ft., interior, all kinds, 300 ft.; total hose, 1,200 ft.; fire alarm, bell, whistle; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept, $50; total mem., 30, volunteers, 30; underwriters' rating, second class.

WATER SUPPLY—Source, wells and cistern.

TIFTON, pop. 4,000; fire dept. not reported.

WATER SUPPLY—Source, deep well, ½ mile from business center; system, pump to stdp.; stdp. cap., 2,000 gals.; material used in construction, iron; quality of water, good; res. cap., 150,000 gals.; 1 pumping engine; class, steam; cap. per day, 1,000,000 gals.; constructor Deane; mains, cast iron, 3 miles; 4 in. to 10 in. dia.; 34 hydrants, 22 valves; meters, total number, 175; makers, Keystone 129, Hersey Rotary 1, Empire 4, Union-Trident 25, Worthington piston 1, Worthington disc 1, Neptune 10; owned by consumers; 300 services; pipe, galv. iron; pressure dom., 40 lbs., fire 120 lbs.; consumption per day, 284,000 gals.; per capita, 94 gals.; cost to construct, $35,000; bonded debt, $20,000; int. paid on bonds, 4 per cent.; cost of mtce., $4,500, works belong to city.

TOCCOA, pop. 3,400; dept. equipment, 2 hose carts, 1,200 ft. hose; fire alarm, bell; volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, gravity; quality of water, spring; system, gravity; res. cap. 35,000,000 gals.; mains, 10-in. cast iron, 4 miles; 36 hydrants, owned by city; pressure, dom. 100 lbs.; bonded debt, $35,000; int. paid on bonds, 5 per cent; ann. cost of mtce., nominal; works belong to city.

TRION, pop. 2,500; fire area, 320 acres; mercantile bldgs., brick, 2 stories; private, 1 to 3 stories; wooden roofs permitted; fire and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past 3 yrs., $450; av. ins. carried on the properties burned per yr. during same period, $1,000. Fire dept.—Chemical hand ex., 12 hose carriages; hose, rubber lined, good, 3,000 ft.; total hose, 3,000 ft.; fire alarm bells; value of dept. equipment $2,000; value of bldgs., $500; total mem. 100.

WATER SUPPLY—Source, res., ½ mile from business center; res. cap. 300,000 gals., supply pump, dim. 95 x 95; material used in construction, brick and cement; quality of water, good; supply pump cap. 240,000 gals. per day; rotary pumps, cap. 500 gals. per minute, steam fire pump 1,000 gals. per minute cap.; Stillwell, Bierce-Smith-Vaile & Platt Iron Wks.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 56 hydrants; 10 valves, owned by Trion Mfg. Co.; pressure, dom. 80 lbs., fire 90 lbs.; consumption per day, 200,000 gals.

VALDOSTA, pop. 9,500; mercantile bldgs., brick and iron, 1 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks and combustibles ord. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 600 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $9,500; value of bldgs., $6,200; ann. exp. of dept., $5,000; total mem. 6, paid; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump direct to mains; quality of water, good; res. located at pumping station; 3 pumping engines, aggregate cap. per day 2,500,000 gals., constructors, Platt Iron Wks, Snow Pump Wks.; mains, cast iron, 15 miles, 4 to 8 in. dia.; 85 hydrants; meters, total number 598, owned by consumers; 679 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 125 lbs.; cost to construct, $56,000; bonded debt, $45,000; int. paid on bonds, 6 per cent.; cost of mtce., $7,500; works belong to city.

VIENNA, pop. 2,500; fire area, 160 acres; mercantile bldgs., wood and brick. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, whistle; total mem., 12 volunteers; J. R. Causly, chief.

WATER SUPPLY—Source, well; system, pump direct; Worthington pumping engines; 3 hydrants; 3 services; cost of mtce., $1,500; works belong to city.

WADLEY, pop., 630. Fire dept.—10 hand ex.; hose, 100 ft.

WATER SUPPLY—Source, wells.

WASHINGTON, Pop. 2,300; mercantile bldgs., brick, 1 to 4 stories, private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 engine, 3 c. hand ex., 1 h. and l. truck, 3 hose reels, 1 horse; hose, cotton, rubber lined, good 1,000 ft., inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, telephone; underwriters' rating, third class.

WATER SUPPLY—Source, well and creek, 2 miles from business center; system, pump to stdp.; stdp. cap., 750,000 gals.; material used in cons., steel; quality of water good; res. cap., 750,000 gals., located at station; 1 pumping engine, cap. per day 100,000 gals., constructor Worthington; mains, cast iron, 4 miles, 4 to 8 in. dia.; 30 hydrants, Michigan B. & I. Wks.; 5 valves, Michigan B. & I. Wks.; meters, total number 55, Worthington 50, Trident 5; 100 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 150 lbs.; consumption, per day 40,000 gals., per capita 13 gals.; works belong to city.

WAYCROSS, pop. 12,000; fire area, 100 acres; mercantile bldgs., brick, 1 to 4 stories, private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 1 comb. c. & h. wagon, 3 hose reels, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, phone and whistle; value of dept. equipment, $4,500; ann. exp. of dept., $4,500; total mem. 11, paid full time 4, paid part time 7.

WATER SUPPLY—Source, wells; system, gravity, pump to res., to stdp., or direct; stdp. cap. 237,000 gals., dim. 120 x 20, builders Tippett & Wood, res. cap 50,000 gals.; 2 pumping engines, 14 air compressors, cap. per day, 3,744,000 gals., constructor Knowles; mains, cast iron, 15 miles, 4 to 10 in. dia., wood; 156 hydrants, Wood; meters, total number 6; pressure, dom. 60 lbs., fire 120 lbs.;

cost to construct, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to city.

WAYNESBORO, pop. 2,090. No organized fire department.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 1,000 gals.; res. cap. 15,000 gals.; pumping engines, cap. per day 40,000 gals., constructors DeLamater; mains, 2 miles; pressure, dom. 14 lbs.; ann. cost of mtce., $1,000; works private.

WEST POINT, pop. 2,500; fire area, 1,200 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose carts, 2 horses; hose, rubber, good, 1,000 ft.; cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 700 ft.; total hose, 3,200 ft.; fire alarm, whistles; value of dept. equipment, $6,000; value of bldgs., $2,000; ann. exp. of dept., $600; total mem, 20, paid full time 2, paid part time 18.

WATER SUPPLY—Source, river, 1 mile from business centre; system, pump to res.; filtration system, New York; quality of water, good; res. cap. 1,000,000 gals., located at Ft. Filer; 2 pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile Co.; mains, iron, 10 miles, 4 to 8 in. dia.; 35 hydrants, Wood & Co.; 20 valves; 200 services; pipe, galv. and wrought iron; pressure, dom. 55 lbs., fire 100 lbs.; consumption, per day 400,000 gals., per capita 13 gals.; cost to construct, $40,000; bonded debt, $40,000; int. paid on bonds 4 to 6 per cent.; ann. cost of mtce., $2,500; works belong to city.

Places with a population of 1,000 or more having no organized fire dept.—Abbeville, Adel, Blueridge, Canton, Commerce, Convers, Covington, Douglasville, Edgewood, Hartwell, Helena, Hogansville, Lyons, Perry, Roswell, Royston, Senoia, Seville, Social Circle, Summerville, Sylvester, Talbotton, Tennille, Union Point, Warrenton, Woodbury, Wrightsville.

HAWAII

HONOLULU. Fire dept.—Steamers, 1 c. engine, 1 h. & l. truck, 4 hose wagons, 9 c. hand ex.; hose, cotton, rubber lined, 9,650 ft.; inferior, 2,200 ft.; total hose, 11,850 ft.; 20 horses; fire alarm, Gamewell, 84 boxes; total mem. 46, paid full time.

WATER SUPPLY—Source, 3 res., springs and surface water; res. cap., 40,000,000 gals.; new storage res. in course of construction to have a cap. of 629,000,000 gals.; system, gravity and pump direct; 5 pumps, Allis triple exp.; Blake hor. comp.; Risdon comp.; combined pumping cap. 15,000,000 per day; mains, 74 miles, 2 to 18 in. dia.; 374 hydrants; J. H. Howland, spt.

IDAHO

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

BOISE CITY, pop. 20,000; mercantile bldgs., brick, 1 to 6 stories; private, brick and stone, 1 and 2 stories; wooden roofs permitted outside fire limits; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 in reserve, 1 comb. c. & h. wagon, 3 c. engines, 1 h. & l. truck, 1 hose wagon, 3 hose reels, hose 2,400 ft., 10 horses; loss in 1908, $320,780; insurance involved, $127,750; fire alarm, Gamewell, 10 boxes; cost of mtce., $26,-753.64; full paid dept. 17 men.

WATER SUPPLY—Source, artesian and open wells, 2 miles from business center; system, gravity and pump to stdp.; material used in cons., stone, brick and cement; quality of water, excellent; res. cap., 1,500,000 gals.; 2 pumping engines, class comp. dup., cap. per day, 3,000,000 gals., constructor Worthington; mains, kalomein, 45 miles, 4 to 18 in. dia.; 163 hydrants; 230 valves; meters, total number, 1,053, Crown 9, Nash 96, Union 10, Empire 22, Gem 1, Trident 30, Hersey Disc 12, Thomson 12, Worthington 10, Buffalo 63, Pittsburg 20, owned by Co.; 1,800 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $350,000; bonded debt, $100,000; int. paid on bonds, 6 per cent; cost of mtce., $27,000; works belong to Co.

BURKE, pop. 1,500. Fire dept.—2 hand hose carts; hose, 800 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 35,000 gals.; 4-inch mains; 11 hydrants; pressure, dom. 70 lbs.

CALDWELL, pop. 3,500. Fire dept.—2 10-gal. c. engines, 1 h. & l. truck, 2 hose carts; hose, 1,200 ft.; total mem., 23.

WATER SUPPLY—Res. cap., 200,000 gals.; Stillwell-Bierce pump, 1,750 gals. per min. cap.; 4 wells; mains, 5½ miles; 4, 6, 8 and 10 in. dia.; 32 hydrants; pressure, 100 lbs.

COEUR d'ALENE, pop. 9,000; fire area, 18 acres. Fire dept.—1 h. & l. truck, 4 hose carts; hose, 2,000 ft.: value of dept. equipment, $3,000; valve of bldgs., $300; ann. exp. of dept., $400; total mem., 40 volunteers.

WATER SUPPLY—Source, lake; system, pumping; 1 triplex pump, cap. 1,200 gals. per minute; res. cap. 500,000 gals.; 63 hydrants; mains, 20 miles; pressure, dom. 90 lbs., fire 150 lbs.; cost to construct, $7,500.

COTTONWOOD, pop., 1,500. Fire dept.—Not reported.

WATER SUPPLY—Source, well; ¼ mile from business center; system, pumping; quality of water, good; res. cap., 350,000 gals.; 1 pumping engine; class, gasoline, cap. per day, 28,800 gals; mains, steel, 1½ miles, 6 to 8 in. dia.; 12 hydrants; 12 valves; meters, total number 4, Westinghouse; owned by company; pressure, dom. 85 lbs.; cost to construct, $20,000; works belong to company.

GENESEE, pop. 731. Fire dept.—1 h. & l. truck, 1 hose cart; hose, 600 ft.; total mem., 20.

WATER SUPPLY—System, gravity; res. cap., 250,-000 gals.; 35 hydrants; pressure, 65 lbs.

GRANGEVILLE. WATER SUPPLY — Source, springs, 3½ miles from business center; system, gravity; material used in construction, steel pipe; quality of water, good; res. cap. 40,000,000 gals.; cap. per day 225 gals.; mains, steel, 25 miles, 1 to 10 in. dia.; 25 hydrants; 28 valves; 8 meters, owned by individuals; service, good; pipe, steel; pressure, dom. 110 lbs., fire 110 lbs.; cost of mtce., $40,000; works belong to Co.

HAILEY, pop. 1,500; fire area, 100 acres; mercantile bldgs., mostly brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 7 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 100 ft.; total hose, 1,750 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; total mem., 21 volunteers.

WATER SUPPLY—Source, creek, 2½ miles from business centre; system, pump to res.; res. cap. 250,000 gals.; mains, 2½ miles, 7 in. dia., Pittsburg Pipe Co.; 7 hydrants, Ludlow; 10 valves; 150 services, pipe, iron; pressure, dom. 37 lbs., fire 37 lbs., cost to construct, $20,000; ann. cost of mtce., $1,000; works belong to Co.

HARRISON, pop., 1,300. Fire dept.—1 c. engine, 1 hose cart; hose, 900ft.; total mem., 27 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 50,-000 gals.; 1 pumping engine; cap. per day, 316,-800 gals.; constructor, Fairbanks; mains, 8 to 6 and 4 in. in dia.; 15 hydrants; pressure, dom., 60 lbs., fire 100 lbs.

IDAHO FALLS, pop. 7,000; fire area, 1,280 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 and 1½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; Fire. dept.—1 comb. c. & hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, electric; value of dept. equipment, $3,000; value of bldgs., $200; ann. exp. of dept., $3,000; total mem., 25 volunteers.

WATER SUPPLY—Source, river; system, pump to res. and direct; quality of water, good; res. cap. 10,000 gals.; pumping engines, cap. per day 1,512,-000 gals.; mains, 20 miles, 4 to 8 in. dia.; 41 hydrants; 43 valves, Chapman; 500 services; pipe, iron; pressure, dom. 40 to 50 lbs., fire 90 lbs.; consumption, per day 300,00 gals., per capita 50 gals.; cost to construct, $50,000; works belong to Co.

LEWISTON, pop. 7,500; mercantile bldgs., brick and stone, 2 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 6 hose carts; total hose, 4,000 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $10,000; total mem., 75 volunteers.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res.; quality of water, good; res. cap. 1,000,000 gals., located 2 miles south of city; 2 pumping engines, class triplex, electric, cap. per day 3,000,000 gals., constructors, Knowles, Deane; mains, steel and wood, 52 miles, 4 to 16 in. dia.; 56 hydrants; 218 valves; meters, total number, 78, Crown 11, Union 50, Columbia 3, Keystone 9, owned by city; 840 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 140 lbs.; cost to construct, $166,000; bonded debt, $160,-000; int. paid on bonds, 5 per cent; cost of mtce., $12,000; works belong to city.

MACKAY, pop. 500. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, 1,000 ft.; total mem., 25.

WATER SUPPLY—System, gravity; res. cap., 95,-000 gals.; mains, 4 in. dia.; 20 hydrants; pressure, 95 lbs.

MONTPELIER, pop. 2,000; fire area, 2 sq. miles; mercantile bldgs., brick and wood, 2 stories; wooden roofs not permitted in fire area; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand c. engine, 1 h. & l. truck, 2 hose carts, 6 c. ex.; hose, rubber, 1,000 ft.; value of equipment, $1,800; volunteer dept., 28 mem.

WATER SUPPLY—Wells; no water works system.

MOSCOW, pop. 6,000; fire area, 60 acres; mercantile bldgs., brick, stone and iron, 2 and 3 stories, private, wood, 2 stories; wooden roofs,

wooden buildings, not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 hose carriages; hose, rubber, good, 2,400 ft.; inferior, 600 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,500; value of bldgs., $2,000; ann. exp. of dept., $540; total mem., 100 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 50,000 gals., dim. 16 x 32, material used in cons. steel; quality of water, good; 1 gasoline and 2 steam pumping engines, gasoline 308,000 gals. per day, steam 374,000 gals. per day, constructor Fairbanks-Morse and Smith-Vaile; mains, 15 miles; pipe, iron; pressure, dom. 82 lbs.; cost to construct, $140,000; bonded debt, $18,000; int. paid on bonds, 6 per cent; cost of mtce., $7,000; works belong to city.

PAYETTE, pop., 1,200. Fire dept.—1 c. engine, 2 carts; hose, 1,000 ft.; total mem., 15 volunteers.

WATER SUPPLY—Source, Payette river; res. cap. 400,000 gals.; 1 pumping engine; class, centrifugal, dia.; 26 hydrants; pressure, dom. 75 lbs, fire 75 lbs.

POCATELLO, pop. 6,000; fire area, 40 acres; mercantile bldgs., stone and brick, 1 to 3 stories, private, stone, brick and wood, 1 story; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $7,500; av. ins. for same time, $4,500. Fire dept.—1 comb. c. and h. wagon, 1 c. engine, 2 c. hand ex., 1 h. and l. truck, 2 reels, 2 horses; hose, cotton, rubber lined, good 2,800 ft.; rubber, good 500 ft., inferior, all kinds, 100 ft.; total hose, 3,400 ft.; fire alarm, whistle, 26 boxes; value of dept. equipment, $4,500; value of bldgs., $12,000; ann. exp. of dept., $3,000; total mem., 14 volunteers, paid part time 2.

WATER SUPPLY—Source, mountain streams, 10 miles from business center; system, gravity; res. cap., 5,000,000 gals.; mains, 7 miles, 4 to 10 in. dia., Colorado Iron Co.; 53 hydrants, Ludlow; 453 services; pipe, galv. iron; pressure, dom. 117 lbs., fire 150 lbs.; consumption per day, 500,000 gals., per capita, 62 1-3 gals.; cost to construct, $600,000; ann. cost of mtce., $10,000; works belong to Co.

TWIN FALLS, pop., 5,000. Fire dept.—1 comb. hose & c. wagon; 2 hose carts, 2 horses; hose 1,500 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, canal; 4 small res., combined cap. 1,000,000 gals.; mains, 18 x 12 in. in dia.; 13 hydrants; pressure, fire 90 lbs.

WALLACE, pop. 3,500; mercantile bldgs., brick and wood; fire loss for 1905, $3,500. Fire dept.—1 comb. c. & h. wagon, 1 h. & l. truck, 4 hose carriages, 6 horses; hose, cotton, rubber lined, good 2,850 ft.; fire alarm, Gamewell, 20 boxes; ann. exp. of dept., $6,000; total mem., 42, paid full time 2, volunteers 40.

WATER SUPPLY—Source, mountain streams, 2 miles from business center; system, pump to res.; res. cap., 250,000 gals.; stdp. cap., 40,000 gals.; 30 hydrants; mains, steel and iron, 2 to 8 in. dia.; pressure, dom. 120 lbs.; cost to construct, $105,000, including electric plant; works belong to Co.; D. C. McKessick, supt.

WARDNER, pop. 2,500; fire area, 5 blocks; mercantile bldgs., mostly wood, 1 story; private, wood, 1 story; wooden roofs not permitted in fire area; causes of fires investigated; fire loss for 1907, $400. Fire dept.—2 h. & l. trucks, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior; fire alarm, bell; value of dept. equipment, $3,350; value of bldgs., $400; ann. exp. of dept., $700; total mem. 40 volunteers.

WATER SUPPLY—Source, creek and springs; systotal number 140; 160 services; pressure, dom. 000 gals.; mains, 5 miles, 5½ and 6 in. dia.; 6 hydrants, Morgan & Crane; 22 valves, Crane & Morgan; 200 services; pressure, dom., 60 lbs., fire 150 lbs.; consumption, per day 20,000 gals., per capita 20 gals.; cost to construct, $36,000; ann. cost of mtce., $1,200; works belong to Co.

WEISER, pop. 2,800; fire area, 8 blocks; mercantile bldgs., brick and stone, 1 to 7 stories; private, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past yr., $2,100. Fire dept.—6 hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; value of dept. equipment, $1,800; total mem., 60 volunteers.

WATER SUPPLY—Source, Snake river; system, pump to res.; quality of water, good; res. cap. 500,000 gals.; filtration system; 1 pumping engine, cap. per day 1,000,000 gals.; Atlas engine and 1 pump; mains, lap-weld steel, 3 miles, 10 to 4 in. dia.; 45 hydrants; 20 valves; 300 meters, Keystone, Trident and Standard Meter Co.; owned by city; 150 services; pipe, galv. iron; pressure, dom. 86 lbs., fire 85 lbs.; cons. per day 500,000; cost to construct., $40,000; bonded debt, $36,000; int. on bonds, 5 per cent; works belong to city.

Towns of 1,000 population not reported.—Blackfoot, Rexburg, Moleda.

ILLINOIS

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABINGDON, pop. 2,800; fire area, 320 acres; mercantile bldgs., brick, 1½ and 2 stories, private wood, 1½ stories; wooden roofs not permited; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 4 c. hand ex., 1 h. and l. truck, 1 hose wagon, 1 hose carriage; hose, rubber, good, 600 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,000; total mem., 50 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns, in business center; system, gravity pump to res. and direct; stdp. cap. 36,000 gals., dim. 11 x 48, material used in cons. steel, brick and stone; quality of water, good; res. cap. 93,000 gals., located near well; 2 pumping engines; mains, cast iron, 5¼ miles, 4, 6 and 8 in. dia.; 53 hydrants; 25 valves; meters, total number, 75, Trident, owned by consumer; 77 services; pipe, galv. and cast iron; pressure, dom. 50 lbs., fire 150 lbs.; cost to construct, $35,000; bonded debt, $29,000; int. paid on bonds, 5 per cent; cost of mtce., $1,100; works belong to city.

ALBION, pop. 1,162; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories, private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. and l. truck; hose, cotton, rubber lined, good 500 ft., rubber, good, 300 ft.; total hose, 800 ft.; value of bldgs., $200; ann. exp. of dept., $60; total mem., 10 volunteers.

WATER SUPPLY—Source, wells and cisterns, cap. 35,000 gals.; system, pump to stdp.; stdp. cap. 80,000 gals.; 1 pumping engine, constructor Olds; mains, 4½ miles; 29 hydrants, Ludlow; meters, total number 140; 160 services; pressure, dom. 69 lbs., fire 69 lbs.; consumption, per day 50,000 gals., per capita 45 gals.; cost to construct, $20,000; ann. cost of mtce., $800; works belong to city.

ALEDO, pop. 2,360; mercantile bldgs., brick, 2 stories, private, wood, 1½ stories; wooden roofs not permitted. Fire dept.—1 hand engine, 1 c. engine, 1 h. and l. truck, 2 hose carriages; hose, rubber, good, 2,000 ft.; fire alarm, bell and whistle; total mem., 34 volunteers.

WATER SUPPLY—Source, artesian wells; 1,450 ft. mains.

ALEXIS, pop. 915. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, 950 ft.; total mem., 30.

WATER SUPPLY—Source, wells; in business center; system, pump to res.; res. cap., 50,000 gals.; 1 pump, cap., 100 gals per min.; mains, 2 miles; 10 hydrants.

ALTAMONT, pop. 1,600. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart; fire alarm, bell; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, cisterns and wells.

ALTON, pop. 17,000; fire area, 2,600 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 4 hose carriages, 9 horses; hose, rubber lined, good, 3,300 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $14,000; value of bldgs., $10,000; ann. exp. of dept., $8,500; total mem. 9, paid full time 8, part time 1; underwriters' rating, first class.

WATER SUPPLY—Source, 1 mile from business center; system, gravity and pump to stdp.; stdp. cap. 3,500,000 gals., cons. steel; filtration system, New York; quality of water, good; 3 pumping engines, Allis, Murray, Carpenter, class comp., cap. per day 10,000,000 gals.; 1 comp. Laidlaw-Dunn-Gordon pump, cap. 1,500,000 gals.; 2 new boilers at pumping plant, 1,300,000 gals. low service, 1,400,000 gals. high; service pump, new concrete filter plant, 2,500,000 gals.; mains, cast iron, 22 miles, 4 to 18 in. dia.; 250 hydrants, Ludlow; 110 valves, Ludlow; 850 meters, owned by Co.; pressure, dom. 105 lbs., fire 165 lbs.

ALTONA, pop. 633. Fire dept.—1 hand engine, 9 c. hand ex., 1 h. & l. truck; fire alarm, bell; total mem., 30.

WATER SUPPLY—Source, wells and cisterns.

AMBOY, pop. 2,300; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 3 hose reels; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem. 20, paid $15.00 per yr.

WATER SUPPLY—Source, wells; system, pump 350 gals. per min. to res.; stdp. cap., 61,000 gals.; res. cap., 50,000 gals.; mains, 1½ miles, 6 to 8 in. dia.; 16 hydrants, Michigan Brass and Iron Works; pressure, dom. 45 lbs., fire 85 lbs.; cost to construct, $15,000; ann. cost of mtce., $1,000; works belong to city.

ANNA, pop. 3,000; fire area, 600 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 gas engine, Watrus, 1 hand engine, 25 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 600 ft.; fire alarm, whistle; value of dept. equipment, $2,000; ann. exp. of dept., $300; total mem., 12.

WATER SUPPLY—No water works system.

ARCOLA, pop. 1,995; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 3 stories, private, brick and wood, 2 stories; wooden roofs not permitted; causes of fire investigated; fire loss for 1902, $2,000; ins. for same time, $6,000. Fire dept.—1 c. engine, 1 h. and l. truck, 3 hose reels; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,600; value of bldgs., $2,500; total mem., 26 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, wells; system, pump to res., to stdp. or direct; stdp. cap. 40,000 gals.; res. cap. 100,000 gals.; pumping engines, cap. per day 250,000 gals., constructors Deane, Worthington; mains, 4 miles 4 to 8 in. dia., Ripley & Bronson; 34 hydrants, Ripley & Bronson; 4 valves, Ripley & Bronson; meters, Buffalo; 150 services; pressure, dom. 45 lbs., fire 70 lbs.; cost to construct, $18,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $1,000; works belong to city.

ARLINGTON HEIGHTS, pop. 2,000; fire area, 700 acres; mercantile bldgs. brick, 1 to 2 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss for past 3 yrs., $1,000; av. ins. on properties burned during same period, $1,000. Fire dept.—1 c. hand ex., 2 hose carts, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of bldgs., $1,200; total mem., 40.

WATER SUPPLY—Source, lake, 1 mile from business center; res. cap., 100,000 gals.; quality of water, good; pump cap., 20,000 gals. per hr.; mains, 6½ miles; 87 hydrants; 87 valves; meters, total number 93, makers National; pressure dom., 60 lbs.; fire, 98 lbs.; works belong to village.

ASHLAND, pop. 1,201; fire area, 640 acres; mercantile bldgs., brick, 1 to 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 comb.

engine, 1 hand engine, 1 c. engine on wheels, 1 comb. c. & h. wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $300; ann. exp. of dept., $40; total mem., 12 volunteers.

WATER SUPPLY—Source, wells and cisterns, in business center; system, pump by hand; quality of water, good.

ASHTON, pop. 756. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose cart; hose, 1,000 ft.; fire alarm, bell.

WATER SUPPLY—Source, R. R. tank.

ASSUMPTION, pop. 2,300; fire area, 600 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 650 ft.; inferior, all kinds, 500 ft.; total hose, 1,150 ft.; fire alarm, whistle and bell, 8 boxes; value of dept. equipment, $2,500; value of bldgs., $2,500; ann. exp. of dept., $650; total mem. 35, paid part time.

WATER SUPPLY—Source, wells and cisterns.

ASTORIA, pop. 1,684. Fire dept.—1 comb. h. & l. wagon; hose, 500 ft.; volunteers.

WATER SUPPLY—Source, artesian wells; system, pump to stdp. and res.; stdp. cap., 85,000 gals.; res. cap., 112,000 gals.; mains, 3 miles; 23 hydrants.

ATLANTA, pop. 1,270; fire area, 10 acres; mercantile bldgs., brick, 2 stories, private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept. —1 h. & l. truck, 1 hose carriage; hose, linen, rubber lined, good 600 ft.; total mem., 40 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp cap., 46,000 gals.; pumping engines, cap. per day 35,000 gals., constructor Knowles; mains, 1½ miles, 1 to 5 in. dia.; 2 hydrants; 6 valves; pressure, fire 15 lbs.; cost to construct, $10,000.

AURORA, pop. 30,000; fire area, 7½ sq. miles; mercantile bldgs., stone and brick, 2 to 6 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $9,664.01; av. ins. for same time, $318,802. Fire dept.—1 steamer in reserve, 2 comb. c. & h. wagons, 1 c. engine, 10 c. hand ex., 1 h. & l. truck in reserve, 56-ft.; 1 aerial truck, 3 hose wagons, 13 horses; hose, cotton, rubber lined, good, 7,700 ft.; fire alarm, electric, 100 boxes; value of dept. equipment, $23,300; value of bldgs., $40,000; ann. exp. of dept., $32,000; total mem. 31, paid full time 27, 4 call men; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 225,000 gals., dim. 18 x 155, located 500 ft. from station, material used in cons. iron, builders Water and Gas Construction Co., Pittsburg, Pa.; quality of water, good; res. cap. 1,315,000 gals., located 50 ft. from station; 3 pumping engines, sizes 16 x 28 x 39, 14 x 22 x 18, cap. per day 5,000,000 gals., constructors 1 Nordberg, 2 Deane; mains, cast iron, 60 miles, 4 to 16 in. dia.; 568 hydrants, Ludlow; 499 valves, Ludlow; meters, total number 4,578, Crown 4171, Hersey Rotary 70, Thomson 50, Worthington 8, Nash 226, owned by consumer; 4,578 services, pipe, lead and iron; pressure, dom. 76½ lbs., fire 110 lbs.; consumption per day, 1,800,000 gals., per capita 56 gals.; cost to construct, $500,000; bonded debt, $130,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $22,000; works belong to city.

BARRINGTON, pop. 1,162; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories, private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $800; value of bldgs., $6,000; ann. exp. of dept., $200; total mem., 18 volunteers.

WATER SUPPLY—Source, wells, at business center; system, pump to res. and stdp.; stdp. cap., 65,000 gals., dim. 50 x 18, material used in cons. steel; quality of water, good; res. cap. 40,000 gals., located on hill ½ mile from town; 1 compressor and 1 pump, cap. per day 600,000 gals., constructors Stillwell, Bierce and Smith-Vaile; mains, cast iron, 7 miles, 4 to 6 in. dia.; 60 hydrants; 10 valves; 250 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 90 lbs.; consumption per day, 100,000 gals.; cost to construct, $26,000; bonded debt, $7,500; int. paid on bonds, 6 per cent; cost of mtce., $200; works belong to city.

BARRY, pop. 1,643; fire area, 160 acres; mercantile bldgs., brick, 2 stories, private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 c. engine, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; total mem., volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 1,300 bbls.; pumping engines, cap. per hour 400 bbls.; mains, 1 mile, 4 to 6 in. dia.; 7 hydrants; pressure, fire 40 lbs.; cost to construct, $20,000; ann. cost of mtce., $500; works belong to city.

BATAVIA, pop. 3,871; fire area, 3,000 acres; mercantile bldgs., wood and stone, 3 stories, private, wood and stone, 2 stories; wooden roofs permitted. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; fire alarm, whistle; value of bldgs., $500; value of dept. equipment, $1,800; total mem., 30 volunteers.

WATER SUPPLY—Source, well, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap., 500,000 gals., builders Corbett & Stadler; 2 res., cap. 100,00 gals. each; 2 pumping engines, cap. per day 1,600,000 gals., constructor Worthington; mains, 26 miles, 4 to 10 in. dia.; 91 hydrants, Pratt & Cady, Ludlow and National; meters, total number 1,700, Worthington 500, Buffalo 900, Hersey 100, Pittsburg 200, owned by Co.; 2,500 services; pressure, dom. 65 lbs., fire 125 lbs.; cost to construct, $500,000; works belong to city.

BEARDSTOWN, pop. 5,200; fire area, 850 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 550 ft.; rubber, good, 2,500 ft.; total hose, 3,050 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 40,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 14 miles, 4 to 8 in. dia., Dennis Long; 72 hydrants, Chapman; 650 services; pressure, dom. 40 lbs., fire 125 lbs.; cost to construct, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,000; works belong to city.

BELLEVILLE, pop. 17,484; fire area, 6 sq. miles; mercantile bldgs., brick and stone, 1 to 5 stories, private, brick, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages, 9 horses; hose, cotton, rubber lined, good, 4,500 ft.; inferior, all kinds, 1,100 ft.; total hose, 5,600 ft.; fire alarm, bell and telephone, 20 boxes; value of dept. equipment, $20,000; value of bldgs., $12,000; ann. exp. of dept., $10,000; total mem., 16, paid full time; underwriters' rating, first class.

WATER SUPPLY—(New plant established in 1908). Source, wells, 1½ miles from business center; system, pump to res. to stpd. and direct; stpd. cap. 500,000 gals., dim. 26 x 120, material used in cons. iron; quality of water, good; res. cap. 500-000 gals., located at station; 2 pumping engines, class simple and triple cond., cap per day 4,000,-000 gals., constructor Worthington; mains, cast iron, 50 miles, 4 to 20 in. dia.; 310 hydrants, Scott; meters, total number 1,600, Buffalo 800, Hersey 100, Worthington Disc 300, owned by company; 2,200 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day 800,000 gals., per capita 32 gals.; cost to construct, $500,000; bonded debt, $250,000; int. paid on bonds, 5 per cent; works belong to company.

BEULD, pop. 1,200. Fire dept.—1 comb. c. & h. engine; hose, 250 ft.

WATER SUPPLY—Source, wells and cisterns.

BELVIDERE, pop. 9,600; fire area, 1,300 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $2,855; av. ins. involved for same time, $51,817. Fire dept.—1 h. & l. truck, 1 c. hand ex., 2 comb. c. & h. wagons, 6 horses; hose, cotton, rubber lined, good, 1,600 ft.; alarm, telephone; value of dept. equipment, $7,000; value of bldgs., $12,000; ann. exp. of dept., $7,331; total mem. 8, paid full time.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 166,000 gals., builder G. C. Morgan; res. cap. 500,000 gals.; 2 pumping engines, class dup., size 10 x 10½ x 10, cap. per day 2,000,000 gals., constructors Deane & Gould; mains, cast iron, 23 miles, 4 to 10 in. dia.; 198 hydrants, Wood & Corey; 100 valves, Eddy; meters, total number 765, Crown, Union, Hersey Rotary, Worthington, Buffalo, Trident, Nash, Westinghouse, owned by consumer; 1,350 services, pipe, galv. iron; pressure, dom. 70 lbs., fire 100 to 125 lbs.; consumption, per day 750,000 gals., per capita 107 gals.; cost to construct, $125,000; ann. cost of mtce., $6,000; works belong to city.

BEMENT, pop. 1,484; fire area, 20 acres; mercantile bldgs., wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose carriage, hooks, ladders and buckets; hose, cotton, rubber lined, good 900 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 28 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 670,000 gals., builders Fairbanks & Morse; res. cap. 40,000 gals.; pumping engines, cap. per day 1,440,000 gals.; mains, 2 miles, 4 to 8 in. dia.; 19 hydrants, National; meters, total number 49, National; 75 services; pressure, dom. 43 lbs., fire 150 lbs.; cost to construct, $13,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $1,000; works belong to village.

BENSON, pop. 367. Fire dept.—6 c. ex., 1 hose cart; hose, 500 ft.; fire alarm, bell; total mem., 15.

WATER SUPPLY—Source, wells; system, pump to stdp. and res.; stdp. cap., 1,400 bbls.; res. cap., 3,000 bbls.; mains, 1½ miles; 15 hydrants.

BETHALTO, pop. 500; fire area, 640 acres. Fire dept.—1 c. engine, 1 h. & l. truck; value of dept. equipment, $1,200; value of bldgs., $600; ann. exp. of dept., $100; total mem. 20, paid part time.

WATER SUPPLY—Source, wells.

BLANDINSVILLE, pop. 1,000; fire area, 200 acres; mercantile bldgs., brick and wood, 1 and 2 stories, private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. engines; hose, rubber, good, 560 ft.; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells.

BLOOMINGTON, pop. 25,000; fire area, 1 sq. mile; mercantile bldgs., brick, 2 to 7 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 in reserve, 2 c. engines, 8 c. hand ex., 1 h. & truck, 4 hose wagons, 16 horses; total hose, 7,000 ft.; fire alarm, Gamewell, 50 boxes; value of dept. equipment, $21,000; value of bldgs., $48,000; ann. exp. of dept., $28,000; total mem. 30.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp. and direct; res. cap. 10,000,000 gals.; stdp. cap. 76,000 gals., dim. 3 x 200, material used in cons. iron and brick; 2 pumping engines, class comp. and dup., cap. per day 7000,000 gals., constructors Worthington and Blake; mains, iron, 42 miles, 4 to 20 in. dia.; 412 hydrants; 265 valves; meters, total number, 3,000, all kinds; 3,400 services; pipe, lead; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $200,000; cost of mtce., $18,000; works belong to city.

BLUE ISLAND, pop. 6,114; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 1 c. hand ex., 1 h. & l. truck, hose, cotton, rubber lined, good, 1,100 ft.; rubber, good 1,000 ft.; inferior, all kinds, 100 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $6,250; value of bldgs., $11,500; ann. exp. of dept., $545; total mem., 22.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 4,750,000 gals.; pumping engines, cap. per day 2,400,000 gals.; mains, 22 miles, 6 to 10 in. dia., Clow & Son; 210 hydrants, Mathews; 35 valves; meters, total number 75, Crown and National; 540 services; pressure, dom. 60 lbs., fire 100 to 120 lbs.; cost to construct, $100,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $16,000; works belong to town.

BLUE MOUND, MACON CO., pop. 1,000; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; av. fire loss per yr., for 3 yrs., $3,000; av. ins. involved for same time, $1,000. Fire dept.—1 gasoline engine, 1 hose reel; hose, 906 ft.; fire alarm, telephone; value of dept. equipment, $1,000.

WATER SUPPLY—Source, well, near to business center; system, stdp.; stdp. cap., 30,000 gals.; dim., 16 x 60; material used in construction, wood and brick; quality of water, good; 2 pumping engines, cap. per day 450,000 gals., constructors American Steam Pump Co.; mains, wood and iron, 2 miles, 4 to 12 in. dia.; 32 hydrants; 18 valves; owned by town; pipe, wood and cast iron; pressure, dom. 30 lbs., fire 45 lbs.; consumption per day, 18,000 gals.; cost to construct, $4,000; cost of mtce., $400; works belong to city.

BRACEVILLE, pop. 1,200; fire area, 40 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—2 stationary direct pumps, 1 c. engine, 1 h. & l. truck, 2 hose carriages, 1 c. engine; total hose, 1,400 ft.; fire alarm, bell; value of bldgs., $1,000; ann. exp. of dept., $800; total mem., 6, paid full time.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 16,160 gals.; pumping engines, cap. per day 1,728,000 gals., constructor Deane; mains, 1½ miles, 4 in. dia., Staps; 18 hydrants; pressure, fire 100 to 125 lbs.; cost to construct, $11,500; ann. cost of mtce., $1,475; works belong to city.

BRADFORD, pop. 773. Fire dept.—24 c. hand ex., 1 h. & l. truck; hose, 1,000 ft.

WATER SUPPLY—Source, wells; tank cap., 100,000 gals.; mains to tanks, cap. 28,000 gals.

BRAIDWOOD, pop. 2,500; mercantile bldgs., wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good 1,400 ft.; fire alarm, 3 Gamewell telegraph fire balls; value of dept. equipment, $5,000; value of bldgs., $1,000; ann. exp. of dept., $300; total mem., 24 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 500 ft. from business center; system, pump to res.; quality of water, good; res. cap., 12,200 gals., located within 500 ft. of business center; 2 pumping engines, cap. per day 18,000 gals., constructor Boland; mains, wrought iron, 5 miles, 2 to 6 in. dia.; 21 hydrants; 5 valves; 50 services; pipe, galv. iron; pressure, dom. 5 lbs., fire 80 lbs.; consumption per day, 30,000 gals.; cost to construct, $16,000; works belong to city.

BREESE, pop. 3,000; fire area, 2,000 acres; mercantile bldgs., brick, wood and concrete, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past 3 yrs., $200. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 3 hose reels; pump pressure 125 lbs.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of dept. bldgs., $1,000; total mem. 20 volunteers; new apparatus, 1 hose reel, 500 ft. cotton hose; underwriters' rating, second class.

WATER SUPPLY—Source, creek, 2 miles from business center; system, electric; tank cap. 40,000 gals., dim. 16 ft. high, material used in cons. wood and iron frame; quality of water, good; res. cap. 40,000 gals.; electric pumping engine, cap. per day 1,000,000 gals.; mains iron, 6 miles, 8 in.

dia.; 50 hydrants; pressure, dom. 60 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $12,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; works belong to city.

BROOKLYN, pop. 1,800. Fire dept.—3 hand hose reels; hose, 700 ft.; volunteers, 11.

WATER SUPPLY—Source, wells; 2 miles of 6-in. mains; 9 hydrants.

BUCKLEY, pop. 525; fire area, 500 acres. Fire dept.—2 hose carts; hose, 900 ft.; ann. exp. of dept., $100; total mem. 25.

WATER SUPPLY—Artesian well; 1 pump; 12 hydrants; mains, 4,500 ft.

BUDA, pop. 873. Fire dept.—2 hose carts, 2 controlling nozzles, 1 h. & l. truck; hose, 1,050 ft. 2½-in.

WATER SUPPLY—Source, springs; system, pump direct; stdp. cap., 60,000 gals.; mains, 2½ miles; 19 hydrants.

BUNKER HILL, pop. 1,279; fire area, 3 blocks; mercantile bldgs., brick, 1 and 2 stories; private, stone, brick and wood, 1½ stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; fire loss for 1907, $300; ins. for same time, $12,000. Fire dept.—1 hand engine, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 700 ft.; rubber, good 200 ft.; inferior, all kinds, 50 ft.; total hose, 950 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $2,000; value of bldgs., $800; ann. exp. of dept., $30; total mem., 37 volunteers; Hugh Speir, chief; underwriters' rating, second class.

WATER SUPPLY—Source, wells and cisterns.

BUSHNELL, pop. 2,490; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—26 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, bell, value of dept. equipment, $2,500; value of bldgs., $2,500; ann. exp. of dept., $350; total mem. 20, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 40,000 gals., dim. 12 x 56, material used in cons. brick and iron; quality of water; good; res. cap., 135,000 gals., located at pumping station; 2 pumping engines, cap. per day 200,000 gals., constructor Deane; mains, cast iron, 4 miles, 4 to 8 in. dia.; 56 hydrants; 20 valves; meters, total number, 125, Crown 25, Trident 100, owned by city; 175 services; pipe, lead; pressure, dom. 46 lbs., fire 150 lbs.; consumption per day, 50,000 gals.; cost to construct, $35,000; cost of mtce., $1,000; works belong to city.

BYRON, pop. 1,015; fire area, 100 acres; mercantile bldgs., stone and brick, 2 stories; private bldgs., wood, 2 stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,000; av. ins. for same time, $3,333. Fire dept.—1 c. engine, 12 c. hand ex., 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem., 30 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells.

CABERY, pop. 500; fire area, 6 acres. Fire dept.—1 hand engine, 8 c. ex., 1 h. & l. truck; hose, 600 ft.; fire alarm, bell; total mem., 11 volunteers.

WATER SUPPLY—Source, wells; system, direct pressure, pump to stdp.; stdp. cap., 10,000 gals.; 13 hydrants.

CABLE, pop. 897. Fire dept.—1 comb. c. & h. wagon, 1 hand engine, 1 hose reel; hose, 650 ft.; fire alarm, bell; total mem., 10.

WATER SUPPLY—Source, wells.

CAIRO, pop. 19,054; fire area, 1,400 acres; mercantile bldgs., brick, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose wagons, 3 hose carts, 6 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 1,300 ft.; total hose, 4,300 ft.; fire alarm, telephone; value of dept. equipment, $5,000; value of bldgs., $12,000; ann. exp. of dept., $10,000; total mem. 11, paid full time.

WATER SUPPLY—Source, river; pump to stdp. and direct; stdp. cap., 300,000 gals.; pumping engines, cap. per day 15,000,000 gals., constructor Gordon; mains, 24 miles, 6 to 20 in. dia.; 233 hydrants, Beaumont, National, Herron; pressure, fire 79 lbs.; cost to construct, $300,000; ann. cost of mtce., $20,000; works belong to Co.

CAMBRIDGE, pop. 1,200; fire area, 160 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 water tower, 2 hose wagons; hose, cotton, rubber lined, good, 1,250 ft.; inferior, all kinds, 600 ft.; total hose, 1,850 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,600; value of bldgs., $3,000; ann. exp. of dept., $460; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap., 40,000 gals.; res. cap., 90,000 gals.; pumping engines, cap. per day 288,000 gals.; mains, 4 miles, 4 to 16 in. dia.; 30 hydrants, Michigan Brass Co.; 219 services; pressure, dom. 45 lbs., fire 120 lbs.; cost to construct, $35,000; works belong to city.

CAMP POINT, pop. 1,260; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hand engines; hose, linen, good, 350 ft.; inferior, all kinds, 50 ft.; total hose, 400 ft.

WATER SUPPLY—Source, wells and cisterns; 2 hand pumping engines, constructor Rumsey.

CANTON, pop. 6,564; fire area, 1,400 acres, mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 1 and 2 stories. Fire dept.—1 steamer, 1 c. engine, 400 c. hand ex., 1 h. & l. truck, 1 hose cart, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, electric; value of dept. equipment, $20,000; value of bldgs., $15,000; ann. exp. of dept., $5,800; total mem. 13, paid part time 6, 7 call men; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 21½ miles from business center; system, pump to res. and stdp.; stdp. cap. 28,000 gals., dim. 12 x 40, material used in cons. steel; quality of water, good; res. cap., 1,200,000 gals.; 3 pumping engines, cap. per day, 600,000 gals., constructors Knowles and Worthington; mains, cast iron, 17½ miles, 4 to 12 in. dia.; 150 hydrants; meters, total number, 1,000, owned by consumer; 1,000 services; pressure, dom. 45 lbs., fire 70 lbs.; consumption per day, 12,500 gals.; cost to construct $145,500; bonded debt, $12,000; interest paid on bonds 4 per cent; cost of mtce., $5,000; works belong to city.

CARBON HILL, pop. 800; fire area, 160 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood; wooden roofs pemitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $200; av. ins. on same, $500. Fire dept.—1 steam engine, 1 hose wagon, 1 h. & l. truck; total hose, 1,000 ft.; fire alarm, bell; total mem., 25 volunteers; value of dept. bldg., $600.

WATER SUPPLY—Source, private wells.

CARBONDALE, pop. 6,019; fire area, 48 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hose wagon, 2 reels; hose, cotton, rubber lined, good, 500 ft.; rubber, 500 ft.; value of dept. equipment, $2,500; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; pump to stdp.; stdp. cap., 100,000 gals.; res. cap. 100,000 gals; 1 1 double-stroke Stilwell-Bierce-Smith-Vaile pump, cap. 750,000 gals.; mains, 5 miles, 4 to 12 in. dia.; 40 hydrants.

CARLINVILLE, pop. 3,506; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined,

good, 1,000 ft.; fire alarm, electric and bell; value of dept. equipment, $3,000; value of bldgs., $3,500; total mem. 31, paid part time 1, 24 volunteers.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 75,000 gals., dim. 10 x 120, located near public square, material used iron casts, constructor W. T. Reader; filtration system; cap. of plant, 500,000 gals.; quality of water, good; 2 pumping engines, sizs 10 x 16, cap. per day 2,000,000 gals., constructor Deane; mains, cement, 6¾ miles, 4 to 16 in. dia.; 63 hydrants, Ludlow; 35 valves, Dudley; meters, total number 2, Crown; 336 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $65,000; bonded debt, $63,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000; works belong to Co.

CARLYLE, pop. 2,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 3 hose carts: hose, cotton, rubber lined. good, 400 ft.; rubber, good, 600 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle.

WATER SUPPLY—Source, 1 mile from business center; system, pump to stdp.; stdp. cap. 75,000 gals., materials used in cons., boiler iron; 2 pumping engines, class comp. dup., cap. 500,000 gals. each, constructor Deane; mains, cast iron, 8 in. dia.; pipe, cast iron; works belong to city.

CARMI, pop. 2,939; fire area, 700 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,450 ft.; rubber, good 80 ft.; inferior all kinds, 850 ft.; total hose, 2,380 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 30 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, river, ½ mile from business center; system, gravity and pump to stdp.; stdp. cap. 200,000 gals., dim. 12 x 116, builders Chicago Bridge Co.; 2 pumping engines, cap. per day 750,000 gals., constructor Deane; mains, 7 miles, 4 to 10 in. dia.; 64 hydrants, Morgan; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $37,000; works belong to city.

CARROLLTON, pop. 3,000; fire area, 21 acres; mercantile bldgs., brick, 1 to 3 stories, private, wood, 2 stories; wooden roofs not permitted, causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose reels, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,100 ft.; value of dept. equipment, $1,000; value of bldgs., $2,000; total mem., 60 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, spring 4 miles from business center; system, gravity, pump to stdp.; stdp. cap. 27,000 gals., dim. 11 x 36, materials used in cons. brick and iron, builder C. G. Morgan; quality of water, good; res. cap. 98,000 gals., located in city; 3 pumping engines, cap. per day 2,050,000 gals., constructors Deane & Smith-Vaile Co.; mains, cast iron, 10 miles, 4 to 8 in. dia.; 48 hydrants; 10 valves; meters, total number 40, owned by city; pressure, dom. 45 lbs., fire 85 lbs.; works belong to city.

CARTERVILLE, pop. 4,000; fire area, 400 acres; mercantile bldgs., brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 gasoline engine, 1 c. engine, 15 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, telephone and whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, wells.

CARTHAGE, pop. 2,800; fire area, 160 blocks; mercantile bldgs, brick, 1 to 3 stories, private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose reels; hose, rubber, good 1,000 ft., inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, bell; ann. exp. of dept., $600; total mem., 56 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 61,770 gals., dim. 20 x 24; res. cap. 60,000 gals.; pumping engines, dup., cap. per day 500,000 gals., constructor Knowles; mains, wood and iron, 3½ miles, 4 to 6 in. dia.; 36 hydrants; meters, total number 65, Buffalo, owned by city; 75 services, pipe, galv. iron; pressure, dom. 30 lbs., fire 160 lbs.; cost to construct, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $500; works belong to town.

CASEY, pop. 4,000; fire area, 640 acres; mercantile bldgs, brick, 1 to 4 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord; causes of fires investigated. Fire dept.—1 c. engine, 3 c. hand ex., 1 h. & l. truck, hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,300; total mem., 25 volunteers.

WATER SUPPLY—Source, res., situated ½ mile from business center; system, gravity; stdp. cap. 80,000 gals.; dim. 21 x 34 ft.; material used in cons. steel; filtration system; class, Duplex; cap. per day 300,000 gals.; constructors Deane Bros.; mains, cast iron, 1½ miles, 6 to 8 in. dia.; 34 hydrants; 12 valves, owned by Co.; pipe, cast iron; pressure, dom. 75 lbs., fire 75 lbs.; per capita, 50 gals.; cost to construct, $18,000; works belong to private Co.

CENTRALIA, pop. 8,000; fire area, 80 acres; mercantile bldgs., brick, 2 stories, private wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 72 c. hand ex., 1 hose wagon with hooks ber, good 1,500 ft.; 500 ft. old hose, total hose 2,000 ft.; fire alarm, telephone; value of dept. equipment, $6,000; value of bldgs., $6,000; total mem., 15, paid full time 2, volunteers 13; underwriters' rating, second class.

WATER SUPPLY—Source, creek; system, pump direct; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Deane; mains, 18 miles, 4 to 12 in. dia., Addyston; 104 hydrants; 27 valves; meters, total number 200; pressure, fire 80 lbs.; cost to construct, $42,000; ann. cost of mtce., $2,000; works belong to city.

CERRO GORDO, pop. 1,100; mercantile bldgs., brick and wood, 1 and 2 stories, private, brick and wood, 1 and 2 stories. Fire dept.—1 hand engine, 2 hose carts, 6 c. hand ex., 8 ladders; hose, rubber, good 800 ft.; value of dept. equipment, $600; total mem., 40 volunteers.

WATER SUPPLY—Source, cisterns and wells; system, pump to stdp., stdp. cap. 40,000 gals.; 2 pumps, cap. 50,000 gals. per day; mains, 3½ miles, 4 to 8 in. dia.; 41 hydrants; pressure, dom. 45 lbs., fire 100 lbs.

CHADWICK, pop. 505. Fire dept.—1 hose cart hose, 400 ft.; fire alarm, bell; total mem., 12.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 1,700 bbls.; 5 hydrants.

CHAMPAIGN, pop. 15,000; fire area, 5¼ sq. miles; mercantile bldgs., brick and stone, 1 to 4 stories; private, brick and wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine on wheels, 7 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 6 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and 'phone, 10 boxes; value of dept. equipment, $10,000; value of bldgs., $20,000; ann. exp. of dept., $9,000; total mem. 25, paid full time 5, paid part time 20.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; quality of water, good; res. cap. 1,000,000 gals., located at station; 4 pumping engines, class dup. and trip., cap. per day 5,000,000 gals., constructors Worthington and Gould, Laidlaw-Dunn-Gordon, comp. fly-wheel, Myer gear pumping engine; mains, cast iron, 19 miles, 4 to 10 in. dia.; 250 hydrants, Ludlow; 136 valves, Ludlow; meters, total number 2,500, Crown 2, Empire 10, Hersey Disc 10, Thompson 10, Worthington 5, Buffalo 600, Keystone 30, Trident 900, Lambert 25, Nash 25, owned by consumer; 3,100 services; pipe, galv. iron; pressure, dom. 35 to 40 lbs., fire 80 to 125 lbs.; consumption per day 1,000,000 gals., per capita 50 gals.; bonded debt, $150,000; int. paid on bonds, 5 per cent; works belong to Co.

CHARLESTON, pop. 8,000; fire area, 40 acres; mercantile bldgs., stone and brick, 1 to 2 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose and chem. comb. wagon, 2 c. hand ex., 1 hose wagon, 2 hose carts, 2 horses; hose, rubber lined, good, 17,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $4,000; value of bldgs., $3,500; ann. exp. of dept., $2,000; total mem. 10, paid full time 3, paid part time 7.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump direct; res. cap. 4,000,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructor, Dean; mains, 40 miles, 4 to 12 in. dia., Dennis Long; 98 hydrants, Deane; 500 services; pressure, dom. 35 lbs., fire 140 lbs.; cost to construct, $50,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $6,000; works belong to city.

CHATSWORTH, pop. 1,100; fire area, 620 acres; mercantile bldgs., brick and wood, 1 story, private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,000; total mem. 16, paid.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 80,000 gals., dim. 116 ft. high, material used in cons. wood and iron; quality of water, good; 2 pumping engines, constructor Gould; mains, 21 blocks, 6 to 8 in. dia.; 23 hydrants; meters, total number 45, Crown, owned by city; cost to construct, $20,000; works belong to city.

CHENOA, pop. 1,600; fire area, 20 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,250 ft.; fire alarm, whistle; value of dept. equipment, $1,200; value of bldgs., $1,000; total mem., 10 volunteers.

WATER SUPPLY—Source, well, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 50,800 gals., dim. 130 ft. high, material used in cons. steel; 2 pumping engines, cap. per day 201,000 gals., constructor Gould; mains, 14 miles, 4 to 8 in. dia.; 60 hydrants; 80 services, pipe, lead; pressure, dom. 60 lbs., fire 57 lbs.; consumption, per day 25,000 gals., per capita 17 gals.; cost to construct, $25,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,000; works belong to city.

CHICAGO, pop. 1,970,000; fire area, 190 sq. miles; mercantile bldgs., brick, iron, tile, 4 to 20 stories; private, brick, 2 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss in 1908, $3,873,444. Fire dept.—111 steamers, 4 comb. c. & h. wagons, 13 c. engines, 23 c. hand ex., 34 h. & l. trucks, 15 aerial trucks, 1 comb. h. & l. truck, 10 h. & l. trucks, 2 water towers, 4 fire boats, 113 hose wagons, 14 hose reels, 12 supply wagons, 737 horses; hose, cotton, rubber lined, good, 168,000 ft.; rubber, good, 14,000 ft.; inferior, all kinds, 25,000 ft.; total hose, 296,576 ft.; fire alarm, Gamewell, 1,897 boxes; value of dept. equipment, $1,179,246; value of bldgs., $1,755,019; ann. exp. of dept., $3,102,861; total mem., 1,800, paid full time.

WATER SUPPLY—Source, lake, 5 miles from business center; system, pump direct; 38 pumping engines, cap. per day 552,650,000 gals., constructors Holly, Worthington, Allis-Chalmers, etc.; mains, cast iron, 2,073 miles, 4 to 48 in. dia.; 21,183 hydrants; 17,424 valves; meters, total number, 12,301, Crown 689, Nash 221, Union 15, Empire 21, Gem 63, Trident 181, Hersey 556, Hersey Torrent 13, Thomson 114, Worthington 543, Buffalo 104, Pittsburg 2,176, Westinghouse 1, Ventura 1, owned by consumer; 228,000 services; pipe, lead; consumption per day, 436,954,473 gals., cost to construct, $35,000,000; cost of mtce., $2,000,000; works belong to city.

CHICAGO HEIGHTS, pop. 15,000; fire area, 280 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 10 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 3 hose carriages, 8 horses, 1 supply wagon; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $10,500; value of dept. bldgs., $8,000; ann exp. of dept., $4,300; total mem., 37, paid full time 4, 33 volunteers.

WATER SUPPLY—Source, wells, 1-6 mile from business center; system, gravity; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructors Stillwell, Bierce, Vaile & Co.; mains, cast iron, 30 miles, 4 to 14 in. dia.; consumption per day, 2,400,000 gals.; bonded debt., $959,000; works belong to city.

CHICAGO (NORTH), pop. 5,000; fire area, 600 acres; mercantile bldgs., brick, 1 to 2 stories; private, brick and wood, 1 to 2½ stories; wooden roofs permitted; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined; total hose, 2,700 ft.; fire alarm, whistle and telephone; value of dept. equipment, $4,800; value of bldgs., $14,000; ann. exp. of dept., $500; total mem., 12 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, stdp.; stdp. cap., 90,000 gals.; material used in cons., steel; quality of water, fair; 2 pumps, eng. class comp. dup., Worthington; mains, cast iron, 10 miles, 6 to 12 in. dia.; 65 hydrants; 12 meters, Trident, owned by city; 150 services, pipe, iron; pressure, dom. 50 lbs., fire 140 lbs.; consumption per day, 235,000 gals.; works owned by city.

CHILLICOTHE, pop. 3,000; fire area, 2 miles; mercantile bldgs., brick, 1 to 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 2 hose carts; hose, cotton, rubber lined, good 500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, electric and telephone, 8 boxes; total mem., 10 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump direct; quality of water, good; 2 pumping engines, class dup., size 9 x 17, cap. per day 1,500,000 gals., constructors Smedley Mfg. Co.; mains, cast iron, 6½ miles, 4 to 8 in. dia.; 51 hydrants, Pflengar & Hingar; 20 valves, Ludlow; 384 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 300,000 gals., per capita 143 gals.; cost to construct, $40,000; ann. cost of mtce., $5,000; works private.

CHRISMAN, pop. 1,500; fire area, 640 acres. Fire dept.—2 reels and ladder truck; hose, 1,000 ft.; value of equipment, $1,350; value of bldgs., $300; total mem., 14 volunteers.

WATER SUPPLY—Source, wells; system, stdp.; number of pumps, 2, constructor Fairbanks-Morse Co., cap. per day 100,000 gals.; 26 hydrants; 16 valves mains, 11,608 ft.; pressure, dom. 50 lbs., fire 150 lbs. direct; cost to construct, $21,000; bonded debt, $21,000; int. paid on bonds, 5 per cent; works belong to city.

CISSNA PARK, pop. 700; fire area, 80 acres. Fire dept.—Volunteer.

WATER SUPPLY—Source, wells; system, pump to stdp.; 4-in. mains, 3 miles; 22 hydrants; cost to construct, $14,000; bonded debt, $500; works belong to city.

CLAYTON, pop. 996; fire area, 120 acres; mercantile bldgs., brick, 1 and 2 stories, private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 12 c. hand ex., 4 ladders, 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; rubber, good 200 ft.; total hose, 600 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $400; ann. exp. of dept., $200; total mem., 30 volunteers.

WATER SUPPLY—Source, wells and cisterns, in business center; system, pump to stdp. and direct; stdp. cap. 11,500 gals., dim. 14 x 10; 2 pumping engines, cap. per day 75,000 gals., constructor Deane; mains, 8 blocks, 4 in. dia.; 8 hydrants, Ette, Morgan, Eclipse; pipe, galv. iron; pressure, dom. 35 lbs., fire 75 lbs.; cost to construct, $5,000; ann. cost of mtce., $100; works belong to Co.

CLINTON, pop. 5,765; fire area, 1,200 acres; mercantile bldgs., brick and stone, 2 to 3 stories;

private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $800; total mem., 20 volunteers.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 1,000,000 gals.; 2 pumping engines, class dup., cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 8 miles, 4 to 10 in. dia.; 80 hydrants; 50 valves; meters, total number 700; 540 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 100 to 110 lbs.; consumption per day, 250,000 gals.; cost to construct, $50,000; bonded debt, $10,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to city.

COAL CITY, pop. 2,607; fire area, 600 acres; mercantile bldgs., wood and brick, 1 and 2 stories, private, brick and wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $900. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 1,300 feet.; rubber, good, 500 ft.; total hose, 1,800 ft.; fire alarm, bell and whistle; value of bldgs., $5,000; ann. exp. of dept., $500; total mem., 32, paid part time; Robert Wharrie, chief; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump direct; 1 pumping engine, cap. per day 200,000 gals., constructor Knowles; mains, iron, 1¼ miles, 6 in. dia.; 18 hydrants; pressure, fire 100 lbs.

COLCHESTER pop. 1,635; fire area, 12 blocks; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, hose, hooks, buckets and ropes; hose, rubber, good 500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,200; ann. exp. of dept., $300; total mem., 20 volunteers.

WATER SUPPLY—Source, wells.

COLFAX, pop. 1,500; fire area, 2 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past 3 yrs., $1,000. Fire dept.—2 c. engines, 10 c. hand ex., 2 h. & l. trucks, 1 hose carriage; fire alarm, bell, 1 box; value of dept. equipment, $1,000; value of dept. bldgs. $500; ann. exp. of dept., $200; volunteers.

WATER SUPPLY—Not reported.

COLLINSVILLE, pop. 8,500; fire area, 700 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—2 hand engines, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $800; ann. exp. of dept., $600; total mem., 23 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, well; system, pump to res., to stdp. and direct; stdp. cap. 70,000 gals., dim. 10 x 120, res. cap. 80,000 gals.; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor Deane; mains, 12½ miles, 4 to 10 in. dia.; 93 hydrants, Empire; meters, total number 360, Hersey, owned by consumer; 50 services; pipe, galv. iron; pressure, dom. 53 lbs., fire 53 lbs.; consumption, per day 500,000 gals., per capita 10 gals.; cost to construct, $40,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $650; works belong to city.

COLUMBIA, pop. 2,157; mercantile bldgs., brick. Fire dept.—1 c. hand engine, 1 h. & l. truck, 2 c. hand ex., 1 hose carriage; total hose, 1,000 ft.; fire alarm, bell and whistle; volunteers.

WATER SUPPLY—Source, cisterns; R. P. Briegel, city clerk.

CULLOM, pop. 750. Fire dept.—2 hand hose carts; hose, 1,300 ft.

WATER SUPPLY—Source, wells; stdp. cap., 60,000 gals.; 2½ miles of 8, 6, 4 in. mains; 25 hydrants.

DALLAS CITY, pop. 1,200; fire area, 1½ sq. miles; mercantile bldgs., brick, stone, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fire investigated; av. fire loss per yr for 3 yrs., $1,500; av. ins. involved for same time, $3,000. Fire dept.—1 comb. c. and water wagon, 1 h. & l. truck, 2 hose carriages; hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 42 volunteers.

WATER SUPPLY—Source, Mississippi River in front of city; system, res., res. cap. 60,000 gals.; 2 pumping engines, class steam, cap. per day 720,000 gals.; mains, cast iron, 2 miles, 6 to 8 in. dia.; 25 hydrants; 8 valves; 30 meters, owned by consumers; pipe, galvanized iron; pressure, dom. 68 to 82 lbs., fire 68 to 82 lbs.; cost to construct, $9,900; bonded debt, $9,000; int. paid on bonds, 5 per cent; cost of mtce., $400; works belong to city.

DANVERS, pop. 607. Fire dept.—1 hand fire engine, 3 hose carts; hose, 1,200 ft.; fire alarm, telephone and bell.

WATER SUPPLY—Source, wells; stdp. cap., 20,000 gals.; mains, 2 miles, 4 to 8 in. dia.; 30 hydrants; pressure dom. 37½ lbs., fire 37½ lbs.

DANVILLE, pop. 40,000; fire area, 6,700 acres; mercantile bldgs., brick and stone, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. engines on wheels, 10 c. hand ex., 1 h. & l. truck, 5 hose wagons, 1 hose wagon in reserve, 16 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; in reserve, 1,000 ft.; total hose, 6,000 ft.; fire alarm, electric, 52 boxes; value of dept. equipment, $35,000; value of bldgs., $40,000; ann. exp. of dept., $52,420; total mem. 30, paid full time.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 14,420 gals., dim. 3½ x 200; material used in cons. steel and brick; filtration system, sand; res. cap., 9,000,000 gals.; 4 pumping engines, cap. per day 17,000,000 gals., constructors Blake and Deane; mains, cast iron, 70 miles, 4 to 20 in. dia., Dennis Long; 420 hydrants, Ludlow; maters, total number 285; 3,900 services; pipe, lead; pressure, dom. 60 to 70 lbs., fire 85 to 100 lbs.; consumption, per day 1,300,000 gals., per capita 31 gals.; cost to construct, $250,000; bonded debt, $150,000; int. paid on bonds, 7 per cent; works belong to Co.

DECATUR, pop. 30,000; fire sea, 5,000 acres; mercantile bldgs., stone and brick, 1 to 7 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. engines on wheels, 4 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 3 hose wagons, 20 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, electric, 64 boxes; value of dept. equipment, $20,000; value of bldgs., $30,000; ann. exp. of dept., $35,000; total mem. 33, paid full time 31, paid part time 2; C. W. Devine, chief.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; res. cap. 5,000,000 gals.; pumping engines, cap. per day, 3,000,000 gals., constructors Allis, Hughes and Clapp-Jones; mains, iron, 49½ miles, 2 to 20 in. dia.; 591 hydrants; 425 valves; meters, total number, 4,011 Crown, Nash, Empire, Gem, Trident, Hersey Disc, Thomson, Worthington, Columbia, Pittsburg, Keystone, Lambert; 3,575 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 115 lbs.; consumption per day 3,000,000 gals., per capita 100 gals.; cost to construct, $508,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $31,000, works belong to city.

DEKALB, pop. 10,000; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 comb. c. & h. wagon, 5 horses; hose, rubber, good, 3,500 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $4,000; value of bldgs., $9,000; total mem. 8, paid full time 7, paid part time 1.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 225,000 gals., res. cap. 500,000 gals., cap. per day 5,760,000 gals., constructor Downey; mains, 20 miles, 4 to 12 in. dia.; 300 hydrants, Eddy and Ludlow; 1,400 services; pipe, lead; pressure, fire 85 lbs., dom. 40 lbs.; consumption, per day 407,794 gals., per capita 19 gals.; cost to construct, $125,000; ann. cost of mtce., $9,000; works belong to city.

DELAVAN, pop. 1,400; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 700 ft.; inferior, all kinds, 500 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $150; total mem., 26 volunteers.

WATER SUPPLY—Source, wells, center of city; system, pump direct to mains; stdp. cap. 70,000 gals., material used in cons. steel; quality of water, good; 1 pumping engine, cap. per day 253,440 gals., constructor Corliss; mains, wood, 5 miles, 4 to 8 in. dia.; 30 hydrants; 220 services; pipe, iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 96,000 gals.; cost to construct, $16,000; bonded debt, $500; int. paid on bonds, 5 per cent; cost of mtce., $1,100; works belong to city

DESPLAINES, pop. 2,000; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 12 c. hand ex., 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 2,000 ft.; total hose, 4,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $10,000; total mem. 25, paid full time 2, paid part time 22

WATER SUPPLY—Source, wells, ¾ mile from business center; system, air pressure, pump to stdp.; stdp. cap., 50,000 gals., dim. 20 x 20, material used in cons. brick and wood; quality of water mineral; res. cap., 125,000 gals., located Desplaines and Ashland avenues; 1 pumping engine, class dup. comp., cap. per day 750,000 gals., constructors Smith-Vaile Co.; mains, cast iron, 7¼ miles, 4 to 40 lbs., fire 75 lbs.; consumption per day, 40,000 gals.; cost to construct, $28,000; bonded debt, 8 in. dia.; 68 hydrants; 40 valves; meters, total number 206, Hersey Disc 4, Worthington 2, Buffalo 2, Keystone 2, owned by consumer; 286 services; pipe, lead and galv. iron; pressure, dom. $3,000; int. paid on bonds, 5 per cent; cost of mtce., $1,000; works belong to town.

DIXON, pop. 10,000; mercantile bldgs., brick and stone, 2 to 3 stories; private, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 4 hose wagons, 3 hose carriages, 3 horses; hose, rubber, good, 3,450 ft.; fire alarm, telephone and bell; value of dept. equipment, $8,000; value of bldgs., $500; ann. exp. of dept., $4,000; total mem. 9, paid full time 3, volunteers 6.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 270,000 gals., dim. 40½ x 27, located 4 blocks from station, material used in cons. wrought iron; quality of water, good; res. cap. 500,000 gals., located at station; tank cap., 75,000 gals.; 2 pumping engines, cap. per day 2,500,000 gals., constructors Gordon and Maxwell; mains, cast iron, 20 miles, 4 to 12 in. dia.; 150 valves, Coffin Valve Co. and Eddy; meters, total number 200, Crown, owned by consumer; 1,400 services; pipe, lead and galv. iron; 62 hydrants; pressure, dom. 60 lbs., fire 125 to 150 lbs.; consumption per day 600,000 gals., per capita 75 gals.; works belong to Co.

DOWNERS GROVE, pop. 2,500; fire area, 500 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; total hose, 1,300 ft.; fire alarm, bell and whistle; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 18 volunteers.

WATER SUPPLY—Source, wells; system, pump to res., to stdp. and direct; stdp. cap. 135,000 gals., dim. 16 x 95; res. cap. 75,000 gals.; 2 pumping engines, cap. per day 1,264,000 gals., constructors Hooker, Laidlaw-Dunn; mains, 8 miles; 85 hydrants; meters, total number 450, owned by consumer; 450 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to construct, $80,000; bonded debt, $20,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $1,600; works belong to village.

DUNDEE, pop. 3,000; fire area, 150 acres; mercantile bldgs., brick and wood, 2 to 4 stories, private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, Gamewell; value of dept. equipment, $3,000; value of bldgs., $2,000; total mem., 30 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business centre; system, gravity to res., pump to stdp.; stdp. cap. 100,000 gals., dim. 35 x 22, located in park, material used in cons. iron, builder A. M. Mead; quality of water, good; res. cap. 300,000 gals.; located between springs and station; 2 pumping engines, cap. per day 500,000 gals., constructors Otto Engine Works; mains, 5½ miles; 34 hydrants; meters, total number 65, owned by consumer and Co.; 325 services; pipe, lead; pressure, dom. 45 lbs., fire 90 lbs.; cost to construct, $40,000; ann. cost of mtce., $1,000; works belong to city.

DU QUOIN, pop. 6,500; fire area, 1,600 acres; mercantile bldgs., brick, stone and wood, 3 stories, private, wood, 2 stories; fireworks and combustibles ord. Fire dept.—2 c. engines, 1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.

WATER SUPPLY—Res. cap., 100,000,000 gals.; system, pump to stdp.; stdp. cap., 1,000,000 gals.; mains, 12 miles, 4 to 10 in. dia.; 86 hydrants; pressure, dom. 40 lbs.

DWIGHT, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 600 ft.; inferior, all kinds, 150 ft.; total hose, 950 ft.; fire alarm, whistle; value of dept. equipment, $1,200; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap. 60,000 gals.; 2 pumping engines, class dup., cap. per day, 336,000 gals., constructor Deane; mains, 6 miles, 4 to 8 in. dia.; 30 hydrants, Corey, Clow, American; meters, total number 24; 250 services; pressure, dom., 43 lbs., fire 120 to 140 lbs.; cost to construct, $32,000; ann. cost of mtce., $1,700; works belong to city.

EARLVILLE, pop. 1,122; fire area, 12 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 300 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $17,000; value of bldgs., $2,000; ann. exp. of dept., $150; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. or direct; stdp. cap. 84,640 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; res. cap., 40,000 gals., located at pumping plant; 3 pumping engines, class comp. and dup., cap. per day 1,000,000 gals., constructors, American Well Works and Gardner; mains, cast iron, 3 miles, 4 to 8 in. dia.; 36 hydrants; 15 valves; meters, total number 215, Empire; 215 services; pipe, lead; pressure, dom. 40 lbs., fire 125 lbs.; consumption per day, 70,000 gals.; cost to construct, $25,000; cost of mtce., $2,300; works belong to city.

EAST DUBUQUE, pop. 1,146; fire area, 35 blocks; bldgs., brick, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 700 ft.; total hose, 2,700 ft.; fire alarm bell; value of dept. equipment, $3,000; value of bldgs., $5,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 3,000 gals., dim. 12 x 35, located on hill 190 ft. above level, material used in cons. steel; quality of water, good; 1 pumping engine, size 16 x 8½ x 10, cap. per day 10,000 gals., constructor Henry R. Worthington; mains, cast iron, 3 miles, 4 to 8 in. dia.; 35 hydrants, Ludlow; 11 valves; 63 services; pipe, lead; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $14,000; bonded debt, $9,000; works belong to city.

EAST DUNDEE, pop. 1,714; mercantile bldgs., brick, 1 to 2 stories; private, brick and wood,, 1 to 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of dept. bldgs., $400; ann. exp. of dept., $250; total mem., 8 volunteers.

WATER SUPPLY—Source, well, situated in business center; dim. 20 x 65 ft.; material used in cons. steel; quality of water, spring, class gasoline; cap. per day 300,000 gals.; constructors Otto Gas Engine Co.; mains, cast iron, 1½ miles, 6 to 8 in. dia.; 40 hydrants; 8 valves, owned by Co.; 90 services; pipe, lead; pressure, dom. 65 lbs., fire 150 lbs.; consumption per day 500,000 gals; cost to construct, $15,000; bonded debt, $5,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $620; works belong to city.

EAST ST. LOUIS, pop. 70,000; fire area, 8,000 acres; mercantile bldgs., brick, 5 stories; private, brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. hand es., 1 h. & l. truck, 3 comb. c. & h. wagons, 3 hose wagons, 3 hose carts, 38 horses; hose, cotton, rubber lined, good, 9,800 ft.; inferior, all kinds, 2,000 ft.; total hose, 17,200 ft.; fire alarm, Gamewell, 50 boxes; value of dept. equipment, $60,000; value of bldgs., $72,000; ann. exp. of dept., $80,248; total mem. 59.

WATER SUPPLY—Source, river; system, pump to res. and stdp.; res. cap. 23,000,000 gals.; per day, 35,000,000 gals., constructor Holly; mains, 115 miles, 4 to 30 in. dia.; 363 hydrants; 1,262 meters; 6,510 services; pipe, lead; pressure, dom. 60 lbs., fire 90 to 125 lbs.; works belong to Co.

EDWARDSVILLE, pop. 6,341; fire area, 3,500 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 comb. wagon, 1 h. & l. truck, 3 hose carts, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept. for 1909, $2,250; total mem. 32, paid part time 3, volunteers 29.

WATER SUPPLY—Source, wells, 4½ miles from business center; system; pump to res. and direct to stdp.; stdp. cap., 100,000 gals.; quality of water, good; res. cap. 500,000 gals., located at Poag; pumping engines, cap. per day 2,000,000 gals., constructor Gardner; mains, cast iron, 14 miles, 4 to 12 in. dia.; 87 hydrants; meters, total number, 225, Buffalo; 260 services; pressure, dom. 60 lbs., fire 90 lbs.; cost to construct, $80,000; int. paid on bonds, 6 per cent; cost of mtce., $2,500; works belong to Co.

EFFINGHAM, pop. 3,800; fire area, 550 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept. —1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carts; hose, rubber, good, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $300; ann. exp. of dept., $300; total mem., 42 volunteers.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to stdp. and direct; stdp. cap. 180,000 gals., dim. 16 x 120; 2 pumping engines, cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, 14 miles, 4 to 12 in. dia.; 102 hydrants; 181 services; pipe, lead and galv. iron; pressure, dom. 45 lbs., fire 45 lbs.; consumption per day 450,000 gals., per capita 25 gals.; cost to construct, $90,000; ann. cost of mtce., $1,850; works belong to Co.

ELGIN, pop. 25,000; fire area, 9 sq. miles; mercantile bldgs., brick and stone, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $18,-468.50; av. ins. for same time, $261,698.33. Fire dept.—3 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 comb. chem. and hose wagons, 1 hose reel; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 4,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,500 ft.; fire alarm, Gamewell, 84 boxes; value of dept. equipment, $23,512.24; value of bldgs., $43,914.41; ann. exp. of dept., $31,919; total mem. 26, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, 4 artesian wells, 1½ miles from business center; system, direct, filtration, American; quality of water, good; res. cap., 1,000,000 gals.; 3 pumping engines, cap. per day 9,000,000 gals., constructors Holly and Worthington; mains, cast iron, 50 miles, 4 to 16 in. dia.; 430 hydrants; 503 valves; meters, total number 2,100, Hersey Rotary 3, Crown 33, Nash 1, Trident 30, Thomson 167, Worthington 1; 4,185 services; pipe, lead; pressure, dom. 50 to 125 lbs., fire 90 to 125 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $549,713; bonded debt, $131,000; int. paid on bonds, 4 per cent; cost of mtce., $20,914.33; works belong to city.

ELMHURST, pop. 1,900; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 12 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 18 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, pump to stdp.; stdp. cap. 30,000 gals., 100 ft. high; pumping engine, cap. per day 500,000 gals., constructor Worthington; mains, 7 miles, 4 to 6 in. dia.; 30 hydrants, Eddy; meters, total number 125, Worthington; 200 services; pressure, dom. 35 lbs., fire 100 lbs.; cost to construct, $52,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $3,200; works belong to Co.

ELMWOOD, pop. 1,582; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, Fire dept.—1 hand engine, 2 hose carriages; hose, rubber, good 1,400 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,500; total mem., 37 volunteers; underwriters' rating, 4½ class

WATER SUPPLY—Source, well, 1 block from business center; system, pump to res. and direct; res. cap., 500,000 gals.; 1 pumping engine, class dup., cap. per day 150,000 gals., constructor Deane; mains, 5 miles, 4 to 16 in. dia.; 27 hydrants, Corey; meters, total number 3; 430 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption, per day 15,000 gals., per capita 10 gals.; cost to construct, $20,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

EL PASO, pop. 1,500; fire area, 4 blocks; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 400 ft.; inferior, all kinds, 900 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $500; ann. exp. of dept., $100; total mem., 20 volunteers; underwriters' rating, third class

WATER SUPPLY—Source, well, 70 rods from business center; system, pump to mains and tank; stdp. cap., 120,000 gals., dim. 16 x 24, material used in cons. wood; 1 pumping engine, maker Gould, class dup., cap. per day 393,120 gals., constructors Smith-Vaile; mains, 2½ miles, 4 to 8 in. dia.; 38 hydrants; 35 services; pressure, dom. 40 lbs., fire 50 lbs.; cost to construct, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,000.

EUREKA, pop. 1,661; fire area, 16 acres; mercantile bldgs., brick and frame, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires

investigated; fire loss for 1902, $100. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 400 ft.; total hose, 1,000 ft.; value of dept. equipment, $500; total mem. 26 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res., cap. 300,000 gals., dim. 9 x 38, builder National Cont. Co.; triple pumping engines, cap. per day 225,000 gals., constructor Worthington; mains, 7,000 ft., 2½ to 6 in. dia.; 14 hydrants; 65 services; pressure, dom. 50 lbs., fire 75 lbs.; consumption, per day 15,000 gals., per capita 10 gals.; cost to construct, $33,500; int. paid on bonds, 6 per cent; ann. cost of mtce., $600.

EVANSTON, pop. 24,865; fire area, 8 sq. miles; mercantile bldgs., stone, brick and wood, 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles and bldg. ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $52,806; av. ins. for same time, $314,484. Fire dept.—2 steamers, 1 comb. h. & l. truck and c. engine, 1 c. engine, 1 c. hand ex., 1 h. & l. truck, 10 portable pumps, 3 hose wagons, 1 Eastman deluge, 17 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, Gamewell, 40 boxes; value of dept. equipment, $39,400; value of bldgs., $40,000; ann. exp. of dept., $32,940; total mem. 30, paid full time.

WATER SUPPLY—Source, lake; system, pump direct; pumping engines, cap. per day 19,000,000 gals., constructo Holly; mains, 73 miles, 4 to 36 in. dia.; 572 hydrants, Holly, Cregier, Galvin, Chapman, Crane, Eddy, Ludlow, Kuta, Kennedy, Wood; 644 valves; meters, total number 412; 4,300 services; pipe, lead; pressure, dom. 40 lbs., fire 75 lbs.; consumption per day 6,148,596 gals., per capita 250 gals.; cost to construct, $672,000; ann. cost of mtce., $35,000; works belong to city.

FAIRBURY, pop. 2,187; fire area, 200 acres; mercantile bldgs., brick and iron, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $5,000; ann. exp. of dept., $400; total mem., 14 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res. and direct; stdp. cap. 60,000 gals., dim. 21 x 24, material used in cons. brick and wood; quality of water, good; res. cap. 86,000 gals., located at waterworks; pumping engines, cap. per day 125,000 gals.; mains, cast iron, 3 miles, 4 to 10 in. dia.; 48 hydrants; meters, total number 50, Crown 2, Trident 48, owned by city; pipe, galv. iron; pressure, dom. 45 lbs., fire 45 lbs.; bonded debt, $8,000; ann. cost of mtce., $2,680; works belong to city.

FAIRFIELD, pop. 2,800; fire area, 10 sq. blocks; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories. Fire dept.—Force pump, 1 h. & l. truck, 2 c. engines, 1 hose wagon; hose, rubber, good, 400 ft.; value of dept. equipment, $1,200; total mem., 30; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns, reservoir.

FARMER CITY, pop. 1,800; fire area, 1 sq. mile; mercantile bldgs., brick, 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, rubber, good, 600 ft.; inferior, all kinds, 300 ft.; total hose, 900 ft.; ann. exp. of dept., $300; total mem. 30 volunteers.

WATER SUPPLY—Source, well, 4 blocks from business center; system, pump to stdp. or direct; stdp. cap., 40,000 gals., dim. 12 x 18; pumping engines, cap. per day 400,000 gals.; mains, 3½ miles, 4 to 8 in. dia., Addyston; 35 hydrants, Chicago Co.; 255 services; cost to construct, $15,000; ann. cost of mtce., $1,000.

FARMINGTON, pop. 2,500; fire area, 160 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $5,550; av. ins. for same time, $583.33. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 800 ft.; inferior, all kinds, 300 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $6,000; ann. exp. of dept., $150; total mem., 24 volunteers; underwriters' rating, sixth class.

WATER SUPPLY—Source, well, ⅛ mile from business center; system, pump to res. and stdp.; stdp. cap., 53,000 gals., dim. 10 x 90, material used in cons. steel, builder Harvey Iron Co.; res. cap., 30,000 gals.; 2 pumping engines, class dup., cap. per day 300,000 gals., constructors Hooker and Deane; mains, 3½ miles, 4 to 8 in. dia.; 35 hydrants, Ripley & Bronson, Corey; meters, total number 9; 60 services; pipe, galv. iron; pressure, dom. 53 lbs., fire 120 lbs.; consumption, per day 35,000 gals., per capita 20½ gals.; cost to construct, $14,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $700; works belong to city.

FLANAGAN, pop. 600. Fire dept.—2 hand engines, 3 hose carriages; hose, 800 ft.; fire alarm, bell.

WATER SUPPLY—Source, artesian wells; system, pump to stdp.; stdp. cap., 33,000 gals.

FLORA, pop. 2,311; bldgs., stone, brick and wood. Fire dept.—1 steamer, 1 hose cart, 1 h. & l. truck; hose, 750 ft; fire alarm, whistle; total mem., 25 volunteers.

WATER SUPPLY—Wells and cisterns.

FORREST, pop. 953; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $1,500; ann. exp. of dept., $150; total mem., 18, paid full time 1, volunteers 17; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and direct; res. cap., 56,000 gals.; pumping engines, cap. per day 240,000 gals., constructor Goulds; mains, cast iron, 1 mile, 4 to 6 in. dia.; 15 hydrants; 80 services; pressure, fire 150 lbs.; cost to construct, $8,000; works belong to village.

FORRESTON, pop. 1,150; fire area, 40 acres; mercantile bldgs., brick and wood, 1½ to 2 stories; private, brick and frame, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. No organized fire dept.—2 hose carriages 6 hand c. engines; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bell; underwriters' rating, first class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap., 60,000 gals.; pumping engines, cap. per day 19,440 gals., constructor Gould; mains, 2½ miles, 4 to 8 in. dia.; 22 hydrants; 34 services; pressure, dom. 52 lbs., fire 63 lbs.; cost to construct, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $730; works belong to village.

FREEBURG, pop. 1,600; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted; combustibles ord. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 water tower, 2 hose carriages; hose, cotton, rubber lined, good, 300 ft.; value of dept. equipment, $6,000; value of bldgs., $1,000; total mem. 150 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake, 700 yds. from business center; system, pump to stdp.; stdp. cap. 20,000 gals., builders Wind Engine Co.; pumping engines, cap. per day 100,000 gals.; mains, 2 miles, 4 in. dia.; 39 hydrants, Corey; meters, total number 1; 20 services; cost to construct, $7,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $500.

FREEPORT, pop. 21,573; fire area, 32,320 acres; mercantile bldgs., brick and stone, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carriages, 7 horses; hose, cotton, rubber lined, good 200 ft.; rubber, good, 3,000 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $3,500; total mem., 13, paid full time.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 115,000 gals., dim. 15 x 88, material used

in construction wrought iron, Jewell filtration system; quality of water, best; 3 pumping engines, class, high duty, cap. per day 4,375,000 gals., constructors Holly and Knowles; mains, cast iron, 26 miles, 4 to 16 in. dia.; 180 hydrants; meters, total number 1,431, owned by Co. and consumers; 2,949 services; pipe, iron and lead; pressure, dom. 60 to 80 lbs., fire 80 to 120 lbs.; consumption per day, 1,334,053 gals.; cost to construct, $210,000; works belong to Co.

FULTON, pop. 2,685; fire area, 1½ miles square; mercantile bldgs., brick and wood, 1 to 4 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in the fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, whistle; ann. exp. of dept., $300; total mem., 50 volunteers.

WATER SUPPLY—Source, artesian well; system, pump to res. and direct; res. cap., 115,000 gals.; 2 pumping engines, size 16 x 10 x 15 and 14 x 9 x 10 in.; cap. per day 1,075,000 gals., constructors Smith-Vaile, Smedly; mains, cast iron, 5½ miles, 4 to 8 in. dia., Shickle, Howard and Harrison; 43 hydrants, Ludlow; 18 valves; meters, total number 6, Crown 5, Keystone 1, owned by city; pressure, dom. 35 lbs., fire 140 lbs.; cost to construct, $35,000; bonded debt, $4,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000, works belong to city.

GALENA, pop. 5,500; fire area, city limits; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, linen, good, 2,000 ft.; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $250; total mem., 125, paid full time 2, volunteers 121; underwriters' rating, second class.

WATER SUPPLY—Source, artesian well; system, pump to stdp.; stdp. cap. 125,000 gals., dim. 20 x 55; 2 pumping engines, class comp., cap. per day 2,500,000 gals., constructors Smedley; mains, 6 miles, 4 to 10 in. dia.; 75 hydrants; meters, total number 40, owned by Co.; 450 services; pipe, iron and lead; pressure, dom. 60 to 90 lbs., fire 95 to 125 lbs.; cost to construct, $75,000; works belong to Co.

GALESBURG, pop. 25,000; fire area, 2,000 acres; mercantile bldgs., brick and stone, 2 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. engines, 25 c. hand ex., 1 h. & l. truck, 1 aerial truck, 2 comb. c. & h. wagons, 1 service truck, 3 hose wagons, 1 hose reel, 9 horses; hose, rubber, 4,000 ft.; fire alarm, whistle, 5,000 telephone total hose, 4,000 ft.; fire alarm, whistle, 5,000 telephone boxes; value of dept. equipment, $25,000; value of bldgs., $60,000; ann. exp. of dept., $21,000; total mem., 17.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; stdp. cap. 175,000 gals., material used in cons. steel; quality of water, good; res. cap. 4,500,000 gals., located at station; 2 pumping engines, class horizontal, size 12 x 18, cap. per day 3,000,000 gals., constructors Holly and Gaskell; mains, cast iron, 38 miles, 4 to 16 in. dia.; 384 hydrants, Eddy, Mathews, Crane, Bourbon; 164 valves; meters, total number, 1,500, Crown, Thomson, Worthington, Buffalo, Keystone, Trident, Nash, Westinghouse, owned by consumer; 1,500 services; pressure, dom. 45 to 50 lbs., fire 85 to 115 lbs.; consumption, per day 1,000,000 gals., per capita 52 gals.; cost to construct, $236,500; bonded debt, $93,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $10,000; works belong to city.

GALVA, pop. 3,000; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,153; av. ins. for same time, $1,233. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 1,400 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $365; total mem., 43, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 300 yds. from business center; system, pump to res. and stdp.; stdp. cap. 40,000 gals., dim. 12 x 65, material used in construction brick and steel; quality of water, good; res. cap., 86,000 gals.; 2 pumping engines, cap. per day 73,000 gals., constructor Knowles; mains, cast iron, 5½ miles, 4 to 8 in. dia.; 71 hydrants; 26 valves; meters, total number, 91, Union 1, Hersey Disc 14, Empire 5, Gem 1, Trident 66, Worthington 3, Keystone 1, owned by consumers; 453 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 to 150 lbs.; consumption per day, 125,000 gals.; cost to construct, $45,000; cost of mtce., $3,800; works belong to city.

GENESEO, pop. 3,600; fire area, 9,604 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, rubber, cotton lined, good, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 800 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $3,500; ann. exp. of dept., $380; total mem. 25 volunteers.

WATER SUPPLY—Source, springs; system, pump to stdp., 2 triplex engines, Lewis, Soundusky, builders; res. cap., 150,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Perkins; main, 9 miles, 4 to 8 in. dia.; 50 hydrants, Perkins, Chapman, Worthington; 250 services; pressure, dom. 50 to 60 lbs., fire 65 lbs.; cost to construct, $75,000; ann. cost of mtce., $2,500; works belong to city.

GENEVA, pop. 2,500; fire area, 320 acres; mercantile bldgs., stone, 2 and 2½ stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 500 ft.; total hose, 1,100 ft.; fire alarm, whistle, telephone; value of dept. equipment, $1,000; value of bldgs., $5,000; total mem., 9 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, pump to res. and stdp.; stdp. cap. 1,500,000 gals.; dim. 16 x 100, material used in cons. steel; res. cap., 90,000 gals.; pumping engines, class comp. dup., cap. per day 5,000,000 gals., constructor Deane; mains, 8 miles, 6 to 12 in. dia.; 100 hydrants; meters, total number 350; 300 services; pipe, lead; pressure, dom. 45 lbs., fire 130 lbs.; cost to construct, $45,000; bonded debt, $6,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to city.

GENOA, pop. 1,500; fire area, 30 acres. Fire dept.—2 hose carts, 1 h. & l. wagon, 1 comb. hand and c. engine; hose, 1,000 ft.; value of dept. equipment, $700; value of bldgs., $1,000; ann. exp. of dept., $150; total mem., 24 volunteers.

WATER SUPPLY—Source, deep wells; system, air pressure; 1 pump, constructor Downey, cap. per day 30,000 gals.; 35 hydrants; 218 services; mains, 3 miles, 4 to 12 in.; pressure, dom. 60 lbs., fire 60 lbs.; works belong to Co.

GIBSON CITY, pop. 2,700; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $300; total mem., 21 volunteers.

WATER SUPPLY—Source, wells; system, pump to res., to stdp. and direct; stdp. cap. 45,000 gals., res. cap. 60,000 gals.; 3 pumping engines, class comp. dup., cap. per day, 1,500,000 gals., constructor Deane; mains, 6 miles, 4 to 12 in. dia., Pittsburg Pipe Co.; 32 hydrants, Bourbon; meters, total number 180; 180 services; pressure, dom. 40 lbs., fire 100 lbs; consumption, per day 60,000 gals., per capita 36 gals.; cost to construct $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,600; works belong to Co.

GILMAN, pop. 1,441; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose cart, 1 water tower; hose, cotton, rubber lined, good 650 ft.; inferior, all kinds, 100 ft.; total hose, 750 ft.; fire alarm, whistle; ann. exp. of dept., $145; total mem. 9, paid full time.
WATER SUPPLY—Not reported.

GLEN ELYN, pop. 800. Fire dept.—1 hose wagon, 1 h. & l. truck, 1 hand hose cart, 3 horses; total hose, 1,000 ft.; fire alarm, bell and telephone; 26 volunteers.
WATER SUPPLY—Source, wells; stdp. cap., 60,000 gals.; res. cap., 75,000 gals.; 1 pumping engine, cap. per day 864,000 gals., constructors Fairbanks-Morse; mains, 10 miles, 8, 6 and 4 in. dia.; 50 hydrants.

GOLCONDA, pop. 1,140; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $200; total mem. volunteers.
WATER SUPPLY—No waterworks system.

GRANITE CITY, pop. 10,000; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 2 hose carts, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; rubber, good, 600 ft.; total hose, 2,100 ft.; fire alarm, telephone and whistle; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $2,000; total mem. 17, paid full time 2, volunteers 15.
WATER SUPPLY—Source, river, 3 miles from business center; system, pump direct; pumping engines, cap. per day 20,000,000 gals, constructors Worthington, Smith-Vaile; mains, cast iron, 4 to 16 in. dia.; 55 hydrants; meters, total number 220, Hersey; 1,500 services; pressure, dom. 50 lbs., fire 80 to 100 lbs.; cost to construct; $260,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $7,500; works belong to Co.

GRAYVILLE, pop. 2,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; value of dept. equipment, $1,500; value of bldgs., $375; total mem., 15, paid $1 per fire.
WATER SUPPLY—Source, river, 1,500 ft. from business center; system, pump to stdp.; stdp. cap. 60,000 gals., dim. 13 x 65, material used in cons. steel; 2 pumping engines, class dup., cap. per day 600,000 gals., constructor Deane; mains, 700 ft.; 47 hydrants, Morgan, Corey; 125 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $28,000.

GREENFIELD, pop. 1,400; fire area, 1,000 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $100; av. ins. involved for same time, $50. Fire dept.—1 gasoline engine, 1 hand engine, 1 h. & l. truck, 4 horses; hose, good, 1,400 ft.; inferior, 500 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,600; ann. exp. of dept., $1,000; total mem. 25, paid full time 1, paid part time 24; underwriters' rating, third class.
WATER SUPPLY—Not reported.

GREENVILLE, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $366. Fire dept.—1 hand engine, 2 c. engines, 1 c. hand ex., 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, new, 1,000 ft, good rubber hose, 300 ft.; fire alarm, bell, telephone and whistle; value of dept. equipment, $2,000; total mem., 25, paid $1 per fire; underwriters' rating, third class.
WATER SUPPLY—Source, wells and cisterns.

GREENVIEW, pop. 2,504; fire area, 160 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,100; av. ins. for same time, $5,000. Fire dept.—1 water tower, 2 hose carriages; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; volunteers.
WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 17,000 gals., material used in construction wood; quality of water, good; 1 pumping engine, class triplex, size 7 x 8, cap. per day 200,000 gals. constructor Gould; mains, iron, 3,000 ft., 4 in. dia.; 20 hydrants; pressure, dom. 30 lbs.; consumption per day, 5,000 gals.; works belong to city.

GRIGGSVILLE, pop. 1,404; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—3 c. engines on wheels, 1 hand engine, 1 h. & l. truck, 1 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; total mem., 28 volunteers.
WATER SUPPLY—Source, wells and cisterns.

HAMILTON, pop. 1,344; fire area, 75 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 25 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 2,400 ft.; inferior, all kinds, 200 ft.; fire alarm, bell; value of dept. equipment, $4,800; value of bldgs., $200; ann. exp. of dept., $350; total mem., 34, paid full time 3, 31 volunteers; underwriters' rating, second class.
WATER SUPPLY—Source, wells, 1 block from business center; system, pump to res.; res. cap. 150,000 gals.; cost to construct, $8,000; ann. cost of mtce., $400.

HANOVER, pop. 786. Fire dept.—1 hand engine, 12 c. ex.; hose, 350 ft.; fire alarm, bell.
WATER SUPPLY—Source, cisterns.

HARRISBURG, pop. 10,000; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs. $25,000. Fire dept.—1 hose carriage, 2 horses; hose, good, 2,000 ft.; inferior, 500 ft.; total hose, 2,500 ft.; fire alarm, whistle and bell, 2 boxes; value of dept. equipment, $3,000; value of bldgs., $1,500; ann. exp. of dept., $1,200; total mem. 15, paid full time 1, paid part time 14.
WATER SUPPLY—Source, well; res. cap., 80,000 gals.; pressure, dom. 60 lbs.

HARVARD, pop. 3,500; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, reels, etc.; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm. bell and whistle; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $250; total mem., 50 volunteers.
WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; stdp. cap. 90,000 gals.; dim. 12 x 110, located centrally, material used in cons. steel, builders Fairbanks, Morse & Co.; quality of water, good; res. cap., 56,500 gals.; located at station; 4 pumping engines, class dup., size 8 x 10, 8½ x 12, cap. per day, 1,500,00 gals.; constructors, Smith-Vaile Co.; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 40 hydrants; 28 valves; meters, total number 375, owned by consumer; 340 services; pipe, lead and galv. iron; pressure, dom. 65 lbs., fire 85 lbs.; works belong to city.

HAVANA, pop. 3,268; fire area, 8 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & ladder truck, 2 hose carriages; hose, rubber, good 950 ft.; inferior, all kinds, 50 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,200; value of bldgs., $9,000; ann. exp. of dept., $250; total mem., 10 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp. and direct; stdp. cap. 52,500 gals., dim. 16 x 36, material used in cons. iron, builders Springfield Boiler Works; 2 pumping engines, class comp. dup., cap. per day 500,000 gals., constructor Deane; mains, cast iron, 7 miles, 4 to 8 in. dia., Metropolis, Chattanooga; 52 hydrants, Nelson, Chapman; 24 valves; 500 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 120 lbs.; consumption per day 400,000 gals., per capita 133 gals.; cost to construct, $52,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,900; works belong to city.

HARVEY, pop. 6,000; fire area, 3½ sq. miles; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 5 hose carts, 1 comb. c. and hose wagon, 3 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 5,000 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $3,000; value of bldgs., $9,600; ann. exp. of dept., $3,000; total mem., 31 paid, full time 3, paid part time 1, volunteers 27.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res. or direct to stdp.; stdp. cap. 200,000 gals., dim. 16 x 120, material used in cons. steel; quality of water, good; res. cap. 210,000 gals.; located at station; 2 pumping engines, cap. per day 2,000,000 gals., Worthington; mains, cast iron, 16 miles, 6 to 12 in. dia.; 169 hydrants; 79 valves; meters, total number 910, Hersey Rotary 150, Hersey Disc 150, owned by Co.; pressure, dom. 55 lbs., fire 100 lbs.; consumption per day, 400,000 gals.; works belong to Co.

HEBRON, pop. 1,000. Fire dept.—1 c. engine; hose, 1,800 ft.; fire alarm, whistle.

WATER SUPPLY—Source, wells; res. cap., 25,000 gals.; 2 pumping engines; mains, 2 miles, 8, 6 and 4 in. dia.; 26 hydrants.

HENRY, pop. 1,700; mercantile bldgs., brick, 1 to 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 2 hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $7,000; ann. exp. of dept., $600; total mem. 50 volunteers.

WATER SUPPLY—System, gravity; quality of water, good; res. cap. 30,000 gals.; 2 pumping engines; mains, cast iron, 5 miles, 2 to 10 in. dia.; 55 hydrants; 20 valves; meters, total number 50, meters owned by city; pressure, dom. 70 lbs.; cost to construct, $30,000; bonded debt, $12,000; works belong to city.

HIGHLAND, pop. 1,970; fire area, 160 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—2 hand engines, 65 c. hand ex., 2 h. & l. trucks, fire boats, 4 hose carts, 4 hose carriages; hose, cotton, rubber lined, good 1,570 ft.; rubber, good 500 ft.; total hose, 2,070 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,000; total mem., 75 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, cisterns.

HIGHLAND PARK, pop. 2,800; fire area, 8 sq. miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose reel, 1 hose cart; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, telephones; value of dept. equipment, $2,500; value of bldgs., $2,650; ann. exp. of dept., $739.69; total mem., 18 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp.; stdp. cap., 185,000 gals., dim. 16 x 100; 2 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Deane; mains, 19 miles, 4 to 12 in. dia., Dennis Long & Co.; 207 hydrants, Eddy, Mathews, Ludlow; 112 valves, Eddy; meters, total number 570, Crown, Union, Bee, Hersey, Worthington, Buffalo, Nash, owned by city; 750 services; pressure, dom. 60 lbs., fire 75 lbs; consumption, per day, 550,000 gals., per capita 43 gals.; cost to construct, 85,000; ann. cost of mtce., $6,500; works belong to city.

HILLSBORO, pop. 3,000; fire area, 25 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $9,000; av. ins. for same time, $7,000. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; value of dept. equipment, $2,300; value of bldgs., $25,000; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 250,000 gals.; pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, 6 miles, 4 to 8 in. dia.; 31 hydrants, Wood; meters, total number 2, Worthington; 140 services; pressure, dom. 60 lbs., fire 68 to 200 lbs.; consumption per day 200,000 gals., per capita 60 gals.; cost to construct, 4,000; ann. cost of mtce., $27,000; works belong to city.

HINCKLEY, pop. 800; fire area, 100 acres. Fire dept.—steam and gasoline pumps, 1 h. & l. truck; hose, 1,000 ft.

WATER SUPPLY—Waterworks; bonded debt, $4,000; works belong to city.

HINSDALE, pop. 3,500; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 2,500 ft. total hose; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $700; total mem., 16 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap., 36,000 gals., dim. 11 x 48, material used in cons. steel, builder Morgan; pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, 15 miles, 4 to 8 in. dia., Crane Co.; 150 hydrants, Crane Co.; meters owned by consumer; 334 service; pipe, lead; pressure, dom. 60 lbs., fire 90 lbs.; consumption, per day 275,000 gals., per capita 100 gals.; cost to construct, $65,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000.

HOOPESTON, pop. 5,810; fire area, 6 blocks; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $18,000; av. ins. for same time, $15,333. Fire dept.—1 comb. c. and hose wagon, 1 gas engine, 1 h. & l. truck, 1 water tower, 2 hose carts; hose, rubber, good, 1,800 ft., new hose 500 ft., total hose 2,300 ft.; fire alarm, bell and whistle; total mem. 32, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 30,000 gals, dim. 10 x 36, material used in cons. brick and iron, builder Morgan; quality of water, good; res. cap. 125,000 gals., located at pumping station; pumping engines, class triplex and air compressors, cap. per day 350,000 gals., constructors Gould and Ingersoll; mains, cast iron, 23 miles, 2 to 8 in. dia.; 60 hydrants; 25 valves; meters, total number 75, Crown 50, Empire 8, Gem 1, Hersey Rotary 1, Trident 15, owned by consumer; 700 services; pipe, lead and galv. iron; pressure, dom. 50 to 60 lbs., fire 80 to 75 lbs.; consumption per day, 300,000 gals.; cost to construct, $100,000; bonded debt, $8,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,500; works belong to city.

JACKSONVILLE, pop. 14,000; mercantile bldgs. brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,462; av. ins. involved for same time, $105,326. Fire dept. 3 steamers, 2 in reserve, 2 c. hand ex., 1 comb. c. and hose wagon, 1 hose wagon, 2 hose carriages, 10 horses; hose, rubber, good 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, electric, 30 boxes; value of dept. equipment, $40,000; value of bldgs., $8,000; ann exp. of dept., $2,500; total mem. 17, paid full time 10, volunteers 7; E. G. La Boyteaux, chief.

WATER SUPPLY—Source, creek, well, lake; system, pump to res. and direct; res. cap., 3,500,000 gals.; pumping engines, cap. per day 2,000,000 gals. each, constructor Worthington; mains, cast iron, 24 miles, 4 to 10 in. dia., Shickle, Howard-Harrison; 191 hydrants, Ludlow; 98 valves; meters, total number 740, Crown, Thomson, Worthington, Nash, Neptune, owned by city and consumer; pipe, lead; pressure, fire 50 lbs.; cost to construct, $225,000; ann. cost of mtce., $7,000; works belong to city.

JERSEYVILLE, pop. 3,517; fire area, 600 acres; mercantile bldgs., brick, 2 and 3 stories; private, 2 and 3 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept. —2 hand engines, 1 c. engine, 50 c. ex., 1 h. & l. truck, 2 hose carriages, 1 hand hose wagon; hose, rubber, good 850 ft.; rubber, inferior, 400 ft.; total hose, 1,250 ft.; value of dept. equipment., $3,000; value of bldgs., $3,000; total mem., 50 volunteers; fire alarm, bell and whistle; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, gravity; stdp. cap., 32,000 gals., builder Rockford; res. cap., 150,000 gals.; 2 pumping engines, cap. per day 877,000 gals., constructors Deane and Nelson; mains, 4½ miles, 4 to 8 in. dia.; 35 hydrants, Wood; meters, total number 21, Hersey, Thomson, Worthington, Buffalo; 102 services; pressure, fire 50 to 125 lbs.; consumption, per day 50,000 gals., per capita 14 gals.; cost to construct, $40,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $2,000; works belong to city.

JOHNSON CITY, pop. 787. Fire dept.—1 c. hand engine, 1 hose wagon; hose, 1,300 ft.

WATER SUPPLY—Source, well; mains, 2 miles, 4 to 8 in. dia.; 20 hydrants; pressure, dom. 60 lbs., fire 120 lbs.

JOLIET, pop. 45,000; fire area, 9,610 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 3 c. engines on wheels, 8 c. hand ex.; 1 h. & l. truck, 5 hose wagons, 23 horses; hose, cotton, rubber lined, good 7,000 ft.; fire alarm, Gamewell, 110 boxes; value of dept. equipment, $57,500; value of bldgs., $40,000; ann. exp. of dept., $32,000; total mem., 32, paid full time.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; stdp. cap., 42,000 gals., dim. 7 x 145; res. cap., 9,000,000 gals.; pumping engines, cap. per day 6,000,000 gals., constructors, Allis, Holly; mains, cast iron, 37½ miles, 4 to 16 in. dia., Howard, Harrison; 317 hydrants, Michigan Brass Works; meters, total number 350, owned by consumers; 3,100 services, 227 valves, pipe, lead; pressure, dom. 25 lbs., fire 80 to 100 lbs.; consumption, per day 3,000,000 gals., per capita 60 2-3 gals.; cost to construct, $350,000; bonded debt, $143,200; int. paid on bonds, 4½ to 6 per cent; ann. cost of mtce., $30,000; works belong to city.

KANKAKEE, pop. 13,595; fire area, 4,000 acres; mercantile bldgs., brick and stone, 2 stories; private wood 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages, reels, etc., 8 horses; hose, rubber, good 2,800 ft.; inferior, all kinds, 350 ft.; total hose, 3,150 ft.; fire alarm, electric, 14 boxes; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $1,450; total mem., 40, paid full time 2, volunteers 38; underwriters' rating, second class.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to stdp.; stdp., dim. 20 x 120, located at Wildwood avenue and Chestnut street, material used in cons. steel; filtration system, gravity; quality of water, good; 3 pumping engines, cap. per day 9,000,000 gals.; mains, 22 miles, 4 to 12 in. dia.; 160 hydrants, Beaumont; valves, Ludlow; meters, total number 180. Trident, owned by Co.; 2,000 services; pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 1,600,000 gals., per capita 80 gals.; works belong to Co.

KANSAS, pop. 1,049; fire area, 500 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 12 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 50 ft.; rubber, good 450 ft.; total hose, 500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of fire dept. bldgs., $2,000; ann. exp. of dept., $300; total mem., 20 volunteers.

WATER SUPPLY—Source, wells and cisterns.

KEITHSBURG, pop. 1,566; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; total mem., 53 volunteers.

WATER SUPPLY—Source, wells, system, pump to stdp., dim. 100 x 10; 2 pumping engines, class comp. dup., cap. per day 1,008,000 gals, constructor Deane; cost to construct, $15,000.

KENNEY, pop. 584. Fire dept.—1 hand engine, 2 h. & l. trucks, 1 hose cart; hose, 1,800 ft.

WATER SUPPLY—Source, wells.

KEWANEE, pop. 14,000; fire area 800 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, stone, brick and wood, 2 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 1 c. engine, 1 hose wagon, 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 300 ft.; total hose, 3,500 ft.; fire alarm, Gamewell; total mem., 20 volunteers, 5 paid.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump direct; stdp. dim. 80 x 250; quality of water, good; res. cap. 1,800,000 gals., located at pumping station; 3 pumping engines, class comp. dup., cap. per day 1,500,000 gals., cons. Buffalo; mains, cast iron, 20 miles, 4 to 10 in. dia.; 250 hydrants; 150 valves; meters, total number 950, Crown 120, Nash 350, Empire 5, Gem 3, Trident 425, Hersey Disc 2, Worthington 40; owned by city; 800 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 100 lbs., consumption per day 300,000 gals.; cost to construct, $157,000; bonded debt, $32,000; int. paid on bonds, 4 per cent; cost of mtce., $10,000; works belong to city.

KIRKLAND, pop. 650. Fire dept.—3 c. hand ex., 1 hand engine; hose, 800 ft.; fire alarm, bell and whistle.

WATER SUPPLY—Source, 10 cisterns.

KIRKWOOD, pop. 1,008; mercantile bldgs., brick and iron, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 c engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; rubber, good 100 ft.; inferior, all kinds, 100 ft.; total hose, 600 ft.; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem. 15 volunteers.

WATER SUPPLY—Source, wells.

KNOXVILLE, pop. 1,857; fire area ¾ mile; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,020; av. ins. for same time, $966. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 400 ft.; total hose, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $50; total mem., 52 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and springs, 4 blocks from business center; system, gravity, pump to res.; stdp. cap., 35,000 gals.; res. cap., 75,000 gals.; pumping engines, cap. per day, 986,000 gals.; mains, cast iron, 5 miles, 4 to 10 in. dia.; 36 hydrants; meters, total number 75, owned by consumer; 92 services; pipe, galv. iron; pressure, fire 45 to 175 lbs.; consumption, per day 19,750 gals., per capita 10 1-3 gals.; cost to construct, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $12,000; works belong to city.

LACON, pop. 1,601; fire area, 1,280 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 3 hose carriages, reels, etc.; hose,

cotton, rubber lined, good 900 ft.; inferior, all kinds, 400 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $2,250; value of bldgs., $1,000; ann. exp. of dept., $2,000; total mem., 10, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 65,000 gals., 65 ft. high, material used in cons. steel; pumping engines, class, comp. dup., cap. per day 1,500,000 gals., constructors Smedley and Deane; mains, 5 miles, 4 to 10 in. dia, Anniston and Chattanooga; 65 hydrants, Empire and Crane; 175 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 65 to 150 lbs.; consumption, per day 30,000 gals., per capita 20 gals.; cost to construct, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce. $1,000; works belong to city.

LADD, pop. 1.324. Fire dept.—1 h. & l. truck, 3 carts; hose, 800 ft.; fire alarm, bell and telephone; total mem., 42 volunteers.

WATER SUPPLY—Source, well; mains, 1½ miles, 4 to 8 in. dia.; 15 hydrants; pressure, dom. 40 lbs., fire 80 lbs.

LA GRANGE, pop. 5,000; fire area, 800 acres; mercantile bldgs., brick and wood, 1 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, linen, good, 1,500 ft.; value of dept. equipment, $3,000; ann. exp. of dept., $315; total mem., 33 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp:; stdp. cap. 130,000 gals., dim. 16 x 120; res. cap. 2,000,000 gals.; pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructors Worthington & Deane; mains, 18 miles, 4 to 12 in. dia., Cleveland, Clow; 144 hydrants, Eddy, Holyoke, Ludlow; meters, total number 765, Hersey, Thomson, Worthington, Buffalo, Trident, Nash; 820 services; pressure, dom. 50 lbs., fire 50 to 120 lbs.; cost to construct, $180,000.

LA HARPE, pop. 2,000; fire area, 800 acres; mercantile blds., brick, 1 to 3 stories, private, wood, 2 stories, wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 c. engine, 1 h. & l. truck, 6 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,350; value of bldgs., $2,000: ann. exp. of dept., $50; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 4½ blocks from business center; system, pump to stdp.; stdp. cap. 33,000 gals., dim. 18 x 18, located at station; material used in cons. wood, builders Caldwell & Co.; quality of water, good; 2 pumping engines, class trip., size 8 x 10, cap. per day 72,000 gals., constructor Gould; mains, cast iron, 1½ miles, 6 in. dia.; 13 hydrants, Bourbon; 4 valves, Ashton; meters, total number 20, Crown 10, Union 3, Empire 2, Nash 5, owned by city; 40 services, pipe, galv. iron; pressure, dom. 35 lbs., fire 100 lbs.; consumption, per day 1,200 gals., per capita 2 gals.; cost to construct, $45,000; bonded debt, $3,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $300; works belong to city.

LA SALLE, pop. 11,000. Fire dept.—2 comb. h. & l. wagons, 1 steamer; hose, 2,200 ft.; fire alarm, 41 boxes; total mem. 28, paid full time 3, paid on call 25.

WATER SUPPLY—Source, wells; 2 pumping engines; cap. per day, 4,500,000 gals. together; constructors Hawley-Worthington; mains, 22 miles, 2 to 12 in. dia.; 108 hydrants; pressure, dom. 100 lbs., fire 120 lbs.

LAKE FOREST, pop. 2,500; fire area, 40 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; total mem., 12 volunteers.

WATER SUPPLY—Source, lake, 2 miles from business center; system, pump to stdp.; stdp. dim. 16 x 85, material used in cons. steel; quality of water, good; filtration system, Jewell, cap. of plant 1,000,000 gals.; 9 pumping engines, class, comp. dup., cap. per day 3,000,000 gals, constructors Deane, Gordon; mains, cast iron, 19 miles, 4 to 12 in. dia.; 105 hydrants; 30 valves; meters, total number 350, Crown 300, Trident 45, Worthington, 5; owned by Co. and consumers; 350 services; pipe, lead; pressure, dom. 35, lbs., fire 90 lbs.; cost to construct, $100,000; ann. cost of mtce., $7,000; works belong to Co.

LANARK, pop. 1,600; fire area, 800 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 water tower, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell and telephone; ann. exp. of dept., $150; total mem., 12, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, well, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 59,726 gals., dim. 18 x 26, material used in cons. steel and wood, builders U. S. Wind Co.; quality of water, good; res. cap. 51,000 gals., located at plant; stdp. cap. 63,000 gals.; 2 pumping engines, class duplex, cap. per day 207,360 gals., constructors, Smedley, Smith-Vaile; mains, cast iron, 2 miles, 4 to 8 in. dia.; 23 hydrants; 26 valves; meters, total number 44, Crown 8, Nash 20, Trident 6, Pittsburg 10; pressure, dom. 45 lbs., fire 125 lbs.; cost to construct, $15,000; cost of mtce., $500; works belong to city.

LA SALLE, pop. 10,994; fire area, 23 acres; mercantile bldgs., brick, 2 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hose wagons, 5 horses; hose, cotton, rubber lined, good 1,400 ft.; inferior, all kinds, 300 ft.; total hose, 1,700 ft.; fire alarm, electric, 36 boxes; value of dept. equipment, $5,700; value of bldgs., $46,000; ann. exp. of dept., $4,300; total mem. 24, paid full time 4, paid part time 20.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; quality of water, good; res. cap. 500,000 gals., located at pumping station; 2 pumping engines, cap. per day 5,000,000 gals., cons. Holly and Worthington; mains, cast iron, 20 miles, 2 to 14 in. dia.; 115 hydrants; meters, total number 600, Empire, Thomson, Keystone and Union, owned by consumers; 1,700 services; pipe, lead; pressure, dom. 100 lbs., fire 140 lbs.; consumption per day 2,500,000 gals.; cost to construct, $200,000; bonded debt, $30,000; int. paid on bonds, 6 per cent; cost of mtce., $15,000; works belong to city.

LAWRENCEVILLE, pop. 4,000; mercantile bldgs., brick, 2 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fireworks and combustibles ord.: causes of fires investigated. Fire dept.—Hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell and whistle; total mem., 14 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, Erntanass river; 3 blocks from business center; quality of water, good; res. cap. 75,000 gals.; 2 pumps, eng. class, 1 Triplex, 1 Dean, constructor, Mead; mains, cast iron, 17,300 ft., 4 to 8 in. dia.; 46 hydrants, 11 valves, 34 meters, Trident, Nat'l, Hersey, owned by o.; 379 services; pressure, dom. 50 to 70 lbs., fire 100 lbs., consumption per day 80,000 gals., per cap. 30 gals.; bonded debt, $15,000; int. on bonds, 6 per cent; works belong to Co.

LEMONT, pop. 5,000; fire area, 60 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines on wheels, 2 c. hand ex., 1 h. & l. truck, 3 hose carts, 2 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 500 ft.; total hose, 2,500 ft.; fire alarm, Gamewell, 6 boxes; value of dept. equipment, $10,000; value of bldgs., $30,000; ann. exp. of dept., $300; total mem. 40 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; res. cap. 175,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Smith-Vaile, Worthington; mains, 16 miles, 3 to 10 in. dia., Anniston; 115 hydrants; meters, total number 3, Hersey; 1,000 services; pressure, dom. 75 lbs., fire 75 to 100 lbs.; cost to construct, $75,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $5,000; works belong to city.

LENA, pop. 1,253; fire area, 640 acres; mercantile bldgs., brick, wood and stone, 1 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; Fire dept.—1 steamer, 1 hand engine, 2 hose carriages; hose, cotton, rubber lined, rubber, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $8,000; total mem., volunteers, 24; underwriters' rating, third class.

WATER SUPPLY—Source, deep well; system, pump to res.; res. cap. 5,000 gals.; pumping engines, cap. per day 144,000 gals., constructor Cook; mains, 3 miles, 4 to 8 in. dia.; 28 hydrants; 74 services; pressure, fire 50 lbs.; cost to construct, $22,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300.

LEROY, pop. 2,000; mercantile bldgs., brick and iron, 2 stories, private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 30 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 74,000 gals., dim. 12 x 100, material used in cons. steel; pumpmg engines, cap. per day 150,000 gals.; mains, 3 miles, 4 to 8 in. dia., Anniston; 25 hydrants, Eddy; 6 valves; 125 services; pressure, dom. 40 lbs., fire 45 to 70 lbs.; consumption, per day 22,000 gals., per capita 12 gals.; cost to construct, $13,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to city.

LEWISTOWN, pop. 2,504; fire area, 36 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, rubber, good 1,000 ft., new, 250 ft cotton hose; inferior, all kinds, 1,000 ft.; total hose, 2,250 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $4,000; total mem. 15 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 21,000 gals., dim. 12 x 36, builders Morgan; pumping engines, cap. per day 200,000 gals., constructor Knowles; mains, 5 miles, 4 to 8 in. dia.; 32 hydrants, National Tube Works; meters, total number 80; 225 service; pipe, iron and lead; pressure, dom. 100 lbs., fire 125 lbs.; consumption, per day 85,000 gals., per capita 32 gals.; cost to construct, $15,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,400; works belong to Co.

LEXINGTON, pop. 1,415; fire area, 300 acres; mercantile bldgs, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, rubber, good 600 ft.; total hose, 600 ft.; fire alarm, bell and whistle; value of dept. equipment, $800; value of bldgs., $600; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, pump direct; stdp. cap. 35,000 gals., dim. 11.5 x 48, builder Morgan; cap. per day 160,000 gals.; mains, 3½ miles, 4 to 10 in. dia., Addyston; 41 hydrants, Dupont; 175 services; pipe, iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day 70,000 gals., per capita 46½ gals.; cost to construct, $18,000; bonded debt, $2,500; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,750; works belong to city.

LINCOLN, pop. 12,000; fire area, 90 acres; mercantile bldgs., brick, stone and iron, 1 to 4 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, 280 ft.; fire alarm, whistle; value of dept. equipment, $7,500; value of bldgs., $16,000; ann. exp. of dept., $3,000; total mem. 18, paid full time 2, volunteers 16; underwriters' rating, second class.

WATER SUPPLY—Source, wells and creek, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 150,000 gals., dim. 16 x 100, material used in cons. steel; quality of water, good; 3 pumping engines, class 2 comp. and dup., cap. per day 4,500,000 gals., constructor Snow; mains, cast iron, 19.19 miles, 4 to 14 in. dia.; 203 hydrants; 125 valves; meters, total number 285, Crown 19, Nash 6, Union 10, Empire 5, Gem 1, Hersey Rotary 2, Trident 179, Hersey Disc 40, Thomson 5, Keystone 10, Lambert 16, owned by Co.; 1,201 services; pipe, galv. iron; pressure, dom. 80 to 60 lbs., fire 90 to 100 lbs.; consumption per day, 507,039 gals.; cost to construct, $350,000; bonded debt, $200,000; int. paid on bonds, 5 per cent; works belong to Co.

LITCHFIELD, pop. 7,000; fire area, 650 acres; mercantile bldgs., brick and iron, 2 and 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 La France steamer, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,600; value of bldgs., $4,000; ann. exp. of dept., $3,000; total mem., 75, paid full time 4; underwriters' rating, third class.

WATER SUPPLY—Source, creek, 3 miles from business center; system, pump direct; res. cap. 100,000,000 gals., located 3 miles from city; 3 pumping engines, class quad., cap. per day 2,000,000 gals., constructors Holly, Worthington; mains, cast iron, 10 miles, 4 to 12 in. dia.; 63 hydrants; 20 valves; meters, total number 25; 100 services; pressure, dom. 70 lbs., fire 80 to 100 lbs.; consumption per day 400,000 gals; cost to construct, $90,000; ann. cost of mtce., $6,000; works belong to city and Co.

LOCKPORT, pop. 3,000; fire area, 1 mile; mercantile bldgs., brick and stone, 2 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—2 c. hand ex., 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 1,200 ft.; total hose, 2,700 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $600; ann. exp. of dept., $300; total mem., 47 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to res.; res cap. 500,000 gals.; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 6 miles, 4 to 12 in. dia.; 53 hydrants; meters, total number 125; 125 services; pressure dom. 37 to 72 lbs., fire 100 lbs.; cost to construct, $30,000; cost of mtce., $4,500; works belong to city.

McHENRY, pop. 1,200; fire area, 192 acres; mercantile bldgs., brick and wood, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 4 hand engines, 2 c. engines, 4 c. hand ex., 2 hose wagons; hose, cotton, rubber lined, good 1,000 ft.; value of dept. equipment, $1,000; value of bldgs., $5,000; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 125,000 gals., res. cap. 30,000 gals.; 1 pumping engine, triplex, cap. per day 500,000 gals.; mains, cast iron, 3½ miles; 43 hydrants; 50 services; pressure, fire 100 lbs.; cost to construct, $23,000.

McLEANSBORO, pop. 1,758; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,066; av. ins. for same time, $9,566. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good 1,100 ft.; fire alarm, bell and whistle, 7 boxes; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $250; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns.

MACOMB, pop. 7,000; fire area, 40 acres; mercantile bldgs., brick, stone and metal, 3 stories; private, wood, 1, 2, and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $1,094; av. ins. for same time, $1,533. Fire dept.—2 comb. c. & h. wagon, 2 c. wagons, 3 c. engines, 4 c. hand ex., 1 h. & l. truck, 1 hose carriage, 3 horses; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, bell and whistle, 33 boxes;

value of dept. equipment, $7,600; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem., 14, paid full time 1, volunteers 13; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; pump to stdp. and direct; stdp. cap. 35,000 gals., dim. 11 x 42, builder Morgan; res. cap. 85,000 gals.; 2 pumping engines, class dup., cap. per day 250,000 gals., constructors American and Deane; mains, cast iron, 8 miles, 4 to 8 in. dia., Audyston; 108 hydrants, Corey; meters, total number 400, owned by consumer; 400 services; pipe, galv. iron; pressure, dom. 50 to 65 lbs., fire 100 lbs.; consumption, per day 100,000 gals., per capita 20 gals.; cost to construct, $50,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $3,000; works belong to city.

MADISON, pop. 6,000. Fire dept.—1 comb. c. & h. wagon, 1 h. & l. truck, 1 hose reel; hose, 1,500 ft.; fire alarm, bell and telephone, total mem. 44, paid full time 1, volunteers 43.

WATER SUPPLY—Source, Mississippi River; 2 pumping engines, cap. per day 9,000,000 gals., constructors Worthington-Smith-Vaile; mains, 5 miles, 8 to 12 in. dia.; 38 hydrants.

MARENGO, pop. 2,500; fire area, 480 acres; mercantile bldgs., brick, 2 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines on wheels, 1 h. & l. truck, 2 hose carts, 3 horses; hose, cotton, rubber lined, good 1,500 ft.; total hose, 1,500 ft.; fire alarm, Gamewell, 5 boxes; value of dept. equipment, $3,500; value of bldgs., $600; ann. exp. of dept., $200; volunteers 10.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 70,000 gals., Smith-Vaile fire pump, cap. 500 gals. per minute, 70 ft. high; mains, 17,650 ft. of 4 by 6 by 8 in. dia.; 45 hydrants; cost to construct, $12,000.

MARION. Fire dept.—Value of equipment, $600; value of bldgs. $500, and exp. $200.

MARISSA, pop. 2,000; fire area, 150 acres; mercantile bldgs., stone, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 chemical e. engine on wheels, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.

WATER SUPPLY—Source, cisterns, wells, ponds.

MAROA, pop. 1,800; fire area, 400 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 1,000 ft., rubber, good 400 ft.; inferior, all kinds, 200 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $2,000; ann. exp. of dept., $75; total mem, 35 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 57,000 gals., 100 ft. high; res. cap. 153,000 gals.; 3 pumping engines, class dup., constructors Smith-Vaile; mains, 4 miles; 20 hydrants; 145 services, pipe, galv. iron; pressure, dom. 30 lbs., fire 45 lbs.; consumption, per day 61,000 gals., per capita 50 gals.; cost to construct, $15,000; bonded debt, $2,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $900; works belong to city.

MARSEILLES, pop. 3,200; fire area, 100 acres; mercantile bldgs., brick, stone, wood and iron, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose reels, 2 horses; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 1,500 ft.; total hose, 2,700 ft.; fire alarm, bell and telephone; value of dept. equipment, $6,000; value of bldgs., $250; total mem. 18, 4 paid, 14 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, in business center; system, pump to stdp.; dim. 16 ft. x 65 ft., located on bluff, material used in cons. steel, builders Chicago Bridge and Iron Co.; quality of water, good; res. cap., 275,000 gals.; 2 triplex pumping engines, cap. per day, 1,000,000 gals., constructors, Smith-Vaile Co.; mains, cast iron, 8 miles, 4 to 10 in. dia.; 67 hydrants, Ludlow; 20 valves, Ludlow; pipe, lead and galv. iron; pressure, dom. 90 lbs., fire 100 lbs.; cost to construct, $60,000; bonded debt, $39,500; int. paid on bonds, 6 per cent; works belong to Co.

MARSHALL, pop. 3,000; fire area., 20 acres; mercantile bldgs., brick and stone, 2 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 500 ft., rubber, good 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $700; total mem. 25 volunteers.

WATER SUPPLY—Source, wells and cisterns; stdp. 115 ft. high; 34 hydrants.

MARTINSVILLE, pop. 1,000; fire area, 20 acres; bldgs., brick. Fire dept.—2 c. engines; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; total mem. volunteers.

WATER SUPPLY—Not reported.

MASCOUTAH, pop. 2,500; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 3 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 2,600 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp of dept., $200; total mem., 100 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, cisterns and wells, cap. 50,000 gals.; 25 hydrants; 1½ miles of 6-in. mains; pressure, 60 lbs.

MASON CITY, pop. 1,890; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts; hose, rubber, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,250; value of bldgs., $500; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to stdp. and direct; stdp. cap. 38,000 gals., dim. 12 x 40, builder G. W. Sturtevant; pumping engines, cap. per day 360,000 gals., constructor Cook; mains, 3 miles, 2 to 8 in. dia.; 37 hydrants, Empire; 254 services; pressure, dom. 47 lbs., fire 120 lbs.; cost to construct, $15,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,000. works belong to city.

MATTOON, pop. 15,000; fire area, 2,500 acres; mercantile bldgs., brick, stone and iron, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hose wagon, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, telephone; value of dept. equipment, $5,000; value of bldgs., $15,000; ann. exp. of dept., $4,500; total mem. 6, paid full time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, gravity, pump direct; stdp. cap. 150,000 gals., dim. 15 ft. x 120 ft., material used in cons. iron; quality of water, good; res. cap. 4,100,000 gals.; 18 pumping engines, cap. per day 3,000,000 gals., constructors Cook, Luitweiler, Downie; mains, cast iron, 15 miles, 4 to 12 in. dia.; 150 hydrants, Ludlow; 60 valves, Ludlow; meters, total number, 250, owned by Co.; 1,000 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 80 to 165 lbs.; works belong to Co.

MAYWOOD, pop. 8,000; fire area, 200 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 3 hose carts, 1 comb. c. & h. wagon with ladder, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $2,000; total mem. 14, paid full time 1, paid part time 3, volunteers 10.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. or direct; stdp. cap. 150,000 gals., dim. 100 x 16; material used in cons. steel; quality of water, good; res. cap., 22,000 gals., located at works; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor

Worthington; mains, 36 miles, 4 to 12 in. dia.; 417 hydrants; 127 valves; meters, total number 1,500, owned by consumer; 1,285 services; pipe, lead; pressure, dom. 35 lbs., fire 85 lbs.; consumption per day, 500,000 gals.; cost to construct, $135,000; cost of mtce., $2,000; works belong to city.

MELROSE PARK, pop. 5,000; fire area, 1 sq. mile; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in residence district, fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; total mem., 14 volunteers.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res. and stdp.; stdp. cap. 165,876 gals., dim. 16 x 110, material used in cons. wrought iron, builders Aurora Boiler Works; quality of water, good; res. cap. 115,000 gals., located at station; 4 pumping engines, class comp., cap. per day 1,500,000 gals., constructors Smith-Vaile, Worthington; mains, cast iron, 15 miles, 4 to sh in. dia.; 146 hydrants; 94 valves; meters, total number 620, Trident 200, Crown 280, Worthington 40, owned by consumer; 657 services; pipe, lead; pressure; dom. 48 lbs., fire 100 lbs.; consumption per day, 200,000 gals.; cost to construct, $60,000; works belong to city.

MENDOTA, pop. 5,000; fire area, 3½ sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; rubber, good, 500 ft.; total hose, 2,300 ft.; fire alarm, Gamewell, 22 boxes; value of dept. equipment, $4,500; value of bldgs., $10,000; ann. exp. of dept., $1,200; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; stdp. cap. 25,000 gals., builder Geo. Morgan; res. cap. 150,000 gals.; pumping engines, class comp., cap. per day 400,000 gals., constructors Deane and Cooks; mains, 12 miles, 4to 8 in. dia.; 105 hydrants, Morgan and Holly; meters, total number 240, Crown, Thompson, Worthington; 600 services; pressure, dom. 40 to 50 lbs., fire 130 lbs.; consumption, per day 36,000 gals., per capita 10 gals.; cost to construct, $100,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,500; works belong to city.

METAMORA, pop. 758. Fire dept.—2 hose carts; hose, 1,200 ft.; fire alarm, bell; total mem., 25.

WATER SUPPLY—Source, wells; res. cap., 1,600 bbls.; 8 hydrants.

METROPOLIS CITY, pop. 6,000 fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 story; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel, 2 horses; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 50 ft.; total hose, 1,950 ft.; fire alarm, bell; value of bldgs., $1,500; ann. exp. of dept., $1,350; total mem. 15, paid full time 1, 14 volunteers.

WATER SUPPLY—Source, well, system, pump to stdp. or direct; stdp. cap. 35,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor McGowan, also 1 Deane pump, 50,000 gals. cap.; mains, 6 miles, 4 to 10 in. dia.; 62 hydrants; 347 services, pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, 55,000; ann. cost of mtce., $3,500; works belong to city.

MILAN, pop. 900. Fire dept.—1 hand engine, 2 hose carts; hose, cotton, rubber lined, good, 1,100 ft.; inferior, 300 ft.; total hose, 1,400 ft.; value of dept. equipment, $900; value of bldgs., $250; ann. exp. of dept., $50; total mem. 10, paid part time.

WATER SUPPLY—Source, artesian well; 1 pump, cap. per day 518,000 gals., constructors Fairbanks-Morse; 17 hydrants; 14 valves; mains, 15,840 ft.; pressure, dom. 20 lbs., fire 60 lbs.; cost to construct, $13,000; underwriters' rating, 4½ class.

MILLSTADT, pop. 1,500; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 900 ft.; rubber, good, 500 ft.; total hose, 1,400 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,200; ann. exp. of dept., $50; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and cisterns.

MINONK, pop. 2,800; fire area, 700 acres; mercantile bldgs., brick, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, reels, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $4,000; ann. exp. of dept., $2,000; total mem., 20, 1 paid, 19 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 55,000 gals.; pumping engines, cap. per day 2,160,000 gals., constructors Smith-Vaile; mains, 5 miles, 6 to 8 in. dia.; 30 hydrants, Beaumont; meters, total number 6; 68 services; pressure, dom. 55 lbs., fire 80 lbs.; consumption, per day 60,000 gals., per capita 24 gals.; cost to construct, $20,000; works belong to city.

MINOOKA. Fire dept.—Not reported.

WATER SUPPLY—Proposed water supply. Source, well; system, gravity; stdp. cap. 60,000 gals., material used in cons. steel; 1 pump, 15-hp gasoline, cap. per day 108,000 gals., constructor Fletcher; mains, cast iron, 1 mile, 4 to 6 in. dia.; 12 hydrants; pressure, 60 lbs.; cost to construct, $12,000; bonded debt, $12,000; int. on bonds, 5 per cent; owned by village.

MOLINE, pop. 27,000; fire area, 45 acres; mercantile bldgs., brick and stone, 2 to 8 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $34,873; av. ins. for same time, $175,000. Fire dept.—1 steamer, 2 comb. c. & h. wagons, 6 c. hand ex., 1 h. & l. truck, 1 hose cart, 9 horses; hose, cotton, rubber lined, good 6,500 ft., inferior, all kinds, 550 ft.; total hose, 5250 ft.; fire alarm, Gamewell, 49 boxes; value of dep. equipment, $24,600, value of bldgs., $26,200; ann. exp. of dept., $20,500; total mem. 20, paid full time; underwriter's rating, first class.

WATER SUPPLY—Source, river, 2,000 ft. from business center; system, pump direct, Jewell filtration system; quality of water, good; 4 pumping engines, cap. per day 12,500,000 gals., constructors Holly and Deane; mains, cast iron, 30 miles, 6 to 20 in. dia.; 295 hydrants; meters, total number 50, Crown 9, Nash 1, Union 2, Gem 2, Trident 20, Hersey Disc 1, Worthington 6, Buffalo 3, Keystone 6, owned by city; 2700 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs. to 135 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $284,640; bonded debt, $67,000; int. paid on bonds, 4½ per cent; cost of mtce., $1,800; works belong to city.

MOMENCE, pop. 2,026; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $508; av. ins. for same time, $900. Fire dept.—2 hose reels; hose, cotton, rubber lined, good, 1,750 ft.; fire alarm, whistle; value of dept. equipment, $7,000; value of bldgs., $3,000; total mem., 12, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, river, 5 blocks from business center; system, pump to stdp. or direct; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. iron; quality of water, good; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructors Stillwell-Bierce; mains, cast iron, 7 miles, 4 to 10 in. dia.; 68 hydrants; meters, total number 9, Crown 3, Nash 1, Union 4, Trident 1, owned by city; 219 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day, 750,000 gals.; cost to construct, $34,000; bonded debt, $4,000; int. paid on bonds, 5 per cent; cost of mtce., $1,200; works belong to city.

MONEAQUA. Fire dept.—Not reported.

WATER SUPPLY—Source, well and res., ½ mile from business center; system brick; steel tower,

dimensions 50 x 12 ft.; material used in construction, steel and brick; quality of water good; res. cap., 1,500 bbls.; mains, 3 miles, 8 in. diameter; hydrants, 12; bonded debt, $5,000; int. on bonds, 5 per cent; ann. cost of mtce, $300; works belong to city.

MONMOUTH, pop. 10,000; fire area, 2 sq. miles; mercantile bldgs., brick and stone, 1 to 4 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine on wheels, 1 comb. c. engine, 8 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose carriage, 7 horses; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, Gamewell, 15 boxes; value of bldgs., $10,000; ann. exp. of dept., $5,300; total mem. 97, paid full time 5, 92 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap. 115,000 gals., dim. 21 x 36, material used in cons. iron; res. cap., 300,000 gals.; 3 pumping engines, class dup., constructors Downie, Holly; mains, cast iron, 20 miles, 4 to 8 in. dia., St. Louis, Crane, Chattanooga; 185 hydrants, Ludlow and Crane; meters, total number 585, Hersey, Thomson, Worthington, Westinghouse, owned by city; 1,350 services; pipe, lead; pressure, dom. 50 lbs., fire 110 lbs.; consumption, per day 430,000 gals., per capita 28 gals.; cost to construct, $125,000; int. paid on bonds, 5 per cent; works belong to city.

MONTICELLO, pop. 1,962; fire area, 17 blocks; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,150 ft.; fire alarm, telephone, 6 boxes; value of dept. equipment, $2,000; value of bldgs., $200; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; stdp. cap. 36,000 gals., dim. 12 x 48, material used in cons. iron, builder Morgan; res. cap. 56,000 gals.; pumping engines, class dup., cap. per day 210,000 gals., constructors Deane & American; mains, 5 miles, 4 to 8 in. dia.; 52 hydrants, Morgan; meters, total number 38, Thomson, Buffalo, owned by city; 304 services; pipe, iron; pressure, dom. 30 lbs., fire 150 lbs.; consumption, per day 80,000 gals., per capita 40 gals.; cost to construct, $80,750; int. paid on bonds, 6 per cent; ann. cost of mtce., $400; works belong to city.

MORGAN PARK, pop. 3,000; fire area, 10 acres; mercantile bldgs., brick, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $3,000; ann. exp. of dept., $500; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; res. cap., 300,000 gals per day, located at station; 2 pumping engines, cap. per day 360,000 gals., constructor Worthington; Deane pump, cap. 350,000 gals.; mains, cast iron; meters, total number 675, Crown, owned by city; pressure, dom. 40 lbs., fire 90 lbs.; works belong to town.

MORRIS, pop. 5,000; fire area, 1,200 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $28,666; av. ins. for same time, $23,000. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $5,000; value of bldgs., $7,000; ann. exp. of dept., $2,000; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 106,000 gals., dim. 12 x 125, material used in cons. steel; res. cap. 138,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Deane; mains, 12 miles, 4 to 12 in. dia.; 112 hydrants; meters, total number 540, owned by consumer; 900 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 125 lbs.; consumption per day 150,000 gals., per capita 33⅓ gals.; cost to construct, $46,000; int. paid on bonds, 5 per cent; ann cost of mtce., $5,500; works belong to city.

MORRISON, pop. 2,208; fire area, 700 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire losses per yr. for 3 yrs., $2,666; av. ins. for same time, $2,000. Fire dept.—1 comb. c. & h. wagon, 1 h. & l. truck, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 18 volunteers.

WATER SUPPLY—Source, spring and wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 325,000 gals., dim. 35 x 45 material used in cons. steel, builders Porter, Jackson & Co.; quality of water, good; 2 pumping engines, size 14 x 20 x 10 x 18, 14 x 7 x 10, cap. per day 1,250,000 gals., constructors Laidlaw-Dunn-Gordon and Worthington; mains, cast iron, 7¾ miles, 4 to 8 in. dia.; 50 hydrants; 40 valves; meters, total number, 110. Trident, owned by city; 575 services; pipe, wrought iron; pressure, dom. 50 lbs., fire 150 lbs.; cost to construct, $35,000; cost of mtce., $2,500; works belong to city.

MORRISONVILLE, pop. 934; bldgs., wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell; total mem., 24 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 27,000 gals., dim. 20 x 16, material used cons. wood; pumping engines, class dup., cap. per day 500,000 gals., constructor Worthington; mains, ½ mile; 10 hydrants; pipe, galv. iron; pressure, dom. 33 lbs., fire 65 to 80 lbs.; consumption, per day 15,750 gals.; cost to construct, $3,000; bonded debt, $5,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to village.

MOUND CITY, pop. 3,350; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $3,000; ann. exp. of dept., $500; total mem. 60, paid part time.

WATER SUPPLY—Source, well; system, direct; quality of water, good; res. cap. 250,000 gals., located at pumping station; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructors, McGowan Co.; mains, cast iron, 5 miles, 4 to 10 in. dia.; 34 hydrants; 20 valves; 250 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 300,000 gals.; cost to construct, $45,000; bonded debt, $32,000; int. paid on bonds, 6 per cent; cost of mtce., $7,000; works belong to Co.

MT. CARMEL, no organized dept.; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 16 x 100, material used in cons. steel; quality of water, excellent; 3 pumping engines, cap. per day 3,000,000 gals., constructor Deane; mains, cast iron, 20 miles, 4 to 14 in. dia.; 132 hydrants; meters, total number 8, owned by consumer; 750 services; pressure, dom. 50 lbs.; cost to construct, $145,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; works belong to Co.

MT. CARROLL, pop. 2,500; fire area, 280 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, linen, good, 2,500 ft.; rubber, good, 300 ft.; inferior, all kinds, 400 ft.; total hose, 3,200 ft.; value of dept. equipment, $3,650; value of bldgs., $6,000; ann. exp. of dept., $3,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; stdp. cap. 62,000 gals.; res. cap. 27,540 gals.; pumping engines, cap. per day 1,000,000 gals., constructors Gordon & Maxwell; mains, 4 miles, 4 to 8 in. dia.; 38 hydrants, Mathews & Bourbon; 10 valves; meters, total number 7; 150 services, pipe, galv. iron; pressure, dom. 70 lbs., fire 100 lbs.; cost to construct, $35,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $700; works belong to city.

MT. MORRIS. Fire dept.—Not reported.
WATER SUPPLY—Source, deep well in village, dimensions 20 x 20; material used in cons., steel tower; quality of water, soft; 1 pumping engine, class gasoline; mains 26 blocks, 10 to 4 in. dia.; 14 hydrants, owned by consumers; works belong to city.

MT. OLIVE, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 hose reels; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $2,500; total mem., 53.
WATER SUPPLY—Source, wells; waterworks in course of cons.; mains, 2½ miles; 2 Dean pumps, daily cap. 1,000,000 gals. each.

MT. PULASKI, pop. 2,000; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; cotton, 150 ft.; total hose, 1,150 ft.; fire alarm, Gamewell, 5 boxes; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $480; total mem. 27, paid full time 1, 26 volunteers.
WATER SUPPLY—Source, wells, 5 blocks from business center; system, pump direct; stdp. cap. 60,000 gals., dim. 20 x 25, material used in cons. steel; quality of water, good; res. cap. 60,000 gals., located at public square; 1 pumping engine, cap. per day 500,000 gals., constructor Deane; mains, cast iron, 5 miles, 4 to 8 in. dia.; 32 hydrants; 40 valves; meters, total number 56, Crown 28, Union 1, Empire 4, Pittsburg 1, owned by consumer; 200 services; pipe, galv. iron; pressure, dom. 43 to 65 lbs., fire 110 lbs.; consumption per day, 40,000 gals.; cost to construct, $36,000; cost of mtce., $1,211; works belong to city; W. H. Stafford, supt.

MT. STERLING, pop. 1,960; fire area, 2 blocks; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell; value of dept. equipment, $600; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 40 volunteers.
WATER SUPPLY—Source, artesian wells, 2 miles from business center; system, pump to stdp. and direct; stdp. cap., 38,000 gals., dim. 12 x 40, material used in cons. brick and steel; quality of water, good; res. located ½ mile southeast of city; 2 pumping engines, class dup., cap. per day 554,400 gals., constructor Gardner; mains, cast iron, 2½ miles, 4 to 8 in. dia.; 28 hydrants; 9 valves; 62 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 20,000 gals.; cost to construct, $10,000; bonded debt, $10,000; int. paid on bonds, 3 per cent; works belong to city.

MT. VERNON, pop. 8,000; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage, 2 horses; hose, rubber, good 1,200 ft.; fire alarm, electric, 7 boxes; value of dept. equipment, $2,500; value of bldgs., $1,200; ann. exp. of dept., $1,000; total mem., 6, paid full time 6; underwriters' rating, third class.
WATER SUPPLY—Source, lakes; system, pump direct; res. cap., 350,000,000 gals.; pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 10¼ miles, 2½ to 10 in. dia.; 66 hydrants, White, Nelson; 500 services, pipe, galv. iron; pressure, dom. 40 lbs., fire 100 to 125 lbs.; consumption, per day 500,000 gals., per capita 50 gals.; cost to construct, $57,000; ann. cost of mtce., $2,500; works belong to Co.

MOWEAQUA. Fire dept.—Not reported.
WATER SUPPLY—Source, wells and res., ½ mile from business center; system, pump to stdp., cap. 50,000 gals., dim 52 x 13; material used in cons. brick and steel; quality of water, good; 1 pumping engine, cap. per day 10,000 gals.; mains, 4 miles, 4 and 6 in. dia.; 15 meters; pipe, iron; pressure, dom. 15 lbs., fire 150 lbs.; consumption per day, 6,000 gals.; cost to construct, $15,000; bonded debt, $14,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $900.

MURPHYSBORO, pop. 12,000; fire area, 200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & 1 truck, 2 hose carriages, 2 horses: hose, cotton, rubber lined, good, 800 ft.; rubber, good, 700 ft.; inferior, all kinds, 400 ft.; total hose, 1,800 ft.; fire alarm, bell; ann. exp. of dept., $2,562.31; total mem. 40, paid part time 2.
WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 185,000 gals., dim. 25 x 50; filtration system, Jewell, cap. of plant 3,000,000 gals.; 3 pumping engines, cap. per day 3,000,000 gals., constructors Laidlaw-Dunn-Gordon and Deane; mains, 9 miles, 4 to 12 in. dia.; 80 hydrants; meters, total number 1; 500 services; pressure, dom. 50 lbs., fire 125 lbs.; cost to construct, $160,000; bonded debt, $150,000; int. paid on bonds, 5 per cent; cost of mtce., $12,600; works belong to Co.

NAPERVILLE, pop. 3,500; fire area, 40 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, chemical wagon; hose, rubber, good, 2,800 ft.; fire alarm, bell and whistle; value of bldgs., $4,000; ann. exp. of dept., $800; total mem. 66, paid full time 5, 61 volunteers.
WATER SUPPLY—Source, well, 1 block from business center; system, pump to res., stdp. and direct; stdp. cap. 100,000 gals., material used in cons. metal; quality of water, good; res. cap., 110,000 gals.; 1 pumping engine, class steam; mains, metal, 11 miles, 6 to 12 in. dia.; 125 hydrants; 300 services; pipe, lead; pressure, dom. 65 lbs., fire 125 lbs.; cost to construct, $48,000; bonded debt, $24,000; works belong to city.

NASHVILLE, pop. 2,184; fire area, 320 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 gasoline engine, 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, 2,000 ft.; fire alarm, bell; value of dept. equipment, $6,500; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 16 volunteers; underwriters' rating, third class.
WATER SUPPLY—Source, wells and cisterns; quality of water, good; 2 pumping engines, class gasoline and steam, constructors, La France & Waterous; cost to construct, $8,000; works belong to city.

NAUVOO, pop. 1,321; fire area, 400 acres; mercantile bldgs., brick, iron and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permited; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 c. engines, 10 c. hand ex., 1 h. & l. truck, supply wagons, 1 hose carriage, reels, &c.; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,200; value of bldgs., $250; ann. exp. of dept., $1,300; total mem., 50 volunteers; underwriters' rating, third class.
WATER SUPPLY—Source, cisterns in business center; mains, cast iron, 5 miles, 32 hydrants.

NEW ATHENS, pop. 1,000. Fire dept.—10 c. ex., 1 hand engine, 1 h. & l. truck; hose, 650 ft.; total mem., 60.
WATER SUPPLY—Source, river, wells, 20 cisterns.

NEWTON, pop. 2,500; fire area, 1½ acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cot-

ton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $700; total mem., 16 volunteers.

WATER SUPPLY—Source, river, 300 yds. from business center; system, pump direct; pumping engines, cap. per day 5,000,000 gals., constructors Smith-Vaile; mains, iron, 5 miles, 4 to 8 in. dia.; 35 hydrants; 30 services; pressure, dom. 60 lbs., fire 200 lbs.; cost to construct, $6,000; int. paid on bonds, 5 per cent; extensive improvements being made on works, $7,500 in bonds issued.

NOKOMIS, pop. 1,800; fire area, 100 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, rubber, good, 1,200 ft.; fire alarm, bell; total mem., 18 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 45,000 gals., dim. 13 x 52, material used in cons. iron; pumping engines, cap. per day 240,000 gals.; mains, 2½ to 4 in. dia.; 19 hydrants; 67 services; pipe, iron; pressure, dom. 30 lbs., fire 100 lbs.; consumption, per day 15,000 gals., per capita 11½ gals.; cost to construct, $13,000; bonded debt, $7,500; int. paid on bonds, 6 per cent; ann. cost of mtce., $850; works belong to city.

NORMAL, pop. 5,000; fire area, 2,560 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 comb. c. & h. wagon, 1 hose carriage, 2 horses; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $200; ann. exp. of dept., $1,260; total mem. 12, paid full time 1, volunteers 11.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 50,000 gals., dim. 18 x 50, material used in cons. steel; quality of water, soft; 1 pumping engine, class triplex, cap. per day 338,400 gals., constructor, Gould; mains, iron, 8 miles, 4 to 12 in. dia.; 80 hydrants; 55 valves; meters, total number 442, owned by consumer; 443 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 150,000 gals.; cost to construct, $25,000; cost of mtce., $1,800; works belong to city.

NORTH CHRYSTAL LAKE, pop. 2,000. Fire dept.—2 hose carts; hose, 1,000 ft.; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, wells; cap. 65,000 gals.; 1 pumping engine, cap. per day 158,400 gals., constructor Gould; mains, 2½ miles, 4 to 8 in. dia.; 16 hydrants; pressure, dom. 40 lbs., fire 50 lbs.; consumption per day, 25,000 gals.

OAK PARK, pop. 20,000; fire area, 4½ sq. miles; mercantile bldgs., brick and wood, all 3 stories; private, brick and wood, all 3 stories; wooden roofs permitted in fire area; no fireworks and combustibles; causes of fires investigated; av. fire loss, $380.24; av. ins., $2,875. Fire dept.—1 c. hand ex., 1 comb. c. & h. wagon, 1 h. & l. truck, 2 hose wagons, 6 horses; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 2,900 ft.; fire alarm, signal, 'phone, 26 boxes; value of dept. equipment, $11,900; value of bldgs., $21,000; total mem. 12 paid full time, part time 6, specials 8; ann. exp. of dept. $40,000.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and direct; quality of water, good; res. cap. 5,000,000 gals., located at station; 3 pumping engines, size 15 x 25 x 24, 14 x 18 x 10, 12 x 18½ x 10, cap. per day 5,000,000 gals., constructor Worthington; mains, cast iron, 61 miles, 4 to 24 in. dia.; 632 hydrants, R. D. Wood Co.; meters, total number 3,121, Hersey Rotary 60, Hersey Disc 2, Worthington 3,057, Nash 2, owned by consumer and city; 3,797 services, pipe, lead; pressure, dom. 40 lbs., fire 60 lbs.; consumption, per day 1,068,000 gals., per capita 51 gals.; int. paid on bonds, 5 per cent; works belong to Co.

ODELL—Pop. 1,200; mercantile bldgs., 1 to 2 stories; private, wood, 1 to 2; wooden roofs not permitted in fire area; fireworks and combustible ord.; causes of fires investigated. Fire dept.—1 comb c. & h. wagon, c. hand ex. 10, 1 h. and l. truck, 1 hose wagon, 1 hose and reel; total hose 600 ft.; fire alarm, whistle; mem. volunteer.

WATER SUPPLY—Source, drilled well situated center of village; system, air lift standpipe, cap. 45,000 gals.; material used in cons. wooden tank, steel tower; res. cap. 50,000 gals.; filtration system; pump mains standard wrought iron; valves 200; makers, National Meter Co.; owned by consumers; services, 35c. per 1,000 gals.; fire 150 lbs.; consumption 30,000 gals.; cost to construct $10,000; works belong to city.

OAKVILLE, pop. 544. Fire dept.—1 hand engine, 1 hose cart; hose, 500 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells and cisterns.

ODIN, pop. 1,180; fire area, 90 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 12 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,400; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, cisterns and reservoir.

O'FALLON, pop. 2,000; fire area, 350 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 25 c. hand ex., 1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; ann. exp. of dept., $75; total mem. 24 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump direct; quality of water, good; 1 pumping engine, class dup., size 14 x 8½ x 12, 10 x 6 x 10, cap. per day 696,000 gals., constructor Hooker Pump Co.; mains, cast iron, 2½ miles, 4 in. dia.; 24 hydrants, Corey; meters, total number 3, Buffalo; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day 60,000 gals., per capita 30 gals.; works belong to Co.

OLNEY, pop. 4,890; fire area, 1,280 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 150 ft.; total hose, 1,150 ft.; fire alarm, bell; value of dept. equipment, $5,500; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 15 volunteers.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to stdp.; stdp. cap. 48,000 gals., located in center of city, material used in cons. brick and steel, builder T. A. Hardman; quality of water, good; res. cap. 250,000,000 gals., located 2½ miles northwest of city; 1 pumping engine, class dup. comp., size 10 x 16 x 10½, cap. per day 720,000 gals., constructors Laidlaw-Dunn; mains, iron, 6½ miles, 4 to 10 in. dia.; 61 hydrants, Bourbon; meters, total number 200, Empire 1, Trident 165, Lambert 3, Nash 1, owned by consumer; pressure, dom. 60 lbs., fire 70 lbs.; consumption, per day 250,000 gals., per capita 40 gals.; cost to construct, $29,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,500; works belong to city.

ONARGA, pop. 1,400; fire area, 160 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine on wheels, 2 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, 3 bells; value of dept. equipment, $1,500; value of bldgs., $200; total mem. 12, paid part time.

WATER SUPPLY—Source, wells ¼ mile from business center; system, pump to res.; res. cap. 55,000 gals.; 2 compound steam and air duplex simple pumping engines, cap. per day 25,000 gals.; constructor Gordon; mains 14 miles, 6 in. dia.; 16 valves; 120 meters; 200 hydrants; 25 services; pressure, dom. 45 lbs.; consumption, per day 250,000 gals., per cap. 50 gals.; cost to construct, $9,000; works belong to Co.

OQUAWKA, pop. 1,100; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. hand ex., 1 hose wagon; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 32 volunteers.

WATER SUPPLY—Source, river and wells; tank, 30 ft.

OREGON, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $100; total mem. 12 paid $1 for each fire.

WATER SUPPLY—Source, well; system, pump to res.; res. cap. 1,500,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructor Gould; mains, 6 miles, 4, 6 and 8 in. dia.; 60 hydrants; 15 valves; meters, total number 10, owned by city; 247 services; pipe, lead; pressure, fire 90 lbs.; consumption per day 400,000 gals., per capita 66 gals.; cost to construct, $45,000; ann. cost of mtce., $3,000; works belong to city.

OTTAWA, pop. 11,500, fire area, 60 acres; mercantile bldgs., brick, 2 to 5 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $22,314; av. ins. involved for same time, $147,950. Fire dept.—1 steam fire engine, 1 h. & l. truck, 2 hose wagons, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 2,800 ft.; rubber, good, 900 ft.; total hose, 7,850 ft.; fire alarm, bell, electric, 23 boxes; value of dept. equipment, $7,750; value of bldgs., $4,000; ann. exp. of dept., $6,500; total mem. 22, paid full time 4, paid part time 18.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res. and stdp.; stdp. cap. 125,000 gals., dim. 20 x 100, material used in cons. steel; quality of water, good; res. cap. 1,250,000 gals., located at pumping station; 2 pumping engines, constructor Worthington; mains, cast iron, 21 miles, 4 to 16 in. dia.; 154 hydrants; 150 valves; meters, total number, 1,054, owned by city; 1,004 services; pipe, lead; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $18,000; bonded debt, $124,000; int. paid on bonds, 5 per cent; cost of mtce., $14,000; works belong to city.

PALATINE, pop. 1,020; fire area, 6,500 acres; mercantile bldgs., wood, 3 stories; private, wood, 2 and 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; value of dept. equipment, $2,000; total mem., 18, paid full time.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump from res. to stdp.; stdp. cap. 76,500 gals., dim. 96 ft. x 12 ft., located 2,000 ft. from center of town, material used in cons. cast iron, builder C. H. Patten; quality of water, good; res. cap. $8,000 gals., located at station; 2 pumping engines, cap. per day 750,000 gals., constructors Smith-Vaile; mains, cast iron, 4 miles, 4 to 8 in. dia.; 52 hydrants; meters, total number 160, Crown, owned by city; 170 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 140 lbs.; consumption per day 75,000 gals., per capita 75 gals.; cost of mtce., $800, works belong to city.

PANA, pop. 9,000; fire area. 900 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 story; wooden roofs not permitted in fire area; causes of fires investigated; fire loss for year 1907, $25,649. Fire dept.—1 c. engine on wheels, 50 c. hand ex., 1 comb. hose and ladder wagon, 2 hose reels, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, electric and whistle, 7 boxes; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $794; total mem. 16, paid part time.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 265,000 gals., dim. 20 x 100, material used in cons. iron, builders Brownell & Co.; 2 pumping engines, cap. per day 1,600,000 gals., constructor Worthington; mains, 10 miles, 10, 6 and 4 in. dia., South Pittsburg; 87 hydrants, Mathews; meters, total number 100, owned by consumer; 442 services; pressure, dom. 50 lbs., fire 60 lbs.; consumption, per day 200,000 gals., per capita 40 gals.; cost to construct, $53,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

PARIS, pop. 8,000; fire area, 2,000 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 comb. c. & h. wagon, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 700 ft.; inferior, all kinds, 700 ft.; total hose, 3,400 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $3,500; total mem. 5, paid full time.

WATER SUPPLY—Source, creek, 1¾ miles from business center; system, pump to stdp.; stdp. cap. 106,000 gals., dim. 22 x 30, material used in cons. steel, builders Chicago Bldg. and Iron Co.; res. cap. 100,000,000 gals.; 2 pumping engines, class dup., cap. per day 3,000,000 gals., constructors, Blake, Worthington; mains, cast iron, 20 miles, 4 to 12 in. dia.; 175 hydrants; 87 valves; meters, total number 7; 700 services; pressure, fire 125 lbs.; cost to construct, $80,000; ann. cost of mtce., $8,000; works belong to city.

PAXTON, pop. 5,000; fire area, 860 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 1 hose reel, 4 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 500 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, whistle and telephone; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $600; total mem., 10 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap. 64,000 gals.; pumping engines, cap. per day 70,000 gals., constructors Cook & Fairbanks, Morse & Co.; mains, 1½ miles, 4 to 6 in. dia.; 25 hydrants; 5 valves; meters, total number 10; 800 services; pipe, cast iron; pressure, dom. 35 lbs., fire 45 lbs.; consumption, per day, 50,000 gals., per capita 16 2-3 gals.; cost to construct $14,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to city.

PEARL CITY, pop. 450; fire area,15 acres. Fire dept.—12 c. hand ex., 2 hose carts; hose, 1,000 ft.; value of equipment, $700; total mem., 28 volunteers.

WATER SUPPLY—Source, wells, with press. to stdp.; 1 triplex pump; cost of mtce., $300; works belong to city.

PECATONICA, pop. 1,045; fire area, 120 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 3 hose carriages, reels, &c.; hose, cotton, rubber lined, good 200 ft.; rubber, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,400 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. expenses of dept., $500; total mem., 18, paid full time 1, volunteers 17.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 25,600 gals., builder, George C. Morgan; quality of water, good; pumping engines, cap. per day 160,000 gals., constructor Deane; mains, 4,000 ft., 4 to 8 in. dia., Addyston, 10 hydrants, Morgan; 5 valves, Galvin; pressure, fire 55 lbs.; cost to construct, $8,614.92; ann. cost of mtce., $400; works belong to city.

PEKIN, pop. 12,000; fire area, 2,640 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $15,639; av. ins. involved for same time, $312,590. Fire dept.—4 c. hand ex., 2 hose wagons, 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 4,100 ft.; rubber, good, 100 ft.; inferior, all kinds, 2,000 ft.; total hose, 6,700 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $15,000; value of bldgs., $12,000; ann. exp. of dept., $9,843; total mem. 14, paid full time 2, paid part time 12.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 127,000 gals., dim. 20 x 55, builders Maitland & Son; pumping engines, cap. per day 3,750,000 gals., constructor Blake; mains, cast and galv. iron, 16 miles, 4 to 14 in. wrought iron, 12 miles, 1 & 2 in. dia., Addyston; 158 hydrants, Ludlow; 85 valves; meters, total number 100; 1,790 services; pipe, cast and galv. iron; pressure, dom. 60 lbs., fire, 120 lbs.; consumption, per day 700,000 gals., per capita 56 gals.; cost to construct, $200,000; int. paid on bonds, 5 per cent; works belong to Co.

PEORIA, pop. 75,000, fire area, 5,741 acres; mercantile bldgs., stone, brick and wood, 1 to 9 stories; private, brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 1 c. engine, 12 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 8 hose wagons, 2 comb. c. & h. wagons, 40 horses (in reserve, 1 steamer, 2 hose carriages, 1 h. & l. truck); hose, cotton, rubber lined, good, 22,000 ft.; fire alarm, Gamewell, 86 boxes; value of dept. equipment, $70,000; value of bldgs., $115,400; ann. exp. of dept., $88,000; total mem. 81, paid full time.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 19,000,000 gals., located 1 mile northwest of station; 3 pumping engines, class ver. comp. dup., size 25 x 50, 21 x 37, cap. per day 21,600,000 gals., constructor Worthington; mains, cast iron, 95 miles, 4 to 30 in. dia.; 171 hydrants, Ludlow; 891 valves, Ludlow; meters, total number, 400, mostly Crown, owned by Co. and consumer; 9,680 services; pipe, lead; pressure, dom. 40 to 120 lbs., fire 40 to 120 lbs.; consumption per day 5,500,000 gals., per capita 75 gals.; works belong to Co.

PEOTONE, pop. 1,200; fire area, 80 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories. No organized fire dept.; 10 c. hand ex., 3 hose carriages; hose, rubber, good, 1,000 ft.; value of bldgs., $200; 12 volunteers.

WATER SUPPLY—Source, wells, 1,200 ft. from business center; system, gravity, pump direct; stdp. cap. 68,000 gals., dim. 22 x 24, material used in cons. brick and wood; quality of water, good; 2 pumping engines, class cyl., cap. per day 25,200 gals., constructors Gould & McGowan Co.; mains, cast iron, 2 miles, 6 and 4 in. dia.; 18 hydrants; 4 valves; meters, total number 60, owned by consumer; 110 services; pipe, galv. and wrought iron; pressure, dom. 40 lbs., fire 40 lbs.; consumption per day, 30,000 gals.; cost to construct, $8,000; bonded debt, $1,500; int. paid on bonds, 6 per cent; works belong to city.

PERU, pop. 7,000; fire area, 640 acres; mercantile bldgs., stone, wood and brick, 1 to 4 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, reels, etc., 4 horses; hose, cotton, rubber lined, good 1,500 ft.; rubber, good, 700 ft.; total hose, 2,200 ft.; fire alarm, electric, 34 boxes; value of bldgs., $6,000; ann. exp. of dept., $1,700; total mem., 16, paid full time 1, paid part time 15; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 200,000 gals., dim. 18 x 100, material used in cons. steel; quality of water, good; res. cap., 350,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Gordon; mains, cast iron, 14 miles, 4 to 14 in. dia.; 102 hydrants; 36 valves; meters, total number 500, owned by consumer; 1,000 services; pipe, galv. iron; pressure, dom. 35 to 102 lbs., fire 125 to 140 lbs.; consumption per day, 400,000 gals.; cost to construct, $90,000; bonded debt, $14,000; int. paid on bonds, 5 per cent; cost of mtce., about $6,000; works belong to city.

PETERSBURG, pop. 2,807; mercantile bldgs., brick and stone, 2 stories; private, brick and stone, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—25 c. hand ex., 2 hose wagons; hose, rubber, good, 500 ft.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 200,000 gals., dim. 30 x 35, builder William Drake; pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, 3½ miles, 4 to 10 in. dia.; 33 hydrants, Bourbon; meters, total number 10; 102 services; pressure, dom. 60 lbs., fire 80 lbs.; consumption, per day 700,000 gals., per capita 280 gals.; cost to construct, $28,000; ann. cost of mtce., $2,000; works belong to city.

PINCKNEYVILLE, pop. 3,000; fire area, 240 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; ann. exp. of dept., $169; total mem., 10 volunteers.

WATER SUPPLY—Source, lake and river, 1½ miles from business center; system, pump direct; stdp. cap. 39,750 gals., dim. 15 x 36, material used in cons. iron; quality of water, good; 2 pumping engines, class dup., cap per day 2,000,000 gals., constructor Blake; mains, cast iron, 6 miles, 4 to 6 in. dia.; 42 hydrants; 21 valves; meters, total number 15, Gem 1, Hersey Rotary 2, Buffalo 12, owned by city; 500 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 150 lbs.; consumption per day, 500,000 gals.; cost to construct, $25,000; cost of mtce., $2,200; works belong to city.

PITTSFIELD, pop. 2,293; fire area, 480 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 8 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $15,000; ann. exp. of dept., $400; total mem., 42 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 48,000 gals., dim. 30 x 10, material used in cons. iron, builders Hemsen & Hubbles; pumping engines, cap. per day 24,000 gals.; mains, 1 mile, 6 in. dia.; 15 hydrants; pressure, fire 55 lbs.; cost to construct, $25,000; ann. cost of mtce., $650; works belong to town.

PLAINFIELD, pop. 920; fire area, 5 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—1 hand engine, 1 c. engine, 20 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, linen, good 600 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $75,000; ann. exp. of dept., $25; total mem., 28 volunteers.

WATER SUPPLY—Source, well, 1 block from business center; system, pump to res. and direct; stdp. cap. 60,000 gals., builders Fairbanks, Morse & Co.; pumping engines, cap. per day 115,200 gals.; mains cast iron, 2 miles, 4 to 8 in. dia.; 23 hydrants Corey; 40 services; pressure, dom. 40 lbs., fire 50 lbs.; cost to construct, $10,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $150; works belong to village.

PLANO, pop. 2,200; fire area, 332 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $2,600; value of bldgs., $2,000; ann. exp. of dept., $100; total mem. 25, paid part time.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 80,000 gals.; res. cap., 60,000 gals.; pumping engines, cap. per day 180,000 gals., constructor Blake; mains, 5 miles, 4 to 6 in. dia., Addyston; 25 hydrants, Ludlow; 300 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 80 lbs.; consumption per day 90,000 gals., per capita 10 gals.; cost to construct, $25,000; cost of mtce., $500; works belong to city.

POLO, pop. 2,100; fire area, 1,000 acres; mercantile bldgs., mostly brick, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2

horses; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 700 ft.; inferior, all kinds, 100 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $900; total mem. 20, paid full time 1, unteers 19.

WATER SUPPLY—Source, well; system, pump to res., to stdp. and direct; stdp. cap. 27,000 gals., dim. 11 x 38, material used in cons. steel, builder G. C. Morgan; res. cap. 30,000 gals.; 2 pumping engines, class dup., cap. per day 625,000 gals., constructor Deane; mains, 5½ miles, 4 to 8 in. dia., Massic Iron Co.; 37 hydrants, Crane; meters, total number 5, Trident, owned by consumer; 325 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 50 to 100 lbs.; consumption, per day 75,000 gals., per capita 37½ gals.; cost to construct, $27,000; bonded debt, $12,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,100; works belong to city.

PONTIAC. pop. 6,000; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $1,255; av. ins. involved for same time, $22,-317. Fire dept.—1 steamer, 2 c. hand ex., 2 hose wagons, 2 hose carts, 4 horses; hose, rubber, good, 1,800 ft.; inferior all kinds, 1,000 ft.; total hose, 2,800 ft.; fire alarm, electric and Gamewell, 24 boxes; value of dept. equipment, $8,500; value of bldgs., $10,000; ann. exp. of dept., $1,500; total mem. 11, paid part time.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to stdp.; stdp. cap. 1,800 ft.; inferior all kinds, 1,000 ft.; total hose, 2,800 ft; fire alarm, electric and Gamewell, 24 boxes; value of dept. equipment, $8,500; value of gals., constructors Gordon & Gould; mains, cast iron, 9 miles, 4 to 12 in. dia.; 68 hydrants; 12 valves; meters, total number, 350, Crown; 400 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day 750,000 gals.; cost to construct, $90,000; cost of mtce., $600; works belong to Co.

PRINCETON, pop. 5,000; fire area, 400 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines on wheels, 10 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,700 ft.; fire alarm, whistle; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $350; total mem., 45 volunteers.

WATER SUPPLY—Source, well; system, pump to res. and stdp.; stdp. cap. 55,000 gals., dim. 14 x 50; res. cap. 160,000 gals.; 2 pumping engines, class 1 comp. dup., cap. per day 656,000 gals., constructors American and Barr; mains, 9¼ miles, 4 to 8 in. dia.; 119 hydrants, Wood; 38 valves, Michigan; meters, total number 25; 1,000 services; pipe, galv. iron; pressure, dom. 35 to 40 lbs., fire 125 lbs.; consumption, per day 65,000 gals., per capita 16¼ gals.; cost to construct, $90,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $4,500; works belong to city.

PROPHETSTOWN, pop. 1,143; bldgs., wood, 2 stories; fireworks and combustibles ord. Fire dept.—2 c. engines, 2 hose carts; hose, rubber, good, 800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $600; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells.

PULLMAN.—Now part of the city of Chicago.

WATER SUPPLY—Source, lakes, 6 miles from business center; system, pump direct, water brought by meter from Chicago; mains, 13 miles, 4 to 15 in. dia.; 135 hydrants, Wood; pressure, dom. 25 to 35 lbs., fire 50 lbs.; cost to construct, $225,000; works belong to Chicago.

QUINCY, pop. 40,000; fire area, 3,840 acres; mercantile bldgs., brick and stone, 2 to 5 stories; private, brick and stone, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—6 steamers, 2 comb. c. & h. wagons, 1 c. engine, 10 c. hand ex., 1 aerial truck, 4 supply wagons, 4 hose carriages, 28 horses; hose, rubber, good, 3,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 5,000 ft.; fire alarm, telephone; value of dept. equipment, $38,000; value of bldgs., $90,000; ann. exp. of dept., $28,000; total mem., 36, paid full time 22, paid part time, 14.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res., Jewell filtration system; quality of water, good; res. cap. 20,000,000 gals., located 2½ miles from station; 4 pumping engines, class 2 h. d., 2 l. d., cap. per day 5,000,000 gals., constructors Worthington, Gordon & Maxwell; mains, cast iron, 58 miles, 6 to 20 in. dia.; 364 hydrants, 478 valves; meters, 2,633 Empire, 1,353, Trident 442, Nash 362, Crown, 334, Thomson 17, Hersey 38, Lambert 31, American 44, Keystone 12, owned by Co.; 4,862 services; pipe, galv. iron and lead; pressure, dom. 35 lbs., fire 95 lbs.; consumption per day 1,347,300 gals., per capita 31 gals.; works belong to Citizen Water Works Co.

RANTOUL, pop. 1,700; fire area, 360 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 300 ft.; total hose, 1,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $10,000; ann. exp. of dept., $200; total mem., 12 volunteers.

WATER SUPPLY—Source, wells; res. cap. 75,000 gals.; 2 pumping engines, cap. per day 450,000 gals.; mains, 6 miles, 3 in. dia.; 12 hydrants; 500 services; pipe. galv. iron; pressure, dom. 50 lbs., fire 50 to 100 lbs.; consumption, per day 75,000 gals., per capita 50 gals.; cost to construct, $12,-000; ann. cost of mtce., $1,200; works belong to city.

REDBUD, pop. 1,175; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 850 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $835; total mem., 77 volunteers.

WATER SUPPLY—Source, wells and cisterns.

RIVERSIDE. Fire dept. Not reported.

WATER SUPPLY—Source, 2 wells in center of village; system, air lift, standpipe, cap. 100,000 gals., dimensions 36 x 16 ft.; material used in cons., brick tower, tank wood; quality of water, good; res. cap. 250,000 gals.; 2 pumping engines, class Worthington; cap. per day 1,500,000 gals.; main, cast iron, miles laid 14, 12 to 4 in. dia; hydrants 95, valves 30, meters 330; makers, Nash, Empire, Worthington, Crown and Hersey; pipe, cast iron; pressure, dom. 35 lbs., fire 95 lbs.; consumption per day, 280,000 gals., per cap 155 gals.; cost to construct works, $150,000; bonded debt, $15,000; interest on bonds, 4 per cent per ann.; cost of mtce. $4,200; works belong to Village of Riverside.

RIVER FOREST. Fire dept.—Not reported.

WATER SUPPLY—Source, artesian well ½ mile from business center: system pump to stdp.; Cap. 54,000 gals.; dimensions 12 ft. 6 in. x 60 ft.; material used in cons., brick 47 ft., iron 60 ft.; quality of water good; res. cap. 74,000 gals; 4 pumping engines, class Blaxe duplex, cap. per day 130,000 gals; constructors, Geo. Cadsgan Morgan; mains cast iron, miles laid 19, 12 to 4 in. dia.; 112 hydrants; 70 valves, 420 meters, makers National Meter Co.; services ⅝ in. lead pipe; pressure, dom. 43 lbs., fire 80 lbs.; cost to construct, $100,000; ann. cost of mtce., $3,500; works belong to village.

ROADHOUSE, pop. 2,351; fire area, 6 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; combustibles ord. Fire dept.—1 hand engine, 1 hose wagon; hose, cotton, rubber lined, good, 300 ft.; inferior, all kinds, 200 ft.; total hose, 500 ft.; fire alarm, bell; value of dept. equipment, $900; total mem., 20 volunteers.

WATER SUPPLY—Source, wells.

ROANOKE, pop. 966; fire area, 12 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs per-

mitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, rubber, good 200 ft.; fire alarm, bell and whistle; value of dept. equipment, $350; value of bldgs., $50; no organized dept.

WATER SUPPLY—Source, wells.

ROBINSON, pop. 6,000; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. No organized fire dept.—1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 900 ft.; value of dept. equipment, $500; value of bldgs., $300.

WATER SUPPLY—Source, Wabash river, res. and tank, two blocks from business center; stdp. cap. 75,000 gals., material used in cons. steel, builders Chicago Bridge & Iron Works Co..; quality of water, good; res. cap. 50,000 gals.; 1 pumping engine, class comp., size 8 x 12 x 7, cap. per day 500,000 gals., constructor Deane; 2 Smith-Vaile pumps, cap. 1,500,000 gals.; mains, iron, 4 miles; 54 hydrants, Ludlow, Empire, McGowan, Worthington; 35 valves; meters, total number 50, Union 18, Worthington 12, Buffalo 2, owned by consumer; pressure, dom. 50 lbs., fire 100 lbs.; works belong to Co.

ROCHELLE, pop. 2,700; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 16.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 240,000 gals.; pumping engines, cap. per day 750,000 gals., constructor Worthington; mains, 16 miles, 4 to 6 and 8 in. dia., Addyston; 76 hydrants, Holly, Morgan; meters, total number 300 Buffalo; 630 services; pressure, dom. 56 lbs., fire 110 lbs.; cost to construct, $57,900; ann. cost of mtce., $5,000; works belong to city.

ROCK FALLS, pop. 3,000; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, new, 3,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $200; total mem., 17 volunteers; underwriters' rating, third class.

WATER SUPPLY- Source, supplied by Sterling.

ROCKFORD, pop. 49,000; fire area, 8 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 7 comb. c. & h. wagons, 1 comb. h. & l. truck and c. engine, 7 c. hand ex., 1 h. & l. truck, 29 horses; hose, cotton, rubber lined, good, 6,200 ft.; inferior, all kinds, 1,200 ft.; total hose, 9,450 ft.; fire alarm, Gamewell, 74 boxes; value of dept. equipment, $36,794; value of bldgs., $46,613.04; ann. exp. of dept., $52,733.20; total mem., 42, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, wells; system, pump direct to mains; quality of water, good; res. cap., 1,100,000 gals.; pumping engines, cap. per day 20,000,000 gals., constructor Holly; mains, cast iron, 86 miles, 2 to 30 in. dia., 494 hydrants; 903 valves; meters, total number 2,568, Crown, Nash, Union, Empire, Trident, Hersey Disc., Thomson, Pittsburg, Keystone, Lambert; 5,671 services; pipe, lead; pressure, dom. 70 lbs., fire 90 lbs.; consumption per day, 3,355,745 gals.; cost to construct, $685,713; bonded debt, $60,000; int. paid on bonds, 6 per cent; cost of mtce., $27,700; works belong to city.

ROCK ISLAND, pop. 25,000; fire area, 1,280 acres; mercantile bldgs., stone and brick, 2 to 6 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 3 hose wagons, 9 horses; hose, cotton, rubber lined, good, 4,375 ft.; inferior, all kinds, 500 ft.; total hose, 6,375 ft.; fire alarm, Gamewell, 52 boxes; value of dept. equipment, $7,450; value of bldgs., $55,000; ann. exp. of dept., $20,000; total mem. 20, paid full time 19, paid part time 1.

WATER SUPPLY—Source, river, ½ mile from business center; system, gravity, pump to stdp.; stdp. cap. 200,000 gals., material used in cons. steel, builders Chicago Bridge and Iron Co.; filtration system, slow sand beds; quality of water, fair; res. cap. 10,220,000 gals., located at 22d st. and 16th av.; 2 pumping engines, cap. per day 8,000,000 gals., constructor Holly; mains, cast iron, 34½ miles; 250 hydrants, Ludlow, Corey; 137 valves, Ludlow and Eddy; meters, total number 700; 3,400 services; pipe, lead; pressure, dom. 60 lbs., fire 110 lbs.; consumption, per day 3,352,849 gals., per capita 152 gals.; works belong to city.

ROCKTON, pop. 1,300; fire area, 15 acres; bldgs. brick, stone, 1 to 3 stories, wooden roofs not permitted in fire area; fireworks and com. ord. causes of fires investigated; av. loss for 3 years, $15,000; average ins. for same time, $8,000. Fire dept.—1 hose wagon, 2 hose carts, 2 h. & l. truck, 4 chem. ex., 1 hose reel, 1,000 ft. hose; fire alarm, whistle; value of equip., $1,125; value of bldgs., $2,000; total mem. 25 volunteers.

WATER SUPPLY—Wells; Fairbanks-Morse pump; mains, ½ mile, 6 in. dia.; 7 hydrants; pressure, 45 lbs.

ROSEVILLE, pop. 1,014; mercantile bldgs., brick; wooden roofs not permitted in fire area. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; total hose, 1,700 ft.; fire alarm, 'phone; total mem. 26, paid part time.

WATER SUPPLY—Source, well, 500 ft. from business center; system, pump to stdp.; stdp. cap. 59,000 gals., dim. 10 x 100, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 144,000 gals., constructors Aurora Well Co.; mains, cast iron, 2 miles, 4 to 8 in. dia.; 23 hydrants; 6 valves; meters, total number 76, Trident; 50 services; pressure, dom. 43 lbs., fire 43 lbs.; cost to construct, $15,000; bonded debt, $6,000; int. paid on bonds, 6 per cent; works belong to city.

ROSSVILLE, pop., 1,700; fire area, 400 acres. Fire dept.—1 hose cart, 1,200 ft. hose; value of equipment, $1,000; ann. exp. of dept., $500; total mem., 10 volunteers.

WATER SUPPLY—Source, wells; system, gravity; 2 pumps, makers, Gould Co., cap. per day 300,000 gals; 22 hydrants, 5 valves, 1,200 ft. mains; dom. press. 40 lbs., fire 80 lbs; cost of works, $9,000; bonded debt $6,000; int. on bonds 6 per cent; ann. cost of mtce., $500; works belong to city.

RUSHVILLE, pop. 2,800; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,250; ann. exp. of dept., $1,000; total mem. 15, paid part time.

WATER SUPPLY—Source, well, 300 ft. from business center; system, pump to stdp. and direct; stdp. cap. 115,000 gals., dim. 14 x 100, material used in cons. boiler plate; filtration system, sand; quality of water, fair; 3 pumping engines, class dup., cap. per day 250,000 gals., constructor Deane; mains, cast iron, 11 miles, 4 to 10 in. dia.; 29 hydrants; meters, total number 20, Trident, owned by consumer; 60 services; pressure, dom. 43 lbs., fire 150 lbs.; cost to construct, $300,000; cost of mtce., $1,200; works belong to city.

SALEM, Marion Co., pop. 3,500. Fire dept.—1 hose cart, 1 hand pump; value of equipment, $1,200; total mem., 16 volunteers.

WATER SUPPLY—Source, wells, 1 pump, maker Howe Engine Co.; cost of mtce., $500; works belong to Co.

SANDOVAL, pop. 1,500; fire area, 1 sq. mile; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 gasoline engine, 1 hand engine, 10 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm,

bells; value of dept. equipment, $2,000; ann. exp. of dept., $80; total mem., 36 volunteers.

WATER SUPPLY—Source, wells.

SANDWICH, pop. 2,800; fire area, 15 acres; mercantile bldgs., brick, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 400 ft.; rubber, good, 1,500 ft.; total hose, 1,900 ft.; fire alarm, whistle; value of dept. equipment, $3,500; value of bldgs., $2,500; ann. exp. of dept., $600; total mem., 47 volunteers.

WATER SUPPLY—Source, well, 200 ft. from business center; system, pump to stdp. and direct; stdp. cap. 84,600 gals., dim. 12 x 100; 2 pumping engines, class comp., cap. per day 1,000,000 gals., constructor Worthington; 60 hydrants; meters 1, 350 services; pressure, dom. 50 lbs., fire 50 to 100 lbs.; cost to construct, $30,000; bonded debt, $3,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,700; works belong to city.

SAVANNA, pop. 5,000; fire area, 1 acre; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 4 hose carts, 3 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $3,000; ann. exp. of dept., $400; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap. 750,000 gals.; 2 pumping engines, class comp., cap. per day 1,700,000 gals.; constructors Deane and Worthington; mains, kalamein, 6 miles, 4 to 10 in. dia., National Tube Works; 62 hydrants, Ludlow; meters, total number 4, Union and Hersey; 450 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 85 lbs.; consumption, per day 105,000 gals., per capita 35 gals.; cost to construct, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,800; works belong to city.

SHABBONA, pop. 537. Fire dept.—1 hand engine, 1 hose cart; hose, 500 ft.

WATER SUPPLY—Source, wells; system, air lift to tanks; mains, 2 miles; 22 hydrants.

SENECA, pop. 1,036; fire area, 80 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 supply wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; rubber, good, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,000; total mem., 26, paid full time 2, volunteers 24; underwriters' rating fourth class.

WATER SUPPLY—Source, wells; system, pump to 3 cisterns; cap. 3,000 bbls.; 9 valves; 500 services; pressure, fire 25 lbs.

SHEFFIELD pop. 1,265; mercantile bldgs., brick, 2 stories; private, wood, 2 stories. Fire dept.—1,050 ft. hose, 1 h. & l. truck, 1 hose carriage; value of dept. equipment, $2,600; value of bldgs., $1,200; ann. exp. of dept., $350; total mem., 35 volunteers.

WATER SUPPLY—Source, well, 500 ft. from business center; system, pump to stdp.; stdp. cap. 1,900 bbls., dim. 23 x 20, material used in cons. wood; pumping engines, cap. per day 180,000 gals., constructors Dunn-Gordon; mains, 16,000 ft., 6 to 4 in. dia., American Pipe Co. and Crane; 33 hydrants, Crane; 90 services; pipe, galv. iron; pressure, dom. 20 to 40 lbs., fire 20 to 40 lbs.; cost to construct, $12,000; bonded debt, $7,000; int. paid on bonds, 6 per cent.

SHELBYVILLE, pop. 3,546; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 2,000 ft.; total hose, 3,500 ft.; fire alarm, electric; value of dept. equipment, $500; value of bldgs., $100; ann. exp. of dept., $31; total mem., 45 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 175,000 gals., dim. 12½ x 125, material used in cons. steel; 2 pumping engines, class comp. cap. per day 2,500,000 gals., constructors Worthington and Epping-Carpenter; mains, 10 miles, 2 to 14 in. dia., Shickle, Howard, Harrison; 78 hydrants, Vaile-Corey; meters, total number 250; 650 services; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $46,000; ann. cost of mtce., $4,000; works belong to Co.

SHELDON, pop. 1,500; fire area, 1 sq. mile; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,000, value of bldg. $2,000; total mem. 18, paid volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 1,000 bbls.; 1 pumping engine; mains, 5 miles; 40 hydrants; cost to construct, $1,300; works belong to city.

SOMONAUCK, pop. 630. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, 2,000 ft.; fire alarm, bell; total mem. 21.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 2,400 bbls.; mains, 4 miles; 40 hydrants.

SPARTA, pop. 2,941; fire area, 3 blocks; bldgs., brick, stone and iron; wooden roofs not permitted. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; total hose, 850 ft.; fire alarm, whistle; total mem., 20.

WATER SUPPLY—Source, wells and cisterns; 4 miles of 6 and 4-in. mains; Fairbanks-Morse duplex pump, cap. 750 gals. per minute; res. cap., 14,000 gals.

SPRINGFIELD, pop. 50,000; fire area, 4,460 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $144,513.91; ins. for same time, $1,006,990.—Fire dept.—4 steamers, 3 comb. c. & h. wagons, 2 c. engines, 12 c. hand ex. 1 h. & l truck, 1 aerial truck, 4 hose carriages, 30 horses; hose, rubber, good 6,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 9,000 ft.; fire alarm, Gamewell, 104 boxes; total mem., 65, paid full time.

WATER SUPPLY—Source, wells and galleries, 4 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 4,000,000 gals., located 1¼ miles northeast of business center; 3 pumping engines, class vertical, triplex and comp., cap. per day 15,000,000 gals., constructor Worthington; mains, cast iron, 85 miles, 4 to 24 in. dia.; 486 hydrants; 993 valves; meters, total number 835, Crown 453, Nash 45, Union 28, Empire 12, Gem 2, Hersey Rotary 35, Trident 68, Hersey Disc 8, Thomson 11, Worthington 19, Buffalo 2, Pittsburg 3, Westinghouse 5, Keystone 4, Lambert 5, owned mostly by city; 6,246 services; pipe, lead; pressure, dom. 30 lbs., fire 60 lbs.; consumption per day, 4,752,683 gals.; cost to construct, $1,500,000; bonded debt, $600,000; int. paid on bonds, 3½, 4 and 5 per cent; cost of mtce., $27,000; works belong to city.

SPRING VALLEY, pop. 6,214; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 4 horses; hose, 1,000 ft. good, 1,000 ft. fair; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; total mem., 15, paid full time 1.

WATER SUPPLY—Source, springs and wells, ½ mile from business center; system, gravity and pump to stdp.; cap. 150,000 gals.; res. cap., 50,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, 4 miles, 4 to 10 in. dia., Addyston; 20 hydrants, Mathews; 7 valves, Philadelphia; meters, total number 25, Hersey, Westinghouse; 500 services; pipe, galv. iron; pressure, dom. 40 to 80 lbs., fire 40 to 100 lbs.; cost to construct, $22,000; int. paid on bonds, 6 per cent; works belong to city.

ST. ANNE, pop. 1,000. Fire dept.—1 hand engine, 1 hose wagon; hose, 1,000 ft.; fire alarm, bell and telephone; total mem. 8, paid part time.

WATER SUPPLY—Source, well; stdp. cap., 33,000 gals.; res. cap., 14,000 gals.; pressure, dom. 45 lbs., fire 95 lbs.

ST. CHARLES, pop. 5,000. Fire dept.—2 hose cart reels; hose, 1,500 ft.; fire alarm, telephone and whistle.

WATER SUPPLY—Source, wells; res. cap., 100,000 gals.; 1 pumping engine, class dup., cap. per day 144,000 gals., constructor Worthington; mains, 12 miles, 6 to 10 in. dia.; 79 hydrants; pressure, dom. 72 lbs., fire 150 lbs.

ST. ELMO, pop. 2,000; mercantile bldgs. 2 to 3 stories, private dwellings, wood, 1 to 2 stories; wooden roofs are permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; average fire loss per year for the past 3 years $20. Fire Dept.—Hose wagons; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of dept. bldg. $500; ann. exp. of dept. $200; total mem., 24 volunteers.

STAUNTON, pop. 6,000; mercantile bldgs., brick and iron, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—30 c. hand ex., 2 h. & l. trucks, 1 hose carriage; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $8,000; ann. exp. of dept., $200; total mem., 42 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; stdp. cap. 54,000 gals., dim. 16 x 32; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor Deane; mains, 5¼ miles, 4 to 8 in. dia.; 35 hydrants; pipe, galv. iron; pressure, dom. 60 lbs., fire 115 lbs.; cost to construct, $19,500.

STERLING, pop. 9,000; fire area, 60 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 3,000 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $12,000; value of bldgs., $10,000; ann. exp. of dept., $8,000; total mem. 31, paid full time 1, paid part time 30.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 235,000 gals., dim. 20 x 100, material used in cons. steel, builders Tippet & Woods; quality of water, good; res. cap. 2,000,000 gals.; 2 pumping engines, class comp., cap. per day 5,000,000 gals., constructor Deane; mains, cast iron, 25 miles, 4 to 12 in. dia.; 156 hydrants; 180 valves; meters, total number 460, Crown 260, Nash 18, Union 6, Empire 22, Hersey Rotary 50, Trident 78, Hersey Disc 2, Thomson 15, Worthington 5, Buffalo 2, Pittsburg 2, owned by consumer; 1,232 services; pipe, lead and wrought iron; pressure, dom. 60 lbs., fire 125 lbs.; consumption per day, 561,480 gals.; bonded debt, $225,000; int. paid on bonds, 5 per cent; works belong to private corp.

STOCKTON, pop. 1,200; fire area, 100 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 20 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept equipment, $19,000; value of bldgs., $600; ann exp. of dept., $100; total mem., 22 volunteers.

WATER SUPPLY—Source, well; system, pump to res.; res. cap. 103,700 gals.; pumping engines, cap. per day 216,000 gals.; mains, 3 miles, 4 to 8 in dia.; 14 hydrants; cost to construct, $12,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $800; works belong to village.

STREATOR, pop. 14,079; fire area, 1,280 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr, for 3 yrs., $6,000; av. ins. for same time, $25 000. Fire dept.—1 patrol wagon, 7 c. hand ex., 1 h. & l. truck, 1 aerial truck, 2 hose wagons, 2 hose carriages, reels, etc., 6 horses; hose, cotton, rubber lined, good 4,200 ft.; inferior, all inds, 2,000 ft.; total hose, 7,000 ft.; fire alarm, electric, 18 boxes; value of dept. equipment, $6,500; value of bldgs., $6,000; ann. exp. of dept., $7,000; total mem. 18, paid full time 6, paid part time, 12; underwriters' rating, second class.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump direct; filtration system, Western Filter Co.; quality of water, good; res. cap. 150,000,000 gals., located ¼ mile from station; 3 pumping engines, cap. per day 8,000,000 gals., constructors Holly Mfg. Co.; mains, cast iron, 34 miles, 4 to 20 in. dia.; 280 hydrants, Holyoke and Chapman; 201 valves, Chapman; meters, total number 340, Crown 70, Empire 240, owned by Co.; 3,200 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 lbs.; consumption per day 1,600,000 gals., per capita 140 gals.; cost to construct, $554,000; bonded debt, $250,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $14,000; works belong to Co.

SULLIVAN, pop. 3,000; fire area, 9 blocks; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ord. No organized fire dept.—1 h. & l. truck, 1 hose carriage; hose, linen, good, 500 ft.; inferior, all kinds, 400 ft.; total hose, 900 ft.; total mem., 46 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells.

SUMNER, Lawrence Co., pop. 1,400; mercantile bldgs., stone and wood, 1 to 2 stories; private wood, 1 story; wooden roofs not permitted in fire area.

SYCAMORE, pop. 5,000; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; total hose, 1,500 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $35,000; value of bldgs., $2,500; ann. exp. of dept., $1,482; total mem., 48 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, in business center; system, pump to stdp.; stdp. cap., 165,000 gals.; res. cap., 75,000 gals., dim. 35 x 28, material used in cons. steel; quality of water, good; pumping engines, class deep welel, cap. per day 260,000 gals., constructor Downey; mains, cast iron, 13½ miles, 4 to 10 in. dia.; 102 hydrants; 118 valves; meters, total number 272, Crown 9, Nash 53, Empire 96, Gem 1, Hersey Rotary 63, Hersey Disc 60, Buffalo 109, Pittsburg 15, Lambert 1, owned by city and consumer; 623 services; pipe, lead; pressure, dom. 55 lbs., fire 100 lbs.; consumption per day, 150,000 gals.; cost to construct, $90,000; bonded debt, $20,000; int. paid on bonds, 4½ and 5 per cent; cost of mtce., about $3,000; works belong to city.

TAYLORVILLE, pop. 8,500; fire areae, 1,920 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $16,906; av. ins. for same time, $12,983. Fire dept.—1 comb. chem. and hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; 400 ft. cotton, 300 ft. fair hose; total hose, 1,700 ft.; value of dept. equipment, $4,500; value of bldgs., $3,000; ann. exp. of dept., $2,500; total mem. 7, 3 regular, 4 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 6 blocks from business center; system, pump to stdp.; stdp. cap. 36,000 gals., dim. 20 x 110, material used in cons. brick and sheet iron, builder Morgan; quality of water, good; 2 pumping engines, class hor., cap. per day 1,000,000 gals., constructor Holly; mains, cast iron, 35 miles, 2 to 8 in. dia.; hydrants; 125 valves; meters, total number 400, Crown; 1,100 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 80 to 90 lbs.; consumption per day, 500,000 gals.; cost to construct, $40,000; cost of mtce., $6,000; works belong to city and Co.

TISKILWA, pop. 965; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage, 3 c. engines, 1 30-gal. c. engine; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $1,000; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; mains, 2½ miles,

4 and 6 in. dia.; 25 hydrants; 22 services; pressure, fire 42 lbs.; cost to construct, $6,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $100; works belong to village.

TOLONO, pop. 845. Fire dept.—1 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, 1,000 ft.; total mem., 20.

WATER SUPPLY—Not reported.

TOULON, pop 1,500.—Fire dept.—1 comb. c. and hand engine; pressure, 125 lbs.; value of equipment, $5,000; total mem. 35, paid part time.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, stdp.; stdp. cap. 68,400 gals., dim. 22 x 24 ft.; material used in cons., wood; quality of water, good; 2 pumps, class Gould and Cook; cap. per day, 204,000 gals.; constructors, Fairbanks and Morse; mains, cast iron, 6 to 8 in. dia.; 20 hydrants; 7 valves; owned by city; pressure, dom. 35 lbs., fire 50 lbs.; consumption per day 270,000 gals., per capita 27 gals.; ann. cost of mtce., $700; works owned by city.

TREMONT, pop. 760. Fire dept.— 1 hand engine, 1 c. engine, 16 c. ex., 1 h. & l. truck, 1 hose carriage; hose, 750 ft.; fire alarm, bell; total mem., 40, paid part time.

WATER SUPPLY—Source, wells and cisterns.

TRENTON, pop. 2,200; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 1 to 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 16 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $4,400; ann. exp. of dept., $600; total mem., 34 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns; res. cap., 400,000 gals.; Epping Carpenter pump, cap. 500 gals. per min.; mains, 2 miles, 8, 6, 4 in. dia.; 14 hydrants; pressure, dom. 60 lbs., fire 100 lbs.

TROY, Madison Co., pop. 2,000. Fire dept.—1 comb. c. & h. wagon, 1 hose cart, 3 chem. engines; hose, 700 ft.; fire alarm, whistle; total mem., 30.

WATER SUPPLY—Source, cisterns.

TUSCOLA, pop. 4,500; fire area, 95 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. engines, 2 c. hand ex., 1 aerial truck, 2 hose reels, 3 horses; hose, cotton, rubber lined, good, 900 ft.; rubber, good, 800 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,125; value of bldgs., $6,000; ann. exp. of dept., $600; total mem., 25 volunteers.

WATER SUPPLY—Source, well, in business center; quality of water, good, located at station; 2 pumping engines, cap. per day 250,000 gals.; constructor Stilwell-Bierce and Smith-Vaile Co.; mains, cast iron, 5 miles; 42 hydrants, Rensselaer Mfg. Co.; 12 valves, Rensselaer Mfg. Co.; meters, total number 126, Niagara 15, Buffalo 20, Trident 25, owned by consumers; 60 services; pressure, dom. 40 lbs., fire 100 lbs.; consumption, per day 100,000 gals., per capita 80 gals.; cost to construct, $40,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,000; works belong to Co.

URBANA, Champaign Co., pop. 7,000, mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 1 hose wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 2,100 ft.; fire alarm, telephone and bell; value of dept. equipment, $6,000; value of bldgs., $3,000; ann. exp. of dept., $2,600; total mem. 20, paid full time 3, volunteers 17; underwriters' rating, second class.

WATER SUPPLY—Source, 1 mile from business center; system, pump direct; quality of water, good; res. cap. 1,000,000 gals.; 4 pumping engines, cap per day 1,000,000 gals.; constructors Gould, Worthington, Gordon; mains, cast iron, about 14 miles, 4 to 8 in. dia., various; 126 hydrants, Ludlow; 40 valves, Ludlow, meters, total number 2,200, Crown 1, Empire 2, Hersey Rotary 1, Hersey Disc 10, Worthington 1, Buffalo 233, Keystone 30, Trident 300, owned by consumers; 2,800 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 80 to 125 lbs.; works belong to Co.

UTICA, La Salle Co., pop. 1,150; mercantile bldgs., brick and stone, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, good, 700 ft.; inferior, all kinds, 200 ft.; total hose, 900 ft.; value of dept. equipment, $1,400; value of bldgs., $1,000; ann. exp. of dept., $300; total mem., 28 volunteers.

WATER SUPPLY—Source, wells.

VANDALIA, pop. 3,500; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; total mem., 21 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump to stdp.; stdp. cap. 75,000 gals., dim. 19 x 29, material used in cons. steel, builder C. H. Stookey; quality of water, good; 2 pumping engines, class gasoline and steam, cap. per day 85,000 gals., constructors Fairbanks and Worthington; mains, cast iron, 10 miles, 6 to 12 in. dia.; 60 hydrants; meters, total number 25, Nash, owned by city and consumer; pressure, dom. 55 lbs., fire 75 lbs.; cost to construct, $50,000; bonded debt, $15,000; int. paid on bonds, 6 per cent; cost of mtce., $1,250; works belong to city.

VENICE, pop. 4,500; fire area, 1 mile; mercantile bldgs., brick and wood, 3 stories; private, wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 3 hose carts; hose, cotton, rubber lined, good, 3,400 ft. 2½-in.; total mem., 44 volunteers.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to res.; res. cap. 16,000,000 gals.; pumping engines, cap. per day 12,000,000 gals., constructors Smith-Vaile; mains, cast iron, 5 miles, 6 to 10 in. dia.; 67 hydrants; meters, total number 10, Worthington; pressure, dom. 50 lbs., fire 80 to 100 lbs.; cost to construct, $250,000, int. paid on bonds, 6 per cent; ann. cost of mtce., $3,300; works belong to Co.

VIRDEN, pop. 4,000; fire area, 750 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 gasoline engine, 1 c. engine on wheels, 2 hose carts; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $300; total mem., 15 volunteers.

WATER SUPPLY—Not reported.

VIRGINIA, pop. 1,600; fire area, 2½ sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,720; av. ins. for same time, $3,333. Fire dept.—1 gas engine, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,100 ft.; rubber, good, 500 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $600; ann. exp. of dept., $500; total mem., 14 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells.

WARREN, Jo Daviess Co., pop. 1,800; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; no fire loss for last 2 yrs. Fire dept.—9 c. hand ex., 1 h. & l. truck, 1 water tower, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 61,000 gals., dim. 20 x 24, located 50 ft. from wells, material used in cons. stone and wood; quality of water,

good; 2 pumping engines, size 12 x 36, cap. per day 40,000 gals., constructors Columbus Steam Pump Co.; mains, cast iron, 4¾ miles, 4 to 10 in. dia.; 44 hydrants, Michigan Brass Works; 17 valves, Michigan; 400 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 120 lbs.; consumption, per day 40,000 gals., per capita 20 gals.; cost to construct, $36,000; bonded debt, $5,200; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,650; works belong to city.

WARSAW, pop. 2,400; fire area, 50 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, 1,200 ft.; fire alarm, bell; value of dept equipment, $2,800; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 100 volunteers.

Water Supply—Source, wells; system, pump direct; Gray pumping engines; mains, ¾ mile, 6 to 8 in. dia.; 8 hydrants; Gould pump, cap. 360,000 gals per day; stdp. cap., 76,000 gals.; pressure, dom. 50 to 55 lbs., fire 100 lbs.; cost to construct, $5,000; ann. cost of mtce., $25; works belong to city.

WASHINGTON, Tazewell Co., pop. 1,500; merc. bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 2 hose carriages; hose, cotton, rubber lined, good, 850 ft.; fire alarm, bell; total mem., 15 volunteers.

Water Supply—Source, wells, in business center; system, pump to stdp.; stdp. cap. 28,000 gals.; 1 pumping engine, Gould, class trip., cap. per day 360,000 gals., constructor Gould Co.; mains, 3 miles, 4 to 6 in. dia., Wood, iron, 32 hydrants, Morgan; 350 services; pressure, dom. 45 lbs., fire 45 lbs.; int. paid on bonds, 5 per cent.

WATERLOO, pop. 2,114; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 4 hose reels and carts; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; ann. exp. of dept., $75; total mem., 30 volunteers.

Water Supply—Source, springs and lake, 1½ miles from business center; system, pump direct to mains; quality of water, good; 2 pumping engines, class dup. and comp., cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 4 miles, 4 to 8 in. dia.; 35 hydrants; meters, total number 4, Crown, owned by consumer; 150 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 150 lbs.; consumption per day, 1,200,000 gals.; cost to construct, $18,000; bonded debt, $9,500; int. paid on bonds, 4½ per cent; cost of mtce., $4,000; works belong to city.

WATSEKA, pop. 2,505; fire area, 200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 12 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 200 ft.; total hose, 1,600 ft.; fire alarm, whistle, 2 boxes; value of dept. equipment, $1,500; value of bldgs., $100; ann. exp. of dept., $200; total mem. 15, paid part time.

Water Supply—Source, wells, 200 ft. from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., dim. 10 x 12 x 110, material used in cons. steel, builders Porter Boiler Works; quality of water, good; 2 pumping engines, class dup., cap. per day 700,000 gals., constructors Deane and Fairbanks; mains, cast iron, 12 miles, 8½ to 12 in. dia., double cap.; 70 hydrants; 10 valves; 300 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 300,000 gals.; cost to construct, $20,000; cost of mtce., $1,500; works belong to city.

WAUKEGAN, pop. 15,280; fire area, 2,560 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; no fireworks ord. Fire dept.—1 steamer, 1 c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 6 horses; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, electric, 50 boxes; value of dept. equipment, $13,500; value of bldgs., $10,000; ann. exp. of dept., $11,215; total mem. 14, paid full time 6, substitutes 8; underwriters' rating, third class.

Water Supply—Source, lake, 1½ miles from business center; system, gravity, pump direct; quality of water, good; 2 pumping engines, class double acting, cap. per day 6,000,000 gals., constructor Deane; mains, cast iron, 50 miles, 6 to 16 in. 350 hydrants; meters, total number 50, Crown 45, Empire 1, Gem 1, Hersey Rotary 1, Thomson 2, owned by city and consumer; 3,000 services; pressure, dom 60 lbs., fire 125 lbs.; consumption per day, 2,558,677 gals.; cost to construct, $190,126; cost of mtce, $16,200; works belong to city.

WAVERLY, Morgan Co., pop. 1,573; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; value of dept. equipment, $850; value of bldgs., $50; total mem., 16 volunteers.

Water Supply—Source, wells and cisterns.

WENONA, pop. 1,486; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, whistle; value of dept. equipment, $3,500; value of bldgs., $6,000; ann. exp. of dept., $500; total mem., 15 volunteers.

Water Supply—Source, well; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 10 x 45, material used in cons. steel, builder G. C. Morgan; pumping engines, cap. per day 150,000 gals., constructor Downey; mains, 8,000 ft., 4 to 8 in. dia., Addyston; 27 hydrants, Crane; pressure, dom. 35 to 45 lbs., fire 45 lbs.; cost to construct, $22,000; ann. cost of mtce., $300; works belong to city.

WEST CHICAGO, pop. 25,000; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, rubber, good, 1,400 ft.; fire alarm, whistle; total mem., 18 volunteers.

Water Supply—Source, well, in business center; system, pump to res. and stdp.; stdp. cap. 178,000 gals., dim. 16 x 115, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; res. cap. 48,000 gals., located centrally; 2 pumping engines, size 16 x 9 x 12, cap. per day 500,000 gals., constructors, Deane and Smith-Vaile; mains, cast iron, 8½ miles, 6 to 8 in. dia.; 67 hydrants; 24 valves; meters, total number 396, Crown 35, Nash 3, Empire 268, Hersey Rotary 10, Trident 1, owned by city and consumer; 317 services; pipe, lead; pressure, dom. 55 lbs.; cost to construct, $42,000; bonded debt, $19,000; int. paid on bonds, 6 per cent; works belong to city.

WEST DUNDEE, pop. 1,000; fire area 64 acres; mercantile bldgs. brick and stone; height of mercantile bldgs. 2 to 3 stories; private dwellings brick, stone and wood; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per year for the past 3 years $100; average insurance carried on the properties burned per year during the 3 years $1,000. Fire Dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and telephone, 9 boxes; value of dept. equipment, $1,000; value of dept. bldgs., $500; ann. exp., $200; total mem., 18 volunteers.

Water Supply—Res. cap., 300,000 gals.; stdp. size 20 x 40; pressure, dom. 45 lbs., fire 90 lbs.; 2 triplex Herion Hubbel pumps, dim. 10 x 10; mains, 4 miles, 6 to 8 in. dia.; 35 hydrants.

WHEATON, Dupage Co., pop. 3,750; merc. bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—2 c. hand ex., 2 hose wagons, 2 horses, 1 h. & l. truck; hose, 1,600 ft.; total mem., 24 volunteers.

Water Supply—Source, wells, 3 blocks from business center; system, pump to stdp. and

direct; stdp. cap. 144,000 gals., dim. 14 x 125, material used in cons. steel, builders Brownell & Co.; pumping engines, cap. per day 500,000 gals., constructor Holly; mains, 13½ miles, 6 to 10 in. dia., Anniston; 122 hydrants, Ludlow; meters, total number 550, owned by consumer; 650 services; pipe, lead; pressure, dom. 54 lbs., fire 56 to 145 lbs.; consumption, per day 85,000 gals., per capita 32 gals.; cost to construct, $37,000; ann. cost of mtce., $330.43; works belong to city.

WHITE HALL, pop. 3,000; fire area, 80 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 300 ft.; rubber, good, 1,000 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,400; total mem., 43 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, res., 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 80,000 gals., dim. 24 x 21, material used in cons. steel, builders Illinois Bridge & Iron Co.; quality of water, good; res. cap. 53 000,000 gals., located 1¼ miles from city; 1 pumping engine, class electric, cap. per day 380,000 gals., constructors Smith-Vaile; mains, cast iron, 5 miles, 4, 6 and 8 in. dia.; 40 hydrants; meters, total number 67; pipe, lead; pressure, dom. 43 lbs., fire 43 to 135 lbs.; consumption per day, 125,000 gals.; cost to construct, $25,000; cost of mtce., $1,200; works belong to city.

WILMETTE, pop. 5,500. Fire dept.—1 comb. hose wagon and truck, 2 horses; 1,600 ft. hose.

WATER SUPPLY—Source, Lake Michigan, 4 miles from business center; water supplied by city of Evanston; quality of water, good; mains, iron, 23 miles, 6 to 8 in. dia.; Eddy hydrants; Galvin valves; meters, total number 1,100, Crown, owned by consumer; 640 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption, per day 164,883 gals., per capita 55 gals.

WILMINGTON, Will Co., pop. 2,000; merc. bldgs., brick stone, wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in business portion. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; rubber, good, 1,800 ft.; total hose, 1,500 ft.; fire alarm, electric; value of dept. equipment, $6,000; value of bldgs, $5,000; ann. exp. of dept., $1,000; total mem. 45, paid part time.

WATER SUPPLY—Source, river; system, pump direct; quality of water, good; steam pumping engines; mains, 2 miles, 4 to 6 in. dia.; 27 hydrants, Holly; 2 valves; pressure, fire 100 lbs.; cost to construct, $10,000; ann. cost of mtce., $200.

WINCHESTER, Scott Co., pop. 1,711; merc. bldgs., brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted. No organized fire dept.—1 h. & l. truck, buckets, hooks and ladder; underwriters' rating, fourth class.

WATER SUPPLY—Not reported.

WINNETKA, pop. 1,833; mercantile bldgs., wood and brick, 1 to 2½ stories. Fire dept. not reported.

WATER SUPPLY—Source, lake; system, pump to stdp., material used in cons. steel; 2 pumping engines, cap. per day 1,600,000 gals., constructor Worthington; mains, 15 miles; 185 hydrants; meters, total number, 84, owned by consumer; 200 services; pipe, lead; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 120,000 gals., per capita 65 gals.; cost to construct $108,000; ann. cost of mtce., $3,800; works belong to village.

WOODSTOCK, pop. 3,100; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—50 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubbeer lined, good, 2,000 ft.; fire alarm, telephone; value of dept. equipment, $1,500; total mem., 36 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 120,000 gals., builder S. Pope; res. cap. 84,000 gals.; 2 air comp. Laidlaw-Dunne-Gordon pumps; mains, 8 miles, 4 to 8 in. diam., Clow & Co.; 78 hydrants, Crane; meters, total number 50 National; 200 services; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $35,000; int. paid on bonds, 6 per cent; works belong to city.

WYOMING, pop. 1,500; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—2 hand engines, 2 h. & l. trucks, 2 carriages; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 300 ft.; total hose, 1,700 ft.; fire alarm, bells; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 40,000 gals., dim. 12½ x 40, material used in cons. brick, builder Dunn; quality of water, good; res. cap. 84,000 gals., located 2 blocks from business center; 1 pumping engine, class trip., cap. per day 300,000 gals., constructors Bierce and Smith-Vaile Co.; mains, cast iron, 4½ miles, 4 to 8 in. dia.; 34 hydrants; 8 valves; meters, total number 100, Trident, owned by city; 100 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 17,000 gals.; cost to construct, $35,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; cost of mtce., $700; works belong to city; Edward Chapman, supt.

XENIA, pop. 1,200. Fire dept.—1 steam engine, 1 c. ex., 6 c. hand ex., 1 h. & l. truck, 1 hose reel; hose, 1,750 ft.; total mem. 25, paid part time.

WATER SUPPLY—Wells, cisterns and pond.

ZION CITY, Fire dept.—1 h. & l. truck, 2 comb. c. & h. hose carts, 5 horses; hose, 1,085 ft.; fire alarm, telephone; total mem. 6, paid full time 6.

WATER SUPPLY—Source, wells; 1 pumping engine, class dup.; mains, 3 miles, 3, 4, 6 and 10 in. dia.; 14 hydrants; pressure dom. 65 lbs.

Places with a population of 1,000 or more having no organized fire dept.—Augusta, Blandinsville, Chandlersville, Chester, Cobden, Cullum, Fairfield, Germantown, Girard, Harrisburg, Oakland, Mt. Carmel, Peotone, Riverton, Yoluca, St. Charles, Upper Alton, Winchester.

INDIANA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gal., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALBANY, pop. 3,000; fire area, 160 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $1,000. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $1,000; ann. exp. of dept., $40; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump direct, 1,200 ft. to business center; quality of water, good; 2 pumping engines, constructors Smith-Vaile; mains, 4 to 10 in. dia.; 45 hydrants; meters, total number, 10; pressure, dom. 60 lbs., fire 80 to 100 lbs.; cost to construct, $38,000; works belong to Co.

ALBION, pop. 1,500; fire area, 275 acres; mercantile bldgs., brick, 2 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 500 ft.; total hose, 1,900 ft.; fire alarm, bell, whistle and electric, 9 boxes; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $75; total mem., 29 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct to mains; quality of water, good; 2 pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, cast iron, 2½ miles, 4 to 12 in. dia.; 22 hydrants; 34 valves; meters, total number 2, owned by city; 180 services; pipe, lead; pressure, dom. 75 lbs., fire 120 lbs.; consumption per day, 89,000 gals.; cost to construct, $14,850; bonded debt, $6,900; int. paid on bonds, 6 per cent; cost of mtce., $2,000; works belong to city.

ALEXANDRIA, pop. 7,221; fire area, 4½ sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 5 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 comb. c. h. & l. wagon, 4 horses; hose, cotton, rubber lined, good, 1,050 ft.; rubber, fair, rubber, 750 ft.; total hose, 1,800 ft.; fire alarm, Gamewell, 9 boxes; value of dept. equipment, $8,000; value of bldgs., $5,000; ann. exp. of dept., $3,500; total mem. 7, paid full time 3, paid part time 4.

WATER SUPPLY—Source, wells, 1-3 mile from business center; system, pump to stdp.; stdp. cap. 235,000 gals., dim. 20 x 100, located near station. material used in cons. stone and steel; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructors Smith-Vaile; mains, cast iron, 3 miles, 4 to 16 in. dia.; 94 hydrants. Eddy and Ludlow; meters, total number 15, Keystone 1, Lambert 8, Nash 6; 500 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 110 lbs.; cost to construct, $50,000; bonded debt, $24,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000; works belong to city.

ANDERSON, pop. 30,000; mercantile bldgs., brick, 1 to 6 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $20,953; av. ins. involved for same time, $410,533. Fire dept.—1 comb. h. & c. wagon, 10 c. hand ex., 1 h. & l. truck, 3 hose wagons, 12 horses; hose, cotton rubber lined, good, 6,000 ft.; fire alarm, Gamewell, 61 boxes; value of dept. equipment, $42,500; value of bldgs., $49,253; ann. exp. of dept., $21,000; total mem. 22, paid full time.

WATER SUPPLY—Source, river, 1-3 mile from business center; system, pump direct to mains; quality of water, good; res. cap., 8,000,000 gals.; 3 pumping engines, class comp. con., cap. per day 13,000,000 gals., constructor Hughes; mains, cast iron, 32½ miles, 4 to 20 in. dia.; 315 hydrants; mechanical filter; 214 valves; meters, total number 250, owned by city; 2,210 services; pipe, lead and galv. iron; pressure, dom. 100 lbs., fire 120 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $291,000; bonded debt, $75,000; int. paid on bonds, 5 per cent; cost of mtce., $12,600; works belong to city.

ANDREWS, pop. 746. Fire dept.—1 hand engine, 1 hose reel; hose, 500 ft.; total mem., 16.

WATER SUPPLY—Source, wells and cisterns, in business center.

ANGOLA, pop. 2,750; fire area, 2,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $2,000; ann. exp. of dept., $600; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; 1 pumping engine, class triple expansion vertical, size 14 x 24, cap. per day 3,000,000 gals., constructors Holly Mfg. Co.; mains, cast iron, 16½ miles, 4 to 14 in. dia.; 75 hydrants, Bourbon; meters, total number 3, owned by Co.; 631 services; pressure, dom. 50 lbs., fire 125 lbs.; cost to construct, $40,000; bonded debt, $15,000; int. paid on bonds, 6 per cent; works belong to Co. and city.

ARDMORE, pop. 16,000; fire area, about 70 acres; mercantile bldgs. 1 to 3 stories brick, and stone. Fire dept.—1 steam engine, 1 c. engine, 2-horse hose wagon, 14 horses; hose, cotton, rubber lined, good 2,500 ft, inferior 500 ft.; 1 hose cart; fire bell and whistle; total mem., 25 volunteers.

WATER SUPPLY—Source, mains, cast iron, 22 miles; 206 hydrants.

ARGOS, pop. 1,300; fire area, 5 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 700 ft.; fire alarm, bell and whistle; value of dept. equipment, $800; value of bldgs., $400; total mem., 30 volunteers; W. D. Corey, chief.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines 2 Worthington Duplex pumps, 12 x 7; cap. 500,000 gals. per day; pressure, dom. 40 to 50 lbs., fire 70 to 80 lbs.; 16,500 ft. of mains, 4 to 6 in. dia.; 14 valves; 26 hydrants

ASHLEY, pop. 1,300; mercantile bldgs., stone, brick and wood, 1 to 2 stories; private, stone, brick and wood, 24 ft. high; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $1,000; value of bldgs., $800; total mem., 28 volunteers.

WATER SUPPLY—Source, cisterns.

ATTICA, pop. 4,000; fire area, 320 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept.,

$800; total mem., 25, paid full time 1, volunteers 24; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to res.; quality of water, good; res. cap. 5,000,000 gals., located on hill above town; 2 pumping engines, class upright, cap. per day 1,000,000 gals., constructor H. Worthington; mains, cast iron, 15 miles, 4 to 14 in. dia.; 653 hydrants, Murdock; 40 valves, Ludlow, Crane and Clow; 50 services; pressure, dom. 85 lbs., fire 85 lbs.; consumption, per day 250,000 gals., per capita, 76½ gals.; cost to construct, $46,633; ann. cost of mtce., $1,130.83; works belong to city.

AUBURN, pop. 3,396; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $1,200. Fire dept.—1 steamer, 1 aerial truck, 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, electric, 8 boxes; value of dept. equipment, $2,500; value of bldgs., $2,500; total mem., 14, paid full time 2, volunteers 12; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; 2 pumping engines, class comp. dup., size 10 x 16 x 10 x 18, cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 11½ miles, 4 to 12 in. dia.; 106 hydrants, Rensselaer Mfg. Co.; 64 valves, Rensselaer Mfg. Co.; 535 services; pipe, lead; pressure, dom. 40 lbs., fire 90 lbs.; cost to construct, $36,500; works belong to city.

AURORA, pop. 4,159; fire area, 2,560 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels, 3 horses; hose, cotton, rubber lined, good, 1,400 ft.; rubber, good, 500 ft.; inferior, all kinds, 800 ft.; total hose, 2,700 ft.; fire alarm, bell; value of dept. equipment, $12,000; value of bldgs., $12,000; ann. exp. of dept., $1,000; total mem., 22 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; quality of water, good; 4 pumping engines, class centrifugal and direct, cap. per day 1,000,000 gals., constructors Stillwell, Bierce, S. V. Co.; mains, cast iron, 10 miles, 4 to 10 in. dia.; 89 hydrants, owned by consumer; 514 services; pipe, galv. iron; pressure, dom. 130 lbs., fire 130 lbs.; cost to construct, $95,000; bonded debt, $95,000; int. paid on bonds, 5 per cent; works belong to Co.

BATESVILLE, pop. 2,300; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,000; total mem., 60 volunteers.

WATER SUPPLY—Source, res.; system, pump to stdp. and direct; stdp. cap. 50,000 gals., dim. 16 x 16, material used in cons. steel; quality of water, good; 1 pumping engine, size 8 x 12 x 8½, 1 extra pump, triplex, 8 x 8, electric, constructors Laidlaw-Dunn-Gordon; mains, cast iron, 3½ miles, 2½ to 8 in. dia.; 45 hydrants; meters, total number 17, owned by consumer; 75 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 120 lbs.; consumption per day, 40,000 gals.; cost to construct, $23,000; bonded debt, $12,000; int. paid on bonds, 6 per cent; cost of mtce., $1,500; works belong to corp.

BEDFORD, pop. 6,115; fire area, 960 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, $1,700 ft.; inferior, all kinds, 400 ft.; total hose, 2,100 ft.; fire alarm, electric; value of dept. equipment, 2,500; value of bldgs., $1,500; ann. exp. of dept., $1,500; total mem., 15, paid full time 3, paid part time 12; underwriters' rating, second class.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to mains and stdp.; stdp. cap. 36,000 gals., material used in cons. iron and brick, builder C. Cadogan Morgan; quality of water, good; 2 pumping engines, cap. per day 1,250,000 gals., constructor Deane; mains, cast iron, 8 miles, 4 to 12 in. dia.; 112 hydrants; meters, total number 20, owned by city and consumer; 800 services; pipe, wrought iron; pressure, dom. 65 lbs.; bonded debt, $40,000; works belong to city.

BERNE, pop. 1,440; fire area, 540 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood and brick, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 12 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 35 volunteers.

WATER SUPPLY—Source, 16 cisterns in various parts of town;

BLOOMFIELD, Greene Co., pop. 1,850; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 hose wagons; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of bldgs., $800; total mem. 12, paid part time; Al. Williams, chief; underwriters' rating, fourth class.

WATER SUPPLY—Source, deep wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 35,000 gals., dim. 12 x 40, material used in cons. steel; quality of water, good; res. cap. 95,000 gals., located at power house; 2 pumping engines, class straight dup., cap. per day 1,500,000 gals., constructors Platt Iron Works Co.; mains, cast iron, 4½ miles, 4 to 8 in. dia.; 44 hydrants; 30 valves; meters, total number 170, Worthington, owned by consumer; pipe, galv. iron; pressure, dom. 40 to 60 lbs., fire 120 lbs.; cost to construct, $42,000; bonded debt, $22,000; int. paid on bonds, 5 per cent; works belong to Co.

BLOOMINGTON, Monroe Co., pop. 11,000; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; combustibles ord., no combustibles permitted by ord., only by State law; av. fire loss per yr. for 3 yrs., $13,000. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 450 ft.; rubber, good, 1,600 ft.; total hose, 2,050 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $4,800; ann. exp. of dept., $7,000; total mem. 5, paid full time.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity and pump direct; res. cap., 200,000,000 gals.; 3 pumping engines, cap. per day 6,000,000 gals., constructors Smith-Vaile, Laidlow-Dunn and Gordon; mains, 15 miles, 4 to 12 in. dia., Addyston; 113 hydrants, Holly, Empire; 19 valves; 1,000 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 120 lbs.; cost to construct, $100,000; ann. cost of mtce., $35,000; works belong to city.

BLUFFTON, pop. 7,000; fire area, 1 sq. mile; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for last 3 yrs., $800; ins. for same time, $800. Fire dept. Fire dept.—2 comb. c. & h. wagons, 8 c. hand ex., 3 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, 300 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,200 ft.; fire alarm, telephone, 510 boxes; value of dept. equipment, $12,000; value of bldgs., $3,000; total mem., 16.

WATER SUPPLY—Source, wells and river, ½ mile from business center; system, pump to res. and direct; res. cap. 500,000 gals., located at station; 2 pumping engines, class hor. dup., size 10 x 36, combined cap. per day 4,000,000 gals., constructors McGowan and Holly; mains, cast iron, 15 miles, 6 to 12 in. dia., Lake Shore, Anniston; 99 hydrants, Holly and Empire; 50 valves; meters, total number 486, Hersey, Lambert, Keystone, Nash; 700 services; pipe, lead and iron; pressure, dom. 60 lbs., fire 90 to 100 lbs.; daily consumption, 400,000

gals.; cost to construct, $80,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to city.

BOONEVILLE, pop. 2,849; fire area, 450 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 650 ft.; inferior, all kinds, 400 ft.; total hose, 2,050 ft.; value of dept. equipment, $3,000; value of bldgs., $1,500; total mem., 7 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake, 6 blocks from business center; system, pump to stdp. and direct; stdp. cap. 110,000 gals., dim. 25 x 32, material used in cons. iron, builders Chicago Bridge and Iron Works; pumping engine, class dup., cap. per day 1,000,000 gals., constructor McGowan; mains, 6⅝ miles, 4 to 10 in. dia., American Pipe Mfg. Co.; 208 hydrants, Mordeck and Corey; 220 services; pressure, dom. 78 lbs., fire 100 lbs.; cost to construct, $35,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,500; works belong to Co.

BOSWELL, pop. 990; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 4 c. hand ex., 1 hose wagon, 1 hose carriage; hose, rubber, good 300 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $200; total mem., 16 volunteers.

WATER SUPPLY—Source, cisterns, 1 hand pump, 2 hydrants; cost of cons., $1,000; ann. cost of mtce., $25.

BOURBON, pop. 1,400; fire area, 200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $400. Fire dept.—2 h. & l. trucks; 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 1,600 ft.; fire alarm, bell; total men, 72 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and res.; stdp. cap. 65,000 gals., dim. 10 x 100, material used in cons. steel; quality of water, good; res. cap. 60,000 gals., located beside stdp.; 1 pumping engine, class dup., cap. per day 288,000 gals., constructors Smith-Vaile; mains, cast iron, 4 miles, 4 to 8 in. dia.; 26 hydrants; meters, total number 1, Hersey Disc; 43 services; pressure, dom. 43 lbs., fire 60 to 100 lbs.; consumption per day, 45 gals.; works belong to Co.

BRAZIL, pop. 12,000; fire area, 1,500 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $6,000; value of bldgs., $8,000; ann. exp. of dept., $4,000; total mem., 15, paid full time 5, paid part time 10; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump direct to mains; quality of water, good; res. located near plant; 2 pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, cast iron, 12 miles, 4 to 16 in. dia.; 102 hydrants; meters, total number 450; 700 services; pipe, lead and iron; pressure, dom. 70 lbs., fire 140 lbs.; bonded debt, $18,000; works belong to city.

BREMEN, pop. 2,000; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 c. engines on wheels, 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and whistle, 2 boxes; value of dept. equipment, $3,250; value of bldgs., $1,000; ann. exp. of dept., $1,000; total mem., 80 volunteers.

WATER SUPPLY—Source, artesian wells and river; system, pump to stdp.; stdp. cap. 28,000 gals., dim. 12 x 36; 2 pumping engines, class comp., cap. per day 1,250,000 gals., constructors Hughes and Worthington; mains, 4¼ miles, 2 to 6 in. dia., Clow & Sons; 30 hydrants, Bourbon; meters, total number 50; 280 services; pipe, wrought iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption, per day 350,000 gals., per capita 20½ gals.; cost to construct, $12,000; ann. cost of mtce., $750; works belong to city.

BROOKSTOWN, pop. 1,200. Fire dept.—2 c. engines, 1 h. & l. truck; hose, 1,000 ft.; bell alarm.
WATER SUPPLY—Source, wells and cisterns.

BROOKVILLE, pop. 2,037; fire area, 400 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; rubber, good, 300 ft.; total hose, 1,700 ft.; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $200; total mem., 18, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, river and wells, 1 mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 365,000 gals., located ¾ mile from town; 2 pumping engines, class comp. dup., cap. per day 1,650,000 gals., constructors Gordon and McGowan; mains, cast iron, 6 miles, 4 to 10 in. dia.; 54 hydrants; 34 valves; meters, total number 5, owned by town; 560 services; pipe, lead and galv. iron; pressure, dom. 65 to 90 lbs., fire 65 to 90 lbs.; consumption per day, 255,000 gals.; cost to construct, $36,000; bonded debt, $28,000; int. paid on bonds, 5 per cent; cost of mtce., $2,000; works belong to town.

BROWNSTOWN, pop. 2,000; fire area, 50 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $100; ann. exp. of dept., $250; total mem., 5 volunteers.

WATER SUPPLY—Source, well, 1 mile from business center; system, pump direct to stdp.; stdp. cap. 90,000 gals., material used in cons. steel; quality of water, good; res. cap. 90,000 gals., located 75 ft. above pumping station; 2 pumping engines, cap. per day 150,000 gals., constructor Deane and Fairbanks-Morse Co.; mains, cast iron, 3 miles, 4 to 8 in. dia.; 29 hydrants; 115 services; pressure, dom. 75 lbs., fire 90 lbs.; consumption per day, 50,000 gals.; cost to construct, $28,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; cost of mtce., $4,000; works belong to city.

BUTLER, pop. 2,063; fire area, 4 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 200 ft.; total hose, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $50; total mem., 12 volunteers.

WATER SUPPLY—Source, wells, 300 ft. from business center; system, pump direct; 2 pumping engines, cap. per day 1,000,000 gals., constructor Hughes; mains, 4½ miles, 4 to 12 in. dia.; 43 hydrants; 124 valves; pipe, cast iron; pressure, dom. 50 lbs., fire 80 lbs.; cost to construct, $25,000; bonded debt, $6,500; works belong to city.

CAMBRIDGE CITY, pop. 1,754; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; fire loss for 1902, $1,200; ins. for same time, $800. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, whistle and bell; total mem., 12, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, wells, canal and river; system, pump direct; 2 pumping engines, cap. per day 2,000,000 gals.; mains, 4 miles; 47 hydrants; cost to construct, $25,000; int. paid on bonds, 6 per cent.

CANNELTON, pop. 2,188; fire area, 80 acres; mercantile bldgs., stone and brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose

carriages; hose, cotton, rubber lined, good 900 ft.; fire alarm, 3 bells and whistle; total mem 30 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 1,000,000 gals., located on hill; 4 pumping engines, class dup., cap. per day 1,500,000 gals., constructor Hughes; mains, wood, 2 miles, 4 to 12 in. dia.; 45 hydrants; meters, total number 5, owned by city and consumer; 90 services; pipe, iron; pressure, dom. 85 lbs., fire 85 lbs.; consumption per day 45,000 gals.; cost to construct, $25,000; bonded debt, $4,000; int. paid on bonds, 5 per cent; cost of mtce., $1,900; works belong to Co. and city.

CARBON, pop. 1,000; fire area, 30 acres. Fire dept.—1 comb. hand and c. engine, 1 hand ladder truck, 1 hose wagon; hose, 300 ft; value of dept. equipment, $1,000; total mem., 17 volunteers.

WATER SUPPLY—Source, private wells.

CARTHAGE, pop. 1,068. Fire dept.—1 steamer, 1 c. hand ex., 1 hose cart; hose, 500 ft.; total mem. 20.

WATER SUPPLY—Not reported.

CENTERVILLE, pop. 785. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, 1,500 ft.; fire alarm, bell; total mem., 25, paid part time, volunteers 13.

WATER SUPPLY—Source, wells and cisterns.

CHARLESTOWN, pop. 915. Fire dept.—1 engine, 1 hand engine; hose, 350 ft.; fire alarm, and whistle; total mem., 17 volunteers.

WATER SUPPLY—Six fire cisterns.

CHESTERTOWN, pop. 1,500. Fire dept.—1 hose wagon, 1 reel; hose, 1,900 ft.; fire alarm, bell and whistle; total mem. 17 volunteers.

WATER SUPPLY—Source, well; stdp. cap., 50,000 gals.; 1 pumping engine, cap. per day 400,000 gals., constructor Gould; mains, 3½ miles, 8, 6 and 4 in. dia.; 32 hydrants; 24 valves; pressure, dom. 45 lbs., fire 60 lbs.

CHURUBUSCO, pop. 984. Fire dept.—1 hand engine, 1 hose carriage, 1 hose cart; hose, 1,400 ft.; total mem., 37 volunteers.

WATER SUPPLY—Source, 7 large cisterns and White river; system, pump to stdp. and direct; stdp. cap., 30,000 bbls.; 1 pump, cap. per day, 450,000 gals.; mains, 2 to 10 in. dia.; 23 hydrants; pressure, 100 lbs.

CLAY CITY, pop. 2,000. Fire dept.—1 h. & l. truck, 1 small double cylinder c. engine; value of dept. equipment, $750.

WATER SUPPLY—Not reported.

CLINTON, Vermilion Co., pop. 6,000. Fire dept.—1 hose wagon, 1 h. & l. truck, 1 hose cart; hose, 2,000 ft.; total mem., 17 volunteers, 1 paid driver.

WATER SUPPLY—Source, driven wells; system, pump direct; 2 pumping engines, Deane, comp., dup., cap. per day 1,500,000 gals.; mains, 6¾ miles; 66 hydrants; pressure, dom. 40 to 50 lbs., fire 80 to 100 lbs.

COCHRAN, pop. 358. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose reel; hose, 1,000 ft.; total mem., 40 volunteers.

WATER SUPPLY—Source, cisterns and ponds.

COLUMBIA CITY, pop. 2,975; fire area, 800 acres; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $6,000; value of bldgs., $10,000; ann. exp. of dept., $1,750; total mem. 42, paid full time 3, paid part time 39.

WATER SUPPLY—Source, wells, cisterns and pond; system, pump direct; 2 pumping engines, class, comp., cap. per day 2,000,000 gals., constructor Worthington; mains, 8 miles, 4 to 12 in. dia., Lake Shore; 82 hydrants, Bourbon; meters, total number 22, Crown and gem; 509 services; pipe, lead; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $33,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,820; works belong to city.

COLUMBUS, pop. 8,180; fire area, 1,200 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 hose carriages, 6 horses; hose, cotton, rubber lined, good, 4,200 ft.; rubber, good, 2,200 ft.; inferior, all kinds, 900 ft.; total hose, 7,300 ft; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $4,500; value of bldgs., $5,000; total mem., 36, paid full time 4, volunteers 32.

WATER SUPPLY—Source, river, 6 blocks from business center; system, pump direct to mains; quality of water, good; 2 pumping engines, cap. per day 8,000,000 gals., constructor Holly; mains, iron, 20 miles, 4 to 20 in. dia.; 157 hydrants; 136 valves; 1,800 services; pipe, iron; pressure, dom. 55 lbs., fire 80 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $200,000; cost of mtce., $9,000; works belong to city.

CONNORSVILLE, pop. 8,500; fire area, 20 blocks; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carts, 4 hand reels, 8 horses; hose, cotton, rubber lined, good, 500 ft.; fire alarm, bell; 24 boxes; value of dept. equipment, $11,500; value of bldgs., $10,000; an. exp. of dept., $4,000; total mem. 28, paid full time 10, paid part time 4, 14 volunteers.

WATER SUPPLY—Source, river, 8 miles from business center; system, gravity; cap. of plant, 9,000,000 gals.; quality of water, bad; 2 pumping engines, class quad., cap. per day 9,000,000 gals., constructors McGowan & Root; mains, cast iron, 26 miles, 4 to 16 in. dia., Addyston; 177 hydrants, Ludlow and Bourbon; 110 valves, Eddy; 800 services; pipe, lead; pressure, dom. 50 to 70 lbs., fire 80 to 125 lbs.; consumption, per day 1,000,000 gals., per capita 257 gals.; cost to construct, $42,000; bonded debt, $30,000; int. paid on bonds, 5 and 6 per cent; ann. cost of mtce., $2,000; works belong to city.

CONVERSE, Miami Co., pop. 1,425; fire area, 1,280 acres; merc. bldgs., brick, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 100 ft.; total hose, 1,100 ft.; fire alarm, whistle; value of dept. equipment, $900; total mem. 6, paid full time.

WATER SUPPLY—Source, well, 28 blocks from business center; system, pump direct to mains; stdp. cap. 30,000 gals., material used in cons. wood and steel; quality of water, good; 1 pumping engine, cap. per day 170,000 gals., constructor Deane; mains, cast iron, 2½ miles, 4, 6 and 8 in. dia.: 26 hydrants; 12 valves; 225 services; pressure, dom. 35 lbs., fire 125 lbs.; consumption per day, 20,000 gals.; cost to construct, $11,000; bonded debt, $5,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to city.

CORYDON, pop. 2,000. Fire dept.—4 hose carts, 4 reels; hose, 1,000 ft.; volunteer dept.

WATER SUPPLY—Source, spring to res. system; pumps, steam and gasoline.

COVINGTON, pop. 2,800; fire area, 600 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; Fire dept.—2 hose carts, 2 c. hand ex.; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 400 ft.; inferior, all kinds, 500 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; ann. exp. of dept., $350; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 150,000 gals., dim. 16 x 100, builders Riter & Conley; 2 pumping engines, class comp. dup., cap per day 1,500,000 gals., constructor Deane; mains, 6 miles, 4 to 8 in. dia., Clow & Sons; 47 hydrants, Galvin; 16 valves; service; pipe, iron; pressure, dom. 40 lbs., fire 125 lbs.; cost to construct, $40,000; ann. cost of mtce., $32,600; works belong to Co.

CRAWFORDSVILLE, pop. 10,000; fire area, 960 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1½ stories;

wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 7 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 6,000 ft.; fire alarm, electric, Gamewell, 18 boxes; value of dept. equipment, $10,000; value of bldgs., $12,000; ann. exp. of dept., $5,566; total mem. 11, paid full time.

WATER SUPPLY—Source, well and springs ½ mile from business center; system, pump direct; quality of water, good; res. cap. 572,500 gals., located at station; 4 pumping engines, cap. per day 6,000,000 gals., constructor Worthington; mains, cast iron, 16 miles, 6 to 14 in. dia.; 156 hydrants; 50 valves; meters, total number 500, Crown, Empire, Worthington, owned by Co. and consumer; 1,500 services; pipe, wrought iron; pressure, dom. 50 lbs., fire 95 lbs.; consumption per day, 800,000 gals.; int. paid on bonds, 5 per cent; works belong to Co.

CROWN POINT, pop. 2,700; fire area, 320 acres; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 400 ft.; total hose, 1,500 ft.; fire alarm, bell and electric; value of dept. equipment, $2,000; value of bldgs., $2,500; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. steel; res. cap. 10,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 5¼ miles, 4 to 8 in. dia.; 58 hydrants, Eddy; meters, total number 6, Crown, owned by city; 250 services; pipe, lead; pressure, dom. 40 lbs., fire 42 to 125 lbs.; consumption, per day 198,000 gals., per capita 99 gals.; cost to construct, $42,650; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to city.

DANA, pop. 1,000. Fire dept.—1 c. engine, 1 h. & l. truck; hose, 300 ft.; total mem., 24.

WATER SUPPLY—Source, wells.

DANVILLE, pop. 1,802; fire area, 20 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,416; av. ins. for same time, $13,733. Fire dept.—1 hose wagon, 1 hose reel, 1 horse; hose, cotton, rubber lined, good 500 ft.; fire alarm, whistle; ann. exp. of dept., $300; total mem. 12, paid part time 6, volunteers 6; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 88,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 8 miles, 1½ to 8 in. dia.; 50 hydrants; meters, total number 30, Buffalo 10, Pittsburg 5, Keystone 15, owned by city and consumer; 1,200 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 120 lbs.; cost to construct, $28,000; bonded debt, $9,000; int. paid on bonds, 5 per cent; cost of mtce., $1,500; works belong to town.

DARLINGTON, pop. 727. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose reels; hose, 1,000 ft.; total mem. 10, part paid.

WATER SUPPLY—Source, wells; system, pump direct; 1 pumping engine, Deane, dup., cap per day, 500,000 gals.; mains, 3 miles, 2 to 4 in. dia.; 25 hydrants.

DECATUR, pop. 5,000; fire area, 80 acres; mercantile bldgs., brick and stone, 2 stories; private, brick and wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 2,250 ft.; fire alarm, bell and telephone; value of dept. equipment, $2,000; ann. exp. of dept., $500; total mem., 28, paid part time.

WATER SUPPLY—Source, wells, 5 squares from business center; system, pump direct to mains; quality of water, good; res. cap. 150,000 gals., located at plant; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor Worthington; mains, cast iron, 15 miles, 2 to 16 in. dia.; 104 hydrants; 91 valves; 607 services; pipe, lead; pressure, dom. 35 to 40 lbs., fire 60 to 125 lbs.; consumption per day, 60,000 gals.; cost to construct, $77,000; int. paid on bonds, 6 per cent; cost of mtce., $2,500; works belong to city; W. E. Fulk, supt.

DELPHI, pop. 2,500; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, rubber, good 1,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $1,800; ann. exp. of dept., $900; total mem., 15, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity, pump to stdp. or direct; stdp. cap. 63,000 gals., material used in cons. cast iron; quality of water, good; res. cap. 860,000 gals., located at foot of Union street; mains, wood, 5.6 miles; 55 hydrants; 490 services; pipe, lead; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 200,000 gals.; cost to construct, $35,000; cost of mtce., $4,000; works belong to city.

DENVER, pop. 775. Fire dept.—1 c. engine, 1 h. & l. truck.

WATER SUPPLY—Source, wells and cisterns.

DUNKIRK, pop. 3,200; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 c. hand ex., 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 400 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,800; value of bldgs., $600; ann. exp. of dept., $820; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump direct; 2 pumping engines, class vertical, cap. per day 1,725,000 gals., constructor Deane; mains, iron, 10 miles, 4 to 8 in. dia.; 62 hydrants; 325 services; pipe, iron; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $35,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,800; works belong to city.

EAST CHICAGO, pop. 20,000; fire area, 3,500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose wagons, 2 fire engines, 1 hose cart, 5 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, whistle; value of dept. equipment, $4,500; value of bldgs., $40,000; total mem., 13 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to stdp.; stdp. cap. 250,400 gals., dim. 16 x 100, material used in cons. iron; quality of water, good; 4 pumping engines, cap. per day 9,000,000 gals., constructors Stillwell-Bierce, Laidlaw-Dunn-Gordon, Allis Chalmers; mains, cast iron, 172,262 ft., 4 to 16 in. dia.; 256 hydrants; meters, total number 14, Crown 6, Gem 5, Hersey Rotary 2, Worthington 1, owned by consumer; 2,144 services; pipe, lead; pressure, dom. 35 lbs., fire 50 lbs.; consumption, per month 3,000,000 gals., per capita 37.7 gals.; cost to construct, $143,000; cost of mtce., $8,400; works belong to city.

EATON, pop. 1,500; fire area, 2 blocks; mercantile bldgs. mostly brick; height of mercantile bldgs. 1 to 2 stories; private dwellings, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for the past 3 yrs., $500. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good 100 ft.; rubber, good 200 ft. inferior 200ft., total hose 500 ft.; fire alarm bell; value of dept. equip., $600; value of dept. bldgs., $1,000; total mem., 12 volunteers.

WATER SUPPLY—Source, wells, in business center, cap. 12,000 gals.; dim. 12 x 12 ft.; quality of water, good; mains, iron, from 2 to 4 in. dia.; pressure, dom. 25 lbs., fire 30 lbs.; cost to construct, $3,000; works belong to Co.

EDINBURG, pop. 1,900; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hose wagon, 1 horse; total hose, 1,500 ft.; fire alarm, bell and whistle; total mem., 15 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to stdp.; stdp. cap. 42,000 gals., dim. 18 x 50, material used in cons. sheet iron, builders, Bedwards & Co., located on hill, 70 ft. above main street; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Gordon; mains, cast iron, 3 miles, 4 to 8 in. dia.; 38 hydrants; meters, total number 4; 176 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $21,000; cost of mtce., $550; works belong to city.

ELKHART, pop. 20,000; fire area, 3,700 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, brick and wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $223,911; av. ins. for same time, $125,352. Fire dept.—1 comb. c. & h. wagon, 10 c. hand ex., 1 h. & l. truck, 3 hose carts, 13 horses; hose, cotton, rubber lined, good, 8,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 9,500 ft.; fire alarm, Gamewell, 40 boxes; value of dept. equipment, $13,500; value of bldgs., $46,000; ann. exp. of dept., $19,000; total mem., 26; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good, 6 pumping engines, class dup., cap. per day 9,000,000 gals., constructors Fairbanks, Morse and Smith-Vaile; mains, iron, 81 miles; 6 to 24 in. dia.; 286 hydrants; meters, total number 80, owned by Co.; pipe, lead; pressure, dom. 50 lbs., fire 80 to 100 lbs.; consumption per day, 3,500,000 gals.; cost to construct, $300,000; bonded debt, $139,000; int. paid on bonds, 6 per cent; cost of mtce., $21,000; works belong to Co.

ELWOOD, pop. 12,950; fire area, 30 acres; mercantile bldgs., brick, stone and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,586.60. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 horses; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $9,000; value of bldgs., $45,000; ann. exp. of dept., $6,000; total mem., 8, paid full time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; res. cap., 1,500,000 gals.; 3 pumping engines, cap. per day 5,000,000 gals., constructor Deane; mains, cast iron, 12 miles, 4 to 14 in. dia., Addyston; 152 hydrants, Mathews; 51 valves; meters, total number 310, Crown 13, Empire 147, Hersey Rotary 1, Hersey Disc 20, Thomson 6, Worthington 8, Pittsburg 6, Lambert 52, owned by Co.; 1,148 services; pipe, iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day 750,000 gals., per capita 41 2-3 gals.; ann. cost of mtce., $3,000; works belong to Co.

ENGLISH, pop. 1,000; fire area, 350 acres. Fire dept.—1 hose cart, 500 ft. hose; alarm, bell.

WATER SUPPLY—Source, springs; 30 hydrants; mains, 4 miles.

EVANSVILLE, pop. 75,000; fire area, 38,000 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $188,072; av. ins. for same time, $828,464. Fire dept.—5 steamers, 1 c. engine, 12 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 10 hose wagons, 1 comb. c. & h. wagon, 41 horses; hose, cotton, rubber lined, good, 11,000 ft.; inferior, all kinds, 2,500 ft.; total hose, 13,500 ft.; fire alarm, Gamewell, 75 boxes; value of dept. equipment, $50,000; value of bldgs., $80,000; ann. exp. of dept., $75,000; total mem. 80, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class triplex exp., cap. per day 30,000,000 gals., constructor Holly Mfg. Co.; mains, cast iron, 84 miles, 4 to 30 in. dia.; 600 hydrants; meters, total number 32, owned by city; 7,250 services; pipe, galv. and wrought iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 8,000,000 gals., per capita 102¼ gals.; cost to construct, $1,000,000; bonded debt, $400,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $30,000; works belong to city.

FAIRMOUNT, pop. 3,205; fire area, 680 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, telephone; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $300; total mem., 15 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 1 square from business center; system, pump direct to mains; quality of water, good; 2 pumping engines, cap. per day 750,000 gals., constructor Deane; mains, cast iron, 4 miles, 4 to 10 in. dia.; 40 hydrants; 475 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $16,000; bonded debt, $10,500; int. paid on bonds, 6 per cent; cost of mtce., $4,000; works belong to city.

FARMERSBURG, pop. 2,000; fire area, 640 acres. Fire dept.—1 c. engine; hose, cotton, rubber lined, 1,000 ft.; total mem., 15, paid part time; value of equipment, $1,200; value of bldgs., $1,000; ann. exp. of dept., $100; underwriters' rating, fourth class.

FARMLAND, pop. 870. Fire dept.—1 c. engine, 1 hand engine, 1 comb. c. & h. wagon, 1 h. & l. truck; hose, 1,000 ft.; total mem., 25, part paid.

WATER SUPPLY—Source, cisterns.

FLORA, pop. 1,200; fire area, 4½ acres. Fire dept.—1 comb. hand & c. engine, 1 h. & l. truck; 1 hose cart; volunteer dept.; 500 ft. hose; bell alarm; value of equipment, $1,000; value of bldgs., $500.

WATER SUPPLY—14,425 ft. of mains, 8 and 6in. dia., and 35 hydrants, 3 valves.

FORTVILLE, pop. 1,006; bldgs., wood and brick; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck; hose, cotton, rubber lined, good 200 ft.; fire alarm, bell; total mem., 8 volunteers.

WATER SUPPLY—Source, wells.

FT. WAYNE, pop. 50,000; mercantile bldgs., brick and stone, 3 to 6 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—7 steamers, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 8 hose wagons, 1 supply wagon, 42 horses; hose, cotton, rubber lined, good 13,500 ft.; fire alarm, Gamewell, 81 boxes; value of dept. equipment, $80,000; value of bldgs., $150,000; ann. exp. of dept., $60,000; total mem., 59, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 2,500,000 gals., located 1 mile south of city; 3 pumping engines, class hor. vert. and dup., cap. per day 19,000,000 gals., constructor Holly; mains, cast iron, 108 miles, 4 to 24 in. dia.; 820 hydrants; 866 valves; meters, total number 4,000, Crown, Nash, Empire, Gem, Trident and Hersey Disc, owned by city and consumer; 12,000 services; pipe, lead; pressure, dom. 40 to 45 lbs., fire 40 to 45 lbs.; consumption per day, 4,000,000 gals.; cost to construct, $1,467,390; bonded debt, $285,800; int. paid on bonds, 3½ per cent; cost of mtce., $31,478; works belong to city.

FOWLER, Benton Co., pop. 1,800; mercantile bldgs., brick, stone and iron. 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 engine, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, telephone and whistle; value of dept. equipment, $2,000; value of bldgs., $200; ann. exp. of dept., $1,800; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, 100 rods from business center; system, pump to res., to stdp. and direct; stdp. cap. 94,500 gals., builders, Harvey Iron Works; res. cap. 9,450 gals.; 2 pumping en-

gines, cap. per day 500,000 gals., constructors Smith-Vaile; mains, 5 miles, 4 to 8 in. dia., Southern Pipe Co.; 51 hydrants, Eddy; 300 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $35,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to Co.

FRANKFORT, Clinton Co., pop. 14,000; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 2 hose wagons with ladders attached, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,600; value of bldgs., $5,500; ann. exp. of dept., $4,985; total mem. 6, paid full time.

WATER SUPPLY—Source, wells; system, pump direct; quality of water, good; res. cap. 1,000,000 gals.; 2 pumping engines, class comp. dup., cap. per day 7,000,000 gals., constructors Knowles and Holly; mains, wrought and cast iron, 24 miles; 233 hydrants, Chapman; 170 valves, Chapman; meters, total number 60, Hersey Disc 9, Thomson 40, Trident 1; 2,150 services; pipe, galv. and wrought iron; pressure, dom. 55 lbs., fire 65 to 100 lbs.; consumption per day 1,000,000 gals., per capita 100 gals.; cost to construct, $225,000; bonded debt, $100,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to Co.

FRANKLIN, Johnson Co., pop. 4,860; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good 1,250 ft.; inferior, all kinds, 500 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; total mem., 16 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap. 150,000 gals., dim. 12½ x 40, material used in cons. steel; res. cap. 200,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructors Laidlaw, Dunn, Gordon; mains, 24 miles, 4 to 12 in. dia.; 90 hydrants, Bourbon; meters, total number 25, Worthington; 1,000 services; pressure, dom. 50 lbs., fire 60 lbs.; consumption, per day 300,000 gals., per capita 75 gals., cost to construct, $200,000; ann. cost of mtce., $12,000; works belong to Co.

GARRETT, pop. 5,000; fire area, 1,000 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 20 c. hand ex., 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 300 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,800 ft.; fire alarm, whistle and telephone; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 700 ft. from business center; system, pump direct; 2 pumping engines, cap. per day 2,000,000 gals., constructor Gordon; mains, 13 miles, 4 to 12 in. dia.; 53 hydrants; 550 services; pressure, dom. 45 lbs., fire 70 to 90 lbs.; cost to construct, $55,000; int. paid on bonds, 5 and 6 per cent; ann. cost of mtce., $4,000; works belong to city.

GARY, pop. 15,000; fire area, 12 acres, mercantile bldgs., brick, stone and wood, 2 to 3 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $50,000; av. ins. involved for same time, $40,000. Fire dept.—1 automobile c. engine, 2 c. hand ex., 6 h. & l. trucks, 1 hose wagon, 3 hose carriages, 4 horses; hose, good, 5,000 ft.; chemical, 900 ft.; total hose, 5,900 ft.; fire alarm, telephone, 20 boxes; value of dept. equipment, $14,000; value of bldgs., $45,000 ann. exp. of dept., $25,000; total mem. 22, paid full time 22; underwriters' rating, third class.

WATER SUPPLY—Source, Lake Michigan; direct pressure system with stdp. cap., 30,000 gals.; 2 pumping engines, cap. per day 20,000,000 gals., constructors Platt Iron Works, Lawrence Machine Works; 125 hydrants.

GAS CITY, pop. 3,622; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 supply wagon, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good 900 ft.; fire alarm, telephone and bell, 15 boxes; value of dept. equipment, $2,000; ann. exp. of dept., $1,000; total mem., 6, paid full time 5; volunteers 14; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; quality of water, good; res. cap. 250,000 gals.; 2 pumping engines, class comp., cap. per day 1,600,000 gals.; constructor Worthington; mains, cast iron, 12 miles, 4 to 12 in. dia.; 60 hydrants, Bourbon; 112 valves; 400 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 100 lbs.; cost to construct, $33,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $4,800; works belong to city.

GENEVA, Adams Co., pop. 1,500; mercantile bldgs. brick, 2 stories; private dwellings, brick, 1 to 2 stories; wooden roofs are not permitted in fire area; causes of fire investigated; average fire loss per yr. for the past 3 yrs., $1,000; average ins. carried on properties burned per yr. during 3 yrs., $750; 2 c. engines, 12 c. hand ex., 1 h. & l. truck; fire alarm, telephone, 15 boxes; value of dept. equipment, $1,000; ann. exp. of dept., $100; total mem., 25; underwriters' rating, fifth class.

GOSHEN, pop. 10,000; fire area, 320 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $399,235; av. ins. for same time, $36,508. Fire dept.—12 c. hand ex., 2 h. & l. trucks, 5 hose carriages, 1 hose reel, 6 horses; hose, cotton, rubber lined, good, 4,700 ft.; fire alarm, Gamewell, 26 boxes; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $2,071; total mem. 45, paid full time 3, paid part time 45.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 266,000 gals., dim. 13 x 140, material used in cons. iron, builders Corbett & Stadler; quality of water, good; 2 pumping engines, cap. per day 8,000,000 gals., constructors Hughes, Holly; mains iron and wood, 26 miles, 6 to 20 in, dia.; 197 hydrants; 71 valves; meters, total number 918, owned by city; 1,902 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 60 to 100 lbs.; consumption per day, 1,222,775 gals.; cost of mtce., $3,262; works belong to city.

GREENCASTLE, pop. 3,661; fire area, 2¼ miles; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,970; av. ins. for same time, $3,000. Fire dept.—4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 4 horses; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $5,600; value of bldgs., $7,000; ann. exp. of dept., $2,850; total mem., 4, paid full time.

WATER SUPPLY—Source, creek, 2 miles from business center; system, pump to stdp.; stdp cap. 400,000 gals., dim. 22 x 140, located in town, material used in cons. steel, builders Tippett & Wood; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructor Epping-Carpenter Co.; mains, cast iron, 14 miles, 6 to 16 in. dia.; 100 hydrants, Wood and Ludlow; 53 valves, Wood and Ludlow; meters, total number 200, owned by consumer and Co.; 700 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption, per day 700,000 gals., per capita 130 gals.; works belong to Co.

GREENFIELD, pop. 6,000; fire area, 800 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $19,897. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $4,000; value of bldgs., $3,000; ann. exp. of dept., $1,500; total mem., 12 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; quality of water, good; res. cap. 50,000 gals.;

2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor Hughes; mains, cast iron, 8 miles, 4 to 12 in. dia.; 89 hydrants, Bourbon and Cooper; meters, total number 335, Hersey Disc, Thomson, owned by city and consumer; 800 services; pressure, dom. 45 lbs., fire 120 lbs.; consumption per day 225,000 gals., per capita 6 gals; cost to construct, $51,000; ann. cost of mtce., $6,000; works belong to city.

GREENSBURG, pop. 5,034; fire area, 400 acres; mercantile bldgs., brick and stone, 1 to 4 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 1,950 ft.; fire alarm, telephone; value of dept equipment, $10,000; value of bldgs., $7,000; ann. exp. of dept., $2,250; total mem. 13, paid full time 1, 12 volunteers.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump direct; material used in cons. brick and cement; quality of water, good; res. cap. 500,000 gals., located 1½ miles from court house; 2 pumping engines, cap. per day 3,000,000 gals., constructor Blake; mains, cast iron, 7½ miles, 4 to 12 in. dia.; 84 hydrants; 49 valves; meters, total number 35, owned by Co.; 860 services; pipe, galv. iron; pressure, dom 40 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $180,000; bonded debt, $120,000; int. paid on bonds, 4 per cent; works belong to Co.

GREENWOOD, pop. 2,000. Fire dept.—4 c. ex., 2 hose carriages; hose, 2,000 ft.; alarm, bell and whistle.

WATER SUPPLY—System, pumping; 2 pumps, duplex; cap. 2,000,000 gals. per day; mains, 3 miles, 4 to 12 in. in diam.; 42 hydrants; pressure, dom. 55 to 65 lbs., fire pressure 100 to 110 lbs.

HAGERSTOWN, pop. 1,000; fire area, 160 acres; mercantile bldgs., 1 to 3 stories; private, 1 to 3 stories; wooden roofs permitted; no firewmorks or combustibles ord.; causes of fires investigated; av. fire loss for past 3 yrs., $50. Fire dept.—1 hand engine, 10 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton jacket, 500 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $1,000; ann. exp. of dept., $40; total mem., 15; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs.

HAMMOND, Lake Co., pop. 25,000; mercantile bldgs., stone and brick, 2 to 4 stories; private, wood and brick, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. engines, 8 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 9 horses; hose, cotton, rubber lined, good, 7,600 ft.; total hose, 7,600 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $37,982; value of bldgs., $40,209; ann. exp. of dept., $57,668.58; total mem. 52, paid full time 29, 23 volunteers.

WATER SUPPLY—Source, lake, 5 miles from business center; system, direct; 3 pumping engines, cap. per day 13,000,000 gals., constructors Worthington and Gordon; mains, cast iron, 68 miles, 4 to 24 in. dia.; 297 hydrants; 225 valves; meters, total number 408, Worthington; 3,300 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 110 lbs.; consumption per day 8,000,000 gals., per capita 18½ gals.; cost to construct, $500,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $15,000; works belong to city.

HARTFORD CITY, pop. 6,500; fire area, 1,280 acres; mercantile bldgs., brick and stone, 2 and 3 wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 1 supply wagon; hose, cotton, rubber lined, good 3,000 ft.; rubber, good, 800 ft.; inferior, all kinds, 700 ft.; total hose, 4,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $1,150; total mem., 18, paid full time 1; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 300,000 gals., located near station; 2 pumping engines, size 16 x 18 x 12, cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, iron, 20 miles, 4 to 12 in. dia.; 85 hydrants; 26 valves; meters, total number 1,046, owned by city; 1,046 services; pipe, lead; pressure, dom. 75 to 80 lbs., fire 100 to 150 lbs.; consumption per day, 300,000 gals.; bonded debt, $28,000; int. paid on bonds, 6 per cent; works belong to city.

HOBART, pop. 2,000; fire area, 6 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 5 c. hand ex., 1 h. & l. truck, 25 rubber buckets, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; value of dept. equipment, $1,500; value of bldgs., $500; total mem., 30 volunteers.

WATER SUPPLY—Source, river; system, pump to res. and stdp., stdp. cap. 51,000 gals.; res. cap., 10,500 gals.; 1 pumping engine, cap. per day 144,000 gals., constructor Worthington; mains, cast iron, 3.07 miles, 4 to 8 in. dia.; 32 hydrants; 38 services, 6 valves; pressure, dom. 40 lbs., fire 60 to 75 lbs.; cost to construct, $23,000; ann. cost of mtce., $1,250; works belong to city.

HOPE, pop. 1,200; bldgs., brick and wood, 2 stories. Fire dept.—none; fire alarm, bell; total mem., 15, paid part time 1; volunteers 14.

WATER SUPPLY—No water works system.

HOWELL, pop. 1,421; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 gas engine; total hose, 1,600 ft.; total mem., 8 volunteers; Fred Schnaltz, chief.

WATER SUPPLY—Not reported.

HUNTINGBURG, pop. 2,527; fire area, 500 acres; mercantile bldgs., brick, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 300 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $7,000; ann. exp. of dept., $185; total mem. 9, paid part time.

WATER SUPPLY—Source, wells, 1¼ bile from business center; system, pump to stdp. and direct; stdp. cap., 122,179 gals.; 2 pumping engine, class dup., cap. per day 1,000,000 gals., constructors Gordon; mains, cast iron, 8½ miles, 4 to 12 in. dia.; 45 hydrants; meters, total number 51; 810 services; pressure, dom. 65 lbs., fire 85 to 95 lbs.; cost to construct, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,900; works belong to city.

HUNTINGTON, pop. 10,000; fire area, 5,500 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 350 ft.; total hose, 4,350 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $15,350; value of bldgs., $11,000; ann. exp. of dept., $3,303; total mem. 9, paid full time.

WATER SUPPLY—Source, lake, 1¼ miles from business center; system, pump to stdp. and direct; stdp.. dim. 30 x 75, material used in cons. steel; quality of water, good; 3 pumping engines, cap. per day 4,216,000 gals., constructors Worthington and Gordon; mains, cast iron, 26 miles, 4 to 14 in. dia.; 241 hydrants; 125 valves; meters, total number 1,190, Crown 10, Empire 960 Gem 10, Trident 40, Hersey Disc 10, Worthington 5, Buffalo 5, owned by city; 1,800 services; pipe, lead; pressure, dom. 50 lbs., fire 50 to 100 lbs.; consumption per day, 1,200,000 gals.; cost to construct, $187,000; bonded debt, $122,000; int. paid on bonds, 6 per cent; cost of mtce., $5,000; works belong to city.

INDIAN HARBOR. Fire dept.—3 hose carts; hose, 3,000 ft.; fire alarm, whistle.

WATER SUPPLY—Source, Lake Michigan; system, pump direct; 3 pumps, Laidlaw-Dunn-Gordon, Smith-Vaile, cap. per day 500,000 gals.; mains, 3 miles; 30 hydrants; pressure, 90 lbs.

INDIANAPOLIS, pop. 225,000; fire area, 35 miles; mercantile bldgs., brick, 1 to 12 stories;

private, stone, brick and wood, 1 to 4 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—11 steamers, 4 c. engines on wheels, 66 c. hand ex., 7 h. & l. trucks, 1 comb. truck, 2 aerial trucks, 1 water tower, 26 hose wagons, 115 horses; total hose, 43,700 ft.; fire alarm, Gamewell, 237 boxes; ann. exp. of dept., $292,000; total mem. 264, paid full time.

WATER SUPPLY—Source, wells, 1¾ miles from business center; system, pump direct; filtration system, slow sand; quality of water, very best; res. cap. 18,000,000 gals., located near station; 5 pumping engines, class cross comp., cap. per day 32,500,000 gals., constructors Holly, Snow and Rarig; mains, cast iron, 303½ miles, 6 to 36 in. dia.; 2485 hydrants, R. D. Wood & Co.; 1,800 valves, R. D. Wood and Eddy; meters, total number 2,368, Crown, Union, Empire, Gem, Hersey, Rotary, Hersey Disc, Hersey Torrent, Thomson, Worthington, Keystone, Trident, Lambert, Nash, owned by Co.; 18,610 services; pipe, lead; pressure, dom. 65 to 75 lbs., fire 120 lbs.; consumption per day 17,294,000 gals., per capita 78 gals.; cost to construct, $5,000,000; bonded debt, $3,850,000; int. paid on bonds, 5 and 6 per cent; works belong to Co.

JASPER, pop. 1,863; fire area, 800 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted; combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $933; av. ins. for same time, $833. Fire dept.—1 h. & l. truck, 4 hose carriages, 3 hose reels; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $500; ann. exp. of dept., $50; total mem. 15, paid part time; underwriters' rating, first class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; res. cap., 90,000 gals., located on hill near town; 1 pumping engine, cap. per day 250,000 gals., constructor Worthington; mains, 8½ miles, 4 to 10 in. dia.; 40 hydrants, Corey; meters, total number 3, owned by town; 82 services; pipe, iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption, per day 25,000 gals., per capita 25 gals.; cost to construct, $15,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to town.

JEFFERSONVILLE, pop. 10,774; fire area, 600 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. ins. for 3 yrs., $3,650. Fire dept.—1 steamer, 4 hand ex., 1 comb. c. & h. wagon, 1 c. engine, 2 c. hand ex., 2 hose carts, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 3,100 ft.; fire alarm, telephone; value of dept. equipment, $6,500; value of bldgs., $6,650; ann. exp. of dept., $4,750; total mem. 15, paid full time 11, paid part time 4.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 250,000 gals., dim. 15 x 150; pumping engines, class vertical, cap. per day 3,000,000 gals., constructors Holly, Gaskill; mains, 16 miles, 6 to 16 in. dia.; 168 hydrants; 348 services; pressure, dom. 75 lbs., fire 90 lbs.; cost to construct, $200,000; bonded debt, $171,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,500; works belong to Co.

JONESBORO, pop. 3,000; fire area, 700 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 6 c. hand ex., 1 hose wagon, 1 hose cart, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $200; ann. exp. of dept., $80; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, 2 pumping engines; mains, 4½ miles; 37 hydrants; cost to construct, 31,000; works belong to company.

KENDALLVILLE, pop. 5,500 fire area, 125 acres; bldgs., brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 comb. chem. and hose truck, 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell; value of dept. equipment, $4,700; value of bldgs., $30,000; total mem., 17, 2 paid full time, 15 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells and lake; system, pump direct; 2 pumping engines, class comp. dup., cap. per day 1,750,000 gals., constructors Knowles and Worthington; mains, cast iron, 12 miles, 4 to 12 in. dia., Wood and Addyston; 76 hydrants, Wood; 50 valves; 750 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 80 to 110 lbs.; cost to construct, $75,000; ann. cost of mtce., $2,500; works belong to city.

KENTLAND, pop. 1,006; fire area, 10 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept. 1 c. engine, 1 h. & l. truck, 2 hose carts, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; ann. exp. of dept., $200; total mem., 12 volunteers.

WATER SUPPLY—Source, well and lake; system, pump to stdp. and direct; stdp. cap., 40,000 gals., dim. 20 x 20, material used in cons. pine and steel; res. cap., 40,000 gals.; pumping engines, cap. per day 87,200 gals., constructor Deming; mains, 4 miles, 4 to 8 in. dia.; 30 hydrants, Wood; 50 valves; 331 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 85 to 130 lbs.; consumption, per day, 40,000 gals., per capita 40 gals.; cost to construct, $12,000; ann. cost of mtce., $1,000; works belong to city.

KIRLIN, pop. 1,000. Fire dept.—2 hand c. engines; hose, 100 ft.

WATER SUPPLY—Source, wells.

KNIGHTSTOWN, pop. 1,942; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,700 ft.; fire alarm, telephone; value of dept. equipment, $1,500; value of bldgs., $3,000; total mem., 22 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap., 100,000 gals., dim. 12 x 115, located 22 ft. above high point in town, material used in cons. boiler iron; quality of water, good; res. cap., 200,000 gals., located at station; 2 pumping engines, class horizontal comp. dup., cap. per day 2,600,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 7 miles, 4 to 12 in. dia.; 59 hydrants, Mathews; 26 valves, Mathews; meters, total number 22, Keystone, owned by city; 400 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 115 lbs.; consumption, per day 110,000 gals., per capita 100 gals.; cost to construct, $36,000; bonded debt, $13,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to city.

KNOX, pop. 1,466; fire area, six blocks; bldgs., brick and wood; wooden roofs permitted. Fire dept.—1 c. engine, 1 h. & l. truck; hose, cotton, rubber lined, good 150 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; no waterworks.

KOKOMO, pop. 18,000; fire area, 2,000 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 6 hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 9 horses; hose, cotton, rubber lined, good 3,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alarm, Gamewell; value of dept. equipment, $3,550; value of bldgs., $30,000; ann. exp. of dept., $9,687.50; total mem., 14, paid full time; Ed. S. Shauman, chief.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump direct; res. cap., 395,000 gals.; 3 pumping engines, cap. per day 5,250,000 gals., constructors Holyoke, Deane; mains, 32 miles, 4 to 12 in. dia.; 307 hydrants, Ludlow; meters, total number 37, 100 valves, owned by Co.; pressure, dom. 40 lbs., fire 110 lbs.; consumption, per day 1,125,000 gals., per capita 150 gals.; cost to construct, $102,000; int. paid on bonds, 5 per cent; works belong to Co.; O. O. Jones, supt.

LADOGA, pop. 1,176; fire area, 3 blocks; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hand

engines, 2 hose carts, 2 hose carriages; hose, cotton, rubber lined, good, 600 ft.; inferior, all kinds, 300 ft.; total hose, 600 ft.; fire alarm, bell; value of dept. equipment, $1,500; ann. exp. of dept., $30; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, cisterns and wells.

LAFAYETTE, pop. 21,650; fire area, 1,280 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine on wheels, 9 c. hand ex., 1 h. & l. truck, 3 hose wagons, 4 hose carts, 14 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 4,700 ft.; total hose, 9,700 ft.; fire alarm, Gamewell, 45 boxes; value of dept. equipment, $25,000; value of bldgs., $35,000; ann. exp. of dept., $20,763; total mem. 20, paid full time 2, 18 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 4,200,000 gals.; 4 pumping engines, cap. per day 12,000,000 gals., constructor Worthington; mains, cast iron, 47 miles, 4 to 16 in. dia.; 319 hydrants, Mathews and Ludlow; 420 valves, Ludlow and Rensselaer; meters, total number 195, Crown 5, Union 3, Empire 21, Hersey Disc 12, Thomson 9, Worthington 20, Buffalo 87, Columbia, Keystone 13, Trident 11, Lambert 3, Westinghouse 1, owned by city and consumer; 3,373 services; pipe, lead; pressure, dom. 65 lbs., fire 65 lbs.; consumption, per day 2,200,000 gals., per capita 100 gals.; cost to construct, $1,186,685.76; bonded debt, $300,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $23,919.02; works belong to city.

LA GRANGE, La Grange County, pop. 1,703; mercantile bldgs., brick and wood, 2 and 4 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, telephone; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 44 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, cap. per day 1,500,000 gals., constructor, Deane; mains, 5 miles, 4 to 10 in. dia., Addyston; 58 hydrants, Crane and Eddy; 275 services; pipe, galv. iron; pressure, dom. 60 to 80 lbs., fire, 125 lbs.; cost to construct, $20,800, int. paid on bonds, 4½ per cent; ann. cost of mtce., $6,500; works belong to town.

LA PORTE, pop. 12,000; fire area, 2,000 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 5 hose carts, 5 horses; hose, cotton, rubber lined, good 3,300 ft.; rubber, good, 800 ft.; inferior, all kinds, 600 ft.; total hose, 4,700 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $14,000; value of bldgs., $3,000; ann. exp. of dept., $1,700; total mem., 150 colunteers.

WATER SUPPLY—Source, lake, 4½ miles from business center; system, pump direct; quality of water, good; 2 pumping engines, class comp. cond., cap. per day 7,000,000 gals., constructor Holly; mains, cast iron, 22 miles, 2 to 6 in. dia.; 210 hydrants, Mathews; 109 valves; meters, total number 45, Keystone; 1,250 services; pipe, galv. iron and lead; pressure, dom. 50 lbs., fire 100 lbs.; cost of dept. bldgs., $115,942; cost to construct, $515,000; ann. cost of mtce., $5,500; works belong to city.

LAWRENCEBURG, pop. 4,500; fire area, 800 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 in reserve, 6 c. hand ex., 1 h. & l. truck, 2 hose carts, 6 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $8,000; ann. exp. of dept., $500; total mem., 90 volunteers.

WATER SUPPLY—No water works system.

LEBANON, pop. 7,000; fire area, 800 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, telephone; value of dept. equipment, $2,920; value of bldgs., $15,000; ann. exp. of dept., $2,910; total mem. 4, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, deep wells, ½ mile from business center; system, pump to stdp.; stdp. cap., 500,000 gals., dim. 20 x 80, material used in cons. iron; quality of water, good; 2 pumping engines, size 10 x 16 x 12, cap. per day 12,000,000 gals., constructor Gordon; mains, cast iron, 17 miles, 4 to 12 in. dia.; 119 hydrants; 94 valves; meters, total number 12, Crown 1, Empire 5, Hersey Rotary 1, Hersey Disc 1, Pittsburg 4, owned by city; 1,200 services; pipe, lead; pressure, dom. 55 lbs., fire 80 lbs.; consumption per day, 500,000 gals.; cost to construct, $65,000; bonded debt, $32,000; int. paid on bonds, 6 per cent; cost of mtce., $6,500; works belong to city.

LEESBURG, pop. 400; fire area, 80 acres. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart; hose, 500 ft.; total mem., 20 volunteers; value of equipment, $600; value of bldgs., $200.

WATER SUPPLY—Source, cisterns.

LIBERTY, pop. 1,449; fire area, 80 acres; mercantile bldgs., brick, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 15 c. hand ex., 1 hose wagon, 1 horse; total hose, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $1,500; ann. exp. of dept., $150; total mem. 7, paid part time.

WATER SUPPLY—Source, springs, 3 blocks from business center; system, pump direct; res. cap. 1,000,000 gals.; 2 pumping engines, cap. per day 500,000 gals., constructor McGowan; mains, 4 miles, 4 to 8 in. dia., Addyston; 44 hydrants, Bourbon; 168 services; pressure, dom. 70 lbs., fire 112 lbs.; cost to construct, $18,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to city.

LIGONIER, pop. 2,231; fire area, 150 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle and telephone; ann. exp. of dept., $450; total mem., 43 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 20 x 30, material used in cons. steel and wood, builders Flint & Walling; quality of water, hard; 1 pumping engine, class dup., size 14 x 8½ x 10, cap. per day 1,500,000 gals., constructor Nordberg Mfg. Co.; 2 Dean duplex pumps, combined capacity 1,500,000,000; mains, cast iron, 9 miles, 4 to 8 in. dia.; 40 hydrants, Mathews and Galvin; 32 valves, Eddy; meters, total number 111, Empire 51, Keystone 60, owned by city; 350 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 125 lbs.; cost to construct, $90,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,400; works belong to city.

LINDEN, pop. 800. Fire dept.—1 c. engine, 1 hand engine; hose, 350 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, cisterns.

LINTON, pop. 8,000; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $1,800; total mem. 10 volunteers.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump direct; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructors Fairbanks, Morse; mains, cast iron, 11 miles, 4 to 12 in. dia.; 73 hydrants; 53 valves; meters, total number 47, Buffalo 13, Keystone 34, owned by Co.; 900 services; pipe, galv. and wrought iron; pressure,

dom. 60 lbs., fire 90 lbs.; cost to construct, $87,-328; works belong to Co.; Emanuel Dixon, supt.

LOGANSPORT, pop. 20,000; fire area, 2,200 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 comb. c. & h. wagons, 6 c. hand ex., 1 h. & l. truck, 1 chief's wagon, 2 hose wagons, 1 hose carriage, 9 horses; hose, cotton, rubber lined, good 6,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 7,000 ft.; fire alarm, Gamewell, 54 boxes; value of dept. equipment, $25,800; value of bldgs., $25,000; ann. exp. of dept., $18,936; total mem. 21, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; quality of water, good; 4 pumping engines, cap. per day 9,000,000 gals., constructors Gordon, Fairbanks, Cope and Maxwell; mains, cast iron, 36 2-5 miles, 4 to 22 in. dia.; 214 hydrants, Ludlow; 300 valves; Ludlow; meters, total number 4, Hersey Torrent, Pittsburg; 3,122 services; pipe, lead; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day 4,000,000 gals., per capita 250 gals.; cost to construct, $111,000; cost of mtce., $16,000; works belong to city.

LOOGOOTEE, pop. 3,000; fire area, 600 acres; mercantile bldgs., brick, 1 to 2 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, fair, 500 ft.; new rubber chemical hose 450 feet; total hose, 950 ft.; fire alarm, bell; value of dept. equipment, $600; ann. exp. of dept., $250; total mem., 15 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 40,000 gals., builders Wright & Wright; res. cap. 50,000 gals.; 1 pumping engine cap. per day 47,250 gals.; mains, 1 mile; 14 hydrants, Ette & Kenger; cost to construct, $3,000; ann. cost of mtce., $250; works belong to city.

LOWELL, pop. 1,500, fire area, 120 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 2 stories; wooden bldgs. not permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $260; av. ins. involved for same time, $1,850. Fire dept.—1 h. & l. truck, 2 hose carts; total hose, 800 ft.; fire alarm, whistle, 14 boxes; value of dept. equipment, $1,100; value of bldgs., $800; ann. exp. of dept., $50; total mem., 30 volunteers.

WATER SUPPLY—Source, well; system, gravity and pump to stdp.; stdp. cap. 70,000 gals., dim. 100 x 10; 1 pumping engine, constructors Smith-Vaile; mains, 8 miles; 24 double hydrants; 100 services; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $17,000; ann. cost of mtce., $1,000; works belong to town.

MADISON, pop. 7,835; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 12 horses; hose, rubber, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $25,000; value of bldgs., $10,000; total mem., 198 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap. 1,440,000 gals.; 2 pumping engines, class, vert. comp. cons., cap. per day 2,000,000 gals., constructor Worthington; mains, 14 miles, 4 to 12 in. dia.; 125 hydrants, Bourbon; 900 services; pipe, iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption, per day 600,000 gals., per capita 75 gals.; cost to construct, $100,000; ann. cost of mtce., $7,600; works belong to city.

MARION, Grant County, pop. 27,000; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 h. & l. trucks, 12 c. hand ex., 2 comb. c. & h. wagon, 4 hose wagons, 1 hose reel, 13 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 13,500 ft.; fire alarm, Gamewell, 87 boxes; value of dept. equipment, $22,200; value of bldgs., $19,000; total mem. 47, paid full time 22, paid part time 3, 21 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; quality of water, good; res. cap., 3,000,000 gals.; 2 pumping enines, class triplex and dup., cap. per day 9,000,000 gals., constructors Snow Steam Pump Works and Fairbanks-Morse; mains, cast iron, 38 miles, 4 to 20 in. dia.; 320 hydrants; 220 valves; meters, total number 467, Crown 4, Nash 335, Empire 2, Trident 8, Thomson 5, Worthington 13, Pittsburg 47, Keystone 15, owned by city; 3,400 services; pipe, lead; pressure, dom. 50 lbs., fire 130 lbs.; consumption per day 1,547,849 gals., per capita 70 gals.; cost to construct, $300,000; bonded debt, $37,500; int. paid on bonds, 4 per cent; cost of mtce., $16,000; works belong to city.

MARTINSVILLE, pop. 5,000; fire area, 10 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 3 horses; hose, rubber lined, good, 1,000 ft.; 200 ft. rubber; total hose, 1,200 ft.; fire alarm, telephone; value of dept. equipment, $2,500; ann. exp. of dept., $1,000; total mem. 20; paid part time.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump direct; quality of water, good; 3 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Gordon; mains, 11 miles, 4 to 10 in. dia.; 84 hydrants, Bourbon; 400 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 80 to 120 lbs.; consumption, per day 500,000 gals., per capita 125 gals.; cost to construct, $33,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,000; works belong to city.

MATTHEWS, Grant County, pop. 1,500. Fire dept.—1 c. engine, 1 h. & l. truck; fire alarm, telephone, bell and whistle; total mem., 20.

WATER SUPPLY—Not reported.

MICHIGAN CITY, pop. 22,000; fire area, 70 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 4 hose carts; hose cotton, rubber lined, good, 5,300 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 8,000 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $26,000; value of bldgs., $14,000; ann. exp. of dept., $13,000; total mem. 40, 14 paid part time.

WATER SUPPLY—Source, Lake Michigan, ¼ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 8,000,000 gals., constructors Holly Mfg. Co.; mains, cast iron, 40 miles, 6 to 20 in. dia.; 285 hydrants, Flower Bros., Mathews, Eddy; 60 valves, Ludlow; Eddy; meters, total number 1; 1,800 services; pipe, lead, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption, per day 3,500,000 gals., per capita 175 gals.; bonded debt, $99,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000; works belong to city.

MIDDLETOWN, pop. 2,000; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,712.74; av. ins. for same time, $4,350. Fire dept.—2 hose wagons, 1 hose reel; hose, cotton, rubber lined, good 1,300 ft.; rubber, good 1,300 ft.; total hose, 2,600 ft.; fire alarm, whistle; value of dept. equipment, $1,080; value of bldgs., $400; total mem., 21 paid part time.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct to mains; quality of water, good; res. cap. 800,000 gals., located at pumping station; 2 pumping engines, class comp. dup., size 12 x 8 x 12, cap. per day 1,500,000 gals., constructor McGowan; mains, cast iron, 4 to 5 miles, 4 to 10 in. dia.; 34 hydrants; 16 valves; 260 services; pipe, galv. iron; pressure, dom. 35 to 40 lbs., fire 80 to 100 lbs.; consumption per day, 145,000 gals; cost to construct, $35,-000; cost of mtce., $2,500; works belong to city.

MILFORD, pop. 1,200. Fire dept.—1 h. & l. truck, 2 hose carts; fire alarm, telephone; hose 500 ft., cotton, rubber lined; total mem., 33.

WATER SUPPLY—System, pump to stdp. and direct; stdp. cap., 83,000 gals.; 1 pump, Stillwell-Bierce, 720,000 gals. cap. per day; mains, 2 1-3 miles 8 to 4 in. diam.; 22 hydrants; pressure, 90 lbs.

MILLERSBURG, pop. 481. Fire dept.—1 h. & l. truck; hose, 200 ft.; fire alarm, bell; total mem., 20, part paid.

WATER SUPPLY—Not reported.

MISHAWAKA, pop. 10,500; fire area, 1,600 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and concrete, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 4 hose carts, 5 horses; hose. cotton, rubber lined, 6,400 ft.; fire alarm, electric, 22 boxes; value of dept. equipment, $1,000; value of bldgs, $16,000; total mem. 66, paid full time 6, 60 volunteers.

WATER SUPPLY—Source, river; system, pump direct; 4 pumping engines, cap. per day 5,000,000 gals., constructors Gordon, Knowles; mains, 20 miles, 2 to 16 in. dia., National Tube Works; 140 hydrants, Ludlow; 125 valves; 50 meters; 1,500 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day 350,000 gals., per capita 35 gals.; cost to construct, $53,334; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to city.

MONON, pop. 1,600; fire area, 180 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $3,000. Fire dept.—2 hand engines, 2 c. engines on wheels, 1 h. & l. truck; hose, cotton, rubber lined, good, 200 ft.; inferior, all kinds, 250 ft.; total hose, 450 ft.; fire alarm, bell; value of dept. equipment, $1,300; value of bldgs., $1,500; ann. exp. of dept., $95; total mem., 15 volunteers.

WATER SUPPLY—Source, wells and creek.

MONROEVILLE, pop. 1,200. Fire dept.—1 hand engine, 1 hose cart, 1 h. & l. truck, 6 Babcock chemical extinguishers; hose, cotton, rubber lined, 1,000 ft.; total mem., 16.

WATER SUPPLY—Source, wells and cisterns, 500 bbls. cap. each.

MONTICELLO, pop. 2,107; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; value of dept. equipment, $1,350; value of bldgs., $300; total mem., 25 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to stdp. and direct.; stdp. cap., 126,550 gals., dim. 14 x 110, located centrally, material used in cons. steel, builder Chicago Bridge & Iron Co.; quality of water, good; 2 comp. duplex pumping engines, size 10 x 16 x 8½ x 10, cap. per day 1,500,000 gals., constructor Henry R. Worthington; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 55 hydrants, Ludlow; 15 valves, Ludlow; meters, total number 15, Hersey Rotary 1, Buffalo 14, owned by city and consumer; 290 services; pipe, lead and iron; pressure, dom. 38 lbs., fire 60 lbs.; cost to construct, $32,000; works belong to city.

MONTPELIER, pop. 3,500; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 600 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $3,000; ann. exp. of dept., $350; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 400,000 gals.; 2 pumping engines, class dup. comp., cap. per day 2,000,000 gals., constructors Gordan and Maxwell; mains, 6 miles; 40 hydrants; 40 services; pipe, lead; pressure, dom. 40 lbs., fire 40 to 100 lbs.; cost to construct, $41,500; int. paid on bonds, 6 per cent; works belong to Co.

MOORESVILLE, pop. 25,000. Fire dept.—2 hose reels; hose, 1,500 ft.; fire alarm, 'phone and whistle; total mem., 37, part paid and volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 50,000 gals.; 1 pump, Deane, duplex, cap. per day, 500,000 gals.; mains, 3 miles, 4 to 8 in. dia.; 25 hydrants; 7 valves.

MT. VERNON, Posey County, pop. 10,000; mercantile bldgs., brick, 2 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roof not permitted in fire area; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts, 2 horses; hose, cotton. rubber lined, good, 1,700 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $3,500; ann. exp. of dept., $1,250; total mem. 13, paid full time.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to stdp.; stdp. cap., 196,000 gals., dim. 16 x 120, located 1¼ miles from station, material used in cons. steel; filtration system, Deutsch patent, Federal Filter Co.; quality of water, good; 4 pumping engines, class 3 high, 1 low service, cap. per day 4,000,000 gals., constructor Worthington, 9 miles; mains, cast iron, 6 to 12 in. dia.; 97 hydrants, Ludlow; 33 valves, Ludlow; meters, total number 18, Crown 15, Trident 3, owned by Co.; pipe, lead and galv. iron; pressure, dom. 75 lbs., fire 115 lbs.; works belong to Co.

MUNCIE, pop. 32,500, fire area, 60 acres; mercantile bldgs., stone and brick, 2 to 6 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $29,448.25; ins. for same time, $142,275. Fire dept.—2 steamers, 3 comb. c. & h. wagons, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 3 hose wagons, 11 horses; hose, cotton, rubber lined, good, 6,500 ft.; rubber, good, 250 ft.; inferior, all kinds, 700 ft.; total hose, 7,500 ft.; fire alarm, Gamewell, 50 boxes; value of dept. equipment, $25,000; value of bldgs., $16,000; ann. exp. of dept., $24,882.41; total mem., 22, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, wells and river; system, pump direct; filtration system, N. Y. Filter, cap. of plant 4,000,000 gals.; 5 pumping engines, cap. per day 15,000,000 gals., constructors Worthington, Knowles; mains, 39 miles, 4 to 16 in dia.; 259 hydrants; 60 valves; 2,792 services; pressure, dom. 40 lbs., fire 125 to 150 lbs.; works belong to Co.

NAPANEE, pop. 3,000; fire area, 480 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; total mem. 24 volunteers.

WATER SUPPLY—Source, well, 1½ blocks from business center; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 20 x 24, material used in cons. steel; quality of water, good; 1 pumping engine, cap. per day 370,000 gals., constructors, Downie Pump Co.; mains, 6 miles, 4 to 8 in. dia.; 42 hydrants; meters, total number 35, Buffalo, owned by city; 310 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 125 lbs.; consumption per day, 35,000 gals.; cost to construct, $22,000; cost of mtce., $2,800; works belong to city.

NEW ALBANY, pop. 22,628; fire area, 3,840 acres; mercantile bldgs., brick and wood, 2 and 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1907, $22,350; ins. for same time, $818,925. Fire dept.—2 hand engines, 1 h. & l. truck, 1 hose wagon, 3 hose reels, 12 horses; hose, rubber, good, 5,000 ft.; inferior, all kinds, 1,400 ft.; total hose, 6,400 ft.; fire alarm, Gamewell and Gaynor, 38 boxes; value of dept. equipment, $10,000; value of bldgs., $24,500; ann. exp. of department, $16,500; total mem. 19, paid full time; J. Kraft, chief; underwriters' rating, second class.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity and pump to res.; quality of water, fair; res. cap. 27,000,000 gals., lo-

cated 300 ft. above level of river; pumping engines and motors, cap. per day 5,000,000 gals.; mains, cast iron, 25 miles, 1 to 24 in. dia.; 220 hydrants, Wood and Bourbon; valves, Ludlow, Chapman; meters, total number 200 Crown, Hersey Rotary, Hersey Disc, Worthington, Keystone, owned by Co.; 3,000 services; pipe, lead and galv. iron; pressure, fire 80 lbs.; int. paid on bonds, 5 per cent; works belong to Co.

NEWBURG, pop. 1,371; mercantile bldgs., brick and wood. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; total hose, 700 ft.; fire alarm, bell.

WATER SUPPLY—Source, cisterns.

NEW CARLISLE, pop. 1,500. Fire dept.—1 h. & l. truck, 1 hose cart, 1 hose carriage; hose, cotton, rubber lined, 1,000 ft.; fire alarm, bell; total mem., 20.

WATER SUPPLY—Source, 5 wells; system, pump direct; stdp. cap., 38,000 gals.; 2 pumps; constructor Dean; class duplex, cap. 750,000 gals. per day; 2½ miles mains, 4 to 6 in. dia.; 18 hydrants.

NEW CASTLE, Henry County, pop. 3,406; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,125. Fire dept.—1 comb. c. & h. wagon, 2 h. & l. trucks, 1 hose wagon, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good 2,800 ft.; inferior, all kinds, 400 ft.; total hose, 3,200 ft.; fire alarm, electric, 12 boxes; total mem., 38 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, class hor. dup., cap. per day 8,000,000 gals., constructor McGowan; mains, 21 miles, 4 to 12 in. dia., Addyston; 112 hydrants, Holly and Mathews; meters, Thompson-Lambert; total number 125; 800 services; pressure, dom. 85 to 90 lbs., fire 125 to 140; consumption, per day 3,500,000 gals.; per capita, 666 gals.; cost to construct, $59,000; ann. cost of mtce., $4,200; works belong to city.

NEW HAVEN, pop. 950. Fire dept.—1 h. & l. truck, 1 hose cart, 1 hose carriage; hose, 800 ft.; total mem., 20.

WATER SUPPLY—Source, artesian wells; system, pump to res. and direct; 1 pump, Laidlaw, Dunn; mains, 3 miles, 4 to 8 in. dia.; 20 hydrants; pressure, 80 to 100 lbs.

NEW HARMONY, pop. 1,300; fire area, 180 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hand engines, 12 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 3 hose carts; hose, cotton, rubber lined, good, 900 ft; 5 hydrants; fire alarm, bell and whistle; value of dept. equipment, $650; value of bldgs, $3,000; ann. exp. of dept., $60; 25 volunteers.

WATER SUPPLY—Source, wells, river and cisterns; waterworks contemplated.

NEW PALESTINE, pop. 444. Fire dept.—1 c. engine, 1 hand engine, 1 hose cart, 1 h. & l. truck; hose, 800 ft.; electric alarm, 5 boxes; total mem., 20 volunteers.

WATER SUPPLY—Source, cisterns.

NOBLESVILLE, pop. 5,860; fire area, 586 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 3 hose carts, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 2,700 ft.; fire alarm, Gamewell, 8 boxes; value of dept. equipment, $6,775; value of bldgs., $4,000; ann. exp. of dept., $2,579; total mem. 3, paid full time.

WATER SUPPLY—Source, wells, ⅛ miles from business center; system, pump to res. and direct; quality of water, good; res. cap., 15,000 bbls.; pumping engines, cap. per day 3,000,000 gals., constructor Deane; mains, cast iron, 12 miles, 4 to 12 in. dia.; 103 hydrants; meters, total number 100, Lambert, Thompson, Hersey and Crane; 800 services; pipe, lead; pressure, dom. 40 lbs., fire 80 to 120 lbs.; cost to construct, $100,000; bonded debt, $40,000; int. paid on bonds, 6 per cent; cost of mtce., $5,000; works belong to Co.

NORTH JUDSON, pop. 944. Fire dept.—1 hand engine, 1 hose reel; hose, 500 ft.; volunteer Co.

WATER SUPPLY—Source, wells

NORTH MANCHESTER, pop. 2,398; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,150 ft.; rubber, good 200 ft.; inferior, all kinds, 150 ft.; total hose, 2,500 ft.; value of dept. equipment, $5,000; total mem., 47, paid full time 2, volunteers 45; Peter Maured, chief; underwriters' rating, third class.

WATER SUPPLY—Source, wells and river; system, pump to stdp. and direct; stdp. cap. 165,000 gals., dim. 16 x 110, material used in cons. steel, builders Variety Iron Works; res. cap. 50,000 gals.; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructor McGowan; mains, 6 miles, 4 to 10 in. dia., Addyston; 55 hydrants, Michigan; meters, total number 240, Thomson, owned by city; 224 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 to 120 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to construct, $32,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $700; works belong to city.

NORTH VERNON, pop. 4,000; fire area, 250 acres; bldgs., frame and brick, 1, 2 and 3 stories; wooden roofs not permitted in fire area. Fire dept.—1 steamer, 2 h. & l. trucks, 2 hose carriages; 4 chemical ex.; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, telephone; value of dept. equipment, $7,600; value of bldgs., $3,00; ann. exp. of dept., $250; total mem., 23, paid part time 1, volunteers 22; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. steel and stone; filtration system, stone and gravel; res. cap. 30,000,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,325,000 gals., constructors Gordon and Worthington; mains, 5 miles, 4 to 10 in. dia., Dennis Long and Addyston; 55 hydrants, Bourbon; 12 valves; 250 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 140 lbs.; consumption, per day 255,000 gals., per capita 85 gals.; cost to construct, $30,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $1,200; works belong to city.

OAKLAND CITY, pop. 1,991; fire area, 1,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose cart, 5 hand ladders; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; total mem., 12 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 60,000 gals., dim. 19 x 30, material used in cons. steel; quality of water, good; res. cap. 60,000,000 gals., located ¾ mile from city; 2 pumping engines, cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 5 miles, 6 to 10 in. dia.; 40 hydrants; 14 valves; 150 services; pipe, galv. iron; pressure, 60 lbs., fire 80 to 100 lbs: cost to construct, $35,250; cost of mtce., $600; works leased by city to Co.

ODON, pop. 1,500. Fire dept.—2 c. engines, 1 h. & l. truck; hose, 200 ft.; fire alarm, whistle; 32 volunteers.

WATER SUPPLY—Source, wells.

OLDENBURG, pop. 900; fire area, 160 acres. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 400 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs, $1,000; ann. exp. of dept., $10; volunteer dept.; underwriters' rating, fourth class.

WATER SUPPLY—Source, cisterns and wells; system, hand pumps.

ORLEANS, pop. 1,236; fire area, 240 acres; mercantile bldgs., brick and wood, 2 stories. Fire dept.—12 c. hand ex., 1 h. & l. truck; fire alarm, bell; total mem., 25 volunteers.

WATER SUPPLY—Source, wells and cisterns.

OSGOOD, pop. 1,500; fire area, 250 acres; mercantile bldgs., brick, 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, rubber, 1,050 ft.; fire alarm, bell; value of dept. equipment, $1,100; value of bldgs., $1,000; ann. exp. of dept., $50; total mem. 32, paid part time 4, volunteers 28.

WATER SUPPLY—Source, wells and cisterns.

OWENSVILLE, pop. 1,200; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area. Fire dept.—2 c. engines on wheels, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carts; hose, rubber, good, 500 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $900; ann. exp. of dept., $50; total mem. 100, paid part time 25, 75 volunteers.

WATER SUPPLY—Source, wells and cisterns.

OXFORD, pop. 1,600; fire area, 1 sq. mile. Fire dept.—1 c. engine, 2 h. & l. trucks, 2 hose wagons; hose, Eureka, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,100; value of bldgs., $1,000; ann. exp. of dept., $50; total mem., 12, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, cap. per day, 15,000 gals.; constructor Dean; mains, 2½ miles; 30 hydrants; 16 valves; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $34,000; bonded debt, $32,000; int. paid on bonds, 6 per cent.; cost of mtce., $4,200.

PAOLI, pop. 1,186; fire area, 620 acres; mercantile bldgs., wood and brick; fire loss for 5 yrs., $4,760. Fire dept.—2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 200 ft.; total hose, 1,000 ft.; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, creek, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 200,000 gals., located on hill; 1 pumping engine, cap. per day 150,000 gals., constructor Deane; mains, cast iron, 3 miles, 4 to 6 in. dia.; 24 hydrants; 200 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 75 lbs.; consumption per day, 50,000 gals.; cost to construct, $9,000; cost of mtce., $1,200; works belong to town.

PARKER CITY, pop. 909. Fire dept.—Hose, 500 ft.

WATER SUPPLY—Source, wells; 1 pump, cap., 10,000 gals. per day; mains, 2 miles.

PENDLETON, pop. 1,600; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past 3 yrs., $1,200. Fire dept.—1 c. engine, 1 hose wagon, 6 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 1,200 ft.; total hose, 1,800 ft.; fire alarm; bell; value of dept. equipment, $3,000; value of dept. bldgs., $3,000; total mem., 18 volunteers; water supply, 3 wells.

PERU, pop. 10,000; fire area, 1,920 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. hand ex., 1 h. & l. truck, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 4,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 16 boxes; total mem., 16, paid full time 8, paid part time 8; underwriters' rating, first class.

WATER SUPPLY—Source, wells and river, ¾ mile from business center; system, pump to res.; quality of water, good; res. cap. 1,500,000 gals., located south of pumping station; 2 pumping engines, class dup., cap. per day 1,750,000 gals., constructor Worthington; mains, cast iron, 18 miles, 6 to 20 in. dia.; 193 hydrants; 130 valves; meters, total number 37, Crown 15, Nash 1, Gem 1, Hersey Rotary 20, Trident 2, Hersey Disc 4, Hersey Torrent 4, Worthington 2, Pittsburg 1, owned by city; 2,010 services; pipe, lead; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $200,000; cost of mtce., $10,000; works belong to city.

PETERSBURG, pop. 1,751; fire area, 500 acres; mercantile bldgs., brick, 1 to 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; value of dept. equipment, $1,000; total mem., 12 volunteers.

WATER SUPPLY—Source, river, 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 120,000 gals., dim. 15 x 30, material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructors Stillwell-Bierce; mains, 5½ miles, 4 to 10 in. dia.; 52 hydrants; meters, total number 12, Crown 2, Buffalo 10, owned by city; 175 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 156 lbs.; consumption per day, 45,617 gals.; cost to construct, $38,000; int. paid on bonds, 4½ per cent; cost of mtce., $1,000; works belong to city.

PIERCETON, pop. 886. Fire dept.—1 hose cart; hose, 1,100 ft.

WATER SUPPLY—Source, well; system, pump direct and res.; res. cap., 500 bbls.

PLYMOUTH, pop. 5,000; fire area, 500 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 2,000 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; ann. exp. of dept. $500; total mem., 70 volunteers.

WATER SUPPLY—Source, wells; system, air lifts, pump direct; res. cap., 200,000 gals.; 2 pumping engines, class hor. dup., cap. per day 1,500,000 gals., constructor Holly; mains, galv. iron, 8 miles, 4 to 10 dia., Michigan; 52 hydrants, Holly, Mathews; 40 valves; meters, total number 9; 308 services; pipe, galv. iron; pressure, dom. 40 to 60 lbs., fire 80 to 150 lbs.; consumption per day, 90,000 gals., per capita 16 gals.; cost to construct, $35,000; bonded debt, $1,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,800; works belong to city.

PORTLAND, Jay County, pop. 6,000; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, whistle and telephone; value of dept. equipment, $6,000; value of bldgs., $3,000; ann. exp. of dept., $2,800; total mem. 15, paid full time 3, paid part time 12.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump direct; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructor Blake; mains, 10 miles, 4 to 12 in. dia.; 108 hydrants, Michigan; 425 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 90 lbs.; cost to construct, $56,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $3,000; works belong to city.

POSEYVILLE, pop. 1,200. Fire dept.—1 comb. c. & hand engine, 1 hand h. & l. truck; hose, 500 ft.

WATER SUPPLY—Source, cistern.

PRINCETON, pop. 10,000; fire area, 600 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose reels, 2 horses; hose, cotton, rubber lined, good, 1,500 ft; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $3,000; value of bldgs., $5,800; ann. exp. of dept., $1,420; total mem. 13, paid full time 1, 12 volunteers.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to stdp.; stdp. cap. 175,000 gals., dim. 20 x 70, located near station, material used in cons. steel, builders Brownell Mfg. Co.; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 3,125,000 gals., constructors Gordon & Barr; mains, cast iron, 20 miles, 4 to 12 in. dia., Chattanooga; 140 hydrants, Michigan; meters, total number 10, Crown 4, Gem 5, Hersey Rotary 1; 500 services; pipe, galv. iron; pressure, dom. 40 to 75 lbs., fire 135 lbs.; consumption, per day 750,000 gals., per

capita 125 gals.; cost to construct, $100,000; bonded debt, $20,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $6,300; works belong to Co.

RED KEY, pop. 2,300; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 aerial truck; value of dept. bldgs., $800; total mem., 20 volunteers.

REMINGTON, pop. 1,120; fire area, 160 acres; mercantile bldgs., brick and wood; wooden roofs permitted. Fire dept.—1 hand engine, 1 hose carriage; water tower; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell; total mem., 12 volunteers; W. E. Peck, chief.

WATER SUPPLY—Source, deep wells; system, pump to stdp.; stdp. cap., 60,000 gals.; quality of water, good; 1 pumping engine, class triplex, cap. per day 28,800 gals., constructor Denning; mains, cast iron, 6 miles, 4 to 8 in. dia.; 25 hydrants; 10 valves; meters, total number 88, Nash 80, Buffalo 3, owned by city; 90 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 lbs.; consumption per day, 3,000 gals.; cost to construct, $14,000; cost of mtce., $300; works belong to city.

RENSSELAER, pop. 3,000; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. hose and chemical wagon, 2 hose carriages and reels, 2 horses; hose, cotton, rubber lined, good, 2,200 ft.; fire alarm, whistle; value of dept. equipment, $8,000; ann. exp. of dept., $1,00; total mem., 10, 1 paid, 9 volunteers. E. R. Hopkins, chief; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to stdp. and direct; stdp. cap., 105,000 gals., dim. 22 x 40, material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructors Smith-Vaile; mains, cast iron, 8 miles, 4 to 10 in. dia.; 73 hydrants; 270 services; 2 relief valves; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 60 to 110 lbs.; cost to construct, $48,000; cost of mtce., $1,000; works belong to city.

RICHMOND, Wayne County, pop. 20,000; mercantile bldgs., brick, 1 to 5 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord; causes of fires investigated; av. fire loss per yr. for 3 yrs., $46,307; av. ins. for same time, $207,958. Fire dept.—1 steamer, 2 comb. c. & h. wagons, 1 c. engine 10 c. hand ex., 1 h. & l. truck, 4 hose wagons, 11 horses; hose, cotton, rubber lined, 7,700 ft.; fire alarm, Gamewell storage, 59 boxes; value of dept. equipment, $5,000; value of bldgs., $20,000; ann. exp., of dept., $19,179.50; total mem., 19, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 10,000,000 gals., located 1 mile from pumping station; 2 pumping engines, class hor. comp., cap. per day 10,000,000 gals., constructor Holly; mains, cast iron, 35½ miles, 4 to 20 in. dia.; 308 hydrants; 181 valves; meters, total number 1,927, Crown 29, Nash 78, Empire 1, Gem 4, Hersey Rotary 2, Trident 51, Hersey Torrent 12, Thomson 39, Worthington 238, Columbia 1, Pittsburg 1, Keystone 68, Lambert 1,403, owned by Co.; 3,100 services; pipe, galv. iron and lead; pressure, dom. 65 lbs., fire 110 lbs.; consumption per day, 2,000,000 gals.; bonded debt, $250,000; int. paid on bonds, 5 per cent; works belong to Co.

RISING SUN, pop. 1,543; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; rubber, good, 1,500 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $300; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump to 9 cisterns, 12 x 12 ft.; pressure, fire 300 lbs.; cost to construct, $5,500; ann. cost of mtce., $500; works belong to city.

ROCHESTER, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories, brick; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 c. chemical hose and ladder wagon; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $1,200; total mem., 8, 2 paid 6 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp.; stdp. cap. 106,000 gals., dim. 12 x 125, material used in cons. steel; quality of water, soft; 2 pumping engines, cap. per day 2,000,000 gals., constructors Smith-Vaile; mains, cast iron, 12 miles, 4 to 12 in. dia.; 90 hydrants; 30 valves; meters, total number 80, Crown 15, Nash 1, Gem 3, Trident 1, owned by city; 500 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 400,000 gals.; bonded debt, $25,000; int. paid on bonds, 6 per cent; cost of mtce., $2,800; works belong to city.

ROCKPORT, pop. 2,882; fire area, 700 acres; mercantile bldgs., brick, 3 and 4 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted. Fire dept.—12 c. hand ex., 1 h. & l. truck, 2 hose carts, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,000; total mem.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and stdp.; stdp. cap. 60,000 gals.; dim. 20 x 24, located on hill at edge of town, material used in cons. steel, builders Variety Iron Works; quality of water, good; 2 pumping engines, class dup., size 16 x 12 x 15, 16 x 10 x 10, cap. per day 2,500,000 gals., constructors Smith-Vaile Co.; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 37 hydrants, Ludlow; 475 services; pipe, galv. iron; pressure, dom. 35 to 60 lbs., fire 100 lbs.; consumption, per day 300,000 gals.; per capita 100 gals.; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to Co.

ROCKVILLE, pop. 2,045. Fire dept.—1 h. & l truck, 1 90-gal. c. engine; hose, 1,200 ft.

WATER SUPPLY—Source, well, 2½ miles from town; system, pump to res., to stdp. and direct; stdp. cap. 30,000 gals., dim. 18 x 15, located at station, material used in cons. wood and steel, builders Flint & Walling; quality of water, good; res. cap. 20,000 gals., located at station; 1 pumping engine, class dup., constructors Stilwell-Beirce; mains, cast iron, 7 miles, 6 and 8 in. dia.; 39 hydrants, Eddy; 8 valves; cost to construct, $30,000; works belong to city.

ROYAL CENTER, pop. 1,000. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,000 ft., cotton, rubber lined; fire alarm, telephone and whistle.

WATER SUPPLY—Source, wells; system, pump to tank and direct; 1 pump; mains, 5 miles, 6 in. dia.; 10 hydrants; pressure, 40 lbs.

RUSHVILLE, pop. 5,500; fire area, 800 acres; mercantile bldgs., brick and stone, 2 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 3 years, $2,800; av. ins. involved for same time, $3,500. Fire dept.—2 steamers, 2 hose wagons, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, electric, 24 boxes; value of dept. equipment, $11,880; value of bldgs, $4,000; total mem. 14, paid full time 2, part time 12.

WATER SUPPLY—Source, well, 300 ft. from business center; system, pump to stdp. and direct to mains; stdp. cap. 115,000 gals., dim. 14 x 100, material used in cons. boiler plate; quality of water, fair; pumping engines, class dup., cap. per day 250,000 gals., constructors Deane and Cook; mains, cast iron, 15 miles, 4 to 12 in. dia.; 29 hydrants; meters, total number 20, Trident, owned by consumer; 60 services; pressure, dom. 50 lbs., fire 60 to 75 lbs.; cost to construct, $300,000; cost of mtce., $1,200; works belong to city.

SALEM, Washington County, pop. 1,905; mercantile bldgs., brick, 1 to 3 stories, private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck; hose, rubber, good, 3,000 ft.; fire alarm, bell; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, spring; system, pump to res. and direct; res. cap. 250,000 gals.; 2 pumping engines, cap. per day 125,000 gals., constructor Deane; mains, 6½ miles, 4 to 8 in. dia.; 36 hydrants, Eddy, Chapman; 250 services; pipe, wrought iron; pressure, dom. 20 to 70 lbs., fire 30 to 90 lbs.; consumption, per day 60,000 gals., per capita 30 gals.; cost to construct, $28,000; ann. cost of mtce., $9,000; works belong to city.

SEYMOUR, pop. 8,000; fire area, 1,200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories. Fire dept.—1 steamer, 1 h. & l. truck, 1 comb. wagon; hose, rubber, good, 2,000 ft.; value of dept. equipment, $9,000; value of bldgs., $15,000; total mem. 10, paid full time 4, volunteers 6; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to stdp. or direct; stdp. cap. 150,400 gals., dim. 16 x 100, material used in cons. steel; filtration system, gravel; 3 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructors Smith-Vaile; mains, cast iron, 16 miles, 6 to 12 in. dia., Dennis Long; 145 hydrants, Bourbon; 53 valves; meters, total number 25, Crown, Empire, Hersey Rotary, owned by Co.; 800 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 80 to 100 lbs.; consumption, per day 300,000 gals., per capita 50 gals.; works belong to Co.

SHELBYVILLE, pop. 12,000; fire area, 2 sq. miles; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permited; fireworks and combustible ord.; causes of fires investigated. Fire dept.—5 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, 3,400 ft., good condition; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $3,900; ann. exp. of dept., $2,200; total mem. 80 volunteers.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, gravity, pump to stdp. and direct.; stdp. cap. 5,000,000 gals., dim. 5 x 125; 3 pumping engines, class comp., cap. per day 5,000,000 gals., constructor Worthington; mains, cast iron, 11.8 miles, 4 to 12 in. dia., Addyston, Chattanooga; 127 hydrants, Mathews; 35 valves; meters, total number, 25, Bee, Thomson, Buffalo, Crown, owned by city; 1,000 services; pipe, galv. iron; pressure, dom. 52 lbs., fire 130 lbs.; consumption per day 1,000,000 gals., per cap. 57 gals.; cost to construct, $125,000; works belong to Co.

SHERIDAN, pop. 2,000; fire area, 10 acres. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 250 feet; value of equipment, $650; ann. exp. of dept., $100.

WATER SUPPLY—None, except a private plant.

SOUTH BEND, pop. 45,000; fire area, 4,500 acres; mercantile bldgs., stone and brick, 1 to 6 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 23 c. hand ex., 2 h. & l. trucks, 9 hose wagons, 28 horses; total hose, 17,000 ft.; fire alarm, Gamewell, 124 boxes; value of dept. equipment, $51,000; value of bldgs., $63,337; ann. exp. of dept., $60,875; total mem., 57, paid full time.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 32,000 gals., dim. 6 x 200, material used in cons. iron and brick, builder Berger; quality of water, good; res. cap. 320,000 gals., located center of city; 4 pumping engines, class dup., cap. per day 14,500,000 gals., constructors Deane and Platt Iron Works; mains, iron, 85 miles, 4 to 24 in dia.; 827 hydrants; meters, total number 749, Crown 112, Nash 196, Gem 3, Trident 2, Thomson 15, Columbia 238; Pittsburg 31, Westinghouse 1, Worthington 150, owned by city; 9,830 services; pipe, lead; pressure, dom. 75 lbs., fire 96 lbs.; consumption per day, 5,000,000 gals.; cost to construct, $572,641; bonded debt, $84,000; cost of mtce., $33,967; works belong to city.

SOUTH WHITLEY, pop. 1,113; fire area, 340 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $666. Fire dept.—1 h. & l. truck, 1 hose, reel; hose cotton, rubber lined, good 900 ft.; rubber, good 600 ft.; total hose, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,200; value of bldgs., $300; ann. exp. of dept., $72; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, class comp., cap. per day 500,000 gals., constructor Worthington; mains, 3 miles, 8 to 10 in. dia.; 46 hydrants; 47 services; pipe, lead; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $15,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,000; works belong to town.

SPENCER, pop. 3,000; fire area, 180 acres; mercantile bldgs., stone, wood and brick; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 aerial truck, 2 hose reels; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; ann. exp. of dept., $325; total mem., 27 volunteers.

WATER SUPPLY—Cisterns and wells; Fairbanks-Morse dup. pump, cap. per day 1,000,000 gals.; mains, 5 miles, 4 to 8 in. dia.; 25 valves; 41 hydrants.

SULLIVAN, pop. 4,000; fire area, 800 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose reels; hose, rubber, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $12,000; value of bldgs., $7,500; ann. exp. of dept., $800; total mem. 20, paid part time; Charles C. Mayfield, chief.

WATER SUPPLY—Source, creek, 2 miles from business center; system, pump to stdp., stdp. cap. 165,000 gals., dim. 12 x 100, material used in cons. steel, builders Springfield Boiler & Iron Co.; filtration system Jackson; cap. of plant, 500,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructor Gordon; mains, cast iron, 8 miles, 4 to 12 in. dia.; 44 hydrants; 8 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 125 lbs.; cost to construct, $33,500; bonded debt, $23,000; int. on bonds, 5 and 6 per cent; works belong to city.

SUMMITVILLE, pop. 1,483; bldgs., brick and wood. Fire dept.—1 h. & l. truck, 1 hose cart; hose, 600 ft.; fire alarm, whistle; total mem., 7 volunteers.

WATER SUPPLY—Source, wells; system, pumping; cap. per day, 750,000 gals.; res. cap., 110,000 gals.; 25 hydrants.

SYRACUSE, pop. 1,200. Fire dept.—2 hand hose reels, 1 h. & l. truck; hose, 500 ft.; fire alarm, telephone; 21 volunteers.

WATER SUPPLY—Source, Syracuse Lake; stdp. cap., 46,000 gals.; 2 pumping engines, class triplex combined, cap. per day 1,000,000 gals., constructor Deming; mains, 4 miles, 4 to 8 in. dia.; 22 hydrants; pressure, dom. 35 to 40 lbs., fire 100 lbs.

TELL CITY, pop. 3,500; fire area, 1½ sq. miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 reels, 5 hose carts; hose, rubber, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,950 ft.; fire alarm, bell and whistle; total mem., 35 volunteers.

WATER SUPPLY—Source, well, ¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 110,000 gals., dim. 23 x 37, located 155 ft. above station; material used in cons. steel, builders Chicago Bridge Co.; quality of water, good; 2 pumping engines, class comp., size 12 x 18, constructors Smith-Vaile Co.; mains, 7 miles, 4 to 10 in. dia.; 80 hydrants, Bourbon; 26 valves, Bourbon; meters, total number 60, Keystone, Lambert, Standard, Nash, owned by city; 375 services; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $44,000; works belong to Co.

TERRE HAUTE, pop. 67,000;fire area, 9½ sq. miles; mercantile bldgs., brick and stone, 2 to 6 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $51,988.86; av. ins. for same time, $811,141.66. Fire dept.—4 steamers, 1 c. engine, 4 comb. h. & c. wagons, 10 c. hand ex., 3 h. & l. trucks, 1 aerial truck, 10 hose wagons, 1 hose reel, 38 horses; hose, cotton, rubber lined, good, 7,350 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 13,000 ft.; fire alarm, Gamewell, 96 boxes; value of dept. equipment, $79,608.67; of bldgs., $83,050; ann. exp. of dept., $67,536; total mem. 66, paid full time.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump direct; filtration system, N. Y. Filter Co.; cap. of plant, 9,000,000 gals.; quality of water, good; res. cap., 1,500,000 gals.; 7 pumping engines; cap. per day 33,000,000 gals., constructors Holly, Clapp & Jones, Allis-Chalmers, Jackson; mains, cast iron, 70 miles, 2 to 16 in. dia.; 969 hydrants, Mathews, Bourbon and Corey; 31 private hydrants; meters, total number, 1,600, owned by Co.; 4,500 services; pipe, lead and galv. iron; pressure, dom. 70 lbs., fire 120 lbs.; bonded debt, $1,108,000; int. paid on bonds, 4½ cent; works belong to Co.

THORNTOWN, pop. 1,511; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck; hose, cotton, rubber lined, good 800 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, wells and cisterns.

TIPTON, pop. 5,000; fire area, 1 sq. mile; mercantile bldgs., brick, 2 to 3 stories; private, wood, 2 to 3 stories; wooden roofs not permitted in fire area. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel, 3 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 300 ft.; total hose, 2,800 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $2,500; ann. exp. of dept., $2,150; total mem. 10, paid full time 2, 8 volunteers.

WATER SUPPLY—Source, wells, ¾ mile east of court house; system, pump to res. and direct; quality of water, good; res. cap. 180,000 gals., located near station; 2 pumping engines, size 10 x 16 x 10, cap. per day 1,500,000 gals., constructor McGowan; mains, cast iron, 12 miles, 4 to 12 in. dia.; 92 hydrants; 100 valves; meters, total number 295, Empire, Hersey, Rotary, Trident, Pittsburg, Keystone, Lambert, owned by city; 956 services; pipe, lead and galv. iron; pressure, dom. 20 to 40 lbs., fire 100 to 120 lbs.; consumption per day, 300,000 gals.; cost to construct, $75,000; bonded debt, $21,500; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to city.

TROY, pop. 850. Fire dept.—1 hand engine, 1 comb. hose and ladder truck; hose, 400 ft.; total mem., 15.

WATER SUPPLY—Source, cisterns.

UNION CITY, pop. 6,000; fire area, 900 acres; bldgs., brick and wood, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose reels, 6 hose carriages; hose, cotton, rubber lined, good, 5,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,500 ft.; fire alarm, bell and whistle 2 boxes; value of dept. equipment, $5,000; value of bldgs., $3,000; total mem., 42 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, class comp. dup., cap. per day, 3,280,000 gals., constructors Deans and Gordon; mains, 17 miles; 112 hydrants, Bourbon; meters, total number, 500; 900 services; pressure, dom. 40 lbs., fire 65 to 100 lbs.; consumption, per day 620,000 gals., per capita 200 gals.; cost to construct, $120,000; ann. cost of mtce., $4,000; works belong to city.

UPLAND, pop. 1,208. Fire dept.—1 hand engine, 1 hose reel; hose, 1,000 ft.; alarm, bell; total mem., 10 volunteers.

WATER SUPPLY—Source, cisterns.

VALPARAISO, pop. 6,280; fire area, 600 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 3 horses; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, electric, 33 boxes; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $2,900; total mem. 18, paid full time 2, volunteers 16.

WATER SUPPLY—Source, lake, 2½ miles from business center; system, pump direct; quality of water, good; lake 2 sq. miles; mechanical filter plant; 2 pumping engines, class dup., cap. per day 2,500,000 gals., constructors Gaskell, Deane, Holly; mains, wood, 19 miles, 4 to 12 in. dia.; 130 hydrants; 87 valves; meters, total number 410, owned by consumers and Co.; pipe, lead; pressure, dom. 40 lbs., fire 80 to 120 lbs.; consumption per day, 968,000 gals., per capita 78 gals.; works belong to Co.

VAN BUREN, pop. 2,000. Fire dept.—1 c. engine, 1 hose reel; hose, 750 ft.

WATER SUPPLY—Source and system not reported; mains, 2 miles, 2 to 5 in. dia.; 15 hydrants.

VEEDERSBURG, pop. 1,638; mercanlile bldgs., brick; private, brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages; total hose, 1,000 ft.; fire alarm, whistle, electric and telephone; total mem., 30 volunteers; George McManigal, chief.

WATER SUPPLY—System, pump and gravity; res. cap., 900,000 gals.; maximum pressure, 58 lbs.

VEVAY, pop. 1,600; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good, 1,150 ft.; inferior, all kinds, 350 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $300; ann. exp. of dept., $100; total mem., 50 volunteers.

WATER SUPPLY—Source, river, 1,500 ft. from business center; system, pump to res.; quality of water, good; res. cap., 1,800,000 gals.; 1 pumping engine, class comp. dup., size 10 x 18, cap. per day 1,000,000 gals., constructor McGowan; mains, cast iron, 4 miles, 4 to 8 in. dia.; 23 hydrants; 23 valves; meters, total number 5, Crown and Nash, owned by consumer; 230 services; pipe, galv. iron; pressure, dom. 79 lbs., fire 79 lbs.; cost to construct, $20,000; bonded debt, $12,000; int. paid on bonds, 6 per cent; works belong to city.

VINCENNES, pop. 16,000; fire area, 2,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 10 horses; hose, cotton, rubber lined, good, 2,700 ft.; rubber, good, 3,200 ft.; inferior, all kinds, 200 ft.; total hose, 3,350 ft.; fire alarm, Gamewell, 40 boxes; value of dept. equipment, $4,500; value of bldgs., $10,000; total mem. 16, paid full time 11, paid part time 5; underwriters' rating, third class.

WATER SUPPLY—Source, river, in business center; system, pump to stdp.; stdp. cap. 600,000 gals., dim. 22 x 200, material used in cons. iron, builders Tippett & Wood; filtration system, Continental; cap. of plant 3,000,000 gals.; quality of water, good; 3 pumping engines, cap. per day, 4,500,000 gals., constructor Deane, Worthington; mains, cast iron, 21 miles, 6 to 22 in. dia.; 236 hydrants; 90 valves; meters, total number 155 Empire, owned by Co.; 250 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 150 lbs.; works belong to Co.

WABASH, Wabash County, pop. 8,618; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $568.55. Fire dept.—1 hand engine, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 3 hose reels, 2 horses; hose, cotton, rubber lined, good 3,300 ft.; inferior, all kinds, 400 ft.; total hose, 3,700 ft.; fire alarm, Gamewell, 21 boxes; total mem., 43, paid full time 23, volunteers 20; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 360,000 gals., dim. 25 x 100, material used in cons. iron; res. cap. 3,750,000 gals.; 2 pumping engines, class hor., dup., cap. per day 5,000,000 gals., constructor Holly; mains, cast iron, 24 miles, 6 to 12 in. dia., Dennis Long; 243 hydrants, Ludlow; 100 valves; meters, total number 125, Crown; 1,250 services; pipe, lead; pressure, dom. 50 lbs., fire 90 to 110 lbs.; consumption, per day 700,000 gals., per capita 77 gals.; cost to construct, $200,000; ann. cost of mtce., $5,500; works belong to Co.

WAKARUSA, pop. 1,100. Fire dept.—1 hand c. engine, 1 hand h. & l. truck, 1 hose cart; hose, 500 ft.; fire alarm, bell.

WATER SUPPLY—Source, cisterns.

WALKERTON, pop. 1,300. Fire dept.—2 hose carts, 1 h. & l. truck; hose, 750 ft.; total mem., [illegible] volunteers.

WATER SUPPLY—Source, wells; system, pump direct and stdp.; stdp. cap., 1,000 bbls.; 2 pumps, Smith-Vaile, cap. per day 700,000 gals.; mains, 3½ miles, 4 to 6 in. dia.; 23 hydrants.

WARREN, pop. 1,084; mercantile bldgs., brick and wood. Fire dept.—1 hose carriage; total hose, 800 ft.; fire alarm, whistle; total mem., 10 volunteers.

WATER SUPPLY—Source, wells; system, pump; pump cap., 144,000 gals.

WARSAW, pop. 3,987; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 3,000 ft.; inferior, 500 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,700; value of bldgs., $4,500; ann. exp. of dept., $1,400; total mem. 100 volunteers, 1 paid man.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 18,360 gals., dim. 5 x 125; filtration system, New York filter; 2 pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 8 miles, 4 to 10 in. dia.; 67 hydrants, Mathews; 23 valves; meters, total number 2, Worthington; 650 services; pipe, iron; pressure, dom. 45 lbs., fire 80 lbs.; consumption, per day 500,000 gals., per capita 125 gals.; cost to construct, $70,000; works belong to Co.

WASHINGTON, pop. 10,033; fire area, 900 acres; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 comb. c. & h. wagon, 3 horses; hose, rubber, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,000 ft.; fire alarm, Gamewell, 26 boxes; value of dept. equipment, $9,000; ann. exp. of dept., $3,733; total mem. 9, paid full time 4, paid part time 3.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to stdp. and direct; stdp. cap. 265,000 gals., dim. 20 x 100, located in city, material used in cons. iron; quality of water, good; 3 pumping engines, cap. per day 4,000,000 gals., constructors Holly, Worthington; mains, cast iron, 13 miles; 152 hydrants, Ludlow; meters, total number 2, Empire 73, Crown 1, Gem 1, Worthington 1; 850 services; pipe, galv. iron; pressure, dom. 58 lbs., fire 125 lbs.; consumption per day 1,200,000 gals., per capita 141 gals.; works belong to Co.

WATERLOO, Dekalb County, pop. 1,400; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $6,000; ann. exp. of dept., $900; total mem., 45 volunteers.

WATER SUPPLY—Source, wells and cisterns, 1 block from business center; system, pump to stdp. or mains; stdp. cap. 100,500 gals., dim. 12 x 120; material used in cons. iron and steel; quality of water, good; 1 pumping engine, class dup., cap. per day 500,000 gals., constructors Stilwell-Bierce; mains, cast iron, 1¾ miles, 4 to 8 in. dia.; 15 hydrants; 12 valves; meters, total number 1, Buffalo; 25 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 80 to 100 lbs.; works belong to Co.

WAVELAND, pop. 648. Fire dept.—1 c. engine, 1 hand engine; hose, 300 ft.; total mem., 16 volunteers.

WATER SUPPLY—Source, cisterns.

WAYNETOWN, pop. 1,000; fire area, 400 acres. Fire dept.—1 comb. c. and hand engine, Howe; hose, 500 ft.; value of equipment, $1,000; total mem., 24 volunteers.

WATER SUPPLY—Source, creek and cisterns.

WESTVILLE, pop. 468. Fire dept.—1 hand engine, 1 hose cart; hose, 600 ft.; total mem., 26 volunteers.

WATER SUPPLY—Source, cisterns.

WHITING, pop. 7,500; fire area, 100 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick, 1 to 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 3 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $6,000; value of bldgs., $8,000; ann. exp. of dept. equipment, $228.50; 25 volunteers, 2 fully paid, total mem. 27.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump direct to mains; quality of water, good; pumping engines, cap. per day 3,000,000 gals., constructor Blake; mains, cast iron, 6 to 10 in. dia.; 88 hydrants; 100 valves; pressure, dom 80 lbs., fire 120 lbs.; consumption per day, 700,000 gals.; mains owned by city; balance property of Standard Oil Co.

WILLIAMSPORT, pop. 1,245; fire area, 1,280 acres; bldgs., stone, brick and wood; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,000 ft.; fire alarm, whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump to res. and stdp.; stdp. cap. 75,000 gals.; res. cap. 36,000 gals.; 2 pumping engines, constructors Stilwell-Bierce, Smith-Vaile; 35 hydrants, Mueller; meters, total number 30, 200 services; pressure, dom. 60 lbs., fire 120 lbs.: consumption, per day 60,000 gals., per capita 60 gals.; cost to construct, $35,000; works belong to city.

WINAMAC, pop. 1,600; fire area, 150 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 10 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 100,000 gals.; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructors Deane and Holyoke; mains, cast iron, 4½ miles, 3 to 10 in. dia.; 46 hydrants; meters, total number 3; 100 services; pressure, dom. 50 lbs., fire 90 lbs.; cost to construct, $36,500; int. paid on bonds, 6 per cent.; ann. cost of mtce., $4,500.

WINCHESTER, pop. 4,500; fire area, 15 acres; bldgs., wood, 1 and 4 stories; metal roofs permitted. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 bucket wagon, 1 hose wagon, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,105; total mem. 13, paid full time 3, volunteers 10.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump direct to mains; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Gould; mains, cast iron, 9½ miles, 4 to 12 in. dia.; 64 hydrants; meters, total number 65, Crown 60, Empire 5, owned by Co.; 435 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 80 to 100 lbs.; cost to construct, $65,000; bonded debt, $18,000; int. paid on bonds, 4.85 per cent; works belong to Co.

WORTHINGTON, pop. 1,800; fire area, 200 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 700 ft.; total hose, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $475; total mem., 8; underwriters' rating, second class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap., 86,000 gals., dim. 12 x 100, located near station, material used in cons. iron, builders Ft. Wayne Engine and Cons. Co.; 2 pumping engines, size 18 x 24, cap. per day 4,000,000 gals., constructors Stilwell-Bierce and Smith-Vaile Co.; mains, iron, 12 miles, 4 to 8 in. dia.; 39 hydrants, Bourbon; 108 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 110 lbs.; consumption, per day 1,000,000 gals., per capita 66 gals.: cost to construct, $50,000; works belong to Co;

ZIONVILLE, pop. 850. Fire dept.—Not reported.

WATER SUPPLY—2 pumping engines, cap. per day 504,000 gals., constructors Dean-Worthington; mains, 3,400 ft.; 14 hydrants.

Places with a population of 1,000 or more having no organized fire dept.—Atlanta, Clarksville, Cicero, Greentown, Mitchell, Montezuma, Ridgeville, Scottsburg, Swayzee.

Places with a population of 1,000 or more not reported—Arcadia, Frankton, Irvington, Knightsville, Lowell, Pendleton, Port Fulton, Red Key, Rockville.

IOWA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ACKLEY, pop. 1,800; fire area, 1 sq. mile; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 500 ft.; total hose, 1,000 ft.; fire alarm, electric, whistle and bell; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem., 30 volunteers.

WATER SUPPLY—Source, well in business center; system, pump to res. and direct; tank, 20 x 24 x 90, cap. 55,000 gals., dim. 12½ x 60, material used in cons. iron, builders Challenge Wind Mill Co.; 1 pumping engine, cap. per day 84,000 gals., constructor Downie; mains, 3,810 ft., 3-4 in. dia.; 10 hydrants; meters, total number 2, owned by consumer; 72 services; pipe, iron; pressure, fire 120 lbs.; consumption, per day 20,000 gals., per capita 15 gals.; cost to construct, $10,000; ann. cost of mtce., $700; works belong to Co.

ADAIR, pop. 879. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart, 10 buckets; hose, cotton, 600 ft.; fire alarm, bell; total mem., 40 volunteers.

WATER SUPPLY—Source, cisterns, combined cap. 1,200 bbls.

ADEL, pop. 1,333; fire area, 320 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts; hose, rubber, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $400; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 90,000 gals.; 2 pumping engines, cap. per day 140,000 gals., constructor Deane; mains, 2 miles, 4 to 6 in. dia.; 12 hydrants, Ludlow; meters, total number 5; 30 services; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $7,000; int. paid on bonds, 5 per cent.

AINSWORTH, pop. 404. Fire dept.—1 hose cart, 1 h. & l. truck, 10 buckets; hose, cotton, 500 ft.; fire alarm, bell and whistle; total mem., 10 volunteers.

WATER SUPPLY—Source, well; system, gravity; rotary gasoline engine, cap. 50 gals. per min.; tank 8 x 36, cap. 12,536 gals.; mains, 12 blocks, 4 in. dia.; pressure, dom. 70 lbs., fire 100 lbs.; 7 hydrants; works owned by town.

AKRON, pop. 1,200. Fire dept.—2 hose carts; hose, cotton, 1,000 ft.; fire alarm; bell; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pump direct; 1 pump, class comp., constructor Smedley; res. cap. 80,000 gals.; mains, 1½ miles, 4 to 6 in. dia.; 18 hydrants; pressure, dom. 58 lbs., fire 120 lbs.

ALBIA, pop. 5,000; fire area, 10 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine on wheels, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $400; total mem., 30 volunteers.

WATER SUPPLY—Waterworks through business center; system, pump; res. cap., 100,000,000 gals.; mains, 4 miles, 10 in. dia.; pressure, dom. 55 to 62 lbs.; 49 hydrants.

ALDEN, pop. 700. Fire dept.—1 hand engine out of service, 2 hose carts, ladders; hose, cotton, rubber lined, 1,000 ft.; fire alarm, bell; total mem., 12 volunteers.

WATER SUPPLY—Source, well; system, gravity and pump to tank; tank cap. 47,000 gals., dim. 20 x 20; pumping engine, class double-stroke gasoline; mains, ¾ mile, 4 to 6 in. dia.; 11 hydrants; pressure, dom. and fire 49 lbs.

ALGONA, pop. 3,047; mercantile bldgs., stone, brick and wood, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1909, $2,000; ins. for same time, $2,000. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,375 ft.; inferior, all kinds, 900 ft.; total hose, 2,275 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,350; value of bldgs., $1,000; ann. exp. of dept., $300; total mem. 20, paid part time.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 90,000 gals., builders Tippett & Wood; pumping engines, cap. per day 150,000 gals., constructors Smith-Vaile and Gordon; mains, 7½ miles, 2 to 8 in. dia., Clow, Shickle, Anniston; 32 hydrants, Mathews; 6 valves; meters, total number 100, Hersey; 250 services; pipe, lead and wrought iron; pressure, dom. 43 lbs., fire 43 lbs.; cost to construct, $15,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $750; works belong to city.

ALLISON, pop. 875. Fire dept.—1 hand engine, 2 hose carts, 1 h. & l. truck, 12 buckets; hose, 1,300 ft.; fire alarm, bell; total mem., 14 volunteers.

WATER SUPPLY—Source, cisterns and well; system, pump to tank; tank cap. 1,500 bbls., dim. 20 x 20; pumping engine; mains, 2,560 ft., 4 to 8 in. dia.; 7 hydrants; pressure, 45 lbs.; works owned by town.

ALTA, pop. 861. Fire dept.—2 hose carts; hose, cotton, rubber lined, 500 ft.; rubber, 350 ft.; total hose, 850 ft.; fire alarm, bell and whistle; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pump to tank; tank cap. 47,000 gals., dim. 20 x 20; 1 pump, Cook; mains, 1 mile, 4 to 8 in. dia.; 12 hydrants; pressure, dom. and fire 40 lbs.

ALTON, Sioux County, pop. 1,043; bldgs., wood, 1 and 2 stories. Fire dept.—1 h. & l. truck, 1 hose carriage; fire alarm, bell; volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, well; system, pump to stdp. or direct; stdp. cap. 55,000 gals., dim. 65 x 12, material used in cons. steel; 1 pumping engine, cap. per day 500,000 gals., constructor Worthington; 14 hydrants; 67 services; pipe, galv. iron; cost to construct, $12,000; works belong to city.

ALVORD, pop. 249. Fire dept.—1 hose cart, 1 c. engine; hose, cotton, rubber lined, 500 ft.; rubber, 100 ft.; total hose, 600 ft.; fire alarm, bell; total mem. 12, paid part time.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 80 gals. per min.; tank dim. 8 x 36, cap. 11,000 gals.; mains, 3 blocks, 6 in. dia.; 9 hydrants; pressure, dom. and fire 65 lbs.

AMES, pop. 3,600; fire area, 800 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $900; total mem., 20 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 6,000 gals.; pumping engines, cap. per day 100,000 gals.; mains, 25,766 ft., 4 to 12

in. dia.; 55 hydrants; meters, total number 5; pressure, dom. 50 to 80 lbs.; int. paid on bonds, 5 per cent; ann. cost of mtce., $540; works belong to city.

ANAMOSA, pop. 2,891; fire area, 500 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,866; av. ins. for same time, $4,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $2,800; value of bldgs., $6,000; ann. exp. of dept., $400; total mem., 70 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity to res.; quality of water, good; res. cap. 30,000 gals., located on hill; 1 pumping engine, class comp. dup., cap. per day 750,000 gals., constructor Worthington; mains, cast iron, 3 miles, 4 to 6 in. dia.; 15 hydrants; 39 valves; meters, total number 56; 225 services; pipe, galv. iron; pressure, dom. 38 lbs., fire 120 to 140 lbs.; consumption per day, 60,000 gals.; cost to construct, $39,000; bonded debt, $7,500; int. paid on bonds, 6 per cent; works belong to Co.

ANTHON, pop. 437. Fire dept.—1 hose cart, 1 h. & l. truck, 24 buckets; hose, 600 ft.; fire alarm, bell; total mem., 24 volunteers.

WATER SUPPLY—Source, well; system, pump to res.; res. cap. 14,684 gals., dim. 10 x 25; 1 rotary pump; mains, 4,620 ft., 4 and 6 in. dia.; 9 hydrants; pressure, 65 lbs.; works owned by town.

ANITA, pop. 1,000. Fire dept.—2 hose carts, 1 h. & l. truck, 8 buckets, 2 c. ex.; hose, 1,200 ft.; fire alarm, bell; total mem., 27 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. dim. 12 x 40; 1 pump, cap. 36,000 gals.; mains, 1 mile, 4 to 6 in. dia.; 8 double hydrants; pressure, 50 lbs.; owned by town.

ARLINGTON, pop. 868. Fire dept.—1 hose cart, 1 comb. c. engine; hose, 600 ft.; fire alarm, bell.

WATER SUPPLY—Source, well; system, pump to tank; tank cap. 28,000 gals., dim. 16 x 18; 1 pumping engine; mains, 2,400 ft., 4 and 6 in. dia.; pressure, dom. 35 lbs., fire 45 lbs.; owned by town.

ASHTON, pop. 513. Fire dept.—1 hand engine, 1 hose cart; hose, cotton, rubber lined, 500 ft.; rubber, 500 ft.; total hose, 1,000 ft.; total mem. 7, paid part time.

WATER SUPPLY—Source, wells; system, gravity; air pressure tank 8 x 36, cap. 11,000 gals.; 1 pump, cap. 80 gals. per min.; mains, 8 blocks, 4 to 6 in. dia.; 6 hydrants; pressure, dom. and fire 65 lbs.

ATLANTIC, pop. 5,046; fire area, 3,840 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $500; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, class quad., cap. per day 3,000,000 gals., constructor Holly; mains, 9 miles, 4 to 16 in. dia.; 115 hydrants, Holly and Eclipse; 33 valves; 930 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 120 to 150 lbs.; consumption, per day 400,000 gals., per capita 80 gals.; cost to construct, $100,000; ann. cost of mtce., $7,000; works belong to Co.

AUDUBON, Audubon County, pop. 1,866; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 600 ft.; total hose, 2,100 ft.; fire alarm, bell; total mem., 41 volunteers.

WATER SUPPLY—Source, wells and creek; system, gravity and pump to res.; stdp. cap. 100,000 gals., dim. 30 x 20; res. cap. 65,000 gals.; 1 pumping engine, class dup., cap. per day 720,000 gals., constructor Barr; mains, 3 miles, 4 to 8 in. dia., Addyston; 18 hydrants, Holly; 3 valves; 90 services; pipe, wrought iron; pressure, dom. 70 lbs., fire 125 lbs.; consumption, per day 40,000 gals., per capita 40 gals.; cost to construct, $15,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $1,200; works belong to town.

AURELIA, pop. 621. Fire dept.—1 hose cart; hose, 900 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, well; system, gravity; 2 tanks, 8 x 36, cap. 22,000 gals.; 1 pump; mains, 14 blocks, 4 to 6 in. dia.; 14 hydrants; pressure, 40 to 80 lbs.; owned by town.

AVOCA, pop. 1,815; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $3,000; total mem., 38 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 59,227 gals., dim. 70 x 12, builders Godfrey & Meals; 1 pumping engine, class hor. dup., cap. per day 750,000 gals., constructor Smedley; mains, 4 miles, 4 to 10 in. dia.; 32 hydrants, Galvin; meters, total number 6; 105 services; pipe, lead; pressure, dom. 68 lbs., fire 80 to 100 lbs.; consumption, per day 60,000 gals., per capita 40 gals.; cost to construct, $17,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $900; works belong to town.

AYRSHIRE, pop. 500. Fire dept.—1 comb. hand engine and hose cart; hose, rubber, 500 ft.; total mem., 12 volunteers.

WATER SUPPLY—Source, cisterns.

BANCROFT, pop. 839. Fire dept.—1 hose cart, hooks and ladders; hose, cotton, rubber lined, 700 ft.; fire alarm, bell; total mem. 24, paid part time.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Fairbanks-Morse; tank dim. 16 x 20, cap. 33,088 gals.; mains, 9 blocks, 4 to 8 in. dia.; 8 double hydrants; pressure, dom. and fire 40 lbs.

BATTLE CREEK, pop. 730. Fire dept.—2 hose carts; hose, cotton, rubber lined, 1,000 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pump to tank; tank dim. 18 x 32, cap. 60,912 gals.; 1 pump, Howell; mains, 1 mile, 4 to 6 in. dia.; 12 hydrants; pressure, dom. and fire 40 lbs.

BEDFORD, pop. 1,977; fire area, 6 blocks; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines on wheels, 2 comb. c. engines, 2 h. & l. trucks, 2 horses; hose, cotton, rubber lined, 1,000 ft.; rubber, good, 260 ft.; total hose, 1,260 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; total mem., 32 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 92,000 gals., dim. 14 x 80, material used in cons. steel; quality of water, good; 1 pumping engine; mains, metal, ½ mile, 4 to 8 in. dia.; 23 hydrants; cost to construct, $15,000; bonded debt, $15,000; int. paid on bonds, 4½ per cent; works belong to city and Co.

BELLE PLAINE, pop. 3,256; fire area, 746 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 30 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 6 horses; hose, rubber, good, 1,300 ft.; inferior, all kinds, 450 ft.; total hose, 1,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $3,500; ann. exp. of dept., $250; total mem. 62, paid full time 1, paid part time 10, 51 volunteers.

WATER SUPPLY—Source, wells and cisterns.

BELLEVUE, pop. 1,607; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1900, $4,000; ins. for same time, $2,700. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose carriages; hose, cotton, rubber lined, good 1,100

ft.; rubber, good 300 ft.; inferior, all kinds, 200 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $920; ann exp. of dept., $50; total mem., 16 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res., to stdp. and direct; quality of water, good; res. cap. 150,000 gals., located on hill; 2 pumping engines, constructor Smedley; mains, 3½ miles; 114 hydrants; 30 valves; meters, total number 100; 74 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 135 lbs.; consumption, per day 30,000 gals., per capita 20 gals.; cost to construct, $18,000; bonded debt, $5,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

BELMOND, pop. 1,234; fire area, 200 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 12 buckets, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; ann. exp. of dept., $100; total mem., 36 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 2,000 bbls.; 1 pumping engine, cap. per day 84,000 bbls.; mains, iron, 1½ miles, 4 to 8 in. dia.; 15 hydrants, Corey; pressure, fire 89 lbs.; cost to construct, $10,000; ann. cost of mtce., $600; works belong to town.

BLOOMFIELD, pop. 2,105; fire area, 700 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $50; total mem., 30, paid part time 1, volunteers 29.

WATER SUPPLY—Source, well; system, pump to stdp. and direct; stdp. cap. 58,000 gals., dim. 16 x 24; res. cap. 55,000 gals.; 2 pumping engines, cap. per day 1,108,000 gals., constructors Worthington and American Well Works; mains, cast iron, 1 mile, 4 to 6 in. dia.; 15 hydrants, Mathews; 8 valves; meters, total number 31, Niagara; 34 services; pipe, lead; pressure, dom. 50 lbs., fire 80 to 125 lbs.; cost to construct, $15,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $940; works belong to city.

BODE, pop. 600. Fire dept.—1 hose cart; hose, cotton, rubber lined, 600 ft.; fire alarm, bell; total mem., 12 volunteers.

WATER SUPPLY—Source, well; system, gravity and pump to tank; tank dim. 16 x 18, cap. 28,224 gals.; 1 pump; mains, 1 mile, 4 and 6 in. dia.; 9 double hydrants; pressure, dom. and fire 40 lbs.

BONAPARTE, pop. 1,100. Fire dept.—1 hose cart; hose, 1,200 ft.; fire alarm, whistle; total mem., 10 volunteers.

WATER SUPPLY—Source, cisterns and river; system, pump to stdp.; stdp. cap. 35,000 gals., dim. 10 x 60; 1 pump, Deane; 1 5-hp. electric motor pump; mains, 2 miles, 4 to 8 in. dia.; 28 double hydrants; pressure, dom. 65 lbs., fire 125 lbs.; works owned by town.

BOONE, Boone County, pop. 9,465; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good, 3,500 ft.; rubber, good, 700 ft.; inferior, all kinds, 500 ft.; total hose, 4,700 ft.; fire alarm, bell and whistle; ann. exp. of dept., $2,020.68; total mem., 75, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to res., to stdp. and direct; stdp. cap. 20,000 gals.; res. cap. 500,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 10½ miles, 6 to 8 in. dia.; 146 hydrants, Ludlow, Eddy; 96 valves, Ludlow, Eddy; meters, total number, 526, owned by city; 492 services; pressure, fire 80 to 100 lbs.; cost to construct, $104,000; int. paid on bonds, 3½ and 5 per cent.; ann. cost of mtce., $7,000; works belong to city.

BRITT, pop. 1,945; mercantile bldgs., brick and wood, 1 and 2 stories. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, whistle; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, 530 ft. from business center; system, pump to stdp.; stdp. cap. 60,000 gals., dim. 24 x 18, located at station, material used in cons. wood and steel, builders U. S. Wind Engine Co.; quality of water, good; 2 pumping engines, class 1 dup., 1 trip., size 12 x 7 x 12, cap. per day 700,000 gals., constructors Stilwell-Bierce; mains, cast iron, 2¼ miles, 4 to 8 in. dia.; 19 hydrants, Waterous Engine Works; 6 valves; pipe, galv. iron; pressure, dom. 30 lbs., fire 100 lbs.; works belong to town.

BROOKLYN, pop. 1,240; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no firewowrks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 2 hose carriages, ladders; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,500; total mem., 15 volunteers.

WATER SUPPLY—Source, well, 216 ft. from business center; system, pump to stdp. and direct; stdp. cap. 45,000 gals.; pumping engines, cap. per day 45,000 gals.; mains, 2½ miles, 4 to 8 in. dia.; 17 hydrants; meters, total number 150; 154 services; pressure, fire 60 lbs.; cost to construct, $9,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $550; works belong to city.

BUFFALO CENTER, pop. 1,000. Fire dept.—1 hose cart, 3 ladders; hose, cotton, rubber lined, 1,000 ft.; fire alarm, bell and telephone; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, pump to tank; tank cap. 1,800 gals., dim. 18 x 22; pressure, dom. 45 lbs.; mains, 3,926 ft., 4 to 8 in. dia.; 10 double hydrants; owned by town.

BURLINGTON, pop. 29,000; fire area, 12 sq. miles; mercantile bldgs., brick, 1 to 6 stories; private, brick, stone and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 5 c. hand ex., 1 aerial truck, 3 hose wagons, 4 hose reels and carts, 1 comb. c & h. wagon, 20 horses; total hose, 12,000 ft.; fire alarm, Gamewell, 41 boxes; value of dept. equipment, $32,000; value of bldgs., $57,500; ann. exp. of dept., $20,000; total mem. 22, paid full time 22.

WATER SUPPLY—Source, river, in business center; system, pump direct; filtration system, Norwood, cap. of plant, 6,000,000 gals.; quality of water, good; 4 pumping engines, class 1 hor. 2 Gaskell 1 quad., cap. per day 25,000,000 gals., constructor Holly Mfg. Co.; mains, 40.03 miles, cast iron, 4 to 16 in. dia.; 375 hydrants, Holly and Mathews; 211 valves, Eddy and Wood, Ludlow, Rensselaer; meters, total number 225, owned by Co.; 3,999 services; pipe, lead, iron and galv. iron; pressure, dom. 95 lbs., fire 140 lbs.; consumption, per day 2,000,000 gals., per capita 170 gals.; cost to construct, $510,000; bonded debt, $148,000; int. paid on bonds, 4 per cent; works belong to Co.

CALMAR, pop. 1,003; fire area, 200 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $222.33; av. ins. for same time, $183.33. Fire dept.—1 h. & l. truck, 1 water tower, 1 hose carriage; hose, cotton, rubber lined, good 700 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp. and mains; stdp. cap. 70,000 gals., dim. 24 x 24, material used in cons. steel and wood; quality of water, good; 1 pumping engine, class Gould work head, cap. per day 42,000 gals., constructors Gould Co.; mains, iron, 2½ miles, 4, 6 and 8 in. dia.; 28 hydrants; meters, total number 11, Trident, owned by city and consumers; 78 services; pipe, galv. iron and lead; pressure, dom. 58 lbs., fire 70 lbs.; cost to construct, $17,000; bonded debt, $3,000; int. paid on notes, 6 per cent; cost of mtce., $800; works belong to city.

CAMBRIDGE, pop. 426. Fire dept.—1 hose cart, 1 hand and chem. engine, 60 buckets; hose, 1,000 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, well; system, pump to tank; tank cap. 11,000 gals., dim. 8 x 36; mains, 8 blocks, 4 to 6 in. dia.; 9 double hydrants; pressure, 40 lbs.; works owned by town.

CARROLL, pop. 3,800; fire area, 20 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $8,000; total mem., 70 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump by electricity into res.; stdp. cap. 146,520 gals., dim. 15 x 111, material used in construction steel; quality of water, good; res. cap. 100,000 gals., located at pumping station; 4 pumping engines, cap. per day 696,000 gals., constructors Cook, Barr; mains, cast iron, 4¾ miles, 4 to 8 in. dia.; 41 hydrants; 11 valves; meters, total number 33, owned by consumers; 360 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 lbs.; consumption per day, 225,000 gals.; cost to construct, $60,000; cost of mtce., $6,000; works belong to city.

CASCADE, pop. 1,266; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages, 1 water tower in reserve; hose, cotton, rubber lined, good, 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; ann. exp. of dept., $435; total mem., 25 volunteers.

WATER SUPPLY—Source, spring, 4 blocks from business center; system, pump to stdp.; stdp. cap. 70,000 gals., material used in cons. iron; 1 pumping engine, class dup., cap. per day 334,000 gals.; mains, iron, 1¼ miles; 17 hydrants; meters, total number 14, Crown, owned by city; 74 services; cost to construct, $10,000; bonded debt, $2,500; int. paid on bonds, 5 per cent; cost of mtce., $800; works belong to city.

CEDAR FALLS, pop. 5,319; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $4,120; ins. for same time, $3,200. Fire dept.—4 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $6,000; ann. exp. of dept., $425; total mem., 30 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity to stdp. and direct; stdp. cap. 100,000 gals., dim. 20 x 30, material used in cons. wood and iron; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructors Worthington and Spridly; mains, cast iron, 12¼ miles, 4, 6, 8 and 10 in. dia.; 78 hydrants; 62 valves; meters, total number 310, Crown 220, Union 70, Empire 3, Hersey Rotary 3, Trident 8, Thomson 10, Keystone 6, owned by city; 836 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 125 lbs.; consumption per day, 318,588 gals.; cost to construct, $72,926; bonded debt, $36,500; int. paid on bonds, 4 per cent; cost of mtce., $3,500; works belong to city.

CEDAR RAPIDS, pop. 30,000; fire area, 13 sq. miles; mercantile bldgs., brick, 2 to 8 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $20,313.79; av. ins. involved for same time, $628,349. Fire dept.—1 h. & l. truck, 11 c. hand ex., 1 aerial truck, 4 hose wagons, 11 horses; fire alarm, Gamewell, 49 boxes; value of dept. equipment, $16,020; value of bldgs., $18,296; ann. exp. of dept., $36,665.04; total mem. 27, paid full time.

WATER SUPPLY—Source, river and wells, ½ mile from business center; system, pump direct; filtration system, Jewell; cap. of plant, 3,000,000 gals.; quality of water, good; 3 pumping engines, class comp., cap. per day 10,000,000 gals., constructors Worthington and McGowan; mains, cast iron, 62 miles, 4 to 30 ins. dia.; 400 hydrants, Mathews; 550 valves, Eddy; meters, total number, 2,400, owned by city; 4,500 services; pipe, lead; pressure, dom. 65 lbs., fire 130 lbs.; consumption per day 2,500,000 gals., per capita 90 gals.; cost to construct, $710,000; bonded debt, $430,000; int. paid on bonds, 5 per cent; works belong to city.

CENTERVILLE, Appanoose County, pop. 7,500; mercantile bldgs., brick, stone and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 steamer, 1 hand engine, 4 comb. c. & h. wagons, 12 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 1 hose reel 2 horses; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; ann. exp. of dept., $1,300; total mem., 25 volunteers.

WATER SUPPLY—Source, well, ¾ mile from business center; system, pump to res. and stdp. and direct; stdp. cap. 84,500 gals., dim. 12 x 100, located at station; material used in cons. stone and iron; quality of water, good; res. cap. 230,000 gals., located at station; 4 pumping engines, class dup.; cap. per day 1,728,000 gals., constructor Deane; mains, cast iron, 6¼ miles, 4 to 12 in. dia.; 76 hydrants, Eddy; 496 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 38,000 gals., per capita 60 gals.; cost to construct, $90,000; ann. cost of mtce., $3,500; works belong to Co.

CHARITON, pop. 4,500; fire area, 329 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good 2,100 ft.; rubber, good 200 ft.; inferior, all kinds, 500 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $4,000; total mem., 110 volunteers.

WATER SUPPLY—Source, from mill, 30,000 gals. per day.

CHARTER OAK, pop. 900; no fire ord. Fire dept.—1 hose cart, 6 buckets; hose, 300 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, driven well; system, pump to tank; tank dim. 18 x 20; pump; mains, 1¼ miles, 4 to 6 in. dia.; 14 double hydrants; pressure, dom. 65 lbs., fire 100 lbs.; works owned by town.

CHARLES CITY, pop. 5,000; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,750 ft.; value of dept. equipment, $1,000; value of bldgs., $3,800; ann. exp. of dept., $2,000; total mem., 50 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, artesian wells 1,587 ft. deep, with res., cap. 360,000 gals., dim. 20 x 80, located on hill 50 ft. elevation, material used in cons. steel; 3 pumping engines, size 8 x 12, 12 x 14, constructors Gould, Knowles; mains, cast iron, 6 miles; 53 hydrants, Core- Eddy, etc.; 25 valves, Eddy; 125 meters, owned by consumer; 600 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 110 lbs.; cost to construct, $45,000; bonded debt, $20,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

CHEROKEE, pop. 4,000; fire area, 1,280 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $10,000; ann. exp. of dept., $100; total mem., 36 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 18 x 80, material used in cons. iron; quality of water, good; res. cap. 55,000 gals.; 2 pumping engines; cap. per day 1,000,000 gals., constructor Fairbanks-Morse; mains, 6.4 miles, 4 to 10 in. dia.; 39 hydrants,

Eddy; meters, total number, 529, Mathews, owned by consumer; 537 services; pipe, iron; pressure, dom. 80 lbs., fire 150 lbs.; consumption per day 80,000 gals., per capita 17 gals.; cost to construct, $434,000; bonded debt, $150,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,000; works belong to city.

CINCINNATI, pop. 1,300; fire area, 1,800 acres; bldgs., brick and wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 hand engine, 1 c. engine, 2 h. & l. trucks, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; ann. exp. of dept., $50; total mem., 20 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells.

CLARE, pop. 350. Fire dept.—1 hose cart; hose, cotton, rubber lined, 500 ft.; fire alarm, bell.

WATER SUPPLY—Source, well; system, gravity and pump to tank; tank dim. 8 x 40, cap. 14,400 gals.; 1 pump; mains, 2,625 ft.. 6 and 8 in. dia.; 9 double hydrants; pressure, dom. and fire 65 lbs.

CLARENCE, pop. 675. Fire dept.—2 hose carts, 1 h. & l. truck; hose, cotton, rubber lined, 950 ft.; fire alarm, bell; total mem., 18 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Smith-Vaile; tank, 18, x 20 ft., cap. 38,070 gals.; mains, 2 miles, 2 to 6 in. dia.; 7 double hydrants; pressure, dom. and fire 40 lbs.

CLARION, pop. 1,475. Fire dept.—1 engine, 1 hose cart; hose, cotton, rubber lined, 800 ft.; fire alarm, bell; total mem., 22 volunteers.

WATER SUPPLY—Source, well and cisterns; system, gravity and pump to tank; tank dim. 19 x 22, cap. 50,000 gals.; 1 pump, dup. comp., cap. 500 gals. per min., Worthington; mains, 4 blocks, 8 and 10 in. dia.; 5 double hydrants; pressure, dom. 52 lbs., fire 100 lbs.

CLARINDA, pop. 4,000; fire area, 680 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood and brick, 1½ stories; wooden roofs not permitted in fire area. Fire dept.—1 c. engine on wheels, 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,650 ft.; rubber, good, 100 ft.; inferior, all kinds, 350 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle, 2 telephones; value of dept. equipment, $6,000; value of bldgs., $2,500; ann. exp. of dept., $150; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 125,000 gals.; 2 pumping engines, class comp. cond., cap. per day 2,500,000 gals., constructor Worthington; mains, 10 miles, 4 to 12 in. dia.; 56 hydrants, Mathews, Ludlow; meters, total number 110, owned by consumer; 125 services; pipe, lead and galv. iron; pressure, dom. 75 lbs., fire 150 lbs.; cost to construct, $40,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,800; works belong to city.

CLARKSVILLE, pop. 1,000. Fire dept.—2 hose carts, 1 h. & l. truck, 24 buckets; hose, 2,800 ft.; fire alarm, bell and whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to tank; tank dim. 20 x 24, cap. 61,750 gals.; 1 pump, cap. 100 bbls. per hour; mains, 6,650 ft., 4 to 8 in. dia.; 21 double hydrants; pressure, 50 lbs.; owned by town.

CLEAR LAKE, pop: 1,706; area, 320 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ to 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; fire loss for 1901, $7,000. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $500; value of bldgs., $2,000; total mem., 20 volunteers.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap. 70,000 gals., builders Chicago Bridge Co.; pumping engines, cap. per day 750,000 gals., constructor Smedley; mains, 3 miles, 4 to 8 in. dia., Addyston; 35 hydrants, Ludlow; meters, total number 3; pressure, dom. 38 lbs., fire 125 lbs.; cost to construct, $12,000; ann. cost of mtce., $1,000; works belong to city.

CLINTON, pop. 22,690; fire area, 40,000 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,566; av. ins. for same time, $43,330. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 6 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 7 hose carriages, 10 horses; hose, cotton, rubber lined, good 7,000 ft.; rubber, good 1,500 ft.; inferior, all kinds, 3,000 ft.; total hose, 11,500 ft.; fire alarm, Gamewell, 55 boxes; value of dept. equipment, $35,000; value of bldgs., $25,000; ann. exp. of dept., $11,000; total mem., 15, paid full time.

WATER SUPPLY—Source, wells and river; system, pump to res. and direct; filtration system, N. Y. N. F. Co.; cap. of plant 1,000,000 gals.; res. cap. 1,500,000 gals.; 3 pumping engines, cap. per day 15,000,000 gals., constructors Gaskill, Gordon, Knowles, Worthington; mains, 43 miles, 4 to 16 in. dia.; 415 hydrants, Wood and Ludlow; 175 valves; meters, total number 800, Crown, Worthington, owned by Co. and consumer; 1,931 services; pipe, iron; pressure, dom. 60 lbs., fire 110 lbs.; consumption, per day 2,250,00 gals., per capita 102 gals.; works belong to o.

CLUTIER, pop. 300. Fire dept.—1 hose cart; hose, cotton, rubber lined, 500 ft.; fire alarm, bell; total mem., 12 volunteers.

WATER SUPPLY—Source, well; system, gravity and pump to tank; tank dim. 14 x 16, cap. 17,840 gals.; 1 pump, Fairbanks-Morse; mains, 2,100 ft., 4 and 6 in. dia.; 6 double hydrants; pressure, dom. and fire 30 lbs.

COGGON, pop. 520. Fire dept.—1 hose cart, 1 h. & l. truck, 12 buckets; hose, cotton, rubber lined, 800 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Fairbanks-Morse; tank dim. 16 x 29, cap. 30,080 gals.; mains, 3,000 ft., 4 and 6 in. dia.; 9 double hydrants; pressure, dom. and fire 43 lbs.

COLFAX, pop. 3,000; fire area, 12 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $545; av. ins. involved for same time, $5,610. Fire dept.—1 h. & l. truck, 5 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,250 ft.; rubber, good, 500 ft.; inferior, all kinds, 200 ft.; total hose, 1,950 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $2,500; ann. exp. of dept., $75; total mem., 30 volunteers.

WATER SUPPLY—Source, well, 3 blocks from business center; system, pump to stdp.;stdp. cap. 90,000 gals., material used in cons. steel; quality of water, good; 1 pumping engine, size 14 x 8 x 12, cap. per day 500,000 gals., constructor Gardner; mains, cast iron, 3½ miles, 4 to 6 in. dia.; 35 hydrants; 15 valves; meters, total number 21, Hersey Disc, owned by city and consumer; 155 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day 90,000 gals., per capita 30 gals.; cost to construct, $22,000; bonded debt, $6,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to city.

COLLINS, pop. 600. Fire dept.—2 hose carts; hose, 1,000 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—Source, well; system, gravity; tank dim. 8 x 36, cap. 11,000 gals.; 1 pump; mains, 2,800 ft., 4 and 6 in. dia.; 9 double hydrants; pressure, 65 lbs.; works owned by town.

COLUMBUS JUNCTION, pop. 1,099; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 57,000 gals., material used in cons. wood and steel; 2 pumping engines, cap. per day 900,000 gals., constructor Gordon; mains, 1½ miles; 40 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 120 lbs.; cost to construct, $11,000.

CONRAD, pop. 755. Fire dept.—1 comb. hand & chem. engine, 1 hose cart; hose, 750 ft.; fire alarm, bell; total mem., 16 volunteers.

WATER SUPPLY—Source, cisterns and well; system, pump to tank; tank dim. 16 x 16, cap. 23,943

gals.; 1 pump, Lewis, cap. 50 gals. per min.; mains, 1,000 ft., 4 and 6 in. dia.; 3 double hydrants; works owned by town.

COON RAPIDS, pop. 1,150; fire area, 200 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 50 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,800; total mem., 40 volunteers.

WATER SUPPLY—Source, well, 3 blocks from business center; system, gravity, pump to stdp. and direct; stdp. cap. 945,000 gals.; pumping engines, cap. per day 25,000 gals.; mains, iron, 2½ miles, 6 in. dia.; 14 hydrants; 6 valves; meters, total number 60, owned by consumer; 125 services; pressure, dom. 52 lbs., fire 52 lbs.; consumption per day, 3,000 gals.; cost to construct, $5,000; bonded debt, $3,500; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,300; works owned by city.

CORRECTIONVILLE, pop. 935. Fire dept.—3 hose carts, 1 h. & l. truck; hose, cotton, rubber lined, 950 ft.; fire alarm, bell; total mem., 16 volunteers.

WATER SUPPLY—Source, well; system, gravity and direct pressure; 1 pump; tank dim. 16 x 20 ft., cap. 30,080 gals.; mains, 1½ miles, 4 to 8 in. dia.; 13 double hydrants; pressure, dom. 38 lbs., fire 100 lbs.

CORNING, pop. 1,943; fire area, 640 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 300 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,600; value of bldgs., $4,000; ann. exp. of dept., $150; volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to stdp.; stdp. cap. 80,000 gals., dim. 18 x 25, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 250,000 gals., constructor Smedley; mains, cast iron, 3 miles, 4 to 6 in. dia.; 30 hydrants; meters, total number 78, Nash 4, Union 2, Empire 1, Hersey Rotary 4, Pittsburg 12, Lambert 43, owned by consumer; 283 services; pipe, galv. iron; pressure, dom. 30 to 80 lbs., fire 30 to 100 lbs.; consumption per day, 32,000 gals.; cost to construct, $35,000; bonded debt, $9,000; int. paid on bonds, 4 per cent; cost of mtce., $1,800; works belong to city.

CORWITH, pop. 651. Fire dept.—1 hose cart; hose, cotton, rubber lined, 1,000 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump; tank dim. 18 x 20, cap. 42,300 gals.; mains, 2,200 ft., 4 and 6 in. dia.; 3 double hydrants; pressure, dom. 45 lbs., fire 43 lbs.

CORYDON, pop. 1,800; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 5 c. hand ex., 1 h. & l. truck, 2 c. engines, 1 hose carriage; hose, rubber, good, 750 ft.; inferior, all kinds, 200 ft.; total hose, 950 ft.; fire alarm, bell and whistle; value of dept. equipment, $800; value of bldgs., $3,000; total mem., 28 volunteers.

WATER SUPPLY—Source, wells and cisterns.

COUNCIL BLUFFS, pop. 33,790; mercantile bldgs., stone, brick and wood, 1 to 8 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; fire loss for 1908, $21,400; ins. for same time, $260,000. Fire dept.—2 c. engines, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 4 hose wagons, 15 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 1,800 ft.; total hose, 6,800 ft.; fire alarm, Gamewell storage, 39 boxes; value of dept. equipment, $20,000; value of bldgs., $33,000; ann. exp. of dept., $17,000; total mem. 23, paid full time.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to res. and direct; quality of water, good; res. cap., 14,000,000 gals.; 3 pumping engines, cap. per day 8,000,000 gals., constructor Knowles; mains, cast iron, 40 miles, 4 to 30 in. dia.; 289 hydrants; 250 valves; meters, total number 1,230, owned by city and consumer; 3,635 services; pipe, lead; pressure, dom. 80 lbs., fire 120 to 140 lbs.; consumption per day, 2,192,908 gals.; works belong to Co.

CRESCO, Howard County, pop. 2,806; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to stdp.; stdp. cap. 90,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 100,000 gals., constructors, Smedley, Gould; mains, cast iron, 4 miles, 4 to 8 in. dia.; 27 hydrants; 8 valves; 240 services; pipe, galv. iron; pressure, dom. 38 lbs., fire 140 lbs.; consumption per day, $60,000 gals.; cost to construct, $22,000; bonded debt, $10,000; int. paid on bonds, 4½ per cent; cost of mtce., $1,700; works belong to city.

CRESTON, pop. 8,365; fire area, 4,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carts, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good 1,500 ft.; linen, good 1,500 ft.; total hose, 3,000 ft.; fire alarm, bell and telephone; total mem., 100, paid full time 2, paid part time 1, volunteers 97.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to stdp. and direct; stdp. cap. 140,000 gals.; filtration system, N. Y. N. F. Co.; cap. of plant, 1,000,000 gals.; res. cap. 500,000 gals.; 2 pumping engines, class comp., size 14 x 20 x 12, cap. per day 3,000,000 gals., constructors Barr, Smith-Vaile; mains, cast iron, 12 miles, 4 to 12 in. dia., Shickle, Howard-Harrison; 141 hydrants, Mathews; meters, total number 100, owned by consumer; 455 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 140 lbs.; cost to construct, $300,000; bonded debt, $150,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $5,000; works belong to Co.

CUMBERLAND, pop. 725. Fire dept.—1 hose cart, 1 h. & l. truck; hose, cotton, rubber lined, 600 ft.; fire alarm, bell; total mem., 43 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Myers, cap. 40 gals. per min.; tank dim. 16 x 18, cap. 27,070 gals.; mains, 1,900 ft., 4 and 6 in. dia.; 5 double hydrants; pressure, dom. and fire 52 lbs.

DANBURY, pop. 600. Fire dept.—1 c. engine, 1 hose cart, 6 c. hand ex.; hose, cotton, rubber lined, 500 ft.; rubber, 50 ft.; total hose, 550 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—System, gravity; tank cap. 12,000 gals.; 1 pump; mains, 1½ miles, 1½ to 4 in. dia.; 10 single and 8 double hydrants; pressure, 65 lbs.; owned by town.

DAVENPORT, pop. 39,800; fire area, 600 acres; mercantile bldgs., brick, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $69,540; av. ins. for same time, $149,274. Fire dept.—11 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 8 hose wagons, 2 hose carriages, 23 horses; hose, rubber, good, 11,540 ft.; fire alarm, Gamewell, 73 boxes; value of of dept. equipment, $36,200; value of bldgs., $55,000; ann. exp. of dept., $42,000; total mem. 43, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and direct; quality of water, good; filtration, American; res. cap. 5,000,000 gals., located on elevation; 4 pumping engines, class comp. cond., cap. per day 28,000,000 gals., constructors Holly, Worthington, Clapp and Deane; mains, cast iron, 72 miles, 6 to 30 in. dia.; 649 hydrants, 25 private; 1,100 valves; meters, total number, 3,500, owned by Co.; 7,500 services; pipe, lead and wrought iron; pressure, dom. 65 lbs., fire 125 lbs.; consumption per day 3,000,000 gals.; cost to construct, $1,450,000; bonded debt, $650,000; int. paid on bonds, 4 per cent; works belong to Co.

DAYTON, pop. 900. Fire dept.—2 hose carts; hose, 1,000 ft.; fire alarm, bell; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, 2 pumps; tank dim. 20 x 20, cap. 57,000 gals.; mains, 1 mile, 4 to 6 in. dia.; 16 double hydrants; pressure, 40 lbs.; works owned by town.

DECORAH, pop. 4,000; mercantile bldgs., mostly brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,800 ft.; fire alarm, bell and whistle; total mem., 66 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pump direct; res. cap. 500,000 gals.; 2 pumping engines, cap. per day 1,015,000 gals., constructors Knowles, Smedley; mains, 3¾ miles, 6 to 8 in. dia.; 40 hydrants, Chapman and Ludlow; meters, total number 30, Hersey; pressure, dom. 90 to 100 lbs., fire 90 to 100 lbs.; cost to construct, $34,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $2,000; works belong to city.

DENISON, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 2 stories; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,666. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; total mem., 75 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 90,000 gals., dim. 16 x 60, material used in cons. steel; quality of water, good; res. cap. 500,000 gals.; 2 pumping engines, size 8 x 12 x 7, cap. per day 1,000,000 gals., constructors Gardner, Barr; mains, cast iron, 7 miles, 4 to 6 in. dia.; 50 hydrants, Chapman, Eclipse; 13 valves, Chapman; meters, total number 75, Trident 65, Nash 10, owned by city and consumer; 500 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 90 to 125 lbs.; consumption, per day 71,230 gals., per capita 23 2-3 gals.; cost to construct, $30,000; bonded debt, $1,400; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,000; works belong to city.

DEEP RIVER, pop. 500. Fire dept.—1 hose cart, 3 ladders; hose, cotton, rubber lined, 500 ft.; fire alarm, whistle; total mem., 8 volunteers.

WATER SUPPLY—Source, well; system, gravity; 2 pumps, cap. 295 gals. per min.; air-pressure tank 8 x 36, cap. 11,000 gals.; mains, 1 mile, 4 and 6 in. dia.; 11 double hydrants; pressure, fire 65 lbs.

DES MOINES, pop. 100,000; fire area, 33,000 acres; mercantile bldgs., stone and brick, 1 to 14 stories; private, wood and brick, 1 to 4 stories; wooden roofs not permitted in fire area; av. fire loss per yr. for 3 yrs., $101,412; av. ins. involved for same time, $754,198. Fire dept.—3 c. engines on wheels, 10 c. hand ex., 4 h. & l. trucks, 1 aerial truck, 5 comb. c. & h. wagons, 9 hose wagons, 52 horses; hose, cotton, rubber lined, good, 24,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 800 ft.; total hose, 26,800 ft.; fire alarm, Gamewell, 83 boxes, aux. 33 boxes; value of dept. equipment, $105,622.33; value of bldgs., $203,833.19; ann. exp. of dept., $126,750; total mem. 102, paid full time.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump to stdp. or direct; stdp. cap. 530,000 gals., material used in cons. steel, builders Porter Boiler Co.; filtration system, cap. of plant 1,900,000 gals.; quality of water, good; 3 pumping engines, class comp. cond., cap. per day 19,000,000 gals., constructor Gaskill, Worthington and Holly; mains, cast iron, 134 miles, 6 to 36 in. dia., Dennis Long, Shickle, Howard, Harrison, Lake Shore; 1,500 hydrants, Holly, Chapman and Ludlow; 4,250 valves, Ludlow; meters, total number 11,000. Crown, Union, Empire, Gem, Hersey, Hersey Disc, Worthington, Columbia, Trident, Nash, owned by Co.; 12,000 services; pipe, lead; pressure, dom. 100 lbs., fire 140 to 150 lbs.; consumption per day, 4,000,000 gals., per capita 48 gals.; cost to construct, $1,500,000; bonded debt, $1,660,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $115,000; works belong to Co.

DEWITT, pop. 1,508; no fire ord.; 75 per cent of bldgs. wood. Fire dept.—1 hose cart, 1 h. & l. truck, 2 hand c. ex.; hose, 1,900 ft.; fire alarm, whistle; total mem., 26 volunteers.

WATER SUPPLY—Source, well; system, pump to tank, tank dim. 20 x 20, cap. 1,500 bbls.; 3 pumps, Cook pump, cap. 106 gals. per min., Gould pump, cap. 60 gals. per min., Smith-Vaile pump, 77 gals. per min.; mains, 2 miles, 4 to 8 in. dia.; 27 double hydrants; pressure, dom. 35 lbs., fire 45 lbs.; works owned by town.

DOON, pop. 810. Fire dept.—2 hose carts, ladders; hose, cotton, rubber lined, 1,200 ft.; fire alarm, bell; total mem., 24 volunteers.

WATER SUPPLY—Source, well; system, gravity and direct pressure; 1 pump, cap. 750,000 gals. per day, Fairbanks-Morse; tank dim. 18 x 20, cap. 41,000 gals.; mains, 1 mile, 6 to 8 in. dia.; 12 double hydrants; pressure, dom. 65 lbs., fire 120 lbs.

DOUGLAS, pop. 7,000. Fire dept.—1 comb. truck & c. engine, 1 steamer, 1 hose wagon, 1 reel; hose, 2,150 ft.; fire alarm, telephone.

WATER SUPPLY—Source, wells; stdp. cap., 183,600 gals.; 2 pumping engines, combined cap. per day 1,008,000 gals., 2 to 8 in. dia.; 42 hydrants.

DOWS, pop. 1,000. Fire dept.—1 hose cart, 1 h. & l. truck; hose, 500 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, gravity; tank dim. 20 x 24; mains, ¾ mile, 4 and 6 in. dia.; 10 double hydrants; pressure, 75 lbs.; owned by town.

DUBUQUE, pop. 45,000; fire area, 10 sq. miles; mercantile bldgs., brick and wood, 2 to 7 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 3 comb. c. & h. wagons, 1 c. engine, 10 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 3 hose wagons, 2 hose carriages, 23 horses; hose, cotton, rubber lined, good, 5,800 ft.; rubber, good, 5,300 ft.; fire alarm, Gamewell, 59 boxes; value of dept. equipment, $176,000; value of bldgs., $92,000; ann. exp. of dept., $50,000; total mem. 44, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to res.; stdp. cap. 450,000 gals., dim. 20 x 75, material used in cons. iron, builders, Morrison Bros.; quality of water, good; res. cap. 2,750,000 gals., located 3 miles from city; 5 pumping engines, cap. per day 16,000,000 gals., constructors Smedley, Deane; mains, iron, 65 miles, 4 to 24 in. dia.; 452 hydrants; 348 valves; meters, total number 505, Crown 365, Union 21, Gem 4, Hersey Rotary 40, Trident 35, Thomson 25, Buffalo 5, Pittsburg 10, owned by city; 3,700 services; pipe, lead; pressure, dom. 60 lbs., fire 60 to 100 lbs.; cost to construct, $589,248; bonded debt, $484,000; int. paid on bonds, 4½ per cent; cost of mtce., $18000; works belong to city.

DUNCOMBE, pop. 447. Fire dept.—1 hose cart; hose, cotton, rubber lined, 600 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Meyers; tank dim. 8 x 36, cap. 27,000 gals.; mains, 1 mile, 4 and 6 in. dia.; 12 double hydrants; pressure, dom. and fire 60 lbs.

DUNLAP, pop. 1,355; fire area, 12 to 15 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell; value of dept. equipment, $1,810; value of bldgs., $800; total mem., 25 volunteers.

WATER SUPPLY—Source, well, 1,600 ft. from business center; system, gravity, pump to stdp. and direct; stdp. cap. 32,000 gals., dim. 10 x 15, material used in cons. iron, builders Fremont Machine Co.; 1 pumping engine, cap. per day 115,200 gals., constructor Cook; mains, 1 mile, 6 to 8 in. dia.; 8 hydrants, St. Louis; 20 services; pipe, lead; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $6,000; int. paid on bonds, 5 per cent; works belong to town.

DURANT, Cedar Co., pop. 650. Fire dept.—1 c. engine, 2 hose carts; hose, cotton, rubber lined, 1,500 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, well; system, gravity,

1 pump, Fairbanks-Morse; tank dim. 20 x 24, cap. 67,680 gals.; mains, 2 miles, 4 and 6 in. dia.; 24 double hydrants; pressure, dom. and fire 46 lbs.

DYERSVILLE, pop. 1,500. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts, 24 buckets; hose, 1,800 ft.; fire alarm, bell and whistle; total mem., 60 volunteers.

WATER SUPPLY—Source, well and cisterns; system, pump to tank; tank dim. 24 x 24; mains, 2,356 ft., 6 and 8 in. dia.; 12 triple hydrants; pressure, 60 lbs.

DYSART, pop. 1,000. Fire dept.—2 steamers, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, 500 ft.; rubber, 500 ft.; total hose, 1,000 ft.; fire alarm, bell; total mem., 47 volunteers.

WATER SUPPLY—Source, well.

EAGLE GROVE, pop. 2,890; fire area, 700 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $1,500; total mem., 45 volunteers.

WATER SUPPLY—Source, well, 300 ft. from business center; system, pump to stdp. and direct; stdp. cap. 132,000 gals., dim. 15 x 100, located 16 ft. from station, material used in cons. steel, builders Chicago Iron Co.; quality of water, good; res. cap. 90,000 gals., located 50 ft. from station; 1 pumping engine, class dup., size 10 x 14 x 18, cap. per day 750,000 gals., constructors Aurora Pump Co.; mains, cast iron, 1¾ miles, 4 to 12 in. dia., Addyston; 20 hydrants, Eddy; 12 valves, Eddy; meters, total number 2, Nash; 70 services; pipe, lead; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $16,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $700; works belong to city.

EARLING, pop. 600; bldgs., frame and brick veneered. Fire dept.—1 hose cart; hose, 600 ft.; fire alarm, bell; total mem., 12 volunteers.

WATER SUPPLY—Source, well; system, pump to tank; tank dim. 16 x 16, cap. 700 bbls.; pump; mains, 1,800 ft., 4 and 6 in. dia.; 7 double hydrants; pressure, dom. 50 lbs., fire 100 lbs.; works owned by town.

EARLVILLE, pop. 650. Fire dept.—1 comb. c. engine, 1 h. & l. truck, hose cart, 18 buckets; hose, 650 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—Source, well; system, pump to res.; res. cap., 112,000 gals.; 1 pump; mains, 1 mile, 4 and 6 in. dia.; 11 double hydrants; pressure, 39 lbs.; owned by town.

EARLY, pop. 700; bldgs., frame and brick veneered. Fire dept.—1 hose cart, 1 h. & l. truck; hose, 800 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, pump to tank; tank dim. 16 x 20, cap. 40,000 gals.; 1 pump; mains, 1 mile, 4 and 6 in. dia.; 12 double hydrants; pressure, 50 lbs.; owned by town.

EDDYVILLE, pop. 1,200; mercantile bldgs., brick. Fire dept.—1 c. engine; hose, cotton, rubber lined, good, 550 ft.; fire alarm, bell and whistle; total mem., 15 volunteers.

WATER SUPPLY—Source, private; system, gravity.

ELDON, pop. 2,500; fire area, 300 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—7 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $1,200; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system; pump to res.; stdp. dim. 8.6 x 50, material used in cons. rock and cement; quality of water, good; 1 pumping engine, class dup., cap. per day 300,000, constructors Fairbanks, Morse; mains, cast iron, 1½ miles, 8 in. dia.; 22 hydrants; meters, total number 62, Keystone 50, Niagaria, owned by city; 80 services; pipe, iron; pressure, dom. 65 los., fire 120 lbs.; consumption per day, 25,000; cost to construct, $12,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; cost of mtce., $700; works belong to city.

ELDORA, pop. 2,238; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,250 ft.; rubber, good, 750 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $2,000; total mem., 45 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to stdp. and direct to mains; stdp. cap. 100,000 gals., dim. 13½ x 100, material used in cons. steel; quality of water, godo; 4 pumping engines, class dup., cap. per day 14,400 gals., constructors Smedley, Atlas, Deans; mains, cast iron, 3½ miles, 4 to 6 in. dia.; 30 hydrants; 11 valves; meters, total number 200, Crown 34, Nash 165, Gem 1, owned by city; 351 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 40 to 100 lbs.; consumption per day, 68,000 gals.; cost to construct, $36,000; bonded debt, $6,000; int. paid on bonds, 4½ per cent; cost of mtce., $3,300; works belong to city.

ELDRIDGE, pop. 225; only 1 brick bldg. Fire dept.—1 hose cart, hooks and ladders; hose, 500 ft.; total mem., 12 volunteers.

WATER SUPPLY—Source, well; system, pump to tank; tank dim. 20 x 22, cap. 53,000 gals.; mains, 5,000 ft., 4 to 8 in. dia.; 15 double hydrants; works owned by town.

ELKADER, pop. 1,250; fire area, 640 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; av. loss for 3 yrs., $3,000; ins. involved same period, $7,000. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined; good, 600 ft.; inferior, all kinds, 150 ft.; total hose, 750 ft.; fire alarm, bell; value of equipment, $1,000; value of bldgs., $200; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res.; quality of water, excellent; res. cap. 175,000 gals., located 240 ft. above tower; 1 pumping engine, class triplex, cap. per day 250,000 gals., constructors Gould Co.; mains, cast iron, 3½ miles, 4, 6 and 8 in. dia.; 32 hydrants; 15 valves; meters, total number 164, Crown 64, Trident 30, Buffalo 2, owned by city; 193 services; pipe, galv. iron; pressure, dom. 105 lbs., fire 105 lbs.; consumption per day, 43,150 gals.; cost to construct, $18,500; bonded debt, $9,500; int. paid on bonds, 4 per cent; cost of mtce., $150; works belong to city.

ELLIOTT, pop. 600. Fire dept.—Volunteer, 18 men; 1 hose cart; 400 ft. hose; fire alarm, bell.

WATER SUPPLY—Source, wells; 1 Gould triplex pump, cap. 422,000 gals. per day; 900 ft. 6-in. mains; 5 double hydrants; pressure, 90 lbs.

EMMETSBURG, pop. 2,700; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 2 h. & l. trucks, 3 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; ann. exp. of dept., $250; total mem., 61 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp.; stdp. cap. 70,400 gals., dim. 12 x 80, builder Freeman Turner; pumping engines, cap. per day 750,000 gals., constructor Smedley; mains, 7½ miles, 4 to 8 in. dia., Clow; 36 hydrants, Ludlow; 50 valves, Eddy; meters, total number 150, Nash 2, Hersey Disc 28, Buffalo 30, Trident 90, owned by consumer; 297 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 120 lbs.; cost to construct, $34,703.58; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,100; works belong to city.

ESTHERVILLE, pop. 3,237; fire area, 3,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood and brick, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $5,000; av. ins. for same time, $27,666. Fire dept.—1 hand engine, 50 c. hand ex., 1 h. & l. truck, 3 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good 1,500

ft.; rubber, good 300 ft.; inferior, all kinds, 400 ft.; total hose, 3,000 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $1,200; total mem., 50 volunteers.

WATER SUPPLY—Source, springs and river, 6 blocks from business center; system, pump direct; quality of water, good; res. cap. 100,000 gals., located at station; 1 pumping engine, class dup. comp., size 8 x 12 x 10, cap. per day 75,000 gals., constructor Deane; mains, cast iron, 5 miles, 4 to 10 in. dia.; 26 hydrants, Buffalo; 10 valves, Scott; 182 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 140 lbs.; cost to construct, $12,500; bonded debt, $9,500; int. paid on bonds, 5 per cent; works belong to city.

ESSEX, pop. 900. Fire dept.—1 hose cart, 900 ft. hose; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, well; system, gravity; 2 tanks, dim. 8 x 36, cap. 22,000 gals.; mains, 4,000 ft., 4 and 6 in. dia.; 65 double hydrants; pressure, 65 lbs.; owned by town.

EXIRA, pop. 875. Fire dept.—1 hose cart, 1 hand engine; 600 ft. 2-in. cotton jacket hose; fire alarm, bell; volunteer, 30 men.

WATER SUPPLY—Source, well; system, gravity; 1 pump; tank dim. 12 x 30, cap. 22,880 gals.; 1 mile of 3 and 4-in. mains; 7 double hydrants; pressure, 20 lbs.

FAIRBANKS, pop. 650; 95 per cent of bldgs. frame. Fire dept.—1 hand engine, 1 hose cart, 1 h. & l. truck; hose, cotton, 600 ft.

WATER SUPPLY—Source, tank; dim. 8 x 36; 1 pump; mains, 5 blocks, 6 in. dia.; 5 double hydrants; pressure, 150 lbs.; works owned by town.

FAIRFIELD, pop. 5,009; fire area, 1,200 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,500; Fire dept.—1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $4,000; ann. exp. of dept., $682; total mem., 16 volunteers.

WATER SUPPLY—Source, res., 1¼ miles from business center; system, gravity, pump from res. to stdp. or direct; stdp. cap. 75,000 gals., dim. 12 x 30, material used in cons. steel, builders Inman; quality of water, good; res. cap. 200,000,000 gals., located 1¼ miles from business center; 2 pumping engines, cap. per day 2,000,000 gals., constructors Blake and Holly; mains, cast iron, 8½ miles, 4, 6 and 10 in. dia.; 66 hydrants; 65 valves; meters, total number 230, owned by city; 492 services; pipe, iron and lead; pressure, dom. 35 lbs., fire 125 lbs.; cost to construct, $78,000; bonded debt, $5,000; int. paid on bonds, 5 per cent; cost of mtce., $5,000; works belong to city.

FARLEY, pop. 513. Fire dept.—1 h. & l. truck, 1 comb. hand & chem. engine, 1 hose cart, 8 buckets; 400 ft. 2-in. cotton jacket hose, 800 ft. 2½-in. cotton jacket hose; fire alarm, bell; volunteers, 46 men.

WATER SUPPLY—Source, well; system, gravity; 1 pump; tank 18 x 20, cap. 38,000 gals., elevation 85 ft.; mains, ¾ mile, 4 and 6 in. dia.; 12 double hydrants; pressure, dom. and fire 40 lbs.

FARMINGTON, pop. 1,332; fire area, 160 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—20 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $500; ann. exp. of dept., $200; total mem., 30 volunteers; Gus Noske, chief; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to res.; res. cap. 300,000 gals.; 1 pumping engine, class comp., cap. per day 500,000 gals., constructors Fairbanks, Morse & Co.; mains, 2½ miles, 4 to 6 to 8 in. dia.; 13 hydrants, Mathews; meters, total number 5; 60 services; pressure, dom. 85 lbs., fire 112 lbs.; consumption, per day 75,000 gals., per capita 37½ gals.; cost to construct, $10,000; ann. cost of mtce., $1,000; works belong to city.

FAYETTE, pop. 1,315; mercantile bldgs., brick; private, wood. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 625 ft.; fire alarm, whistle; volunteers.

WATER SUPPLY—Source, wells; system, pumping; pumping cap. per day, 500,000 gals.

FONDA, pop. 1,180; fire area, 140 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $2,500; total mem., 15 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to stdp.; stdp. cap. 68,000 gals., dim. 20 x 35, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 100,000 gals., constructor Stillwell; mains, cast iron, 3 miles, 4 to 8 in. dia.; 15 hydrants; 7 valves; 100 services; pipe, wrought iron; pressure, dom. 42 lbs., fire 100 lbs.; consumption per day, 35,000 gals.; cost to construct, $15,000; bonded debt, $6,500; int. paid on bonds, 6 per cent; cost of mtce., $350; works belong to city.

FOREST CITY, pop. 1,758; fire area, 6 blocks; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; inferior, all kinds, 300 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; total mem., 27 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 115,000 gals., dim. 100 x 14, builder Chicago Bridge and Iron Co.; res. cap. 50,000 gals.; 1 pumping engine, cap. per day 120,000 gals., constructor Gordon; mains, 3½ miles, 4 to 8 in. dia.; 25 hydrants, Waterous; 200 services; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $18,000; int. paid on bonds, 5 and 6 per cent.; ann. cost of mtce., $1,000; works belong to city.

FORT DODGE, pop. 17,700; mercantile bldgs., brick, 1 to 6 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 2 h. & l. trucks, 3 hose carriages, 3 horses; hose, rubber lined, good, 2,000 ft.; cotton, 2,000 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $10,000; value of bldgs., $8,000; ann. exp. of dept., $6,080; total mem. 35, paid full time 5, volunteers 30; underwriters' rating, third class.

WATER SUPPLY—Source, filter galleries on island, ½ mile from business center; system, gravity, pump to water tower; water tower cap. 106,000 gals., dim. 24 x 32, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, fair; 3 pumping engines, class comp. dup., size 14 x 24 x 12 x 18, 17 x 12 x 16 x 20, cap. per day 4,500,000 gals., constructor Smedley; mains, cast iron, 17 miles, 4 to 12 in. dia.; 112 hydrants, Eddy, Holly and Empire; 99 valves, Eddy; meters, total number 1,300, Crown, Union, Hersey Rotary, Thomson, Worthington, Lambert, Nash; owned by consumer; 1,500 services; pipe, lead and iron; pressure, dom. 100 lbs., fire 140 lbs.; consumption per day 1,750,000 gals., per capita 146 gals.; cost to construct, $102,000; bonded debt, $105,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,900; works belong to city.

FORT MADISON, pop. 9,287; fire area, 1,147 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good 6,400 ft.; rubber, good 500 ft.; inferior, all kinds, 100 ft.; total hose, 7,000 ft.; fire alarm, bell; value of dept. equipment, $11,000; value of bldgs., $6,500; ann. exp. of dept., $3,300; total mem., 139 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and river, 1 mile from business center; system, pump to res. and direct; res. cap. 30,000,000 gals., located on bluff, 165 ft. above river; 2 pumping engines, class comp.

dup., size 18½ x 29 x 16 x 18, cap. per day, 5,000,000 gals., constructors Blake and Worthington; mains, cast iron, 14 miles, 4 to 14 in. dia., Lake Shore Foundry; 138 hydrants, Mathews, Ludlow, Corey and Galvin; Eddy valves; meters, total number 210, Crown 130, Hersey Disc 20, Thomson 40, Worthington 20, Buffalo 10, owned by Co.; 560 services; pipe, black and galv. iron; pressure, dom. 70 lbs., fire 120 to 140 lbs.; consumption, per day 3,000,000 gals., per capita 46 gals.; ann. cost of mtce., $8,000; works belong to Co.; J. G. Sutton, supt.

FREMONT, pop. 600. Fire dept.—1 gasoline fire engine; 500 ft. good cotton hose; volunteers, 5 men.

WATER SUPPLY—Source, wells.

GALVA, pop. 450; all bldgs. frame but 2. Fire dept.—1 hose cart, 500 ft. hose; fire alarm, bell; volunteer, 18 men.

WATER SUPPLY—Source, wells; tank 16 x 16 ft.; 1 pump; mains, 3,600 ft., 6 and 4 in. dia.; 14 double hydrants; pressure, dom. 55 lbs., fire 100 lbs.; works owned by town.

GARDEN GROVE, pop. 700. Fire dept.—1 chem. engine, not in service; 200 ft. hose; fire alarm, bell.

WATER SUPPLY—Source, private wells only; private tank 10 ft. in dia., 100 bbls. cap.; water elevated to tank by wind mills; 2 single hydrants; 1 block 1-in. mains.

GARNER, pop. 1,400; fire area, 100 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose carts; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell, whistle, electric, 5 boxes; total mem., 20, paid part time.

WATER SUPPLY—Source, wells, 5 blocks from business center; system, pump to stdp.; stdp. cap. 57,600 gals., elevation 120 ft., material used in cons. steel; quality of water, good; 2 pumping engines, class gas, cap. per day 75,000 gals., constructors Fairbanks and Morse Co.; mains, cast iron, ½ mile, 6 in. dia.; 10 hydrants; meters, total number 18, Pittsburg, owned by city and consumer; 62 services; pipe, galv. iron; pressure, dom. 56 lbs., fire 70 lbs.; consumption per day, 8,000 gals.; cost to construct, $7,000; works belong to city.

GILMAN, pop. 465; all bldgs. frame but 2. Fire dept.—None organized; hand engine (unserviceable); 600 ft. 2-in. cotton jacket hose; fire alarm, bell.

WATER SUPPLY—Source, springs; system, gravity and direct pressure; 1 steam pump, Gardner; 3 blocks 2-in. mains; pressure, dom. and fire 16 lbs.

GLADBROOK, pop. 842. Fire dept.—1 h. & l. truck, 2 hose carts; 1,000 ft. 2½-in. cotton jacket hose; fire alarm, bell; volunteer, 28 men.

WATER SUPPLY—Source, well; system, gravity; 1 steam pump, Smedley, cap. 30 gals. per min.; tank dim. 16 x 16, cap. 25,000 gals.; 1½ miles 4 and 6-in. mains; 10 double hydrants; pressure, dom. and fire 35 lbs.

GLENWOOD, pop. 3,000; fire area, 20 acres; mercantile bldgs., brick, 2 stories; private, brick, 1 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $800; total mem., 40 volunteers.

WATER SUPPLY—Source, well, ¾ mile from business center; system, gravity, pump to stdp.; stdp. cap. 90,000 gals., dim. 12 x 40 and 16 x 40, material used in cons. steel; quality of water, good; res. located on high hill; 1 pumping engine, cap. per day 65,000 gals., constructors Crane, Smith-Vaile Co.; mains, cast iron, 2½ miles, 4 to 8 in. dia.; 5 hydrants; 10 valves; meters, total number 143, Trident, Thomson, Worthington, Buffalo and Columbia, owned by consumer; 143 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; cost to construct, $25,000; cost of mtce., $1,400; works belong to city.

GOLDFIELD, pop. 800; all bldgs. frame and brick veneered but 2. Fire dept.—1 Silsby steam fire engine, 1 hose cart; 1,200 ft. hose, 1 comb. chem., cap. 100 gals.; fire alarm, bell; volunteer, 25 men.

WATER SUPPLY—Source, wells, cisterns and res.

GOWRIE, pop. 800; all bldgs. frame but 3. Fire dept.—1 hose cart; hose, 600 ft.; volunteer, 20 men.

WATER SUPPLY—Source; well; system, gravity; tank dim. 20 x 20, cap. 47,000 gals.; 1 pump; mains, 9 blocks, 4 and 6 in. dia.; 9 double hydrants; pressure, 43 lbs.; works owned by town.

GRAND JUNCTION, pop. 1,300. Fire dept.—1 hose cart, 1 comb. chem. engine, 20 buckets; hose, 600 ft.; fire alarm, bell.

WATER SUPPLY—Source, well; 1 single, 1 double pump, to 2 tanks, 75,000 gals. cap. each, and pump to mains; mains, 4 blocks, 3 in. dia.; 3 single hydrants.

GRAND MOUND, pop. 355. Fire dept.—1 hose cart, 1 hose reel, 1 h. & l. truck, 16 fire buckets; hose, cotton, 500 ft.; fire alarm, bell.

WATER SUPPLY—Source, 8-in. well, 22 ft. deep; system, gravity; 1 pump; tank, dim. 20 x 16, cap. 35,600 gals.; mains, 1 mile, 4 and 6 in. dia.; 12 hydrants; pressure, dom. and fire 30 lbs.

GRANVILLE, pop. 450; all bldgs. frame. Fire dept.—1 hose cart; hose, 500 ft.; fire alarm, bell; 12 volunteers.

WATER SUPPLY—Source, shallow well; tank dim. 18 x 22, cap. 1,800 bbls.; 1 pump; mains, 1,000 ft., 4 and 6 in. dia.; 3 hydrants; pressure, 30 lbs.

GREENE, pop. 1,122; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good, 1,650 ft.; inferior, all kinds, 250 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $200; ann. exp. of dept., $75; total mem., 12 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp. and direct; stdp. cap. 51,000 gals., dim. 20 x 22, material used in cons. steel; 1 pumping engine, class comp., capacity 750 gals. per min., constructors Fairbanks and Morse; mains, 2 miles, 4 to 8 in. dia.; 21 hydrants. Fairbanks and Morse; 44 services; pressure, dom. 60 lbs., fire 100 to 150 lbs.; consumption, per day 30,000 gals., per capita 30 gals.; cost to construct, $14,000; cost of mtce., $700; works belong to city.

GREENFIELD, pop. 1,500; fire area, 160 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, linen, good 300 ft.; rubber, good 100 ft.; inferior, all kinds, 100 ft.; total hose, 500 ft.; value of dept. equipment, $400; value of bldgs., $600; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well; pumping engine, cap. 30 bbls. per hour.

GRIMES, pop. 250. Fire dept.—1 comb. hand & c. engine, 1 hose cart, 700 ft. hose; fire alarm, whistle.

WATER SUPPLY—Source, well; system, gravity; 1 pump; tank dim. 12 x 14, cap. 11,844 gals.; mains, 2½ blocks, 6 in. dia.; 4 hydrants; pressure, dom. 32 lbs., fire 32 lbs.

GRINNELL, pop. 5,000; fire area, 3 sq. miles; mercantile bldgs., stone and brick, 1 to 4 stories; private, wood, 1½ to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 reverse steamer, 1 h. & l. truck, 3 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $8,500; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to res. and stdp.; stdp. cap. 35,000 gals., dim. 11 x 48, material used in cons. steel, builder Morgan; quality of water, good; res. cap. 176,000 gals., located 1 block from business center; 3 pumping engines, cap. per day 1,125,000 gals., constructor Knowles; mains, cast iron, 5 miles, 4 to 10 in. dia.; 55 hydrants; 25 valves; meters, total number 490, owned by city;

732 services; pipe, galv. iron and lead; pressure, dom. 30 to 45 lbs., fire 100 to 135 lbs.; consumption per day, $115,000 gals.; cost to construct, $50,000; bonded debt, $37,000; int. paid on bonds, 5 per cent; cost of mtce., $5,000; works belong to city.

GRISWOLD, pop. 1,000; fire area, 160 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 450 ft.; total hose, 950 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $200; ann. exp. of dept., $25; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 60,000 gals., dim. 10 x 100, builders Fremont; pumping engines, cap. per day 100,000 gals.; mains, 1¼ miles, 4 to 6 in. dia.; 11 hydrants; 25 services; pipe, galv. iron; cost to construct, $7,000; int. paid on bonds, 5 per cent.

GRUNDY CENTRE, pop. 15,000; fire area, 6 blocks; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted. Fire dept.—2 c. engines, 2 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,200; ann. exp. of dept., $350; total mem., 29 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump direct to mains and stdp.; stdp. cap. 95,000 gals., dim. 12 x 100, material used in cons. steel, builders Freemont and Turner; quality of water, hard; 1 pumping engine, cap. per day 100,000 gals, constructor Gould; mains, cast iron, 2⅝ miles, 4, 6 and 8 in. dia.; 24 hydrants; 7 valves; meters, total number 2, owned by city; 100 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 55 lbs.; cost to construct, $20,000; bonded debt, $6,000; int. paid on bonds, 4½ per cent; cost of mtce., $1,000; works belong to city.

GUTHRIE CENTER, pop. 1,500; fire area, 40 acres; mercantile bldgs., mostly brick, 1 to 3 stories; private, mostly wood, 1½ stories; wooden roofs not permitted in fire area. Fire dept.—2 c. engines on wheels, 3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 150 ft.; inferior, all kinds, 450 ft.; total hose, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $3,000; total mem. 36, paid part itme.

WATER SUPPLY—Source, wells; system, gravity; stdp. cap. 21,000 gals., dim. 13 x 25, material used in cons. iron; quality of water, soft; 2 pumping engines, hor. dup., cap. per day 850,000 gals., constructors Smedley Pump Works; mains, iron, 6 in. dia.; 10 hydrants; 3 valves; meters, total number 27, Niagara; 130 services; pipe, iron; pressure, dom. 40 lbs., fire 80 to 120 lbs.; consumption, per day 30,000 gals., per capita 30 gals.; cost to construct, $7,625; bonded debt, $6,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to city.

GUTTENBERG, pop. 1,975; fire area, 640 acres; mercantile bldgs., brick and stone, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 c. engine, 1 h. & l. truck; 4 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, electric; 10 boxes; value of dept. equipment, $15,450; value of bldgs., $1,650; ann. exp. of dept., $100; total mem., 36 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to res. and direct; quality of water, good; res. cap. 15,000,000 gals., located on bluff 264 ft. above pump; 1 pumping engine, class comp., cap. per day 750,000 gals., constructor Worthington; mains, cast iron, 15,000 ft., 4, 6, 8 and 10 in. dia.; 50 hydrants; meters, total number 82, Crown 2, Empire 30, Gem 1, Trident 47, Pittsburg 1, Keystone 1, owned by city; 82 services; pipe, iron and lead; pressure, dom. 110 lbs., fire 160 lbs.; consumption per day, 200,000 gals.; cost to construct, $14,600; bonded debt, $8,500; int. paid on bonds, 5 per cent; cost of mtce., $900; works belong to city.

HAMBURG, pop. 3,000; fire area, 160 acres; mercantile bldgs., brick and iron, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose wagons; hose, cotton, rubber lined, good 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $7,000; total mem., 22 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs and well, ¼ mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 500,000 gals., located on high elevation; 1 pumping engine, class dup., cap. per day 250,000 gals., constructors Stilwell, Bierce and Smith-Vaile; mains, cast iron, 1½ miles, 4 to 6 in. dia.; 25 hydrants; 3 valves; meters, total number 52, Trident, Thomson and Buffalo; 116 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day, 20,000 gals.; cost to construct, $14,000; bonded debt, $8,000; int. paid on bonds, 5 per cent; cost of mtce., $750; works belong to city.

HAMPTON, pop. 3,000; fire area, 320 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 Babcock c. tanks, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $200; total mem., 20 volunteers.

WATER SUPPLY—Source, well, 1 mile from busibusiness center; system, gravity, pump to stdp. direct; stdp. cap. 60,000 gals., dim. 10 x 110, material used in cons. steel; quality of water, good; res. cap. 200,000 gals., located at pumping station; 2 pumping engines, cap. per day 1,500,000 gals., constructors Gordon and Downie; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 34 hydrants; 16 valves; meters, total number 106, Nash 24, Trident 24, Buffalo 52, Obg 6, owned by consumer; 280 services; pipe, lead; pressure, dom. 48 lbs., fire 125 lbs.; consumption per day, 125,000 gals.; cost to construct, $31,000; cost of mtce., $2,700; works belong to city.

HARLAN, pop. 3,000; fire area, 25 acres; mercantile bldgs., brick, 1 to 6 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,550 ft.; total hose, 1,550 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 68 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, gravity, pump to stdp. and direct; stdp. cap. 45,000 gals., dim. 10 x 75; 2 pumping engines, cap. per day 1,000,000 gals., constructors Barr and Worthington; mains, 2 miles, 4 to 8 in. dia.; 18 hydrants; 70 services; pressure, dom. 50 lbs., fire 85 lbs.; cost to construct, $16,000; int. paid on bonds, 6 per cent; works belong to town.

HARTLEY, pop. 1,532; mercantile bldgs., wood. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, well; pumping cap per day, 94,500 gals.

HARPER, pop. 330. Fire dept.—1 hand engine, 80 ft. hose; no organized company.

WATER SUPPLY—Source, well.

HAWARDEN, pop. 2,016; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 2½ stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires not officially investigated. Fire dept.—1 h. & l. truck, 2 hose carts, 1 supply cart; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, telephone system and whistle; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; stdp. cap., 60,000 gals.; 2 pumping engines, cap. per day 250,000 gals., constructors National Brass & Iron Works; mains, 2½ miles; 30 hydrants; meters, total number 100; 75 services; pressure, dom. 80 lbs., fire 120 lbs.; cost to construct, $25,000; works belong to city.

HAWKEYE, pop. 600. Fire dept.—1 c. engine, 150 ft. hose; fire alarm, bell; 16 volunteers.
WATER SUPPLY—Source, wells.

HEDRICK, pop. 1,100. Fire dept.—1 hand engine, 200 ft. hose; fire alarm, bell; no organization.
WATER SUPPLY—Source, wells.

HOLSTEIN, pop. 940; fire area, 16 blocks; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $4,000; total mem., 25 volunteers.
WATER SUPPLY—Source, spring; system, pump to res. and stdp.; stdp. cap., 60,000 gals.; res. cap., 175,000 gals.; pumping engine, cap. per day 75,000 gals., constructor Gould; mains, 755 rods, 4 to 6 in. dia.; 20 hydrants, Wood; 4 valves; 52 services; pressure, dom. 35 lbs.; fire 80 to 100 lbs.; cost to construct, $20,000; bonded debt, $4,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $800; works belong to city.

HOPKINTON, pop. 767. Fire dept.—1 comb. c. & h. wagon, 1 hose cart, 600 ft. hose; fire alarm, bell; 20 volunteers.
WATER SUPPLY—Source, well; system, gravity; 1 pump; tank dim. 20 x 20, cap. 23,500 gals.; mains, 3,300 ft., 6 in. dia.; 7 hydrants; pressure, dom. 55 lbs., fire 55 lbs.

HORNICK, pop. 400; all bldgs. frame. Fire dept.—1 c. engine, 120 ft. hose; 14 volunteers.
WATER SUPPLY—Not reported.

HUBBARD, pop. 700. Fire dept.—1 hose cart, 1,000 ft. hose; fire alarm, bell; 25 volunteers.
WATER SUPPLY—Source, well; system, gravity; 1 pump; tank dim. 20 x 20, cap. 57,000 gals.; mains, 7 blocks, 4 to 8 in. dia.; 7 hydrants; pressure, dom. and fire, 35 lbs.

HUDSON, pop. 360. Fire dept.—2 hose carts, 700 ft. hose; fire alarm, bell; 14 volunteers.
WATER SUPPLY—Source, wells; system, gravity; 1 pump, Fairbanks-Morse; tank 20 x 20, cap. 47,000 gals.; mains, 7 blocks, 6 in. dia.; 6 hydrants; pressure, dom. and fire, 43 lbs.

HULL, pop. 700. Fire dept.—4 hose carts, 1,500 ft. hose; fire alarm, whistle; 15 volunteers.
WATER SUPPLY—Source, well; system, gravity; 1 pump; tank 14 x 19, cap. 29,694 gals.; mains, 1,400 ft., 4 to 6 in. dia.; 4 hydrants; pressure, dom. and fire, 35 lbs.

HUMBOLDT, pop. 1,650; mercantile bldgs., stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; causes of fires not investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose carrisges; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 100 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,000; ann. exp. of dept., $800; total mem., 22, paid part time.
WATER SUPPLY—Source, spring; system, pump to res.; cap., 117,500 gals.; 2 pumping engines, class dup., cap. per day 500,000 gals., constructor Deane; mains, 3 miles, 4 to 8 in. dia.; 23 hydrants, R. D. Wood; 4 valves; meters, total number 84; 125 services; pressure, dom. 50 lbs., fire 80 to 100 lbs.; cost to construct, $12,500; ann. cost of mtce., $800; works belong to city.

HUMESTON, pop. 900. Fire dept.—1 comb. c. & hand engine, 1 h. & l. truck, 6 c. hand ex., 750 ft. hose; fire alarm, bell; 20 volunteers.
WATER SUPPLY—Source, 2 cisterns, combined cap. 17,040 gals.

IDA GROVE, pop. 1,990; fire area, 200 acres; mercantile bldgs., stone, brick and wood, 1 to 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment., $2,000; value of bldgs., $1,200; total mem., 28 volunteers.
WATER SUPPLY—Source, wells; system, pump to res.; stdp. cap. 100,000 gals., dim. 30 x 20, material used in cons. wood; res. cap., 3,150 bbls.; 1 pumping engine, cap. per day 90,000 gals., constructor Knowles; mains, 8 miles, 4 to 6 in. dia.; 24 hydrants; 16 valves; meters, total number 3; 150 services; pressure, dom. 45 lbs., fire 60 lbs.; cost to construct, $14,000; bonded debt, $7,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,375; works belong to city.

INDEPENDENCE, pop. 3,656; fire area, 1,250 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $7,822.65; av. ins. for same time, $11,233. Fire dept.—2 c. hand ex., 4 hose reels; hose, cotton, rubber lined, good 2,800 ft.; inferior, all kinds, 200 ft.; total hose, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $366.05; total mem., 79 volunteers; underwriters' rating, third class.
WATER SUPPLY—Source, wells, in business center; system, pump direct to mains; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor, Smedley; meters, total number 500, owned by city; 300 services; pipe, lead and wrought iron; pressure, dom. 80 lbs., fire 150 to 200 lbs.; consumption per day, 5,000 gals.; cost to construct, $90,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $6,000; works belong to city.

INDIANOLA, pop. 3,860; fire area, 80 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, rubber, cotton lined, good, 1,000 ft.; rubber, good, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $300; total mem., 40 volunteers.
WATER SUPPLY—Source, river, 1½ miles from business center; system, gravity, pump to stdp. and direct; stdp. cap. 48,000 gals., material used in cons., brick and steel; builders, G. C. Morgan; quality of water, good; pumping engine, class dup., cap per day, 500,000 gals., constructor Gould; mains, 6 miles, 4 to 10 in. dia., Cleveland Co.; 49 hydrants, Morgan; 80 services; pressure, dom. 95 lbs., fire 140 lbs.; cost to construct, $45,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $2,000; works belong to city.

INWOOD, pop. 600; all bldgs. frame but 3. Fire dept.—1 comb. c. & h. wagon, 1 hose wagon, 400 ft. hose; fire alarm, bell; 20 volunteers.
WATER SUPPLY—Source, 4 cisterns.

IOWA CITY, pop. 9,000; fire area, 60 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm, bell and whistle, 14 boxes; value of dept. equipment, $5,000; value of bldgs., $12,000; exp. of dept., $5,000; total mem. 100, paid part time.
WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and direct to mains; stdp. cap. 80,000 gals., dim. 21 x 34, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; filtration gallery; 2 pumping engines, cap. per day 3,500,000 gals., constructors Holly and Snow; mains, cast iron, 17 miles, 4 to 20 in. dia.; 204 hydrants; 112 valves; meters, total number 3, Crown 1, Thomson 1, Keystone 1, owned by Co.; 1,466 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 1,500,000 gals.; bonded debt, $90,000; int. paid on bonds, 5 per cent; cost of mtce., $20,210; works belong to Co.

IOWA FALLS, pop. 2,200; fire area, 7 blocks; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, good, gum tested, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,600; value of bldgs., $1,000; total mem., 51 volunteers.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 84,600 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; res. cap., 90,000 gals.; 3 pumping engines, cap. per day 1,200,000 gals., constructors Downie Deep Well and Smedley; mains, 4½ miles, 4 to 10 in. dia.; 31 hydrants, Ludlow and Mathews; 12 valves, Ludlow, Crane and Eddy; meters, total number 18, Buffalo, Niagara, Keystone, Westinghouse, owned by city and consumer; 300 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 55 lbs.; consumption, per day 65,000 gals., per capita 25 gals.; cost to construct, $35,000; bonded debt, $3,000; ann. cost of mtce., $1,800; works belong to city; William Kane, supt.

IRETON, pop. 700; all bldgs. frame but 2. Fire dept.—1 c. engine, 1 hose cart, 1,600 ft. hose; fire alarm, bell; 25 volunteers.

WATER SUPPLY—Source, well; system, pump to tank; 1 pump; mains, 1 mile, 4 to 8 in. dia.; 13 hydrants; pressure 35 lbs.

JAMAICA, pop. 600. Fire dept.—1 c. engine, 1 h. & l. truck, 30 fire buckets; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well.

JEFFERSON, Greene County, pop. 2,601; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 450 ft.; rubber, good, 550 ft.; inferior, all kinds, 450 ft.; total hose, 1,450 ft.; fire alarm, bell; value of dept. equipment, $3,000; total mem., 50 volunteers.

WATER SUPPLY—Source, well; system, gravity, and pump to res.; stdp. cap. 100,000 gals., 120 ft. high, material used in cons. steel; res. cap., 100,000 gals.; pumping engine, cap. per day 60,000 gals., constructor Jefferson; mains, 4 miles, 6 to 10 in. dia.; 21 hydrants, Waterous; meters, total number 155, Crown; 170 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption, per day 30,000 gals., per capita 10 gals.; cost to construct, $21,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,500; works belong to city.

JESUP, pop. 700. Fire dept.—1 hose cart, 1,000 ft. hose; fire alarm, whistle; 19 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 125 gals. per minute; tank 8 x 36, cap. 11,000 gals.; mains, 3,800 ft., 4 to 6 in. dia.; 9 hydrants; pressure 70 lbs.

JEWELL JUNCTION, pop. 1,000. Fire dept.—1 h. & l. truck, 3 c. hand ex., 2 hose carts, 1,000 ft. hose; fire alarm, bell and whistle; 16 volunteers.

WATER SUPPLY—Source, wells; system, gravity; 1 pump, rotary, Gould; tank 8 x 36; mains, 12 blocks, 4 to 6 in. dia.; 12 hydrants; pressure 60 lbs.

KELLOGG, pop. 700. Fire dept.—1 comb. c. & hand engine, 1 hose cart, 500 ft. hose; fire alarm, bell; 24 volunteers.

WATER SUPPLY—Source, wells; 1 pump; tank dim. 10 x 20, cap. 500 bbls.; mains, ¼ mile, 4 in. dia.; 4 hydrants; works belong to town.

KEOKUK, pop. 20,000; fire area, 1½ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—2 steamers, 1 in reserve, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 3 hose reels, 8 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $10,000; value of bldgs., $20,000; ann. exp. of dept., $7,500; total mem. 19, paid full time 8, paid part time 11.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; filtration system, N. Y. C. F. Co.; cap. of plant, 3,500,000 gals.; quality of water, good; 4 pumping engines, cap. per day 9,000,000 gals., constructors Holly, Gaskill and Deane; mains, cast iron, 20 miles, 4 to 14 in. dia.; 148 hydrants; meters, total number 950, all kinds; 1,800 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 90 to 100 lbs.; consumption per day, 1,000,000 gals.; works belong to Co.

KEOSAUQUA, pop. 1,200. Fire dept.—1 hose cart, 800 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, river; system, gravity and pump direct; tank 14 x 33, cap. 70,000 gals.; 1 pump, Deane, cap. 30,000 gals. per hour; mains, 1¾ miles, 4 to 8 in. dia.; 17 hydrants; pressure, dom. 45 lbs., fire 200 lbs.; works belong to town.

KEOTA, pop. 1,004; fire area, 180 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 hose carts, 4 c. hand ex., hooks, ladders and buckets; hose, all kinds, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,800; total mem., 33 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; dim. 30 x 24; meters, total number 34; pressure, fire 55 lbs.; cost to construct, $8,500.

KEYSTONE, pop. 450; all bldgs. frame. Fire dept.—1 h. & l. truck, 1 hose cart, 1,000 ft. hose; fire alarm, bell; 12 volunteers.

WATER SUPPLY—Source, wells; tank 16 x 20, cap. 1,000 bbls.; 1 pump; mains, 1,860 ft., 6 in. dia.; 6 hydrants; pressure 40 lbs.; works owned by town.

KINGSLEY, pop. 1,000. Fire dept.—1 comb. c. & hand engine, 1 hose cart, 1 hose wagon, 900 ft. hose; fire alarm, bell; 24 volunteers.

WATER SUPPLY—Source, wells; system, gravity; 1 pump, Smith-Vaile; tank 20 x 22, cap. 50,700 gals.; mains, ¾ mile, 4 to 6 in. dia.; 14 hydrants; pressure, dom. and fire, 46 lbs.

KIRKMAN, pop. 280; all bldgs. frame but 2. Fire dept.—1 hose cart, 500 ft. hose, 4 c. hand ex.; fire alarm, bell; 12 volunteers.

WATER SUPPLY—Source, well; system, gravity; tank 8 x 30, cap. 12,000 gals.; 1 pump; mains, 2,300 ft., 4 in. dia.; 7 hydrants; pressure 65 lbs.

KLEMME, pop. 262. Fire dept.—1 hose cart, 700 ft. hose; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, geared; tank 8 x 35, cap. 11,000 gals.; mains, 1,000 ft., 6 in. dia.; 4 hydrants; pressure, 65 lbs.

KNOXVILLE, pop. 3,131; fire area, whole town; mercantile bldgs., brick, 2 stories; private, brick and wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 750 ft.; rubber, good 500 ft.; total hose, 1,250 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $50; total mem., 12 volunteers.

WATER SUPPLY—Source, river, 2¾ miles from business center; system, gravity, pump to res. and stdp.; stdp. cap. 93,000 gals., material used in cons. iron; quality of water, good; res. cap., 3,000,000 gals.; pumping engines, cap. per day 1,125,000 gals., constructors Blake, Knowles and Gould; mains, cast iron, 8½ miles, 4 to 10 in. dia.; 52 hydrants; 20 valves; meters, total number 30; 300 services; pipe, iron; pressure, dom. 50 lbs., fire 80 to 100 lbs.; cost to construct, $41,000 bonded debt, $15,000; cost of mtce., $2,000; works belong to city.

LAKE CITY, pop. 2,347; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 1,500 ft.; total hose, 2,000 ft.; fire alarm, whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, well, 1 block from business center; system, gravity, pump to stdp.; stdp. cap. 67,000 gals., dim. 30 x 12, material used in cons. steel, builders Page & Co.; 2 pumping engines, cap. per day 108,000 gals.; mains, 5 miles, 4 to 10 in. dia.; 18 hydrants; pipe, iron; cost to construct, $8,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,300; works belong to city.

LAKE MILLS, pop. 1,600. Fire dept.—1 h. & l. truck, 2 hose carts; 1,600 ft. hose; fire alarm, bell and whistle; 20 volunteers.

WATER SUPPLY—Source, well; tank cap., 56,400 gals.; 1 pump, cap. 72,000 gals. per day; mains, 1½ miles, 4 to 8 in. dia.; 16 hydrants; pressure, dom. 40 lbs., fire 40 lbs.

LAKE PARK, pop. 541. Fire dept.—1 hose cart, 550 ft. hose, 6 c. hand ex.; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well; system, gravity; tank 8 x 36, cap. 15,000 gals.; 2 pumps; mains, 1,000 ft., 4 to 6 in. dia.; 4 double hydrants; works owned by town.

LAKE VIEW, pop. 500. Fire dept.—1 hose cart, 600 ft. hose, 6 fire buckets; fire alarm, bells; 16 volunteers.

WATER SUPPLY—Source, well; tank 16 x 22, cap. 40,000 gals.; mains, 1 mile, 4 to 6 in. dia.; 10 hydrants; pressure 45 lbs.; works owned by town.

LAMONT, pop. 700; fire area, 480 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated; av. loss per yr. for 3 yrs., $1,450; av. ins. for same time, $2,800. Fire dept.—1 comb. c. & h. wagon, 1 c. engine, 1 h. & l. truck; hose, cotton, rubber lined, good 200 ft.; inferior, all kinds, 200 ft.; total hose, 400 ft.; fire alarm, bell; total mem., 16, paid part time.

WATER SUPPLY—Source, wells.

LA MOTTE, pop. 600. Fire dept.—1 hose cart, 500 ft. hose; no organization.

WATER SUPPLY—Source, wells; tank cap. 950 bbls.; 1 pump; mains, 4 to 6 in. dia.; 3 hydrants; pressure 35 lbs.; works owned by town.

LANSING, pop. 1,600; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,450; av. ins. for same time, $2,833. Fire dept.—1 steamer, 3 hose reels; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; total mem., 30.

WATER SUPPLY—Source, wells, in business center; system, pump to res.; quality of water, good; res. cap. 150,000 gals., located 250 ft. above town; pumping engines, class dup., cap. per day 750,000 gals., constructors Stilwell-Bierce and Smith-Vaile; mains, cast iron, 2¼ miles, 4, 6 and 8 in. dia.; 18 hydrants; meters, total number 60, Crown, Trident and Pittsburg, owned by city; 90 services; pipe, galv. iron; pressure, dom. 75 to 90 lbs., fire 150 lbs.; cost to construct, $25,000; bonded debt, $15,700; int. paid on bonds, 4½ per cent; cost of mtce., $400; works belong to city.

LA PORTE, pop. 1,419; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carts, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 50 ft.; inferior, all kinds, 350 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,200; ann. exp. of dept., $400; total mem., 22 volunteers; L. Armstrong, chief; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to res.; stdp. cap. 60,000 gals., dim. 20 x 24, material used in cons. wood and steel; 2 pumping engines, cap. per day 1,000,000 gals., constructor Fairbanks; mains, cast iron, 3½ miles, 4 to 8 in. dia., Ohio; 33 hydrants, Eddy; meters, total number 32; 120 services; pipe, iron; pressure, dom. 45 lbs., fire 80 lbs.; cost to construct, $30,000; works belong to Co.

LATIMER, pop. 400. Fire dept.—1 hose cart, 500 ft. hose; fire alarm, bell; 16 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 175 gals. per min.; tank 8 x 36, cap. 12,536 gals.; mains, 1,500 ft., 6 in. dia.; 5 hydrants; pressure, dom. 65 lbs., fire 80 lbs.; works owned by town.

LAURENS, pop. 868. Fire dept.—1 h. & l. truck, 1 hose cart, 800 ft. hose; fire alarm, bell; 12 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 100 gals. per minute; tank 18 x 22, cap. 41,877 gals.; mains, 1,350 ft., 6 in. dia.; 5 hydrants; pressure, dom. and fire, 40 lbs.

LAWLER, pop. 500. Fire dept.—1 h. & l. truck, 1 hose cart, 500 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well; tank 18 x 20, cap. 1,208 bbls.; mains, 2,400 ft., 4 and 5 in. dia.; 7 hydrants; pressure 40 lbs.

LE MARS, pop. 4,146; fire area, 600 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 3,500 ft.; inferior, all kinds, 600 ft.; total hose, 4,100 ft.; fire alarm, Gamewell, 6 boxes; value of dept. equipment, $2,500; value of bldgs., $1,000; ann. exp. of dept., $800; total mem., 42 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, gravity, pump direct; res. cap. 500,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Holly; mains, 25 miles, 4 to 14 in. dia., P. & S., S. S. F. & P., and Chattanooga; 94 hydrants, Holly; 60 valves; meters, total number 40, Westinghouse, owned by consumer; 853 services; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $100,000; ann. cost of mtce., $7,000; works belong to Co.

LEON, pop. 2,026; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. gas & hand engine, 12 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good 1,000 ft.; inferior, 500 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $400; ann. exp. of dept., $60; total mem., 40 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, cisterns and well, 1 mile from business center; system, pump to res., to stdp. and direct; quality of water, good; res. cap. 40,000 gals., located at station; pumping engine (30 hp. gas engine); 4 hydrants; bonded debt at date, $10,000; works belong to Co.

LEWIS, pop. 700. Fire dept.—1 h. & l. truck, 1 hose cart, 900 ft. hose, 20 fire buckets; fire alarm, bell; 14 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Chapman, cap. 90 gals. per min.; tank 16 x 20, cap. 30,360 gals.; mains, ¾ mile, 1½ to 6 in. dia.; 5 hydrants; pressure, dom. 43 lbs.

LISBON, pop. 1,000; fire area, 6 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; ann. exp. of dept., $150; total mem., 40 volunteers; J. R. Gardner, chief.

WATER SUPPLY—Source, springs and well, ¼ mile from business center; system, pump to res., stdp. and direct to mains; stdp. cap. 36,000 gals., dim. 12¼ x 40, material used in cons. brick and iron; quality of water, good; res. cap. 40,000 gals., located in business part of town; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor Smedley; mains, cast iron, 2 miles, 4 to 6 in. dia.; 15 hydrants; meters, total number 3, owned by consumer; 110 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 15,000 gals.; cost to construct, $12,000; bonded debt, $11,000; int. paid on bonds, 4 per cent; works belong to city.

LIVERMORE, pop. 618.—Fire dept.—1 comb. c. & hand engine, 1 h. & l. truck, 1 hose cart, 8 fire buckets, 900 ft. hose; fire alarm, bell; no organized dept.

WATER SUPPLY—Source, well; system, gravity; 1 pump; tank 12 x 22, cap. 18,612 gals.; mains, 4 blocks, 4 to 6 in. dia.; 6 hydrants; pressure, dom. and fire, 44 lbs.

LOGAN, pop. 1,300. Fire dept.—1 h. & l. truck, 2 hose carts, 10 fire buckets, 1,500 ft. hose; fire alarm, bell; 30 volunteers.

WATER SUPPLY—Source, artesian well; system, gravity and direct pressure; 1 pump, Barr, cap. 4,200 gals. per hour; res. 24 x 36, cap. 180,000 gals.; mains, 2 miles, 4 to 6 in. dia.; 18 hydrants; pressure, dom. 50 lbs., fire 100 lbs.

LOHRVILLE, pop. 600. Fire dept.—1 h. & l. truck, 1 hose cart, 500 ft. hose, 12 fire buckets; fire alarm, bell; 33 volunteers.

WATER SUPPLY—Source, well; tank, 20 x 20, cap. 47,000 gals.; 1 pump; mains, 1,360 ft., 4 to 8 in. dia.; 5 hydrants; pressure 35 lbs.

LOWDEN, pop. 544. Fire dept.—1 comb. c. & hand engine, 1 hand engine, 2 hose carts, 1 h. & l. truck, 800 ft. hose; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, 3 cisterns. (C. & N. W. Railway water supply available in case of fire.)

LUCAS, pop. 1,220; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 8 c. hand ex., 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 400 ft.; value of dept. equipment, $3,000: value of bldgs., $500; ann. exp. of dept., $400; total mem., 37 volunteers.

WATER SUPPLY—Source, wells.

LYONS (supplied by Clinton), pop. 6,000; mercantile bldgs., brick, 3 and 4 stories; private, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 2 h. & l. trucks, 3 hose carriages, 8 horses; hose, linen, good 5,000 ft.; rubber, good 500 ft.; inferior, all kinds, 700 ft.; total hose, 6,200 ft.; fire alarm, Gamewell, 60 boxes; value of dept. equipment, $15,000; value of bldgs., $100,000; ann. exp. of dept., $8,500; total mem., 125, paid full time 13, volunteers 112.

WATER SUPPLY—Source, from city of Clinton.

McGREGOR, pop. 1,500; fire area, 4 blocks; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood; wooden roofs not permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, 400 ft.; rubber, good, 1,000 ft.; total hose, 1,400 ft.; fire alarm, bells; total mem., 25 volunteers.

WATER SUPPLY—Source, flowing wells; system, pump to res.; res. cap. 350,000 gals., located on top of bluff; quality of water, good; 1 pump, constructors Laidlaw-Dunn-Gordon; mains, cast iron, 2½ miles; 23 double hydrants; meters, total number 83; 85 services; pressure, dom. 75 to 104 lbs., fire 100 lbs.; consumption per day, 40,000 gals.; cost to construct, $23,000; bonded debt, $12,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $600; works belong to city.

MACEDONIA, pop. 295. Fire dept.—1 comb. hand engine, hose cart & c. engine, 500 ft. hose; 20 volunteers.

WATER SUPPLY—Source, 5 cisterns, 200 bbls. each.

MADRID, pop. 1,300; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 900 ft.; fire alarm, whistle and electric; value of dept. equipment, $1,000; value of bldgs., $5,000; total mem. 14 volunteers.

WATER SUPPLY—Not reported.

MALCOMB, pop. 500. Fire dept.—1 hose cart, 700 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, 2 wells; 1 pump, Gould; tank 18 x 20, cap. 12,000 gals., Mains, ⅞ mile, 4 to 6 in. dia.; 9 hydrants; pressure, dom. 60 lbs., fire 100 lbs.

MALVERN, pop. 1,400; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, $1,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs. $1,200; total mem., 35 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 65,000 gals., material used in cons. iron; 20 hydrants; 45 services; consumption, per day 9,450 gals., per capita 9 gals.; cost to construct, $8,000; works belong to city.

MANCHESTER, pop. 3,000; mercantile bldgs., brick, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 2 h. & l. trucks, 3 hose carriages, 1 reel; hose, cotton, rubber lined, good 2,200 ft.; rubber, good 700 ft.; total hose, 2,900 ft.; fire alarm, bell; value of dept. equipment, $17,000; total mem., 60 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, spring and well, 1,000 ft. from business center; system, pump to stdp.; stdp. cap. 115,000 gals., dim. 15 x 80, located 5 blocks from business center, material used in cons. iron, builder D. H. Young; quality of water, good; res. cap. 70,000 gals., located on river bank; 3 pumping engines, class dup., cap. per day 2,160,000 gals., constructors Smedley Steam Pump Co. and Downey; mains, iron, 6 miles, 4 to 8 in. dia.; 38 hydrants, Eddy and Chapman; 5 valves, Chapman; meters, total number 51, Crown 39, Thomson 3, Keystone 6, Trident 3, owned by city and consumer; 390 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; consumption, per day 250,000 gals., per capita 83 gals.; cost to construct, $40,000; bonded debt, $23,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $3,000; works belong to city.

MANILLA, pop. 1,000. Fire dept.—1 hose cart, 12 fire buckets, 850 ft. hose; fire alarm, bells; 16 volunteers.

WATER SUPPLY—Source, 2 wells; system, gravity and direct pressure; 2 pumps; tank 20 x 24, cap. 70,000 gals.; mains, 2½ miles, 4 to 6 in. dia.; 20 hydrants; pressure, dom. 40 lbs., fire 100 lbs. (mains connected with C. M. & St. P. R. R. pumping station).

MANNING, pop. 1,300; fire area, 190 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.: causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bell and whistle; value of dept. equipment, $315; value of bldgs., $150; total mem., 31 volunteers.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to res.; res. cap. 1,600 bbls.; pumping engines, cap. per day 31,200 gals., constructors Stilwell-Bierce; mains, 1 mile, 4 to 6 in. dia.; 14 hydrants; pressure, dom. 20 to 30 lbs., fire 30 to 40 lbs.; cost to construct, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to town.

MANSON, pop. 1,424. Fire dept.—1 h. & l. truck, 1 hose cart, 12 fire buckets, 1,000 ft. hose; fire alarm, bell; 10 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 250,000 gals. per day; 2 tanks, each 8 x 36, combined cap. 22,000 gals.; mains, 5,000 ft., 4 to 6 in. dia.; 10 hydrants; pressure, dom. 50 lbs., fire 80 lbs.

MAPLETON, pop. 1,500; fire area, 160 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.— 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,600; total mem., 35 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; stdp. cap. 50,000 gals., material used in cons. wood; res. cap. 60,000 gals.; 1 pumping engine, class dup., cap. per day 750,000 gals., constructors Fairbank-Morse; mains, 1 mile, 6 to 8 in. dia., Chattanooga; 8 hydrants, Empire; 4 valves; 50 services; pressure, dom. 83 lbs., fire 175 lbs.; cost to construct, $9,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to city.

MAQUOKETA, pop. 3,777; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 4 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; total mem., 60 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to stdp.; stdp. cap. 182,000 gals., dim. 20 x 80, materials used in cons. steel, builder National; filtration system, sand; quality of water, good; 2 pumping engines, class comp., cap. per day 2,500,000 gals., constructors Laidlaw, Dunn, Gordon and Worthington; mains, cast iron, 12 miles, 4 to 10 in. dia., Clow & Son; 112 hydrants, Ludlow; Ludlow valves; meters, total number 400, Crown, Trident and Nash; pressure, dom. 80 lbs., fire 120 lbs.; consumption, per

day 200,000 gals., per capita 50 gals.; cost to construct, $100,000; bonded debt, $8,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,500; works belong to city.

MARATHON, pop. 700. Fire dept.—1 comb. c. & hand engine, 2 hose carts, 800 ft. hose; fire alarm, bell; volunteers.
WATER SUPPLY—Source, cisterns and well; system, gravity; tank cap. 12,000 gals.; mains, 4 in. dia.; 4 hydrants.

MARBLE ROCK, pop. 600. Fire dept.—1 h. & l. truck, 1 hose cart, 6 fire buckets, 1,000 ft. hose; fire alarm, bell; 20 volunteers.
WATER SUPPLY—Source, well; system, gravity; tank 18 x 22, cap. 50,000 gals.; 1 pump, Fairbanks-Morse; mains, 1,200 ft., 6 in. dia.; 3 hydrants; pressure, dom. and fire, 50 lbs.

MARCUS, pop. 800. Fire dept.—1 comb. c. & hand engine, 1 h. & l. truck, 2 hose carts, 1,000 ft. hose; fire alarm, bell and whistle; 18 volunteers.
WATER SUPPLY—Source, 2 wells; 1 pump, Denning; tank 20 x 20; mains, 7,000 ft., 2 to 6 in. dia.; 15 hydrants; pressure 45 lbs.

MARENGO, pop. 2,200; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $4,000; total mem., 75 volunteers.
WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity, pump to stdp. and direct; stdp. cap. 60,000 gals., dim. 20 x 24, material used in cons. steel, builders U. S. Wind Engine and Pump Co.; 1 pumping engine, class comp., cap. per day 750,000 gals., constructor Worthington; mains, 4 miles, 4 to 8 in. dia.; meters, total number 75, owned by city; 15 services; pipe, iron and lead; pressure, dom. 42 lbs., fire 150 lbs.; cost to construct, $9,000; bonded debt, $5,500; int. paid on bonds, 3 per cent; ann. cost of mtce., $300; works belong to city.

MARION, pop. 4,500; fire area, 1,300 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,300 ft.; total hose, 3,300 ft.; fire alarm, whistle and electric; value of dept. equipment, $4,000; value of bldgs., $9,000; ann. exp. of dept., $300; total mem. 150, paid part time 3, 147 volunteers.
WATER SUPPLY—Source, springs; system, pump direct; res. cap., 10,000 gals.; 3 pumping engines, 2 steam and electric, cap. per day 1,000,000 gals., constructor Sturr; mains, 9 miles; 71 hydrants, Corey; meters, total number 10; 500 services; pressure, fire 45 to 120 lbs.; cost to construct, $125,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000; works belong to Co.

MARNE, pop. 410. Fire dept.—1 hose cart, 30 buckets, 350 ft. hose; fire alarm, bell; no organization.
WATER SUPPLY—Source, well; system, gravity; tank 16 x 20, cap. 37,600 gals.; mains, 6½ blocks, 4 in. dia.; 5 hydrants; pressure, dom. 25 lbs.

MARSHALLTOWN, pop. 12,544; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1906, $5,383; ins. for same time, $26,400. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 6 horses; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, Gamewell, 22 boxes; value of dept. equipment, $2,800; value of bldgs., $15,000; ann. exp. of dept., $8,000; total mem., 11, paid full time 10, paid part time 1.
WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump direct; res. cap. 5,000,000 gals.; 2 pumping engines, cap. per day 6,000,000 gals., constructors Laidlaw, Dunn-Gordon; mains, 29½ miles, 4 to 12 in. dia., Clow, Long, Howard, Harrison and Shickle; 307 hydrants, Chapman, Galvin, Eddy; 348 valves, Chapman, Eddy; meters, total number 970, Crown, Nash, Empire, Gem, Trident, Buffalo, Keystone Lambert, owned by consumer; 2,025 services; pipe iron; pressure, dom. 65 lbs., fire 120 to 135 lbs.; consumption per day, 1,235,000 gals., per capita 117 gals.; cost to construct, $395,000; bonded debt, $37,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $16,000; works belong to city.

MASON CITY, pop. 15,000; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, 1½ to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,300 ft.; inferior, all kinds, 500 ft.; total hose, 3,800 ft.; fire alarm, Gamewell, 6 boxes; value of dept. equipment, $7,000; value of bldgs., $2,000; ann. exp. of dept., $4,500; total mem. 16, paid full time 6, volunteers 10.
WATER SUPPLY—Source, wells, ¾ mile from business center; system, direct pressure; quality of water, good; res. cap., 12,000,000 gals.; 3 pumping engines, class comp., cap. per day 2,750,000 gals., constructors Blake, Laidlaw, Dunn-Gordon; mains, cast iron, 23 miles; 135 hydrants; 165 valves; meters, total number 1,200, Crown, Gem, Trident, Keystone and Nash, owned by consumer; pressure, dom. 70 lbs., fire 120 lbs.; consumption per day, 500,000 gals.; cost to construct, $250,000; bonded debt, $35,000; int. paid on bonds, 4½ per cent; cost of mtce., $7,000; works belong to city.

MASSENA, pop. 500. Fire dept.—300 ft. hose; no organization.
WATER SUPPLY—Source, public cisterns, combined cap. 12,700 gals.

MAXWELL, pop. 800. Fire dept.—1 h. & l. truck, 1 hose cart, 12 fire buckets, 2,000 ft. hose; fire alarm, bell; 18 volunteers, 1 paid.
WATER SUPPLY—Source, wells; tank 20 x 32, cap. 57,456 gals.; 2 pumps; mains, ½ mile, 4 to 6 in. dia.; 18 hydrants; pressure 40 lbs.

MECHANICSVILLE, pop. 700. Fire dept.—1 comb. c. & hand engine, 1 hose cart, 1,000 ft. hose, 13 fire buckets; fire alarm, bell; 30 volunteers.
WATER SUPPLY—Source, well; 1 pump, cap. 50 gals. per min.; tank cap. 50,000 gals.; mains, 4,398 ft., 4 to 6 in. dia.; 12 hydrants; pressure 45 lbs.

MEDIAPOLIS, pop. 725. Fire dept.—1 comb. c. & hand engine, 450 ft. hose; fire alarm, bell; no organization.
WATER SUPPLY—Source, 1 well.

MELBOURNE, pop. 500. Fire dept.—1 comb. c. & hand engine, 6 c. hand ex., 130 ft. hose; 30 volunteers.
WATER SUPPLY—Source, wells.

MERIDEN, pop. 432. Fire dept.—1 comb. c. & hand engine, 500 ft. hose; fire alarm, bell; 30 volunteers.
WATER SUPPLY—Source, wells.

MERRILL, pop. 500. Fire dept.—1 c. engine, 200 ft. hose; no organization.
WATER SUPPLY—Not reported.

MILES, pop. 500. Fire dept.—1 comb. c. & hand engine, 24 c. hand ex., 1 h. & l. truck, 200 ft. hose; 20 volunteers.
WATER SUPPLY—Not reported.

MILTON, pop. 1,000. Fire dept.—1 comb. c. & hand engine, 10 c. hand ex., 300 ft. hose; 15 volunteers.
WATER SUPPLY—Not reported.

MINDEN, pop. 400. Fire dept.—1 hose cart, 500 ft. hose; fire alarm, bell; 14 volunteers.
WATER SUPPLY—Source, well; system, gravity; stdp. 12 x 55, cap. 47,630 gals.; 1 pump; mains, ¾ mile, 4 to 6 in. dia.; 11 hydrants; pressure 40 lbs.

MITCHELLVILLE, pop. 800. Fire dept.—8 c. hand ex., 1 h. & l. truck, 300 ft. hose; fire alarm, bell; 30 volunteers.
WATER SUPPLY—Source, wells.

MISSOURI VALLEY, pop. 4,500; fire area, 10,240 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, rubber, good 1,600 ft.; fire alarm, Gamewell;

value of dept. equipment, $3,300; value of bldgs., $3,000; ann. exp. of dept., $500; total mem. 35, paid full time 2, paid part time 3, volunteers 35.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and direct; quality of water, good; res. cap., 235,000 gals.; 2 pumping engines, cap. per day 3,250,000 gals., constructors Smith-Vaile and Smedley; mains, cast iron, 6 miles, 4 to 12 in. dia.; 57 hydrants; 26 valves; meters, total number 14, owned by city; 453 services; pipe, lead and iron; pressure, dom. 100 lbs., fire 150 to 175 lbs.; consumption per day, 135,000 gals.; cost to construct, $20,000; bonded debt, $10,000; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to city.

MODALE, pop. 400. Fire dept.—1 comb. c. & hand engine, 1 hose cart, 400 ft. hose; no organization.

WATER SUPPLY—Not reported.

MONONA, pop. 600. Fire dept.—1 c. engine, 1 h. & l. truck, 24 fire buckets, 200 ft. hose; fire alarm, bell; 25 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Smedley; pressure 28 lbs.

MONTEZUMA, pop. 1,210; fire area, 20 acres; mercantile bldgs., brick, 2 stories; private, wood; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 50 ft.; total hose, 1,250 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $2,000; ann. exp. of dept., $150; total mem., 33 volunteers.

WATER SUPPLY—Source, spring, 2 miles from business center; system, pump to stdp.; stdp. cap. 63,000 gals., dim. 24 x 22, material used in cons. wood and steel, builders U. S. Wind Engine and Pump Co.; 1 pumping engine, cap. per day 72,000 gals., constructor U. S. Wind Engine Co.; mains, 2 miles, 6 to 8 in. dia.; 17 hydrants; 4 services; pressure, dom. 60 lbs., fire 60 bs.; cost to construct, $10,000; bonded debt, $3,000; int. paid on bonds, 5 per cent.; works belong to town.

MONTICELLO, pop. 2,104; fire area, 640 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted: no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; total mem., 38 volunteers.

WATER SUPPLY—Source, well. ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 500,000 gals., located ½ mile from station; 2 pumping engines, cap. per day 1,250,000 gals., constructor Smedley; mains, cast iron, 9 miles, 2 to 8 in. dia.; 34 hydrants; 19 valves; 536 services; pressure, dom. 57 lbs., fire 57 to 80 lbs.; consumption, per day 125,000 gals., per capita 68 gals.; cost to construct, $20,000; ann. cost of mtce., $2,000; works belong to city.

MONTOUR, pop. 600. Fire dept.—150 ft. hose; no organization.

WATER SUPPLY—Source, well; tank 10 x 10, cap. 5,868 gals.; 1 pump; mains, 1,900 ft., 3 and 4 in. dia.; 4 hydrants; pressure 35 lbs.; works belong to Co.

MORNING SUN, pop. 948. Fire dept.—1 comb. c. & hand engine, 500 ft. hose; fire alarm, bell; 8 volunteers.

WATER SUPPLY—Source, well and cisterns.

MOULTON, pop. 1,500. Fire dept.—1 comb. c. & hand engine, 1 h. & l. truck, 600 ft. hose; fire alarm, bell; 16 volunteers.

WATER SUPPLY—Source, wells.

MOUNT AYR, pop. 1,729; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage, reels, &c.; hose, cotton, rubber lined, good 450 ft.; fire alarm, bell; value of dept. equipment, $3,400; ann. exp. of dept., $100; total mem., 28 volunteers.

WATER SUPPLY—Source, wells and cisterns.

MT. PLEASANT, pop. 4,216; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good 1,400 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $3,000; ann. exp. of dept., $350; total mem., 10, paid part time.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp. and direct; stdp. cap. 50,000 gals., dim. 10 x 30; 2 pumping engines, class triplex, cap. per day 1,000,000 gals., constructor Gould; mains, 9 miles, 4 to 10 in. dia.; 64 hydrants; 20 valves; meters, total number 236, Crown 20, Pittsburg 16, Trident 201; 235 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 100 lbs.; cost to construct, $41,000; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to city.

MT. VERNON, pop. 1,664; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 set of ladders, 1 hose cart; hose, cotton, rubber lined, good 300 ft.; rubber, good 300 ft.; total hose, 1,100 ft.; value of dept. equipment, $300; total mem., 17 volunteers.

WATER SUPPLY—Source, well, 1,500 ft. from business center; system, pump to res.; res. cap. 50,000 gals.; pumping engines, cap. per day 100,000 gals.; mains, cast iron, 2¾ miles, 4 to 8 in. dia.; 42 hydrants; meters, total number 250; pressure, fire 77 lbs.; cost to construct, $11,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $1,000.

MOVILLE, pop. 507. Fire dept.—1 hose cart, 600 ft. hose; fire alarm, bell; 14 volunteers.

WATER SUPPLY—Source, well; tank, 16 x 24, cap. 55,894 gals.; 1 pump; mains, ½ mile, 6 in. dia.; 6 hydrants; pressure 45 lbs.

MURRAY, pop. 700. Fire dept.—1 comb. c. & hand engine, 1 h. & l. truck, 1 hose cart, 500 ft. hose; fire alarm, bell; 14 volunteers.

WATER SUPPLY—Source, 3 cisterns, combined cap. 60,000 gals.

MUSCATINE, pop., 16,000; fire area, 12 miles; mercantile bldgs., brick, 1 to 4 stories; private, wood, 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire los per yr. for 3 yrs., $3,000; av. ins. for same time, $20,000. Fire dept.—2 c. hand ex., 2 h. & l. trucks, 9 hose carriages, reels, etc.; hose, cotton, rubber lined, good, 10,000 ft.; fire alarm, bell and whistle; value of bldgs., $20,000; ann. exp. of dept., $3,000; total mem., 400 volunteers.

WATER SUPPLY—Source, river 2 miles from business center; system. pump to res.; quality of water, good; res. cap., 2,000,000 gals.; 3 pumping engines, cap. per day, 9,000,000 gals.; mains, iron, 22 miles, 6 to 16 in. dia.; 237 hydrants; 252 valves; meters, total number 100, owned by city; 1,560 services; pipe, lead and iron; pressure, dom 80 lbs., fire 150 lbs.; cost to construct, $212,000; bonded debt, $105,000; int. paid on bonds, 5 per cent; cost of mtce., $7,500; works belong to city.

MYSTIC, pop. 1,758; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon; 1 hydrant; value of dept. equipment, $900; value of bldgs., $500; volunteers.

WATER SUPPLY—Source, wells.

NASHUA, pop. 1,750; fire area, 5 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—hose, cotton, rubber lines, good, 1,200 ft.; fire alarm, bell; total mem., 28; underwriters' rating first class.

WATER SUPPLY—Source, river, 40 rods from business center; system, gravity, pump direct; rotary pump; mains, iron, 2½ miles, 4 to 8 in. dia.; 31 hydrants, Eclipse; 80 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $13,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $330; works belong to city.

NEOLA, pop. 1,000. Fire dept.—2 hose carts, 1,700 ft. hose; fire alarm, bell; 18 volunteers.

WATER SUPPLY—Source, 19 wells; system, gravity and direct pressure; 1 pump, Smith-Vaile, cap. 6,000 gals. per minute; tank 16 x 24, cap. 55,000 gals.; mains, 4 miles, 4 to 6 in. dia.; 9 hydrants; pressure, dom. 75 lbs., fire 100 lbs.

NEVADA, pop. 2,800; fire area, 240 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $6,000; ins. for same time, $4,000. Fire dept.—1 h. & l. truck, 3 hose carriages, 2 horses and wagon; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $5,000; value of bldgs., $3,000; total mem. 12, volunteers 41.

WATER SUPPLY—Source, wells and river, 1 and 3 blocks from business center; system, pump to res. and direct; quality of water, good; res. cap. 120,000 gals.; 2 pumping engines, cap. per day 600,000 gals., constructors Deane and Deming; mains, iron, 2 miles, 4 to 8 in. dia., Lake Shore, Shickle, Howard-Harrison; 42 hydrants, Galvin and Mathews; 8 valves; meters, total number 40, Nash; 300 services; pipe, iron; pressure, dom. 43 lbs., fire 43 to 100 lbs.; consumption, per day 40,000 gals., per capita 13 gals.; cost to construct, $20,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to city.

NEWELL, pop. 900. Fire dept.—1 hose cart, 600 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well; system, gravity; tank 20 x 20; mains, 13 blocks, 4 to 8 in. dia.; 13 hydrants; pressure, dom. 45 lbs., fire 100 lbs.

NEW HAMPTON, pop. 2,500; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $10,000; total mem., 100 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 57,000 gals., dim. 18 x 24, material used in cons. wood, builders Fairbanks, Morse & Co.; quality of water, good; 2 pumping engines, cap. per day 300,000 gals., constructors Downie, Fairbanks, Morse; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 45 hydrants; 8 valves; meters, total number 161, Crown 5, Nash 1, Hersey Rotary 1, Trident 151, Thomson 1, Keystone 1, Lambert 1, owned by consumer; 150 services; pipe, iron; pressure, dom. 45 lbs., fire 125 lbs.; consumption per day 110,000 gals., per capita 55 gals.; cost to construct, $10,000; cost of mtce., $1,500; works belong to city.

NEW HARTFORD, pop. 520. Fire dept.—1 hose cart, 800 ft. hose; 13 volunteers.

WATER SUPPLY—Source, well; system, gravity; tank 18 x 22, cap. 41,877 gals.; 1 pump; mains, 5 blocks, 6 in. dia.; 5 hydrants; pressure 47 lbs.

NEW LONDON, pop. 1,008. Fire dept.—1 comb. c. & hand engine, 1 hose cart, 10 buckets, 600 ft. hose; fire alarm, bell; 24 volunteers.

WATER SUPPLY—Source, well.

NEW SHARON, pop. 1,252; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 100 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,200; ann. exp. of dept., $20; total mem., 25 volunteers.

WATER SUPPLY—Source, 2 wells in business center; system, pump direct; res. cap. 50,000 gals.; pumping engine, cap. per day 15,000 gals.; mains, 1 miles, 4 to 8 in. dia.; 21 hydrants; meters, total number 2; 91 services; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $9,000; int. paid on bonds, 4½ per cent.; ann. cost of mtce., $200.

NEWTON, pop. 3,682; fire area, 60 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,200 ft.; rubber, good 200 ft.; inferior, all kinds, 200 ft.; total hose, 2,600 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $40,000; ann. exp. of dept., $125; total mem., 58 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 6 miles from business center; system, pump to stdp.; stdp. cap. 90,000 gals., dim. 16 x 30, material used in cons. stone and steel; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile and Deane; mains, cast iron, 10 miles, 4 to 8 in. dia.; 61 hydrants; 25 valves; meters, total number 13; 25 services; pressure, fire 125 lbs.; cost to construct, $85,000; bonded debt, $16,000; int. paid on bonds, 4 per cent; works belong to city.

NORA SPRINGS, pop. 1,200. Fire dept.—1 comb. c. & hose cart, 1 h. & l. truck, 12 buckets, 1,000 ft. hose; fire alarm, bell; 6 volunteers.

WATER SUPPLY—Source, wells; tank 20 x 22, cap. 1,580 bbls.; mains, 3,630 ft., 4 to 8 in. dia.; 12 hydrants; pressure 55 lbs.

NORTH ENGLISH, pop., 1,000. Fire dept.—2 hose carts; hose, cotton, 1,000 ft.; 20 volunteers.

WATER SUPPLY—Source, air pressure system; brick pumping station; gasoline engine, cap. 15,000 gals.; mains, 5,000 ft.; 11 hydrants; pressure, dom. and fire 50 to 90 lbs.

NORWAY, pop. 500. Fire dept.—1 hose cart, 600 ft. hose; 22 volunteers.

WATER SUPPLY—Source, well; res. cap. 48,000 gals.; 1 pump; mains, 4,198 ft., 6 to 8 in. dia.; 14 hydrants; pressure 48 lbs.

NORTHWOOD, pop. 1,400; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; av. fire loss per yr. for 3 years, $1,200; av. ins. involved for same time, $5,350. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $1,600; value of bldgs., $3,000; ann. exp. of dept., $25; total mem., 35 volunteers.

WATER SUPPLY—Source, well, 500 ft. from business center; system, well to tank; stdp. cap. 65,000 gals., dim. 22 x 26, material used in cons. steel; quality of water, good; cap. per day 300,000 gals., constructor Gould; mains, cast iron, 1¾ miles, 4 to 8 in. dia.; 21 hydrants; 9 valves; meters, total number 7, Niagara; 75 services; pipe, galv. iron; pressure, dom. and fire 51 lbs.; consumption per day 25,000 gals.; cost to construct, $11,000; bonded debt, $3,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $1,000; works belong to city.

OAKLAND, pop. 913. Fire dept.—2 hose carts, 1,400 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, 17 wells; system, gravity and direct pressure; 1 pump, Gardner; stdp. 10 x 50, cap. 28,750 gals.; mains, 22 blocks, 4 to 6 in. dia.; 17 hydrants; pressure, dom. 71 lbs., fire 100 lbs.

ODEBOLT, pop. 2,000; fire area, 200 acres; mercantile bldgs., brick and wood; private, wood; wooden roofs not permitted. Fire dept.—1 h. & l truck, 3 hose reels; hose, good, 2,000 ft.; inferior, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 20 x 30, material used in cons. wood; quality of water, good; 2 pumping engines, class steam, constructor Knowles; mains, cast iron, 2½ miles, 6 in. dia.; 18 hydrants; 4 valves; pressure, fire 52 lbs.; consumption per day, 30,000 gals.; cost to construct, $16,000; bonded debt, $6,200; int. paid on bonds, 4½ per cent; cost of mtce., $700; works belong to city.

OELWEIN, pop. 5,634.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 96,000 gals., 14 x 30, material used in cons. steel; 2 pumping engines, cap. per day 1,750,000 gals., constructor Buffalo, Smedley; mains, 5 miles; 55 hydrants; 755 services; pressure, dom. 75 lbs., fire 125 lbs.; consumption, per day 100,000 gals., per capita 7 gals.; cost to construct, $35,000; works belong to city.

OGDEN, pop. 1,000. Fire dept.—20 c. hand ex., 1 h. & l. truck, 1 hose cart, 20 buckets, 400 ft. hose; 20 volunteers.

WATER SUPPLY—Source, well; tank 20 x 20, cap. 45,000 gals.; 1 pump; mains, ¾ mile, 6 to 8 in. dia.; 6 hydrants; pressure 40 lbs.

OLIN, pop. 692. Fire dept.—1 hose cart, 500 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, 2 wells; tank cap. 55,000 gals.; mains, 6,400 ft., 4 to 6 in. dia.; 16 hydrants; pressure, dom. 45 lbs., fire 80 lbs.

ONAWA, pop. 1,933; fire area; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 200 hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 900 ft.; linen, good 800 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, constructor Gardiner; Fairbanks-Moore duplex pumps; mains, 3 miles, 4 and 6 in. dia.; 40 hydrants; pressure, fire 150 lbs.; cost to construct, $12,000.

ORANGE CITY, pop. 1,552; fire area, 20 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; fire loss for 1907, $10,000; av. ins. for same time, $6,000. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 1,450 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,000; total mem., 18 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 65,000 gals., dim. 20 x 24, material used in cons. wood and steel; pumping engines, cap. per day 85,000 gals.; mains, cast iron, 1 mile, 8 in. dia.; 11 hydrants; pressure, fire 50 lbs.; cost to construct, $10,000; ann. cost of mtce., $400; works belong to city.

OSAGE, pop. 2,734; mercantile bldgs., stone and brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 7 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; rubber, good, 400 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $2,500; ann. exp. of dept., $200; total mem., 60 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to res. and stdp.; stdp. cap. 80,000 gals., material used in cons. iron, builders Chicago Bridge and Iron Co.; quality of water, good; res. cap. 225,000 gals.; 2 pumping engines, cap. per day 720,000 gals., constructors Gould & Co.; mains, 4 miles, 4 to 8 in. dia.; 40 hydrants, Rensselaer; meters, total number 35, Trident 10, Lambert 25, owned by consumer; 250 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $25,000; bonded debt, $21,500; int. paid on bonds, 4 per cent; ann. cost of mtce.. $1,000; works belong to city.

OSCEOLA, pop. 2,700; fire area, 8 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell, whistle and electric telephone; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $800; total mem., 60 volunteers.

WATER SUPPLY—Source, res., 1 mile from business center; system, pump to res. and stdp.; stdp. cap. 60,000 gals., material used in cons. steel; quality of water, good; res. cap. 5,000,000 gals., located 1 mile east of city; pump; constructor Gould; mains, iron, 2½ miles, 6 to 8 in. dia.; 30 hydrants; pressure, dom. 35 to 45 lbs., fire 120 lbs.; cost to construct, $29,000; bonded debt, $32,000; int. paid on bonds, 4½ per cent; works belong to city.

OSKALOOSA, pop. 11,000; fire area, 3¾ miles; mercantile bldgs.. stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 1 hose cart, 4 horses; hose, cotton, rubber lined, good, 2,400 ft.; inferior, all kinds, 400 ft.; total hose, 2,800 ft.; fire alarm, telephone; value of dept. equipment, $4,500; value of bldgs., $9,000; ann. exp. of dept., $3,600; total mem. 10, paid full time 4, volunteers 6.

WATER SUPPLY—Source, river and wells, 4 miles from business center; system, pump to stdp. and direct; stdp. cap. 280,000 gals., located in city; filtration system, Hyatt and Jewell; cap. of plant 1,250,000 gals.; quality of water, good; res. cap. 6,000,000 gals., located at station; 3 pumping engines, cap. per day 4,000,000 gals., constructors Holly and Deane; mains, 24 miles, 4 to 12 in. dia.; 120 hydrants, Holly, Ludlow; 70 valves; meters, total number 170, owned by Co. and consumer; 1,250 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 80 to 125 lbs.; consumption, per day 900,000 gals., per capita 100 gals.; works belong to Co.

OSSIAN, pop. 1,000. Fire dept.—3 c. engines, 1 h. & l. truck, 200 ft. hose; fire alarm, bell; 22 volunteers.

WATER SUPPLY—Source, wells.

OTO, pop. 400. Fire dept.—1 comb. c. & hand engine, 1 hose cart, 600 ft. hose; fire alarm, bell; 24 volunteers.

WATER SUPPLY—Source, 5 cisterns; res. cap. 800 bbls.; 1 pump; mains, 3,000 ft., 4 to 6 in. dia.; 10 hydrants; pressure 80 lbs.; works belong to town.

OTTUMWA, pop. 26,000; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 6 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $36,000; ins. involved for same time, $525,280. Fire dept.—1 h. & l. truck, 6 c. hand ex., 2 hose wagons, 1 chem. engine, 1 comb. c. & h. wagon, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 400 ft.; total hose, 3,400 ft.; fire alarm, electric, 19 boxes; value of dept. equipment, $17,000; value of bldgs., $18,000; ann. exp. of dept., $12,500; total mem. 13, paid full time; E. E. Livingston, chief.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res. and direct; filteration system, Jewell; cap. of plant 3,000,000 gals.; 3 pumping engines, cap. per day 10,000,000 gals., constructors Flanders; De Laval steam turbine; mains, cast iron, 27 miles, 4 to 24 in. dia.; 220 hydrants, Ludlow, Holyoke; 245 meters; 1,410 services; pressure, dom. 90 lbs., fire 125 to 150 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $500,000; ann. cost of mtce., $20,000; works belong to Co.

OXFORD, pop. 600. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carts, 800 ft. hose; fire alarm, bell; 65 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Fairbanks-Morse; tank 20 x 20, cap. 47,000 gals.; mains, 1½ miles, 4 to 8 in. dia.; 16 hydrants; pressure 65 lbs.

OXFORD JUNCTION, pop. 900. Fire dept.—1 hose cart, 1,000 ft. hose; fire alarm, bell; 24 volunteers.

WATER SUPPLY—Source, wells; system, gravity; tank 14 x 16, cap. 20,000 gals.; 1 pump, Gould, triplex; mains, 1¼ miles, 4 to 6 in. dia.; 12 hydrants; pressure, 50 lbs.; works owned by town.

PANORA, pop. 1,000. Fire dept.—1 h. & l. truck, 3 hose carts, 1,700 ft. hose; fire alarm, bell and telephone; 30 volunteers.

WATER SUPPLY—Source, well; system, gravity and pump direct; 1 pump, Smedley, cap. 750,000 gals. per day; tank 18 x 24, cap. 60,000 gals.; mains, 1¼ miles, 3 to 6 in. dia.; 10 hydrants; pressure, dom. 50 lbs., fire 100 lbs.

PARKERSBURG, pop. 1,164; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 100 ft.; total hose, 1,000 ft.; total mem., 22 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 60,000 gals., dim. 24 x 20, material used in cons. wood; 1 pumping engine, class vert., cap. per day 75,000 gals.; mains, 2 miles; 12 hydrants; cost to construct, $8,000.

PAULLINA, pop. 617. Fire dept.—1 hose cart, 25 buckets, 600 ft. hose; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, well; tank 13 x 24, cap. 60,000 gals.; 1 pump, Gardner; mains, 2 miles, 4 to 6 in. dia.; pressure, dom. 35 lbs., fire 35 to 100 lbs.; works belong to town.

PELLA, pop. 3,100; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 100 volunteers.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to stdp.; stdp. cap. 63,000 gals., dim. 22 x 24, material used in cons. steel; quality of water, poor; 1 pumping engine, cap. per day 126,000 gals., constructor Gould; mains, cast iron, 3½ miles, 4, 6 and 8 in. dia.; 33 hydrants; 17 valves; 9 services; pipe, wrought iron; pressure, dom. 45 lbs., fire 45 lbs.; consumption, per day 30,000 gals., per capita 12 gals.; cost to construct, $25,000; bonded debt, $14,000; int. paid on bonds, 4 per cent; cost of mtce., $350; works belong to city.

PERRY, pop. 4,000; fire area, 1,280 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 12 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 600 ft.; total hose, 2,100 ft.; 2 fire alarms; value of bldgs., $5,000; ann. exp. of dept., $600; total mem., 36 volunteers.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, gravity, pump to stdp. and direct; stdp. cap. 60,000 gals., dim. 10 x 100, material used in cons. steel; 2 pumping engines, class comp. and dup., cap. per day 1,600,000 gals.; mains, 11 miles, 4 to 8 in. dia.; 50 hydrants; 20 valves; meters, total number 550; 850 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 750,000 gals.; cost to construct, $45,000; bonded debt, $12,000; int. paid on bonds, 4 per cent; cost of mtce., $2,500; works belong to city.

PETERSON, pop. 600. Fire dept.—1 hose cart, 800 ft. hose; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 20 gals. per min.; res. 20 x 24, cap. 77,000 gals.; mains, ½ mile, 4 to 6 in. dia.; 6 hydrants; pressure 70 lbs.

PIERSON, pop. 400. Fire dept.—1 hose cart, 600 ft. hose; 15 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump; mains, 4,000 ft., 4 to 6 in. dia.; 9 hydrants; pressure 55 to 90 lbs.

POCAHONTAS, pop. 625. Fire dept.—2 hose carts, 1,000 ft. hose; fire alarm, whistle; 20 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 170 gals. per min.; tank 8 x 38, cap. 11,000 gals.; mains, 1,644 ft., 4 to 8 in. dia.; 8 hydrants; pressure, dom. 65 lbs., fire 80 lbs.

POMEROY, pop. 1,000. Fire dept.—1 hose cart, 500 ft. hose; 12 volunteers.

WATER SUPPLY—Source, artesian well; system, gravity; res. cap. 30,000 gals.; tank 8 x 36; 1 pump; mains, ½ mile, 4 to 6 in. dia.; 9 hydrants; pressure 100 to 150 lbs.

PORTSMOUTH, pop. 500. Fire dept.—1 hose cart, 600 ft. hose; fire alarm, bell; 16 volunteers.

WATER SUPPLY—Source, well; tank 20 x 24, cap. 2,000 bbls.; 2 pumps; mains, 3,800 ft., 4 in. dia.; 7 hydrants; pressure 60 lbs.

POSTVILLE, pop. 1,200. Fire dept.—1 h. & l. truck, 1 hose cart, 24 buckets, 1,000 ft. hose; fire alarm, bell and whistle; 32 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, Smedley; tank 20 x 30, cap. 70,500 gals.; mains, 2¾ miles, 4 to 8 in. dia.; 22 hydrants; pressure 42 lbs.

PRAIRIE CITY, pop. 808. Fire dept.—1 h. & l. truck, 2 hose carts, 24 fire buckets, 1,400 ft. hose; fire alarm, bell; 30 volunteers.

WATER SUPPLY—Source, wells; system, gravity; 1 pump; tank 20 x 24, cap. 66,680 gals.; mains, 1¼ miles, 4 to 6 in. dia.; 12 hydrants; pressure 43 lbs.

PRESCOTT, pop. 650. Fire dept.—1 hand engine, 200 ft. hose; no organization.

WATER SUPPLY—Source, wells and cisterns; 1 pump; mains, 2 blocks, 2½ in. dia.; 3 hydrants; works owned by Co.

PRESTON, pop. 600. Fire dept.—1 h. & l. truck, 2 hose carts, 1,200 ft. hose; fire alarm, bell; 25 volunteers.

WATER SUPPLY—Source, well; tank 20 x 24, cap. 67,000 gals.; 1 pump; mains, 1¼ miles, 4 to 6 in. dia.; 10 hydrants; pressure 55 lbs.

PRIMGHAR, pop. 850. Fire dept.—2 hose carts, 1,000 ft. hose; fire alarm, bell; 10 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump; 2 tanks, each 8 x 36, combined cap. 27,000 gals.; mains, 1,500 ft., 2 to 6 in. dia.; 6 hydrants; pressure 65 lbs.

RADCLIFFE, pop. 645. Fire dept.—1 comb. h. & c. engine, 1 h. & l. truck, 1 hose cart, 1,100 ft. hose; fire alarm, bell; 25 volunteers.

WATER SUPPLY—Source, wells and cisterns; 1 pump, cap. 35 gals. per min.; tank 20 x 20; mains, 2,950 ft., 6 to 8 in. dia.; 8 hydrants.

RED OAK, pop. 5,000; fire area, 20 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone and brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carts, 1 hose wagon and 2 horses; hose, cotton, rubber lined, good, 2,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,500; value of bldgs., $3,500; ann. exp. of dept., $698; total mem. 84, paid full time 2, volunteers 82.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 235,000 gals., dim. 20 x100, material used in cons. steel; quality of water, good; 2 pumping engines, class dup. and triplex, cap. per day 1,500,000 gals., constructors Deane and Gould; mains, cast iron, 9½ miles, 4 to 10 in. dia.; 65 hydrants; 52 valves; meters, total number 400, Trident 354, Hersey Disc 10, Thomson 1, Worthington 35, owned by consumer; 500 services; pipe, galv. iron and lead; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 100,000 gals.; cost to construct, $75,000; bonded debt, $26,000; int. paid on bonds, 4½ and 5 per cent; cost of mtce., $4,500; works belong to city.

REINBECK, pop. 1,208. Fire dept.—1 h. & l. truck, 2 hose carts; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity and pump to stdp.; brick pumping station; stdp. cap. 47,000 gals., dim. 20 x 24, material used in cons. wood; quality of water, good; 1 pumping engine, constructor Fairbanks; mains, iron, 6,700 ft., 3 in. dia.; 16 hydrants; 180 services; pressure, dom. and fire 40 lbs.; cost to construct, $9,000; bonded debt, $5,000; int. paid on bonds, 4½ per cent; cost of mtce., $1,200; works belong t ocity.

REMSEN, pop. 835. Fire dept.—1 h. & l. truck, 2 hose carts, 10 buckets, 1,100 ft. hose; fire alarm, bell; 19 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 360 gals. per min.; tank 18 x 22, cap. 51,174 gals.; mains, 1 mile, 5 to 6 in. dia.; 9 hydrants; pressure 50 lbs.

RICEVILLE, pop. 900. Fire dept.—1 hose cart, 500 ft. hose; fire alarm, telephone; 25 volunteers, 1 paid

WATER SUPPLY—Source, mill pond; tank 20 x 22, cap. 51,700 gals.; 1 pump; mains, 1,218 ft., 4 to 8 in. dia.; 4 hydrants; pressure, dom. 50 lbs., fire 125 lbs.

ROCKFORD, pop. 1,000; fire area, 5 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; value of dept. equipment, $9,000; value of bldgs., $500; ann. exp. of dept. $1,200; total mem., 12 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 90,000 gals.; filtration system, gravel; res. cap., 1,500 bbls.; 3 pumping engines, cap. per day 800,000 gals., constructor Deane; Gould triplex pump; mains, 1½ miles miles, 4 to 8 in. dia., St. Louis Co.; 21 hydrants, Ludlow; 61 services; pressure, dom. 40 lbs., fire 135 lbs.; con-

sumption, per day 80,000 gals., per capita 80 gals.; cost to construct, $10,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,200; works belong to city.

ROCK RAPIDS, pop. 1,766; fire area, 200 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $2,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 37,000 gals., dim. 100 ft. high, builder Thomas F. Pickman; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor Knowles; mains, 2½ miles, 4 to 8 in. dia.; 26 hydrants, Beaumont; 16 valves; meters, total number 2, Crown, owned by consumer; 225 services; pipe, galv. iron; pressure, dom. 50 to 78 lbs., fire 60 to 100 lbs.; cost to construct, $32,000; ann. cost of mtce., $1,500; works belong to Co.

ROCK VALLEY, pop. 2,000; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell and whistle; total mem., 36 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 42,000 gals., dim. 18 x 20, located 2 blocks from station, material used in cons, steel, builder F. E. Wade; quality of water, good; 1 pumping engine, cap. per day 576,000 gals.; mains, cast iron, 2 miles, 4 to 6 in. dia.; 25 hydrants; 7 valves; 100 services; pressure, dom. 40 lbs., fire 90 lbs.; consumption, per day 36,000 gals., per capita 36 gals.; cost to construct, $3,000; bonded debt, $3,900; int. paid on bonds, 4 per cent; ann. cost of mtce., $600; works belong to city.

ROCKWELL, pop. 900. Fire dept.—1 comb. c. & hose cart, 1 hose cart, 1,250 ft. hose; fire alarm, bell; 25 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, gravity; tank 8 x 36; 1 pump; mains, 2,500 ft., 4 to 6 in. dia.; pressure, dom. 50 lbs., fire 125 lbs.

ROCKWELL CITY, pop. 1,232. Fire dept.—1 h. & l. truck, 2 hose carts, 1,000 ft. hose; fire alarm, whistle; 35 volunteers.

WATER SUPPLY—Source, wells; system, gravity and direct pressure; 3 pumps, Dunn, Smedley, combined cap. 600,000 gals. per day; stdp. 12 x 100, cap. 84,600 gals.; mains, 2 miles, 4 to 8 in. dia.; 16 hydrants; pressure, dom. 42 lbs., fire 90 lbs.

ROLFE, pop. 994. Fire dept.—1 h. & l. truck, 2 hose carts, 25 buckets, 800 ft. hose; fire alarm, bell; 21 volunteers.

WATER SUPPLY—Source, wells; tank cap. 40,000 gals.; 1 pump; mains, 1 mile, 4 to 6 in. dia.; 12 hydrants; pressure, dom. 35 lbs., fire 120 lbs.

RUSSELL, pop. 700. Fire dept.—1 gasoline fire engine, 1 c. & l. truck, 12 c. hand ex., 1 hose cart, 500 ft. hose; fire alarm, bell; 30 volunteers.

WATER SUPPLY—Two cisterns, combined cap. 10,152 gals.

RUTHVEN, pop. 900. Fire dept.—3 hose carts, 1,500 ft. hose; fire alarm, bells; 22 volunteers.

WATER SUPPLY—Source, wells; system, gravity; 1 rotary pump, cap. 500 gals. per min.; tank 8 x 36, cap. 13,536 gals.; mains, 2,500 ft., 4 to 6 in. dia.; 7 hydrants; pressure, dom. 70 lbs., fire 100 lbs.

RYAN, pop. 400. Fire dept.—1 hose cart, 1,000 ft. hose; fire alarm, bell and whistle; 15 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump; tank 8 x 40, cap. 15,040 gals.; mains, 900 ft., 3 to 4 in. dia.; 5 hydrants; pressure 60 lbs.

SABULA, pop. 1,029; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—Few c. hand ex., 1 h. & l. truck; 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 36 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump direct; quality of water, good; 2 pumping engines, class 32hp gas, cap. per min. 420 gals.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 22 hydrants, Crane; 8 valves, Crane; 158 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 45 lbs.; cost to construct, $11,000; bonded debt, $6,000; works belong to city.

SAC CITY, pop. 2,125; fire area, 320 acres; mercantile bldgs., brick and wood, 1 to 2½ stories; private, wood and brick, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 h & l. trucks, 25 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, 350 ft.; total hose, 1,850 ft.; value of dept. equipment, $2,200; value of bldgs., $3,700; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, spring; system, pump to stdp. and direct; res. cap., 48,000 gals.; pumping engines, cap. per day 43,200 gals.; mains, 3 miles, 2 to 8 in. dia.; 130 hydrants; 150 services; pressure, dom. 45 lbs., fire 45 to 95 lbs.; cost to construct, $12,500.

SANBORN, pop. 1,300; fire area, 40 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord. Fire dept.—5 h. & l. trucks, 2 hose carts; hose, cotton, rubber lined, good, 600 ft.; rubber, good, 400 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $1,000; total mem., 12 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 100,800 gals., dim. 22 x 22, material used in cons. steel and wood; quality of water, good; 1 pumping engine, class gas, cap. per day 60,000 gals., constructor Davis; mains, cast iron, 4½ miles, 4 to 8 in. dia.; 25 hydrants; 7 valves; meters, total number 65; 75 services; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $8,000; bonded debt, $3,000; int. paid on bonds, 6 per cent; cost of mtce., $500; works belong to city.

SCHALLER, pop. 1,000. Fire dept.—1 h. & l. truck, 600 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well; tank 20 x 20, cap. 47,000 gals.; 1 pump; 13 hydrants; pressure 80 lbs.

SCHLESWIG, pop. 500. Fire dept.—2 hose carts, 4 buckets, 1,000 ft. hose; 17 volunteers.

WATER SUPPLY—Source, well and cistern; system, gravity; tank 8 x 36, cap. 11,000 gals.; 1 pump, Gould; mains, 5 blocks, 4 to 6 in. dia.; 5 hydrants; pressure 60 lbs.

SCRANTON, pop. 850; fire area, 40 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area. Fire dept.—1 hand engine, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $800; value of bldgs., $300; total mem., 24 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 43,000 gals., dim. 20 x 25, material used in cons. steel; quality of water, good; 1 pump, class steam; mains, cast iron, 2 miles, 4 in. dia.; 10 hydrants; meters, total number 2, Crown; 60 services; pipe, wrought iron; cost to construct, $3,600; cost of mtce., $300; works belong to city.

SEYMOUR, pop. 1,708; fire area, 15 blocks; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, linen, good, 300 ft.; fire alarm, bell; value of dept. equipment, $650; value of bldgs., $100.

WATER SUPPLY—Source, wells and cisterns.

SHELDON, pop. 3,000; fire area, 480 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 200 ft.; inferior, all kinds 300 ft.; total hose 1,500 ft.; fire alarm, Gamewell; value of dept. equipment, $1,200; value of bldgs., $3,500; ann. exp. of dept., $200; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 61,000 gals., dim. 20 x 24, material used in cons.

wood; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 1,100,000 gals., constructors Smith-Vaile and Morse; mains, cast iron, 6 miles, 4 to 10 in. dia.; 39 hydrants; 21 valves; meters, total number 263, Crown, Nash, Empire, Trident, Hersey Disc, Thomson, Buffalo, Pittsburg, Keystone, owned by consumer; 240 services; pipe, galv. iron; pressure, dom. 41 lbs., fire 40 to 100 lbs.; consumption per day, 100,000 gals.; cost to construct, $34,000; bonded debt, $15,000; int. paid on bonds, 4½ per cent; cost of mtce., $2,300; works belong to city.

SHELL ROCK, pop. 1,000. Fire dept.—2 hose carts, 1 h. & l. truck, 1,100 ft. hose; 20 volunteers.

WATER SUPPLY—Source, springs; system, gravity and pump direct; 1 pump, Fairbanks-Morse; tank 20 x 20, cap. 47,000 gals.; mains, 3,500 ft., 4 to 8 in. dia.; 9 hydrants; pressure, dom. 45 lbs., fire 90 lbs.

SHELLSBURG, pop. 561. Fire dept.—1 h. & l. truck, 1 hand engine, 2 hose carts, 900 ft. hose; fire alarm, bell; 38 volunteers.

WATER SUPPLY—Source, well; system, gravity; tank cap. 13,536 gals.; 1 triplex pump, cap. 100 gals. per min.; mains, 2,500 ft., 4 in. dia.; 5 hydrants.

SHENANDOAH, pop. 5,000; fire area, 620 acres; mercantile bldgs., brick, 1 to 2½ stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $6,000; ann. exp. of dept., $1,000; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 144,000 gals., dim. 20 x 60, material used in cons. iron, builders Riter and Conley; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,500,000 gals., constructor Deane; mains, cast iron, 10 miles, 4 to 10 in. dia., Cincinnati and Chattanooga; 72 hydrants, Ludlow; meters, total number 449; 662 services; pipe, galv. iron; pressure, dom. 40 to 80 lbs., fire 87 lbs.; consumption, per day 120,000 gals., per capita 29 gals.; cost to construct, $60,000; works belong to city.

SIBLEY, pop. 1,283; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $300; total mem., 50 volunteers.

WATER SUPPLY—Source, 2 wells; system, pumping, 2 Gardiner pumps; mains, 4½ miles.

SIDNEY, pop. 1,100. Fire dept.—1 hose cart, 1,000 ft. hose; no organization.

WATER SUPPLY—Source, well; system, gravity; 1 pump; stdp. 10 x 100; mains, 1 mile, 6 to 8 in. dia.; 15 hydrants; pressure 46 lbs.

SIGOURNEY, pop. 2,000; fire area, 800 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 c. engine on wheels, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 200 ft.; total hose, 1,400 ft.; fire alarm, whistle; value of dept. equipment, $3,000; total mem., 25 volunteers.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to stdp. and direct; stdp. cap. 50,000 gals., dim. 20 x 16, located in center of town, material used in cons. iron and wood, builders Challenge Wind Mill Co.; quality of water, good; 3 pumping engines, class comp.; cap. per day 1,224,000 gals., constructors Worthington, Gould; mains, cast iron, 5½ miles, 4 to 8 in. dia., Anniston; 24 hydrants, Waterous; meters, total number 4, owned by town and consumer; 15 services; pressure, dom. 50 lbs., fire 50 to 140 lbs.; cost to construct, $30,000; bonded debt, $15,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to city.

SIOUX CITY, pop. 50,000; fire area, 34,000 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 3 c. engines, 8 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 4 hose wagons, 1 hose reel, 22 horses; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 7,000 ft.; total hose, 12,150 ft.; fire alarm, Gamewell, 39 boxes; value of dept. equipment, $32,000; value of bldgs., $30,000; ann. exp. of dept., $41,000; total mem., 39, paid full time; George M. Kellogg, chief.

WATER SUPPLY—Source, wells, ½ miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 1,500,000 gals., located 1½ miles from business center; 3 pumping engines, class dup., cap. per day 8,750,000 gals., constructors Deane and Holly; mains, cast iron, 67 miles; 375 hydrants, Mathews; 385 valves, Ludlow; meters, total number 4,500, Crown 4,000, Empire 2, Hersey Rotary 128, Thomson 3, Worthington 4, Trident 59, Nash 2, owned by city; 4,000 services; pipe, lead; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day 2,000,000 gals., per capita 38.9 gals.; cost to construct, $612,000; bonded debt, $42,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $30,000; works belong to city.

SIOUX RAPIDS, pop. 1,005; fire area, 20 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept—1 hand engine, 48 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 10,000 ft.; inferior, 3,000 ft.; total hose, 13,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $35,000; value of bldgs., $65,000; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, 500 ft. from business center; system, pump to res.; res. cap., 50,000 gals.; 2 pumping engines, triplex, cap. per day 500,000 gals., constructor Smedley; mains, 2½ miles, 4 to 6 in. dia.; 14 hydrants, Mathews; 3 valves; 130 services; pressure, dom. 70 lbs., fire 120 lbs.; cost to construct, $10,000; int. paid on bonds, 5½ per cent; ann. cost of mtce., $600; works belong to city.

SLOAN, pop. 800. Fire dept.—1 hand engine, 800 ft. hose; fire alarm, bell; no organization.

WATER SUPPLY—Source, wells; system, pump direct; 1 pump, Smith-Vaile, cap. 500 gals. per min.; tank 20 x 20, cap. 47,000 gals.; mains, 2,300 ft., 4 to 6 in. dia.; 8 hydrants.

SOLON, pop. 500. Fire dept.—1 hand engine, 1 hose cart, 600 ft. hose; fire alarm, bell; 16 volunteers.

WATER SUPPLY—Source, well; tank 16 x 18, cap. 27,000 gals.; 1 pump, cap. 30 gals. per min.; mains, 2,200 ft., 6 to 8 in. dia.; 7 hydrants; pressure 40 lbs.

SPENCER, pop. 3,095; fire area, 320 acres; mercantile bldgs., brick, stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell, 2 boxes; value of dept. equipment, $2,700; value of bldgs., $800; ann. exp. of dept., $100; total mem., 41 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to steel tank, cap. 73,000 gals.; quality of water, good; 1 pumping engine, cap. per day 1,500,000 gals., constructor Smedley; mains, cast iron, 4¾ miles, 6 to 8 in. dia.; 21 hydrants; meters, total number 125, Nash, owned by city; 165 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 120 lbs.; cost to construct, $11,000; cost of mtce., $360; works belong to city.

SPIRIT LAKE, pop. 1,225; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, 200 ft. from business center; system, pump direct; quality of water, good; res. cap., 2,000 bbls., located at station; 1 pumping engine, size 9 x 18 x 20, cap. per

day 1,000,000 gals., constructor Smedley; mains, cast iron, 1 mile, 8 to 10 in. dia.; 5 hydrants; meters, total number 2, Worthington, owned by consumer; 44 services; pressure, dom. 40 lbs., fire 140 lbs.; cost to construct, $5,000; bonded debt, $2,000; int. paid on bonds, 6 per cent; works belong to city.

SPRINGVILLE, pop. 650. Fire dept.—1 c. engine, 2 hose carts, 1,200 ft. hose; fire alarm, bell; 30 volunteers.

WATER SUPPLY—Source, well; system, gravity and pump direct; 1 pump, Fairbanks-Morse, cap. 180 gals. per min.; tank cap. 41,877 gals.; mains, 1 mile, 2 to 6 in. dia.; 9 hydrants; pressure, dom. 60 lbs., fire 120 lbs.

STATE CENTER, pop. 1,100. Fire dept.—3 steamers, 1 h. & l. truck, 2 hose carts, 1 chem. and aerial truck, 10 c. hand ex.,; hose, cotton, rubber lined, good, 600 ft.; rubber, good, 225 ft.; total hose, 825 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; total mem., 45 volunteers.

WATER SUPPLY—Source, wells; system, pump to tank; dim. of tank 22 x 15 ft.; quality of water, poor; 14 hydrants; 1 pump, Gardner; cost to construct, est., $6,000; works belong to city.

STANWOOD, pop. 500. Fire dept.—2 hose carts, 800 ft. hose; fire alarm, bell; 13 volunteers.

WATER SUPPLY—Source, well; 1 pump; tank cap. 1,620 gals.; mains, 60 ft., 2 in. dia.; 2 hydrants; pressure 40 lbs.

ST. ANSGAR, pop. 750. Fire dept.—1 hose cart, 800 ft. hose; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, well; system, gravity and pump direct; tank cap. 51,700 gals.; mains, 2,100 ft., 6 in. dia.; 3 hydrants; pressure, dom. 45 lbs., fire 60 lbs.

ST. OLAF, pop. 300. Fire dept.—1 hose cart, 300 ft. hose; fire alarm, bell; 10 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump; res. cap. 55,482 gals.; mains, 2,100 ft., 4 in. dia.; 4 hydrants; pressure 35 lbs.

STORM LAKE, pop. 2,169; fire area, 640 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 900 ft.; inferior, all kinds, 500 ft.; total hose, 1,400 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,000; total mem., 35 volunteers.

WATER SUPPLY—Source, lake, 5 blocks from business center; system, pump to stdp. and direct; stdp. cap. 55,000 gals., dim. 10 x 100; 2 pumping engines, cap. per day 1,220,000 gals., constructors Smith-Vaile; mains, 2¾ miles, 4 to 8 in. dia, Shickle, Howard-Harrison; 36 hydrants, Galvin, National; 11 valves; meters, total number 50, Hersey; 81 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $18,000; int. paid on bonds, 4 and 4½ per cent; ann. cost of mtce., $2,300; works belong to city.

STORY CITY, pop. 1,197; fire area, 160 acres; bldgs., brick and wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand and comb. c. engine, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; rubber, good 600 ft.; total hose, 1,400 ft.; fire alarm, bell; value of dept. equipment, $6,500; value of bldgs., $200; ann. exp. of dept., $1,000; total mem., 26 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp.; stdp. cap. 51,000 gals., dim. 20 x 22, material used in cons. wood; 1 pumping engine, cap. per day 350,000 gals., constructor Gordon; mains 1 mile, 6 in. dia.; 12 hydrants; 15 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 150 lbs.; cost to construct, $6,000; bonded debt, $5,000; ann. cost of mtce., $360; works belong to Co.

STRAWBERRY POINT, pop. 400; fire area, 360 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 700 ft.; fire alarm, bell; value of dept. equipment, $600; value of bldgs., $200; ann. exp. of dept., $60; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, 20 rods from business center; system, pump to stdp.; stdp. cap. 65,000 gals., material used in cons. steel and wood; quality of water, good; 2 pumping engines, cap. per day 1,560,000 gals., constructor Davis; mains, cast iron, 3½ miles, 4 to 6 in. dia.; 40 hydrants; 135 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 50 lbs.; cost to construct, $20,000; cost of mtce., $600; works belong to town.

STUART, pop. 2,079; fire area, 700 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 800 ft.; rubber, good 500 ft.; inferior, all kinds, 200 ft; total hose, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $300; total mem., 44 volunteers.

WATER SUPPLY—Source, wells, cap. 12,000 gals each; tank, with 6-inch mains; 4 hydrants.

SUMNER, bldgs., brick and wood. Fire dept.—2 hose carts; hose, 1,000 ft; A. D. Allen, chief.

WATER SUPPLY—Source, tank; system, pumping; cap. per day, 50,000 gals.; res. cap., 20,000 gals.

SUTHERLAND, pop. 800. Fire dept.—1 comb. c. & h. engine, 1 h. & l. truck, 1 hose cart, 12 buckets, 500 ft. hose; 28 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump; mains, 1,000 ft., 4 to 6 in. dia.; 5 hydrants; pressure 65 lbs.

SVEA CITY, pop. 322. Fire dept.—1 hose cart, 600 ft. hose; 14 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 20 gals. per min.; tank cap. 1,000 bbls.; mains, 250 ft.; 1 hydrant; pressure 42 lbs.

TABOR, pop. 1,100. Fire dept.—1 comb. c. & h. engine, 2 hose carts, 1 h. & l. truck, 1,600 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 1,000 gals. per hour; tank cap. 22,000 gals.; mains, 2,400 ft., 4 to 6 in. dia.; 6 hydrants; pressure 60 lbs.

TAMA, pop. 2,649; mercantile bldgs., brick and wood, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,000; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump direct and stdp.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Holly and Deane; mains, 4 1-6 miles, 4 to 8 in. dia.; 30 hydrants, Wood; 5 valves; 125 services; pressure, dom. 60 lbs., fire 150 lbs.; cost to construct, $30,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $900; works belong to city.

TEMPLETON, pop. 300. Fire dept.—1 hand engine, 1 h. & l. truck, 800 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, 5 cisterns, combined cap. 500 bbls.

THOMPSON, pop. 600. Fire dept.—1 hose cart, 1,000 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, bored well; tank 22 x 22, cap. 1,800 bbls.; mains, 2,200 ft., 4 to 6 in. dia.; 5 hydrants; pressure 40 lbs.

TINGLEY, pop. 500. Fire dept.—1 comb. c. & h. engine, 1 h. & l. truck, 1 hose cart, 15 buckets, 500 ft. hose; fire alarm, bell; no organization.

WATER SUPPLY—Source, well.

TIPTON, pop. 2,513; fire area, 40 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—2 c. engines, 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,500; value of bldgs., $3,500; ann. exp. of dept., $350; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to res., to stdp. and direct; stdp. cap. 20,000 gals.; builder G. C. Morgan; res. cap., 40,000 gals.; 2 pumping engines, cap. per day 350,000 gals., constructor Deane; mains, 4 miles, 4 to 8 in. dia.; 42 hy-

drants; 325 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 95 to 100 lbs.; consumption, per day 42,000 gals., per capita 20 gals.; cost to construct, $30,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,000; works belong to city.

TOLEDO, pop. 1,941; fire area, 1,000 acres; bldgs., brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engines, 3 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,600 ft.; fire alarm, bell; value of dept. equipment, $9,000; value of bldgs., $4,000; ann. exp. of dept., $400; total mem., 33 volunteers.

WATER SUPPLY—Source, well, two blocks from business center; system, pump to res. and stdp.; stdp. cap. 27,000 gals., dim. 10 x 103, located eastern part of city, material used in cons. brick and steel; quality of water, good; res. cap. 150,000 gals., located at station; 3 pumping engines, size 10 x 6 x 10, cap. per day 200,000 gals., constructors Deane Steam Pump Co.; mains, cast iron, 4½ miles, 4 to 8 in. dia.; 36 hydrants, American and Eddy; 16 valves, Eddy; meters, total number 154, Crown 1, Hersey Disc 1, Trident 127, Lambert 25, owned by city; 180 services; pipe, galv. iron; pressure, dom. 80 lbs.; consumption, per day 50,000 gals.; cost to construct, $24,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,400; works belong to city.

TRAER, pop. 1,458; mercantile bldgs., brick 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $1,250; av. ins. for same time, $1,000. Fire dept.—1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 600 ft.; inferior, all kinds, 300 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 30 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, gravity, pump to stdp.; stdp. dim. 26 x 20, located near center of town, material used in cons. wood and steel, builders U. S. Wind, Eng. and Pump Co.; quality of water, good; 1 pumping engine, constructors U. S. Wind, Eng. and Pump Co.; mains, cast iron, 3 miles, 4 to 8 in. dia.; 19 hydrants; 6 valves; meters, total number 46, Buffalo, Keystone, owned by consumer; pressure, dom. 25 to 80 lbs., fire 25 to 80 lbs.; consumption, per day 25,000 gals., per capita 17 gals.; cost to cons. $11,000; bonded debt, $5,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to city.

TRIPOLI, pop. 800. Fire dept.—1 h. & l. truck, 1 hose cart, 500 ft. hose; fire alarm, bell; 25 volunteers.

WATER SUPPLY—Source, well; tank 22 x 22; 1 pump; mains, 1 mile, 4 to 8 in. dia.; 12 hydrants; pressure 50 lbs.

UNION, pop. 600. Fire dept.—1 hand engine, 1 hose cart, 600 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 64 gals. per min.; tank 18 x 18, cap. 24,470 gals.; mains, 1½ miles, 6 in dia.; 6 hydrants; pressure 44 lbs.

UTE, pop. 500. Fire dept.—1 hose cart, 500 ft. hose; no organization.

WATER SUPPLY—Source, wells; tank 16 x 20, cap. 1,000 bbls.; 1 pump; mains, 2,000 ft., 4 in. dia.; 4 hydrants; pressure, fire 30 lbs.

VAIL, pop. 950. Fire dept.—1 hand engine, 1 hose cart, 1,000 ft. hose; 22 volunteers.

WATER SUPPLY—Source, 4 wells; system, gravity; 1 pump, Gould; tank 18 x 20, cap. 38,000 gals.; mains, 2,200 ft., 6 in. dia.; 8 hydrants; pressure 60 lbs.

VALLEY JUNCTION, pop. 2,500; fire area, 300 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 25 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 850 ft.; inferior, all kinds, 150 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $2,000; total mem., 27 volunteers.

WATER SUPPLY—Source, well; system, gravity, pump. to stdp.; stdp. cap. 32,000 gals.; 2 pumping engines; 17 hydrants; cost to construct, $24,000; works belong to Co.

VAN HORNE, pop. 600. Fire dept.—1 comb. c. & h. engine, 500 ft. hose; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, wells.

VICTOR, pop. 900. Fire dept.—1 hose cart, 800 ft. hose; fire alarm, bell; no organization.

WATER SUPPLY—Source, well; system, gravity and direct pressure; 1 pump, Fairbanks-Morse; tank 18 x 20, cap. 42,300 gals.; mains, 4 to 6 in. dia.; 19 hydrants; pressure, dom. 60 lbs., fire 100 lbs.

VILLISCA, pop. 2,200; fire area, 750 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss in past 3 yrs., $100. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell electric; value of dept. equipment, $1,000; value of bldgs., $3,500; ann. exp. of dept., $500; total mem., 45 olunteers.

WATER SUPPLY—Source, springs, 5 blocks from business center; system, gravity, pump to tank; tank cap. 100,000 gals., dim. 20 x 30, material used in cons. wood, builders U. S. Wind Mill and Pump Co.; quality of water, good; res., cap. 50,000 gals., located at river; 2 pumping engines, class dup., size 10 x 6 x 12, cap. per day, 350,000 gals., constructors Fairbanks, Morse & Co. and Knowles; mains, 3 miles, 2½ to 6 in. dia.; 24 hydrants, Morgan and Crane; 10 valves, Crane; meters, total number, 63, Buffalo, owned by consumer; 127 services; pipe, lead and galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $15,000; bonded debt, $16,000; int. paid on bonds, 4½ per cent; cost of mtce., $1,350; works belong to city.

VINTON, pop. 3,600; fire area, 550 acres; mercantile bldgs., mostly brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 4 hose carriages, 2 c. trucks, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $306.45; total mem., 90 volunteers.

WATER SUPPLY—Source, wells and river, 2 blocks from business center; system, pump direct to mains; quality of water, good; 3 pumping engines; cap. per day 1,500,000 gals., constructor Gordon; mains, cast iron, 9 miles; 56 hydrants; meters, total number 400, Crown 250, Trident 150; 500 services; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 150,000 gals.; bonded debt, $20,000; int. paid on bonds, 4½ per cent; works belong to city.

WALCOTT, pop. 362. Fire dept.—2 hose carts, 1,000 ft. hose; fire alarm, bell; 10 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump, cap. 300 bbls. per hour; tank 20 x 22, cap. 51,700 gals.; mains, 3,500 ft., 4 to 6 in. dia.; 13 hydrants; pressure 40 lbs.

WALKER, pop. 600. Fire dept.—1 hose cart, 500 ft. hose; fire alarm, bell; 20 volunteers.

WATER SUPPLY—Source, well; system, gravity; 1 pump; tank 16 x 20, cap. 37,600 gals.; mains, 1,700 ft., 6 in. dia.; 7 hydrants; pressure 35 lbs.

WALNUT, pop. 1,000. Fire dept.—1 hose cart, 1,000 ft. hose; fire alarm, bell; 12 volunteers.

WATER SUPPLY—Source, well; system, gravity; stdp: 10 x 100, cap. 58,750 gals.; mains, 1½ miles, 4 to 6 in. dia.; 24 hydrants; pressure 50 lbs.

WALL LAKE, pop. 800. Fire dept.—1 h. & l. truck, 2 hose carts, 6 buckets, 750 ft. hose; fire alarm, bell; 15 volunteers.

WATER SUPPLY—Source, well; tank 16 x 20, cap. 40,000 gals.; 1 pump; mains, 1½ miles, 2 to 6 in. dia.; 13 hydrants; pressure 50 lbs.

WAPELLO, pop. 1,800; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and com-

bustibles ord.; causes of fires investigated. Fire dept.—1 comb. h. & c. engine on wheels, 1 hose cart; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 200 ft.; total hose, 700 ft.; fire alarm, bells; value of dept. equipment, $1,400; value of bldgs., $8,000; ann. exp. of dept., $90; total mem., 30 volunteers.

WATER SUPPLY—Source, 5 drive pipes, connected to hydrant, pipe 2 in.; owned by city; cost to construct, $50 a hydrant.

WASHINGTON, pop. 5,500; fire area, 1,280 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted outside of fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose wagons; hose, rubber, good, 2,000 ft.; value of dept. equipment, $2,500; value of bldgs., $6,000; total mem., 75 75 volunteers.

WATER SUPPLY—Source, wells, 6 blocks from business center; system, pump to res. and stdp.; stdp. cap. 130,000 gals., dim. 14 x 110, material used in cons. iron; quality of water, good; res. cap. 30,000 gals., located at station; 2 pumping engines, class dup., cap. per day 1,800,000 gals., constructors Deane and Ingersoll; mains, cast iron, 7½ miles, 4 to 10 in. dia.; 70 hydrants; meters, total number 365, Nash, Hersey Rotary, Trident 147, Hersey Disc 150, Thomson, Westinghouse, Keystone, owned by consumer; 520 services; pipe, lead; pressure, dom. 45 lbs., fire 80 to 100 lbs.; cost to construct, $70,000; bonded debt, $1,800; int. paid on bonds, 5 per cent; works belong to city.

WATERLOO, pop. 23,000; fire area, 8,640 acres; mercantile bldgs., brick and stone, 1 to 6 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 comb. c. & h. wagons, 2 c. hand ex., 1 chem. engine, 1 h. & l. truck, 1 aerial truck, 5 hose carriages, 19 horses; hose, cotton, rubber lined, good, 5,150 ft.; rubber, good, 500 ft.; inferior, all kinds, 800 ft.; total hose, 6,450 ft.; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $22,150; value of bldgs., $36,500; ann. exp. of dept., $16,384; total mem. 72, paid men 20, paid part time; Ashley A. Dunham, chief.

WATER SUPPLY—Source, river and deep wells; system, pump to stdp. and direct; stdp. cap. 112,000 gals., dim. 15 x 85, material used in cons. steel; quality of water, good; res. cap. 80,000 gals., located at station; 3 pumping engines, class comp. cond., cap. per day 6,000,000 gals., constructors Maxwell, Barr and Gordon; mains, cast iron, 23 miles, 4 to 12 in. dia.; 258 hydrants; 350 valves; meters, total number 278, Crown, Empire, Hersey Rotary, Trident, owned by Co.; 2,500 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 1,271,000 gals.; works belong to Co.

WAUKON, pop. 2,400; fire area, 40 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, electric bell, 6 boxes; value of dept. equipment, $2,800; value of bldgs., $10,000; ann. exp. of dept., $50; total mem., 49 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct to mains: stdp. cap. 115,000 gals., dim. 14 x 100, material used in cons. iron; quality of water, good; 2 pumping engines, class double acting and steam, cap. per day 100,000 gals., constructors Downie and Stilwell-Bierce; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 65 hydrants; meters, total number 200, Keystone, Nash and Niagara, owned by consumer; 200 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $40,000; bonded debt, $11,500; int. paid on bonds, 4 per cent; cost of mtce., $2,300; works belong to city.

WAVERLY, pop. 3,500; fire area, 600 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 1,700 ft.; rubber, good, 200 ft.; inferior, all kinds, 300 ft.; total hose, 2,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $150; total mem., 40 volunteers.

WATER SUPPLY—Source, well, ½ block from business center; system, pump to stdp. and direct; stdp. cap. 60,000 gals., material used in cons. wood and steel; quality of water, good; res. cap. 5,000,000 gals.; 2 pumping engines, cap. per day 4,500,000 gals., constructors Smith-Vaile; mains, cast iron, 8 miles, 4 to 10 in. dia.; 68 hydrants, Mathews; 25 valves; meters, total number 320, Crown, Empire, Thomson, Buffalo, Trident, Pittsburg; 350 services; pipe, cast iron; pressure, dom. 65 lbs., fire 100 to 130 lbs.; bonded debt, $19,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to city.

WEBSTER CITY, pop. 4,700; fire area, 2,400 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell and whistle, 10 boxes; value of dept. equipment, $8,000; value of bldgs., $10,000; ann. exp. of dept., $1,500; total mem. 13, paid part time 12, paid full time 1; underwriters' rating, second class.

WATER SUPPLY—Source, well, 1,000 ft. from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 30 x 30, located at station, material used in cons. steel; quality of water, good; 2 pumping engines, class dup., size 12 x 12 x 8, 14 x 15 x 8, cap. per day 100,000 gals., constructors Smedley and Knowles; mains, cast iron, 9 miles, 4 to 10 in. dia., Addyston; 60 hydrants, Bourbon and Mathews; 44 valves, Crane; meters, total number 60, Crown, owned by city; 560 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 110 lbs.; cost to construct, $40,000; bonded debt, $8,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,500; works belong to city.

WELLMAN, pop. 600. Fire dept.—2 hose carts, 1,050 ft. hose; fire alarm, bell; 32 volunteers.

WATER SUPPLY—Source, wells; system, gravity; 1 pump, Smith-Vaile; tank 18 x 20, cap. 37,600 gals.; mains, 1 mile, 4 to 6 in. dia.; 12 hydrants; pressure 60 lbs.

WEST BEND, pop. 800. Fire dept.—1 hand engine, 1 hose cart, 750 ft. hose; no organization.

WATER SUPPLY—Source, well; stdp. 20 x 78, cap. 1,300 bbls.; 1 pump; mains, ½ mile, 4 to 6 in. dia.; 7 hydrants; pressure 40 lbs.

WEST BRANCH, pop. 657. Fire dept.—1 hand engine, 1 hose cart, 1 h. & l. truck, 2 Babcock's; 950 ft. hose; 22 hydrants; fire alarm, bell; 28 volunteers.

WEST BURLINGTON. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, 1,200 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, private wells; reservoir; 800 ft. mains.

WEST LIBERTY, pop. 1,684; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 250 ft.; total hose, 1,250 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $2,500; ann. exp. of dept., $100; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, 102 ft. above business district; system, gravity and direct pressure, pump to tank and direct; station also used as an electric light plant; 1 Dean and 1 Worthington pump, cap. 600 gals. per minute; tank cap. 60,000 gals., material used in cons. steel; 2 pumping engines, class dup., cap. per day 800,000 gals., constructor Deane; mains, 7 miles, 8 to 19 in. dia., Addyston, Cincinnati; 27 hydrants, Bourbon; 5 valves; meters, total number 10, Crown 1, Hersey Rotary 6, Worthington 2, Nash 1, owned by town; 440 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day

33,000 gals., per capita 38 gals.; cost to construct, $19,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,800; works belong to city.

WEST SIDE, pop. 400. Fire dept.—1 c. engine, 6 fire buckets; fire alarm, bell; 20 volunteers.
WATER SUPPLY—Source, wells.

WEST UNION, pop. 2,000; fire area, 1½ sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—1 c. engine, 8 c. hand ex., 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; ann. exp. of dept., $75; total mem., 56 volunteers, 2 paid men.
WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 84,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; pumping engines, cap. per day, 1,400,000 gals., constructor Smedley; mains, cast iron, 6½ miles, 4 to 8 in. dia.; 30 hydrants; 15 valves; meters, total number 4, owned by consumer; 400 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $20,000; bonded debt, $7,000; int. paid on bonds, 4 per cent; cost of mtce., $1,200; works belong to city.

WHAT CHEER, pop. 2,700; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 2 hose wagons; hose, rubber, good, 1,100 ft.; fire alarm, bell; total mem., 25 volunteers; Dennis Stepleton, chief.
WATER SUPPLY—Source, creek; system, pump to stdp.; stdp. cap. 1,500 bbls.; mains, 608 yds., 4 in. dia.; 2 hydrants; 1 valve; 2 services; pressure, fire 15 lbs.; cost to construct, $225; works belong to city.

WHEATLAND, pop. 650. Fire dept.—1 hose cart, 1,100 ft. hose; fire alarm, bell; 25 volunteers.
WATER SUPPLY—Source, well; tank 20 x 20; 1 pump; mains, 1 mile, 4 to 6 in. dia.; 10 hydrants; pressure, fire 60 lbs.

WILLIAMS, pop. 500. Fire dept.—1 hose cart, 600 ft. hose; fire alarm, bell; 18 volunteers.
WATER SUPPLY—Source, artesian well; tank, 20 x 20, cap. 49,990 gals.; 1 pump; mains, 1,560 ft., 4 to 8 in. dia.; 7 hydrants; pressure 46 lbs.

WILLIAMSBURG, pop. 1,100; fire area, 160 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $2,000; ann. exp. of dept., $25; total mem., 25 volunteers.
WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 63,000 gals., material used in cons. wood; res. cap. 60,000 gals.; 1 pumping engine, cap. per day 63,000 gals.; mains, 3 miles, 4 to 6 in. dia.; 27 hydrants; meters, total number 4; 120 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption, per day 15,750 gals., per capita 15 gals.; cost to construct, $15,000; ann. cost of mtce., $1,000; works belong to city.

WILTON JUNCTION, pop. 1,223; fire area, 264 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 hose wagons; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,200; ann. exp. of dept., $50; total mem., 40 volunteers.
WATER SUPPLY—Source, wells; system, pump to res.; res. cap. 37,000 gals.; 1 pumping engine, cap. per day 432,000 gals., constructor Hughes; mains, 36 blocks, 2 to 6 in. dia.; 19 hydrants; 3 valves; 125 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $10,000; bonded debt, $9,000; int. paid on bonds, 4½ per cent; works belong to city.

WINTERSET, pop. 3,039; fire area, 22½ acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $8,000; value of bldgs., $3,000; total mem., 30 volunteers.
WATER SUPPLY—Source, wells; stdp. cap., 100,000 gals.; 2 triplex pumps, 8 x 10, combined cap. 936,000 gals.; mains, 10 miles, 4 to 8 in. dia.; 48 hydrants.

WINTHROP, pop. 600. Fire dept.—1 hose cart, 500 ft. hose; fire alarm, bell; 18 volunteers.
WATER SUPPLY—Source, well; system, gravity; 1 pump; tank 8 x 36, cap. 11,000 gals.; mains, 1 mile, 4 to 6 in. dia.; 18 hydrants; pressure 65 lbs.

WOODBINE, pop. 1,800; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 750 ft.; fire alarm, bell; total mem., 27 volunteers.
WATER SUPPLY—Source, deep well, 340 ft., 2 blocks from business center; stdp. cap. 50,000 gals., dim. 12 x 50, material used in cons. steel; quality of water, good; 2 pumping engines; cap. of well, 75,000 gals.; mains, cast iron, 1¼ miles, 6 in. dia.; 22 hydrants; 6 valves; meters, total number 50; pressure, dom. 45 lbs., fire 45 lbs.; consumption per day, 27,000 gals.; cost to construct, $13,000; bonded debt, $7,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to city.

WYOMING, pop. 900. Fire dept.—1 comb. c. & h. engine, 2 hose carts, 1 h. & l. truck, 400 ft. hose; fire alarm, bell; 25 volunteers.
WATER SUPPLY—Source, well; system, gravity and pump direct; 1 pump, Brunner; res. cap. 1,500 bbls.; mains, 2 miles, 4 to 6 in. dia.; 15 hydrants; pressure 55 lbs.

Places with a population of 1,000 or more having no organized fire dept.—Afton, Moulton, Seymour.

Places with a population of 1,000 or more, not reported—Cascade, Eddyville, Elkader, Hartley, Hendrick, Lenox, New London.

KANSAS

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABILENE, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick and wood; wooden roofs not permitted. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; ann. exp. of dept., $700; total mem., 48 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, spring; system, pump to stdp.; stdp. cap., 150,000 gals.; 2 pumping engines, cap. per day 2,500,000 gals., constructors Gaskell, Worthington; mains, 15 miles; 80 hydrants, Holly; pressure, dom. 40 lbs., fire 100 lbs.; consumption, per day 750,000 gals., per capita 166 gals.

ALMA, pop. 1,200; fire area, 500 acres; mercantile bldgs., stone, 1 to 2 stories; private, wood and stone, 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 hand engine, 1 c. engine on wheels, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; rubber, 250 ft.; total hose, 1,250 ft.; fire alarm, bell and electric, 12 boxes; value of dept. equipment, $3,000; value of bldgs., $900; total mem., 20 volunteers.

WATER SUPPLY—Source, 3 cisterns and wells.

ANTHONY, pop. 3,100; fire area, 660 acres; mercantile bldgs., wood, brick and stone, 1 and 2 stories; frame buildings not permitted. Fire dept.—1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $4,000; ann. exp. of dept., $200; total mem., 30 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 1,600,000 gals., constructor Westinghouse; mains, 7½ miles, 6 to 10 in. dia.; 76 hydrants, White and Ludlow; meters, total number 450; pressure, dom. 80 lbs., fire 120 lbs.; cost to construct, $40,000; ann. cost of mtce., $3,000; works belong to city.

ARGENTINE, consolidated with Kansas City, Kan.

ARKANSAS CITY, pop. 8,500; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, wood, 1 story; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 1 hose carriage, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle, 20 boxes; value of dept. equipment, $3,000; value of bldgs., $8,000; total mem. 17, paid full time 3, paid part time 7, volunteers 7.

WATER SUPPLY—Source, springs, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 78,000 gals., dim. 10 x 125, located ½ block from business center, material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Blake; mains, cast iron, 12 miles, 4 to 10 in. dia.; 182 hydrants, Mathews, Chapman and Bourbon; meters, total number 59, Thomson 1, Worthington 50, Pittsburg 1, Neptune 6, owned by city and consumer; 1,150 services; pipe, galv. iron; pressure, dom. 53 lbs., fire 125 lbs.; consumption, per day 260,000 gals., per capita 55 gals.; bonded debt, $65,500; bonded debt, $65,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,200; works belong to city.

ATCHISON, pop. 17,000; fire area, 140 acres; mercantile bldgs., brick and stone, 1 to 5 stories; private, brick, stone and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for year ending April 1, 1904, $10,220; ins. paid on same, $7,601. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 4 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 2 hose carriages, 12 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, telephone and whistle; value of dept. equipment, $16,540; value of bldgs., $14,000; ann. exp. of dept., $7,192; total mem. 14, paid full time 10, paid part time 4; underwriters' rating, second class.

WATER SUPPLY—Source, river, 200 yds. from business center; system, gravity; quality of water, good; res. cap. 10,000,000 gals., located 6,000 ft. from station; 3 pumping engines, class comp., cap. per day 4,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 28 miles, 4 to 14 in. dia.; 150 hydrants; 250 valves; meters, total number 200; 1,700 services; pipe, galv. iron and lead; works belong to Co.

BALDWIN, pop. 1,250. Fire dept.—2 c. engines, 14 c. ex., 1 h. & l. truck, 1 hose carriage; hose, 300 ft. poor condition; 12 volunteers.

WATER SUPPLY—Source, wells, cisterns; system, pumping.

BAXTER SPRINGS, pop. 2,000; fire area, 30 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for the past three years, $200; av. ins. carried on properties burned, $4,000. Fire dept.—1 c. engine, ladders, fire hooks, etc.; hose, rubber, good, 150 ft.; value of dept. equipment, $1,000; value of dept. bldgs., $1,950; total mem., 21 volunteers; underwriters' rating, fourth class.

BELLEVILLE, pop. 2,304; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss 1907, $565; ins. on same, $800. Fire dept.—22 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $300; ann. exp. of dept., $69; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res. and stdp.; stdp. cap. 87,000 gals., dim. 12 x 110, located at station, material used in cons. steel, builders Missouri Boiler Works; quality of water, good; res. cap. 60,000 gals., located at station; 2 pumping engines, constructor Knowles; mains, cast iron, 5 miles, 4 to 8 in. dia.; 55 hydrants, Eclipse; 10 valves, Crane; meters, total number 2, Hersey Disc 1, Thomson 1; pressure, dom. 48 lbs., fire 120 lbs.; consumption, per day 50,000 gals.; cost to construct, $45,000; bonded debt, $29,000; int. paid on bonds, 4 to 6 per cent; ann. cost of mtce., $1,000; works belong to Co.

BELOIT, pop. 3,000; fire area, 640 acres; mercantile bldgs., stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,683. Fire dept.—1 h. & l. truck, 1 water tower, 3 hose carriages; hose, cotton, rubber lined, 1,850 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $150; total mem., 35 volunteers.

WATER SUPPLY—Source, river, 1,000 ft. from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., dim. 30 x 20, located on hill, material used in cons. stone; quality of water, poor; res. cap. 750,000 gals., located near station; 1 pumping engine, size 10½ x 10 x 18, cap. 1 Smith-Vaile pump, cap. 500,000 gals per day; 1 Duplex Smith-Vaile pump, cap. 750,000 gals. per day; mains, 8½ miles, cast iron, 4 to 10 in. dia.; 3

hydrants, White; pressure, dom. 65 lbs., fire 150 lbs.; bonded debt, $54,000; int. paid on bonds, 6 per cent; works belong to Co.; A. T. Rodgers, supt.

BLUE RAPIDS, pop. 1,600; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1½ and 2 stories; private, stone and wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,200 ft.; fire alarm, bell; value of dept. equipment, $1,250; value of bldgs., $300; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 250,000 gals.; 1 pumping engine, cap. per day 250,000 gals., constructor Deane; duplex pump; mains, 3 miles, 4 to 6 in. dia.; 23 hydrants; 170 services; pressure, fire 120 lbs.; consumption, per day 16,000 gals., per capita 8 gals.; cost to construct, $20,000; cost of mtce., $1,200; works belong to city.

BURLINGAME, pop. 1,700; fire area, 5 acres; mercantile bldgs., stone and brick, 1 to 3 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; fire loss for 1907, $2,500; ins. for same time, $1,500. Fire dept.—1 hand engine, 1 c. engine, 24 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 300 ft.; rubber, good, 150 ft.; inferior, all kinds,, 250 ft.; total hose, 700 ft.; fire alarm, bells; value of dept. equipment, $1,400; value of bldgs., $1,200; ann. exp. of dept., $70; total mem., 12 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Wells; no water works system.

BURLINGTON, pop. 2,440; fire area, 40 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. wagon, 2 hose carts; hose, cotton, rubber lined, good, 600 ft.; rubber, good, 1,000 ft.; total hose, 1,600 ft.; fire alarm, whistle; value of dept. equipment, $1,800; value of bldgs., $200; total mem., 30 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap. 50,000 gals.; quality of water, good; 4 pumping engines, cap. per day 2,500,000 gals., constructor Epping-Carpenter; mains, 5 miles, 4 to 10 in. dia.; 70 hydrants, Chapman; 15 valves; 157 services; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 75,000 gals., per capita 26 gals.; cost to construct, $70,000; ann. cost of mtce., $2,000.

CALDWELL, pop. 2,500; fire area, 260 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $3,000; ann. exp. of dept., $130; total mem., 20 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 200,000 gals., dim. 18 x 100, material used in cons. steel; filtration system, N. Y. C. F. Co.; quality of water, good; 2 pumping engines, cap. per day 400,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 10 in. dia.; 54 hydrants; 22 valves; meters, total number 4, owned by city; 250 services; pipe, cast iron; pressure, dom. 40 to 80 lbs., fire 50 to 100 lbs.; cost to construct, $35,000; cost of mtce., $4,000; works belong to city.

CHANUTE, pop. 10,000; fire area, 1,500 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area;; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $2,100; av. ins. involved for same time, $125,000. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $3,500; value of bldgs., $7,000; ann. exp. of dept., $2,500; total mem. 10, paid full time 4, paid part time 6.

WATER SUPPLY—Source, river, 1½ miles from business center; system, direct, pump to res.; pumping engines, duplex, 17 x 15, cap. per day 2,000,000 gals.; mains, 15 miles, 4 to 12 in. dia.; 118 hydrants; 1,180 services; pressure, fire 100 to 120 lbs.; cost to construct, $90,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000.

CHEROKEE, pop. 1,600; fire area, 10 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,500; ann. exp. of dept., $50; total mem., 18 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to stdp.; stdp. cap. 60,000 gals., dim. 21 x 24, material used in cons. brick and wood; quality of water, good; 1 pumping engine, cap. per day 120,000 gals., constructor Cook; mains, iron, 3 miles, 4 to 8 in. dia.; 28 hydrants; 8 valves; meters, total number 1, owned by city; 110 services, pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 20,300 gals.; cost to construct, $13,000; bonded debt, $15,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to city.

CHERRYVALE, Montgomery County,, pop. 5,860; bldgs., brick and wood, 1 and 2 stories. Fire dept.—1 c. engine, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 1,400 ft.; total mem., 10 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, res. 1½ miles s. w. from business center; system, pump to stdp.; stdp. cap. 50,000 gals., dim. 16 x 85, located in center of city, material used in cons. steel; quality of water, good; res. cap. 100,000,000 gals., located 1½ miles south of city; 4 pumping engines, cap. per day 1,600,000 gals., constructors Fairbanks, Morse; mains, cast iron, 20 miles, 4 to 12 in. dia.; 95 hydrants, Corey and Fairbanks; 45 valves, Coffin Valve Co.; meters, total number 4, owned by city; 500 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 120 lbs.; cost to construct, $85,000; works belong to city.

CHETOPA, pop. 2,019; fire area, 7 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, 1,200 ft.; fire alarm, bell; total mem., 25 volunteers; S. Colter, Jr., chief; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to res.; res. cap. 12,000 bbls.; mains, 1 mile, 2½ in. dia.; 10 services; pressure, dom. 70 lbs.

CLAY CENTER, pop. 3,500; fire area, 40 acres; mercantile bldgs., brick and stone, 1 to 5 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. hand ex., Babcock, 4 hose carriages; hose, cotton, rubber lined, good, 1,150 ft.; rubber, good, 550 ft.; inferior, all kinds, 400 ft.; total hose, 2,100 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 45 volunteers.

WATER SUPPLY—Source, wells and river; system, gravity, pump direct to mains; 3 pumping engines, class hor. dup., cap. per day 2,000,000, constructor Holly· mains, 4 miles, 4 to 10 in. dia.; 41 hydrants, Holly; 24 valves; meters, total number 4; 450 services; pipe, 5 in.; pressure, dom. 50 lbs., fire 90 to 100 lbs.; cost to construct, $39,800; bonded debt, $35,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $3,000; works belong to city.

CLYDE, pop. 1,450; fire area, 960 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck; hose, cotton, rubber lined, good 850 ft.; inferior, all kinds, 300 ft.; total hose, 1,150 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $600; ann. exp. of dept., $150; total mem., 18, paid part time.

WATER SUPPLY—Source, wells, 1 block from business center; system, gravity, pump to stdp.; stdp. cap. 170,000 gals., material used in cons.

steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 750,000 gals., constructor Deane; mains, cast iron, 4¾ miles, 4 to 10 in. dia.; 33 hydrants; 14 valves; meters, total number 7; 100 services; pipe, galv. iron; pressure, dom. 60 to 70 lbs., fire 100 lbs.; consumption per day, 80,000 gals.; cost to construct, $30,000; cost of mtce., $1,200; works belong to city.

COFFEYVILLE, pop. 20,000; fire area, 25 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. extinguishers, 1 comb. hose and chem. wagon, 1 comb. hose, chem. and ladder wagon, 1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 3,300 ft.; fire alarm, telephone; value of dept. equipment, $2,800; value of bldgs., $1,200; ann. exp. of dept., $1,500; total mem. 10, paid full time 6, volunteers 4.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to res. and direct; quality of water, fair; res. cap. 3,000,000 gals., located 3 miles from city; 2 pumping engines, size 12 x 18 x 10½, cap. per day 1,000,000 gals.; mains, cast iron, 22 miles, 4 to 10 in. dia.; 130 hydrants, Corey; 79 valves, Crane; meters, total number, 140, Trident, Hersey Disc, Keystone, owned by consumer; 1,013 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 90 lbs.; consumption per day, 260,000 gals.; cost to construct, $67,500: bonded debt, $67,500; int. paid on bonds, 6 per cent; cost of mtce., $6,331; works belong to city.

COLUMBUS, pop. 4,000; fire area, 640 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—50 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $200; ann. exp. of dept., $300; total mem. 10, paid $2.50 per month; underwriters' rating, first class.

WATER SUPPLY—Source, 2 wells, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 168,000 gals., dim. 12 x 150, material used in cons., iron; quality of water, good; res. cap., 300,000 gals.; 3 pumping engines, cap. per day 1,400,000 gals., constructors Blake and Fairbanks; mains, 6 miles, 4 to 8 in. dia.; 53 hydrants; 15 valves; meters, total number 80, owned by consumers and city; 240 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 90 lbs.; consumption, per day 80,000 gals., per capita 20 gals.; cost to construct, $60,000; bonded debt, $32,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,800; works belong to city.

CONCORDIA, pop. 5,000; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area. Fire dept.—1 hand engine, 1 c. engine on wheels, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,100 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $400; total mem., 28 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; 2 pumping engines, constructor Deane, pump cap. 500,000 gals.; mains, 6½ miles, 4 to 8 in. dia.; 52 hydrants; meters, total number 486; 486 services; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 250,000 gals., per capita 50 gals.; works belong to city.

COUNCIL GROVE, pop. 3,000; fire area, 1,000 acres; mercantile bldgs., brick and stone, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, rubber, good, 1,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $1,500; value of bldgs., $250; ann. exp. of dept., $130; total mem. 16, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, river and wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 200,000 gals., dim. 20 x 75, located in city limits on hill, material used in cons. steel; filtration system, Jewell; cap. of plant, 250,000 gals.; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Davidson; mains, cast iron, 4 miles, 4 to 12 in. dia.; 52 hydrants, Ludlow; 29 valves, Ludlow; meters, total number 26, Crown 1, Union 2, Hersey Rotary 20, Buffalo 2, Nash 1, owned by Co. and consumer; 126 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 85 to 100 lbs.; consumption, per day 200,000 gals., per capita 100 gals.; works belong to Co.

DODGE CITY, pop. 3,000; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $30,000; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 150,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, 9 miles, 4 to 12 in. dia.; 51 hydrants, White; 32 valves; meters, total number 320; 500 services; pressure, dom. 50 lbs., fire 150 lbs.; consumption, per day 300,000 gals., per capita 150 gals.; cost to construct, $200,000; works belong to Co.

DOWNS, pop. 1,650; fire area, 160 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of bldgs., $1,500; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 100,000 gals.; 1 pumping engine, class comp. dup., cap. per day 200,000 gals., constructor Deane; mains, cast iron, 3 miles, 6 to 8 in dia.; 250 hydrants; meters, total number 115; 160 services; pressure, dom. 50 lbs., fire 60 lbs.; consumption, per day 100,000 gals., per capita 11½ gals.; cost to construct, $35,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $9,000; works belong to town.

EL DORADO, pop. 4,000; fire area, 4 blocks; mercantile bldgs., brick and stone, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 4 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 800 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $3,000; ann. exp. of dept., $150; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 125,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals.; mains, 9½ miles, 4 to 12 in. dia.; 69 hydrants; 31 valves; meters, total number 134; 458 services; pressure, dom. 90 lbs., fire 125 lbs.; consumption, per day 250,000 gals., per capita 32 gals.; cost to construct, $70,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,500; works belong to Co.

ELLSWORTH, pop. 1,957; fire area, 320 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior 500; rubber, good 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,600; ann. exp. of dept., $250; total mem., 41 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. per day 90,000 gals; 90 ft. high; material used in cons., stone and steel, builders Fairbanks & Co.; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals.; constructors Smith-Vaile, Buffalo; mains, cast iron, 4 miles, 4 to 8 in. dia.; 35 hydrants; meters, total number 30, Keystone; meters owned by city; 200 services; pipe, lead; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $50,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,500; works belong to city.

ELK CITY, pop. 1,000. Fire dept.—1 chem. engine; hose, 100 ft; fire alarm, bell.
WATER SUPPLY—Source, wells.

EMPIRA, pop. 5,000; fire area, 120 acres. Fire dept.—4 hand ex., 1 c. wagon, 2 hose wagons, 1 h. & l. truck; value of bldgs., $10,000; value of equipment, $7,000; ann. exp. of dept., $3,500; total mem. 101, paid part time 2, volunteers 99.
WATER SUPPLY—Source, res.; system, gravity; 2 pumps, cap. per day 200,000 gals.; 131 hydrants; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds, 3 per cent.

EMPORIA, pop. 3,978; fire area, 1,260 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good 3,400 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; value of dept. equipment, $5,000; value of bldgs., $7,550; ann. exp. of dept., $3,738; total mem., 16, paid full time, paid part time 8; underwriters' rating, third class.
WATER SUPPLY—Source, river, 3½ miles from business center; system, pump to res.; quality of water, good; res. cap. 15,000,000 gals., located 3 miles northwest of city; 2 pumping engines, cap. per day 2,500,000 gals., constructor Holly; mains, cast iron, 38 miles, 2 to 16 in. dia.; 172 hydrants; 232 valves; meters owned by city; 1,811 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 120 lbs.; consumption per day, 813,452 gals.; cost to construct, $300,000; bonded debt, $227,000; int. paid on bonds, 4½ per cent; cost of mtce., $6,500; works belong to city.

ENTERPRISE, pop. 798; fire area, 36 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $200; ann. exp. of dept., $200; total mem., 16 volunteers; underwriters' rating, fifth class.
WATER SUPPLY—Source, wells; system, pump direct; pumping engines, cap. per day 1,000,000 gals.; mains, 3 miles, 3 to 8 in. dia.; 12 hydrants; meters, total number 5; pressure, dom. 45 lbs., fire 80 lbs.; cost to construct, $10,000; ann. cost of mtce., $600; works belong to city.

ERIE, pop. 1,600; fire area, 1,000 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—Hooks and ladders, ropes, axes, buckets, &c.; fire alarm, bell; total mem., 150 volunteers; underwriters' rating, second class.
WATER SUPPLY—Source, wells.

EUREKA, pop. 2,500; fire area, 350 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,400 ft.: linen, good 100 ft.; total hose, 1,500 ft; fire alarm, telephone; value of dept. equipment, $1,400; value of bldgs., $5,000; ann. exp. of dept., $100; total mem., 62 volunteers.
WATER SUPPLY—Source, wells and river; system, pump to stdp. and direct; stdp. cap. 96,000 gals., dim. 13½ x 50, material used in cons. iron, builder Joplin; filtration system, sand and charcoal; pumping engines, cap. per hour 40,000 gals., constructor Deane; mains, 8 miles, 4 to 12 in. dia., Ripley & Bronson; 39 hydrants, Mathews; 26 valves; meters, total number 75, Buffalo and Hersey, owned by city and consumer; 200 services; pipe, iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption, per day 40,000 gals., per capita 20 gals.; cost to construct, $55,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $350; works belong to city.

FLORENCE, pop. 1,178; mercantile bldgs., wood and stone, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 hose carts; hose, good, 1,000 ft.; fire alarm, bell; total mem., 15 volunteers.
WATER SUPPLY—Source, well and river; system, pump to stdp.; stdp. cap. 83,000 gals., dim. 13 x 55, material used in cons. steel; 2 pumping engines, cap. per day 700,000 gals., constructor Deane; mains, 3½ miles, 4 to 8 in. dia.; 25 hydrants; meters, total number 31, owned by consumer; 91 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; consumption per day, 20,000 gals., cost to construct, $42,000; ann. cost of mtce., $1,210; works belong to Co.

FT. RILEY, pop. 3,100; mercantile bldgs., stone, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 h. & l. trucks, 7 hose carriages, 132 hand ex., 1 hand c. engine; hose, double jacket, rubber lined, good, 3,400 ft.; rubber, good, 600 ft.; total hose, 4,000 ft.; this is a military post and the entire garrison is a fire dept. when necessity demands.
WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res.; res. cap. 500,000 gals.; pumping engines, class comp., cap. per day 2,000,000 gals., constructor Deane; mains, cast iron, 7 miles, 4 to 8 in. dia., Chattanooga; 68 hydrants, Beaumont, Mathews; 36 valves; 160 services; pipe, galv. iron; pressure, dom. 70 to 85 lbs., fire 100 lbs.; consumption per day, 685,000 gals.; cost to construct, $62,000; works belong to U. S. government.

FT. SCOTT, pop. 14,547; fire area, 320 acres; mercantile bldgs., brick and stone, 3 and 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $9,023.60; av. ins. for same time, $68,370. Fire dept.—1 c. engine, 5 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, reel, &c., 5 horses; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 750 ft.; total hose, 2,250 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $7,000; value of bldgs., $4,000; ann. exp. dept., $4,300; total mem., 8, paid full time 6, paid part time 2; underwriters' rating, third class.
WATER SUPPLY—Source, Marinaton river; system, pump to res., to stdp. and direct; stdp. cap. 110,000 gals., dim. 150 x 12 and 80 x 14, material used in cons. wrought iron; res. cap., 3,500,000 gals.; 2 pumping engines, class comp. non-cond., cap. per day 2,500,000 gals., constructor Worthington; mains, 26 miles, 4 to 16 in. dia.; 192 hydrants, Chapman, Ludlow; 210 valves; meters, total number 950, Thomson, Nash, Hersey and Trident; 1,850 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 95 lbs.; consumption per day 1,250,000 gals., per capita 65 gals.; works belong to city.

FRANKFORT, pop. 1,167; fire area, 400 acres; mercantile bldgs., stone, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 12 c. hand ex., 3 hose carts, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 250 ft.; rubber, good, 150 ft.; inferior, 100 ft.; total hose, 500 ft.; fire alarm, bell; value of bldgs., $200; total mem., 30 volunteers; underwriters' rating, fifth class.
WATER SUPPLY—Source, well, 1½ blocks from business center; 1 pumping engine, class 6-hp gasoline; cost to construct, $2,000; works belong to city.

FREDONIA, pop. 2,256; fire area, 320 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, rubber, good, 1,400 ft.; inferior, all kinds, 400 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $450; total mem., 18 volunteers.
WATER SUPPLY—Source, river, 1½ miles from business center; system, gravity, pump to res.; res. cap., 3,000,000 gals.; 2 pumping engines, class comp., cap. per day 1,500,000 gals., constructor Deane; mains, 8 miles, 4 to 10 in. dia.; 65 hydrants, Chapman and Wood; 30 valves; meters, total number 85, owned by Co.; 686 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 85 lbs.; cost to construct, $93,000; bonded debt, $45,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $6,500; works belong to city.

FRONTENAC. Fire dept.—1,000 ft. hose.
WATER SUPPLY—Source, well, 1¼ miles from business center; res. cap. 1,000,000 gals.; 2 pumps, cap. per day 500,000 gals.; mains, 4 miles; 25 hydrants; 25 valves; pressure, dom. 240 lbs., fire 70 lbs.; consumption per day, 150,000 gals.; cost to construct, $50,000; ann. cost of mtce., $3,800; works belong to Co.; Jos. Fletcher, supt.

GALENA, pop. 10,155; fire area, 1,960 acres; mercantile bldgs., brick, iron and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 48 volunteers; underwriters' rating, third class.
WATER SUPPLY—Source, creek, 2½ miles from business center; system, pump to stdp. and direct; stdp. cap. 125,000 gals., dim. 12½ x 125, material used in cons. steel; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructors Smith-Vaile and Snow; mains, cast iron, 10 miles, 4 to 10 in. dia.; 78 hydrants, White; meters, total number 130; 850 services; pressure, dom. 65 lbs., fire 85 lbs.; works belong to city.

GARDEN CITY, pop. 5,000; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., $1,900; av. ins. for same time, $74,443. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 900 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,300; value of bldgs., $1,500; ann. exp. of dept., $400; total mem., 33 volunteers.
WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to res. and direct to mains; res. cap., 2,000,000 gals.; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals.; mains, cast iron, 4 miles, 4 to 12 in. dia.; 42 hydrants; 24 valves; 160 meters; 150 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption per day, 300,000 gals.; cost to construct, $60,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to city.

GARNETT, pop. 2,150; fire area, 20 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; rubber good, 400 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; total mem., 38 volunteers.
WATER SUPPLY—Source, creek, spring and lake, 4 miles from business center; system, pump to stdp. and direct; stdp. cap. 50,000 gals., material used in cons. iron and brick; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructor Barr; mains, cast iron, 10 miles, 4, 6 and 8 in. dia.; 42 hydrants; meters, total number 90, owned by city; 350 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption per day, 500,000 gals.; cost to construct, $85,000; bonded debt, $54,000; int. paid on bonds, 6 per cent; cost of mtce. and int. $21,000; works belong to city.

GIRARD, pop. 2,473; fire area, 400 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell; value of dept. equipment, $400; value of bldgs., $300; ann. exp. of dept., $200; total mem., 15 volunteers.
WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 62,000 gals., dim. 18 x 24, material used in cons. brick and wood; quality of water, good; res. cap. 500,000 gals., located at station; pump-tor Worthington; mains, cast iron, 4 miles; 47 hydrants; 24 valves; meters, total number 25, Keystone, owned by city; 150 services; pressure, dom. 40 to 42 lbs., fire 70 to 90 lbs.; cost to construct, $30,000; bonded debt, $10,000; cost of mtce., $1,000; works belong to city.

GOODLAND, pop. 1,568; fire area, 160 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; value of dept. equipment, $1,500; value of bldgs., $1,000; total mem., 20 volunteers; underwriters' rating, fourth class.
WATER SUPPLY—Source, 3 wells, 1 block from business center; system, pump to res.; res. cap. 55,000 gals.; 3 pumping engines, cap. per day 345,600 gals., constructor Cook; mains, 10 miles, 4 in. dia.; 450 services; pressure, dom. 39 lbs., fire 39 lbs.; cost to construct, $20,000; ann. cost of mtce., $7,500; works belong to city.

GRAND BEND, pop. 3,365; fire area, 1 sq. mile; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, comb. c. & h. wagons, 2 hose carts; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; total mem., 16 volunteers.
WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 130,000 gals., dim. 12 x 150, material used in cons. steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Deane; mains, cast iron, 5¼ miles, 4 to 10 in. dia.; 57 hydrants; 28 valves; meters, total number 52, Empire 42, Hersey Rotary 2, Worthington 1, Keystone 7, owned by Co.; 125 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 135,500 gals.; cost to construct, $60,000; bonded debt, $40,000; int. paid on bonds, 6 per cent; cost of mtce., $6,000; works belong to Co.

HALSTEAD, pop. 1,000. Fire dept.—1 comb. h. & l. wagon; hose, 300 ft.; fire alarm, bell.
WATER SUPPLY—Source, wells.

HARPER, pop. 1,750; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss for last year, $500; av. ins. for same time, $350. Fire dept.—1 h. & l. truck, 2 hose reels; hose, rubber, good 1,400 ft.; fire alarm, bell; total mem., 20 volunteers; underwriters' rating, third class.
WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 160,000 gals., dim. 16 x 100, material used in cons. steel, builders Hill & Co.; quality of water, good; res. cap. 700,000 gals.; 1 pumping engine, class comp. dup., cap. per day 750,000 gals., constructors Smith-Vaile; mains, cast iron, 6 miles, 1 to 8 in. dia.; 65 hydrants, White; 15 valves; meters, total number 140; 121 services; pipe, galv. iron; pressure, dom. 52 lbs., fire 150 lbs.; cost to construct, $61,000; ann. cost of mtce., $1,000; works belong to city.

HAYS, Ellis County, 2,200; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 40 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; total mem., 34 volunteers.
WATER SUPPLY—Source, 10 wells; system, pump to tank; complete waterworks system; stdp. cap., 50,000 gals.; 2 gasoline engines, combined cap. 60,000 gals. per hour; mains, 6 miles, 4 to 8 in. dia.; 60 hydrants.

HERINGTON, pop. 4,000; fire area, 250 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; av. fire loss per yr. for 3 years, $811; av. ins. involved for same time, $2,617. Fire dept.—1 comb. h. & l. truck and hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, whistle and telephone; value of dept. equipment, $2,000; value of bldgs., $400; total mem., 14 volunteers.

WATER SUPPLY—Source, springs; system, pump direct; pumping engines, cap. per day 600,000 gals., constructor Worthington; mains, 2½ miles, 4 to 6 in. dia.; 20 hydrants, Eclipse; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $80,000; int. paid on bonds, 8 per cent.; ann. cost of mtce., $1,000; works belong to city.

HIAWATHA, pop. 3,000; fire area, 320 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 750 ft.; total hose, 2,250 ft.; fire alarm, bell and whistle;; value of dept. equipment, $2,300; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp. and mains; stdp. dim. 12 x 130, material used in cons. iron; quality of water, good; res. located south side of city; 2 pumping engines, class double action; mains, cast iron, 6½ miles, 4 to 8 in. dia.; 48 hydrants; 55 valves; meters, total number 388, Crown 3, Nash 107, Thomson 200, owned by consumer; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; bonded debt, $50,000; int. paid on bonds, 6 per cent; cost of mtce., $3,500; works belong to city.

HOLTON, pop. 3,082; fire area, 10 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—4 hand engines, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 80 ft.; rubber, good 200 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $3,000; total mem., 35 volunteers.

WATER SUPPLY—Source, cisterns.

HORTON, pop. 4,000; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, electric; value of dept. equipment, $2,000; ann. exp. of dept., $265; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 125,000 gals., dim. 12 x 165, located 155 ft. from center of town, material used in cons. steel; quality of water, good; 2 pumping engines; mains, cast iron, 5 miles, 4 to 10 in. dia.; 62 hydrants; meters, total number 5; 100 services; pipe, iron; pressure, dom. 80 lbs., fire 80 lbs.; cons. per day 15,000 gals., per capita 5 gals; ann cost of mtce., $1,000; works belong to Co.

HOWARD, pop. 1,285; fire area, 2 blocks; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 15 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 1,000 ft.; value of dept. equipment, $1,350; ann. exp. of dept., $200; total mem., 20 volunteers.

WATER SUPPLY—Not reported.

HUMBOLDT, pop. 2,700; fire area, 640 acres; mercantile bldgs., wood, brick and stone, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 hose wagon; hose, linen, good 1,000 ft.; inferior, 700 ft.; total hose, 1,700 ft.; fire alarm, telephone; value of dept. equipment, $3,000; value of bldgs., $500; ann. exp. of dept., $100; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ¾ mile from business center; system, pump to stdp.; stdp. cap. 60,000 gals., material used in cons. steel; quality of water, good; 2 pumps, Worthington, Duplex; cap per min. 750 gals; mains, 5 miles, cast iron, 4 to 10 in. dia.; 52 hydrants; 25 valves; 12 meters, Hersey; cost to construct, $40,000; ann. cost of mtce., $2,500; int. paid on bonds, 5½ per cent; works belong to city.

HUTCHINSON, pop. 9,379; fire area, 2,000 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $19,860.83; av. ins. for same time, $36,668. Fire dept.—2 c. hand ex., 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, whistle; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $2,500; total mem., 4, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump direct; 4 pumping engines, class hor. dup., cap. per day 11,500,000 gals., 2 Gaskill and 2 De Lavel turbine; mains, cast iron, 25 miles, 4 to 16 in. dia., Shickle, Howard-Harrison, U. S. Cast Iron Pipe & Foundry Co.; 260 hydrants, Thomson, Worthington, Hersey, Buffalo; 52 valves; meters, total number 400, Crown, Worthington, Nash, Keystone, owned by Co. and consumer; 1,700 services; pipe, galv. iron and lead; pressure, dom. 50 lbs., fire 100 to 150 lbs.; consumption, per day 1,500,000 gals., per capita 77 2-3 gals.; int. paid on bonds, 4 and 5 per cent; works belong to Co.

INDEPENDENCE, pop. 16,500; fire area, 3,000 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 to 4 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 2 hose carts, 1 comb. hose and ladder truck, 3 horses; hose, cotton, rubber lined, 3,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $5,000; total mem. 10, paid full time 5, paid part time 5.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 2,500,000 gals., dim. 24 x 30, material used in cons. steel; quality of water, good; 2 multi-stays turbine pumping engines; cap. per day, 2,800,000 gals., constructors Gardner Governor Co.; mains, cast iron, 14 miles, 4 to 14 in. dia.; 104 hydrants; 75 valves; meters, total number 45, Crown, Hersey Rotary, Hersey Torrent, owned by city and consumer; 1,300 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $129,000; works belong to Co.

IOLA, pop. 14,500; fire area, 1 1-3 square miles; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—8 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 2 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, telephone; value of dept equipment, $7,002; value of bldgs., $2,500; total mem., 9, paid full time 2, volunteers 8.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; quality of water, good; 4 pumping engines, class dup., cap. per day 6,000,000 gals., constructor Worthington; mains, cast iron, 16 miles, 4 to 14 in. dia.; 100 hydrants; 35 valves; meters, total number 100, Hersey Rotary, Hersey Disc, Worthington, Pittsburg, Keystone, owned by consumer; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; works belong to city.

JUNCTION CITY, pop. 5,000; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck 4 c. hand ex., 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell and telephone; value of dept. equipment, $5,000; value of bldgs., $6,000; total mem. 17, paid full time 2, volunteers 15.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap. 500,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Deane, Laidlaw-Dunn-Gordon; mains, 11½ miles, 4 to 12 in. dia.; 80 hydrants, 72 valves; meters, total number 800; 600 services; pressure, dom. 40 lbs., fire 80-120 lbs.; consumption per day 225,000 gals., per capita 45 gals.; cost to construct, $80,000; cost of mtce., $5,100; works belong to city.

KANSAS CITY, pop. 100,000; fire area, 12 sq. miles; mercantile bldgs., brick and stone, 2 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combusti-

bles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $86,315; av. ins. for same time, $2,166,475. Fire dept.—3 steamers, 16 c. hand ex., 1 h. & l. truck, 1 aerial truck, 3 hose wagons, 2 hose carriages, 3 comb. c. & h. wagons, 27 horses; hose, cotton, rubber lined, good, 17,500 ft.; inferior, all kinds, 1,100 ft.; total hose, 18,600 ft.; fire alarm, telephone; value of dept. equipment, $13,700; value of bldgs., $86,100; ann. exp. of dept., $54,808; total mem. 52, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump direct; stdp. cap. 275,000 gals.; filtration system, Jewell; cap. of plant, 3,500,000 gals.; res. cap. 3,000,000 gals.; 4 pumping engines, class comp. cond., cap. per day 16,000,000 gals., constructors Worthington and Holly; mains, cast iron, 55 miles, 8 to 24 in. dia.; 281 valves; 465 hydrants, Holly, Ludlow and Mathews; meters, total number 900, Crown, Neptune, Hersey, owned by Co. and consumer; 3,592 services; pipe, lead; pressure, dom. 100 lbs., fire 150 lbs.; consumption per day 3,732,000 gals., per capita 94 gals.; int. paid on bonds, 4 per cent; works belong to Co.

KINGMAN, pop. 2,500; fire area, 160 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 b. ex. chem., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell.; value of dept. equipment, $3,500; value of bldgs., $10,000; ann. exp. of dept., $200; total mem., 21 volunteers.

WATER SUPPLY—Source, springs, 3½ miles outside of city; waterworks owned by city.

LA CYGNE, pop. 1,200; fire area, 640 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, stone, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose wagon; hose, cotton, rubber lined, good 700 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $300; ann. exp. of dept., $240; total mem. 16 volunteers.

WATER SUPPLY—Source, wells and cisterns.

LARNED, pop. 2,140; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $200; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100; 2 pumping engines, cap. per day 1,500,000 gals., constructor Deane; mains, 9½ miles, 4 to 12 in. dia.; 92 hydrants, Nelson and Beaumont; 50 valves; meters, total number 525, Ajax, Empire, National, Hersey Rotary, Trident; 550 services; pressure, dom. 70 lbs., fire 100 lbs.; consumption, per day 100,000 gals., per capita 75 gals.; cost to construct, $60,000; ann. cost of mtce., $3,500; works belong to city.

LAWRENCE, pop. 11,000; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, in reserve, 1 comb. h. & l. tank truck, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle, telephone boxes; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $3,500; total mem. 13, paid full time 2, paid part time 11.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp. and direct; stdp. cap. 250,000 gals., dim. 20 x 105; cap. of plant 4,000,000 gals.; 2 pumping engines, constructor, Worthington; mains, 19 miles; 156 hydrants, White, Corey, Nelson; meters, total number 700, Crown, Union, Hersey Rotary, Thomson, Worthington, Keystone; 1,460 services; pressure, dom. 95 lbs., fire 100 lbs.; consumption, per day 1,200,000 gals., per capita 96 gals.; cost to construct, $100,000; ann. cost of mtce., $5,000; works belong to Co.

LEAVENWORTH, pop. 22,981; fire area, 7 square miles; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—3 h. & l. trucks, 6 c. hand ex., 1 comb. c. & h. wagon, 1 hose wagon, 1 hose reel, 8 horses; hose, cotton, rubber lined, good 3,150 ft.; inferior, all kinds, 700 ft.; total hose, 3,850 ft.; fire alarm, telephone; value of dept. equipment, $4,360; ann. exp. of dept., $11,940; total mem., 14, paid full time.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; res. cap. 25,000,000 gals.; pumping engines, class vert. comp., cap. per day 18,000,000 gals., constructors Holly, Worthington, Snow; mains, 28 miles, 4 to 20 in. dia.; 133 hydrants; meters, total number 909, Crown, Empire, Hersey Rotary, owned by consumer; 2,000 services; pipe, lead and galv. iron; pressure, dom. 125 lbs., fire 130 lbs.; consumption per day 3,750,000 gals., per capita 150 gals.; works belong to Co.

LINCOLN, pop. 1,700; fire area, 4 blocks; mercantile bldgs., stone, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted; combustibles ord. Fire dept.—2 c. engines; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 80,000 gals., material used in cons. steel; pumping engines, cap. per day 6,000,000 gals.; 28 hydrants; mains, 53 miles, 4 to 16 in. dia.; meters, total number 300; 3,000 services; pressure, fire 30 to 65 lbs.; cost to construct, $375,000; int. paid on bonds, 5½ per cent; ann. cost of mtce., $33,000; new water works contemplated.

LINDSBORG, pop. 2,050; fire area, 10 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. wagon, 1 hose wagon, 1 hose cart, 1 hand engine; hose, cotton, rubber lined, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,200; value of bldgs., $2,000; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, 225 ft. from business center; system, pump to tank; tank cap. 2,000 gals., material used in cons. galv. iron and wood; quality of water, good; 2 duplex pumping steam engines, cap. per day 500,000 gals., constructors Fairbanks, Morse and Storer Mfg. Co.; mains, galv. iron, 400 ft., 5 in. dia.; 34 hydrants; cost to construct, $500; cost of mtce., $150; works belong to city.

LYONS, pop. 2,000; mercantile bldgs, brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,150 ft.; inferior, all kinds., 400 ft.; total hose, 1,550 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $5,000; ann. exp. of dept., $530; total mem., 17 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; Deane pumping engines; 36 hydrants, Cooper and Bourbon; works belong to city.

McPHERSON, pop. 3,500; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 1 comb. c. & h. wagon, 5 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 800 ft.; inferior, all kinds, 900 ft.; total hose, 4,200 ft.; fire alarm, 3 boxes; value of dept. equipment, $4,000; ann. exp. of dept., $150; total mem., 13 volunteers.

WATER SUPPLY—Source, 4 deep wells.

MANHATTAN, pop. 7,000; fire area, 1 sq. mile; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—1 comb. h. & l. truck and hose wagon, 2 horses; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, bell and electric; value of dept. equipment, $3,000; ann. exp. of dept., $1,000; total mem. 10, paid full time 1, volunteers 9; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 2,000,000 gals.; 2 pumping engines, class comp., cap. per day 1,500,000 gals., constructor Deane; mains, cast and galv. iron, 21 miles, 2 to 10 in. dia.; 54 hydrants; 52 valves; meters, total number 500, Crown 3, Nash 20, Hersey Rotary 15, Trident 176, Hersey Disc 198, Thomson 10, Keystone 75, owned by city; 550 services; pipe, galv. iron; pressure, dom. 80 to 90 lbs., fire 95 lbs.; consumption per day, 200,000 gals.; cost to construct, $62,000; bonded debt, $48,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to city.

MARION, pop. 2,200; fire area, 640 acres; bldgs., stone and wood, 2 stories; wooden roofs not permitted; fire loss for 3 years, $4,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire loss for 3 yrs., $7,340; fire alarm, bell and whistle; total mem., 17 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ⅛ mile from business center; system, pump to stdp. and direct; stdp. cap. 42,000 gals., dim. 20 x 20, material used in cons. steel and wood; quality of water, good; 2 pumping engines, class comp. and h. d., cap. per day 2,000,000 gals., constructors Volker and Felhousen; mains, wrought iron, 6 miles, 4 to 12 in. dia.; 52 hydrants; 20 valves; 200 services; pipe, galv. iron; pressure, dom. 50 to 60 lbs., fire 60 to 140 lbs.; consumption per day, 200,000 gals.; cost to construct, $65,000; ann. cost of mtce., $6,000; works belong to Co.

MARYSVILLE, Marshall County, pop. 2,173; mercantile bldgs., brick and stone, 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose cart, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $5,000; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 57,750 gals., dim. 10 x 100, material used in cons. steel; quality of water, good; 3 pumping engines, 1 driven by motor power, class comp., cap. per day 1,750,000 gals., constructor Worthington; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 54 hydrants; 22 valves; meters, total number 75; 183 services; pipe, cast iron; pressure, dom. 85 lbs., fire 100 lbs.; cost to construct, $50,000; ann. cost of mtce., $2,900; works belong to Co.

MEDICINE LODGE, pop. 1,025; fire area, 5 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose cart; hose, cotton, rubber lined, good, 700 ft.; fire alarm, electric, 1 box; value of bldgs., $1,000; total mem., 15 volunteers.

WATER SUPPLY—Source, creek; system, pump direct; quality of water, good; res. cap. 300,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, 3 miles, 4 to 8 in. dia.; 21 hydrants, Ludlow; 16 valves; 116 services; pressure, dom. 20 to 40 lbs., fire 90 lbs.; works belong to city.

MINNEAPOLIS, pop. 1,985; fire area, 80 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 800 ft.; inferior, all kinds, 800 ft.; total hose, 3,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $5,600; ann. exp. of dept., $100; total mem., 52 volunteers; underwriters' rating, third class; F. H. Sutton, chief.

WATER SUPPLY—Source, well; system, gravity, pump to stdp.; stdp. cap. 212,000 gals., dim. 30 x 35; 2 pumping engines, class comp., cap. per day 2,250,000 gals., constructor Blake; mains, 5½ miles, 4 to 10 in. dia.; 52 hydrants, Ludlow; 16 valves; meters, total number 40, Crown, Worthington, owned by Co.; pressure, dom. 63 lbs., fire 100 to 120 lbs.; cost to construct, $92,000; ann. cost of mtce., $1,700; works belong to city.

NEODESHA, pop. 3,500; fire area, 100 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; new, 2,500 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,000; total mem., 42 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class dup., cap. per day 69,600 gals., constructors Snow, Fairbanks, Morse & Co.; mains, wrought iron, 9 miles, 4 to 8 in. dia.; 43 hydrants; 13 valves; meters, total number 3, owned by consumer; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $28,000; cost of mtce., $2,600; works belong to city.

NEWTON, pop. 8,000; mercantile bldgs., stone and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, 4,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $3,745; value of bldgs., $900; ann. exp. of dept., $1,800; total mem. 3, paid full time.

WATER SUPPLY—Source, wells, 8 miles from business center; system, pump to stdp.; stdp. cap. 400,000 gals., dim. 30 x 125, material used in cons. iron; quality of water, good; res. cap. 400,000 gals., located near pumping station; 5 pumping engines, class dup., cap. per day 2,600,000 gals., constructors Worthington, Smith-Vaile and Cook; mains, cast iron, 25 miles, 4 to 12 in. dia.; 126 hydrants; 14 valves; meters, total number 350, Crown 200, Nash 120, Union 50, Worthington 230, Buffalo 100, Keystone 150, owned by city and consumer; 1,200 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 150 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $400,000; bonded debt, $150,000; int. paid on bonds, 5 per cent; cost of mtce., $7,000; works belong to city.

NICKERSON, pop. 1,033; fire area, 320 acres; mercantile bldgs., brick, 2 stories; wooden roofs or cement not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck; hose, cotton, rubber lined, good 350 ft.; value of dept. equipment, $1,200; value of bldgs., $1,000; ann. exp. of dept., $30.

WATER SUPPLY—Source, wells and cisterns.

NORTON, pop. 2,000; fire area, 160 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; total mem., 32 volunteers.

WATER SUPPLY—Source, wells, 1,200 ft. from business center; system, pump to stdp. and direct; stdp. cap. 84,500 gals., dim. 12 x 100, material used in cons. boiler steel; quality of water, good; res. cap. 20,000,000 gals., located on hill above city; 2 pumping engines, class steam, cap. per day 2,400,000 gals., constructors Knowles and Deane; mains, cast iron, 6 miles, 4 to 12 in. dia.; 19 hydrants; 8 valves; pressure, dom. 60 lbs., fire 110 lbs.; cost to construct, $68,000; bonded debt, $25,000; int. paid on bonds, 5½ per cent; cost of mtce., $4,000; works belong to city.

OLATHE, pop. 4,000; fire area, 600 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $7,298.50; av. ins. for same time, $23,275. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,800; value of bldgs., $600; ann. exp. of dept., $431; total mem. 15, paid full time 1, volunteers 14; underwriters' rating, second class.

WATER SUPPLY—Source, surface water and springs; system, pump direct; filtration system, Hyatt; cap. of plant 150,000 gals.; res. cap. 60,000,000 gals.; 2 pumping engines, cap. per day 1,250,000 gals., constructor Holly; mains, 4½ miles, 4 to 8 in. dia.; 56 hydrants; 16 valves; meters, total number 410; service pipe, lead and iron; pres-

sure, dom. 80 lbs., fire 90 to 120 lbs.; cost to construct, $50,000; ann. cost of mtce., $2,000; works belong to city.

OSAGE CITY, pop. 3,500; fire area, 6 blocks; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; combustibles ord. Fire dept. —1 c. engine, 8 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 725 ft.; fire alarm, bell; value of dept. equipment, $1,820; total mem., 12 volunteers; Ed. Martin, chief; underwriters' rating, third class.

WATER SUPPLY—Source, wells.

OSAWATAMIE, pop. 4,191; fire area, 300 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $1,187.50; av. ins. for same time, $1,125. Fire dept.—1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,400 ft.; rubber, good, 100 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,490; value of bldgs., $6,000; ann. exp. of dept. $22.25; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 6 blocks from business center; system, pump direct; quality of water, good; res. cap. 2,750,000 gals., located at station; 4 pumping engines, size 20 x 14 x 11 x 15, 6 x 9 x 10½ x 10, cap. per day 440,000 gals., constructor Worthington; mains, cast iron, 6 miles, 4 to 10 in. dia.; 54 hydrants; 21 valves; meters, total number, 54, Union, Buffalo, Columbia, owned by consumer; 150 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 60 to 160 lbs.; consumption per day, 300,000 gals.; cost to construct, $45,000; bonded debt, $38,700; cost of mtce., $6,000; works belong to city.

OSBORNE, pop. 1,676; fire area, 300 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 supply wagon, 2 hose carriages; hose, cotton, rubber lined, good, 600 ft.; inferior, all kinds, 600 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,500; ann. exp. of dept., $2,000; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct; stdp. cap. 60,000 gals.; 1 pumping engine, cap. per day 400,000 gals., constructor Knowles; mains, 3 miles, 4 to 6 in. dia., Chattanooga; 26 hydrants, Eclipse; meters, total number 65; 150 services; pipe, iron; pressure, dom. 40 lbs., fire 40 to 100 lbs.; consumption, per day 60,000 gals., per capita 60 gals.; cost to construct, $18,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to city.

OSKALOOSA, pop. 1,240; mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; inferior, all kinds, 150 ft.; total hose, 550 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $3,000; total mem., 24 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, cisterns, 500 bbls. each.

OSWEGO, pop. 2,500; mercantile bldgs., brick, 1 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—12 hand ex., 2 hose carts; hose, cotton, rubber lined, good, 900 ft.; fire alarm, electric, 2 boxes; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $250; total mem., 18 volunteers; Fred Hurlbut, chief.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap., 85,000 gals.; filtration system, N. Y., Jackson; cap. of plant, 500,000 gals.; 3 pumping engines, cap. per day 2,500,000 gals., constructors Deane and Buffalo; mains, 8 miles, 4 to 10 in. dia., Nelson; 66 hydrants, White; 28 valves; 300 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 150 lbs.; consumption, per day 300,000 gals., per capita 150 gals.; cost to construct, $70,000; ann. cost of mtce., $3,000; works belong to Co.

OTTAWA, pop. 8,000; fire area, 1,600 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick, stone and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 1 hose cart, 4 horses; hose, rubber, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell, whistle and electric, 19 boxes; value of dept. equipment, $5,000; value of bldgs., $6,200; ann. exp. of dept., $2,271; total mem. 27, paid full time 2, volunteers 25.

WATER SUPPLY—Source, Marias Des Cygnes River; motor-driven centrifugal pumps deliver water from river to sedimentation basin of 450,000 gal. cap.; two 2,000,000-gal. comp. dup. McGowan pumps take water from storage res. (5,000,000 gal. cap.) and pump to mains. About 20 miles of pipe line, 2 to 10 in. dia.; 79 Chapman fire hydrants, 35 others, mostly Ludlow; stdp., 10 x 127 ft., cap. 75,000 gal., floats on system except during fires; pressure, dom. 60 lbs., fire 75 to 110 lbs.; about 1,000 services, 27 per cent metered; meters, mostly Trident disc; galv. iron and lead service pipes, daily consumption 800,000 to 900,000 gals., per capita 100 gals.; cost, $125,000; int. paid on bonds, 4½ per cent and 5 per cent; water works is combined with electric plant and is owned by city.

PAOLA, pop. 3,300; fire area, 300 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1½ stories; wooden roofs not permitted in fire area. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 800 ft.; total hose, 1,800 ft.; value of dept. equipment, $1,500; total mem., 14 volunteers.

WATER SUPPLY—Source, creek; system pump to res., to stdp. and direct; filtration system; cap. of plant, 10,000,000 gals.; res cap., 2,000,000 gals.; 1 pumping engine; 60 hydrants; pressure, dom. 55 lbs., fire 120 lbs.; works belong to Co.

PARSONS, pop. 16,000; fire area, 640 acres; mercantile bldgs., brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $6,101; av. ins. involved for same time, $153,575. Fire dept.—3 c. hand ex., 2 hose wagons, 8 horses; hose, cotton, rubber lined, good, 6,000 ft.; total hose, 6,500 ft.; fire alarm, Gamewell system and telephone, bell and electric, 24 boxes; value of dept. equipment, $8,000; value of bldgs., $8,000; ann. exp. of dept., $2,785; total mem. 9.

WATER SUPPLY—Source, rivers, 9 miles from business center; system, pump to stdp.; stdp. cap. 376,000 gals., dim. 20 x 160, located in city, material used in cons. steel, builders Porter Boiler Mfg. Co.; filtration system, Jewell, gravity; quality of water, good; pumping engines, cap. per day 10,000,000 gals., constructor Deane; mains, cast iron, 30 miles, 4 to 16 in. dia.; 130 hydrants, Chapman; 50 valves; meters, total number 1,160, Crown, Union, Empire, Gem, Hersey Rotary, Hersey Disc, Thomson, Buffalo, Keystone, Trident, Lambert, Nash, owned by consumer; 1,917 services; pipe, lead and galv. iron; pressure, dom. 70 lbs., fire 120 lbs.; consumption, per day 1,250,000 gals., per capita 105 gals.; cost to construct, $270,000; bonded debt, $160,000; int. paid on bonds, 6 per cent; works belong to Co.

PEABODY, pop. 1,369; mercantile bldgs., stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, rubber, good 1,300 ft.; inferior, all kinds, 800 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; total mem., 18 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity, pump to res.; quality of water, good; res. cap., 60,000 gals.; 1 pumping engine, cap. per day 100,000 gals., constructor Knowles; mains, cast iron, 2 miles, 4 to 8 in. dia.; 30 hydrants; meters, total number 1; 65 services; pressure, dom. 50 lbs., fire 80 lbs.; consumption per day, 20,000 gals.; cost to construct, $20,000; bonded debt, $18,000; int. paid on bonds, 6 per cent; cost of mtce., $500; works belong to city.

PHILLIPSBURG, pop. 1,008; fire area, 20 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $600; value of bldgs., $100; total mem., 12 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 1,800 bbls., dim. 12 x 100; 4 pumping engines, cap. per day 1,000,000 gals.; mains, cast iron, 6½ miles, 2 to 6 in. dia.; 30 hydrants; 10 valves; meters, total number 6; 111 services; pressure, dom. 35 lbs., are 35 to 100 lbs.; cost to construct, $40,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to city.

PITTSBURG, pop. 16,000; fire area, 2,340 acres; mercantile bldgs., brick and iron, 1 to 4 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 2 hose wagons, 8 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 800 ft.; total hose, 3,800 ft.; fire alarm, Gamewell and telephone, 8 boxes; value of dept. equipment, $7,300; value of bldgs., $9,000; total mem. 12, paid full time 11, volunteer 1.

WATER SUPPLY—Source, well, 2 blocks from business center; system, elevated tank for dom., pump direct for fire; quality of water, good; res. cap. 2,500,000 gals., located at station; 2 pumping engines, cap. per day 3,500,000 gals., constructors Deane, Worthington; mains, cast iron, 34 miles, 4 to 12 in. dia.; 240 hydrants, Nelson & Co.; 284 valves; meters, total number 620, Crown, Nash, Union, Empire, Hersey, Trident, Thomson, Columbia, Keystone and Lambert, owned by consumer and Co.; 3,470 services; pipe, galv. iron and lead; pressure, dom. 45 lbs., fire 110 lbs.; consumption per day, 1,026,000 gals.; cost to construct, $240,000; int. paid on bonds, 6 per cent; works belong to Co.

PLEASANTON, pop. 1,200; fire area, 160 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose carriage; hose, rubber, good, 500 ft.; inferior, all kinds, 550 ft.; total hose, 1,050 ft.; fire alarm, bell; value of dept. equipment, $1,100, value of bldgs., $175; ann. exp. of dept., $100; total mem., 12 volunteers.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap. 150,000 gals., located center of city; 1 pumping engine, class dup., cap. per day 50,000 gals., constructors Fairbanks, Morse; mains, cast iron, 3 miles, 4 to 8 in. dia.; 34 hydrants; pressure, dom. 50 lbs., fire 60 lbs.; consumption per day, 20,000 gals.; cost to construct, $25,000; cost of mtce., $600; works belong to city.

PRATT, pop. 3,200; fire area, 50 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord. Fire dept.—1 hose cart; hose, cotton, rubber lined, good, 750 ft.; fire alarm, bell; value of dept. equipment, $1,400; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to stdp.; stdp. cap. 50,000 gals., material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 100,000 gals., constructor Knowles; mains, cast iron, 3½ miles, 4 to 6 in. dia.; 46 hydrants; meters, total number 225, owned by consumer; 350 services; pressure, dom. 65 lbs., fire 65 to 150 lbs.; consumption per day, 75,000 gals.; cost of mtce., $1,500; works belong to city.

ROSEDALE, pop. 3,270; fire area, 160 acres; mercantile bldgs., stone, brick and wood; wooden roofs permitted. Fire dept.—1 h. & l. truck, 4 hose reels; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, telephone; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek and wells (supplied by Kansas City, Mo., Water Works); system, pump to mains; mains, 7 miles; 53 hydrants, Corey; meters, total number 105; 418 services; pressure, dom. 125 lbs., fire 125 lbs.; consumption, per day 40,000 gals., per capita 13 1-3 gals.; ann. cost of mtce., $1,800; works belong to city.

RUSSELL, pop. 1,143; fire area, 160 acres; mercantile bldgs., stone and wood, 1 to 3 stories; private, stone and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—2 c. engines on wheels, 4 c. hand ex., 1 h. & l. truck; hose, rubber, good, 400 ft.; fire alarm, bell; value of dept. equipment, 1,800; value of bldgs., $2,500; total mem., 31 volunteers.

WATER SUPPLY—Source, wells; no waterworks.

SABETHA, pop. 2,000; fire area, 12 acres; mercantile bldgs., wood, brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hand engine, 20 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, rubber, good, 1,850 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,936; value of bldgs., $3,000; ann. exp. of dept., $350; total mem., 50 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells and cisterns, in business center; system, gravity, pump to res., to stdp. or direct; tank cap., 50 to 75 bbls. each; new water works being installed.

ST. MARYS, pop. 1,330; mercantile bldgs., stone and brick, 2 stories; private, stone and wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; av. fire loss per yr. for 2 yrs., $960; av. ins. for same time, $4,750. Fire dept.—1 hand engine, 1 comb. c. & h. wagon, 1 c. engine, 12 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good 150 ft.; rubber, good 100 ft.; inferior, all kinds, 25 ft.; total hose, 275 ft.; fire alarm, bell; value of dept. equipment, $1,600; total mem., 30 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells; new works being installed.

SALINA, pop. 10,000; fire area, 700 acres; mercantile bldgs., brick and stone, 1 to 5 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 36 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 4,500 ft.; value of dept. equipment, $3,500; value of bldgs., $4,000; ann. exp. of dept., $720; total mem. 18, paid part time.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; res. cap. 250,000 gals., located at station; 2 pumping engines, cap. per day 4,000,000 gals., constructors Holly, Smith-Vaile; mains, cast iron, 18 miles, 4 to 12 in. dia.; 148 hydrants; 80 valves; meters, total number 750, owned by Co.; 1,100 services; pipe, galv. iron; pressure, dom. 43 lbs., fire 100 lbs.; cost to construct, $200,000; works belong to Co.

SCAMMON, pop. 1,549; mercantile bldgs., mostly wood. Fire dept.—18 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell and telephones; total mem., 10 volunteers; Geo. Fichtner, chief.

WATER SUPPLY—Source, wells; res. cap., 70,000 gals; works belong to city.

SCRANTON, pop. 1,099; bldgs., 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 supply wagon, 1 hose carriage; hose, linen, good 600 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; volunteers.

WATER SUPPLY—Not reported.

SEDAN, pop. 1,600; fire area, 200 acres; mercantile bldgs., stone, brick and wood; wooden roofs not permitted. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; total mem., 16 volunteers.

WATER SUPPLY—Source, wells and cisterns; mains, 5 miles, 4 to 8 in. dia.; 34 hydrants; 2 pumping engines; system, pump to stdp., dim. 50 x 20; pressure, dom. 75 lbs.

SENECA, pop. 1,900; fire area, 600 acres; mercantile bldgs., brick, stone and wood, 2 stories; private, brick, stone and wood, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 c. engine, 1 h. & l. truck, 4 hose car-

riages: hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of blgs., $500; total mem., 36 volunteers.

WATER SUPPLY—Source, well, ¾ mile from business center; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in con. steel; quality of water, good; 2 pumping engines, class steam, cap. per day 2,000,000 gals., constructor Snow; mains, cast iron, 4 miles, 4 to 10 in. dia.; 36 hydrants; meters, total number 108, owned by consumer; 132 services; pressure, dom. 44 lbs., fire 100 lbs.; consumption per day, 26,000 gals.; cost to construct, $35,000; cost of mtce., $1,300; works belong to city.

SMITH CENTER, pop. 1,750; fire area, 620 acres; mercantile bldgs., stone, wood and brick, 1 and 2 stories; private, wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $6,750. Fire dept.—100 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; value of dept. equipment, $1,500; value of bldgs., $100; total mem., 25 volunteers.

WATER SUPPLY—Source, well, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 96,000 gals., dim. 12 x 110, material used in cons. steel; quality of water, good; res. cap. 100,000,000 gals., located 1½ miles east of town; 1 pumping engine, class gas, 30-hp., cap. per day 145,000 gals.; mains, cast iron, 6 miles, 6 in. dia.; 28 hydrants; meters, total number 180, owned by consumer; 200 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 130 lbs.; consumption per day, 75,000 gals.; cost to construct, $47,000; bonded debt, $42,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to city.

STERLING, pop. 2,400; fire area, 600 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,100 ft.; fire alarm, whistle; ann. exp. of dept., $200; total mem., 17 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, cap. per day 2,500,000 gals., constructor Deane; mains, galv. iron, 7 miles, 2 to 10 in. dia.; 50 hydrants, Galvin; 21 valves; meters, total number 25; 325 services; pressure, dom. 20 lbs., fire 80 to 150 lbs.; consumption, per day 250,000 gals., per capita 125 gals.; cost to construct, $60,000; ann. cost of mtce., $3,500; works belong to city.

STOCKTON, pop. 1,080; fire area, 240 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 50 ft.; total hose, 850 ft.; fire alarm, bell; value of dept. equipment, $939; value of bldgs., $400; total mem., all in town volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, 40 rods from business center; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. iron; quality of water, good; pumping engine, class comp. dup., cap. per day 500,000 gals., constructor Deane; 1 Fairbanks-Morse gasoline pump, 8,600 gals. per hour; mains, cast and wrought iron, 6 miles, 2 to 8 in. dia.; 27 hydrants; meters, total number 250, owned by city; 270 services; pipe, wrought iron and lead; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $40,000; ann. cost of mtce., $2,590; works belong to city.

STRONG CITY. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, 300 ft.; alarm, bell.

WATER SUPPLY—Source, R. R. Co.'s tank; system, gravity.

ST. PAULS, pop. 1,047; mercantile bldgs., brick and stone. Fire dept.—1 c. engine; hose, cotton, rubber lined, good, 100 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells; no works.

TOPEKA, pop. 38,600; fire area, 8 sq. miles; mercantile bldgs., stone and brick, 2 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 2 c. engines, 20 c. hand ex., 1 h. & l. truck, 1 aerial truck, 3 hose wagons, 3 hose carriages, 26 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, Gamewell, 52 boxes; value of dept. equipment, $44,621; value of bldgs., $43,000; ann. exp. of dept., $41,400; total mem. 43, paid full time.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump direct to mains; quality of water, good; 4 pumping engines, class dup., cap. per day 13,000,000 gals., constructor Holly; mains, cast iron, 56 miles; 401 hydrants; meters, total number, 1,495; 2,316 services; pipe, wrought iron and lead; pressure, dom. 80 lbs., fire 125 to 150 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $41,740; works belong to city.

VALLEY FALLS, pop. 1,350; fire area, 5 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 850 ft.; rubber, good 250 ft.; inferior, all kinds, 100 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,650; value of bldgs., $300; ann. exp. of dept., $100; total mem., 15 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and river; system, pump to res. and direct; filtration system, gravel and charcoal; res. cap. 120,000 gals.; 2 pumping engines, class dup., cap. per day 572,000 gals., constructor Snow; mains, cast iron, 2 miles, 4 to 6 in. dia.; 13 hydrants, Wood; 12 valves; 48 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 68 lbs., consumption, per day 20,000 gals., per capita 20 gals.; cost to construct, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $700; works belong to town.

WAMEGO, pop. 2,000; fire area, 640 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, wood, 3 stories; wooden roofs not permitted. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 900 ft.; inferior, all kinds, 500 ft.; total hose, 1,400 ft.; fire alarm, automatic; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 3,000 ft. from business center; system, pump to stdp.; stdp. cap. 67,000 gals., dim. 12 x 80, material used in cons. steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 336,000 gals., constructor Worthington; mains, cast iron, 5 miles, 4 to 8 in. dia.; 42 hydrants; 14 valves; meters, total number 9, Crown 1, Keystone 8, owned by city; 134 services; pipe, galv. iron; pressure, dom. 50 to 67 lbs.; consumption per day, 60,000 gals.; cost to construct, $35,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; cost of mtce., $1,200 works belong to city.

WASHINGTON, pop. 1,800; fire area, 320 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 24 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell, whistle and electric; ann. exp. of dept., $150; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 96,000 gals.; pumping engines, cap. per day 288,000 gals; mains, cast iron, 6 miles, 4 to 8 in. dia.; 39 hydrants; pressure, fire 60 lbs.; cost to construct, $25,000.

WEIR, pop. 2,977; fire area, 200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—36 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,600; ann. exp. of dept., $150; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res., to stdp. and direct; stdp. cap., 50,000 gals.; res. cap., 750,000 gals.; 3 pumping engines, cap. per day 750,000 gals., constructor Cook; mains, 5 miles, 2 to 8 in. dia., Shickle, Howard-Harrison; 27 hydrants, Springfield; 20 valves; 78 services;

pressure, dom. 40 lbs., fire 100 to 150 lbs.; cost to construct, $35,000; ann. cost of mtce., $2,000; works belong to Co.

WELLINGTON, pop. 4,245; fire area, 18 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,000; av. ins. for same time, $2,800. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carts, 1 c. cart, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; ann. exp. of dept., $725; total mem., 21, paid.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to stdp.; stdp. dim. 22 x 100, located centrally, material used in cons. steel; quality of water, good; res. cap. 50,000,000 gals., located 1 mile from town; 3 pumping engines, class comp. dup., size 12 x 18, 10½ x 10, constructors Worthington and Smith-Vaile Co.; mains, 11 miles, 4 to 10 in. dia.; 100 hydrants, Chapman; 42 valves; meters, total number 425, Crown, owned by consumer; 425 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 75 lbs.; cost to construct, $40,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to city.

WICHITA, pop. 42,500; fire area, 23,252 acres; mercantile bldgs., stone, wood and brick, 2 to 7 stories; private, brick and wood, 1 to 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 3 c. engines, 8 c. hand ex., 1 aerial truck, 2 hose carriages, 18 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 4,500 ft.; inferior, all kinds, 1,100 ft.; total hose, 6,600 ft.; fire alarm, electric, 63 boxes; value of dept. equipment, $42,000; value of bldgs., $35,000; ann. exp. of dept., $22,000; total mem., 81, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to res. and direct; filtration system, Warren; cap. of plant, 1,200,000 gals.; quality of water, good; res. cap., 2,100,000 gals.; 7 pumping engines, class hor., cap. per day 14,500,000 gals., constructors Gordon, Holly, Deane, Walker and Smith-Vaile; mains, 38 miles; 224 hydrants; meters, total number 23; pressure, dom. 50 lbs., fire 80 to 100 lbs.; works belong to Co.

WILSON, pop. 1,050; fire area, 240 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. engines on wheels, 10 c. hand ex.; hose, rubber, good, 700 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $3,000; ann. exp. of dept., $38; total mem., 28 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, pump to res. and direct; res. cap., 3,000 gals.; pumping engines, cap. per day 8,000 gals.; cost to construct, $2,000; ann. cost of mtce., $50.

WINFIELD, pop. 8,000; mercantile bldgs., stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 comb. c. & h. wagon, 4 c. hand ex., 1 hose wagon, 3 horses; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 500 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $1,800; total mem. 7, paid full time 3, paid part time 4.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res.; filtration system, N. Y. C. F. Co.; cap. of plant, 1,000,000 gals.; res. cap., 2,000,000 gals.; 2 pumping engines, class comp., cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 11½ miles, 4 to 12 in. dia.; 76 hydrants; meters, total number 28; 543 services; pipe, iron; pressure, dom. 58 lbs., fire 65 to 120 lbs.; works belong to Co.

YATES CENTER, pop. 2,040; fire area, all town; mercantile bldgs., stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose cart, 10 hand ex.; hose, cotton, rubber lined, good, 750 ft.; fire alarm, bell; value of dept. equipment, $2,029.75; total mem., 24 volunteers.

WATER SUPPLY—Source, well and tank, in business center; res. cap., 80,000 gals.; pressure, fire 150 lbs.; 17 hydrants.

Places with a population of 1,000 or more having no organized fire dept.—Augusta, Lansing, Stafford.

Places with a population of 1,000 or more not reported.—Baxter Springs, Florence, Lyndon, Scammon.

KENTUCKY

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ADAIRVILLE, pop. 800; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hose carriage; hose, 600 ft.; fire alarm, bell and fire arms; value of dept. equipment, $750; underwriters' rating, fifth class.

WATER SUPPLY—Source, spring, ½ mile from business center; system, combined gravity and direct pressure; stdp. cap., 36,000 gals.; dim. 16 x 20 ft.; material used in construction, metal and wood; quality of water, fine; res. cap. 30,000 gals.; 1 pumping engine, class dup., cap. per day 75,000 gals.; constructors Fairbanks-Morse Co.; mains, 3 miles, 1½ to 3 in. dia.; 24 hydrants; 6 valves; pressure, dom. 30 lbs., fire 90 lbs.; consumption per day, 30,000 gals.; cost to construct, $7,500; cost of mtce., $900; works belong to city.

ASHLAND, pop. 11,000; fire area, 800 acres; mercantile bldgs., brick, wood and stone, 1 to 2 stories; private, mostly wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 2 hose carriages, 1 comb. c. h. & l. wagon, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 600 ft.; total hose, 2,600 ft.; fire alarm, whistle; value of dept. equipment, $4,100; value of bldgs., $7,500; total mem., 17, paid full time 5, paid part time 12.

WATER SUPPLY—Source, river, 5 miles from business center; system, pump to res.; filtration system, settling basin; quality of water, good; res. cap. 20,000,000 gals., located on hill; 4 pumping engines, comp. dup., cap. per day 7,000,000 gals., constructors, Home, Worthington, Laidlaw-Dunn-Gordon; 2 Deane pumps, 1,500,000 gals. cap., in reserve; and a 1,500,000-gal. reservoir; mains, cast iron, 11 miles, 4 to 12 in. dia.; 97 hydrants, Chapman, Eddy, Ludlow, Bourbon; meters, total number 60, Crown, owned by Co.; 425 services; pipe, galv. iron; pressure, fire 90 lbs.; cost to construct, $200,000; bonded dept., $105,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,000; works belong to Co.

AUGUSTA, pop. 1,850; fire area, 400 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1-hp. fire engine, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, electric and powerhouse whistle; underwriters' rating, fifth class.

WATER SUPPLY—Source, 21 cisterns, 300 bbls. each.

BARBONNVILLE, pop. 3,200. Fire dept.—1 hose wagon; hose, cotton, rubber lined, 500 ft.; value of equipment, $600; total mem., 20 volunteers.

WATER SUPPLY—Source, river; system, 2 pumps; cap. per day, 100,000 gals.; 30 hydrants; 6 valves; mains, 16,000 ft.; pressure, dom. 200 lbs., fire 400 lbs.; cost of works, $25,000; ann. cost of mtce., $15,000; works belong to Co.

BARDSTOWN, pop. 1,711; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose wagons 2 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,500; ann. exp. of dept., $1,000; total mem., 25 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump direct to mains; quality of water, good; filtration, sand, gravity; res. cap. 50,000,000 gals., located north of the city; 2 pumping engines, class comp. dup., cap. per day 750,000 gals., constructors McGowan Co.; mains, cast iron, 3½ miles, 4 to 10 in. dia.; 27 hydrants; 20 valves; 30 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 150 lbs.; cost to construct, $26,000; bonded debt, $24,000; int. paid on bonds, 5 per cent; cost of mtce., $1,000; works belong to city.

BARDWELL, pop. 1,512; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 75,000 gals., dim. 10 x 35, material used in cons. steel, builder E. Webb; quality of water, good; res. cap. 40,000 gals., located at station; 3 pumping engines, cap. per day 500,000 gals., constructor Cook; mains, cast iron, 2½ miles, 6 in. dia.; 28 hydrants, Corey; 10 valves, Mulker; 125 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 80 lbs.; consumption, per day 40,000 gals., per capita 13 1-3 gals.; cost to construct, $15,000; bonded debt, $9,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,000; works belong to city.

BEATTYVILLE, pop. 1,200; no fire dept.

WATER SUPPLY—Source, wells and cisterns; bonded debt, $8,000; int. paid on bonds, 6 per cent.

BELLEVUE, pop. 7,800; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 1 hand reel, 1 horse; hose, cotton, rubber lined, good, 1,150 ft.; fire alarm, Floyd, 15 boxes; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $1,200; total mem. 5, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, Ohio River, supplied by Newport Water Works; system, gravity; mains, 8 miles, 4 to 10 in. dia.; 69 hydrants; 300 valves; meters, total number 400; 1,300 services; pipe, lead; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $75,000; ann. cost of mtce., $4,000; works belong to Co.

BEREA, pop. 1,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area. Fire dept.—1 hose carriage; hose, 750 ft.; value of dept. equipment, $1,000; value of bldgs., $300; ann. exp. of dept., $100; total mem., 50 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, mountain spring, 6 miles from business center; system, gravity; quality of water, excellent; res. cap. 300,000 gals.; 1 pumping engine, cap. per day 30,000 gals.; mains, cast iron, 6½ miles, 2 to 6 in. dia.; 22 hydrants; 8 valves; owned by Berea College; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 10,000 gals.; cost to construct, $55,000; cost of mtce., $700; works belong to college.

BOWLING GREEN, pop. 12,000; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 comb. c. & h. wagons, 1 comb. h. & l. truck and c. engine, 1 h. & l. truck, 2 hose wagons, 2 hose carriages, reels, etc., 8 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, Gaynor, 17 boxes; value of dept. equipment, $12,000; value of bldgs., $5,000; ann. exp. of dept., $8,500; total mem. 11, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump to res.; res. cap., 1,500,000 gals.; 2 pumping engines, comp., cap. per day 5,000,000 gals., constructors Dickson Mfg. Co.; mains, 25 miles, 4 to 16 in. dia., Dennis Long; 135 hydrants, Wood and Bourbon; meters, total number 105, Crown 79, Union 10, Hersey Disc 5, Trident 5, Lambert 6, owned by city; pressure, fire 70 to 80 lbs.; cost to construct, $90,000 ann. cost of mtce., $4,000; works belong to city.

BRANDENBURG, pop. 800. Fire dept.—1 hose cart; hose, 600 ft.; total mem., 16 volunteers.
WATER SUPPLY—System, gravity to res.; mains, 4 to 6 in. dia.; 17 hydrants; pressure, 60 to 80 lbs.

BURNSIDE, pop. 1,100. Fire dept.—2 hose reels; hose, 1,000 ft.; paid Fire dept.
WATER SUPPLY—Source, river; system, pump to res.; res. cap., 250,000 gals.; 1 pump, Deane; mains, 2 miles, 6 in. dia.; pressure, 100 lbs.; 22 hydrants.

CADIZ, pop. 884. Fire dept.—4 hose carts; hose, 1,000 ft.; total mem., 16 volunteers.
WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 110,000 gals.; 1 Gardner-Gouvernor pump; mains, 1 mile, 6 in. dia.; 23 hydrants.

CARLISLE, pop. 1,377; fire area, 75 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 50 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; rubber, good, 500 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $3,550; value of bldgs., $3,000; ann. exp. of dept., $825; total mem., 30 volunteers.
WATER SUPPLY—Source, 14 cisterns.

CARROLLTON, pop. 3,100; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, telephone; value of dept. equipment, $7,000; value of bldgs., $2,000; total mem. 7, paid full time; underwriters' rating, fourth class.
WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; quality of water, good; res. cap. 1,000,000 gals., located on hill near city; 1 pumping engine, class vertical, cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 5 miles, 4 to 12 in. dia.; 30 hydrants; 15 valves; meters, total number 6, owned by consumer; 500 services; pipe, galv. iron; pressure, dom. 105 lbs., fire 120 lbs.; consumption per day, 500,000 gals.; works belong to city.

CATLETTSBURG, pop. 5,061; fire area, 1,200 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1905, $8,000. Fire dept.—1 steamer 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,500 ft.; rubber, good 500 ft.; total hose, 2,500 ft.; fire alarm, bell and telephone; value of dept. equipment, $7,500; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem., 12, paid part time.
WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; filtration system, settling basins; quality of water, good; res. cap. 20,000,000 gals., located 1 mile from station; 4 pumping engines, class comp. dup., constructors Laidlaw-Dunn-Gordon, Worthington, Smith-Vaile Co.; mains, cast iron, 11 miles, 4 to 20 in. dia.; 113 hydrants, Eddy, Bourbon; meters, total number 7. Crown 3, Worthington 3, Keystone 1. owned by Co.; pipe, galv. iron; pressure, dom. 140 lbs.; cost to construct, $150,000; bonded debt, $110,000; int. paid on bonds, 5 per cent; works belong to Co.

CENTRAL CITY, pop. 3,100; fire area, 50 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—Nominal; 2 c. hand ex., 2 hose reels; hose, 500 ft.; 20 volunteers.
WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to res.; res. cap., 400,000 gals.; 3 pumping engines, cap. per day 300,000 gals., constructors Deane Bros.; mains, cast and wrought iron, 4 miles, 2 to 6 in. dia.; 15 hydrants, Bourbon; meters, total number 4, Crown 2, Nash 2, owned by consumer; 523 services; pipe, wrought iron; pressure, dom. 60 lbs.; bonded debt, $29,000; int. paid on bonds, 6 per cent; works belong to Co.

CENTRAL COVINGTON,. Fire dept.—1 hose carriage; hose, 1,000 ft.; fire alarm, bell.
WATER SUPPLY—Source, from city of Covington.

CLINTON, pop. 1,800; fire area, 350 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 500 ft.; total hose, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $500; total mem. 10, paid part time.
WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and stdp.; stdp. cap. 40,000 gals., material used in cons. sheet iron; quality of water, good; res. cap. 60,000 gals., located 12 ft. from wells; 2 pumping engines, constructors Cook, Deane; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 24 hydrants; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $15,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to Co.

CORBIN, pop. 2,900; fire area, 64 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 Howe fire engine, 1 c. engine on wheels, 6c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; rubber, good, 200 ft.; total hose, 800 ft.; value of dept. equipment, $1,000; ann. exp. of dept., $180; total mem. 25, paid full time 1, volunteers 24.
WATER SUPPLY—Source, wells; res. owned by L. & N. R. R.; fire plugs also owned by R. R. Co.

COVINGTON, pop. 60,000; fire area, 1,495 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 4 hose wagons, 14 horses; hose, cotton, rubber lined, good, 9,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 10,500 ft.; fire alarm, Gamewell, 67 boxes; value of dept. equipment, $85,000; value of bldgs., $45,000; ann. exp. of dept., $36,000; total mem. 41, paid full time.
WATER SUPPLY—Source, river, 8 miles from business center; system, pump to res.; quality of water, good; res. cap., 111,000,000 gals.; 2 pumping engines, class vertical comp., cap. per day 10,000,000 gals., constructor Holly; mains, cast iron, 46 miles, 4 to 20 in. dia.; 382 hydrants; 694 valves; meters, total number 6,532, owned by city; 7,348 services; pipe, lead; pressure, dom. 70 lbs., fire 110 lbs.; consumption per day, 3,042,007 gals.; cost to construct, $1,113,012; bonded debt, $1,319,200; int. paid on bonds, 4 per cent; cost of mtce., $71,260.30; works belong to city.

CYNTHIANA, pop. 4,500; fire area, 2 sq. miles; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose reels, 1 horse; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; value of dept. equipment, $1,500; value of bldgs., $3,000 total mem., 38 volunteers.
WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 300,000 gals., dim. 22 x 110, material used in cons. steel; quality of water, poor; 2 pumping engines, class dup., cap. per day 672,000 gals., constructor Gordon; mains, 6 miles; 65 hydrants; meters, total number 35, owned by city; 300 services; pressure, dom. 90 lbs., fire 90 lbs.;

cost to construct, $50,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; cost of mtce., $3,000; works belong to city.

DANVILLE, pop. 4,285; mercantile bldgs., brick and stone, 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, elec. alarm connected with Telephone Exchange; value of dept. equipment, $2,500; value of bldgs., $2,500; ann. exp. of dept., $800; total mem., 22, paid full time 2, volunteers 20; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 225,000 gals., dim. 150 x 16, material used in cons. steel, builders Walsh and Weidner; filtration system, N. Y. C. F. Co., cap. of plant 1,000,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Nordberg; mains, cast iron, 9 miles, 4 to 12 in. dia., Dennis Long; 112 hydrants; meters, total number 290, owned by consumer; 350 services; pipe, lead; pressure, dom. 70 lbs., fire 100 lbs.; consumption per day 275,000 gals., per capita 25 gals.; cost to construct, $100,000; works belong to city.

DAYTON, pop. 7,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—3 c. hand ex., 2 comb. h. & l. trucks, 1 comb. c. & h. wagon, 1 horse; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell, electric, 6 Stevenson boxes; value of dept. equipment, $800; value of bldgs., $700; ann. exp. of dept., $375; total mem. 7, paid full time 1, volunteers 6.

WATER SUPPLY—Source, supplied by the Ohio River; system, pump to res.; mains, 8 miles, 4 to 8 in. dia.; 104 hydrants; 300 valves; pressure, fire 100 lbs.

DIXON, pop. 700. Fire dept.—1 comb. c. hand engine; hose, 400 ft.; fire alarm, bell.

WATER SUPPLY—Source, cisterns.

DOVER, pop. 1,000. Fire dept.—Volunteer, 12 men; 1 c. eng., 150 ft. hose.

WATER SUPPLY—Wells and cisterns.

EARLINGTON, pop. 3,566; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engines, 3 hose carriages; hose, rubber, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, whistle; volunteers.

WATER SUPPLY—Source, lake, ¼ mile from business center; system, pump to res. and direct; res. cap., 100,000 gals.; 2 pumping engines, cap. per day 120,000 gals., constructor Cameron; mains, iron, 3 miles, 4 to 8 in. dia.; 13 hydrants; meters, total number 200, Keystone 100, Trident 100, owned by Co.; 375 services; pipe, wrought iron; pressure, dom. 20 to 45 lbs., fire 45 lbs.; works belong to Co.

ELIZABETHTOWN, Hardin County, pop. 2,200; mercantile bldgs., brick, 2 stories; private, wood, 2 stories, wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $2,000; value of bldgs., $7,500; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, spring, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 150,000 gals., dim. 16 x 100, material used in cons. steel, builders Walsh & Weidmar; quality of water, good; 2 pumping engines, class dup., cap. per day 500,000 gals., constructors Smith-Vaile Co.; mains, cast iron, 4½ miles, 4 to 8 in. dia.; 40 hydrants; 16 valves; 325 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 80 lbs.; cost to construct, $26,000; cost of mtce., $2,500; works belong to city.

ELKTON, pop. 1,123; fire area, 10 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine; hose, cotton, rubber lined, good 400 ft.; fire alarm, bell; value of dept. equipment, $700; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and cisterns.

EMINENCE, pop. 1,327; fire area, 100 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. and hose wagon, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, telephone; value of dept. equipment, $5,000; value of bldgs., $1,500; total mem., 8, paid full time.

WATER SUPPLY—Source, cisterns and wells.

FALMOUTH, pop. 1,300; fire area ¾ mile; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,100 ft.; rubber, good, 600 ft.; inferior, all kinds, 500 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 17 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 600,000 gals., second reservoir 9½ x 101 ft., located on hill near city; 1 pumping engine, class dup., cap per day, 750,000 gals. constructors, J. H. McGowan Co.; mains, 4 miles, 4 to 8 in. dia.; 28 hydrants; 150 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 80,000 gals.; cost to construct, $14,000; bonded debt, $4,500, int. paid on bonds, 5 and 6 per cent; cost of mtce., $1,250; works belong to city.

FLEMINGSBURG, pop. 1,268; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,736.66; av. ins. for same time, $1,738.66. Fire dept.—1 steamer, 2 hand engines, 6 c. hand ex., 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 100 ft.; inferior, all kinds, 500 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $7,000; ann. exp. of dept., $700; total mem., 100 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, creeks and cisterns.

FRANKFORT, pop. 14,000; fire area, 500 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 horses; hose, cotton, rubber lined, good, total hose, 1,900 ft.; fire alarm, electric, 21 boxes; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $3,500; total mem. 4, paid full time.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; res. cap. 3,000,000 gals.; 2 pumping engines, vert., cap. per day 5,000,000 gals., constructors Holly and Barr; mains, 14 miles, 6 to 14 in. dia., Dennis Long; 125 hydrants, Mathews; 100 valves; meters, total number 75, Crown, Gem; 1,400 services; pressure, dom. 120 lbs., fire 120 lbs.; consumption, per day 1,200,000 gals., per capita 120 gals.; cost to construct, $200,000; ann. cost of mtce., $5,000; works belong to Co.

FRANKLIN, pop. 3,000; fire area, 640 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 3 hose carts; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,500 total mem., 15, paid part time.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 60,000 gals., dim. 25 x 30, material used in cons. iron and steel; quality of water, soft; pumping engines, class vertical, cap. per day 2,225,000 gals., constructors Smith-Vaile, Worthing-

ton; mains, 6 miles, 4 to 8 in. dia.; 37 hydrants, pressure, dom. 50 lbs., fire 50 to 150 lbs.; cost to construct, $24,000; bonded debt, $15,000; int. paid on bonds, 5 per cent; cost of mtce., $2,800; works belong to city.

FULTON, pop. 4,000; fire area, 500 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; av. fire loss per yr. for 3 years, $18,333; av. ins. involved for same time, $20,333. Fire dept. —1 hand engine, 1 h. & l. truck, 2 hose carts, 3 hose carriages, 1 horse; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; total hose, 1,500 ft.; fire alarm, telephone; value of dept. equipment, $2,000; value of bldgs., $200; total mem., 12 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp. and direct; stdp. cap. 32,500 gals., builder Morgan; 1 pumping engine, cap. per day 1,140,000 gals., constructor Deane; mains, cast and wrought iron, 6¾ miles, 2 to 8 in. dia., Dennis Long; 55 hydrants, Morgan; 11 valves; meters, total number 6, Buffalo, owned by city; 250 services; pipe, iron and lead; pressure, dom. 65 lbs., fire 64 to 150 lbs.; cost to construct, $36,500; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to city.

GEORGETOWN, pop. 6,000; fire area, 500 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. and h. & l. wagon, 1 hose wagon, 2 c. ex., 2 horses; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, Gamewell, 9 boxes; value of dept. equipment, $1,400; value of bldgs., $16,000; ann. exp. of dept., $800; total mem. 8, paid full time 1, paid part time 7; underwriters' rating, second class.

WATER SUPPLY—Source, spring and cisterns, 1,000 ft. from business center; system, pump direct; quality of water, good; 1 pumping engine, cap. per day 2,800,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 10 miles, 4 to 8 in. dia., Dennis Long; 82 hydrants, Chapman; 38 valves; 300 services; pressure, dom. 30 to 70 lbs., fire 100 to 135 lbs.; cost to construct, $74,000; ann. cost of mtce., $4,000; works belong to Co.

GLASGOW, pop. 2,019; mercantile bldgs., iron-clad and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose cart, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; linen, good, 2,000 ft.; inferior, all kinds, 100 ft.; total hose, 3,600 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $200; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 60 x 24, material used in cons. wood; 2 pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, 6 miles, 4 to 8 in. dia., Dennis Long; 30 hydrants, 6 valves; meters, total number 2; services; pipe, iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 40,000 gals., per capita 26 gals.; cost to construct, $28,000; ann. cost of mtce., $1,200; works belong to Co.

GREENUP, pop. 711. Fire dept.—1 comb. c. and hand engine; total mem., 30 volunteers.

WATER SUPPLY—Source, wells and cisterns.

GREENVILLE, pop. 2,500. Fire dept.—Equipment, 2 hose carts, 2 fire ladders, 1,000 ft. hose; value of equipment, $1,500; total mem., 24 volunteers.

WATER SUPPLY—Source, lake; system, pumps; number of pumps 2, Platt; cap. per day, 500,000 gals.; 11 hydrants; 6 valves; mains, 10 miles; pressure, dom. 80 lbs., fire 120 lbs.; cost of works, $20,000; works owned by Co.

GUTHRIE, pop. 1,400; fire area, 10 acres. Fire dept.—1 hose cart; hose, 1,000 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, waterworks owned by L. & N. R. R. Co.; used only in case of fire.

HARRODSBURG, pop 2,876; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1903, $2,500; ins. for the same time, $1,500. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose reels, 3 horses; hose, rubber, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $6,000; total mem., 15, paid full time 1, paid part time 14; underwriters' rating, second class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap. 297,500 gals., dim. 100 x 22½, material used in cons. steel, builders Porter Boiler Co.; 2 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Deane 1; mains, 8¼ miles, 4 to 12 in. dia., Chattanooga; 92 hydrants, Bourbon; 43 valves; meters, total number 35, Gem 1, Hersey Rotary 33, Buffalo 1, owned by Co.; 160 services; pipe, galv. iron and lead; pressure, dom. 60 to 80 lbs., fire 75 lbs.; consumption, per day 65,000 gals., per capita 22 gals.; cost to construct, $80,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,800; works belong to Co.

HAWESVILLE, pop. 1,041; fire area, 100 acres; mercantile bldgs, brick and wood, 1 and 2 stories; private, brick and wood, 1½ stories; wooden roofs permitted; fireworks ord.; causes of fires not investigated; av. fire loss per yr. for 2 yrs., $1,750; av. ins. for same time, $1,250. Fire dept.—3 hose reels; hose, cotton, rubber lined, good 900 ft.; rubber, good 100 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $50; total mem., 24, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 1 block from business center; system, gravity, pump to res. and direct; quality of water, soft; res. cap. 1,000,000 gals., located on hill above town; 3 pumping engines, class single and dup., cap. per day 1,000,000 gals., constructors Reilly, Canton; mains, cast iron, 2 miles, 4 to 8 in. dia.; 11 hydrants; 18 valves; meters, total number 9, Crown 1, Nash 3, Trident 1, Buffalo 4; 75 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 100,000 gals.; cost to construct, $[illegible],300; cost of mtce., $1,200; works belong to Co.

HENDERSON, pop. 15,000; fire area, 2,600 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $336; ins. for same time, $25,000. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 6 horses; hose, rubber, good 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $7,500; value of bldgs., $6,000; ann. exp. of dept., $6,500; total mem., 8, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and stdp.; stdp. cap. 363,000 gals., dim. 25 x 100, material used in cons. steel, builders Allen & Co.; quality of water, good; res. cap. 3,000,000 gals., located on hill 3,000 ft. from pumping station; 3 pumping engines, class vertical, comp. and dup., cap. per day 6,500,000 gals., constructors Allis, Laidlaw-Dunn-Gordon; mains, cast iron, 27 miles, 3 to 24 in. dia.; 178 hydrants; 218 valves; meters, total number 54, Crown 1, Empire 16, Hersey Rotary 3, Trident 6, Worthington 4, Keystone 5, Lambert 1, owned by city; 2,350 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 85 lbs.; consumption per day, 18,000,000 gals.; cost to construct, $250,000; int. paid on bonds, 4 per cent; cost of mtce., $7,500; works belong to city.

HICKMAN, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; volunteers.

WATER SUPPLY—Source, artesian well; system, pump to stdp.; stdp. cap. 35,000 gals., dim. 10 x 60; 1 pumping engine, class comp. dup., cap. per day 500,000 gals., constructor Worthington; mains, 5 miles, 4 to 8 in. dia.; 40 hydrants; 6 valves; pres-

sure, fire 120 lbs.; cost to construct, $35,000; ann. cost of mtce., $3,000; works belong to Co.

HOGENVILLE, pop. 1,200. Fire dept.—1 hand engine, c. hand ex., 1 hose reel; hose, 500 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, cisterns and creek.

HOPKINSVILLE, pop. 7,280; fire area, 60 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; fire loss for 1902, $22,000. Fire dept.—1 steamer, 35 c. hand ex., 3 hose carts, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good 700 ft.; rubber, good 2,000 ft.; total hose, 2,700 ft.; fire alarm, telephone and bell; value of dept. equipment, $7,500; value of bldgs., $6,500; ann. exp. of dept., $2,500; total mem., 10, paid full time 3, paid part time 7; underwriters' rating, second class.

WATER SUPPLY—Source, river and lake, 4 miles from town; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 16 x 100, material used in cons. steel; res. cap., 175,000,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructors Laidlaw-Dun-Gordon; mains, cast iron, 14 miles, 4 to 12 in. dia.; 127 hydrants; meters, total number 560; 1,295 services; pipe, galv. iron; pressure, dom. 96 lbs., fire 100 lbs.; works belong to Co.

KUTTAWA, pop. 858. Fire dept.—2 hose carts; hose, 1,000 ft.; fire alarm, bell and telephone.

WATER SUPPLY—Source, lake; system, pump to res.; res. cap., 196,000 gals.; 2 pumps, Snow; cap. per day, 200,000 gals.; pressure, 80 lbs.

LA GRANGE, pop. 1,600. Fire dept.—1 hand and c. engine, 1 hose cart; hose, 500 ft.; total mem., 25 volunteers; value of dept. equipment, $2,000.

WATER SUPPLY—Source, wagon and cisterns.

LANCASTER, pop. 2,200; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 1 h. & l. truck, 1 hose wagon, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 100 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,500; total mem., 10 paid full time.

WATER SUPPLY—Source, lake, 1¼ miles from business center; system, pump direct to mains; quality of water, good; filtration, slow, sand; res. cap., 26,000,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 4¼ miles, 4 to 8 in. dia.; 40 hydrants; 13 valves; meters, total number 11, Trident 1, Buffalo 2, Pittsburg 1, Keystone 6; owned by vity; 100 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 150 lbs.; cost to construct, $30,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; cost of mtce., $2,600; works belong to city.

LATONIA, pop. 1,882; mercantile bldgs., wood. Fire dept.—1 h. & l. truck, 1 hose carriage, 1 comb. wagon, 2 hand reels, 2 horses; hose, 1,500 ft.; fire alarm, Gamewell; 2 paid men.

WATER SUPPLY—Not reported.

LAWRENCEBURG, pop. 1,550; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; cause of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 horses; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—Source, wells and river; system, pump to stdp.; stdp. cap. 60,000 gals.; 3 pumps; mains, 3½ miles; 6-in. water pipes, 1¼ air pipes, cap., 75 gals. per min.; 33 hydrants.

LEBANON, pop. 3,043; fire area, 1,920 acres; mercantile bldgs., brick and stone, and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, telephone; value of dept. equipment, $2,500; value of bldgs., 3,000; ann. exp. of dept., $350; total mem., 20, paid full time 1, volunteers 19.

WATER SUPPLY—Source, river; system, pump to res.; res. cap. 1,000,000 gals.; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 12 miles, 4 to 12 in. dia., Dennis Long; 45 hydrants, Bourbon; 44 valves; meters, total number 50; 275 services; pressure, dom. 120 lbs., fire 125 lbs.; cost to construct, $72,000; ann. cost of mtce., $4,000; works belong to city; L. M. Rains, supt. waterworks.

LEXINGTON, pop. 40,000; fire area, 6½ sq. miles; mercantile bldgs., brick, 2 to 8 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 10 c. hand ex., 1 h. & l. truck, 3 hose wagons, 3 comb. c. & h. wagons, 19 horses; hose, cotton, rubber lined, good, 5,500 ft.; rubber, good, 3,000 ft.; total hose, 8,500 ft.; fire alarm, electric, 60 boxes; value of dept. equipment, $45,000; value of bldgs., $25,000; ann. exp. of dept., $40,000; total mem., 42, paid full time.

WATER SUPPLY—Source, empounding reservoir, 3 miles from business center, and creek; system, pump direct; filtration system, Jewell; cap. of plant, 4,000,000 gals.; quality of water, good; res. cap. 630,000,000 gals., located 3 miles east of city; pumping engines, cap. per day 12,000,000 gals., constructors Holly and Gaskill; mains (duplicate mains from pumping station in city), cast iron, 58 miles, 4 to 24 in. dia., Addyston; 540 hydrants, Holly and Bourbon; 482 valves, Crane and Ludlow; meters, total number 3,398, Hersey Rotary, owned by Co.; 3,573 services; pipe, lead; pressure, dom. 50 lbs., fire 120 lbs.; consumption per day 2,000,000 gals., per capita 50 gals.; works belong to Co.

LOUISA, pop. 1,099. Fire dept.—2 hose carts; hose, 500 ft.; total mem., 23 volunteers.

WATER SUPPLY—Source, river; system, pump direct and gravity; res. cap., 2,000,000 gals.; 34 hydrants; pressure, 120 lbs.

LOUISVILLE, pop. 243,625; fire area, 20½ sq. miles; mercantile bldgs., stone and brick, 1 to 10 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—20 steamers, 1 water tower, 20 c. hand ex., 3 h. & l. trucks, 4 aerial trucks, 1 supply wagon, 16 hose reels, 3 comb. c. & h. wagons, 130 horses; hose, cotton, rubber, lined, good, 48,000 ft.; rubber, good, 27,000 ft.; total hose, 50,700 ft.; fire alarm, electric, 350 boxes; value of dept. equipment, $75,000; an. exp. of dept., $339,119; total mem. 246, paid full time.

WATER SUPPLY—Source, river; system, pump to res., to stdp. and elevated tank; stdp. cap. 1,200,000 gals., dim. of tank, 50 x 65; dim. of stdp., 5 x 155; material used in cons., iron; res. cap., 100,000,000 gals.; 7 pumping engines; cap. per day 122,000,000 gals., constructors Holly, Blake and Cornish, mains, 320 miles, 3 to 48 in. dia., Dennis Long; 862 hydrants, Wood; 671 fire cisterns; 4,766 valves, 31,646 services; pipe, lead; pressure, dom. and fire, 70 lbs.; consumption per day 22,000,000 gals., per capita 112 gals.; cost to construct, $8,066,097; int. paid on bonds, 5 per cent; ann. cost of mtce., $335,000; works belong to city.

LUDLOW, pop. 3,760; bldgs., brick and wood, 2 stories. Fire dept.—1 h. & l. truck, 2 hose reels, 1 horse; hose, inferior, all kinds, 200 ft.; total hose, 1,800 ft.; fire alarm, electric, 15 boxes; value of dept. equipment, $2,000; ann. exp. of dept., $30[illegible]; total mem., 40 volunteers; underwriters' rating first class.

WATER SUPPLY—Source, river, 7 miles from business center; system, pump to res.; quality of water, good; res. cap. 85,000,000 gals., located at Fort Thomas; 2 pumping engines, cap. per day 10,000,000 gals., constructor Gaskill; mains, cast iron, 9 miles, 6 to 12 in. dia.; 47 hydrants, Bourbon; 130 valves, Bourbon; meters, total number 675, Buffalo 654, Nash 20, Pittsburg 1, owned by consumer; 675 services; pipe, lead; pressure, dom. 119 lbs., fire 119 lbs.; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to city.

MADISONVILLE, pop. 3,628; fire area, 350 acres; mercantile bldgs., brick and metal, 2 stories;

private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; fire loss for 1902, $5,000; ins. for same time, $3,158. Fire dept.—1 hand engine; 6 c. hand ex., 1 h. & l. truck, 2 hose carts, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 300 ft.; inferior, all kinds, 100 ft.; total hose, 1,900 ft.; fire alarm, bell; total mem., 10 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, lake, ⅞ mile from business center; system, pump direct; quality of water, good; pumping engine, cap. per day, 180,000 gals.; mains, iron, 3 miles, 6 to 8 in. dia.; 7 hydrants; a few meters; pressure, dom. 80 lbs., fire 150 lbs. consumption per day, 150,000 gals.; works belong to Co.

MAYFIELD, pop. 7,800· fire area, 500 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $21,222; ins. involved for same time, $34,100. Fire dept.—1 c. engine on wheels, 2 c. hand ex., 1 hose wagon, 1 hose cart, 1 comb. c. & h. wagon, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell, 18 boxes; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $2,500; total mem. 3, paid full time.

WATER SUPPLY—Source, wells; air lift system, pump to stdp.; stdp. cap., 125,000 gals.; res. cap., 300,000 gals.; 2 pumping engines, cap. per day 3,500,000 gals., constructor Worthington, Laidlaw-Dunn-Gordon; mains, cast iron, 8½ miles, 4 to 10 in. dia.; 117 hydrants; 26 valves; pressure, dom. 40 lbs., fire 100 to 140 lbs.; cost to construct, $25,000.

MAYSVILLE, pop. 7,500; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 h. & l. trucks, 10 hose reels; total hose, 7,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $13,000; value of bldgs., $50,000; ann. exp. of dept., $3,500; total mem., 175 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 3,000,000 gals., located 1 mile from pump house; 2 pumping engines, cap. per day 2,000,000 gals., constructors Blake, Gordon, McGowan; mains, cast iron, 14½ miles, 3 to 16 in. dia.; 90 hydrants; 90 valves; meters, total number 40, Crown 30, Trident 10, owned by Co.; 1,044 services; pipe, lead and galv. iron; pressure, dom. 150 lbs., fire 150 lbs.; consumption per day, 1,000,000 gals.; works belong to Co.

MIDDLESBORO, pop. 4,162; fire area, 8 x 11 squares; mercantile bldgs, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $4,000; ins. for same time, $2,800. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose cart, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 1,000 ft.; total hose, 2,000 ft.; fire alarm, whistle and telephone; value of dept. equipments, $11,000; value of bldgs., $20,000; ann. exp. of dept., $2,000; total mem., 7, paid full time 4, paid part time 3.

WATER SUPPLY—Source, creek, 1¾ miles from business center; system, pump to stdp.; stdp. cap. 1,500,000 gals., dim. 75 x 37, material used in cons. iron, builder Cunningham; res. cap., 7,000,000 gals.; 2 pumping engines, class hor., cap. per day 7,000,000 gals., constructor Allis; mains, 8½ miles, 4 to 24 in. dia., So. Pittsburg, Anniston and Chattanooga; 60 hydrants, Ludlow; meters, total number 68, Thomson, Nash, owned by Co.; 189 services; pipe, galv. iron; pressure, dom. 110 lbs.; consumption per day, 500,000 gals., per capita 125 gals.; cost to construct, $300,000; an. cost of mtce., $6,000; works belong to Co.

MIDWAY, pop. 1,800; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 6 c. hand ex., 2 hose reels; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 400 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,000; total mem. 16, paid full time.

WATER SUPPLY—Source, cisterns, cap. 100,000 gals.

MILLERSBURG, pop. 1,350; fire area, 100 acres. Fire dept.—1 steam engine, 1 hand c. ex., 1 hand engine; value of dept. equipment, $3,500; value of bldgs, $1,200; ann. exp. of dept., $100; total mem., 28, paid part time.

WATER SUPPLY—Source, cisterns.

MORGANFIELD, pop. 2,046; fire area, 10 acres; mercantile bldgs., brick, 1 to 2½ stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck with hose, 2 c. hand ex., 1 hose reel, 2 horses; hose, cotton, rubber lined, good, 400 ft.; inferior, all kinds, 400 ft.; total hose, 800 ft.; fire alarm, whistle; value of dept. equipment, $1,800; value of bldgs., $2,000; ann. exp. of dept., $911; total mem. 8, paid full time 1, paid part time 7.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to res. and stdp.; stdp. cap. 60,000 gals., dim. 40 x 16, material used in cons. iron. builder Youngstown Bridge Co.; res. cap., 250,000 gals.; 2 pumping engines, class dup., cap. per day 1,000,000 gals., constructor Deane; mains, 5 miles, 4 to 12 in. dia.; 45 hydrants; 115 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 65 to 120 lbs.; consumption, per day 25,000 gals., per capita 10 gals.; cost to construct, $22,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $750; works belong to city.

MT. STERLING, pop. 3,561; fire area, 1,000 acres; mercantile bldgs., brick and stone, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carriages, 1 hose wagon; hose, cotton, rubber lined, good, 2,250 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $8,000; ann. exp. of dept., $1,200; total mem. 12, paid full time.

WATER SUPPLY—Source, creek, 6 miles from business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 16 x 150, material used in cons. iron; quality of water, good; 1 pumping engine, class dup. comp., cap. per day 720,000 gals., constructors, Jeanesville Iron Works; mains, iron, 12 miles, 4 to 12 in. dia.; 100 hydrants; 50 valves; meters, total number 300, Lambert, owned by Co.; 300 services; pipe, iron; pressure, dom. 65 to 85 lbs., fire 65 to 85 lbs.; consumption per day, 100,000 gals.; works belong to Co.

MOUNT OLIVET, pop. 400; fire area, 150 acres; mercantile bldgs, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories, wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $200; av. ins. involved for same time, $600. Fire dept.—1 comb. c. & h. wagon: hose, 300 ft.; value of dept. equipment, $800; underwriters' rating, sixth class.

WATER SUPPLY—Source, cisterns.

MURRAY, pop. 1,822; mercantile bldgs., stone, brick and wood. Fire dept.—2 hand engines; fire alarm, whistle.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 36,000 gals.

NEWPORT, pop. 32,000; fire area, 900 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—7 c. hand ex., 1 h. & l. truck, 4 hose wagons, 6 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 100 ft.; total hose, 5,100 ft.; fire alarm, electric, 43 boxes; ann. exp. of dept., $13,500; total mem. 12, paid full time.

WATER SUPPLY—Source, river, 6 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 50,000,000 gals., located 3 miles from city; 2 pumping engines, cap. per day 4,000,000 gals., constructor Holly; new triple expansion pump, cap. 5,000,000 gals. per day, constructor Platt Iron Works; mains, cast iron, 42½ miles, 4 to 20 in. dia.; 306 hydrants; 627 valves; meters, total number 1,714, Crown 1,354, Nash 21, Union 53, Empire 1, Hersey Rotary 21, Trident 61, Thomson 3, Worthington 65, Buffalo 4, Columbia 21, Westinghouse 3, Lambert 6, owned by consumer; 5,920 services; pipe, lead; pressure, dom. 85 lbs., fire 85 lbs.; consumption per day 2,000,000 gals.; cost to construct, $850,000; bonded debt, $508,000; int. paid on bonds, 3 2-3

per cent; cost of mtce., $25,000; works belong to city.

NICHOLASVILLE, pop. 3,500; fire area, 250 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept. 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell, and electric, 16 boxes; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $750; total mem. 13, paid full time 2, paid part time 12.

WATER SUPPLY—Source, creek and wells, 2½ miles from business center; system, pump to stdp. and direct; stdp. cap. 150,000 gals., builders Riter and Conley; res. cap., 5,000,000 gals.; quality of water, good; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructor Deane; mains, cast iron, 4½ miles, 4 to 10 in. dia., South Pittsburg; 50 hydrants, Bourbon; meters, total number 50, Gem, Hersey, National, owned by Co.; 140 services; pipe, galv. iron and lead; pressure, dom. 45 lbs., fire 50 to 75 lbs.; consumption per day 60,000 gals., per capita 25 gals.; cost to construct, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,600; works belong to Co.

OWENSBORO, pop. 30,000; fire area, 960 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages, 1 hose wagon, 10 horses; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 1,000 ft.; total hose, 3,000 ft.; fire alarm, Gaynor, 28 boxes; loss for 1908 $36,000; value of dept. equipment, $12,000; value of bldgs., $16,000; ann. exp. of dept., $17,000; total mem., 18, paid full time.

WATER SUPPLY—Source, wells: 36 strainers in sand bar opposite pumping station; system, pump direct, 2 pumping engines, class vertical, comp. condensing, size 15 x 30 x 26, 20 x 40 x 36, cap. per day 3,000,000 gals., constructors Holly and Buffalo; mains, cast iron, 36 miles, 4 to 20 in. dia.; 340 hydrants, Dennis Long; 200 valves, Ludlow; meters, total number 90, Tridant, owned by Co.; 1,900 services; pipe, lead and iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 1,000,000 gals., per capita 66 gals.; works belong to Co.

OWINGSVILLE, pop. 1,000; volunteer. Fire dept.—1 hand engine, 1 hose cart, 800 ft. hose; telephone alarm.

WATER SUPPLY—Source, wells and cisterns.

OWENTON, pop. 1,014. Fire dept.—1 steamer, 1 Waterous gasoline fire engine, 2 c. engines, 2 hose carts, 1 h. & l. truck; hose, 1,500 ft.; total mem., 25, volunteers and part paid.

WATER SUPPLY—Source, cisterns.

PADUCAH, pop. 30,000; fire area, 12 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. engines, 12 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 3 hose wagons, 2 hose carriages, 3 comb. c. & h. wagons, 17 horses; hose, cotton, rubber lined, good, 8,000 ft.; rubber, good, 1,000 ft.; total hose, 9,000 ft.; fire alarm, electric, 40 boxes; value of dept. equipment, $40,000; value of bldgs., $30,000; ann. exp. of dept., $30,000; total mem. 30, paid full time.

WATER SUPPLY—Source, river; system, pump to stdp. or direct; stdp. cap. 500,000 gals., dim. 25 x 80, material used in cons. steel; filtration, mechanical; quality of water, good; res. cap., 6,000,000 gals.; 7 pumping engines, class vertical, cap. per day, 33,000,000 gals., constructors Holly, Laidlaw-Dunn-Gordon; mains, cast iron, 39½ miles, 6 to 18 in. dia.; 440 hydrants; meters, total number 129, Crown, owned by Co.; 4,250 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 140 lbs.; consumption per day, 3,000,000 gals.; works belong to Co.

PARIS, pop. 9,000; mercantile bldgs., stone and brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 4 c. hand ex., 1 hose wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 350 ft.; standard hose, 1,350 ft.; total hose, 2,700 ft.; fire alarm, Gamewell, 21 boxes; value of dept. equipment, $10,000; value of bldgs., $6,000; ann. exp. of dept., $3,750; total mem. 10, paid full time 2, paid part time 8; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 1½ mile from business center; system, pump to stdp.; stdp. cap. 300,000 gals., dim. 25 x 85, located 1 mile from station, material used in cons. iron, builder Hodge & Co.; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructor Hodge & Co.; mains, cast iron, 10 miles; 108 hy- Hodge & Co.; mains, cast iron, 10 miles, 4 to 12 in. dia.; 112 hydrants, Coffin; Coffin valves; meters, total number 30, Crown, Hersey Rotary, Trident, Nash, owned by Co.; 780 services; pipe, galv. iron; pressure, dom. 35 to 70 lbs., fire 100 to 125 lbs.; consumption, per day 241,547 gals., per capita 53 2-3 gals.; works belong to Co.

PIKEVILLE, pop. 1,400; volunteeer dept., 27 men, 2 hose carts, 1,500 ft. hose, 1 h. & l. truck; alarm, bell.

WATER SUPPLY—Source, river; system, gravity and pumps; res. cap., 200,000 gals.; stdp., 12 x 50, cap. 200,000 gals.; pumps, 2, cap. 1,200,000 gals. per day; pressure, 100 lbs.; mains, 7,000 ft., 4 to 6 in. dia.; 18 hydrants.

PINEVILLE, pop. 2,072; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good 300 ft.; rubber, good 400 ft.; total hose, 700 ft.; fire alarm, whistle; value of dept. equipment, $350; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, spring and river, 5½ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 700,000 gals., located on hill above city; 1 pumping engine, cap. per day 360,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 8 in. dia.; 25 hydrants; 150 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 90 lbs.; consumption per day, 300,000 gals.; cost to construct, $51,000; cost of mtce., $1,300; works belong to Co.

PROVIDENCE, pop. 1,286. Fire dept.—1 hand engine; total hose, 400 ft.; total mem., 5 volunteers.

WATER SUPPLY—Source, cisterns.

PRINCETON, pop. 3,500; fire area, 160 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 hose reel; hose, cotton, rubber lined, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; ann. exp. of dept., $500; total mem., 12, paid full time 1, part time 11; volunteers paid for actual service.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump direct; quality of water, good; res. cap., 250,000 gals.; 2 pumps, class comp., cap. per day 750,000 gals., makers J. H. McGowan Co.; mains, cast iron, 6 miles, 4 to 8 in. dia.; 67 hydrants; 58 valves; meters, total number 15, National, owned by city; 15 services; pipe, lead; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 100,000 gals.; cost to construct, $35,000; bonded debt, $35,000; int. paid on bonds, 6 per cent; works belong to city.

RICHMOND, pop. 6,500; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose wagon, 1 reel; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $5,000; ann. exp. of dept., $600; total mem., 15 volunteers, 2 paid full time, 13 paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, springs and creek, 2½ miles from business center; system, gravity, pump to stdp. and direct; stdp. cap. 125,000 gals., builder R. D. Wood; res. cap., 100,000,000 gals.; 2 pumping engines, class comp., cap. per day 3,000,000

gals., constructor Worthington; mains, cast iron, 12½ miles, 4 to 12 in. dia.; 96 hydrants, Bourbon; 65 valves; meters, total number 56, Worthington, 3, owned by consumer; 53 Worthington & Trydrant owned by Co.; 600 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 75 to 100 lbs.; consumption, per day 300,000 gals., per capita 40 gals.; cost to construct, $190,000, including new res.; ann. cost of mtce., $10,000; works belong to Co.

RUSSELLVILLE, pop. 2,951; fire area, 258 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,133; av. ins. for same time, $8,666. Fire dept.—1 hand engine, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 800 ft.; rubber, good 300 ft.; inferior, all kinds, 400 ft.; total hose, 1,500 ft.; value of dept. equipment, $1,800; value of bldgs., $1,000; ann. exp. of dept., $120; total mem., 24, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and direct; res. cap., 50,000 gals.; 1 pumping engine, class dup. comp., size 7 x 12 x 7 x 12, constructor Heron; mains, cast iron, 1 mile, 8 in. dia.; 10 hydrants; cost to construct, $8,000; works belong to city.

SADIEVILLE, pop. 700; fire area, 20 acres; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $54. Fire dept.—1 comb. c. & h. wagon, 38 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, 450 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $350; ann. exp. of dept. $30; total mem., 32 volunteers.

WATER SUPPLY—Source, cisterns, cap. 15,000 gals.

SEBREE, pop. 1,600. Fire dept.—Volunteer; 1 hand engine, 500 ft. hose.

WATER SUPPLY—Cisterns.

SHELBYVILLE, pop. 3,016; fire area, 400 acres; mercantile bldgs., brick and stone, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,100 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $2,000; ann. exp. of dept., $700; total mem., 14 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to stdp.; stdp. cap. 60,000 gals., dim. 116 ft. high, located 600 ft. from station, material used in cons. brick and steel, builders Frost Mfg. Co.; quality of water, good; res. cap. 26,000,000 gals., located at station; 2 pumping engines, cap. per day 1,000,000 gals., constructors McGowan Pump Co.; mains, 5 miles, 4 to 8 in. dia.; 55 hydrants; 5 valves; meters, total number 100, Crown 40, Union 3, Empire 5, Hersey Disc 7, Thomson 10, Ball & Fitts 11, Buffalo 1, Columbia 3, Trident 10, Lambert 10; 250 services; pipe, iron; pressure, dom. 40 to 80 lbs., fire 40 to 80 lbs.; consumption, per day 100,000 gals., per capita 33 gals.; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to Co.

SOMERSET, pop. 3,384; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carts, 2 hose carriages; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $1,600; total mem., 20 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap. 12,000,000 gals.; 2 pumping engines, size 16 x 8 x 10, 14 x 9¼ x 18, cap. per day 720,000 gals., constructors Laidlaw-Dunn-Gordon Co.; mains, cast iron, 5¼ miles; 59 hydrants; meters, total number 40, Hersey Rotary, Hersey Disc, Hersey Torrent, Thomson, owned by Co.; 1,500 services; pipe, galv. iron; pressure, dom. 72 lbs., fire 140 lbs.; consumption, per day 300,000 gals., per capita 100 gals.; cost to construct, $45,000; bonded debt, $45,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000; works belong to Co.

SPRINGFIELD, pop. 1,600; fire area, 8 blocks; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—26 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose carriages; total hose, 1,200 ft.; fire alarm, bell; ann. exp. of dept., $75; total mem., 30 volunteers.

WATER SUPPLY—Source, surface water, ¼ mile from business center; system, pump direct to mains; quality of water, good; Jackson filter process; res. cap., 80,000,000 gals.; 5 pumping engines, cap. per day 650,000 gals., constructors National Foundry Co.; mains, cast iron, 4½ miles, 2 to 8 in. dia.; 27 hydrants; 20 valves; 250 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 110 lbs.; cost to construct, $31,000; bonded debt, $21,500, int. paid on bonds, 6 per cent.; works belong to Co.

STANFORD, pop. 1,651; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 750 ft.; inferior, all kinds, 50 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump direct; quality of water, good; res. cap. 7,000,000 gals., located 120 ft. from station; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, iron, 7 miles, 4 to 8 in. dia.; 42 hydrants, Bourbon; 350 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 100 lbs.; cost to construct, $62,324; ann. cost of mtce., $700; works belong to Co.

UNIONTOWN, pop. 2,500; mercantile bldgs., brick. Fire dept.—2 c. engines, 1 h. & l. truck, 1 hose carriage; total hose, 1,000 ft.; fire alarm, bell; total mem., 16 volunteers.

WATER SUPPLY—Source, river and cistern; system, pumping.

VANCEBURG, pop. 1,161; fire area, 250 acres; bldgs., stone, brick and wood, 2 stories. Fire dept.—1 steamer, 12 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; value of dept. equipment, $1,600; value of bldgs., $100; volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells and cisterns.

VERSAILLES, pop. 3,500; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, 2 horses; hose, rubber lined, good, 1,200 ft.; 500 ft. cotton hose; total hose, 1,700 ft.; fire alarm, bell; value of bldgs., $7,000; total mem., 12, paid part time.

WATER SUPPLY—Source, reservoir and wells; well furnish 75 gals. per minute; 6 cisterns, cap., 48,000 gals.; 2 duplex Deane pumps, combined cap. 1,000,000 gals per day; 1 McGown pump, cap. 115,-200 gals per day; 1 Ingersol-Rand pump, cap. 216,-000 gals. per day; mains, 5 miles, 10 in. in da.; 55 hydrants; dom. pres., 60 to 70 lbs.; fire pres., 80 to 150 lbs.

WARSAW, pop. 1,000; volunteer dept.; 1 h. & l. truck, 1 engine, 1,000 ft. hose.

WATER SUPPLY—5 cisterns.

WICKLIFFE, pop. 1,500. Fire dept.—3 hose carts; hose, 1,500 ft.; total mem., 9.

WATER SUPPLY—Source, deep well; system, pump to stdp. and direct; stdp. cap., 40,000 gals.; res. cap., 42,000 gals.; mains, 4 miles; 21 hydrants; pressure, 125 lbs.

WILLIAMSBURG, pop. 2,000; fire area, 400 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 1 h. & l. truck, 25 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; fire alarm, bell; value of bldgs., $1,000; total mem., 20 volunteers.

WATER SUPPLY—Not reported.

WILLIAMSTOWN, pop. 612. Fire dept.—1 c. engine, 1 hand engine, 1 h. & l. truck, 1 hose cart; hose, 600 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, wells and cisterns.

WINCHESTER, pop. 5,964; fire area, 1,131 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dtpt.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 500 ft.; total hose, 3,000 ft.; fire alarm, electric, 9 boxes; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $2,500; total mem. 57, paid full time 2, volunteers 55.

WATER SUPPLY—Source, creeks and springs, 1 mile from business center; system, pump to stdp.; stdp. cap. 275,000 gals., dim. 25 x 75, material used in cons. iron, builder, E. Hodge; filtration system, N. Y. C. F. Co.; cap. of plant 1,500,000 gals.; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructor Deane; mains, cast iron, 10 miles, 6 to 12 in. dia., Addyston; 88 hydrants, Chapman; 37 valves; meters, total number 7, Nash and Hersey, owned by Co.; 180 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 90 lbs.; consumption, per day 107,426 gals., per capita 17 2-3 gals.; cost to construct, $193,594; bonded debt, $92,000; int. paid on bonds, 6 per cent; works belong to Co.

Places with a population of 1,000 or more having no organized fire dept.—Barbourville, Campbellsville, Cloverport, Columbus, Eddyville, Greenville, London, Marion, Morehead, Mt. Washington, Sebree, Sturgiss.

LOUISIANA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABBEVILLE, pop. 4,700. Fire dept.—1 hand engine, 1 h. & l. truck, 5 hose reels; hose, cotton, rubber lined, good 1,000 ft.; new cotton-lined standard hose, 1,750 ft.; total hose, 2,750 ft.; fire alarm, bell; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river and 3 artesian wells; mains, 10 in. dia.; pressure dom., 45 lbs.; constant, 100 lbs.; fire, 125 lbs.

ALEXANDRIA, pop. 10,000; fire area, 700 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—12 c. hand ex., 1 h. & l. truck, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, Gamewell and electric, 12 boxes; value of dept. equipment, $19,950; value of bldgs., $1,200; ann. exp. of dept., $750; total mem. 31, paid full time 1, 30 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 210,560 gals., dim. 140 x 16, builders Gillett, Herzog & Co.; res. cap. 200,000 gals.; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructors Smith-Vaile; mains, 8½ miles, 4 to 10 in. dia., Wood; 73 hydrants, Mathews; 55 services; pipe, galv. iron; pressure, dom. 25 lbs., fire 100 lbs.; consumption, per day 500,000 gals., per capita 33 gals.; cost to construct, $40,000; works belong to city.

ALGIERS (5th dist. of New Orleans), fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 supply wagon, 2 hose carriages, 17 horses; hose, cotton, rubber lined, good 2,800 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $10,000; value of bldgs., $17,000; total mem., 81, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 180,000 gals., dim. 16 x 130, located at plant, material used in cons. iron, builders R. D. Cole Mfg. Co.; quality of water, fair; 2 pumping engines, class comp. dup., size 16 x 25 x 18, cap. per day 6,000,000 gals., constructor Hy R. Worthington; mains, cast iron, 43,490 ft., 6 to 18 in. dia.; 100 hydrants, R. D. Wood & Co.; 84 valves, Chapman; 246 services; pipe, lead; pressure, dom. 35 to 45 lbs., fire 60 to 100 lbs.; consumption, per day 1,400,000 gals., per capita 135 gals.; cost to construct, $110,000; bonded debt, $100,000; int. paid on bonds, 6 per cent; works belong to Co.

AMITE, pop. 2,300; fire area, 1,280 acres; bldgs., wood, 1 and 2 stories; wooden roofs not permitted in fire area; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good 500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $500; total mem., 70 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, 5 underground tanks, 1,000 gals. each.; cost to construct, $350.

BATON ROUGE, pop. 20,000; fire area, 75 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private bldgs., wood and brick, 1 and 2 stories; wooden roofs permitted; outside of business portion fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $13,600; ins. $10,000. Fire dept.—1 aerial truck, 4 hose wagons, 10 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $5,000; value of fire dept. bldgs., $20,000; ann. exp. of dept., $7,700, total mem., 150, paid full time 5, volunteers 145; underwriters' rating, second class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 132,000 gals., dim. 15 x 100, material used in cons. steel; quality of water, good; res. cap. 1,000,000 gals., located near pumping station; 3 pumping engines, class comp. dup., cap. per day 4,000,000 gals., cons. Smedley; mains, cast iron, 10 miles, 4 to 12 in. dia.; 102 hydrants; 40 valves; meters, total number, 400; Crown 25, Empire 46, Thomson 50, Buffalo 80, Columbia 2, Lambert 2, owned by Co. and consumer; 1,500 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day, 750,000 gals.; cost to construct, $150,000; cost of mtce., $10,000.

BASTROP, pop. 1,200; volunteer dept., 20 men; 1 hose cart; 1,000 ft. hose.

WATER SUPPLY—Source, wells and tank; system, gravity; cap., 42,000 gals.; 1 pump; cap., 120,000 gals per day; mains, 1¼ miles, 2 to 4 in. dia.; 8 hydrants; dom. pres. 25 lbs, fire pres. 60 lbs.

BAYOU SARA, pop. 2,000; volunteer dept., 100 men; 3 hose carts; 1,500 ft. hose; telephone alarm.

WATER SUPPLY—Wells, cap. 35,000 gals.; system, gravity; 2 pumps, Worthington, cap. per day 375,000 gals. each; pressure, gravity 48 lbs.; 19,000 ft. of mains, 4 to 8 in. dia.; 23 hydrants.

COVINGTON, pop. 4,200. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 200 ft. hose; fire alarm, telephone, whistle.

WATER SUPPLY—Source, wells; system, pump to tank; tank cap., 30,000 gals.; 2 pumps, Morris; cap. per day, 250,000 gals.; direct and gravity pressure, 100 lbs.; works owned by Co.

CROWLEY, pop. 5,800; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 3 hose carts, 6 horses; hose, cotton, rubber lined, good, 2,800 ft.; inferior, all kinds, 600 ft.; total hose, 2,900 ft.; fire alarm, whistle; value of dept. equipment, $3,500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. dim. 16 x 110, material used in cons. steel; quality of water, good; 3 pumping engines, class dup., constructor Worthington; mains, cast iron, 6 to 8 in. dia.; 37 hydrants; meters owned by city and consumers; 278 services; pipe, galv. iron; pressure, dom. 43 lbs., fire 75 lbs.; works belong to city.

DELHI, pop. 1,000; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 to 2 stories; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—Good bucket brigade.

WATER SUPPLY—Source, well, 100 yds. from business center; 1 gasoline engine; 12,000-gal. tank.

DONALDSONVILLE, pop. 5,000; fire area, 900 acres; mercantile bldgs, wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. engines on wheels, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; rubber, 1,200 ft.; total hose, 1,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $23,000; value of bldgs, $10,000; ann. exp. of dept. $700; total mem., 125 volunteers.

WATER SUPPLY—Source, Mississippi river, ½ mile from business center; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 90 x 9; 2 pumping engines, class comp. dup., cap. per day 4,000,000 gals., constructors Worthington and Barr; mains, 8 miles, 4 to 8 in. dia.; 86 hydrants, Hersey; meters, total number 8, owned by city; 225 ser-

vices; pipe, galv. iron; pressure, dom. 38 lbs., fire 140 lbs.; cost to construct, $25,000; ann. cost of mtce., $1,065; works belong to city.

EUNICE, pop. 2,700; fire area, 75 acres; mercantile bldgs., wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated, av. fire loss per year, for 3 years, $4,000; av. ins. involved for same time, $2,500. Fire dept.—Ten chem. hand ex.; 3 hose wagons; hose, 1,800 ft.; value of dept. bldgs., $800; total mem., 53 volunteers.

WATER SUPPLY—Waterworks system being installed.

FARMERVILLE, pop. 600. Fire dept.—Bucket brigade.

WATER SUPPLY—Source, wells.

FRANKLIN, pop. 4,300; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $3,000; total mem., 71 volunteers.

WATER SUPPLY—Source, wells and Bayou Teche; system, pump to stdp.; stdp. cap. 105,000 gals., dim. 120 x 12; 2 pumping engines, class dup., cap. per day 1,440,000 gals., constructors Snow; mains, cast iron, 6 miles, 4 to 10 in. dia.; 58 hydrants; pressure, dom. 55 lbs., fire 100 lbs.; cost to construct, $25,000.

GRETNA, pop. 4,000; fire area, 3 miles; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 water tower, 2 hose wagons, 2 hose reels; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 1,500 ft; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $6,000; ann. exp. of dept., $500; total mem., 100 volunteers.

WATER SUPPLY—Source, wells.

HAMMOND, pop. 3,200; fire area, 125 to 150 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated; fire loss for 1907, $500; ins. involved for same time, $400. Fire dept.—2 c. engines on wheels, 1 steamer, 2 hand engines, 22 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, 1,200 ft.; fire alarm, bell and whistle, 10 boxes; value of dept. equipment, $4,000; value of bldgs., $1,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; reservoir cap. 125,000 gals., 2 artesian wells, combined cap., 185,200 gals.; Herron pump, cap. 720,000 gals. per day; 3¼ miles of mains, 4 to 10 in.; fire hydrants, 38.

HOMER, pop. 1,157; mercantile bldgs., brick and wood. Fire dept.—Bucket brigade; fire alarm, bell and whistle.

WATER SUPPLY—Source, wells and cisterns.

HOUMA, pop. 3,900; fire area, 640 acres; mercantile bldgs., wood and brick, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 comb. h. & l. truck and c. engine, 1 c. engine, 15 c. hand ex., 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 600 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,500; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, river, at business center; system, pump to stdp.; stdp. cap. 40,000 gals., dim. 9½ x 48, located centrally, material used in cons. steel, builder George W. Morgan; quality of water, good; 1 pumping engine; mains, cast iron, 6¼ miles, 4 to 8 in. dia.; 56 hydrants, Rensselaer Mfg. Co.; cost to construct, $31,000; bonded debt., $27,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to city.

JEANERETTE, pop. 3,000; fire area, 560 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 35 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well and Bayou Teche; system, pump to stdp.; stdp. cap., 24,000 gals.; pumping engines, cap. per day 18,000 gals., constructor Deane; mains, cast iron; 5 miles, 4 to 8 in. da.; 30 hydrants, National; 142 services; pressure, dom. 55 lbs., fire 110 lbs.; cost to construct, $12,000; int. paid on bonds, 8 per cent; ann. cost of mtce., $600; works belong to city.

JENNINGS, pop. 5,500; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages, 1 hose wagon; total hose, 2,000 ft.; fire alarm, bell and whistle; total mem., 24 volunteers.

WATER SUPPLY—Source, 2 10-in. wells, system, gravity and pumping; stdp. cap., 75,000 gals.; pressure, 70 lbs.; mains, 2½ miles, 6 to 8 in. dia.; 21 hydrants.

LAFAYETTE, pop. 5,000. Fire dept.—1 h. & l. truck, 3 hose carts; total hose, 1,600 ft.; fire alarm, bell, telephone and whistle; total mem., 175 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, 3 6-in. wells ½ mile from business center; system, air lift, gravity, pump to res., to stdp. and direct; stdp. cap. 104,000 gals., dim. 125 x 12, located at station, material used in cons. iron, builders Lookout Boiler Works; quality of water, good; res. cap. 90,000 gals., located at station; 2 pumping engines, class dup., size 20 x 15 x 18, cap. per day 2,500,000 gals., constructors Smith-Vaile Co.; mains, 6 miles, 4 to 8 in. dia.; 60 hydrants, Corey; pressure, dom. 80 lbs., fire 160 lbs.; works belong to city.

LAKE CHARLES, pop. 15,000; fire area, 12 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 comb. c. hose and ladder truck, 1 hose reel (Seagraves), 5 horses; hose, cotton, rubber lined, good 3,600 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $11,000; value of bldgs., $4,000; total mem., chief and 6 paid full time.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 169,000 gals., dim. 16 x 110, material used in cons. steel, builders Porter Boiler Mfg. Co.; quality of water, good; 3 pumping engines, class dup., cap. per day 7,500,000 gals., constructors Smith-Vaile and Stillwell-Bierce; mains, cast iron, 10 miles, 6 to 12 in. dia.; 120 hydrants; 41 valves; 500 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 1,670,000 gals.; cost to construct, $95,000; cost of mtce., $500; works belong to Co.

LAKE PROVIDENCE, pop. 2,500; fire area, 15 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 hose reels, 2 hose wagons, 2 horses; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 800 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,500; volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, gravity; stdp. cap. 60,000 gals., dim. 20 x 27; material used in construction, steel; quality of water, good; res. cap., 28,000; 1 pump, Worthington; mains, cast iron, 3 miles, 4 to 8 in. dia.; 32 hydrants; 22 valves; 12 meters, Hersey and Nash, owned by city; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 50,000 gals.; cost to construct, $42,000; bonded debt, $22,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,110; works owned by city.

LEESVILLE, pop. 2,000. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts, 1 comb. ladder and hose wagon, 2 chem. extinguishers; hose, 1,500 ft.; total mem., 60 volunteers and 1 paid driver, Bowman Marshall, chief.

WATER SUPPLY—System, pump to stdp. and direct.; stdp. cap., 53,000 gals.; 2 pumps, Worthing-

ton, cap. per day 500,000 gals.; mains, 2½ miles, 2 to 4 in. dia.; 25 hydrants.

MINDEN, pop. 3,000; mercantile bldgs., brick. Fire dept.—1 hose carriages; total hose, 1,900 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; res. cap., 100,000 gals.

MONROE, pop. 15,000; fire area, 1,200 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $11,000; value of bldgs., $3,000; ann. exp. of dept., $3,500; total mem. 30, paid full time 4, paid part time 26.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 135,000 gals., dim. 16 x 120, material used in cons. steel; quality of water, good; res. cap. 225,000 gals., located at rear of plant; 2 pumping engines, class electric triplex, cap. per day 500,000 gals., constructor Gould; mains, cast iron and steel, 8 miles, 4 to 12 in. dia.; 88 hydrants; meters, total number, 10, Crown, Hersey Disc, Worthington and National, owned by consumer; 1,750 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 120 lbs.; consumption per day, 250,000 gals.; cost to construct, $115,000; bonded debt, $55,000; int. paid on bonds, 6 per cent; cost of mtce., $28,000; works belong to city.

NEW ROADS, pop. 2,800. Fire dept.—2 hose reels, 2 horses; fire alarm, telephone, bell and whistle.

WATER SUPPLY—Source, wells and river; stdp. cap., 50,00 gals.; 1 pumping engine; class, duplex, cap. per day, 884,160 gals.; constructor Worthington; mains, 2 miles; 6 to 8 in. dia.; 30 hydrants; pressure, dom. 50 lbs.; fire, 100 lbs.; consumption per day, 25,000 gals.

MORGAN CITY, pop. 5,000; fire area, 400 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; average fire loss, $1,200; ins., $800. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., 2,900; total mem., 98 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, rivers, wells and cisterns; system, gravity.

NATCHITOCHES, pop. 2,800; mercantile bldgs.; brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permittel; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 4 hose carriages, 3 horses; hose, cotton, rubber lined, good 550 ft.; rubber, good 1,100 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 100 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells and springs, 1 mile from business center; system pump to stdp.; stdp. cap. 60,000 gals., located on hill, center of town, material used in cons. steel; quality of water, good; 2 pumping engines, class dup. comp., size 8 x 12 x 7½, 60,000 gals. cap. per day; constructor Smith-Vaile Co., mains, cast iron, 3½ miles, 4 to 8 in. dia.; 29 hydrants, Corey; 10 valves; meters, total number 3, Nash; pressure, dom. 85 lbs., fire 110 lbs.; cost to contruct, $40,000; bonded debt, 36,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,400; works belong to city.

NAPOLEONVILLE, pop. 945. Fire dept.—3 c. engines, 1 h. & l. truck, 1 hand engine, 4 hose carts; hose, 1,200 ft. rubber, 400 ft. cotton, rubber lined, 1,600 ft.; total mem., 95 volunteers.

WATER SUPPLY—Source, artesian well; system, pump to res.; res. cap., 400,000 gals.; tank cap., 10,000 gals.; 1 pumping engine, Smith-Vaile, cap. per day 750,000 gals.; mains, 2 miles, 6 to 8 in. dia.; 16 hydrants.

NEW IBERIA, pop. 12,000; fire area, 2,500 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $3,500; ann. exp. of dept., $2,000; total mem. 250, paid full time 3, volunteers 247.

WATER SUPPLY—Source, cisterns and Bayou Teche, in business center; system, pump direct; res. cap., 30,000 gals.; 2 pumping engines, cap. per day 1,250,000 gals., constructor Worthington; mains, cast iron, 3 miles, 4 to 10 in. dia.; 35 hydrants; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $7,000; works belong to city.

NEW ORLEANS, pop. 350,000; fire area, 196¼ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 11 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire limits; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—27 steamers, 1 comb. c. & h. wagon, 13 c. engines, 10 c. hand ex., 7 h. & l. trucks, 2 aerial trucks, 1 water tower, 14 hose wagons, 13 hose carriages, 150 horses; hose, cotton, rubber lined, total hose, 28,000 ft.; fire alarm, Gamewell storage, 272 boxes; value of dept. equipment, $350,000; value of bldgs., $250,000; ann. exp. of dept., $300,000; total mem. 327, paid full time.

WATER SUPPLY—Source, Mississippi River, in business center; system, pump direct; stdp. dim., 6 x 174, located at station, material used in cons. iron, builders McRitchie and Nicholls; quality of water, good; res. cap. 5,000,000 gals., located at pumping station; 4 pumping engines, cap. per day 47,000,000 gals., constructors Allis and Knowles; 80 fire wells; mains, cast iron, 450 miles, 4 to 48 in. dia.; 4,575 hydrants, Holly; 1,016 valves, Holly; meters, total number 200, owned by consumer; 12,000 services; pipe, lead; pressure, dom. 32 lbs.; cost to construct, $2,838,000; works belong to Co.

OPELOUSAS, pop. 5,000; fire loss for 1902, $15,000; ins., $10,500. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose car riage, 5 hose reels; hose, cotton, rubber lined; total hose, 2,200 ft.; fire alarm, bell; total mem., 100 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res.; stdp. cap., 75,000 gals.; res. cap., 80,000 gals.; 2 pumping engines, class dup., cap. per day 862,000 gals., constructors Smith-Vaile; mains, cast iron, 6 miles, 4 to 10 in. dia.; 52 hydrants; pressure, dom. 60 lbs., fire 120 lbs.

PLAQUEMINE, pop. 6,000; fire area, 350 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs not permitted. Fire dept.—1 c. engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft; fire alarm, bell; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, gravity and pump direct; quality of water, good; res. cap. 30,000 gals., located at station; 2 pumping engines, size 14 x 17 x 7, cap. per day 180,000 gals., constructor Smedley; mains, lead, 6 miles, 2 to 6 in. dia.; 54 hydrants; Rumsey valves; meters, total number 1, Union, owned by consumer; 228 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 120 lbs.; consumption, per day 40,000 gals., per capita 120 gals.; cost to construct, $10,000; ann. cost of mtce., $1,200; works belong to city.

PROVIDENCE.—Fire dept. not reported.

WATER SUPPLY—Source, artesian well, in business center; system, gravity; stdp. cap., 60,000 gals.; dimensions, 27 x 20 ft.; cons. steel; quality of water, good; res. cap., 28,000 gals.; 1 pumping engine., cap. per day 25,000,000; constructor Worthington; mains, cast iron, 3 miles, 4 to 8 in. dia.; hydrants, 32; valves, 22; meters, total number 8; makers, Hersey; pipe, galv. iron; pressure, dom. 50 lbs., fire 150 lbs.; consumption per day 50,000; cost to construct works, $42,000;

bonded debt, $27,000; int. 5 per cent; ann. cost of mtce., $5,110; works belong to city.

RAYNE, pop. 2,500; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck with side wall, roof and aerial ladder, 3 hose carriages, 1 water tower; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $100; total mem., 44 volunteers.

WATER SUPPLY—Source, wells; system, pump direct to res.; res. cap. 117,000 gals.; stdp. cap. 55,000 gals.; pump from res. to mains; 1 comp. Smith-Vaile pump; mains, 1 mile, 6 to 8 in. dia.; 14 hydrants; pressure, dom. 44 lbs., fire 125 lbs.

RUSTON, pop. 5,000. Fire dept.—1 h. & l. truck, 2 horses, 2 hose carts; hose, cotton, rubber lined, good 1,200 ft., fire alarm, bell, whistle; total mem., 21 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res., to stdp. and direct; stdp. cap. 80,000 gals., located 500 ft. from center of town, material used in cons. steel, builder Chicago Bridge & Iron Co.; quality of water, good; res. cap., 60,000 gals; 2 pumping engines, size 12 x 7 x 12, constructors Gordon and Smith-Vaile; mains, cast iron, 4 miles, 4 to 8 in. dia.; 72 hydrants, Corey; meters, total number 70, Empire 67, Thomson 3, owned by city and consumer; pressure, dom. 40 lbs., fire 125 lbs.; consumption, per day 500,000 gals., per capita 100 gals.; works belong to city.

ST. FRANCISVILLE, pop. 2,800. Fire dept.—1 hose wagon, 3 hose carts; hose, 2,000 ft.; fire alarm, bell, telephone and whistle; total mem., 90 volunteers.

WATER SUPPLY—Source, wells; system, pump to tank; tank cap., 35,000 gals.; 2 pumps, Worthington, cap. per day 375,000 gals.; mains, 2½ miles, 4 to 8 in. dia.; 38 hydrants; dom. pres. 65 to 75 lbs., fire pres. 80 to 125 lbs.

ST. MARTINSVILLE, pop. 2,500; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 350 ft.; rubber, good 2,000 ft.; inferior, all kinds, 150 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $400; ann. exp. of dept., $700; total mem., 100 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, Teche water system, 2 Smith-Vaile pumps; mains, 3½ miles, 4 to 10 in. dia.; 55 hydrants; 10 valves; pressure, fire 100 lbs.; cost to construct, $30,000; int. paid on bonds, 5 per cent; cost of mtce., $3,636; works belong to Co.

SHREVEPORT, pop. 35,000; fire area, 7½ miles; mercantile bldgs., stone and brick, 1 to 6 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $341,190; av. ins. involved for same time, $532,650. Fire dept.—1 h. & l. truck, 3 steamers, 12 c. hand ex., 1 aerial truck, 4 comb. c. & h. wagons, 6 hose wagons, 2 hose carriages, 23 horses; hose, cotton, rubber lined, excellent condition, 10,000 ft.; total hose, 10,000 ft.; fire alarm, electric, 45 boxes; value of dept. equipment, $29,000; value of bldgs., $24,300; ann. exp. of dept., $38,000, total mem., 40, paid full time.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 258,491 gals., dim. 110 x 20, material used in cons. iron; filtration system, Hyatt; cap. of plant, 1,000,000 gals.; 2 res., cap. 4,000,000 gals.; 6 pumping engines, class dup., cap. per day 29,250 gals., constructors Worthington, Blake; mains, cast iron, 34 miles, 6 to 16 in. dia.; 82 hydrants; meters, total number 159; 1,429 services; pressure, dom. 70 lbs., fire 80 to 90 lbs.; consumption, per day 2,000,000 gals., per capita 125 gals.

THIBODAUX, pop. 4,300; fire area, 640 acres; mercantile bldgs., brick, 3 and 4 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,250 ft.; inferior, all kinds, 200 ft.; total hose, 1,450 ft.; fire alarm, bells; value of dept. equipment, $9,000; value of bldgs., $6,000; total mem., 95 volunteers.

WATER SUPPLY—Source, wells and bayou; system, pump to stdp.; stdp. cap. 98,000 gals., dim. 12 x 116, material used in cons. steel; 2 pumping engines, class dup. comp., cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 7 miles, 4 to 8 in. dia.; 88 hydrants; meters, total number 2, owned by consumer; 134 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 75 to 90 lbs.; consumption, per day 30,000 gals., per capita 10 gals.; cost to construct, $25,650; cost of mtce., $1,000; works belong to town.

VIDALIA, pop. 1,500. Fire dept.—3 hose carts, 1 h. & l. truck, 1 chem. engine; 1,800 ft. hose; alarm, telephone; total mem., 15 volunteers.

WATER SUPPLY—Source, lake; system, pump to res.; stdp. cap. 60,000 gals., Smith-Vaile duplex pump, cap. 748,800 gals per day; 25 hydrants; dom. pres. 45 lbs., fire pres. 110 lbs.

WASHINGTON, pop. 1,197; mercantile bldgs., wood. Fire dept.—2 hose carriages; total hose, 1,000 ft.; fire alarm, bell; total mem., 40 volunteers.

WATER SUPPLY—Source, well; system, pumping; Jno. Leer, supt.

Places with a population of 1,000 or more having no organized fire dept.—Jackson, Kenner, Roseland, Slidell, White Centre.

MAINE

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ANSON, pop. 1,890; fire area, 100 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. No organized fire dept.—1 hose carriage; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 800 ft.; fire alarm, whistle.

WATER SUPPLY—Source, creek; system pump direct; pumping engines, cap. per day 576,000 gals.; mains, ¼ mile, 3 in. dia.; 5 hydrants, 6 valves; pressure, fire 100 lbs.; cost to construct, $1,602; works belong to village.

AUBURN, pop. 12,951; fire area, 1,280 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick, wood and stone, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 11 c. hand ex., 1 comb. c. & hose wagon, 2 hose wagons, 1 hose reel, 10 horses; hose, cotton, rubber lined, good, 12,000 ft.; fire alarm bell, whistle and electric, 27 boxes; ann. exp. of dept., $12,859; total mem., 56, paid full time 8, paid part time 48.

WATER SUPPLY—Source, lake, 3 miles from business center; system, gravity, pump to res.; stdp. cap. 600,000 gals., dim. 28 x 60, located on hill, material used in cons. boiler iron, builders Cunningham Boiler Works; res. cap., 65,000,000 gals.; quality of water, good; 2 pumping engines, class comp., size 10 x 12, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 31 miles, 4 to 24 in. dia.; 106 hydrants, Mathews, Chapman, Corey; 402 valves; meters, total number 40, owned by city; 1,900 services; pipe, galv. iron and lead; pressure, dom. 20 to 50 lbs., fire 100 lbs.; consumption per day 205,472 gals., per capita 50 gals.; works belong to city.

AUGUSTA, pop. 13,000; fire area, 1,295 acres; mercantile bldgs., brick, 3 to 7 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 h. & l. truck, 2 hose wagons, 6 hose carts, 6 horses; hose, cotton, rubber lined, good, 6,500 ft.; inferior, all kinds, 4,000 ft.; total hose, 10,500 ft.; fire alarm, electric, 34 boxes; value of dept. equipment, $15,000; value of bldgs., $6,000; ann. exp. of dept., $11,000; total mem. 72, paid full time 4, volunteers 68.

WATER SUPPLY—Source, Carlton pond; system, pump and gravity to res.; quality of water, excellent; res. cap., 6,000,000 gals.; 3 pumps, cap. per day 7,000,000 gals., constructors Deane and Worthington; mains, 46.672 miles, 2 to 24 in. dia.; 163 hydrants, Wood, Chapman and Fairbanks; 321 valves; meters, total number 10, Crown and Gem; 1,739 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 125 lbs.; consumption per day 2,300,000 gals., per capita 125 gals.; works belong to Augusta Water District.

BANGOR, pop. 27,000; fire area, 3,840 acres; mercantile bldgs., brick, 3 to 7 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $48,762; av. ins. for same time, $348,000. Fire dept.—4 steamers, 14 c. hand ex., 1 h. & l. truck (2 in reserve), 1 triple comb. h. & c. & l. truck, 6 hose wagons, 21 horses; hose, cotton, rubber lined, good, 11,000 ft.; fire alarm, Gamewell, 64 boxes; value of dept. equipment, $31,000; value of bldgs., $50,000; ann. exp. of dept., $37,800; total mem. 109, paid full time 21, paid part time 88.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp.; stdp cap., 1,500,000 gals., dim. 50 x 75, material used in cons. steel; quality of water, good; 3 pumping engines, cap. per day 8,000,000 gals., constructors Deane and Holly; mains, cast iron, 48⅔ miles; 265 hydrants; 395 valves; meters, total number 100, owned by city; 4,641 services; pipe, galv. iron; pressure, dom. 35 to 120 lbs., fire 35 to 120 lbs.; consumption per day 3,500,000 gals., per capita 128 gals.; cost of mtce., $48,000; works belong to city.

BAR HARBOR, pop. 4,500; fire area, 600 acres; mercantile bldgs., wood, 1 to 6 stories; private, wood, 2½ stories; fireworks ord.; causes of fires investigated. Fire dept.—2 steamers, 18 c. hand ex., 1 h. & l. truck, 2 hose wagons, 10 hand ex., 2 hose carts, 5 horses; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $22,000; value of bldgs., $1,200; ann. exp. of dept., $6,000; total mem., 60, paid full time, 5, volunteers 60.

WATER SUPPLY—Source, lake; system, gravity; mains, 12 miles, 4 to 24 in. dia., Wood and McNeal Foundry; 34 hydrants, Wood; 1,000 services; pressure, dom. 75 lbs., fire 85 lbs.; cost to construct, $250,000; ann. cost of mtce., $5,000; works belong to Co.

BATH, pop. 10,477; fire area, 3,200 acres; mercantile bldgs., wood and brick, 3 to 5 stories; private, wood and brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,766; av. ins. for same time, $142,600. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 1 c. engine, 8 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 3 hose carriages, 7 horses; hose, cotton, rubber lined, good 8,700 ft.; inferior, all kinds, 200 ft.; total hose, 8,900 ft.; fire alarm, Gamewell, 21 boxes; value of dept. equipment, $19,000; value of bldgs., $17,000; ann. exp. of dept., $6,000; total mem., 63, paid full time 3, paid part time 60.

WATER SUPPLY—Source, lake, at Woolwich; system, pump to stdp.; stdp. cap. 600,000 gals., material used in cons. iron, builders Bath Iron Works; 3 pumping engines, cap. per day 6,000,000 gals., constructors Blake, Worthington; mains, cast iron, 34½ miles, 2 to 20 in. dia.; 163 hhydrants, Ludlow; 160 valves; meters, total number, 156; 2,200 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 to 130 lbs.; consumption per day, 1,500,000 gals., per capita 100 gals.; cost to construct, $600,000; works belong to Co.

BELFAST, pop. 4,655; fire area, 716 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 gasoline engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carts, 2 hose reels; hose, cotton, rubber lined, good; total hose, 5,000 ft.; fire alarm, whistle; 11 boxes; value of dept. equipment, $5,000; value of bldgs., $15,500; ann. exp. of dept., $3,900; total mem., 50 volunteers.

WATER SUPPLY—Source, river and springs; system, gravity, pump to res., to stdp. or direct; stdp. cap. 263,000 gals., dim. 45 x 35, located on Wilson Hill, material used in cons. iron, builders Hodge Boiler Works; 2 pumping engines, class dup., cap. per day 1,750,000 gals., constructor Deane; mains, 10 miles, 4 to 10 in. dia.; 63 hydrants, Coffin Valve Co.; 85 valves, Chapman Valve Co.; meters, total number 37, Crown 2, Empire 13, Gem 1, Hersey Torrent 7, Trident 6, Nash 2, owned by Co.; 690 services; pipe, ¾ in. galv. iron; pressure, dom. 80 lbs., fire 80 to 135 lbs.; consumption, per day 200,000 gals., per capita 40 gals.; cost to construct, $100,000; works belong to Co.

BERWICK, pop. 2,300; fire area, 200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $400;

av. ins. for same time, $500. Fire dept.—1 hand engine, 1 comb. c. & h. wagon, 4 c. hand ex., 1 hose wagon, 1 hose reel, 1 horse; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,200; value of bldgs., $1,500; ann. exp. of dept., $1,012; total mem., 85, paid full time 23, volunteers 60.

WATER SUPPLY—Berwick Water Co.; 30 hydrants.

BETHEL, pop. 650; fire area, 1¾ miles; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 12 c. hand ex., 2 hose wagons; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; value of bldgs., $2,000; ann. exp. of dept., $1,000; total mem., 35, paid part time.

WATER SUPPLY—Source, springs, 4½ miles from business center; system, gravity; quality of water, good; res. cap. 100,000 gals.; mains, cast iron, 7 miles, 4 to 8 in. dia.; 27 hydrants, R. D. Wood; Eddy valves; 165 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 100 lbs.; cost to construct, $50,000; bonded debt, $33,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $300; works belong to Co.

BIDDEFORD, pop. 18,000; fire area, 10 miles; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 hand engine, 10 c. hand ex., 1 comb. c. & h. wagon, 1 h. & l. truck, 2 hose wagons, 2 carriages, 6 horses; hose, cotton, rubber lined, good, 7,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 8,000 ft.; fire alarm, Gamewell, 26 boxes; value of dept. equipment, $23,600; value of bldgs., $32,500; ann. exp. of dept., $13,000; total mem. 46, paid full time 4, paid part time 42.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to res. and stdp.; filtration system, Warren; cap. of plant, 10,000,000 gals.; quality of water, good; res. cap., 8,000,000 gals.; 2 pumping engines, cap. per day 7,500,000 gals., constructors Worthington and Deane; mains, cast iron, 50 miles, 4 to 20 in. dia., Wood & Co.; 207 hydrants, Wood & Co.; meters, total number 166, Crown, Hersey Rotary, Thomson, Empire and Trident; 1,708 services; pipe, galv. iron; pressure, dom. 25 to 85 lbs., fire 25 to 85 lbs.; works belong to Co.

BOOTHBAY HARBOR, pop. 2,000; fire area, 250 acres; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood and brick, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 250 ft.; inferior, all kinds, 400 ft.; total hose, 3,650 ft.; fire alarm, whistle, 11 boxes; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $400; total mem., 30 volunteers.

WATER SUPPLY—Source, lake, 2 miles from business center; system, pump to stdp.; stdp. cap., 250,000 gals., dim. 30 x 45, material used in cons. steel; quality of water, good; pumping engines, class comp., cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 4 miles, 4 to 10 in. dia.; 33 hydrants; 21 valves; meters, total number 14, owned by town; 260 services; pipe, galv. iron; pressure, dom. 75 to 85 lbs., fire 75 to 85 lbs.; consumption per day, 60,000 gals.; cost to construct, $69,000; works belong to city.

BOWDOINHAM.—Fire dept.—1 hand engine, 1 hose wagon; hose, cotton, rubber lined, good 1,000 ft.; total mem., 35 volunteers.

WATER SUPPLY—Source, river, wells and reservoirs. Water works not reported.

BREWER, pop. 50,000; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 h. & l. trucks, 8 c. hand ex., 2 hose wagons, 2 hose reels, 3 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, bell, whistle and electric, 17 boxes; value of dept. equipment, $15,000; value of bldgs., $4,000; ann. exp. of dept., $35,000; total mem. 60, paid part time.

WATER SUPPLY—Source, river, 4 miles from business center; system, gravity, pump to res., to stdp., or direct; stdp. cap., 528,768 gals., dim. 30 x 100, material used in cons. steel; filtration system, Warren, Norwood; cap. of plant, 3,000,000 gals.; cost to construct, $150,000; quality of water, good; 3 pumping engines, cap. per day 4,000,000 gals., constructors Worthington, Gordon and Deane; mains, iron, 20 miles, 4 to 12 in. dia.; 61 hydrants; 96 valves; meters, total number 22, Crown, owned by Co.; 1,875 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 to 100 lbs.; consumption per day, 1,000,000 gals.; works belong to Co.

BRIDGTON, pop. 2,868. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose cart, 3 hose reels; hose, 2,500 ft.; total mem. 43, paid part time.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump to stdp.; stdp. cap. 400,000 gals., dim. 25 to 55 ft.; material used in construction, steel; quality of water, good; 1 pumping engine, class Smith & Vaille., cap. per day 300,000 gals.; mains, cast iron, 7½ miles, 6 to 10 in. dia; 45 hydrants; meters, total number, 30, Buffalo Meter Co.; 300 services; pipe, galv. iron; pressure, dom. 45 to 100 lbs., fire 45 to 100 lbs; consumption per day 150,000 gals., per cap., 60 gals.; int. paid on bonds, 4½ per cent.; works belong to Co.

BROWNSVILLE, pop. 1,570; fire area, 100 acres; mercantile bldgs., wood, 2 stories; private, wood 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $5,000; av. ins. for same time, $3,000. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell and whistle; total mem., 50 volunteers; also 2 private fire depts.

WATER SUPPLY—Source, spring, cisterns and river; system, gravity.

BRUNSWICK AND TOPSHAM, pop. 6,500; fire area, 1,280 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 7 hose carts; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 650 ft.; total hose, 4,850 ft.; fire alarm, whistle with Gamewell attachment, value of dept. equipment, $3,800; value of bldgs., $2,500; ann. exp. of dept., $4,482; total mem., 98 volunteers.

WATER SUPPLY—Source, 80 driven wells, 1¼ miles from business center; system, pump to stdp.; stdp. cap., 625,000 gals., material used in cons. iron, builders Portland Co.; quality of water, excellent; pumping engines, cap. per day 3,500,000 gals., constructors G. F. Blake, Laidlaw-Dunn-Gordon Co.; mains, cast iron, 14 miles, 2 to 14 in. dia.; 101 hydrants, R. D. Wood & Co.; 900 services; pipe, galv. iron; pressure, nominal 60 lbs., fire 65 to 75 lbs.; works belong to Brunswick & Topsham Water Dist.

BUCKFIELD, pop. 1,139; mercantile bldgs., wood and brick, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 300 ft.; total hose, 1,100 ft.; value of dept. equipment, $600; total mem., 15 volunteers.

WATER SUPPLY—Source, North Pond, 2½ miles from business center; system, gravity; quality of water, good; reservoir cap., 1,000,000 gals., constructor C. N. Taylor; mains, cast iron, 22,000 ft., 6 to 10 in. dia.; 21 hydrants; 7 valves, makers J. N. Wood & Co., Philadelphia; 64 services; pipe, galv. iron; pressure, fire 85 lbs.; cost to construct, $32,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; works belong to Co.

BUCKSPORT, pop. 2,900; fire area, 300 acres; mercantile bldgs., wood, 1½ to 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—3 hand engines, 24 c. hand ex., 8 hose wagons, 6 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; rubber, good, 250 ft.; inferior, all kinds, 200 ft.; total hose, 2,250 ft.; fire alarm, bell and whistle; ann. exp. of dept., $298; total mem., 100, paid part time.

WATER SUPPLY—Source, lake, 1 mile from busi-

ness center; system, gravity; mains, iron, 5 miles, 2 to 10 in. dia.; 10 hydrants, Holyoke; 20 valves, Kennedy; 100 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 35 lbs.; cost to construct, $22,000; ann. cost of mtce., $800; works belong to Co.

CALAIS, pop. 7,655; fire area, 300 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good 4,300 ft.; inferior, all kinds, 400 ft.; total hose, 5,200 ft.; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $15,000; value of bldgs., $9,500; ann. exp. of dept., $6,500; total mem., 31, paid full time 3, volunteers 28.

WATER SUPPLY—Source, river; system, pump to res.; filtration system, Warren; cap. of plant, 3,000,000 gals.; res. cap., 3,500,000; 3 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Blake; mains, 19 miles, 6 to 12 in. dia.; 175 hydrants, Chapman; 62 valves; 1,360 services; pipe, galv. iron; pressure, fire 85 lbs.; consumption, per day 850,000 gals., per capita 106 gals.; works belong to Co.

CAMDEN, pop. 2,825; fire area, 300 acres; mercantile bldgs., brick, 3 and 4 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 Bangor ex.ladders, 1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 32 volunteers.

WATER SUPPLY—Source, supply from Mirrow Lake; system, gravity; stdp. cap., 550,000 gals., dim. 30 x 35, located on side of mountain, material used in cons. steel, builders Portland Co.; 45 hydrants; pressure, dom. 120 lbs., fire 120 lbs.

CARIBOU, pop. 4,758; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds 1,000 ft.; total hose, 3,000 ft.; fire alarm, steam whistle and bell; value of dept. equipment, $2,000; value of bldgs., $1,500; total mem., 23, paid part time.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap., 50,000 gals., dim. 30 x 29½, builders Hodge & Co.; 3 pumping engines, cap. per day, 1,000,000 gals., constructor Blake; mains, cast iron, 7 miles, 2 to in. dia., Wood; 32 hydrants, Mathews; 22 valves; 00 services; pressure, dom. 85 lbs., fire 150 lbs.; consumption, per day 200,000 gals., per capita 40 gals.; cost to construct, $125,000; ann. cost of mtce., $1,500; works belong to Co.

CORINNA, pop. 1,170; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; total mem., 40 volunteers.

WATER SUPPLY—Source, stream; system, pumping; pumping cap. per min., 750 gals.

CUMBERLAND, pop. 1,404; mercantile bldgs., wood; no fire dept.

WATER SUPPLY—Not reported.

DAMARISCOTTA, pop. 876. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, 2,000 ft.; total mem., 50; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $200.

WATER SUPPLY—Source, Little Pond; system, pumping; 2 pumps, makers Deane, cap. per day 00,000 gals.; 20 hydrants; 295 services; mains, 10 miles; pressure, dom. 100 lbs.; cost of works, $100,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to Co.

DANFORTH, pop. 1,092; mercantile bldgs., wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 800 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, wells and river.

DEERING, pop. 5,353. Fire dept.—1 h. & l. truck, 16 hand ex., 9 hose carriages; fire alarm, Gamewell; total mem., 100 volunteers.

WATER SUPPLY—Not reported.

DEXTER, pop. 3,400; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord. Fire dept.—3 hand engines, 12 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose reel; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $4,500; ann. exp. of dept., $1,200; total mem., 76, paid part time.

WATER SUPPLY—Source, lake, 1-3 mile from business center; system, pump to res.; quality of water, good; res. cap., 500,000 gals.; pumping engines, class operated by water wheel, size 80 horse power, cap. per 10 hours 350,000 gals.; mains, iron, 6 miles, 6 to 12 in. dia.; 79 hydrants, Coffin; 32 valves, pressure, 100 to 150 lbs., Coffin; works belong to town.

DOVER, pop. 1,889; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 4 c. hand ex., 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 600 ft.; total hose, 3,100 ft.; fire alarm, Gamewell, 8 boxes; total mem. 45, paid part time.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res.; res. cap., 2,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 10 miles, 2 to 10 in. dia., Warren; 48 hydrants, Chapman; 24 valves; 500 services; pipe, galv. and wrought iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day 350,000 gals., per capita 135 gals.; cost to construct, $125,000; ann. cost of mtce., $2,000; works belong to Co.

EAST LIVERMORE, pop. 2,500; bldgs., wood and brick, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, private fire pumps and hose, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; linen, good, 500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, Gamewell; value of dept. equipment, $2,000; ann. exp. of dept., $1,500; total mem., 25 volunteers, 1 paid.

WATER SUPPLY—Source, rivers and springs.

EASTPORT, pop. 5,311; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, Gamewell, 11 boxes; value of dept. equipment, $3,000; value of bldgs., $3,500; ann. exp. of dept., $1,000; total mem., 54 volunteers.

WATER SUPPLY—Source, lake, 8 miles from business center; system, pump to stdp.; stdp. cap., 500,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Knowles; mains, iron, 20 miles, 8 to 10 in. dia.; 64 hydrants; 600 services; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $125,000; ann. cost of mtce., $10,500; works belong to Co.

EDEN, pop. 4,470; fire area, 640 acres; mercantile bldgs.,wood, 1½ to 6 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss, per yr. for 3 yrs., $14,386; av. ins. for same time, $8,133. Fire dept.—2 steamers, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 5 hose carriages, 4 horses; hose, cotton, rubber lined, good, 5,300 ft.; fire alarm, bell; value of dept. equipment, $12,500; value of bldgs., $1,800; ann. exp. of dept., $3,500; total mem., 60, paid full time 4, volunteers 58.

WATER SUPPLY—Source, Eagle Lake, 2½ miles from business center; system, gravity; pressure, 75 to 90 lbs.; cost to construct, $30,000, owned by Bar Harbor Water Co.

ELLSWORTH, pop. 4,685; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fire loss 1908, $3,775; ins. involved for causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hand engines, 7 hose carts; hose, cotton, rubber lined, good, 3,800 ft.; inferior, all kinds, 1,100 ft.; total hose, 4,900 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $4,000; ann. exp. of dept., $1,800; total mem., 49 volunteers.

WATER SUPPLY—Source, lakes, 2 miles from business center; system, pump to stdp.; stdp. cap., 300,000 gals., dim. 25 x 80; 1 pumping engine, cap. per day, 1,200,000 gals., constructor Deane; mains, iron, 15 miles, 2 to 16 in. dia.; 55 hydrants; 110 valves; meters, total number 10; 600 services; pipe, galv. iron; pressure, dom. 115 lbs., fire 115 lbs.; consumption per day, 700,000 gals.; works belong to Co.

FAIRFIELD, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fire loss 1907, $3,775; ins. involved for same time, $102,600. Fire dept.—1 steamer, 2 h. & l. trucks, 5 c. hand ex., 1 hose wagon, 4 hose carts, 1 chem. hose; hose, cotton, rubber lined, good; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $3,000; ann. exp. of dept., $1,000; total mem., 25 volunteers.

WATER SUPPLY—Source, river (see Waterville); system, pump to res.; res. cap., 3,000,000 gals.; 2 pumping engines, cap. per day 4,500,000 gals., constructors Knowles, Deane; 83 hydrants, Chapman; meters, total number 10; pressure, fire 95 lbs.; works belong to Co.

FARMINGTON, pop. 1,251; fire area, 200 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. truck, 1 ex. ladder, 1 supply wagon, 2 hose carriages; hose, rubber, good, 2,300 ft.; inferior, all kinds, 1,500 ft.; total hose, 3,800 ft.; fire alarm, electric, 6 boxes; value of dept. equipment, $12,000; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 20 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, river, ½ mile from business center; stdp. cap 250,000 gals., dim. 25 x 40, located at Powder House Hill, material used in cons. iron; quality of water, best; 1 pumping engine, cap. per day 1,000,000 gals., constructor Geo. F. Blake; mains, cast iron; 3½ miles, 4 to 10 in. dia.; 32 hydrants, Coffin; meters, total number 7, Nash, owned by city; 237 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 85 to 100 lbs.; consumption per day 92,072 gals., per capita 90 gals.; cost to construct, $36,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; works belong to city.

FORT FAIRFIELD, pop. 5,000; fire area, 900 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 300 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $400; total mem., 23, paid full time 2, paid part time 21.

WATER SUPPLY—Source, brook; system, gravity; mains, 3 miles, 10 in. dia.; 20 hydrants; 3 valves; 8 hose pipes, 3 Waldron nozzles; meters, total number 2; 66 services; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $30,000; works belong to Co.

FOXCROFT, pop. 1,629; mercantile bldgs., brick and wood. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; fire alarm, whistle.

WATER SUPPLY—Source, river; system, pumping; 48 hydrants; pressure, 80 lbs.

FREEPORT, pop. 2,339. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carts; total mem., 60 paid part time and volunteers; fire alarm, bell.

WATER SUPPLY—18 hydrants; pressure, 60 lbs.

FRYEBURG, pop. 1,376; bldgs., wood, 1½ and 2 stories; wooden roofs permitted. No organized fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000.

WATER SUPPLY—Source, mountain streams; system, gravity; res. cap., 500,000 gals.; mains, 7 miles, 6 to 10 in. dia., Wood & Co.; 19 hydrants; 10 valves; 200 services; pipe, cast iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $25,000; ann. cost of mtce., $100; works belong to Co.

GARDINER, pop. 5,501; fire area, 1,280 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 10 c. hand ex., 1 h. & l. truck, 1 hose wagon, 6 hose carriages; hose, cotton, rubber lined, good 8,000 ft.; fire alarm, whistle and telephone, 6 boxes; value of dept. equipment, $20,000; value of bldgs., $5,000; total mem., 105 volunteers.

WATER SUPPLY—Source, Cobbossee Contee River; system, pump to res. and direct; quality of water, excellent; res. cap., 2,000,000 gals.; 2 pumping engines, class water power, one Blake pump, size 12 x 12, cap. per day 2,000,000 gals., 9½ x 10 ins. triplex, Smith-Vaile; cap. 1,400,000; mains, cast iron over 2 ins., 15 miles, 2 to 12 ins. dia.; 75 hydrants, Chapman; valves, Chapman; 1,352 services; pipe, galv. iron; pressure, dom. 40 to 95 lbs., fire 40 to 95 lbs.; consumption, per day 640,000 gals., per capita 100 gals.; works belong to Gardiner Water District.

GORHAM, pop. 2,540; mercantile bldgs., brick and wood, 2 and 3 stories; private, 2 stories; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages, reels, etc.; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; total mem., 33 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to stdp.; stdp. cap. 340,000 gals., dim. 35 x 50, material used in cons. iron, builder Portland Co.; 2 pumping engines, cap. per day 1,500,000 gals., constructor Deane; mains, iron, 6 to 8 in. dia.; 33 hydrants, Mathews; cost to construct, $50,000; int. paid on bonds, 4½ per cent; works belong to Co.

GOULDSBORO, pop. 1,259; fire area, 500 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. No fire dept.

WATER SUPPLY—Source, pond, 2½ miles from business center; system, gravity and pump to stdp.; stdp. cap., 28,000 gals., builder C. S. Cassin & Son; pumping engines, cap. per day 350,000 gals., constructor Holly; mains, 3 miles, 6 to 8 in. dia.; 5 hydrants, C. S. Cassin & Son; 60 services; pressure, fire 100 lbs.; ann. cost of mtce., $1,000; works belong to Co.

GUILFORD, pop. 1,800. Fire dept.—2 hose carts; hose, 1,100 ft.; total mem. 16, paid part.

WATER SUPPLY—Two pumps (belong to factory). cap. 500,000 gals. per day; 7 hydrants; pressure, 80 lbs.

HALLOWELL, pop. 2,714; fire area, 1,280 acres; mercantile bldgs., brick, stone and wood, 3 and 4 stories; private, wood, 2 and 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine on wheels, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose reels, 12 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $6,000; ann. exp. of dept., $1,200; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 4,000,000 gals., located back of city; 1 new Daridran steam pump, cap. per day, 400,000 gals.; mains, cast iron, 7 miles, 6 to 12 ins. dia.; 49 hydrants; 40 valves; meters, total number 1; 500 services; pipe, wrought and galv. iron; pressure, dom. 40 to 110 lbs.; consumption per day, 150,000 gals.; cost to construct, $53,104; cost of mtce., $2,200; works belong to city.

HARTLAND, pop. 1,115; fire area, 300 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose

carriage; hose, cotton, rubber lined, good 1,000 ft.; linen, good 500 ft.; inferior, all kinds, 600 ft.; total hose, 2,100 ft.; value of dept. equipment, $1,800; value of bldgs., $400; total mem., volunteers.

WATER SUPPLY—Source, rivers and cisterns, in business center; system, pump, water-wheel in mills; mains, 2,400 ft., iron, 4 in. dia.; 7 hydrants; pressure, from force pump in water-wheel; also steam pump in mills.

HEBRON, pop. 494. Fire dept.—(Belongs to Hebron Acad.)—16 c. hand ex., 2 hose carts; fire alarm, bell; total mem., 125.

WATER SUPPLY—Five hydrants; pressure, 100 lbs.

HOULTON, pop. 7,000; fire district, 20 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 4 horses; hose, cotton, rubber lined, good, 4,200 ft.; inferior, all kinds, 700 ft.; total hose, 4,900 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $10,000; value of bldgs., $18,000; ann. exp. of dept., $7,500; total mem., 28, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, springs and streams, ½ mile from business center; system, pump to res.; quality of water, good; res. cap., 2,229,000 gals. located on Pierce Hill; 4 pumping engines, cap. per day 3,500,000 gals., constructor Worthington, 1 Gould 1,500,000 gals. double-acting triplex pump; mains, cast iron, 14 miles, 4 to 12 in. dia.; 99 hydrants; 200 valves; 849 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 100 lbs.; consumption per day, 800,000 gals.; works belong to town.

KENNEBUNK, pop. 3,228; mercantile bldgs., brick and wood, 1 to 4½ stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 3 c. hand ex., 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 8,500 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $9,000; value of bldgs., $7,000; ann. exp. of dept., $2,200; total mem., 75, paid part time.

WATER SUPPLY—Source, brooks and springs, 2½ miles from business center; system, pump to stdp.; stdp. cap. 550,000 gals., dim. 30 x 105, material used in cons. steel, builders Portland Co.; 2 pumping engines, cap. per day 2,000,000 gals.; mains, cast iron, 50 miles, 2 to 12 in. dia.; 82 hydrants, Wood; meters, total number 15; pressure, dom. 55 to 70 lbs., fire 70 to 90 lbs.; int. paid on bonds, 5 per cent; works belong to Co.

KINGFIELD, pop. 1,000; fire area, 300 acres. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, 1000 ft.; fire alarm, Gamewell; value of dept. equipment, $800; ann. exp. of dept., $70; total mem., 16 volunteers.

WATER SUPPLY—Source, pond; system, gravity; 27 hydrants; mains, 6 miles; pressure, dom. 85 lbs.; ann. cost of mtce., $500; works owned by Co.

KITTERY, pop. 3,000; fire area, 648 acres; mercantile bldgs., wood 1 to 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 horse; total hose, 1,500 ft.; fire alarm, bell, 2 boxes; value of dept. equipment, $500; value of bldgs., $400; ann. exp. of dept., $200; total mem., 30 volunteers.

WATER SUPPLY—Source, pond; system, gravity; quality of water, good; res. cap., 200,000,000 gals.; mains, cast iron, 8¾ miles, 12 in. dia.; 56 hydrants, meters, total number 1; 35 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; consumption, per day 130,000 gals., per capita 43 gals.; cost to construct, $100,000; ann. cost of mtce., $1,500; works belong to town.

LEWISTON, pop. 23,761; fire area, 15 miles; mercantile bldgs., stone, wood and brick, 1 to 5 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fires loss per yr. for 2 yrs., $44,353; av. ins. for same time, $231,105. Fire dept.—2 steamers, 1 c. engine, 20 c. hand ex., 2 h. & l. trucks, 4 hose wagons, 2 hose reels, 16 horses; hose, cotton, rubber lined, 13,600 ft.; fire alarm, Gamewell, 42 boxes; value of dept. equipment, $40,250; value of bldgs., $37,000; ann. exp. of dept., $21,000; total mem. 67, paid full time 7, paid part time 60; underwriters' rating, first class.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 12,000,000 gals., located 2½ miles from station; 3 pumping engines, cap. per day 6,000,000 gals., constructors Deane and Worthington; mains, cast iron, 32 miles, 4 to 36 in. dia.; 185 hydrants, Chapman; 300 valves, Chapman; meters, total number 108, Crown, Union, Gem, Nash, owned by city; 2,550 services; pipe, galv. iron; pressure, dom. and fire 60 to 100 lbs.; consumption per day 4,900,348 gals., per capita 188 gals.; cost to construct, $900,000; bonded debt, $500,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $12,000; works belong to city.

LINCOLN, pop. 1,731. Fire dept.—1 c. engine, 1 hand engine, 1 hose cart; hose, 1,500 ft.; total mem., 60.

WATER SUPPLY—Five reservoirs in village.

LISBON, pop. 3,603; fire area, 200 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,400 ft.; linen, good, 400 ft.; total hose, 1,800 ft.; mill has 2,000 ft. of hose and 1 hand engine; value of fire dept. bldgs., $1,500; total mem., 15

WATER SUPPLY—Source, river and reservoir.

LISBON FALLS, pop. 1,500; mercantile bldgs., brick, 1 and 1½ stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; linen, good 2,500 ft.; rubber, good 500 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; total mem., 100 volunteers.

WATER SUPPLY—Source, river, 7 tanks, 8,000 gals. each; water works contemplated.

LIVERMORE FALLS, pop. 2,500; fire area, 2 sq. miles; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 12 c. hand ex., 1 hose wagon, 2 hose reels, 2 horses; hose, cotton, rubber lined., good, 500 ft.; inferior, all kinds, 2,000 ft.; total hose, 2,500 ft.; fire alarm, whistle, 8 boxes; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $500; total mem., 30, paid part time.

WATER SUPPLY—Source, lake, 3 miles from business center; system, gravity; quality of water, good; mains, iron, 8 miles, 6 to 12 in. dia.; 22 hydrants, Ludlow; 240 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $117,694; bonded debt, $82,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to Co.

LUBEC, pop. 3,005; fire area, 150 acres; mercantile bldgs., wood, 1½ and 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 24 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 3,400 ft.; fire alarm, bell; value of dept. equipment, $2,875; value of bldgs., $350; ann. exp. of dept., $500; total mem., 98 volunteers.

WATER SUPPLY—Source, spring, 2½ miles from business center; system, pump to res. and stdp.; stdp. cap. 300,000 gals., dim. 25 x 95, material used in cons. iron; quality of water, good; res. cap. 500,000 gals., located 2½ miles south of town; 1 pump, cap. per day 1,000,000 gals., constructor Deane; mains, iron, 9 miles, 4 to 10 in. dia.; 30 hydrants; meters, total number 13, owned by town; pressure, dom. 75 lbs., fire 85 lbs.; consumption per day, 100,000 gals.; cost to construct, $60,000; cost of mtce., $2,000; works belong to town.

MACHIAS, pop. 2,082; fire area, 550 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 25 c. hand ex., 1 h. & l. truck, 1 hose wagon, 6 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 300 ft.; inferior, all kinds, 750 ft.; total hose, 3,050 ft.; fire alarm, electric, 5 boxes; value of dept. equipment, $6,000; total mem., 33, paid full time 12, paid part time 20; underwriters' rating, first class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 350,000 gals., dim. 25 x 85; 1 pumping engine, class dup., size 14 x 10½ x 10, cap. per day 1,000,000 gals., constructor Worthington; mains, iron, 8 miles, 6 to 10 in. dia.; 33 hydrants; 184 services; pressure, dom. 75 lbs., fire 90 lbs.; cost to construct, $75,000; int. paid on bonds, 5 per cent; works belong to Co.

MADISON, pop. 2,776; fire area, 275 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, whistle, 9 boxes; value of dept. equipment, $1,000; value of bldgs., $2,000; teers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 1,000,000 gals.; pumping engines, cap. per minute 700 gals., constructor Blake; mains, 4 miles, 6 to 10 in. dia.; 36 hydrants, Ludlow; 18 valves; 373 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 to 80 lbs.; works belong to Madison Water Co.

MARS HILL, pop. 1,183. Fire dept.—2 c. engines, 12 hand ex.;

WATER SUPPLY—Not reported.

MECHANIC FALLS, pop. 1,685; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 43, paid full time 3, volunteers 40.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 218,000 gals., dim. 30 x 60; quality of water, good; pumping engines, class dup., cap. per day 1,750,000 gals., constructor Deane; mains, 6¾ miles, 4 to 12 in. dia.; 40 hydrants; meters, total number 35; 370 services; pipe, galv. iron; pressure, dom. 85 to 100 lbs., fire 85 to 100 lbs.; works belong to Portland Savings Bank.

MILFORD, pop. 838. Fire dept.—20 c. hand ex., 1 hose cart, 1 hose reel; hose, 2,700 ft.; fire alarm, bell; total mem., 26.

WATER SUPPLY—26 hydrants; pressure, 80 lbs.

MIDDLETON, pop. 1,068. Fire dept.—1 hose carriage; hose, 1,200 ft.; volunteer company; value of dept. equipment, $1,200; value of bldgs., $300; total mem., 18, paid part time.

WATER SUPPLY—Source, pipe line from Danvers waterworks system; 9 hydrants; pressure, 65 lbs.; works belong to Danvers water system.

MILLBRIDGE, pop. 1,921. No fire dept.

WATER SUPPLY—Source, springs and wells, 2 miles from business center; system, gravity, pump to res. and direct; quality of water, good; res. located at the springs; 3 pumping engines, cap. per day 60,000 gals., constructor Douglass; mains, cast iron, 2½ miles, 6 in. dia.; 120 services; pipe, galv. iron; pressure, dom. 45 lbs.; cost to construct, $15,000; ann. cost of mtce., $200; works belong to Millbridge Water Co.; Henry M. Leighton, supt.

MILLINOCKETT. Fire dept.—1 h. & l. wagon, 1 hose cart, 2 hose reels; hose, 3,000 ft.; fire alarm, whistle; total mem., 40.

WATER SUPPLY—Source and system not reported; 35 hydrants; pressure, 95 lbs.

MONSON, pop. 1,116; mercantile bldgs., wood, 1 and 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 750 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,000; total mem., 50 volunteers.

WATER SUPPLY—Source, pond in business center; system, pump.

NEWCASTLE, pop. 1,075; fire area, 300 acres, mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $800 total mem., 45, paid full time 30, volunteers 15.

WATER SUPPLY—Source, pond.

NEWPORT, pop. 1,800; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, rubber lined, good, 2,100 ft.; fire alarm, whistle; total mem., 42 volunteers.

WATER SUPPLY—Source, ponds; quality of water, good; mains, iron, 5 miles, 6 to 10 in. dia.; 18 hydrants; 150 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost of mtce., $100; works belong to Co.

NORTH ANSON, pop. 1,000. Fire dept.—1 h. & l. truck, 1 hose carriage, 2 chem. engines; hose, cotton, rubber lined, good, 1,500 ft.; R. Fairbrother, chief.

WATER SUPPLY—Source, river; waterworks system; 15 hydrants.

NORRIDGEWOCK, pop. 1,500; bldgs., brick and wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 15 c. hand ex., 1 aerial truck, 1 supply wagon, 1 hose carriage, 2 horses; fire alarm, bell and steam; value of dept. equipment, $1,550; total mem., 40, paid part time.

WATER SUPPLY—Source, wells; system, pump to stdp.; storage tanks; 60 services;

NORWAY, pop. 2,900; fire area, 250 acres; mercantile bldgs., brick and wood, 3 to 4 stories; private, wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 5 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 3,800 ft.; inferior, all kinds, 300 ft.; total hose, 4,100 ft.; fire alarm, electric, 8 boxes; value of dept. equipment, $6,500; value of bldgs., $2,000; ann. exp. of dept., $1,500; total mem., 64 volunteers.

WATER SUPPLY—Source, lake; system, pump to res.; quality of water, good; res. cap., 500,000 gals.; 2 pumping engines, cap. per day, 1,000,000 gals.; constructors, Worthington and Brooks; mains, cast iron, 4 miles, 4 to 10 in. dia.; 34 hydrants, Chapman; 10 valves, Chapman; meters, total number, 4, Hersey Rotary, 2, Hersey Disc. 2; owned by Co.; 350 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 90 lbs.; consumption per day, 250,000 gals.; cost to construct, $66,600; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $1,000; works belong to Co.

OAKLAND, pop. 2,400; fire area, 640 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, wood; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 5 hose carriages, 1 horse; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, whistle, 9 boxes; ann. exp. of dept., $2,000; total mem., 65 volunteers.

WATER SUPPLY—Source, river and streams; system, pump to res., res. cap., 2,000,000 gals.; 3 steam pumping engines, constructors Knowles and Worthington; mains, 7 miles; 36 hydrants, pressure, 80 to 125 lbs.; ann. cost of mtce., $3,600; works belong to Co.

OLD ORCHARD, pop. 1,000; fire area, 1,000 acres; mercantile bldgs., wood, 1½ to 5 stories; private, wood, 1½ to 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 5 c. hand ex., 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm,

bell and electric, 9 boxes; value of dept. equipment, $5,000; ann. exp. of dept., $1,725; total mem., 24 volunteers.

WATER SUPPLY—Source, river; system, gravity, pump direct; res. cap. 10,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Blake; mains, 10 miles, 4 to 12 in. dia., Wood; 26 hydrants, Chapman; 25 valves; meters, total number 1; 448 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 70 to 90 lbs.; cost to construct, $170,000; ann. cost of mtce., $1,500; works belong to Co.

OLD TOWN, pop. 8,100; fire area, 1,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,167; av. ins. involved for same time, $27,000. Fire dept. —1 h. & l. truck, 1 steamer, 1 hand engine, 6 c. hand ex., 1 comb. c. & h. wagon, 1 hose wagon, 4 hose carriages, 3 horses; hose, cotton, rubber lined, good, 9,000 ft.; inferior, all kinds, 6,000 ft.; total hose, 14,000 ft.; fire alarm, bell, 26 boxes; value of bldgs., $9,500; ann. exp. of dept., $12,000; total mem. 105, paid full time 11, volunteers 94.

WATER SUPPLY—Source, river, in business center; system, pump to stdp.; stdp. cap. 528,000 gals., dim. 30 x 100, located ¼ mile from city, material used in cons. steel, builders Hodges & Co.; filtration system, Norwood; quality of water, good; 2 pumping engines, size 18 x 14, 18½ x 14 x 10, cap. per day 4,000,000 gals., constructors Worthington and Deane; mains, cast iron, 18 miles, 4 to 12 in. dia.; 72 hydrants, R. D. Wood & Co.; Eddy valves; meters, total number 74, owned by Co.; pressure, dom. 80 lbs., fire 80 to 130 lbs.; consumption per day, 800,000 gals., per capita 100 gals.; works belong to Co.

ORONO, pop. 3,500; fire area, 800 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 3 hose reels, 2 horses; hose, linen, good 2,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $25,000; ann. exp. of dept., $1,000; total mem., 40 paid full time.

WATER SUPPLY—Source, pond, 2 miles from business center; system, pumping; quality of water, good; res. cap., 400,000 gals.; stdp. cap., 401,000 gals.; 2 pumps, Deane, cap. per day 500,000 gals.; mains, cast iron, 12 miles, 6 to 12 in. dia.; 64 hydrants; 50 valves; 24 meters; 200 services; pipe, galv. iron; pressure, dom. 100 lbs.; cost to construct, $120,000; works belong to Co.

OXFORD, pop. 1,331; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good 1,000 ft.; linen, good 500 ft.; total hose, 1,500 ft.; fire alarm, bell; total mem., 75, paid part time.

WATER SUPPLY—Source, wells and cisterns.

PARIS, pop. 3,225. Fire dept.—10 c. hand ex., 1 h. & l. truck, 5 hose carts; hose, 3,000 ft.; fire alarm, bell; total mem., 68 paid men.

WATER SUPPLY—Source and system not reported: 22 hydrants; pressure, 80 lbs.

PATTEN, pop. 1,200; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 100 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $100; total mem., 15 volunteers.

WATER SUPPLY—Source, springs; system, gravity; quality of water, good; mains, galv. iron, 1 mile, 2½ in. dia.; 36 services; pipe, galv. iron; cost to construct, $3,200; works belong to Co.

PHILLIPS, pop. 1,500. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 500 ft.; fire alarm, bell and whistle; total mem. 40, part paid.

WATER SUPPLY—Source and system not reported; 23 hydrants.

PITTSFIELD, pop. 3,000; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ to 2½ stories; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 10 c. hand ex., 5 hose wagons, 8 horses; hose, cotton, rubber lined, good, 6,500 ft.; fire alarm, electric, 12 boxes; total mem. 100, paid part time; D. M. Parks, chief.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 220,000 gals., dim. 25 x 60, material used in cons. iron, builders E. Hodge & Co.; quality of water, good; 1 pumping engine, class dup., cap. per day 750,000 gals., constructor Deane; mains, cast iron, 10 miles, 4 to 10 in. dia.; 83 hydrants; 55 valves; 548 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 to 100 lbs.; consumption per day, 250,000 gals.; cost to construct, $60,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $4,000; works belong to town.

POLAND, pop. 1,648; fire area, 400 acres; bldgs., wood, 1 and 2 stories; wooden roots permitted, no fireworks and combustibles ord. Fire dept.—Hose, cotton, rubber lined, good 200 ft.; rubber, good 350 ft.; total hose, 550 ft.

WATER SUPPLY—Source, well, in business center; system, pump direct; pumping engine, cap. per day 748,800 gals., constructor Knowles; mains, wrought iron, 500 ft., 5 in. dia.; 3 hydrants; pressure, fire 150 lbs.; cost to construct, $2,000; works belong to Co.

PORTLAND, pop. 60,000; fire area, 18 sq. miles; mercantile bldgs., brick and wood, 1 to 7 stories, private, brick and wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $224,041; av. ins. involved for same time, $776,674. Fire dept.—1 fire boat, 1 combination t. & c., 8 steamers, 2 h. & l. trucks, 1 c. engine on wheels, 29 c. hand ex., 1 aerial truck, 10 hose wagons, 41 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 11,000 ft.; total hose, 29,750 ft.; fire alarm, Gamewell, 141 boxes; value of dept. equipment, $114,700; value of bldgs., $91,600; ann. exp. of dept., $99,728; total mem. 246, paid full time 53.

WATER SUPPLY—Source, lake, 17 miles from business center; system, gravity, stdp. cap. 653,000 gals., dim. 40 x 70, located on hill, material used in cons. steel, builders Portland Co.; quality of water, good; res. cap. 38,680,000 gals.; mains, cement and cast iron, 37.81 miles, 2 to 20 in. dia.; 648 hydrants, Wood, Mathews; 891 valves; meters, total number 1,924; 6,904 services; pipe, galv. iron and lead; pressure, dom. 30 lbs., fire 65 lbs.; consumption, per day 8,300,000 gals., per capita 90 gals.; cost to construct, $2,677,969.74; int. paid on bonds, 4 and 5 per cent; works belong to Co.

PRESQUE ISLE, pop. 5,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 2,700 ft.; rubber, good, 650 ft.; inferior, all kinds, 450 ft.; total hose, 3,800 ft.; fire alarm, whistle, 5 boxes; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $3,100; total mem. 20, paid part time.

WATER SUPPLY—Source, brook, 1 mile from business center; system, gravity and pump direct; quality of water, good; res. cap., 25,000,000 gals.; 1 pumping engine, cap. per day 1,250,000 gals., constructor Worthington; mains, cast iron, 7 miles, ¾ to 8 ins. dia.; 19 hydrants; meters, total number, 2; 205 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $55.-000; bonded debt., $43,000; int. paid on bonds, 5 per cent; works belong to Co.

PRINCETON, pop. 1,094. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; C. F. Eaton, chief.

WATER SUPPLY—Source, river and lake; no water works system.

RANDOLPH, pop. 1,086; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 2,600 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $1,000; ann. exp. of dept., $200; total mem. 15, paid.

WATER SUPPLY—Source, from Gardner water works, on opposite side of river; system, pump to res.; res. cap. 2,000,000 gals.; pumping engines, cap. per day 1,500,000 gals.; mains, 2 miles; 11 hydrants; works belong to Water District.

RANGELEY, pop. 931. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, 500 ft.; total hose, 1,200 ft.; fire alarm, bell; total mem., 25.

WATER SUPPLY—Source, river; system, dam and res., res. cap. 350,000 gals.; 30 hydrants; pressure, 70 lbs.

READFIELD, Kennebec County, pop. 994. Fire dept.—6 c. hand ex., 1 h. & l. truck; fire alarm, bell; total mem., 15.

WATER SUPPLY—Not reported.

RICHMOND, pop. 2,049; fire area, 225 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $350; total mem., 43 volunteers.

WATER SUPPLY—Source, river; system, pump to res., cap. 750,000 gals.; quality of water, good; 2 pumping engines, cap. per day 500,000 gals., constructors Blake, Worthington; mains, 4½ miles, 6 to 10 in. dia.; 41 hydrants, Chapman; 300 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 80 lbs.; consumption per day 57,000 gals., per capita 28 gals.; stock, $42,000; int. paid on bonds, 5 per cent; works belong to Co.

ROCKLAND, pop. 8,000; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 6 c. hand ex., 3 hose wagons, 8 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, electric, 18 boxes; value of bldgs., $9,000; ann. exp. of dept., $5,275; total mem., 45 volunteers.

WATER SUPPLY—Source, lake, 7 miles from business center; system, gravity; quality of water, excellent; res. cap. 2,500,000 gals.; mains, 58 miles, 2 to 24 ins. dia., Wood; 68 hydrants, Wood; pipe, cast iron, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; works belong to Co.

ROCKPORT, pop. 2,314; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 gasoline engine, 1 h. & l. truck, 5 hose carts; hose, cotton, rubber lined, good, 2,300 ft.; value of dept. equipment, $3,900; value of bldgs., $2,300; ann. exp. of dept., $450; total mem., 45 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, gravity; mains, 2 to 10 ins. dia., galv. and cast iron; 38 hydrants, Ludlow; 4 res. cap., 40,000 gals. each; pressure, dom. 100 lbs., fire 100 lbs.

RUMFORD, pop., 3,770. Fire dept.—1 h. & l. truck, 6 c. hand ex., 1 c. engine, 4 hose carts; total mem., 76 volunteers.

WATER SUPPLY—Not reported.

SACO, pop. 6,500; fire area, 700 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 4 c. hand ex., 1 h. & l. truck, 2 supply wagons, 3 hose carriages and reels, 6 horses; total hose, 4,000 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $10,000; value of bldgs., $6,000; ann. exp. of dept., $4,500; total mem., 40, paid part time.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to res.; quality of water, good; res. cap., 10,000,000 gals.; pumping engines, cap. per day 7,500,000 gals., constructors Deane and Worthington; mains, galv. and cast iron, 34 miles, 2 to 20 in. dia.; 67 hydrants; meters, total number 20, Empire, Trident, Crown, Thomson, owned by Co.; pipe, galv. iron; pressure, dom. 25 to 85 lbs., fire 25 to 85 lbs.; works belong to Co.

SANFORD, pop. 6,078; fire area, 200 acres; mercantile bldgs., wood, 1 to 3 and 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted; causes of fires not investigated. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, linen, good 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $3,000; value of bldgs. and land, $2,500; ann. exp. of dept., about $500; total mem., 30, paid part time.

Sanford Mills, in town of Sanford, has a private Co., which answers all alarms, equipped as follows: Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carts; hose, linen, rubber lined, good 6,000 ft.; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 30, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, springs and wells; system, gravity and pump to res.; cap. 1,000,000 gals., 2 pumping engines, cap. per day 432,000 gals., constructor Stillwell-Bierce, pumps; mains, cast and galv. iron, 12 miles; 43 hydrants, Wood; 20 valves; meters, total number 47, National; 1,500 services; pressure, fire, 100 lbs.; cost to construct, $130,000; ann. cost of mtce., $2,000; works belong to Co.; a new res. has been built.

SANGERVILLE, pop. 1,294. Fire dept.—1 h. & l. truck, 1 hose cart; hose, 300 ft; total mem., 20, part paid.

WATER SUPPLY—Source and system not reported; 10 hydrants; pressure, 100 lbs.

SEARSPORT, pop. 1,349; fire area, 1,280 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 6 ladders, 4 hooks, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 60 ft.; linen, good, 1,100 ft.; total hose, 3,160 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; total mem., 36 volunteers.

WATER SUPPLY—Source, 6 cisterns; system, gravity; res. cap., 115,580 gals.; 71 hydrants.

SKOWHEGAN, pop. 6,200; fire area, 2½ sq. miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, to to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 5 c. hand ex., 2 hose carts, 1 hose reel, 5 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, electric, 14 boxes; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $4,000; total mem. 50, paid part time.

WATER SUPPLY—Source, springs, ¾ mile from business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 25 x 75, material used in cons., iron; quality of water, good; 4 pumping engines, constructors Deane and Gould Mfg. Co.; mains, cast iron, 12 miles, 4 to 12 in. dia.; 82 hydrants; 500 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 80 lbs.; cost to construct, $125,000; bonded debt, $78,000; int. paid on bonds, 5 per cent; cost of mtce., $7,000; works belong to Co.

SOUTH BERWICK, pop. 3,200; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 hand engines, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $1,619; total mem. 70, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, rivers and ponds, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 3,500,000 gals., located on hill ½ mile from town; 2 pumping engines, class steam, cap. per day 1,000,000 gals., constructor Deane; mains, iron, 4½ to 5 miles, 6 to 8 in. dia.; 27 hydrants; meters, total number 12, owned by consumers; 225 services; pipe, galv. iron; pressure, dom. 80 to 90 lbs., fire 80 to 90

lbs.; consumption per day, 150,000 gals.; cost to construct, $56,000 to $80,000; cost of mtce., $2,000; works belong to Co.

SOUTH PARIS, pop. 3,000; fire area, 500 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 10 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,200; ann. exp. of dept., $1,200; total mem., 75 volunteers.

WATER SUPPLY—Source, Norway water works; system, pump to res.; quality of water, good; res. cap., 500,000 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, 3 miles, 4 to 8 in. dia.; 27 hydrants; 10 valves; pressure, dom. 70 lbs., fire 90 lbs.; cost to construct, $21,000; works belong to Co.

SOUTH PORTLAND, pop. 7,000; fire area, 4,000 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—5 h. & l. trucks, 50 c. hand ex., 5 hose wagons, 12 hose carriages, 10 horses; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $5,000; ann. exp. of dept., $800; total mem., 250, paid part time.

WATER SUPPLY—Source, lake, 17 miles from business center; supply received from the Portland Water District, of Portland; system, gravity, stdp. cap. 650,000 gals.; mains, cast iron, 37 miles, 4 to 12 in. dia.; 128 hydrants, Wood; meters, total number 96; 1,376 services; pressure, dom. 60 lbs.; int. paid on bonds, 4 and 5 per cent; works belong to Co.

SOUTHWEST HARBOR, pop. 2,010; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Volunteer fire dept.

WATER SUPPLY—Source, wells and lake, 2½ miles from business center; system, pump to stdp.; stdp. cap., 106,000 gals.; material used in cons., iron; quality of water, good; pumping engines, cap. per day 40,000 gals., constructors, Portland Co.; mains, iron, 4 miles, 6 in. dia.; 8 hydrants; 4 valves; meters, total number 8, Crown and Nash, owned by Co.; pressure, dom. 100 lbs., fire 160 lbs.; cost to construct, $40,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $600; works belong to Co.

SPRINGVALE, pop. 2,000; fire area, 200 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon; hose, cotton, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, whistle, 8 boxes; ann. exp. of dept., $300; total mem. 33, paid part time.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; stdp. cap. 150,000 gals., material used in cons. stone and cement; filtration, sand; quality of water, good; res. cap. 1,500,000 gals., located 1½ miles from town; mains, iron, 5 miles; 18 hydrants; meters, total number 5, owned by Co.; 400 services; pipe, iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $32,000; bonded debt, $10,000; works belong to Co.

STOCKTON SPRINGS, pop., 872. Fire dept.—4 hose carts; total mem., 48 volunteers.

WATER SUPPLY—Not reported.

SULLIVAN WATER SUPPLY — Source, Long pond, 3 miles from business center; system, gravity; mains, cast and wrought iron, 3¼ miles, 3 to 2½ in. dia.; 16 valves; pipe, cast and wrought iron; pressure, dom. 60 lbs.; cost to construct, $11,000; works belong to Co.

THOMASTON, pop. 2,688; fire area, 3,200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private bldgs., wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand engines, 2 c. hand ex., 1 h. & l. truck, 3 hose wagons, 6 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 700 ft.; total hose, 4,800 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $11,000; ann. exp. of dept., $700; total mem., 125 volunteers.

WATER SUPPLY—Source, lake, 10 to 11 miles from business center; system, gravity; quality of water, good; mains, cast iron, 5 miles, 6 to 10 in. dia.; 29 hydrants; pressure, dom. 80 to 140 lbs., fire 80 to 140 lbs.; cost of mtce., $1,150; works belong to Co.

TOPSHAM, pop. 2,097; mercantile bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 hand engines, 5 hand extinguishers, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 500 ft.; total hose, 1,700 ft.; fire alarm, bell and and whistle; value of dept. equipment, $2,000; value of bldgs., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, cisterns in city; system, gravity; mains, galv. iron, 1 in. dia.

TURNER, pop. 500. Fire dept.—1 hand engine; volunteers.

WATER SUPPLY—Source, river.

UNION, pop. 1,248; fire area, 600 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose reel; hose, cotton, rubber lined, good 600 ft.; volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; mains, iron, 2 miles, 6 and 8 in. dia.; 3 hydrants, R. D. Wood; 80 services; pipe, galv. iron; pressure, dom. 60 to 80 lbs., fire 70 lbs.; cost to construct, $7,000; bonded debt, $7,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $100; works belong to Co.

VINAL HAVEN, pop. 2,358; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 7 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 600 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $800; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, cisterns and ocean.

WALDOBORO, pop. 3,145; fire area, 640 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 3 c. hand ex., 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipmen, $3,000; value of bldgs., $1,200; volunteers.

WATER SUPPLY—Source, wells, cisterns and reservoirs.

WARREN, pop. 2,069; fire area, 640 acres; bldgs., wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; volunteers.

WATER SUPPLY—Source, wells, 2 miles from business center; system, gravity and pump to res.; res. cap., 1,500,000 gals.; mains, 2½ miles; 10 hydrants, Wood; pressure, fire 60 lbs.; cost to construct, $25,000; int. paid on bonds, 5 per cent; works belong to Co.

WATERVILLE, pop. 11,000; fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 12 c. hand ex., 1 h. & l. truck, 3 hose wagons, 9 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 8,000 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $110,070; value of bldgs., $10,000; ann. exp. of dept., $9,375; total mem. 66, paid full time 6, paid part time 60.

WATER SUPPLY—Source, China Lake; system, pump to res.; res. cap., 3,000,000 gals.; 3 pumping engines (2 water power and 1 steam pump), cap. per day 7,500,000 gals., constructors Deane and Knowles; mains, 27 miles, 4 to 16 in. dia., makers Neal and Warren; 123 hydrants, Chapman; 227

WATER SUPPLY—Source, from Gardner water works, on opposite side of river; system, pump to res.; res. cap. 2,000,000 gals.; pumping engines, cap. per day 1,500,000 gals.; mains, 2 miles; 11 hydrants; works belong to Water District.

RANGELEY, pop. 931. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, 500 ft.; total hose, 1,200 ft.; fire alarm, bell; total mem., 25.

WATER SUPPLY—Source, river; system, dam and res., res. cap. 350,000 gals.; 30 hydrants; pressure, 70 lbs.

READFIELD, Kennebec County, pop. 994. Fire dept.—6 c. hand ex., 1 h. & l. truck; fire alarm, bell; total mem., 15.

WATER SUPPLY—Not reported.

RICHMOND, pop. 2,049; fire area, 225 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $350; total mem., 43 volunteers.

WATER SUPPLY—Source, river; system, pump to res., cap. 750,000 gals.; quality of water, good; 2 pumping engines, cap. per day 500,000 gals., constructors Blake, Worthington; mains, 4½ miles, 6 to 10 in. dia.; 41 hydrants, Chapman; 300 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 80 lbs.; consumption per day 57,000 gals., per capita 28 gals.; stock, $42,000; int. paid on bonds, 5 per cent; works belong to Co.

ROCKLAND, pop. 8,000; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 6 c. hand ex., 3 hose wagons, 8 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, electric, 18 boxes; value of bldgs., $9,000; ann. exp. of dept., $5,275; total mem., 45 volunteers.

WATER SUPPLY—Source, lake, 7 miles from business center; system, gravity; quality of water, excellent; res. cap. 2,500,000 gals.; mains, 58 miles, 2 to 24 ins. dia., Wood; 68 hydrants, Wood; pipe, cast iron, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; works belong to Co.

ROCKPORT, pop. 2,314; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 gasoline engine, 1 h. & l. truck, 5 hose carts; hose, cotton, rubber lined, good, 2,300 ft.; value of dept. equipment, $3,900; value of bldgs., $2,300; ann. exp. of dept., $450; total mem., 45 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, gravity; mains, 2 to 10 ins. dia., galv. and cast iron; 38 hydrants, Ludlow; 4 res. cap., 40,000 gals. each; pressure, dom. 100 lbs., fire 100 lbs.

RUMFORD, pop., 3,770. Fire dept.—1 h. & l. truck, 6 c. hand ex., 1 c. engine, 4 hose carts; total mem., 76 volunteers.

WATER SUPPLY—Not reported.

SACO, pop. 6,500; fire area, 700 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 4 c. hand ex., 1 h. & l. truck, 2 supply wagons, 3 hose carriages and reels, 6 horses; total hose, 4,000 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $10,000; value of bldgs., $6,000; ann. exp. of dept., $4,500; total mem., 40, paid part time.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to res.; quality of water, good; res. cap., 10,000,000 gals.; pumping engines, cap. per day 7,500,000 gals., constructors Deane and Worthington; mains, galv. and cast iron, 34 miles, 2 to 20 in. dia.; 67 hydrants; meters, total number 20, Empire, Trident, Crown, Thomson, owned by Co.; pipe, galv. iron; pressure, dom. 25 to 85 lbs., fire 25 to 85 lbs.; works belong to Co.

SANDFORD, pop. 6,078; fire area, 200 acres; mercantile bldgs., wood, 1 to 3 and 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted; causes of fires not investigated. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, linen, good 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $3,000; value of bldgs. and land, $2,500; ann. exp. of dept., about $500; total mem., 30, paid part time.

Sanford Mills, in town of Sanford, has a private Co., which answers all alarms, equipped as follows: Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carts; hose, linen, rubber lined, good 6,000 ft.; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 30, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, springs and wells; system, gravity and pump to res.; cap. 1,000,000 gals., 2 pumping engines, cap. per day 432,000 gals., constructor Stillwell-Bierce, pumps; mains, cast and galv. iron, 12 miles; 43 hydrants, Wood; 20 valves; meters, total number 47, National; 1,500 services; pressure, fire, 100 lbs.; cost to construct, $130,000; ann. cost of mtce., $2,000; works belong to Co.; a new res. has been built.

SANGERVILLE, pop. 1,294. Fire dept.—1 h. & l. truck, 1 hose cart; hose, 300 ft; total mem., 20, part paid.

WATER SUPPLY—Source and system not reported; 10 hydrants; pressure, 100 lbs.

SEARSPORT, pop. 1,349; fire area, 1,280 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 6 ladders, 4 hooks, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 60 ft.; linen, good, 1,100 ft.; total hose, 3,160 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; total mem., 36 volunteers.

WATER SUPPLY—Source, 6 cisterns; system, gravity; res. cap., 115,580 gals.; 71 hydrants.

SKOWHEGAN, pop. 6,200; fire area, 2½ sq. miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, to to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 5 c. hand ex., 2 hose carts, 1 hose reel, 5 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, electric, 14 boxes; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $4,000; total mem. 50, paid part time.

WATER SUPPLY—Source, springs, ¾ mile from business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 25 x 75, material used in cons., iron; quality of water, good; 4 pumping engines, constructors Deane and Gould Mfg. Co.; mains, cast iron, 12 miles, 4 to 12 in. dia.; 82 hydrants; 500 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 80 lbs.; cost to construct, $135,000; bonded debt, $78,000; int. paid on bonds, 5 per cent; cost of mtce., $7,000; works belong to Co.

SOUTH BERWICK, pop. 3,200; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 hand engines, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $1,619; total mem. 70, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, rivers and ponds, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 3,500,000 gals., located on hill ½ mile from town; 2 pumping engines, class steam, cap. per day 1,000,000 gals., constructor Deane; mains, iron, 4½ to 5 miles, 6 to 8 in. dia.; 27 hydrants; meters, total number 12, owned by consumers; 225 services; pipe, galv. iron; pressure, dom. 80 to 90 lbs., fire 80 to 90

lbs.; consumption per day, 150,000 gals.; cost to construct, $55,000 to $60,000; cost of mtce., $3,000; works belong to Co.

SOUTH PARIS, pop. 2,000; fire area, 500 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 10 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,200; ann. exp. of dept., $1,200; total mem., 75 volunteers.

WATER SUPPLY—Source, Norway water works; system, pump to res.; quality of water, good; res. cap., 500,000 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, 3 miles, 4 to 8 in. dia.; 27 hydrants; 10 valves; pressure, dom. 70 lbs., fire 90 lbs.; cost to construct, $21,000; works belong to Co.

SOUTH PORTLAND, pop. 7,000; fire area, 4,000 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—5 h. & l. trucks, 50 c. hand ex., 5 hose wagons, 12 hose carriages, 10 horses; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $5,000; ann. exp. of dept., $800; total mem., 250, paid part time.

WATER SUPPLY—Source, lake, 17 miles from business center; supply received from the Portland Water District, of Portland; system, gravity, stdp. cap. 650,000 gals.; mains, cast iron, 37 miles, 4 to 12 in. dia.; 128 hydrants, Wood; meters, total number 96; 1,376 services; pressure, dom. 60 lbs.; int. paid on bonds, 4 and 5 per cent; works belong to Co.

SOUTHWEST HARBOR, pop. 2,010; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Volunteer fire dept.

WATER SUPPLY—Source, wells and lake, 2½ miles from business center; system, pump to stdp.; stdp. cap., 106,000 gals.; material used in cons., iron; quality of water, good; pumping engines, cap. per day 40,000 gals., constructors, Portland Co.; mains, iron, 4 miles, 6 in. dia.; 8 hydrants; 4 valves; meters, total number 8, Crown and Nash, owned by Co.; pressure, dom. 100 lbs., fire 160 lbs.; cost to construct, $40,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $600; works belong to Co.

SPRINGVALE, pop. 3,000; fire area, 200 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon; hose, cotton, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, whistle, 8 boxes; ann. exp. of dept., $300; total mem. 33, paid part time.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; stdp. cap. 150,000 gals., material used in cons. stone and cement; filtration, sand; quality of water, good; res. cap. 1,500,000 gals., located 1½ miles from town; mains, iron, 5 miles; 12 hydrants; meters, total number 5, owned by Co.; 400 services; pipe, iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $32,000; bonded debt, $10,000; works belong to Co.

STOCKTON SPRINGS, pop., 872. Fire dept.—4 hose carts; total mem., 48 volunteers.

WATER SUPPLY—Not reported.

SULLIVAN WATER SUPPLY — Source, Long pond, 3 miles from business center; system, gravity; mains, cast and wrought iron, 3¼ miles, 3 to 2½ in. dia.; 16 valves; pipe, cast and wrought iron; pressure, dom. 60 lbs.; cost to construct, $11,000; works belong to Co.

THOMASTON, pop. 2,688; fire area, 2,200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private bldgs., wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand engines, 2 c. hand ex., 1 h. & l. truck, 3 hose wagons, 6 hose carriages; hose, cotton, rubber lined, good, 4,600 ft.; inferior, all kinds, 700 ft.; total hose, 4,800 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $11,000; ann. exp. of dept., $700; total mem., 125 volunteers.

WATER SUPPLY—Source, lake, 10 to 11 miles from business center; system, gravity; quality of water, good; mains, cast iron, 5 miles, 6 to 10 in. dia.; 29 hydrants; pressure, dom. 80 to 140 lbs., fire 80 to 140 lbs.; cost of mtce., $1,150; works belong to Co.

TOPSHAM, pop. 2,097; mercantile bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 hand engines, 5 hand extinguishers, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 500 ft.; total hose, 1,700 ft.; fire alarm, bell and and whistle; value of dept. equipment, $2,000; value of bldgs., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, cisterns in city; system, gravity; mains, galv. iron, 1 in. dia.

TURNER, pop. 500. Fire dept.—1 hand engine; volunteers.

WATER SUPPLY—Source, river.

UNION, pop. 1,248; fire area, 600 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose reel; hose, cotton, rubber lined, good 600 ft.; volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; mains, iron, 2 miles, 6 and 8 in. dia.; 3 hydrants, R. D. Wood; 80 services; pipe, galv. iron; pressure, dom. 60 to 80 lbs., fire 70 lbs.; cost to construct, $7,000; bonded debt, $7,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $100; works belong to Co.

VINAL HAVEN, pop. 2,358; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 7 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 600 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $800; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, cisterns and ocean.

WALDOBORO, pop. 3,145; fire area, 640 acres; mercantile bldgs., brick and wood, 1½ to 4 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 hand engines, 3 c. hand ex., 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipmen, $3,000; value of bldgs., $1,200; volunteers.

WATER SUPPLY—Source, wells, cisterns and reservoirs.

WARREN, pop. 2,069; fire area, 640 acres; bldgs., wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; volunteers.

WATER SUPPLY—Source, wells, 2 miles from business center; system, gravity and pump to res.; res. cap., 1,500,000 gals.; mains, 2½ miles; 10 hydrants, Wood; pressure, fire 60 lbs.; cost to construct, $25,000; int. paid on bonds, 5 per cent; works belong to Co.

WATERVILLE, pop. 11,000; fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 12 c. hand ex., 1 h. & l. truck, 3 hose wagons, 9 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 8,000 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $110,070; value of bldgs., $10,000; ann. exp. of dept., $9,375; total mem. 66, paid full time 6, paid part time 60.

WATER SUPPLY—Source, China Lake; system, pump to res.; res. cap., 3,000,000 gals.; 3 pumping engines (2 water power and 1 steam pump), cap. per day 7,500,000 gals., constructors Deane and Knowles; mains, 27 miles, 4 to 16 in. dia., makers Neal and Warren; 123 hydrants, Chapman; 227

valves; meters, 26, Union and Crown, owned by the district; 2,112 services; pipe, galv. iron; pressure, dom. 98 lbs., fire 98 lbs.; consumption, per day 2,000,000 gals., per capita 135 gals.; works belong to the Kennebec Water District.

WELLS, pop. 2,007. Fire dept.—1 hose cart, 2 hose wagons; hose, 2,500 ft.; total mem., 40 volunteers; value of dept. equipment, $600, ann. exp. of dept., $25.

WATER SUPPLY—Source, Branch River; system, Monsam Water Co.; Geo. West, supt.

WEST BROOK, pop. 8,000; fire area, 11,000; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 horses; hose, cotton, rubber lined, good, 4,500 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle, 10 boxes; value of dept. equipment, $9,000; value of bldgs., $7,000; ann. exp. of dept., $3,439; total mem., 50, paid full time 2, paid part time 48.

WATER SUPPLY—Source, lake, 10 miles from business center; system, gravity; filtration system, settling basins; quality of water, good; mains, cast iron, 16 miles, 6 to 12 in. dia.; 79 hydrants, Mathews; 49 valves, Wood; meters, total number 38, Crown 9, Empire 25, Gem 4, owned by Co. and consumer; 1,140 sevices; pipe, galv. iron; pressure, dom. 68 lbs., fire 68 lbs.; works belong to Co.

WILTON, pop. 1,647; fire area, 320 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. No fire dept.—Hose, cotton, good, 2,000 ft.; value of dept. equipment, $1,500.

WATER SUPPLY—Source, lake, 4½ miles from business center; system, gravity; quality of water, good; res. cap. 500,000 gals., located ¼ mile from business center; 1 pumping engine, constructor Gould; mains, cast iron and galv. iron, 3 3-5 miles, 1½ to 8 in. dia.; 53 hydrants; 30 valves; 150 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 35 lbs.; cost to construct, $50,000; bonded debt, $18,000; int. paid on bonds, 4 per cent; works belong to Co.

WINTERPORT, pop. 1,623; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $250. Fire dept.—2 hose reels; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $200; value of bldgs., $300; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, brooks and springs, ½ mile from business center; system, pump to stdp.; stdp. cap., 200,000 gals., dim. 26 x 50, material used in construction iron, builders Bath Iron Works; quality of water, good; res. cap., 920,000 gals., located northern edge of village; 2 pumping engines, class comp. dup., cap. per day 700,000 gals., constructors Worthington, Deane; mains, cast iron, 4 miles, 4 to 10 in. dia.; 20 hydrants; meters, total number 4; 197 services; pipe, galv. iron; pressure, dom. 40 to 75 lbs., fire 90 lbs.; works belong to Co.

WINTHROP, pop. 2,088; mercantile bldgs., brick and wood; wooden roofs permitted; fire loss for 1902, $1,800; ins. for same time, $1,800. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; fire alarm, bell; ann. exp. of dept., $300; total mem., 25 paid full time.

WATER SUPPLY—Source, force pump; system, gravity and pump direct; mains, 1½ miles, 6 in. dia.; 13 hydrants; cost to construct, $5,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $300; works belong to town.

WISCASSET, pop. 1,273; fire area, 40 acres; bldgs., brick, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; leather, good 400 ft.; total hose, 1,400 ft.; fire alarm, bell and whistle; ann. exp. of dept., $300; total mem., 100 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river and wells.

YARMOUTH, pop. 2,274; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 300 ft.; total hose, 2,800 ft.; fire alarm, electric, 7 boxes; value of dept. equipment, $3,485; value of bldgs., $2,000; total mem., 40, paid full time.

WATER SUPPLY—Source, spring and river, 1 mile from business center; system, pump to stdp.; stdp. cap. 350,000 gals., dim. 30 x 50, located on hill, material used in cons. steel; quality of water, good; mains, cast iron, 9½ miles, 6 to 10 in. dia.; 55 hydrants; 600 services; pipe, galv. iron; pressure, dom. 25 to 50 lbs., fire 100 to 150 lbs.; consumption, per day 90,000 gals., per capita 75 gals.; cost to construct, $60,000; bonded debt, $60,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,000; works belong to town.

YORK, pop. 4,000. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, 3,900 ft.; total mem., 72.

WATER SUPPLY—Source, lake, 6 miles from business center; system, gravity; quality of water, very best; res. cap. 400,000,000 gals.; mains, cast iron, 11 miles, 6 to 16 in. dia.; 71 hydrants, Ludlow, Chapman, Glamorgan; 750 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $180,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,000; works belong to Co.

Places with a population of 1,000 or more having no organized fire dept.—Alfred, Buxton, Cherryfield, Deer Isle, Gouldsboro, Gray, Hampden, Harpwell, Jay, Jefferson, Jonesport, Lincolnville, Litchfield, Penobscot, Pittston, So. Anson, Tremont, Union, Vassalboro, Waterboro.

Places with a population of 1,000 or more not reported—Rumford, Sullivan.

MARYLAND

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABERDEEN, pop. 1,000. Fire dept.—1 h. & l. truck, 2 c. ex., 4 hose reels; hose, 3,000 ft.; total mem., 45 volunteers.

WATER SUPPLY—Source, spring; stdp. cap., 85,000 gals.; 1 pumping engine; class, duplex, cap. per day, 864,000 gals.; constructor Demming; mains, 3; 4 to 8 in. dia.; 38 hydrants; pressure dom., 60 lbs.; fire, 90 lbs.

ANNAPOLIS, pop. 12,000; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good 3,600 ft.; interior, all kinds, 300 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., 1,000; ann. exp. of dept., $1,400; total mem., 94, paid full time 4, volunteers 90; apparatus of naval academy available in case of emergency.

WATER SUPPLY—Source, springs, 4¼ miles from business center; system, gravity, pump to res.; res. cap. 7,500,000 gals., located at works; 2 pumping engines, class hor. cross comp., cap. per day 4,500,000 gals., constructors Nordberg and Wood; mains, cast iron, 6½ miles, 4 to 14 in. dia., Bates and Chattanooga; 55 hydrants, McShane; meters, total number 60, owned by Co.; 750 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 30 to 60 lbs.; consumption per day, 950,000 gals., per capita 75 gals.; cost to construct, $175,000; int. paid on bonds, 5 per cent; works belong to Co.

BALTIMORE, pop. 690,000; fire area, 33 sq. miles; mercantile bldgs., stone and brick, 2 to 16 stories; private, stone and brick, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—38 steamers, 15 aerial trucks, 1 fireboat, 6 h. & l. trucks, 15 hose carriages, 46 comb. c. & h. wagons, 272 horses; hose, cotton, rubber lined, good, 125,000 ft.; rubber, good, 1,000 ft.; total hose, 126,000 ft.; fire alarm, electric, 557 boxes; value of equipment, $850,000; value of bldgs., $510,000; ann. exp. of dept., $753,010.66; total mem., 639, paid full time.

WATER SUPPLY—Source, falls and river, 6 and 10 miles from business center; system, gravity, pump to res., to stdp. and direct; 2 stdps., one cap. 329,000 gals., dim. 25 x 90; other cap. 210,600 gals., dim. 20 x 90, located in city limits, material used in cons. steel and stone, builders N. J. Steel and Iron Co.; quality of water, good; res. cap. 2,236,375,000 gals., located at source of supply; 6 pumping engines, class trip. exp., cap. per day 64,000,000 gals., constructor H. R. Worthington; mains, cast iron, 692 miles, 4 to 48 in. dia.; 3,002 hydrants; meters, total number 4,100, Crown, Union, Empire, Gem, Hersey Rotary, Hersey Disc, Hersey Torrent, Thomson, Worthington, Trident, Lambert, Nash, owned by city and consumer; 148,000 services; pipe, cast iron, wrought iron and lead; pressure, dom. 30 to 100 lbs.; consumption per day 71,294,066 gals., per capita 124 gals.; cost to construct, $15,000,000; bonded debt, $8,500,000; int. paid on bonds, 3½ and 4 per cent; ann. cost of mtce., $400,000; works belong to city.

BEL AIR, pop. 1,500; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; no fireworks or combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 6 ladders, hooks and buckets, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment $1,000, value of bldgs., $200; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap. 1,500,000 gals.; mains cast iron, 3 miles, 4 to 8 in. dia., Wood; 40 hydrants, Mathews; 36 valves; meters, total number 47, Crown, Nash; 375 services; pipe, galv. iron; pressure, dom. 40 lbs.; cost to construct, $55,000; ann. cost of mtce., $1,300; works belong to Co.

BRUNSWICK, pop. 4,500; fire area, 250 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, 4,000 ft.; fire alarm, whistle; total mem., 80 volunteers.

WATER SUPPLY—Source, wells, cisterns and river; system, pump to res.; res. cap. 100,000 gals.; pumping engines, cap. per day 912,000 gals.; mains, iron, 1 mile, 10 in. dia.; 40 hydrants; pressure, dom. 60 lbs., fire 110 lbs.; cost to construct, $13,000; works belong to Co.

CAMBRIDGE, pop. 7,050; mercantile bldgs., brick, wood and iron, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 supply wagon, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell; value of dept. equipment, $12,000; value of bldgs., $3,000; ann. exp. of dept., $700; total mem., 90 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 11,500 gals., dim. 14 x 100, material used in cons. steel, builders Tippet & Wood; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 1,750,000 gals., constructor Deane; mains, cast iron, 9 miles, 4 to 10 in. dia.; 42 hydrants; 64 valves; meters, total number 30, owned by Co.; 1,200 services; pipe, galv. iron; pressure, dom. 48 to 55 lbs., fire 75 to 100 lbs.; consumption per day, 409,360 gals.; works belong to Co.

CATONSVILLE, pop. 2,000. Fire dept.—1 c. engine, 1 hose reel, 1 hose wagon; hose, 1,300 ft.; fire alarm, Gamewell, 78 boxes; total mem., 15 volunteers, paid full time, 2.

WATER SUPPLY—Source, springs; pumping engine 1; cap. per day, 20,000 gals.; constructor Plunge; mains, 4 miles; 21 hydrants; pressure dom., 80 lbs., fire 100 lbs.

CENTERVILLE, pop. 1,800 fire area, 100 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 extension ladders, buckets and axes, 1 hose carriage; 1 hose reel; hose, cotton, rubber lined, good 1,800 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,000; total mem., 55 volunteers.

WATER SUPPLY—Source, mountain streams; system, pump to stdp.; stdp. cap. 40,000 gals., dim. 8 x 90; pumping engines, cap. per day 750,000 gals., constructor Knowles; mains, 2½ miles; 4 to 8 in. dia.; 27 hydrants; cost to construct, $17,000; works belong to town.

CHESTERTOWN, pop. 3,008; fire area, 250 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, rubber, good 1,200 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $18,000; value of bldgs, $4,000; total mem., 40 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap. 1,000,000 gals.; pumping engines, class comp. dup., cap. per day 240,000 gals., constructor Deane; mains, 6 miles, 3 to 4 in. dia., National; 50 hydrants, Star; 16 valves; 250 ser-

vices; pipe, galv. iron; pressure, dom. 25 to 30 lbs., fire 30 to 60 lbs.; consumption, per day 100,000 gals., per capita 33 gals.; cost to construct, $25,000; ann. cost of mtce., $2,000; works belong to Co.

CRISFIELD, pop. 3,500, mercantile bldgs., wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose reels, 6 hose carts, 2 horses; hose, cotton, rubber lined, good 900 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $750; ann. exp. of dept., $600; total mem., 35, volunteers 35; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 150,000 gals.; 2 pumping engines, constructors White & Middleton; mains, cast iron, 2½ miles; 4 to 8 in. dia.; 37 hydrants, Eddy; meters, total number 12; pipe lead; pressure, dom. 30 lbs., fire 60 lbs.; consumption per day 30,000 gals., per capita 10 gals.; cost to construct, $22,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,400; works belong to town.

CUMBERLAND, pop. 25,000; fire area, 4,000 acres; mercantile bldgs., brick and stone, 1 to 6 stories; private, brick, 1 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 8 c. hand ex., 1 h. & l. truck, 3 comb. c. & h. wagons, 5 hose carriages, 8 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 6,500 ft.; fire alarm, Gamewell 25 boxes; value of dept. equipment $35,000; value of bldgs., $36,000; ann. exp. of dept., $12,000; total mem., 15 fully paid men, 200 volunteers.

WATER SUPPLY—Source, river, in business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 6,500,000 gals., constructors Holly and d'Auria; mains, 122,760 ft.; 206 hydrants; 142 valves; meters, total number 9, Crown, Nash, Gem, owned by city; 3,295 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 115 lbs.; cost to construct, $287,856; cost of mtce., $9,593; works belong to city.

DENTON, pop. 1,400. Fire dept.—2 hand engines, 1 hose reel; hose, 400 ft.; fire alarm, bell; total mem., 40; volunteers.

WATER SUPPLY—Source, wells and river.

EASTON, pop. 7,600; fire area, 480 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 300 ft.; rubber, good 1,650 ft.; inferior, all kinds, 700 ft.; total hose, 2,650 ft.; fire alarm, bell; value of dept. equipment, $6,500; value of bldgs., $3,000; total mem., 44 volunteer.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and stdp.; stdp. cap. 86,000 gals., dim. 12 x 100, material used in cons. boiler iron, builders Tippett & Co.; quality of water, good; res. cap. 140,000., gals., located ½ mile from center of town; 2 pumping engines, cap. per day 500,000 gals., constructor Holly; mains, cast iron, 8 miles, 4 to 8 in. dia.; 44 hydrants; 50 valves; 440 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 125 lbs., consumption per day, 200,000 gals.; cost to construct, $55,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; cost of mtce., $2,000; works belong to Co.

ELKTON, pop. 2,952; fire area, 500 acres; mercantile bldgs., wood, 2 to 4 stories; private, wood and brick, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 comb. c. & h. wagon, 5 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell and electric; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $200; total mem., 125 volunteers.

WATER SUPPLY—Source, wells and creek; system, pump to res.; res. cap., 800,000 gals.; pumping engines, class dup., cap. per day 750,000 gals., constructor Deane and Smith-Vaile; mains, 5½ miles, 4 to 10 in. dia., cast iron; 50 hydrants, Eddy; 25 valves; pressure, dom. 65 lbs., fire 75 lbs.; cost to construct, $30,000; works belong to Co.

ELLICOTT CITY, pop. 1,800; fire area, 1,280 acres; bldgs., stone and wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine & c. engine combined, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 50 rubber buckets; hose, cotton, rubber lined, good 900 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; total mem., 75 volunteers.

WATER SUPPLY—Source, wells and springs, ¾ mile from business center; system, gravity; res. cap., 650,000 gals.; mains, cast iron, 3 miles, 3 to 6 in. dia.

FREDERICK, pop. 1,200; mercantile bldgs. brick, 2, 3 and 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—3 steamers, 2 comb. h. & l. trucks, 8 horses, 8 c. hand ex., 4 hose carriages, 6 hose reels, 2 horses; hose, cotton, rubber lined, good 2,950 ft.; value of dept. equipment, $20,000; value of bldgs., $20,000; total mem., 425 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, mountain streams 9 miles from business center; system, pump to res.; res. cap., 9,900,000 gals.; pumping engines; cap. per day, 250,000 gals., constructor, Worthington; mains, cast iron, 23 miles, 3 to 12 in. dia., wood; 115 hydrants, Mathews; 62 valves; meters, total number 1, Worthington; 2,700 services; pipe, lead and galv. iron; pressure, dom. 15 to 38 lbs., fire 60 lbs.; cost to construct, $222,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,500; works belong to city.

FROSTBURG, pop. 800; fire area, 3,200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 h. & l. trucks, 5 hose carriages, 1 c. engine; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 2,000 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 100 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity and pump to res.; res. cap. 2,435,000 gals., new res. completed, cap. 500,000 gals.; 2 pumping engines, cap. per day, 150,000 gals., constructor Worthington and Jeanesville, cap. 500 gals. per minute; mains, 9 miles, 2 to 8 in. dia., Wood; 57 hydrants, Wood; 31 valves; meters, total number 9; 900 services; pipe galv. iron; pressure, dom. 120 lbs., fire 180 lbs.; consumption, per day 150,000 gals., per capita 10 gals.; cost to construct, $55,000; ann. cost of mtce., $1,800; works belong to city.

HAGERSTOWN, pop. 20,000; fire area, 2 sq. miles; mercantile bldgs., stone, brick and wood, 2 stories; private, mostly brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 comb. c. & h. wagons, 1 c. engine on wheels, 16 c. hand ex., 1 h. & l. truck, 3 hose wagons, 5 hose carriages, 9 horses; hose, cotton, rubber lined, good, 16,000 ft.; fire alarm, Gamewell, 42 boxes; value of dept. equipment, $25,000; value of bldgs., $150,000; ann. exp. of dept., $8,000; total mem., 210, paid full time 10, volunteers 200.

WATER SUPPLY—Source, mountain springs, 11 miles from business center; system, gravity; filtration system, gravity, sand; cap. of plant, 3,000,000 gals.; quality of water, good; res. cap. 135,000,000 gals., located Smithsburg, Md.; 1 pumping engine, class comp., cap. per day 13,000,000 gals., constructor H. R. Worthington; mains, cast iron, 18 miles, 4 to 12 in. dia.; 88 hydrants, R. D. Wood and Eddy; 112 valves, Eddy and Kennedy; meters, total number 716, owned by Co.; 2,400 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 90 lbs., consumption per day, 2,500,000 gals.; per capita, 175 gals.; cost to construct, $860,000; bonded debt, $50,000; int. paid on bonds, 4 and 5 per cent; works belong to Co.

HAVRE DE GRACE, pop. 4,000; fire area, 500 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 3 stories; wooden roofs permitted; combustibles ord.; causes of fires not investigated; fire loss for 1902, $103,550; ins. for same time, $87,300. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,400 ft.; fire

alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $450; total mem., 50 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap., 4,000,000 gals.; 1 pumping engine, cap. per day 360,000 gals., constructors, Smith-Vaile; mains, cast iron, 10 miles, 4 to 10 in. dia.; 60 hydrants; 170 valves; meters, total number 9, Worthington, owned by Co.; 450 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 140 lbs., cost to construct, $100,000; bonded debt, $50,000; int. paid on bonds, 4 per cent; cost of mtce., $2,000; works belong to Co.

HYATTVILLE, pop. 2,000; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $700; ann. exp. of dept. for 1902, $450; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, 6 artesian, at edge of town; system, pump to stdp.; stdp. cap. 100,000 gals., located 1,300 yds. from wells, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; res. cap. 100,000 gals., located at station; 2 pumping engines, class triplex, cap. per day 75,000 gals., constructor Worthington; mains, iron, 4 miles, 4 to 8 in. dia.; 50 valves, 350 meters; 375 services; consumption, per day 50,000 gals., per capita 50 gals.; cost to construct, $30,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $4,200; works belong to city.

LA PLATA, pop. 700; fire area, 30 acres; mercantile bldgs., wood, 1 to 2 stories; private dwellings, wood; wooden roofs permitted in fire area; av. ins. carried on properties burned per yr. for 3 yrs., $2,000. Fire dept.—1 hand c. engine, 1 hose wagon; hose, cotton, rubber lined, good 200 ft.; value of dept. equipment, $500; ann. exp. of dept., $125,000; total mem., 100 volunteers.

WATER SUPPLY—Source, wells.

LAUREL, pop. 3,000; mercantile bldgs., stone, brick and wood, 2 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 3 hose carriages, 4 c. hand ex.; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle, 16 boxes; total mem., 67 volunteers.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap., 135,000 gals.; res. cap., 12,000 gals., mains, 4 miles, 4 to 8 in. dia.; 33 hydrants; pressure, dom. 60 lbs., fire 60 lbs.; consumption, per day 40,000 gals., per capita 20 gals.; cost to construct, $35,000; works belong to town.

LIBERTYTOWN, pop. 1,354; fire area, 75 acres; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine; hose, cotton, rubber lined, good, 86 ft.; value of dept. equipment, $750; value of bldgs., $400; total mem., 50 volunteers; Roland R. Simpson, chief.

WATER SUPPLY—Source, wells; no waterworks.

LONACONING, pop. 4,500; fire area, 267 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $800; av. ins. for same time, $300. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,700 ft.; fire alarm bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $650; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap., 5,000,000 gals.; mains, iron, 5½ miles, 4 to 12 in. dia, National; 35 hydrants, Corlin; meters, total number 7, owned by consumer; 600 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 110 lbs.; consumption, per day 50,000 gals., per capita 25 gals.; cost to construct, $35,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to Co.

MT. WASHINGTON, pop. 1,500; fire area, 5,000 ft.; mercantile bldgs., wood and stone, 2 stories; private, wood and stone, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, hose, cotton, rubber lined, good 1,000 ft.; 3 c. hand ex., hose carriages, reels, etc., 2 horses; fire alarm, electric; 9 boxes; value of dept. equipment, $1,200; value of bldgs., $2,000; ann. exp. of dept., $3,000; total mem., 2, paid full time.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 45,000 gals., material used in cons. wood and iron, builders Caldwell & Co.; quality of water, good; stdp. located at Greenspring avenue and Dixon Park; 3 pumping engines; mains, cast and wrought iron; 27 hydrants; meters, total number 107, Crown 99, Trident 8; works belong to Co.

NORTHEAST, pop. 1,000; fire area, 25 acres; mercantile bldgs., brick and wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine on wheels, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 150 ft.; value of dept. equipment, $400; total mem., 20 volunteers.

WATER SUPPLY—Source, well. No water works system.

OAKLAND, pop. 1,170; fire area, 300 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hose cart, 6 c. hand ex., 1 h. & l. truck; hose, linen, good 150 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $300; ann. exp. of dept., $100; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, cisterns and rivers.

OXFORD, Talbot County, pop. 1,243; mercantile bldgs., wood; wooden roofs permitted. Fire dept.—comb. gas hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 750 ft.; fire alarm, bell.

WATER SUPPLY—Source, rivers and wells; W. M. Bergman, supt.

POCOMOKE, pop. 3,000; mercantile bldgs., brick, 2 stories; private, wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $300; total mem., 25 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 86,000 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, cast iron, 2 miles, 4 to 8 in. dia.; 39 hydrants; pressure, fire 48 to 50 lbs.

PORT DEPOSIT, pop. 2,000; fire area, 100 acres; bldgs., wood and brick, 2½ stories; wooden roofs permitted; fireworks and combustible ord. Fire dept.—2 steamers, 4 sets of ladders, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; total mem., 50 volunteers.

WATER SUPPLY—Source, springs, 2,000 ft. from business center; system, gravity and pump to res.; res. cap., 300,000 gals.; mains, cast iron, 2 miles, 4 to 6 in. dia., Donaldson Co.; 16 hydrants, Reading Foundry Co.; 110 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 110 lbs.; cost to construct, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $100; works belong to town.

ROCKVILLE, Montgomery County, pop. 1,200. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, 500 ft.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; cap. 52,000 gals., 13 x 52 ft.; construction, brick; steel tower; quality of water, good; 3 pumping engines, cap. per day, min. 200 gals.; mains, cast iron, 3 miles, 4 to 8 in. dia.; 33 hydrants; 12 valves, maker Corey; pipe, iron; pressure, dom. 60 lbs., fire 80 to 100 lbs.; consumption per day 20,000 gals.; ann. cost of mtce., $1,200; works belong to city.

SALISBURY, pop. 8,000; fire area, 600 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 h. & l. trucks, 1 hose wagon, 2 hose carriages, 5 horses; hose, cotton,

rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $6,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to stdp. and direct; stdp. cap. 86,500 gals., dim. 12 x 100, material used in cons. wrought iron, builders Tippet & Wood; quality of water, good; 2 pumping engines, cap. per day 1,000,000 gals., constructors Hughes & Barr; mains, cast iron, 8 miles, 4 to 8 in. dia.; 26 hydrants; 63 valves; meters, total number 2, Ball & Fitts, owned by Co.; pipe, galv. iron and lead; pressure, dom. 50 lbs., fire 135 lbs.; consumption per day, 200,000 gals.; cost to construct, $39,700; bonded debt, $15,000; int. paid on bonds, 5 per cent; works belong to Co.

SNOW HILL, pop. 2,200; fire area, 300 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; 1 h. & l. truck, 2 horses; hose, cotton, rubber lined, good, 1,250 ft.; fire alarm, whistle; value of dept. equipment, $1,600; value of bldgs., $4,000, ann. exp. of dept., $300; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 34,000 gals.; 2 pumping engines, class hor. dup., cap. per day, 1,200,000 gals., constructor Snow and Worthington; mains, 9 miles, 4 to 6 in. dia.; 32 hydrants, Thomson; 100 services; pressure, dom. 30 lbs., fire 80 to 140 lbs.; cost to construct, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000, works belong to town.

ST. MICHAELS, pop. 1,043; fire area, 60 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $100. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 water tower, 3 hose carriages; hose, cotton, rubber lined, good 600 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,300; total mem., 60, paid full time 1, volunteers 59.

WATER SUPPLY—Source, 50 wells and river; also stdp.; cap. 67,000 gal., 1 pump.

TANEYTOWN, pop. 1,000. Fire dept.—1 hand-truck, 2 hose reels; hose, 800 ft.; total mem., 46 volunteers.

WATER SUPPLY—Source, spring, well and creek; stdp. cap., 115,000 gals.; 1 pumping engine; constructor Gould; mains, 2 miles; 4 to 8 in. dia.; 21 hydrants; pressure dom., 60 lbs., fire 100 lbs.

TAWSON, pop. 2,500; fire area, 4 sq. miles; mercantile bldgs., brick and stone, 2 stories; private, wood, 2½ stories; causes of fires investigated. Fire dept.—1 c. engine on wheels, 2 h. & l. trucks, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,600 ft.; rubber, good, 300 ft.; inferior, all kinds, 800 ft.; total hose, 2,700 ft.; fire alarm, bell, 5 boxes; value of dept. equipment, $6,000; value of bldgs., $12,000; ann. exp. of dept., $2,500; total mem. 100, paid full time 2, volunteers 98.

WATER SUPPLY—Source, wells, cisterns and stdp.

THURMONT, pop. 1,100. Fire dept.— 1 h. & l. truck, 2 hose reels; hose, 2,200 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, mountain streams; mains, 3 miles; 4 to 6 in. dia.; 18 hydrants; pressure, dom. 35 lbs., fire 80 lbs.

UNION BRIDGE, pop. 1,000; fire area, 250 acres; mercantile bldgs., brick, 2 and 3 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $4,000; total mem., 45 volunteers.

WATER SUPPLY—Source, springs and wells, 500 yds. from business center; system, pump to res. and direct; res. cap. 425,000 gals.; quality of water, good; pumping engines, class comp., cap. per day 250,000 gals., constructor Worthington; mains, 2½ miles, 4 to 6 in. dia., Wood; 23 hydrants, Mathews; 40 valves; meters, total number 3, Pittsburg; 100 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day 125,000 gals., per capita 50 gals.; cost to construct, $24,500; bonded debt, $12,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $600; works belong to Co.

WESTMINSTER, pop. 4,000; fire area, 1,300 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 5 hose wagons, 5 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., 12,000; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and spring, 2 miles from business center; system, pump to res.; quality of water, soft; res. cap. 1,000,000 gals., located 1¼ miles from town; 3 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 7 miles, 4 to 10 in. dia.; 56 hydrants; 100 valves; meters, total number 200, owned by Co.; 1,021 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 100 lbs.; cost to construct, $105,000; bonded debt, $45,000; int. paid on bonds, 4 per cent; works belong to Co.

Places of a population of 1,000 or more having no organized fire dept.—Berten, Westernport, Williamsport.

Places of a population of 1,000 or more not reported.—Chesapeake, Cudahy, La Plata, Sharon Point, St. Denis, Sharpsburg.

MASSACHUSETTS

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABINGTON, pop. 5,305; mercantile bldgs., wood, 3 and 4 stories; private, wood, 1½ to 2½ stories; wooden roofs permitted. Fire dept.—2 h. & l. trucks, 5 hose carriages, 8 horses; hose, cotton, rubber lined, good, 4,500 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $9,000; value of bldgs., $5,000; ann. exp. of dept., $4,500; total mem., 96, paid full time, 66.

WATER SUPPLY—Source, pond, 8 miles from business center; system, pump to stdp.; stdp. cap. 367,000 gals., dim. 25 x 100, located on Beech Hill, material used in cons steel, builders Cunningham Iron Works; quality of water, good; 2 pumping engines, cap. per day 4,500,000 gals., constructors Worthington and Barr; mains, cast iron, 25 miles, 6 to 16 in. dia.; 151 hydrants, Coffin; 93 valves, Coffin; meters, total number 300, Crown, 296, Thomson 2, Worthington 2, owned by consumer; 1,017 services; pipe, cement lined; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 403,449 gals., per capita 41 gals.; cost to construct, $150,000; bonded debt, $125,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $4,193.50; works belong to town.

ACTON, Middlesex County, 2,120; mercantile bldgs., wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hand engines, 1 c. engine, 11 c. hand ex., 4 h. & l. trucks, hose carried on engine, pails and Johnson hand pump; hose, cotton, rubber lined, good 350 ft.; rubber, good 60 ft.; linen, good 550 ft.; inferior, all kinds, 200 ft.; total hose, 1,160 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $500; total mem., 100 volunteers.

WATER SUPPLY—Source, river.

ADAMS, pop. 13,000; fire area, 1,500 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $12,800; av. ins. involved for same time, $478,000. Fire dept.—6 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, electric, 30 boxes; value of dept. equipment, $7,500; value of bldgs., $10,000; ann. exp. of dept., $2,000; total mem., 45 volunteers.

WATER SUPPLY—Source, streams and driven wells, 2 to 6 miles from business center; system, gravity; filtration system, sand; quality of water, good; res. cap. 23,000,000 gals., located at Cheshire, 2 miles distant; 2 pumping engines, cap. per day 1,500,000 gals., constructor Deane; mains, cast iron, 21 miles, 4 to 18 in. dia.; 254 hydrants, Wood, Ludlow and Chapman; 150 valves; meters, total number 50, Crown 47, Gem 2, Nash 1, owned by city; 1,460 services; pipe, wrought iron; pressure, dom. 100 lbs., fire 130 lbs.; cost to construct, $500,000; bonded debt, $75,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $3,800; works belong to fire district.

AMESBURY, pop. 10,000; fire area, 1,500 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 hand engines, 12 c. hand ex., 1 h. & l. truck, 4 hose wagons, 3 hose carriages, reel, etc., 8 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $15,000; value of bldgs., $6,000; ann. exp. of dept., $7,300; total mem. 152, paid part time 52, volunteers 100; underwriters' rating, first class.

WATER SUPPLY—Source, well and springs, ½ mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 3,300,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 12 miles, 4 to 12 in. dia.; 150 hydrants; meters, total number 30, Union, Lambert, owned by consumer; 1,805 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 500,000 gals.; works belong to Co.

AMHERST, pop. 5,313; fire area, 6 sq. miles; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 24 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 6,500 ft.; fire alarm, bell and whistle, 20 boxes; value of dept. equipment, $7,500; value of bldgs., $5,000; ann. exp. of dept., $2,000; total mem. 30, paid part time.

WATER SUPPLY—Source, brook, 4 miles from business center; system, gravity; res. cap., 12,000,000 gals.; Deane pumping engines; mains, cement and iron, 21 miles, 2 to 12 in. dia.; 69 hydrants, Holyoke; 400 services; pressure, dom. 100 lbs., fire 65 to 150 lbs.; cost to construct, $85,000; works belong to Co.

ANDOVER, pop. 7,100; fire area, 20,098 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 6 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 8 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, electric, 26 boxes; value of dept. equipment, $8,850; value of bldgs., $16,000; ann. exp. of dept., $3,700; total mem., 34 volunteers.

WATER SUPPLY—Source, pond, 4 miles from business center; system, pump to res.; quality of water, good; res. cap. 1,290,000 gals., located 1½ miles south of center of town; 2 pumping engines, class dup., cap. per day 3,600,000 gals., constructors Blake and Deane; mains, cast iron, 30½ miles, 4 to 14 in. dia.; 219 hydrants; meters, total number 747, owned by consumer; 981 services; pipe, lead; pressure, dom. 15 to 120 lbs., fire 30 to 160 lbs.; consumption per day, 393,892 gals.; cost to construct, $239,000; bonded debt, $153,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $6,500; works belong to town.

ARLINGTON, Middlesex County, pop. 10,000; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 8 c. hand ex., 1 h. & l. truck, 4 hose wagons, 10 horses; hose, cotton, rubber lined, good, 6,500 ft.; inferior, all kinds, 1,300 ft.; total hose, 7,800 ft.; fire alarm, Gamewell, 35 boxes; value of dept. equipment, $20,000; value of bldgs., $40,000; ann. exp. of dept., $11,600; total mem. 48, paid full time 6, paid part time 39.

WATER SUPPLY—Source, Metropolitan, 30 miles from business center; system, gravity, pump to stdp.; stdp. cap. 562,000 gals., dim. 40 x 60, material used in cons. boiler iron, builders Davis & Farnum; quality of water, good; mains, cast iron and cement line, 37 miles, 4 to 12 in. dia.; 384 hydrants; 318 valves; meters, total number 1,123, Crown 6, Nash 24, Union 6, Empire 239, Gem 1, Trident 352, Hersey Disc 55, Hersey Torrent 1, Thomson 4, Lambert 308, Keystone 1, Worthington 3, Crest 1, Bee 1, Split Case 61; owned by city; 2,032 services; pipe, cement lined and wrought iron; pressure, dom. 90 lbs., fire 60 to 120 lbs.; consumption per day, 848,417 gals.; cost to construct, $538,737.48; bonded debt, $355,000; int. paid on bonds, 4 per cent; cost of mtce., $4,552.06; works belong to town.

ASHBURNHAM, pop. 1,882; fire area, 1,280 acres; mercantile bldgs., wood, 1 to 4 stories; pri-

vate, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $23,000; av. ins. for same time, $16,100. Fire dept.—1 steamer, 2 hand engines, 50 c. hand ex., 1 hose wagon, 3 hose carriages, 7 horses; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $3,500; ann. exp. of dept., $2,000; total mem., 100, paid part time.

WATER SUPPLY—Source, springs, ¼ mile from business center; system, gravity; quality of water, good; res. cap. 1,500,000 gals., located on side of hill; mains, iron, 1½ miles. 6 to 10 in. dia.; 20 hydrants, Chapman; 76 services; pipe, lead; pressure, dom. 60 lbs., fire 60 to 80 lbs.; cost to construct, $12,500; bonded debt, $7,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $100; works belong to town.

ASHLAND, pop. 1,525; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $11,105, av. ins. for same time, $15,-350. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose reels, 5 horses; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 100 ft.; total hose, 3,100 ft.; fire loss, 1908, $10,733; ins. for 1908, $7,850; fire alarm, bell and air whistle; value of dept. equipment, $5,000; value of bldgs., $20,200; ann. exp. of dept., $1,200; total mem. 35, paid part time.

ASHBY, pop. 867. Fire dept.—1 c. engine, 1 hand engine, 3 hand ex., 1 hose cart and hose; total mem., 60, paid full time; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $150.

WATER SUPPLY—Not reported.

ATHOL, pop. 7,197; fire area, 2,000 acres; mercantile bldgs., brick, iron and wood, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 hand engine, 3 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 1 comb. wagon, 20 horses; hose, cotton, rubber lined, good, 7,000 ft.; inferior, all kinds, 700 ft.; total hose, 8,900 ft.; fire alarm, Stevens, 30 boxes; value of dept. equipment, $17,000; value of bldgs., $30,000; ann. exp. of dept., $5,000; total mem. 60, paid part time.

WATER SUPPLY—Source, brooks and springs; system, gravity and pump to res.; filtration system, N. Y. Filter; cap. of plant, 500,000 gals.; res. cap., 120,000,000 gals.; mains, iron, 23 miles, 4 to 14 in. dia.; 79 hydrants, Holyoke, Chapman and Wood; meters, total number 50, Crown, owned by Co.; 1,100 services; pipe, galv. and wrought iron; pressure, dom. 50 lbs., fire 150 lbs.; consumption per day, 750,000 gals., per capita 14 gals.; works belong to town.

ATTLEBORO, pop. 14,500; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $26,526, av. ins. involved for same time, $38,405. Fire dept.—1 comb. c. & h. wagon, 17 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 4 hose carriages, 8 horses; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 10,000 ft.; fire alarm, electric, 58 boxes; value of dept. equipment, $17,450; value of bldgs., $27,800; ann. exp. of dept., $13,500; toal mem. 113, paid full time 6, paid part time 109.

WATER SUPPLY—Source, wells and river, 4 miles from business center; system, pump to stdp. and direct; stdp. cap. 650,000 gals., dim. 30 x 125, located in town; material used in cons. steel, builders Porter Mfg. Co.; quality of water, good; 2 pumping engines, cap. per day 5,000,000 gals., constructors Deane and Barr; mains, cast iron, 51.2 miles, 1 to 24 in. dia.; 380 hydrants, Ludlow, Wood and Newport; meters, total number 1,875; 1,625 services; pressure, dom. 54 to 64 lbs., fire 110 lbs.; consumption per day 554,513 gals., per capita 45 gals.; cost to construct, $639,782; bonded debt, $487,000; int. paid on bonds, 3, 4 and 7 per cent; ann. cost of mtce., $30,891; works belong to town.

AVON, pop. 1,915; fire area, 1,280 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 light wagon, with 500 ft. of hose and hanging harness, 1 hose wagon, 1 hose reel, 1 h. & l. wagon, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 500 ft.; total hose, 2,300 ft.; fire alarm, Gamewell, 6 boxes; value of dept. equipment, $8,000; value bldgs., $2,000; ann. exp. of dept., $500; total mem., 18 volunteers.

WATER SUPPLY—Source, well and springs; system, pump to stdp.; stdp. cap. 212,670 gals., dim. 20 x 90, material used in cons. wrought iron; 1 pumping engine, class comp., cap. per day 1,000,-000 gals., constructor Blake; mains, 6¼ miles, 6 to 10 in. dia., Gloucester and Warren; 63 hydrants, Ludlow; 35 valves; meters, total number 800; Union, owned by town; 401 services; pipe, iron; pressure, dom. 65 lbs., fire 65 lbs.; consumption, per day 61,921 gals., per capita 30 gals.; cost to construct, $73,667.20; ann. cost of mtce., $1,800; works belong to town.

AYER, pop. 2,500; fire area, 200 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, electric, 19 boxes; value of dept. equipment, $3,500; total mem., 41, paid by the year.

WATER SUPPLY—Source, well, fed by springs; system, pump to res.; res. cap., 1,250,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Blake; mains, 9 miles, 4 to 14 in. dia.; 59 hydrants, Ludlow; meters, total number 325; Hersey, Trident, National; 527 services; pressure, fire 65 lbs.; consumption per day, 119,582 gals., per capita 46 gals.; cost to construct, $112,905.95; int. paid on bonds, 4 per cent; ann. cost mtce., $4,552.56; works belong to town.

BALDWINSVILLE, pop. 1,200. Fire dept.—2 steamers, 8 c. hand ex., 2 hose carts, 2 hose reels, hose, 5,000 ft.; ann. exp. of dept., $1,800; total mem., 104 volunteers.

WATER SUPPLY—Source, river; system, not reported.

BARRE, pop. 2,876; fire area, 7 square miles; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 42 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell; ann. exp. of dept., $1,486.38; total mem., 69, paid part time.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; res. cap., 15,000,000 gals.; mains, iron, 4 miles, 8 to 12 in. dia.; 35 hydrants, Chapman and Coffin; 12 valves, Chapman; meters, total number 18, Crown 6, Union 6, owned by consumer; 178 services; pipe, cement lined; pressure, dom. 80 lbs., fire 70 to 150 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to construct, $40,000 bonded debt, $17,000; int. paid on bonds, 3 to 4 per cent; ann. cost mtce., $200; works belong to town.

BEDFORD, pop. 1,208; mercantile bldgs., wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 6 c hand ex., 1 h. & l. truck, 1 c engine, 1 comb. wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,580 ft.; inferior, all kinds, 500 ft.; total hose, 2,080 ft.; fire alarm, bell; ann. exp. of dept., $600; total mem., 42, paid part time.

WATER SUPPLY—Source, storage basin in business centre; stdp. cap. 235,000 gals.; res. cap., 3,750,-000 gals.; 2 pumps, Duplex, cap per day 720,000 gals.; 40 hydrants; pressures, dom. 70 lbs., fire 70 lbs.

BELCHERTOWN, pop. 2,293; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon; total hose, 500 ft.; fire alarm, bell; value of dept. equipment, $1,500; total mem., 25 volunteers.

WATER SUPPLY—Source, wells and cisterns

BELMONT, pop. 4,361; bldgs., wood and brick, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 c. engine, 7 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, Stevens, 28 boxes; value of dept. equipment, $3,000; value of bldgs., $9,000; ann. exp. of dept., $4,000; total mem., 31, paid part time.

WATER SUPPLY—Source, Metropolitan Water Board; system, pump to res.; mains, cast iron, 23.07 miles, 4 to 12 in. dia.; 171 hydrants; 283 valves; meters, total number, 883; 883 services; pipe, wrought iron; pressure, dom. 30 lbs., fire 100 lbs.; consumption per day, 310,100 gals., per capita 62 gals.; bonded debt, $31,293.; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,744.69; works belong to town.

BEVERLY, pop. 20,300; fire area, 8,000 acres; mercantile bldgs., wood and brick, 1 to 5 stories; private, wood, 2 to 3 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 8 yrs., $35,000; av. ins. for same time, $165,416. Fire dept.—3 steamers, 26 c. hand ex., 2 h. & l. trucks, 6 hose wagons, 1 c. engine, 1 supply wagon, 20 horses; hose, cotton, rubber lined, good, 11,650 ft.; fire alarm, Gamewell, 64 boxes; value of dept. equipment, $54,000; value of bldgs., $77,000; ann. exp. of dept., $20,000; total mem. 125, paid full time 14, paid part time 111; underwriters' rating, third class

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 3,200,000 gals., located at North Beverly; 2 pumping engines, class hor., cap. per day 4,000,000 gals., constructor Holly; mains, cast iron, 72.343 miles, 1½ to 24 in. dia.; 400 hydrants; 692 valves; meters, total number 134, Crown 44, Union 5, Empire 27, Gem 1, Hersey Rotary and Disc 51, Trident 4, Lambert 1, Wier 1, owned by city; 4,087 services; pipe, galv. iron and lead; pressure, dom. and fire, 70 lbs.; consumption per day, 1,735,580 gals.; cost to construct, $538,087; cost of mtce., $56,307; works belong to city.

BILLERICA (including North Billerica), pop. 2,775; fire area, 17,000 acres; mercantile bldgs., wood and brick, 4 stories; private, wood, 2 and 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 26 c. hand ex., 2 h. & l. trucks, 4 rotary force pumps, 2 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; linen, good 350 ft.; total hose, 4,350 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $6,500; ann. exp. of dept., $1,100; total mem., 61, paid part time 47, volunteers 20.

WATER SUPPLY—Source, driven wells; system, pump to stdp.; stdp. cap. 430,000 gals.; pumping engines, cap. per day 60,127 gals., constructor Barr; mains, cast iron, 9 7-10 miles, 6 to 12 in. dia.; 101 hydrants; 84 valves; meters, total number 83; 225 services; pipe, wrought iron; pressure, dom. 54 lbs., fire 120 lbs.; consumption, per day 60,316 gals., per capita 20 gals.; cost to construct, $92,148; bonded debt, $90,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,402.25; works belong to town.

BLACKINGTON, pop. 1,060; bldgs., wood, 2 to 4 stories; wooden roofs permitted. Fire dept.—50 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good 750 ft.; linen, good 250 ft.; total hose, 1,000 ft.; fire alarm, automatic; value of dept. equipment, $1,000.

WATER SUPPLY—Source, brook and mountain springs; system, gravity and pump direct; res. cap. 250,000 gals.; 2 pumps, rotary; mains, ½ mile, ½ to 6 in. dia., Wood; 5 hydrants, Beaumont, 6 double, supplied by mains; 3 valves; pressure, fire 141 lbs.; cost to construct, $7,000.

BLACKSTONE, pop. 5,750; fire area, 4 sq. miles; mercantile bldgs., brick, 3 stories; private, wood, 30 ft. high; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 6 c. hand ex., 2 hose wagons, 6 hose carriages, 1 comb. c. & h. wagon, 6 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle, 2 boxes; value of dept. equipment, $10,000; value of bldgs., $8,000; ann. exp. of dept., $1,800; total mem. 38, paid part time.

WATER SUPPLY—Source, supplied by Millville.

BOLTON, pop. 770; fire area, 12,000 acres. Fire dept.—1 hand engine, 1 h. & l. truck; total mem., 20 volunteers; value of dept. equipment, $1,200.

WATER SUPPLY—Source, brooks and wells.

BOSTON, pop. 595,380; fire area, 43 sq. miles; mercantile bldgs., stone, brick and wood, 1 to 17 stories; private, stone, brick and wood, 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—53 steamers, 3 comb. c. & h. wagons, 54 hose carts, 2 comb. aerial trucks, 4 aerial trucks, 17 comb. h. & l. trucks, 10 h. & l. trucks, 14 c. engines, comb. h. & l. trucks, 10 h. & l. trucks, 17 c. engines, 3 water towers, 2 fire boats, 388 horses; hose, cotton, rubber lined, good 69,040 ft.; rubber, good 8,050 ft.; chem., etc., 13,861 ft.; total hose, 117,951 ft.; fire alarm, Gamewell, 695 boxes; value of dept. equipment, $695,000; value of bldgs., $1,817,800; ann. exp. of dept., $1,437,271; total mem., 953, paid full time 900, paid part time 53.

WATER SUPPLY—Source, water delivered into city mains by State, Metropolitan Water Board; quality of water, good; 9 pumping engines, cap. per day, 171,000,000 gals., constructors Worthington, Holly, Allis-Chalmers, Quintard; mains, cast iron, 743.3 miles, 4 to 48 in. dia.; 8,076 hydrants; Boston Water Dept.; 9,540 valves, Boston Water Dept.; meters, total number 5,090, Crown 2,356, Empire 13, Gem 5, Hersey Rotary 384, Hersey Disc 26, Hersey Torrent 1, Thomson 3, Ball & Fitts 1, Worthington 1,161, B. W. W. 39, Trident 2, Lambert 15, Nash 6, Metropolitan 615, owned by city; 93,091 services; pipe, lead; pressure dom. 45 to 80 lbs., fire 45 to 80 lbs.; cost to construct, $16,700,000; bonded debt, $4,562,500; int. paid on bonds, 3½ to 6 per cent; ann. cost of mtce., $830,000; works belong to city.

BRAINTREE, pop. 6,000; mercantile bldgs., wood, 3 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hand engines, 12 c. hand ex., 3 h. & l. trucks, 3 hose wagons, 3 hose carriages; hose, cotton rubber lined, good, 3,800 ft.; inferior, all kinds, 800 ft.; total hose, 4,600 ft.; fire alarm, Gamewell, 28 boxes; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $2,600; total mem., 75 volunteers.

WATER SUPPLY—Source, springs and pond, ½ mile from business center; system, pump to stdp.; stdp. cap. 520,000 gals., dim. 100 x 30, material used in cons. steel, builders Wheeler & Parks; filtration system, gravity, quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Blake; mains, 29 miles, 4 to 12 in. dia., Wood, Radford; 199 hydrants, Coffin, Rensselaer; 264 valves, Chapman, Coffin, Rensselaer; meters, total number 14, Crown 11, Empire 2, Worthington 1; 1,303 services; pipe, lead and iron; pressure, dom. 80 lbs., fire 85 lbs.; consumption, per day 538,443 gals., per capita 89 2-3 gals.; int. paid on bonds, 5 per cent; works belong to town.

BRIDGEWATER, pop. 6,754; fire area, entire town; mercantile bldgs., wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,000; av. ins. for same time, $15,000. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose reels, 7 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; fire alarm, electric, 12 boxes; value of dept., equipment, $9,000; value of bldgs., $1,500; ann. exp. of dept., $2,000; total mem., 54, paid part time; F. C. Pratt, chief.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 276,000 gals., dim. 25 x 75, material used in cons., iron, builder Hodges; quality of water, good; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructor, Worthington; mains, cast iron, 27 miles, 4 to 10 in. dia.; 110 hydrants; 90 valves; meters, total number, 225, Crown, Nash and Worthington, owned by Co.; 1,020 services; pipe, galv. irons, pressure, dom. 60 to 90 lbs., fire 60 to 90 lbs.; consumption per day, 225,000 gals.; works belong to Co., and also supply East Bridgewater.

BROCKTON, pop. 53,000; fire area, 13,824 acres; mercantile bldgs., stone and brick, 3 to 8 stories; private, stone, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $36,252; av. ins. involved for same time, $1,188,800. Fire dept.—5 steamers, 1 gasoline engine, 3 c. engines on wheels, 24 c. hand ex., 2 city trucks, 1 aerial truck, rapid hoist, 1 aerial truck in reserve, 5 hose wagons, 1 hose carriage, 42 horses; hose, cotton, rubber lined, good, 13,500 ft.; fire alarm, electric, 110 boxes; value of dept. equipment, $90,000; value of bldgs., $56,000; ann. exp. of dept., $82,000; total mem. 86, paid full time 43, paid part time 43.

WATER SUPPLY—Source, lake, 12 miles from business center; system, pump to stdp.; stdp. cap. 1,300,000 gals., dim. 59 x 61, material used in cons. steel, builder Cunningham; quality of water, good; 3 pumping engines, class vert. dup., cap. per day 6,000,0000 gals., constructors Worthington, Holly; mains, cast iron, 100.66 miles, 6 to 30 in. dia.: 877 hydrants; 1,197 valves; meters, total number 6,210, Crown 263, Nash 175, Union 3,600, Empire 299, Trident 204, Hersey Disc 252, Thomson 724, Ball & Fitts 1, Worthington 2, Buffalo 94, Columbia 107, Keystone 1, Lambert 227, owned by city; 6,820 services; pipe, cement lined and cast iron; pressure, dom. and fire, 49 to 56 lbs.; consumption per day 1,967,095 gals.; cost to construct, $1,713,300; bonded debt, $1,485,000; int. paid on bonds, 3¾ per cent; cost of mtce., $38,000; works belong to city.

BROOKFIELD, pop. 2,333; fire area, 1,000 acres; mercantile bldgs., wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 24 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, bells and whistle; value of dept. equipment, $8,500; value of bldgs., $2,000; ann. exp. of dept., $900; total mem., 88 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; quality of water, good; res. cap. 2,630,930 gals., located northeast of town; 1 pumping engine, class comp., cap. per day 180,000 gals., constructor Knowles; mains, cast iron, 15,716 ft., 6 to 12 in. dia.; 36 hydrants; 16 valves; meters, total number 14, Union 5, Trident 1, Buffalo 8, owned by consumer; 92 services; pipe, galv. iron and lead; pressure, dom. 56 to 75 lbs., fire 56 to 100 lbs.; consumption per day 150,000 gals.; cost to construct, $37,684; works belong to town.

BROOKLINE, pop. 24,000; fire area, 6.8 sq. miles; mercantile bldgs., brick and wood, 3 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 years, $20,026; av. ins. involved for same time, $564,467. Fire dept.—2 steamers, 1 c. engine on wheels, 18 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 5 hose wagons, 4 comb. c. & h. wagons, 35 horses; hose, cotton, rubber lined, good, 12,800 ft.; fire alarm, bell, 58 boxes; value of dept. equipment, $50,000; value of bldgs., $152,000; ann. exp. of dept., $20,000; total mem., 82, paid full time 61, paid part time 21.

WATER SUPPLY—Source, wells and filtering galleries, 7 miles from business center; system, pump to res. and stdp.; stdp. cap. 450,000 gals., dim. 50 x 80, located at Brookline, builders Whittier Machine Co.; res. cap., 7,301,000 gals.; 5 pumping engines, cap. per day 11,500,000 gals., constructors Worthington, Allis, Blake; mains, cast and wrought iron, 79 3-5 miles, 6 to 24 in. dia., McNeal, Wood, Warren; 597 hydrants, Chapman, Corey, Ludlow, Holyoke, Boston; meters, total number 2,126, Crown 445, Union and Duplex 96, Empire 132, Gem 1, Hersey 292, Thomson 330, Worthington 3, Buffalo 28, Trident 176, Lambert 505, Nash 118, owned by town; 3,986 services; pipe, iron, cement lined; pressure, dom. 40 lbs., fire 40 to 100 lbs.; consumption per day 1,812,214 gals., per capita 90 gals.; cost to construct, $1,403,061; int. paid on bonds, 3⅝ and 7 per cent; ann. cost of mtce., $23,000; works belong to town.

BUCKLAND, pop. 1,446; mercantile bldgs., brick. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; total hose, 3,000 ft.; fire alarm, Gamewell; paid fire dept.

WATER SUPPLY—1 force pump, 8 hydrants.

CAMBRIDGE, pop. 98,000; fire area, 4,315 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, brick and wood, 3½ to 7 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $121,875; av. ins. involved for same time, $1,721,475. Fire dept.—8 steamers, 2 c. engines on wheels, 29 c. hand ex., 4 h. & l. trucks, 1 aerial truck, 7 hose wagons, 2 comb. wagons, 50 horses; hose, cotton, rubber lined, good, 15,400 ft.; rubber, good, 1,150 ft.; total hose, 16,550 ft.; fire alarm, bell, whistle and electric, 189 boxes; value of dept. equipment, $86,460; value of bldgs., $158,500; ann. exp. of dept., $129,500; total mem., 133, paid full time 77, paid part time 56.

WATER SUPPLY—Source, brooks and pond, 12½ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap., 2,270,000,000 gals.; 3 pumping engines, cap. per day 32,250,000 gals., constructors Blake, Worthington; mains, cast iron and steel, 129½ miles, 4 to 40 in. dia.; 1,056 hydrants; 2,129 valves; meters, total number 3,813, Crown, Nash, Union, Empire, Gem, Trident, Hersey Disc and Rotary, Thomson, Ball & Fitts, Worthington, Keystone, Lambert, owned by city; 15,307 services; pipe, galv. iron; pressure, dom, 45 to 55 lbs., fire 55 to 60 lbs.; consumption per day, 10,497,773 gals.; cost to construct, $6,467,153.11; bonded debt., $3,646,600; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $72,183.41; works belong to city.

CANTON, pop. 4,600; fire area, 1,300 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 12 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 1 hose carriage, 7 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 250 ft.; total hose, 5,250 ft.; fire alarm, bell and whistle, 28 Gamewell boxes; value of dept. equipment, $7,300; value of bldgs., $7,000; ann. exp. of dept., $3,505; total mem. 60, paid part time and volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity and pump to stdp.; stdp. cap. 468,000 gals., dim. 65 x 35, located High street, Canton, builders Robinson Boiler Works; filtration system, cap. of plant 500,000 gals., cost to construct, $253,860; quality of water, good; 2 pumping engines, class comp. con., cap. per day 2,000,000 gals., constructor Knowles; mains, cast iron, 23 miles, 4 to 12 in. dia., Knowles; 177 hydrants, Coffin; 74 valves, Ludlow; meters, total number 455; 923 services; pipe, cement lined; pressure, dom., 80 lbs., fire 48 to 98 lbs.; consumption, per day 250,000 gals., per capita 50 gals.; cost to construct, $238,369; bonded debt, $120,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $4,500; works belong to town.

CHELMSFORD, pop. 4,500. Fire dept.—1 c. engine, 1 hose cart, 6 c. hand ex., 1 h. & l. truck.

WATER SUPPLY—Not reported; 10 hydrants.

CHELSEA, pop. 40,000; fire area, 1,441 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, brick and wood, 3 to 5 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 1 c. engine on wheels, 8 c. hand ex., 2 h. & l. trucks, 4 hose wagons, 3 hose reels, 3 hose carriages, 1 comb. c. & h. wagon, 26 horses; hose, cotton, rubber lined, good, 11,000 ft.; rubber, good, 750 ft.; inferior, all kinds, 1,050 ft.; total hose, 12,800 ft.; fire alarm, electric, 46 boxes; value of dept. equipment, $76,500; value of bldgs., $150,000; ann. exp. of dept., $41,000; total mem. 83, paid full time 24, paid part time 59.

WATER SUPPLY—Source, Metropolitan; system, gravity; quality of water, good; res. cap. 1,000,000 gals., located Powder-horn hill; mains, cast iron, 40.40 miles, 4 to 16 in. dia.; 285 hydrants; 459 valves; meters, total number 1,357, Trident; owned by city, 6,680 services; pipe, lead; pressure, dom and fire, 50 to 70 lbs.; consumption per day, 3,300,000 gals.; cost to construct, $522,453; bonded debt., $300,000; int. paid on bonds, 4 per cent; cost of mtce., $10,000; works belong to city.

CHESHIRE, pop. 1,300; fire area, 900 acres. Fire dept.—1 h. & l. truck, 1 hose cart, 4 hand ex.; hose, 800 ft.; value of dept. equip., $1,000; total mem., 30 volunteers; W. B. Dean, chief.

WATER SUPPLY—Source, reservoir; system, gravity; 23 hydrants; 20 valves; 200 services; mains, 20,000 ft; pressure, dom. 90 lbs., fire 100 lbs; cost to construct, $25,000; ann. cost of mtce., $300; works owned by Co.

CHESTER, pop. 1,450; bldgs, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,700 ft.; value of dept. equipment, $500; total mem., call men.

WATER SUPPLY—Source, reservoir, ½ mile from business center; system, gravity; mains, iron, 3½ miles, 4 to 8 in. dia, Utica; 33 hydrants, Chapman; meters, total number 2, owned by town; 220 services; pipe, iron; pressure, dom. 193 lbs., fire 193 lbs.; cost to construct, $32,000; int. paid on bonds, 3¾ per cent; works belong to town.

CHICOPEE, pop. 20,187; fire area, 3,800 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $24,575; av. ins. involved for same time, $406,200. Fire dept.—1 steamer, 1 auto. hose cart, 12 c. hand ex., 3 h. & l. trucks, 1 hose wagon, 3 hose reels, 1 comb. c. & h. wagon, 9 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 500 ft.; total hose, 8,700 ft.; fire alarm, bell, 45 boxes; ann. exp. of dept., $25,000; total mem. 104, paid full time 12, paid part time 92.

WATER SUPPLY—Source, brooks and springs, 2 miles from business center; system, gravity and pump to stdp.; stdp. cap. 1,066,346 gals., dim. 60 x 55, material used in cons. plate iron; quality of water, good; res. cap. 10,000,000 gals., located ½ mile from station; 2 pumping engines, class comp. cond., cap. per day 5,000,000 gals., constructors Holly and Deane; mains, cast iron, 47 miles, 2 to 20 in. dia.; 223 hydrants; 487 valves; meters, total number 357, Crown 50, Nash 20, Union 28, Buffalo 190, Columbia 1, Lambert 2, owned by city; 2,075 services; pipe, lead and iron; pressure, dom. 20 to 102 lbs., fire 30 to 104 lbs.; consumption per day, 1,600,000 gals.; cost to construct, $431,767; bonded debt, $213,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $15,000; works belong to city.

CLINTON, pop. 13,500; fire area, 6,500 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 3 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 11 c. hand ex., 1 h. & l. truck, 6 hose wagons, 8 horses; hose, cotton, rubber lined, good, 9,500 ft.; fire alarm, whistle, 37 boxes; value of dept. equipment, $18,000; value of bldgs., $16,000; ann. exp. of dept., $12,500; total mem. 72, paid full time 3, paid part time 69.

WATER SUPPLY—Source, springs, 7 miles from business center; system, gravity; stdp. cap. 200,000 gals., dim. 28 x 30, material used in cons. iron, builders Canton Boiler Co.; quality of water, good; res. cap. 85,700,000 gals., located 1 at Clinton, 5 at Sterling; pumping engines, cap per minute 4,000 gals.; mains, cast iron, 34½ miles, 2 to 16 in. dia.; 332 hydrants; meters, total number 510, Crown 58, Nash 40, Union 25, Empire 40, Hersey Rotary 98, Trident 100, Worthington 110, Buffalo 70, Columbia 6, Lambert 40, owned by town and consumer; 2,170 services; pipe, wrought iron; pressure, dom. 30 to 115 lbs., fire 30 to 115 lbs.; consumption per day, 1,510,063 gals.; cost to construct, $471,485; bonded debt, $208,333; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $21,435; works belong to city.

COCHITUATE (part of township of Wayland), pop. 2,300; mercantile bldgs., wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—2 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; total hose, 1,500 ft.; fire alarm, Stevens, 9 boxes; value of dept. equipment, $1,000; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 40 volunteers.

WATER SUPPLY—Source, brook; system, gravity and pump direct; res. cap., 16,000,000 gals.; 1 pump, rotary, constructor Amoskeag; mains, 6½ miles, 4 to 10 in. dia., Wood; 37 hydrants; 13 valves; 274 services; pressure, dom. 30 lbs., fire 85 lbs., cost to construct, $43,000; ann. cost of mtce., $775; works belong to town.

COHASSET, pop. 2,970; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 14 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 3 hose reels; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, bells, 16 boxes; value of dept. equipment, $10,000; value of bldgs., $5,000; ann. exp. of dept., $2,000; total mem., 66 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res.; quality of water, good; res. cap., 1,500,000 gals.; 4 pumping engines, cap. per day 800,000 gals.; mains, cast iron, 15 miles, 4 to 12 in. dia., McNeal; 80 hydrants, Chapman, Corey, Ludlow, Coffin; 550 services; pipe, cement lined and galv. iron; pressure, 60 lbs.; cost to construct, $100,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $2,500; works belong to Co.

COLERAIN, pop. 155; fire area, 55 acres. Fire dept. equipment, 1 hose cart, hose, 800 ft.; value of dept. equipment, $5,000; ann. exp. of dept., $300; total mem., 25 volunteers.

WATER SUPPLY—Source, res.; system, gravity; 12 hydrants; pressure, 85 lbs.; cost to construct, $5,500; bonded debt, $5,000; int. paid on bonds, 4 per cent; ann. ex. of dept., $275; works belong to village.

CONCORD, pop. 5,652; fire area, 15,253 acres; bldgs., wood, 1 to 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 com. c. & h. wagons, 1 comb. h. & l. truck and hose carriage, 30 c. hand ex., 2 h. & l. trucks, 1 hose reel, 1 hose wagon; hose, cotton, rubber lined, good 4,200 ft.; fire alarm, electric, 19 boxes; value of dept. equipment, $7,000; value of bldgs., $15,000; ann. exp. of dept., $3,000; total mem., 54, paid part time.

WATER SUPPLY—Source, pond, 2¼ miles from business center; system, gravity; quality of water, good; res. cap., 2,020,000 gals.; mains, cast and wrought iron, 32.5 miles, 3 to 12 in. dia.; 167 hydrants, Coffin and Chapman; 169 valves, Coffin, Chapman and Boston; meters, total number 17, Crown 11, Empire 2, Union Rotary 4, owned by town; 1,100 services; pipe, lead and galv. iron; pressure, dom. 40 to 45 lbs., fire 40 to 45 lbs.; cost to construct, $186,602; bonded debt, $23,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,500; works belong to town.

CONWAY, pop. 1,458; mercantile bldgs., wood; wooden roofs permitted. Fire dept.—1 hand engine, 12 c. hand ex., 1 hose carriage, reel, etc; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, river, springs and wells.

COTTAGE CITY, pop. 1,100; fire area, 50 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood 1½ and 2 stories; wooden roofs permitted; fire works and combustibles ord. Fire dept.—1 steamer, 2 c. engines, 3 c. hand ex., 1 h. & l. truck, 4 hose carriages, reels; total hose, 4,000 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $3,080; ann. exp. of dept., $1,503; total mem. 79, paid full time 5, volunteers 74.

WATER SUPPLY—Source, springs, 3 miles from business center; system, pump to stdp. and direct; stdp. cap. 225,000 gals., dim. 20 x 70, material used in cons. iron, builders Hodge & Co.; pumping engines, class comp. dup., cap. per day 4,000,000 gals., constructors Deane and Washington; mains, wrought and cast iron, 14 miles, 1 to 12 in. dia., McNeal and Warren; 68 hydrants, Coffin and Holyoke; 78 valves; meters, total number 2, owned by Co.; 1,000 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 65 to 70 lbs.; consumption per day 60,500 gals., per capita 60 gals.; cost to construct, $140,000; int. paid on bonds 5 per cent; works belong to Co.

DALTON, pop. 3,122; fire area, 1,000 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 7 hose carriages, 2 horses; total hose, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; ann. exp. of dept., $150; underwriters' rating, second class.

WATER SUPPLY—Source, springs; system, gravity; quality of water, good; res. cap., 16,500,000

gals.; mains, 17 miles, 4 to 12 in. dia., McNeal; 101 hydrants, Ludlow; 34 valves; 498 services; pressure, fire 140 to 150 lbs.; cost to construct, $87,760; ann, cost of mtce., $600; works belong to town.

DANA, pop. 800; fire area, 10 acres; mercantile bldgs., wood, 3 stories; private, wood, 1, 2 and 3 stories; wooden roofs permitted in fire area. Fire dept.—1 hand engine, 16 c. hand ex., 2 horses; hose, 500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,500; ann. exp. of dept., $325; total mem., 21; paid part time 21.

WATER SUPPLY—Source, wells and river.

DANVERS, pop. 9,063; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept. —7 c. hand ex., 1 h. & l. truck, 5 hose wagons, 4 hose reels, 6 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 300 ft.; total hose, 12,300 ft.; fire alarm, electric, 34 boxes; value of dept. equipment, $11,000; value of bldgs., $12,000; ann. exp. of dept., $3,870; total mem., 89 volunteers.

WATER SUPPLY—Source, pond, 6 miles from business center; system, pump to res.; quality of water, good; res. cap. 6,500,000 gals.; 2 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Worthington; mains, cement and cast iron, 52 miles, 4 to 20 in. dia.; 264 hydrants, Newport, Corey, Fairbanks and Ludlow; 275 valves, Newport and Ludlow; meters, total number 30, Crown, Empire, owned by town; 2,009 services; pipe, iron and cement lined; pressure, dom. 80 lbs., fire 65 to 100 lbs.; consumption per day 817,000 gals., per capita 90 gals.; cost to construct, $335,000; bonded debt, $162,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,466.26; works belong to town.

DEDHAM, pop. 8,000; fire area, 5,500 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 20 c. hand ex., 1 h. & l. truck, 1 comb. h. & l. truck and chemicals, 4 hose wagons, 2 hose carriages, 12 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, bells and whistle, Gamewell; 40 boxes; value of dept. equipment, $12,000; value of bldgs., $18,000; ann. exp. of dept., $15,000; total mem., 53, paid full time 6, volunteers 47.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, gravity and pump to stdp.; stdp. cap. 805,500 gals., dim. 42 x 51, material used in cons. iron, built by Builders Iron Foundry; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,400,000 gals., constructors Blake and Knowles; mains, cast iron, 31 miles, 2 to 10 in. dia.; 171 hydrants; 176 valves; meters, total number 1,100, owned by Co.; 1,570 services; pipe, cement lined; pressure, dom. 50 lbs., fire 68 lbs.; consumption per day, 1,020,853 gals.; cost to construct, $312,580; int. paid on bonds, 5 per cent; cost mtce., $32,507; works belong to Co.

DEERFIELD, pop. 2,112; fire area, 2 sq. miles; mercantile bldgs., stone, brick and wood, 2½ stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck; fire alarm, bell; value of dept. equipment, $150; value of bldgs., $500; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, cisterns.

DOUGLASS, pop. 2,113; fire area, all the town; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, hand grenades, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $1,350; ann. exp. of dept., $350; total mem., 40 volunteers.

WATER SUPPLY—Source, driven wells.

DRACUT, pop. 3,537; mercantile bldgs., brick and stone, 2 and 6 stories; private bldgs., wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustible ord. Fire dept.—2 comb. h. & l. trucks and chemical extention, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; linen, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $500; total mem., 48, paid part time.

WATER SUPPLY—Source, brooks and wells; hydrants, pressure, 42 to 80 lbs.

DUDLEY, pop. 3,818; mercantile bldgs., wood. Fire dept.—Fire alarm, bell and whistle; volunteers.

WATER SUPPLY—Source, 15 hydrants; system, gravity and pumping.

DUXBURY, pop. 2,028; bldgs., wood, 1 to 2 stories; causes of fires investigated. Fire dept.—2 c. engines, 100 c. hand ex., 6 fire wagons with cans of water; 3 volunteer companies.

WATER SUPPLY—Private wells and cisterns.

EAST BRIDGEWATER, pop. 3,225; bldgs., wood, 1½ and 2 stories; wooden roofs permitted. Fire dept.—12 c. hand ex., 2 h. & l. trucks, 2 hose carriages, 2 hose reels; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and telephone; value of dept. equipment, $4,500; value of bldgs., $3,000; ann. exp. of dept., $600; total mem., 33 volunteers.

WATER SUPPLY—Source, see Bridgewater.

EASTHAMPTON, pop. 6,908; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—8 c. hand ex., 1 h. & l. truck, 2 hose wagons; 3 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 400 ft.; total hose, 3,900 ft.; fire alarm, bell; value of dept. equipment, 9,575; value of bldgs., $5,000; ann. exp. of dept., $3,025; total mem. 50, volunteers 42, paid part time 2.

WATER SUPPLY—Source, brook; system, pump to res.; res. cap., 750,000 gals.; pumping engines, cap. per day 1,650,000 gals., constructor Deane; mains, cast iron, 13 miles, 4 to 18 in. dia.; 85 hydrants, Holyoke; meters, 42, Crown, Buffalo; 1,002 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 95 to 100 lbs.; cost to construct, $90,000; ann. cost of mtce., $2,600; works belong to town.

EASTON, pop. 4,900; fire area, 500 acres; mercantile bldgs., stone and wood, 2 stories; private, wood and stone, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 2,500 ft.; linen, good, 2,000 ft.; total hose, 4,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $6,000; ann. exp. of dept., $1,600; total mem. 33, paid part time.

WATER SUPPLY—Source, wells, 1-3 mile from business center; system, pump to stdp.; stdp. cap. 240,000 gals., builder Cunningham; res. cap. 1,500,000 gals.; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 10 in. dia.; 97 hydrants; 150 valves; meters, total number 283, Crown 58, Hersey Rotary 21, Trident 2, Lambert 202, owned by consumer; 550 services, pipe, iron; pressure, dom. 60 to 90 lbs., fire 60 to 90 lbs.; consumption per day 140,000 gals., per capita 25 gals.; cost to construct, $100,000; bonded debt, $75,000; cost of mtce., $150; works belong to Co.

EDGARTOWN, pop. 1,175; fire area, 1,000 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine on wheels, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,500; ann. exp. of dept., $500; total mem. 30, paid part time.

WATER SUPPLY—Source, wells, water from stdp.; 60 lbs. pressure at hydrants.

ENFIELD, pop. 1,036; mercantile bldgs., wood. Fire dept.—1 steamer, 1 hand engine, 2 chemical extinguishers, 3 hose carriages; total hose, 2,500 ft.; total mem., 33 volunteers.

WATER SUPPLY—Source, river.

ERVING, pop. 1,056; fire area, 100 acres. Fire dept.—1 hand engine, 8 c. hand ex.; value of equipment, $1,000; ann. exp. of dept., $300; total mem. 50, paid part time; Chas. H. Gory, chief.

WATER SUPPLY—Not reported.

ESSEX, pop. 1,790; fire area, 7,858 acres; mercantile bldgs., wood, 1½ to 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines; 5 hand ex.; 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 850 ft.; inferior, all kinds, 1,000 ft.; total hose, 1,850 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $2,800; ann. exp. of dept., $1,000; total mem., 100 volunteers.

WATER SUPPLY—Source, wells, cisterns, rivers.

EVERETT, pop. 30,200; fire area, 2,300 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 h. & l. trucks, 1 c. engine, 8 c. hand ex., 2 hose wagons, 2 comb. trucks, 16 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 400 ft.; total hose, 6,400 ft.; fire alarm, bells and whistle, 63 boxes; value of dept. equipment, $17,000; value of bldgs., $30,800; ann. exp. of dept., $27,550; total mem. 46, paid full time 17, paid part time 29.

WATER SUPPLY—Source, Metropolitan, 4¾ miles from business center; system, gravity and pump to mains; quality of water, good; mains, cast iron, 45.95 miles, 4 to 24 in. dia.; 515 hydrants; valves, Wood, Chapman, Ludlow, Rensselaer; meters, total number 101, owned by city and consumer; 5,090 services; pipe, lead; pressure, dom. and fire, 45 to 96 lbs.; consumption per day 2,700,000 gals.; cost to construct and mtce., $763,531.90; bonded debt, $200,000; int. paid on bonds, 4 per cent; works belong to city.

FAIRHAVEN, pop. 4,000; fire area, 6,000 acres; mercantile bldgs., stone, brick and wood, 1½ to 3½ stories; private, stone, brick and wood, 2 to 3½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—16 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 1 comb. c. & h. wagon, 5 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $4,500; value of bldgs., $2,000; ann. exp. of dept., $2,200; total mem. 65, paid full time 40, volunteers 25.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp.; stdp. cap. 500,000 gals., dim. 35 x 50, material used in cons. steel, builders, Riter & Conley; quality of water, good; 2 pumping engines, class dup. comp., cap. per day 6,000,000 gals., constructor Snow; mains, cast iron, 16 miles, 6 to 12 in. dia.; 85 hydrants; meters, total number, 400, Empire; 700 services; pipe, tin and lead; pressure, dom. 65 lbs., fire 65 lbs.; consumption per day, 400,000 gals.; works belong to Co.

FALL RIVER, pop. 114,242; fire area, 26,240 acres; mercantile bldgs., stone and wood, 3 to 6 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; fire loss for 1908, $89,704.69; ins. for same time, $4,149,100. Fire dept.—6 steamers, 34 c. hand ex., 1 comb. c. & h. wagon, 4 h. & l. trucks, 3 aerial trucks, 10 hose wagons, 65 horses; hose, cotton, rubber lined, good, 23,000 ft.; fire alarm, Gamewell, 194 boxes; value of dept. equipment, $91,000; value of bldgs., $284,000; ann. exp. of dept., $146,000; total mem. 142, paid full time 110, paid part time 32, underwriters' rating, first class.

WATER SUPPLY—Source, lake, 2 miles from business center; system, pump to stdp. and tanks; stdp. cap. 5,306,593 gals., located in city; material used in cons., iron; builders, Cunningham, Porter, Walsh; quality of water, good; 5 pumping engines, class comp., cap. per day 24,000,000 gals., constructors Worthington, Davidson; mains, cast iron, 107 miles; 6 to 24 in. dia., Wood, Warren; 1,237 hydrants, Holyoke; 468 valves; meters, total number 7,961, owned by consumer; 8,108 services; pipe, lead; pressure, dom. 25 lbs., fire 80 lbs.; consumption per day, 4,967,576 gals.; per capita 43 gals.; cost to construct, $2,152,502.94; bonded debt, $1,450,000; int. paid on bonds, 4 1-10 per cent; ann. cost of mtce., $115,295.99; works belong to city.

FALMOUTH, pop. 3,000. Fire dept.—8 hose reels; hose, 6,000 ft.; fire alarm, Gamewell; total mem., 107 volunteers, paid part time; ann. exp. of dept., $2,500; W. E. Godfrey, chief.

WATER SUPPLY—Source, Long Pond; system, pump to stdp.; 2 pumps; 150 hydrants; pressure, 80 lbs.; cost of waterworks, $253,464; int. paid on bonds, 3½ per cent; works belong to town.

FITCHBURG, pop. 36,100; fire area, 24 sq. miles; mercantile bldgs., brick and wood, 1 to 7 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per year for 3 years, $13,740.97; av. ins. involved for same time, $790,199.04. Fire dept.—2 steamers, 1 c. engine on wheels, 20 c. hand ex., 4 h. & l. trucks, 3 hose wagons, 2 comb. c. & h. wagons, 21 horses; hose, cotton, rubber lined, good, 12,500 ft.; chem. hose, 800 ft.; inferior, all kinds, 1,300 ft.; total hose, 14,800 ft.; fire alarm, electric, 82 boxes; value of dept. equipment, $57,847; value of bldgs., $77,219; ann. exp. of dept., $46,385.78; total mem. 96, paid full time 27.

WATER SUPPLY—Source, brooks and ponds, 2 to 8 miles from business center; system, gravity; quality of water, good; res. cap. 60,000,000 gals., located north and west of city; mains, cast iron, 74.45 miles, 2 to 30 in. dia.; 604 hydrants, Mathews, Chapman; 673 valves, Chapman; meters, total number 3,149, Crown 467, Nash 77, King 32, Union 934, Empire 598, Gem 18, Hersey Rotary 38, Trident 332, Hersey Disc. 45, Hersey Torrent 2, Thomson 211, Ball & Fitts 12, Worthington 5, Buffalo 1, Columbia 15, Pittsburg 1, Westinghouse 1, Keystone 4, Lambert 396; owned by city and consumer; 4,950 services; pipe, wrought iron; pressure, dom. 30 to 180 lbs., fire 30 to 180 lbs.; consumption per day 2,900,000 gals., per capita 105 gals.; cost to construct, $1,400,000; bonded debt, $446,000; int. paid on bonds, 3½ and 4 per cent; ann. cost of mtce., $37,000; works belong to city.

FOXBORO, pop. 3,800; fire area, 12,460 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 c. engine, 1 163-gal. extinguisher, 1 h. & l. truck, 1 supply wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 200 ft.; total hose, 3,200 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $1,700; total mem. 33, paid part time; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to stdp.; stdp. cap. 282,000 gals., dim, 20 x 120; material used in cons., iron, builder Cunningham; quality of water, good; 2 pumping engines, cap. per day 720,000 gals., constructor Blake; mains, iron, 13 miles, 4 to 12 in. dia.; 98 hydrants; 75 valves; meters, total number 266; owned by consumer; 530 services; pipe, iron; pressure, dom. 60 lbs., fire 110 lbs.; consumption per day, 200,000 gals.; cost to construct, $94,000; int. paid on bonds, 4 per cent; cost of mtce., $6,000; works belong to district.

FRAMINGHAM, pop. 12,600; fire area, 14,960 acres; mercantile bldgs., wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 hand engine, 12 c. hand ex., 1 h. & l. truck, 4 hose wagons, 15 horses; hose, cotton, rubber lined, good 8,000 ft.; inferior, all kinds, 4,000 ft.; total hose, 12,000 ft.; fire alarm, Gamewell, 45 boxes; value of dept. equipment, $23,000; value of bldgs., $35,000; ann. exp. of dept., $13,500; total mem. 58, paid full time 7, paid part time 51.

WATER SUPPLY—Source, pond, 1 mile from business center; system, pump to stdp.; stdp. cap., 750,000 gals.; dim., 40 x 81 ft.; material used in construction, steel; quality of water, fair; 2 pumps; cap. per day, 1,500,000 gals.; constructor, Deane; mains made of cast iron; miles laid, 35, 4 to 16 in. dia.; 175 hydrants; meters, total number, 1,225, Empire, Trident, Lambert; service pipe made of cast iron; pressure, dom. 60 lbs., fire 106 lbs.; consumption, per day 610,000 gals., per capita 64.3 gals.; cost to construct works, $456,333.31; bonded debt, $453,000; int. on bonds, 3½, 4, 4¼ per cent; ann. cost of mtce., $9,000; works belong to city.

FRANKLIN, pop. 5,246; fire area, 27 sq. miles; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 9 c. hand ex., 1 h. & l. truck, 1 hose cart, 5 hose carriages; hose, cotton, rubber lined, good, 4,500 ft.; interior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, electric, 11 boxes, 2 steam gongs; value of dept. equipment, $7,500; value of bldgs., $2,000; ann. exp. of dept., $3,500; total mem. 85, paid part time.

WATER SUPPLY—Source, 22 driven 2½-in. wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 500,000 gals., dim. 30 x 80, located in town, material used in cons. steel, builders Hodge & Co.; 3 pumping engines, cap. per day 4,000,000 gals.; constructors Knowles, Deane and Blake; mains, sheet and cast iron and cement, 11½ miles, 4 to 12 in. dia.; 81 hydrants, Chapman and Holyoke; valves, Chapman and Coffin; meters, total number 85, owned by consumers; 675 services; pipe, lead and iron; pressure, dom. 60 to 90 lbs., fire 60 to 90 lbs.; consumption, per day 300,000 gals., per capita 100 gals.; cost to construct, $170,000; bonded debt, $185,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $9,000; works belong to city.

FREETOWN, pop. 1,470; fire area, 560 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good, 800 ft.; fire alarm, church bell; value of dept. equipment, $1,000; value of bldgs., $4,000; ann. exp. of dept., $751; total mem., 5 volunteers.

WATER SUPPLY—Source, river and wells; system, filtration through brick; mains, iron, ¼ mile.

GARDNER, pop. 12,000; fire area, 18,000 acres; mercantile bldgs., brick and wood, 2 to 8 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 10 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, whistle, 35 boxes; value of dept. equipment, $12,000; value of bldgs., $35,000; ann. exp. of dept., $11,800; total mem. 70, paid part time 2, volunteers 68.

WATER SUPPLY—Source, lake, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap., 5,109,000 gals.; 2 pumping engines, class comp., cap. per day 4,000,000 gals., constructor Deane; mains, cast iron, 25 miles, 1 to 24 in. dia.; 185 hydrants; 117 valves; meters, total number 113, Union 41, Empire 33, Nash 9, Thomson 12, Hersey 7, Crown 6, Trident 2, Worthington 1; 1,569 services; pipe, wrought iron and cement lined; pressure, dom. 45 lbs., fire 130 lbs., consumption per day, 1,100,745 gals.; works belong to town.

GEORGETOWN, pop. 1,840; bldgs., brick and wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand engines, 12 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; rubber, good, 500 ft.; inferior, all kinds, 200 ft.; total hose, 2,700 ft.; value of dept. equipment, $3,000; value of bldgs., $5,500; ann. exp. of dept., $1,000; total mem., 125 volunteers.

WATER SUPPLY—Source, 6 cisterns, 10 lakes, 2 lakes of 200 acres each and 10 streams.

GLOUCESTER, pop. 26,006; fire area, 23,000 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $125,000; av. ins. involved for same time, $316,640. Fire dept.—1 fire boat, 6 steamers, 2 c engines on wheels, 20 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 6 hose wagons, 3 hose carriages, 3 comb. c. & h. wagons, 32 horses; hose, cotton, rubber lined, good, 14,600 ft.; rubber, good, 2,000 ft.; fire alarm, electric, 55 boxes; value of dept. equipment, $87,121; value of bldgs., $45,000; ann. exp. of dept., $48,585; total mem. 176, paid full time 19, paid part time 2, volunteers 156.

WATER SUPPLY—Source, res., 2 to 4 miles from business center; system, pump from res.; quality of water, good; res. cap., 3,000,000 gals.; 3 pumping engines, cap. per day 4,000,000 gals., constructors Blake, Barr; mains, cast iron and cement lined, 61 miles, 1¼ to 20 in. dia.; 303 hydrants; 482 valves; meters, total number, 218, owned by city; 3,968 services; pipe, galv. iron and cement lined; pressure, dom. 30 to 75 lbs.; cost to construct, $1,408,359; bonded debt, $1,143,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $35,000; works belong to Boody, McClellan & Ed, N. Y.

GRAFTON, pop. 5,068; fire area, 3,000 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 hand engines, 1 comb. c. & h. wagon, 12 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, whistle; value of dept. equipment, $6,000; value of bldgs., $3,000; ann. exp. of dept., $1,200; total mem., 85, paid part time 12, volunteers 73.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to stdp.; stdp. cap. 110,000 gals., dim. 25 x 30, material used in cons. wrought iron, builder Cunningham; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 4 to 10 in. dia.; 93 hydrants; 47 valves; meters, total number, 6, owned by consumer; 383 services; pipe, wrought iron; pressure, dom. 80 to 125 lbs., fire 125 lbs.; consumption per day, 100,000 gals.; cost to construct, $53,000; bonded debt, $65,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to Co.

GREAT BARRINGTON, pop. 6,152; fire area, 1,280 acres; bldgs., brick and wood, 2 to 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $46,594; av. ins. for same time, $238,154. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 1 c. hand ex., 1 h. & l. truck, 1 hose wagon, 6 hose carriages; hose, cotton, rubber lined, good 4,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,500 ft.; fire alarm, bell, 10 boxes; value of dept. equipment, $13,000; value of bldgs., $12,275; ann. exp. of dept., $2,500; total mem. 31, part paid.

WATER SUPPLY—Source, brooks, river and lake, ⅛ mile from business center; system, gravity, pump to res.; quality of water, good; res. cap., 2,500,000 gals.; 2 pumping engines, cap. per day 550,000 gals., constructor Worthington; mains, 3 miles, 2 to 12 in. dia.; 70 hydrants, Ludlow; meters, total number, 17, Crown 3, Empire 12, Hersey Disc 1, Pittsburg 1, owned by city; pressure, dom. 60 lbs., fire 90 lbs.; consumption per day, 450,000 gals.; cost to construct, $110,000; bonded debt, $105,000; int. paid on bonds, 4 per cent; cost of mtce., $6,000; works belong to city.

GREENFIELD, pop. 10,000; fire area, 3,500 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 2 comb. c. & h. wagons, 6 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 300 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,300 ft.; fire alarm, Gamewell, 33 boxes; value of dept. equipment, $8,500; value of bldgs., $8,000; ann. exp. of dept., $7,600; total mem. 60, paid full time 2, paid part time 55.

WATER SUPPLY—Source, brooks, 4¾ miles from business center; system, gravity; quality of water, good; res. cap. 70,000,000 gals., located at Leyden; 1 pumping engine, class dup., cap. per day 1,200,000 gals., constructor Deane; mains, cast iron, 45 miles, 1 to 14 in. dia.; 220 hydrants; 240 valves; meters, total number 150, owned by fire district; 2,000 services; pipe, galv. iron; pressure, dom. 75 to 150 lbs., fire 75 to 150 lbs.; cost to construct, $260,000; cost of mtce., $3,500; works owned and operated by Fire District No. 1.

GROTON, pop. 2,253; mercantile bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; ann. exp. of dept., $1,200; total mem., 75, paid part time.

WATER SUPPLY—Source, well; system, pump to

res.; res. cap. 800,000 gals.; pumping engines, cap. per day 500,000 gals., constructors Knowles, Warren; mains, 9 miles, 4 to 12 in. dia.; 45 hydrants, Ludlow; meters, total number 200; 210 services; pressure, dom. 90 lbs., fire 90 lbs.; consumption, per day 60,000 gals.; cost to construct, $70,000; int. paid on bonds, 4½ per cent; works belong to Co.

GROVELAND, Essex County, pop. 2,450; 1 hand engine, 2 c. engines, 2 hose carriages, 2 h. & l. trucks, 1,500 ft. hose; alarm, bell; 55 volunteers.

WATER SUPPLY—Not reported: 21 hydrants.

HAMILTON, pop. 1,650. Fire dept.—6 hand ex., 1 h. & l. truck; 20 volunteers.

HANOVER, pop. 2,176. Fire dept.—1 comb. c. h. & l. truck, 1 h. & l. truck, 5 express wagons, with 12 hand ex. each, 2 volunteer companies of 50 men.

HANSON, pop. 1,500. Fire dept.—12 hand ex., 2 h. & l. trucks, 2 hose carts; 70 volunteers; alarm, bell.

WATER SUPPLY—Not reported; 15 hydrants; pressure, 85 lbs.

HARVARD, pop. 1,139; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 6 c. hand ex., 2 h. & l. trucks and buckets.

WATER SUPPLY—Source, springs and driven wells. ¾ mile from business center; system, gravity; quality of water, good; res. cap., 20,000 gals.; pumping engines, cap. per day, 216,000 gals.; mains, lead; 8 services; pipe, lead; cost to construct, $1,000; cost of mtce., $40; works belong to Co.

HATFIELD, pop. 1,779; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 5 hose wagons; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; ann. exp. of dept., $50; total mem., 75 volunteers.

WATER SUPPLY—Source, brook, 4 miles from business center; system, gravity; small res.; mains, cast iron, 18 miles, 2 to 8 in. dia.; 81 hydrants, Chapman; 240 services; pressure, dom. 42 lbs., fire 42 lbs.; consumption, per day 12,000 gals., per capita 12 gals.; cost to construct, $53,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $250; works belong to town.

HAVERHILL, pop. 41,242; fire area, 32 sq. miles; mercantile bldgs., brick and wood, 1 to 6 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $61,004.04; av. ins. involved for same time, $1,162,726.29. Fire dept.—5 steamers, 3 hand engines, 6 c. hand ex., 1 c. engine on wheels, 1 aerial truck, 2 h. & l. trucks, 2 comb. c. engines, 5 hose wagons, 5 hose carriages, 28 horses; hose, cotton, rubber lined, good, 12,800 ft.; total hose, 15,000 ft.; fire alarm, electric, 67 boxes; value of dept. equipment, $69,000; value of bldgs., $93,750; ann. exp. of dept., $54,000; total mem. 148, paid full time 28, paid part time 120.

WATER SUPPLY—Source, ponds, 1 to 4 miles from business center; system, gravity, pump to res. and stdp.; stdp. cap., 565,000 gals., 60 x 40 ft.; quality of water, good; res. cap. 11,000,000 gals., located on hill; 4 pumping engines, cap. per day 16,000,000 gals.; constructors Worthington, Deans, Barr; mains, cast iron, 88 miles, 4 to 24 in. dia.; 348 hydrants; 972 valves; meters, total number, 849; owned by city; 6,109 services; pipe, lead; pressure, dom. 35 to 120 lbs., fire 35 to 120 lbs.; cost to construct, $1,463,047.37; bonded debt, $610,833.36; int. paid on bonds, 4 per cent; cost of mtce., $24,425; works belong to city.

HINGHAM, pop. 4,819; fire area, 640 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $8,854; ins. for same time, $65,000. Fire dept.—1 steamer, 1 hand engine, 2 comb. c. & h. wagons, 2 c. engines, 10 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 300 ft.; total hose, 5,300 ft.; fire alarm, Gamewell storage, 25 boxes; value of dept. equipment, $6,000; value of bldgs., $10,000; ann. exp. of dept., $2,500; total mem., 125 volunteers.

WATER SUPPLY—Source, ponds, 5 miles from business center; system, gravity, pump to stdp. and direct; stdp. cap. 537,212 gals., dim. 40 x 57, located on Strawberry Hill, material used in cons. iron, builders E. Hodge & Co., East Boston; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructor Deane; mains, cement and cast iron, 57½ miles, 2 to 16 in. dia.; 240 hydrants, Chapman and Coffin; 360 valves, Chapman, Coffin, Rensselaer; meters, total number 15, Union 5, Hersey Disc 10, owned by Co.; 2,392 services; pipe, galv. and wrought iron; pressure, dom. 52 lbs., fire 70 lbs.; cost to construct, $250,000; ann. cost of mtce., $5,000; works belong to Co.

HINSDALE, pop. 1,435; fire area, 640 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $1,590; ins. for same time, $4,200. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, brooks, 1⅝ miles from business center; system, gravity; quality of water, good; res. cap. 34,000,000 gals.; mains, cast iron, 4¾ miles, 4 to 10 in. dia.; 50 hydrants, Holyoke; pipe, galv. iron; pressure, dom. 112 to 155 lbs., fire 112 to 155 lbs.; cost to construct, $36,000; bonded debt., $19,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $50; works belong to fire district.

HOLBROOK, Norfolk County, pop. 2,509; mer. bldgs., wood, 2-4 stories; priv., wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 5,000 ft.; fire alarm, bell, 16 boxes; value of dept. equipment, $6,000; value of bldgs., $8,000; ann. exp. of dept., $1,200; total mem., 25 volunteers.

WATER SUPPLY—Source, pond, 5 miles from business center; system, pump to stdp.; stdp. cap. 593,760 gals., dim. 30 x 112, material used in cons. wrought iron, builder Cunningham; quality of water, good; res. located 1 mile from business center; 2 pumping engines, class dup., cap. per day 1,600,000 gals., constructors Holly, Blake; mains, cast iron, 9 miles, 4 to 12 in. dia.; 76 hydrants; 60 valves; meters, total number 1, owned by consumer; 615 services; pipe, cement lined; pressure, dom. 70 lbs., fire 70 lbs.; consumption per day, 257,325 gals.; cost to construct, $138,000; bonded debt, $108,000; int. paid on bonds, 4 per cent; cost of mtce., $14,385; works belong to town.

HOLDEN, pop. 2,464; fire area, 20,000 acres; mercantile bldgs., wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per year, for 3 years, $1,029. Fire dept.—2 h. & l. trucks, 8 c. hand ex., 2 hose wagons; hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $250; total mem., 54 volunteers.

WATER SUPPLY—Not reported.

HOLLISTON, pop. 2,663; fire area, 12,100 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $2,000; ins. for same time, $5,000. Fire dept.—1 steamer, 1 hand engine, 40 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 5,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,400; value of bldgs., $3,000; ann. exp. of dept., $3,502; total mem. 46, paid part time.

WATER SUPPLY—Source, spring, ¾ mile from business center; system, pump to stdp.; stdp. cap. 317,000 gals., dim. 30 x 60, material used in cons. boiler iron, builder Cunningham; quality of water, good; constructor Deane; 50 hydrants; 200 services; pipe, galv. iron; pressure, fire 95 lbs.; works belong to Co.

HOLYOKE, pop. 50,000; fire area, 19,000 acres; mercantile bldgs., stone, brick and wood, 1 to 8 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $43,860; av. ins. involved for same time, $35,044. Fire dept.—7 steamers, 2 c. engines on wheels, 25 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 comb. c. h. & l. truck, 6 hose wagons, 1 comb. c. & h. wagon, 41 horses; hose, cotton, rubber lined, good, 23,600 ft.; inferior, all kinds, 2,550 ft.; total hose, 25,050 ft.; fire alarm, electric, 127 boxes; value of dept. equipment, $80,000; value of bldgs., $100,050; ann. exp. of dept., $100,004; total mem., 76, paid full time.

WATER SUPPLY—Source, ponds, stream and storage res., 2, 3 and 14 miles from business center; system, gravity; quality of water, good; res. cap., 2,425,000,000 gals.; mains, cast iron, 84.49 miles, 4 to 30 in. dia.; 682 hydrants, Norwood, Chapman, Mathews, Ludlow; 959 valves, Chapman, A. P. Smith; meters, total number 346, Crown 78, Union 12, Empire 30, Gem 14, Hersey Rotary 61, Thomson 7, Worthington 105, Trident 16; owned by city; 977 services; pipe, cast iron; pressure, dom, 50 lbs., fire 100 lbs.; consumption, per day 5,100,000 gals., per cap. 106 gals.; cost to construct, $1,301,-251.95; bonded debt, $350,000; int. paid on bonds, 3½ and 4 per cent; ann. cost of mtce., $58,427.60; works belong to city.

HOPEDALE, pop. 1,955. Fire dept.—1 auto. combination h. & l. truck, with chemical tank, 1 h. & l. truck, 2 hose carts, 26 chemical ex.; total mem., 29 fully paid; alarm, Gamewell.

WATER SUPPLY—Not reported; 46 hydrants; pressure, 100 lbs.

HOPKINTON, pop. 2,585; mercantile bldgs., wood, 1½ to 3 stories; private, 1½ to 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—3 hand engines, 12 c. hand ex., 1 h. & l. truck, 4 hose wagons; hose, cotton, rubber lined, good, 5,000 ft.; total hose, 6,000 ft.; fire alarm system, 4 boxes, bell; value of dept. equipment, $5,000; value of bldgs., $6,000; ann. exp. of dept., $1,500; total mem., 82 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 253,000 gals., dim. 35 x 35, material used in cons. iron, builder Cunningham; pumping engines, cap. per day 300,000 gals., constructor Deane; mains, cast iron, 7 miles, 6 to 8 in. dia., Warren and McNeal; 54 hydrants, Mathews, Chapman and Holyoke; meters, total number 37; 700 services; pipe, wrought iron; pressure, dom. 77 lbs., fire 77 to 120 lbs.; consumption, per day 21,686 gals., per cap. 7 gals.; cost to construct, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to town.

HOUSATONIC, pop. 1,500; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; total mem., 45 volunteers.

WATER SUPPLY—Source, res., 6½ miles from business center; system, gravity; quality of water, good; mains, cast iron, 11 miles, 4 to 14 in. dia.; 20 hydrants; 2 valves; meters, total number 5, Crown; 300 services; pipe, galv. and wrought iron; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $63,000; cost of mtce., $2,650; works belong to Co.

HUBBARDSTOWN, pop. 1,227; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 6 c. ex., 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; linen, good 100 ft.; total hose, 500 ft.; fire alarm, bell and whistle; value of dept. equipment, $600; value of bldgs., $400; ann. exp. of dept., $325; total mem., 45 volunteers.

WATER SUPPLY—Source, wells.

HUDSON, pop. 6,204; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $1,800; ins. for same time, $1,200. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 2,800 ft.; total hose, 4,800 ft.; fire alarm, bell and whistle, 23 boxes; value of dept. equipment, $9,000; value of bldgs., $27,500; ann. exp. of dept., $2,500; total mem., 57 volunteers.

WATER SUPPLY—Source, pond, 3 miles from business center; system, gravity; quality of water, good; mains, cast iron, 24.98 miles, 4 to 18 in. dia.; 166 hydrants; 282 valves; meters, total number 43, Crown 2, Empire 41, owned by town; 1,052 services; pipe, iron and cement lined; pressure, dom. 45 to 60 lbs., fire 45 to 60 lbs.; cost to construct, $222,783; bonded debt, $93,898; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $750; works belong to town.

HULL, pop. 2,000; fire area, 4,280 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $3,000; ann. exp. of dept., $2,000; total mem., 40 volunteers.

WATER SUPPLY—Source, Hingham Water Co. (See Hingham); mains, 8 miles; 98 hydrants; pressure, fire 65 lbs.

HUNTINGTON, pop. 1,500; mercantile bldgs., brick, stone and wood. Fire dept.—1 hose wagon, 2,000 ft. of cotton, rubber lined, hose; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, brook, 2 miles from business center; system, gravity; quality of water, good; res. cap. 1,000,000 gals., located at Blanford; mains, cast iron, 5 miles, 4 to 10 in. dia.; 38 hydrants; 16 valves; meters, total number 3, Buffalo and Trident, owned by Fire District; 161 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; cost to construct, $32,000; bonded debt, $26,000; int. paid on bonds, 4 per cent; cost of mtce., $100; works belong to fire district.

HYANNIS, pop. 1,550; fire area, 640 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,000. Fire dept.—2 c. engines, 12 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; fire alarm, bell, 1 box; value of dept. equipment, $5,500; value of bldgs., $1,000; ann. ex. of dept., $486.08; total mem., 45 volunteers.

WATER SUPPLY—Source, wells.

HYDE PARK, pop. 17,576; fire area, 2,600 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $31,054; av. ins. involved for same time, $220,050. Fire dept.—2 steamers, 1 c. engine on wheels, 5 c. hand ex., 1 h. & l. truck, 4 hose wagons, 8 horses; hose, cotton, rubber lined, good, 8,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 2,000 ft.; total hose, 10,500 ft.; fire alarm, Gamewell, bells, whistle and electric, 52 boxes; value of dept. equipment, $32,000; value of bldgs., $45,000; ann. exp. of dept., $15,000; total mem. 51, paid full time 8, paid part time 43.

WATER SUPPLY—Source, wells; system, pump to mains, stdp. cap. 500,000 gals., dim. 35 x 50, material used in cons. steel, builder George Miles; quality of water, good; res. cap. 1,500,000 gals.; 3 pumping engines; cap. per day 3,500,000 gals., constructors Blake and Davidson; mains, 39 miles, 4 to 14 in. dia.; 184 hydrants, Chapman; valves, Chapman; meters, total number 1,000, Crown, Hersey Rotary; owned by consumers; 2,584 services; pressure, dom. and fire 95 to 100 lbs.; works belong to city.

IPSWICH, pop. 5,120; fire area, 1,280 acres; mercantile bldgs., wood, 3 stories; private, wood, 2½ stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose wagons, 4 hose reels; hose, rubber good 4,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 5,500 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $7,350; value of bldgs., $2,000; ann. exp. of dept., $2,428; total mem., 62 call men.

WATER SUPPLY—Source, brook, 2 miles from

business center; system, pump to res.; quality of water, good; res. cap. 3,000,000 gals., located on hill in town; 2 pumping engines, class comp. dup., size 18 x 10 x 12, cap per day 1,500,000 gals., constructor Snow; mains, cast iron, 15 miles, 4 to 14 in. dia.; 143 hydrants, Chapman; 126 valves, Chapman; meters, total number 180, Crown 56, Union 1, Empire 42, Hersey Disc 36, Buffalo 33, Columbia 1, Lambert 2, Nash 4, owned by town; 733 services; pipe, lead; pressure, dom. 20 to 70 lbs., fire 20 to 70 lbs.; consumption per day 119,618 gals., per capita 23.4 gals.; cost to construct, $162,480.15; bonded debt, $153,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,205.46; works belong to town.

KINGSTON, pop. 2,205; fire area, 2,560 acres; mercantile bldgs., wood, 1½ and 2½ stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 200 ft.; inferior, all kinds, 700 ft.; total hose, 3,400 ft.; fire alarm, bell; value of dept. equipment, $2,400; value of bldgs., $4,500; ann. exp. of dept., $887; total mem. 47, paid part time.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap., 300,000 gals.; 2 triple pumping engines, class dup., cap. per day 432,000 gals., constructor Platt Iron Works, 760 gals.; mains, cast iron, 10 miles, 4 to 8 in. dia.; 90 hydrants; 472 services; pipe, iron and lead; pressure, dom. 80 lbs., fire 90 lbs.; cost to construct, $67,133; bonded debt, January 1, 1910, $21,850; int. paid on bonds, 4 per cent; cost of mtce., 1909, $2,025; works belong to town.

LANCASTER, pop. 2,406; bldgs., brick and wood, 1½ and 2 stories; wooden roofs permitted; av. fire loss for 1909, $35,000. Fire dept.—1 c. engine, 1 h. & l. truck, 4 hose carriages; hose, good, 3,000 ft.; fire alarm, bell; ann. exp. of dept., $1,500; total mem. 41, paid $15 each per year.

WATER SUPPLY—Secured from Town of Clinton; mains, 18 miles; 58 hydrants, Chapman and Fairbanks; meters, total number, 250; 425 services; pressure, dom. and fire 110 lbs.; consumption, per day 93.972 gals.; cost to construct, $55,000.

LAWRENCE, pop. 70,000; fire area, 4,185 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, wood, 1 to 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $44.182 Fire dept.—4 steamers, 1 hand engine, 3 comb. c. & h. wagons, 2 c. engines, 11 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 4 hose wagons, 43 horses; hose, cotton, rubber lined, good, 17,135 ft.; inferior, all kinds, 2,500 ft.; total hose, 19,635 ft.; fire alarm, Gamewell, 100 boxes; value of dept. equipment, $87,800; value of bldgs., $102,500; ann. exp. of dept., $75,228; total mem., 172, paid full time 41, part time 81, volunteers 50.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res and stdp.; stdp. cap. 538,000 gals., dim. 30 x 102½, material used in cons. iron and brick, builders E. Hodge & Co. and Geo. M. Cole; filtration system, slow sand filters; quality of water, good; res. cap. 40,000,000 gals., located west of town; 5 pumping engines, cap. per day 12,220,000 gals., constructors Barr, Morris, Blake; mains, cast iron, 92.6 miles, 1 to 36 in. dia.; 729 hydrants; 1,343 valves; meters, total number 6,364, Crown 962, Nash 3,016, Union 51, Thomson 594, Worthington 4, Niagara 61, Lambert 816, Trident 515, owned by consumers; 7,095 services; pipe, lead, galv. iron and tin-lined lead and block tin; pressure, dom. and fire 65 to 125 lbs.; consumption per day, 3,500,000 gals.; net cost, $2,254,075; cost to construct, $2,231,340; bonded debt, $712,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $66,405.25; works belong to city.

LEE, pop. 3,962; fire area, 6,000 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 hand engines, 1 c. engine on wheels, 80 c. hand ex., 1 h. & l. truck, 1 supply wagon, 6 hose carts; hose, cotton, rubber lined, good, 6,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $14,000; value of bldgs., $146,000; ann. exp. of dept., $1,000; total mem., 143 volunteers.

WATER SUPPLY—Source, res., 3 miles from business center; system, gravity; quality of water, good; res. cap. 40,000,000 gals., pumping engines cap., 750 gals.; mains, cement and cast iron, 6 miles, 2 to 8 in. dia.; 62 hydrants; meters, total number 2; 500 services; pipe, galv. iron; pressure, dom. 45 to 95 lbs., fire 45 to 95 lbs.; cost to construct, $75,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; cost of mtce., $2,000.

LEICESTER, pop. 3,414; fire area, 14,313 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 12 c. hand ex., 3 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good, 7,150 ft.; inferior, all kinds, 200 ft.; total hose, 7,350 ft.; fire alarm, Gamewell; value of dept. equipment, $12,000; value of bldgs., $3,500; ann. exp. of dept., $1,500; total mem., 48, paid.

WATER SUPPLY—Source, springs and wells; system, gravity and pump to stdp.; stdp. cap. 200,000 gals., dim. 30 x 40, builder E. Hodge; mains, 11½ miles, 2 to 14 in. dia.; 54 hydrants, Empire; 36 valves; meters, total number 102, Crown 11, Union 44, Hersey Rotary 10, Thomson 1, Nash 1; 337 services; pressure, fire 48 to 100 lbs.; cost to construct, $77,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $500; works belong to village.

LENOX, pop. 3,065; fire area, 640 acres; mercantile bldgs., stone, brick, concrete and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 auto. comb. c. hose & ladder wagon, 2 hose carts; hose, cotton lined, good, 1,200 ft., rubber lined, 2,000 ft.; total hose, 3,200 ft.; fire alarm, electric bell; total mem., 50 volunteers, 1 paid man.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; res. cap. 10,000,000 gals.; mains, iron, 19 miles, 2 to 10 in. dia.; 40 hydrants, Ludlow; 230 services; pipe, iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $100,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to Co.

LEOMINSTER, pop. 17,400; fire area, 3,200 acres; mercantile bldgs., stone, brick and wood, 3 to 5 stories; private, stone, brick and wood, 2½ and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $21,903; av. ins. involved for same time, $370,408. Fire dept.—1 steamer, 16 c. hand ex., 1 h. & l. truck, 1 comb. wagon, 6 hose wagons, 14 horses; hose, cotton, rubber lined, good, 7,100 ft.; inferior, all kinds, 1,050 ft.; total hose, 8,150 ft.; fire alarm, bell, whistle and electric, 47 boxes; value of dept. equipment, $14,500; value of bldgs., $74,000; ann. exp. of dept., $14,500; total mem. 73, paid full time 3, volunteers 70.

WATER SUPPLY—Source, brooks, 2 miles from business center; system, gravity; filtration, sand and gravel; quality of water, good; res. cap. 600,000,000 gals., located in town; mains, cast iron, 49.36 miles, 4 to 20 in. dia.; 337 hydrants; 467 valves; meters, total number 1,526; owned by city; 2,775 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $598,829.17; bonded debt, $222,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $6,500; works belong to city.

LEXINGTON, pop. 4,530; fire area, 1,160 acres; mercantile bldgs., wood, 2 to 5 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $14,300; av. ins. for same time, $14,300. Fire dept.—1 steamer, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels, 7 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, Gamewell, 32 boxes; value of dept. equipment, $8,000; value of bldgs., $10,000; ann. exp. of dept., $5,300; total mem. 30, paid full time.

WATER SUPPLY—Source, Metropolitan, 3 miles from business center; system, pump to res. or stdp. or direct; stdp. cap. 360,000 gals., material

used in cons. steel; quality of water, good; mains, cast iron, 16½ miles, 4 to 12 in. dia.; 119 hydrants; 85 valves; meters, total number, 362; 780 services; pipe, lead; pressure dom., 75 lbs.; fire 75 lbs.; consumption per day 330,000 gals.; cost to construct, $264,000; bonded debt., $215,400; int. paid on bonds, 4 per cent; cost of mtce., $9,340; works belong to town.

LINCOLN, pop. 1,127; mercantile bldgs., wood, 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; value of dept. equipment, $2,000; total mem., 40 volunteers.

WATER SUPPLY—Source, pond, ½ mile from business center; system, pump to res.; quality of water, good; res. cap., 1,500,000 gals.; 2 pumping engines, class comp. cond., cap. per day $1,000,000 gals., constructor Deane; mains, 17 miles; 111 hydrants; 12 valves; 250 services; pipe, galv. iron; pressure, dom. 40 to 90 lbs., fire 40 to 90 lbs.; cost to construct, $160,000; bonded debt, $85,000; int. paid on bonds, 3¾ per cent; cost of mtce., $5,300; works belong to town.

LOWELL, pop. 100,000; fire area, 9,060 acres; mercantile bldgs., stone, brick and wood, 1 to 10 stories; private, stone, brick and wood, 1 to 5 stories; wooden roofs not permitted in fire area; causes of fires investigated; fire loss for 1908 was $361,596.85. Fire dept.—6 steamers, 2 c. engines, 3 h. & l. trucks, 19 c. hand ex., 1 aerial truck, 11 hose wagons, 3 hose carriages, 60 horses; hose, cotton, rubber lined, good, 20,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 22,000 ft.; fire alarm, Gamewell, 141 boxes; value of dept. equipment, $254,000; value of bldgs., $296,000; ann. exp. of dept., $153,094.10; total mem. 186, paid full time 100, paid part time 86.

WATER SUPPLY—Source, wells, 3 miles from business center; system, gravity, pump to res. and direct; quality of water, good; res. cap., 30,000,000 gals.; 11 pumping engines, cap. per day 41,500,000 gals., constructors Deane, Morris, Worthington, Knowles; mains, cast iron, 140.55 miles, 4 to 30 in. dia.; 1,186 hydrants; meters, total number, 8,377, Crown 4,844, Nash 456, Union 36, Empire 301, Gem 13, Trident 559, Hersey Disc 974, Thomson 26, Worthington 295, Buffalo 2, Columbia 112, Lambert 687, owned by consumer; 11,719 services; pipe, iron and lead; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 5,083,856 gals.; cost to construct, $2,996,402; bonded debt, $1,075,000; int. paid on bonds, 4 per cent; cost of mtce., $38,358; works belong to city.

LUDLOW, pop. 5,000; mercantile bldgs., wood. Fire dept.—2 hose carriages; total hose, 1,500 ft.; fire alarm, whistle.

WATER SUPPLY—See Springfield.

LYNN, pop. 77,000; fire area, 11¼ sq. miles; mercantile bldgs., brick, 1 to 8 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $122,987; av. ins. involved for same time, $1,567,797. Fire dept.—11 steamers, 4 c. engines, 30 c. hand ex., 4 h. & l. trucks, 1 aerial truck, 6 hose wagons, 4 hose carriages, 1 comb. c. & h. wagon, 57 horses; hose, cotton, rubber lined, good, 16,750 ft., tested to 200 lbs. pressure; rubber, good, 4,150 ft.; inferior, all kinds, 450 ft.; total hose, 27,100 ft.; fire alarm, Gamewell, 134 boxes; value of dept. equipment, $174,000; value of bldgs., $98,000; ann. exp. of dept., $100,594; total mem. 144, paid full time 79, paid part time 75.

WATER SUPPLY—Source, ponds and river, 2 to 4 miles from business center; system, gravity, pump to res. and stdp.; stdp. cap. 500,000 gals., dim. 30 x 50, material used in cons. boiler iron, builders E. Hodges & Co.; quality of water, good; res. located on Pine hill; 4 pumping engines, cap. per day 18,000,000 gals., constructors Leavitt, A. L. Loretz; mains, cast iron, 139 miles, 4 to 36 in. dia.; 782 hydrants; 1,000 valves; meters, total number 4,590, Empire 34, Trident 1,672, Hersey Disc 147, Thomson 550, Ball & Fitts 60, Columbia 51, Lambert 1,017, owned by city and consumer; 12,790 services; pipe, lead and cement lined; pressure, dom. 40 to 60 lbs., fire 70 lbs.; consumption per day, 5,132,753 gals.; cost to construct, $2,900,891; bonded debt, $1,778,500; int. paid on bonds, 4 per cent; cost of mtce., $117,389; works belong to city.

LYNNFIELD, pop. 900. Fire dept.—1 c. engine, 20 hand ex.; total mem., 20 volunteers; fire alarm, bell.

WATER SUPPLY—Not reported.

MALDEN, pop. 43,000; fire area, 84.25 miles; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, brick and wood, 2 to 5 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $28,360; av. ins. involved for same time, $412,000. Fire dept.—2 steamers, 3 c. engines, 13 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 3 comb. c. & h. wagons, 22 horses; hose, cotton, rubber lined, good, 14,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 15,500 ft.; fire alarm, electric, 96 boxes; value of dept. equipment, $42,900; value of bldgs., $120,000; ann. exp. of dept., $52,000; total mem. 77, paid full time 35, paid part time 36.

WATER SUPPLY—Source, res.; system, gravity, pump from res.; stdp. cap. 158,000 gals., material used in cons. iron, builder Cunningham; quality of water, good; mains, cast iron and cement lined, 81.9 miles, 4 to 14 in. dia.; 404 hydrants; 1,279 valves; meters, total number 4,760, Crown 1,376, Nash 964, Union 172, Metropolitan 1, Empire 655, Gem 1, Hersey Rotary 42, Trident 530, Hersey Disc 42, Thomson 191, Thomson Bee 322, Worthington 17, Lambert 447, owned by city; 6,750 services; pipe, lead; pressure, dom. 65 lbs., fire 105 lbs.; consumption per day, 1,869,029 gals.; cost to construct, $1,039,144; bonded debt, $663,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $22,299; works belong to city.

MANCHESTER, pop. 2,618; mercantile bldgs., wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 5,600 ft.; fire alarm, Gamewell, 11 boxes; value of dept. equipment, $11,000; value of bldgs., $12,000; ann. exp. of dept., $4,000; total mem. 53, paid full time 1, paid part time 52.

WATER SUPPLY—Source, driven wells; system, pump to stdp.; stdp. cap. 518,000 gals., dim. 35 x 75, builder Cunningham; 2 pumping engines, cap. per day 1,500,000 gals., constructor Blake; mains, cast iron, 16 miles, 6 to 12 in. dia., Wood; 212 hydrants, Ludlow; meters, total number 3, Crown; 470 services; pipe, cement lined; pressure, dom. 75 lbs., fire 75 lbs.; consumption, per day 1,000,000 gals., per capita 333 gals.; cost to construct, $245,737.08; ann. cost of mtce., $6,960.74; works belong to town.

MANSFIELD, pop. 4,300; fire area, 1,500 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 auto comb. h. & l. truck, 1 h. & l. truck, 6 c. hand ex., 2 hose wagons, 2 hose carriages, 6 horses; hose, cotton, rubber lined, good, 2,850 ft.; rubber, good, 100 ft.; inferior, all kinds, 400 ft.; total hose, 3,350 ft.; fire alarm, electric, 22 boxes; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $3,960; total mem. 39, paid part time.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, pump to stdp.; stdp. cap. 230,000 gals., dim. 20 x 105, material used in cons. iron, builders E. Hodge & Co.; quality of water, good; 2 pumping engines, cap. per day 300,000 gals., constructor Blake; mains, cast iron, 20 miles, 4 to 12 in. dia.; 117 hydrants; meters, total number 360, owned by consumers; 823 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 65 lbs.; consumption per day, 320,000 gals.; cost to construct, $120,334; bonded debt, $108,000; int. paid on bonds, 4 per cent; cost of mtce., $10,285 works belong to district.

MARBLEHEAD, pop. 7,200; mercantile bldgs., stone, brick and wood, 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 years, $7,654; av. ins. involved for same time, $24,300. Fire dept.—2 steamers, 1 h. & l. truck, 3 hand engines, 10 c. hand ex., 2 hose wagons, 7 hose carriages, 5 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, Gamewell, 40 boxes; value of dept. equipment, $21,000; value of bldgs., $25,000; ann. exp. of dept., $8,071; total mem. 55, paid full time 5, paid part time 50.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to stdp. and direct; stdp. cap. 530,000 gals., dim. 100 x 30, located on hill, material used in cons. iron, builder Cunningham; quality of water, good; 2 pumping engines, class single and comp., cap. per day 2,500,000 gals., constructors Worthington, Deane; mains, iron, 32 miles, 4 to 14 in. dia., Warren, McNeal; 335 hydrants, Chapman, Ludlow; 325 valves, Chapman; meters, total number 2, Hersey Rotary, owned by consumer; 2,022 services; pipe, galv. iron; pressure, dom. 65 to 70 lbs., fire 65 to 75 lbs., consumption, per day 625,000 gals., per capita 59 gals.; cost to construct, $353,383; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,500; works belong to town.

MARION, pop. 1,900. Fire dept.—1 c. engine, 12 hand ex., 1 h. & l. truck, 1 hose cart, 38 volunteers; alarm, bell.

WATER SUPPLY—Not reported; pressure, 60 lbs.

MARLBORO, pop. 15,000; fire area, 13,000 acres; mercantile bldgs., brick and wood, 1½ to 4 stories; private, wood, 1½ to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for yrs., $10,000; av. ins. involved for same time, $164,000. Fire dept.—1 hand engine, 16 c. hand ex., 1 h. & l. truck, 4 hose wagons, 1 spare wagon, 1 comb. c. & h. wagon, 8 horses; hose, cotton, rubber lined, good, 9,000 ft.; rubber, good, 200 ft.; total hose, 9,200 ft.; fire alarm, Gamewell storage batteries; 40 boxes; value of dept. equipment, $20,000; value of bldgs., $46,000; ann. exp. of dept., $16,000; total mem. 61, paid full time 5, paid part time 1, volunteers 55.

WATER SUPPLY—Source, lakes, ½ and 3 miles from business center; system, pump to res., stdp. or direct; stdp. cap. 200,000 gals., dim. 30 x 35, material used in cons. wrought iron; quality of water, good; res. cap. 5,500,000 gals., located ½ mile from business center; 3 pumping engines, class comp., cap. per day 6,500,000 gals., constructors Blake, Barr, Worthington; mains, cast iron, 37 miles, 4 to 16 in. dia.; 346 hydrants; 304 valves; meters, total number 1,400, Crown, Nash, Union, Empire, Hersey Rotary, Trident, Hersey Disc, Thomson, Ball & Fitts, Worthington and Buffalo, owned by consumer; 2,300 services; pipe, lead; pressure, dom. 60 to 142 lbs., fire 80 to 142 lbs.; consumption per day, 579,450 gals.; cost to construct, $589,800; bonded debt, $520,000; int. paid on bonds, 4 per cent; cost of mtce., $9,000; works belong to city.

MATTAPOISETT, pop. 1,180; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,000; ann. exp. of dept., $800; total mem., 50, paid part time.

WATER SUPPLY—Source, wells and res.

MAYNARD, pop. 5,500; fire area, 3,000 acres; mercantile bldgs., brick and wood, 1 to 6 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 300 ft.; total hose, 2,500 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $1,500; value of bldgs., $5,000; ann. exp. of dept., $3,000; total mem. 33, paid full time 1; underwriters' rating, fourth class.

WATER SUPPLY—Source, pond, 3 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 1,500,000 gals., located on Summer hill; 2 pumping engines, cap. per day, 1,500,000 gals., constructor Blake; mains, cast iron, 12 miles, 4 to 12 in. dia., C. I. pipe; 113 hydrants; 130 valves; meters, total number 893, owned by city and consumer; 897 services; pipe, cement and lead and wrought iron; pressure, dom. 90 lbs., fire 90 lbs.; cost of mtce, $4,000; works belong to town.

MEDFIELD, pop. 1,800; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 600 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $1,200; total mem. 60, paid part time.

WATER SUPPLY—Source, springs; stdp. cap. 25,000 gals.

MEDFORD, pop. 22,300; fire area, 11,500 acres; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 comb. c. & h. wagons, 16 c. hand ex., 3 hose wagons, 18 horses; hose, cotton, rubber lined, good, 9,500 ft.; inferior, all kinds, 450 ft.; total hose, 9,950 ft.; fire alarm, Gamewell, 52 boxes; value of dept. equipment, $32,000; value of bldgs., $68,700; ann. exp. of dept., $20,896; total mem. 59, paid full time 13, paid part time 46.

WATER SUPPLY—Source, Metropolitan system; mains, 56 miles, 2 to 20 in. dia.; 504 hydrants, various; 613 valves; meters, total number, 449, owned by city; 4,298 services; pressure, dom. 55 lbs., fire 110 lbs.; consumption per day, 2,014,100 gals., per capita 100 gals; cost to construct, $598,089; bonded debt, $195,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $7,900; works belong to city.

MEDWAY, pop. 2,650; mercantile bldgs., wood, 1½ to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hand engines; 50 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 1,000 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of bldgs., $3,500; ann. exp. of dept., $2,400; total mem., 123 volunteers.

WATER SUPPLY—Source, river and cisterns.

MELROSE, pop. 14,295; fire area, 3,114 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $29,299; av. ins. involved for same time, $109,850. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 4 hose wagons, 10 horses; hose, cotton, rubber lined, good, 6,900 ft.; inferior, all kinds, 1,800 ft.; total hose, 8,760 ft.; fire alarm, electric, 45 boxes; value of dept. equipment, $13,000; value of bldgs., $27,390; ann. exp. of dept., $12,790; total mem., 46, paid full time 7, paid part time 39.

WATER SUPPLY—Source, river, Metropolitan system, 1½ miles from business center; system, pump to res. and direct; quality of water, good; mains, 48.38 miles, 4 to 16 in. dia.; 300 hydrants, Chapman, Ludlow, Holyoke, Corey, &c.; 435 valves, Chapman, Ludlow, Rensselaer, Coffin and others; meters, total number, 1,059; Crown, Union, Empire, Gem, Hersey Rotary, Trident 2, Nash, owned by city; 3,392 services; pipe, iron and lead; pressure, dom. 95 lbs., fire 95 lbs.; consumption per day, 1,591,300 gals., per capita 109 gals.; cost to construct, $469,605; bonded debt, $210,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $7,000; works belong to city.

MERRIMAC, pop. 1,950; fire area, 800 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 7 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel, 8 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, electric, 18 boxes; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $1,500; total mem. 30, paid full time.

WATER SUPPLY—Source, well, ¾ mile from business center; system, pump to stdp.; stdp. cap. 420,000 gals., dim. 40 x 45; quality of water, good; 2 pumping engines, cap. per day 2,250,000 gals.; mains, cast iron, 9 miles, 6 to 12 in. dia.; 67 hydrants; 93 valves; meters, total number 300, Empire, owned by town; 389 services; pipe, cement lined; pressure, dom. 54 to 120 lbs., fire 54 to 120 lbs.; cost to construct, $70,000; int. paid on bonds, 4 per cent; works belong to town.

METHUEN, pop. 9,000; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted in fire area;

causes of fires investigated. Fire dept.—1 steamer, 6 c. hand ex., 1 comb. truck, 1 h. & l. truck, 1 hose wagon, 7 hose reels, 6 horses; hose, cotton, rubber lined, good, 6,500 ft.; fire alarm, electric, 38 boxes; value of dept. equipment, $70,000; value of bldgs., $15,000; ann. exp. of dept., $3,500; total mem. 26, paid full time 2, volunteers 24.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to res.; quality of water, good; res. cap. 1,012,000 gals.; 2 pumping engines, size 12 x 24 x 18, cap. per day 1,500,000 gals., constructor Laidlaw-Dun-Gordon; mains, cast iron, 28 miles, 4 to 16 in. dia.; 300 hydrants, Ludlow; 190 valves, Ludlow, Chapman; meters, total number, 1,454, Crown 24, Union 294, Empire 5, Gem 3, Hersey Rotary 79, Hersey Disc 369, Thomson 2, Columbia 7, Trident 37, Nash 4, owned by town; 1,775 services; pipe, cement; pressure, dom. 95 lbs., fire 125 lbs.; consumption per day 350,500 gals., per capita 60 gals.; cost to construct, $300,578; int. paid on bonds, 4 per cent; ann. cost of mtce., 6,200; works belong to town.

MIDDLEBORO, pop. 6,885; fire area, 3,500 acres; mercantile bldgs., wood and brick, 2 to 4 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good, 5,500 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $7,000; value of bldgs., $7,500; ann. exp. of dept., $5,000; total mem. 112, paid by year.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 235,000 gals., dim. 20 x 103, material used in cons. iron, builders Robinson Co.; quality of water, good; 2 pumping engines, cap. per day 1,728,000 gals., constructor Deane; mains, cast iron, 18.62 miles, 4 to 12 in. dia.; 131 hydrants; 204 valves; meters, total number 517, Crown 77, Nash 108, Union 4, Empire 5, Gem 1, Hersey, 46, Hersey Disc 96, Trident 42, King 23, Worthington 9, Thomson 106, owned by consumer; 964 services; pipe, wrought iron; pressure, dom. 50 to 70 lbs., fire 100 lbs.; consumption per day, 342,944 gals.; cost to construct, $128,773; bonded debt, $28,500; int. paid on bonds, 4 per cent; cost of mtce., $10,107; works belong to fire district.

MIDDLETOWN, pop. 1,068. Fire dept—1 c. ex., 1 h. & l. truck, 1 hose cart, 20 volunteers.

WATER SUPPLY—Not reported; 10 hydrants; pressure, 65 lbs.

MILFORD, pop. 12,500; fire area, 12,160 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1 to 4 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 12 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 comb. c. & h. wagon, 8 horses; hose, cotton, rubber lined, good, 6,800 ft.; inferior, all kinds, 200 ft.; total hose, 7,000 ft.; fire alarm, bell and whistle, 21 boxes; value of dept. equipment, $6,900; value of bldgs., $10,000; ann. exp. of dept., $9,674; total mem. 72, paid full time 1, paid part time 71.

WATER SUPPLY—Source, river and wells, 4 miles from business center; system, pump direct to mains; filtration, slow sand; quality of water, good; res. cap., 400,000,000 gals.; 3 pumping engines, class comp. dup., cap. per day 6,000,000 gals., constructors Holly, Knowles, Worthington; mains, cast iron, 36 miles, 4 to 14 in. dia.; 145 hydrants; 150 valves; meters, total number, 350, owned by Co. and consumer; 1,750 services; pipe, lead, wrought iron; pressure, dom. 72 lbs., fire 75 to 100 lbs.; consumption per day, 900,000 gals.; works belong to Co.

MILLBURY, pop. 4,631; mercantile bldgs.,wood and brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 1 c. engine, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 400 ft.; total hose, 5,400 ft.; fire alarm, electric, 20 boxes; ann. exp. of dept., $2,508; total mem., 70 volunteers.

WATER SUPPLY—Source, well, 1 mile from business center; system, pump to res.; quality of water, good; res. cap. 1,500,000 gals.; 2 pumping engines, class trip. and comp., cap. per day 17,500,000 gals., constructors Gould, Barr; mains, cast iron, 12 miles, 6 to 16 in. dia.; 69 hydrants, Eddy; Eddy valves; meters, total number 211, Crown 2, Union 51, Hersey Disc 95, Columbia 51, Trident 2, owned by Co. and consumer; 393 services; pipe, cement lined; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $220,000; int. paid on bonds, 5 per cent; works belong to Co.

MILLIS, pop. 1,252; fire area, 1,600 acres; bldgs., wood, 2 stories; wooden roofs permitted. Fire dept.—2 hand engines, 8 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 700 ft.; linen, good 2,000 ft.; total hose, 2,700 ft.; fire alarm, whistle; value of dept. equipment, $4,750; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 45.

WATER SUPPLY—Source, springs; system, gravity, pump to stdp.; stdp. cap. 200,000 gals., dim. 20 x 80, material used in cons. iron; 2 pumping engines, cap. per day 750,000 gals., constructor Deane; mains, 5½ miles; 20 hydrants; pipe, iron; cost to construct, $28,000; works belong to city.

MILLVILLE, pop. 2,400; bldgs., brick and wood, 2 to 4 stories. Fire dept.—1 comb. hose & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; linen, good 2,000 ft.; total hose, 4,000 ft.; fire alarm, bell and whistle; total mem., 80 volunteers.

WATER SUPPLY—Source, river, in business center; system, pump direct; mains, cast iron, 5 miles, 8 to 12 in. dia., Wood; 25 hydrants, Chapman; pressure, fire 110 lbs.; cost to construct, $15,000; ann. cost of mtce., $2,000; works belong to town.

MILTON, pop. 7,054; fire area, 6,000 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 comb. c. & h. wagon, 15 horses; hose, cotton, rubber lined, good, 9,000 ft.; fire alarm, Gamewell, 52 boxes; value of dept. equipment, $23,000; value of bldgs., $35,000; ann. exp. of dept., $21,700; total mem. 46, paid full time 12, volunteers 34.

WATER SUPPLY—Source, Metropolitan Water Board; system, pump direct; mains, cast iron, 43.42 miles, 2 to 16 in. dia., 347 hydrants, Ludlow; 450 valves, Ludlow; meters, total number 1440, Crown 1,090, Union 7, Empire 21, Gem 65, Hersey Rotary and Disc 30, Thomson 100, Trident 10, Lambert 68, Nash 48, Keystone 1, owned by town; 1,380 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 133 lbs.; consumption per day, 288,400 gals.; per capita 40 gals.; works belong to town.

MONSON, pop. 4,244; fire area, all the town; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss, 1909, $2,998. Fire dept.—1 hand engine, 2 c. engines, 4 c. hand ex., 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good 1,600 ft.; rubber, good 900 ft.; total hose, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $1,000; total mem., 51 volunteers.

WATER SUPPLY—Source, wells, 3 miles from business center; system, gravity; quality of water, good; res. cap., 675,600 gals.; mains, iron, 12 miles, 6 to 12 in. dia.; 92 hydrants, Ludlow; meters, total number 200, Crown 96, Union 37, Empire 1, Gem 5, Niagara 3, Hersey Disc 13, Lambert 1, Nash 45, owned by town; 250 services; pipe, iron; cost to construct, $59,000; bonded debt, $45,000; int. paid on bonds, 4 per cent; works belong to town.

MONTAGUE, pop. 7,015; mercantile bldgs., brick, 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carriages, 3 horses; hose, cotton, rubber lined, good 5,000 ft.; rubber, good 1,000 ft.; total hose, 6,000 ft.; fire larm, telegraph, 12 boxes; ann. exp. of dept., $4,000; total mem., 35.

WATER SUPPLY—Source, wells and springs.

NAHANT, pop. 1,153; fire area, 450 acres; mercantile bldgs., wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $300. Fire dept.—2 c. engines, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, Gamewell, 15 boxes; ann exp. of dept., $4,500; total mem., 52, paid part time.

WATER SUPPLY—Source, Metropolitan Water Board; system, gravity and pump to stdp.; stdp. cap., 51,000 gals; mains, 11 miles; 67 hydrants, Wood; meters, total number 69; 465 services; pressure, dom. 60 lbs., fire 80 to 100 lbs.; cost to construct, $105,000; ann. cost of mtce., $3,694; works belong to town.

NANTUCKET, pop. 2,930; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $2,225; av. ins. involved for same time, $4,567. Fire dept.—2 steamers, 2 hand engines, 1 c. engine, 2 h. & l. trucks, 10 hose carriages, 2 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell; value of dept. equipment, $8,500; value of bldgs., $4,000; ann. exp. of dept., $6,700; total mem., 210, paid part time.

WATER SUPPLY—Source, pond, 2 miles from business center; system, pump to stdp. and direct; stdp. cap. 424,000 gals., dim. 30 x 80; material used in cons., steel; filtration system, gravity; quality of water, good; 3 pumping engines, class triplex, cap. per day 576,000 gals., constructors Deming, Worthington; mains, cast iron, 11 miles, 4 to 10 in. dia.; 65 hydrants; 125 valves; meters, total number, 1, owned by Co.; 1,000 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 75 lbs.; consumption per day, 400,000 gals.; bonded debt, $41,500; int. paid on bonds, 5 and 6 per cent; works belong to Co.

NATICK, pop. 9,488; mercantile bldgs., brick, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 3 h. & l. trucks, 4 hose wagons, 2 hose carriages, 11 horses; hose, cotton, rubber lined, good 7,100 ft.; inferior, all kands, 2,000 ft.; total hose, 9,100 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $15,000; value of bldgs., $30,000; ann. exp. of dept., $4,500; total mem., 56 volunteers

WATER SUPPLY—Source, pond, elevated wells, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap., 3,500 gals.; 2 pumping engines, class comp. vertical, cap. per day 5,000,000 gals., constructors Barr and Blake; mains, cast iron and cement lined, 38½ miles, 1 to 12 in. dia.; 206 hydrants; 327 valves; meters, total number, 1,063, owned by city and consumer; 1,925 services; pipe, galv. iron; pressure, dom. 60 to 90 lbs., fire 60 to 90 lbs.; cost to construct, $450,894; bonded debt, $164,000; int. paid on bonds, 3½ and 4 per cent; cost mtce., $3,592; works belong to town.

NEEDHAM, pop. 5,000; fire area, 7,500 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss, 1909, $3,200; av. ins., involved for same time, $19,400. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, bell, 26 boxes; value of dept., equipment, $16,345; value of bldgs., $2,500; ann. exp. of dept., $2,500; total mem., 53, paid part time.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap. 301,000 gals., dim. 25 x 85, material used in cons. iron, builder Hodge; 2 pumping engines, comp. dup., cap. per day, 750,000 gals. each; constructor Blake; mains, cast iron, 37 miles, 4 to 12 in. dia., Goncester and Wood; 316 hydrants; 287 valves; meters, total number, 1,002; owned by city and consumers; 1,047 services; pipe, lead; pressure, dom. 85 to 120 lbs., fire 85 to 120 lbs.; consumption per day, 335,275 gals., per capita 71 gals.; cost to construct, $271,574; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,692; works belong to town.

NEW BEDFORD, pop. 100,000; fire area, 12 sq. miles; mercantile bldgs., brick and wood, 1 to 6 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1909, $134,582.50; av. insurance involved for same time, $1,332,291.73. Fire dept.—3 steamers, 1 auto. c. engine, 1 hand engine, 23 c. hand ex., 1 comb. h. & l. truck, 3 aerial trucks, 8 hose wagons, 3 hose carriages, 3 comb. c. & h. wagons, 49 horses; hose, cotton, rubber lined, good, 18,600 ft.; fire alarm, bell, 115 boxes; value of dept. equipment, $109,360; value of bldgs., $180,000; ann. exp. of dept., $107,444.34; total mem. 243, paid full time 56, paid part time 187.

WATER SUPPLY—Source, ponds, 11½ miles from business center; system, pump to res.; quality of water, good; res. cap. 65,000,000 gals., located North Dartmouth; 5 pumping engines, class comp. comb., cap. per day, 45,000,000 gals., constructors Worthington, Leavitt and McAlpine; mains, cast iron, 118 miles, 4 to 36 in. dia.; 1,239 hydrants, Chapman; 1,472 valves, Chapman; meters, total number 4,572; Crown 244, Nash 462, Union 145, King 148, Empire 175, Gem 7, Hersey Rotary 101, Hersey Disc 812, Hersey Torrent 12, Thomson 3, Trident 188, Trident Crest 5, Lambert 1,137; Worthington 1,133, owned by city and consumer; 12,043 services; pipe, lead; pressure, dom. 25 to 90 lbs., fire 25 to 90 lbs.; consumption, per day, 7,472,179 gals., per capita 84 gals.; cost to construct. $3,512,321; bonded debt, $1,488,000; int. paid on bonds, 4 1-5 per cent; cost of mtce., $118,109; works belong to city.

NEWBURYPORT, pop. 14,673; mercantile bldgs., brick and wood, 3 to 5 stories; private wood, 2½ and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 steamers, 10 c. hand ex., 2 h. & l. trucks, 6 hose wagons, 13 horses; total hose, 10,150 ft.; fire alarm, Gamewell, 35 boxes; value of dept. equipment, $12,000; value of bldgs., $14,000; ann. exp. of dept., $12,000; total mem. 85, paid full time 2, substitutes 18, callemen, including sub., 101.

WATER SUPPLY—Source, wells and ponds, 2½ miles from business center; system, pump to stdp.; stdp. cap. 600,000 gals., dim. 40 x 65, material used in cons. steel, builders Hodges & Co.; quality of water, good; 2 pumping engines, cap. per day 4,000,000 gals., constructors Russell & Sons; mains, cast iron and cement lined, 35 miles, 2 to 16 in. dia.; 337 hydrants; meters, total number, 76; owned by city; 3,325 services; pipe, cement lined; pressure, dom. 55 lbs., fire 55 lbs.; consumption per day, 811,705 gals.; works belong to city.

NEWTON, pop. 36,827; fire area, 12,800 acres; mercantile bldgs., brick and wood, 1 to 6 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. engines, 27 c. hand ex., 1 h. & l. truck, 1 40-gal. chem. tank, 1 aerial truck, 8 hose wagons, 3 comb. c. & h. wagon, 40 horses; hose, cotton, rubber lined, good, 5,100 ft.; inferior, all kinds, 8,569 ft.; total hose, 16,969 ft.; fire alarm, bell and electric, 156 boxes; value of dept. equipment, $76,910; value of bldgs., $182,750; ann. exp. of dept., $60,228; total mem. 94, paid full time 37, paid part time 57.

WATER SUPPLY—Source, wells and covered conduit, 4 miles from business center; system, pump to res.; quality of water, good; res. cap., 4,500,000 gals.; 2 pumping engines, class dup. and vertical; cap. per day 11,000,000 gals., constructors Barr and Worthington; mains, cast iron, 143 1-10 miles, 4 to 20 in. dia.; 983 hydrants, Boston, Chapman, Holyoke and Carr; 850 valves, Boston, Chapman, Rensselaer and Coffin; meters, total number 6,918, Crown 1,802, Union 55, Empire 5 Hersey Rotary 950, Hersey Disc 3,528, Hersey Torrent 1, Thomson 146, Ball & Fitts 82, Worthington 100, Buffalo 1, Columbia 81, Keystone 5, Trident 71, Nash 14, owned by city; 7,900 services; pipe, lead and galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; consumption per day 2,444,000 gals., per capita 62 gals.; cost to construct, $2,314,000; bonded debt, $1,379,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $22,400; works belong to city.

NORTH ADAMS, pop. 22,150; fire area, 6,500 acres; mercantile bldgs., brick, 4 to 6 stories; private, wood, 2 stories; wooden roofs not permitted; causes of fires investigated; fire loss, 1906, $18,081. Fire dept.—1 comb. c. & h. wagon, 1 c. en-

gine, 5 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 2 hose carriages, 7 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, Gamewell, 43 boxes; value of dept. equipment, $11,000; value of bldgs., $34,500; ann. exp. of dept., $14,500; total mem. 73, paid full time 7, paid part time 66; underwriters' rating, first class.

WATER SUPPLY—Source, brooks; system, gravity; quality of water, hard; res. cap., 98,000,000 gals.; 1 pumping engine, cap. per day 1,100,000 gals., constructor Knowles; mains, cast iron, 43 miles, 4 to 24 in. dia.; 300 hydrants; meters, total number, 56; 3,650 services; pressure, dom. 95 to 161 lbs., fire 105 lbs.; cost to construct, $460,000; cost of mtce., $10,000; works belong to city.

NORTHAMPTON, pop. 19,957; fire area, 12,500 acres; mercantile bldgs., brick, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $22,040; av. ins. involved for same time, $211,130. Fire dept.—2 steamers, 1 hand engine, 1 comb. c. & h. wagon, 12 c. hand ex., 3 h. & l. trucks, 5 hose wagons, 1 hose carriage, 10 horses; hose, cotton, rubber lined, good, 10,000 ft.; inferior, all kinds, 600 ft.; total hose, 10,600 ft.; fire alarm, Gamewell, 51 boxes; value of dept. equipment, $33,200; value of bldgs., $25,000; ann. exp. of dept., $15,000; total mem. 86, paid full time 8, paid part time 78.

WATER SUPPLY—Source, mountain streams, 10 miles from business center; system, gravity; quality of water, good; res. cap., 500,000,000 gals.; mains, cast iron, 64 miles, 3 to 24 in. dia.; 333 hydrants; meters, total number, 58, Crown 61, Empire 2, Gem 1, Thomson 3, owned by city; 3,000 services; pipe, galv. iron; pressure, dom. 40 to 100 lbs., fire 40 to 100 lbs.; cost to construct $794,000; bonded debt, $260,000; int. paid on bonds, 3½ per cent; cost of mtce., $500,300; works belong to city.

NORTH ANDOVER, pop. 5,000; fire area, 16,195 acres; mercantile bldgs., brick, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted, no fireworks and combustibles ord. fire dept.—2 steamers, 2 hose wagons, 1 comb. chem. & hose wagon, 6 horses; hose, cotton, rubber lined, good, 3,200 ft.; total hose, 3,200 ft.; fire alarm, Gamewell, 28 boxes; value of dept. equipment, $47,069.00; ann. exp. of dept., $5,500; total mem. 33, paid full time 3, pair part time 30.

WATER SUPPLY—Source, pond, 2½ miles from business center; system, pump to res.; quality of water, good; res. cap. 1,500,000 gals., located top of hill; 2 pumping engines, class dup. comp., cap. per day 1,500,000 gals., constructor Laidlaw-Dun-Gordon; mains, cast iron, 32.26 miles, 6 to 12 in. dia.; 210 hydrants; 226 valves; meters, total number 673, Crown 7, Nash 74, Empire 224, Gem 1, Trident 327, Hersey 24, Columbia 10, Worthington 3, Keystone 1, King 2, owned by consumer; 820 services; pipe, lead and cement lined; pressure, dom. 150 lbs., fire 150 lbs.; consumption per day 232,885 gals.; cost to construct, $193,407, bonded debt, $154,000; int. paid on bonds, 4 per cent; cost of mtce., $5,196; works belong to town.

NORTH ATTLEBORO, pop. 7,878; fire area, 10,243 acres; mercantile bldgs., wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 supply wagon, 12 c. hand ex., 3 h. & l. trucks, 3 hose wagons, 8 horses; hose, cotton, rubber lined, good 6,000 ft.; fire alarm, Gamewell, 33 boxes; value of equipment, $30,800; value of bldgs., $12,000; ann. exp. of dept., $5,000; total mem., 52, paid full time 3, paid part time 37.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 564,000 gals., dim. 40 x 60, material used in cons. iron, builder Cunningham; quality of water, good; 2 pumping engines, class comp., cap per day 2,500,000 gals., constructors Davidson, Deane; mains, iron, 20.7 miles, 4 to 16 in. dia.; 252 hydrants; meters, total number, 1,225 Crown 70, Nash 35, Union 66, Trident 250, Hersey Disc 730; Thomson 275, Worthington 1, Standard 12, Columbia 45, owned by consumer; 977 services; pipe, iron and lead; pressure, dom 85 lbs., fire 85 lbs.; consumption per day, 326,433 gals.; cost to construct, $239,190; bonded debt, 167,000; int. paid on bonds, 4 per cent; cost of mtce., $6,288; works belong to town.

NORTHBOROUGH, pop. 1,947; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose reel, 1 h. & l. truck, 1 hose wagon, 1 c. engine; hose, cotton, rubber lined, good, 1,900 ft.; inferior, 350 ft.; total hose, 2,250 ft.; fire alarm, whistle; value of dept. equipment, $2,600; value of bldgs., $2,400; ann. exp. of dept., $1,159.62; total mem. 28, paid part time.

WATER SUPPLY—Source, brook, 3 miles from business center; system, gravity; quality of water, good; res. cap., 30,000,000 gals.; mains, wrought iron, cement and iron, 11½ miles, 1 to 10 in. dia.; 70 hydrants; 63 valves; meters, total number, 46, Nash 1, Union 30, Empire 15; 339 services; pipe, enameled and galv. iron; pressure, dom. 65 to 87½ lbs., fire 65 to 87½ lbs.; consumption per day, 300,000 gals.; cost to construct, $85,000; bonded debt, $7,020; int. paid on bonds, 4 per cent; cost of mtce., $900; works belong to town.

NORTHRIDGE, pop. 12,000; mercantile bldgs., brick and stone, 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 5 hose carriages, reel, etc.; hose, linen, good 12,000 ft.; fire alarm, bell and electric; ann. exp. of dept., $1,000; total mem., 53; paid part time.

WATER SUPPLY—Source, springs, ¼ mile from business center; system, gravity; res. cap., 2,000,000 gals.; 2 pumping engines, cap. per day 96,000 gals., constructors Holyoke and Knowles; mains, iron, 17 miles, 4 to 12 in. dia., Wood; 100 hydrants; 35 valves; pressure, dom. 73 lbs., fire 100 lbs.; ann. cost of mtce., $1,000; works belong to Co.

NORTH BROOKFIELD, pop. 2,617; fire area, 56 square miles; mercantile bldgs., wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr., for 3 yrs., $15,083; av. ins. for same time, $132,080. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 5 horses; hose, cotton, rubber lined good, 3,600 ft.; inferior, all kinds, 2,000 ft.; total hose, 5,600 ft.; fire alarm, electric, 1 box; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $1,196.69; total mem., 36 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs and ponds; system, pump to res.; filtration system, sand; quality of water, good; res. cap., 407,000,000 gals.; 1 pumping engine, class dup., cap. per day 940,000 gals., constructor Knowles; mains, cast iron, 8 miles, 4 to 16 in. dia., Charles Miller & Son and Warren; 105 hydrants, Chapman; meters, total number 2, Crown, Union, owned by town; 524 services; pipe, lead and iron; pressure, dom. 85 lbs., fire 120 lbs.; consumption, per day 174,000 gals., per capita 62 gals.; cost to construct, $194,620; bonded debt, $20,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $3,220; works belong to town.

NORTH CHELMSFORD, pop. 4,554; mercantile bldgs., wood. Fire dept.—2 h. & l. trucks, 20 hand ex., 1 hose cart and hose; fire alarm, bell.

WATER SUPPLY—Source, wells, situated ¾ mile from business center; system, pump to stdp.; stdp. cap. 350,000 gals., dim. 22 x 125, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 600,000 gals., constructors Gow Co.; mains, cast iron, 5 miles 4 to 12 in. dia.; 43 hydrants; 27 valves; 315 services; pipe, tin-lead; pressure, dom. 60 to 75 lbs., fire 120 lbs.; cost to construct, $60,000; bonded debt, $76,000; int. paid on bonds, 4 and 4½ per cent; works belong to North Chelmsford fire district.

NORTH EASTON, pop. 3,500; fire area, 500 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,500 ft.; linen, good, 2,000 ft.; total hose, 4,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $900; ann. exp. of dept., $1,600; total mem. 33, paid part time.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to stdp.; stdp cap. 235,000 gals., dim. 20 x 102, builder Cunningham; quality of water, good; res. cap., 8,000,000 gals.;

2 pumping engines, class comp., cap. per day 1,500,000 gals., constructor Worthington; mains, iron, 10 miles, 4 to 10 in. dia.; 95 hydrants, Ludlow; 125 valves; meters, total number 178, Crown, Hersey Rotary; 507 services; pressure, dom. 60 lbs., fire 90 lbs.; cost to construct, $75,000; works belong to district.

NORTHFIELD, pop. 2,017; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1½ to 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, brook, 1 mile from business center; system, gravity; res. cap. 350,000 gals., located 1 mile east of town; mains, iron, 2½ miles, 4 to 6 in. dia.; 40 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $6,400; bonded debt, $3,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $100; works belong to Co.

NORTON, pop. 2,079; fire area, whole town; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, linen, good, 500 ft.; value of dept. equipment, $500; value of bldgs., $100; total mem., volunteers.

WATER SUPPLY—Source, wells, 50 rods from business center; system, gravity, pump direct; stdp. cap. 5,000 gals., dim. 10 x 10, material used in cons. wood; quality of water, good; 1 pumping engine, size 4½ x 12, cap. per day 60,000 gals., constructor Knowles; mains, iron, 2,500 ft., 4 in. dia.; 9 hydrants, Chapman; 4 valves, Chapman; 9 services; pipe, galv. iron; pressure, dom. 28½ lbs., fire 28½ lbs.; consumption, per day 5,000 gals., per capita 26 1-3 gals.; cost to construct, $950; ann. cost of mtce., $60; works belong to E. B. Wheaton.

NORWOOD, pop. 7,000; fire area, 6,336 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 14 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels; hose, cotton, rubber lined, good, 4,900 ft.; fire alarm, telegraph; value of dept. equipment, $10,050; value of bldgs., $15,500; ann. exp. of dept., $4,000; total mem. 45, paid part time.

WATER SUPPLY—Source, pond and springs; system, pump to res.; res. cap., 2,000,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructor Davidson; mains cast iron, 25 miles, 2 to 14 in. dia., Warren; 153 hydrants, Chapman; 86 valves; meters, total number 507, Crown, Hersey Rotary; 800 services; pipe, lead; pressure, dom. 58 lbs., fire 58 lbs.; consumption, per day 169,000 gals., per capita 34 gals.; cost to construct, $169,815; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,500; works belong to town.

ORANGE, pop. 5,578; fire area, 1 sq. mile; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $5,126.66; av. ins. involved for same time $56,167. Fire dept.—1 steamer, 1 hand engine, 11 hand ex., 1 h. & l. truck, 1 comb. h. & l. wagon, 1 hose wagon, 2 hose reels; hose, cotton, rubber lined, good, 7,600 ft.; inferior, all kinds, 1,000 ft.; total hose, 8,600 ft.; fire alarm, electric, 21 boxes; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $8,000; total mem. 40, paid part time.

WATER SUPPLY—Source, spring and brook, 2 miles from business center; system, pump to res. and direct; filtration, wire screens; quality of water, good; res. cap. 2,125,000 gals., located 1 mile from center of town; 2 pumping engines, class comp. cond., cap. per day 505,000 gals., constructor Deane; mains, cast iron, 11 miles, 6 to 16 in. dia.; 111 hydrants; 68 valves; meters, total number, 522, Crown 9, Nash 43, Union 4, Empire 14, Trident 1, Hersey Torrent 158, Thomson 53, Worthington 3, Columbia 30, Lambert 199, owned by consumer; 700 services; pipe, galv. iron; pressure, dom. 80 to 120 lbs., fire 80 to 120 lbs.; consumption per day, 155,917 gals.; cost to construct, $159,126; bonded debt, $115,000; int. paid on bonds, 4 per cent; cost of mtce., $3,198; works belong to city.

ORLEANS, pop. 1,052; fire area, 5,500 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 comb. hand and c. engine, 1 hose carriage; hose, linen, good 700 ft.; 1 box; value of dept. equipment, $1,000; value of bldgs., $300; ann. exp. of dept., $60; total mem., 12 volunteers.

WATER SUPPLY—Source, wells and cisterns.

OXFORD, pop. 2,927; fire area, 1,600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 1904, $9,755; ins., $7,325. Fire dept.—1 steamer, 1 hand engine, 5 c. hand ex., 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $4,500; ann. exp. of dept., $1,000; total mem., 4 paid part time.

WATER SUPPLY—Source, 8 driven wells, cap. to stdp. 150,000 gals., 2 pumps, 2 40-hp. gas engines.

PALMER, pop. 7,755; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 30 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell and whistle, 15 boxes; value of dept. equipment, $7,500; value of bldgs., $5,000; ann. exp. of dept., $3,000; total mem., 25 volunteers.

WATER SUPPLY—Source, reservoirs and springs; system, gravity; 3 res. cap., 5,100,000 gals.; mains, 8 miles, 4 to 12 in. dia.; 60 hydrants; 25 valves; meters, total number 63; 190 services; pressure, dom. 70 lbs., fire 75 lbs.; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to Co.

PEABODY, pop. 14,500; fire area, 10,000 acres; mercantile bldgs., brick and wood, 1 to 9 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 9 c. hand ex., 1 h. & l. truck, 5 hose wagons, 3 hose carriages, 15 horses; hose, cotton, rubber lined, good, 12,000 ft.; fire alarm, Gamewell, 42 boxes; value of dept. equipment, $27,430; value of bldgs., $49,200; ann. exp. of dept., $15,500; total mem. 92, paid full time 10, volunteers 82; underwriters' rating, second class.

WATER SUPPLY—Source, ponds, 5 miles from business center; system, pump to res. and direct; stdp. cap., 500,000 gals., dim. 60 x 25, material used in cons. iron; quality of water, good; res. cap., 3,086,000 gals., located 4½ miles from center of town; 1 pumping engine, class comp. dup., cap. per day 5,000,000 gals., constructor Worthington; mains, iron, 48 miles, 2 to 20 in. dia.; 371 hydrants; Ludlow valves; meters, total number, 176, Crown 5, Union 105, Gem 1, Hersey Disc 42, Buffalo 3, 2,425 services; pipe, galv. iron; pressure, dom. 75 to 85 lbs., fire 60 to 85 lbs.; consumption per day, 2,716,000 gals.; cost to construct, $787,000; bonded debt, $393,000; int. paid on bonds, 4 per cent; cost of mtce., $15,000; works belong to city and Co.

PEMBROKE, pop. 1,280. Fire dept.—50 c. ex., 2 hose carts, 3 chem. wagons; hose, 650 ft.; total mem., 40 volunteers.

WATER SUPPLY—Source, pond, situated 8 miles from business center; system, pumping; stdp. cap., 365,000 gals.; dim. 25 x 100 ft.; material used in construction, steel; quality of water, good; 2 pumps; cap. per day, 2½ to 3 million gals.; constructors, Barr, Worthington; mains, cast iron, 6 miles; meters, total number, 13, National, owned by towns of Abingdon and Rockland; 61 services; pressure, dom. 75 lbs., fire 100 lbs.

PEPPERELL, pop. 3,268; fire area, whole town; mercantile bldgs., wood, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 4,000 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $7,000; value of bldgs., $7,000; ann. exp. of dept., $2,800; total mem., 78, paid full time 1, paid part time 77.

WATER SUPPLY—Source, reservoirs and wells; cap., 26,000 bbls.; 6 hydrants.

PITTSFIELD, pop. 25,600. Fire dept.—3 steam engines, 3 comb. c. & h. wagons, 12 c. ex., 2 h. & l. trucks, 2 hose carts; total mem. 70, 18 paid full time, 50 call men; alarm, Gamewell.

WATER SUPPLY—Source, Pohley lake, 8 miles from business center; system, gravity; quality of water, A1; res. cap. 24,000,000 gals.; mains, wrought iron, 70 miles, 4 to 16 in. dia.; 298 hydrants; 397 valves; meters, total number 209, Neptune Meter Co., National Meter Co., Hersey Mfg. Co.; pipe, galv. iron; pressure, dom. 60 lbs., fire 70 lbs.; consumption per day, 300,000 gals.; per capita, 100 gals.; cost to construct, $750,000; bonded debt, $244,000; ann. cost of mtce., $8,000; works belong to city.

PLAINVILLE, pop. 2,189. Fire dept.—4 hand ex., 2 hose carriages; fire alarm, electric; total mem., 35 volunteers.

WATER SUPPLY—Source, wells; ⅛ mile from business center; system, pump to stdp.; stdp. cap. 246,000 gals.; dim., 25 x 67 ft.; material used in construction, steel; quality of water, good; 2 pumping engines; cap. per day, 525,000 gals.; constructor Blake; cast iron mains, 4.26 miles; 4 to 12 in. dia.; 118 hydrants; 46 valves; meters, total number, 118; constructors National Meter Co., Hersey Meter Co. 18, Nash 100; owned by consumers; 118 services; pipe, galv. wrought iron; pressure, dom. 74 lbs.; consumption per day, 25,000 gals.; cost to construct, $35,000; bonded debt, $35,000; int. paid on bonds, 4½ per cent; works belong to town.

PLYMOUTH, pop. 13,000; fire area, 2,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; fire loss for 1908, $31,987; ins. involved for same time, $447,775. Fire dept.—3 steamers, 2 c. engines, 24 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 6 hose carriages, 14 horses; hose, cotton, rubber lined, good, 8,200 ft.; fire alarm, Gamewell, 56 boxes; value of dept. equipment, $27,535; value of bldgs., $50,000; ann. exp. of dept., $112,800; total mem., 100 volunteers; E. D. Bartlett, chief.

WATER SUPPLY—Source, ponds, 4 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap., 3,000,000 gals., 2 pumping engines, class dup., cap. per day 3,500,000 gals.; constructors, Worthington, Barr; mains, cement lined, 47 miles, 4 to 16 in. dia.; 200 hydrants; 530 valves; meters, total number 100; 2,340 services; pipe, lead; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct $328,375; bonded debt, $111,680; int. paid on bonds, 4 per cent; cost of mtce., $11,000; works belong to town.

PRINCETON, pop. 925. Fire dept.—2 c. engines, 1 h. & l. truck; total mem., 50 volunteers; value of dept. equipment, $1,000; value of bldgs., $1,500; ann. exp. of dept., $300.

WATER SUPPLY—Not reported.

PROVINCETOWN, pop. 4,370; fire area, 300 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1907, $2,160, ins. involved for same time, $175,000. Fire dept.—1 steamer, 3 hand engines, 1 c. engine, 15 c. hand ex., 1 h. & l. truck, 1 hose wagon, 6 hose carriages, 2 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 500 ft.; total hose, 6,500 ft.; fire alarm, bell; value of dept. equipment, $14,000; value of bldgs., $12,500; ann. exp. of dept., $1,470; total mem., 126 volunteers.

WATER SUPPLY—Source, wells, 5 miles from business center; system, pump to stdp. and direct; stdp. cap. 460,000 gals., dim. 100 x 28, located near center of town, material used in cons. iron, builders Hodge; quality of water, good; 1 pumping engine, class comp. dup., cap. per day 1,000,000 business center; system, pump to stdp.; stdp. gals., constructors Laidlaw-Dunn-Gordon & Co.; mains, cast iron, 8½ miles, 4 to 12 in. dia., McNeal; 75 hydrants, Chapman; 121 valves; meters, total number 47, owned by town; 605 services; pipe, wrought iron; pressure, dom. 70 lbs., fire 75 lbs.; consumption, per day 80,000 gals., per capita 20 gals.; cost to construct, $125,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,000; works belong to town.

QUINCY, pop. 28,067; mercantile bldgs., brick and wood, 1½ to 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustible ord.; causes of fires investigated. Fire dept.—2 steamers, 3 comb. c. & h. wagons, 2 comb. h. & l. trucks and c. engines, 2 c. engines, 22 c. hand ex., 1 h. & l. truck, 5 hose carriages, 21 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 14,000 ft.; fire alarm, Gamewell and Stevens, 81 boxes; value of dept. equipment, $20,000; value of bldgs., $54,000; ann. exp. of dept., $28,779.16; total mem., 81, paid full time 18, paid part time 63; underwriters' rating, first class.

WATER SUPPLY—Source, Metropolitan Water System; 2 stdps.; cap., 750,000 gals.; material used in cons., iron; quality of water, good; mains, cast iron, 106 miles, 4 to 20 in. dia.; 735 hydrants, Coffin; 1,330 valves, Coffin; meters, total number 2,000, owned by city; 6,400 services; pipe, lead; pressure, dom. 90 lbs., fire 90 lbs.; works belong to city.

RANDOLPH, pop. 4,034; mercantile bldgs., wood, 2 to 5 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 c. hand ex., 1 h. & l. truck, 3 hose carriages, reels, &c., 6 horses; hose, cotton, rubber lined, good 3,500 ft.; fire alarm, Gamewell, 17 boxes; ann. exp. of dept., $2,200; total mem., 52, paid part time.

WATER SUPPLY—Source, ponds, 3 miles from cap. 750,000 gals., builder Cunningham; quality of water, good; 2 pumping engines, cap. per day 4,000,000 gals., constructors Holly, Blake; mains, cast iron, 18 miles; 155 hydrants; meters, total number 180, owned by town; 875 services; pipe, cement lined; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day, 326,690 gals.; cost to construct, $158,000; cost of mtce., $12,752; works belong to town.

READING, pop. 5,682; fire area, 9½ sq. miles; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $7,010; av. ins. involved for same time, $15,492. Fire dept.—1 steamer, 8 c. hand ex., 1 h. & l. truck, 4 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 7,000 ft.; fire alarm, bell and whistle, 34 boxes; value of dept. equipment, $3,200; value of bldgs., $12,000; ann. exp. of dept., $3,800; total mem., 66, paid part time 56, volunteers 10.

WATER SUPPLY—Source, wells, 2½ miles from business center; system, pump to stdp.; stdp. cap., 530,000 gals., dim. 30 x 100, material used in cons. iron; filtration system, Warren Filter; cap. of plant, 1,000,000 gals.; quality of water, good; 3 pumping engines, cap. per day 1,600,000 gals., constructors Blake, Worthington; mains, cast iron, 31 miles, 6 to 12 in .dia.; 179 hydrants; 280 valves; meters, total number 1,242, Crown 30, Nash 558, Union 11, Empire 196, Gem 4, Hersey Disc. 113, Thomson 12, Worthington 3, Columbia 30, Lambert 41, owned by town; 1,275 services; pipe, iron and cement lined; pressure, dom. 73 lbs., fire 73 lbs.; consumption per day, 186,000 gals.; cost to construct, $318,526; bonded debt, $189,000; int. paid on bonds, 4 per cent; cost of mtce., $15,609; works belong to town.

REVERE, pop. 14,000; fire area, 3,200 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 steamers, 8 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 1 hose carriage, 2 comb. c. & h. wagons, 13 horses; hose, cotton, rubber lined, good, 10,000 ft.; fire alarm, electric, 38 boxes; value of dept. equipment, $39,200; value of bldgs., $47,000; ann. exp. of dept., $6,500; total mem. 57, paid full time 10, paid part time 47.

WATER SUPPLY—Source, Metropolitan water supply, 6 miles from business center; system, gravity; quality of water, good; res. cap. 1,500,000 gals., located Prospect av.; mains, cement lined, cast iron and wrought iron, 43 1-5 miles, 1 to 16 in. dia.; 180 hydrants, Chapman and Ludlow; 360 valves, Chapman, Ludlow, Peet, Nelson; meters, total number 297, Hersey Rotary 7, Hersey Disc 107, Hersey

Torrent 5, Worthington 4, Trident 37, Lambert 2, owned by town and consumer; 3,023 services; pipe, wrought iron and cement lined; pressure, dom. 30 lbs., fire 70 lbs.; bonded debt, $344,000; int. paid on bonds, 3½ per cent; works belong to town.

ROCKLAND, pop. 6,287; fire area, 6,400 acres; mercantile bldgs., brick and wood, 2½ stories; private, wood, 1½ and 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages, reels, 3, etc., 8 hired horses; hose, cotton, rubber lined, good 3,500 ft.; inferior, all kinds, 395 ft.; total hose, 3,895 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $6,500; value of bldgs., $4,500; ann. exp. of dept., $4,300; total mem., 70, paid part time; underwriters' rating, second class.

Water Supply—Source, pond, 6 miles from business center; system, pump to stdp.; stdp. cap. 367,163 gals., builder Cunningham; pumping engines, cap. per day 4,500,000 gals., constructors Worthington, Barr; mains, iron, 22¾ miles, 4 to 16 in. dia., Warren; 148 hydrants, Coffin; 93 valves; meters, total number 275, Crown, Union, Hersey Rotary, Thomson, Worthington; 1,175 services, pipe, iron, pressure, dom. 75 lbs., fire 75 lbs.; consumption, per day 311,827 gals.; per capita 62 gals.; cost to construct, $127,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,972.65; works belong to city.

ROCKPORT, pop. 4,447; fire area, 4,250 acres; mercantile bldgs., wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 4 c. hand ex., 1 h. & l. truck, 2 supply wagons, 4 hose carriages; hose, cotton, rubber lined, good 4,500 ft.; inferior, all kinds, 300 ft.; total hose, 4,800 ft.; fire alarm, Gamewell; value of dept, equipment, $10,000; value of bldgs., $3,000; ann. exp. of dept., $2,200; total mem. 55, paid full time 5, volunteers 50; Andrew Robb, chief.

Water Supply—Source, pond, 1½ miles from business center; system, pump to stdp.; stdp. cap. 317,000 gals., dim. 30 x 60, located 700 ft. from station, material used in cons. steel, builders Cunningham Iron Works; quality of water, fair; 2 pumping engines, class comp. dup., size 8 x 16 x 10 x 18, cap. per day 2,000,000 gals., constructor Deane; mains, cast iron, 14¼ miles, 4 to 10 in. dia.; 130 hydrants, Ludlow; services, pipe, galv. iron; pressure, dom. 100 lbs., fire 80 lbs.; consumption, per day 327,431 gals., per capita 45 gals.; cost to construct, $175,000; works belong to town.

RUTLAND, pop. 1,713; fire area, 3,840 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $1,000; total mem., 35 volunteers.

Water Supply—Source, lake, 1½ miles from business center; system, pump to stdp.; stdp. cap. 221,000 gals., material used in cons. iron, builder Cunningham; quality of water, good; 2 pumping engines, cap. per day 1,105,000 gals., constructors Knowles, Deane; mains, iron, 3½ miles, 4 to 12 in. dia.; 18 hydrants; 65 services; pipe, galv. iron; pressure, dom. 62 lbs., fire 62 lbs.; cost to construct, $30,000; bonded debt, $26,000; int. paid on bonds, 3¾ per cent.; ann. cost of mtce., $1,200; works belong to town.

SALEM, pop. 37,627; fire area, 4,600 acres; mercantile bldgs., brick and wood, 2½ to 4 stories; private, wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $60,493; av. ins. involved for same time, $308,043. Fire dept.—4 steamers, 1 c. engine, 13 c. hand ex., 1 h. & l. truck, 1 aerial truck, 10 hose wagons, 29 horses; hose, coton, rubber lined, good, 16,550 ft.; fire alarm, electric, 86 boxes; ann. exp. of dept., $37,072; total mem. 113, paid full time 19, paid part time 80.

Water Supply—Source, lake, 4 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 20,000,000 gals., located at Beverly, Mass.; 2 pumping engines, class, hor. comp., cap. per day 10,000,000 gals., constructor Worthington; mains, cast iron, cement lined, 69 miles, 4 to 36 in. dia.; 533 hydrants, Whittier, Lowry; 729 valves, Whitter, hapmain; meters, total number, 238, rown, Standard, Bee, Gem, Hersey Rotary, Trident, Hersey Torrent, Thomson, Weir, Worthington, Lambert, owned by city; 6,786 services; pipe, galv. iron and lead; pressure, dom. 18 to 62 lbs., fire 18 to 62 lbs.; consumption per day, 3,266,719 gals., per capita 83 gals.; cost to construct, $1,964,388.49; bonded debt, $123,500; int. paid on bonds, 3½ to 4 per cent; ann. cost of mtce., $37,329.35; works belong to city.

SALISBURY, pop. 1,662; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 4 c. engines, 18 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $150; total mem., 80 volunteers.

Water Supply—Source, wells, ponds and streams.

SANDWICH, pop. 1,443; mercantile bldgs., wood, 1½ and 2 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 1 h. & l. truck, 1 hose carriage; hose, linen, good 450 ft.; inferior, all kinds, 50 ft.; total hose, 50 ft.; fire alarm, bell; total mem., 40 volunteers.

Water Supply—Source, wells and ponds, supplied by springs.

SAUGUS, pop. 6,252; fire area, 11¾ sq. miles; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—25 c. hand ex., 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 6,000 ft.; rubber, good, 300 ft.; inferior, all kinds, 3,000 ft.; total hose, 9,300 ft.; fire alarm, bell, 32 boxes; value of dept. equipment, $6,000; value of bldgs., $7,000; ann. exp. of dept., $4,900; total mem., 56, paid part time 44, volunteers 11.

Water Supply—Source, supplied by Lynn Water Works Co., 3½ miles from business center; system, pump to res.; mains, iron, 19 miles, 4 to 10 in. dia.; 163 hydrants, Holyoke, Chapman; 107 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 70 lbs.; cost to construct, $135,000; int. paid on bonds, 4 and 4½ per cent; works belong to town.

SAXONVILLE. (See Framingham.)

SCITUATE, pop. 2,500; fire area, 4,500 acres; mercantile bldgs., wood, 1 to 2½ stories; private, wood; wooden roofs permitted in fire area; causes of fire investigated; av. fire loss per year, for 3 years, $1,000; av. ins. involved for same time, $1,200. Fire dept.—3 h. & l. trucks, 20 c. hand ex., 2 hose wagons, 5 hose carriages, 4 horses; hose, 4,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $4,500; ann. exp. of dept., $1,000; total mem., 75.

Water Supply—Not reported.

SHARON, pop. 2,060; mercantile bldgs., wood, 2½ and 3 stories; private, wood, 2 and 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 comb. h. & l. wagon, 2 c. hand ex., 1 hose wagon, 1 hose carriage, 3 horses hired; hose, cotton, rubber lined, good 2,400 ft.; inferior, all kinds, 500 ft.; total hose, 2,900 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $1,600; value of bldgs., $2,000; ann. exp. of dept., $1,750; total mem., 36, paid part time.

Water Supply—Source, Spring and well. 2-3 miles from business center; system, pump to stdp.; stdp. cap., 188,000 gals., dim. 20 x 80, material used in cons. iron, builder Cunningham; quality of water, good; 2 pumping engines, class comp., cap. per day 1,500,000 gals., constructors Knowles, Deane; mains, cast iron, 14 miles, 2 to 12 in. dia.; 100 hydrants; 105 valves; meters, total number 5, Crown 3, Union 2, owned by consumer; 430 services; pipe, lead; pressure, dom. 35 lbs., fire 83 lbs.; consumption per day, 92,000 gals.; cost to construct, $95,000; bonded debt, $47,000; int. paid on bonds, 4 per cent; cost of mtce., $2,800; works belong to town.

SHEFFIELD, pop. 1,782; mercantile bldgs., wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; fire alarm, bell; total mem., 30 volunteers; Charles Andrus, chief.

WATER SUPPLY—Source, springs; gravity; res. cap., 500,000 gals.; mains, cast iron, 5 miles, 4 to 8 in. dia.; 21 hydrants; 100 services; pressure, dom. 45 lbs., fire 80 lbs.; cost to construct, $40,000; ann. cost of mtce., $300; works belong to Co.

SHELBURNE FALLS, pop. 1,515; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 3 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell, 7 boxes; value of dept. equipment, $9,000; value of bldgs., $2,000; ann. exp. of dept., $1,000; total mem., 56 volunteers.

WATER SUPPLY—Source, mountain springs; system, gravity; mains, wrought iron, 3 miles, 2 in. dia.; 8 hydrants; 108 services; pressure, dom. 90 lbs., fire 90 lbs.; consumption, per day 13,000 gals., per capita 18 gals.; cost to construct, $5,500; ann. cost of mtce., $50; works belong to Co.

SHERBORN, pop. 1,379; mercantile bldgs., wood. Fire dept.—20 c. hand ex.; fire alarm, bell; total mem., 10 volunteers.

WATER SUPPLY—Not reported.

SHIRLEY, pop. 1,692; fire area, 9,328 acres. Fire dept.—1 hand engine, 1 c. engine, 16 c. hand ex., 1 h. & l. truck, 1 hose carriage, 2 horses, hired; hose, cotton, rubber lined, good 1,900 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 3,100 ft.; alarm, Gamewell, 3 boxes; value of dept. equipment, $1,500; value of bldgs., $1,800; ann. exp. of dept., $700; total mem. 13, paid part time.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 200,000 gals., located ½ mile from center of town; pumping engines; class, trip., cap. per day 120,000 gals., constructors Stilwell-Bierce and Smith-Vaile; mains, cast iron 6 miles, 6 to 10 in. dia.; 71 hydrants; 65 valves; meters, total number 104, Empire, owned by water district; 182 services; pipe, iron and cement lined; pressure, dom. 75 lbs., fire 75 lbs.; consumption per day, 35,816 gals.; cost to construct, $45,983; bonded debt, $41,850; int. paid on bonds, 3½ per cent.

SHREWBURY, pop. 1,866; mercantile bldgs., wood, 2 stories; private, wood; wooden roofs permitted in fire area. Fire dept.—2 hand engines, 11 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 250 ft.; total hose, 1,250 ft.; fire alarm, whistle; ann. exp. of dept., $100; total mem. volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to tank; quality of water, good; res. cap., 216,000 gals.; pumping engine, cap. per day, 18,000 gals., constructor National Water Co.; mains, cast iron, 1 mile; 2 hydrants; pressure, dom. 35 lbs., fire 85 lbs.; cost to construct, $5,000; cost of mtce., $500; works belong to town.

SOMERSET, pop. 2,703; bldgs., wood, 2½ stories; wooden roofs permitted; causes of fires investigated; fire loss for 1909, $2,000; ins. for same time, $3,000. Fire dept.—1 steamer, 1 h. & l. truck, 1 c. engine, 1 hose carriage, reel, etc.; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; ann. exp. of dept., $200; total mem., 65 volunteers.

WATER SUPPLY—Source, river, near business center; quality of water, salty. Will install artesian wells, with pumps, tanks, etc., for water supply of town.

SOMERVILLE, pop. 71,000; fire area, 2,240 acres; mercantile bldgs., brick and wood, 1 to 10 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 c. engine, 29 c. hand ex., 2 h. & l. trucks, 2 comb. c. & h. wagons, 1 comb. h. & l. truck, 6 hose wagons, 1 hose carriage, 41 horses; hose, cotton, rubber lined, good, 12,000 ft.; fire alarm, Gamewell, 109 boxes; value of dept. equipment, $70,000; value of bldgs., $200,000; ann. exp. of dept., $70,000; total mem., 120, paid full time 38, paid part time 80.

WATER SUPPLY—Source, river; mains, cast iron, 93 miles, 4 to 20 in. dia.; 1,038 hydrants; 1,422 valves; meters, total number, 4,325, owned by city; 11,317 services; pipe, lead and wrought iron; pressure, dom. and fire, 35 to 100 lbs.; cost to construct, $903,311.58; bonded debt, $62,000; int. paid on bonds, 4 per cent; cost of mtce., $30,000; works belong to city.

SOUTHBORO, pop. 1,931. Fire dept.—2 c. engines, 1 hand engine, 2 h. & l. trucks, 3 hose carts; hose, 1,000 ft.; total mem., 75, paid part time; value of dept. equipment, $3,000; ann. exp. of dept., $500.

WATER SUPPLY—Source, wells.

SOUTHBRIDGE, pop. 11,000; mercantile bldgs., stone, brick and wood, 3 to 5 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 comb. h. & c. wagon, 2 steamers, 1 hand engine, 4 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 3 hose carriages, 14 horses; hose, cotton, rubber lined, good, 3,800 ft.; inferior, all kinds, 150 ft.; total hose, 4,230 ft.; fire alarm, whistle, 23 boxes; value of dept. equipment, $12,000; value of bldgs., $40,000; ann exp. of dept., $5,620; total mem., 65, paid part time.

WATER SUPPLY—Source, Metropolitan, 3 miles from business center; system, gravity; quality of water, good; 4 res., cap. 355,594,000 gals., located 1 mile from center of town; mains, cast iron, 4 to 16 in. dia.; 106 hydrants; meters, total number, 19; 963 services; pipe, galv. iron and lead; pressure, dom. 75 to 112 lbs., fire 78 to 112 lbs.; works belong to Co.

SOUTHFIELD—Fire dept. not reported.

WATER SUPPLY—Source, brook, village mills; system, gravity; stdp. cap., 500 gals., located 1 mile east of village; mains, iron, 2 in. dia.; 40 services; pipe, iron; pressure, dom. 50 lbs.; cost to construct, $1,000.

SOUTH FRAMINGHAM. (See Framingham.)

WATER SUPPLY—Source, pond, 1 mile from business center; system, gravity, pump to stdp.; stdp. cap. 750,000 gals., dim. 40 x 81, located on hill, material used in cons. steel; quality of water, fair; 2 pumping engines, cap. per day, 1,500,000 gals., constructor Deane; mains, cast iron, 2 to 16 in. dia.; 163 hydrants, Coffin, Rensselaer; meters, total number, 849, Crown 80, Union 24, Empire 42, Gem 77, Hersey Rotary, Hersey Disc 7, Thomson 58, Thomson Bee 27, Columbia 160, Trident 232, Lambert 113, Nash 19, owned by consumer and Co.; 1,525 services; pipe, lead and galv. iron; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day 600,000 gals., per capita 50 gals.; works belong to Co.

SOUTH HADLEY FALLS, pop. 5,053; fire area, 2,500 acres; mercantile bldgs., wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, bell, 12 boxes; ann. exp. of dept., $1,200; total mem. 35, paid part time 25, volunteers 10.

WATER SUPPLY—Source, brook and wells; system, gravity; 2 reservoirs; res. cap. 8,000,000 gals.; mains, iron, 16½ miles, 4 to 12 in. dia., Wood: 108 hydrants, Holyoke and Chapman; 40 valves; meters, total number 9, owned by district; 600 services; pipe, lead; pressure, dom. 25 lbs., fire 70 lbs.; cost to construct, $101,000; int. paid on bonds, 4 and 7 per cent; ann. cost of mtce., $3,000; works belong to fire district.

SOUTHAMPTON, pop. 950; wooden roofs permitted in fire area; no fireworks and combustible ordinance; causes of fires investigated; av. fire loss, 3 years, $2,000; av. ins. involved same time, $1,200; no fire dept.; alarm, telephone.

WATER SUPPLY—Not reported.

SPENCER, pop. 7,121; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combus-

tibles ord.; causes of fires investigated; fire loss, $4,333; ins. for same time, $4,000. Fire dept.—2 steamers, 1 c. engine, 12 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, reels, etc., 8 horses, hired; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, whistle; value of dept. equipment, $15,000; value of bldgs., $10,000; ann. exp. of dept., $4,000; total mem. 75, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, pond, 3 miles from business center; system, gravity to stdp.; stdp. cap., 360,000 gals.; mains, iron, 17 miles, 2 to 16 in. dia.; 97 hydrants, Holyoke; 870 services; pressure, dom. 15 lbs., fire 115 lbs.; consumption per day, 450,000 gals., per capita 56 gals.; cost to construct, $267,000; int. paid on bonds, 4 per cent; works belong to city.

SPRINGFIELD, pop. 75,000; mercantile bldgs., stone and brick, 1 to 7 stories; private, wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—9 steamers, 2 c. engines, 36 c. hand ex., 2 aerial trucks, 4 h. & l. trucks, 1 hose wagon, 2 hose carriages, 11 comb. c. & h. wagons, 1 auto. comb. c. & h. wagon, 63 horses; hose, cotton, rubber lined, good, 21,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 22,000 ft.; fire alarm, electric, 164 boxes; value of dept. equipment, $188,357; value of bldgs., $164,975; ann. exp. of dept., $180,000; total mem. 155, paid full time 135, paid part time 20.

WATER SUPPLY—Source, springs and brooks, 11 miles from business center; system, gravity; quality of water, good; res. cap., 1,500,000,000 gals., located Ludlow; mains, wrought iron and cast iron, 162 miles, 4 to 36 in. dia.; 1,330 hydrants; Chapman; 2,600 valves, Chapman; meters, total number 5,033, Crown 1,918, Union 71, Hersey Rotary 587, Hersey Disc 587, Thomson 18, Ball & Fitts 1, Worthington 55, Trident 518, Nash 1,726, owned by consumer; 11,706 services; pipe, galv. and wrought iron; pressure, 90 to 120 lbs.; consumption per day 10,261,800 gals., per capita 120 gals.; cost to construct, $2,585,452; bonded debt, $475,000; int. paid on bonds, 3.87 per cent; ann. cost of mtce., $127,420; works belong to city.

STERLING, pop. 1,315; mercantile bldgs., wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $16,024; av. ins. for same time, $9,341. Fire dept.—1 gasoline engine, 3 hand engines, 7 c. hand ex., 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good, 1,400 ft.; value of bldgs., $1,500; ann. exp. of dept., $528; fire alarm, bell; value of dept. equipment, $4,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells. No water works system.

STOCKBRIDGE, pop. 2,081; fire area, 2,240 acres; mercantile bldgs., brick and wood, 3½ stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $7,108; av. ins. involved for same time, $8,450. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $50; total mem., 35 volunteers.

WATER SUPPLY—Source, lake, 2½ miles from business center; system, pump to stdp.; 2 stdps., cap. 250,000 gals.; quality of water, good; 5 pumping engines, cap. per day 1,400,000 gals., constructor Knowles, Fairbanks-Morse 2, Smith-Vaile 2; mains, cast iron, 7 miles, 6 to 10 in. dia.; 41 hydrants; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 300,000 gals.; works belong to Co.

STONEHAM, pop. 6,800; mercantile bldgs., brick and wood, 1 to 5 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 supply wagon, 6 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 8,000 ft.; fire alarm, bell and whistle, 27 boxes; value of dept. equipment, $15,000; value of bldgs., $5,000; ann. exp. of dept., $5,400; total mem. 47, paid part time.

WATER SUPPLY—Source, Metropolitan, 1 mile from business center; system, pump to res.; quality of water, good; res. cap., 2,500,000 gals.; 2 pumping engines, cap. per day 30,000,000 gals.; mains, cast iron, cement lined, 26 miles, 4 to 20 in. dia.; 110 hydrants; meters, total number 400, owned by town; 1,440 services; pipe, lead lined and iron; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $125,000; cost of mtce., $18,000; works belong to town.

STOUGHTON, pop. 5,959; fire area, 1,280 acres; bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 6 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good 3,100 ft.; fire alarm, Gamewell, 11 boxes; value of dept. equipment, $8,000; ann. exp. of dept., $2,500; total mem., 40, paid part time.

WATER SUPPLY—Source, pond; system, gravity and pump to stdp.; stdp, cap. 318,000 gals., dim. 30 x 60, material used in cons. iron; filtration system, gravel; cap. of plant, 1,000,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Knowles; mains, cast iron, 24½ miles, 4 to 12 in. dia.; 276 hydrants; meters, total number 702, Hersey, Crown, Columbia, Trident, Empire, Nash, Buffalo, Niagara, owned by town; 900 services; pipe, iron; pressure, dom. 40 lbs., fire 25 to 100 lbs.; consumption per day 240,000 gals., per capita 48 gals.; cost to construct, $308,506; int. paid on bonds, 4 per cent; ann. cost of mtce., $52,766.85; works belong to town.

STURBRIDGE, pop. 1,974. Fire dept.—3 c. engines, 12 hand ex.; total mem., 4 volunteers.

WATER SUPPLY—Source, wells and spring.

SWAMPSCOTT, pop. 5,141; fire area, 1,675 acres; mercantile bldgs., wood, 1 and 2½ stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,998; av. ins. involved for same time, $37,600. Fire dept.—1 steamer, 1 hand engine, 2 c. engines, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 11 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle, 27 boxes; value of dept. equipment, $29,336; value of bldgs., $16,900; ann. exp. of dept., $12,000; total mem. 48, paid full time 7, paid part time 2, volunteers 39.

WATER SUPPLY—Source, Metropolitan, 90 miles from business center; system, pump direct to main; stdp. cap., 700 gals., dim. 65 x 40, material used in cons. steel, builder Walsh; quality of water, good; 2 pumping engines, cap. per day 1,256,000 gals., constructor Deane; mains, cast iron, cement lined, 21 miles, 4 to 12 in. dia.; 131 hydrants; 298 valves; 1,307 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 84 lbs.; cost to construct, $180,779; bonded debt, $160,000; int. paid on bonds, 3½ per cent; cost of mtce., $7,250; works belong to town.

TAUNTON, pop. 34,000; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 1½ to 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 3 comb. c. & h. wagons, 25 c. hand ex., 3 h. & l. trucks, 1 aerial truck, 5 hose wagons, 4 hose carriages, 28 horses; hose, cotton, rubber lined, good, 3,550 ft.; inferior, all kinds, 500 ft.; total hose, 14,050 ft.; fire alarm, Gamewell, 114 boxes; value of dept. equipment, $125,000; value of bldgs. $77,000; ann. exp. of dept., $44,925; total mem., 123, paid full time 23, paid part time 60, volunteers 37.

WATER SUPPLY—Source, ponds, 12 miles from business center; also 8 fire cisterns in mercantile district, cap., 40,000 to 50,000 gals. each; system, gravity, distributed by Holly system; pump to res.; quality, of water, good; res. located at Lakeville; 4 pumping engines, cap. per day 20,000,000 gals., constructor, Holly & Allis; mains, cast iron, 85 miles, 4 to 20 in. dia.; 907 hydrants; 647 valves; meters, total number, 2,503, Crown 94, Nash 4, Union 508, Hersey 597, Niagara 523, Empire 57, Gem 4, Trident 399, Hersey Torrent 1, Thomson 291, Ball & Fitts 1, Worthington 16, Columbia 7, Keystone 2, Lambert 269, King 235, owned by consumer; 5,194 services; pipe, cement lined and cast iron, tin lined; pressure, dom. 70

lbs., fire 100 lbs.; consumption per day, 2,243,216 gals.; cost to construct, $1,367,801.03; bonded debt, $853,500; int. paid on bonds, 3½ and 4 per cent; cost of mtce., about $34,000; works belong to city.

TEMPLETON, pop. 3,783; fire area, 2,000 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, brick and wood, 1½ to 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 4 hand engines, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good, 5,400 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,400 ft.; fire alarm, bell and whistle, 3 boxes; value of dept. equipment, $12,500; value of bldgs., $6,000; ann. exp. of dept., $3,300; total mem., 156, paid part time and volunteers.

WATER SUPPLY—Source, river and wells.

TOPSFIELD, pop. 1,095; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $350; ann. exp. of dept., $99; total mem., 8, paid part time.

WATER SUPPLY—Source, wells and rivers.

TOWNSEND, pop. 1,772. Fire dept.—2 steamers, 1 hand engine, 54 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; ann. exp. of dept., $1,000; total mem., 60 volunteers.

WATER SUPPLY—Source, river, in business center; quality of water, good; res. cap., 15,000 gals.; pumping engine, cap. per day, 360,000 gals.

TURNER'S FALLS, pop. 5,500; fire area, 640 acres; bldgs., brick and wood, 1, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 comb. c. & h. wagon, 4 hose carts; hose, cotton, rubber lined, good, 3,800 ft.; fire alarm, electric, 16 boxes; ann. exp. of dept., $1,200; total mem. 35, paid part time.

WATER SUPPLY—Source, lake, 6 miles from business center; system, pump to res.; quality of water, good; res. cap. 1,270,000 gals., located at Wills Hill in Montague; 2 pumping engines, cap. per day 3,000,000 gals., constructors Deane, George F. Blake; mains, cast iron, 17 miles, 4 to 12 in. dia.; 74 hydrants, Ludlow; 35 valves, Peete; meters, Crown 10, Hersey Trident 4; 15 meters owned by consumer; 515 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 530,323 gals., per capita 106 gals.; cost to construct, $135,053.41; bonded debt, $55,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $4,000; works belong to fire district.

UPTON, pop. 2,000; fire area, 3,200 acres; mercantile bldgs., wood, 1½ stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 hose wagon, 6 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $344; total mem. 23, paid part time.

WATER SUPPLY—Source, springs and wells; no water works system.

UXBRIDGE, pop. 3,881; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—3 hand engines, 1 c. engine, 14 c. hand ex., 1 h. & l. truck, 7 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 100 ft.; total hose, 3,100 ft.; fire alarm, whistle; value of bldgs., $2,500; ann. exp. of dept., $1,490; total mem., 58, paid part time; A. S. Allen, chief.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity; quality of water, excellent; res. cap. 500,000 gals., located on hill; mains, 8 miles, 8 to 12 in. dia.; 78 hydrants; 55 valves; meters, total number 89; 101 services; pressure, 103 to 128 lbs.; cost to construct, $90,000; cost of mtce., $573; works belong to town.

VINEYARD HAVEN, pop. 806; fire area, 150 acres; mercantile bldgs., wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bells; value of dept. equipment, $1,500; ann. exp. of dept., $160; total mem., 53 volunteers.

WATER SUPPLY—Source, springs; system, pump to stdp; stdp. cap. 117,500 gals.; dim. 20 x 56, builder Hodge; 2 pumping engines, class comp. cond., cap. per day 2,000,000 gals., constructors Blake, Worthington; mains, cast iron, 9½ miles, 4 to 14 in. dia., McNeal; 32 hydrants, Ludlow; 100 valves; meters, total number, 4, Crown; 275 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 40 to 80 lbs.; cost to construct, $77,000; ann. cost of mtce., $2,000; int. paid on bonds, 4 per cent; works belong to Co.

WAKEFIELD, pop. 10,400; fire area, 4,000 acres; mercantile bldgs., wood and brick, 1 to 5 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $7,377; ins. involved for same time, $46,600. Fire dept.—1 comb, hose wagon, 2 steamers, 8 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 5 hose carriages, 8 horses; hose, cotton, rubber lined, good, 6,400 ft.; inferior, all kinds, 2,000 ft.; total hose, 8,400 ft.; fire alarm, electric, 34 boxes; value of dept. equipment, $17,000; value of bldgs., $37,000; ann. exp. of dept., $9,200; total mem., 63, paid full time 4, paid part time 52.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 565,000 gals., dim. 40 x 62, material used in cons. iron, builders Roberts & Kendall; quality of water, good; 2 pumping engines, cap. per day 3,800,000 gals., constructors Blake, Knowles; mains, cement lined and iron, 43 miles, 2 to 16 in. dia.; 143 hydrants; meters, total number 30, owned by town; 1,864 services; pipe, iron and lead; pressure, dom. 87 lbs., fire 87 lbs.; consumption per day, 656,919 gals.; cost to construct, $235,000; bonded debt, $231,000; cost of mtce., $12,500; works belong to town.

WALPOLE, pop. 4,000; fire area, 4,480 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $7,500. Fire dept.—1 hand engine, 12 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 3 hose reels; hose, cotton, rubber lined, good 3,000 ft.; rubber, good 300 ft.; inferior, all kinds, 3,200 ft.; total hose, 3,300 ft.; fire alarm and whistle; value of dept. equipment, $4,000; value of bldgs., $10,000; ann. exp. of dept., $1,700; total mem., 50, paid part time.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 750,000 gals., dims. 40 x 45, 25 x 45, 20 x 35, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Blake; mains, cast iron, 19.35 miles, 6 to 12 in. dia.; 142 hydrants; 107 valves; meters, total number 380, owned by city and consumer; 530 services; pipe, cement lined and lead; pressure, dom. 65 to 100 lbs.; consumption per day, 376,261 gals.; cost to construct, $135,000; bonded debt, $84,000; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to town.

WALTHAM, pop. 28,000; fire area, 7,664 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 15 c. hand ex., 1 h. & l. truck, 1 aerial truck, 4 hose wagons, 1 hose carriage, 1 comb. c. & h. wagon, 25 horses; hose, cotton, rubber lined, good, 11,000 ft.; rubber, good, 300 ft.; total hose, 11,300 ft.; fire alarm, Gamewell, 87 boxes; value of dept. equipment, $35,000; value of bldgs., $65,000; ann. exp. of dept., $28,000; total mem. 83, paid full time 15, paid part time 68.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to res. and direct; quality of water, good; 2 res., cap. 6,000,000 and 2,000,000 gals.; 4 pumping engines, cap. per day 12,500,000 gals., constructors Barr, Worthington; mains, cast iron, 54 miles, 4 to 24 in. dia.; 450 hydrants; 85 valves; meters, total number 350, Crown 29, Nash 7, Union 30, Empire 18, Gem 2, Hersey Rotary 22, Trident 18, Hersey Disc 89,

Thomson 14, Worthington 7, Lambert 90, owned by city; 3,820 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 80 lbs.; consumption per day, 2,265,575 gals.; cost to construct, $756,500; bonded debt, $506,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $30,000; works belong to city.

WARE, pop. 8,263; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,572; av. ins. involved for same time, $54,372. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 7 hose carriages, 4 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, bell, 19 boxes; value of dept. equipment, $1,200; value of bldgs., $800; ann. exp. of dept., $5,600; total mem., 120 volunteers.

Water Supply—Source, well; system, pump to res.; res. cap. 1,557,663 gals.; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor Deane; mains, 12½ miles, 4 to 12 in. dia.; 117 hydrants, Chapman; 123 valves, Chapman; meters, total number 778, Crown, Union, Hersey Rotary, Ball & Fitts, owned by town; 780 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 35 to 100 lbs.; consumption, per day 388,163 gals., per capita 41 gals.; cost to construct, $137,343; ann. cost of mtce., $7,000; works belong to town.

WAREHAM, pop. 3,660. Fire dept.—1 h. & l. truck, 3 hose carts, 2 hand ex.; fire alarm, whistle; total mem., 42 volunteers.

Water Supply—Source, wells, 2 miles from business center; stdp. dim., 20 x 100 ft.; material used in construction, steel; quality of water, best; 2 pumping engines; cast iron mains, 4 to 10 ins. dia.; 36 hydrants; meters, total number, 75; constructors National Meter Co.; owned by consumers; 220 services; pipe, wrought iron; pressure, dom. 60 lbs.; fire 60 lbs.; cost to construct, $59,000; bonded debt, $56,000; int. paid on bonds, 4 per cent; works belong to city.

WARREN, Worcester Co., pop. 4,300; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood, 2½ stories; wooden roofs permitted. Fire dept.—2 steamers, 1 hand engine, 12 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $11,800; value of bldgs., $6,000; ann. exp. of dept., $2,900; total mem. 56, paid part time.

Water Supply—Source, river, in business center; system, pump to res.; quality of water, good; 1 pumping engine, cap. per day 21,600 gals.; mains, ¼ mile, 1 to 2 in. dia.; 13 hydrants; pressure, dom. 100 lbs., fire 100 lbs.; cost of mtce., $1,800; works belong to private parties.

WATERTOWN, pop. 12,040; fire area, 2,051 acres; mercantile bldgs., brick and wood, 3 to 5 stories; private, wood, 2½ stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 comb. truck, 1 supply wagon, 1 steamer, 6 c. hand ex., 2 hose wagons, 9 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 37 boxes; value of dept. equipment, $10,000; value of bldgs., $20,000; ann. exp. of dept., $12,200; total mem. 34, paid full time 4, paid part time 30.

Water Supply—Source, Metropolitan; quality of water, good; mains, cast iron, 37⅔ miles, 4 to 16 in. dia.; 335 hydrants; 435 valves; meters, total number 1,934, owned by town; 1,919 services; pipe, wrought iron and cement lined; pressure, dom. 40 lbs., fire 100 lbs., consumption per day, 732,000 gals.; cost to construct, $522,822.55; bonded debt, $310,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $20,968; works belong to city.

WAVERLY, pop. 1,500; mercantile bldgs., wood, 2 and 3 stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 10 c. hand ex., 2 hose wagons, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Stevens, 30 boxes; ann. exp. of dept., $3,500; total mem. 35, paid part time.

Water Supply—Source, well.

WAYLAND, pop. 2,220; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; leather, good 500 ft.; total hose, 2,100 ft.; fire alarm, electric, 9 boxes; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 43 volunteers.

Water Supply—Source, not stated; system, gravity and pump direct; mains, 5 miles, 4 to 10 in. dia.; 33 hydrants; 12 valves; pressure, fire 88 lbs.; cost to construct, $29,000; ann. cost of mtce., $300; works belong to Co.

WEBSTER, pop. 10,018; fire area, 3,000 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,758; av. ins. involved for same time, $4,520. Fire dept.—1 steamer, 17 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages, 6 horses; hose, cotton, rubber lined, good, 4,400 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $8,000; value of bldgs., $15,000; ann. exp. of dept., $4,700; total mem., 65.

Water Supply—Source, spring and wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 500,000 gals., dim. 30 x 100, material used in cons. iron, builder Cunningham; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,040,000 gals., constructor Blake; mains, cast iron, 17 miles, 4 to 16 in. dia.; 138 hydrants; 70 valves; meters, total number 551, owned by consumer; 977 services; pipe, galv. iron; pressure, dom. 65 to 110 lbs., fire 65 to 110 lbs.; consumption per day 332,126 gals.; cost to construct, $154,280.43; bonded debt, $47,397.52; int. paid on bonds, 4 per cent; cost of mtce., $8,274.54; works belong to town.

WELLESLEY, pop. 6,189; mercantile bldgs., wood, 3 stories; private, wood, 2½ and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1903, $2,214; ins. for same time, $102,535. Fire dept.—10 c. hand ex., 3 hose wagons, 1 hose reel, 6 horses; hose, cotton, rubber lined, good 3,000 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 29 boxes; ann. exp. of dept., $3,500; total mem., 30 volunteers.

Water Supply—Source, wells; system, pump to res. and direct; quality of water, good; res. cap. 1,150,000 gals., pumping engines, cap. per day, 1,000,000 gals., constructor Blake; mains, 30½ miles, 4 to 12 in. dia.; McNeal; 270 hydrants, Ludlow, Chapman; 157 valves; meters, total number 888, Crown, Hersey Rotary, Worthington, owned by town; 700 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 35 to 120 lbs.; consumption, per day 175,000 gals., per capita 25 gals.; cost to construct, $322,718; ann. cost of mtce., $6,488; works belong to town.

WENHAM, pop. 900. Fire dept.—1 hand engine, 25 c. ex.; total mem. 25, paid part time; underwriters' rating, fourth class.

Water Supply—Source, cisterns.

WESTBOROUGH, pop. 5,373; fire area, 12,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,306.29; av. ins. for same time, $1,153. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 1,200 ft.; total hose, 4,200 ft.; fire alarm, bell and whistle, 11 boxes; value of dept. equipment, $8,997; value of bldgs., $13,000; ann. exp. of dept., $3,625; total mem., 60, paid part time.

Water Supply—Source, pond, 2 miles from business center; system, gravity; quality of water, good; res. cap. 200,000,000 gals., located southeast of town; mains, iron, 15 miles, 6 to 16 in. dia.; 98 hydrants; 107 valves; meters, total number, 640, Crown 75, Union 17, Gem 4, Hersey Rotary 8, Trident 514, Hersey Disc 3, Thomson 3, Lambert 16, owned by town; 750 services; pipe, iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $142,000; bonded debt, $90,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $1,000; works belong to town.

WEST BOYLSTON, pop. 1,571; mercantile bldgs., wood. Fire dept.—2 hand engines, 2 h. & l. trucks, 2 hose carriages; total hose, 400 ft.

Water Supply—Not reported.

WEST BROOKFIELD, pop. 1,284; fire area, 748 acres; mercantile bldgs., wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; rubber, good, 600 ft.; inferior, all kinds, 800 ft.; total hose, 3,600 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $600; ann. exp. of dept. $705; total mem. 35, paid part time 30, volunteers 5.

WATER SUPPLY—Source, brooks, 1½ miles from business center; system, gravity; quality of water, good; mains, iron, lead and cement; 3 hydrants; 4 services, pipe, iron, lead and cement; works belong to town and Co.

WESTFIELD, pop. 12,611; fire area, 3,000 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. loss for 1908, $83,000; ins. involved for same time, $400,500. Fire dept.—2 c. engines, 4 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose carriage, 8 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, electric, 34 boxes; value of dept. equipment, $15,000; value of bldgs., $7,000; ann. exp. of dept., $13,000; total mem. 49, paid full time 6, paid part time 43.

WATER SUPPLY—Source, brooks, 6 and 8 miles from business center; system, gravity; res. cap., 340,000,000 gals.; mains, cast iron, 46 miles, 4 to 20 in. dia.; 255 hydrants, Ludlow; pressure, fire, 120 lbs.; cost to construct, $450,000; cost of mtce., $3,500; works belong to town.

WESTMINSTER, pop. 1,346; fire area, 2,200 acres; bldgs., stone, brick and wood, 4 stories; wooden roofs permitted. Fire dept.—3 hand engines, 3 hose carriages; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell and whistle; value of dept. equipment, $700; value of bldgs., $700; ann. exp. of dept., $250; total mem., 60 volunteers.

WATER SUPPLY—Source, spring; system, gravity; res. cap., 20,000 gals.; mains, 1 mile, 2¼ in. to 6 in. dia.; pressure, fire 30 lbs.; cost to construct, $3,000; works belong to Co.

WEST NEWBURY, pop. 1,405; mercantile bldgs., wood, 1½ to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $319; av. ins. for same time, $758. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,750 ft.; inferior, all kinds, 1,150 ft.; total hose, 3,900 ft.; fire alarm, bell and telephone; value of dept. equipment, $2,500; value of bldgs., $1,750; ann. exp. of dept., $272.33; total mem., 16 volunteers.

WATER SUPPLY—Source, river and wells, 9 res., cap. 288,604 gals. each.

WESTON, Middlesex Co., pop. 2,094; mercantile bldgs., wood, 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 h. & l. trucks, 2 hose carriages, reels, etc., 6 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $3,500; value of bldgs., $10,000; ann. exp. of dept., $2,500; total mem., 48 volunteers.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap. 225,000 gals., located 1½ miles from wells; 2 pumping engines, class triplex, cap. per day 1,000,000 gals., constructors Gould, Davison; mains, cast iron, 12 miles, 4 to 8 in. dia.; 57 hydrants; 50 valves; meters, total number 160, Crown 12, Empire 39, Hersey Disc. 119, owned by Co.; 209 services; pipe, galv. iron; pressure, dom. 40 to 100 lbs., fire 40 to 100 lbs.; consumption per day, 74,000 gals.; cost to construct, $67,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; cost of mtce., $6,500; works belong to Co.

WEST SPRINGFIELD, pop. 8,101; fire area, 4,480 acres; mercantile bldgs., wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept. —1 c. engine, 6 c. hand ex., 2 h. & l. trucks, 1 supply wagon, 1 hose wagon, 4 hose carriages, reels, etc., 1 horse; hose, cotton, rubber lined, good, 5,500 ft.; rubber, good 250 ft.; inferior, all kinds, 400 ft.; total hose, 6,150 ft.; fire alarm, Gamewell, 22 boxes; value of dept. equipment, $10,000; value of bldgs., $11,500; ann. exp. of dept., $4,000; total mem., 58, paid part time 46, volunteers 12.

WATER SUPPLY—Source, brook; system, gravity and pump to res.; pumping engine, cap. per day 575,000 gals., constructor Deane; mains, 12 miles; 44 hydrants; 560 services; pressure, dom. 25 lbs., fire 75 lbs.; cost to construct, $75,509; works belong to town.

WEST STOCKBRIDGE, pop. 1,022; no fire dept.

WATER SUPPLY—Source, wells and springs, 1 mile from business center; system, gravity; quality of water, good; res. cap., 4,000 and 5,000 gals.; mains, iron, 2 miles, 3 to 8 in. dia.; 4 valves; 40 services, pipe, galv. iron; pressure, dom. 110 lbs.; cost to construct, $4,000; works belong to Co.

WESTWOOD, pop. 1,126. Fire dept.—3 hand engines, 26 hand ex., 1 hose cart, 1 comb. wagon fully equipped, 2 horses; hose, 2,400 ft.; total mem. 63, paid part time; value of dept. equipment, $6,000; ann. exp. of dept., $1,800.

WATER SUPPLY—Source, 10 reservoirs; res. cap. 10,000 each.

WEYMOUTH, pop. 11,585; fire area, 12,000 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 steamers, 1 c. engine, 19 c. hand ex., 4 h. & l. trucks, 7 hose wagons; hose, cotton, rubber lined, good 10,300 ft.; inferior, all kinds, 500 ft.; total hose, 10,800 ft., fire alarm, Gamewell, 38 boxes; value of dept. equipment, $14,000; value of bldgs., $12,000; ann. exp. of dept., $7,000; total mem., 172 volunteers.

WATER SUPPLY—Source, pond; system, gravity, pump to stdp. and direct; stdp. cap. 700,000 gals., builder Cunningham; 2 pumping engines, cap. per day 3,000,000 gals., constructors Blake, Deane; mains, iron, 66 miles, 1 to 20 in. dia., McNeal, Anniston; 398 hydrants, Chapman; 531 valves; meters, total number 17, Crown, Union; 3,096 services; pipe, lead; pressure, dom. 65 lbs., fire 110 lbs.; cost to construct, $507,953.69; ann. cost of mtce., $45,346.14; works belong to town.

WHITINSVILLE, pop. 4,000; mercantile bldgs., brick and wood, 2½ to 4 stories; private, wood, 1½ and 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good 6,000 ft.; fire alarm, bell, 23 boxes; value of dept. equipment, $6,000; ann. exp. of dept., $1,000; total mem., 52, paid part time.

WATER SUPPLY—Source, springs; system, pump to res.; quality of water, good; res. cap., 60,000,000 gals.; 2 pumping engines, cap. per day 300,000 gals., constructors Worthington, Holyoke; mains, 7 miles; 76 hydrants, Wood; 760 services, pipe, wrought iron; pressure, dom. 45 lbs., fire 110 lbs.; consumption, per day 400,000 gals., per capita 100 gals.; works belong to Co.

WHITMAN, pop. 7,243; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage, 8 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 32 boxes; value of dept. equipment, $8,000; value of bldgs., $23,500; ann. exp. of dept., $6,905; total mem., 58 volunteers.

WATER SUPPLY—Source, lake, 9 miles from business center; system, pump to stdp.; stdp. cap. 240,000 gals., dim. 20 x 105, material used in cons. iron; quality of water, good; 3 pumping engines, cap. per day 2,500,000 gals., constructors Blake, Worthington; mains, cast iron and cement lined, 23 miles, 4 to 16 in. dia.; 176 hydrants; 109 valves; meters, total number 803, owned by town; 1,327 services; pipe, galv. iron; pressure, dom. 60 to

100 lbs., fire 60 to 100 lbs.; consumption per day, 175,000 gals.; cost to construct, $175,542; bonded debt, $132,000; int. paid on bonds, 4 per cent; cost of mtce., $13,518; works belong to town.

WILLIAMSBURG, pop. 1,943; fire area, 400 acres; mercantile bldgs., brick and wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hand engines, 1 c. engine, 2 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 700 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $650; total mem., 40, paid part time.

WATER SUPPLY—Source, brook, 1½ to 3 miles from business center; system, gravity; quality of water, good; res. cap., 8,700,000 gals.; mains, iron, 4 to 8 in. dia., Chas. Miller & Sons' Co.; 57 hydrants, Norwood; 19 valves, The Haydenville Co.; pipe, iron; pressure, dom. 80 to 115 lbs., fire 80 to 115 lbs.; cost to construct, $50,000; works belong to town.

WILLIAMSTOWN, pop. 4,425; fire area, 670 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; fire loss for 1908, $19,800. Fire dept.— 4 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, electric, 17 boxes; value of dept. equipment, $5,000; ann. exp. of dept., $6,000; total mem., 38 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; res. cap., 14,500,000 gals, located foot of Mt. Williams; mains, iron, 10 miles, 2 to 10 in. dia.; 65 hydrants, Ludlow; 50 valves, Ludlow; pipe, iron; pressure, dom. 100 lbs., fire 105 lbs.; works belong to Co.

WINCHENDON, pop. 6,169; fire area; 2½ sq. miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 5 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 6,050 ft.; fire alarm, bell and whistle, 18 boxes; value of dept. equipment, $13,700; value of bldgs., $5,600; ann. exp. of dept., $3,100; total mem. 40, paid part time.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to res.; quality of water, good; res. cap. 500,000 gals., located Benjamin hill; 2 pumping engines, class comp. dup., cap. per day 2,500,000 gals., constructors, Blake, Laidlaw-Dunn-Gordon; mains, cast iron, 23.32 miles, 2 to 14 in. dia.; 165 hydrants; 220 valves; meters, total number 776, owned by city; 810 services; pipe, wrought iron; pressure, dom. 40 to 163 lbs., fire 90 to 140 lbs.; consumption per day, 145,504 gals.; cost to construct, $161,443; bonded debt, $73,000; int. paid on bonds, 4 per cent; cost of mtce., $10,605; works belong to town.

WINCHESTER, pop. 8,242; fire area, 1,500 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $8,500; av. ins. involved for same time, $66,000. Fire dept.—1 steamer, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 10 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, electric, 41 boxes; value of dept. equipment, $14,000; value of bldgs., $4,000; ann. exp. of dept., $10,000; total mem. 40, paid full time 5, paid part time 30, volunteers 5.

WATER SUPPLY—Source, surface water; system, gravity, pump to stdp.; stdp. cap. 100.000 gals., material used in cons. wood; quality of water, good; res. cap., 393,000,000 gals.; pumping engines, class dup., cap. per day 1,300,000 gals., constructor Worthington; mains, cast iron, 35 miles, 2 to 24 in. dia.; 300 hydrants; 406 valves; meters, total number 830, Lambert 650, Crown 2, Nash 15, Union 2, Empire 30, Gem 2, Hersey Torrent 6, Thomson 10; 1,730 services; pipe, lead, iron and cement lined; pressure, dom. 35 to 60 lbs., fire 35 to 60 lbs.; cost to construct, $572,871; bonded debt, $196,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $6,750; works belong to town.

WINTHROP, pop. 7,500; fire area, 900 acres; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr., for 3 years, $4,996; av. ins. involved for same time, $53,502. Fire dept.—1 c. engine, 3 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose carriage, 1 comb. c. & l. truck, 7 horses; hose, cotton, rubber lined, good, 8,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 9,500 ft.; fire alarm, bell, 36 boxes; value of dept. equipment, $1,400; value of bldgs., $1,700; ann. exp. of dept., $7,200; total mem. 44, paid full time 4, paid part time 1, volunteers 39.

WATER SUPPLY—Source, Metropolitan Water Co.; system, gravity; mains, 30.52 miles, 4 to 12 in. dia.; 183 hydrants; 453 valves; 2,452 services; pressure, fire 75 lbs.; works belong to town.

WOBURN, pop. 14,402; fire area, 7,685 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $49,508; av. ins. involved for same time, $134,056. Fire dept.—1 steamer, 9 c. hand ex., 1 h. & l. truck, 6 hose wagons, 1 ladder sled, 16 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 3,750 ft.; total hose, 9,750 ft.; fire alarm, Gamewell, 50 boxes; value of dept. equipment, $33,028; value of bldgs., $22,000; ann. exp. of dept., $17,580; total mem. 65, paid full time 5, paid part time 60.

WATER SUPPLY—Source, pond, 1 mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 8,000,000 gals., located Horn Pond Mountain; 2 pumping engines, class dup. comp., cap. per day 4,000,000 gals., constructors Worthington, Blake; mains, cast iron, 54 miles, 4 to 14 in. dia.; 302 hydrants; 430 valves; meters, total number 78, Crown 13, Union 17, Empire 2, Gem 2, Hersey Torrent 12, Thomson 6, Worthington 12, Neptune 2, Indicator 1, Keystone, Trident 11, owned by city; 3,021 services; pipe, lead and wrought iron; pressure, dom. 50 lbs., fire 95 lbs.; consumption, per day 1,412,108 gals., per capita 100.03 gals; cost to construct, $597,697; bonded debt, $19,700; int. paid on bonds, 4 per cent; ann. cost of mtce., $16,916.60; works belong to city.

WORCESTER, pop. 128,135; fire area, 21,772 acres; mercantile bldgs., stone and brick, 3 to 9 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—9 steamers, 3 c. engines, 52 c. hand ex., 3 h. & l. trucks, 3 aerial trucks, 19 hose wagons, 2 comb. c. & h. wagons, 89 horses; hose, cotton, rubber lined, good, 34,450 ft.; inferior, all kinds, 2,550 ft.; total hose, 37,000 ft.; fire alarm, bell and whistle, 201 boxes; value of dept. equipment, $181,962; value of bldgs., $464,971; ann. exp. of of dept., $222,279; total mem. 225, paid full time 170, paid part time 55.

WATER SUPPLY—Source, brooks, 6 to 8 miles from business center; system, gravity; quality of water, good; res. cap. 2,550,000,000 gals., located Leicester, Paxton, Holden; mains, cast iron, 210.47 miles, 2 to 40 in. dia.; 2,088 hydrants; 2,957 valves; meters, total number, 15,125, Crown 8, Nash 36, Union 10,895, Empire 1, Gem 30, Hersey Rotary 751, Trident 185, Hersey Disc 2,119, Shedd 1, Duplex 1, Desper 153, Hersey Torrent 1, Ball & Fitts 312, Worthington 16, Columbia 1, Keystone 2, Lambert 20, owned by consumer; 15,756 services; pipe, wrought steel; pressure, dom. 70 to 150 lbs., fire 70 to 150 lbs.; consumption per day, 9,058,849 gals.; cost to construct, $4,612,439.55; bonded debt $3,790,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $80,000; works belong to city.

WRENHAM, pop. 1,428; fire area, 1,150 acres; mercantile bldgs., wood, 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 20 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $2,000; total mem., 70 volunteers.

WATER SUPPLY—Source, 9 driven wells, situated 1¼ miles from business center; system, pump; stdp. cap. 265,000 gals.; dim. 30 x 50 ft.; material used in construction, steel; quality of water, extra; 2 pumps; cap. per day, 720,000 gals.; constructors Smith, Vaile; mains, cast iron, 6½ miles; 6 to 10 in. dia.; 34 hydrants; 16 valves; 71 meters, Nash; owned by consumers; services, 141; pipe made of galv. iron; pressure, dom. 88 lbs., fire 106 lbs.; consumption per day, 44,000 gals.; per capita, 80 gals.; cost to construct works, $50,000; bonded debt, $50,000; int. paid on bonds, 4 per cent; works belong to town.

Places with a population of 1,000 or more having no organized fire dept.—Acushnet, Agawan, Auburn, Barnstable, Bellingham, Bourne, Brimfield, Carver, Charlemont, Charlton, Chatham, Dartmouth, Dennis, Dighton, East Longmeadow, Hadley, Hardwick, Harwich, Holden, Littleton, Lunenburg, Marshfield, Newbury, Norwell, **Raynham, Rehoboth, Russell, Rochester, Rowley,** Scituate, Sutton, Seconk, Southwick, Stow, Sturbridge, Sudbury, Swansea, Three Rivers, Tisbury, Tewksbury, Wareham, West Bridgewater, Wilmington, Westford, Westport, West Stockbridge, Wilbraham, Yarmouth.

MICHIGAN

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ADRIAN, pop. 12,000; fire area, 3,200 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 in reserve, 4 c. hand ex., 1 comb. hose & c. wagon, 3 hose wagons, 8 horses; hose, cotton, rubber lined, good, 6,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 9,000 ft.; fire alarm, electric, 24 boxes; value of dept. equipment, $25,000; value of bldgs., $15,000; ann. exp. of dept., $8,000; total mem. 26, paid full time 4, paid part time 22.

WATER SUPPLY—Source, creek, 2½ miles from business center; system, pump to res. and direct; filtration system, New York Filter, cap. of plant 1,750,000 gals.; quality of water, good; res. cap. 4,000,000 gals.; 3 pumping engines, class hor., cap. per day 4,500,000 gals., constructor Holly & Laidlaw; mains, 22 miles, 6 to 18 in. dia.; 150 hydrants Holly; meters, total number 250, Thomson 10, Lambert 59, owned by Co. and consumer; 1,186 services; pressure, dom. 40 lbs., fire 80 lbs.; consumption per day 1,000,000 gals., per capita 100 gals.; cost to construct, $250,000; ann. cost of mtce., $7,800; works belong to Co.

ALBION, pop. 6,000; fire area, 1½ miles; mercantile bldgs., stone and brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1909, $1,065; av. ins. involved for same 1 h. & l. truck, 1 hose wagon, 1 hose cart, 4 horses; hose, cotton, rubber lined, good, 2,800 ft.; inferior, all kinds, 200 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $3,000; ann. exp. of dept., $2,474; total mem. 20, paid full time 2, paid part time 1, volunteers 17.

WATER SUPPLY—Source, wells, ½ block from business center; system, pump to stdp.; stdp. cap. 112,000 gals., dim. 12 x 122, located in Washington Park, material used in cons. steel, builders Lansing Eng. & Boiler Works; quality of water, good; res. cap. 122,000 gals., located at station; 2 pumping engines, cap. per day 3,000,000 gals., constructors Hughes Bros.; mains, cast iron, 11½ miles, 4 to 12 in. dia.; 112 hydrants, Mathews; 62 valves, Crane, Roe, Eddy, Stephens; 1,038 services; pipe, galv. iron and lead; pressure, dom. 76 lbs., fire 76 lbs.; consumption per day, 2,000,000 gals., per capita 54 gals.; cost to construct, $61,000; bonded debt, $55,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,000; works belong to city.

ALGONAC, pop. 1,400. Fire dept.—1 hand pump, 1 h. & l. truck, 2 hose carts; hose, 1,600 ft.; total mem., 35.

WATER SUPPLY—Holly system; mains, 3 miles, 4 to 8 in. dia.; 31 hydrants.

ALLEGAN, pop. 3,000; fire area, 100 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carriages, 1 hose wagon; hose, cotton, rubber lined, good, 2,900 ft.; inferior, all kinds, 300 ft.; total hose, 3,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $7,000; ann. exp. of dept., $700; total mem., 56 volunteers.

WATER SUPPLY—Source, well, 1 block from business center; system, pump direct; quality of water, good; pumping engines, cap. per day 3,000,000 gals., constructors Stilwell and Walker; mains, cast iron, 11½ miles, 4 to 16 in. dia.; 93 hydrants; 71 valves; 821 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day 773,439 gals.; cost to construct, $100,000; bonded debt, $29,000; int. paid on bonds, 4 per cent; cost of mtce., $2,500; works belong to city.

ALMA, Gratiot Co., pop. 3,500; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 2 hose reels; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, magnetic system; value of dept. equipment, $3,500; value of bldgs., $3,500; ann. exp. of dept., $1,500; total mem. 14, paid part time.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 2,250,000 gals., constructors Walker, Smith-Vaile; mains, 7 miles, 4 to 10 in. dia., wood and part iron; 39 hydrants, Holly; meters, total number 375, Crown 300, owned by city; 50 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $20,000; ann. cost of mtce., $2,000; works belong to Co.

ALMONT, pop. 718; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 5,400 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to res.; quality of water, good; res. cap. 69,300 gals., located cor. Main street and Centennial avenue; 1 pumping engine, class gasoline, 6-hp., cap. per 10 hrs. 10,000 gals., constructor Rumsey; mains, cast iron, ½ mile, 6 in. dia.; 9 hydrants; pipe, iron; pressure, fire 10 to 15 lbs.; cost to construct, $2,900; cost of mtce., $50 to $100; works belong to village.

ALPENA, pop. 13,000; mercantile bldgs., brick, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,500 ft.; fire alarm, telephone; value of dept. equipment, $10,000; value of bldgs., $7,000; ann. exp. of dept., $8,500; total mem. 22, paid full time 6, paid part time 16; underwriters' rating, second class.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, pump direct; quality of water, good; 4 pumping engines, cap. per day 12,000,000 gals., constructors Holly, Stilwell-Bierce, Walker; mains, wood, 30 miles, 4 to 24 in. dia.; 171 hydrants, Holly; 2,116 services, pipe, lead; pressure, dom. 35 lbs., fire 100 lbs.; consumption, per day 2,500,000 gals., per capita 140 gals.; int. paid on bonds, 4 per cent; works belong to city.

ANN ARBOR, pop. 20,000; fire area, 5 sq. miles; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 1 aerial truck, 1 comb. c. and hose wagon, 6 c. hand ex., 1 h. & l. truck, 3 hose carriages, 9 horses; hose, cotton, rubber lined, good, 7,500 ft.; fire alarm, bell and telephone; value of dept. equipment, 20,000; value of bldgs., $18,000; ann. exp. of dept., $18,000; total mem. 20, paid full time.

WATER SUPPLY—Source, wells, 6 blocks from business center; system, pump to res. and direct; quality of water, good; res. cap. 3,000,000 gals.; 4 pumping engines, cap. per day 7,000,000 gals., constructors Knowles, Gordon, Deane; mains, cast iron, 46 miles, 4 to 16 in. dia.; 225 hydrants, Holyoke; meters, total number 100, owned by Co.; 2,700 services; pipe, iron; pressure, dom. 65 lbs., fire 65 lbs.; consumption per day 1,700,000 gals., per capita 100 gals.; cost to construct, $418,000; bonded debt, $299,500; int. paid on bonds, 5 per cent; works belong to Co.

ATHENS, pop. 583. Fire dept.—1 c. engine, 1 h. & l. truck; hose, 600 ft.; fire alarm, bell; total mem., 25.
WATER SUPPLY—Waterworks; 7 hydrants.

ATLANTIC MINE, pop. 3,359; mercantile bldgs., wood. Fire dept.—1 steamer, 1 hose carriage; hose, linen, good, 1,200 ft.; fire alarm, whistle; total mem., 24 volunteers.
WATER SUPPLY—Source, dam, steam and electric pumps; 1,300 ft. 2-in. hose.

AUSABLE CITY, pop. 1,116; mercantile bldgs., wood, 2 stories; private, wood. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 3,000 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle; total mem., 30 volunteers; underwriters' rating, first class.
WATER SUPPLY—Source, river in business center; system, pump direct; quality of water, good; mains, wood, 4 miles, 4 to 8 in. dia.; 52 hydrants, Hawley; pipe, iron; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $15,000; works belong to city.

BAD AXE, pop. 1,500; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $25,000; total mem., 40 volunteers.
WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 12 x 100, material used in cons. steel; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructors Deane and L. D. G. Co.; mains, wood, 4 miles, 4 to 8 in. dia.; 34 hydrants; meters, total number 12, Buffalo; 120 services; pipe, iron; pressure, dom. 43 lbs., fire 80 lbs.; consumption per day 33,000 gals.; cost to construct, $17,000; bonded debt, $15,000; int. paid on bonds, 3 and 5 per cent; cost of mtce., $1,000; works belong to city.

BANGOR, pop. 1,200; fire area, 35 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 1 hose cart; hose, rubber, good, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $2,000; 40 volunteers.
WATER SUPPLY—Source, wells, 800 ft. from business center; system, pump to stdp.; stdp. cap. 50,000 gals., material used in construction steel; quality of water, good; 2 pumping engines, class steam, constructor Worthington; mains, cast iron, 1¾ miles, 4, 6 and 8 in. dia.; 22 hydrants; 32 valves, 40 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $15,000; bonded debt, $15,000; int. paid on bonds, 4½ per cent; works belong to village.

BARAGA, pop. 1,200; fire area, 500 acres; mercantile bldgs., wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past 3 yrs., $500; av. ins. on some, $1,500. Fire dept.—Steam pump, h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,750 ft.; inferior, 500 ft.; total hose, 2,250 ft.; fire alarm, bell and whistle; ann. exp. of dept., $500; total mem., 25 volunteers.

BATTLE CREEK, pop. 25,000; fire area, 3 miles; mercantile bldgs., brick, 1 to 7 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits, fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $29,444. Fire dept.—2 steamers, 12 c. hand ex., 1 aerial truck, 4 comb. c. & h. wagons, 1 hose wagon, 17 horses; hose, cotton, rubber lined, good, 8,500 ft.; total hose, 9,000 ft.; fire alarm, electric, 83 boxes; value of dept. equipment, $33,000; value of bldgs., $38,000; ann. exp. of dept., $33,000; total mem. 36, paid full time 31, paid part time 4.
WATER SUPPLY—Source, lake, 2 miles from business center; system, pump to stdp.; stdp. cap. 143,000 gals., dim. 18 x 75, material used in cons. wrought iron; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 4,800,000 gals., constructor Blake; mains, cast iron, 53 miles, 4 to 16 in. dia.; 534 hydrants; 440 valves; meters, total number, 4,115, Lambert, Crown, Nash, Empire, Gem, Trident, Hersey Disc, Thomson, Worthington, Buffalo, Pittsburg, Westinghouse, owned by city and consumer; 4,406 services; pipe, lead and galv. iron; pressure, dom. 60 to 85 lbs., fire 60 to 85 lbs.; consumption per day, 700,000 gals.; cost to construct, $435,013; bonded debt, $30,000; int. paid on bonds, 5 per cent; cost of mtce., $16,351; works belong to city.

BAY CITY, pop 52,000; fire area, 5,440 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, brick and wood, 3 stories; wooden roofs not permited in fire limits; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for last 3 years, $133,000. Fire dept.—3 steamers, 2 c. engines, 13 c. hand ex., 3 h. & l. trucks, 10 hose wagons, 5 hose carriages, 22 horses; hose, cotton, rubber lined, good, 20,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 21,000 ft.; fire alarm, electric, 127 boxes; value of dept. equipment, $55,815; value of bldgs., $66,000; ann. exp. of dept., $56,575; total mem. 62, paid full time 24, paid part time 39; underwriters' rating, second class.
WATER SUPPLY—Source, bay, 4 miles from business center; system, pump direct; quality of water, good; 6 pumping engines, cap. per day 18,000,000 gals., constructor Holly; mains, cast iron, 77 miles, 4 to 24 in. dia.; 685 hydrants, Holly, Wood; 1,109 valves, Jos. Flower & Bros.; meters, total number 1,305, Crown, Union, Empire, Hersey Rotary, Hersey Disc, Thomson, Worthington, Columbia, Keystone, Trident, Lambert, Nash, Pittsburg, Westinghouse, owned by city; 3,700 services; pipe, lead and wrought iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption, per day 5,250,000 gals., per capita 125 gals.; cost to construct, $904,000; bonded debt, $482,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $24,500; works belong to city.

BEACON, pop. 700; mercantile bldgs., wood. Fire dept.—3 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; volunteers.
WATER SUPPLY—Source, pumping; system, pump to res., 2,000 ft. 4-in. water mains; works belong to U. S. Steel Co.

BEAVERTON, pop. 756; mercantile bldgs., wood. Fire dept.—2 hose carriages; hose, rubber, good, 500 ft.; fire alarm, bell; total mem., 18 volunteers.
WATER SUPPLY—Source, wells; system, pneumatic pumps; R. Ross, supt.

BELDING, pop. 5,000; fire area, 80 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, telephone, 9 boxes; value of dept. equipment, $6,000; ann. exp. of dept., $1,000; total mem. 5, paid part time.
WATER SUPPLY—Source, river, wells; system, pump direct; pumping engines, cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, wood, 14 miles, 4 to 12 in. dia., Bay City Pipe Co.; 50 hydrants, Chapman; 300 services; pressure, dom. 79 to 110 lbs., fire 100 lbs.; cost to construct, $70,000; int. paid on bonds, 4 per cent; works belong to city; new waterworks in process of construction.

BELLAIRE, pop. 1,400; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; inferior, all kinds, 100 ft.; total hose, 1,400 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $1,025; ann. exp. of dept., $250; total mem., 30 volunteers.
WATER SUPPLY—Source, wells and river, in business center; system, pump to res.; quality of water, good; res., cap., 100,000 gals., locates 30 rods from station; 1 pumping engine, class Worthington turbine, 50,000 gals. per day, constructors

Smith-Vaile; mains, iron, 5 miles, 2 to 6 in. dia.; 23 hydrants, Bourbon; 100 services; pressure, dom. 125 lbs., fire 80 lbs.; consumption, per day 50,000 gals., per capita 50 gals.; cost to construct, $15,000; ann. cost of mtce., $500; works belong to Co.

BELLEVUE; bldgs., brick. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart; hose, 160 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells.

BENTON HARBOR, pop. 6,562; fire area, 100 acres; mercantile bldgs., brick and stone, 3 stories; private, brick and stone, 1½ to 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 2 hose reels, 3 horses; hose, cotton, rubber lined, good, 4,200 ft.; fire alarm, bell and telephone; value of dept. equipment, $60,000; value of bldgs., $12,000; ann. exp. of dept., $2,800; total mem. 30, paid full time 6, paid part time 24.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp.; stdp. cap. 107,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; 3 pumping engines, class dup. and triplex, cap. per day 3,500,000 gals., constructors Hughes and Gould; mains, cast iron, 25 miles, 4 to 12 in. dia.; 175 hydrants; meters, total number 396, Crown, Nash, Union, Empire, Trident, Hersey Disc, Thomson, Columbia, Pittsburg, Keystone, Lambert, owned by city and consumer; 1,523 services; pipe, lead; pressure, dom. 50 lbs., fire 80 lbs.; consumption per day, 320,782 gals.; cost to construct, $144,543; bonded debt, $103,500; int. paid on bonds, 4, 5 and 6 per cent; cost of mtce., $5,000; works belong to city.

BERRIEN SPRINGS, pop. 1,000. Fire dept.—1 gasoline engine, 2 hand hose reels; hose, 1,500 ft.; fire alarm, bell; total mem., 40 volunteers.

WATER SUPPLY—Source, creek; 2 pumping engines, comb. cap. per day 1,440,000 gals., constructor Platt; mains, 8 miles, 4 to 8 in. dia.; 31 hydrants; pressure, dom. 85 lbs., fire 190 lbs.

BESSEMER, pop. 4,500; fire area, 640 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $350; av. ins. for same time, $366. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good 3,100 ft.; inferior, all kinds, 250 ft.; total hose, 3,350 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $5,000; value of bldgs., $8,000; ann. exp. of dept., $2,000; total mem. 25, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to stdp.; stdp. cap. 133,000 gals., dim. 25 x 30, located on Colby Hill, material used in cons., steel; quality of water, good res. cap., 6,012,500 gals., located ½ mile from city; 2 pumping engines, size 18½ x 10 x 10, cap. per day 1,750,000 gals., constructor Worthington; mains, 5¾ miles, 4 to 8 in. dia., National; 42 hydrants, Ludlow; 26 valves, Ludlow; meters, total number 24, Hersey Rotary 2, Hersey Disc 6, Worthington 2, Keystone 6, Nash 6, Westinghouse, 2, owned by consumer; 325 services, pipe, lead; pressure, dom. 50 lbs., fire 125 lbs.; consumption, per day 40,000 gals., per capita 10 gals.; cost to construct, $50,000; ann. cost of mtce., $4,200; works belong to city.

BIG RAPIDS, pop. 6,000; fire area, 1,280 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 5 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, Gamewell, 23 boxes; total mem., 48 volunteers.

WATER SUPPLY—Source, river; system, pump to res. and direct; quality of water, good; res. cap. 30,000 gals.; 4 pumping engines, cap. per day 4,000,000 gals., constructor Holly and De Laval; mains, cast iron, 14 miles, 4 to 16 in. dia.; 130 hydrants; 34 valves; meters, total number 2, owned by city; 800 services; pressure, dom. 70 lbs., fire 110 lbs.; cost to construct, $76,000; bonded debt, $15,000; int. paid on bonds, 4½ per cent; cost of mtce., $5,000; works belong to city.

BIRMINGHAM, pop. 1,400; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $1,000; ann. exp. of dept., $500; volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump to res.; res. cap., 1,000 bbls.; 2 pumping engines, cap. per day 1,500,000 gals., constructor Hughes; mains 5½ miles, 4 to 10 in. dia., Lake Shore Foundry; 50 hydrants, Galvin; 180 services; pressure, dom. 40 lbs., fire 60 to 80 lbs.; cost to construct, $20,000; ann. cost of mtce., $1,200; works belong to town.

BLISSFIELD, pop. 2,000; fire area, 300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hose carriage; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and electric gong; value of dept. equipment, $4,500; value of bldgs., $4,000; ann. exp. of dept., $500; total mem. 20, paid full time. 30 vounteers.

WATER SUPPLY—Source, river; no waterworks system.

BRONSON, pop. 1,176. Fire dept.—1 hand engine, 1 h. & l. truck, 1 gas engine, 2 hose carts, 3 Babcock h. ex.; hose, 1,500 ft.; fire alarm, bell; total mem., 34.

WATER SUPPLY—17 open wells.

BUCHANAN, pop. 2,500; fire area, 10 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $2,833; av. ins. involved for same time, $3,500. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & 1 truck, 3 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 150 ft.; total hose, 2,150 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $300; total mem. 45, paid part time.

WATER SUPPLY—Source, flowing wells; system, pump direct; 2 pumping engines, cap. per day 300,000 gals., constructor Walker; mains, cast iron, 8 miles, 4 to 10 in. dia., Ohio Pipe Co.; 53 hydrants, Bourbon; 8 valves; 349 services; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to city.

CADILLAC, pop. 8,500; fire area, 34 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 7 c. hand ex., 1 hose wagon, 3 hose carts, 4 horses; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, Gamewell, 21 boxes; value of dept. equipment, $3,000; value of bldgs., $25,000; ann. exp. of dept., $3,374; total mem. 32, paid full time 2, volunteers 30.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump direct; stdp. cap. 196,000 gals., dim. 20 x 30, material used in cons. steel; quality of water, good; 4 pumping engines, class comp., cap. per day 10,000,000 gals., constructors Laidlaw-Dunn-Gordon and Worthington; mains, cast iron, 16½ miles, 4 to 18 in. dia.; 132 hydrants; 120 valves; meters, total number 15, Crown, Hersey Rotary, Trident, Hersey Torrent, Thomson; 1,800 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 140 lbs.; consumption per day, 2,500,000 gals.; works belong to Co.

CALUMET, pop: 15,000; fire area, 2,000 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted Fire dept.—3 steamers, 30 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; rubber, good, 3,000 ft.; total hose, 7,000 ft.; fire alarm, whistle; value of dept. equipment, $65,000; total mem., 63 volunteers.

WATER SUPPLY—Source, dam; system, pump to stdp. and direct; pumping engines, cap. per day 15,000,000 gals.; mains, 3½ miles, 4 to 12 in. dia.; 30 hydrants; meters, total number 2; pressure, fire, 45 to 100 lbs.; works belong to Co.

CARO, pop. 2,500; fire area, 1 sq. mile; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $500; total mem. 21, paid part time.

WATER SUPPLY—Source, wells and springs, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 275,000 gals., dim. 25 x 75, material used in cons. iron; quality of water, good; res. cap. 1,000,000 gals., located at pump house; 2 pumping engines, class comp. dup., cap. per day 500,000 gals. each, cons. Deane; mains, cast iron, 7½ miles, 4 to 8 in. dia.; 43 hydrants; 15 valves; meters, total number 30, owned by consumer; 460 services; pipe, iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $55,000; bonded debt, $30,000; int. paid on bonds, 6 per cent; works belong to Co.

CARROLLTON, pop. 2,400; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,750 ft.; inferior, all kinds, 150 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,500; total mem. 12, paid part time.

WATER SUPPLY—Source, wells and cisterns; river for fire use.

CARSON CITY, pop. 906. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; total mem., 25, part paid.

WATER SUPPLY—Source, creek; system, pump to stdp. and direct; pressure, fire 90 lbs.; consumption, per day 160,000 gals., per capita 155 gals.; ann. cost of mtce., $800; works belong to town.

CASS CITY, pop. 1,112. Fire dept.—12 c. ex., 1 h. & l. truck; hose, 960 ft.; total mem., 25.

WATER SUPPLY—Source and system not reported; mains, 3 miles; 25 hydrants.

CASSOPOLIS, pop. 2,000; mercantile bldgs., brick, 2 stories; private, wood and brick, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, electric, 8 boxes; value of dept. equipment, $1,500; value of bldgs., $1,200; total mem., 24 volunteers;

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructor Gordon; mains, iron, 6 miles, 4 to 10 in. dia.; 40 hydrants; 20 valves; 350 services; pipe, lead and iron; pressure, dom. 40 lbs., fire 90 lbs.; cost to construct, $15,000; cost of mtce., $1,600; works belong to city.

CEDAR SPRINGS, pop. 1,050. Fire dept.—1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 200 ft.; total hose, 1,400 ft.; total mem. 15, paid part time.

WATER SUPPLY—Source, creek and springs; system, gravity; pressure, dom. 80 lbs., fire 150 lbs.; cost to construct, $1,500; ann. cost of mtce., $1,000; works belong to town.

CENTRAL LAKE. WATER SUPPLY — Source, springs; system, gravity; quality of water, good; res. cap. 1,000 bbls.; cap. per day, 1,500 bbls.; mains, iron, 1¾ miles, 1¼ to 3 in. dia.; 7 hydrants; pressure, dom. 30 to 45 lbs., fire 80 lbs.; cost to construct, $3,200; works belong to Co.

CHARLEVOIX, pop. 2,500; fire area, 443 acres; mercantile bldgs., wood and brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 500 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle, telephone boxes; value of dept. equipment, $7,000; value of bldgs., $700; ann. exp. of dept., $744; total mem., 32 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business senter; system, pump direct; quality of water, good; pumping engines, cap. per day 175,000 gals., constructor Worthington; mains, cast iron, 9 miles, 4 to 10 in. dia.; 72 hydrants; 40 valves; meters, total number 12, Crown, Nash, Gem, Trident, Thomson, Buffalo, owned by city; 465 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 110 lbs.; consumption per day, 1,340,000 gals.; cost to construct, $35,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to city.

CHARLOTTE, pop. 5,888; fire area, 3½ sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,475; av. ins. for same time, $3,262. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages, reels, etc., 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 850 ft.; total hose, 3,850 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $9,500; value of bldgs., $5,500; ann. exp. of dept., $3,950; total mem. 18, paid full time 4, paid part time 16.

WATER SUPPLY—Source, wells and cisterns; system, pump direct; 2 pumping engines, cap. per day 3,000,000 gals., constructor Walker; mains, 12 miles, 4 to 12 in. dia., Cincinnati, Newport; 35 hydrants, Ludlow; 125 valves; meters, total number 5; 843 services; pipe, lead; pressure, dom. 40 lbs., fire 100 lbs.; consumption, per day 306,850 gals., per capita 79 gals.; cost to construct, $45,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,792; works belong to town.

CHEBOYGAN, pop. 6,489; fire area, 4,850 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 5 c. hand ex., 1 h. & l truck, 2 fire tugs, 6 hose carriages; hose, cotton, rubber lined, good 3,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,000; value of bldgs., $65,000; ann. exp. of dept., $2,200; total mem., $175, paid part time 2, volunteers 173.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 75,000 gals.; pumping engines, cap. per day 4,500,000 gals., constructors Walker, Smith-Vaile; mains, wood and iron, 9 miles, 4 to 14 in. dia., Michigan Pipe Co.; 66 hydrants, Galvin, Holly; meters, total number 5, Hersey; 680 services; pipe, lead; pressure, dom. 40 lbs., fire 100 lbs.; consumption, per day 441,000 gals., per capita 67 gals.; cost to construct, $120,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,000; works belong to city.

CHELSEA, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 2½ stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine on wheels, 1 h. & l. wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $3,000; ann. exp. of dept., $75; total mem., 32 volunteers.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to res.; res. cap., 125,000 gals.; pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, 5 miles, 4 to 8 in. dia.; 30 hydrants, Bourbon, Coffin; 100 services; pressure, fire 45 to 100 lbs.

CHESANING, pop. 1,244. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 75,000 gals.; pumping engines, comp. dup., cap. per day 1,600,000 gals., constructors Fairbank, Morse & Co.; mains, cast iron, 6 miles, 4 to 10 in. dia.; 20 hydrants; meters, total number 100; 30 services; pipe, lead; pressure, dom. 55 lbs., fire 100 lbs.; consumption, per day 50,000 gals., per capita 50 gals.; cost to construct, $14,500; works belong to town.

CLARE, pop. 1,446; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 400 ft.; total hose 2,300 ft.; fire alarm,

Gamewell system and bell; value of fire dept. bldgs., $2,000; ann. exp. of dept., $150; total mem., 28 volunteers.

WATER SUPPLY—Source, 5 wells; 4 pumping engines, cap. per day 1,000,000 gals., constructor Walker; mains, 5 miles, 4 to 10 in. dia., Wood, Bay City; 30 hydrants, Holly; 300 services; pipe, black iron; pressure, dom. 20 lbs., fire 90 to 100 lbs.; consumption, per day 720,000 gals., per capita 70 gals.; cost to construct, $22,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,000; works belong to town.

CLINTON, pop. 1,038; mercantile bldgs., brick, 2 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord. No fire dept.—1 h. & l. truck; hose, 800 ft.; volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 1-5 mile from business center; system, pump direct to mains; quality of water, good; 5 pumps, cap. per min. 1,000 gals., constructors Fairbanks, Morse; mains, cast iron, ½ mile, 6 in. dia.; 6 hydrants; 1 valve; pressure, fire 140 lbs.; works belong to city.

COLDWATER, pop. 7,000; fire area, 160 acres; mercantile bldgs., brick, 2 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $11,000; value of bldgs., $10,000; total mem. 25, paid full time 2, paid part time 13, volunteers 10.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Hughes; mains, cast and wrought iron, 18 miles, 4 to 16 in. dia.; 116 hydrants; 1,272 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 80 to 100 lbs.; consumption per day 312,609 gals., per capita 52 gals.; cost to construct, $96,148.18; bonded debt, $56,000, int. paid on bonds, 5 per cent; ann. cost of mtce., $6,500; works belong to city.

COLEMAN, pop. 1,014; bldgs., brick and stone. Fire dept.—1 gasolene engine, 1 h. & l. truck, 1 hose carriage; hose, 1,500 ft.; fire alarm, bell; total mem., 30.

WATER SUPPLY—Source, tank; situated 60 rods from business center; res. cap. 189,000 gals; mains, wood, ¾ mile; 5 hydrants; works belong to city.

CONSTANTINE, pop. 2,000; fire area, 160 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted. Fire dept.—12 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,000; ann. exp. of dept., $400; total mem., 20 volunteers.

WATER SUPPLY—Source, river; system, pump direct; mains, 5 miles, 4 to 10 in. dia., Michigan; 47 hydrants, Holly; 11 valves; 240 services; pressure, dom. 23 to 30 lbs., fire 80 to 100 lbs.; cost to construct, $22,500; ann. cost of mtce., $200; works belong to city.

COOPERSVILLE, pop. 796; mercantile bldgs., brick; private, wood. Fire dept.—1 steam engine, 1 h. & l. truck, 1 c. engine, 1 hose carriage; hose, 1,000 ft.; fire alarm, bell and whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, 7 wells; system, pump from res. to stdp., 2½ miles of mains; cap. per day 600,000 gals.; res. cap. 60,000 gals; pressure, 35 lbs.; 21 hydrants; mains, 2½ miles.

CORUNNA, pop. 1,601; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, brick and cement, 2 stories; wooden roofs not permitted. Fire dept.—1 steamer, 12 c. hand ex., 1 h. & l. truck, 25 bucket co, 1 hose wagon, 1 hose carriage, 2 horses; hose, rubber, good, 2,000 ft.; inferior, all kinds, 200 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $5,000; ann. exp. of dept., $2,200; total mem., 14 volunteers, 1 man paid; underwriters' rating, second class.

WATER SUPPLY—Source, wells and river, 5 blocks from business center; system, pump to stdp. and direct; stdp. cap. 60,000 gals., material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, 5 miles, 4 to 8 in. dia.; 55 hydrants; 6 services; works belong to city.

CROSWELL, pop. 606; bldgs., brick. Fire dept.—2 h. & l. trucks; hose, 1,000 ft; volunteer service.

WATER SUPPLY—Source, river; in business center; system, pump, direct, 2 pumps, Walker; mains, wood 3½ miles; works belong to city.

CRYSTAL FALLS, pop. 3,231; fire area, 640 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hose jackets and tools, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 3 hose carts, 1 hose sleigh, carrying 1,000 ft. hose; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 1,500 ft.; total hose, 2,500 ft.; fire alarm, electric, 8 boxes; value of dept. equipment, $5,000; value of bldgs., $3,500; ann. exp. of dept., $50; total mem., 21 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to stdp.; stdp. cap. 60,000 gals., dim. 15 x 45, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 67,000 gals., constructor Smith-Vale; mains, cast iron, 4 miles, 6 to 8 in. dia.; 36 hydrants; 10 valves; pipe, galv. iron; pressure, dom. 45 lbs., fire 110 lbs.; works belong to city.

DECATUR, pop. 1,500; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle; value of bldgs., $2,500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 65,000 gals., dim. 12 x 55, material used in cons. brick; 2 pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, 3½ miles, 4 to 8 in. dia.; 37 hydrants; 136 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 150 lbs.; consumption, per day 60,000 gals., per capita 60 gals.; cost to construct, $12,000; works belong to city.

DETROIT, pop. 400,000; fire area, 36 sq. miles; mercantile bldgs., brick and wood, 1 to 14 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fire works and combustibles ord.; causes of fires investigated. Fire dept.—27 steamers, 3 c. engines on wheels, 30 c. hand ex., 12 aerial trucks, 3 h. & l. trucks, 1 water tower, 13 comb. c. & h. wagons, 21 hose wagons, 3 hose carriages, 229 horses; hose, cotton, rubber lined, good, 75,000 ft.; inferior, all kinds, 5,000 ft.; total hose, 86,600 ft.; fire alarm, Gamewell, 637 boxes; value of dept. equipment, $2,423,-367.94; ann. exp. of dept., $669,273.91; total mem. 542, paid full time.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump direct; quality of water, good; 6 pumping engines, class, 3 comp., 3 vertical triplex, cap. per day 152,000,000 gals., constructors Hodge, Detroit Loco. Wks., Allis-Chalmers; mains, cast iron, 644 miles, 4 to 48 in. dia.; 4,355 hydrants; 7,799 valves; meters, total number 6,346, Crown, Union, Ventori, Hersey Disc, Thomson, Worthington and Buffalo, owned by city; 73,699 services; pipe, lead; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day 61,357,019 gals.; cost to construct, $6,951,589; bonded debt, $1,140,000; int. paid on bonds, 3½ to 7 per cent; cost of mtce., $180,000; works belong to city.

DOWAGIAC, pop. 4,500; fire area, 1½ sq. miles; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $650; av. ins. involved for same time, $5,133. Fire dept.—1 steamer, 1 c. engine on wheels, 1 h. & l. truck, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, whistle and electric, 33 boxes; value of dept. equipment, $10,000; value of bldgs., $4,500; ann. exp. of dept., $800; total mem. 62, paid full time 2, paid part time 60.

WATER SUPPLY—Source, wells, ½ mile from

business center; system, pump direct; quality of water, good; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructor Holly; mains, cast iron, 12 miles, 4 to 10 in. dia.; 78 hydrants; 76 valves; meters, total number 680, Crown, Nash, Union, Empire, Gem, Hersey Rotary, Trident, Hersey Disc, Thomson, Worthington, Columbia, Pittsburg, Keystone and Lambert, owned by city; 700 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day 400,000 gals.; cost to construct, $40,500; bonded debt, $40,000; int. paid on bonds, 4 per cent; cost of mtce., $4,000; works belong to city.

DUNDEE, pop. 1,400; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steam engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 1,750 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $3,500; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pumping.

DURAND, pop. 3,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 horses; hose, cotton, rubber lined, good, 1,950 ft.; fire alarm, whistle; value of dept. equipment, $2,600; value of bldgs., $4,000; ann. exp. of dept., 907; total mem. 14, paid full time 1, volunteers 13.

WATER SUPPLY—Source, wells, 700 ft. from business center; system, pump direct; quality of water, good; res. cap., 1,500,000 gals.; 2 pumping engines, cap. per day 100,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 8 miles, 4 to 10 in. dia.; 47 hydrants; 100 valves; meters, total number 18, Hersey Rotary and Buffalo, owned by city; 350 services; pipe, gals. iron; pressure, dom. 50 lbs., fire 125 lbs.; consumption per day, 250,000 gals.; cost to construct, $32,000; bonded debt, $35,000; cost of mtce., $2,190; works belong to village.

EAST LAKE, pop. 3,000; fire area, 640 acres; mercantile bldgs., wood, 1½ stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—Hand grenades, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; rubber, good 500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $2,000; value of bldgs., $700; total mem., 24 volunteers.

WATER SUPPLY—Not reported.

EAST TAWAS, pop. 1,736; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, whistle; value of dept. equipment, $37,000; ann. exp. of dept., $225; total mem., 22 volunteers.

WATER SUPPLY—Source, bay, 40 rods from business center; system, pump direct; 2 pumping engines, class hor., cap. per day 1,500,000 gals., constructor Holly; mains, 8 miles, 6 to 8 in. dia., Wood and Michigan; 60 hydrants, Bourbon and Cooper; 375 services; pipe, iron; pressure, dom. 40 lbs., fire 90 lbs.; consumption, per day 100,000 gals., per capita 75 gals.; cost to construct, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000; works belong to town.

EAST JORDAN, mercantile bldgs., brick. Fire dept.—1 gasoline engine, 1 h. & l. truck, 2 hose carts; hose, 1,000 ft.; fire alarm, whistle; total mem., 16.

WATER SUPPLY—Source, wells; system, pumping; cap. per day, 500,000 gals.; res. cap. 60,000 gals.

EATON RAPIDS, pop. 2,200; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,300; value of bldgs., $3,000; total mem. 10, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 120,000 gals., dim. 14 x 100, located on Plain street, material used in cons. steel, builders Penman Tank and Boiler Works; quality of water, good; 2 pumping engines, class dup. comp., size 10 x 16 x 9½ x 12, cap. per day 750,000 gals., constructors The Snow-Hughes Co.; mains, cast iron, 4 miles, 4 to 12 in. dia.; 48 hydrants, Eddy; 23 valves, Chapman; 225 services; pipe, iron; pressure, dom. 50 lbs., fire 120 lbs.; consumption, per day 142,000 gals., per capita 71 gals.; cost to construct, $25,000; bonded debt, $25,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

ELK RAPIDS, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—8 h. & l. trucks, 5 hose wagons, 5 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bells and whistle; ann. exp. of dept., $80; total mem., 60 volunteers.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, iron, 7½ miles, 4 to 8 in. dia.; 62 hydrants, Galvin and Ludlow; 54 valves; meters, total number 21, Buffalo, Keystone, owned by Co.; 329 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 300,000 gals., per capita 135 gals.; cost to construct, $36,000; ann. cost of mtce., $1,200; works belong to Co.

ESCANABA, pop. 2,500; fire area, 1,920 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $10,000; av. ins. for same time, $167,288. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck and hose, 1 hose wagon, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,800 ft.; inferior, all kinds, 1,700 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $9,760; value of bldgs., $17,750; ann. exp. of dept., $7,000; total mem., 14, paid full time 10, paid part time 4.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump direct; quality of water, good; res. cap., 6,000,000 gals.; 3 pumping engines, class comp. and dup., cap. per day 6,000,000 gals., constructors Snow and Worthington; mains, cast iron, 19 miles, 4 to 16 in. dia.; 206 hydrants; 146 valves; meters, total number 350, Empire, owned by consumer; 1,600 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 to 150 lbs.; consumption per day, 1,800,000 gals.; bonded debt, $250,000; int. paid on bonds, 5 per cent; cost of mtce., $11,000; works belong to Co.

ESSEXVILLE, pop. 1,639; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1½ and 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; rubber, good 40 ft.; inferior, all kinds, 100 ft.; total hose, 640 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $600; ann. exp. of dept., $150; total mem., 16 volunteers.

WATER SUPPLY—Source, river, pipe 600 ft., 2 in. dia.

EVART, pop. 1,500; fire area, 80 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; inferior, all kinds, 600 ft.; total hose, 3,000 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $3,000; value of bldgs., $3,500; ann. exp. of dept., $150; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, system, pump direct; pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, iron and wood, 2½ to 10 in. dia., Michigan; 32 hydrants, Ludlow; 15 valves; 200 services; pressure, dom. 40 lbs., fire 60 to 100 lbs.; cost to construct, $30,000; ann. cost of mtce., $2,000; works belong to village.

FENTON, pop. 2,600; fire area, 810 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $3,500; ann. exp. of dept., $550; total mem. 15, paid part time.

WATER SUPPLY—Source, well, in business center; system, pump direct; quality of water, good; res. cap., 55,000 gals.; 2 pumping engines, cap. per day 55,000 gals., constructor Walker; mains, 8 miles, 4 to 8 in. dia.; 58 hydrants; 50 valves; 500 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 150,000 gals.; cost to construct, $27,000; bonded debt, $25,000; cost of mtce., $3,000; works belong to city.

FLINT, pop. 18,000; fire area, 120 acres; mercantile bldgs., brick, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $15,000; av. ins. involved for same time, $80,000. Fire dept.—1 steamer, 2 h. & l. trucks, 1 comb. h. & l. truck, 6 c. hand ex., 4 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, bell and whistle, 30 boxes; value of dept. equipment, $15,000; value of bldgs., $50,000; ann. exp. of dept., $18,000; total mem. 22, paid full time 20, paid part time 2.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; quality of water, fair; 3 pumping engines, cap. per day 7,000,000 gals., constructor Holly; mains, cast iron, 28.67 miles, 4 to 16 in. dia.; 213 hydrants, Holly Mfg. Co.; 163 valves; meters, total number, 1,197, owned by city; 1,674 services; pipe, galv. iron and lead pressure, dom. 40 lbs., fire 90 to 125 lbs.; cost to city $262,500; bonded debt, $262,500; int. paid on bonds, 4 and 5 per cent.

FOWLER, pop. 426; bldgs., brick, wood and cement. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 600 ft.; fire alarm, bell; volunteer service.

WATER SUPPLY—Source, tank; system, pumping; res. cap. 600 bbls; 5 hydrants; mains, ½ mile.

FOWLERSVILLE, pop. 1,150. Fire dept.—1 h. & l. truck, 2 hose reels; hose, 800 ft.; fire alarm, bell and whistle; total mem., 15 volunteers.

WATER SUPPLY—Source wells, 40 rods from business center; system, direct pressure; stdp. cap. 100,000 gals; material used in cont., iron; quality of water, good; pump cap. per day,1,000,000 gals.; constructor Walker; mains, iron, 1 mile, 6 to 8 in. dia.; 12 hydrants; pressure, dom. 125 lbs., fire 125 lbs.; cost to construct works, $8,500; works belong to city.

FRANKFORT, pop. 1,500; fire area, 160 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—10 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem., 21 volunteers; H. S. Collier, chief.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 93,000 gals.; 2 pumping engines, class dup., size 12 x 8 x 12, cap. per day 400,000 gals., constructors Fairbanks, Morse & Co.; mains, wood, 4.30 miles, 3 to 8 in. dia.; 42 hydrants, Galvin; 27 valves; 300 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 90 lbs.; consumption, per day 123,000 gals., per capita 62 gals.; cost to construct, $17,000; works belong to city.

FRANKENMUTH, bldgs., brick. Fire dept.—1 steam engine, 1 hand engine, 1 hose cart; hose, 850 ft.; fire alarm, whistle; total mem., 10.

WATER SUPPLY—Not reported.

FREMONT, pop. 1,600; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines on wheels, 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 200 ft.; total hose, 2,400 ft.; fire alarm, electric, 7 boxes; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 50, paid part time.

WATER SUPPLY—Source, springs and wells; system, pump direct; pumping engines, cap. per day 1,000,000 gals., constructor Holmes; mains, 2½ miles, 2 to 10 in. dia.; 39 hydrants, American and Laidlow; 46 valves; 156 services; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $22,000; ann. cost of mtce., $1,100; works belong to city.

GAYLORD, pop. 1,851; mercantile bldgs., wood and brick, 1½ to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—3 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $600; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 30 x 16; mains, 2 miles, 4 to 6 in. dia., Wyckoff and Wood; 23 hydrants, Holly and Gaskill; 5 valves; 200 services; pressure, dom. 30 lbs., fire 110 to 135 lbs.; cost to construct, $9,500; ann. cost of mtce., $800; works belong to village.

GLADSTONE, pop. 3,380; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $34,733; av. ins. for same time, $13,833. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels, 2 horses; hose, cotton, rubber lined, good 200 ft.; rubber, good 1,900 ft.; total hose, 2,100 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $5,000; value of bldgs., $21,500; ann. exp. of dept., $1,500; total mem., 13, paid full time 2, paid part time 1, volunteers 10.

WATER SUPPLY—Source, bay, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class comp., size 12 x 18 x 11¼, cap. per day 250,000 gals. each, constructor Buffalo; mains, cast iron, 7 miles, 4 to 12 in. dia.; 43 hydrants, Galvin; 30 valves, Galvin; meters, total number 3, Thomson 1, Buffalo 2, owned by city; pressure, dom. 40 lbs., fire 125 lbs.; consumption per day, 40,000 gals.; cost to construct, $50,000; bonded debt, $45,000; int. paid on bonds, 4½ per cent; cost of mtce., $6,500; works belong to city.

GLADWIN, pop. 987. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,000 ft.; fire alarm, 'phone and whistle; total mem., 17.

WATER SUPPLY—Holly system; mains, 3 miles; 20 hydrants; pressure. 75 lbs.

GOBLEVILLE, pop. 505. Fire dept.—1 c. engine, 1 h. & l. truck; hose, 300 ft.; fire alarm, bell; total mem., 22.

WATER SUPPLY—Not reported.

GRAND. WATER SUPPLY—Source, Grand river, 1 mile from business center; system, steam pumps; stdp. cap. 500,000 gals., dim. 70 x 30 ft.; material, steel; quality of water, fair; res. cap. 5,000,000 gals.; 4 pumping engines, class Holly, Butterworth, Nordberg; cap. per day, 28,000,000 gals.; constructors Nordberg, Holly, Butterworth and Lowe; mains, cast iron, 162 miles, 4 to 36 in. dia.; 1,533 hydrants; 1,560 valves; meters, total number, 407, National Meter Co.; services, Stronghead; pressure, dom. 68 and 90 lbs.; consumption per day, 12,404,970 gals., per cap. 124 gals.; cost to construct, $1,740,900; bonded debt, $1,025,000; int. on bonds, 3½ to 5 per cent; ann. cost of mtce., $57,823; works belong to city.

GRAND HAVEN, pop. 6,000; fire area, 100 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 4 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, electric; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem. 14, paid part time.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; 4 pumping en-

gines, class comp., cap. per day 8,000,000 gals., constructors Walker and Worthington; mains, cast iron, 11 miles, 4 to 12 in. dia.; 85 hydrants, Crane and Detroit; meters, total number 700, Crown 12, Thomson 12, Buffalo 12, Keystone 18, Lambert 6, Nash 240, owned by city; 700 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 110 lbs.; consumption per day 400,000 gals., per capita 60 gals.; cost to construct, $56,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,500; works belong to city.

GRAND LEDGE, pop. 3,500; fire area, 160 acres; bldgs., brick and wood, 2 stories; wooden roofs not permitted. Fire dept.—1 supply wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,600 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $8,000; ann. exp. of dept., $400; total mem. 7, paid part time; underwriters' rating first class.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump direct; pumping engines, cap. per day 1,500,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 8 miles, 4 to 8 in. dia.; 47 hydrants; 85 services; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $44,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,800; works belong to city.

GRAND RAPIDS, pop. 114,000; fire area, 17½ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 10 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $443,680.04; av. ins. involved for same time, $3,116,747.06. Fire dept.—10 steamers, 2 c. engines on wheels, 3 h. & l. trucks, 11 hose wagons, 69 horses; hose, cotton, rubber lined, good, 27,450 ft.; fire alarm, Gamewell, 153 boxes; value of dept. equipment, $242,972.36; value of bldgs., $95,000; ann. exp. of dept., $157,619.82; total mem. 155, paid full time.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res., stdp. and direct; stdp. cap. 1,227,200 gals., dim. 30 x 75, material used for cons. steel; quality of water, good; res. cap. 6,000,000 gals., located ½ mile from station; 4 pumping engines, size 8 x 15 x 5, cap. per day 28,000,000 gals., constructors Holly, Nordberg and Butterworth; mains, cast iron, 172 miles, 4 to 36 in. dia.; 1,658 hydrants; 1,789 valves; meters, total number 5,468, Crown, Nash, Empire, Gem, Trident, Hersey Torrent, Thomson, Worthington, Keystone, Lambert, Duplex and Standard, owned by city and consumer; 16,226 services; pipe, lead; pressure, dom. 65 to 90 lbs., fire 65 to 90 lbs.; consumption per day, 14,728,615 gals.; per capita, 17 gals.; cost to construct, $1,902,662.70; bonded debt, $1,100,000; int. paid on bonds, 4.4 per cent; cost of mtce., $58,880.72; works belong to city.

GRASS LAKE, pop. 648. Fire dept.—1 e. engine, 6 c. hand ex., 1 h. & l. truck; fire alarm, bell; volunteer company.

WATER SUPPLY—Not reported.

GRAYLING, pop. 2,000; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; total hose, 2,500 ft.; fire alarm, bell, 12 boxes; value of dept. equipment, $500; value of bldgs., $500; ann. exp. of dept., $100; total mem., 25 volunteers.

WATER SUPPLY—Source, river; system, gravity; quality of water, good; mains, 2 miles; 30 hydrants; 56 services; pressure, 100 lbs.; cost to construct, $3,000; works belong to Co.

GREENVILLE, pop. 5,000; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1 and 2 stories. Fire dept.—1 h. & l. truck, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $3,000; total mem. 11, paid part time.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 10 miles, 4 to 12 in. dia.; 65 hydrants; 43 valves; 750 services; pipe, lead and galv. iron; pressure, dom. 80 lbs., fire 100 to 125 lbs.; consumption per day, 300,000 gals.; cost to construct, $80,000; bonded debt, $16,000; int. paid on bonds, 4½ per cent; cost of mtce., $2,789; works belong to city.

HANCOCK, pop. 4,050; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good 3,000 ft.; rubber, good 500 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 9 boxes; value of dept. equipment, $15,000; value of bldgs., $25,000; ann. exp. of dept., $6,000; total mem., 21, paid full time 5, paid part time 16.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res.; quality of water, good; res cap. 320,000 gals., located north of city; 2 pumping engines, cap. per day 4,000,000 gals., constructors E. P. Allis, Smith-Vaile; mains, cast iron, 4 miles; 45 hydrants, Ludlow; 22 valves; 1,600 services; pressure, dom. 85 lbs.; consumption, per day 1,000,000 gals., per capita 200 gals.; cost to construct, $100,000; bonded debt, $30,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $6,000; works belong to city.

HARBOR BEACH, pop. 1,100; mercantile bldgs., brick. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, Gamewell; total mem., 30 volunteers.

WATER SUPPLY—Source, lake; pumping cap. per day, 1,000,000 gals.

HARBOR SPRINGS, pop. 1,700; fire area, 525 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 900 ft.; total hose, 1,400 ft.; fire alarm, whistle, 6 boxes; value of dept. equipment, $1,000; value of bldgs., $800; ann. exp. of dept., $60; total mem., 11 volunteers.

WATER SUPPLY—Source, wells, 40 rods from business center; system, pump to res. and direct; stdp. cap. 230,000 gals., dim. 14 x 54, material used in cons. cement; quality of water, good; res. cap. 250,000 gals., located at pumping station; 2 pumping engines, class h. d. and comp., constructor Worthington; mains, steel, 17 miles, 2 to 6 in. dia.; 25 hydrants; 20 valves; meters, total number 160, Crown, owned by city and consumer; 600 services; pipe, steel; pressure, dom. 52 lbs., fire 160 to 200 lbs.; consumption per day, 148,000 gals.; cost to construct, $41,000; cost of mtce., $373; works belong to Co.

HARRISON, pop. 647. Fire dept.—2 hose carts; hose, 1,000 ft; total mem., 15 volunteers.

WATER SUPPLY—Source, lake; pressure, dom. 80 lbs., fire 95 lbs.; cost to construct, $7,000; ann. cost of mtce., $960; works belong to city.

HART, pop. 1,850; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 8 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $1,100; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, gravity, pump direct to mains; quality of water, good; 2 pumping engines, cap. per day 750,000 gals., constructors Laidlaw-Dunn; mains, 3 miles, 4 to 8 in. dia.; 32 hydrants; 250 services; pressure, dom. 20 lbs., fire 160 lbs.; cost to construct, $18,000; bonded debt, $9,000; int. paid on bonds, 4½ per cent; cost of mtce., $1,000; works belong to city.

HARTFORD, pop. 1,275; fire area, 640 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $[illegible]. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 900 ft.; inferior, all kinds, 500 ft.; total hose, 1,400 ft.; fire alarm, bell; value of bldgs., $1,000; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, 20 rods from business center; system, pump to stdp.; stdp. cap. 50,000 gals., material used in cons. steel; quality of water, hard; 1 pumping engine, class gas; mains, steel, 2 miles; 26 hydrants; 110 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 25,000 gals.; bonded debt, $8,000; int. paid on bonds, 4 per cent; cost of mtce., $500; works belong to city.

HASTINGS, pop. 4,500; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 300 ft.; total hose, 3,300 ft.; fire alarm, whistle, 15 boxes; ann. exp. of dept., $600· total mem., 24, paid part time.

WATER SUPPLY—Source, wells; system, pump direct; 3 pumping engines, cap. per day 3,500,000 gals., constructors Deane, Smith-Vaile; mains, 7 miles, 4 to 12 in. dia.; 47 hydrants, Morgan, Ludlow; 27 valves; meters, total number 2, Thomson, Crown; 420 services; pressure, dom. 40 lbs., fire 90 to 100 lbs.; cost to construct, $45,000; ann. cost of mtce., $3,400; works belong to city.

HILLSDALE, pop. 5,000; fire area, 700 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 24 c. hand ex., 4 hand chem., 1 hook and ladder, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell; value of dept. equipment, $11,000; value of bldgs., $2,000; ann. exp. of dept., $2,200; total mem. 18, paid full time 2, paid part time 4, volunteers 12.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructor Blake; mains, 9 miles, 4 to 12 in. dia.; 81 hydrants, Flower; meters, total number 58; 1,800 services; pipe, cast iron and galv. steel; pressure, dom. 70 lbs., fire 100 lbs.; consumption, per day 632,921 gals., per capita 170 gals.; works belong to city.

HOLLAND, pop. 10,500; fire area, 1,000 acres; mercantile bldgs., stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 hose wagon, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,500 ft.; fire alarm, whistle and electric, 23 boxes; value of dept. equipment, $7,000; value of bldgs., $10,000; ann. exp. of dept., $5,000; total mem. 28, paid full time 2, paid part time 26.

WATER SUPPLY—Source, wells, 38,000 ft. from business center; system, pump to stdp. and direct; stdp. cap. 247,000 gals., dim. 18 x 130, material used in cons. steel; quality of water, good; pumping engines, class comp. triplex, cap. per day 7,500,000 gals.; mains, cast iron, 26 miles, 4 to 14 in. dia.; 240 hydrants; 265 valves; meters, total number 1,550, owned by city; 1,700 services; pipe, galv. iron; pressure, dom. 45 to 55 lbs., fire 100 lbs.; consumption per day, 818,790 gals.; cost to construct, $162,737; bonded debt, $76,000; int. paid on bonds, 4 per cent; cost of mtce., $11,702; works belong to city.

HOLLY, pop. 1,500; fire area, 300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, whistle, 4 boxes; ann. exp. of dept., $500; total mem., 21, paid part time.

WATER SUPPLY—Source, wells and pond, ½ mile from business center: system, pump direct; quality of water good; pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, wood, 4¾ miles, 4 to 8 in. dia.; 27 hydrants; 2 valves; 150 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $18,000; cost of mtce., $2,000; works belong to city.

HOMER, pop. 1,097; fire area, 8 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steam engine, 1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,900; value of bldgs., $2,800; ann. exp. of dept., $200; total mem., 60, paid part time.

WATER SUPPLY—Source, wells; 2 force pumps; cisterns.

HOUGHTON, pop. 6,000; fire area, 500 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 hose sleigh, 1 steamer, 1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 1 hose carriage, 1 reel, 5 horses; hose, rubber, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $8,000; value of bldgs., $12,000; ann. exp. of dept., $1,526; total mem., 32, paid part time 16, 16 volunteers.

WATER SUPPLY—Source, springs; system, gravity; 3 res., cap. 800,000 gals.; 3 pumps, Buffalo, Gould and Duplex Electric; mains, iron, 7½ miles, 2 to 10 in. dia.; 75 hydrants; 97 valves; meters, total number 850; pressure, dom. 65 to 75 lbs., fire 125 lbs.; cost to construct, $165,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,300; works belong to city.

HOWARD CITY, pop. 1,398; fire area, 10 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 sleigh, 2 hose carriages; hose, linen, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,750; total mem., 30 volunteers.

WATER SUPPLY—Source, river; system, pump direct; 2 pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, cast iron, 3 miles, 4 to 8 in dia.; Addyston; 24 hydrants, Ludlow, 13 valves; 294 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 60 to 120 lbs.; consumption, per day 80,000 gals., per capita 80 gals.; cost to construct, $14,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,140; works belong to city.

HOWELL, pop. 2,518; fire area, 25 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $450. Fire dept.—1 c. engine, 2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 11 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 1,000,000 gals., constructor M. A. Walker; mains, cast iron, 11¼ miles, 4 to 10 in. dia.; 65 hydrants; meters, total number 14, Hersey, owned by city; 480 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 120 lbs.; consumption per day, 216,666 gals.; cost to construct, $42,000; works belong to city.

HUDSON, pop. 2,300; fire area, 300 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,850; value of bldgs., $5,000; ann. exp. of dept., $500; total mem., 30, paid part time.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, cap. per day 2,000,000 gals., constructor Hughes; 1 air lift, 8 x 12 x 10 x 12, cap. 600,000 gals.; mains, 7½ miles, 4 to 12 in. dia.; 66 hydrants; 40 valves, Thomson; 534 services; pipe, iron; pressure, dom. 45 to 50 lbs., fire 120 lbs.; consumption per day 287,708 gals., per capita 125 gals.; cost to construct, $42,100; bonded debt, $32,501; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,150; works belong to city.

IMLAY CITY, pop. 1,122; fire area, 640 acres; mercantile bldgs., brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to stdp.; stdp. cap., 36,000 gals., material used in cons. brick and iron; quality of water, good; res. cap. 34,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, wood, 5 miles, 2 to 8 in. dia.; 31 hydrants, 8 valves, 100 services; pipe, iron; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $18,000; cost of mtce., $3,500; works belong to city.

IONIA, pop. 5,209; fire area, 120 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 5 hose carriages, 2 hired horses; hose, cotton, rubber lined, good 3,500 ft.; inferior, all kinds, 250 ft.; total hose, 3,750 ft.; fire alarm, electric, 30 boxes; value of dept. equipment, $3,500; value of bldgs., $2,000; ann. exp. of dept., $2,280; total mem., 37, paid full time 1, paid part time 36:

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; material used in cons. cement; quality of water, good; res. cap. 360,000 gals, 2 pumping engines, cap. per day 1,500,000 gals., constructors Worthington, Smith, Vaile; mains, wood and iron, 18 miles, 4 to 10 in. dia.; 122 hydrants; 100 valves; meters, total number, 11, Crown, Nash, Union, Empire, Gem, Hersey Rotary, Trident, Hersey Disc., Hersey Torrent, Thomson and Keystone, owned by city; 1,100 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 50 to 75 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $125,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $6,600; works belong to city.

IRON MOUNTAIN, pop. 8,585; fire area, 3,621 acres; mercantile bldgs., wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; Fire dept.—2 steamers, 1 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 4,700 ft.; fire alarm, electric, 47 boxes; value of dept. equipment, $15,000; value of bldgs., $10,000; ann. exp. of dept., $4,250; total mem., 8, paid full time.

WATER SUPPLY—Source, wells, 4 miles from business center; system, pump to res., to stdp.; stdp. cap. 560,000 gals., dim. 62 x 25, located in city, material used in cons., steel, builders Barnett & Sons; quality of water, good; res. cap., 638,000 gals., located near station; 2 pumping engines, class comp., size 14 to 18 x 26, cap. per day 4,000,000 gals.; constructors Laidlaw-Dunn-Gordon; mains, cast iron, 18 miles, 6 to 16 in. dia.; 174 hydrants, Chapman; 178 valves, Chapman; meters, total number 700, Crown, Empire, Hersey Rotary, Worthington, Keystone, Trident, Lambert, owned by Co.; 1,260 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 120 lbs.; consumption, per day, 581,362 gals., per capita 58 gals.; cost to construct, $285,000; bonded debt, $150,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $6,000; works belong to Co.

IRON RIVER, pop. 3,000. Fire dept.—1 hook and ladder, 3 hose carts, 1 c. engine; hose, 3,000 ft.; total mem., 40 volunteers.

WATER SUPPLY—Source, spring, 75 yds. from business center; system, pump direct; pumping engines, cap. per day 1,000 gals., constructor Cameron; mains, cast iron, 1 mile, 4 to 6 in. dia.; 150 services; pressure, fire, 120 to 150 lbs.; cost to construct, $11,000; int. paid on bonds, 7 per cent.

IRONWOOD, pop. 10,000; fire area, 3,720 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 6 hose carriages, 4 horses; hose, cotton, rubber lined, good, 7,500 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $12,600; value of bldgs., $26,000; ann. exp. of dept., $5,136; total mem., 45, paid full time 5, 40 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap. 800,000 gals., filtration system, Jewell, cap. of plant 1,000,000 gals.; res. cap., 500,000 gals.; 2 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Deane; mains, kalemein, 14 miles, 4 to 12 in. dia., National; 121 hydrants, Ludlow; meters, total number 25, Crown, owned by consumer; 1,000 services; pipe, lead; pressure, dom. 65 lbs., fire 80 lbs.; consumption per day 600,000 gals., per capita 60 gals.; int. paid on bonds, 6 per cent; works belong to Co.

ISHPEMING, pop. 13,873; fire area, 3,200 acres; mercantile bldgs., brick, stone, metal, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; fire loss for 1903, $18,342; ins. for same, $11,337.55. Fire dept.—2 steamers, 4 c. hand ex., 1 h. & l. truck, 1 hand cart, 1 supply wagon, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, 1,000 ft; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $25,886; value of bldgs., $9,075; ann. exp. of dept., $8,860.76; total mem., 63, paid full time 4, paid part time 60.

WATER SUPPLY—Source, lake, 2½ miles from business center; system, gravity, pump direct; quality of water, good; 3 pumping engines, cap. per day 4,500,000 gals., constructor Worthington; mains, wood, 28 miles, 2 to 14 in. dia.; 135 hydrants; meters, total number, 1,325, Nash, Trident, Worthington and Keystone, owned by city; 1,325 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 90 lbs.; consumption per day, 1,120,000 gals.; cost to construct, $173,000; cost of mtce., $5,600; works belong to city.

ITHACA, pop. 2,200; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,300 ft.; inferior, all kinds, 200 ft.; total hose, 2,500 ft.; fire alarm, whistle; ann. exp. of dept., $700; total mem., 23 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 140,000 gals., dim. 29 x 60, material used in cons. iron; quality of water, good; 1 Ingersoll-Rand air comp. with air lift cap. 275,000 gals. in 24 hours, constructor Worthington; mains, cast iron, 6 miles, 4 to 8 in. dia.; 53 hydrants; 300 services; pipe, iron; pressure, dom. 30 lbs., fire 90 lbs.; cost to construct, $30,000; works belong to village.

JACKSON, pop. 27,000; fire area, 5,760 acres; mercantile bldgs., brick and stone, 1 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss in 1908, $17,955.26; av. ins. involved for same time, $375,573. Fire dept.—3 steamers, 1 c. eng. on wheels, 10 c. hand ex., 1 aerial truck, 1 service truck, 3 comb. c. & h. wagons, 2 hose carriages, 24 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 500 ft.; total hose, 12,500 ft.; fire alarm, Gamewell, 88 boxes; value of dept. equipment, $50,000; value of bldgs., $60,000; ann. exp. of dept., $35,000; total mem. 38, paid full time.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, gravity, pump to res.; quality of water, good, res. cap. 100,000 gals., located at station; 2 pumping engines, cap. per day 14,000,000 gals., constructor Holly; mains, iron, 74½ miles, 4 to 24 in. dia.; 591 hydrants; 2,100 valves; meters, total number 1,388, Crown, Union, Empire, Gem, Hersey Rotary, Trident, Thomson, Worthington, Columbia, Westinghouse, Keystone and Lambert, owned by city; 4,767 services; pipe, lead; pressure, dom. 60 lbs., fire 90 lbs.; consumption, per day 2,500,000 gals.; cost to construct, $500,000; bonded debt, $175,000; int. paid on bonds, 3½ to 5 per cent; cost of mtce., $12,000; works belong to city.

JONESVILLE, pop. 1,400; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,500;

ann. exp. of dept., $400; total mem. 18, paid part time.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to stdp.; stdp cap. 120,000 gals., dim. 16 x 35; material used in cons. steel; quality of water, good; pumping engines, class comp., cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, iron, 5½ miles, 4 to 10 in. dia.; 50 hydrants; meters, total number 4, Hersey Disc and Buffalo; 282 services; pipe, galv. iron; pressure, dom. 55 to 70 lbs., fire 150 lbs.; works belong to city.

KALAMAZOO, pop. 35,000; fire area, 8½ miles; mercantile bldgs., brick, 1 to 9 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $26,147; av. ins. involved for same time, $311,850. Fire dept.—5 comb. c. & h. wagons, 2 steamers, 1 aerial truck, 1 h. & l. truck, 12 c. hand ex., 1 hose wagon, 1 hose carriage, 22 horses; hose, cotton, rubber lined, good, 6,900 ft.; inferior, all kinds, 450 ft.; total hose, 7,350 ft.; fire alarm, whistle, 49 boxes; value of dept. equipment, $58,000; value of bldgs., $70,000; ann. exp. of dept., $38,600; total mem. 42, paid full time 40, paid part time 2.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; 4 pumping engines, cap. per day 9,000,000 gals., constructors Holly, Worthington; mains, cast iron, 68 miles, 4 to 20 in. dia.; 580 hydrants, Mathews, Ludlow, Holly; 915 valves, Wood, Ludlow, Holly; meters, total number 4,200, Crown 135, Union 25, Empire 130, Hersey Disc 8, Worthington 5 ,Buffalo 1, Trident 135, Nash 1,201, Westinghouse 1, Pittsburg 2, Gem 2, Thomson 924, owned by consumers; 1,000 services; pipe, lead and iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day 1,500,000 gals.; ann. cost of mtce., $10,000; works belong to city.

KALKASKA, pop. 1,800; fire area, 30 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, telephone and whistle; total mem., 18 volunteers.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 1,560,000 gals., constructor Walker; mains, 4 miles, 8 to 10 in. dia., Michigan; 36 hydrants, Ludlow; 195 services, pipe, galv. iron; pressure, dom. 20 to 40 lbs., fire 100 lbs.; cost to construct, $18,000; ann. cost of mtce., $2,000; works belong to town

LAKE CITY, pop. 816. Fire dept.—2 hose carriages; hose, 1,000 ft.; fire alarm, whistle; volunteer company.

WATER SUPPLY—Holly system; 2 pumps, constructors Davidson & Crane; mains, 2 miles; 11 hydrants; pressure, 100 lbs.

LAKE LINDEN, pop. 3,000; fire area, 160 acres; mercantile bldgs., stone, brick and wood; private, brick and wood, 2 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose wagons; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; ann. exp. of dept., $800; total mem. 25, paid full time 12, volunteers 13.

WATER SUPPLY—Source, springs and creek; system, gravity; quality of water, good; res. cap., 480,000 gals., located ½ mile from city; 2 pumping engines, cap. per day 35,000 gals., constructors Gray Bros.; mains, 4 miles, 4 to 12 in. dia.; 43 hydrants; 278 services; pressure, dom. 40 lbs., fire 130 lbs.; cost to construct, $75,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to Co.

LAKE ODESSA, pop. 1,300. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 2,000 ft.; fire alarm, bell; total mem. 20, paid part time.

WATER SUPPLY—System, pump direct; mains, 4½ miles; 50 hydrants; pressure, 75 lbs.

LANSING, pop. 35,000; fire area, 7½ square miles; mercantile bldgs., stone and brick, 1 to 6 stories; private, stone, brick and wood; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 c. engine on wheels, 9 hand ex., 1 auto. engine, 3 comb. c. and hose wagons, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 14 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, Gamewell, 60 boxes; value of dept. equipment, $42,000; value of bldgs., $33,000; ann. exp. of dept., $34,500; total mem. 34, paid full time 28, paid part time 6.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 300,000 gals., material used in cons. boiler plate; quality of water, good; pumping engines, cap. per day 9,500,000 gals., 2 sub-pumping electric motor, constructors, Holly, Gould and Worthington; mains, iron, 35 miles, 6 to 16 in. dia.; 385 hydrants; meters, total number, 2,000; 4,800 services; pipe, lead; pressure, dom. 65 lbs., fire 100 to 125 lbs.; consumption per day, 1,250,000 gals.; cost to construct, $75,000; bonded debt, $75,000; int. paid on bonds, 4 per cent; works belong to city.

LAPEER, pop. 3,500; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $1,600; total mem., 12 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 4,000,000 gals., constructors Laidlaw-Dunn-Gordon, Walker; mains, cast iron, 11 miles, 4 to 10 in. dia.; 96 hydrants; 105 valves; meters, total number 33, owned by city; 660 services; pipe, galv. iron; pressure, dom. 40 to 45 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $55,000; bonded debt, $40,000; int. paid on bonds, 4 and 5 per cent; cost mtce., $7,200; works belong to city.

LAURIUM, pop. 7,653; fire area, 640 acres; mercantile bldgs., wood and brick, 2 and 4 stories; private, stone and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $11,668.70; av. ins. for same time, $13,500. Fire dept.—6 steamers, 1 h. & l. truck, 1 hose wagon, 6 horses; hose, cotton, rubber lined, good 2,600 ft.; inferior, all kinds, 400 ft.; total hose, 3,000 ft.; fire alarm, bell, whistle and electric, 6 boxes; value of dept. equipment, $8,000; value of bldgs., $6,000; ann. exp. of dept., $1,296; total mem., 18 volunteers.

WATER SUPPLY—Source, lake, supplied by Calumet and Hecla Mining Co.

LESLIE, pop. 1,114; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 200 ft.; linen, good 1,300 ft.; inferior, all kinds, 900 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 15, paid part time.

WATER SUPPLY—Source, wells; system, pump direct; 1 pump, Hughes Duplex; cap. per day 750,000 gals.; pump to stdp.; pressure, fire 90 lbs.; mains, 4 miles, 4 to 8 in. dia.; 24 hydrants; cost to construct, $20,000.

LEXINGTON, bldgs., brick and wood. Fire dept.—1 hand engine, 1 hose cart; hose, 1,200 ft.; fire alarm, bell; 4 ladders; total mem., 35 volunteers.

WATER SUPPLY—Source, 20 tanks.

LOWELL, pop. 1,736; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipments, $2,500; value of bldgs., $2,000; total mem., 10, paid part time.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res. and direct;

res. cap., 75,000 gals; pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, cast iron, 12 miles, 6 to 8 in. dia.; 60 hydrants, Boston; 35 valves; meters, total number 20, Buffalo; 340 services; pipe, lead and iron; pressure, fire, 70 lbs.; cost to construct, $65,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,600; works belong to Grand Rapids Edison Co.

LUDINGTON, pop. 8,000; mercantile bldgs., brick, stone and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 2 h. & l. trucks, 2 sleighs, 4 hose carriages; hose, cotton, rubber lined, good 5,500 ft.; fire alarm, Gamewell, 14 boxes; total mem., 27, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, pump direct; quality of water, good; 2 pumping engines, class comp. cond., cap. per day 5,000,000 gals.; constructor Holly; mains, cast iron, 18 miles, 4 to 16 in. dia.; 175 hydrants; 100 valves; meters, total number 900, Crown, Nash, Union, Trident, Thomson, Worthington and Buffalo 700, Lambert, owned by consumer and ciyt; 1,600 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 to 120 lbs.; consumption per day, 1,168,964 gals.; cost to construct, $138,000; bonded debt, $95,000; int. paid on bonds, 4 per cent; cost of mtce., $11,000; works belong to city.

LYONS, pop. 726; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; pumping engines, cap. per day 720,000 gals., constructor Holly; mains, 2,000 ft.; 7 hydrants, Holly; cost to construct, $10,000; works belong to village.

MANCELONA, pop. 1,226; fire area, 320 acres; mercantile bldgs., stone and brick, 1 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; total mem. 20 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; pumping engines, class dup., cap. per day 2,300,000 gals., constructor Blake; mains, cast iron, 5½ miles, 2 to 8 in. dia., Detroit; 30 hydrants, Bourbon; 23 valves; 300 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $17,500; bonded debt, $7,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,500; works belong to city.

MANCHESTER, pop. 1,250; fire area, 1 mile; mercantile bldgs., brick, 2 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels and cart, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $300; total mem. 15 volunteers.

WATER SUPPLY—Source, river; 6 res.., res. cap. 4,800 bbls.

MANISTEE, pop. 14,695; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 1 steamer, 1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 3 hose carts, 6 horses; hose, cotton, rubber lined, good, 7,300 ft.; inferior, all kinds, 1,200 ft.; total hose, 8,500 ft.; fire alarm, bell, 38 boxes; value of dept. equipment, $8,000; value of bldgs., $17,000; total mem. 9, paid full time.

WATER SUPPLY—Source, well, ¾ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class comp. cond., cap. per day 2,600,000 gals., constructor Holly; mains, cast iron, 23¾ miles, 4 to 16 in. dia.; 135 hydrants, Holly, Mathews, Michigan; 150 valves, Ludlow, Eddy; meters, total number 148, Crown 2, Empire 2, Hersey Rotary 1, Hersey Disc 2, Thomson 48, Worthington 15, Nash 20, owned by city; 1,670 services; pipe, galv. iron; pressure, dom. 62 lbs., fire 120 lbs.; consumption per day 825,864 gals., per capita 59 gals.; cost to construct, $190,850.89; bonded debt, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $11,988.52; works belong to city.

MANISTIQUE, pop. 5,000; fire area, 2,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $6,650; ins. involved for same time, $3,800. Fire dept.—1 h. & l. truck, 2 steamers, 2 c. hand ex., 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, 6,000 ft.; total hose, 9,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $5,500; ann. exp. of dept., $5,000; total mem. 21, paid full time 3, volunteers 18.

WATER SUPPLY—Source, river; system, gravity, pump to stdp.; 2 pumps, class triplex, cap. 216,000 gals. per day; works belong to city.

MANTON, pop. 1,200; fire area, 500 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord; causes of fire investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 26 volunteers.

WATER SUPPLY—Source, creek and wells, 1¼ mile from business center; system, pump direct; pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, cast iron, 4½ miles, 4 to 8 in. dia.; 24 hydrants, Ludlow; 150 services; pipe, iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption, per day 400,000 gals.; cost to construct, $10,000; bonded debt, $4,000; int. paid on bonds, 5 per cent; works belong to city.

MARCELLUS, pop. 1,200; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone and brick, 2 stories; wooden roofs not permitted in fire area; combustible ord. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $1,000; total mem., 14 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; 2 pumping engines, class duplex, cap per day 750,000 gals., constructor Deane; mains, cast iron, 3 miles, 4 to 12 in. dia.; 34 hydrants; 100 services; pipe, wrought iron; pressure, dom. 45 lbs., fire 90 lbs.; cost to construct, $12,000; works belong to city.

MARINE CITY, pop. 3,829; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,450 ft.; fire alarm, Detroit electric, boxes 25; value of dept. equipment, $4,600; value of bldgs., $6,500; ann. exp. of dept., $800; total mem., 80 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump direct; quality of water, good; 2 pumping engines; cap. per day 3,500,000 gals., constructors Epping, Carpenter Co., Walker; mains, iron, 16 miles, 4 to 8 in. dia.; 34 hydrants; 1,000 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day, 1,200,000 gals.; bonded debt, $27,000; int. paid on bonds, 4, 5 and 6 per cent; cost of mtce., $3,500; works belong to city.

MARLETTE, pop. 996; fire area, 640 acres; mercantile bldgs., brick and wood, private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good 2,100 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,100 ft.; fire alarm, bell; value of fire dept. bldgs., $300; total mem., 15, paid part time.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump direct; quality of water, good; res. cap. 148,000 gals., located at plant; 2 pumping engines, cap. per day 1,500,000

gals., constructors Laidlaw, Dunn and Gordon; mains, iron. 3 miles, 4 to 10 in. dia.; 25 hydrants; meters, total number 5, owned by consumer; 125 services; pipe, iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption per day, 25,000 gals.; cost to construct, $14,000; bonded debt., $14,000; int. paid on bonds, 5 per cent.; cost of mtce., $3,000; works belong to city.

MARQUETTE, pop. 10,665; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $23,016.88; av. ins. for same time, $235,-966. Fire dept.—2 comb. c. & h. wagons, 2 c. engines, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose carriages, 6 horses; hose, cotton, rubber lined, good 5,000 ft.; inferior, all kinds, 200 ft.; total hose, 5,200 ft.; fire alarm, Gamewell, 21 boxes; value of dept. equipment, $12,000; value of bldgs., $6,000; ann. exp. of dept., $5,000; total mem., 24, paid full time 3, paid part time 21.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 6,000,000 gals., constructors Worthington, Gaskill; mains, iron, 20 miles, 4 to 20 in. dia.; 182 hydrants, Ludlow, Galvin; 235 valves, Ludlow; 650 meters; 1,749 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 125 lbs.; per capita 213 gals.; cost to construct, $194,930; ann. cost of mtce., $11,000; works belong to city.

MARSHALL, pop. 4,500; fire area, 1,000 acres; mercantile bldgs., brick and stone; private, wood, 1 and 2½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 c. hand ex., 2 hose wagons, 1 hose reel, 4 horses; hose, cotton, rubber lined, good, 3,900 ft.; fire alarm, bell, 8 boxes; value of dept. equipment, $13,000; value of bldgs., $6,000; ann. exp. of dept., $4,000; total mem. 36, paid full time 2, paid part time 34.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp cap. 235,000 gals.; dim. 20 x 100, material used in cons. iron; quality of water, good; 3 pumping engines; cap. per day 4,000,000 gals., constructors Worthington, Deane; mains, cast iron, 14 miles, 4 to 12 in. dia.; 102 hydrants; 70 valves; meters, total number 100, Crown, Nash, Union and Pittsburg, owned by city and consumer; 620 services; pipe, lead and galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; consumption per day 345,631 gals.; cost to construct, $60,000; works belong to city.

MASON, pop. 2,000; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, whistle; value of dept. equipment, $4,575; value of bldgs., $2,000; ann. exp. of dept., $350; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 135,525 gals., dim. 15 x 103, material used in cons. iron; quality of water, good; 2 pumping engines; cap. per day 2,000,000 gals., constructor Hughes; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 62 hydrants; 32 valves; meters, total number 9, owned by city; 351 services; pipe, lead; pressure, dom. 65 lbs., fire 140 lbs.; cost to construct, $41,525; bonded debt, $35,000; int. paid on bonds, 5 per cent; cost of mtce., $2,000; works belong to city.

MENOMINEE, pop. 14,000; fire area, 300 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $35,000; av. ins. involved for same time, $465,000. Fire dept.—1 steamer, 1 fire boat, 1 c. engine on wheels, 4 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 1 hose wagon, 3 hose carts, 10 horses; hose, cotton, rubber lined, good, 5,600 ft.; inferior, all kinds, 500 ft.; total hose, 6,100 ft.; fire alarm, Gamewell, 60 boxes; ann. exp. of dept., $15,400; total mem. 16, paid full time 10, paid part time 6.

WATER SUPPLY—Source, bay, in business center; system, pump direct; 3 pumping engines, cap. per day 6,000,000 gals., constructor Deane; mains, cast iron, 25 miles, 4 to 16 in. dia.; 286 hydrants, Chapman; meters, total number 400; 1,769 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 to 125 lbs. ;works belong to Co.

MICHIGAMME, pop. 1,143; mercantile bldgs., wood. Fire dept.—1 h. & l. truck, 1 steamer, 1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; total mem. 32 volunteers.

WATER SUPPLY—Source, tanks.

MIDLAND, pop. 2,363; fire area, 250 acres; mercantile bldgs., wood, stone and brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle, value of dept. equipment, $1,800; value of bldgs., $1,000; total mem., 13 volunteers.

WATER SUPPLY—Source, river; system, pump direct; quality of water, good; pumping engines, cap. per day 3,000,000 gals., constructors Gordon, Walker; mains, iron, 7 miles, 6 to 12 in. dia., Michigan Pipe; 50 hydrants, Holly; 300 services, pipe, iron; pressure, dom. 40 lbs., fire 90 lbs.; cost to construct, $26,000; ann. cost of mtce., $2,300; works belong to city.

MILAN, pop. 1,300. Fire dept.—1 hand engine, 2 hose carts; hose, 1,150 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells; stdp. cap., 750,-000 gals; 2 pumping engines, comb. cap. per day 1,000,000 gals., constructor Platt; mains, 4 miles, 4 to 10 in. dia.; 26 hydrants; pressure, dom. 35 lbs., fire 125 lbs.

MILFORD, pop. 1,200; fire area, 4 miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss per yr. for last 3 yrs., $1,800. Fire dept.—12 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $2,000; value of bldgs., $1,200; ann. exp. of dept., $100; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, center business district; system, pump direct; 2 pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, cast and wrought iron, 5 miles, 4 to 8 in. dia., Michigan Brass & Iron Works; 160 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $19,300; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,300; works belong to village.

MILLINGTON, pop. 638. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, 1,100 ft.; fire alarm, bell; 20 volunteers.
mem., 26 volunteers.

WATER SUPPLY—Thirteen wells.

MONROE, pop. 7,000; fire area, 50 acres; mercantile bldgs., brick, 3 stories; private, brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose wagons, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 4,500 ft.; value of dept. equipment, $8,000; value of bldgs., $10,000; total mem., 28 volunteers; paid full time, 2.

WATER SUPPLY—Source, lake, 2½ miles from business center; system, pump direct; 2 pumping engines, class comp. cond., cap. per day 3,000,000 gals., constructor Worthington; mains, cast iron, 22 miles, 4 to 16 in. dia., Lake Shore; 150 hydrants, Ludlow; 120 valves; meters, total number 700, owned by consumer; 1,520 services; pipe, galv. iron and lead; pressure, dom. 45 lbs., fire 150 lbs.; consumption per day, 1,000,000 gals., per capita, 80 gals.; cost to construct, $150,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,000; works belong to Co.

MONTAGUE, pop. 998; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $6,000; value of bldgs., $5,000; ann. exp. of dept., $300; total mem., 25 volunteers.

WATER SUPPLY—Source, creek and springs; sys-

tem, pump direct; pumping engines, cap. per day 619,200 gals., mains, 1½ miles, 4 in. dia.; 17 hydrants; works belong to city.

MORENCI, pop. 1,834; fire area, 2 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 900 ft.; inferior, all kinds, 400 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $3,500; ann. exp. of dept., $250; total mem., 34 volunteers.

WATER SUPPLY—Source, wells; no waterworks.

MT. CLEMENS, pop. 8,000; fire area, 5 sq. miles; mercantile bldgs., brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 comb. chem. hose wagon, 2 hose wagons, 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, whistle, 35 boxes; value of dept. equipment, $24,000; ann. exp. of dept., $3,400; total mem. 40, paid full time 2, 38 volunteers.

WATER SUPPLY—Source, wells, ¾ miles from business center; system, pump direct; quality of water, good; 3 pumping engines, class dup. and triplex, cap. per day 5,000,000 gals., constructors Blake, Worthington; mains, cast iron, 22 miles, 4 to 14 in. dia.; 306 hydrants; 188 valves; meters, total number 450, Crown, Union, Hersey Disc, Thomson, Worthington, Pittsburg and Lambert, owned by city; 1,500 services; pipe, lead; pressure, dom. 50 lbs., fire 140 lbs.; consumption per day, 1,200,000 gals.; cost to construct, $185,000; bonded debt, $4,000; int. paid on bonds, 5 per cent; cost of mtce., $12,500; works belong to city.

MT. MORRIS, pop. 500; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 450 ft.; inferior, all kinds, 100 ft.; total hose, 550 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,000; ann. exp. of dept., $150; total mem., 30 volunteers.

WATER SUPPLY—Source, 12 wells, cap. 48,000 gals.

MT. PLEASANT, Isabella Co., pop. 5,000; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 c. hand ex., 1 hose wagon, 3 hose reels, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell and electric, 9 boxes; value of dept. equipment, $3,500; value of bldgs., $3,000; ann. exp. of dept., $2,000; total mem. 10, paid part time.

WATER SUPPLY—Source, wells, ½ mile from business center: system, pump direct; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructors Deane, Walker; mains, cast iron, 8 miles, 4 to 8 in. dia.; 70 hydrants; 45 valves; 375 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 to 100 lbs.; cost to construct, $24,000; bonded debt, $23,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $2,000; works belong to city.

MUNISING, pop. 2,014; fire area, 350 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose sleigh, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 300 ft.; total hose, 2,300 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $5,300; value of bldgs., $2,000; ann. exp. of dept., $1,500; total mem., 25 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 165,000 gals., dim. 25 x 40, material used in cons. boiler iron; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 6½ miles, 6 in. dia.; 50 hydrants; 23 valves; meters, total number 24, owned by consumer; 190 services; pipe, galv. iron and lead; pressure, dom. 110 lbs., fire 125 lbs.; consumption per day, 110,000 gals.; cost to construct, $37,000; cost of mtce., $3,000; works belong to city.

MUSKEGON, pop. 20,798; fire area, 5.9 sq. miles; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, stone, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 aerial truck, 3 comb. c. & h. wagons, 3 hose wagons, 16 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 13,000 ft.; fire alarm, Gamewell, 39 boxes; value of dept. equipment, 44,600; value of bldgs., $33,000; ann. exp. of dept., $30,000; total mem. 39, paid full time 18, paid part time 21.

WATER SUPPLY—Source, lake, 4 miles from business center; system, pump direct; quality of water, good; 2 pumping engines, class vertical, cap per day 6,000,000 gals., constructor Holly; mains, kal., wood and cast iron, 52 4-5 miles, 4 to 24 in. dia.; 602 hydrants; 347 valves; meters, total number 1,240, Nash, Hersey Rotary, Trident, Hersey Disc, Keystone, Lambert, Worthington, Standard, Current, owned by city; 4,061 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 85 lbs.; consumption per day, 3,042,015 gals.; cost to construct, $510,000; bonded debt, $225,000; int. paid on bonds, 5 per cent; cost of mtce., $13,000; works belong to city.

MUSKEGON HEIGHTS, pop. 1,580; mercantile bldgs., brick. Fire dept.—3 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, whistle; total mem., 18, part paid.

NASHVILLE, pop. 1,564; fire area, 720 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem. 42, paid part time.

WATER SUPPLY—Source, wells and rivers; system, pump to stdp. and direct; stdp. cap. 70,000 gals., builder Lansing; 2 pumping engines, cap. per daq 1,840,800 gals., constructor Hughes; mains, 4 miles, 4 to 8 in. dia.; 36 hydrants, Galvin; 25 valves; 156 services; pressure, dom. 60 lbs., fire 90 to 110 lbs.; consumption per day, 37,8000 gals.; cost to construct, $19,000; ann. cost of mtce., $750; works belong to village.

NEGAUNEE, pop. 6,935; fire area, 80 acres; mercantile bldgs., brick, stone and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose wagons, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 3,000 ft.; rubber, good 800 ft.; inferior, all kinds, 500 ft.; total hose, 4,300 ft.; fire alarm, bell; value of dept. equipment, $14,300; value of bldgs., $3,000; ann. exp. of dept., $2,700; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per min. 2,000 gals., constructor Worthington; mains, wood, 17 miles, 4 to 10 in. dia.; 70 hydrants; 70 valves; 1,000 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $55,098; cost of mtce., $3,500; works belong to city.

NEWAUGO, pop. 1,600; fire area, 300 acres; mercantile bldgs., wood and brick, 1 to 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, electric; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 36 volunteers.

WATER SUPPLY—Source, wells and springs; system, pump direct; 2 pumping engines, cap. per day 750,000 gals., constructor Walker; mains, 2 miles, 4 to 8 in. dia., Michigan; 14 hydrants; 5 valves; 45 services; pressure, dom. 12 to 40 lbs. fire 60 to 90 lbs.; cost to construct, $12,000; ann. cost to mtce., $500; works belong to city.

NEWBERRY, pop. 1,500; mercantile bldgs., wood, 2½ stories; private, wood, 2 stories. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cot-

ton, rubber lined, good, 1,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 2,500 ft.; total mem. 18, paid part time.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class dup., constructor Fairbanks; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 17 hydrants; 160 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 180 lbs.; cost to construct, $14,000; works belong to city.

NILES, pop. 4,500; fire area, 80 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories, wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—24 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; linen, good 500 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $1,200; total mem., 75, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 3 miles from business center; system pump to res.; stdp. dim., 20 x 105, located on highest point in city, material used in cons. steel, builder M. A. Sturtevent; quality of water good; res. cap., 300,000; 2 pumping engines, size 12 x 18, cap. per day, 1,250,000 gals., constructors, Laidlaw-Dunn-Gordon, mains, cast iron, 14 miles, 4 to 14 in. dia.; 155 hydrants, Michigan and Eddy; valves, Michigan; meters, total number 231, Crown 20, Gem 5, Buffalo 2, Nash 10, Union 1, Worthington 1, Keystone 191, Trident 1, owned by city; 771 services; pipe, wrought iron and lead; pressure dom. 75 lbs., fire 100 lbs.; consumption per day, 551,839 gals., per capita, 89 gals.; cost to construct, $76,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,543.15; works belong to city.

NORTH BRANCH, pop. 654. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 1,200 ft.; fire alarm, bell.

WATER SUPPLY—Cisterns.

NORTHVILLE, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept. —1 c. engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 200 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $2,300; value of dept. bldgs., $3,000; ann. expense of dept., $200; total mem., 35 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; res. cap., 2,500,000 gals.; mains, cast iron, 12 miles, 4 to 10 in. dia.; 54 hydrants; 40 valves; 9 miles, 4 to 10 in. dia.; 54 hydrants; 40 valves; meters, total number 1, owned by city; 330 services; pipe, lead; pressure, dom. 50 lbs., fire 70 lbs.; cost to construct, $48,000; int. paid on bonds, 5 per cent; cost of mtce., $200; works belong to city.

NORWAY, pop. 5,000; fire area, 3 sq. miles; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. hand ex., 1 hose wagon, 2 host carts, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $2,500; total mem. 16, paid full time 2, volunteers 14.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump to res.; quality of water, good; res. cap., 200,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, wood and iron, 16 miles, 1½ to 10 in. dia.; 94 hydrants; 249 valves; meters, total number 154, Nash, Empire, Gem, Trident, Worthington, Buffalo and Keystone, owned by city; 830 services; pipe, galv. iron and lead; pressure, fire 110 lbs.; cost of mtce., $6,000; works belong to city.

ONAWAY, pop. 2,800. Fire dept.—2 hose carts, 1 h. & l. truck; hose, 2,500 ft.; fire alarm, telephone system; total mem., 20 volunteers.

WATER SUPPLY—System, pumping; res. cap., 750,000 gals.; mains, 4 miles; 32 hydrants; mains, 3½ miles, 4 to 10 in. dia.; pressure, dom. 40 lbs., fire 120 lbs.

ONTONAGON. Fire dept.—1 steam engine, 2 h. & l. trucks, 5 hose carriages; hose, 4,200 ft.; fire alarm, bell and whistle; total mem., 48.

WATER SUPPLY—Source, Lake Superior; system, pumping; res. cap. 100,000 gals.

ORION, pop. 756; bldgs., brick and wood. Fire dept.—1 hand engine, 1 hose cart; hose, 500 ft.; fire alarm, bell; volunteer dept.

WATER SUPPLY—Source, wells and lake.

ORONOGO. Fire dept. not reported.

WATER SUPPLY—Source, deep well, ½ mile from business center; system, gravity; stdp. cap. 50,000 gals., dim. 18 x 26, material used in cons. steel; quality of water, best; 1 pumping engine, class gasoline, cap. per day 75,000 gals.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 12 hydrants; 18 valves; meters, total number 20; pipe, wrought iron; pressure, dom. and fire, 65 lbs.; consumption per day, 45,000 gals.; cost to construct, $19,000; bonded debt, $15,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $750; works belong to city.

OSCODA, pop. 1,109; bldgs., wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good 5,000 ft.; fire alarm, electric whistle, bell; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $2,500; total mem., 14 volunteers.

WATER SUPPLY—Source, lake; system, pump direct; 2 pumping engines, cap. per day 2,000,000 gals., constructors Blake, Worthington; mains, 5 miles, 4 to 8 in. dia.; 97 hydrants, Holly, Gaskill; 25 valves; 230 services; pipe, iron; pressure, dom. 40 lbs.; fire 100 to 160 lbs.; cost to cons., $24,000; ann. cost of mtce., $3,000; works belong to city.

OTSEGO, pop. 2,200; fire area, 800 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept. 1 h. & l. truck, 2 c. hand ex., 4 hose wagons; hose, cotton, rubber lined, good, 2,400 ft.; inferior, all kinds, 500 ft.; total hose, 2,900 ft.; fire alarm, bell; value of dept. equipment, $3,000; ann. exp. of dept., $125; total mem., 75 volunteers.

WATER SUPPLY—Source, river, in business center; system, pump direct; 2 pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, cast iron, 7 miles, 4 to 8 in. dia.; 50 hydrants; 8 valves; 150 services; pipe, iron; pressure, dom. 40 lbs., fire 80 to 100 lbs.; cost to construct, $30,000; cost of mtce., $300; works belong to city.

OVID, pop. 1,600; fire area, 1¼ sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept. —2 c. engines, 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, inferior, 1,500 ft.; fire alarm, whistle, telephone boxes; value of dept. equipment, $4,000; value of bldgs., $3,000; total mem., 10 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to stdp.; stdp. cap. 60,000 gals., located at station; material used in cons. white pine; quality of water, good; 2 pumping engines, class dup.; cap. per day, 1,500,000 gals., constructor Gordon; mains, wood and steel; 35 hydrants, Holly; 23 valves, Michigan; 175 services; pipe, iron; pressure, dom. 38 lbs.; fire 90 lbs.; cost to construct, $30,000; bonded debt, $2,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

OWOSSO, pop. 10,000; fire area, 1,280 acres; mercantile bldgs., brick, 1 to 5 stories; private, wood, 3 stories; wooden roofs permitted; combustibles ord.; cause of fires investigated. Fire dept.—1 steamer, 1 comb. wagon, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 6,200 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $12,000; value of bldgs., $10,000; ann. exp. of dept., $2,800; total mem. 13, paid full time 7, volunteers 6; underwriters' rating, first class.

WATER SUPPLY—Source, wells and springs, 1 mile from business center; system, gravity; pump direct; res. cap., 450,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Gordon;

mains, cast iron, 24½ miles, 4 to 12 in. dia.; Addyston, Clow; 150 hydrants, Bourbon, Chapman; meters, total number 1,294, Hersey Rotary, Thomson, Worthington, owned by city; 1,352 services; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $117,000; int. paid on bonds, 4 and 5 per cent.; ann. cost of mtce., $5,744; works belong to city.

OXFORD, pop. 1,172; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, 12 pails; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell and whistle; value of dept. bldgs., $2,500; ann. exp. of dept., $300; total mem., 25, paid part time.

WATER SUPPLY—Source, wells; system, pump direct; pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, steel, 5½ miles, 4 to 10 in. dia., Anniston; 36 hydrants; 150 services; pressure, dom. 35 lbs., fire 100 to 150 lbs.; cost to construct, $6,000; int. paid on bonds, 5 per cent.; works belong to city.

PAW PAW, pop. 1,650; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated.—Fire dept.—1 steamer, 1 h. & l. truck, 25 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; ann. exp. of dept., $300; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 65,000 gals., material used in cons. iron; res. cap., 300,000 gals.; 3 pumping engines, cap. per day 1,440,000 gals., constructor Hughes; mains, iron, 6 miles, 4 to 10 in. dia.; 40 hydrants; 20 valves; meters, total number 330, Nash; pressure, dom. 65 lbs., fire 125 lbs.; consumption per day, 130,000 gals.; cost to construct, $20,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; cost of mtce., $1,500; works belong to village.

PENTWATER, pop. 1,170; fire area, 30 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,450 ft.; fire alarm, bell; value of fire dept., bldgs., $4,000; ann. exp. of dept., $500, total mem., 31 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump direct; res. cap., 70,000 gals.; pumping engines, cap. per day 350,000 gals., constructor Walker; mains, iron, 3¾ miles, 4 to 8 in. dia.; 24 hydrants, Ludlow; 12 valves, Ludlow; 268 services; pipe, iron; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $7,000; ann. cost of mtce., $2,500; works belong to village.

PETOSKEY, pop. 7,000; fire area, 1,280 acres; mercantile bldgs., wood, brick and steel, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and av. fire loss per yr. for 3 years, $6,167; av. ins. involved for same time, $45,000. Fire dept.—1 comb. hose & h. & l. wagon, 3 c. hand ex., 2 hose wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 4,500 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle, 11 boxes; value of dept. equipment, $3,500; value of bldgs., $4,000; ann. exp. of dept., $3,000; total mem. 25, paid full time 2, paid part time 23.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res.; quality of water good; res. cap. 150,000 gals., located 1½ miles from station; 2 pumping engines, class dup., cap. per day 2,500,000 gals., constructors Dunn-Gordon and Walker; mains, cast iron and wood, 10 miles, 6 in. dia.; 55 hydrants; 80 valves; meters, total number 82, Crown, Union, Hersey Rotary, Trident, Thomson, Worthington, Buffalo, owned by city; 825 services; pipe, galv. iron; pressure, dom. 120 lbs.; consumption per day, 378,000 gals.; cost to construct, $47,000; bonded debt, $43,000; int. paid on bonds, 4 per cent; cost of mtce., $4,360; works belong to c[illegible]

PLAINWELL, pop. 1,818; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $400; av. ins. for same time, $350. Fire dept.—1 h. & l. truck, 4 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft., total hose, 2,500 ft.; fire alarm, bell, 5 boxes; value of dept. equipment, $2,000; value of bldgs., $2,300; ann. exp. of dept., $300; total mem. 50, 2 paid part time, 48 volunteers.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 1,500,000 gals., constructor Walker; mains, 4-1-5 miles, 4 to 8 in. dia., Michigan; 37 hydrants, Holly, Bourbon; 6 valves; 164 services; pressure, fire 40 to 80 lbs.; cost to construct, $29,750; ann. cost of mtce., $600; works belong to village.

PLYMOUTH, pop. 1,600; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; cause of fires investigated. Fire dept.—10 c. hand ex., 3 hose carriages, 1 h. & cast iron, 13 miles, 6 to 12 in. dia.; 55 hydrants, l. truck; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipments, $3,500; value of bldgs., $500; total mem., 51 volunteers.

WATER SUPPLY—Source, springs, 4½ miles from business center; system, gravity; cap. of filter, 1,000,000 gals.; res. cap., 3,000,000 gals.; mains, Detroit; 300 services; pipe, lead and iron; pressure, dom. 48 lbs., fire 48 lbs.; consumption per day 80,000 gals., per capita 80 gals.; cost to construct, $65,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $1,500; works belong to city.

PONTIAC, pop. 12,000; fire area, 1,280 acres; mercantile bldgs., brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 4 c. hand ex., 1 c. hose wagon, 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 3 hose carriages, 5 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, Gamewell, 77 boxes; value of dept. equipment, $35,000; value of bldgs., $14,000; ann. exp. of dept., $6,000; total mem. 15, paid full time 8, paid part time 7; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; quality of water, good; 3 pumping engines, class comp. dup. cond., size 12 x 20 x 15, cap. per day 3,000,000 gals., constructor H. R. Worthington; mains, cast iron, 39 miles, 4 to 16 in. dia.; 310 hydrants, R. D. Wood and Michigan; 250 valves, Ludlow, Rensselaer and Michigan; meters, total number, 500; Hersey Disc 1, Thomson 248, Keystone 1, owned by city; 1,200 services; pipe, galv. iron and lead; pressure, dom. 55 lbs., fire 125 lbs.; consumption, per day 1,500,000 gals., per capita 100 gals.; cost to construct, $215,000; bonded debt, $60,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $6,000; works belong to city.

PORT HURON, pop. 25,000; fire area, 4,480 acres; mercantile bldgs., stone and brick, 2 to 5 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 comb. c. & h. wagon, 6 c. hand ex., 1 h. & l. truck, 2 supply wagons, 1 hose carriage, 4 hand carts, 12 horses; hose, cotton, rubber lined, good, 10,000 ft.; fire alarm, Gamewell, 25 boxes; value of dept, equipment, $30,000; value of bldgs., $25,000; ann. exp. of dept., $20,000; total mem. 21, paid full time 21.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 17,000,000 gals., constructor Holly; mains, iron and wood, 64 miles, 2 to 24 in. dia.; 333 hydrants, Holly, Mathews, Ludlow, Bourbon and Eddy; meters, total number 368, Crown, Union, Empire, Gem, Hersey Piston, Hersey Disc, Trident, Thomson, Davis, Lambert, Nash, Westinghouse, owned by city; 7,000 services; pipe, lead and iron; pressure, dom. 42 lbs., fire 120 lbs.; consumption per day 5,000,000 gals., per capita 234.5 gals.; cost to construct, $516,538; bonded debt, $190,000; ann. cost of mtce., $19,684; works belong to city.

PORTLAND, pop. 1,874; fire area, 10 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,250 ft.;

inferior, all kinds, 350 ft.; total hose, 2,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $3,000; ann. exp. of dept., $510; total mem. 22, paid part time 12, volunteers 10.

WATER SUPPLY—Source, wells and river, 3 blocks from business center; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructors Deane, Walker; mains, cast iron, 5 miles, 4 to 10 in. dia.; 50 hydrants; 30 valves; 500 services; pipe, galv. iron; pressure, dom. 60 to 65 lbs., fire 85 lbs.; consumption per day 220,000 gals.; cost to construct, $50,000; bonded debt, $20,000; cost of mtce., $1,200; works belong to city.

QUINCY, pop. 1,500; fire area, 160 acres; mercantile bldgs., brick, 2 and 3 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump direct; 2 pumping engines, cap. per day 2,000,000 gals., constructors Fairbanks, Morse; mains, cast iron, 5 miles, 4 to 10 in. dia., Lake Shore Foundry; 42 hydrants, Michigan; 6 meters, owned by consumer; 300 services; pipe, iron; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $18,000; bonded debt, $13,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to city.

READING, pop. 1,200; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $2,000; ann. exp. of dept., $100; total mem., 32 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, cap. per day, 3,000,000 gals.; mains, iron, 4½ miles, 4 to 8 in. dia.; 39 hydrants; pressure, dom. 40 to 45 lbs., fire 90 lbs.; cost to construct, $22,500.

RED JACKET, pop. 5,000; fire area, 94 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories. Fire dept.—2 steamers, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell system; value of dept. equipment, $10,000; total mem., 17 volunteers; Jos. Trudell, chief.

WATER SUPPLY—Source, dam; system, pumping.

REED CITY, pop. 2,051; fire area, 640 acres; bldgs., brick, stone and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $2,000; ann. exp. of dept., $150; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and river, ¾ mile from business center; system, pump direct; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, iron and wood, 5 miles, 4 to 12 in. dia., Michigan Pipe Co.; 31 hydrants; 50 valves, Holly; 400 services; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $15,000; cost of mtce., $2,500; works belong to city.

REPUBLIC. WATER SUPPLY—Source, pumps, 1 mile from business center; quality of water, spring; res. cap. 300,000 gals.; 2 pumping engines, cap. per day 750,000 gals.; constructors, Mich. Pipe Co.; mains, wood, miles 3, 8 to 4 in. dia.; hydrants 26, valves 31; pipe, wood; pressure, dom. 65 lbs., fire 80 lbs.; consumption per day, 30,000 gals.; cost to construct, $25,000; bonded debt, $25,000; int. on bonds, 5 per cent; cost of mtce, $1,500; works belong to township.

RICHMOND, pop. 1,600; fire area, 960 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,300 ft.; inferior, all kinds, 300 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; value of bldgs., $5,000; ann. exp. of dept., $100; total mem. 35, paid full time.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, builders Chicago Bldg. and Iron Works; 3 pumping engines, cap. per day 750,000 gals., constructors Fairbanks, Morse, and American; mains, cast iron, 5 miles, 4 to 8 in. dia., Lake Shore; 45 hydrants, Detroit; meters, total number, 2; 350 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 90 lbs.; consumption, per day, 55,000 gals., per capita 55 gals., cost to construct, $22,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $3,000; works belong to town.

RIVER ROQUE, pop. 2,400. Fire dept.— 3 c. ex., 3 hose carts; hose, 2,000 ft.; fire alarm, Gamewell, 14 boxes; total mem. 18, part paid.

WATER SUPPLY—System, pump direct; mains, 6 miles; 35 hydrants; pressure, 125 lbs.

ROCHESTER, pop. 1,600; mercantile bldgs., brick. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; total mem., 33 volunteers; Frank Buth, chief.

WATER SUPPLY—Source, wells and springs, 2¼ miles from business center; system, gravity, pump to res.; quality of water, good; 2 res., res. cap., 2,625,000 gals.; mains, cast iron, 8 miles, 4 to 12 in. dia.; 48 hydrants; 49 valves; meters, total number, 15, Empire, Trident and Lambert, owned by city; 390 services; pipe, galv. iron; pressure, dom. 50 to 75 lbs., fire 50 to 75 lbs.; cost to construct, $47,000; bonded debt., $15,000; int. paid on bonds, 4½ and 5 per cent; cost of mtce., $75; works belong to city.

ROCKFORD, pop. 711; mercantile bldgs., brick. Fire dept.—2 hose carriages; hose, 1,000 ft.; fire alarm, bell; total mem., 23 volunteers.

WATER SUPPLY—Source, river; system, gravity and pumping; cap. of pumps per day, 1,000,000 gals.; cap. of res., 100,000 gals.; mains, 4 miles; 25 hydrants.

ROMEO, pop. 1,580; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. for same time, $566. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good 100 ft.; inferior, all kinds, 200 ft.; total hose, 2,300 ft.; fire alarm, bell, electric whistle; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $400; total mem. 40, paid part time; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 90,000 gals., dim. 20 x 40, material used in cons. steel; quality of water, good; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructor Hughes; mains, iron, 8 miles, 4 to 10 in. dia.; 71 hydrants; 30 valves; meters, total number 60, Empire, Trident, Thomson, Buffalo and Keystone, owned by city and consumer; 400 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $36,281; bonded debt all paid; cost of mtce, $2,400; works belong to city.

SAGINAW, pop. 42,345; fire area, 1,000 acres; mercantile bldgs., stone and brick, 1 to 6 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $65,181; av. ins. for same time, $233,149. Fire dept.—1 steamer, 4 c. hand ex., 3 h. & l. trucks, 9 hose wagons, 3 hose reels, 26 horses; hose, cotton, rubber lined, good 18,000 ft.; rubber, good 400 ft.; inferior, all kinds, 500 ft.; total hose, 18,900 ft.; fire alarm, Gamewell, 79 boxes; value of dept. equipment, $50,000; value of bldgs., $44,000; ann. exp. of dept., $40,000; total mem., 50, paid full time 48, paid part time 2; underwriters' rating, second class.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump direct; 5 pumping engines, class hor., cap. per day 26,000,000 gals., constructors Holly, Gaskill; mains, cast iron, 106

miles, 3 to 24 in. dia.; Anniston, Lake Shore; 880 hydrants, Holly, Wood; 780 valves; meters, total number, 320, Crown, Union, Hersey Rotary, Worthington, owned by city; 5,100 services; pipe, lead; pressure, dom. 50 lbs., fire 80 to 90 lbs.; consumption per day 8,000,000 gals., per capita 175 gals.; cost to construct, $1,000,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $35,000; works belong to city.

ST. CHARLES, pop. 1,600; fire area, 620 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 12 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,950; value of bldgs., $500; ann. exp. of dept., $535; total mem. 23, paid full time 2, paid part time 21.

WATER SUPPLY—Source, river and tanks.

ST. CLAIR, pop. 3,000; fire area, 300 acres; bldgs., wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages, 1 hose wagon, 1 ball spray nozzle; hose, linen, good, 2,500 ft.; fire alarm, Gamewell, 15 boxes; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 500 ft. from business center; system, pump direct; quality of water, good; 2 pumps, cap. per day 2,500,000 gals., constructor, Walker; mains, cast iron, 9½ miles, 4 to 8 in. dia.; 53 hydrants; 133 valves; meters, total number 2, Lambert, owned by city; 750 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 40 to 100 lbs.; consumption per day, 699,376 gals.; cost to construct, $30,000; bonded debt, $30,000; int. paid on bonds, 4½ per cent; works belong to city.

ST. IGNACE, pop. 2,083; fire area, 2,640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,250 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,754; value of bldgs., $2,000; ann. exp. of dept., $178; total mem., 24 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 12 x 75, material used in cons. stone, iron and wood; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, cast iron; 43 hydrants; 300 services; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $40,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; works belong to city.

ST. JOHNS, pop. 4,000; fire area, 1,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 5 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of dept. bldgs., $3,000; ann. exp. of dept., $225; total mem. 26 volunteers.

WATER SUPPLY—Source, wells, ¾ miles from business center; system, pump direct; quality of water, good; res. cap., 250,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 5½ miles, 4 to 10 in. dia., Addyston; 88 hydrants, Michigan; 75 valves; 800 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 250,000 gals., per capita, 83 gals.; cost to construct, $65,000; bonded debt, $65,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $4,000; works belong to city.

ST. JOSEPH, pop. 5,600; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 steamer, 1 hose wagon, 2 hose reels, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and electric; value of dept. equipment, $7,500; total mem. 20, paid full time 2, volunteers 18.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 133,000 gals., dim. 15 x 100, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructor Hughes; mains, cast iron, 22 miles, 4 to 12 in. dia.; 125 hydrants; 175 valves; meters, total number 800, Crown, Gem, Buffalo, Columbia and Westinghouse, owned by city and consumer; 1,300 services; pipe, lead; pressure, dom. 60 to 75 lbs., fire 120 lbs.; consumption per day, 500,000 gals.; cost to construct, $1,000,800; bonded debt, $71,000; int. paid on bonds, 4½ and 5 per cent; cost of mtce., $7,829; works belong to city.

ST. LOUIS, pop. 1,987; mercantile bldgs., brick and stone, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose cart, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 700 ft.; total hose, 3,200 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $965; total mem., 14, paid full time 1, paid part time 13.

WATER SUPPLY—Source, river, in business center; system, pump direct; res. cap., 9,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, iron and wood, 7¾ miles, 4 to 10 in. dia.; 72 hydrants, Holly; 20 valves; 180 services; pipe, lead; pressure, dom. 45 lbs., fire 80 to 100 lbs.; cost to construct, $26,000; ann. cost of mtce., $1,000; works belong to city.

SALINE, pop. 534. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 1,100 ft.; fire alarm, bell; volunteer company.

WATER SUPPLY—Cisterns; cistern cap. 800 bbls.; no waterworks.

SAULTE STE. MARIE, pop. 14,000; fire area, 3,200 acres; mercantile bldgs., brick, stone and wood, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 c. hand ex., 1 h. & l. truck, 3 hand reels, 1 hose wagon, 1 hose carriage, 5 horses; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $20,000; value of bldgs., $3,000; ann. exp. of dept., $3,886; total mem. 24, paid full time 3, volunteers 21; underwriters' rating, second class.

WATER SUPPLY—Source, river, 3.7 miles from business center; system, direct; pumping engines, class comp., cap. per day 5,000,000 gals., constructor Holly; mains, cast iron and kalamein, 30 miles, 4 to 12 in. dia., National Tube Co.; 250 hydrants, Ludlow; 300 valves, Ludlow; meters, total number, 123; 2,400 services; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $375,000; bonded debt, $295,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $18,112; works belong to city.

SCHOOLCRAFT, pop. 1,000; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good, 300 ft.; value of dept. equipment, $700; value of bldgs., $1,500; ann. exp. of dept., $100; total mem. volunteers.

WATER SUPPLY—Source, wells and cisterns.

SEBEWAING, pop. 1,250; bldgs., brick and wood. Fire dept.—1 steamer, 1 gasoline engine, 1 comb. c. and hand engine, 2 c. engines, 2 hose carts; hose, 1,800 ft.; fire alarm, bell; total mem., 43.

WATER SUPPLY—Source, river and cisterns; system, pump direct.

SHELBY, pop. 1,200; fire area, 40 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,700; ann. exp. of dept., $50; total mem., 26 volunteers.

WATER SUPPLY—Source, wells, 1,100 ft. from business center; system, pump to res. and direct; res. cap., 150,000 gals.; pumping engines, cap. per day 432,000 gals.; constructor Downie; mains, cast iron, 5 miles, 2 to 8 in. dia., Anniston; 42 hy-

drants; 160 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $22,000; int. paid on bonds, 5 per cent.; ann cost of mtce., $600; works belong to village.

SOUTH HAVEN, pop. 4,000; fire area, 20 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, telephone; value of dept. equipment, $3,000; value of bldgs., $3,500; total mem. 27, paid full time 2, volunteers 25.

WATER SUPPLY—Source, lake and wells, ½ mile from business center; system, gravity, pump to res., to stdp., or direct; stdp. cap. 132,000 gals., dim. 15 x 100, material used in cons. iron, builder Lansing; quality of water, good; 2 pumping engines, size 8 x 14 x 12, cap per day 1,500,000 gals., constructor Deane; mains, cast iron, 12 miles, 2½ to 12 in. dia.; 104 hydrants, Wood; 44 valves; meters, total number 305, owned by city; 850 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 100 lbs.; cost to construct, $77,000; bonded debt, $58,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $5,000; works belong to city.

SPARTA, pop. 1,126; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 2 hose carts; hose, rubber, good, 1,000 ft.; fire alarm, whistle; total mem., 24 volunteers.

WATER SUPPLY—Source, creek; system, pump to stdp.; res. cap., 18,000 bbls.; mains, 6 miles; 26 hydrants.

SPRING LAKE, pop. 696; mercantile bldgs., brick and stone. Fire dept.—1 steam engine, 1 hand engine, 1 c. cart, 1 h. & l. truck, 2 hose carriages; hose, 1,500 ft.; fire alarm, bell; total mem., 14.

WATER SUPPLY—Source, lake, river and cisterns; system, power house with gas engine and pump; 24 hydrants; pressure, 65 lbs.; total mem., 65 volunteers.

SPRINGPORT, pop. 600. Fire dept.—1 gasoline engine, 1 c. engine, 1 h. & l. truck; hose, 1,200 ft.; fire alarm, bell and whistle.

WATER SUPPLY—Ten cisterns.

STANTON, pop. 1,234; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, electric; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $1,300; total mem., 13 volunteers.

WATER SUPPLY—Source, wells, system pump direct; res. cap., 2,783 bbls.; 2 pumping engines, cap. per day 1,000,000 gals., cons. Walker; mains, 3 miles, 4 to 8 in. dia.; 28 hydrants; 10 valves; 275 services; pressure, dom. 55 lbs., fire 100 to 120 lbs.; consumption, per day 200,000 gals., per capita 200 gals.; cost to construct, $11,000; ann. cost of mtce., $1,100; works belong to city.

STURGIS, pop. 3,500; fire area, 500 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 13 c. hand ex., 3 hose carts, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $1,500; total mem. 16, paid part time 4, volunteers 12; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, constructors, Laidlaw-Dunn-Gordon; mains, cast iron, 9 miles, 2 to 10 in. dia.; 37 hydrants, Galvin; 20 valves, Galvin; meters, total number, 6, Nash; 550 services; pressure, dom. 45 lbs., fire 80 to 100 lbs.; consumption, per day, 119,000 gals., per capita, 47½ gals.; bonded debt, $30,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,200; works belong to Co.

TAWAS, pop. 1,228; fire area, 1 000 acres; mercantile bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 700 ft.; rubber, good 300 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $100; total mem., 100, paid part time 34, volunteers 66.

WATER SUPPLY—Source, lakes, rivers, creeks.

TECUMSEH, pop. 2,400; fire area, 20 acres; mercantile bldgs., brick, 3 stories; private, wood, 3 stories; wooden roofs not permitted. Fire dept.—3 c. hand ex., 1 hose wagon, 1 hose carriage, 4 horses; hose, 2,600 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $1,200; total mem. 21, paid part time 2, volunteers 19.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 158,606 gals., dim. 120 ft., material used in cons. iron; quality of water, good; pumping engines, cap. per day 2,000,000 gals., constructor Blake; mains, cast iron, 8½ miles, 4 to 12 in. dia.; 76 hydrants; meters, total number, 42, owned by city; 266 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 55 to 80 lbs.; cost to construct, $38,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; cost of mtce., $1,200; works belong to city.

THREE OAKS, pop. 1,200; fire area, 320 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 850 ft.; fire alarm, bell and whistle; value of dept. bldgs., $500; ann. exp. of dept., $75; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 30,000 gals., dim. 100 ft. high, builder Morgan; pumping engines, constructor Deane; mains, cast iron, 3½ miles, 2 to 6 in. dia.; 34 hydrants, Crane; 5 services; pipe, iron; pressure, dom. 30 lbs., fire 45 lbs.; cost to construct, $10,000; int. paid on bonds, 6 per cent; works belong to village.

THREE RIVERS, pop. 4,200; fire area, 460 acres; mercantile bldgs., brick and iron, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—10 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 900 ft.; total hose, 3,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $1,500; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 4 pumping engines, cap. per day 3,000,000 gals., constructors Walker, Barr; mains, 9 miles, 4 to 12 in. dia.; 16 valves; 84 hydrants: 652 services; pipe, galv. iron and lead; pressure dom. 40 lbs., fire 45 to 100 lbs.; consumption, per day 300,000 gals., per cap. 100 gals.; cost to construct, $48,000; ann. cost of mtce., $24,000; works belong to village.

TRAVERSE CITY, pop. 12,000; fire area, 1,200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $136,800; av. ins. for same time, $20,609. Fire dept.—2 steamers, 1 c. engine, 4 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 4 hose reels, 4 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, Gamewell, 30 boxes; value of dept. bldgs., $6,000; total mem. 69, paid full time 4, volunteers 65; underwriters' rating, third class.

WATER SUPPLY—Source, bay, ½ mile from business center; system, pump direct; quality of water, good; pumping engines, class comp. cond., cap. per day 5,000,000 gals., constructors Walker and Snow; mains, iron and wood, 18 miles, 4 to 16 in. dia.; 171 hydrants; 165 valves; meters, total number, 325, Hersey Rotary, Trident, Hersey Disc, Hersey Torrent, National and Keystone, owned by city; 1,655 services; pipe, galv. iron; pressure. dom. 60 lbs., fire 120 lbs.; consumption per day, 1,800,000 gals.; cost to construct, $230,000; bonded debt, $135,000; int. paid on bonds, 4 per cent; cost of mtce., $12,000; works belong to city.

TRENTON; bldgs, brick and wood. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, 1,200 ft.; fire alarm, whistle; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, Holly.

UNION CITY, pop. 1,500; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; causes of fires investi-

gated; av. fire loss per yr. for 3 yrs., $2,453; av. ins. for same time, $3,000. Fire dept.—1 hose reel; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $2,000; total mem., 12 volunteers.

WATER SUPPLY—Source, wells, 1-6 mile from business center; system, gravity, pump direct; 2 pumping engines, constructors Smith-Vaile, cap. 750,000 gals. per day; mains, 7½ miles, 3 to 10 in. dia.; 40 hydrants; 200 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $20,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,500; works belong to city.

VASSAR, pop. 1,832; fire area, 360 acres; mercantile bldgs., brick, 2 and 3 stories; private bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 500 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $2,000; total mem., 15, paid full time 1, paid part time 14.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 105,000 gals., dim. 15 x 80, material used in cons. steel; 1 pumping engine, class dup., cap. per day 1,500,000 gals., constructor Holly; mains, wood, 7½ miles, 4 to 10 in. dia., Bay City; 58 hydrants, Wood; 22 valves; meters, total number, 58, Crown 3, Hersey Disc 9, Thomson 9, Buffalo 26, Nash 1; 193 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 75 lbs.; consumption, per day, 45,000 gals., per capita 45 gals.; cost to construct, $35,000; bonded debt, $33,500; int. paid on bonds, 5 per cent.; ann cost of mtce., $1,800; works belong to city.

VICKSBURG, St. Clair Co., pop. 1,350; mercantile bldgs., stone, brick and wood, 2 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, good, 850 ft.; inferior, all kinds, 100 ft.; total hose, 950 ft.; fire alarm, whistle and telephone; value of dept. equipment, $2,000; ann. exp. of dept., $30; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, cap. per day 2,500,000 gals., constructors Smith-Vaile; mains, cast iron, 5 miles, 4 to 8 in. dia.; 28 hydrants; pressure, dom. 50 lbs., fire 100 to 150 lbs.; cost to construct, $16,800; ann. cost of mtce., $3,000; works belong to village.

WAKEFIELD, pop. 1,191; mercantile bldgs., wood. Fire dept.—1 steamer, 1 hand engine, 2 hose carriages; hose, rubber, good, 2,000 ft.; fire alarm, bell; total mem., 22 volunteers.

WATER SUPPLY—Source, river; system, gravity.

WAYNE, pop. 1,361; mercantile bldgs., stone, brick and wood. Fire dept.—1 hand engine, 1 hose carriage; hose, rubber, good, 250 ft.; volunteers.

WATER SUPPLY—Source, well.

WEST BRANCH, pop. 1,800; fire area, 960 acres; mercantile bldgs., brick, 1 to 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 100 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,000 ft., rubber, good, 250 ft.; inferior, all kinds, 500 ft.; total hose, 1,750 ft.; fire alarm, bell and telephone; value of bldgs., $2,000; ann. exp. of dept., $250; total mem. 30, paid full time 1, paid part time 3, volunteers 26.

WATER SUPPLY—Source, tanks, 4 hydrants, 1 mile pipe.

WHITE CLOUD, pop. 800; fire area, 100 acres; mercantile bldgs., wood and brick, 1½ and 2 stories. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,400 ft.; fire alarm, telephone; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $300; total mem., 10 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; dim., 16 x 16; pumping engines, cap. per day 576,000 gals., constructors Smith-Vaile; mains, iron and wood, 1½ miles, 8 in. dia.; 16 hydrants, Galvin; 6 valves; 55 services; pressure, dom. 50 lbs., fire 85 to 95 lbs.; cost to construct, $5,000; ann. cost of mtce., $450; works belong to village.

WHITE HALL, pop. 1,600; fire area, 250 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 2 yrs., $500. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose wagons; hose, cotton, rubber lined, good, 3,500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; value of bldgs., $6,000; ann. exp. of dept., $35; total mem., 30 volunteers.

WATER SUPPLY—Source, wells and lakes, ¼ mile from business center; system pump direct; quality of water, good; 2 pumping engines, size 12 x 16, cap. per day 2,000,000 gals., Walker; mains, cast iron, 6 miles, 4 to 8 in. dia.; 55 hydrants, Mathews; 16 valves, Mathews; 150 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 120 lbs.; consumption, per day 40,000 gals., per capita 40 gals.; cost to construct, $177,000; ann. cost of mtce., $3,200; works belong to city.

WILLIAMSTON, pop. 1,113; mercantile bldgs., brick, 1 and 2 stories; private wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; total hose, 3,000 ft.; value of dept. equipment, $16,000; value of bldgs., $2,000; total mem. 15, paid full time; underwriters' rating, fourth class.

WATER SUPPLY—2 pumping engines, 2 miles of 2 to 6 in. mains, 10 hydrants.

WYANDOTTE, pop. 5,183; fire area, 1,280 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose cart, 3 ladders, 1 supply wagon, 2 horses; hose, cotton, rubber lined, good, 2,400 ft.; linen, good, 1,500 ft.; total hose, 3,900 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $3,000; total mem., 14, paid full time 3, paid part time 11.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump, direct; quality of water, good; 2 pumping engines, class comp. dup., size 14 x 24, 12 x 18, cap. per day 1,500,000 gals., constructor Hughes; mains, cast iron, 12 miles, 4 to 14 in. dia.; 110 hydrants, Michigan and Galvin; 70 valves, Michigan; 1,800 services; pipe, wrought iron and galv. iron; pressure, dom. 45 lbs., fire 80 lbs.; consumption per day 500,000 gals., per capita 77 gals.; bonded debt, $55,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000; works belong to city.

YALE, pop. 1,450; mercantile bldgs., brick; private, wood. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle.

WATER SUPPLY—Source, wells and creek; system, Holly; mains, 4 miles; 30 hydrants; pressure, 90 lbs.

YPSILANTI, pop. 7,378; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, Clapp & Jones; 1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 2,500 ft. rubber, good, 200 ft.; total hose, 2,700 ft.; fire alarm, bell; value of dept. equipment, $7,500; value of bldgs., $17,000; ann. exp. of dept., $4,500; total mem. 6, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 40 x 28, located on top of hill; material used in cons., stone and wood; quality of water, good; res. cap. 250,000 gals., located 6,000 ft. from station; 2 pumping engines, cap. per day 6,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 28 miles, 2 to 16 in. dia.; 178 hydrants, Flowers and Mathews; 312 valves.

Flowers and Scott; meters, total number 654, owned by city; 1,840 services; pipe, galv. iron; pressure, dom., 75 lbs., fire, 75 lbs.; works belong to city.

ZEELAND, pop. 1,800; fire area, 360 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,500; av. ins. for same time, $124. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, whistle and telephone; value of dept. equipment, $4,615; value of bldgs., $3,500; ann. exp. of dept., $400; total mem., 24 volunteers.

WATER SUPPLY—Source, wells, center of town; system, gravity, pump to stdp., and direct; dim. 14 x 14, material used in cons. wood; quality of water, good; 2 pumping engines, cap. per day 750,000 gals., constructors Smith-Vaile; mains, steel, 3½ miles, 4 in. dia.; 31 hydrants; 130 services; pipe, galv. iron; pressure, dom. 20 lbs., fire 150 lbs.; consumption per day, 10,000,000 gals.; cost to construct, $18,000; bonded debt, $17,000; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to city.

Places with a population of 1,000 or more having no organized fire dept.—West End.

Places with a population of 1,000 or more not reported.—Allouez, Baraga, Bay Mills, Central Lake, Durand, E. Jordon, Frankenmuth, Grand, Hibbing, Marais, Opechee, Sebewaing, Southlake, Linden, Zilwaukee.

MINNESOTA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe supt., superintendent.

ADA, pop. 1,600; fire area, 160 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 250 ft.; total hose, 2,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $800; ann. exp. of dept., $200; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 50,000 gals.; res. cap., 150,000 gals.; pumping engines, cap. per day 360,000 gals.; mains, cast iron, 1½ miles, 8 in. dia.; 14 hydrants; meters, total number 15; pressure, dom. 43 lbs., fire 125 lbs.; consumption, per day 10,000 gals., per capita 100 gals.; cost to construct, $12,500; ann. cost of mtce., $500; works belong to town.

ADRIAN, pop. 1,300; fire area, 2 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, electric bell and whistle; value of dept. equipment, $1,000; total mem., 25 volunteers.

WATER SUPPLY—Source, well, 500 ft. from business center; system, pump to stdp. and direct; stdp. cap., 30,000 gals.; pumping engines, cap. per day 750,000 gals., constructor Deane; mains, material, cast iron, 2 miles, 4 to 8 in. dia., So. Pittsburg, Shickle, Howard-Harrison; 18 hydrants; Waterous; meters, total number 1; 45 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $22,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,700; works belong to village.

AITKEN, pop. 2,300; fire area, 700 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $10,600; av. ins. involved for same time, $9,333. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $4,000; value of bldgs., $3,000; ann. exp. of dept., $1,200; total mem., 41 paid full time, 140 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 1,800 bbls.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 2 miles, 6 in. dia., Pittsburg; 33 hydrants, Mathew and Wood; 9 valves; 75 services; pipe galv. iron; pressure, dom., 60 lbs., fire 90 to 100 lbs.; cost to construct, $20,000; ann. cost of mtce., $1,000; works belong to city.

ALBANY, pop. 700; fire area, 40 acres. Fire dept.—25 volunteers; value of equipment, $2,500.

WATER SUPPLY—Source, wells; 1 pump, 13 hydrants; cost of waterworks, $1,400.

ALBERT LEA, pop. 7,000; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 1 steamer, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, good, 3,000 ft.; fire alarm, bell and telephone; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to tank; stdp. cap. 96,000 gals., dim. 25 x 26, material used in cons. steel, builder Sykes; quality of water, good; res. located 3 blocks from center of town; 2 pumping engines, cap. per day 3,000,000 gals., constructor Deane; mains, cast iron, 6 miles, 4 to 10 in. dia.; 100 hydrants; 50 valves; meters, total number 350, Crown 11, Nash 26, Union 3, Empire 2, Gem 1, Trident 12, Hersey Disc 1, Worthington 2, Keystone 27, Niagara 65, owned by consumer; 650 services; pipe, cast iron; pressure, dom. 43 lbs., fire 100 lbs.; consumption per day, 250,000 gals.; cost to construct, $75,000; bonded debt, $14,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to city.

ALEXANDRIA, pop. 3,200; fire area, 4 blocks; bldgs., brick and wood, 1½ and 2 stories; fireworks and combustibles ord. Fire dept.—2 c. engines, 10 c. hand ex., 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $400; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity to pump direct; res. cap., 60,000.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 2 miles, 4 to 10 in. dia., Shickle, Howard-Harrison, Pittsburg; 34 hydrants, Holyoke; 12 valves; 120 services; pipe, cast iron; pressure, dom. 50 lbs., fire, 100 lbs.; cost to construct, $20,000; bonded debt, $6,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,200; works belong to city.

AKELEY, pop. 2,000. Fire dept.—1 hand c. engine, 1 comb. h. & c. engine, 2 hose carts; hose, 2,000 ft.; total mem., 36 volunteers.

WATER SUPPLY—Source, wells; stdp. cap. 90,000 gals.; 6 hydrants.

ANOKA, pop. 5,000; fire area, 2,560 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $1,547; av. ins. involved for same time, $9,200. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 3 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,800 ft.; fire alarm, electric, 20 boxes; value of dept. equipment, $7,055; value of bldgs., $10,000; ann. exp. of dept., $1,500; total mem., 30, paid part time.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap. 480,000 gals., dim. 20 x 115; quality of water, good; pumping engines, cap. per day 2,500,000 gals., constructor Barr; mains, 7 miles, 4 to 12 in. dia.; 67 hydrants, Coffin; 20 valves; 270 services; pressure, dom. 80 lbs., fire 180 lbs.; works belong to Co.

APPLETON, pop. 1,336; fire area, 300 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, electric bell and whistle; value of dept. equipment, $8,000; value of bldgs., $7,500; ann. exp. of dept., $400; total mem., 30 volunteers.

WATER SUPPLY—Source, well and river, 1-16 mile from business center; system, gravity and direct; tank 20 x 20 on 80-ft. tower; material used in cons. steel; quality of water, good; pumping engines, class dup., cap. 350 gals. per minute, constructor Deane; mains, cast iron, 2 miles, 4 to 8 in. dia.; 15 hydrants; 3 valves; meters, total number 55, Trident, 12, Buffalo 43, owned by consumer; 67 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 120 lbs.; cost to construct, $16,000; int. paid on bonds, 6 per cent; works belong to city.

ASHBY, pop. 400; fire area, 10 acres. Fire dept.—1 hand engine and h. & l. truck; value of bldg., $500; value of equipment, $2,000; total mem., 24 volunteers.

WATER SUPPLY—6 cisterns.

ATWATER, pop. 850; fire area, 80 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area;

causes of fires investigated. Fire dept.—1 steamer, 2 h. & l. trucks, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $800; ann. exp. of dept., $400; total mem., 25 volunteers.

WATER SUPPLY—Source, cisterns and railroad tank; system, gravity; cap. cisterns, 4,500 gals.

AURORA, pop. 2,000. Fire dept.—1 c. engine, 2 hose carts, 1 h. & l. truck; hose, 2,200 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 50,000 gals.; 2 pumping engines; cap. per day, 688,000 gals.; constructor Cameron; mains, 1 mile, 6 in. dia.; 9 hydrants; pressure, dom. 40, fire 95 lbs.

AUSTIN, pop. 7,000; fire area, 10 blocks; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $2,049; ins. for same time, $2,296. Fire dept.—1 h. & l. truck, 1 aerial truck, 1 hose wagon, 4 hose carriages, 5 c. ex., 2 horses; hose, cotton, rubber lined, good, 4,200 ft.; total hose, 4,200 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $2,500; total mem., 40, paid full time 1, volunteers, 39.

WATER SUPPLY—Source, well and river; system, pump direct; 2 pumping engines, class comp. dup., size 14 x 32 x 14 x 18; cap. per day 4,000,000 gals., constructor Smedley; mains, cast iron, 14¼ miles, 4 to 10 in. dia.; 92 hydrants, Mathews; 12 valves; meters, total number 460; 640 services; pipe, lead and galv. iron; pressure, dom. 50 lbs., fire 110 lbs.; consumption, per day 500,000 gals., per capita 100 gals.; cost to construct, $79,000; ann. cost of mtce., $3,500; works belong to city.

BARNESVILLE, pop. 1,326; fire area, 80 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 350 ft.; inferior, all kinds, 300 ft.; total hose, 1,850 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $1,800; total mem., 35 volunteers.

WATER SUPPLY—Source, stream; system, pump to stdp.; stdp. cap., 500 bbls.

BELLE PLAINE, pop. 1,400; fire area, 6½ acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; total hose, 1,700 ft.; fire alarm, bell, 1 box; value of dept. equipment, $4,000; value of bldgs., $3,000; total mem., 31 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, 6 large cisterns; stdp. cap., 50,000 gals.; mains, 3½ miles, 4 to 8 in. dia.; 9 hydrants; pressure, dom. 50 to 55 lbs., fire 90 to 110 lbs.

BELGRADE, pop. 600; fire area, 160 acres. Fire dept.—1 hose cart and ladder; ann. exp. of dept., $100; total mem., 16 volunteers, paid part time.

WATER SUPPLY—Source, tank, 100 ft. high; 2 pumps, constructors Fairbanks-Morse; 8 hydrants; works belong to Co.

BELLINGHAM, pop. 450; fire area, 60 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good, 600 ft.; inferior, all kinds, 300 ft.; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $6,000; ann. exp. of dept., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity, pump to res.; res. cap., 2,000 bbls.; mains, 1 mile, 4 in. dia.; 3 hydrants; pressure, fire 50 lbs.; cost to construct, $6,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $300; works belong to city.

BELVIEW, pop. 350; fire area, 80 acres. Fire dept.—1 Waterous fire eng., 280 gals. per min., 1 80-gal. chem. eng., h. & l. truck, 1 hose cart, 1 5-gal. chem. ex.; hose, 1,000 ft.; total mem. 20, paid part time; value of equip., $2,000; value of bldg., $1,000; exp. of fire dept., $200.

WATER SUPPLY—Source, deep wells, 6 cisterns; cap. 500 to 700 bbls. with stationary pump at wells.

BEMIDJI, pop. 7,000; fire area, 320 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $5,000; total mem., 38 volunteers.

WATER SUPPLY—Source, artesian well, ¼ mile from business center; system, pump to tank; tank cap., 500 bbls., dim. 20 x 20 ft.; quality of water, good; 1 pump, cap. per minute 360 gals.; mains, cast iron, 5 miles, 4 to 10 in. dia.; 35 hydrants; pressure, dom. 40 to 50 lbs., fire 100 lbs.; cost to construct, $8,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,100.

BENSON, pop. 2,200; fire area, 200 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 horses, 3 hose wagons with chemicals; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $1,500; total mem., 50 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, 2 wells, in business center; system, pump and direct; res. cap., 72,000 gals.; stdp. cap. 75,000 gals.; 2 pumping engines, class dup., 1 triplex, constructor Blake and Deming; mains, 2⅛ miles; 26 hydrants; cost to construct, $21,000; works belong to city.

BERTHA, pop. 500; fire area, 4 acres. Fire dept.—1 gasoline eng., h. & l., hose carts, etc.; total mem. 20, paid part time; value of equipment, $1,650; value of bldgs., $1,000.

WATER SUPPLY—Source, cisterns; 1 pump, constructor Waterous; dom. pressure, 100 lbs.

BIRD ISLAND, pop. 907; fire area, 60 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 25 ft.; inferior, all kinds, 50 ft.; total hose, 1,550 ft.; fire alarm, bell; value of dept. equipment, $500; total mem., 40 volunteers.

WATER SUPPLY—Source, well, 1 block from business center; system, pump to res. and mains; stdp. dim. 8 x 80, material used in cons. iron; quality of water, good; 1 pumping engine, cap. per day 60,000 gals., constructors Waters Engine Co.; mains, iron, 1 mile; 8 hydrants; 4 valves; 5 services; pipe, iron; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $8,000; works belong to village.

BIWABIK, pop. 3,500; fire area, 120 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 story; wooden roofs permitted in dwelling district; causes of fires investigated. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; fire alarm, 11 boxes, whistle and bell; value of dept. equipment, $1,500; value of bldgs., $1,000; total mem., 30 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to res.; res. cap., 68,000 gals.; pumping engines, cap. per day 600 bbls, constructors Cameron and Crawford; mains, rod iron, 2 miles, 4 to 8 in. dia., Crane; 13 hydrants, Michigan; 140 services; pipe, lead and cast iron; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $15,000; ann. cost of mtce., $1,200, works belong to village.

BLUE EARTH, pop. 3,100; fire area, 17 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of

fires investigated; av. fire loss per yr. for 3 years, $1,127; av. ins. involved for same time, $9,000. Fire dept.—1 h. & l. truck, 24 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 200 ft.; total hose, 2,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; ann. exp. of dept., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; quality of water, good; res. cap., 60,000 gals.; 3 pumping engines, class dup., cap. per day 1,000,000 gals., constructors, Fairbanks, Morse; mains, cast iron, 6 miles, 4 to 8 in. dia.; 61 hydrants; 30 valves; meters, total number 143, Crown 2, Thomson 1, Empire 130, Trident 10, standard 2, owned by consumer; 275 services; pipe, iron and lead; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $40,000; bonded debt, $20,000; int. paid on bonds, 4 and 6 per cent; cost of mtce., $2,000; works belong to city.

BRAINERD, pop. 7,526; fire area, 60 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,700 ft.; inferior, all kinds, 250 ft.; fire alarm, telephone; value of dept. equipment, $10,000; value of bldgs., $4,000; ann. exp. of dept., $1,040; total mem., 95, paid full time 2, paid part time 1, volunteers 92.

WATER SUPPLY—Source, river, 3-4 mile from business center; system, pump direct; filtration system, N. Y. pressure filters; cap. of plant, 500,000 gals.; quality of water, good; 3 pumping engines, size 16 x 10 x 12, cap. per day 1,500,000 gals., constructor Blake; mains, Kalamine, 15 miles, 4 to 12 in. dia.; 93 hydrants, Ludlow; 28 valves, Ludlow; 1,240 services; pipe, wrought iron; pressure, dom. 35 lbs., fire 80 lbs.; consumption, per day 1,110,000 gals., per capita 110 gals.; works belong to Co.

BRANDON, pop. 290; fire area, 40 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $300; ann. exp. of dept., $150; total mem., 42 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to cistern; quality of water, good; res. cap., 140,000 gals.; pumping engine, cap. per day 5,000 gals., constructors, Lenot, Waterous; mains, cast iron, 10 miles, 4 to 16 in. dia.; 42 hydrants; 350 services; pressure, dom. 40 lbs., fire 45 to 65 lbs.; cost to construct, $3,000; cost of mtce., $400; works belong to city.

BRECKENRIDGE, pop. 2,000; fire area, 70 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $2,500; total mem., 48 volunteers.

WATER SUPPLY—Source, river, 1,360 ft. from business center; system, pump direct to mains; quality of water, fair; res. cap., 90,000 gals.; pumping engines, cap. per day 450,000 gals., constructors Smith-Vaile; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 45 hydrants; 17 valves; 300 services; pipe, cast and galv. iron; pressure, dom. 25 to 35 lbs., fire 90 lbs.; cost to construct, $35,000; bonded debt, $60,000; int. paid on bonds, 6 per cent; cost of mtce., $5,000; works belong to city.

BROWNS VALLEY, pop. 1,200; fire area, 160 acres. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,500 ft.; value of equipment, $2,300; value of bldgs., $1,200; exp. of dept., $150.

WATER SUPPLY—Source, springs; system, gravity; 1 pump, makers Fairbank-Morse; cap. per day, 240,000 gals.; 12 hydrants; 2 valves; mains, 2 miles, pressure, dom. 65 lbs., fire 85 lbs.; cost of waterworks, $15,000; bonded debt, $12,000; int. on bonds, 5 per cent; ann. cost of mtce., $200; underwriters' rating, fourth class.

BUFFALO, pop. 1,040; fire area, 35 blocks; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, good 600 ft.; value of dept. equipment, $995; total mem., 30 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells and lake.

BURTURM, pop. 350; fire area, 40 acres. Fire dept.—1 chem. eng., 1 h. & l. truck; value of equipment, $550; ann. exp. of fire dept., $25; total mem., 22 volunteers.

WATER SUPPLY—Not reported.

CALEDONIA, pop. 1,425; fire area, 42 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 c. engine, 2 hose carriages; hose, cotton, rubber lined, good. 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,800; value of bldgs., $500; ann. exp. of dept., $1,500; total mem., 42 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp. and direct; stdp. cap. 2,000 bbls., Fremont Turner; pumping engines, cap. per day 76,800 gals., constructors Fremont Turner; mains, cast iron, 1 mile, 4 to 8 in. dia., Turner; 12 hydrants, Turner; meters, total number 26; pressure, dom. 65 lbs., fire 65 lbs.; consumption, per day 81,000 gals., per capita 81 gals.; cost to construct, $8,000; ann. cost of mtce., $2,500; works belong to town.

CANBY, pop. 1,600; fire area, 10 blocks; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 chem. engine, 1 h. & l. truck, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $500; total mem. 40, volunteers 40.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 63,000 gals.; mains, 1½ miles, 4 to 8 in. dia.; 18 hydrants; 5 valves; meters, total number 50; pressure, fire 45 lbs.; cost to construct, $14,000; ann. cost of mtce., $400; works belong to city.

CANNON FALLS, pop. 1,462; fire area, 3 acres; mercantile bldgs., stone and brick, 1½ to 3 stories. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 75 volunteers.

WATER SUPPLY—Source, well; system, pump to res.; res. cap. 3,000 bbls.; 2 pumps; mains, cast iron, 4 miles, 6 to 8 in. dia.; 15 hydrants; pressure, fire 75 lbs.; cost to construct, $19,400; ann. cost of mtce., $100.

CARLTON, pop. 832; fire area, 160 acres; mercantile bldgs., brick and wood, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 h. & l. trucks, 1 hand engine, 1 c. engine, 3 hose wagons, 2 hose carriages; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $105; total mem., 40 volunteers.

WATER SUPPLY—Source, wells and creek in village.

CARVER, pop. 583; fire area, 30 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 c. ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, good 1,000 ft.; rubber, good 500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,300; total mem., 42 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, 5 cisterns, capacity 300 bbls. each.

CASS LAKE, pop. 2,000. Fire dept.—1 h. & l. truck, 3 hose carts; hose, 3,000 ft.; fire alarm, whistle; value of equipment, $2,000; 25 volunteers.

WATER SUPPLY—Source, wells, pumped into

high tank, 100 ft. high; cap. 36,000 gals.; mains, 3½ miles, 4 to 8 in. dia., 20 hydrants; dom. pressure 45 lbs., fire presure 100 lbs.

CHASKA, pop. 2,600; mercantile bldgs., brick, 2 stories; private, brick and frame, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,100 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,500; ann. ex. of dept., $800; total mem., 63 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, cisterns and wells.

CHATFIELD, pop. 1,426; fire area, whole town; mercantile bldgs., brick, 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 4 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $2,750; value of bldgs., $1,000; total mem., 24 volunteers.

WATER SUPPLY—Source, well, 1-3 mile from business center; system, pump to stdp.; stdp. dim., 14 x 60; quality of water, good; res. cap., 278,000 gals.; pumping engines, cap. per day 30,000 gals., constructor Cook; mains, cast iron, 3¼ miles, 4 to 8 in. dia.; 35 hydrants; 10 valves; meters, total number 1; 175 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 24,000 gals.; cost to construct, $18,000; bonded debt, $4,000; cost of mtce., $800; works belong to city.

CHISHOLM, pop. 3,000. Fire dept.—3 hose carts; hose, 700 ft.; fire alarm, Gamewell, 15 boxes; total mem., 26 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 35,000 gals.; 2 pumping engines; comb.; cap. per day, 2,420,000 gals.; constructor Prescott; mains, 3½ miles, 4 to 8 in. dia.; 38 hydrants; pressure, dom. 65 lbs., fire 150 lbs.

CLOQUET, pop. 7,500; fire area, 3,500 acres; mercantile bldgs., wood and brick, 1 to 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss last year $28,415; av. ins. for same time $191,800. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 4 horses; hose, rubber, good, 4,700 ft.; fire alarm, bell and whistle, 16 boxes; value of dept. equipment, $6,642; value of bldgs., $3,000; ann. exp. of dept., $1,000; total mem. 40, paid full time 4, volunteers 36.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; quality of water, poor; 5 pumping engines, dup., size 18 x 12 x 12, 20 x 12 x 16, 20 x 12 x 24, 16 x 8 x 10, cap. per day 380,000 gals., constructors Deane and Blake; mains, cast iron, 5 miles, 6 in. dia.; 6 hydrants, pressure, fire 140 lbs.; cost to construct, $25,000; ann. cost of mtce., $2,000; works belong to town.

COLD SPRING, pop. 517; fire area, 640 acres; bldgs., wood, brick and stone, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 2 c. ex., 1 h. & l. truck, 1 aerial truck, 1 hose carriage; hose, rubber, good 200 ft.; cotton, good 400 ft.; total hose, 600 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $800; total mem., 38 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and rivers.

COLERAINE, pop. 2,000. Fire dept.—1 h. & l. truck, 2 hose carts, 4 hand c. ex.; hose, 2,100 ft.; fire alarm, bell and whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 2,000 bbls.; 2 pumping engines; comb. cap. per day, 1,440,000 gals.; mains, 2,300 ft., 4 to 8 in. dia.; 39 hydrants; pressure, dom. 60 lbs., fire 90 lbs.

COPATT, pop. 1,000; fire area, 160 acres. Fire dept.—hand pump, 2 ladders, 2 small chemicals, hose cart; hose, 700 ft.; value of equipment, $1,065; value of bldgs., $3,500; exp. of fire dept., $100; total mem. 20 volunteers, paid part time.

WATER SUPPLY—Source, wells; system, 100-ft. tower pump; 1 hydrant; 2 mains, 200 ft., pressure, dom. 53 lbs., fire 50 lbs.; cost to construct, $6,000; mtce., $100.

CROOKSTON, pop. 8,000; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—1 c. engine, 2 h. & l. trucks, 2 hose wagons, 1 comb. c. & h. wagon, 5 hose carriages, 4 c. ex.; hose, cotton, rubber lined, good, 3,950 ft.; total hose, 3,950 ft.; fire alarm, bell; value of dept. equipment, $7,500; value of bldgs., $17,000; ann. exp. of dept., $900; total mem., 3 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 50,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructor Holly; mains, cast iron, 8 miles, 4 to 8 in. dia., U. S. C. I. P. & Fdry. Co.; 70 hydrants, Ludlow; 49 meters, total number 400, Trident; pressure, dom. 60 lbs., fire 90 to 110 lbs.; consumption per day, 300,000 gals., per capita 52 gals.; cost to construct, $150,000; works belong to Co.

DASSEL, pop. 568; fire area, 640 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 400 ft.; total hose, 1,400 ft., fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $200; total mem., 48 volunteers.

WATER SUPPLY—Source, well, 1 block from business center; system, pump to res.; res. cap., 1,500 bbls.; pumping engines, cap. per day 1,000 bbls.; mains, cast iron, ½ mile, 4 to 6 in. dia.; 15 hydrants; cost to construct, $6,400; ann. cost of mtce., $200.

DAWSON, pop. 1,200. Fire dept.— h. & l. truck, 2 hose carts, 2 c. engines; hose, 1,000 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 60,000 gals.; cap. per day, 2,000,000 gals.; mains, 4,000 ft., 4 to 8 in. dia.; 4 hydrants; pressure, dom. 55 lbs., fire 90 lbs.

DELANO, pop. 1,200; fire area, 18 blocks; mercantile bldgs., wood and brick, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft., fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $4,500; ann. exp. of dept., $500; total mem., 24 volunteers; underwriters rating, third class.

WATER SUPPLY—Source, river, 1-5 mile from business center; system, pump to res.; stdp. cap. 55,000 gals., dim. 16 x 25, material used in cons. wood, builders Fairbanks, Morse; quality of water, fair; 1 pumping engine, class dup., cap. per day 375,000 gals., constructors Fairbanks, Morse; mains, 1½ miles, 4 to 6 in. dia.; 13 hydrants 50 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 90 lbs.; consumption per day, 138,000 gals.; cost to construct, $6,000; bonded debt, $2,000; int. paid on bonds, 4 per cent; cost of mtce., $500; works belong to city.

DETROIT, pop. 2,200; fire area, 320 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,539; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap. 100,000 gals., 90 ft. high, material used in cons., wood; quality of water, good; pumping engines, cap. per day 720,000 gals., constructors Smith-Vale; mains, 2½ miles, 4 to 10 in. dia.; 29 hydrants; 13 valves; meters, total number 6, Thomson, owned by city; 10 services; pipe, wrought iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $17,000; ann. cost of mtce., $200; works belong to city.

DULUTH, pop. 57,397; fire area, 14 sq. miles; mercantile bldgs., brick, 1 to 10 stories; private, brick and wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $735,291; av. ins. involved for same time, $1,759,903. Fire dept.—6 steamers, 4 c. engines, 3 h. & l. trucks, 15 c. hand ex., 1 aerial truck, 6 hose wagons, 2 hose car-

riages, 54 horses; hose, cotton, rubber lined, good, 17,150 ft.; fire alarm, electric, 134 boxes; value of dept. equipment, $104,280; ann. exp. of dept., $108,702.82; total mem. 129, paid full time 94, volunteers 35.

WATER SUPPLY—Source, lake, 9 miles from business center; system, pump to res.; quality of water, good; 3 res., res. cap. 28,500,000 gals., located at East 4th street; 2 pumping engines, class triplex, cap. per day 13,000,000 gals., constructor Prescott; mains, cast iron, 101 miles, 3 to 42 in. dia.; 740 hydrants; 425 valves; meters, total number 3,333, Crown 40, Nash 45, Union 40, Hersey Rotary 250, Trident 500, Thomson 256, Worthington 180, Buffalo 1, Westinghouse 20, Keystone 31, Lambert 638, owned by consumer; 7,438 services; pipe, lead and cast iron; pressure, dom. 120 lbs., fire 120 lbs.; consumption per day, 5,235,000 gals.; cost to construct, $2,595,353.84; bonded debt, $3,121,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $50,551; works belong to city.

EAST GRAND FORKS, pop. 2,500; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,733; av. ins. for same time, $5,833. Fire dept.—2 steamers, 1 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, Gamewell, 4 boxes; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $300; total mem. volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 100,000 gals.; 1 pump, cap., 1,000,- gals.; mains, 8 miles, 6 to 10 in. dia.; 69 hydrants.

ECHO, pop. 500; fire area, 5 acres. Fire dept. —2 hose carts; hose, 1,200 ft.; value of equipment, $1,200; value of bldgs., $200; ann. exp. of fire dept., $75; total mem., 22 volunteers.

WATER SUPPLY—Source, tower, cap. 150,000 gals.; 5 hydrants; mains, 3,000 ft.; bonded debt, $2,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $500; works belong to city.

EDEN VALLEY, pop. 740; fire area, 50 acres; mercantile bldgs., wood and brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, good, 400 ft.; inferior, all kinds, 500 ft.; total hose, 900 ft.; bell alarm; value of equipment, $4,500; value of bldgs., $200; ann. exp. of dept., $125; total mem., 9 volunteers.

WATER SUPPLY—Source, wells; stdp., cap. 2,000 bbls.; mains, ¼ mile; 4 hydrants.

ELLSWORTH, pop. 450; mercantile bldgs., brick and wood, 1 and 2 stories; private, stone and wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1 year, $19,000; ins. involved for same time, $7,000. Fire dept.—1 steamer, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 650 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $6,000; total mem., 16 volunteers.

WATER SUPPLY—Source, wells, in business center; system, compressed air; quality of water, good; pumping engines, cap. per day, 144,000 gals.; mains, cast iron, 3,800 ft., 4 to 6 in. dia.; 7 hydrants; 6 valves; 11 services; pipe, galv. iron; pressure, dom. 75 to 100 lbs., fire 75 to 100 lbs.; cost to construct, $5,700; bonded debt, $1,400; int. paid on bonds, 5 per cent; works belong to city.

ELY, pop. 4,000; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 3 hose carriages, 1 c. engine.; hose, cotton, rubber lined, good, 3,000 ft.; total hose, 3,000 ft.; fire alarm, whistle and electric, 14 boxes; value of dept. equipment, $3,500; ann. exp. of dept., $1,500; total mem., 30 volunteers.

WATER SUPPLY—Source, lake, 3,000 ft. from business center; system, pump to stdp.; stdp. cap., 95,000 gals., dim. 18 x 30, material used in cons. steel; filtration, Jewell; quality of water, soft; res. cap., 500,000 gals.; 2 pumping engines, constructors Snow, Prescott; mains, cast iron, 11,030 ft., 4 to 10 in. dia.; 18 hydrants; 7 valves; 120 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 120 lbs.; consumption per day, 75,000 gals.; cost to construct, $35,000; works belong to city.

EVANSVILLE, pop. 483; fire area, 8 acres; bldgs., brick and wood, 1½ to 2 stories. Fire dept. —1 hand engine, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, 400 ft.; rubber, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; value of dept. equipment, $1,225; value of bldgs., $150; ann. exp. of dept., $50; total mem., 25 volunteers.

WATER SUPPLY—Source, wells and cisterns in city, and stdp.; system, pump to stdp. and mains; mains, 1 mile.

EVELITH, pop. 7,000; fire area, 5 blocks each way; height of mercantile bldgs., 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $1,200. Fire dept.—1 comb. c. and h. wagon, 1 c. engine, 4 c. hand ex., 2 h. & l. trucks, 4 hose carriages, 2 horses; hose, rubber lined, good, 4,000 ft.; inferior, 2,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $4,000; value of dept. bldgs., $20,000; ann. exp. of dept., $5,000; total mem. 25, paid part time 25, volunteers 26.

EXCELSIOR, pop. 925; fire area, 160 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 gasoline engine, 2 c. ex., 1 h. & l. truck, 2 hose carts; hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,700; value of bldgs., $1,600; ann. exp. of dept., $30; total mem., 35 volunteers.

WATER SUPPLY—Source, wells.

FARIBAULT, pop. 9,000; fire area, 1,920 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 3 horses; hose, cotton, rubber lined, good 4,700 ft.; total hose, 4,700 ft.; fire alarm, telephone; value of dept. equipment, $25,000, value of bldgs., $10,000; ann. exp. of dept., $3,500; total mem. 56, paid full time 1, paid part time 12, 43 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 800,000 gals.; pumping engines, cap. per day 2,500,000 gals., constructor Deane; mains, cast iron, 16 miles, 4 to 14 in. dia., Dennis Long, 104 hydrants, Chapman; 125 valves; meters, total number, 370; 429 services; pipe, lead; pressure dom. 90 to 95 lbs., fire 125 lbs.; cost to construct, $130,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $11,720; works belong to city.

FAIRMONT, pop. 3,500; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $1,267; av. ins. involved for same time, $7,000. Fire dept.—2 h. & l. trucks, 2 c. hand ex., 3 hose wagons; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, whistle; value of dept. equipment, $3,500; total mem., 40 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump. direct; quality of water, good; steam pumping engines, cap. per day 430,000 gals., constructors Smith-Vaile; mains, cast iron, 3 miles, 4 to 12 in. dia.; 48 hydrants, Waterous; 6 valves; meters, total number, [illegible] pipe, galv. iron and lead; presure, dom. 60 lbs., fire 100 to 120 lbs.; cost to construct, $25,000; int. paid on bonds, 5 per cent; ann. cost. of mtce., $1,800; works belong to city.

FARMINGTON, pop. 860; fire area, 5 blocks; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 chem. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, telephone; value of dept. equipment, $3,500; value of bldgs., $7,500; ann. exp. of dept., $125; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pumping; cap. per day, 504,000 gals.

FERGUS FALLS, pop. 7,500; fire area, 35 blocks; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose reels; hose, cotton, rubber lined, good, 1,500 ft.; inferior, 800 ft.; total hose, 2,300 ft.; fire alarm, bell; value of bldgs., $5,000; ann. exp. of dept., $780; total mem., 27 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 4,250,000 gals., constructor Worthington; mains, cast iron, 7 miles, 4 to 12 in. dia., Kalamein; 63 hydrants, Ludlow; 47 valves, Ludlow; meters, total number 1; 500 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs., cost to construct, $147,000; bonded debt, $80,000; int. paid on bonds, 4 per cent; works belong to city.

FERTILE, pop. 900; fire area, 80 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 500 ft.; total hose, 1,000 ft.; fire alarm, bell; ann. exp. of dept., $58; total mem., 25 volunteers.

WATER SUPPLY—Source, well, 3 blocks from business center; system, pump to res.; stdp. cap. 150,000 gals., material used in cons. iron; quality of water, good; res. cap. 30,000 gals., located 3 blocks from business center; 2 pumping engines, cap. per day 432,000 gals., constructor Otto; mains, iron, 1½ miles, 4 to 8 in. dia.; 15 hydrants; 9 valves; 72 services; pressure, dom. 47 lbs., fire 110 lbs.; cost to construct, $8,500; bonded debt, $7,000; int. paid on bonds, 6 per cent; cost of mtce., $600; works belong to city.

FISHER, pop. 450; fire area, 30 acres. Fire dept.— 1 steamer; hose, 1,800 ft.; value of equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 20 volunteers.

WATER SUPPLY—Not reported.

FORT SNELLING, pop. 700; fire area, 150 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.— 1 gas engine, 2 c. ex., 1 h. & l. truck, 5 hose carriages, 10 fire ext. ladders; hose, cotton, good, 1,835 ft.; fire alarm, telephone; value of dept. equipment, $2,000; ann. exp. of dept., $500.

WATER SUPPLY—Source, artesian well, cap. 1,000 gal. per minute; system, steam pump; pump to stdp. and direct; stdp. cap., 300,000 gals.; res. cap., 225,000 gals.; pumping engines, cap. per day 2,244,000 gals., constructor Deane; mains, cast iron, 3 miles, 4 to 6 in. dia.; 26 hydrants, Mathews; 16 valves; 46 services; pressure, dom. 58 lbs., fire 100 lbs.; cost to construct, $65,000; ann. cost of mtce., $4,000.

FOSSTON, pop. 1,100; fire area, 160 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept. —2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell and whistle, 3 boxes; value of dept. equipment, $1,750; value of bldgs., $800; total mem., 25 volunteers.; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp.; stdp. cap., 80,000 gals.; pumping engines, cap. per day 400,000 gals.; mains, cast iron, ½ mile, 4 to 6 in. dia.; 14 hydrants; 50 services; pressure, dom. 50 lbs.; cost to construct, $16,000; ann. cost of mtce., $1,200; works belong to town.

FOXHOME, pop. 250; fire area, 80 acres. Fire dept.—1 h. & l. wagon, 1 chem. engine; hose, 1,000 ft.; value of equipment, $800; value of bldg., $800; ann. exp. of dept., $20; total mem., 25 volunteers.

WATER SUPPLY—Not reported.

FRAZIE, pop. 1,000; mercantile bldgs., wood. Fire dept.—1 hand engine, 2 c. engines, 1 h. & l. truck, 1 hose carriage; total hose, 200 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—May instal a 1,000-bbl. tank in the near future and 1 mile of mains.

GAYLORD, pop. 1,000; fire area, 8 blocks; mercantile bldgs., brick and wood, 1 to 6 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; fire loss for 1 year, $3,000; ins. involved for same time, $1,100. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,500 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $10,000; ann. exp. of dept., $50; total mem. 35, paid part time 4, volunteers 31.

WATER SUPPLY—Source, wells, cisterns; cap. 1,400 bbls.

GHENT, pop. 300; fire area, 40 acres. Fire dept. —1 steamer, hook and ladders, hose carts; value of equipment, $1,600; value of bldg., $200; ann. exp. of dept., $20; total mem., 23 volunteers.

WATER SUPPLY—Source, 2 wells, 10 x 20; cost to construct, $300.

GIBBON, pop. 580; fire area, 30 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $5,500; ann. exp. of dept, $150; total mem., 29 volunteers.

WATER SUPPLY—Source, well and 3 cisterns, cap. 700 bbls.; in business center; system, pump direct to mains; quality of water, good; res. cap., 83,000 gals.; 1 pumping engine, class gasoline; mains, cast iron, 2 blocks, 8 in. dia.; pressure, dom. 45 lbs.; cost to construct, $5,500; bonded debt, $7,000; int. paid on bonds, 5 per cent; cost of mtce., $200; works belong to city.

GLENCOE, pop. 2,000; fire area, 320 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 1 hose wagon, 2 hose carriages; hose, rubber, good, 2,000 ft.; fire alarm, bell, whistle and electric, 7 boxes; value of dept. equipment, $6,500; value of bldgs., $11,500; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, well, 5 blocks from business center; system, gravity, pump to res. and direct; res. cap., 100,000 gals.; pumping engines, cap. per day 1,200,000 gals.; mains, 5¼ miles, 4 to 12 in. dia.; 39 hydrants; meters, total number 125; 50 services; pressure, dom. 65 lbs., fire 125 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to construct, $40,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,245; works belong to town.

GLENWOOD. WATER SUPPLY—Source, springs 1 mile from business center; system, gravity; material, concrete; quality of water, excellent; res. cap., 150,000 gals.; mains, cast pipe, 7 miles, 6 to 8 in. dia.; 40 hydrants; 296 services; pressure, dom. 70 lbs.; cost to construct, $31,000; bonded debt, $15,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $1,400; works belong to city.

GRACEVILLE, pop. 856; fire area, 160 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hose carriage; hose, rubber, good, 1,200 ft.; fire alarm, bell; ann. exp. of dept., $70; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, in business center; system, pump to stdp.; stdp. cap. 60,000 gals., material used in cons. wood and iron; quality of water, good; 2 pumping engines, cap. per day 140,000 gals., constructor Cook; mains, cast iron, 3 miles, 4 to 8 in. dia.; 30 hydrants; meters, total number 150, Trident, owned by consumer; 150 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 80 lbs.; cost to construct, $15,000; int. paid on bonds, 7 per cent; cost of mtce., $2,500; works belong to village; Peter G. Daly, supt.

GRAND RAPIDS, pop. 2,500; fire area, 8 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 150 ft.; total hose, 1,650 ft.; fire alarm, Gamewell; value of dept. equipment, $3,500; value of bldgs., $2,000; total mem., 42 volunteers.

WATER SUPPLY—Source, spring and lake, 1-3 mile from business center; system, pump to stdp. and mains; stdp. cap. 100,000 gals., material used in cons. wood; quality of water, fair; res. cap., 100,000 gals.; 2 pumping engines, cap. per day 500,000 gals., constructors Fairbanks, Morse; mains, cast iron, 4 miles, 6 to 8 in. dia.; 26 hydrants; 215 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $65,000; bonded debt, $44,000; int. paid on bonds, 5 and 7 per cent; cost of mtce., $10,000; works belong to city.

GRANITE FALLS, pop. 1,409; fire area, 160 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 750 ft.; rubber, good 400 ft.; total hose, 1,150 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $2,000; ann. exp. of dept., $800; total mem., 25 volunteers.

WATER SUPPLY—Source, river, 1½ miles from business center; system, gravity and pump direct; quality of water, good; res. cap., 125,000 gals.; 1 pumping engine, class triplex, cap. per day 1,000,000 gals., constructor Dennings; mains, cast iron, 3 miles, 6 to 10 in. dia.; 17 hydrants; 8 valves; meters, total number 40, Keystone, owned by consumer; 9 services; pressure, dom. 40 lbs., fire 125 lbs.; consumption per day, 42,000 gals.; cost to construct, $8,000; int. paid on bonds, 4 per cent; works belong to city.

GREEN ISLE, pop. 300; fire area, 20 acres; value of equipment, $1,700; value of bldgs., $6,000; total mem., 20 volunteers.

WATER SUPPLY—Source, cisterns; system, gas engine; works belong to city.

GROVE CITY, pop. 450; fire area, 15 acres. Fire dept.—1 hook and ladder, 1 hose cart; value of equipment, $1,000; value of bldg., $500; ann. exp. of dept., $100; total mem., 18 volunteers.

WATER SUPPLY—Source, deep well; system, tank; 1 pump, constructors Fairbank-Morse & Co., cap. per day, 32,000 gals.; 11 hydrants; 6 valves; mains, 1 mile, pressure, dom. 75 lbs., fire 80 lbs.; cost to construct, $10,000; ann. cost of mtce., $600.

HALLOCK, pop. 1,100; fire area, 40 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area. Fire dept.—1 steamer, 1 c. engine, 5 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $1,800; ann. exp. of dept., $300; total mem., 35 volunteers.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to res.; res. cap., 65,000 gals.; pumping engines, cap. per day 135 bbls.; mains, iron, 1½ miles, 6 to 9 in. dia.; 17 hydrants; cost to construct, $15,000; works belong to city.

HALSTAD, pop. 700; fire area, 100 acres. Fire dept.—1 chemical, 1 hook and ladder, 2 hose carts; value of equipment, $1,500; value of bldgs., $1,000; ann. exp. of fire dept., $75; total mem., 25 volunteers.

WATER SUPPLY—Source, flowing well; system, elevated tank; 10 hydrants; 3 valves; mains, 6,000 ft.; pressure, fire 45 lbs.; cost of waterworks, $8,000; bonded debt, $5,000; int. on bonds, 6 per cent; ann. cost of mtce., $250; works belong to city.

HASTINGS, pop. 4,000; fire area, 300 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $1,300; av. ins. involved for same time, $983. Fire dept.—2 steamers, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 4 hose carriages, 1 comb. c. & h. wagon, 2 horses; hose, cotton, good, 3,000 ft.; fire alarm, bell; value of dept. equipment, $8,600; value of bldgs., $2,500; ann. exp. of dept., $38; total mem. 21, paid part time.

WATER SUPPLY—Source, river and springs.

HENDERSON, pop. 904; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $50; total mem., 50 volunteers.

WATER SUPPLY—Source, reservoir, cap. 600,000 gals.; 1 duplex 400-gal. Deane Ro pump; mains, 4 to 8 in. dia.; 14 hydrants.

HERMAN, pop. 700; fire area, 50 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 7 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $100; total mem. 20, paid part time.

WATER SUPPLY—Source, well, 3 blocks from business center; system, pump to stdp.; stdp. cap. 64,000 gals., dim. 20 x 22, material used in cons. wood; quality of water, good; 1 pumping engine, cap. per day 30,000 gals., constructors Challenge; mains, cast iron, ½ mile, 6 to 8 in. dia.; 6 hydrants; 3 valves; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 10,000 gals.; cost to construct, $8,500; bonded debt, $7,000; int. paid on bonds, 6 per cent; cost of mtce., $450; works belong to city.

HERON LAKE, pop. 923; fire area, 320 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ to 2 stories; wooden roof permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $700; ann. exp. of dept., $200; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, in business center; system, pump to res.; res. cap., 25,000 gals.; pumping engines, cap. per day 25,000 gals.; cost to construct, $3,000; ann. cost of mtce., $500; works belong to town.

HIBBING, pop. 12,000; fire area, 1 mile by ¾ mile; mercantile bldgs., brick, stone and wood, 2 to 3 stories; private, wood, 2 and and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss in 1908, $12,250; ins. on same, $69,270. Fire dept.—1 chem. engine, 1 comb. h. & l. truck, 1 hose wagon, 4 horses; hose, cotton, rubber lined, 3,800 ft.; fire alarm, Gamewell, 28 boxes; value of dept. equipment, $7,170; value of bldgs., $125,000; ann. exp. of dept., $7,722; total mem. 17, paid full time 8, volunteers 9.

HINCKLEY, pop. 700; fire area, 200 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 yrs., $217; av. ins. involved for same time, $62. Fire dept.—1 steamer, 1 New Century gas engine, 2 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 900 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,500; ann. exp. of dept., $275; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; 1 pump, 14-hp.; hydrants and mains.

HOKAH, pop. 536; fire area, 200 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—2 hand engines, 100 pails; hose, cotton, good 1,000 ft.; value of dept. equipment, $300; value of bldgs., $3,000; underwriters' rating, third class.

WATER SUPPLY—Source, wells.

HOPKINS, pop. 2,500; mercantile bldgs., brick and wood. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carriages; total hose, 1,500 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—System, pump to stdp.; stdp. cap., 80,000 gals.; res. cap., 56,000 gals.; mains, 1 mile, 6 to 8. in. dia.; 10 hydrants.

HOWARD LAKE, pop. 800; fire area, 100 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $6,000; ann. exp. of dept., $104; total mem., 26 volunteers.

WATER SUPPLY—Source, lake; system, gravity, pump to stdp.; stdp. cap. 1,800 bbls.; 12 hydrants; 50 services; pressure, dom. 60 lbs., fire 65 to 70 lbs.; consumption, per day 1,500 gals., per capita 2½ gals.; cost to construct, $11,000; works belong to town.

HUTCHINSON, pop. 3,000; fire area, 320 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 800 ft.; inferior, all kinds, 800 ft.; total hose, 3,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $800; ann. exp. of dept., $375; total mem. 45, paid full time 1, paid part time 44.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 100,000 gals.; pumping engines, cap. per day 1,253,000 gals., constructors Morse and Fairbanks; mains, 4 miles, 4 to 10 in. dia.; 34 hydrants, Walker; meters, total number 4; 70 services; pressure, dom. 63 lbs., fire 125 lbs.; cost to construct, $22,900; ann. cost of mtce., $1,000; works belong to city.

IONA, pop. 300; fire area, 36 acres. Fire dept. —1 h. & l. truck, 2 hand hose carts; hose, 1,000 ft.; fire alarm, bell; value of equipment, $1,500; value of bldgs., $2,000; ann. exp. of dept., $2,500; total mem., 16 volunteers.

WATER SUPPLY—Source, deep wells; system, tank and direct pressure; 1 pump, constructor Michigan B. & I. Works; 4 hydrants; 2 valves; mains, ½ mile; pressure, dom. 32 lbs., fire 54 lbs.; cost to construct, $6,000; bonded debt, $4,700; int. paid on bonds, 5 per cent; ann. cost of mtce., $200; works belong to city.

JACKSON, pop. 1,800; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,700; value of bldgs., $1,500; ann. exp. of dept., $400; total mem., 52 volunteers.

WATER SUPPLY—Source, well and river, 1,000 ft. from business center; system, pump to stdp.; stdp. cap. 1,800 bbls., material used in cons. wood; quality of water, good; pumping engines, cap. per day 250,000 gals., constructors Fairbanks, Morse; mains, cast iron, 1½ miles, 4 to 8 in. dia.; 18 hydrants; 6 valves; meters, total number 5, Buffalo 4, Keystone 1, owned by consumer and city; 96 services; pipe, iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 1,200 bbls.; cost to construct, $17,000; bonded debt, $5,000; int. paid on bonds, 6 per cent; cost of mtce., $500; works belong to city.

JASPER, pop. 600; fire area, 80 acres. Fire dept.—2 hose carts; hose, 1,500 ft.; value of equipment, $1,000; value of bldgs., $200; ann. exp. of dept., $100; total mem., 21 volunteers.

WATER SUPPLY—Source, spring; system, tank on elevation; 4 pumps, constructor Smith, cap. per day, 250 gals. per min.; 16 hydrants; 32 valves; mains, 4 miles, pressure, dom. 150 lbs., fire 180 lbs.; cost of waterworks, $4,000; bonded debt, $500; works belong to city.

JANESVILLE, pop. 1,200; fire area, 30 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—36 c. hand ex., 1 h. & l. truck. 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 200 ft.; total hose, 1,100 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $100; ann. exp. of dept., $125; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 65,000 gals.; quality of water, hard; mains, ½ mile, 4 in. dia.; 6 hydrants; 4 valves; pressure, dom. 45 lbs., fire 50 lbs.; cost to construct, $2,100; works belong to village.

JORDAN, Scott Co., pop. 1,311; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 2,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,500; value of bldgs., $3,000; ann. exp. of dept., $180; total mem., 40 volunteers.

WATER SUPPLY—Source, creek, cisterns and ponds, 1,200 ft. from business center; system, pump; 2 pumping engines, cap. per day 252,000 gals.

KASSON, pop. 1,200; fire area, 5 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,800; value of bldgs., $3,500; ann. exp. of dept., $100; total mem., 16 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 2,500 bbls.; 2 pumping engines, class comp. dup., cap. per day 172,800 gals.; constructor Cook; mains, cast iron, 2¼ miles, 6 to 10 in. dia., Alabama; 25 hydrants, Fairbanks and Morse; 40 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 to 80 lbs.; cost to construct, $3,000; int. paid on bonds, 5 per cent; works belong to city.

KENNEDY, pop. 240; fire area, 40 acres. Fire dept.—1 gasoline eng., 1 chem. eng., 1 hook and ladder; hose, 1,000 ft.; value of equipment, $1,800; value of bldgs., $800; ann. exp. of fire dept., $100; total mem. 24, paid part time 1, volunteers 23.

WATER SUPPLY—Source, artesian wells; system, reservoir.

KENYON, pop. 1,251; fire area, 40 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 300 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $2,600; value of bldgs., $5,000; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 600 ft. from business center; system, pump to stdp.; res. cap., 1,800 bbls.; pumping engines, cap. per day, 9,600 bbls.; mains, cast iron, 1 mile, 4 to 6 in. dia.; 25 hydrants; 47 services; pressure, dom. 40 lbs., fire 40 lbs.; cost to construct, $4,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $250; works belong to village.

LAKE BENTON, pop. 890; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; total mem., 21 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res.; res. cap., 81,000 gals.; pumping engines, class dup., cap. per day 250,000 gals., constructor Gordon; mains, iron, 2 miles, 4 to 8 in. dia.; 11 hydrants; meters, total number 45, Buffalo, owned by consumer; 45 services; pipe, iron; pressure, dom. 93 lbs., fire 125 lbs.; cost to construct, $13,000; int. paid on bonds, 6 per cent; cost of mtce., $600; works belong to village.

LAKE CITY, pop. 5,000; fire area, 20 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose car-

riages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $7,500; ann. exp. of dept., $200; total mem., 32 volunteers.

WATER SUPPLY—Source, well, 4 blocks from business center; system, pump to tank; stdp. cap. 100,000 gals., material used in cons. wood; quality of water, good; 2 pumping engines, cap. per day 1,250,000 gals., constructor Fairbanks; mains, cast iron, 23½ miles, 4 to 12 in. dia.; 54 hydrants; 22 valves; meters, total number 175, Crown 12, Trident 156, Hersey Disc 1, Keystone 6, owned by consumer; 226 services; pipe, galv. iron; pressure, dom. 50 to 60 lbs., fire 100 to 125 lbs.; consumption per day, 100,000 gals.; cost to construct, $38,000; int. paid on bonds, 5 per cent; cost of mtce., $1,800; works belong to city.

LAKE CRYSTAL, pop. 1,215; fire area, 160 acres; mercantile bldgs., wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,400 ft.; inferior, all kinds, 100 ft.; total hose, 1,500 ft.; fire alarm, electric; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $100; total mem., 25 volunteers.

WATER SUPPLY—Source, cistern, in business center; res. cap., 50,000 gals.; pumping engine, cap. per day, 50,000 gals.; mains, cast iron, 2,800 ft., 8 in. dia.; 8 hydrants; pressure, fire 200 lbs.; cost to construct, $10,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; works belong to Co.

LAMBERTON, pop. 1,000; fire area, 320 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $100; total mem., 35 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump direct; stdp. cap., 2,100 bbls.; pumping engines, cap. per day, 3,840 bbls.; mains, cast iron, ¾ of a mile, 6 in. dia.; 12 hydrants; pressure, fire 75 lbs.; cost to construct, $11,000; ann. cost of mtce., $300; works belong to village.

LANESBORO, pop. 1,100; fire area, 40 acres; mercantile bldgs., brick; private, brick and wood, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $150; total mem., 32 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; stdp. cap. 80,000 gals., material used in cons. stone; res. cap. 8,000 bbls., located 150 ft. above village; pumping engines, cap. per day 350,000 gals., constructor Gould; mains, iron, 2½ miles, 4 to 8 in. dia.; 13 hydrants; 4 valves; pressure, dom. 95 lbs., fire 68 lbs.; cost to construct, $25,000; bonded debt, $13,000; cost of mtce., $100; works belong to city.

LE ROY, pop. 1,000; fire area, 410 acres. Fire dept.—2 hose carts; hose, 1,300 ft.; value of equipment, $1,000; value of bldgs., $900; total mem., 22 volunteers.

WATER SUPPLY—Source, tower and tank, well; 1 pump, cap. 45,000 gals. 10 hours; 4 hydrants; 5 valves; 40 services; mains, 1¼ miles; pressure, dom .30 lbs., fire 40 lbs.; cost to construct, $8,000; bonded debt, $7,000; ann. cost of mtce., $300; works belong to city.

LE SUEUR, pop. 1,950; fire area, 20 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $3,367; av. ins. involved for same time, $2,165. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 750 ft.; inferior, all kinds, 250 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,025; value of bldgs., $4,000; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, 2½ blocks from business center; system pump to stdp. and direct; stdp. cap. 150,000 gals., dim. 18 x 75, located on hill, material used in cons., steel, builders Chicago Bridge & Iron Co.; quality of water, good; 1 pumping engine, class trip., size 7 x 8, cap. per day 500,000 gals., constructor Gould; mains, cast iron, 2¼ miles, 4 to 10 in. dia.; 40 hydrants, Waterous; 11 valves, Waterous; meters, total number 37, Buffalo 22, Keystone 12, Trident 3, owned by city and consumer; 200 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 60,000 gals., per capita 30 gals.; cost to construct, $30,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works; belong to city.

LE SUEUR CENTER, pop. 1,000; fire area, 161 acres. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 900 ft.; value of equipment, $800; value of bldgs., $1,000; ann. exp. of dept., $120; total mem., 20 volunteers.

WATER SUPPLY—Source, tanks; 1 pump, cap. per day, 20,000 gals.; 7 hydrants; mains, 3,000 ft.; pressure, dom. 42 lbs., fire 42 lbs.; cost of water works, $6,000; works belong to city.

LITCHFIELD, pop. 2,280; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; rubber, good 750 ft.; inferior, all kinds, 500 ft.; total hose, 3,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $4,000; ann. exp. of dept., $235; total mem., 50 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 67,000 gals., dim. 18 x 26, material used in cons. wood, builders Fairbanks, Morse Co.; quality of water, hard; 2 pumping engines, class dup., cap per day 150,000 gals., constructors Smith-Vaile; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 29 hydrants; 8 valves; meters, total number 110, Crown, owned by consumer; 180 services; pipe, galv. iron; pressure, dom. 43 lbs., fire 100 lbs.; consumption per day, 60,000 gals.; cost to construct, $30,000; bonded debt, $19,000; int. paid on bonds, 4 per cent; cost of mtce., $2,500; works belong to city.

LITTLE FALLS, pop. 7,000; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 c. engines, 6 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 3,500 ft.; rubber, good, 2,600 ft.; total hose, 6,100 ft.; fire alarm, bell and whistle; value of bldgs., $15,000; total mem. 128, paid full time 2, volunteers 126.

WATER SUPPLY—Source, river, in business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 2,250,000 gals., constructor, Gordon; mains, cast iron, 10 miles, 6 to 8 in. dia.; 66 hydrants, Holyoke; 30 valves; 294 services; pressure, dom. 50 lbs., fire 100 lbs.; works belong to Co.

LONG PRAIRIE, pop. 1,800. Fire dept.—1 h. & l. truck, 2 hose carts, 1 c. engine; fire alarm, telephone; hose, 1,500 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump to res. and direct; res. cap. 2,000 bbls.; pumping engines, cap. per day 500,000 gals.; mains, 1½ miles, 4 to 8 in. dia.; 19 hydrants; 23 services; pressure, dom. 60 to 65 lbs., fire 100 lbs.; cost to construct, $11,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $600; works belong to village.

LOWRY, pop. 300; fire area, 10 acres. Fire dept.—1 steamer, 2 hose carts; hose, 1,000 ft.; value of equipment, $3,000; value of bldg., $5,000; ann. exp. of dept., $200; total mem., 15 volunteers, paid part time.

WATER SUPPLY—Source, cisterns and tanks; bonded debt, $2,500; int. paid on bonds, 4 per cent; works belong to city.

LUVERNE, pop. 3,200; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood and stone, 2 stories; wooden roofs

not permitted in fire area; fireworks and combustibles ord.; av. fire loss per yr. for 3 years, $900; av. ins. involved for same time, $7,867. Fire dept.—1 hand engine, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $9,500; ann. exp. of dept., $500; total mem., 49 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 128,000 gals., builders Kenney Bros., 2 pumping engines, cap. per day 150,000 gals., constructor Gordon; mains, cast iron, 5 miles, 4 to 10 in. dia., Addyston; 35 hydrants, Mathews; 14 valves; meters, total number 250, National; 250 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $35,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,700; works belong to city.

LYLE, pop. 500. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,100 ft.; total mem., 26 volunteers.

WATER SUPPLY—Mains, 2,200 ft.; cost to construct, $3,000; works belong to city.

MADELIA, pop. 1,400; fire area, 500 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle, 1 box; value of dept. equipment, $1,000; ann. exp. of dept., $150; total mem. 30, volunteers 30.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct to mains; stdp. cap. 69,000 gals., dim. 18 x 28; quality of water, good; 2 pumping engines, cap. per day 180,000 gals.; mains, cast iron, 2½ miles, 4 to 8 in. dia.; 22 hydrants; meters, total number 24, owned by city and consumer; 80 services; pipe, cast iron; pressure, dom. 43 lbs., fire 100 lbs.; cost to construct, $17,500; bonded debt, $16,000; int. paid on bonds, 5 per cent; cost of mtce., $660; works belong to city.

MADISON, pop. 2,000; fire area, 160 acres; mercantile bldgs., brick and wood, 2 stories; wooden roofs permitted; fire works and combustibles ord. Fire dept.—1 steamer, 2 chem. engines, 1 h. & l. truck, 2 hose carriages, 3 c. ex.; hose, cotton, rubber lined, good, 1,850 ft.; fire alarm, bell; value of dept. equipment, $5,500; value of bldgs., $1,000; total mem., 24 volunteers.

WATER SUPPLY—Source, wells, 6 cisterns; pumping engine.

MAHNOMEN, pop. 1,000. Fire dept.—2 hose carts; hose, 1,000 ft.; total mem., 18 volunteers.

WATER SUPPLY—Source, well; stdp. cap., 1,100 bbls.; mains, 750 ft., 6 in dia.; 3 hydrants.

MANKATO, pop. 12,000; fire area, 34 blocks; mercantile bldgs., wood, 1½ to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1905, $5,555; ins. for same time, $58,700. Fire dept.—1 c. engine, 3 h. & l. trucks, 2 hose wagons, 5 hose carts, 8 horses; hose, cotton, rubber lined, good 4,800 ft.; rubber, good, 700 ft.; total hose, 6,500 ft.; fire alarm, Gamewell, 19 boxes; value of bldgs., $25,000; ann. exp. of dept., $9,000; total mem., 85, paid full time 7, paid part time 3, 76 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res. and direct to mains; quality of water, good; res. cap., 870,000 gals., located on hill; 2 pumping engines, cap. per day 300,000 gals., constructors Knowles, Holly; mains, iron, 16.43 miles, 3 to 16 in. dia.; 158 hydrants; 98 valves; meters, total number 964, Crown 774, Nash 18, Union 13, Gem 5, Trident 69, Hersey Disc 2, Worthington 1, Buffalo 1, Columbia 11, Keystone 3, owned by consumer; 1,164 services; pipe, lead; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day 1,000,000 gals.; cost to construct, $128,160; bonded debt, $87,000; int. paid on bonds, 4 per cent; cost of mtce., $10,500; works belong to city.

MAPLETON, pop. 1,008; fire area, 120 acres; mercantile bldgs., brick and wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—2 c. engines, 2 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; inferior, all kinds, 500 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $200; ann. exp. of dept., $75; total mem., 22 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 93,600 gals.; pumping engines, cap. per day 3,600 bbls.; mains, cast iron, 2 miles, 6 to 10 in. dia.; 9 hydrants, Cincinnati; 8 valves; 80 services; pressure, dom. 48 lbs., fire 48 lbs.; cost to construct, $21,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $1,000; works belong to town.

MARIETTA, pop. 350; fire area, 80 acres. Fire dept.—1 gasoline engine, 1 hose cart; hose, 1,500 ft.; value of equipment, $3,000; value of bldg., $1,000; ann. exp. of fire dept., $100; total mem., 25 volunteers.

WATER SUPPLY—Source, storage tanks.

MARSHALL, pop. 2,088; fire area, 24 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 aerial truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,850 ft.; fire alarm, telephone; value of dept. equipment, $5,800; value of bldgs., $4,000; total mem., 52 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to res. and direct to mains; quality of water, fair; res. cap., 110,000 gals.; 2 pumping engines, cap. per day 1,584,000 gals., constructors Gordon, Blake; mains, cast iron, 198,000 ft., 6 to 12 in. dia.; 36 hydrants; meter, total number, 125 Crown; 125 services; pipe, lead; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to city.

MAYER, pop. 200; fire area, 2 acres. Fire dept.—1 gasoline engine, 1 h. & l. truck, 1 hose cart; value of equipment, $1,700; value of bldg., $2,000; ann. exp. of dept., $100; total mem., 25 volunteers.

WATER SUPPLY—Source, cisterns; 1 pump, Waterous Engine Co.; cost to construct, $2,000; works belong to city.

MELROSE, pop. 1,800; fire area, 5 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 250 ft.; total hose, 1,750 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $650; total mem., 31 volunteers.

WATER SUPPLY—Source, mill pond; system, pump direct; Gould pumping engines; mains, ½ mile, 4 in. dia.; 4 hydrants; 8 services; pressure, dom. 80 lbs., fire 150 lbs.; cost to construct, $6,000; ann. cost of mtce., $360.

MILACA, pop. 1,100; fire area, 640 acres; mercantile bldgs. brick and wood; height of mercantile bldgs. 2 stories; wooden roofs not permitted in fire area; av. fire loss for the past three yrs., $15,000; av. ins. on the properties burned per yr. during same period, $8,166; hose, cotton, rubber lined, good 1,000 ft.; total hose, 1,500 ft.; fire alarm, whistle; 2 boxes; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. ex. of dept., $500; volunteer; underwriters' rating, first class.

WATER SUPPLY—Source, running river, ¼ mile from business center; system, direct pump pressure; quality of water, soft; 2 pumping engines; cap. per day 60,000 gals., constructor Rumsey; mains, miles laid, 5; blocks; hydrants, 5; fire pressure 80 lbs.; dom. pressure 55 lbs.; cost to construct, $60,000; bonded debt, $10,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,500; works belong to village.

MINNEAPOLIS, pop. 262,000; fire area, 56 square miles; mercantile bldgs., stone, brick and wood, 1 to 12 stories; private, stone, brick and wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $841,130.89; av. ins. for same time, $10,-

584,423. Fire dept.—23 steamers, 11 comb. c. & h. wagons, 11 c. engines, 30 c. hand ex., 6 reserve h. & l. trucks, 3 aerial trucks, 1 water tower, 18 hose wagons, 11 hose carriages, reels, etc., 218 horses; hose, cotton, rubber lined, good, 56,000 ft.; rubber, good, 11,000 ft.; total hose, 67,000 ft.; fire alarm, Gamewell, 341 boxes; value of dept. equipment, $493,380; value of bldgs., $396,773; ann. exp. of dept., $450,018; total mem. 370, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, 6 miles from business center; system, pump direct and res.; stdp. cap., 98,000,000 gals.; quality of water, good; located on Columbia heights; 4 pumping engines, cap. per day 85,000,000 gals., constructors Holly, Worthington, Stroffeman; mains, cast iron, 365.1 miles, 6 to 50 in. dia.; 4,190 hydrants; 3,342 valves; meters, total number 26,132, Crown 85, Nash 5,474, Hersey Rotary 707, Trident 6,125, Keystone 13,091, Hersey Torrent 4, Thomson 299, Worthington 33, Columbia 3, Pittsburg 48, Lambert 209, Niagara 16, "Pgh" 43, owned by consumer; 35,000 services; pipe, lead; pressure, dom. 75 lbs.; consumption per day 17,881,917 gals., per cap. 56 4-5 gals.; cost to construct, $6,039,850; bonded debt, $1,930,000; int. paid on bonds, 4 per cent; cost of mtce., $150,000; works belong to city.

MINNEOTA, pop. 1,000; fire area, 10 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 c. engines, 6 c. hand ex., 1 h. & l. truck, hooks, ladders and buckets; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 100 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,085; value of bldgs., $7,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, 500 ft. from business center; system, pump to stdp. or direct; stdp. cap. 61,000 gals., dim. 20 x 24; quality of water, good; 1 pumping engine, cap. per day, 40,800 gals.; mains, iron, 9,653 ft., 6 to 8 in. dia.; 20 hydrants; 9 valves; meters, total number 20, owned by consumer; 33 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 150 lbs.; consumption per day, 10,000 gals.; cost to construct, $13,000; bonded debt, $10,000; int. paid on bonds, 5 per cent; cost of mtce., $1,000; works belong to city.

MONTEVIDEO, pop. 3,500; fire area, 15 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $17,000; total mem., 44 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity, pump to res. and stdp.; stdp. dim. 28 x 38; material used in cons. steel; quality of water, fine; 2 pumping engines, constructors Ramsey and Fairbanks-Morse Co.; mains, cast iron, 2 miles, 4 to 12 in. dia.; 38 hydrants; 13 valves; meters, total number 106, Crown 1, Nash 4, Union 2, Trident 31, Buffalo 12, Keystone 10, owned by city; 145 services; pipe, galv. iron; pressure, dom. 35 to 70 lbs., fire 70 lbs.; consumption per day, 100,000 gals.; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds, 4 per cent; works belong to city.

MONTGOMERY, pop. 1,133; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 750 ft.; rubber, good, 300 ft.; total hose, 1,050 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $6,000; ann. exp. of dept., $180; total mem. 30, paid full time.

WATER SUPPLY—Source, well, in business center; system, pump to res. and direct; stdp. cap. 47,250 gals., builders Fairbanks, Morse Co.; quality of water, good; res. cap., 45,000 gals.; pumping engines, cap. per day 125,000 gals.; mains, cast iron, 1½ miles, 4 to 8 in. dia.; 16 hydrants; meters, total number 1, Buffalo, owned by consumer; 31 services; pressure, dom. 38 lbs., fire 38 lbs.; consumption per day, 20,000 gals.; cost to construct, $35,000; cost of mtce., $579; works belong to city.

MONTICELLO, pop. 974; fire area, 100 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $750; total mem., 36 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; stdp. cap., 500 bbls.; meters, total number 40; pressure, dom. 50 lbs., fire 65 lbs.; cost to construct, $10,000; works belong to town.

MOORHEAD, pop. 4,975; fire area, 1,500 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 4,000 ft.; fire alarm, electric 13 boxes; value of dept. equipment, $7,000; value of bldgs., $2,000; ann. exp. of dept., $1,400; total mem., 34 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump direct; pumping engines; cap. per day 2,000,000 gals., constructors Blake, Worthington; mains, 4½ miles, 4 to 12 in. dia.; 65 hydrants, Ludlow; 9 valves; meters, total number 140, 25 Trident, 115 Crown, owned by city; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $48,000; ann. cost of mtce, $6,000; works belong to city.

MORGAN, pop. 635; fire area, 30 acres; bldgs., wood, 1½ to 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 steamer, 150 fire ex., 1 h. & l. truck with equipments, 2 hose carriages; hose, cotton, good, 900 ft.; inferior, all kinds, 200 ft.; total hose, 1,100 ft.; fire alarm, bell; value of equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $100; total mem., 15 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, cistern; system, pump to res.; cap. 1,500 gals.; cost of works, $2,500; ann. cost of mtce., $200.

MORRIS, pop. 2,200; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 300 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem., 25 volunteers; Max Trantow, chief; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res.; quality of water, good; res. cap., 80,000 gals.; 2 pumping engines, cap. per day 600,000 gals., constructor Gould; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 47 hydrants, Water Eng. Co.; meters, total number 20; 275 services; pipe, iron; pressure dom. 60 lbs., fire 90 lbs.; cost to construct, $40,000; bonded debt., $40,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $1,800; works belong to city.

MORTON, pop. 366; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,000; total mem., 40 volunteers.

WATER SUPPLY—Source, spring; system, pump to res.; pumping engines, cap. per day 1,000 gals.; mains, cast iron, 1¼ miles, 6 in. dia.; pressure, fire 60 lbs.; cost to construct, $9,000; works belong to village.

NASHWANK, pop. 1,200; fire area, 120 acres. Fire dept.—Hook and ladder and hose cart; value of equipment, $2,000; value of bldgs., $3,000; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, direct to tank, pumps, 2, constructors Prescott and Carnem; 18 hydrants; 18 valves; mains, 1½ miles; cost to construct, $30,000; bonded debt, $35,000; int. paid on bonds, 6 per cent.

NEW PAYNESVILLE, pop. 1,200; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $200; ann. exp. of dept., $25; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, 300 ft. from business center; system, pump to stdp. and mains; stdp. cap. 1,000 bbls., dim. 16 x 20; pumping engine, cap. per day 2,000 bbls., constructors Chandler & Taylor; mains, cast iron, ½ mile, 6 to 8 in. dia.; 9 hydrants; 4 valves; meters, total number 2, Trident; 25 services; pipe, galv. iron; pressure, dom. 42 lbs., fire 100 lbs.; consumption per day, 6,000 gals.; cost to construct, $10,000; bonded debt, $8,000; int. paid on bonds, 5 per cent; cost of mtce., $3,500; works belong to city.

NEW PRAGUE, pop. 1,580; fire area, 340 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 100 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $200; total mem., 40 volunteers.

WATER SUPPLY—Source, well, ⅛ mile from business center; system, pump direct or to stdp.; stdp. cap. 50,000 gals.; pumping engines, cap. per day 129,600 gals., constructors Fairbanks, Morse & Co.; mains, cast iron, 1½ miles, 6 to 8 in. dia.; works belong to city.

NEW RICHLAND, pop. 750; fire area, 180 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 1 yr., $350; av. ins. involved for same time, $400. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 1,600 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $20,000; value of bldgs., $4,000; total mem. 35, paid part time 1; volunteers 34.

WATER SUPPLY—Source, well, 300 ft. from business center; system, pump to stdp.; stdp. cap. 65,000 gals., dim. 20 x 24, material used in cons. steel; quality of water, good; 1 pumping engine, class gasoline, cap. per day 90,000 gals.; mains, cast iron, 2 miles, 4 to 8 in. dia.; 16 hydrants; 8 valves; meters, total number 1, Trident, owned by consumer; 31 services; pipe, galv. iron; pressure, dom. 45 to 50 lbs., fire 45 to 50 lbs.; consumption per day, 13,750 gals.; cost to construct, $14,372; bonded debt, $10,000; int. paid on bonds, 4 per cent; cost of mtce., $320; works belong to city.

NEW ULM, pop. 6,200; fire area, 4,500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick, 1½ and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per y. for 3 yrs., $2,530; av. ins. involved for same time, $11,842. Fire dept.—2 steamers, 1 h. & l. truck, 8 c. hand ex., 2 aerial trucks, 2 hose wagons, 1 hose carriage, 8 horses; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 2,200 ft.; total hose, 2,800 ft.; fire alarm, whistle and bell, 16 boxes; value of dept. equipment, $12,500; value of bldgs., $2,500; ann. exp. of dept., $4,902; total mem., 46 volunteers.

WATER SUPPLY—Source, wells, 1-6 mile from business center; system, pump to res. and stdp.; res. cap., 1,000,000 gals.; stdp. cap., 26,000 gals.; dim. 11 x 36; material used in cons., brick and iron; quality of water, good; 5 pumping engines, constructors Smith-Vaile and Cook; mains, iron, 10.85 miles, 6 to 14 in. dia.; 94 hydrants; 105 valves; meters, total number 510, Crown 1, Nash 54, Empire 1, Hersey Disc 4, Thomson 3, Worthington 70, Buffalo 268, Keystone 38, Niagara 43, owned by consumer; 510 services; pipe, lead; pressure, dom. 45 to 80 lbs., fire 120 lbs.; consumption per day, 73,876 gals.; cost to construct, $89,060; works belong to city.

NORTHFIELD, pop. 3,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $8,456; av. ins. involved for same time, $522. Fire dept.—1 h. & l. truck, 4 c. hand ex., 2 hose wagons, 2 hose carriages, 6 horses; hose, rubber, good, 1,500 ft.; inferior, all kinds, 700 ft.; total hose, 2,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $6,000; ann. exp. of dept., $1,000; total mem. 18, paid part time 1, volunteers 17.

WATER SUPPLY—Source, well, 4 blocks from business center; system, pump to stdp. and res.; stdp. cap. 240,000 gals., dim. 35 x 35, material used in cons. steel; quality of water, good; 1 pumping engine, class comp., cap. per day 1,225,000 gals., constructor Gordon; mains, cast iron, 8.2 miles, 4 to 12 in. dia.; 81 hydrants; meters, total number 145, owned by consumer; 350 services; pipe, lead; pressure, dom. 75 to 90 lbs., fire 75 to 90 lbs.; consumption per day, 200,000 gals.; cost to construct, $48,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; cost of mtce., $2,285; works belong to city.

NORTH BRANCH; bldgs, wood. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, 1,800 ft.; fire alarm, bell; total mem., 25 volunteers.

WATER SUPPLY—Source, cisterns; system, pumping; cap. res., 800 bbls.

NORTH ST. PAUL, pop. 1,110; fire area, 150 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,650 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $140; total mem. 12, paid part time.

WATER SUPPLY—Source, lake and wells; system, pump to res.; res. cap., 56,000 gals.; pumping engines, cap. per day 1,100,000 gals., constructors Blake and Smith-Vaile; mains, 3 miles, 6 to 10 in. dia.; 20 hydrants, Wood; meters, total number 4, Worthington, Hersey; pressure, dom. 25 lbs., fire 60 to 80 lbs.; consumption, per day 10,000 gals., per capita 10 gals.; cost to construct, $30,000; ann. cost of mtce., $1,000; works belong to town.

OLIVIA, pop. 1,200; fire area, 160 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hose carriage; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 1-3 mile from business center; system, pump direct to mains; stdp. cap. 75,000 gals., dim. 20 x 26, material used in cons. wood and steel; quality of water, good; res. cap., 75,000 gals.; 1 pumping engine, class dup., cap. per day 5,000 gals., constructors Fairbanks, Morse; mains, cast iron, 3 miles, 4 to 8 in. dia.; 17 hydrants; 10 valves; meters, total number 25, Buffalo, owned by consumer; 23 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 5,000 gals.; cost to construct, $8,000; cost of mtce., $350; works belong to village.

ORTONVILLE, pop. 1,600; fire area, 160 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all

kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; total mem., 39 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; 1 pumping engine; mains, 1½ miles; 19 hydrants; 125 services; pressure, dom. 73 lbs., fire 70 lbs.; consumption per day 45,000 gals., per capita 25 gals.; cost to construct, $24,000; ann. cost of mtce., $3,500; works belong to city.

OSAKIS, pop. 1,200; fire area, 15 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 hand pumps, 1 supply wagon, 3 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, whistle; value of dept. equipment, $3,200; value of bldgs., $200; ann. exp. of dept., $560; total mem., 135 volunteers.

WATER SUPPLY—Source, lake, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; Fairbanks-Morse duplex steam pumping engines; 8 hydrants; pressure, fire 160 lbs.; cost to construct, $12,000; ann. cost of mtce., $400.

OWATONNA, pop. 6,000; fire area, 140 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; av. fire loss per yr. for 1 year, $20,000; av. ins. involved for same time, $20,000. Fire dept.—1 h. & l. truck, 1 comb. c. & h. wagon, 3 hose carriages; total hose, 2,600 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $10,000; value of bldgs., $3,900; ann. exp. of dept., $1,500; total mem., 20 volunteers.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump direct to mains; stdp. cap. 132,000 gals., dim. 16 x 100, material used in cons. boiler iron; filters in as pumped; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructors Smith-Vaile and Smedley; mains, cast iron, 13 miles, 4 to 10 in. dia.; 106 hydrants; 84 valves; meters, total number 50, Crown 40, Nash 4, Hersey Disc 3, Thomson 5, Pittsburg 2, Keystone 2, owned by consumer and city; 875 services; pipe, galv. iron; presure, dom. 65 lbs., fire 65 lbs.; consumption per day, 410,000 gals.; cost to construct, $83,989; bonded debt, $30,000; int. paid on bonds, 5 per cent; cost of mtce., $5,231; works belong to city.

PARK RAPIDS, pop. 2,000; fire area, 4 blocks; mercantile bldgs., 1 to 3 stories; private dwellings, wood, 2 stories; wooden roofs are not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $1,000. Fire dept.—4 hose carriages, 1 h. & l. truck; hose, rubber lined, good, 3,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $350; total mem., 30 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, direct pressure; quality of water, good; pumping engines 1, class 4, cap. per day 150,000 gals.; mains, cast iron, 5 blocks, 4 to 6 in. dia.; 5 hydrants; 4 valves; service pipe, galv. iron; pressure, dom. 40 lbs., fire 150 lbs.; cost to construct works, $10,000; bonded debt, $6,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to village.

PELICAN RAPIDS, pop. 1,150; mercantile bldgs., brick and wood; wooden roofs permitted. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; total mem., 35 volunteers.

WATER SUPPLY—Source, river; no water works.

PERHAM, pop. 1,500; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1 year, $1,500; ins. involved for same time, $300. Fire dept.—1 c. engine, 1 h. & l. truck, 1 aerial truck, 2 hose carriages; hose, rubber, good, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $4,000; ann. exp. of dept., $400; total mem., 32 volunteers.

WATER SUPPLY—Source, well; system, pump direct; pumping engines, cap. per day 260,000 gals.; mains, 1 mile, 6 in. dia.; 8 hydrants; pressure, fire 90 lbs.; cost to construct, $5,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to city.

PIPESTONE, pop. 3,140; fire area, 64 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 700 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 90,000 gals., dim. 12 x 100, located 2 blocks from post office, material used in cons., iron; quality of water, good; res. cap. 175,000 gals., located two blocks from post office; stdp. cap. 85,000 gals., dim. of stdp. 12 x 100; 3 pumping engines, size 8 x 10 x 12, 10 x 6 x 9½, cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 4 to 8 in. dia.; 42 hydrants, Chapman, Alaska, Eddy; 44 valves; meters, total number 84, Worthington 4, Keystone 13; 400 services; pipe, galv. iron; pressure, dom. 30 to 45 lbs., fire 30 to 45 lbs.; consumption per day 40,000 gals., per capita 20 gals.; cost to construct, $50,000; bonded debt, $20,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $3,000; works belong to city.

PLAINVIEW, pop. 1,150; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 1 year, $12,000; av. ins. involved for same time, $400,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,390; value of bldgs., $2,200; ann. exp. of dept., $75; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to res.; res. cap., 63,000 gals.; pumping engines, cap. per day 230,000 gals., constructors Fairbanks, Morse & Co.; mains, 3½ miles, 4 to 8 in. dia.; 21 hydrants, Waterous; meters, total number 12, Thomson; 172 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $21,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to village.

PLATO, pop. 300; fire area, 40 acres. Fire dept.—1 chem. engine, hook and ladder, 1 hose cart; value of equipment, $2,500; value of bldg., $1,000; ann. exp. of dept., $2,500; total mem., 26 volunteers.

WATER SUPPLY—Source, 8 cisterns of 200 bbls. each.

PRESTON, pop. 1,700; fire area, 160 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $339; av. ins. involved for same time, $203. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,900 ft.; inferior, all kinds, 200 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,400; ann. exp. of dept., $75; total mem., 35 volunteers.

WATER SUPPLY—Source, spring; system, gravity to res.; res. cap., 190,000 gals.; pumping engines, cap. per day 750,000 gals., constructor Buffalo; mains, 3½ miles, 4 to 8 in. dia.; 30 hydrants; 155 services; pressure, dom. 65 to 85 lbs., fire 65 to 85 lbs.; cost to construct, $34,000; int. paid on bonds, 6 per cent; works belong to village.

PRINCETON, pop. 1,319; fire area, 320 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $4,500; value of bldgs., $3,000; total mem., 30 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 76,000 gals.; pumping engines,

cap. per day 200,000 gals.; mains, 1¼ mile, 4 to 8 in. dia.; 15 hydrants; pipe, cast iron; pressure, fire 45 lbs.; cost to construct, $20,000; ann. cost of mtce., $600; works belong to town.

RED LAKE FALLS, pop. 2,000; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; av. fire loss per yr. for the past 3 yrs., $4,800; av. ins. involved during the same time, $10,000. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; value of dept. equipment, $2,000; value of dept. bldgs., $2,000; ann. exp. of dept., $150; total mem., 35 volunteers.

WATER SUPPLY—Not reported.

RED WING, pop. 9,000; fire area, 4,480 acres; mercantile bldgs., brick, 1 to 4 stories; wooden roofs not permitted. Fire dept.—1 steamer, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 4 hose wagons, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 7,000 ft.; rubber, good, 350 ft.; total hose, 7,350 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $8,700; value of bldgs., $15,000; ann. exp. of dept., $6,500; total mem. 55, paid full time 2, paid part time 53; underwriters' rating, third class.

WATER SUPPLY—Source, river, 1-3 mile from business center; system, pump to res.; stdp. dim. 27 x 30; filtration, sponge-filled well; quality of water, good; res. cap. 1,000,000 gals.; 3 pumping engines, class vertical comp., cap. per day 3,000,000 gals., constructors Blake, Snow; mains, cast iron, 12 miles, 4 to 14 in. dia.; 103 hydrants; 119 valves; meters, total number 479, owned by city and consumer; 510 services; pipe, galv. iron; pressure, fire 110 lbs.; cost to construct, $130,000; bonded debt, $65,000; int. paid on bonds, 5 per cent; cost of mtce., $5,800; works belong to city.

REDWOOD FALLS, pop. 1,802; fire area, 10 acres; mercantile bldgs., brick, 1 to 3 stories; private bldgs., wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $200; value of bldgs., $150; ann. exp. of dept., $25; total mem., 30 volunteers.

WATER SUPPLY—Source, springs, river, 1½ miles from business center; system, pump to stdp.; stdp. cap., 100,000 gals.; material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; 1 pumping engine, class horizontal duplex, size 18 x 18½ x 10¼, cap. per day 2,000,000 gals., constructor Gordon; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 42 hydrants, Wood; 18 valves, Wood, Crane, Enberg; meters, total number 160, Crown 20, Hersey Rotary 2, Hersey Disc 1, Buffalo 10, Keystone 120, Trident 7, Nash 1, owned by city; 200 services; pipe, lead, iron; pressure, dom. 58 lbs., fire 175 lbs.; consumption, per day 260,000 gals., per capita 130 gals.; cost to construct, $40,000; bonded debt, $26,000; ann. cost of mtce., $1,500; works belong to city.

RENVILLE, pop. 1,229; mercantile bldgs., brick and wood, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 850 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $1,000; total mem., 24 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 20,000 bbls., material used in cons. wood; quality of water, soft; res. cap., 300,000 gals.; pumping engine, cap. per day, 32,000 gals.; mains, cast iron, 2 miles, 4 to 8 in. dia.; 25 hydrants; 30 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 150 lbs.; consumption per day, 90,000 gals.; cost to construct, $19,000; works belong to city.

RICHMOND, pop. 600; fire area, 160 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 250 ft.; total hose, 1,750 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,600; total mem., 31 volunteers.

WATER SUPPLY—Not reported.

ROCHESTER, pop. 9,000; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $11,682; av. ins. involved for same time, $99,834. Fire dept.—3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 horses; hose, cotton, rubber lined, good, 3,300 ft.; rubber, good, 400 ft.; inferior, all kinds, 600 ft.; total hose, 4,300 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $4,000; value of bldgs., $13,750; ann. exp. of dept., $4,000; total mem. 53, paid full time 3, paid part time 24, volunteers 26.

WATER SUPPLY—Source, wells, creek; system, pump to stdp.; stdp. cap. 225,000 gals., material used in cons. steel; quality of water, good; pumping engines, cap. per day 2,500,000 gals., constructor Worthington; mains, cast iron, 11 miles, 4 to 14 in. dia.; 165 hydrants, Ludlow; 59 valves, Ludlow; meters, total number 286, Crown 29, Union 4, Empire 12, Hersey Rotary 39, Thomson 79, Worthington 3, Columbia 8, Keystone 18, Trident 36, Lambert 5, Nash 9, Niagara 44; 800 services; pipe, galv. iron; pressure, dom. 60 to 80 lbs., fire 90 to 100 lbs.; consumption, per day 500,000 gals., per capita 71 gals.; works belong to Co.

ROSEAN, pop. 800; fire area, 200 acres. Fire dept.—1 steamer, hook and ladder, 2 hose carts; hose, 1,500 ft.; value of equipment, $2,500; value of bldg., $1,000; ann. exp. of dept., $400; total mem., 25 volunteers.

WATER SUPPLY—Source, river; 1 pump, Waterous Engine Works, cap. per day, 60,000 gals.; pressure, dom. 150 lbs.; works belong to city.

ROSEMOUNT, pop. 185; fire area, 23 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. No protection.

WATER SUPPLY—Source, wells.

ROYALTON, pop. 785; fire area, 1,600 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 4 c. hand ex., 1 aerial truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $750; ann. exp. of dept., $500; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, river and cistern; 1 hydrant.

RUSH CITY, pop. 1,283; fire area, 160 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 years, $520; av. ins. involved for same time, $6,472. Fire dept. 1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; rubber, good, 300 ft.; inferior, all kinds, 100 ft.; total hose, 2,100 ft.; fire alarm, whistle; value of dept. equipment, $2,800; value of bldgs., $350; ann. exp. of dept., $75; total mem., 25 volunteers.

WATER SUPPLY—Source, creek; system, pump to stdp.; pumping engines, cap. per day 16,000 gals.; mains, iron, 1-4 mile, 6 in. dia.; 3 hydrants; ann. cost of mtce., $120.

RUSHFORD, pop. 1,133; fire area, 360 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $19,000; value of bldgs., $3,000; ann. exp. of dept., $700; total mem., 48 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 16,000 bbls.; pumping engines, cap. per day 96,000 gals.; mains, iron, 2 miles, 4 to 8 in. dia., Crane; 24 hydrants, Crane; 25 services; pipe, galv. iron; pressure, fire 65 to 70 lbs.; cost to construct, $15,000; int. paid on bonds, 5 to 5½ per cent; ann. cost of mtce., $200; works belong to city.

ST. CHARLES, pop. 1,238; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,100; value of bldgs., $300; ann. exp. of dept., $78; total mem., 28 volunteers.

WATER SUPPLY—Source, well, 1,000 ft. from business center; system, pump to res. and mains; stdp. cap. 245,000 gals.; quality of water, good; res. cap. 120,000 gals.; 1 pumping engine, cap. per day 150,000 gals., constructor Gordon; mains, cast iron, 3 miles, 2 to 10 in. dia.; 28 hydrants; 8 valves; meters, total number 50; 130 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 100,000 gals.; cost to construct, $18,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; cost of mtce., $750; works belong to city.

ST. CLOUD, pop. 8,663; fire area, 3,840 acres; private, wood, stone, brick, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 supply wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, 500 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $3,000; total mem., 21, paid full time 2, paid part time 18; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 367,000 gals., material used in cons. steel; pumping engines, cap. per day 3,000,000 gals., constructors Deane, Smith-Vaile; mains, 15 miles, 4 to 12 in. dia.; 145 hydrants; 38 valves; meters, total number 115, owned by consumer; 500 services; pressure, dom. 65 lbs., fire 150 lbs.; consumption per day, 750,000 gals.; cost to construct, $160,000; int. paid on bonds, 5 per cent; cost of mtce., $10,000; works belong to city.

ST. JAMES, pop. 2,607; fire area, 600 acres; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,519; av. ins. for same time, $1,253. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 200,000 gals.; quality of water, fair; 2 pumping engines; mains, cast iron, 2¾ miles, 4 to 12 in. dia.; 42 hydrants; 6 valves; meters, total number 10; 100 services; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $25,000; int. paid on bonds, 6 per cent; works belong to city.

ST. PAUL, pop. 225,000; fire area, 54 sq. miles; mercantile bldgs., brick and stone, 2 to 12 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $442,469.07; ins. for same time, $2,754,684. Fire dept.—18 steamers, 1 comb. c. & h. wagon, 4 c. engines, 30 c. hand ex., 6 h. & l. trucks, 3 aerial trucks, 1 water tower, 21 hose wagons, 15 hose carriages, 151 horses; hose, cotton, rubber lined, good, 55,000 ft.; rubber, good, 5,000 ft.; total hose, 60,000 ft.; fire alarm, Gamewell, 228 boxes; value of dept. equipment, $275,000; value of bldgs., $415,000; ann. exp. of dept., $325,000; total mem. 266, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, wells and lake, 25 miles from business center; system, gravity and pump to res.; material used in cons. clay and concrete; quality of water, good; res. cap. 13,000,000 gals., located 3 miles from city; 5 pumping engines, class dup. and comp., cap. per day 35,000,000 gals., constructors Deane, Allis; mains, cast iron, 313 miles, 4 to 36 in. dia.; 2,889 hydrants; 2,608 valves; meters, total number, 12,135, owned by city; 26,294 services; pipe, lead and iron; pressure, dom. 10 lbs., fire 10 to 100 lbs.; consumption per day, 10,702,010 gals.; cost to construct, $4,937,598; bonded debt, $2,066,000; int. paid on bonds, 4, 4½ and 5 per cent; cost of mtce., $68,180; works belong to city.

ST. PETER, pop. 4,500; mercantile bldgs., wood, stone and brick, 2 and 3 stories; private, wood, brick and stone, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—12 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 500 ft.; inferior, all kinds, 200 ft.; total hose, 2,700 ft.; fire alarm, bell; value of dept. equipment, $3,600; value of bldgs., $5,000; ann. exp. of dept., $700; total mem., 36 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 1 block from business center; system, pump to stdp.; stdp. cap. 150,000 gals., material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 850,000 gals., constructor Smedley; mains, cast iron, 6 miles, 4 to 12 in. dia.; 46 hydrants; 23 valves; meters, total number 240, Crown 1, Nash 5, Empire 15, Trident 30, Hersey Disc 2, Pittsburg 10, Westinghouse 175, Lambert 2, owned by consumer; 240 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $48,000; works belong to city.

SANDSTONE, pop. 1,800; fire area, 100 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; total mem., 25 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 2,000,000 gals; pumping engines, cap. per day 5,000,000 gals., constructors Fairbanks and Morse; mains, iron, 4 miles, 6 to 8 in. dia.; 29 hydrants; 75 services; presure, dom. 50 lbs., fire 125 lbs.; cost to construct, $8,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $900; works belong to Co.

SAUK CENTRE, pop. 2,500; fire area, 320 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell and telephone, 220 phones; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 58 volunteers.

WATER SUPPLY—Source, lake, 2½ blocks from business center; system, pump direct to mains; res. cap., 1,400,000 gals.; 2 pumping engines, cap. per day 1,400,000 gals., constructors Worthington and Fairbanks-Morse Co.; mains, cat iron, 4½ miles, 4 in. dia.; 44 hydrants; 22 valves; meters, total number 1, owned by city; 175 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 to 125 lbs.; cost to construct, $22,000; cost of mtce., $2,400; works belong to city.

SAUK RAPIDS, pop. 1,700; fire area, 500 acres; bldgs., brick and wood; wooden roofs permitted. Fire dept.—1 gasoline engine, 1 h. & l truck, 2 hose carts, 3 c. ex.; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; ann. exp. of dept., $25; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns.

SHAKOPEE, pop 2,047; fire area, 15 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, river, 1 block from business center; system, pump direct to mains; quality of water, good; 1 pumping engine, cap. per day 1,000,000 gals., constructors Fairbanks, Morse Co.; mains, 30 ft., 8 in. dia.; owned by city.

SITEKA, pop. 550. Fire dept.—1 gasoline engine, hose cart and ladder; hose, 600 ft.; value of equipment, $1,200; value of bldgs., $1,000; total mem., 20 volunteers.

WATER SUPPLY—Source, river, R. R. tank and 3 large city wells.

SLAYTON, pop. 1,000. Fire dept.—1 h. & l. truck, 1 c. engine, 2 hose carts; hose, 1,200 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 1,800 bbls.; res. cap., 2,000 bbls.; mains, 2 miles, 4 to 8 in. dia.; 23 hydrants; pressure, dom. 40 lbs., fire 90 lbs.

SLEEPY EYE, pop. 2,700; fire area, 1,320 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $225; total mem., 30 volunteers.

WATER SUPPLY—Source, well, 300 ft. from business center; system, pump to stdp.; stdp. cap 35,000 gals., material used in cons. wood; quality of water, good; res. cap., 700,000 gals.; 2 pumping engines; meters, total number 63, owned by consumer; 21 services; 18 hydrants; presure, dom. 45 lbs., fire 160 lbs.; consumption per day, 150,000 gals.; cost to construct, $5,000; cost of mtce., $500; works belong to city.

SOUTH ST. PAUL, pop. 4,385; fire area, 6 acres; mercantile bldgs., brick and wood, 2 and 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—3 steamers, 3 hose carriages; hose, cotton, rubber lined, good 2,600 ft.; rubber, good 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,600 ft.; fire alarm, whistle; value of dept. equipment, $15,000; value of bldgs., $4,500; ann. exp. of dept., $4,606; total mem., 60 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 16 x 100, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good, pumped by Swift & Co.; mains, iron, 1¾ miles, 6 to 8 in. dia.; 11 hydrants, So. Park Foundry Mach. Co.; 44 valves; meters, total number 30, Keystone, owned by city; pressure, dom. 25 lbs., fire 50 lbs.; cost to construct, $16,000; bonded debt, $5,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $500; works belong to city.

SPARTA, pop. 900; fire area, 40 acres. Fire dept.—1 h & l. truck, 2 hose carts; hose, 1,500 ft.; value of equipment, $2,000; total mem., 20 volunteers.

WATER SUPPLY—Source, lake; system, direct pressure pump; 9 hydrants; pressure, dom. 60 lbs., fire 200 lbs.; mains, ½ mile; works belong to city.

SPRINGFIELD, pop. 1,800; fire area, 80 acres; mercantile bldgs., 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 700 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $50; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 1,800 bbls.; pumping engines, cap. per day 1,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, 3 miles, 4 to 8 in. dia.; 36 hydrants; pressur, dom. 53 to 58 lbs., fire 75 lbs.; cost to construct, $6,000; works belong to city.

SPRING GROVE, pop. 500; fire area, 25 acres; mercantile bldgs., wood, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $700; av. ins. involved for same time, $50,000. Fire dept.—2 hand engines, 12 c. hand ex., 1 h. & l. truck, 2 hose reels and carts; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $400; value of bldgs., $600; ann. exp. of dept., $100; total mem., 25 volunteers.

WATER SUPPLY—Source, well, 1 block from business center; system, pump to stdp.; stdp. cap. 54,400 gals., material used in cons. iron; quality of water, good; 1 pumping engine, cap. per day 15,000 gals.; mains, cast iron, 1 mile, 4 to 8 in. dia.; 11 hydrants; 11 valves; meters, total number 11, owned by consumer; 40 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 40 lbs.; cost to construct, $6,000; bonded debt, $5,500; int. paid on bonds, 6 per cent; works belong to city and Co.

SPRING VALLEY, pop. 1,770; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roof not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, electric; value of dept. equipment, $2,500; value of bldgs., $4,000; ann. exp. of dept., $200; total mem., 45 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, spring, ¼ mile from business center; system, pump direct; quality of water, good; res. cap., 3,000,000 gals.; 2 pumping engines, class dup., cap. per day 1,000,000 gals., constructor Blake; mains, cast iron, 5 miles, 4 to 8 in. dia.; 30 hydrants; 26 valves; 100 services; pipe, iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 250,000 gals.; cost to construct, $15,000; int. paid on bonds, 6 per cent; cost of mtce., $1,800; works belong to city.

STAPLES, pop. 3,000; fire area, 1,000 acres; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, 1,000 ft.; good, 150 ft.; total hose, 1,150 ft.; fire alarm, bell and whistle; total mem., 28 volunteers.

WATER SUPPLY—Pumping plant, mains and steel tower and tank; steam-driven pumps.

STEPHEN, pop. 513; fire area, 4,000 ft.; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $600; ann. exp. of dept., $75; total mem. 20 volunteers.

WATER SUPPLY—Source, river; system, pump direct; mains, cast iron, ½ mile, 6 in. dia.; 3 hydrants; pressure, fire 150 lbs.; cost to construct, $17,000; ann. exp. of dept., $1,800.

STEWARTVILLE, pop. 1,000. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,250 ft.; fire alarm, bell and whistle; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 2,000 bbls.; 7 hydrants; pressure, dom. 45 to 50 lbs., fire 9 to 110 lbs.

STILLWATER, pop. 14,000; fire area, 2,370 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1908, $119,159.05; av. ins. for same time, $180,725. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel, 4 hose carts, 7 horses; hose, rubber, good, 4,100 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,100 ft.; fire alarm, electric, 28 boxes; value of dept. equipment, $21,000; value of bldgs., $15,000; ann. exp. of dept., $19,400; total mem. 12, paid full time 8, paid part time 4; underwriters' rating, second class.

WATER SUPPLY—Source, lake for lower system, and creek, 1 mile from business center; system, pump to stdp.; stdp. cap., 285,000 gals., located on top of hills; pump for upper system; quality of water, good; 3 pumping engines, cap. per day 3,000,000 gals., constructors Smedley and Blake; mains, cast iron, 15 miles, 4 to 16 in. dia.; 136 hydrants, Ludlow; 55 valves, Ludlow; 1,155 services; pipe, galv. iron and steel; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day 1,410,000 gals., per capita 120 gals.; cost to construct, $180,000; bonded debt, $100,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $5,500; works belong to Co.

TAYLORS FALLS, pop. 505; fire area, 80 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $500; value of bldgs., $700; ann. exp. of dept., $450; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, springs and creek; 1 hand pump.

THIEF RIVER, pop. 5,000; fire area, 160 acres; mercantile bldgs., brick, stone and wood, 1 to 2 stories; private dwellings, 1 to 2 stories; wooden roofs are permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for the past 3 yrs., $1,500; av. ins. carried on the properties burned per yr. during the same, $1,000. Fire dept.—1 steam eng., 6 c. hand ex., 1 h. & l. truck, 1 aerial truck, 3 hose carriages, 2 horses; hose, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of dept. bldgs., $5,000; ann. exp. of dept., $2,400; total mem., 181 volunteers.

THIEF RIVER FALL. Fire dept. not reported.

WATER SUPPLY—Source, deep wells and river, situated 1 block from business center; system, Guild pump stdp.; cap., 75,000; dimensions, 24 x 20 ft. x 120 ft.; material used, steel; quality of water, good; 2 pumping engines, class A; cap. per day, 1,000,000 gals.; constructor Gould; mains, cast iron, 2 miles, 4 to 10 in. dia.; total number of meters, 60; makers, Neptune Meter Co.; pipe, galv. iron; pressure, dom. 55 lbs., fire 100 lbs.; consumption per day, 30,000 gals.; cost to construct, $30,000; bonded debt, $37,000; int. paid on bonds, 5 per cent; works belong to city.

TRACY, pop. 2,200; fire area, 4 blocks; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $3,500; ann. exp. of dept., $150; total mem. 24, paid part time.

WATER SUPPLY—Source, well, 1,200 ft. from business center; system, gravity and pump direct; stdp. cap. 960,000 gals., dim. 30 x 18, material used in cons. wood, builders Fairbanks, Morse & Co.; quality of water, good; res. cap., 150,000 gals.; 1 pumping engine, size 18 x 18 x 10½, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, cast iron, 3 miles, 4 to 8 in. dia.; 29 hydrants; pressure, dom. 43 lbs., fire 110 lbs.; consumption, per day 35,000 gals., per capita 17½ gals.; cost to construct, $34,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to city.

TWO HARBORS, pop. 3,278; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $3,000; ins. for same time, $5,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell and whistle, 7 boxes; value of dept. equipment, $3,500; value of bldgs., $800; ann. exp. of dept., $800; total mem., 10 volunteers.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump direct; stdp. cap. 4,000,000 gals., material used in cons. wood; quality of water, good; 2 duplex comp. pumping engines, cap. per day 3,000,000 gals., constructors Fairbanks-Morse; mains, cast iron, 6 miles, 4 to 12 in. dia.; 31 hydrants; 500 services; pipe, iron; pressure, dom. 80 lbs., fire 150 lbs.; consumption per day, 1,300,000 gals.; cost to construct, $80,000; bonded debt, $59,500; int. paid on bonds, 5 per cent; cost of mtce., $22,000; works belong to village.

VIRGINIA, pop. 8,600; fire area, 80 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, 2 horses, 1 twin chem. cart; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 28 boxes; value of dept. equipment, $14,475; value of bldgs., $14,000; ann. exp. of dept., $4,800; total mem. 20, paid part time 6, volunteers 14.

WATER SUPPLY—Source, spring; system, pumping; 3 pumps; 18 hydrants; cost of works, $80,000; works belong to Co.

WABASHA, pop. 3,000; fire area, 10 acres; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages, 1 hoe wagon; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 300 rt.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,000; value of bldgs., $6,000; ann. exp. of dept., $75; total mem., 40 volunteers.

WATER SUPPLY—Source, river; system, pump direct; pump cap., per day 630,000 gals.; cost to construct, $6,000; ann. cost of mtce., $200; works belong to Co.

WACONIA, pop. 800; fire area, 120 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1½ stories; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,200; value of bldgs., $300; ann. exp. of dept., $510; total mem., 62 volunteers.

WATER SUPPLY—Source, cisterns. No waterworks.

WADENA, pop. 2,000; bldgs., wood and brick, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,200; value of bldgs., $300; ann. exp. of dept., $160; total mem., 26 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1-6 mile from business center; system, pump to res. and direct to mains; stdp. cap. 100,000 gals., material used in cons. steel; quality of water, good; res. cap., 100,000 gals.; 1 pumping engine, class triplex, cap. per day 720,000 gals.; mains, cast iron 2 miles, 4 to 10 in. dia.; 24 hydrants; meters, total number 60. Crown 1, Nash 1, Gem 1, Trident 57, owned by consumers; pipe, galv.; pressure, dom. 45 lbs., fire 120 lbs.; cost to construct, $12,000; cost of mtce., $1,000; works belong to city.

WANDA, pop. 180; fire area, 10 acres. Fire dept.—1 Waterous gasoline engine, 36-hp.; value of equipment, $1,800; value of bldgs., $1,800; total mem., 16 volunteers.

WATER SUPPLY—Source, wells and cisterns.

WARREN, pop. 1,640; private bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 9 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,750 ft.; inferior, all kinds, 1,200 ft.; total hose, 2,950 ft.; fire alarm, bell; value of dept. equipment, $3,250; value of bldgs., $2,500; ann. exp. of dept., $200; total mem., 22 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well and river, 4 blocks from business center; system, pump to stdp.; stdp. cap. 50,000 gals., dim. 18 x 20, material used in cons. steel; quality of water, good; 1 pumping engine, cap. per day 80,000 gals., constructors Hill Mach. Co.; mains, cast iron, 1¼ miles, 4 to 8 in. dia.; 21 hydrants; 7 valves; meters, total number, 6, Buffalo, owned by consumer; 35 services; pipe, galv. iron.; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $33,000; bonded debt, $14,000; int. paid on bonds, 5 per cent; cost of mtce., $500; works belong to city.

WASECA, pop. 3,103; fire area, 900 acres; bldgs., brick and stone, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,900; value of bldgs., $4,000; ann. exp. of dept., $404; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, 1,200 ft. from business center; system, pump to stdp.; stdp. cap., 100,000 gals; quality of water, good; 1 pumping engine, class dup., cap. per day 1,500,000 gals., constructor Gordon; mains, cast iron, 5½ miles, 4 to 12 in. dia., Anniston; 42 hydrants, Mathews and Wood; 200 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 75 lbs.; cost to construct, $35,000; int. paid on bonds, 5 and 6 per cent; works belong to city.

WATERTOWN, pop. 490; fire area, 80 acres; bldgs., wood, 1½ stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 350 ft.; total hose, 1,150 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $4,000; ann. exp. of dept., $1,600; total mem., 32, paid full time 1, volunteers 31; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump direct; mains, cast iron, 3-4 mile, 4 in. dia., Crane; 6 hydrants, Crane; pressure, fire 150 lbs.; cost to construct, $2,500; ann. cost of mtce., $500; works belong to town.

WATERVILLE, pop. 1,260; fire area, 1,200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $4,000; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, river and lake.

WELLS, pop. 2,017; fire area, 480 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 3 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 300 ft.; total hose, 2,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; ann. exp. of dept., $300; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, 6 blocks from business center; system, gravity, pump direct; stdp. cap. 75,000 gals., material used in cons. steel and wood; quality of water, good; res. cap., 75,000 gals.; 1 pumping engine, cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 2½ miles, 4 to 10 in. dia.; 25 hydrants; 13 valves; meters, total number, 1, Trident, owned by city; 125 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 125 lbs.; consumption per day, 90,000 gals.; cost to construct, $25,000; int. paid on bonds, 5 per cent; works belong to city.

WEST CONCORD, pop. 750; fire area, 20 acres. Fire dept.—2 hose carts; hose, 1,000 ft.; value of equipment, $5,000; value of bldgs., $2,000; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; 2 pumps, gas engine; mains, ½ mile; 10 hydrants; cost of water works, $2,500.

WHEATON, pop. 1,400; fire area, 10 acres; bldgs., wood and brick, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 2,000 bbls.; meters, total number 50; pressure, dom. 45 lbs.; consumption, per day 5,000 gals., per capita 10 gals.; cost to construct, $12,000; ann. cost of mtce., $900; works belong to town.

WHITE BEAR, pop. 1,300; fire area, 500 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,500; ann. exp. of dept., $700; total mem., 30 volunteers.

WATER SUPPLY—Source, well; system, pump to res.; res. cap., 2,000 bbls.; pressure, fire 24½ lbs.; consumption per day, 12,000 gals.; cost to construct, $4,950; ann. cost of mtce., $96; works belong to town.

WILLMAR, pop. 5,300; fire area, 1,500 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 aerial truck, 2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 1,300 ft.; total hose, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $2,500; ann. exp. of dept., $350; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 60,000 gals., dim. 20 x 20, material used in cons. wood, steel; quality of water, good; 2 pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, 4½ miles, 2 to 8 in. dia.; 37 hydrants, Waterous; 12 valves; meters, total number 8, Crown 2, Keystone 6, owned by consumer; 300 services; pipe, iron; pressure, dom. 40 lbs., fire 75 lbs.; consumption, per day 100,000 gals., per capita 33 gals.; cost to construct, $35,000; works belong to city.

WINDOM, Cottonwood Co., pop. 2,200; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 200 ft.; total hose, 1,100 ft.; fire alarm, whistle; value of dept. equipment, $1,200; value of bldgs., $400; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 129,000 gals., dim. 25 x 35, material used in cons. steel, builders Leweth & Wolf; quality of water, good; 2 pumping engines, class triplex, cap. per day 500,000 gals., constructors Fairbanks, Denning; mains, 6 miles, 4 to 10 in. dia.; 26 hydrants; 17 valves; meters, total number, 5, Crown 3, Nash 1, Trident 1, owned by city; 100 services; pipe, galv.; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $38,000; cost of mtce., $4,000; works belong city.

WINNEBAGO CITY, pop. 1,816; fire area, 320 acres; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,600; value of bldgs., $2,000; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump to mains; res. cap., 300,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Smedley; mains, 3½ miles, 4 to 8 in. dia., St. Louis; 45 hydrants, Bourbon; 4 valves; meters, total number 6; 193 services; pipe, iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption, per day 75,000 gals., per capita 37 gals.; cost to construct, $15,000; ann. cost of mtce., $1,500; works belong to city.

WINONA, pop. 24,000; fire area, 26,000 acres; mercantile bldgs., iron, brick, wood, 1 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $72,000; av. ins. for same time, $122,660. Fire dept.—2 steamers, 1 c. engine, 5 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 4 hose wagons, 4 hose reels, 14 horses; hose, cotton, rubber lined, good 8,400 ft.; inferior, all kinds, 1,000 ft.; total hose, 9,400 ft.; fire alarm, Gamewell, 60 boxes; value of dept. equipment, $80,000; value of bldgs., $48,000; ann. exp. of dept., $26,000; total mem. 31, paid full time.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 20,000 gals., material used in cons. steel, builders Munch & Lahse; quality of water, good; 3 pumping engines, cap. per day 11,000,000 gals., constructors Allis, Worthington; mains, cast iron, 36 miles, 6 to 30 in. dia.; 365 hydrants; 221 valves; meters, total number, 351, Crown 200, Union 21, Gem 17, Hersey Rotary 13, Trident 82, Hersey Disc 1, Thomson 9, Worthington 3, Westinghouse 3, Lambert 2, owned by city; 2,581 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 90 lbs.; consumption per day, 2,195,826 gals.; cost to construct, $334,961.73; bonded debt, $115,000; int. paid on bonds, 4½ per cent; cost of mtce., $10,862.64; works belong to city.

WINTHROP, pop. 1,031. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,500 ft.; ann. exp. of dept., $125; total mem., 24 volunteers.

WATER SUPPLY—Source, wells and tanks; 1 pump; 17 hydrants; 5 valves; mains, 6 to 8 in.;

pressure, dom. 45 lbs., fire 45 lbs.; int. paid on bonds, 5 per cent; works belong to city.

WORTHINGTON, pop. 2,386; fire area, 320 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose wagons, 1 hose carritge; hose, cotton, rubber lined, good, 2,250 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,100; value of bldgs., $300; total mem., 38 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump direct to mains; quality of water, good; 3 pumping engines, cap. per day 750,000 gals., constructors Fairbanks-Morse, Smith-Vaile; mains, cast iron, 1 mile, 4 to 8 in. dia.; 26 hydrants; 15 valves; meters, total number, 56, Crown, Nash, Union; 319 services; pressure, dom. 65 lbs., fire 110 lbs.; cost to construct, $30,000; cost of mtce., $1,592; works belong to city.

YOUNG AMERICA, pop. 490; fire area, 640 acres. Fire dept.—1 gasoline engine, 1 h. & l. truck, 2 hose carts; hose, 1,800 ft.; value of equipment, $2,500; value of bldgs., $900; total mem., 20 volunteers.

WATER SUPPLY—Source, cisterns.

ZUMBROTA, pop. 1,200; fire area, 20 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $6,000; ann. exp. of dept., $300; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 150,000 gals.; pumping engines, cap. per day 25,000 gals., constructors Fairbanks-Morse; mains, cast iron, 1 mile, 6 to 8 in. dia.; 10 hydrants; meters, total number 6; 50 services; pressure, dom. 80 lbs., fire 70 to 80 lbs.; cost to construct, $10,000; ann. cost of mtce., $150; works belong to city.

Places with a population of 1,000 or more not reported.—Crystal, Hartland.

MISSISSIPPI

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABERDEEN, pop. 5,000; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $1,500; ins. for same time, $1,000. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; ann. exp. of dept., $150; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; (4) res. cap., 750,000 gals.

AMORY, pop. 2,000; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1900, $5,000. No organized fire dept.

WATER SUPPLY—Source, wells, in business center; system, pump to res.; res. cap., 2,500 gals.

BAY ST. LOUIS, pop. 3,500; bldgs., wood, 1 story; wooden roofs permitted; no fireworks and combustibles ord.. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 350 ft.; fire alarm, bell; fire loss, 1907, $125,000; ins. loss, $50,000; value of dept. equipment, $1,000; ann. exp. of dept., $100; total mem., 75 volunteers.

WATER SUPPLY—Source, wells, in business center; system, gravity; cap. per day 185,400 gals., 600 gals. per min.; cap. per day, 864,000 gals; mains, iron, 6 miles, 2 and 3 in. dia.; 38 hydrants; 200 services; pipe, iron; pressure, dom. 8 to 20 lbs.; cost to construct, $20,000; works owned privately.

BELZONA, pop. 1,000. Fire dept.—2 hose reels; hose, 500 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells, stdp. cap., 75,000 gals.; res. cap., 100,000 gals.; 1 pumping engine; class, duplex; cap. per day, 720,000 gals.; constructors Smith-Vaile; 20 hydrants; pressure, dom. 65 lbs., fire 90 lbs.

BILOXI, pop. 8,000; fire area, 2,560 acres; bldgs., brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 2 c. engines, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 4 hose carriages, and buckets; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, electric; value of dept. equipment, $15,000; value of bldgs., $6,000; ann. exp. of dept., $1,500; total mem., 80 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp cap., 240,000 gals., material used in cons. steel; quality of water, good; pumping engines, cap. per day 1,000,000 gals.; mains, cast iron, 7 miles, 4 to 10 in. dia.; 86 hydrants; 20 valves; 475 services; pipe, lead and galv. iron; pressure, dom. 65 lbs., fire 140 lbs.; cost to construct, $58,000; bonded debt, $58,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to city.

BROOKHAVEN, pop. 6,000; fire area, 2,560 acres; mercantile bldgs., brick and iron, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 6 hose carts; hose, cotton, rubber lined, good 3,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $200; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; 1,000 ft. from business center; system, pump to stdp. and direct; stdp. cap. 90,000 gals., located 150 ft. from station; material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; res. cap. 350,000 gals., located at station; 2 pumping engines, class comp., cap. per day 750,000 gals., constructor Worthington; 1 fire pump (Underwriter), 1,000 gals. per min.; mains, cast iron, 7 miles, 4 to 10 in. dia.; 64 hydrants, Corey; meters, total number 6, Buffalo, owned by consumer; pressure, dom. 45 lbs., fire 100 lbs.; consumption, per day 150,000 gals., per capita 37½ gals.; cost to construct, $60,000; bonded dept, $45,000; int. paid on bonds, 6 per cent; works belong to city.

Canton, pop. 4,500; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 steamer, 1 h. & l. truck, 3 hose carriages, 2 horses; hose, rubber, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, electric; value of dept. equipment, $3,250; ann. exp. of dept., $450; total mem., 75 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 211,000 gals., dim. 16 x 140, material used in cons. iron. builders Walsh and Weidner; quality of water, good; 3 pumping engines, class dup., size 16 x 20 x 15½ x 15, cap. per day 2,500,000 gals., constructor Worthington; mans, cast iron, 6 miles, 4 to 10 in. dia.; 46 hydrants, Corep; 35 valves; meters, total number 12, owned by city; 600 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 to 100 lbs.; consumption per day 500,000 gals., per capita 83 gals.; cost to construct, $41,000; bonded debt, $26,000; int. paid on bonds, 6 per cent; works belong to city.

CLARKSDALE, pop. 1,778; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem., 50; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, gravity, pump to res., to stdp. and direct; stdp. cap., 65,000 gals.; res. cap., 65,000 gals.; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructor Worthington; mains, 4 miles, 2 to 8 in. dia.; 34 hydrants; pressure, dom. 45 lbs., fire 120 lbs.; works belong to Co.

COLLINS, pop. 3,500; fire area, 1 sq. mile; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, wood, 1 to 3 stories; average loss for year, $6,800; average ins. carried for 1 year, $4,800. Fire dept.—2 hose carriages; hose, rubber lined, 1,500 ft.; fire alarm, whistle; total mem., 12, paid part time.

COLUMBUS, pop. 11,000; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,850. Fire dept.—2 steamers, 1 hand engine, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $4,000; ann. exp. of dept., $4,097.25; total mem., 61, paid full time 6; volunteers 55; underwriters' rating, second class.

WATER SUPPLY—Source, creek, 2 miles from business center; system gravity, pump direct; filtration system, N. Y. Filter Co.; cap. of plant, 1,000,000 gals.; cost to construct, $5,000; quality of water, good; res. cap. 180,000 gals., located at station; 2 pumping engines, cap. per day 2,000,000 gals., constructor McGowan; mains, cast iron, 10 miles, 6 to 8 in. dia.; 116 hydrants, Wood, White and Ludlow; 90 valves, Chapman; meters, total number 25, Crown, owned by city; 1,200 services; pressure, dom. 25 lbs., fire 100 lbs.; consumption,

per day 400,000 gals., per capita 66 gals.; cost to construct, $70,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $6,000; works belong to city.

CORINTH, pop. 7,000; fire area, 600 acres; mercantile bldgs., brick, - to 4 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire loss in 1907, $2,500; ins. loss $2,000; fire alarm, whistle; total mem., 16 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 50,000 gals., material used in cons. steel; quality of water, good; res. cap., 200,000 gals.; 3 pumping engines, class air comp., cap. per day 2,250,000 gals., constructor McGowan; mains, cast iron, 6½ miles, 4, 6, 8, 10 and 12 in. dia.; 120 hydrants; meters, total number 27, Empire, Gem and Westinghouse, owned by city; 450 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 43 to 100 lbs.; cost to construct, $57,700; bonded debt, $33,000; int. paid on bonds, 5½ per cent; cost of mtce., $6,000; works owned by city.

CRYSTAL SPRINGS, pop. 2,000; fire area, 16 acres; mercantile bldgs., wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—5 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to res.; res. cap., 118,000 gals.; 2 pumping engines, size 7 x 14 x 10, cap. per day 590,400 gals., constructor Worthington; mains, 3¾ miles, 4 to 8 in. dia.; 30 hydrants, Corey; pressure, dom. 65 lbs., fire 130 lbs.; cost to construct, $32,000; ann. cost of mtce., $4,000.

ENTERPRISE, pop. 739; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept. not reported.

WATER SUPPLY—Source, wells, cap. 100,000 gals.; cost, $1,500.

FAYETTE, pop. 604; fire area, 1 mile; mercantile bldgs., iron, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; total mem., 26 volunteers.

WATER SUPPLY—Source, well; system, pump to res.; res. cap., 100,000 gals.; 1 pumping engine, size 14 x 8 x 12, constructors Smith-Vaile; 13 hydrants, Corey; pressure, dom. 45 lbs., fire 145 lbs.; cost to construct, $12,250; works belong to town.

GLOSTER, pop. 2,000; fire area, 2 blocks; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires not investigated. Fire dept.—2 h. & l. trucks, 2 hose carriages; hose, rubber, good, 500 ft.; inferior, all kinds, 800 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, well, 380 ft. from business center; system, gravity, pump to res., to stdp. and direct; stdp. cap. 35,000 gals. dim. 16 x 18, located in center of town, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, class dup., size 5 x 24, cap. per min. 120 gals., constructors Downeyville Pump Co.; mains, cast iron, 5 miles, 6 to 8 in. dia.; 32 hydrants, Corey; 12 valves; pressure, dom. 62 lbs., fire 62 lbs.: consumption per day, 30,000 gals.; cost to construct, $25,000; bonded debt, $30,500; int. paid on bonds, 5 per cent; works belong to city.

GREENVILLE, pop. 12,000; mercantile bldgs., stone and brick, 1 to 4 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; loss for 1906, $14,700; ins. involved, $185,950. Fire dept.—3 comb. c. & h. wagons, 3 hose wagons, 1 hose reel, 10 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 600 ft.; total hose, 5 600 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $8,000; value of bldgs., $8,000; ann. exp. of dept., $12,000; total mem., 16 paid full time.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to res.; quality of water, good; res. cap., 280,000 gals., located near station; 2 pumping engines, size 10 x 14 x 10¾, cap. per day 1,250,000 gals., constructor Worthington; mains, cast iron; 130 hydrants, Corey; 1,100 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 90 lbs.; consumption, per day 700,000 gals., per capita 70 gals.; cost to construct, $70,000; bonded debt, $65,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $8,000; works belong to city.

GREENWOOD, Leflore Co., pop. 8,000; mer. bldgs., bk. and wd.; wooden roofs permitted. Fire dept.—1 comb. chem. hose and ladder truck, 2 horses, 4 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, whistle; total mem., 32 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 120,000 gals., material used in cons. steel; quality of water, good; res. cap. 275,000 gals., located at pumping station; 2 pumping engines, class dup. comp., cap. per day 1,500,000 gals., constructor McGowan; mains, cast iron, 7 miles, 4 to 10 in. dia.; 60 hydrants; 42 valves; 300 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 200,000 gals.; cost to construct, $50,000; bonded debt, $123,000; int. paid on bonds, 5 per cent; works belong to city.

GRENADA, pop. 4,000; fire area, 1 square mile; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carts; total hose, 1,500 ft.; fire alarm, bell and Cyrus whistle; total mem., 55 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 175,000 gals., dim. 35 x 39, located on hill, 120 ft. high, material used in cons. steel; quality of water, good; res. cap. 77,000 gals, located at station; 2 pumping engines, class comp. dup., size 8½ x 10 x 16, cap. per day 750,000 gals., constructor Worthington; mains, cast iron, 5 miles, 6 to 10 in. dia.; 49 hydrants, Corey; meters, total number, 100, Empire, Hersey Rotary, Worthington, Buffalo, Columbia, Trident and Keystone, owned by consumer; 30 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 lbs.; consumption per day, 150,000 gals., per capita 35 gals.; cost to construct, $60,000; bonded debt, $55,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,800; works belong to city.

GULFPORT, pop. 1,060. Fire dept.—1 h. & l. truck, 1 comb. c. & h. wagon, 3 hose carts; hose, 3,500 ft.; fire alarm, 'phone and whistle; volunteer Co.

WATER SUPPLY—Source, not reported; system, pump to res. and direct; res. cap., 1,200,000 gals.; 1 pump, Smith-Vaile, cap. per min. 1,100 gals.; mains, 4 miles, 6 to 10 in. dia.; 60 hydrants; works belong to city.

HAZLEHURST, pop. 2,500; fire area, 200 acres; mercantile bldgs, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to res., stdp. or direct; stdp. cap. 75,000 gals., dim. 20 x 35, material used in cons. steel; quality of water, good; res. cap. 100,000 gals., located at power house; 1 pumping engine, cap. per day 720,000 gals., constructors Smith-Vaile; mains, cast iron, 4 miles, 4 to 10 in. dia.; 27 hydrants, 20 valves; meters, total number, 5, worthington and Keystone; 175 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; consumption per day, 50,000 gals.; cost to construct, $40,000; bonded debt, $65,000; int. paid on bonds,

4½ per cent; cost of mtce., $6,000; works belong to city.

HATTIESBURG, pop. 21,225; mercantile bldgs., brick and wood, 1 to 6 stories; private, wood, 2 stories, wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine on wheels, 75 c. hand ex., 1 comb. c. & h. wagon, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 400 ft.; total hose 4,400 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $6,000; value of bldgs., $29,500; ann. exp. of dept., $3,000; total mem. 44, paid full time 12, volunteers 32.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 90,000 gals., dim. 14 x 80; quality of water, good; res. cap. 150,000 gals., located 50 ft. from plant; 3 pumping engines, class comp, dup., cap. per day 1,000,000 gals., constructor J. H. McGowan; mains, cast iron, 15 miles, 4 to 12 in. dia.; 186 hydrants; 40 valves; meters, total number, 6, Thomson and Worthington, owned by city; 800 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 100 to 120 lbs.; cost to construct, $51,000; bonded debt, $77,000; int. paid on bonds, 5 per cent; cost of mtce., $4,500; works belong to city.

HOLLY SPRINGS, pop. 5,000; mercantile bldgs., brick and wood, 1 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—4 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, 600 ft.; total hose 1,800 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $300; total mem. 11, paid part time 1, volunteers 10.

WATER SUPPLY—Source, wells, 600 ft. from business center; system, pump to stdp.; stdp. cap. 108,000 gals., dim. 20 x 50, material used in cons. steel; quality of water, good; res. cap. 270,000 gals., located 200 ft. from tower; 2 pumping engines, cap. per day 850,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 7 miles, 6 to 10 in. dia.; 67 hydrants; 47 valves; meters, total number, 14, Union and Worthington; 300 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 60,000 gals.; cost to construct, $65,000; bonded debt, $59,000; int. paid on bonds, 5 per cent; cost of mtce., $6,500; works belong to city.

JACKSON, pop, 31,680; fire area, 3,000 acres; mercantile bldgs., brick, 1 to 6 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 comb. c. engines on wheels, 4 c. hand ex., 1 comb. c. & h. wagon, 1 h. & l. truck, 3 hose wagons, 18 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 600 ft.; total hose, 3,600 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $18,000; value of bldgs., $60,000; ann. exp. of dept., $15,000; total mem., 200, paid full time.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to stdp. and direct; stdp. cap. 235,000 gals.; dim. 25 x 70, located on hill 60 ft. high, material used in cons., steel; 2 pumping engines, class triple exp. cond., sizes 12 x 18 x 29, 16 x 18, cap. per day 7,000,000 gals., constructors Worthington and Deane; mains, 20 miles; 459 hydrants, Ludlow, Corey, Eddy and Wood; 348 valves; 300 meters; 2,600 services; consumption per day, 1,950,000 gals.; cost to construct, $550,000; bonded debt, $144,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $10,000; works belong to city.

KOSCIUSKO, pop. 2,087; bldgs., brick and wood, 1 and 2 stories; fire loss for 1902, $104; ins. for same time, $104. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp cap., 22,000 gals.; pumping engines, constructor Cook; mains, ½ mile, 4 to 16 in. dia.; 13 hydrants; pressure. dom. 49 lbs., fire 80 lbs.; works belong to A. M. Hanna.

LAUREL, pop. 10,000. Fire dept.—5 hose carts; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, telephone; total mem., 52 volunteers.

WATER SUPPLY—Source, pond and well; system, pump to res.; res. cap., 625,000 gals.; 2 pumping engines, class comp., size 9 x 14 x 10 x 15, constructors Worthington and Gordon; mains, 371 ft., 6 to 12 in. dia.; 106 hydrants; pressure, dom. 50 lbs., fire 125 lbs.

LUMBERTON, pop. 2,800; fire area, 300 acres; mercantile bldgs., brick, 1 and 2 stories; private dwellings, wood, 1 and 2 stories; wooden roof permitted in fire area. Fire dept.—3 hose carriages; hose, rubber lined, good, 1,500 ft.; fire alarm, electric and telephone, 3 boxes; total mem., 35.

WATER SUPPLY—Not reported.

McCOMB, pop. 6,000; mercantile bldgs., brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 1 c. engine on wheels, 30 c. hand ex., 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 800 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,150; ann. exp. of dept., $360; total mem., 60 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 8½ miles, 4 to 10 in. dia.; 81 hydrants; pressure, dom. 65 lbs., fire 120 lbs.

MACON, pop. 3,000; fire area; 6 blocks, mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts, 1 h. & l. truck; hose, 1,500 ft.; fire alarm, bell; total mem., 50 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—1 tank, cap. 100,000 gals.; res. cap., 1,500,000 gals.; pressure, 70 lbs.

MAGNOLIA, pop. 1,200; bldgs., brick. Fire dept.—3 c. hand ex., 3 hose carriages; hose, 1,000 ft.; fire alarm, telephone and whistle; total mem., 25 volunteers.

WATER SUPPLY—Creek and well; system, gravity and pumping; 2 pumps, Worthington; cap. of pumps per day, 1,628,000 gals.; cap. of res., 80,000 gals.; stdp. cap. 100,000 gals.; mains, 6 miles; 30 hydrants.

MERIDIAN, pop. 35,000; fire area, 4 sq. miles; mercantile bldgs., brick, 1 to 6 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 h. & l. truck, 18 c. hand ex., 2 comb. c. & h. wagons, 3 hose wagons, 1 hose reel, 16 horses; hose, cotton, rubber lined, good, 8,500 ft.; rubber, good, 250 ft.; inferior, all kinds, 150 ft.; total hose, 10,900 ft.; fire alarm, whistle, 32 Gamewell boxes; value of dept. equipment, $40,000; value of bldgs., $22,500; ann. exp. of dept., $25,000; total mem. 30, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, springs, 2 miles ffrom business center; system, pump direct; filtration system, mechanical; quality of water, good; res. cap., 2,500,000 gals., located at station; 3 pumping engines, cap. per day 12,000,000 gals., constructors Gordon, Deane and Platt; mains, cast iron, 30 miles, 6 to 16 in. dia.; 260 hydrants, Ludlow, Coney and Fairbanks; meters, total number 700, owned by city; 2,000 lbs.; works belong to city.

MOSS POINT, pop. 4,500; fire area, 1,920 acres; bldgs., wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; fire loss for 1902, $1,500; ins. for same time, $750. Fire dept.—1 steamer, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,300; total mem., 43 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, lake, wells, 175 gals. per min.

NATCHEZ, pop. 20,000; fire area, 1¼ acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $30,000; av. ins. for same time. $36,666. Fire dept.—2 steamers, 4 c. hand ex., 1 c. engine, 1 h. & l. truck, 2 hose wagons, 9 hose

carts, 10 horses; 1,000 ft.; total hose, 6,500 ft.; fire alarm, bell; value of dept. equipment, $14,000; value of bldgs., $30,000; ann. exp. of dept. $6,500; total mem. 300, paid full time 5, paid part time 4, volunteers 291; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res., to stdp. and direct.; stdp. cap. 127,000 gals., dim. 12 x 150, located corner Monroe and Union Sts., material used in cons. iron; quality of water, good; res. cap. 320,000 gals., located at station; 2 pumping engines, cap. per day 3,500,000 gals., constructors Worthington and Hughes; mains, iron, 17 miles, 4 to 14 in. dia.; 162 hydrants, White and Corey; 98 valves; meters, total number 1,032, Crown, Union, Empire, Gem, Hersey Rotary, Hersey Torrent, Thomson, Worthington, Buffalo, Columbia, Nash, owned by city and consumer; 1,112 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 75 lbs.; consumption per day 573,000 gals.; bonded debt, $135,000; int. paid on bonds, 5 per cent; works belong to city.

NEW ALBANY, pop. 3,500. Fire dept.—2 hose carts; hose, 1,000 ft.; fire alarm, whistle.

WATER SUPPLY—Source, wells; stdp. cap., 30,000 gals.; res. cap., 48,500 gals.; 2 pumping engines; clas, duplex; cap. per day, 250,000 gals.; constructors Smith-Vaile; mains, 2 miles, 6 to 8 in. dia.; 19 hydrants; pressure, dom. 60 lbs., fire 100 lbs.

OCEAN SPRINGS, pop. 1,800; fire area, 3,200 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 300 ft.; rubber, good 500 ft.; total hose, 800 ft.; fire alarm, bell; value of fire dept. bldgs., $2,500; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res.; res. cap., 7,000 gals.; mains, wrought iron, 6 miles, 1 to 2½ in. dia.; 110 hydrants; 50 services; pipe, black iron; pressure, dom. 25 lbs., fire 60 lbs.; cost to construct, $5,200; ann. cost of mtce., $75; works belong to Co.

OKOLONA, pop. 2,500; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose cart; hose, rubber, good 800 ft.; total mem., 25 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; res. cap., 100,000 gals.; 2 pumping engines, direct pressure, constructor Gordon; mains, 5 miles, 6 to 8 in. dia.; 55 hydrants; meters, total number 3; pressure, fire 80 to 100 lbs.

OXFORD, pop. 1,825; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—3 hose carts, 2 hose carriages; hose, cotton, rubber lined, good 2,300 ft.; inferior, all kinds, 100 ft.; total hose, 2,400 ft.; fire alarm, telephone; value of dept. equipment, $2,500; value of bldgs., $2,500; total mem., 23 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res. and direct; stdp. cap. 65,000 gals., dim. 41 x 18; res. cap., 75,000 gals.; quality of water, good; 1 pumping engine, cap. per day 200,000 gals., constructor Knowles; mains, cast iron, 6 miles, 4 to 8 in. dia.; 90 hydrants; 330 services; pressure, dom. 40 lbs., fire 55 to 90 lbs.; cost to construct, $20,000; ann. cost of mtce., $3,500; works belong to town.

PORT GIBSON, pop. 3,000; fire area, 62 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, rubber, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $5,000; ann. exp. of dept., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and stdp.; stdp. cap. 85,000 gals., dim. 32 x 132, material used in cons. steel; quality of water, good; res. cap., 100,000; 1 pumping engine, class dup. comp., cap. per min. 750 gals., constructor McGowan; mains, cast iron, 5 miles, 4 to 8 in. dia.; 45 hydrants; pipe, galv. iron; pressure, dom. 50 lbs., fire 125 lbs.; consumption per day, 110,000 gals.; cost to construct, $62,000; works belong to city.

PICKENS, pop. 1,200. Fire dept.—2 hose reels; hose, 1,000 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 35,000 gals.; res. cap., 35,000 gals.; 1 pumping engine; cap. per day, 504,000 gals.; constructors Smith Vaile; mains, 1 mile, 6 to 8 in. dia.; 18 hydrants; presure, dom. 50 lbs. fire 90 lbs.

ROSEDALE, pop. 1,850. Fire dept.—3 hose reels; hose, 1,200 ft.; fire alarm, telephone; total mem., 17 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 21,000 gals.; 1 pumping engine, class dup., cap. per day 5,000,000 gals.; constructors Smith-Vaile; mains, 4 to 6 in. dia.

SARDIS, pop. 2,200; fire area, 10 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 hose reels; hose, cotton, rubber lined, good 500 ft.; dept. not organized; underwriters' rating, fourth class.

WATER SUPPLY—Source, well; system, pump to stdp. and direct; stdp. cap. 60,000 gals.; consumption, per day 60,000 gals.; 16 hydrants; cost to construct, $16,000; works belong to town.

SCRANTON, pop. 5,057; fire area 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 h. & l. trucks, 3 hose wagons; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs, $2,000; ann. exp. of dept., $200; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, gravity; res. cap. 6,000 gals.; mains, 4 miles, 1½ to 4 in. dia.; 160 hydrants; 40 valves; 20 services; pressure, dom. 32 lbs.; cost to construct, $4,500; works belong to F. H. Lewis.

SENATOBIA, pop. 1,500; fire area, 10 acres; bldgs., brick and wood, 1 and 4 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 50 ft.; total hose, 550 ft.; fire alarm, bell and whistle, 9 boxes; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 200 ft. from business center; system, pump to stdp.; stdp. cap. 45,000 gals., located near station, material used in cons. iron, builders Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, cap. per day 15,000 gals., constructor Cook; mains, wrought, cast and galv. iron, 3½ miles, 2 to 8 in. dia.; 7 hydrants; 140 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 75 to 90 lbs.; consumption per day 60,000 gals., per capita 80 gals.; cost to construct, $12,600; bonded debt, $7,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,968; works belong to city.

STARKVILLE, pop. 2,400; fire area, 1,200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 water tower, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs, $1,000; total mem., 25, volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity, pump to reservoir, to stdp. and direct; stdp. cap. 50,000 gals., dim. 30 x 28, located center of town, material used in cons., steel, builders Chicago Bridge Co., quality of water, good; res. cap. 100,000 gals., located at station; 1 pumping engine, class comp. dup., size 8 x 8 x 12, cap. per day 750,000 gals., constructor McGowan; mains, cast iron, 6 miles, 1 to 8 in. dia.; 33 hydrants, Bourbon; 3 valves, Bourbon; meters, total number 1, Gem, owned by consumer; 156 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 to 125 lbs.; consumption per day 40,000 gals, per capita 20 gals.; cost to construct, $31,000; ann. cost of mtce., $2,000; works belong to city.

SUMMIT, pop. 1,499; fire area, 40 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $850; value of bldgs., $250; total mem., 30 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to stdp. and direct; stdp. cap. 85,000 gals., dim. 100 x 12, builders Birmingham Boiler Works; res. cap 50,000 gals.; 2 pumping engines, cap. per day 500,000 gals, constructors Smith-Vaile; mains, 4½ miles, 4 to 8 in. dia.; 32 hydrants, Corey; pressure, dom. 44 lbs., fire 125 lbs.; cost to construct, $12,875; int. paid on bonds, 6 per cent; works belong to city.

TUPELO, pop. 2,118; mercantile bldgs., wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; business places compelled to have ladders and buckets; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 22 x 30, material used in cons. steel; quality of water, good; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructors Smith-Vaile and S. B. Co.; mains, cast iron, 6½ miles, 6, 8 and 10 in. dia.; 66 hydrants; 40 valves; pressure, dom. 70 lbs., fire 125 lbs.; works belong to city.

VICKSBURG, pop. 30,000; mercantile bldgs., brick, 1 to 7 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 8 c. hand ex., 1 h. & l. truck, 2 comb. c. & h. wagons, 1 hose wagon, 2 hose carts, 14 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 300 ft.; total hose, 6,800 ft.; fire alarm, bell, 22 boxes; value of dept. equipment, $15,000; value of bldgs., $20,000; ann. exp. of dept., $25,000; total mem. 28, paid full time 24.

WATER SUPPLY—Source, river, 2 miles from business center; system, gravity, pump to res., to stdp. or direct; stdp. cap. 330,000 gals., dim. 140 x 22, material used in cons., iron, builders Tippett & Wood; filtration system, N. Y. Filter; cap. of plant, 3,000,000 gals; res. cap. 2,150,000 gals.; 5 pumping engines, class dup., cap. per day 11,250,000 gals., constructors Deane, Worthington; mains, 17 miles, 4 to 16 in. dia., Dennis Long; 130 hydrants, Ludlow; 75 valves; meters, total number 300, owned by Co.; 1,500 services; pipe, lead; pressure, dom. and fire, 80 lbs.; consumption per day 1,500,000 gals., per capita 110 gals.; cost to construct, $264,000; works belong to Co.

WATER VALLEY, pop. 5,000; fire area, 480 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustible ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,366; av. ins. for same time, $633. Fire dept.—2 c. hand ex., 1 h. & l, truck, 1 hose wagon, 3 hose carriages; 2 horses; hose, cotton, rubber lined, good 1,500 ft.; total hose, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $600; value of bldgs., $5,000; ann. exp. of dept., $1,000; total mem., 14 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 125,000 gals., dim. 16 x 80, material used in cons., steel, builders Birmingham; 2 pumping engines, class comp. and dup., cap. per day 1,350,000 gals., constructors Knowles; mains, cast iron, 6 miles, 4 to 8 in. dia., Howard-Harrison; 45 hydrants, Nelson; meters, total number 13, Union 12, Columbia 1, owned by city; 550 services; pipe, lead and wrought iron; pressure, dom. 80 lbs., fire 80 to 90 lbs.; cost to construct, $70,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,800; works belong to city.

WESSON, pop. 4,000; mercantile bldgs., brick, 1 to 5 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fire loss for 1902, $5,000; ins. for same time, $2,500. Fire dept.—1 h. & l. truck, 3 hose carts, 3 horses; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, whistle; total mem. 18, paid full time; underwriters' rating, fourth class.

WATER SUPPLY—Source, creek; system, pump to res. and direct; stdp. cap. 110,000 gals.; res. cap. 150,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructors Worthington and Deane; mains, cast iron, 2 miles, 4 to 6 in. dia.; Dennis Long, 22 hydrants, Chapman; 48 valves; works belong to Textile Mills Corp.

WEST POINT, pop. 3,193; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 wagon and ladders, 2 hose carts, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, telephone; total mem., 15.

WATER SUPPLY—Source, wells, ½ mile from business center, system, pump to res.; res. cap. 450,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals.; constructor Worthington; mains, cast iron, 5½ miles, 6 to 10 in. dia.; 54 hydrants; Rensselaer; meters, total number 7; 150 services; pressure, dom. 60 lbs., fire 150 lbs.; cost to construct, $45,000; ann. cost of mtce., $6,000; works belong to town.

WINONA, pop. 3,000; mercantile bldgs., brick and stone. Fire dept.—2 c. engines, 3 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, whistle; total mem., 40 volunteers; H. M. Romberger, chief.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 132,000 gals.; pumping cap. per day, 750,000 gals.; pressure, dom. 60 lbs., fire 100 lbs.; 65 hydrants.

YAZOO CITY, pop. 7,000; fire area, 1,800 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 7 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 600 ft.; total hose, 4,600 ft.; fire alarm, electric, 20 boxes; value of dept. equipment, $19,000; value of bldgs., $10,000; total mem. 10, paid full time.

WATER SUPPLY—Source, wells and river, 1,000 ft. from business center; system, pump to res.; quality of water, good; res. cap. 2,200,000 gals., located ½ mile from business center; 2 pumping engines, class horizontal dup., cap. per day 3,000,000 gals., constructor Worthington; mains, cast iron, 15 miles, 6 to 12 in. dia.; 155 hydrants; 90 valves; meters, total number, 25, Crown, owned by city; 1,200 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $225,000; bonded debt, $225,000; int. paid on bonds, 5 per cent; cost of mtce., $18,000; works belong to city.

Places with a population of 1,000 or more having no organized fire dept.—Boneville, Durant, Ellisville, Fostoria, Iuka, Lexington, Marquette, Pass Christian, Pontotoc, Virden, Woodville.

MISSOURI

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ADRIAN, pop. 729; fire area, 210 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—11 c. hand ext., 1 h. & l. truck; fire alarm, bell; value of dept. equipment, $500; total mem., 18 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and cisterns.

ALBANY, pop. 2,800; mercantile bldgs., brick. Fire dept.—1 hose truck; total hose, 1,500 ft.; fire alarm, whistle and bell; total mem., 15 volunteers.

WATER SUPPLY—Source, res.; system, pump; W. J. Baker, supt.

AURORA, pop. 6,375; fire area, 40 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value or dept. equipment, $2,000; value of bldgs., $400; ann. exp. of dept., $100; total mem. 27, paid full time 1, paid part time 16, volunteers 10.

WATER SUPPLY—Source, spring, 5 miles from business center; system, gravity to res. and stdp.; stdp. cap. 500,000 gals., dim. 15 x 100, material used in cons. steel; filtration system, gravel; quality of water, good; res. cap. 1,000,000 gals., located at river; 2 pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, cast iron, 14 miles, 6 to 10 in dia.; 65 hydrants; 20 valves; meters, total number 200; Nash 1, Hersey Rotary 4, Hersey Disc 5, Worthington 1, Buffalo 9, owned by consumer and Co.; 12,000 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 150 lbs.; consumption per day, 600,000 gals.; cost to construct $100,000; cost of mtce., $3,500; works belong to Co.

BETHANY, pop. 2,100; fire area, 30 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—25 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 6,000 ft.; total hose, 6,000 ft.; fire alarm bell and whistle; value of dept. equipment, $700; value of bldgs., $2,600; ann. exp. of dep., $100; total mem., 15 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 84,600 gals., dim. 12 x 100, material used in cons. steel, builders Springfield Iron Works; res. cap., 30,000 gals.; pumping engines, class comp., cap. per day 864,000 gals., constructor Snow; mains, cast iron, 5 miles, 2 to 8 in. dia.; 27 hydrants; 12 valves; meters, total number 117, Trident; 200 services; pipe, galv. iron; pressure, dom. 75 to 90 lbs., fire 150 lbs.; cost to construct, $35,000; bonded debt, $15,000; int. paid on bonds, 4½ per cent; works belong to city.

BEVIER, pop. 2,500; mercantile bldgs., brick and wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $5,112; ins. for same time, $2,300. Fire dept.—1 steamer, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; total mem., 13 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells.

BOLIVAR, pop. 2,285; fire area, 300 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 200 ft.; inferior, all kinds, 300 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $800; value of bldgs., $1000; total mem., 14 volunteers.

WATER SUPPLY—Source, spring, ¼ mile from business center; system, gravity, pump to res., to stdp. and direct; stdp. cap. 58,752 gals., dim. 10 x 100, located 2 blocks west of public square, material used in cons. steel, builder George Dudley; quality of water, good; res. cap., 25,000 gals.; 1 pumping engine, cap. per day 600,000 gals., constructor Deane; mains, cast iron, 3 to 4 miles, 4 to 10 in. dia.; 25 hydrants, Empire and Corey; 12 valves; meters, total number 8, Crown 5, Hersey Disc 3, owned by city; 200 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 120 lbs.; consumption, per day 25,000 gals., per capita 12½ gals.; cost to construct, $12,000; bonded debt, $6,500; ann. cost of mtce., $300; works belong to city.

BONNETERRE, pop. 3,719; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. No organized fire dept.—1 hose carriage; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day, 1,500,000 gals., constructor Gordon; mains, 3 to 6 in. dia.; 15 hydrants.

BOONVILLE, pop. 4,377; fire area, 320 acres; bldgs., brick, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,200; ann. exp. of dept., $253; total mem., 22 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ¾ miles from business center; system, pump to res.; stdp. cap. 70,000 gals., dim. 16 x 24, located at station, material used in cons. steel; filtration system; quality of water, good; res. cap. 6,013,000 gals., located ¾ mile from town; 2 pumping engines, class double acting, size 16 x 10 x 18, cap. per day 3,000,000 gals., constructor Deane; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 80 hydrants, Corey and Chapman; 55 valves, Chapman; meters, total number 22, Crown 6, Union 1, Hersey Disc 5, Worthington 4, Buffalo 1, Keystone 3, Nash 12, owned by city and consumer; 360 services; pipe, galv. iron; pressure, dom. 37 lbs., fire 60 to 80 lbs.; consumption, per day 267,090 gals., per capita 61 gals.; cost to construct, $37,500; bonded debt, $75,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,544.47; works belong to city.

BOWLING GREEN, pop. 1,990; fire area, 500 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. No fire dept.; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 24 x 30, located at station, material used in cons. wood and steel, builders N. H. Ledford; quality of water, good; 2 pumping engines, size 12 x 12, 6 x 50, cap. per day 500,000 gals.; mains, cast iron, 5 miles, 4 to 8 in. dia.; 12 hydrants, N. O. Nelson; 10 valves, Crane; meters, total number 25, Buffalo, owned by Co.; 150 services; pipe, lead; pressure, dom. 30 lbs., fire 70 lbs.; consumption, per day 1,000,000 gals., per capita 50 gals.; cost to construct, $20,000; ann. cost of mtce., $100; works belong to Co.

BROOKFIELD, pop. 5,485; fire area, 1,320 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood,

1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,700; av. ins. for same time, $3,966. Fire dept.—2 c. hand ex., 1 hose wagon, 2 hose carts, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, telephone and electric; value of dept. equipment, $2,500; value of bldgs., $1,500; ann. exp. of dept., $1,000; total mem. 14, paid full time 2, volunteers 12; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 96,000 gals., dim. 10 x 12, material used in cons. iron, builders Cliff & Co.; quality of water, good; 2 pumping engines, class dup. compound, cap. per day 750,000 gals., constructor Deane; mains, cast iron, 8 miles, 4 to 10 in. dia.; 54 hydrants; 16 valves; meters, total number 300, Buffalo and Nash; 400 services; pipe, lead and iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 120,000 gals.; cost to construct, $37,000; bonded debt, $27,000; int. paid on bonds, 4 per cent; cost of mtce., $1,750; works belong to city.

BRUNSWICK, pop. 1,403; fire area, 42 blocks. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; total mem., 18 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river and wells; system, pump to stdp. and direct; stdp. cap. 30,000 gals., dim. 10 x 50, material used in cons. steel, builders Springfield; 1 pumping engine, class dup., cap. per day 500,000 gals., constructor Snow; mains, 1½ miles, 4 to 8 in. dia., Howard, Harrison; 12 hydrants, Eclipse; 90 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 80 to 125 lbs.; consumption per day 30,000 gals., per capita 30 gals.; cost to construct, including electric plant, $18,000; ann. cost of mtce., $2,800; works belong to Co.

BUTLER, pop. 4,000; fire area, 840 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 5 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 36 volunteers.

WATER SUPPLY—Source, river, 4 miles from business center; system, gravity, to res., to stdp.; stdp. cap. 115,000 gals., dim. 14 x 100, located in town, material used in cons. steel, builders Riten & Conley; filtration system, pressure; quality of water, good; res. cap. 1,000,000 gals., located at river; 2 pumping engines, cap. per day 1,500,000 gals., constructor Deane; mains, cast iron, 4 to 12 in. dia.; Empire hydrants; Ludlow valves; meters, total number 250, owned by Co. and consumer; 400 services; pipe, iron; pressure, dom. 40 lbs.; consumption, per day 250,000 gals.; works belong to Co.

CALIFORNIA, pop. 3,400; fire area, 200 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. No organized fire dept.—1 h. & l. truck; hose, cotton, rubber lined, good, 150 ft.; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells.

CAMERON, pop. 2,979; bldgs., brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 1,800 ft.; value of dept. equipment, $3,000; value of bldgs., $250; ann. exp. of dept., $200; total mem., 35 volunteers.

WATER SUPPLY—Source, res., 1½ miles from business center; system, pump to tank; stdp. cap. 70,000 gals.; quality of water, good; res. cap., 135,000,000 gals., located northwest of city; 2 pumping engines, constructor Deane; mains, cast iron, 5½ miles, 6 to 12 in. dia.; 44 hydrants; 116 services; pressure, dom. 50 lbs., fire 125 lbs.; cost to construct, $59,000; bonded debt, $59,000; int. paid on bonds, 5 per cent; cost of mtce., $800; works belong to city.

CANTON, pop. 2,365; fire area, 900 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 1 story; wooden roofs not permitted; no fireworks and combustibles ord.; cause of fires not investigated; fire loss for 1902, $1,500; ins. for 1902, $80. Fire dept.—1 h. & l. truck, 3 hose carriages; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $4,000; total mem., 81 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res.; quality of water, good; res. cap., 268,000 gals.; mains, cast iron, 2½ miles, 6 in. dia.; 42 hydrants; 8 valves; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $12,000; cost of mtce., $350; works belong to city.

CAPE GIRARDEAU, pop. 12,000; fire area, 11 blocks; mercantile bldgs., brick, 1 and 2 stories; private, stone, brick and wood, 1 to 3 stories. Fire dept.—2 hand engines, 4 hose carriages; hose, cotton, rubber lined, good, 3,850 ft.; inferior, all kinds, 200 ft.; total hose, 4,050 ft.; fire alarm, Gamewell; value of dept. equipment, $6,000; value of bldgs., $3,000; ann. exp. of dept., $2,500; total mem., 16 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; filtration system, Vohles patent skimmer; quality of water, good; res. cap., 1,000,000 gals.; 3 pumping engines, class dup., cap. per day 4,000,000 gals., constructors Deane and Knowles; mains, cast iron, 8½ miles, 4 to 10 in. dia.; 90 hydrants; 58 valves; meters, total number 56, Worthington, owned by consumer; 390 services; pipe, lead and galv. iron; pressure, dom. 110 lbs., fire 125 lbs.; consumption per day, 800,000 gals.; cost to construct, $150,000; int. paid on bonds, 6 per cent; cost of mtce., $8,800; works belong to Co.

CARROLLTON, pop. 4,172; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good 950 ft.; rubber, good 950 ft.; total hose, 1,900 ft.; fire alarm, telephone; value of dept. equipment, $3,500; value of bldgs., $4,000; ann. exp. of dept., $800; total mem., 12 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 101,500 gals., dim. 12 x 110; 2 pumping engines, class hor. dup., cap. per day 2,000,000 gals., constructors Deane, Holly; mains, cast iron, 6¼ miles, 4 to 10 in. dia.; Shickle, Howard, Harrison; 54 hydrants, Holly, Crane; 38 valves; meters, total number 140, Thomson; 86 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 140 lbs.; cost to construct, $6,000; int. paid on bonds, 5 per cent; works belong to Co.

CARTERVILLE, pop. 4,445; fire area, 320 acres; mercantile bldgs., iron, brick and wood, 2 and 3 stories; private, wood, brick and stone, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $4,500; ann. exp. of dept., $150; total mem., 38 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, spring and creek, 2½ miles from business center; system, gravity and pump to stdp.; stdp. cap. 125,000 gals., material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Hughes; mains, cast iron, 4½ miles, 4 to 10 in. dia.; 54 hydrants; 9 valves; 316 services; pressure, dom. 40 lbs., fire 70 lbs.; works belong belong to Co.

CARTHAGE, pop. 9,416; fire area, 1,400 sq. ft.; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 7 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 1,000 ft.; total hose, 3,000 ft.; fire alarm, telephone; value of dept. equipment, $4,000; value of bldgs., $8,500; ann. exp. of dept., $4,500; total mem. 6, paid full time.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 250,000 gals., dim. 20 x 65, material used in cons. steel; filtration system, New York,

cap. of plant 2,000,000 gals.; quality of water, poor; res. cap., 528,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Deane, Knowles; mains, cast iron, 15 miles, 4 to 10 in. dia., Howard-Harrison; 88 hydrants, Chapman; meters, total number 180, owned by consumers; 750 services; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $100,000; ann. cost of mtce., $3,800; works belong to Co.

CARUTHERSVILLE, pop. 4,000; fire area, 240 acres. Fire dept.—Ladders and hose wagons; hose, 1,000 ft.; value of equipment, $1,500; value of bldgs., $750; ann. exp. of dept., $600; total mem., 12 volunteers.

WATER SUPPLY—Source, wells; pumps, 2, makers, Gordon, Duplex, cap. per day, 500,000 gals.; hydrants, 36; valves, 17; services, 150; mains, 3¾ miles; pressure, dom. 50 lbs., fire 120 lbs.; cost to construct, $26,000; bonded debt, $26,000; int. on bonds, 6 per cent; ann. cost of mtce., $1,600; works belong to city.

CHARLESTON, pop. 1,838; fire area, 700 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart, leather buckets; hose, cotton, rubber lined, good, 350 ft.; inferior, all kinds, 150 ft.; total hose, 500 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,000; total mem., 33 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and pond.

CHILLICOTHE, pop. 7,500; fire area, 1½ miles; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 comb. c. & h. wagon, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, electric; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $3,500; total mem. 19, paid full time 3, paid part time 8, volunteers 8.

WATER SUPPLY—Source, wells and river, 3 miles from business center; system, pump to stdp.; stdp. cap. 120,000 gals., dim. 12½ x 140, material used in cons. brick, stone and cement; filtration system, settling basin; quality of water, good; res. cap. 1,000,000 gals., located at station; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 12 miles, 4 to 12 in. dia.; 134 hydrants; meters, total number 69, Crown 23, Nash 20, Union 2, Empire 14, Worthington 3, Hersey Disc 3, Buffalo 3, Keystone 1, owned by city and consumer; 780 services; pipe, lead and iron; pressure, dom. 50 to 70 lbs., fire 100 lbs.; consumption per day, 440,000 gals.; cost to construct, $125,000; cost of mtce., $7,000; works belong to Co.

CLARKSVILLE, pop. 843; fire area, 100 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 450 ft.; inferior, all kinds, 600 ft.; total hose, 1,050 ft.; value of dept. equipment, $1,800; value of bldgs., $100; ann. exp. of dept., $50; total mem., 15 volunteers

WATER SUPPLY—Source, wells and cisterns.

CLINTON, pop. 6,000; fire area, 1,200 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 comb. hose and ladder, 3 hose carts, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 550 ft.; total hose, 2,550 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $1,500; total mem. 10, paid full time 2, volunteers 8; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, gravity to res., pump to stdp. and direct.; stdp. cap. 65,900 gals., material used in cons. iron; res. cap., 3,000,000 gals.; pumping engines, cap. per day 2,300,000 gals., constructor Deane; mains, cast iron, 9 miles, 4 to 10 in. dia., Nelson, Anniston; 74 hydrants, Perkins, Eddy, National; meters, total number 45, Crown, Thomson; 658 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 110 lbs.; consumption, per day 500,000 gals., per capita 75 gals.; cost to construct, $100,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,100; works belong to Co.

COLUMBIA, pop. 7,000; fire area, 200 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ord.; fires investigated. Fire dept.—3 c. ex., 2 hose carriages, 1 hose wagon (University has 2 hose carriages); hose, cotton, good 1,200 ft.; total mem., 10 volunteers; telephone alarm; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; 3 pumping engines, cap. 2,000,000 gals., constructor Worthington; 60 hydrants; mains, 7½ miles, 3 to 12 in. dia.; 312 meters; pressure, fire 125 lbs.; cost to construct, $140,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $25,000.

CONCORDIA, pop. 1,000; fire area, 120 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, good, 1,000 ft.; value of fire dept. equipment, $2,500; value of bldgs., $250; ann. exp. of dept., $150; total mem. 22, paid part time; fire alarm, bell.

WATER SUPPLY—Source, well, 1 block from business center; system, pump to tank; stdp. cap. 40,000 gals., dim. 18 x 20, material used in cons. steel and wood; quality of water, good; pumping engine, class gasoline, cap. per day 144,000 gals., constructor Otto; mains, cast iron, ¾ mile, 6 in. dia.; 12 hydrants; 16 valves; meters, total number 4; pressure, dom. 38 lbs., fire 38 lbs.; cost to construct, $7,000; bonded debt, $5,400; int. paid on bonds, 5 per cent; cost of mtce., $300; works belong to city.

CRYSTAL CITY, pop. 1,104; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 h. & l. trucks, 4 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 1,000 ft.; total hose, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $5,000; value of bldgs., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, supply from Pittsburg Glass Works.

DEEPWATER, pop. 1,500; fire area, 240 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 400 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, wells and cisterns, in business center; cap., 17,000 gals. each.

DE SOTO, pop. 7,000; fire area, 960 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $1,500; ann. exp. of dept., $300; total mem. 25, paid part time.

WATER SUPPLY—Source, creek and artesian wells; system, pump to res. and direct; 2 pumps, Fairbanks-Morse; cap. per day, 2,000,000 gals.; 75 hydrants; 36 valves; 150 services; mains, 10 miles; gravity pressure, 100 lbs.; cost to construct, $70,000; bonded debt, $70,000; int. on bonds, 4 per cent; works belong to city.

DONIPHAN, pop. 2,000; fire area, 15 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good 750 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to stdp.; stdp. cap 44,000 gals., dim. 12 x 50, material used in cons. steel; quality of water, good; res. cap., 44,000

gals.; 2 pumping engines, cap. per day 1,440,000 gals., constructors Deane and Smith & Vale; mains, 3 miles, 4 to 5 in. dia.; pressure, dom. 90 lbs., fire 120 lbs.; cost of mtce., $1,000; works belong to city.

DUENWEG. Fire dept. not reported.

WATER SUPPLY—Source, wells, near business center; system, private; res. cap., 100 bbls.; 1 pumping engine, class gasoline, cap. per day 100 bbls.; mains, cast iron, ½ mile, 2 to 6 in. dia.; 10 hydrants; pressure, dom. 50 lbs.; consumption per day, 1,000 gals.; cost to construct works, $1,500.

EDINA, pop. 1,605; bldgs., wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose cart, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; rubber, good 300 ft.; total hose, 600 ft.; fire alarm, bell; value of dept. equipment, $1,450; value of bldgs., $150; ann. exp. of dept., $140; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 75,000 gals.; mains, 4 miles; 3 hydrants; cost to construct, $5,000; works belong to city.

ELDORADO SPRING, pop. 2,726; fire area, 25 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand hose cart, 1 hand engine, 1 c. engine, 1 h. & l. truck; hose, cotton, rubber lined, good, 800 ft.; inferior all kinds, 50 ft.; total hose, 850 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $75; total mem., 11 paid full time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 70,000 gals., dim. 22 x 30, material used in cons. steel; quality of water, sulphur; 1 pumping engine, cap. per hour 7,500 gals., constructor Charter; mains, cast iron, 1¾ miles, 6 to 10 in. dia.; 18 hydrants; 4 valves; meters, total number 130, Buffalo, owned by consumer; 150 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 to 120 lbs.; consumption per day, 40,000 gals.; cost to construct, $14,000; bonded debt, $14,000; int. paid on bonds, 5 per cent; cost of mtce., $1,200; works belong to city.

EXCELSIOR SPRINGS, pop. 3,500; fire area, 640 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 12 c. hand ex., 1 h. & l. truck, 1 comb. c. engine and hose wagon, 1 supply wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $200; total mem., 16 volunteers.

WATER SUPPLY—Source, creek, 8 to 9 miles from business center; system, pump to res.; quality of water, good; res. cap. 1,000,000 gals., located on hill; 2 pumping engines, cap. per day 1,030,800 gals., constructors Hooker, Colville & Co.; mains, iron, 4 miles, 4 to 8 in. dia.; 19 hydrants; 7 valves; meters, total number 400, Keystone, owned by Co.; 133 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 140 lbs.; cost to construct, $150,000; cost of mtce., $1,400; works belong to Co.

FARMINGTON, pop. 2,500; fire area, 200 acres; mercantile bldgs., brick, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—2 hand engines, 4 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; ann. exp. of dept., $150; total mem. 25.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 70,000 gals.; 1 pumping engine, constructor Deane; mains, 3¾ miles, 4 in. dia.; 21 hydrants, Corey; pressure, dom. 70 lbs., fire 150 lbs.; cost to construct, $28,000; works belong to city.

FESTUS, pop. 2,256; fire area, 100 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; fire alarm, bell; total mem. 50, volunteers 25.

WATER SUPPLY—Source, wells and cisterns.

FULTON, pop. 4,885; fire area, 640 acres; mercantile bldgs., brick, stone and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 5 c. hand ex., 1 h. & l. truck, 49 fire plugs, 3 hose carriages; hose, cotton, rubber lined, good 1,450 ft.; rubber, good 450 ft.; inferior, all kinds, 550 ft.; total hose, 2,450 ft.; fire alarm, whistle and bell; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $400; total mem., 14, paid part time.

WATER SUPPLY—Source, wells, northeast from business center; system, pump to res. and stdp.; stdp. cap. 88,400 gals., dim. 15 x 17, material used in cons. steel, builder John O'Brien; res. cap., 132,000 gals.; pumping engines, cap. per day 360,000 gals., constructor Deane; mains, cast iron, 8 miles, 4 to 8 in. dia.; 62 hydrants, meters, total number 225; 500 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 150 lbs.; consumption per day, 120,000 gals., per capita 15 gals.; cost to construct, $36,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to city.

GALLATIN, pop. 2,028; fire area, 240 acres; mercantile bldgs., brick and wood; causes of fires not investigated; fire loss for 1902, $1,500; ins. for same time, $750. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, bell; total mem., 12, paid full time 1, volunteers 11.

WATER SUPPLY—Source, well, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 40,000 gals., material used in cons. brick and iron, builder Morgan; quality of water, fine; 2 pumping engines, cap. per day 500,000 gals., constructor Deane; mains, cast iron, 4 to 8 in. dia.; 50 hydrants; 100 services; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 50,000 gals.; cost to construct, $20,000; int. paid on bonds, 4½ per cent; cost of mtce., $2,000; works belong to city.

GLASGOW, pop. 2,056; fire area, 80 acres; mercantile bldgs., brick, 1 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose reel, 3 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $800; value of bldgs., $200; ann. exp. of dept., $200; total mem., 25 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 40,200 gals., dim. 14 x 35, materials used in cons. steel, builders Jaeger & Blackwell; filtration system, Western; quality of water, good; pumping engines, cap. per day 500,000 gals., constructors Blakelee and Worthington; mains, cast iron, 1½ miles, 4 to 8 in. dia., Shickle, Howard-Harrison; 26 hydrants, Corey, Nelson; 130 services; pipe, iron; pressure, dom. 82 lbs., fire 110 lbs.; consumption, per day 40,000 gals., per capita, 20 gals.; cost to construct $9,600; ann. cost of mtce., $800; works belong to city.

GRANT CITY, pop. 1,800; wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,050 ft.; value of dept. equipment, $1,200; total mem. 25, paid part time 2, volunteers 23; underwriters' rating, third class.

WATER SUPPLY—Source, well and res., ½ mile from business center; system, pump to stdp.; stdp. cap. 45,000 gals., dim. 18 x 22, located in city hall square, material used in cons. wood and steel, builders Fairbanks-Morse & Co.; quality of water, fair; 1 pumping engine, cap. per day 20,000 gals., constructors Fairbanks-Morse; mains, cast iron, 3 1-3 miles; 13 hydrants, Fairbanks-Morse; 2 valves, Fairbanks-Morse; meters, total number 4, Trident, owned by consumer; 3 services; pipe, cast iron; pressure, dom. 45 lbs., fire 85 lbs.; consumption per day 5,000 gals., per capita 5 gals.; cost to construct, $10,000; bonded debt, $10,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $180; works belong to city.

HAMILTON, pop. 2,000; mercantile bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $1,800; total mem. 35, paid part time 32; underwriters' rating, fourth class.

WATER SUPPLY—Source, cisterns.

HANNIBAL, pop. 12,780; fire area, 2,060 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 1 h. & l. truck, 4 hose carriages, 9 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 7,000 ft.; fire alarm, telephone and bell; value of dept. equipment, $14,000; value of bldgs., $7,000; ann. exp. of dept., $2,750; total mem., 17, paid full time 7, paid part time 10.

WATER SUPPLY—Source, river; system, pump to res.; quality of water, good; res. cap., 17,500,000 gals.; 3 pumping engines, cap. per day 8,000,000 gals., constructors Worthington, Blake, Allis; mains, cast iron, 27 miles, 4 to 16 in. dia.; 110 hydrants, Wood; 170 valves; meters, total number 140; 2,150 services; pipe, lead; pressure, dom. 25 to 95 lbs., fire 95 lbs.; cost to construct, $410,000; ann. cost of mtce., $19,000; works belong to Co.

HARRISONVILLE, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 600 ft.; fire alarm, bell; value of dept. equipment, $750; value of bldgs., $800; ann. exp. of dept., $70; total mem., 22 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and lake, 20 to 25 acres; owned by private parties.

HERMANN, pop. 1,600; fire area, 681.59 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 200 ft.; rubber, good, 800 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, bell and whistle; ann. exp. of dept., $25; total mem., 60 volunteers.

WATER SUPPLY—Source, river and 6 large cisterns; cap. 200,000 gals.

HIGGINSVILLE, pop. 3,000; fire area, 350 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $1,500; ins. for same time, $4,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 300 ft.; total hose, 2,100 ft.; fire alarm, whistle; ann. exp. of dept., $100; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 100,000 gals.; pumping engines, class comp. dup., cap. per day 500,000 gals., constructor Deane; mains, cast iron, 3¼ miles, 4 to 8 in. dia.; 42 hydrants, Empire; meters, total number 25, Thomson, Bee, owned by city; 134 services; pipe, lead and iron; pressure, dom. 60 lbs., fire 150 lbs.; consumption per day 46,000 gals., per capita 10 gals.; cost to construct, $28,000; ann. cost of mtce., $5,500; works belong to city.

HIGHBEE, pop., 1,500. Fire dept.—2 c. engines; hose, 100 ft.; total mem., 36 volunteers.

WATER SUPPLY—Not reported.

HOLDEN, pop. 3,000; fire area, 320 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose carriages; total hose, 1,000 ft.; fire alarm, bell and electric; value of dept. equipment, $1,500; value of bldgs., $3,000; ann. exp. of dept., $175; total mem., 40 volunteers.

WATER SUPPLY—Source, impounding reservoir, 2 miles from business center; system, pump to stdp.; stdp cap. 100,000 gals., dim. 10 x 127; filtration system, Hyatt; cap. of plant, 400,000 gals.; res. cap., 300,000 gals.; pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructor Deane; mains, 6½ miles, 4 to 8 in. dia.; 50 hydrants; meters, total number 6, Thomson; 100 services; pipe, iron; pressure, dom. 50 to 60 lbs., 70 to 80 lbs.; consumption, per day 50,000 gals., per capita 25 gals.; cost to construct, $60,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to Co.

HUNTSVILLE, pop. 3,084; fire area, 640 acres; mercantile bldgs., brick and iron, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses, hired; hose, cotton, rubber lined, good 250 ft.; rubber, good 45 ft.; total hose, 295 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $65; ann. exp. of dept., $45; total mem., 26 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells.

INDEPENDENCE, pop. 10,000; fire area, 640 acres; mercantile bldgs., brick, 2 and 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, telephone; value of dept. equipment, $1,700; value of bldgs., $1,800; ann. exp. of dept., $1,942; total mem., 9, paid full time 3, paid part time 6; underwriters' rating, third class.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to res. and stdp.; stdp. cap. 250,000 gals., dim. 18 x 120, material used in cons. steel; filtration system, Hyatt; cap. of plant, 200,000 gals.; res. cap., 5,000,000 gals.; 4 pumping engines, cap. per day 10,000,000 gals., constructors Worthington, Deane, Gordon and Smith-Vaile; mains, 20 miles, 14 to 22 in. dia., Shickle, Howard and Harrison; 87 hydrants, Chapman; 90 valves; meters, total number 450, Crown and others, owned by Co.; 1,000 services; pipe, iron and lead; pressure, dom. 50 lbs., fire 120 lbs.; consumption per day 500,000 gals., per capita 36 gals.; cost to construct, $200,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000; works belong to Co.

JACKSON, pop. 2,200; fire area, 20 acres. Fire dept.—Hose, 1,000 ft.; value of equipment, $1,000.

WATER SUPPLY—Source, deep wells, pumps, 2, makers, Scranton; cap. per day, 75,000 gals.; mains, 1½ miles; cost to construct, $30,000; bonded debt, $27,000; int. on bonds, 5 per cent; works belong to city.

JAMESPORT, pop. 1,000; fire area, 6 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—12 c. hand ex., 1 h. & l. truck, buckets, ladders, picks; organized fire dept.

WATER SUPPLY—Source, wells.

JEFFERSON CITY, pop. 9,664; fire area, 900 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; av. fire loss per yr. for 3 yrs., $200. Fire dept.—1 comb. h. & l. truck and c. engine, 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 2 horses; hose, rubber, good, 3,600 ft.; fire alarm, telephone; value of dept. equipment, $4,000; value of bldgs., $150; ann. exp. of dept., $500; total mem., 44, paid full time 1, volunteers 43; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 1¼ miles from business center; system, pump to res., stdp. and direct; stdp. cap. 300,000 gals., dim. 20 x 125, material used in cons. steel; quality of water, good; 4 pumping engines, class comp. dup., cap. per day 5,000,000 gals., constructors Gordon-Maxwell; mains, cast iron, 15 miles, 4 to 14 in. dia.; 125 hydrants; 84 valves; meters, total number 304, owned by consumers; 905 services; pipe, lead and galv. iron; pressure, dom. 65 to 75 lbs., fire 105 to 150 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $290,000; works belong to Co.

JOPLIN, pop. 50,000; fire area, 19 sq. miles; mercantile bldgs., brick, 1 to 4 stories; private.

brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—16 c. hand ex., 1 h. & l. truck, 2 auto hose wagons, 2 hose carriages, 1 aerial truck, 1 comb. c. & h. wagon, 3 horses; hose, cotton, rubber lined, good, 9,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 10,000 ft.; fire alarm, electric, 23 boxes; value of dept. equipment and buildings, $50,000; ann. exp. of dept., $12,000; total mem. 14, paid full time.

WATER SUPPLY—Source, creek, 3½ miles from business center; system, pump to res.; filtration system, mechanical tank; res. cap. 3,000,000 gals.; 3 pumping engines, class comp. dup., cap. per day 6,000,000 gals., constructor Deane; mains, cast iron, 42 miles, 4 to 20 in. dia.; 249 hydrants, Ludlow; meters, total number 590, Crown, Hersey Rotary, Thomson and others, owned by Co. and consumer; 3,947 services; pipe, lead and wrought iron; pressure, dom. 30 to 60 lbs., fire 90 to 100 lbs.; cost to construct, $124,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $13,690.59; works belong to Co.

KAHOKA, pop. 2,020; fire area, 100 acres; bldgs., brick and wood, 1 and 2 stories. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose wagons; hose, rubber, good, 1,200 ft.; fire alarm, electric; value of dept. equipment, $10,000; value of bldgs., $50; total mem., 12 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ½ block from business center; system, pump to res. and direct; stdp. cap. 75,000 gals., material used in cons. brick and cement; quality of water, good; pumping engine, cap. per day 750,000 gals., constructors Gardiner Governor Co.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 25 hydrants; meters, total number 20, Pittsburg; 50 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 to 200 lbs.; consumption per day, 10,000 gals.; cost to construct, $23,000; bonded debt., $12,000, int. paid on bonds, 5 per cent; cost of mtce., $1,000; works belong to city.

KANSAS CITY, pop. 328,000; fire area, 26 sq. miles; mercantile bldgs., brick and stone, 2 to 15 stories; private, brick, stone and wood, 1 to 8 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $729,096.52; av. ins. involved for same time, $10,294,635. Fire dept.—12 steamers, 1 c. engine, 5 h. & l. trucks, 86 c. hand ex., 2 water towers, 3 aerial trucks, 2 supply wagons, 17 hose wagons, 6 hose carriages, 2 comb. c. & h. wagons, 1 turret wagon, 115 horses; hose, cotton, rubber lined, good, 42,000 ft.; inferior, all kinds, 3,000 ft.; total hose, 45,000 ft.; fire alarm, 200 boxes; value of dept. equipment, $168,700; value of bldgs., $294,492; ann. exp. of dept., $337,862; total mem. 290, paid full time.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump direct; res. cap., 7,000,000 gals.; 6 pumping engines, cap. per day 168,000,000 gals., class centrifugals, constructors Holly, Pearson, Barr, Worthington, Reidler; mains, cast iron, 335 miles, 4 to 42 in. dia.; 4,027 hydrants, Ludlow, Corey and Holly; 3,645 valves, Ludlow and Rensselaer; meters, total number 12,325, Crown, Union, Empire, Gem, Hersey Disc, Thomson, Worthington, Columbia, Pittsburg, Trident, Lambert, Nash, owned by city and consumer; 29,900 services; pipe, lead and galv. iron; pressure, dom. and fire, 140 lbs.; consumption, per day 19,214,000 gals., per capita 87 gals.; cost to construct, $6,500,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $275,000; works belong to city.

KING CITY, pop. 1,050; fire area, 10 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 12 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 400 ft.; inferior, all kinds, 400 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $750; value of bldgs., $800; ann. exp. of dept., $50; total mem. 15, paid part time.

WATER SUPPLY—Source, wells and cisterns.

KIRKSVILLE, pop. 5,966; fire area, 1 mile; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 2,100 ft.; fire alarm, whistle; value of dept. equipment, $3,500; ann. exp. of dept., $700; total mem., 15 volunteers.

WATER SUPPLY—Source, river, 7 miles from business center; system, pump direct; res. cap., 11,000,000 gals.; 3 pumping engines, class dup., cap. per day 1,750,000 gals., constructors Snow & Gardner Co.; mains, steel, 15½ miles, 4 to 7 in. dia.; 66 hydrants; 100 valves; meters, total number 150, owned by city and consumer; 250 services; pipe, galv. steel; pressure, dom. 40 lbs., fire 120 lbs.; consumption per day, 150,000 gals.; cost to construct, $60,000; bonded debt, $19,500; int. paid on bonds, 4 per cent; cost of mtce., $5,600; works belong to city.

KIRKWOOD, pop. 3,500; fire area, 640 acres; mercantile bldgs., brick and wood, 3 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 500 ft.; fire alarm, whistle; value of dept. equipment, $1,000; ann. exp. of dept., $500; total mem., 27 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 348,000 gals.; filtration system, sand; mains, 8 miles; 50 hydrants, Corey; 65 services; pressure, fire 45 to 60 lbs.; consumption, per day 45,000 gals., per capita 13 gals.; works belong to Co.

LA GRANGE, pop. 1,557; fire area, 500 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 c. hand ex., 1 h. & l. truck; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $1,000; total mem., 10 volunteers.

WATER SUPPLY—Source, river and well.

LAMAR, pop. 2,737; fire area, 300 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 200 ft.; rubber, good 1,000 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $200; ann. exp. of dept., $350; total mem., 13 volunteers.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to stdp. and direct; stdp. cap. 750,000 gals., dim. 14 x 125, material used in cons. steel; filtration system, New York; quality of water, good; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 8 miles, 4 to 8 in. dia.; 60 hydrants; 30 valves; meters, total number, 10, Worthington; 250 services; pipe, galv. iron; pressure, dom. 60 to 70 lbs., fire 60 to 70 lbs.; cost to construct, $60,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; cost of mtce., $35,000; works belong to Co.

LATHROP, pop. 1,200; fire area, 20 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated; fire loss for 1904, $12,000; ins. for same time, $3,700. Fire dept.—1 h. & l. truck; fire alarm, bell; value of dept. equipment, $250; value of bldgs., $100; ann. exp. of dept., $125.

WATER SUPPLY—Source, wells.

LEBANON, pop. 2,500; fire area, 12 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $2,000; av. ins. involved for same time, $1,300. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $2,125; ann. exp. of dept., $200; total mem., 18 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 85,000 gals., dim. 12 x 110; pumping engines, cap. per day 200,000 gals., constructor Hooker; mains, 3-4 mile, 8 in. dia.; 19 hydrants, Springfield; 4 valves; meters, total number 25; pressure, dom. 40 to 45 lbs., fire 45 lbs.; consumption, per day 95,000 gals., per capita 47 gals.; cost to construct, $25,000; works belong to city.

LEES SUMMIT, pop. 2,000; fire area, 300 acres; mercantile bldgs., brick, 1 and 2 stories; private,

wood, 25 to 30 ft. high; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 gasoline steamer, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; fire alarm, bell; value of dept. equipment, $1,350; value of bldgs., $200; ann. exp. of dept., $200; total mem., 16 volunteers.

WATER SUPPLY—Source, wells and cistern, in business center; quality of water, good; gasoline pumping engines; works belong to city.

LEXINGTON, pop. 5,267; fire area, 8 miles; mercantile bldgs., stone, brick and wood, 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 1,800 ft.; inferior, all kinds, 300 ft.; total hose, 2,600 ft.; fire alarm, bell and 'phone; value of dept. equipment, $3,000; value of bldgs., $1,500; ann. exp. of dept., $5,000; total mem. 10, paid full time 2, paid part time, 8.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res. and stdp.; stdp. cap. 350,000 gals., located ½ mile from town, material used in cons. steel; filtration system, sand and gravel; quality of water, good; res. cap. 3,000,000 gals., located ½ mile from business center; 2 pumping engines, cap. per day 3,000,000 gals.; constructor Blake; mains, cast iron, 12 miles, 6 to 14 in. dia.; 65 hydrants, White; 30 valves; meters, total number 20, Crown, owned by Co.; 565 services; pipe, galv. iron; pressure, dom. 65 lbs., fire, 120 lbs.; consumption per day 300,000 gals., per capita 60 gals.; cost to construct, $200,000; bonded debt, $75,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,400; works belong to Co.

LIBERTY, pop. 2,500; fire area, 810 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $700; value of bldgs., $250; total mem., 26 volunteers.

WATER SUPPLY—New system of waterworks completed January, 1906; cost, $57,000.

LOUISIANA, pop. 5,131; fire area, 22 acres; mercantile bldgs., brick and stone, 2 and 4 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose carriage; 3 horses; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 1,400 ft.; fire alarm, electric, 2 boxes; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $1,800; total mem., 10, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; filtration system, New York; cap. of plant 1,300,000 gals.; quality of water, good; 3 pumping engines, cap. per day 2,250,000 gals., constructors Gordon, Worthington, Walker; mains, cast iron, 6 miles, 4 to 12 in dia.; 63 hydrants, Ludlow; meters, total number 50; 675 services; pressure, dom. 120 lbs., fire 120 lbs.; works belong to Co.

MACON, pop. 4,316; fire area, 13 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord. Fire dept.—1 steamer, 15 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 750 ft.; inferior, all kinds, 400 ft.; total hose, 1,150 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $2,500; ann. exp. of dept., $255; total mem., 12 volunteers.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump direct; res. cap., 150,000 gals.; 2 pumping engines, class dup., cap. per day, 1,300,000 gals., constructor Deane; mains, cast iron, 7 miles, 2 to 10 in. dia.; 45 hydrants; 8 valves; meters, total number 36. Trident 6. Pittsburg 25, owned by city; 400 services; pipe, galv. iron; pressure, dom. 115 lbs., fire 175 lbs.; cost to construct, $50,000; int. paid on bonds, 5 per cent; cost of mtce., $3,500; works belong to city.

MARCELINE, pop. 4,000; fire area, 350 acres; bldgs., brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 1 hose reel; hose, cotton, rubber lined, good 600 ft.; fire alarm, telephone; value of dept. equipment, $1,500; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, cisterns and ponds.

MARSHALL, pop. 7,000; fire area, 1,120 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 comb. c. & h. wagon, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, electric, bell; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem. 5, paid part time.

WATER SUPPLY—Source, well, ¾ mile from business center; system, pump to res. and to mains; res. cap., 640,000 gals.; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 15 miles, 6 to 12 in. dia.; 140 hydrants; 15 valves; meters, total number, 12, Nash; 425 services; pipe, wrought iron; pressure, dom. 75 lbs., fire 140 lbs.; consumption per day, 300,000 gals.; cost to construct, $85,000; bonded debt, $62,500; int. paid on bonds, 4 and 4½ per cent; cost of mtce., $3,500; works belong to city.

MARYVILLE, pop. 6,200; fire area, 2,560 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,512. Fire dept.—4 c. hand ex., 2 hose wagons, 1 hose reel, 2 horses; hose, rubber, good, 2,400 ft.; inferior, all kinds, 700 ft.; total hose, 3,100 ft.; fire alarm, telephone; value of dept. equipment, $6,000; value of bldgs., $3,000; ann. exp. of dept., $2,000; total mem. 8, paid full time 1, paid part time 7; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 2¼ miles from business center; system, gravity and pump to stdp. direct; stdp. cap. 120,960 gals., dim. 12½ x 60, material used in cons. steel, builders Riter & Conley; filtration system, sand; cap. of plant, 500,000 gals.; res. cap., 20,000,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 9¾ miles, 4 to 10 in. dia., Shickle, Howard-Harrison; 66 hydrants, White, Corey, Eclipse; meters, total number 500, Crown 1, Gem 6, Hersey Rotary, Buffalo; owned by consumer and Co.; 700 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption, per day 237,671 gals., per capita 55 gals.; cost to construct, $140,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to Co.

MAYSVILLE, pop. 1,100; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 30 c. hand ex., 1 h. & l. truck, 1 hose carriage; 900 ft. hose; fire alarm, bell; total mem., volunteers.

WATER SUPPLY—Source, tank; system, gasoline engine; 4 hydrants; mains, 4 to 6 in. dia.

MEMPHIS, pop. 3,000; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—15 c. hand ex., 2 hose carriages, buckets; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; value of dept. equipment, $800; value of bldgs., $350; ann. exp. of dept., $100; total mem., 20 volunteers.

WATER SUPPLY—Source, wells and creek, ¾ mile from business center; system, gravity and pump direct; stdp. cap. 68,000 gals., dim. 20 x 24, material used in cons. iron and wood; quality of water, poor; 1 pumping engine, class dup., cap. per day 432,000 gals., constructor Gould; mains, cast iron, 1¾ miles, 4 to 8 in. dia.; 18 hydrants; 75 services; pipe, lead; pressure, dom. 40 lbs., fire 140 lbs.; consumption per day, 13,000 gals.; cost to construct, $17,000; bonded debt, $6,500; int. paid on bonds, 5 per cent; cost of mtce., $600; works belong to city and Co.

MERAMEC HIGHLANDS, pop. 110; fire area, 120 acres; mercantile bldgs., stone and wood, 2 stories. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 800 ft.; total mem., volunteers.
WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 30,000 gals., material used in cons. wood; pumping engines, cap. per day 500,000 gals., constructor Gordon; mains, 3 miles, 4 to 12 in. dia.; 8 hydrants; 8 valves; pipe, galv. iron; pressure, dom. 80 lbs., fire 175 lbs.

MEXICO, pop. 7,000; fire area, 1,250 acres; bldgs., brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 comb. chem. and hose wagon, 4 c. hand ex., 1 hose carriege; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 500 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $3,500, value of bldgs., $7,000; ann. exp. of dept., $537; total mem., 8, paid part time 1, 7 volunteers.
WATER SUPPLY—Source, lake, 1 mile from business center; system, pump direct; filtration system, sand; quality of water, soft; res. cap. 50,000,000 gals., located 1 mile south; 2 pumping engines, cap. per day 2,000,000 gals., constructors Blake Mfg. Co.; mains, cast iron, 7 miles, 6 to 10 in. dia.; 78 hydrants, Chapman; 10 valves; meters, total number 80, Crown 5, Nash 12, Rotary 60, Hersey 5, owned by Co.; 400 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 250,000 gals., per capita 50 gals.; cost to construct, $60,000; bonded debt, $60,000; int. on bonds, 4 per cent; ann. cost of mtce., $4,500; works belong to Co.

MILAN, pop. 3,100; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hose carriage; hose, inferior, all kinds, 700 ft.; fire alarm, bell; value of dept. equipment, $900; value of bldgs., $60; ann. exp. of dept., $10; total mem., 24 volunteers.
WATER SUPPLY—Source, wells, springs and creeks; stdp. dim. 12 x 96, material used in cons. iron; quality of water, good.

MOBERLY, pop. 14,200; fire area, 640 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage, 2 horses; hose, rubber, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $1,000; total mem., 8 volunteers; underwriters' rating, third class.
WATER SUPPLY—Source, wells and res., 1¼ miles from business center; system, pump direct; quality of water, good; res. cap. 2,500,000 gals., located ¼ mile from city; 2 pumping engines, cap. per day 1,800,000 gals., constructor Worthington; mains, cast iron, 7½ miles, 6 to 14 in. dia.; 70 hydrants, Chapman; 86 valves; meters, total number 420, Crown, Hersey Disc, Thomson, Worthington, Nash and Trident, owned by city and consumer; 952 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day 700,000 gals., per capita 81 gals.; cost to construct, $116,000; bonded debt, $130,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $6,000; works belong to Co.

MONETT, pop. 6,000 bldgs., brick, concrete and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hose carriage, 1 hose cart; hose, cotton, rubber lined, good 1,800 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $6,000; ann. exp. of dept., $4,000; total mem., 16 volunteers; underwriters' rating, fourth class.
WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 63,000 gals., dim. 20 x 50, material used in cons. masonry and steel; quality of water, good; res. cap., 63,000 gals.; 3 pumping engines, constructor Cook, cap. per day 6,000,000 gals.; mains, cast iron, 5 miles, 2 to 10 in. dia.; 40 hydrants; meters, total number, 180, Keystone; 641 services; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $22,250; bonded debt, $22,250; int. paid on bonds, 5 and 6 per cent; cost of mtce., $4,000; works belong to city.

MONROE CITY, pop. 2,000; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 gasoline steamer, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 700 ft.; inferior, all kinds, 400 ft.; total hose, 1,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $50; total mem., 18 volunteers.
WATER SUPPLY—Wells and cisterns.

MONTGOMERY CITY, pop. 2,026; fire area, 800 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. No fire dept.; hose, cotton, rubber lined, good 800 ft.; rubber, good 200 ft.; total hose, 1,000 ft.; underwriters' rating, fourth class.
WATER SUPPLY—Source, wells, 1-8 mile from business center; system, pump to stdp. and direct; stdp. cap. 48,000 gals., dim. 24 x 22, located in public square, material used in cons. wood, builder C. P. Erard; quality of water, good; 1 pumping engine, size 8 x 24, cap. per day 50,000 gals., constructor A. D. Cook; mains, cast iron, ½ mile, 6 in. dia.; 5 hydrants; 2 valves; meters, total number 12, Buffalo, owned by city; 12 services; pipe, wrought iron; pressure, dom. 30 lbs., fire 30 lbs.; consumption, per day 15,000 gals., per capita 7½ gals.; works belong to city.

MOUND CITY, pop. 1,900; fire area, 40 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $1,000; ann. exp. of dept., $25; total mem., 15 volunteers.
WATER SUPPLY—Source, wells; system, gravity, pump to stdp. and direct; stdp. cap. 35,250 gals., dim. 10 x 60; 1 pumping engine, class comp. dup., cap. per day 500,000 gals., constructor Deane; mains, 3 miles, 6 to 8 in. dia.; 20 hydrants; meters, total number 12, Buffalo; pressure, dom. 85 lbs., fire 120 lbs.; cost to construct, $14,000; ann. cost of mtce., $800; works belong to city.

MT. VERNON, Lawrence Co., pop. 1,500; mer. bldgs., bk., 2 and 3 stories; private, wd., 2 stories; wooden roofs not permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $200. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $600; ann. exp. of dept., $25; total mem., 32 volunteers.
WATER SUPPLY—Source, spring, ¼ mile from business center; system, gravity; stdp. cap. 75,000 gals., dim. 12 x 25, material used in cons. wood; quality of water, good; 2 pumping engines, class dup., cap. per day 300,000 gals., constructors Fairbanks, Morse; mains, cast iron, 4 to 8 in. dia.; 250 hydrants; pressure, dom. 75 lbs., fire 100 lbs.; cost to construct, $16,000; works belong to city.

NEOSHO, pop. 3,800; fire area, 1,800 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $400; total mem., 25 volunteers.
WATER SUPPLY—Source, springs, 7 miles from business center; system, gravity; quality of water, good; res. cap., 2,000,000 gals.; 1 pumping engine, size 10 x 6 x 12, cap. per day 5,760,000 gals., constructors Fairbanks-Morse; mains, 8 miles, 4 to 10 in. dia.; 85 hydrants, Galvin; 40 valves; meters, total number 15, Buffalo 14, Keystone 1, owned by city; 400 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 90 to 100 lbs.; cost to construct, $50,000; bonded debt, $60,000; ann. cost of mtce., $500; works belong to city.

NEVADA, pop. 7,461; fire area, 1,200 acres; mercantile bldgs., brick, stone, iron and wood, 1

to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 200 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $4,000; ann. exp. of dept., $1,500; total mem., 64, paid full time 5, volunteers 59; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump and direct; res. cap., 2,225,000 gals.; 4 pumping engines, cap. per day 4,500,000 gals., constructors Deane and Smith-Vaile; mains, 28 miles, 4 to 10 in. dia.; 96 hydrants, Chapman; meters, total number 100, Crown, Hersey Rotary, Thomson, Buffalo, owned by Co. and consumer; 873 services; pipe, lead; pressure, dom. 30 lbs., fire 130 lbs.; consumption, per day 700,000 gals., per capita 68 gals.; cost to construct, $275,000; works belong to Co.

NEW MADRID, pop. 2,000. Fire dept.—3 hand hose carts; hose, 1,800 ft.

WATER SUPPLY—Source, wells; stdp. cap., 50,000 gals.; 2 pumping engines; cap. per day, 180,000 gals.; constructors Fairbanks-Morse; mains, 3 miles; 4 to 8 in. dia.; 31 hydrants; pressure, dom. 55 lbs., fire 55 lbs.

ODESSA, pop. 11,500; fire area, 4 blocks; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 20 c. hand ex., 1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 300 ft.; total hose, 900 ft.; fire alarm, whistle; value of dept. equipment, $1,200; value of bldgs., $1,000; ann. exp. of dept., $225; total mem., 36 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells and cisterns, in business center; system, pump to res.; res. cap., 9,400 gals.

OREGON, pop. 1,200, mercantile bldgs., stone, brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages; total hose, 900 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pumping; res. cap. 636,000 gals.

OSCEOLA, pop. 1,037; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; combustibles ord.; Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 400 ft.; total mem., volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 65,000 gals.; 1 pumping engine, constructor Otto; mains, 2 miles; 7 hydrants; 100 services; consumption, per day 10,000 gals., per capita 100 gals.; cost to construct, $10,000; ann. cost of mtce., $1,500; works belong to Co.

PACIFIC, pop. 1,213; fire area, 2 miles; mercantile bldgs., stone, brick and wood; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; fire alarm, electric; total mem., volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river.

PALMYRA, Marion Co., pop. 2,323; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 500 ft.; total hose, 2,300 ft.; fire alarm, bell; value of bldgs., $8,000; total mem., 20 volunteers.

WATER SUPPLY—Source, springs and river; system, gravity, pump to stdp.; stdp. cap., 110,000 gals., builders Tippett & Wood; res. cap., 2,000,000 gals.; pumping engines, cap. per day 750,000 gals., constructor Deane; mains, cast iron, 9 miles, 4 to 10 in. dia., Chattanooga; 52 hydrants, Springfield; 12 valves; meters, total number 8; pipe, galv. iron; pressure, dom. 35 lbs., fire 200 lbs.; cost to construct, $55,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to Co.

PARIS, pop. 1,750; fire area, 175 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 30 to 40 ft. high; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 60,000 gals.; 1 pumping engine, constructor Corliss; mains, 4½ miles; 16 hydrants, Corey; 32 services; pressure, dom. 47 lbs., fire 125 lbs.; consumption per day 110,000 gals., per capita 75 gals.; cost to construct, $25,000, including light plant; ann. cost of mtce., $6,000, including light plant; works belong to city.

PERRYVILLE, pop. 1,800; fire area, 100 acres; mercantile bldgs., brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 24 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $150; total mem., 30 volunteers.

WATER SUPPLY—Source, cisterns, cap. 100,000 gals.

PIERCE CITY, pop. 2,600; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,200; value of bldgs., $3,000; ann. exp. of dept., $50; total mem., 35 volunteers.

WATER SUPPLY—Source, spring, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., dim. 15 x 75; material used in cons. steel, builders Pound Engine Co.; quality of water, good; 2 pumping engines, class dup. comp., cap. per day 1,000,000 gals., constructors Buffalo Co.; mains, cast iron, 5½ miles, 4 to 8 in. dia.; 32 hydrants; 20 valves; meters, total number 21, Buffalo, owned by consumer; 225 services; pipe, lead and iron; pressure, dom. 55 to 70 lbs.; fire 70 lbs.; consumption per day, 75,000 gals.; cost to construct, $40,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; cost of mtce., $1,500; works belong to city.

PLATTSBURG, pop. 2,200; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 1 year, $70,000; av. ins. involved for same time, $70,000. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 1 hose wagon; hose, good, 600 ft.; fire alarm, bell; ann. exp. of dept., $100; total mem., 12 volunteers.

WATER SUPPLY—Source, cisterns, in business center; system, pumping; quality of water, good.

PLEASANT HILL, pop., 2,000; fire area, 200 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $800; total mem., 24 volunteers.

WATER SUPPLY—Source, lake and creek, 4 blocks from business center; system, pump direct; quality of water, good; res. cap. 100,000,000 gals., located at edge of city; 2 pumping engines, class comp. dup., size 8 x 12 x 12, cap. per day 2,000,000 gals., constructors Blake Mfg. Co.; mains, cast iron, 1 mile, 6 in. dia.; meters, total number 1, Crown; pressure, dom. 100 lbs., fire 125 lbs.; cost to construct, $30,000; works private.

POPLAR BLUFF, pop. 4,321; fire area, 750 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hose wagon; 2 horses; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, telephone; value of dept. equipment, $3,000; value of bldgs., $1,500; ann. exp. of dept., $1,500; total mem., 10 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 160,000 gals., dim. 15 x 120, material used in cons. iron, builders G. W. Dudley; 2 pumping engines, class comp., size 10 x 16 x 8½, cap. per day, 1,500,000 gals.; constructor, Worthington; mains, iron, 8½ miles, 2 to 10 in. dia.; 75 hydrants, National, 43 valves, Crane; meters, total number 40 owned by consumer; 857 services; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $35,650; bonded debt, $12,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,500; works belong to city.

PRINCETON, pop. 1,600; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—50 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 500 ft.; inferior, all kinds, 800 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $550; ann. exp. of dept., $100; total mem. 10, paid part time.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to stdp.; stdp. cap. 50,000 gals., dim. 12 x 50, builder J. O'Brien; pumping engines, cap. per day 845,280 gals., constructor Gardner; mains, 2 miles, 4 to 6 in dia.; 19 hydrants; 80 services; pressure, dom. 30 lbs., fire 70 lbs.; cost to construct, $13,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,200; works belong to city.

RICH HILL, pop. 4,050; fire area, 6 blocks; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 comb. c. & hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior 500; total hose 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,800; value of bldgs., $3,000; ann. exp. of dept., $600; total mem. 10, paid part time, 4, paid full time 6.

WATER SUPPLY—Source, wells; system, air compressor; stdp. cap. 75,000 gals., located at park, material used in cons. steel, builder G. Jasger; filtration system, N. Y.; cap. of plant, 200,000 gals.; quality of water excellent, 2 pumping engines, size 14 x 10 x 9, cap. per day 1,000,000 gals., constructor Blake; mains, cast iron, 11 miles; 50 hydrants, Ludlow; 25 valves; meters, total number 2, Crown 1, Worthington 1, owned by consumer; 500 services; pipe, wrought iron; pressure dom. 45 lbs., fire 100 lbs.; consumption, per day 200,000 gals.; cost to construct, $90,000; bonded debt, $44,000; int. paid on bonds, 4 per cent; works belong to city.

RICHMOND, pop. 3,478; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, telephone; total mem., 12 volunteers.

WATER SUPPLY—Source, wells, 2½ miles from business center; system, pump to stdp.; stdp. cap. 118,000 gals., dim. 15 x 90, material used in cons. steel; res. cap., 80,000 gals.; 3 pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, iron, 10 miles, 4 to 10 in. dia.; 60 hydrants; meters, total number 4; 225 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $45,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to city.

ROCKPORT, pop. 1,200; fire area, 40 acres; mercantile bldgs., brick, 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 c. engine, 6 c. hand ex., 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $800; total mem., 13 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 45,000 gals., dim. 15 x 30, located 200 ft. above town, material used in cons. steel; quality of water, good; 1 pumping engine, cap. per day 570,000 gals., constructor Palling; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 13 hydrants, Eclipse; meters, total number 5, Buffalo, owned by consumer; 35 services; pipe, iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $9,000; bonded debt, $3,500; int. paid on bonds, 6 per cent; works belong to city.

ROLLA, pop. 1,800; fire area, 400 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 gasoline steamer, 1 hand engine, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good. 700 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of blds., $600; total mem., 25 volunteers.

WATER SUPPLY—Source, wells and cisterns.

ST. CHARLES, pop. 7,982; fire area, 1,920 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 2 h. & l. trucks, 2 comb. hose wagons, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 9 boxes; value of dept. equipment, $3,500; value of bldgs., $4,800; ann. exp. of dept., $1,000; total mem. 44, paid part time 4, volunteers 40.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump to res.; stdp. cap. 250,000 gals., dim. 25 x 70, material used in cons. steel, builders, Chicago Bldg. Co.; quality of water, good; res. cap. 250,000 gals.; 6 pumping engines, cap. per day 2,000,000 gals., constructors Worthington, Snow; mains, cast iron, 18 miles, 4 to 12 in. dia.; 130 hydrants; 75 valves; 550 services; pipe, lead; pressure, dom. 80 lbs., fire 130 lbs.; consumption per day, 800,000 gals.; cost to construct, $105,000; bonded debt, $100,000; int. paid on bonds, 4 per cent; cost of mtce., $10,000; works belong to city.

STE. GENEVERE, pop., 2,000. Fire dept.—1 comb. c. engine, 1 h. & l. truck, 2 hand hose carts; hose, 1,200 ft.; total mem., 26 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 48,500 gals.; 41 hydrants; pressure, dom. 40 lbs. fire 65 lbs.

ST JOSEPH, pop. 110,479; fire area, 7,040 acres; mercantile bldgs., brick and stone, 1 to 7 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. loss per yr. for 3 yrs., $90,546.33; av. ins. for same time, $1,391,128.33. Fire dept.—2 steamers, 2 comb. c. & h. wagons, 1 c. engine, 24 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 supply wagon, 1 water tower, 11 hose wagons, 5 hose reels, 37 horses; hose, cotton, rubber lined, good, 8,750 ft.; rubber, good, 8,900 ft.; total hose, 17,000 ft.; fire alarm, telephone, 40 boxes; value of dept. equipment, $55,000; value of bldgs., $110,000; ann. exp. of dept., $75,106; total mem. 74, paid full time.

WATER SUPPLY—Source, Missouri river, 2½ miles from business center; system, gravity, pump to res., to stdp. and direct; stdp. cap. 736,000 gals., dim. 50 x 60, located 310 ft. above city, material used in cons. iron; filtration system, Jewell; cap. of plant, 12,500,000 gals.; quality of water, good; res. cap.. 22,000,000 gals., located 310 ft. above city; 7 pumping engines, cap. per day 20,000,000 gals., constructors Worthington, Holly & Nordberg; mains, cast iron, 99 miles, 4 to 24 in. dia.; 890 hydrants, Mathews and Ludlow; Ludlow valves; meters, total number 605, Crown; 8,500 services; pipe, lead; pressure, dom. 125 lbs., fire 125 lbs.; consumption, per day 6,590,000 gals., per capita 52 gals.; works belong to Co.

ST. LOUIS, pop. 716,000; fire area, 39,520 acres; mercantile bldgs., stone, brick and wood, 1 to 17 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,076,000; av. ins. involved for same time, $8,876,200. Fire dept.—56 steamers, 14 h. & l. trucks, 11 aerial trucks, 2 water towers, 6 comb. c. & h. reels, 10 hose wagons, 7 hose carriages, 45 comb. c. & h. wagons, 312 horses; hose, cotton, rubber lined, good, 116,320 ft.; rubber, good, 11,520 ft.; total

hose, 127,840 ft.; fire alarm, Gamewell, 1,183 boxes; value of dept. equipment, $600,000; value of bldgs., $146,200; ann. exp. of dept., $1,057,700; total mem. 738, paid full time.

WATER SUPPLY—Source, river, 10 miles from business center; system, pump to res. and stdp.; material used in cons. sheet steel; filtration system, Weir; quality of water, good; res. cap. 60,000,000 gals., located in business center; 18 pumping engines, cap. per day $378,842,560 gals., constructors Allis, Worthington; mains, cast iron, 820 miles, 6 to 48 in. dia.; 10,000 hydrants; 8,400 valves; meters, total number 6,000, Crown 1,031, Nash 34, Union 48, Empire 5, Gem 12, Hersey Rotary 1,395, Trident 31, Hersey Disc 425, Hersey Torrent 26, Thomson 86, Worthington 1,863, Keystone 47, Lambert 26, owned by city and consumer; 92,000 services; pipe, lead; pressure, dom. 25 to 90 lbs., fire 25 to 90 lbs.; consumption per day, 70,000,000 gals.; cost to construct, $22,000,000; bonded debt, $5,800,000; int. paid on bonds, 3 1-3 and 4 per cent; cost of mtce., $800,000; works belong to city.

SALISBURY, pop. 2,500. Fire dept.—1 h. & l. truck, 2 hose carts; hose 1,000 ft.; total mem., 10 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 30,000 gals.; 1 pumping engine, cap. per day 400,000 gals.; constructor Cook; pressure, dom. 55 lbs., fire 125.

SAVANNAH, pop. 2,000; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose reels with hooks and ladders, 1 h. & l. truck with buckets; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle and bells; value of dept. equipment, $650; value of bldgs., $1,600; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, 200,000 gals. every 10 hours; storage supply 200,000 gals.

SEDALIA, pop. 18,000; fire area, 40 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $54,099; av. ins. involved for same time, $361,535. Fire dept.—2 steamers, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel, 7 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, telephone; value of dept. equipment, $15,000; value of bldgs., $15,000; ann. exp. of dept., $8,299; total mem. 9, paid full time.

WATER SUPPLY—Source, river and wells, 3½ miles from business center; system, pump direct; quality of water, good; res. cap., 450,000,000 gals.; mains, cast iron, 32 miles, 4 to 20 in. dia.; 204 hydrants; 156 valves; meters, total number 450, Crown, Union, Hersey Rotary, Trident, Worthington, Thomson, Pittsburg, Keystone and Lambert, owned by Co. and consumer; 1,850 services; pipe, lead; pressure, dom. 40 to 50 lbs., fire 75 to 100 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $650,000; works belong to Co.

SHELBINA, pop. 1,733; fire area, 3 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; fire alarm, telephone and bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 14 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells and cisterns.

SLATER CITY, pop. 2,502; fire area, 20 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; total mem., 15 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well and cisterns; system, pump to res. and direct; stdp. cap., 76,000 gals.; pumping engines, cap. per day 125,000 gals., constructor American; mains, 43.8 miles, 4 to 8 in. dia.; 27 hydrants, Corey and Rensselaer; meters, total number 15; 175 services; pressure, dom. 30 lbs., fire 160 lbs.; cost to construct, $18,000; int. paid on bonds, 5 per cent; works belong to city.

SPRINGFIELD, pop. 39,567 fire area, 6½ sq. miles; mercantile bldgs., brick, 1 to 7 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $22,580; av. ins. for same time, $13,712. Fire dept.—3 steamers, 1 auto chem. engine, 4 c. hand ex., 2 h. & l. trucks, 2 hose reels, 11 horses; hose, cotton, rubber lined, good, 4,000 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 51 boxes; value of dept. equipment, $15,000; value of bldgs., $20,000; ann. exp. of dept., $15,000; total mem. 15, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, spring, 3 miles from business center; system, pump to stdp.; stdp. cap. 755,000 gals., dim. 36 x 105, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, cap. per day 11,000,000 gals., constructor Deane; mains, cast iron, 75 miles, 4 to 18 in. dia.; 291 hydrants; 376 valves; meters, total number 636, Crown 231, Empire 253, Gem 8, Hersey Disc 12, Trident 9, Thomson 4, Pittsburg 4, Keystone 2; 5,504 services; pipe, wrought iron; pressure, dom. 45 lbs., fire 75 lbs.; consumption per day, 3,100,000 gals.; works belong to Co.

STANBERRY, pop. 2,654; fire area, 56 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $800; value of bldgs., $2,000; total mem., 6 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and stdp.; stdp. cap. 65,000 gals., dim. 6 x 4, located in center of town, material used in cons. wood and iron; quality of water, good; res. cap. 65,000 gals., located in city; 3 pumping engines, class comp., size 8 x 12 x 6 x 10, cap. per day 288,000 gals., constructor Deane; mains, cast iron, 3 miles; 29 hydrants, National; 12 valves; meters, total number 4, Crown 1, Empire 1, owned by city; 125 services; pipe, iron and lead; pressure, dom. 70 lbs., fire 140 lbs.; consumption per day 30,000 gals., per capita 300 gals.; cost to construct, $20,000; bonded debt, $17,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,625; works belong to city.

SWEET SPRINGS, pop. 1,080; bldgs., brick; wooden roofs not permitted. No organized fire dept.; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, gravity and pump to stdp.; stdp. cap., 40,000 gals., material used in cons. steel; 1 pumping engine, size 10 x 36, constructor Cook; mains, ¾ mile; 9 hydrants, Eclipse; pressure, fire 40 lbs.; cost to construct, $6,000; works belong to city.

TARKIO, pop. 2,100; fire area, 320 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,250 ft.; fire alarm, whistle; value of dept. equipment, $2,000; total mem., 18 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 500,000 gals., dim. 12 x 50, material used in cons. iron; quality of water, good; res. cap. 750,000 gals., located at station; 2 pumping engines, class comp., cap. per day 1,000,000 gals., constructors Cook and Deane; mains, cast iron, 8 miles, 4 to 6 in. dia.; 22 hydrants; 9 valves; meters, total number 8, Crown, Hersey Disc; 150 services; pipe, lead and iron; pressure, dom. 70 lbs., fire 125 lbs.; cost to construct, $28,000; cost of mtce., $350; works belong to Co.

TIPTON, pop. 1,337; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 600 ft.;

all kinds, 100 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, wells.

TRENTON, pop. 5,896; fire area, 1,000 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 c. hand ex., 1 hose wagon, 1 hose reel, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 700 ft.; total hose, 2,700 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $10,000; ann. exp. of dept., $1,200; total mem. 15, paid full time 1, volunteers 14.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap., 175,000 gals., material used in cons. steel; quality of water, good; 3 pumping engines, cap. per day 2,500,000 gals., constructors Worthington and Smith-Vaile; mains, 7½ miles, 4 to 10 in dia.; 61 hydrants; meters, total number 30; 370 services; pipe, lead and wrought iron; pressure, dom. 40 lbs., fire 130 lbs.; ann. cost of mtce., $4,000; works belong to Co.

UNION, pop. 800; fire area, 40 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; total mem., 12 volunteers.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res.; stdp. cap. 175,000 gals.; quality of water, good; res. cap., 167,000 gals.; pumping engines, class dup., cap. per day 500,000 gals., constructors Hooker P. Co.; mains, cast iron, 2½ miles, 4 to 8 in. dia.; 19 hydrants; 5 valves; meters, total number 3, Hersey Disc; pipe, galv. iron; pressure, dom. 55 to 75 lbs., fire 55 to 75 lbs.; consumption per day, 50,000 gals.; cost to construct, $10,000; bonded debt, $3,500; int. paid on bonds, 5 per cent; cost of mtce. $900; works belong to city.

UNIONVILLE, pop. 2,050; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 28 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; value of dept. equipment, $300; ann. exp. of dept., $125; total mem., 16 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, res., 1 mile from business center; system, pump to res.; quality of water, good; res. cap., 123,776 gals.; 1 pumping engine, constructor Gardner; mains, lead and wrought iron, 2 miles, 3 to 4 in. dia.; 12 hydrants; meters, total number 80; pressure, dom. 60 lbs., fire 110 lbs.; consumption per day, 10,000 gals.; cost to construct, $13,000; cost of mtce., $200; works belong to city.

VANDALIA, pop. 1,800; fire area, 5 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $1,643; ins. involved for same time, $1,099. Fire dept.—2 h. & l. trucks, 1 hose carriage; hose, cotton, rubber lined, good, 200 ft.; value of dept. equipment, $50; total mem., 10 volunteers.

WATER SUPPLY—Source, wells and cisterns; waterworks contemplated.

WARRENSBURG, pop. 4,724; fire area, 1,200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—5 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,300 ft.; fire alarm, whistle; value of dept. equipment, $3,000; total mem., 12 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs and lakes; system, pump to stdp.; stdp. dim., 14 x 110; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 7½ miles, 4 to 10 in. dia.; 75 hydrants; pressure, dom. 45 lbs., fire 200 lbs.

WASHINGTON, pop. 3,015; fire area, 2,560 acres; mercantile bldgs., brick, 2 to 6 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 3,000 ft.; total hose, 4,500 ft.; fire alarm, electric, 3 boxes; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 61, volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 110,000 gals., dim. 12 x 125, material used in cons. steel; filtration system, gravity; quality of water, good; res. cap., 1,000,000 gals.; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructors Buffalo; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 57 hydrants; 30 valves; meters, total number 100, Crown 3, Hersey Rotary 2, Trident 2, Thomson 86, Keystone 6, Lambert 1, owned by city and consumer; 260 services; pipe, galv. iron and lead; pressure, dom. 80 lbs., fire 125 lbs.; consumption per day, 160,000 gals.; cost to construct, $80,000; bonded debt, $50,000; int. paid on bonds, 6 per cent; cost of mtce., $3,500; works belong to Co.

WEBB CITY, pop. 15,000; fire area, 12,000 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1904, $73,250; av. insurance for same time, $24,775. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 hose cart, 1 hose carriage, 3 horses; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, telephone; value of dept. equipment, $7,000; value of bldgs., $4,500; ann exp. of dept., $3,600; total mem., 24, paid full time 4, paid part time 5, volunteers 20; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 12 x 145, located in town, material used in cons. steel, builder N. O. Nelson; 2 pumping engines, class comp. dup., cap. per day 2,500,000 gals., constructor Hughes; mains, cast iron, 22 miles, 4 to 10 in. dia.; 149 hydrants, Pleuger & Henger; 47 valves; meters, total number 189, Crown 4, Hersey Rotary 6, Hersey Disc 17, Thomson 15, Worthington 9, Buffalo 1, Keystone 1, Lambert 126, owned by consumer; 1,312 services; pipe, lead and wrought iron; pressure, dom. 80 lbs., fire 90 lbs.; consumption, per day 591,000 gals., per capita 37 gals.; cost to construct, $134,319; bonded debt, $112,000; int. paid on bonds. 6 per cent; ann. cost of mtce., $18,780.35; works belong to Co.

WELLSVILLE, pop. 1,800; fire area, 75 acres. Fire dept.—2 chem. engines, 1 h. & l. truck, value of equipment, $1,200; value of bldgs., $500; total mem., 26 volunteers.

WATER SUPPLY—Source, cisterns.

WESTON CITY, pop. 1,019; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem., 22 volunteers.

WATER SUPPLY—Source, wells and cisterns.

WEST PLAINS, pop. 3,000; fire area, 1,280 acres; mercantile bldgs, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; rubber, good 400 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; value of dept. equipment, $400; value of bldgs., $200; ann. exp. of dept., $300; total mem., 15 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 60,000 gals., dim. 14 x 50, material used in cons. steel; quality of water, good; res. cap., 80,000 gals.; 2 pumping engines, cap. per day 850,000 gals., constructor Deane; mains, cast iron, 4¼ miles, 4 to 8 in. dia.; 26 hydrants; 9 valves; me-

ters, total number 65, Buffalo, owned by city; 100 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 150 lbs.; consumption per day, 50,000 gals.; cost to construct, $18,000; bonded debt, $27,500; int. paid on bonds, 5 per cent; cost of mtce., $2,000; works belong to city.

WILLOW SPRINGS, pop. 1,078; fire area, 9 blocks; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; inferior, all kinds, 275 ft.; total hose, 575 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $250; ann. exp. of dept., $23.50; total mem., 26 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 65,000 gals., dim. 24 x 20, material used in cons. wood, builders U. S. Water and Supply Co.; pumping engines, cap. per day 50,000 gals., constructors Smith-Vaile; mains, wrought iron, 6 miles, ½ to 4 in. dia.; 7 hydrants; 3 valves; meters, total number 8, Bee, Nash, owned by consumer; 120 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 50 lbs.; cost to construct, $10,000; ann. cost of mtce., $1,800; works belong to city.

WINDSOR, pop. 2,069; fire area, 1,200 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 24 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; value of dept. equipment, $500; value of bldgs., $2,000; ann. exp. of dept., $50; total mem., 62 volunteers.

WATER SUPPLY—Source, large cisterns.

Places with a population of 1,000 or more having no organized fire dept.—Appleton City, Ash Grove, Belton, Bloomfield, Bonneterre, Bowling Green, Breckenridge, Clarence, Dexter, Flat River, Fredericktown, Granby, Highbee, Hermansville, Kennett, Keytesville, Marionville, Malden, Montgomery City, Mountain Grove, New Madrid, Norborne, Pattonsburg, St. Genevieve, Salisbury, Seneca, Sikeston, Wellston.

Places with a population of 1,000 or more not reported.—Carl Junction, Centralia, Fayette, La Plata, New Franklin, Oronogo, Salem, Sarcoxie, Thayer, Troy, Webster Grove, Versailles, pop. 1,800.

MONTANA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ANACONDA, pop. 12,000; fire area, 24 sq blocks; mercantile bldgs., brick, stone and wood, 2 to 5 stories; private, brick and wood, 1 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell, 36 boxes; value of dept. equipment, $25,000; value of bldgs., $34,800; ann. exp. of dept., $20,000; total mem., 35, paid full time 6, volunteers 29.

WATER SUPPLY—Source, streams and lake, 4 to 7 miles from business center; system, gravity; quality of water, good; res. cap., 28,000,000 gals.; mains, kal., 27 miles, 4 to 14 in. dia.; 52 hydrants; 275 valves; 2,356 services; pipe, iron; pressure, dom. 80 lbs., fire 80 to 107 lbs.; consumption per day, 2,000,000 gals.; works belong to Co.

BELT, pop. 2,858. Fire dept.—2 hose carriages; hose, rubber, good, 600 ft.; total mem., 28 volunteers.

WATER SUPPLY—System, pump to res.; res. cap., 10,000 gals.; 10 hydrants.

BIG TIMBER, pop. 1,000. Fire dept.—1 chem. engine, 1 h. & l. truck, 2 hose carts; hose, 1,200 ft.; fire alarm, bell; total mem., 33 volunteers.

WATER SUPPLY—Source, river; res. cap., 500,000 gals.; mains, 12 miles, 4 to 8 in. dia.; 26 hydrants; pressure, dom. 26 lbs., fire 100 lbs.

BILLINGS, pop. 11,500; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 comb. c. engine & h. & l. truck, 4 c. hand ex., 3 hose wagons, 1 hose cart, 4 horses; hose, cotton, rubber lined, good, 5,500 ft.; fire alarm, bell, whistle and Gamewell, 11 boxes; value of dept. equipment, $11,390; value of bldgs., $17,000; total mem. 85, paid full time 5, volunteers 80 .

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump direct; quality of water, good; 4 pumping engines, cap. per day 5,500,000 gals., constructors Blake, Deane, Buffalo and Roots; mains, cast iron and wood, 28 miles, 6 to 10 in. dia.; 131 hydrants; 130 valves; meters, total number 150, Trident, owned by Co.; 1,600 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 110 lbs.; consumption per day, 3,000,000 gals.; works belong to Co.

BOULDER, pop. 922; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose wagon, 1 hose carriage, rubber buckets, hooks, poles; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $300; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns.

BOZEMAN, pop. 9,000; fire area, 4 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 1 comb. c. & h. wagon, 4 hose carts, 2 horses; hose, cotton, rubber lined, good, 4,100 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $13,000; value of bldgs., $40,000; ann. exp. of dept., $2,200; total mem. 44, paid full time 2, paid part time 4, volunteers 38.

WATER SUPPLY—Source, mountain streams, 3½ miles from business center; system, gravity; quality of water, good; res. cap., 1,250,000 gals.; mains, cast iron, 15 miles, 4 to 10 in. dia., Shickle, Howard and Harrison; 103 hydrants, Mathews; 50 valves; meters, total number 2; 1,015 services; pressure, dom. 40 lbs., fire 100 lbs.; bonded debt, $165,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to city.

BUTTE, pop. 65,000; fire area, 5 sq. miles; mercantile bldgs., brick, 2 to 8 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $34,566; av. ins. involved for same time, $1,141,337. Fire dept.—1 c. engine, 10 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 4 hose wagons, 1 hose carriage, 17 horses; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 2,400 ft.; total hose, 18,000 ft.; fire alarm, bell, 64 boxes; value of dept. equipment, $63,837; value of bldgs., $110,000; ann. exp. of dept., $48,651; total mem., 78, paid full time.

WATER SUPPLY—Source, springs and mountain streams, 13 to 30 miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 335,000,000 gals.; 6 pumping engines, class hor., comp., trip., cap. per day 15,000,000 gals., constructors Nordberg, Jeansville, Worthington and Allis; mains, redwood, Kalemein, 65 miles, 4 to 26 in. dia.; National Tube; 536 hydrants, Ludlow; meters, total number 473, principally Worthington, owned by Co.; 6,894 services; pipe, lead and iron; pressure, dom. 80 lbs., fire 110 lbs.; consumption, per day 6,000,000 gals., per capita 150 gals.; works belong to Co.

CASTLE, pop. 332; fire area, 40 acres; mercantile bldgs., wood and stone, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hooks, 4 ladders, 50 buckets; fire alarm, bell; value of dept. equipment, $250; total mem., 25 volunteers; town almost deserted.

No waterworks system.

DEER LODGE, pop. 1,500; fire area, 320 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs. $600. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; rubber, good, 300 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $700; ann. exp. of dept., $200; total mem., 21, paid part time 1, volunteers 20.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; res. cap. 35,000 gals., located 1¾ miles from city; mains, Kalemein and wood, 10½ miles, 3 to 12 in. dia.; 2 hydrants, Ludlow; 360 services; pressure, dom. 75 lbs., fire 90 lbs.; bonded debt, $70,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,400; works belong to Co.

DILLON, pop. 1,530; fire area, 10 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck; hose, 1,500 ft.

WATER SUPPLY—Source, stream, 8 miles from business center; system, gravity; quality of water, good; res. cap. 500,000 gals., located 3 miles from town; mains, wood, 16 miles, 4 to 10 in. dia.; 37 hydrants; 26 valves; meters, total number, 12, owned by city; 365 services; pipe, wood and iron; pressure, dom. 105 lbs., fire 105 lbs.; consumption per day, 125,000 gals.; cost to construct, $100,000; bonded debt, $65,000; int. paid on bonds, 5 per cent; cost of mtce., $1,750; works belong to city.

FT. BENTON, pop. 1,064; fire area, 60 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden

roofs not permitted; combustibles ord.; causes of fires not investigated; fire loss for 1902, $3,060; ins. for same time, $1,500. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $500; value of bldgs., $2,000.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump direct; pumping engines, class dup., cap. per day 1,000,000 gals., constructor Blake; mains, kal., 6½ miles, 4 to 6 in. dia.; 27 hydrants, Ludlow; 4 valves; 280 services; pipe, iron; pressure, dom. 40 lbs., fire 85 lbs.; bonded debt, $12,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,600; works belong to city.

FORT KEOGH, pop. 291; fire area, 300 acres; mercantile bldgs., wood, 1 story; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 900 ft.; inferior, all kinds, 200 ft.; total hose, 1,100 ft.; fire alarm, electric; total mem., 260 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 33,000 gals.; pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, cast iron, 2½ miles, 4 to 6 in. dia.; 10 hydrants; 6 valves; 60 services; pressure, dom. 40 lbs., fire 150 lbs.; consumption per day, 175,000 gals.; cost to construct, $9,000; cost of mtce., $4,000; works belong to U. S. Government.

GLENDIVE, pop. 1,800. Fire dept.—1 hose cart, 500 ft. hose; 30 volunteers.

WATER SUPPLY—Source, river, situated ½ mile from business center; system, direct; quality of water, good; res. cap. 300,000 gals.; filtration system, 1,200,000 gals., settling basin; pumping engines 2, high and low pressure, cap. per day, 2,520,000 gals.; constructors Fairbanks-Morse & Co.; mains, 5 miles, 4 to 10 in. dia.; galv. pipe; hydrants, 43; valves, 35; total number meters, 3; services, 250; pressure, 70 to 95 lbs.; consumption per day, 100,000 gals.; per capita, 40 gals.; cost to construct, $60,000; bonded debt, $45,000; int. paid, 5 per cent; ann. cost of mtce., $300.

GRANITE, pop. 200; fire area, 10 acres; mercantile bldgs., wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, hooks, ladders, buckets, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $100; town nearly deserted.

WATER SUPPLY—Source, lakes; system, gravity; tanks cap., 200,000 gals.; quality of water, good; mains, wrought iron, 3 to 6 in. dia.; 11 hydrants, Ludlow; pressure, fire 160 lbs.; cost to construct, $30,000; works belong to Co.

GREAT FALLS, pop. 20,000; fire area, 1,800 acres; mercantile bldgs., stone, brick, wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss for 1905, $1,201; ins. for same time, $3,695. Fire dept.—1 comb. c. & h. wagon, 6 c. hand ex., 5 hose wagons, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 5,300 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $135,000; total mem., 28, paid full time 8, paid part time 20; underwriters' rating, third class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; stdp. cap. 540,000 gals., dim. 40 x 60, material used in cons. steel; quality of water, good; 4 pumping engines, cap. per day 9,500,000 gals., constructors Holly, Laidlaw-Dunn-Gordon; mains, cast iron, 32 miles, 6 to 16 in. dia.; 322 hydrants; 202 valves; meters, total number 161, Crown, Nash, Union, Empire, Gem, Hersey Rotary, Trident, Thomson, Worthington, Buffalo, Pittsburg and Lambert, owned by city; 2,051 services; pipe, galv. iron and lead; pressure, dom. 90 lbs., fire 115 lbs.; cost to construct, $450,000; bonded debt, $420,000; int. paid on bonds, 5 per cent; cost of mtce., $18,000; works belong to city.

HAMILTON, Ravalli Co., pop. 2,000. Fire dept.—3 hose carts; hose, 1,850 ft.; fire alarm, telegraph.

WATER SUPPLY—Not reported.

HAVRE.—Fire dept.—2 hose carts, 2 c. wagons; hose, 2,000 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, driven wells, ½ mile from business center; system, pump to res.; dim. 15 x 75 in. dia.; construction, concrete; quality of water, good; res. cap., 500,000; 2 pumping engines, class Gould Triplex, cap. per day 1,000,000 gals. each; mains, cast iron, miles laid, 4¾, 6 to 10 in. dia.; 48 hydrants, 52 valves; meters, total number 38, makers Trident 2, Crown 36, all but two owned by city; 337 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; consumption per day, 292,000 gals., per capita 97 gals.; cost to construct, $69,000; bonded debt, $37,500; int. paid on bonds, 6 per cent; works belong to city.

HELENA, pop. 10,770; fire area, 400 acres; mercantile bldgs., stone and brick, 1 to 6 stories; private, wood, stone and brick, 1 to 4 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; ; av. fire loss per yr. for 3 yrs., $30,519.75. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 6 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 3 hose wagons, 1 hose reel, 19 horses; hose, cotton, rubber lined, good 4,000 ft.; rubber, good 1,000 ft.; inferior, all kinds, 1,200 ft.; total hose, 6,200 ft.; fire alarm, Gamewell, 36 boxes; value of dept. equipment, $22,050; value of bldgs, $31,000; ann. exp. of dept., $12,000; total mem., 19, paid full time 9, paid part time 10; underwriters' rating, first class.

WATER SUPPLY—Source, river and wells, 4 to 20 miles from business center; system, gravity, pump to res. and stdp.; quality of water, good; res. cap., 8,250,000 gals.; 2 pumping engines, class comp., cap, per day 3,000,000 gals., constructor Blake; mains, kalamein and cast iron, 60 miles, 4 to 16 in. dia.; 282 hydrants, Wood, Chapman; 302 valves; meters, total number 216, owned by Co.; 3,076 services; pipe, galv. iron and lead; pressure, dom. 80 lbs., fire 140 lbs.; consumption per day 4,500,000 gals., large amount used for irrigation; cost to construct, $1,600,000; works belong to Co.

KALISPEL, pop. 7,500; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,750 ft.; 2 horses; fire alarm, bell; value of dept. equipment, $7,500; value of bldgs., $1,400; ann. exp. of dept., $7,500; total mem. 41, paid full time 3, 38 volunteers.

WATER SUPPLY—Source, river and wells, 2 miles direct; stdp. cap. 183,585 gals., dim. 25 x 50, ma-direct; stdp. cap. 183,585 gals., dim. 20 x 50, material used in cons. iron, builders Tippett & Wood; quality of water, good; 5 pumping engines, cap. per day 5,000,000 gals., constructors Deane and Lawrence M. Works; mains, Kalamein, 16 miles, 4 to 16 in. dia.; 154 hydrants; 100 valves; 650 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 70 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $275,000; bonded debt, $210,000; int. paid on bonds, 5 per cent; cost of mtce., $13,000; works belong to Co.

LEWISTON, pop. 3,000; fire area, 160 acres; mercantile bldgs., stone, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 horses, 2 hose carriages; hose, cotton, rubber lined, good, 3,550 ft.; fire alarm, Gamewell, 5 boxes; value of dept. equipment, $6,000; total mem. 38, 2 paid full time, 36 volunteers.

WATER SUPPLY—Source, wells and res.; system, gravity; pump to res. and direct; quality of water, good; 1 pump, cap. per day, 200,000 gals.; mains, wood, 4 to 10 in. dia.; 61 hydrants; pressure, dom. 92 lbs., fire 92 lbs.; cost to construct, $60,000; bonded debt, $60,000; works belong to city.

LIVINGSTON, pop. 7,000; fire area, 6 sq. blks.; mercantile bldgs., stone and brick, 1 to 4 stories; private, stone, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1905, $1,785; ins. for same time, $1,389. Fire dept.—1 h. & l. truck, 3 c. hand ex., 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 200 ft.; total hose, 4,200 ft.; fire alarm, bell; value

of dept. equipment, $5,000; value of bldgs., $15,000; ann. exp. of dept., $2,500; total mem., 35, 3 paid full time, paid part time 4, 28 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; filtration system, gravel and sand; quality of water, good; res. cap., 350,000 gals.; 4 pumping engines, class comp. dup., size 17 x 26 x 18 x 12, 8 x 10 x 10 x 6¾, 10 x 10 x 8, cap. per day 2,300,000 gals., 1 new 3,000,000 gal. pump installed, constructors Deane, Morris and Barr; mains, cast iron, 12 miles, 4 to 12 in. dia.; 96 hydrants, Holyoke; 52 valves, Ludlow; meters, total number 39, Crown, Union, Hersey Rotary, Hersey Torrent, Worthington, Buffalo, owned by Co.; 920 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 110 lbs.; consumption per day 1,200,000 gals., per capita 150 gals.; cost to construct, $35,000; bonded debt, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $6,000; works belong to Co.

MARYSVILLE, pop. 700. Fire dept. not reported.

WATER SUPPLY—Source, mountain springs

MILES CITY, pop. 3,000; fire area, 12 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1905, $3,000; ins. for same time, $9,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, electric and whistle, 10 boxes; ann. exp. of dept., $600; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump direct; 3 pumping engines, cap. per day 2,780,000 gals., constructors Deane, Worthington, Smith-Vaile Co.; mains, 9 miles, 4 to 12 in. dia.; 34 hydrants, Crane, Ordway; 8 valves; 150 services; pressure, dom. 50 lbs., fire 120 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to construct, $35,000; ann. cost of mtce., $7,000; works belong to city.

MISSOULA, pop. 10,000; fire area, 2,080 acres; mercantile bldgs., brick and stone, 1 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 h. & l. trucks, 4 c. hand ex., 1 comb. c. & h. & l. truck, 1 hose wagon, 2 hose carts, 7 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 250 ft.; inferior, all kinds, 2,000 ft.; total hose, 4,750 ft.; fire alarm, bell; value of dept. equipment, $19,161; value of bldgs., $12,000; ann. exp. of dept., $1,300; total mem. 19, paid full time 5, volunteers 15.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 560,000 gals.; pumping engines, cap. per day 1,440,000 gals., constructor Worthington; mains, wrought iron, 4½ miles, 4 to 8 in. dia., St. Louis; 29 hydrants, Crane, Ordway; 96 services; pipe, iron; pressure dom. 40 lbs., fire 90 to 105 lbs.; cost to construct, $18,000; int. paid on bonds, 5 per cent; works belong to city.

NEIHART, pop. 833; fire area, 1,000 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, rubber, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $300; ann. exp. of dept., $100; total mem., 42 volunteers.

WATER SUPPLY—Source, creek; system, gravity; quality of water, good; res. cap., 3,000,000 gals.; mains, cast iron, 2 miles, 12 in. dia.; Detroit; 25 hydrants, Galvin; 5 valves; 100 services; pipe, galv. iron.; pressure, fire 100 to 146 lbs.; cost to construct, $45,000; ann. cost of mtce., $1,000; works belong to Co.

PHILLIPSBURG, pop. 995; fire area, 6 blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $300; total mem., 28 volunteers.

WATER SUPPLY—Source, streams, 6 miles from business center; system, gravity; quality of water, good; res. cap. 160,000 gals., located 1 mile north of Main street; mains, Kalamein and wood, 5½ miles, 4 to 6 in. dia.; 22 hydrants; pressure, fire 152 lbs.; cost to construct, $35,000; bonded debt, $15,000; int. paid on bonds, 6 per cent; cost of mtce., $1,200; works belong to city.

RED LODGE, pop. 2,153; mercantile bldgs., brick and stone; private, wood. Fire dept.—1 c. engine, 1 h. & l. truck, 2 comb. chem. hose wagons; hose, rubber, good, 2,800 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—Source, stream; system, gravity; mains, 8 in. dia.

STEVENSVILLE, pop. 1,000. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,000 ft.; fire alarm, bell; total mem., 25 volunteers.

WATER SUPPLY—Source, creek; mains, 4 to 8 in. dia.; 25 hydrants.

WALKERVILLE, pop. 2,621; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 100 volunteers.

WATER SUPPLY—Source, springs, 9 miles from business center; system, gravity; quality of water, good; res. cap., 15,000,000 gals.; mains, 4 to 6 in. dia.; 11 hydrants; 1,000 services; pressure, dom. 45 lbs., fire 190 lbs.; works belong to Co.

WHITE SULPHUR SPRINGS. Fire dept.—2 c. hand ex., 2 hose carts; hose, 1,000 ft.; total mem., 28.

WATER SUPPLY—System, gravity; mains, 1½ miles, 4 to 10 in. dia.; 20 hydrants; pressure, 80 lbs.

Places with a population of 1,000 or more not reported.—Gunderson.

NEBRASKA

ABBREVIATIONS.—Ann., annual; av., average: bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

AINSWORTH, pop. 700; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept. —Hose, 1,000 ft.; 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 41,000 gals.; pumping engines, cap. per day 160,000 gals.; 10 hydrants; pipe, 12 miles, 6 in. dia., cast iron; 35 taps; service pipe, ¾ in., wrought iron; pressure, dom. 32 lbs., fire 60 lbs.; works owned by village; cost to construct, $9,000; int. paid on bonds, 7 per cent; ann. exp., $800.

ALBION, pop. 2,000; fire area, 480 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,550 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $150; ann. exp. of dept., $400; total mem., 36 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp. and direct; stdp. cap. 80,000 gals., material used in cons. steel; quality of water, good; res. cap., 80,000 gals.; 1 pumping engine, class triplex; mains, cast iron, 5 miles; 34 hydrants; 12 valves; meters, total number, 120, Hersey Disc, Buffalo and Pittsburg, owned by consumers; 212 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 100 lbs.; consumption per day, 50,000 gals.; cost to construct, $20,000; bonded debt, $10,000; int. paid on bonds, 5 per cent; cost of mtce., $700; works belong to city.

ALLIANCE, pop. 5,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, rubber lined, good, 2,500 ft.; inferior cotton hose, 2,500 ft.; total hose, 5,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $4,000; value of bldgs., $8,000; total mem., 75 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 93,200 gals., dim. 12 x 110, material used in cons., steel; pumping engines, cap. per day 6,000 bbls., constructors Pomerine & Cooper; mains, cast iron, 5 miles, 4 to 8 in. dia.; 60 hydrants; 475 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption, per day 100,000 gals., per capita 20 gals.; cost to construct, $25,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to city.

ASHLAND, pop. 2,000; fire area, 1,280 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—12 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,450 ft.; fire alarm, bell; value of dept. equipment, $2,000; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 65,000 gals.; 2 pumping engines, cap. per day 360,000 gals., constructors Cook, Deane; mains, 4 1-8 miles, 4 to 8 in. dia., Chattanooga; 27 hydrants, Galvin, Eclipse; 15 valves; 200 services; pipe, lead and iron; pressure, dom 55 lbs., fire 100 lbs.; consumption, per day 54,000 gals., per capita 54 gals.; cost to construct, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to city.

ASHTON, pop. 500; bldgs., mostly brick, 1 story; no fire dept.

WATER SUPPLY—Source, wells; 4 public cisterns.

ATKINSON, pop. 1,000; fire area, 60 acres; mercantile bldgs., stone and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for past 3 yrs., $1,500; ins. on same, $1,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; rubber, 500 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $250; total mem., 12 volunteers.

WATER SUPPLY—Source, wells; system pump to stdp.; stdp. cap., 83,000 gals.; 1 pumping engine, cap. per day 500,000 gals., constructor Smedley; mains, 2½ miles, 4 to 6 in. dia.; 20 hydrants; 5 valves; 40 services; pressure, fire 100 lbs.; consumption per day 40,000 gals., per capita 66 2-3 gals.; cost to construct, $10,000; ann. cost of mtce., $500; works belong to village.

AUBURN, pop. 4,000; fire area, 7 blocks; mercantile bldgs., brick, stone and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 chem. engines, 2 hose carts; hose, 1,500 ft.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp., stdp. cap. 150,000 gals., dim. 16 x 100 ft., material used in construction steel; 2 pumping engines, class duplex, cap. per day 144,000 gals., constructors Katz-Craig Cont. Co.; mains, 10½ miles, 4 to 10 in. dia.; 36 hydrants; 76 valves, owned by city; pressure, dom. 120 lbs., fire 150 lbs.; cost to construct, $55,000; bonded debt, $75,000; int. paid on bonds, 4½ per cent; works belong to city.

AURORA, pop. 3,200; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, double jacket, 1,400 ft.; fire alarm, whistle; total mem., 26 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to res., stdp. and direct; stdp. cap., 60,000 gals., dim. 10 x 105, material used in cons. steel; quality of water, good; res. cap., 90,000 gals., located 30 ft. from station. 4 pumping engines, class comp. and dup., cap. per day 624,000 gals., constructors Cook, Deane and Rand; mains, cast and wrought iron, 5 miles, 4 to 10 in. dia.; 39 hydrants; 19 valves; meters, total number, 45, Crown, Nash, Hersey Disc and Keystone, owned by consumer; 450 services; pipe, wrought iron; pressure, dom. 28 to 45 lbs., fire 80 to 100 lbs.; consumption per day, 50,000 gals.; cost to construct, $38,000; bonded debt, $29,000; int. paid on bonds, 6 per cent; works belong to city.

BANCROFT, pop. 1,000. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,000 ft.; fire alarm, bell and telephone; total mem., 23 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 45,000 gals.; 1 pumping engine, class triplex, cap. per day 100,000 gals., constructor Gould; mains, 1½ miles, 4 to 8 in. dia.; 14 hydrants; pressure, dom. 25 to 65 lbs., fire 65 to 110 lbs.

BEATRICE, pop. 13,100; fire area, 2,500 acres; mercantile bldgs., brick, 3 and 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 6 hose carts; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 6,500 ft.; fire alarm, whistle and telephone; value of dept. equipment, $9,500;; value of bldgs., $15,000; ann. exp. of dept., $2,000; total mem. 280, paid full time 1, volunteers 279; John L. Schiek, chief.

WATER SUPPLY—Source, river, in business center; system, pump direct; pumping engines, class hor., cap. per day 3,000,000 gals., constructor

Holly; mains, cast iron, 20½ miles, 2 to 16 in. dia., Anniston, Addyston; 140 hydrants, Holly; 100 valves; 900 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 130 lbs.; cost to construct, $130,000; ann. cost of mtce., $7,000; works belong to city.

BENSON, pop. 3,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private dwellings, mostly wood, 1 to 2 stories; iron roofs in fire area; fireworks and combustibles ord. Fire dept.—2 comb. c. & hose wagons, 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of dept. bldgs., $500; total mem., 34 volunteers.

WATER SUPPLY—Source, well, 2 blocks from business center; system, stdp.; stdp. cap. 85,000 gals., dim. 10 x 100, material used in cons. steel; quality of water, good; res. cap, 100,000 gals.; 3 pumping engines, class electric, cap, per day 1,000 gals., constructors, Crane Co.; mains, cast iron, 25,000 ft., 4 to 8 in. dia.; 35 hydrants; 21 valves; meters, total number 350, Niagara and Trident; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 to 300 lbs.; cost to construct, $28,000; bonded debt, $28,000; int. paid on bonds, 5 per cent; works belong to city.

BERTRAND, pop. 400; mercantile bldgs., wood. Fire dept.—2 hand engines, 2 hose carriages; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $1,200; ann. exp. of dept., $378; total mem.,

WATER SUPPLY—Source, wells and cisterns; system, pump to tank; tank cap. 50,000 gals.; pump cap. 7,800 gals. per hour; mains, 1¾ miles; 18 hydrants; pressure, 45 lbs.

BLAIR, pop. 3,500; fire area, 240 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 aerial truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $2,000; total mem., 54 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 4,000,000 gals.; 2 pumping engines, cap. per day 2,300,000 gals., constructors Smith-Vaile, Fairbanks-Morse; mains, cast iron, 4 miles, 6 to 8 in. dia.; 37 hydrants, Bourbon & Eclipse; 9 valves; meters, total number 240; 300 services; pipe, wrought iron; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $20,000; ann. cost of mtce., $2,500; works belong to city.

BLOOMFIELD, pop. 1,600. Fire dept.—4 hose carts; hose, 2,000 ft.; fire alarm, bell and telephone; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 30,000 gals.; 2 pumping engines, cap. per day 780,000 gals., constructors Stillwell-Smith-Vaile; mains, 2½ miles, 4 to 8 in. dia.; 28 hydrants; pressure, dom. 60 lbs., fire 90 lbs.

BLUE HILL, pop. 1,000; fire area, 260 acres; mercantile bldgs., brick, 1 story; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,200 ft.; value of dept. equipment, $1,800; value of bldgs., $600; mem., 25 volunteers; fire alarm, bell.

WATER SUPPLY—Source, 2 wells; system, pump to res. and to stdp., builders Porter Boiler Works; cap. 93,000 gals.; pumping engines, cap. per day 75,000 gals.; 27 hydrants; mains, 2 miles, 3 to 4 in. dia.; 12 valves; 75 meters; 87 taps; pressure, 48 lbs.; cost to construct, $16,500; ann. exp. $1,000; works owned by city.

BLUE SPRINGS, pop. 1,000; fire area, 160 acres; mercantile bldgs., wood, 1 and 2 stories; wooden roofs permitted. No organized fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 450 ft.

WATER SUPPLY—Source, well, 600 ft. from business center; system, pump to stdp.; stdp. cap. 320,000 gals., dim. 6 x 85; 1 pumping engine, cap. per day 500,000 gals., constructor Hooker; mains, 3,500 ft., 4 to 6 in. dia.; 15 hydrants; pressure, dom. 35 lbs., fire 80 lbs.; cost to construct, $8,500; bonded debt, $8,500; int. paid on bonds, 6 per cent; cost of mtce., $600; works belong to city.

BROKEN BOW, pop. 2,000; fire area, 500 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, rubber, good, 1,400 ft.; inferior, all kinds, 100 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $200; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 80 rods from business center; system, pump to res. direct; res. cap. 250,000 gals.; 1 pumping engine, cap per day 250,000 gals.; mains, cast iron, 4 miles, 4 to 10 in. dia.; 55 hydrants, makers Holyoke, Ette; meters, total number 200, Thomson, Trident; 350 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $30,000; ann. cost of mtce., $3,500; works belong to city.

CEDAR BLUFFS, pop. 500; fire area, 12 blocks; bldgs., mostly frame. Fire dept.—2 55-gal. c. engines, 2 air press tanks, cap. 24,000 gals.; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell, whistle and telephone; total mem., 50 volunteers; value of dept. equipment, $1,800.

WATER SUPPLY—Source, wells in business center; system, pump to res. and stdp.; stdp. cap. 24,000 gals., dim. 8 x 40, material used in cons. steel; quality of water, good; pumping engine, class 25-hp., cap. per day 175,000 gals., constructor Cook; mains, cast iron, 1¾ miles, 4 to 6 in. dia.; 17 hydrants; 11 valves; 60 services; pipe, galv. iron; pressure, dom. 45 to 65 lbs., fire 65 to 100 lbs.; cost to construct, $17,300; bonded debt, $13,000; int. paid on bonds, 5 per cent; cost of mtce., $400; works belong to city.

CEDAR RAPIDS, pop. 600; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 10 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,480; value of bldgs., $650; total mem., 18 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to res. and direct; stdp. cap. 76,500 gals., dim. 10 x 38, material used in cons. brick and cement; quality of water, good; 1 pumping engine, class triplex, cap. per min. 300 gals., constructor Gould; mains, cast iron, 12,000 ft., 4, 6 and 8 in. dia.; 20 hydrants; 7 valves; 70 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 lbs.; cost to construct, $12,000; bonded debt, $5,000; int. paid on bonds, 6 per cent; cost of mtce., $500; works belong to city.

CENTRAL CITY, pop. 2,500; mercantile bldgs., wood and brick, 3 and 4 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,200; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 90,000 gals., dim. 12 x 110, material used in cons. steel; quality of water, good; 1 pumping engine, class dup., cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 3¾ miles, 4, 6 and 8 in. dia.; 30 hydrants; 12 valves; meters, total number, 90, Thomson, Buffalo, Pittsburg and Keystone; 240 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 85 lbs.; consumption per day, 40,000 gals.; cost to construct, $125,800; bonded debt, $15,000; int. paid on bonds, 4 per cent; cost of mtce., $1,000 works belong to city.

CHADRON, pop. 3,000; fire area, 800 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr., for 3 years, $850; av. ins. involved for same time, $6,000. Fire dept.—1 h. & l. truck, 2 hose carts, 1 hose wagon; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; ann. exp. of dept., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, stream, 8 miles from

business center; system, gravity, pump to res.; quality of water, good; res. cap. 650,000 gals., located 1 mile south of business center; pumping engines, cap, per day 600,000 gals., constructor Noll; mains, cast iron, 13 miles, 8 in. dia.; 48 hydrants; 41 valves; 507 services; pipe, galv. iron; pressure, for all purposes, 116 lbs.; consumption per day, 430,000 gals.; bonded debt, $24,000; int. paid on bonds, 5 to 6 per cent; cost of mtce., $1,400; works belong to city.

CLARKS, pop. 700; fire area, 4 blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bell; total mem., 23 volunteers.

WATER SUPPLY—Source, wells, 1 to 2 blocks from business center; system, pump direct; quality of water, good; pumping engine, class 8-hp. gasoline, size 8, constructors Fairbanks, Morse; mains, 1 mile, 4 in. dia.; 3 hydrants; pressure, fire 60 lbs.; cost to construct, $2,500; works belong to town.

CLAY CENTER. Fire dept.—Hand hose carts; hose, 1,000 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 60,000 gals.; 2 pumping engines, class Triplex, cap. per day 400,000 gals., constructor Deane; mains, 3½ miles, 4 to 8 in. dia.; 25 hydrants; pressure, dom. 30 to 43 lbs., fire 125 lbs.

COLUMBUS, pop. 5,500; fire area, 720 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts: hose, cotton, rubber lined, good, 1,800 ft.; inferior, 500 ft.; total hose, 2,300 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $3,500; value of bldgs., $3,000; total mem., 74 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp. and direct; stdp. 100 ft. high, cap. 100,000 gals., dim. 12 x 100, located at station, material used in cons. steel; quality of water, good; 2 pumping engines, class duplex, size 18 x 10 x 10, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, cast iron, 6 miles, 4 to 10 in. dia.; 46 hydrants, Eclipse & Galvin; meters, total number 225; 275 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption, per day 100,000 gals., per capita 25 gals.; works belong to city.

CRAWFORD, pop. 1,050; fire area, 320 acres; bldgs., wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages, hose cotton, rubber lined, good, 1,350 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $800; total mem., 30 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 300,000 gals.; mains, 3½ miles, 8 in. dia., Chattanooga; 112 hydrants, Ludlow; 100 services; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $20,000; ann. cost of mtce., $50; works belong to town.

CREIGHTON, pop. 1,800; fire area, 80 acres; mercantile bldgs., brick and wood, 2 stories; private, brick, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,050; value of bldgs., $800; total mem., 37 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, pump to stdp.; stdp. cap., 100,000 gals.; 1 pumping engine, class dup., constructor Worthington; mains, 3 miles, 4 to 6 in. dia.; 14 hydrants; 40 services; pressure, dom. 54 lbs., fire 95 lbs.; cost to construct, $9,000; ann. cost of mtce., $500; works belong to village.

CRETE, pop. 2,400; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, rubber, good, 1,000 ft.; fire alarm, bell and whistle; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 2,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 7½ miles, 4 to 10 in. dia., Shickle, Howard, Harrison; 61 hydrants, Chapman; 28 valves; 300 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 to 85 lbs.; cost to construct, $60,000; ann. cost of mtce., $6,500; works belong to city.

CULBERSON, pop. 1,000; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; total mem., volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 95,000 gals.; mains, 1 mile, 4 to 6 in dia.; 8 hydrants; cost to construct, $8,000; works belong to village.

DANNEBROG, pop. 400; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 1 gasoline engine, 2 hose carriages; hose, cotton, rubber lined, 700 ft.; rubber, good, 400 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $350; total mem., 18 volunteers.

WATER SUPPLY—Source, river.

DAVENPORT, pop. 446; fire area, 30 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 10 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 400 ft.; fire alarm, bell; value of dept. equipment, $400; value of bldgs., $150; ann. exp. of dept., $34; total mem., 8 volunteers.

WATER SUPPLY—Source, wells; 4 public cisterns.

DAVID CITY, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $50; av. ins. for same time, $300. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,750; value of bldgs., $1,000; ann. exp. of dept., $350; total mem., 65 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp. and direct; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. iron; quality of water, bad, 1 pumping engine, cap. per day 45,000 gals., constructor Cook; mains, cast iron, 4 miles, 4 to 10 in. dia., Chattanooga; 35 hydrants, Adams; 25 valves; meters, total number 50, Thomson; 160 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $25,000; bonded debt, $22,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to city.

DE WITT, pop. 663; mercantile bldgs., brick and wood, 1 and 2 stories. No organized dept. — hand engine, 500 ft. hose; underwriters' rating, third class.

WATER SUPPLY—Source, wells; 4 public cisterns.

EDGAR, pop. 1,500; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and res.; stdp. cap. 95,650 gals., dim. 12 x 120; quality of water, good; res. cap., 95,650 gals.; 1 pumping engine, class gas, 7-hp., cap. per day 3,840,000 gals., constructors Fairbanks, Morse; mains, iron, 1½ miles, 4 to 8 in. dia., 27 hydrants; meters, total number, 80, owned by city; 120 services; pipe, iron; pressure, dom. 50 lbs., fire 60 lbs.; consumption per day, 19,130 gals.; cost to construct, $13,000;; bonded debt, $8,000; int. paid on bonds, 4 per cent; works belong to city.

ELMWOOD, pop. 650; fire area, 6 sq. blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted

in fire area; causes of fires investigated. Fire dept. —1 h. & l. truck, 1 c. engine, 12 c. hand ex., 1 comb. c. & h. wagon, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; rubber, good, 200 ft.; inferior, all kinds, 250 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $150; ann. exp. of dept., $50; total mem., 18 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump direct; stdp. dim. 16 x 16, material used in cons. steel; quality of water, good; res. cap., 25,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructors Fairbanks, Morse; mains, 1 mile, 4, 5 and 6 in. dia.; 8 hydrants; 2 valves; 25 services; pipe, galv. iron; pressure, dom. 30 to 60 lbs., fire 80 lbs.; consumption per day, 2,000 gals.; cost to construct, $5,000; bonded debt, $4,500; int. paid on bonds, 7 per cent; cost of mtce., $200; works belong to village.

FAIRBURY, pop. 5,000; fire area, 600 acres; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $4,000; ann. exp. of dept., $500; total mem., 35 volunteers.

WATER SUPPLY—Source, 2 large wells; system, pump to stdp.; pumping engines, cap. per day 3,000,000 gals., constructor Knowles; 76 hydrants, Union; pipe, 10 miles, 4 to 12 in. dia., Howard-Harrison; 26 valves; 28 meters, Chapman; pressure, fire 125 lbs.; cost to construct, $40,000; ann. exp., $2,700.

FAIRFIELD, pop. 1,200; fire area, 4 blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 10 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; inferior, all kinds, 300 ft.; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 30 volunteers.

WATER SUPPLY—Source, cisterns and well.

FAIRMONT, pop. 1,260; fire area, 100 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $200; total mem., 27 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100; quality of water, good; 1 pump, cap. per day 500,000 gals., constructor Snow; mains, cast and wrought iron, 3 miles, 2 to 8 in. dia.; 16 hydrants; 12 valves; meters, total number, 60, Crown, owned by consumer; 100 services; pipe, wrought iron; pressure, dom. 42 lbs., fire 80 to 100 lbs.; consumption per day, 55,000 gals.; cost of mtce., $1,000; works belong to Co.

FALLS CITY, pop. 3,500; fire area, 8 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 supply cart, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $2,100; value of bldgs., $700; total mem., 30 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source wells; system, pump to res., to stdp. and direct; stdp. cap., 350,000 gals.; res. cap., 287,000 gals.; pumping engines, cap. per day 590,000 gals., constructors Smith-Vaile; mains, cast iron, 6 miles, 4 to 12 in. dia., Rumsey & Co.; 41 hydrants, Eclipse; 11 valves; meters, total number 22; 179 services; pipe, cast iron and lead; pressure dom. 35 lbs., fire 100 lbs.; cost to construct, $32,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,500; works belong to city.

FRANKLIN, pop. 1,200. Fire dept.—2 hose carts; hose, 1,000 ft.; fire alarm, whistle and telephone; total mem, 18 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 250,000 gals.; 1 pumping engine, cap. per day 225,000 gals., constructors Nat'l Cons. Co.; mains, 3 miles, 4 to 6 in. dia.; 21 hydrants; pressure, dom. 48 lbs., fire 75 lbs.

FREMONT, pop. 12,000; fire area, 1,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 4 hose carriages horses hired; hose, rubber, good, 3,700 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $12,000; value of bldgs., $15,000; total mem., 210 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 180,000 gals., dim. 14 x 104, material used in cons. steel; quality of water, good; pumping engines, size 32 to 64, cap. per day 4,000,000 gals., constructors Smith-Vaile and Smedley; mains, cast iron, 35½ miles, 4 to 12 in. dia.; 128 hydrants; 100 valves; meters, total number 325, owned by city; 985 services; pipe, galv. iron and lead; pressure, dom. 43 lbs., fire 80 to 140 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $110,000; bonded debt, $29,000; int. paid on bonds, 4½ per cent; cost of mtce., $8,000; works belong to city.

FRIEND, pop. 1,200; fire area, 320 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose reels; hose, rubber, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $35; total mem., 42 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 100,000 gals., builders Fremont Foundry; pumping engines, cap. per day 110,000 gals.; mains, 5 miles, 4 to 6 in. dia.; 52 hydrants, Adams; pressure, dom. 40 lbs., fire 48 lbs.; cost to construct, $18,000; ann. cost of mtce., $1,800; works belong to city.

FULLERTON, pop. 2,000; fire area, 500 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carts; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; total mem., 41 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 96,000 gals., located on hill; pumping engines, class triplex, constructor Gould; mains, iron, 3¼ miles, 4 to 8 in. dia.; 35 hydrants; meters, total number 133, Crown, Nash and Empire, owned by consumer; pressure, dom. 66 lbs.; cost to construct, $20,000; bonded debt, $18,000; int. paid on bonds, 6 per cent; cost of mtce., $750; works belong to city.

GENEVA, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1, 2 and 3 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose carts; hose, rubber, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,300; value of bldgs., $500; ann. exp. of dept., $50; total mem., 21 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 94,000 gals., builder Porter; pumping engines, cap. per day 250,000 gals., constructor Cook; mains, cast iron, 7½ miles, 4 to 8 in. dia., Shickle, Howard, Harrison; 34 hydrants, Tamaqua; 250 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 50 lbs.; cost to construct, $27,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $2,200; works belong to city.

GENOA, pop. 1,200; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hose cart; hose, cotton, rubber lined, good, 750 ft.; fire alarm, bell; value of bldgs., $4,000; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; quality of water, good; res. cap., 100,000 gals.; mains, 2 miles, 4 to 10 in. dia, Crane; 17 hydrants, Crane; pressure, dom. 45 lbs., fire 75 lbs.; cost to construct, $9,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $1,500; works belong to town.

GIBBON, pop. 1,000; fire area, 160 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 gasoline engine, 1 hose wagon, 1 hose cart; hose, rubber, good, 500 ft.; fire alrm, bell; value of dept. equipment, $3,000; value of bldgs., $500; total mem., 28 volunteers.

WATER SUPPLY—Source, wells; waterworks in course of cons.

GORDON, pop. 750; fire area, 640 acres; bldgs., wood. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and telephone, total mem., 25 volunteers.

WATER SUPPLY—Source, well, 2½ blocks from business center; system, pump to stdp.; stdp. cap. 48,000 gals., dim. 10 x 70, material used in cons. iron; quality of water, good; 1 pumping engine, cap. per day 150,000 gals., constructor Holly; mains, iron, ½ mile, 6 in. dia.; 7 hydrants; pressure, dom. 45 lbs., fire 150 lbs.; cost to construct, $5,000; bonded debt, $2,500; int. paid on bonds, 7 per cent; cost of mtce., $500; works belong to city.

GRAND ISLAND, pop. 10,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; av. fire loss for last yr., $11,-227; av. ins. for same time, $10,298. Fire dept.—1 c. engine, 2 h. & l. trucks, 7 hose carriages; hose, rubber, good, 3,000 ft.; fire alarm, whistle, 19 boxes; value of dept. equipment, $40,000; value of bldgs., $1,000; ann. exp. of dept., $697; total mem., 160 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 85,000 gals., dim. 100 x 12, located 80 ft. from station, material used in. cons. iron, builders A. Strange & Co.; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Knowles; mains, cast iron, 20 miles, 4 to 10 in. dia.; 99 hydrants, Ludlow; 68 valves, Ludlow; meters, total number 991; pipe, lead and galv. iron; pressure, dom. 45 lbs., fire 120 lbs.; cost to construct, $115,000; bonded debt, $14,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000; works belong to city

GRANT, pop. 162; fire area, 320 acres; mercantile bldgs., wood, 1 and 1½ stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose cart, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $100; ann. exp. of dept., $50; total mem., 15 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and stdp.; stdp. cap. 96,000 gals., dim. 14 x 75, material used in cons. iron; quality of water, good; res. cap., 65,000 gals.; 1 pumping engine, cap. per day 250,000 gals., constructor Blake; mains, cast iron, 3 miles, 4 in. dia.; 15 hydrants; 76 valves; pressure, dom. 76 lbs., fire 90 lbs.; consumption per day, 15,000 gals.; cost to construct, $20,000; cost of mtce., $1,200; works belong to Co.

HARVARD, pop. 1,500; fire area, 8 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,500 ft.; inferior, all kinds, 100 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $500; total mem., 33 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to stdp. and direct; stdp. cap. 93,000 gals., dim. 12 x 110, material used in cons. sheet iron or steel; quality of water, good; 2 pumping engines, cap. per day 230,000 gals., constructors Laidlaw-Dunn-Gordon; mains, iron, 3 miles, 4 to 8 in. dia.; 33 hydrants; meters, total number, 120, Crown, owned by city; 120 services; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $16,000; bonded debt, $13,500; int. paid on bonds, 4 and 6 per cent; cost of mtce., $965; works belong to village.

HASTINGS, pop. 11,500; fire area, 80 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick and wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,500; value of bldgs., $8,000; ann. exp. of dept., $4,000; total mem. 24, paid full time 4, paid part time 20.

WATER SUPPLY—Source, wells; system, pump to res., to stdp.; stdp. cap. 250,000 gals., dim 20 x 126; res. cap., 200,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals., constructor Knowles; mains, 30 miles, 4 to 16 in. dia.; 134 hydrants; 100 valves; meters, total number 1,400, owned by consumer; 1,450 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption per day, 500,000 gals.; per capita 64 gals.; cost to construct, $174,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $8,000; works belong to city.

HAVELOCK, pop. 2,700; fire area, 800 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. engines, 2 hose carts; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,300; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, C., B. & Q. R. R. Co.; mains, 1 mile.

HAY SPRINGS, pop. 500; fire area, 40 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $500; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump to res.; res. cap., 502,000 gals.; pumping engines, cap. per day 12,000 gals., constructors United States Wind Mill; mains, ¾ mile, 4 to 6 in. dia.; 6 hydrants; 21 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 45 to 90 lbs.; cost to construct, $5,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $100; works belong to village.

HEBRON, pop. 2,500; fire area, 160 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 3 hose carts; hose, rubber, good, 1,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $200; total mem., 32 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. iron; 2 pumping engines, class dup., cap. per day 250,000 gals., constructor Buffalo; mains, cast iron, 3 miles, 8 in. dia., Howard-Harrison; 42 hydrants, Adams; meters, total number 88, Thomson; 85 services; pressure, dom. 50 to 60 lbs., fire 100 lbs.; cost to construct, $27,-000; int. paid on bonds, 7 per cent; ann. cost of mtce., $1,000; works belong to city.

HOLDREDGE, pop. 4,000; fire area, 160 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, rubber, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $4,000; ann. exp. of dept., $150; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, 600 ft. from business center; system, pump to res., stdp. and direct; stdp. cap. 148,000 gals., dim. 15 x 110; quality of water, good; pumping engines, cap. per day 600,000 gals., constructors Cook and Buffalo; mains, cast iron, 5 miles, 4 to 12 in. dia.; 64 hydrants; meters, total number, 280; 500 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $75,000; bonded debt, $60,000; int. paid on bonds, 6 per cent; cost of mtce., $5,000; works belong to city.

HOOPER, pop. 925; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles

ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,600; ann. exp. of dept., $125; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to stdp.; stdp. cap. 30,000 gals., dim. 12 x 35, material used in cons. steel; quality of water, good; pumping engines, cap. per day 100,000 gals., constructor Smedley; mains, cast iron, 2¼ miles, 4 to 6 in. dia.; 18 hydrants; 7 valves; meters, total number 20; 420 services; pipe, galv. iron; pressure, dom. 45 to 50 lbs., fire 100 lbs.; consumption per day, 20,000 gals.; cost to construct, $11,500; bonded debt, $11,500; int. paid on bonds, 4½ per cent; cost of mtce., $250; works belong to city.

HUMBOLDT, pop. 1,800; fire area, 320 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, rubber lined, inferior, all kinds, 1,200 ft.; fire alarm, bell; ann. exp. of dept., $50; total mem., 30 volunteers.

WATER SUPPLY—Source, creek, 30 rods from business center; system, pump to res., stdp. and direct; stdp. cap. 94,000 gals., dim. 20 x 40, material used in cons. steel; quality of water, good; res. cap. 1,000,000 gals., located near the creek; 1 pumping engine, class steam acting, cap. per day 500,000 gals., constructor Deane; mains, iron, 5 miles, 4, 6 and 8 in. dia.; 36 hydrants; 31 valves; meters, total number, 8, Thomson, Worthington and Buffalo, owned by consumer; 162 services; pipe, galv. and wrought iron; pressure, dom. 50 lbs., fire 125 lbs.; consumption per day, 30,000 gals.; cost to construct, $19,000; bonded debt, $12,500; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to city.

KEARNEY, pop. 9,500; fire area, 3,250 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 4 c. hand ex., 5 hose carts; hose, rubber, good, 2,750 ft.; fire alarm, Gamewell system, 10 boxes; value of dept. equipment, $6,250; value of bldgs., $25,000; ann. exp. of dept., $1,500; total mem., 175 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 150,000 gals.; 2 pumping engines, class dup., cap. per day 7,700,000 gals., constructor Walker; mains, 18 miles, 6 to 14 in. dia.; 160 hydrants, Ludlow; 23 valves; meters, total number 32, Crown; pressure, dom. 35 lbs., fire 80 to 100 lbs.; consumption, per day 800,000 gals., per capita 134 gals.; works belong to Co.

LEXINGTON, Dawson Co., pop. 2,500; bldgs., wood and brick; wooden roofs permitted; fire loss 1904, $11,134; ins. on same, $20,000. Fire dept.—2 hose carriages; hose, good, 1,000 ft.; inferior, 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell and telephone; ann. exp. of dept., $400; total mem., 50 volunteers.

WATER SUPPLY—System, pump to stdp. and direct; stdp. cap. 140,000 gals., dim. 120 ft. high; 1 pumping engine, constructor Buffalo; mains, 2½ miles; 22 hydrants; meters, total number 105; 60 services; consumption, per day 50,000 gals.; cost to construct, $25,000; works belong to city.

LINCOLN, Lancaster Co., pop. 44,243; mercantile bldgs., stone and brick, 2 to 7 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $113,407; av. ins. involved for same time, $1,921,700. Fire dept.—1 steamer, 1 c. engine, 10 c. hand ex., 1 aerial truck, 3 h. & l. trucks, 4 hose wagons, 20 horses; hose, cotton, rubber lined, 7,250 ft.; fire alarm, electric, 40 boxes; value of dept. equipment, $39,248; value of bldgs., $35,500; ann. exp. of dept., $38,878; total mem. 39, paid full time.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res., res. cap. 1,313,000 gals., material used in cons., concrete; quality of water, good; pumping engines, cap. per day 8,500,000 gals., constructors Laidlaw-Dunn-Gordon, Fairbanks and Morse; mains, cast iron, 69.25 miles, 4 to 20 in. dia.; 589 hydrants; 456 valves; meters, total number 5,707, Crown, Union, Gem, Hersey Rotary and Worthington, owned by consumer; 6,214 services; pipe, lead; pressure, dom. 60 lbs., fire 125 lbs.; consumption per day, 2,192,000 gals.; cost to construct, $674,955; bonded debt, $203,600; int. paid on bonds, 4 and 4½ per cent; cost of mtce., $34,730; works belong to city.

LONG PINE, pop. 750; fire area, 160 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $250; total mem., 15 volunteers.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap., 50,000 gals.; pumping engines, cap. per day 250,000 gals.; mains, 3 miles, 4 to 6 in. dia., 21 hydrants; 77 services; cost to construct, $10,000; ann. cost of mtce., $1,000; works belong to city.

LOUP, pop. 826; fire area, 40 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 200 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $500; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 100,000 gals.; pumping engines, class dup., cap. per day 215,000 gals., constructor Buffalo; mains, 2 miles, 4 to 6 in. dia., Chattanooga; 14 hydrants, Tamaqua; 17 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $15,000; cost of mtce., $350; works belong to town.

LYONS, pop. 1,000; bldgs., mostly wood. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 1,800 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 58,000 gals., dim. 100 x 10, material used in cons. steel; pumping engines, cap. per day 500,000 gals., constructor Gordon; mains 4 to 8 in. dia.; 24 hydrants; meters, total number 80, owned by consumer; 200 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 125 lbs.; consumption, per day 1,700 gals., per capita 2 gals.; cost to construct, $12,000; works belong to town.

McCOOK, pop. 5,000; fire area, 350 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,350 ft.; fire alarm, electric; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $1,000; total mem., 34 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 275,000 gals.; filtra-stdp. and direct; stdp. cap., 235,000 gals.; filtration system, natural; 2 pumping engines, class dup., cap. per day 1,000,000 gals., constructor Deane; mains, 12½ miles, 3 to 12 in. dia.; 35 hydrants, Eclipse; 47 valves; 517 services; pressure, dom. 40 lbs., fire 100 to 120 lbs.; consumption, per day 750,000 gals., per capita 300 gals.; works belong to Lincoln Land Co.

MADISON, pop. 1,650; fire area, 200 acres; mercantile, bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,806.66; av. ins. for same time, $633. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,800; ann. exp. of dept., $45; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp. and direct; stdp. cap., 105,750 gals., dim. 20 x 45, material used in cons. steel; quality of water, good; 2 pumping engines, constructors Worthington and Knowles; cap. per day 1,375,000 gals.; mains, cast iron, 5 miles, 2 to 8 in. dia.; 33 hydrants; owned by city; pipe, cast iron; pressure, dom. 70 lbs., fire 100 lbs.; bonded debt, $12,000; works belong to city.

MASON CITY, pop. 350; fire area, 60 acres; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $30,000. Fire dept.—2 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 30,000 gals.; pumping engines, constructors Dempten Windmill and 6-hp. gasoline engine; mains, 3 miles, 4 in. dia.; 6 hydrants, Cooper, Cole; 30 services; pipe, galv. iron; cost to construct, $2,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $150; works belong to village.

MILFORD, pop. 1,000, mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $150; total mem., 29 volunteers.

WATER SUPPLY—Source, pumping by force, pump at mill; pumping engines, cap. per day 980,000 gals.; mains, 1¾ miles, 3 to 6 in. dia.; 11 hydrants; 7 services.

MINDEN, pop. 3,000; fire area, 4 blocks; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, whistle; total mem., 48 volunteers.

WATER SUPPLY—Source, well; system, pump to res., to stdp. and direct; stdp. cap. 93,000 gals., dim. 12 x 110; pumping engines, cap. per day 280,000 gals., constructor Cook; mains, cast iron, 4 miles, 4 to 8 in. dia., Shickle, Howard-Harrison; 53 hydrants, Tamaqua; 28 valves; meters, total number 250, A. A. Cround; 300 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 120 lbs.; cost to construct $25,000; ann. cost of mtce., $2,000; works belong to city.

NEBRASKA CITY, pop. 7,280; fire area, 2,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 1 to 5 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; fire loss for yr. 1902, $31,560; ins. for same time, $28,000. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 3,000 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $3,500; ann. exp. of dept., $2,500; total mem. 60, paid full time 2, volunteers 58; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap. 100,000 gals., material used in cons. steel; filtration system, Hyatt; cap. of plant 400,000 gals.; quality of water, good; res. cap., 2,000,000 gals.; 5 pumping engines, class comp., size 10 x 16 x 10½, cap. per day 2,800,000 gals., constructor Worthington; mains, cast iron, 11 miles, 4 to 12 in. dia.; 100 hydrants, Ludlow; 65 valves, Ludlow; meters, total number 350, Crown, Union, Hersey Rotary, Thomson, Nash, owned by consumer; 400 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 85 to 100 lbs.; consumption, per day 750,000 gals., per capita 100 gals.; cost to construct, $215,000; ann. cost of mtce., $3,500; works belong to Co.

NELIGH, pop. 1,600; fire area, 400 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $2,000; ann. exp. of dept., $250; total mem., 30, paid part time.

WATER SUPPLY—Source, river, 900 ft. from business center; system, pump to stdp.; stdp. cap. 52,000 gals., material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 400,000 gals., constructor Knowles; mains, 4 miles, 3 to 6 in. dia.; 32 hydrants; 13 valves; 225 services; pipe, iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $36,000; cost of mtce., $1,500; works belong to city.

NORFOLK, pop. 4,300; fire area, 3,000 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 years, $2,531; av. ins. involved for same time, $5,333. Fire dept.—1 h. & l. truck, 2 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,300; value of bldgs., $4,500; ann. exp. of dept., $148; total mem., 56 volunteers.

WATER SUPPLY—Source, wells, 2½ blocks from business center; system, pump to stdp.; stdp. cap. 1,000,000 gals., dim. 12 x 110; 2 pumping engines, cap. per day 2,800,000 gals., constructor Knowles; mains, 7 miles, 4 to 10 in. dia.; 90 hydrants, Chapman; 25 valves; meters, total number 170, Crown, Worthington and Buffalo; 500 services; pressure, fire 80 lbs.; cost to construct, $75,000; bonded debt, $38,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $3,200; works belong to city.

NORTH BEND, pop. 1,200; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 100 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; total mem., 55 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to stdp. and direct; stdp. cap. 41,000 gals., dim. 10 x 70, material used in construction iron; quality of water, good; 1 pumping engine, cap. per day 500,000 gals., constructor Deming; mains, 2½ miles, 4 to 6 in. dia.; 19 hydrants; owned by Nelson; 90 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 80 lbs.; consumption per day 40,000 gals.; cost to construct, $12,600; works belong to city.

NO. PLATTE, pop. 3,640; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; total mem., 120 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, size 10 x 16 x 10 1-4 x 12, 12 x 8 x 12, cap. per day 3,000,000 gals., constructors Walker, Buffalo; mains, cast iron, 14 miles, 4 to 12 in. dia.; 51 hydrants, Ludlow; 900 services; pressure, dom. 35 lbs., fire 90 lbs.; works belong to Co.

OAKLAND, pop. 1,250; fire area, 140 acres; bldgs., brick and wood, 2 stories. Fire dept.—1 hose wagon, 1 foot truck, 2 h. wagons, 1 city truck, 2 c. engines; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $600; value of bldgs., $450; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap. 43,000 gals., 12 x 50, material used in cons. iron; res. cap., 23,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructors Cook, Barr; mains, 3 miles; 13 hydrants, St. Louis; 155 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 90 to 100 lbs.; consumption, per day 45,000 gals., per capita 45 gals., cost to construct, $12,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $1,700; works belong to city.

OMAHA, pop. 135,000; fire area, 24½ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 11 stories; private, stone, brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—5 steamers, 6 h. & l. trucks, 2 c. engines, 21 c. hand ex., 2 aerial trucks, 4 service trucks, 14 hose wagons, 5 chief buggies, 63 horses; hose, cotton, rubber lined, good, 24,783 ft.; fire alarm, Gamewell, 108 boxes; value of bldgs., $300,000; ann. exp. of dept., $184,000; total mem. 183, paid full time.

WATER SUPPLY—Source, river, 7 miles from busi-

ness center; system, pump to res.; quality of water, good; settling basin cap., 100,000,000 gals.; res. cap. 12,000,000 gals., located at Walnut Hill; 13 pumping engines, cap. per day 123,000,000 gals., constructors E. P. Allis, Holly, Knowles, Worthington, Flanders; mains, cast iron, 240 miles, 6 to 48 in. dia.; 1,537 hydrants, Wood and Holly; 1,341 valves, Ludlow and Rensselaer; meters, total number 11,000, Crown, Union, Thomson, Trident, Lambert, owned by Co. and consumer; pipe, lead; pressure, dom. 60 to 110 lbs., fire 60 to 110 lbs.; consumption, per day 10,950,000 gals., per capita 80 gals.; works belong to Co.

O'NEIL, pop. 1,107; fire area, 640 acres; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 3 c. hand ex., 1 h. & l. truck, 2 supply wagons, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 250 ft.; total hose 1,250 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $400; total mem., 38 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 59,000 gals., dim. 10 x 100, material used in cons. steel; pumping engines, cap. per day 600,000 gals., constructor Knowles; mains, iron, 5 miles, 4 to 8 in. dia.; 22 hydrants, Golvin; 15 valves; 85 services; pipe, iron; pressure, dom. 55 lbs., fire 140 lbs.; consumption per day 200,000 gals.; cost to construct, $25,000; ann. cost of mtce., $1,000; works belong to city.

ORD, pop. 2,090; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $576.66; av. ins. for same time, $606. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $500; total mem., 67 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 3,500 bbls., located 7,764 ft. from station; 1 pumping engine, class comp., cap. per day 135,000 gals., constructors Fairbanks, Morse & Co.; mains, cast iron, 4¼ miles, 4 to 8 in. dia.; 30 hydrants, Eclipse; 17 valves; meters, total number 105, Hersey Rotary 32, Buffalo 33, Trident 2, Lambert 38, owned by consumer; 250 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 65 lbs.; consumption per day 30,000 gals.; cost to construct, $26,500; bonded debt, $14,500; int. paid on bonds, 4½ to 6 per cent; ann. cost of mtce., $1,600; works belong to city.

PAWNEE City, pop. 3,000; fire area, 320 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,800; value of bldgs., $1,250; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to res., stdp. and direct; stdp. cap. 80,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; 1 pumping engine, class dup. ; constructor, Buffalo; cap. 1,000,000 gals. per day; mains, iron, 4½ miles, 4 to 10 in. dia.; 35 hydrants; 30 valves; 175 services; pipe, iron; pressure, dom. 60 to 70 lbs., fire 60 to 80 lbs.; consumption per day 25,000 gals.; cost to construct, $35,000; bonded debt, $23,000; int. paid on bonds, 4 per cent; cost of mtce., $1,500; works belong to city.

PENDER, pop. 1,200; bldgs., wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 58,500 gals., dim. 10 x 100, material used in cons. steel; pumping engines, class dup., cap. per day 780,000 gals., constructors Fairbanks, Morse & Co.; mains, iron, 2½ miles, 4 to 10 in. dia.; 21 hydrants; 30 valves; 150 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 to 150 lbs.; cost to construct, $29,000; ann. cost of mtce., $1,000; works belong to town.

PLATTSMOUTH, pop. 5,000 bldgs., brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carts, 1 hose carriage; hose, cotton, rubber lined, good 1,500 ft.; linen, good 500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $600; ann. exp. of dept., $500; total mem., 87 volunteers.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp.; stdp. dim., 25 x 80, material used in cons. steel; quality of water, good; res. cap. 3,000,000 gals., located at station; 2 pumping engines, class comp., cap. per day 3,000,000 gals., constructors Geo. F. Blake & Son; mains, cast iron, 12 miles, 6 to 12 in. dia.; 78 valves, Chapman; meters, total number 150, owned by Co. and consumer; 500 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 103 lbs.; consumption, per day 500,000 gals., per capita 100 gals.; works belong to Co.

PONCA, pop. 1,043; fire area, 80 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell and air whistle; value of dept. equipment, $1,600; value of bldgs., $700; ann. exp. of dept., $100; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump direct; res. cap., 120,000 gals.; 1 pumping engine, cap. per day 576,000 gals; mains, 1½ miles, 4 to 8 in. dia.; 15 hydrants; 8 valves; 152 services; pressure, dom. 55 lbs., fire 100 lbs.; cost to construct, $12,222; works belong to city.

RANDOLPH, pop. 1,150; fire area, 60 acres; mercantile bldgs., brick, iron and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,500; ann. exp. of dept., $75; total mem., 23 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 1,600 bbls.; 1 pumping engine, cap. per day 360,000 gals.; mains, 3 miles; 7 hydrants; 14 services; pressure, dom. 10 to 50 lbs., fire 10 to 50 lbs.; cost to construct, $5,000; ann. cost of mtce., $1,400; works belong to city.

RAVENNA, pop. 1,300; fire area, 20 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, whistle, 15 boxes; value of dept. equipment, $480; value of bldgs., $100; ann. exp. of dept., $110; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; cap. of plant, 150,000 gals.; 1 pumping engine, class triplex, cap. per day 250,000 gals., constructor Gould; mains, 5 miles, 3 to 8 in. dia.; 21 hydrants; 100 services; pressure, dom. 40 lbs., fire 40 lbs.; consumption per day 10,000 gals., per capita 12.5 gals.; cost to construct, $15,000; ann. cost of mtce., $750; works belong to Co.

RED CLOUD, pop. 2,500 fire area, 480 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $2,000; ann. exp. of dept., $2,000; total mem., 49 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and creek; system, pump to stdp. and direct; stdp. cap. 70,000 gals.; dim. 14 x 70; two pumping engines, class, comp. dup., cap. per day 1,250,000 gals., constructors Fairbanks-Morse, Deane; mains, 4½ miles, 4 to 8 in. dia.; 38 hydrants, Ripley; meters, total number 150, Hersey; 100 services; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $30,000; ann. cost of mtce., $1,500; works belong to city.

RIVERTON, pop. 360; fire area, 6 acres; bldgs., wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $200; value of bldgs., $75; ann. exp. of dept., $150; total mem., 60 volunteers.

WATER SUPPLY—Source, creek; system, pump to res.; res. cap., 30,000 gals.; pumping engines, cap. per day 144,000 gals.; mains, 2¼ miles, 2 to 6 in. dia.; 8 hydrants; 2 valves; pressure, dom. 60 lbs., fire 75 lbs.; cost to construct, $6,000; int. paid on bonds, 8 per cent; ann. cost of mtce., $150; works belong to village.

STANTON, pop. 1,000. Fire dept.—1 h. & l. wagon, 2 hose carts; 2,000 ft. hose; alarm, bell and whistle; 31 volunteers.

WATER SUPPLY—Source, engines and pump, near business center; system, gravity; stdp. cap., 30,000 gals.; dim. 10 x 50 ft.; material used in construction, iron; quality of water, good; 1 pumping engine, class gasoline, cap. per day 10,000 gals.; mains, cast iron, 2 miles, 4 to 16 in. dia.; 18 hydrants; 20 valves; meters, total number 42, makers Trident and Buffalo, owned by city; pipe, iron; pressure, dom. 50 lbs., fire 80 to 100 lbs.; consumption per day, 10,000 gals., per capita 5 gals.; cost to construct, $7,000; bonded debt, $7,000; int. paid on bonds, 4½ per cent; works belong to city.

ST. PAUL, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $800; total mem., 48 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 75,000 gals., dim. 60 x 12, located near center of town, material used in cons. boiler iron, builder Chas. Schroder; quality of water, good; 2 pumping engines, class dup., cap. per day 1,750,000 gals., constructor Buffalo; mains, iron, 4 miles, 4 to 8 in. dia.; 26 hydrants, Electric; meters, total number 42, Nash 33, Union 4, Thomson 5, owned by consumer; 147 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 to 140 lbs.; consumption, per day 50,000 gals.; per capita 33⅓ gals.; cost to construct, $21,000; ann. cost of mtce., $1,300; works belong to city.

SCHUYLER, pop. 3,000; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, rubber, good, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $150; total mem., 66 volunteers;

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. iron, builder McKinnon; pumping engines, cap. per day 750,000 gals., constructors Smith-Vaile; mains, iron, 5¼ miles, 4 to 10 in. dia., Michigan; 41 hydrants, Galvin; 22 valves; meters, total number 6, Buffalo; 135 services; pipe, galv. iron; pressure, dom. 42 lbs., fire 80 lbs.; consumption, per day 170,000 gals., per capita 85 gals.; cost to construct, $25,000; works belong to city.

SEWARD, pop. 2,500; fire area, 800 acres; mercantile bldgs., brick and wood, 1 and 2 stories; fireworks ord. Fire dept.—2 hose carriages, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell and whistle; ann. exp. of dept., $250; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 96,000 gals.; 2 pumping engines, class dup., cap. per day 800,000 gals.; constructor Holly; mains, 6 miles, 4 to 8 in. dia.; 55 hydrants, Tamaqua; 18 valves; meters, total number 250; 220 services; pressure, dom. 45 lbs., fire 85 lbs.; consumption, per day 40,000 gals., per capita 15 gals.; cost to construct, $34,000; ann. cost of mtce., $1,458; works belong to city.

SIDNEY, pop. 1,300; fire area, 80 acres; mercantile bldgs., stone and wood, 1 and 2 stories; private, stone and wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,700 ft.; fire alarm, bell; value of bldgs., $500; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; 2 pumping engines, cap. per day 1,500,000 gals.; mains, 4 miles, 4 in. dia.; 32 hydrants; pressure, fire 70 lbs.; works belong to railroad.

OMAHA, pop. 33,000; fire area, 6 sq. miles; mercantile bldgs., brick and wood, 1 to 11 stories; private, wood 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $51,000; av. ins. for same time, $340,550. Fire dept.—3 hose wagons, 1 hose carriage, 4 h. & l. trucks, 3 hand ex., 7 horses; hose, rubber, good 3,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,500 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipment, $7,000; value of bldgs., $21,500; ann. exp. of dept., $15,000; total mem. 11, paid full time. Private fire system maintained by Packers & W. S. Yard Co., in care of A. D. T.; 360 boxes.

WATER SUPPLY—Source, supplied by Omaha; 370 water hydrants.

SOUTH SIOUX CITY, pop. 1,500; fire area, 600 acres; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, brick, stone and wood, 1 to 3 stories; no fireworks or combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose cart; hose, rubber, 500 ft.; fire alarm, bell; value of dept. equipment, $300; total mem., 15.

WATER SUPPLY—Source. wells.

STROMSBURG, pop. 2,000; fire area, 40 acres; mercantile bldgs., brick and wood; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—12 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,330; value of bldgs., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, 600 ft. from business center; system, pump to res., to stdp. and direct; stdp. cap. 22,522 gals., dim. 12 x 100, material used in cons. steel and brick, builder Schroeder; res. cap. 27,000 gals.; 4 pumping engines, class dup., cap. per day 150,000 gals., constructors Buffalo, Gould and Myers; mains, cast iron and steel, 3 miles, 2, 4 and 6 in. dia.; 21 hydrants, National, Tamaqua; meters, total number 90, Union, Buffalo and Thomson; 375 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 90 to 120 lbs.; consumption, per day 30,000 gals., per capita 30 gals.; cost to construct, $15,000; ann. cost of mtce., $1,300; works belong to city.

SUPERIOR, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 2 hose carriages; hose, rubber, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $200; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; pumping engines, cap. per day 1,500,000 gals., constructor Deane; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 27 hydrants, Buffalo; 8 valves; meters, total number 2; 300 services; pressure, dom. 40 lbs., fire 100 to 120 lbs.; cost to construct, $35,000; ann. cost of mtce. $2,500; works belong to city.

SUTTON, pop. 2,000; fire area, 240 acres; mercantile bldgs., brick and wood, 1 and 2 stories, private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. hand ex., 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 200 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $150; ann. exp. of dept., $25; total mem., 31 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 63,000 gals., dim. 12 x 75; quality of water, good; 2 pumping engines, cap. per day 150,000 gals. constructor Cook; mains, cast iron, 4 miles, 4 to 8 in. dia.; 39 hydrants; 14 valves; meters, total

number 210, Crown and Keystone; 140 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 60 lbs.; consumption per day, 60,000 gals.; cost to construct, $18,000; cost of mtce., $1,200; works belong to city.

SYRACUSE, pop. 861; fire area, 3 blocks; mercantile bldgs., brick, 1 and 2 stories; wooden roofs permitted. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $900; total mem., 37 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, gravity, pump to stdp.; stdp. cap. 50,800 gals., dim. 12 x 60, located ¾ mile from station, material used in cons. steel, builders Miller & Eagen; quality of water, good; 1 pumping engine, cap. per day 500,000 gals., constructor Worthington; mains, cast iron and steel, 11,600 ft., 2 to 8 in. dia.; 23 hydrants, Phœnix; 3 valves; meters, total number 13, Crown 11, Hersey Disc 2, Buffalo 2, owned by consumer; 38 services; pipe, galv. iron and steel; pressure, dom. 74 lbs., fire 100 lbs.; consumption per day, 3,000 gals.; cost to construct, $13,481; bonded debt, $4,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $700; works belong to village.

TECUMSEH, pop. 2,500; fire area, 160 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated and record kept. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,350 ft.; inferior, all kinds, 950 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $300; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res., stdp. and direct; stdp. cap. 93,000 gals., dim. 12 x 120, material used in cons. iron; quality of water, good; res. cap. 150,000 gals., located at pumping station; pumping engines, cap. per day 175,000 gals., constructor Deane; mains, 4½ miles, 4 to 10 in. dia.; 23 hydrants; 14 valves; meters, total number 50; pressure, dom. 50 lbs., fire 150 lbs.; consumption per day, 30,000 gals.; cost to construct, $28,000; cost of mtce., $2,000; works belong to city.

TEKAMAH, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; rubber, good 1,200 ft.; total hose, 3,700 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap. 300,000 gals., storage res. 500,000 gals.; pumping engines, cap. per day 75,000 gals.; constructor Barr; mains, cast iron, 2½ miles, 4 to 8 in. dia.; 26 hydrants; 16 valves; 137 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 80 to 120 lbs.; cost to construct, $16,000; ann. cost of mtce., $1,500; works belong to city.

UNIVERSITY PLACE, pop. 2,800; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 850 ft.; inferior, all kinds, 150 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle, telephone boxes; value of dept. equipment, $1,800; value of bldgs., $3,000; total mem., 30 volunteers.

WATER SUPPLY—Source, well, 3 blocks from business center; system, gravity, pump to stdp.; stdp. cap. 80,000 gals., dim. 10 x 100, located 8 blocks from business center, material used in cons. boiler iron; quality of water, good; 1 pumping engine, class dup.; mains, cast iron, 5 miles, 6 in. dia.; 26 hydrants; 11 valves; meters, total number 150, Crown 148, Hersey Disc 2, owned by consumer; 150 services; pressure, dom. 65 to 75 lbs., fire 65 to 75 lbs.; bonded debt, $15,000.

UTICA, pop. 487; fire area, 800 acres; mercantile bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 500 ft.; inferior, all kinds, 200 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $1,000; ann. exp. of dept., $300; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and cisterns, in business center; cap. 6,500 gals. each; pumping engines, class gasoline, Waterous; pressure, fire 150 lbs.; cost to construct, $4,500; ann. cost of mtce., $350; works belong to village.

VALPARAISO, pop. 750; fire area, 40 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell; value of dept. equipment, $750; total mem., 12 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 3,300 gals.; 1 pumping engine; mains, 1½ miles; 11 hydrants; 19 services; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $8,000; ann. cost of mtce., $500; works belong to town.

WAHOO, pop. 2,500; fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 h. & l. truck, 3 hose carts; hose, rubber, good, 1,800 ft.; inferior, all kinds, 700 ft.; total hose, 2,500 ft.; fire alarm, bell, whistle and electric; value of dept. equipment, $3,000; total mem., 65.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 1,025,000 gals., constructors Walker and Deane; mains, cast iron, 4 miles, 4 to 10 in. dia.; 41 hydrants, Mathews; works belong to Co.

WAYNE, pop. 2,119; fire area, 7 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $400; total mem., 36 volunteers underwriters' rating, third class.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 65,000 gals., dim. 12 x 75, material used in cons. constructors Cook, Deane, Ludlow; mains, iron, 4 miles, 4 to 8 in. dia., Chattanooga; 45 hydrants; 14 valves, National; meters, total number 200, Crown 75, Nash 20, Hersey Rotary 51, Trident 5, Buffalo 49, owned by consumer; 220 services; pipe, iron; pressure, dom. 40 lbs., fire 52 to 80 lbs.; cost to construct, $22,400; int. paid on bonds, 6 per cent; ann. cost of mtce., $800; works belong to city.

WEEPING WATER, pop. 1,156; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 2 yrs., $200; ins. for same time, $1,000. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 750 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $800; total mem., 18 volunteers.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to res.; res. cap., 720,489 gals.; quality of water, good; pumping engines, cap. per day 152,000 gals., constructors Knowles and Dempster; mains, iron, 2 miles, 4 to 8 in. dia.; 15 hydrants; 1 valve; meters, total number 59; 92 services; pressure, dom. 60 lbs., fire 108 lbs.; consumption per day, 7,000 gals.; cost to construct, $19,000; bonded debt, $1,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $800; works belong to city.

WEST POINT, pop. 2,500; fire area, 350 acres; mercantile bldgs., stone, brick and wood, 1, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 150 ft.; total hose, 1,850 ft.; fire alarm, bell; value of dept. equipment, $7,000; cost of mtce., $500; total mem., 80 volunteers.

WATER SUPPLY—Source, wells; system, pump to

res.; res. cap., 260,000 gals.; 2 pumping engines, cap. per day, 288,000 gals., constructor Knowles; mains, 5½ miles, 4 to 8 in. dia.; 36 hydrants, Ludlow; meters, total number 50; 200 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to construct, $16,000; ann. cost of mtce., $1,800; works belong to city.

WILBER, pop. 1,654; fire area, 200 acres; mercantile bldgs., brick, wood and iron, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $300; av. ins. for same time, $5,100. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,500; ann. exp. of dept., $260; total mem., 29 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp., cap., 84,000 gals:; pumping engines, cap. per day 750,000 gals.; mains, 6 miles, 4 to 8 in. dia.; 40 hydrants; meters, total number 50; pressure, dom. 50 lbs., fire 120 lbs.; cost to construct, $25,000; ann. cost of mtce., $1,600; works belong to city.

WISNER, pop. 1,049; fire area, 160 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $100; total mem. 25, paid part time 1, volunteers 24.

WATER SUPPLY—Source, wells; system, gravity; res. cap., 100,000 gals.; mains, 2¾ miles, 4 to 6 in. dia.; stdp., 16 x 65; 24 hydrants, Ludlow; 10 valves; pressure, dom. 80 lbs., fire 75 lbs.; cost to construct, $9,500; ann. cost of mtce., $700; works belong to town.

WYMORE, pop. 2,626; fire area, 640 acres; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; rubber, good 500 ft.; inferior, all kinds, 400 ft.; total hose, 1,500 ft.; value of dept. equipment, $3,750; value of bldgs., $1,000; ann. exp. of dept., $800; total mem., 75 volunteers.

WATER SUPPLY—Source, wells and river; system, pump to stdp.; stdp. cap. 33,000 gals., builder Porter; pumping engines, cap. per day 1,000,000 gals., constructor Buffalo; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 53 hydrants, Adams, Tamaqua; 120 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 140 lbs.; cost to construct, $40,000; int. paid on bonds., 5 per cent; ann. cost of mtce., $2,500; works belong to city.

YORK, York Co., pop. 6,000; mercantile bldgs., brick and stone, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & hose wagon, 1 h. & l. truck, 3 hose carraiges; hose, rubber, good 2,100 ft.; inferior, all kinds, 300 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle; total mem., 54 volunteers.

WATER SUPPLY—Source, wells and creek, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; res. cap. 200,000 gals., located near plant; 2 pumping engines, cap. per day 2,000,000 gals., constructor Knowles; mains, cast iron, 6½ miles, 4 to 12 in. dia.; 450 hydrants; 31 valves; meters, total number 450, Union, Hersey Rotary, Hersey Disc, Torrent, Thomson, Worthington, Buffalo, Keystone, owned by consumer; 630 services; pipe galv. iron and lead; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $60,000; cost of mtce., $5,000; works belong to Co.

Places with a population of 1,000 or more having no organized fire department.—Auburn, Springs, Louisville.

NEVADA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

AUSTIN, pop. 702; fire area, 350 acres; mercantile bldgs., wood, stone and brick, 1 story; private, adobe, 1 story; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 2 hose carriages, 2 horses; hose, rubber, good 1,500 ft.; inferior, all kinds, 300 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $125; total mem., 45 volunteers.

WATER SUPPLY—Source, tunnel, driven into mountains; system, gravity from res., cap. 50,000 gals.; 23 hydrants, Hinckley; pipe, 5 miles; 3 to 5 in. dia., Williams; 4 valves; 250 services; pressure, 97 lbs.; works owned by Co.; cost to construct, $20,000; ann. cost of mtce., $2,500.

CARSON CITY, pop. 4,000; fire area, 1,000 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; fire loss per yr., for 1904, $500; ins. involved for same time, $300. Fire dept.—2 steamers, 2 hand engines, 1 hose wagon, 5 hose carriages, 1 hose cart; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 3,000 ft.; total hose, 6,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,500; value of bldgs., $4,300; ann. exp. of dept., $1,000; total mem. 62, paid part time 2, volunteers 60.

WATER SUPPLY—Source, springs, 3 to 7 miles from business center; system, gravity; quality of water, good; res. cap. 1,400,000 gals., located 2 miles west of city; mains, iron, 15 miles, 2 to 12 in. dia.; 24 hydrants; 46 valves; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $125,000; cost of mtce., $5,400; works belong to Co.

ELY, pop. 4,500. Fire dept.—3 hose carts; total mem., 60 volunteers.

WATER SUPPLY—Source, springs; mains, 4 to 6 in. dia.; 12 hydrants; pressure, dom. 45 lbs., fire 90 lbs.

EUREKA, pop. 1,000; fire area, 450 acres; mercantile bldgs, stone, brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted. Fire dept.—4 c. ex., 1 h. & l. truck, 4 hose carriages; hose, rubber, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $1,250; total mem. 50, volunteers 50; underwriters' rating fourth class.

WATER SUPPLY—Source, springs; system, gravity; 6 tanks, cap. 250,000 gals.; 4 res., combined cap., 130,000 gals.; pumping engines,, cap. per day 200,000 gals., constructors Park & Lacy; 13 hydrants, Ludlow; mains, 36 miles, 3 to 6 in. dia.; pipe, iron; 10 valves; pressure, dom. 45 to 90 lbs., fire 180 lbs.; consumption, per day 28,800 gals., per capita 41 gals.; waterworks owned by Co.; cost to construct, $250,000; ann. exp. of dept., $5.000.

FALLON, pop. 1,000. Fire dept.—1 h. & l. truck, 2 c. engines; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Not reported.

GOLDFIELD, pop. 4,000. Fire dept.—1 c. engine, 1 hose wagon, 4 hose carts, 10 horses; hose, 6,000 ft.; fire alarm, Gamewell; total mem., 60; paid full time, 8; volunteers 52.

WATER SUPPLY—Source, wells; stdp. cap., 150,000 gals.; res. cap., 800,000 gals.; mains, 43 miles; 6 to 8 in. dia.; 41 hydrants; pressure, dom. 50 lbs.; fire 110 lbs.

GOLD HILL, pop. 875; fire area, 1,500 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 150 c. hand ex., 2 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good, 500 ft.; rubber, good. 1,250 ft.; total hose, 1,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $5,500; ann. exp. of dept., $2,340; total mem., 120 volunteers.

WATER SUPPLY—Source, lake, 38 miles from business center; system, gravity; quality of water, good; mains, 24 miles, 1 to 12 in. dia.; 92 hydrants; 92 valves; 1,100 services; pipe, iron; pressure, dom. 80 lbs., fire 130 lbs.; consumption, per day 70,000 gals., per capita 35 gals.; works belong to Co.

HAWTHORNE, pop. 250; fire area, 160 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose carriage, 2 fire hooks; hose, cotton, rubber lined, good, 450 ft.; rubber, 550 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $700; total mem., 32 volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity; res. cap., 500,000 gals.; mains, 3 miles, 3½ to 6 in. dia.; 8 hydrants, Garratt; 3 valves; pressure, fire 150 lbs.; cost to construct, $45,000; ann. cost of mtce., $500; works belong to Co.

PIOCHE, pop. 125; mercantile bldgs., wood, 1 story; wooden roofs permitted. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 750 ft.; rubber, good 300 ft.; total hose, 1,050 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $100; total mem., 20 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 200,000 gals.; mains, 12 miles; 15 hydrants; 200 services; pipe, wrought iron; cost to construct, $151,000; works belong to Co.

RENO, pop. 15,000; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 5 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 1 comb. c. & h. wagon, 9 horses; hose, cotton, rubber lined, good, 4,800 ft.; inferior, all kinds, 900 ft.; total hose, 5,700 ft.; fire alarm, Gamewell, electric, 44 boxes; value of dept. equipment, $27,700; value of bldgs., $47,000; total mem. 20, paid full time.

WATER SUPPLY—Source, river, 14 miles from business center; system, gravity; res. cap. 42,000,000 gals.; mains, 37 miles, 2 to 22 in. dia.; 61 hydrants; 1,600 services; pressure, dom. 40 to 70 lbs., fire 70 lbs.; consumption per day 4,500,000 gals.; per capita 425 gals.; cost to construct, $375,000; int. paid on bonds, 6 per cent; works belong to Co.

SILVER CITY, Lyon Co., pop. 290; bldgs., brick and stone, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; total mem., 80 volunteers.

WATER SUPPLY—Source, wells.

SPARKS, pop. 3,000. Fire dept.—4 hose carts; hose, 2,000 ft.; total mem., 43 volunteers.

WATER SUPPLY—Source, res.; 31 hydrants; pressure, dom. 60 lbs., fire 116 lbs.

TONOPAH, pop. 3,500. Fire dept.—1 comb. c. engine & hose wagon, 1 h. & l. truck, 5 hose carts, 3 hose reels, 2 horses; hose, 4,150 ft.; fire alarm, bell, whistle; total mem., 350; paid full time, 4; volunteers, 346.

WATER SUPPLY—Source, springs; res. cap., 250,-

000 gals.; 2 pumping engines; class, Triplex, cap. per day, 400,000 gals.; constructor Worthington; mains, 9 miles; 2 to 8 in. dia.; 22 hydrants.

TUSCARORA, pop. 400; mercantile bldgs., brick and wood, 1 story; private, brick and wood, 1 story; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; value of dept. equipment, $1,500; value of bldgs., $1,000; total mem., 20 volunteers.

WATER SUPPLY—Source, spring, 12 miles from business center; system, gravity; quality of water, good; res. cap., 7,500 gals.; mains, ½ mile, 8 in. dia.; 9 hydrants, Garratt & Co.; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $110,000; ann. cost of mtce., $300; works belong to Tuscarora, Nev., Mines Co.

VIRGINIA CITY, pop. 2,695; mercantile bldgs., wood and brick, 2½ stories; private, wood, 2½ stories; wooden roofs not permitted. Fire dept.—10 stationary reels of hose, 5 hose carriages, 4 horses; hose, cotton, rubber lined, good 1,400 ft.; rubber, good 6,400 ft.; total hose, 7,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $28,000; value of bldgs., $4,000; ann. exp. of dept., $12,000; total mem. 6, paid full time.

WATER SUPPLY—Source, lake, 38 miles from business center; system, gravity; quality of water, good; res. cap. 1,600,000,000 gals., located east side of Lake Tahoe; mains, 24 miles, 1 to 12 in. dia.; 92 hydrants; 92 valves; 1,100 services; pipe, iron; pressure, dom. 80 lbs., fire 120 lbs.; consumption per day 70,000 gals., per capita 35 gals.; cost to construct, $2,800,000; ann. cost of mtce., $38,000; works belong to Co.

WADSWORTH, pop. 1,300; mercantile bldgs., wood, 1 to 7 stories; private, wood, 1 story; wooden roofs permitted. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell.

WATER SUPPLY—Not reported.

WINNEMUCCA, pop. 1,500; fire area, 320 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 12 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,450 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 40 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 6,200,000 gals.: pumping engines, cap. per day 375,000 gals.; mains, 17 1-4 miles, 4 to 10 in. dia.; 19 hydrants; 150 services; pressure, fire 65 to 95 lbs.; consumption, per day 700,000 gals., per capita 60 gals.; cost to construct, $90,000; ann. cost of mtce., $2,500; works belong to Co.

Places with a population of 1,000 or more having no organized fire dept.—Lovelocks, Storey.

NEW HAMPSHIRE

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALLENSTOWN, pop. 1,496; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 500 ft.; ann. exp. of dept., $129; total mem., 6 volunteers.

WATER SUPPLY—Source, ponds, 5 miles from business center, supply from Suncook: system, gravity; mains, cast iron, 7 miles, 6 to 12 in. dia.; 48 hydrants; pressure, fire 50 lbs.

ALTON, pop. 1,500; fire area, 1,280 acres; mercantile bldgs., wood, 2 stories; private, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 50 ft.; total hose, 1,550 ft.; fire alarm, whistle and bell; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $150; total mem., 30 volunteers.

WATER SUPPLY—Source, spring, 1½ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 150,000 gals., located on hill; 1 pumping engine, cap. per day 50,000 gals., constructor Blake; mains, cast iron, 3 miles, 4 to 8 in. dia.; 26 hydrants; meters, total number, 2, Empire, owned by Co.; 110 services; pipe, galv. iron; pressure, dom. 105 to 120 lbs., fire 105 to 120 lbs.; consumption per day, 80,000 gals.; cost to construct, $32,500; cost of mtce., $400; works belong to Co.

AMHERST, pop. 1,231; mercantile bldgs., wood, 1 and 1½ stories; private, wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hand engines, 4 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $260; total mem., 50 volunteers.

WATER SUPPLY—Source, springs, 5 cisterns, 5 large reservoirs.

ANTRIM, pop. 1,366; fire area, 640 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, 1,450 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $190; total mem., 30, paid part time; underwriters' rating, first class.

WATER SUPPLY—Source, ponds; system, gravity; mains, 6 miles, 8 to 9 in. dia.; 30 hydrants; 5 valves; 115 services; pressure, dom. 95 lbs., fire 95 lbs.; cost to construct, $25,000; ann. cost of mtce., $1,000; works belong to village.

ASHLAND, pop. 1,500; fire area, 1,500 acres; mercantile bldgs., concrete and wood, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle, 12 boxes; value of dept. equipment, $2,200; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 38 volunteers.

WATER SUPPLY—Source, pond, 2½ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 1,000,000 gals., located ½ mile from pond; 1 pumping engine; mains, cast iron, 10 miles, 6 to 10 in. dia.; 82 hydrants; 2 valves; meters, total number, 4, Crown, owned by town; 258 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, 35,000; cost of mtce., $400; works belong to town.

BARTLETT, pop. 650; bldgs., wood, 1 and 2 stories. Fire dept.—1 hose carriage, 1 pump at mill; hose, linen, good, 1,200 ft.; fire alarm, electric, 3 boxes.

WATER SUPPLY—Source, brook, 4 miles from business center; system, gravity; quality of water, fine; res. cap. 1,000,000 gals., located 1 mile from village; mains, 5 miles, 2 to 10 in. dia.; 120 services; pipe, galv. iron; pressure, dom. 52 lbs.; cost to construct, $12,000; works belong to village.

BATH, pop. 300; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private dwellings, brick, stone and wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fires not investigated; av. fire loss per yr, for the past 3 yrs., $1,000. Fire dept. all volunteers.

WATER SUPPLY—Source, springs, 5,000 ft. from business center; system, gravity; quality of water, good; mains, 1,000 ft.; 25 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $5,000; works belong to Co.

BELMONT, pop. 1,294; fire area, 1,000 acres; private bldgs., wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 750 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $1,000; ann. exp. of dept., $125; total mem., 20 volunteers.

WATER SUPPLY—Source, reservoir, 1 mile from business center; system, pump direct; quality of water, good; res. cap., 100,000 gals., located on hill; 1 pumping engine, size 9 x 5 x 12, cap. per day 250,000 gals., constructor Deane; mains, wood, 4 miles; 23 hydrants; 120 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 85 lbs.; consumption, per day 30,000 gals., per capita 20 gals.; cost to construct, $14,000; bonded debt, $7,300; int. paid on bonds, 4 per cent; ann. cost of mtce., $300; works belong to town.

BENNINGTON. Fire dept.—1 hand engine, 1 hose carriage; hose, 600 ft.; fire alarm, bell; total mem., 45.

WATER SUPPLY—Source, reservoirs.

BERLIN, pop. 14,000; fire area, 50 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 4,000 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $20,116; value of bldgs., $24,500; total mem. 41, paid full time 8, paid part time 33; underwriters' rating, first class.

WATER SUPPLY—Source, brooks, 2½ miles from business center; system, gravity; res. cap. 10,000,000 gals.; cap. per day, 1,400,000 gals., constructor Deans; mains, cast iron, 12 miles, 6 to 12 in. dia., Radford; 92 hydrants, Ludlow; 75 valves; meters, total number 82, owned by Co. and consumer; 1,236 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 70 to 130 lbs.; cost to construct, $220,000; ann. cost of mtce., $3,000; works belong to Co.

BETHLEHEM, pop. 1,261; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1½ to 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, linen, good, 1,200 ft.; fire alarm, bell; total mem., 28 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 250,000 gals.; mains, 12 miles, 4 to 6 in. dia.; 23 hydrants; 5 valves; 58 services; pressure, dom. 80 lbs., fire 120 lbs.; cost to construct, $70,000; works belong to village.

BOSCAWEN, pop. 1,400; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood. Fire dept.—4 c. hand ex., 2 hose wagons, 1 horse; fire alarm, bell and whistle; total mem., 24 volunteers.

WATER SUPPLY—Source, pond, 7 miles from business center; system, gravity to res.; res. cap., 400,000 gals.; mains, wood, 14 miles, 4 to 12 in. dia., Mich. Pipe Co.; 52 hydrants, Wood; 200 services; pressure, fire 65 to 90 lbs.; cost to construct, $75,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $200; works belong to town.

BRISTOL, pop. 1,600; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord. ;causes of fires investigated; fire loss for 1901, $20,000; ins. for same time, $35,000. Fire dept.—1 hand engine, 1 h. & l. truck, 1 aerial truck, 3 hose carriages; hose, cottime, $35,000. Fire dept.—1 hand engine, 1 h. & l. truck, 1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good 500 ft.; rubber, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, Gamewell, 5 boxes; value of dept. equipment, $2,000; value of bldgs., $1,500; total mem., 55 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, lake, 2 1-3 miles from business center; system, gravity; quality of water, good; mains, cement and cast iron, 7 miles, 4 to 14 in. dia.; 38 hydrants, Chapman; pipe, iron; pressure, dom. 55 lbs., fire 125 lbs.; works belong to Co.

BROOKLINE, pop. 700; bldgs., wood. Fire dept.—1 hand engine, 3 chem. hand ex., 1 hose carriage; hose, 1,000 ft.; fire alarm, bell and whistle; total mem., 35.

WATER SUPPLY—Not reported.

CAMPTON, pop. 999; bldgs., wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; no fire dept.

WATER SUPPLY—Source, wells.

CANAAN, Carroll Co., pop. 500; fire area, 640 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, 1,450 ft.; value of dept equipment, $800; value of bldgs., $600; total mem., 20 volunteers.

WATER SUPPLY—Source, lake, 2 miles from business center; system, gravity; quality of water, good; mains, iron, 3¼ miles; 13 hydrants, Ludlow; 10 valves; 55 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 90 lbs.; cost to construct, $12,000; bonded debt, $12,000; int. paid on bonds, 6 per cent; works belong to Co.

CHARLESTOWN, pop. 1,473. Fire dept.—1 h. & l. truck, 1 hose cart, 2 reels; hose, 1,000 ft.; total mem., 24 volunteers.

WATER SUPPLY—System, gravity; pressure, 95 lbs.; 44 hydrants.

CLAREMONT, pop. 7,000; fire area, 100 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 7 c. hand ex., 1 hose wagon, 4 hose carriages, 6 horses; hose, cotton, rubber lined, good, 3,800 ft.; rubber, good, 200 ft.; inferior, all kinds, 200 ft.; total hose, 4,200 ft.; fire alarm, bell and whistle, 29 boxes; value of dept. equipment, $7,300; ann. exp. of dept., $4,100; total mem., 51 volunteers.

WATER SUPPLY—Source, brooks, 1½ miles from business center; system, gravity and pump direct; quality of water, good; res. cap. 32,000,000 gals., located Green Mt.; 1 pumping engine, cap. per day 1,000,000 gals., constructor Blake; mains, cast iron and cement, 20½ miles, 2 to 12 in. dia.; 103 hydrants; 239 valves; meters, total number 379, owned by city; 1,033 services; pipe, cement and galv. iron; pressure, dom. 50 to 120 lbs., fire 50 to 120 lbs.; works belong to city.

COLEBROOK, pop. 2,100; fire area, 1,000 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 6 chem. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,600 ft.; inferior, 500 ft.; total hose 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $1,500; ann. exp. of dept., $150; total mem. 21 paid.

WATER SUPPLY—Source, brook, 2 miles from business center; system, gravity; quality of water, good; res. cap., 1,500,000 gals.; mains, iron and galv. iron, 10 miles, 6 to 8 in. dia.; 32 hydrants; 150 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $65,000; ann. cost of mtce., $50; works private.

CONCORD, pop 19,632; fire area, 3½ sq. miles; mercantile bldgs., brick, 2 to 5 stories; private, wood, 2½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 4 steamers, 2 hand engines, 1 c. engine, 21 c. hand ex., 7 hose wagons, 1 hose carriage, 14 horses; hose, cotton, rubber lined, good, 13,300 ft.; fire alarm, electric, 60 boxes; value of dept. equipment, $45,000; value of bldgs., $64,000; ann. exp. of dept., $23,123; total mem. 200, paid full time 9, paid part time 191.

WATER SUPPLY—Source, lake, 3½ miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 2,000,000 gals.; 2 pumping engines, class triplex and hor., cap. per day 4,000,000 gals., constructor Worthington; mains, cast iron and cement, 67.28 miles, 4 to 30 in. dia.; 372 hydrants; 928 valves; meters, total number 1,532, Crown, Union, Hersey Disc, Worthington and Lambert, owned by city; 3,627 services; pipe, cast iron and lined; pressure, dom. 48 lbs., fire 88 lbs.; cost to construct, $989,515.15; bonded debt, $610,000; int. paid on bonds, 3 and 4 per cent; cost of mtce., $10,125.11; works belong to city.

CONTOOCOOK, pop. 1,652. Fire dept.—1 hose cart, 1 h. & l. truck; hose, 1,700 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, pond, 5 miles from business center; system, gravity; res. cap., 175,000,000; mains, 5 miles, 8 to 4 in. dia.; 25 hydrants, Ludlow; 50 services; pressure, fire 150 lbs; cost to construct, $25,000; works belong to Co.

CONWAY, pop. 3,154; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 to 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 500 ft.; total hose, 2,500 ft.

WATER SUPPLY—Source, brooks, 2½ miles from business center; system, gravity; quality of water, good; res. cap., 100,000 gals.; mains, cast iron, 6 miles, 4 to 10 in. dia.; 28 hydrants; 9 valves; 130 services; pipe, galv. iron; pressure, dom. 45 to 50 lbs., fire 45 to 50 lbs.; cost to construct, $18,000; cost of mtce., $200; works belong to Co.

DERRY, pop. 6,000; bldgs., wood; wooden roofs permitted. Fire dept.—2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell, 10 boxes; value of dept. equipment, $3,500; total mem., 30, paid full time 1, volunteers, 29.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 180,000 gals., dim. 30 x 35, material used in cons. steel; quality of water, good; 2 pumping engines, class dup. comp., cap. per day 1,500,000 gals., constructor Knowles; mains, cast iron, 3 miles, 2 to 10 in. dia.; 56 hydrants; 48 valves; meters, total number 5, Nash 5, Hersey Disc 6, Buffalo 1, Empire 78, owned by town; 693 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 95 lbs.; consumption per day, 285,300 gals.; int. paid on bonds, 5 per cent; works belong to Co.

DOVER, pop. 15,200; fire area, 2,000 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $13,288.91; av. ins. for same time, $11,099.74. Fire dept.—3 steamers, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 4 hose wagons, 4 hose reels, 8 horses; hose, cotton, rubber lined, good 6,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 8,000 ft.; fire alarm, Gamewell, 49 boxes; ann. exp. of dept., $11,132.50; total mem., 68, paid full time 4, paid part time 64; underwriters' rating, third class.

WATER SUPPLY—Source, spring and ponds, 2 miles from business center; system, pump to res.; quality of water, good; res. cap. 2,000,000 gals., located top of Garrison hill; 2 pumping engines, class dup. comp., cap per day 4,800,000 gals., con-

structor Blake; mains, cast iron, 25 miles, 4 to 16 in. dia.; 187 hydrants; 264 valves; meters, total number 900, Crown 225, Nash 39, Union 91, Empire 13, Hersey Rotary 63, Trident 31, Thomson 8, Ball & Fitts 3, Worthington 3, Columbia 8, Lambert 310, King 84, Keystone 10, owned by city; 1,881 services; pipe, cement lined; pressure, dom. 96 lbs., fire 96 lbs.; consumption per day, 737,950 gals.; cost to construct, $400,000; bonded debt, $292,000; int. paid on bonds, 3½ per cent; cost of mtce., $21,000; works belong to city.

ENFIELD, pop. 2,000; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area. Fire dept.—1 hand engine, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,500 ft.; inferior, all kinds, 2,000 ft.; total hose, 4,500 ft.; fire alarm, bell and whistle; ann. exp. of dept., $640; total mem., 28 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap. 60,000,000 gals.; mains, 4½ miles; 29 hydrants, Walker; pressure, dom. 50 to 80 lbs., fire 50 to 80 lbs.; cost to construct, $45,000; works belong to fire district.

EPPING, pop. 1,641; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 700 ft.; fire alarm, bell; total mem., 25 volunteers.

WATER SUPPLY—Source, 1 large cistern and wells.

EXETER, pop. 4,922; fire area, 640 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 12 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 6,500 ft.; inferior, all kinds, 500 ft.; total hose, 7,000 ft.; fire alarm, electric 19 boxes; value of dept. equipment, $12,605; value of bldgs., $3,000; ann. exp. of dept., $5,000; total mem. 71, paid full time 1, paid part time 70.

WATER SUPPLY—Source, river and wells; system, pump to stdp.; stdp. cap., 211,000 gals., dim. 25 x 60; filtration system, N. Y. Filter; cap. of plant, 100,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington, mains, cast iron, 14 miles, 4 to 10 in. dia.; 60 hydrants, Coffin; meters, total number 12, Crown 7, Hersey Rotary 2, Thomson 1, Nash 2, meters owned by Co.; 649 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 60 lbs.; consumption, per day 179,494 gals., per capita 36 gals.; cost to construct, $140,000; int. paid on bonds, 5 per cent; works belong to Co.

FARMINGTON, pop. 2,265; bldgs., wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; leather, good 600 ft.; total hose, 4,600 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $2,500; ann. exp. of dept., $1,400; total mem., 70 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; pumping engines, constructor Knowles; mains, 2 miles, 4 to 8 in. dia.; 32 hydrants, Carls; meters, total number 30; 150 services; pressure, dom. 40 lbs., fire 70 to 100 lbs.; ann. cost of mtce., $500; works belong to city.

FITZWILLIAM, pop. 1,200; fire area, 1,500 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell and whistle; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 160,000 gals.; mains, lead, ½ mile, 2 in. dia.; 3 services; consumption, per day 35,000 gals., per capita 35 gals.; cost to construct, $450; ann. cost of mtce., $40; works belong to town.

FRANCESTOWN, pop. 693. Fire dept.—1 hand engine, 20 c. hand ex., 1 hose cart; hose, 800 ft.; total mem., 30, part paid.

WATER SUPPLY—Not reported.

FRANKLIN, pop. 6,350; fire area, 2,560 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 h. & l. trucks, 2 hose wagons, 5 hose reels; hose, cotton, rubber lined, 4,750 ft.; fire alarm, bell and whistle, 13 boxes; ann. exp. of dept., $3,000; total mem., 45, paid part time.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 500,000 gals.; 2 pumping engines, cap. per day 400,000 gals., constructors Deane and Gould; mains, iron, 10 miles, 4 to 12 in. dia.; 103 hydrants, Ludlow; 94 valves; meters, total number, 768; 515 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day 173,000 gals., per capita 29 gals.; cost to construct, $116,564.75; ann. cost of mtce., $1,924.05; works belong to city.

GILMONTON, pop. 1,600; fire area, 500 acres; mercantile bldgs., wood, 1 to 2 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fire investigated. Fire dept.—1 c. engine, 5 hand ex.; hose, 100 ft.; fire alarm, bell; total mem., 24 volunteers.

WATER SUPPLY—Not reported.

GOFFSTOWN, pop. 2,528; fire area, 1,280 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,350 ft.; inferior, all kinds, 500 ft.; total hose, 2,850 ft.; fire alarm, Gamewell; value of dept. equipment, $1,740; value of bldgs., $1,000; ann. exp. of dept., $1,132.31; total mem., 40 volunteers.

WATER SUPPLY—Source, brook, 1½ miles from business center; system, gravity; quality of water, good; res. cap., 2,250,000 gals.; mains, cast iron, 5 miles, 4 to 12 in. dia.; 44 hydrants, Ludlow; 32 valves, Ludlow; meters, total number 38, Crown; 260 services; pipe, galv. iron; pressure, fire 102 lbs.; cost to construct, $50,100; int. paid on bonds, 5 per cent; ann. cost of mtce., $300; works belong to village.

GORHAM, pop. 1,900; fire area, 50 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2½ stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 2 h. & l. trucks, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, whistle; ann. exp. of dept., $400; total mem., 140 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; res. cap., 12,000 gals.; mains, cast iron and galv. iron, 5½ miles, 2 to 4 in. dia.; 11 hydrants; 17 valves; 363 services; pipe, galv. iron; pressure, dom. 56 lbs., fire 56 lbs.; consumption per day, 25,000 gals.; cost to construct, $44,395; bonded debt, $4,400; int. paid on bonds, 6 per cent; cost of mtce., $350; works belong to Co.

GREENVILLE, pop. 1,608; mercantile bldgs., brick and wood, 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, electric, 1 box; value of dept. equipment, $2,500; ann. exp. of dept., $400,-total mem., 28 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 400,000 gals.; mains, 2 miles; 25 hydrants; meters, total number, 14, Buffalo; pressure, dom. 60 lbs.; works belong to Co.

GROVETON, pop. 1,200; mercantile bldgs., wood, 3 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, good 1,500 ft.; total membership, 20 volunteers.

WATER SUPPLY—Source, springs and brooks, 2 miles from business center; system, gravity; quality of water, good; res. cap. 500,000 gals., located 170 ft. above village; mains, cast iron, 9 miles, 4 to 10 in. dia.; 45 hydrants; 221 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $45,000; bonded debt, $44,500; int. paid on bonds, 4 per cent; cost of mtce., $1,000· works belong to city.

HANOVER, pop. 1,884; fire area, 700 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 1,600 ft.; total hose,, 2600 ft.; fire alarm electric, 8 boxes; value of dept. equipment, $1,300; ann. exp. of dept., $750; total mem., 25 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; mains, 12 miles, 6 to 14 in. dia.; 60 hydrants; 55 valves; meters, total number, 3, Crown; 175 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 to 100 lbs.; consumption per day, 75,000 gals.; cost to construct, $100,000; bonded debt, $20,000; int. paid on bonds, 4 per cent; cost of mtce., $600; works belong to Co.

HAVERHILL, pop. 2,500; fire area, 250 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 1½ to 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss for past 3 yrs., $2,000; ins. for same time, $3,000. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels; hose, cotton, rubber lined, 3,500 ft.; fire alarm, whistle; value of dept. equipment, $2,000; ann. exp. of dept., $500; total mem., 31, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, river, situated in town; system, Hawley; quality of water, poor; 1 Lang pump, cap. per day, 1,500,000 gals.; mains, iron, 4 miles, 4 to 10 in. dia.; 24 hydrants; pressure, dom. 80 lbs., fire 125 lbs.; cons. per day, 600,000 gals., per capita 240 gals.; works belong to Co.

HENNIKER, pop. 1,507; mercantile bldgs., wood, 1 to 3 stories; private, wood 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,408; av. ins. for same time, $4,600. Fire dept.—1 hand engine, 30 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 400 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $3,000; total mem. 50, paid part time.

WATER SUPPLY—Source, springs; 1 mile from business center; system, gravity; mains, galv. iron, 3 miles, 3 in. dia.; 3 hydrants; 1 meter; pipe, galv. iron; pressure, dom. 119 lbs., fire 119 lbs.; cost to construct, $10,000; works belong to Co.

HILLSBORO BRIDGE, pop. 2,254; fire area, 640 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1 yr., $1,500; ins. for same time, $1,300. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, Gamewell, 9 boxes; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $160; total mem.

WATER SUPPLY—Source, pond; system, gravity; res. cap., 500,000 gals.; mains, 8 miles; 40 hydrants, Chapman; 375 services; pipe, iron and cement lined; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $50,000; ann. cost of mtce., $500; works belong to precinct.

HINSDALE, pop. 1,933; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, 1,000 ft.; linen, good, 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alrm, bell; value of dept. equipment, $15,000; value of bldgs., $4,500; ann. exp. of dept., $750; total mem., 75 volunteers.

WATER SUPPLY—(For fire purposes only.)—Source, river and canal; system, pump direct; 5 pumping engines, cap. per day 1,440,000 gals.; mains, cast iron, 2¾ miles, 4 to 6 in. dia.; Wood; 30 hydrants, Walworth and Chapman; pressure, fire 90 to 120 lbs.; cost to construct, $12,000; works belong to Co.

HOLLIS, pop. 910; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 steamer, 1 hand engine, 12 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $197; total mem., 26 volunteers.

WATER SUPPLY—Source, well and cisterns.

HOPKINTON. Fire dept.—1 hand engine, 20 hand ex.; 30 volunteers.

WATER SUPPLY—Source, wells, ⅓ mile from business center; mains, cast iron, 1½ to 2 in. dia.; cost to construct, $3,000.

HOOKSETT.—Fire dept. not reported.

WATER SUPPLY—Source, pond, 3.2 miles from business center; system, pumping, dim. 10 x 10 ft.; construction, brick; quality of water, good; res. cap., 9,000 gals.; 1 pumping engine, cap. per day 20,000 gals.; mains, iron, 2 miles, 1½ to 2 in. dia.; 40 services; pipe, iron; consumption per day, 4,000 gals.; works belong to private Co.

HUDSON, pop. 1,300; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 hose wagon 6 c. hand ex.; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $400; ann. exp. of dept., $400; total mem., 45 volunteers.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 12 x 60, material used in cons. iron; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 4 miles, 2 to 6in. dia., Hawkins; 11 hydrants, Chapman; 88 services; pressure, dom. 45 lbs., fire 125 lbs; cost to construct, $50,000; works belong to Co.

JAFFREY, pop. 1,931; mercantile bldgs, brick and wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. engines, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $500; total mem. 35, paid part time.

WATER SUPPLY—Source, pond; system, gravity; mains, 9½ miles, 12 in. dia.; 62 hydrants, Ludlow, Rensselaer; 200 services; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $60,000; works belong to town.

KEENE, pop. 10,000; mercantile bldgs., brick, 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 hand engine, 8 c. hand ex., 2 h. & l. trucks, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good 7,000 ft.; inferior, all kinds, 500 ft.; total hose, 7,500 ft.; fire alarm, electric, 28 boxes; value of dept. equipment, $12,000; value of bldgs., $10,000; ann. exp. of dept., $5,000; total mem., 69, paid full time 4, volunteers 65; underwriters' rating, first class.

WATER SUPPLY—Source, lakes, 3 to 7 miles from business center; system, gravity; quality of water, good; res. cap., 2,000,000 gals.; mains, cast iron, 4½ miles, 4 to 24 in. dia.; 261 hydrants; 297 valves; meters, total number 154, owned by city and consumer; 1,996 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 63 lbs.; consumption per day, 1,600,000 gals.; cost to construct, $358,375; bonded debt, $98,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $3,500; works belong to city.

KINGSTON, pop. 1,132; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 20 volunteers.

WATER SUPPLY—Source, wells.

LACONIA, pop. 8,042; fire area, 1,000 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand engines, 3 c. hand ex., 2 h. & l. trucks, 1 supply wagon, 1 hose wagon, 6 hose carriages, 8 horses; hose, cotton, rubber lined, good 12,950 ft.; leather, good 300 ft.;

inferior, all kinds, 17,000 ft.; total hose, 30,150 ft.; fire alarm, Gamewell, 32 boxes; value of dept. equipment, $12,000; value of bldgs., $3,000; ann. exp. of dept., $7,350; total mem., 112, paid full time 1, volunteers 111; underwriters' rating, first class.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump to res.; quality of water, good; res. cap., 2,750,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals., constructors Blake and Davidson; mains, cast iron and cement, 25 miles, 4 to 12 in. dia.; 100 hydrants, Coffin, Ludlow and Wood; Coffin, Ludlow and Chapman valves; meters, total number 1,446, owned by city; 1,696 services; pipe, wrought iron; pressure, dom. 85 lbs., fire 85 lbs.; consumption, per day 600,000 gals., per capita 75 gals.; cost to construct, $180,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $7,244; works belong to Co.

LANCASTER, pop. 3,190; fire area, 1,200 acres; mercantile bldgs., wood and brick, 2 to 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 8 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose carriage, 2 horses; hose, cotton, rubbed lined, good 3,500 ft.; fire alarm, Gamewell, 11 boxes; value of dept. equipment, $2,000; ann. exp. of dept., $1,000; total mem., 35 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, brook, 6 miles from business center; system, gravity; quality of water, good; res. cap., 2,000,000 gals.; mains, cast iron, 12 miles, 6 to 12 in. dia.; 70 hydrants; 56 valves; meters, total number, 1, Crown, owned by city; 600 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 to 85 lbs.; cost to construct, $80,000; bonded debt, $44,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to city.

LEBANON, pop. 4,965; fire area, 2,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $43,500; ins, for same time, $33,300. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 2,800 ft.; inferior, all kinds, 500 ft.; total hose, 3,300 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $6,000; value of bldgs., $3,500; ann. exp. of dept., $2,000; total mem., 65 volunteers.

WATER SUPPLY—Source, river, 1 mile east of business center; N. Y. Continental Jewell filtration system; quality of water, good; pumped to res. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructors Lang, Goodhue & Co.; mains, iron, 4 to 10 in. dia.; 72 hydrants; 96 valves; meters, total number 200, Crown, owned by city and consumer; 675 services; pipe, galv. iron; pressure, dom. 90 to 147 lbs., fire 90 to 147 lbs.; cost to construct, $100,000; bonded debt, $25,000; int. paid on bonds, 4½ per cent; works belong to city.

LISBON, pop. 2,600; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; wooden roofs permitted. Fire dept.—12 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, whistle; value of dept. equipment, $5,000; ann. exp. of dept., $2,000; total mem.

WATER SUPPLY—Source, lake, 1 mile from business center; system, gravity; quality of water, good; res. cap., 1,000,000 gals.; mains, wrought iron and cement, 6 miles; 36 hydrants, Coffin; Coffin valves; 88 services; pipe, iron; pressure, dom. 110 lbs., fire 110 lbs.; consumption, per day 400,000 gals., per capita 20 gals.; cost to construct, $40,000; ann. cost of mtce., $500; works belong to Co.

LITTLETON, pop. 4,066; fire area, 1,400 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 9 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels, 3 horses; hose, cotton, rubber lined, good, 2,260 ft.; linen, good, 1,500 ft.; total hose, 3,760 ft.; fire alarm, electric, 18 boxes; value of bldgs., $100; ann. exp. of dept., $4,884; total mem., 23 volunteers.

WATER SUPPLY—Source, springs, 10 miles from business center; system, gravity; quality of water, good; res. cap., 1,550,000 gals.; mains, cast iron, 18 miles, 4 to 12 in. dia., Harrison; 70 hydrants, Eddy, Chapman and Corey; meters, total number 10, Crown, Hersey Rotary, Bee, owned by city; 380 services; pipe, wrought iron and lead; pressure, dom. 110 lbs., fire 126 lbs.; consumption, per day 350,000 gals., per capita 90 gals.; cost to construct, $200,000; bonded debt, $200,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $2,000; works belong to city.

MANCHESTER, pop. 70,000; mercantile bldgs., brick, 1 to 6 stories; private, wood, 3 and 3½ stories; wooden roofs permitted. Fire dept.—7 steamers, 2 comb. c. & h. wagons, 1 c. engine, 4 h. & l. trucks, 1 aerial truck, 8 hose wagons, 2 hose carriages, 51 horses; hose, cotton, rubber lined, good, 40,000 ft.; fire alarm, Gamewell, 73 boxes; value of dept. equipment, $23,080; value of bldgs., $82,852; total mem. 184, paid full time 46, paid part time 138.

WATER SUPPLY—Source, lake, 4 miles from business center; system, pump to res.; quality of water, good; res. cap., 15,000,000 gals.; 4 pumping engines, cap. per day 13,000,000 gals., constructors Davidson, Wood, Worthington and Snow; mains, cast iron, 115 miles, 4 to 20 in. dia.; 851 hydrants, Boston, Ludlow, Holyoke, Pratt, Cady, Coffin and Chapman; 1,070 valves; meters, total number 4,800, owned by city; 6,430 services; pipe, lead; pressure, dom. 60 lbs.; consumption, per day 3,500,000 gals., per capita 49 gals.; cost to construct, $1,950,000; bonded debt, $700,000; int. paid on bonds, 4 to 5½ per cent; ann. cost of mtce., $35,000; works belong to city.

MARLBORO, pop. 1,524; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $392.89; total mem., 50 volunteers.

WATER SUPPLY—Source, springs and river.

MEREDITH, pop. 1,718; fire area, 320 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages, 4 h. ex.; hose, cotton, rubber lined, good, 1,500 ft.; leather, good, 450 ft.; linen, good, 200 ft.; total hose, 2,550 ft.; fire alarm, whistle and telephone, 3 boxes; value of dept. equipment, $2,500; value of bldgs., $1,000; ann. exp. of dept., $480; total mem., 30 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs and brooks; system, gravity; res. cap., 10,000,000 gals.; mains, iron, 5 miles, 4 to 10 in. dia., Radford; 39 hydrants; meters, total number 27, Crown, owned by consumer; 220 services; pipe, iron; pressure, fire 90 lbs.; cost to construct, $48,000; int. paid on bonds, 4½ per cent; works belong to fire district.

MERIDEN, pop. 250; fire area, 200 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood; 2 stories; wooden roofs permitted; no fireworks and combustibles ord. No fire dept.

WATER SUPPLY—Source, spring and wells, 1¼ miles from business center; system, gravity; res. cap., 43,000 gals.; mains, iron, 2 miles, 2½ in. dia.; 2 hydrants; 4 valves; meters, total number, 7, owned by Co.; 26 services; pipe, iron; pressure, dom. 150 to 300 lbs., fire 150 to 310 lbs.; consumption per day, 3,225 gals.; cost of mtce., $1,522; works belong to Co.

MILFORD, pop. 3,739; fire area, 2,560 acres; bldgs., wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,700 ft.; fire alarm, electric, 14 boxes; value of dept. equipment, $11,000; ann. exp. of dept., $1,841; total mem.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 275,000 gals., dim. 25 x 70, material used in cons. boiler iron, builder Cunningham; quality of water, fine; 2 pumping engines, cap. per day 1,000,000 gals., constructor Davidson; mains, cast

iron, 6 miles, 4 to 10 in. dia.; 69 hydrants; 85 valves; meters, total number 190, Nash, Union, Empire, Gem, Hersey Rotary, Trident, Thomson, owned by city and consumer; 524 services; pipe, cement lined; pressure, dom. 85 lbs., fire 85 lbs.; consumption per day, 100,769 gals.; cost to construct, $62,562; bonded debt, $7,500; int. paid on bonds, 3 per cent; cost of mtce., $6,283; works belong to city.

MILTON, pop. 1,625; mercantile bldgs., wood. Fire dept.—1 hand engine, 2 hose carriages; total hose, 1,000 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Not reported.

NASHUA, pop. 25,000; fire area, 3½ sq. miles; mercantile bldgs., brick, 3 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord., causes of fires investigated; av. loss per yr. for 3 yrs., $19,014.25; av. ins. involved for same time, $113,904.70. Fire dept.—4 steamers, 1 c. engine, 1 comb, h. & l. truck, 8 c. hand ex., 2 h. & l. trucks, 4 hose wagons, 28 horses; hose, cotton, rubber lined, 14,000 ft.; fire alarm, Gamewell, 59 boxes; value of dept. equipment, $48,935; value of bldgs., $91,000; ann. exp. of dept., $31,500; total mem. 107, paid full time 20, paid part time 87.

WATER SUPPLY—Source, wells and springs, 2 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 4,000,000 gals., located at Winter Hill; 4 pumping engines, cap. per day 17,000,000 gals., constructors Worthington, Snow, Deane; 2 pumps in reserve, Holly, Lang; mains, cast iron, 52 miles, 4 to 24 in. dia.; 287 hydrants, Chapman; 7,439 valves, Chapman; meters, total number 798, owned by Co.; 4,000 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day 2,728,984 gals., per capita 100 gals.; cost to construct, $700,000; works belong to Co.

NEW BOSTON, pop. 1,002; fire area, 600 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 hand engine, 2 hose carriages; hose, cotton, good 750 ft.; linen, good 200 ft.; leather, good 400 ft.; inferior, all kinds, 400 ft.; total hose, 1,750 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $1,500! ann. exp. of dept., $150; total mem., 50, paid part time.

WATER SUPPLY—Source, wells and rivers.

NEW IPSWICH, pop. 911. Fire dept.—3 hand engines, 5 c. hand ex.; total mem., 75 volunteers.

WATER SUPPLY—Source, wells and cisterns.

NEWMARKET, pop. 2,892; fire area, 8 acres; mercantile bldgs., stone, brick, wood, 1 to 3½ stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. loss per yr. for 3 yrs., $852.99; av. ins. for same time, $2,488. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels, 2 horses; hose, cotton, rubber lined, good 2,450 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,450 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $5,253.51; value of bldgs., $2,000; ann. exp. of dept., $3,650; total mem., 58, paid full time 48, paid part time 10; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp.; stdp. cap. $12,000 gals., dim. 38 x 25, located on hill, material used in cons. iron, builders Davis & Farnum; filtration system, sand; 1 pumping engine, cap. per day 2,300,000 gals., constructor Knowles; mains, cast iron, 6½ miles, 4 to 24 in. dia.; 57 hydrants, Ludlow; Ludlow valves; meters, total number 37, owned by consumer; pipe, galv. iron; pressure, dom. 70 to 95 lbs., fire 70 to 95 lbs.; consumption, per day 138,960 gals., per capita 46 gals.; bonded debt, $59,000; int. paid on bonds, 3½ per cent; works belong to town.

NEWPORT, pop. 3,126; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages, 6 hired horses; hose, rubber, good, 3,000 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $7,000; value of bldgs., $1,500; ann. exp. of dept., $1,602; total mem., 35 volunteers.

WATER SUPPLY—Source, pond, 5½ miles from business center; system, gravity; quality of water, good; res. cap. 700,000 gals., located 1 mile from business center; mains, cast iron, 13⅞ miles, 4 to 12 in. dia.; 79 hydrants; 83 valves; 524 services; pipe, cement lined; pressure, dom. 80 to 130 lbs., fire 80 to 130 lbs.; cost to construct, $112,000 bonded debt, $70,000; int. paid on bonds, 3 and 4 per cent; cost of mtce., $1,000; works belong to town.

NEWTON, pop. 924; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $176; total mem. 9, paid part time.

WATER SUPPLY—Source, ponds and reservoir; 1 hydrant.

NORTH CONWAY, pop. 900; mercantile bldgs., wood, 3 to 5 stories; private, wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 2 hose wagons; hose, cotton, rubber lined, good, 1,000 ft.; volunteers.

WATER SUPPLY—Source, Artists' Brook, Kearsage Brook and Mountain Brook; system, gravity; res. cap., 2,000,000 gals.; pipe, 14 miles; 35 hydrants; 200 services; pressure, 100 lbs.; waterworks owned by Co.

NORTHUMBERLAND, pop. 1,977. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, 1,500 ft.; fire alarm, bell; volunteer Co.

WATER SUPPLY—Source, brooks, 3 miles from business center; quality of water, pure; res. cap. 600,000 gals.; mains, cast iron, 8 miles, 4 to 10 in. dia.; 35 hydrants; 300 services; pipe, galv. iron; pressure, dom. 78 lbs., fire 80 lbs.; cost to construct, $40,000; bonded debt, $40,000; int. on bonds, 4 per cent; ann. cost of mtce., $750; works belong to town.

PENNACOOK, pop. 1,800; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, hooks and ladders, 2 hose wagons, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 3,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,500; value of bldgs., $10,500; ann. exp. of dept., $1,000; total mem., 42.

WATER SUPPLY—Source, pond, 7 miles from business center; system, gravity; quality of water, good; mains, wood, 13 miles, 4 to 12 in. dia.; 52 hydrants; 225 services; pipe, galv. iron; pressure, dom. 60 to 95 lbs., fire 60 to 95 lbs.; cost to construct, $74,000; bonded bedt, $70,000; int. paid on bonds, 4½ per cent; cost of mtce., $300; works belong to town.

PEMBROKE, pop. 3,183; mercantile bldgs., brick. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; total hose, 1,500 ft.; fire alarm, bell; volunteers.

WATER SUPPLY—Source, pond, 6 miles from business center; system, gravity; quality of water, good; mains, cast iron, 2½ miles, 6 to 12 in. dia.; 51 hydrants; 400 services; pipe, galv. iron; pressure, 60 lbs.; cost to construct, $70,000; works belong to Co.

PETERBORO, pop. 2,500; fire area, 23,040 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $838; ins. involved for same time, $4,700. Fire dept.—2 hand engines, 10 c. hand ex., 2 hose carriages; total linen hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $900; ann. exp. of dept., $879; total mem., 53 volunteers.

WATER SUPPLY—Source, brook and pond, 3 miles from business center; system, gravity; quality of water, good; res. cap. 1,000,000 gals., located ½ mile east of village; mains, iron 7¾ miles, 4 to 12 in. dia.; 72 hydrants; 69 valves; meters, total number 39, Empire 27, Gem, 1, Trident 14, Lambert 2, owned by city; 251 services; pipe, wrought iron, cement lined; pressure, dom. 60 to 125 lbs.; cost to construct, $62,186; bonded debt, $16,000; int. paid on bonds, 3 per cent; cost of mtce., $300; works belong to city.

PITTSFIELD, pop. 2,129; fire area, 700 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr.

for last 3 yrs., $9,528; av. ins. for same time, $6,850. Fire dept.—1 hand engine, 1 c. engine, 8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle, 11 boxes; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $3,780; total mem., 40 volunteers.

WATER SUPPLY—Source, pond; system, gravity; res. cap., 1,500,000 gals.; mains, iron, 6½ miles, 4 to 10 in. dia.; 36 hydrants, Ludlow; meters, total number 5, National, Hersey; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $40,000; ann. cost of mtce., $600; works belong to Co.

PLAINFIELD, pop. 1,114; mercantile bldgs., wood. Fire dept.—1 hand engine; fire alarm, bell; total mem. volunteers.

WATER SUPPLY—Source, wells.

PLAISTOW, pop. 1,027; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, linen, good 1,000 ft.; total mem., 35 volunteers.

WATER SUPPLY—Source, wells and reservoir.

PLYMOUTH, pop. 1,972; fire area, 640 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage and 2 hose reels; hose, cotton, rubber lined, good 1,600 ft.; inferior, all kinds, 500 ft.; total hose, 2,100 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $2,700; value of bldgs., $1,200; ann. exp. of dept., $2,100; total mem., 36 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; res. cap., 3,500,000 gals.; 1 pumping engine, constructor Worthington; mains, cast iron, 3 miles, 4 to 8 in. dia.; 45 hydrants, Ludlow; meters, total number 285; 300 services; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 60,000 gals., per capita 30 gals.; cost to construct, $43,000; ann. cost of mtce., $5,000; works belong to town.

PORTSMOUTH, pop. 12,000; fire area, 2½ sq. miles; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 4 hose wagons, 1 hose carriage, 15 horses; hose, cotton, rubber lined, good, 10,600 ft.; inferior, all kinds, 200 ft.; total hose, 10,800 ft.; fire alarm, bell and whistle, 38 boxes; value of dept. equipment, $39,000; ann. exp. of dept., $17,500; total mem. 203, paid full time 7, paid part time 98, volunteers 98.

WATER SUPPLY—Source, wells and res., 2 and 3 miles from business enter; system, gravity, pump to res. and stdp.; stdp. cap. 500,000 gals., dim. 30 x 100, material used in cons. iron; quality of water, hard; res. cap., 25,000,000 gals.; 3 pumping engines, class comp., cap. per day 5,000,000 gals., constructors Worthington and Deane; mains, cast iron, 35 miles 4 to 16 in. dia.; 190 hydrants; 350 valves; meters, total number 73, Crown, Nash, Gem, Worthington, Keystone and Buffalo, owned by city and consumer; 2,200 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 60 lbs.; consumption per day, 1,300,000 gals., per capita 125 gals.; cost to construct, $375,000; bonded debt, $375,000; int. paid on bonds 3½ and 4 per cent.; cost of mtce., $40,000; works belong to city.

RAYMOND, pop. 1,100; mercantile bldgs., wood, 2 to 4 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; value of dept. equipment, $800; total mem., 20 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 900 ft. from business center; system, pump to stdp., and direct; stdp. cap. 118,000 gals., dim. 15 x 90, builder Cunningham; pumping engines, cap. per day 750,000 gals., constructor Knowles; mains, cast iron, 3 miles, 6 to 10 in. dia, McNeal; 29 hydrants, Holyoke; 111 services; pipe, galv. iron; pressure, dom. 63 lbs., fire 75 lbs.; consumption, per day 50,000 gals., per capita 30 gals.; cost to construct, $39,998; int. paid on bonds, 4 per cent; ann. cost of mtce., $300; works belong to town.

ROCHESTER, pop. 8,466; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 comb. c. & h. wagons, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 hose carriages, 6 horses; hose, cotton, rubber lined, good 8,000 ft.; inferior, all kinds, 300 ft.; total hose, 8,300 ft., fire alarm, Gamewell, 15 boxes; value of dept. equipment, $8,500; value of bldgs., $6,000; ann. exp. of dept., $3,400; total mem., 90, paid part time.

WATER SUPPLY—Source, pond, 3½ miles from business center; system, gravity and pump to stdp.; stdp. cap. 550,000 gals., builders Swamscott Machine Co.; res. cap., 180,000,000 gals.; mains, cast iron, 25 miles, 4 to 16 in. dia., Chas. E. Millar & Son; 173 hydrants, Coffin and Ludlow; meters, total number, 81; 1,347 services; pipe, galv. iron; pressure, fire 60 lbs.; cost to construct, $200,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,000; works belong to city.

ROLLINSFORD, pop. 1,701. Fire dept.—2 hand engine, 2 hose carts; alarm, bell; 40 volunteers.

WATER SUPPLY—9 hydrants; pressure, 85 lbs.

RUMNEY, pop. 837. Fire dept.—10 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, 500 ft.; fire alarm, Gamewell; total mem., 20, paid full time 1, volunteers 19.

WATER SUPPLY—Source and system, not reported; pressure, 85 lbs.; 35 hydrants.

SALEM, pop. 2,041. Fire dept.—2 hose carriages, 2 5-gal. chemicals; total hose, 2,000 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, lake, 2 miles from business center; system, gravity.

SALMON FALLS (town of Rollinsford), pop. 1,800; fire area, 200 acres; mercantile bldgs., brick and wood, 2½ and 3 stories; private, brick and wood, 1½ to 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hand engines, 3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, 1,650 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $12,000; ann. exp. of dept., $484; total mem., 40 volunteers.

WATER SUPPLY—Source, wells.

SOMERSWORTH, pop. 7,023; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,633.98; av. ins. for same time, $35,950. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose reels; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 300 ft.; total hose, 4,300 ft.; fire alarm, bell; value of dept. equipment, $14,500; value of bldgs., $6,100; ann. exp. of dept., $4,600; total mem. 83, paid full time.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to stdp.; stdp. cap. 1,000,000 gals., dim. 45 x 95, material used in cons. iron, builders, Struthers Wells Co.; quality of water, good; filtration system, sand; 2 pumping engines, cap. per day 2,000,000 gals., constructor Blake; mains, iron, 4 to 6 in. dia.; 95 hydrants; 120 valves; meters, total number 200; 888 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 70 lbs.; consumption per day, 465,000 gals.; bonded debt, $175,000; int. paid on bonds, 4 per cent; cost of mtce., $14,000; works belong to city.

STEWARTSTOWN, pop. 1,150; fire area, 150 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—2 hose carriages, 600 ft. cotton hose; value of dept. equipment, $1,500; ann. exp., $200.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; mains, iron, 2½ miles, 3 in. dia.; pressure, dom. 22 lbs.; cost to construct, $10,000; bonded debt, $5,000; int. paid on bonds, 6 per cent; works belong to Co.

SUNAPEE, pop. 1,000; fire area, 200 acres; mercantile bldgs., wood, 1½ to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $5,000; ins. involved, $12,000. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,000 ft.; fire alarm, electric, 7 boxes; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 59 volunteers.

WATER SUPPLY—Source, lake, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 300,000 gals., located 200 ft. above lake; 1 pumping engine, cap. per day 180,000 gals., constructor Rumsey; mains, cast iron, 2 miles, 4 to 8 in. dia.; 25 hydrants; meters, total number 6, Crown, owned by town; 100 services; pipe, galv. iron; pressure, dom. 90 to 170 lbs., fire 90 to 170 lbs.; consumption per day, 30,000 gals.; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds, 3 per cent; cost of mtce., $500; works belong to town.

SUNCOOK, pop. 2,500; fire area, 640 acres; mercantile bldgs., wood and brick, 2½ and 3 stories; private, wood, 1½, 2 and 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 100 ft.; total hose, 1,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; ann. exp. of dept, $400; total mem., 18 volunteers.

WATER SUPPLY—Source, pond, 6 miles from business center; system, gravity; filtration system, sand; quality of water, good; res, cap. 125,000, gals., located 2½ miles from town; mains, cast iron, 8 miles, 6 to 12 in. dia.; 51 hydrants, Ludlow; 400 services; pipe, galv. iron; pressure, fire 60 lbs.; cost to construct, $70,000; works belong to Co.

TILTON, pop. 1,926; fire area, 500 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 and 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 8 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,100 ft.; inferior, 1,000; total hose, 3,100 ft.; fire alarm, Gamewell; value of dept. equipment, $2,200; value of bldgs., $1,000; ann. exp. of dept., $1,000; total mem., 20, paid.

WATER SUPPLY—Source, pond; system, gravity; res. cap., 3,000,000 gals.; quality of water, good; mains, 6 miles, 6 to 12 in. dia.; 37 hydrants, Ludlow; 200 services; pipe, iron; pressure, dom. 103 to 120 lbs., fire 103 to 120 lbs.; cost to construct, $56,100; bonded debt at date, $30,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $500; works belong to Co.

TROY, pop. 1,527; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 hose carriage, fire hooks and ropes; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 400 ft.; total hose, 3,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $400; total mem., 20, paid part time 15.

WATER SUPPLY—Source, 6 cisterns and river, in business center; 2 pumping engines, cap. per day 864,000 gals.; mains, iron, 2,460 ft., 8 in. dia.; 6 hydrants.

WALPOLE, bldgs., wood. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; 1,000 ft. hose; fire alarm, bell; volunteers.

WATER SUPPLY—Works owned by Co.; system, gravity.

WARNER, pop. 1,358; fire area, 75 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 20 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, lake; system, gravity; res. cap., 8,000,000 gals.; mains, 2½ miles; 34 hydrants; pressure, dom. 84 lbs., fire 84 lbs.; consumption, per day 75,000 gals., per capita 75 gals.; cost to construct, $19,000; works belong to Werner Village Fire District.

WHITEFIELD, pop. 2,157; fire area, 400 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $11,166. Fire dept.—40 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $1,500; ann. exp. of dept., $350; total mem., 20 volunteers.

WATER SUPPLY—Source, brooks; system, gravity; quality of water, good; res. cap., 600,000 gals.; mains, cast iron, 10 miles, 6 to 10 in. dia.; 46 hydrants; 299 services; pipe, galv. iron; pressure, dom. 80 to 110 lbs., fire 80 to 110 lbs.; cost to construct, $64,000; bonded debt, $60,000; int. paid on bonds, 3½ per cent; cost of mtce., $600; works belong to village.

WILTON, pop. 1,690; fire area, 1,000 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; fire loss for 1904, $528.86; ins. involved for same time, $12,750. Fire dept.—2 hand engines, 6 c. hand ex., 1 h. & l. truck; 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $1,400; value of bldgs., $1,500; total mem. 36, paid part time.

WATER SUPPLY—Source, brooks, 1½ miles from business center; system, gravity; quality of water, good; res. cap., 2,100,000 gals.; mains, cast iron, 50 rods, 6 to 12 in. dia.; 58 hydrants; meters, total number 2, Trident; 25 services; pipe, galv. iron; pressure, dom. 30 to 130 lbs., fire 30 to 130 lbs.; cost to construct, $44,358; works belong to town.

WINCHESTER, pop. 2,274; mercantile bldgs., wood, 2 and 2½ stories; private, brick and wood, 1½ to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 hand engines, 16 c. hand ex., 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 600 ft.; total hose, 2,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $959; total mem. 75, paid part time.

WATER SUPPLY—Source, river and cisterns; hydrants; 2 steam pumps; 1 pump operated by water power.

WOLFBORO, pop. 2,500; fire area, 1,900 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hand engines, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $1,600; ann. exp. of dept., $900; total mem., 114 volunteers.

WATER SUPPLY—Source, pond; system, gravity; res., cap., 300,000 gals.; mains, cast iron, 22 miles, 2 to 10 in. dia., McNeal; 60 hydrants, Holyoke; 49 valves; meters, total number 2, Buffalo; 475 services; pipe, galv. iron; pressure, fire 90 to 100 lbs.; cost to construct, $75,000; bonded debt, $69,200; int. paid on bonds, 3½ per cent; ann. cost of mtce., $1,200; works belong to town.

WOODSTOCK, pop. 900. Fire dept.—4 c. engines, 2 hose carts; alarm, bell; 17 volunteers.

WATER SUPPLY—21 hydrants; pressure, 94 lbs.

WOODSVILLE, pop. 800; bldgs., brick and wood, 1½ to 4 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 100 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $900; ann. exp. of dept., $500; total mem., 31, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, direct; filtration system, gravel; quality of water, fair; 1 pumping engine, size 10 x 24, cap. per day 1,500,000 gals., constructors Lang and Goodhue; mains, cast iron, 5 miles, 4 to 8 in. dia.; 24 hydrants, Wood; 12 valves, Wood; 215 services; pipe, wrought and galv. iron; pressure, dom. 75 lbs., fire 115 lbs.; cost to construct, $53,219; bonded debt, $30,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $8,000; works belong to Co.

Places of 1,000 or more population having no organized fire dept.—Barnstead, Barrington, Candia, Charlestown, Lyme, Milan, Sandwich, Swanzey, Tamworth, Weare.

Places of 1,000 or more population not reported.—Andover, Bedford, Hampton, Jefferson, Londonderry, Merrimack, Northwood, Ossipee, Rye, Seabrook, Strafford, Wakefield.

NEW JERSEY

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALLENTOWN, pop. 3,000. Fire dept.—Not reported.

WATER SUPPLY—Source, lake; 1/3 mile from business center; system, pump to stdp.; stdp. cap., 70,000 gals.; dim. 12 x 80; material used in cons., wrt. iron; quality of water, good; res. cap., 3,000,000 gals.; 1 pumping engine; class, triplex; cap. per day, 350,000 gals.; constructor Gould; mains, cast iron, 2½ miles; 4 to 6 in. dia.; 23 hydrants; 10 valves; meters, total number, 1 Empire; owned by consumer; 125 services; pipe, galv. iron; pressure dom., 35 to 55 lbs., fire 100 lbs.; cost to construct, $15,000; bonded debt, $15,000; int. paid on bonds, 4 per cent.; cost of mtce., $1,000; works belong to city.

ASBURY PARK, pop. 10,000; fire area, 3 sq. miles; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 10 ft. high; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—8 steamers 1 truck, 8 c. hand ex., 1 h. & l. truck, 6 hose wagons, 16 horses; hose, cotton, rubber lined, good, 8,000 ft.; total hose, 9,000 ft.; fire alarm, electric, bell and whistle, 25 boxes; value of dept. equipment, $20,000; value of bldgs., $50,000; ann. exp. of dept., $16,000; total mem. 270.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap., 105,000 gals., dim. 12 x 125, material used in cons. wrought iron; quality of water, good; res. cap. 204,000 gals., located at pumping station; 2 pumping engines, class comp. dup. and triple expansion, cap. per day 4,000,000 gals., constructors Worthington, Deane; mains, cast iron, 16 miles, 4 to 12 in. dia.; 138 hydrants; 147 valves; meters, total number 1,650, Lambert 1,650, owned by city; 1,575 services; pipe, galv. iron; pressure, dom. 53 lbs.; consumption per day, 648,000 gals.; cost to construct, $255,000; bonded debt, $212,000; int paid on bonds, 4½ and 5 per cent; cost of mtce., $27,000; works belong to city.

ATLANTIC CITY, pop. 47,000; fire area, 4¼ sq. miles; mercantile bldgs., brick and wood, 1 to 10 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—11 steamers, 1 h. & l. truck, 18 c. hand ex., 2 aerial trucks, 3 hose wagons, 2 Holloway c. engines, 8 comb. c. & h. wagons, 49 horses; hose, cotton, rubber lined, good, 23,000 ft.; fire alarm, Gamewell, 72 boxes; value of dept. equipment, $156,000; value of bldgs., $160,000; ann. exp. of dept., $140,000; total mem. 135, paid full time.

WATER SUPPLY—Source, creeks and wells, 7 miles from business center; system, pump to stdp.; stdp. cap., 625,000 gals., dim. 15 x 140 and 25 x 132; material used in cons., iron; quality of water, good; 8 pumping engines, cap. per day 14,500,000 gals.; constructors Stillwell, Worthington, D'Auria, Gordon, Rand; mains, cast iron and steel, 82 miles, 1 to 6 in. dia.; 690 hydrants; meters, total number 4,410; Crown 85, Nash 324, Gem 2, Hersey Rotary 107, Trident 2,435, Bee 438, Keystone 71, Crest 7, Niagara 294, Torrent 4, Lambert 8, owned by city; 4,429 services; pipe, tin lined, galv. iron; pressure, dom. 45 lbs., fire 45 lbs.; consumption per day, 7,362,000 gals., per capita, 134 gals.; cost to construct, $1,459,265.30; bonded debt, $1,244,000; int. paid on bonds, 4¾ per cent; cost of mtce., $86,430.31; works belong to city.

ATLANTIC HIGHLANDS, pop. 1,506; fire area, 1,000 acres; mercantile bldgs., wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 300,000 gals., dim. 35 x 45, material used in cons. iron; filtration system, Continental; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Barr; mains, cast iron, 10 miles, 4 to 10 in. dia.; 76 hydrants; 100 valves; meters, total number 930, Crown 3, Empire 2, Thomson 20, Hersey Disc 1, Worthington 2, Neptune 900, owned by consumer; 350 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 140 lbs.; consumption per day, 300,000 gals.; cost to construct, $75,000; bonded debt, $59,000; int. paid on bonds, 4 per cent; cost of mtce., $8,000; works belong to city.

BAYONNE, pop. 50,000; fire area, 5,120 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 25 c. hand ex., 3 h. & l. trucks, 1 supply wagon, 9 hose carriages, 28 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, Gamewell, 52 boxes; value of dept. equipment, $64,000; value of bldgs., $750,000; ann. exp. of dept., $10,500; total mem. 57, all paid; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, gravity; quality of water, good; mains, cast iron, 48 miles, 6 to 24 in. dia.; 600 hydrants; 410 valves; meters, total number 5,000, owned by consumer; 5,000 services; pipe, lead and galv. iron; pressure, dom. 45 lbs., fire 45 lbs., consumption per day, 5,000,000 gals.; cost to construct, $460,000; bonded debt, $98,000; int. paid on bonds, 4 per cent; cost of mtce., $10,000; works belong to city.

BELLEVILLE, pop. 10,000; fire area, 3,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; fire loss for 1 year, $1,300; ins. involved for same time, $1,300. Fire dept.—1 h. & l. truck comb., 3 c. hand ex., 1 c. engine, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 3,550 ft.; inferior, all kinds, 700 ft.; total hose, 4,250 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $3,500; total mem., 65 volunteers.

WATER SUPPLY—Source, from Newark; system, gravity; mains, 10 miles, 6 in. dia.; 85 hydrants; pressure, fire 70 lbs.

BELMAR, pop. 1,600. Fire dept.—2 steamers, 1 h. & l. truck, 2 hose carriages; total hose, 3,500 ft.; fire alarm, Gamewell; total mem. 95, paid, 5 drivers, volunteers 90.

WATER SUPPLY—Source, wells; system, pumping; res. cap. 238,000 gals.; pumping engines, cap. per day 2,000,000 gals.; George Titus, supt.

BELVIDERE, pop. 1,784; fire area, 600 acres; mercantile bldgs., wood, 2 to 5 stories; private, wood, 3 and 4 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 4 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, Gamewell, 5 boxes; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $700; total mem., 40 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 33,840 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Blake; mains, 3½ miles, 4 to 8 in. dia.; 29 hydrants, Chapman; 40 valves; meters, total number 52, Crown; 230 services; pressure, dom. 72 lbs., fire 100 to 120 lbs.; cost to construct, $23,500; ann. cost of mtce., $5,500; works belong to Co.

BEVERLY CITY, pop. 2,000; fire area, 640 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand

ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 600 ft.; total hose, 2,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldge., $3,500; ann. exp. of dept., $400; total mem., 100 volunteers.

WATER SUPPLY—Source, artesian wells; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 12 x 120, located in town, material used in cons. iron; quality of water, good; 2 pumping engines, class comp. cond., size 10 x 16 x 8 x 12, cap. per day 1,500,000 gals., constructors Gordon, Maxwell; mains, cast iron, 30 miles, 4 to 12 in. dia.; 125 hydrants, Gloucester, Ludlow; 72 valves, Ludlow and Gloucester; meters, total number 10, Crown, owned by Co.; 1,400 services; pipe, lead and iron; pressure, dom. 35 to 50 lbs., fire 80 to 120 lbs.; consumption per day 500,000 gals., per capita 225 gals.; works belong to private Co.

BLAIRSTOWN, pop. 900; fire area, 20 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hose carriage, 24 buckets, 6 ladders; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 100 ft.; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,200; total mem., 25 volunteers.

WATER SUPPLY—Source, streams and artesian well; system, pump to stdp.; stdp. cap. 112,000 gals., builders Tippett & Wood; pumping engines, cap. per day 180,000 gals.; mains, cast iron, 2 miles, 15 to 20 in. dia., Warren; 20 hydrants, Chapman; 1 valve; 35 services; pressure, dom. 67 lbs., fire 100 lbs.; cost to construct, $25,000; works belong to Trustees Blair Academy.

BLOOMFIELD, pop. 11,000; fire area, 5 miles; mercantile bldgs., stone and brick, 3 stories; private, stone and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,495; av. ins. for same time, $6,000. Fire dept.—7 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 jumper, 6 horses; hose, cotton, rubber lined, 4,500 ft.; fire alarm, Gamewell, 30 boxes; ann. exp. of dept., $6,000; total mem., 15 volunteers.

WATER SUPPLY—Town has bought the East Jersey Water Co.'s plant.

BOGOTA, pop. 800; fire area, 600 acres; mercantile bldgs., wood, 2 to 3 stories; private, wood, 1½ to 3; wooden roofs permitted; no fireworks or combustibles ord.; causes of fires investigated; average loss for past 3 yrs., $500. Fire dept.—3 hose carriages; hose, cotton, rubber lined, 1,100 ft.; rubber, 500 ft.; inferior, 100 ft.; total hose, 1,700 ft.; fire alarm, bell; value of equipment, $1,600; value of bldgs., $3,500; ann. exp. of dept., $85; total mem., 50 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Not reported.

BOONTON, pop. 3,901; fire area, 500 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated; fire loss for 1902, $1,735; ins. for same time, $1,400. Fire dept.—3 hand engines, 5 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alarm, bell; total mem.; 152 volunteers.

WATER SUPPLY—Source, mountain stream, 4 miles from business center; system, gravity; quality of water, good; res. cap., 3,000,000 gals.; mains, cast iron, 12 miles, 2 to 14 in. dia.; 68 hydrants; 100 valves; meters, total number 30, owned by Co.; 400 services; pipe, galv. iron; pressure, dom. 15 to 104 lbs., fire 15 to 104 lbs.; cost to construct, $135,000; bonded debt, $90,000; int. paid on bonds, 5 per cent; cost of mtce., $1,000; works belong to Co.

BORDENTOWN pop. 4,200; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hand engine, 1 c. engine, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell; value of dept. equipment, $8,900; value of bldgs., $8,700; ann. exp. of dept., $1,000; total mem., 220 volunteers.

WATER SUPPLY—Source, creek, 3 miles from business center; system, pump to elevated tank through 10-in. pipe and direc.; filtration system, sand, National; quality of water, good; res. cap. 1,000,000 gals., located 2½ miles from station; 2 pumping engines, class dup. comp., cap. per day 1,500,000 gals., constructors Worthington, Deane; mains, cast iron, 7 miles, 6 to 10 in. dia.; 64 hydrants, Wood; 20 valves, Wood; meters, total number 30, Crown 8, Worthington 2, Nash 10, owned by Co.; 763 services; pipe, lead; pressure dom. 65 to 70 lbs.; consumption, per day 300,000 gals., per capita 75 gals.; cost to construct, $112,000; bonded debt, $12,000; int. paid on bonds, 4 per cent; works belong to city.

BOUND BROOK, pop. 3,500; fire area, 75 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood and brick, 2 stories; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 1 hose carriage, 3 horses; hose, cotton, rubber lined, 2,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $7,000; ann. exp. of dept., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, mountain springs, 3 miles from business center; system, gravity, pump to res., to stdp. or direct; stdp. cap. 117,000 gals., dim. 20 x 39, material used in cons. wrought iron, builders Tippett & Wood; quality of water, fair; res. cap., 15,000,000 gals.; 2 pumping engines, class dup. comp., cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 15 miles, 4 to 11 in. dia.; 53 hydrants, Union; 137 valves; 440 services; pipe, galv. iron.; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $87,500; ann. cost of mtce., $1,100; works belong to Co.

BRIDGETON, pop. 13,913; mercantile bldgs., brick and wood, 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, Gamewell, 25 boxes; ann. exp. of dept., $5,000; total mem. 25, paid full time 2, paid part time 23; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 2,300,000 gals., dim. 100 x 44, material used in cons. steel, builders Keeler & Co.; quality of water, good; 3 pumping engines, cap. per day, 6,000,000 gals., constructors Snow, Barr, Worthington; mains, cast iron, 30 miles, 4 to 16 in. dia.; 286 hydrants; 400 valves; meters, total number 10, owned by city; 2,600 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 70 lbs.; consumption per day, 1,100,000 gals.; cost to construct, $250,000; bonded debt, $14,000; int. paid on bonds, 6 per cent; cost of mtce., $7,500; works belong to city.

BURLINGTON, pop. 7,392; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 1 h. & l. truck, 3 c. hand ex., 1 aerial truck, 6 hose carriages, 3 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 250 ft.; inferior, all kinds, 1,450 ft.; total hose, 5,700 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $32,000; value of bldgs., $20,000; ann. exp. of dept., $2,910; total mem., 356 volunteers.

WATER SUPPLY—Source, river; ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 252,000 gals., dim. 20 x 120, material used in cons. iron, builders Morris, Tasker & Co.; quality of water, good; 3 pumping engines, cap. per day 3,000,000 gals., constructors Holly, Worthington and International P. Co.; mains, iron, 18½ miles, 4 to 16 in. dia.; 152 hydrants, Eddy; 1,300 services; pipe, lead and iron; pressure, dom. 56 lbs., fire 56 lbs.; consumption per day, 3,000,000 gals.; cost to construct, $150,000; bonded debt, $43,000; int. paid on bonds, 4 per cent; cost of mtce., $6,000; works belong to city.

BUTLER, pop. 2,500; fire area, 300 acres, mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. involved for same time, $85,000. Fire dept.—1 h. & l. truck, 11 c. hand ex., 3 hose wagons, 2 horses; hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $10,000, value of bldgs., $6,000; ann. exp. of dept., $1,000; total mem., 130 volunteers.

WATER SUPPLY—Source, mountain stream, 1½ miles from business center; system, gravity; mains cast iron, 7½ miles; 4 to 10 in. dia.; 60 hydrants; 32 valves; owned by Co., 400 services; pipe, galv. iron; pressure, dom. 90 to 140 lbs.; fire 90 to 140 lbs.; cost to construct, $80,000; cost of mtce., $300; works belong to private Co.

CALDWELL, pop. 1,367; fire area, 960 acres; bldgs., stone, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—5 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell; total mem., 30 volunteers.

WATER SUPPLY—Source, Essex Falls Light & Water Co.; system, pump to res.; res. cap., 1,200,000 gals.; 3 pumping engines, constructors Snow Worthington; mains, 8 miles; 100 hydrants, Eddy; meters, total number 335; 335 services; pressure, dom. 60 lbs., fire 25 to 30 lbs.; consumption, per day 56,000 gals., per capita 20 gals.; cost to construct, $21,000; works belong to town.

CAMDEN, pop. 92,433; fire area, 9¾ miles; mercantile bldgs., brick, 1 to 7 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—7 steamers, 1 c. engine, 22 c. hand ex., 3 h. & l. trucks, 1 aerial truck, 6 comb. wagons, 1 hose carriage, 37 horses; hose, cotton, rubber lined, good, 17,300 ft.; fire alarm, Gamewell, 133 boxes; value of bldgs., $85,000; ann. exp. of dept., $124,521; total mem. 102, paid full time.

WATER SUPPLY—Source, wells, 6 miles from business center; system, gravity, pump direct; stdp. cap. 47,000 gals., dim. 80 x 110, located south end of town, material used in cons. steel, builders R. D. Wood; quality of water, good; 5 pumping engines, class comp. dup., cap. per day 30,000,000 gals., constructors Holly, Blake; mains, cast iron, 33.4 miles, 3 to 30 in. dia.; 807 hydrants, Galvin, Mathews, Corey; 1,351 valves, Galvin, Wood, Renselaer; meters, total number 583, Crown 160, Gem 5, Hersey Rotary 227, Trident 191, owned by city; 1,700 services; pipe, lead and galv. iron; pressure, dom. 25 lbs., fire 50 lbs.; consumption, per day 13,246 gals., per capita 163 gals.; cost to construct, $1,250,000; bonded debt, $1,076,000; int. paid on bonds, 4 and 4½ per cent; ann. cost of mtce., $35,000; works belong to city.

CAPE MAY, pop. 3,000; fire area, 3,000 acres; mercantile bldgs., wood, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 1 comb. c. & h. wagon, 8 c. hand ex., 1 aerial truck, 2 hose reels and carriage, 9 horses; hose, cotton, rubber lined, good, 3,000 ft.; total hose, 3,000 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $25,550; value of bldgs., $8,000; ann. exp. of dept., $6,120; total mem. 40, paid full time 7, volunteers 33.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 270,000 gals., material used in cons, steel; pumping engines, cap. per day 3,500,000 gals., constructors Worthington, Niagara; mains, cast iron, 17 miles, 4 to 16 in. dia., Wood; 100 hydrants, Wood; 36 valves; 900 services; pressure, dom. 58 lbs., fire 80 lbs.; consumption, per day 1,130,000 gals. during season; cost to construct, $50,000,000; bonded debt, $183,300; int. paid on bonds, 4 to 5 per cent; ann. cost of mtce., $4,000; works belong to city.

CARLSTADT, pop. 3,500; fire area, 1,400 acres mercantile bldgs., brick and wood, 2 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,700 ft.; inferior, all kinds, 100 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $10,000; ann. exp. of dept., $1,200; total mem., 107 volunteers.

WATER SUPPLY—Source, supplied from Hackensack; mains, 8½ miles, 4 to 12 in. dia.; 30 hydrants; 44 valves; pressure, dom. 20 lbs., fire 50 lbs.; works belong to Co.

CARTARET, pop. 1,000; volunteer fire dept., 40 men; 1,000 ft. hose.

WATER SUPPLY—32 hydrants; pressure, 90 lbs.

CEDARVILLE, pop. 1,057; mercantile bldgs., wood, 1½ to 2 stories; private, wood, 2½ stories; wooden roofs permitted in fire area. Fire dept.—2 h. & l. trucks, buckets and ladders; fire alarm, bell; value of dept. equipment, $170; value of bldgs., $30.

WATER SUPPLY—Source, wells.

CHATHAM, pop. 1,800; mercantile bldgs., wood. Fire dept.—1 h. & l. truck, 2 hose carriages; total hose, 1,200 ft.; fire alarm, whistle; total mem., 40 volunteers.

WATER SUPPLY—System, gravity; pressure, 100 to 140 lbs., owned by city.

CINNAMINSON, pop. 200. Fire dept.—1 hose cart; hose, 600 ft.; value of dept. equipment, $550; value of bldgs., $100; total mem., 26 volunteers.

WATER SUPPLY—Tanks.

CLAYTON, pop. 1,951; bldgs., wood, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 3 hose carriages; hose, cotton, rubber lined, good 1,350 ft.; fire alarm, bell; value of dept. equipment, $1,100; total mem., 24 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 101,000 gals., 100 ft. high, builders Tippett & Wood; 2 pumping engines, cap. per day, 300,000 gals.; constructor Deane; mains, wrought iron, 7 miles, 4 to 8 in. dia., American Pipe Co.; 42 hydrants, Ludlow; meters, total number 29, Crown; 67 services; pipe, galv. iron; pressure, dom. 60 lbs, fire 100 lbs.; cost to construct, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000.

CLIFFSIDE, pop. 1,100. Fire dept.—Volunteer, 45 men.

WATER SUPPLY—Pressure, 90 lbs.

CLINTON, pop. 900; fire area, 200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 to 3½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 2 hose carriages; hose, rubber good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; ann. exp. of dept., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, springs and stream on mountain 4 miles distant; system, gravity; cap. of res., 600,00 gals.; pipe, 4 miles, 4 to 6 in. dia.; 38 hydrants, Wood; pressure, 130 lbs.; int. on bonds, 5 per cent.

COLLINGSWOOD, pop. 1,633; fire area, 3 miles; bldgs., brick and wood, 2½ stories; wooden roofs permitted; no fireworks ord. Fire dept.—6 c. ex., 1 h. & l. truck, 2 hose carriages, 1 hose wagon; hose, cotton, good 1,500 ft.; bell alarm; total mem., 55 volunteers.

WATER SUPPLY—Source, artesian wells; system, gravity; stdp. cap., 120,000 gals.; pipe, 8 miles; 25 hydrants; 8 meters; 800 services; cost of works, $50,000; int. on bonds, 6 per cent; ann. exp. $200.

CRANBURY, pop. 1,430. Fire dept.—1 h. engine; total mem., volunteers.

CRANFORD, pop. 3,500; fire area, 660 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 2,700 ft.; rubber, good, 600 ft.; inferior, all kinds, 650 ft.; total hose, 3,450 ft.; fire alarm, bell, 9 boxes; value of dept. equipment, $11,500; value of bldgs., $1,500; ann. exp. of dept., $1,100; total mem. 23, paid part time.

WATER SUPPLY—Source, Plainfield Union Water Co. For description of works see Plainfield; 46 hydrants; pressure, 85 lbs.

CROSSWICKS; bldgs, wood. Fire dept.—2 hand engines, 1 hose carriage; hose, 200 ft.; fire alarm, bell; total mem., 22 volunteers.
WATER SUPPLY—Wells.

DECKERTON— WATER SUPPLY—Source, lake; system, gravity; res. cap. 2,500,000 gals.; lake cap., 170,000,000 gals.; pumps, cap. per day, 500,000 gals.; mains, cast iron, 11 miles, 4 to 8 in. dia.; 50 hydrants; 30 valves; meters, total number 6; pressure, dom. 50 lbs., fire 90 lbs.; consumption per day 150,000 gals.; per cap. 60 gals.; cost to construct, $60,000; bonded debt, $54,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $600; works belong to town.

DELFORD, pop. 1,000; mercantile bldgs., wood and brick, 2 stories; private, wood; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. and 1 hose carriage, 2 horses; hose, solid rubber and cotton, rubber lined, good, 1,500 ft.; fire alarm, bells; value of dept. equipment, $2,500; value of bldgs., $3,500; total mem., 50 volunteers.
WATER SUPPLY—Hackensack Water Co.; pump to stdp.; pumping engines, daily cap., 20,000,000 gals.; 33 hydrants; pressure, 110 lbs.; mains, 6 miles, 4 to 8 in. dia.

DOVER, pop. 9,000; fire area, city limits; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 1 c. engine, 5 c. hand ex., 1 h. & l. truck, 5 hose carts and carriage; hose, cotton, rubber lined, good, 3,100 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $11,022; value of bldgs., $12,000; ann. exp. of dept., $1,277; total mem., 104 volunteers.
WATER SUPPLY—Source, wells and springs, 1 mile from business center; system, gravity and pump to res.; quality of water, good; res. cap. 7,000,000 gals., located in mountains; 1 pumping engine, cap. per day 1,000,000 gals., constructors National Meter Co.; mains, cast iron, 28 miles, 4 to 10 in. dia.; 176 hydrants, Union and Eddy; meters, total number 600, various, owned by city; 650 services; pipe, galv. iron and lead; pressure, fire 70 to 140 lbs.; cost to construct, $200,000; bonded debt, $200,000; int. paid on bonds, 3½ and 4 per cent; ann. cost of mtce., $3,000; works belong to town.

DUNELLEN, pop. 1,339; fire area, 640 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon with ladder, 1 hand engine, 8 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 100 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,190; ann. exp. of dept., $50; total mem., 35 volunteers.
WATER SUPPLY—Source, Watcuing Water Co.; system, pump to res.; 45 hydrants; pressure, dom. 80 lbs.; works belong to Co.; Wm. Whycoff, chief.

EAST NEWARK, pop. 3,000; fire area, 75 acres. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose co.; fire alarm, electric; value of dept. equipment, $4,500; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem. 40, paid part time.
WATER SUPPLY—Source, Rockaway river; system, gravity and pump; mains, 2 miles, 6 to 10 in. dia.; 29 hydrants; 22 valves; pressure, 85 lbs.; cost to construct, $15,000; bonded debt, $10,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $300; works belong to city.

EAST ORANGE, pop. 26,000; fire area, 3⅞ sq. miles; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss in 1908, $26,270. Fire dept.—2 h. & l. trucks, 12 c. hand ex., 4 hose wagons, 2 com. c. engines, 13 horses; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 10,000 ft.; fire alarm Gamewell 55 boxes; value of dept. equipment, $134,900; value of bldgs., $57,000; ann. exp. of dept., $25,000; total mem., 37, paid full time.
WATER SUPPLY—Source, wells, 10 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 5,000,000 gals.; 2 pumping engines, class comp., cap. per day 4,000,000 gals., constructor Snow; mains, cast iron, 51 miles, 2 to 24 in. dia.; 535 hydrants; 1,050 valves; meters, total number 589, Trident 540, Worthington 10, owned by city; 6,333 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day, 2,750,000 gals.; cost to construct, $1,250,000; bonded debt, $490,000; int. paid on bonds, 3½ and 4 per cent; works belong to city.

EAST RUTHERFORD, pop. 2,640; fire area, 3,128 acres; bldgs., wood, 2 stories; causes of fires not investigated; fire loss for 1908, $3,000. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,950 ft.; fire alarm, Gamewell, 10 boxes; ann. exp. of dept., $750; total mem., 60 volunteers.
WATER SUPPLY—Source, supplied by Hackensack Water Co.; mains, 5½ miles; 42 hydrants; 91 valves.

EATONTOWN, pop. 1,000; fire area, 7 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 h. & l. trucks, 10 c. hand ex., 1 c. engine; hose, cotton, rubber lined, good, 75 ft.; total hose, 2,750 ft.; fire alarm, bell; value of dept. equipment, $7,400; value of bldgs., $500; total mem., 144 volunteers.
WATER SUPPLY—Source, spring, wells and brooks; system, pumping direct; quality of water, good; res. cap. 1,000,000 gals., located at Lincroft; works belong to Co.

EGG HARBOR CITY, pop. 2,400; fire area, 1,280 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 100 c. hand ex., 5 hose wagons, water tower, 2 gasoline engines; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $2,000; total mem., 42 volunteers.
WATER SUPPLY—Source, artesian wells; 34 hydrants; pressure, 90 lbs.; cost to construct, $36,000; works belong to Co.

ELIZABETH, pop. 61,284; fire area, 5,760 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—7 steamers, 20 c. hand ex., 2 h. & l. trucks, 1 fire boat, 1 hose wagon, 6 hose carriages, 28 horses; hose, cotton, rubber lined, good, 3,500 ft.; rubber, good, 4,500 ft.; inferior, all kinds, 650 ft.; total hose, 8,650 ft.; fire alarm, Gamewell, 60 boxes; exp. of dept., $57,000; total mem. 99, paid full time 37, paid part time 62.
WATER SUPPLY—Source, wells, 6 miles from business center; system, pump to res. and stdp.; res. cap., 200,000,000 gals.; pumping engines, cap. per day 13,000,000 gals., constructors Worthington, Davidson; mains, cast iron, 30 miles, 4 to 16 in. dia., Warren; 144 hydrants, Wood, Ayres; 60 valves, A. P. Smith Mfg. Co.; meters, total number 50, Crown 2, Hersey Torrent 2, Ball & Fitts 10, Worthington 36, owned by Co.; 1,300 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 80 lbs.; consumption, per day 1,000,000 gals., per capita 20 gals.; works belong to Co.

ELMER, pop. 1,140; mercantile bldgs., wood. Fire dept.—1 h. engine, 1 h. & l. truck; fire alarm, bell; total mem., 20 volunteers; Adam Kandle, chief.
WATER SUPPLY—Not reported.

ENGLEWOOD, pop. 9,000; fire area, 2,560 acres; bldgs., brick, stone and wood, 3 stories; wooden roofs not permitted; no fireworks permitted. Fire dept.—1 c. engine, 8 c. hand ex., 2 h. & l. trucks, 4 hose carriages, 8 horses; hose, cotton, rubber lined, good, 6,600 ft.; fire alarm, Gamewell, 15 boxes; total mem. 100, paid full time 3, paid part time 95.
WATER SUPPLY—Source, river, supplied by Hackensack; mains, cast iron, 21 miles, 4 to 24 in. dia.; 123 hydrants, Coffin; 228 valves; meters, total number 400; pressure, dom. 45 lbs., fire 100 lbs.; works belong to Co.

FAIRVIEW, pop. 1,750; fire area, 1,920 acres; mercantile bldgs., wood; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; total mem., 100 volunteers.

WATER SUPPLY—Source, Hackensack Water Co., 5 miles from business center; quality of water, filtered; 20 hydrants; 48 valves; pressure, dom. 110 lbs.; cost of mtce., $500; works belong to Co.

FLEMINGTON, pop. 25,000; fire area, 150 acres; mercantile bldgs., brick and wood, 3 stories; private, brick and wood, 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, electric, bell and whistle, 30 boxes; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $800; total mem., 120 volunteers.

WATER SUPPLY—Source, river and springs; system, gravity and pump to res.; res. cap., 650,000 gals.; pumping engines, cap. per day 750,000 gals., constructor Southwark; mains, iron, 13¼ miles, 4 to 8 in. dia., McNeal, Warren; 21 hydrants, Eddy; 200 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 35 lbs.; cost to construct, $53,000; int. paid on bonds, 4 per cent; works belong to Co.

FORT LEE, pop. 2,000; fire area, 2,500 acres; mercantile bldgs., wood, 1 to 3½ stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 2 h. & l. trucks, 6 c. hand ex., 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 2,750 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $1,200; ann. exp. of dept., $1,000; total mem., 100 volunteers.

WATER SUPPLY—Source, river, 8 miles from business center; quality of water, good; 17 hydrants; pressure, fire 75 lbs.; works belong to Co.

FREEHOLD, pop. 3,540; fire area, 700 acres; mercantile bldgs., brick and wood, 3 to 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 steamers, 1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; fire alarm, bell; value of dept. equipment, $12,000; value of bldgs., $6,000; ann. exp. of dept., $1,000; total mem., 135, paid full time.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to stdp. and gravity; stdp. cap. 235,000 gals., dim. 20 x 100, material used in cons. steel, builders Tippet & Wood; quality of water, good; 3 pumping engines, class comp., cap. per day 1,800,000 gals., constructors Deane, Barr; mains, iron, 10 miles, 4 to 10 in. dia.; 75 hydrants; 80 valves; meters, total number 50, owned by town; 630 services; pipe, galv. iron; pressure, dom. 40 to 50 lbs., fire 40 to 50 lbs.; consumption per day, 250,000 gals.; cost to construct, $60,000; bonded debt,, $42,000; int. paid on bonds, 4 per cent; cost of mtce., $30,000; works belong to town.

FRENCHTOWN, pop. 1,020; mercantile bldgs., brick and wood, 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 hose carriages; hose, cotton, rubber lined, good, 1,350 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 42 volunteers.

WATER SUPPLY—Source, wells, ⅛ mile from business center;; system, pump to res.; res. cap. 20,000 gals., located 1,700 ft. from center of town; pumping engines, cap. per day 20,000 gals., constructor I. B. Davis; mains, cement, 2½ miles, 6 to 8 in. dia.; 20 hydrants, Wood; Wood valves; meters owned by Co.; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; bonded debt, $16,000; int. paid on bonds, 5 per cent; works belong to Co.

GARFIELD, pop. 7,500; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 6000 ft.; fire alarm, whistle and telephone, value of dept. equipment, $5,000; value of bldgs., $14,000; ann. exp. of dept., $2,000; total mem., 158 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap., 200,000 gals.; 50-hp. gas and triplex pumping engines, class dup. and comp., cap. per day 1,500,000 gals., constructor Snow; mains, 6 miles, 2 to 12 in. dia.; 144 hydrants; meters, total number 326, Trident and Buffalo, owned by Co.; 300 services; pipe, galv. iron; pressure, dom. 82 lbs., fire 100 lbs.; works belong to borough.

GLASSBORO, pop. 2,700; mercantile bldgs., wood and stone, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—6 c. ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good 500 ft.; cotton, good 500 ft.; total hose, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $500; total mem., 31 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, from Clayton Water Co.; stdp. cap., 156,000 gals.; 53 hydrants; pipe, 9¼ miles; pressure, dom. 60 lbs., fire 100 lbs.

GLEN RIDGE; bldgs., wood. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, 2,250 ft.; fire alarm, Gamewell, 12 boxes; total mem., 63 volunteers.

WATER SUPPLY—Source, Orange Water Co.; system, gravity.

GLOUCESTER, pop. 6,840; fire area, 640 acres; mercantile bldgs., wood and brick, 3 stories; private, wood, 30 ft. high; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,217; av. ins. involved for same time, $3,600. Fire dept.—1 h. & l. truck, 24 c. hand ex., 1 hose carriage; total hose, 2,500 ft.; fire alarm, bell, 13 boxes; value of dept. equipment, $6,500; value of bldgs., $7,000; ann. exp. of dept., $450; total mem., 27 volunteers.

WATER SUPPLY—Source, springs and creek; system, pump to res. and stdp.; stdp. cap., 145,000 gals.; res. cap., 2,000,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructor Wetherill; mains, 12 miles; 67 hydrants, Adams; pressure, dom. 45 lbs., fire 80 to 90 lbs.; cost to construct, $82,000; ann. cost of mtce., $1,908; works belong to city.

GUTTENBERG, pop. 5,604; fire area, 117 acres; mercantile bldgs., wood, 1 to 4 stories; private, brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 14 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $18,000; value of bldgs., $15,000; ann. exp. of dept., $1,000; total mem., 130 volunteers.

WATER SUPPLY—Source, Hackensack Water Co.; mains, 4 miles; 40 hydrants; 42 valves.

HACKENSACK, pop. 12,000; fire area, 3 miles; mercantile bldgs., wood, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 1 comb. c. & h. wagon, 1 c. engine, 20 c. hand ex., 2 h. & l. trucks, 18 horses; hose, cotton, rubber lined, good 7,500 ft.; fire alarm, Gamewell, 39 boxes; value of dept. equipment, $16,500; value of bldgs., $15,000; ann. exp. of dept., $10,000; total mem., 164 volunteers.

WATER SUPPLY—Source, furnished by Hackensack Water Co., Hoboken; system, pump to res.; res. cap., 250,000 gals.; pumping engines, cap. per day 500,000 gals.; mains, 15½ miles, 2 to 12 in. dia.; 175 hydrants; 211 valves; meters, total number, 1; pressure, fire, 40 lbs.

HACKETTSTOWN, pop. 2,474; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 chem. wagon, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, bell; total mem., 65 volunteers.

WATER SUPPLY—Source, spring and streams, 1½ miles from business center; system, gravity; filtration system, broken stone and sand; quality of water, good; res. cap., 1,000,000 gals.; cap. of

main res., 7,000,000 gals.; mains, cast iron, 12 miles, 12 in. dia.; 50 hydrants; meters, total number 14, Crown, owned by city; pressure, dom. 100 to 110 lbs., fire 100 to 110 lbs.; cost to construct, $30,000; bonded debt, $13,500; int. paid on bonds, 4 per cent; cost of mtce., $1,000; works belong to city.

HADDONFIELD, pop. 3,500; fire area, 640 acres; bldgs., wood, 3 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 supply wagon, 2 hose carts, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 2,600 ft.; fire alarm, bell; value of dept. equipment, $5,800; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp.; stdp. cap. 150,000 gals., builder Cunningham; res. cap., 2,000,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, kalamein and cast iron, 4 miles, 4 to 10 in. dia., Wood, National Tube; 41 hydrants, Mathews and Chapman; 75 valves; meters, total number 300, Crown, Worthington, Thomson; 875 services; pressure, fire 85 lbs.; cost to construct, $110,000; ann. cost of mtce., $3,000; works belong to Co.

HAMMONTON, pop. 3,481; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 2 c. engines, 2 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,100 ft.; rubber, good, 650 ft.; total hose, 1,750 ft.; fire alarm, bell; value of dept. equipment, $1,850; value of bldgs., $1,800; ann. exp. of dept., $300; total mem., 42 volunteers.

WATER SUPPLY—Source, 6 deep wells, raised by compressed air, and cisterns.

HARRISON, pop. 10,596; fire area, 1,280 acres; mercantile bldgs., stone and brick, 2 to 6 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,833; av. ins. for same time, $3,000. Fire dept.—1 comb. c. & h. wagon, 12 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good 8,000 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $12,000; value of bldgs., $40,000; ann. exp. of dept., $5,885; total mem., 130 volunteers.

WATER SUPPLY—Source, Jersey City Water Co.; mains, 9¼ miles, 6 to 20 in. dia.; 95 hydrants, Ludlow; meters, total number, 1,020, Crown; 950 services; pressure, fire 80 lbs.; cost to construct, $42,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,000; works belong to Co.

HASBROUCK HEIGHTS, pop. 1,800; fire area, 2 miles long, 1 mile wide; mercantile bldgs., brick and stone, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—2 c. ex., 1 on truck, 1 h. & l. truck, 2 hase carriages; hose, cotton, good, 2,750 ft.; fire alarm, bell and whistle; ann. exp. of dept., $1,100.

WATER SUPPLY—Furnished by Hackensack Water Co.

HELMETTA, pop. 575; fire area, 35 acres; mercantile bldgs., brick, 6 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—2 hose carriages; hose, rubber, good, 2,300 ft.; whistle alarm; value of dept. equipment, $3,000; total mem., 30 volunteers.

WATER SUPPLY—Source, pond; ⅛ mile from business center; system, pump to stdp. and to main; stdp. cap. 80,000 gals., dim. 10 x 135, material used in cons. wrought iron; quality of water, fair; 3 pumping engines, class dup., cap. per day 50,400 gals.; mains, cast iron, 3 miles, 4 to 8 in. dia.; 30 hydrants; 23 valves; pipe, galv. and wrought iron; pressure, dom. 25 lbs., fire 60 lbs.; consumption per day, 10,000 gals.; works belong to Co.

HIGH BRIDGE, pop. 1,450. Fire dept.—2 hose carriages; total hose, 2,000 ft.; fire alarm, whistle; total mem., 60 volunteers.

WATER SUPPLY—Source, res.; system, gravity; res. cap., 1,000,000 gals.; pressure, dom. 110 to 125 lbs.; J. K. Naughright, supt.

HIGHTSTOWN, pop. 1,749; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $3,500; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., dim. 14 x 100, material used in cons. steel; filtration system, sand; quality of water, good; 2 pumping engines, cap. per day 806,400 gals., constructor Barr; mains, iron, 3 miles, 4 to 12 in. dia.; 33 hydrants, Eddy; meters, total number, 4, Buffalo, owned by city; 200 services; pressure, dom. 53 lbs., fire 100 to 150 lbs.; consumption per day, 40,000 gals.; cost to construct, $22,500; int. paid on bonds, 5 per cent; cost of mtce., $1,200; works belong to city.

HOHOKUS, pop. 800; fire area, 1,000 acres; mercantile bldgs., brick and wood; height of mercantile bldgs, 1 to 3 stories; private bldgs, stone and wood; 2 to 3 stories; wooden roofs permitted in fire area; average fire loss per year for the past 3 years, $793; average insurance on properties burned, 60 per cent value.

HOBOKEN, pop. 65,000; fire area, 2,700 acres; mercantile bldgs., stone and brick, 2 to 5 stories; private, stone and brick, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $120,804; av. ins. involved for same time, $551,189. Fire dept.—5 steamers, 2 h. & l. trucks, 1 c. engine, 12 c. hand ex., 2 aerial trucks, 4 hose wagons, 2 water towers, 33 horses; hose, rubber, good, 9,600 ft.; fire alarm, Gamewell, 65 boxes; value of dept. equipment, $54,445; value of bldgs., $91,129; ann. exp. of dept., $80,000; total mem. 88, paid full time.

WATER SUPPLY—Source, river; system, pump to res.; stdp. cap. 268,000 gals., builders Tippett & Wood and Tierney; 3 res., cap. 97,000,000 gals.; 4 pumping engines, cap. per day 46,000,000 gals., constructor Worthington; mains, 28 miles, 4 to 16 in. dia., Warren; 290 hydrants; 214 valves; meters, total number 13,619; pressure, dom. 35 to 50 lbs., fire 40 to 70 lbs.; works belong to Co.

HOPEWELL, pop. 980; fire area, 200 acres; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage, 1 hose wagon and bucket company; bell alarm; value of dept. equipment, $1,000; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, pump to main; quality of water, good; res. cap. 300,000 gals., located 1 mile from town; 1 pumping engine, cap. per day 288,000 gals., constructor Blake; mains, cast iron, 3 miles, 3 to 4 in. dia.; 12 hydrants; 13 valves; meters, total number, 35, Nash 1, Thomson 33, Pittsburg 1, owned by consumer; 74 services; pipe, iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day, 25,000 gals.; cost to construct, $8,000; cost of mtce., $300; works belong to Co.

IRVINGTON; bldgs., brick and wood. Fire dept.—1 h. & l. truck, 1 comb. c. & h. wagon, 3 hose carriages; hose, 2,500 ft.; total mem., 78 volunteers.

WATER SUPPLY—Source, Essex & Union Water Co., of Summit, N. J.

JAMESBURG, pop. 1,500; fire area, 128 acres; mercantile bldgs., wood, 2 and 2½ stories; private, wood, 30 ft. high; wooden roofs permitted in fire area; fireworks ord. Fire dept.—1 hand engine, 1 c. engine and hose, 2 c. hand ex.; hose, rubber, good, 250 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $400; ann. exp. of dept., $150; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity; stdp. cap. 90,000 gals., dim. 65 x 15 ft.; material used in cons., iron; quality of water, good; 1 pump, cap. per minute 140 gals.; mains, iron 4 to 6 in. dia.; pressure, 40 lbs.; works belong to Co.

JERSEY CITY, pop. 280,000; fire area, 12 sq. miles; mercantile bldgs., brick and wood, 2 to 6 stories; private, brick and wood, 2 to 4 stories;

wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—17 steamers, 3 c. engines, 7 h. & l. trucks, 50 c. hand ex., 5 aerial trucks, 28 hose wagons, 5 hose car-aerial trucks, 17 hose wagons, 5 hose carriages, 105 horses; hose, cotton, rubber lined, good, 26,250 ft.; rubber, good, 600 ft.; inferior, all kinds, 2,150 ft.; total hose, 28,900 ft.; fire alarm, electric, 215 boxes; value of dept. equipment, $200,000; value of bldgs., $250,000; ann. exp. of dept., $351,781.97; total mem. 217, paid full time.

WATER SUPPLY—Source, river, 25 miles from business center; system, gravity; quality of water, good; res. cap., 129,200,000 gals.; 3 pumping engines, cap. per day 105,000,000 gals., constructors Worthington and Cornish; mains, cast iron, 215.12 miles, 4 to 36 in. dia.; 2,274 hydrants; 2,502 valves; meters, total number, 1,600, Crown 300, Neptune 100, Empire 900, Gem 200, Worthington 100, owned by city; 25,000 services; pipe, lead; pressure, dom. 25 to 45 lbs., fire 50 lbs.; consumption per day, 33,000,000 gals.; cost to construct, $5,200,000; bonded debt, $6,000,000; int. paid on bonds, 6 per cent; cost of mtce., $445,000; works belong to city.

KEARNY, pop. 12,000; fire area, 1,150 acres; mercantile bldgs., wood and brick, 3 stories; private, wood and brick, 2½ and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—12 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 6 hose carriages, 6 horses; hose, cotton, rubber lined, good, 8,900 ft.; inferior, all kinds, 350 ft.; total hose, 9,250 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment $17,000; value of bldgs., $27,000; ann. exp. of dept., $3,000; total mem., 225 volunteers.

WATER SUPPLY—Source, Jersey City Water Works, 18 miles from business center; system, pump gravity from Great Notch res. direct; quality of water, good; mains, 32 miles, 6 to 30 in. dia.; 325 hydrants, Ludlow; 560 valves, Ludlow; meters, total number, 1,900 owned by consumer; 2,290, services; pipe, lead; pressure, dom. 55 to 100 lbs.; fire 61 lbs.; consumption, per day 817,200 gals., per capita 52 gals.; works belong to town.

KEYPORT, pop. 3,413; fire area, 1,280 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2½ stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good 800 ft.; inferior, all kinds, 300 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $7,500; ann. exp. of dept., $500; total mem., 130 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 293,760 gals., dim. 20 x 125, material used in cons. iron, builders Tippet & Wood; quality of water, good; filtration system, 2 pumping engines, class dup. comp., cap. per day, 750,000 gals., constructor Worthington; mains, cast iron, 8¾ miles, 4 to 12 in. dia.; 102 hydrants; 130 valves; meters, total number, 240 owned by consumer; 750 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 60 lbs.; consumption per day, 175,000 gals.; cost to construct, $62,000; int. paid on bonds, 5 per cent; cost of mtce., $2,600; works belong to city.

LAKEWOOD, pop. 4,000; fire area, 2,500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; causes of fires investigated; fire loss for 1904, $1,600; ins. involved, $12,500. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,000 ft.; total hose, 2,000 ft.; fire alarm, whistle and electric, 11 boxes; value of dept. equipment, $3,500; value of bldgs., $3,000; ann. exp. of dept., $3,000; total mem., 65 volunteers.

WATER SUPPLY—Source, 3 artesian wells; system, pump to stdp.; stdp. cap. 144,000 gals., material used in cons. steel; filtration system, N. Y.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, 12 miles, 4 to 8 in. dia.; 103 hydrants; meters, total number 225; 631 services; pressure, dom. 45 lbs., fire 80 lbs.; works belong to Co.

LAMBERTVILLE, pop. 5,000; fire area, 300 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 300 ft.; inferior, all kinds, 3,000 ft.; total hose, 6,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,200; value of bldgs., $18,000; ann. exp. of dept., $2,000; total mem., 200 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; filtration system, sand; quality of water, good; res. cap., 3,800,000 gals.; 1 pumping engine, cap. 720,000 gals., constructor Barr; mains, cast iron, 8 miles 4 to 8 in. dia.; 48 hydrants; 28 valves; meters, total number 7, owned by Co.; 250 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 70 lbs.; consumption per day, 300,000 gals.; cost to construct, $72,000; ann. cost of mtce., $1,500; works belong to Co.

LEONIA, pop. 1,000. Fire dept.—Volunteer.
WATER SUPPLY—Pressure, 50 lbs.

LINDEN, pop. 600; fire area, ½ mile; mercantile bldgs., wood, 2 to 3 stories; private dwellings, wood, ½ to 2½ stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $200; ins. on same, $300. Fire dept.—2 hose reels; total hose, 1,000 ft.; value of bldgs., $1,000; total mem., 35 volunteers.

WATER SUPPLY—From Elizabethtown Water Co.

LITTLE SILVER, pop. 750; fire area, 4 sq. miles; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted in fire area; no fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 gasoline engine, 2 horses; hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $750; ann. exp. of dept. $25; total mem., 45 volunteers.

WATER SUPPLY—Not reported.

LONG BRANCH, pop. 14,500; fire area, 3,600 acres; mercantile bldgs., stone, brick and wood, 2½ to 5 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. engines, 14 c. hand ex., 5 hose wagons, 1 hose carriage, 1 comb. c. & h. wagon, 16 horses; hose, rubber, good, 5,100 ft.; inferior, all kinds, 800 ft.; total hose, 5,900 ft.; fire alarm, bell, 33 boxes; value of dept. equipment, $40,000; value of bldgs., $32,000; ann. exp. of dept., $12,000; total mem., 460, paid full time 12, valunteers 448.

WATER SUPPLY—Source, springs, 7 miles from business center; system, pump direct; filtration system, N. Y. C., cap. of plant 15,000,000 gals.; quality of water, good; 5 pumping engines, cap. per day 21,000,000 gals., constructors Worthington, Holly; mains, cast iron, 80 miles, 4 to 36 in. dia.; Warren; 310 hydrants, Cory & Smith, Mathews, Ludlow; 250 valves; meters, total number 40, Crown; pressure, dom. 60 lbs., fire 70 lbs.; works belong to Co.

LAMBERTON, pop. 200. Fire dept.—1 hose carriage; hose, 1,800 ft.; fire alarm, bell, 10 boxes; value of dept. equipment, $2,000; value of bldgs., $10,000; ann. exp. of dept., $1,000; total mem., 40 volunteers.

WATER SUPPLY—Source, creek; system, pumps to stdp.; 20 hydrants; pressure, dom. 55 lbs., fire 55 lbs.

MADISON, pop. 3,800; fire area, 2,060 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 6 horses; hose, cotton, rubber lined, 3,300 ft.; fire alarm, electric, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $11,000; ann. exp. of dept., $1,500; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 292,525 gals., builders Moffett, Hodgson, Clark; 2 pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, 21 miles, 4 to 10 in. dia., Jackson, Woodin; 152 hydrants, Holyoke, Ludlow; 44 valves; meters,

total number 550; 745 services; pressure, fire 95 lbs.; cost to construct, $100,000; works belong to town.

MANASQUAN, pop. 1,800; fire area, 258 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 1 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,800 ft.; pressure, 150 lbs.; fire alarm, bell; value of dept. equipment, $5,400; value of bldgs., $8,000; ann. exp. of dept., $500; total mem., 100 volunteers.

WATER SUPPLY—Source, artesian wells and cisterns to stdp.; cap., 152,000 gals.

MATAWAN, pop. 1,511; fire area, 100 acres; mercantile bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,250 ft.; rubber, good, 400 ft.; total hose, 1,650 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 80 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct to main; stdp cap. 97,500 gals., dim. 12 x 115, material used in cons. steel; filtration system, sand; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 500,000 gals., constructors Smith-Vaile; mains, cast iron, 4 to 10 in. dia.; 51 hydrants; meters, total number 198, Keystone, owned by town; pipe, lead; consumption per day, 60,000 gals.; cost to construct, $42,000; bonded debt, $42,000; int. paid on bonds, 4½ per cent; works belong to town.

MAY'S LANDING, pop. 1,359; fire area, 1,280 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 600 ft.; fire alarm, bell; value of dept. bldgs., $1,200; ann. exp. of dept., $350; total mem., 35 volunteers.

WATER SUPPLY—Source, stdp. 125 ft., 12 in. circumference; cap. 120,000 gals.; 41 hydrants; pressure, 55 to 125 lbs.

MEDFORD, pop. 1,100; fire area, 15 acres; mercantile bldgs., stone and wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $625; value of bldgs., $200; ann. exp. of dept., $425; total mem., 80 volunteers.

WATER SUPPLY—Source, creek, ¾ mile from business center; system, pump to stdp.; stdp. cap. 85,000 gals., dim. 12 x 100, material used in cons. iron, builders Tippett & Wood; quality of water, good; 1 pumping engine, cap. per day 360,000 gals., constructor Deane; mains, iron, 4 miles, 4 to 6 in. dia.; 24 hydrants, Ludlow; 30 valves, Ludlow; 250 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 40 to 60 lbs.; cost to construct, $15,000; ann. cost of mtce., $800; works belong to Co.

MENDHAM; bldgs., wood. Fire dept.—1 h. & l. truck, 1 hose cart, 2 c. hand ex.; hose, 300 ft.; total mem., 45 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, gravity; mains, 8 to 6 in.; hydrants, 300 to 400 ft. apart; pressure, 70 lbs.

MERCHANTVILLE, pop. 1,608; fire area, 1,280 acres; bldgs., brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,700 ft.; inferior, all kinds, 500 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $2,500; ann. exp. of dept., $300; total mem., 68 volunteers. underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 40,000 gals.; res. cap., 400,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Holly; mains, iron, 12½ miles, 4 to 8 in. dia., McNeal; 76 hydrants; meters, total number 217; 651 services; pipe, iron; pressure, dom. 35 lbs., fire 100 lbs.; cost to construct, $86,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,000; works belong to Co.

METUCHEN, pop. 1,800; fire area, 1,500 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 6 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,200 ft.; inferior, all kinds, 150 ft.; total hose, 3,350 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $15,000; ann. exp. of dept., $200; total mem., 140 volunteers.

WATER SUPPLY—Source, wells, 7 miles from business center; system, pump to stdp. and direct; stdp. cap. 1,500,000 gals., material used in cons. iron, builder Richardson; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructor Worthington; mains, iron, 44 miles, 4 to 12 in. dia.; 95 hydrants; 1,035 services; pipe, iron; pressure, dom. 70 lbs., fire 70 lbs.; consumption per day, 950,000 gals.; works belong to Co.

MILLVILLE, pop. 10,583; fire area, 1,280 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber, good, 4,500 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $10,000; ann. exp. of dept., $3,000; total mem., 41.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp., dim. 12 x 123, located near station, material used in cons., iron; quality of water, filtered, good; 3 pumping engines, cap. per day 3,750,000 gals., constructor Wood; mains, 16 miles, 3 to 12 in. dia., Wood; 68 hydrants, Mathews; pipe, lead, galv. iron; pressure, dom. 40 lbs., fire 60 lbs.; works belong to Co.

MONTCLAIR, pop. 20,000; fire area, 10 sq. miles; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr., for 3 years, $21,000; av. ins. involved for same time, $60,000. Fire dept.—14 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 1 comb. c. & h. wagon, 16 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 250 ft.; inferior, all kinds, 1,750 ft.; total hose, 7,000 ft.; fire alarm, bells and whistle, 63 boxes; value of dept. equipment, $65,000; value of bldgs., $90,000; ann. exp. of dept., $15,000; total mem., 97, paid full time 10, paid part time 4, volunteers 83.

WATER SUPPLY—Source, river and wells, 7 miles from business center; system, gravity, pump to stdp. and direct; stdp. cap. 500,000 gals., located on First Mountain, material used in cons. iron; quality of water, good; 4 pumping engines, cap. per day 5,000,000 gals., constructors Holly, Snow, Worthington; mains, cast iron, 66 miles, 4 to 20 in. dia.; 514 hydrants, Mathews & Corey; meters, total number 2,900, owned by Co.; 2,900 services; pipe, lead and galv. iron; pressure, dom. 90 lbs., fire 125 lbs.; consumption, per day 1,250,000 gals., per capita 90 gals.; works belong to Co.

MOORESTOWN, pop. 4,850; fire area, 4 sq. miles; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; cause of fires investigated. Fire dept.—1 c. engine, 36 c. hand ex., 2 h. & l. trucks, 1 c. and hose wagon, 4 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; rubber, good, 500 ft.; total hose, 2,700 ft.; fire alarm, Gamewell, 22 boxes; value of dept. equipment, $7,000; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem., 109 volunteers.

WATER SUPPLY—Source, pond and creek; system, pump to stdp.; stdp., cap. 150,000 gals.; res. cap., 3,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructors Blake, Deane; mains, cement and iron, 12 miles, 4 to 8 in. dia.; 80 hydrants, Ludlow; 35 valves; 590 services; pipe, lead; pressure, dom. 45 lbs., fire 75 lbs.; cost to construct, $78,000; ann. cost of mtce., $7,000; works belong to Co.

MORRISTOWN, pop. 12,000; fire area, 2,560 acres; mercantile bldgs., brick and wood, 2½ to 5 stories; private, stone, brick and wood, 2½ stories; frame buildings not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 16 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 14 horses; hose, cotton, rubber lined, 6,500 ft.; fire alarm, bell and whistle; 27 boxes; value of dept. equipment, $32,000; value of bldgs., $45,000; ann. exp. of dept., $15,000; total mem., 240 volunteers.

WATER SUPPLY—Source, springs, 1 to 3 miles from business center; system, gravity and pump to res.; filtration system, gravel; quality of water, good; res. cap., 40,000,000 gals.; 1 pumping engine, class comp., cap. per day 1,500,000 gals., constructor Worthington; mains, cast iron, 60 miles, 4 to 12 in. dia.; 150 hydrants, Wood, Ludlow; 650 valves, various makes; meters, total number 1,400, Hersey Rotary, Thomson, Worthington, owned by Co.; 1,600 services; pipe, lead and galv. iron; pressure, dom. 30 lbs., fire 60 lbs.; cost to construct, $450,000; ann. cost of mtce., $800; works belong to Co.

MT. HOLLY, pop. 5,500; fire area, 1,500 acres; mercantile bldgs., brick, 2½ and 3 stories; private, wood, 2½ and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 4 c. hand ex., 1 h. & l. truck, 1 c. engine, 4 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 6,000 ft.; fire alarm, bell; value of dept. equipment, $20,000; value of bldgs., $20,000; total mem., 375 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, creek, ¾ mile from business center; system, pump to res.; filtration system, N. Y.; cap. of plant, 1,500,000 gals.; quality of water, good; res. cap., 1,500,000 gals.; pumping engines, cap. per hr., 60,000 gals.; constructor Worthington; mains, cast iron, 13 miles, 2 to 12 in. dia., McNeal, Wood; 68 hydrants, Eddy, Ludlow, Wood; 160 valves; meters, total number 7, Crown, Trident; 900 services; pipe, lead; pressure, dom. 40 lbs., fire 43 lbs.; cost to construct, $93,441; bonded debt, $41,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,000; works belong to Co.

NEPTUNE CITY, pop. 400; mercantile bldgs., brick; height of mercantile bldgs, 4 stories; private dwellings, wood, 2 stories, wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; average of fire loss per year for the past 3 years, $800. Fire dept.—Gasoline engine, hose, cotton, rubber lined, good 1,000 ft.; total hose, 1,000 ft.; fire alarm, gong and bell; value of dept. equipment, $2,600; value of dept. bldgs., $1,000; ann. exp. of dept., $50; total mem., 20 volunteers.

NEWARK, pop. 308,000; fire area, 23 sq. miles; mercantile bldgs., stone, brick and wood, 2 to 11 stories; private, stone, brick and wood, 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—25 steamers, 3 supply wagons, 21 comb. c. & h. wagons, 25 exercise wagons, 2 c. engines, 80 c. hand ex., 10 h. & l. trucks, 3 aerial trucks, 1 water tower, fire alarm telegraph wagon, 8 hose wagons, 2 high-pressure hose wagons, 6 chiefs' buggies, 135 horses; hose, cotton, rubber lined, 37,-800 ft.; chemical, 5,300 ft.; rubber, 550 ft.; total hose, 41,350 ft.; fire alarm, Gamewell, 308 boxes; value of dept. equipment, $300,000; value of bldgs., $1,000,000; ann. exp. of dept., $541,000; total mem., 353, paid full time.

WATER SUPPLY—Source, river, 25 miles from business center; system, gravity; res. cap., 10,000,-000,000 gals.; 2 pumping engines, cap. per day 26,000,000 gals., constructor Worthington; mains, cast iron and steel, 275 miles, 3 to 36 in. dia.; 2,450 hydrants, Ludlow, Galvin, Kennedy; meters, total number 13,274, Crown, Thomson, Worthington, owned by city and consumer; 36,278 services; pipe, lead; pressure, dom. 35 to 75 lbs., fire 35 to 75 lbs.; consumption, per day 30,500,000 gals., per capita 100 gals.; cost to construct, $8,959,790; bonded debt, $7,993,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $250,000; works belong to city.

NEW BRUNSWICK, pop. 23,000; fire area, 2,880 acres; mercantile bldgs., brick, stone and wood, 2 and 3 stories; private, brick, stone and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 16 c. hand ex., 2 h. & l. trucks, 1 supply wagon, 1 hose wagon, 1 comb. c. wagon, 7 hose carriages, 19 horses; hose, cotton, rubber lined, 5,500 ft.; fire alarm, Gamewell, 33 boxes; value of dept. equipment, $43,900; value of bldgs., $28,000; ann. exp. of dept., $12,000; total mem., 493 volunteers.

WATER SUPPLY—Source, brooks, 2 miles from business center; system, pump to res.; quality of water, good; res. cap. 15,000,000 gals.; 3 pumping engines, cap. per day 12,000,000 gals., constructors Worthington and Barr; mains, iron, 44½ miles, 4 to 20 in. dia.; 281 hydrants; 739 valves; meters, total number, 538, Crown 123, Nash 2, Empire 1, Thomson 19, Worthington 19, Trident 61, Pittsburg 9, Keystone 29, Lambert 2, owned by city; 3,523 services; pipe, galv. iron; pressure, dom. 12 to 54 lbs., fire 12 to 54 lbs.; consumption per day, 2,386,400 gals.; cost to construct, $606,875.25; bonded debt, $100,000; cost of mtce., $14,556.40; works belong to city.

NEWTON, Sussex Co., pop. 5,000; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 3 c. engines, 6 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 4 hose carriages; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 2,500 ft.; total hose, 3,000 ft.; fire alarm, whistle, 18 boxes; value of dept. equipment, $9,600; value of bldgs., $12,000; ann. exp. of dept., $1,000; total mem., 120 volunteers.

WATER SUPPLY—Source, lake, 8 miles from business center; system, gravity; filtration system, sand; quality of water, good; mains, cast iron, 18 miles, 4 to 12 in. dia.; 100 hydrants; meters, total number, 100, owned by Co.; 766 services; pipe, galv. iron; pressure, dom. 150 lbs., fire 150 lbs.; cost to construct, $137,180; bonded debt, $116,000; int. paid on bonds, 4 per cent; cost of mtce., $5,000; works belong to town.

NORTH BERGEN (includes New Durham), pop. 9,213; fire area, 8,960 acres; mercantile bldgs., brick and wood, 2 and 3 stories; shingle and tin roofs permitted in fire limits; dwellings, brick and wood, 2 stories; no fireworks ord. Fire dept. —1 hand engine, 2 h. & l. trucks, 8 c. ex., 6 hose carriages, 1 hose wagon; hose, cotton, good 5,800 ft.; bell alarm; value of dept. equipment, $6,600; value of bldgs., $7,000; ann. exp., $2,435; total mem., 250 volunteers.

WATER SUPPLY—Source, supply is furnished by Hackensack Water Co.

NORTH PLAINFIELD, pop. 654; mercantile bldgs., brick and wood. Fire dept.—1 steamer, 4 c. hand engines, 1 h. & l. truck, 2 hose carriages, 2 horses; total hose, 2,400 ft.; fire alarm, electric, bell; total mem. 15, paid full time 2, volunteers 13.

WATER SUPPLY—Source, wells; system, pumping; pressure, dom. 65 lbs.; cost to construct, $15,000.

NUTLEY, pop. 3,000; fire area, 640 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $4,000; ins. for same time, $2,000. Fire dept.—1 comb. c. & h. wagon, 1 comb. h. & l. truck and c. engine, 1 c. engine, 2 c. hand ex., 1 hose wagon; hose, cotton, rubber lined, good 1,950 ft.; rubber, good 450 ft.; total hose, 2,400 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $5,600; value of bldgs., $3,000; ann. exp. of dept., $900; total mem., 47 volunteers.

WATER SUPPLY—Source, E. Jersey Water Co., 8 miles from business center; system, gravity; quality of water, good; mains, cast iron, 15 miles, 4 to 8 in. dia.; 105 hydrants, Ludlow; Ludlow valves; meters, total number, 730; owned by consumer; 730 services; pipe, lead and galv. iron; pressure, dom. 95 lbs.; consumption per day 152,-000 gals., per capita 25 gals.; cost to construct, $77,000; works belong to town.

OCEAN CITY, pop. 1,317; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 14 c. hand ex., 1 aerial truck, 2 hose wagons, 3 hose carriages, 2 comb. c. & h. wagons, 4 horses; hose, cotton, rubber lined, good, 5,350 ft.; fire alarm, electric, 11 boxes; value of dept. equipment, $24,600; value of bldgs., $18,500; ann. exp. of dept., $600; total mem. 89, paid full time 3, paid part time 1, volunteers 85.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 188,000 gals.; pumping engines, cap. per day 2,500,000 gals., constructors D. Aurill & Dean; mains, wrought iron, 13 miles, 4 to 12 in. dia.; 61 hydrants, Holyoke; 84 valves; meters, total number, 475, Thomson; 1,200 services; pipe, galv. and wrought iron; pressure, dom. 40 to 75 lbs., fire 55 to 115 lbs.; cost to construct, $35,000; int. paid on bonds, 6 per cent; works belong to Co.

OCEAN GROVE, pop. 2,754; fire area, 1,940 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 auto c. engine, 1 aerial h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 800 ft.; total hose, 3,800 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $25,000; value of bldgs., $22,000; ann. exp. of dept., $5,000; total mem., 90 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 430,000 gals.; pumping engines, cap. per day, 1,500,000 gals., constructor Corliss; mains, 13½ miles, 4 to 12 in. dia.; 60 hydrants; 15 valves; meters, total number 1,400; pressure, dom. 25 lbs.; cost to construct, $95,000; ann. cost of mtce., $4,500; works belong to Co.

ORADELL, pop. 1,500; mercantile bldgs., brick and wood 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustible ord.; causes of fires investigated; av. fire loss for 3 years, $3,000. Fire dept.—3 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 600 ft.; inferior, all kinds, 100 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equip., $5,000; value of bldgs., $4,000; ann. exp. of dept., $250; total mem., 50, volunteers.

ORANGE, pop. 26,101; fire area, 100 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage, 12 horses; hose, cotton, rubber lined, good 5,650 ft.; rubber, good 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 8,150 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $12,000; value of bldgs., $36,000; ann. exp. of dept., $27,000; total mem., 42, paid full time 13, paid part time 29.

WATER SUPPLY—Source, river, 7 miles from business center; system, gravity, pump direct; quality of water, good; res. cap. 280,000,000 gals., located near Northfield Ave. W. O.; 1 pumping engine, class comp., cap. per day 250,000 gals., constructors Wright & Co.; mains, cast iron, 40 miles 4 to 20 in. dia.; 380 hydrants; meters, total number, 300, owned by city and consumer; 4,000 services; pipe, galv. iron; pressure, dom. 30 to 80 lbs., fire 90 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $600,000; int. paid on bonds, 5 per cent; cost of mtce., $10,000; works belong to city.

PALMYRA, pop. 3,000; fire area, 640 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle, 20 boxes; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $360; total mem., 28 volunteers.

WATER SUPPLY—Source, springs and wells; system, pump to stdp.; stdp. cap., 75,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructor Barr; mains, 10 miles, 4 to 8 in. dia.; 60 hydrants, Ludlow; 51 valves; 430 services; pressure, fire 50 lbs.

PASSAIC, Passaic Co., pop. 55,000; mercantile bldgs., wood, 1 to 6 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $77,334; av. ins. for same time, $125,000. Fire dept.—5 steamers, 2 comb. c. & h. wagons, 12 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 1 hose wagon, 3 hose carriages, 24 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,500 ft.; total hose, 3,000 ft.; fire alarm, Gamewell, 56 boxes; value of dept. equipment, $45,000; value of bldgs., $68,000; ann. exp. of dept., $18,000; total mem., 300, paid full time 2, volunteers 298.

WATER SUPPLY—Source, Paterson system, 3 miles from business center; system, pump direct; filtration system, N. Y. C. J. F. Co.; quality of water, good; pumping engines, cap. per day 15,000,000 gals., constructors Worthington, Barr; mains, iron and cement, 41.7 miles, 4 to 20 in. dia.; 409 hydrants, Mathews and Corey; meters, total number 2,633, Crown 15, Trident 2,614, Nash 3, Gem 1, Hersey 3, Crest, 7, owned by Co.; 4,952 services; pipe, lead and iron; pressure, dom. 25 to 80 lbs., fire 120 lbs.; consumption per day 4,500,000 gals., per capita 85 gals.; cost to construct, $750,000; ann. cost of mtce., $10,000; works belong to Co.

PATERSON, pop. 125,000; fire area, 5,600 acres; mercantile bldgs., stone, brick and wood, 2 to 3 stories; private, stone, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 steamers, 1 c. engine, 5 comb. c & h. wagons, 1 comb. h. & l. truck, 26 c. hand ex., 2 aerial trucks, 6 hose wagons, 1 hose carriage, 65 horses; hose, cotton, rubber lined, good, 15,000 ft.; inferior, all kinds, 2,000 ft.; total hose 17,000 ft.; fire alarm, electric, 170 boxes; value of dept. equipment, $130,000; value of bldgs., $96,000; ann. exp. of dept., $170,000; total mem. 135, paid full time.

WATER SUPPLY—Source, river, 5 miles from business center; system, pump to res. and direct; filtration system, mechanical; quality of water, good; res. cap., 150,000,000 gals.; 4 pumping engines, cap. per day 50,000,000 gals., constructor Dickson, Riedler; mains, cast iron and steel, 133 miles, 4 to 36 in. dia.; 1,400 hydrants, 12,700 taps, Chapman, Corey, Watson; 1,326 valves; meters, total number 5,794, Crown 51, Empire 14, Gem 36, Hersey Rotary 9, Hersey Torrent 3, Thomson 6, Trident 5,680, Trident-Crest 17, Lambert 3, Nash 3, owned by Co.; 13,350 services; pressure, dom. 30 to 60 lbs., fire 95 lbs.; works belong to Co.

PAULSBORO, pop. 2,200; fire area, 720 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 5 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,300 ft.; inferior, all kinds, 50 ft.; total hose, 1,850 ft.; fire alarm, bell; value of dept. equipment, $1,475; ann. exp. of dept., $150; total mem., 100 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct to mains; stdp. cap. 87,000 gals., dim. 12 x 100, material used in cons. steel; quality of water, good; 1 pumping engine, class triplex, cap. per day 450,000 gals., constructor Deane; mains, iron, 4½ miles, 6 to 8 in. dia.; 45 hydrants; 23 valves; 140 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 40 to 100 lbs.; consumption per day, 20,000 gals.; cost to construct, $40,000; bonded debt, $17,000; int. paid on bonds, 5 per cent; cost of mtce., $969; works belong to Co.

PENGROVE, pop. 2,100. Fire dept.—1 comb. c. engine, 2 hand ex., 1 hose carriage; hose, 950 ft.; total mem., 40 volunteers.

WATER SUPPLY—Wells and lake, 4 miles from business center; system, pump to stdp., stdp. cap. 100,000 gals.; dim. 12 x 110; material used in construction, steel; quality of water, good; 2 pumping engines; cap. per day, 500,000 gals.; constructor Gould; mains, cast iron; miles, 11; 4 to 8 in. dia; 83 hydrants; 40 valves; meters, total number 50, Keystone; owned by Co.; 240 services; pipe, galv. iron; pressure dom., 55 lbs., fire 130 lbs.; consumption per day, 60,000 gals.; per capita

30 gals.; cost to construct, $135,000; bonded debt, $75,000; int. paid on bonds, 5 per cent; works belong to private Co.

PENNINGTON, pop. 800; fire area, 600 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick, stone and wood, 2 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr., for 3 yrs., $867; av. ins. involved for same time, $28,741. Fire dept.—1 gasoline engine, 6 c. hand ex.; 1 c. engine, 1 hose carriage; hose, good, 1,100 ft.; inferior, all kinds, 100 ft.; total hose, 1,200 ft.; fire alarm, telephone, bell; value of dept. equipment, $6,000; ann. exp. of dept. $160; total mem., 70 volunteers.

WATER SUPPLY—Not reported.

PERTH AMBOY, pop. 30,000; fire area, ½ mile; mercantile bldgs., stone and brick, 1 to 4 stories; private, stone and brick, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; fire loss per yr.. for 3 years, $15,000; av. ins. involved for same time, $15,000. Fire dept.—2 steamers, 3 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 3 hose carriages, 2 comb. c. & h. wagons, 12 horses; hose, cotton, rubber lined, good, 6,000 ft.; rubber, good, 40 ft.; inferior, all kinds, 500 ft.; total hose, 6,540 ft.; fire alarm, Gamewell, 26 boxes; value of dept. equipment, $70,000; value of bldgs., $22,500; ann. exp. of dept., $2,500; total mem. 125, paid part time 11, volunteers 114.

WATER SUPPLY—Source, wells, 6 miles from business center; system, pump to stdp. and direct; stdp. cap. 500,000 gals., dim. 20 x 45, located on high elevation, material used in cons. iron; quality of water, good; 3 pumping engines, cap. per day 17,000,000 gals., constructors Snow, Loretz; mains, cast iron. 40 miles, 4 to 24 in. dia.; 250 hydrants, Chapman and Mathews; 340 valves; meters, total number 70, Crown, Union, Empire, Gem, Hersey Rotary, Hersey Disc, Hersey Torrent, Thomson, Worthington, Trident, Nash, owned by consumer; 2,500 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 70 lbs.; consumption, per day 5,000,000 gals., per capita 110 gals.; ann. cost of mtce., $23,000; works belong to city.

PHILLIPSBURG, pop. 16,000; fire area, 1,600 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 2 jumpers, 12 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,100 ft.; inferior, all kinds, 2,300 ft.; total hose, 4,400 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $6,000; value of bldgs., $23,000; ann. exp. of dept., $1,500; total mem., 160 volunteers.

WATER SUPPLY—Source, river; system, filtered, pump to res.; quality of water, good; res. cap. 2,000,000 gals.; 3 pumping engines, cap per day 5,000,000 gals., constructors Gordon, Maxwell and Deane; mains, cast iron, 20 miles, 4 to 16 in. dia.; Warren; 102 hydrants, Ludlow, 150 valves, Ludlow; meters, total number 40, Crown, Hersey Rotary, Thomson; 1,500 services; pipe, galv. iron; pressure, dom. 35 to 110 lbs., fire 35 to 110 lbs.; works belong to Co.

PLAINFIELD, pop. 18,468; fire area, 3,840 acres; mercantile bldgs., stone, brick and wood, to 5 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks ord., causes of fires investigated; fire loss for 1908, $32,158.76; ins. involved for same time, $292,110. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 3 c. hand ex., 1 h. & l. truck, 1 aerial truck, 2 hose wagons, 14 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 700 ft.; total hose, 6,700 ft.; fire alarm, Gamewell, 45 boxes; value of dept. equipment, $26,805; value of bldgs., $28,417; ann. exp. of dept., $21,500; total mem. 39, paid full time 15, volunteers 24; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 1,350,000 gals., builders Tippett and Wood, Worthington; pumping engines, cap. per day 11,000,000 gals., constructor Worthington; mains, cast iron 55 miles, 4 to 16 in. dia.; 531 hydrants, Ludlow; meters, total number 300, Crown, Worthington, Union; 4,515 services; pipe, lead and galv. iron; pressure, fire 72 lbs.; works belong to Co.

PLEASANTVILLE, pop. 3,500; fire area, 2,500 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $275; av. ins. for same time, $233. Fire dept.—1 hand engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $75; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, stream; 30 hydrants.

POINT PLEASANT, pop. 746; fire area, 4,000 acres; mercantile bldgs., wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck; value of dept. equipment, $1,200; value of bldgs., $6,000; ann. exp of dept., $75; total mem., 45 volunteers.

WATER SUPPLY—Source, driven wells, ½ mile from business center; system, pump to tank; stdp. cap. 21,000 gals., material used in cons. wood; quality of water, good; 2 pumping engines, cap. per day 76,000 gals., constructors Hardich & Miller; mains, iron, 7 miles, 3 to 4 in. dia.; 12 valves; pipe, cast iron; pressure, dom. 15 lbs.; cost to construct, $12,000; cost of mtce., $250; works belong to Co.

POMPTON LAKES; bldgs., wood. Fire dept—1 steamer, 1 hose cart, 1 h. & l. truck; total mem., 32 volunteers.

WATER SUPPLY—Not reported.

PRINCETON, pop. 5,000; mercantile bldgs., wood and brick, 2 to 6 stories; private, stone, brick and wood, 3 stories; wooden roofs not permitted in fire area; combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 12 c. hand ex., 1 aerial truck, 6 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell and 21 boxes; value of bldgs., $13,000; ann. exp. of dept., $2,000; total mem., 150 volunteers.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to res.; stdp. cap. 142,000 gals., dim. 20 x 60, located within borough limits, material used in cons. iron, builders Tippett and Wood; filtration system, natural; quality of water, good; 3 pumping engines, class dup., sizes 16 x 28 x 14 x 18, 9½ x 18½ x 8½ x 18, 12 x 8, cap. per day 2,250,000 gals., constructors Deane, Davidson; mains, cast iron, 10 miles, 4 to 10 in. dia.; 75 hydrants, Eddy; 75 valves, Eddy; meters, total number 1,063, Crown, Empire, Hersey Rotary, Hersey Disc, Thomson, Trident, Lambert, owned by Co.; 884 services; pipe, galv. iron; pressure, dom. 45 to 70 lbs., fire 35 to 70 lbs.; consumption, per day 285,000 gals., per capita 46 gals.; bonded debt, $20,000; int. paid on bonds, 5 per cent; works belong to Co.

RAHWAY, pop. 10,205; fire area, 2,100 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 12 c. hand ex., 2 h. & l. trucks, 5 jumpers, 3 hose wagons, 3 hose carriages, 8 horses; hose, cotton, rubber lined, good, 6,500 ft.; rubber, good 400 ft.; total hose, 6,900 ft.; fire alarm, whistle, 11 boxes; value of dept. equipment, $12,000; value of bldgs., $20,000; ann. exp. of dept., $3,000.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump direct to stdp. or mains; stdp. cap., 460,000 gals.; quality of water, good; 2 pumping engines, cap. per day 4,000,000 gals.. constructor Worthington; mains, cement and iron, 18¾ miles, 4 to 12 in. dia.; 170 hydrants; 100 valves; meters, total number, 150, owned by consumer; 1,200 services; pipe, lead; pressure, dom. 45 lbs., fire 60 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $220,000; bonded debt, $220,000; int. paid on bonds, 4 per cent; cost of mtce., $15,000; works belong to city.

RAMSEY, pop. 1,200. Fire dept.—1 c. engine, 1 h. & l. truck; total mem., 65 volunteers.

RARITAN, pop. 3,900; fire area, 1½ sq. miles; mercantile bldgs., wood and brick, 2 and 3 stories;

wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. hose, chem. h. & l. wagon, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, Gamewell, 3 boxes; value of dept. equipment, $4,500; value of bldgs., $8,000; total mem., 50 volunteers.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to stdp.; stdp. cap. 520,000 gals., dim. 25 x 155, located in town, material used in cons. iron, builders Tippett and Wood; filtration system, Hyatt; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructors Smith-Vaile; mains, iron; 75 hydrants, Eddy; Eddy valves; meters, total number 15, Hersey Disc 14, Trident 1, owned by Co.; 950 services; pipe, iron; pressure, dom. 60 lbs.; consumption per day 1,000,000 gals., per capita 125 gals.; cost to construct, $152,000; works belong to Co.

RED BANK, pop. 6,000; fire area, 1,000 acres; mercantile bldgs., stone and brick, 2 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire Dept.—6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 8 hose carts and carriages, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $7,500; value of bldgs., $1,200; ann. exp. of dept., $3,160; total mem. 120 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res.; quality of water, good; res. cap., 820,000 gals.; pumping engines, cap. per day 1,200,000 gals., constructor Worthington; mains, cast iron, 13 miles, 4 to 10 in. dia.; 131 hydrants, Ludlow, Corey; 46 valves; meters, total number 771, Crown, Hersey Rotary, Worthington, Buffalo, Nash, owned by consumer; 843 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $140,000; bonded debt, $95,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $4,125; works belong to city.

RIDGEFIELD PARK, pop. 6,000. Fire dept.—Volunteer.

WATER SUPPLY—Pressure, 30 lbs.

RIDGEWOOD, pop. 6,000; fire area, 4,800 acres; mercantile bldgs., wood and brick, 2½ and 3 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; fire loss for 1909, $2,019, ins. for same time $54,150. Fire dept.—1 c. engine, 12 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 3,000 ft.; inferior, 1,000 ft.; fire alarm, electric, 21 boxes; value of dept. equipment, $10,000; value of bldgs., $5,600; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 450,000 gals., dim. 50 x 30; material used in cons. iron, builders Tippet and Wood; quality of water, good; 2 pumping engines, class comp.; cap. per day, 2,000,000 gals., constructor Worthington; mains, cast iron, 25 miles, 4 to 12 in. dia.; 99 hydrants; 45 valves; meters, total number, 35, Keystone, owned by consumer; 1180 services; pipe, iron; pressure, dom. 90 lbs., fire 90 lbs.; cost to construct, $85,000; works belong to Co.

RIVERSIDE, pop. 3,800; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $8,000; ann. exp. of dept., $600; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; stdp.

RIVERTON, pop. 1,600; fire area, 480 acres; mercantile bldgs., brick and wood, 2 and 2½ stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, electric, 9 boxes; value of dept. equipment, $1,200; value of bldgs., $2,400; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 4,500,000 gals.; dim. 30 x 75; 3 pumping engines, cap. per day 2,000,000 gals., constructor Barr; mains, cement and iron, 20 miles, 4 to 8 in. dia.; 65 hydrants; meters, total number 4, Crown; 1,050 services; pipe, iron and lead; pressure, dom. 40 to 50 lbs., fire 75 lbs.; consumption per day, 400,000 gals.

ROCKAWAY, pop. 1,800; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages; total hose, 700 ft.; fire alarm, boxes and whistle; total mem., 45 volunteers.

WATER SUPPLY—Source, reservoir; system, gravity.

ROOSVELT, pop. 6,000; fire area, 2,880 acres. Fire dept.—1 h. & l. truck, 2 hose carriages, 1,900 ft. hose; value of equipment, $3,500; value of bldgs., $1,500; ann. expenses of dept., $500; total mem. 50, volunteers.

WATER SUPPLY—30 hydrants; pressure, dom 85 lbs., fire 85 lbs.

ROSELLE, pop. 3,500. Fire dept.—1 h. & l. truck; hose, 750 ft.; value of equipment, $2,500; ann. exp. of dept., $600; total mem. 17, volunteers.

WATER SUPPLY—Source, Plainfield Water Co.; system, gravity; 42 hydrants; pressure, dom. 70 to 90 lbs., fire 70 to 90 lbs.; works belong to Co.

RUTHERFORD, pop. 8,000; fire area, 640 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, brick and stone, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—8 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $5,000; value of bldgs., $16,000; ann. exp. of dept., $3,800; total mem., 100 volunteers.

WATER SUPPLY—Source, springs, supplied by Hackensack Water Co.; system, pump to res.; res. cap., 250,000 gals.; pumping engines, cap. per day 500,000 gals.; mains, 14½ miles, 2 to 8 in. dia.; 46 hydrants; 114 valves; meters, total number 71; pressure, dom. 40 lbs., fire 40 lbs.; works belong to Co.

SALEM, pop. 6,300; fire area, 800 acres; mercantile bldgs., wood and brick, 2 to 4 stories; private, wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $437; total mem., 200 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, pond, 3 miles from business center; system, pump direct; filtration system, sand; quality of water, good; 1 pumping engine, cap. per day 1,000,000 gals., constructor Holly; mains, iron, 12 miles, 4 to 12 in. dia.; 80 hydrants; 45 valves; meters, total number, 1, Keystone; 700 services; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 650,000 gals.; cost to construct, $100,000; bonded debt, $30,000; int. paid on bonds, 5 per cent.; cost of mtce., $5,800; works belong to city.

SCOTCH PLAINS, pop. 515; bldgs., brick and wood, 2½ stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 c. engine, 4 c. ex., 1 h. & l. truck, 2 hose carriages, 1 hose wagon; hose, rubber, 250 ft.; cotton, 1,450 ft.; bell alarm; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp., $100; total mem., 100 volunteers.

WATER SUPPLY—Supplied by Plainfield Water Co.; 14 hydrants; pressure, 65 lbs.

SEABRIGHT, pop. 1,198; fire area, 9,000 acres; mercantile bldgs., brick, 2 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 1 hose wagon, 1 hose carriage, 6 horses; hose, rubber, good, 1,100 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $1,800; ann. exp. of dept., $750; total mem. 75 volunteers.

WATER SUPPLY—Source, Long Branch Water Co.; system, pump to stdp.; stdp. cap., 1,700 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, 2 miles; cost to construct, $18,500; works belong to Co.

SECAUCUS; bldgs., wood. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, 2,000 ft.; fire alarm, bell; total mem., 50.

WATER SUPPLY—From Hackensack Water Co.

SOMERVILLE, Somerset Co.; pop. 5,500; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 8 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, Gamewell, 18 boxes; value of dept. bldgs., $18,000; total mem. 140, paid full time 10, paid part time 90; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 850,000 gals., builders Tippett and Wood; filtration system, N. Y. Filter Co.; cap. of plant, 2,000,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructors Smith-Vaile; mains, cast iron, 11½ miles, 3 to 12 in. dia., Warren; 72 hydrants, Eddy; meters, total number 19, Worthington, Hersey; 811 services; pipe, laod and iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $156,000; ann. cost of mtce., $3,455; works belong to Co.

SOUTH AMBOY, pop. 6,349; fire area, 1,280 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; ins. for 3 yrs., $1,998. Fire dept.—1 steamer, 2 c. engines, 12 c. hand ex., 1 h. & l. truck, 2 fire boats, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,650 ft.; rubber, good 900 ft.; inferior, all kinds, 100 ft.; total hose, 2,650 ft.; fire alarm, Gamewell, 5 boxes; value of dept. equipment, $10,000; value of bldgs., $3,000; total mem., 160 volunteers.

WATER SUPPLY—Source, from Perth Amboy, 4 miles from business center; system, pump to stdp.; stdp. cap., 180,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 9 miles, 4 to 12 in. dia., Wood, Warren, McNeal; 94 hydrants, Wood, Ludlow, Beaumont; meters, total number 35; 600 services; pressure, dom. 10 lbs., fire 60 lbs.; cost to construct, $40,000; works belong to borough.

SOUTH ORANGE, pop. 5,500; fire area, 2,560 acres; mercantile bldgs., wood, brick and stone, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, linen, rubber lined, good 2,600 ft.; inferior, all kinds, 200 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,000; total mem., 36 volunteers.

WATER SUPPLY—Source, wells, 7 miles from business center; system, pump to stdp.; water purchased from Essex Union Water & Light Co.; mains, iron, 20 miles, 4 to 10 in. dia.; 118 hydrants, Mathews, Ludlow; 160 valves, Eddy, Ludlow, Chapman; meters, total number 692, Crown 241, Hersey Rotary 1, Hersey Disc. 23, Thomson 16, Worthington Disc 1, Columbia 1, Trident 304, Lambert 1, Nash 97, owned by town and consumer; 754 services; pipe, lead; pressure, dom. 120 lbs., fire 120 lbs.; consumption, per day 233,512 gals., per capita 42 gals.; cost to construct, $61,800; bonded debt, $27,000; int. paid on bonds, 4 per cent; ann. cost of mtce.; $2,962; works belong to village.

SOUTH RIVER, pop. 3,400; fire area, 650 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 3 c. hand ex., 1 comb. c. & h. wagon, 2 h. & l. trucks, 2 horses; hose, rubber, good, 550 ft.; inferior, all kinds, 100 ft.; total hose, 650 ft.; fire alarm, bell and whistle, 18 boxes; value of dept. equipment, $1,500; value of bldgs., $2,400; ann. exp. of dept., $155; total mem. 50 volunteeers.

WATER SUPPLY—Source, river, wells, cisterns.

SPRING LAKE, pop. 1,000; fire area, 750 acres. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 2 hose reels; value of dept. equipment, $12,000; value of bldgs., $5,000; total mem., 65 volunteers.

WATER SUPPLY—Source, lake and artesian wells; system, pumping; 3 pumps, makers Otto Gas Eng. Co. and Worthington; works belong to city.

SUMMIT, pop. 7,500; fire area, 1,280 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $4,000. Fire dept.—1 c. engine, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels, 8 horses; hose, cotton, rubber lined, good, 4,500 ft.; inferior, all kinds, 200 ft.; total hose, 4,700 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $6,800; value of bldgs., $25,000; ann. exp. of dept., $7,500; total mem., 110 volunteers.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to res. and stdp.; stdp. cap. 200,000 gals., dim. 25 x 65; material used in cons. steel; quality of water, good; res. cap. 1,000,000 gals., located near stdp.; 5 pumping engines, class dup. comp. triplex, cap. per day, 6,000,000 gals., constructors Worthington, Snow, Gould; mains, cast iron, 73 miles, 4 to 8 in. dia.; 180 hydrants; 150 valves; meters, total number, 1,113, Crown, Nash, Empire, Gem, Trident, Hersey Disc, Lambert, owned by consumer and Co.; 1,300 services; pipe, lead and galv. iron; pressure, dom. 40 to 100 lbs.; consumption per year, 150,000,000 gals.; cost to construct, $450,000; int. paid on bonds, 5 per cent; works belong to Commonwealth W. & L. Co.

SUSSEX, pop. 1,500; fire area, 640 acres; mercantile bldgs., wood; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, steam whistle; ann. exp. of dept., $125; total mem., 80 volunteers; James E. Stanton, chief.

WATER SUPPLY—Source, lake, 7 miles from business center; system, gravity and pump to res.; quality of water, good; res, cap., 2,500,000 gals.; mains, iron, 11 miles, 4 to 8 in. dia.; 50 hydrants; 30 valves; meters, total number 6, Crown, Nash, Thomson; 272 services; pipe, galv. iron.; pressure, dom. 150 lbs., fire 190 lbs.; consumption per day, 100,000 gals., per capita 60 gals., cost to construct. $60,000; bonded debt, $54,000; int. paid on bonds, 4 per cent; cost of mtce., $600; works belong to city.

SWEDESBORO, pop. 1,650; mercantile bldgs., wood, 1 to 3 stories; private, wood, 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $100; av. ins. for same time, $100. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, good, 1,250 ft.; inferior, all kinds, 500 ft.; total hose, 1,750 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 35 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; pumping engines, cap. per day 300,000 gals.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 34 hydrants.

TENAFLY, pop, 2,000; fire area, 3,000 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 20 volunteers.

WATER SUPPLY—Source, Hackensack Water Co.; mains, 6½ miles; 35 hydrants; 44 valves; pressure, dom. 45 lbs., fire 80 lbs.; works belong to Co.

TOMS RIVER, pop. 1,800; fire area, 640 acres; mercantile bldgs., wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,250 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $700; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct to main; stdp. cap. 60,000 gals., dim. 25 x 20; material used in cons., iron, builders Tippett & Wood; quality of water, good; filtration system, National; 4 pumping engines, class triplex, cap. per day 750,000

gals., constructor Gould; mains, cast iron, 5 miles, 3 to 8 in. dia.; 42 hydrants; 33 valves; meters, total number 3, Empire, owned by Co.; 255 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 90 lbs.; consumption per day, 40,000 gals.; cost to construct, $23,500; cost of mtce., $1,200; works, private.

TRENTON, pop. 92,000; fire area, 7½ miles; mercantile bldgs., brick and wood, 2 to 8 stories; private, brick and wood, 2 to 4 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—10 steamers, 2 c. engines, 22 c. hand ex., 1 water tower, 2 aerial trucks, 1 comb. aerial truck, 7 hose wagons, 4 comb. c. & h. wagons, 37 horses; hose, cotton, rubber lined, good, 15,000 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 3,000 ft.; total hose, 20,000 ft.; fire alarm, electric, 116 boxes; value of dept. equipment, $79,625; value of bldgs., $87,000; ann. exp. of dept., $117,853.54; total mem. 87, paid full time.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap., 110,000,000 gals.; 3 pumping engines, cap. per day 30,000,000 gals., constructors Worthington, Allis, Barr; mains, cast iron, 129 miles, 3 to 36 in. dia.; 880 hydrants; 1,050 valves; meters, total number 220, owned by city; 15,000 services; pipe, galv. iron; pressure, dom. and fire, 30 lbs.; consumption per day, 12,000,000 gals.; cost to construct, $1,927,349; bonded debt, $670,500; int. paid on bonds, 3½-4 per cent; cost of mtce., $57,590; works belong to city.

TUCKERTON, pop. 1,500; mercantile bldgs., brick and wood, 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 hose carriages, hook & ladder equip; hose, rubber, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,800; total mem., 100 volunteers.

WATER SUPPLY—Source, spring, ¾ mile from business center; system, pump to stdp.; stdp. cap. 55,000 gals., dim. 20 x 23, located in center of town, material used in cons. iron and steel, builders Tippett & Wood; quality of water, good; 1 pumping engine, class trip., size 6½ x 8, cap. per day 250,000 gals., constructor I. B. Davis; mains, cement, 3½ miles, 4 to 6 in. dia.; 16 hydrants; pressure, dom. 38 lbs., fire 80 lbs.; bonded debt, $25,000; int. paid on bonds, 6 per cent; works belong to Co.

UNION, pop. 15,187; fire area, 480 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; fire alarm, Gamewell; value of dept. equipment, $15,000; value of bldgs., $40,000; ann. exp. of dept., $1,600; total mem., 150 volunteers.

WATER SUPPLY—Source, Hackensack Water Co.; mains, 16 miles; 112 hydrants; 131 valves.

UNION TOWNSHIP, pop. 918; fire area, 750 acres; mercantile bldgs., wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 4,500 ft.; rubber, good 1,000 ft.; total hose, 5,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $15,400; value of bldgs., $2,000; ann. exp. of dept., $1,600; total mem., 165 volunteers.

WATER SUPPLY—Source, Hackensack Water Co.

VINELAND, pop. 4,370; fire area, 1,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages: hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, electric, 30 boxes; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $2,500; total mem., 31 volunteers.

WATER SUPPLY—Source, wells; ½ mile from business center; system, pump to stdp.; stdp. cap. 180,000 gals.; material used in cons., iron, builders Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructors Smith-Vaile; mains, cast iron, 134 miles, 4 to 10 in. dia.; 70 hydrants; 33 valves; meters, total number, 190; Crown 5, Trident 2, Neptune 1, National 1, Union 30, Worthington 2, Keystone 144 owned by consumer; 1,600 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 550,000 gals.; cost to construct, $120,721; bonded debt, $95,000; int. paid on bonds, 4/5 per cent; cost of mtce. $7,613; works belong to city.

WALLINGTON; bldgs., wood. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, 1,400 ft., 200 ft. placed in school building in 1908; fire alarm, bell; total mem., 45; George W. Gill, chief.

WATER SUPPLY—Source, spring; system, gravity; stdp. cap., 172,000 gals.; 2 20-H. P. Nash gas engine pumps, cap. 250 gals. per minute; 52 hydrants.

WASHINGTON, Warren Co.; pop. 3,430; bldgs., brick and wood, 2 to 4 stories. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; value of dept. equipment, $9,000; value of bldgs., $7,500; ann. exp. of dept., $600; alarm system, Gamewell; total mem., 40 volunteers.

WATER SUPPLY—Source, mountain streams, 3¾ miles from business center; system, gravity; quality of water, good; res. cap. 1,500,000 gals; mains, iron, 6 to 10 in. dia.; 40 hydrants; meters, total number 13, Crown 6, Empire 7, owned by Co.; 460 services; pipe, iron; pressure, dom. 80 lbs.; cost to construct, $50,000; works belong to Co.

WESTFIELD, pop. 7,500; fire area, 5,000 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs permitted outside business section; no fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $4,000; av. ins. for same time, $3,333. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose wagons, 5 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $5,500; total mem., 50, paid part time.

WATER SUPPLY—Source, supplied by Union Water Works Co., Elizabeth; system, gravity; res. cap., 1,000,000 gals.; mains, 7 miles, 4 to 10 in. dia.; 34 hydrants; 35 valves; meters, total number 1; pipe, iron; pressure, fire 75 lbs.; cost to construct, $40,000; works belong to Co.

WEST HOBOKEN, pop. 32,000; fire area, 1,920 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustible ord.; causes of fires investigated. Fire dept.—1 steamer, 12 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 3 jumpers, 4 hose carriages; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 400 ft.; total hose, 8,400 ft.; fire alarm, Gamewell, 26 boxes; ann. exp. of dept., $12,000; total mem., 346 volunteers.

WATER SUPPLY—Source, Hackensack Water Co.; 200 hydrants; 328 gates; mains, 23 miles; 234 valves; works belong to Co.

WEST ORANGE, pop. 1,000; fire area, 1 sq. mile; mercantile bldgs., stone, brick and wood, ½ to 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 yrs., $16,090.70; av. ins. involved for same time, $38,518. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 comb. c. & h. wagon, 5 horses; hose, cotton, rubber lined, good, 4,500 ft.; rubber, good, 300 ft.; inferior, all kinds, 100 ft.; total hose, 5,200 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $4[illegible]; value of bldgs., $40,000; ann. exp. of dept., $20,000; total mem. 16, paid full time 9, paid part time 7.

WATER SUPPLY—Source, East Jersey Water Co., 10 miles from business center; system, pump direct to stdp. and mains; stdp. cap., 200,000 gals.; quality of water, good; mains, cast iron, 21 miles, 4 to 8 in. dia.; 210 hydrants, R. D. Wood & Co.; 12[illegible] valves, Eddy; meters, total number 658, makers Crown 360, Nash 8, Trident 315, Pittsburg 26, Keystone 3, Lambert 21, owned by consumer; 816 services; pipe, lead and galv. iron; pressure, dom. 85 to 110 lbs.; consumption per year 300,000,000 gals.; works owned by Commonwealth Water & Light Co.

WEST NEW YORK, pop. 10,000; mercantile bldgs., brick, wood and cement. Fire dept.—1 steamer, 1 hand engine, 2 hose wagons, 4 hose carriages, 1 aerial truck; total hose, 7,000 ft; fire alarm, Gamewell; total mem., 179, 4 paid men, 175 volunteers.

WATER SUPPLY—Source, Hackensack River; system, pumping.

WESTWOOD, pop. 1,000; mercantile bldgs., wood, 2 stories; private, wood; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $2,000; total mem., 29 volunteers.

WATER SUPPLY—Source, springs; system, pumping to stdp.; cap., 50,000 gals.; Knowles pumping engines, daily cap. 520,000 gals.; 43 hydrants; pressure, 90 lbs.; pipe, 8 miles, 4 to 8 in. dia.

WHARTON; bldgs., wood. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, 600 ft.; fire alarm, whistle; total mem., 50.

WATER SUPPLY—Source, spring; system, gravity; cap. of res., 50,000 gals.

WOODBINE, pop. 2,200; fire area, 120 acres. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts; hose, rubber, 1,600 ft.; value of dept. equipment, $3,000; value of bldgs., $1,500; ann. exp. of dept., $300; total mem., 25 volunteers.

WATER SUPPLY—Source, 2 tanks; res. cap., 90,000 gals.; 2 pumps, Ramsey, Triplex; cap. per day, 200,000 gals.; 50 hydrants; 100 services; pressure, 30 lbs.; mains, 5 miles, cost to construct, $20,000; works belong to Co.

WOODBRIDGE, pop. 3,000; bldgs., wood, 2 to 3 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—4 hand c. ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, rubber, good, 1,000 ft.; value of dept. equipment, $2,600; total mem., 65.

WATER SUPPLY—Source, lake, 4½ miles from business center; system, pump to res.; quality of water, good; res. cap. 1,250,000 gals., located 2½ miles from city; 2 pumping engines, constructors Worthington, Wood; mains, cast iron; 103 hydrants; 130 valves; meters, total number 2, Crown 1, Gem 1, owned by consumer; 900 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 60 lbs.; consumption per day 630,000 gals.; cost to construct, $102,000; bonded debt, $52,000; cost of mtce., $5,419; works belong to city.

WOODBURY, pop. 4,087; fire area, 1,500 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood and brick, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 h. & c. wagons, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, Gamewell, 22 boxes; value of dept. equipment, $4,000; value mem., 60 volunteers.

of bldgs., $10,000; ann. exp. of dept., $800; total

WATER SUPPLY—Source, creek, 4½ miles from business center; system, pump to res.; quality of water, good; res. cap., 1,250,000 gals.; 2 pumping engines, cap. per day 2,750,000 gals., constructors Worthington and Wood; mains, cast iron, 13 miles, 4 to 12 in. dia.; 110 hydrants, Wood; 111 valves, Eddy; meters. total number 2, Crown 1, Gem 1; 1,188 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 65 lbs.; consumption, per day, 600,000 gals., per capita 150 gals; cost to construct, $100,000; bonded debt, $42,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $5,000; works belong to city.

WOODRIDGE, pop. 600; fire area, 2,000 acres; mercantile bldgs., wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $8,000; ann. exp. of dept., $1,800; total mem., 30 volunteers.

WATER SUPPLY—Source, Hackensack Water Co.; system, pump direct; quality of water, good; mains, 3½ miles; 19 hydrants; 34 valves; meters, total number 80, owned by Co.

WOODTOWN, pop. 1,500; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 20 ft. high; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, electric; value of dept. equipment, $1,000; value of bldgs., $5,000; ann. exp. of dept., $36; total mem., 34 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 87,000 gals., dim. 12 x 100, material used in cons. steel, builders Tippett & Wood; res. cap., 65,000 gals.; pumping engines, size 10 x 16 x 10 x 8½, cap. per day 750,000 gals., constructor Deane; mains, iron, 6 miles, 4 to 8 in. dia.; 58 hydrants, Thomson, Wood; 30 valves; 180 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $36,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to town.

Places with a population of 1,000 or more having no organized fire dept.—Midland Park, Oxford, Penns Grove, Verona, Williamstown.

Places with a population of 1,000 or more not reported.—Bradley Beach, Florence, Hawthorne, Hibernia, Highlands, Lakeview, Little Ferry, Lodi, Milburn, Port Oram, Undercliff, Vailsburg.

NEW MEXICO

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALAMOGORDO, pop. 2,500; fire area, 600 acres; bldgs., brick, stone and wood; wooden roofs permitted. Fire dept.—1 hose carriage, 1 comb. wagon and h. & l. truck; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bell and whistle, total mem., 24 volunteers.

WATER SUPPLY—Source, springs, 12 miles from business center; system, gravity; res. cap. 1,000,000 gals.; mains, cast iron, 35 miles; 36 hydrants, Ludlow; meters, total number, 575, Buffalo, owned by Co.; 500 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day 400,000 gals., per capita 80 gals.; cost to construct, $180,000; cost of mtce., $3,600; works belong to Co.

ALBUQUERQUE, pop. 18,000; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $11,256; av. ins. involved for same time, $220,000. Fire dept.—2 comb. c. & h. wagons, 1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 1 hose cart, 6 horses; hose, cotton, rubber lined, good, 4,200 ft.; fire alarm, electric and whistle, 21 boxes; value of dept. equipment, $8,800; value of bldgs., $2,500; ann. exp. of dept., $8,005; total mem. 6, paid full time.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 3,500,000 gals., located 210 ft. above plant; 3 pumping engines, cap. per day 6,000,000 gals., constructors Deane, Laidlaw and Holly; mains, kal., 24.8 miles, 5 to 14 in. dia.; 122 hydrants; 30 valves; meters, total number 1,050, Union, Lambert and Thomson, owned by Co.; 1,835 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day, 3,000,000 gals.; cost to construct, $364,000; bonded debt, $185,000; int. paid on bonds, 6 per cent; cost of mtce., $1,200; works belong to Co.

CARLSBAD, pop. 2,500; fire area, 100 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $4,500; ann. exp. of dept., $375; total mem., 42 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap., 105,000 gals.; res. cap., 250,000 gals.; 2 pumping engines, vertical-centrifugal; cap. per day, 288,000 gals.; constructor Worthington; mains, cast iron, 6 miles; 2 to 12 in. dia., St. Louis; 21 hydrants, Type 250 services; pressure, dom. 37 lbs., fire 120 lbs.; cost to construct, $51,500; ann. cost of mtce., $4,000; works belong to Santa Fe R. R. Co.

CLAYTON, pop. 1,200; bldgs., stone and wood, 1 and 2 stories; wooden roofs permitted; no fireworks ord. No organized fire department.

WATER SUPPLY—Source, springs; system, pump to tank; cap., 24,000 gals.; pumping engines, cap. per day 150,000 gals., constructor Cook; pipe, 3 miles, 3 and 4 in. dia.; 200 hydrants; service pipe, iron; pressure, 22 lbs.; works owned by Co.; cost to construct, $20,000; ann. cost of mtce., $900.

DEMING, pop. 2,400, mercantile bdgs., brick and adobe, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in business part of town; no fireworks ord. Fire dept.—1 c. engine, 1 h. & l. truck, buckets; hose, 700 ft.; fire alarm, bell; value of dept. equipment, $700; value of bldgs., $250; total mem., 25 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, underground river; system, direct into main, overflow to res.; res. cap., 40,000,000 gals.; pumping engines, cap per day 3,500,000 gals., constructor Snow; 50 hydrants, Lacy; pipe, 2½ miles, 30 to 6 in. dia.; 100 taps; 100 valves; service pipe, steel; pressure, dom. 32 lbs., fire 65 lbs.; new waterworks in process of cons. to cost $50,000.

EAST LAS VEGAS, pop. 6,000; fire area, 700 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. and hose wagon, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, electric; value of dept. equipment, $5,000; value of bldgs., $2,500; ann. exp. of dept., $1,700; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, gravity; res. cap., 20,000,000 gals.; mains, cast iron, 15 miles, 4 to 12 in. dia., Dennis Long; 61 hydrants, Holly; meters, total number 1; pressure, dom. 110 lbs., fire 60 to 100 lbs.; works belong to Co.

GALLUP, pop. 2,946; fire area, 300 acres; mercantile bldgs., brick and stone, 2 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. for same time, $765.45. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; value of dept. equipment, $4,500; value of bldgs., $500; ann. exp. of dept., $1,000; total mem., 25 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 50,000 gals.; pumping engines, cap. per day 50,000 gals., constructor Knowles; mains, 2 miles, 6 in. dia.; 26 hydrants, Eddy; 150 services; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $16,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,600; works belong to city.

LA CRUCES, pop. 4,000. Fire dept.—1 c. engine; hose, 400 ft.; fire alarm, whistle; total mem., 10 volunteers.

WATER SUPPLY—Not reported.

LAS VEGAS, pop. 12,000. Fire dept.—1 comb. c. hose wagon, 1 hose wagon, 2 c. ex., 4 horses; hose, 1,550 ft.; total mem., 50 volunteers

WATER SUPPLY—Source, Gallinas River; res. cap., 8,000,000 gals.; mains, 21 miles, 2 to 12 in. dia.; 64 hydrants.

MAGDALENA, pop. 800; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood and adobe, 1 and 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—15 c. hand ex., a few hand grenades; hose, 300 ft.; fire alarm, whistle.

WATER SUPPLY—Source, well, west of town; system, pumping to railroad tank; stdp. cap. 30,000 gals.; Knowles pumping engine; 5 hydrants; pipe, 1¼ miles, 2 in. dia., iron; service pipe, iron.

MAXWELL, pop. 150; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; tin roofs permitted; no fireworks ord.; fires investigated. No fire dept.

WATER SUPPLY—Source, springs; system, gravity; storage res. cap., 50,000 gals.; pipe, 3 miles, 3 to 8 in. dia.; 1 hydrant; pressure, 70 lbs.; cost to construct, $9,000; ann. exp., $100; works belong to Co.

RATON, pop. 6,500; fire area, 640 acres; mercantile bldgs., brick and stone, 2 and 3 stories; pri-

vate, brick and wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $12,000; total mem., 22, 2 paid mem, 20 part paid men.

WATER SUPPLY—Source, mountain stream, 8 miles from business center; system, gravity; quality of water, good; res. cap. 144,000,000 gals.; mains, cast iron and wood, 20 to 25 miles, 12 in. dia., National; 46 hydrants, Nelson; 76 valves, Ludlow; meters, total number 264, Hersey, owned by consumer; 925 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 125 lbs.; consumption, per day 1,000,000 gals., per capita 125 gals.; cost to construct, $300,000; bonded debt, $300,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $10,500; works belong to Co.

ROSWELL, pop. 10,000; fire area, 2,000 acres; bldgs., stone, brick and cement; wooden roofs not permitted. Fire dept.—1 steamer, 1 h. & l. truck, 1 comb. chem. & hose wagon 1 hose carriage, 6 horses; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell and whistle; total mem., 9, 6 paid men, 3 part paid men; underwriters' rating, third class.

WATER SUPPLY—No waterworks system.

SANTA FE, pop. 8,000 ft., fire area, 160 acres; mercantile bldgs., wood, adobe and brick, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,750 ft.; fire alarm, bell and telegraph, 20 boxes; value of dept. equipment, $3,300; value of bldgs., $700; ann. exp. of dept., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, streams, 3 miles from business center; system, gravity; quality of water, good; res. cap., 450,000,000 gals.; mains, cast and wrought iron, 24 miles, 4 to 16 in. dia., National; 44 hydrants, Crane; 14 valves, Crane; meters, total number 30, Thomson; 600 services; pipe, kalemein; pressure, dom. 80 lbs., fire 80 lbs.; consumption, per day, 2,000,000 gals., per capita 400 gals.; cost to construct, $500,000; ann. cost of mtce., $6,000; works belong to Co.

SILVER CITY, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 12 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, electric; total mem., 32 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, gravity and pump to res.; quality of water, good; res. cap., 250,000 gals.; pumping engines, class dup. and comp., cap. per day 1,000,000 gals., constructors Knowles, Deane and Snow; mains, kal., 7 miles, 2 to 12 in. dia.; 26 hydrants; 14 valves, Ludlow; meters, total number, 60, Crown 13, Hersey Rotary 1, Buffalo 42, Trident 1, Hersey Disc 1, Thomson 1, Pittsburg 1, owned by Co.; services 300; pressure, dom. 70 lbs., fire 150 lbs.; consumption per day, 115,000 gals.; cost to construct, $95,000; ann. cost of mtce., $4,000; works belong to Co.

SOCORRO, pop. 2,500; fire area, 250 acres; mercantile bldgs., brick, wood and adobe, 1 and 2 stories; private, brick and adobe, 1 to 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, 1,800; value of bldgs., $1,000; ann. exp. of dept., $650; total mem., 22 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 500,000 gals.; mains, 8 miles, 2 to 10 in. dia.; 26 hydrants; 14 valves, Ludlow; meters, lbs., fire 40 lbs.; cost to construct, $40,000; int. paid on bonds, $1,800; ann. cost of mtce., $1,200; works belong to city.

SPRINGER, pop. 350; fire area, 100 acres; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, adobe, 1 story; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 400 ft.; inferior, all kinds, 300 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $600; value of bldgs., $150; total mem., 7 volunteers.

WATER SUPPLY—Source, ditch and res., ½ mile from business center; system, pump direct; pumping engines; mains, cast iron, 6 miles, 4 to 6 in. dia.; 5 hydrants; cost to construct, $15,000; int. paid on bonds, $200; works belong to Co.

TUSCUMEARE, pop. 4,000. Fire dept.—1 hose cart; hose, 600 ft.; fire alarm, firearms; total mem., 32 volunteers.

WATER SUPPLY—Source, wells, pump to stdp.; stdp. cap. 30,500 gals.; 3 pumping engines; cap. per day, 536,000 gals.; mains, 3 to 10 in. dia.; 15 hydrants; pressure, dom. 35 to 40 lbs., fire, 70 lbs.

Places with a population of 1,000 or more having no organized fire dept.—Lincoln, Pinos Altos.

Places with a population of 1,000 or more not reported.—Mora, Taos.

NEW YORK

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ADAMS, pop. 1,496; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $1,500; ins. for same time, $800. Fire dept.—2 steamers, 1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 400 ft.; inferior, all kinds, 400 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $8,000; ann. exp. of dept., $300; total mem., 85 volunteers.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity and pump to stdp. direct.; stdp. cap. 115,000 gals., dim. 50 x 20 dia., located on hill in village, material used in cons. steel, builders Walsh Boiler & Iron Co.; quality of water, good; res. cap. 225,000 gals., located at springs; 2 pumping engines, size 16 x 10¼ x 10, and 12 x 17 x 10 x 15, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 4 miles, 4 to 8 in. dia.; 27 hydrants, Eddy; meters, total number 215, Worthington 6, Buffalo 205, owned by village and consumers; 215 services; pressure, dom. 56 lbs., fire 120 lbs.; consumption, per day 70,000 gals., per capita 50 gals.; cost to construct, $39,500; bonded debt, $31,500; int. paid on bonds, 3¼ per cent; ann. cost of mtce., $1,200; works belong to village.

ADDISON, pop. 2,300; fire area, 300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $150; total mem. 100 volunteers.

WATER SUPPLY—Source, wells and streams, 1 mile from business center; system, gravity and pump to res. direct; res. cap., 1,500,000 gals.; pumping engines, cap. per day 750,000 gals., constructor Worthington; mains, 9½ miles, 4 to 16 in. dia., Jackson, Woodin; 64 hydrants, Ludlow; meters, total number 3; 250 services; pressure, dom. 85 lbs., fire 85 lbs.; consumption, per day 500,000 gals., per capita 250 gals.; cost to construct, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,000; works belong to Co.

AKRON, pop. 1,585; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 125 volunteers.

WATER SUPPLY—Source, springs, 1,000 ft, from business center; system, pump to stdp.; stdp. cap., 100,000 gals., dim. 15 x 75.; quality of water good; res. cap., 50,000 gals.; 2 pumping engines, cap. per day, 500,000 gals.; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 53 hydrants; 300 services; pipe, galv. iron; pressure, dom. 90 to 100 lbs., fire 120 lbs.; consumption per day 200,000 gals.; cost to construct, $30,000; ann. cost of mtce., $700; works belong to city.

ALBANY, pop. 98,374; fire area, 9,600 acres; mercantile bldgs., brick and wood, 3 to 10 stories; private, brick and wood, 2 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $299,963.12; av. ins. involved for same time, $3,458,364.84. Fire dept.—3 h. & l. trucks, 11 steamers, 10 comb. c. & h. wagons, 60 c. hand ex., 2 aerial trucks, 2 hose wagons, 9 hose carriages, 60 horses; hose, cotton, rubber lined, good, 23,250 ft.; fire alarm, bell, 162 boxes; value of dept. equipment, $279,353; value of bldgs., $183,700; ann. exp. of dept., $160,193; total mem., 191, paid full time 150, paid part time 41.

WATER SUPPLY—Source, river, 1¾ miles from business center; system, gravity and pump to res.; filtration system, slow sand; quality of water, good; res. cap., 239,379,864 gals., located 6 miles from city; 6 pumping engines, class trip. ex. and comp. vertical, cap. per day 40,500,000 gals., constructors Allis, Worthington, Lawrence, West Point Fdy., Quintard; mains, cast iron, 138.6 miles, 3 to 42 in. dia.; 939 hydrants, Eddy, Galvin, Albany, Walker, Mathews, Franklin, Chapman and Fairbank; 900 valves, Eddy, Ross; meters, total number 3,105, Crown, Union, Empire, Gem, Hersey, Thomson, Worthington, Trident, Nash, Westinghouse, Keystone, Crest, Lambert and Standard, owned by city; 20,096 services; pipe, lead; pressure, dom. 65 lbs., fire 65 lbs.; consumption, per day 20,814,000 gals., per capita 208 gals.; cost to construct, $2,738,400; bonded debt, $1,494,400; int. paid on bonds, 3 to 6 per cent; ann. cost of mtce., $391,676; works belong to city.

ALBION, pop. 5,050; fire area, 7,040 acres; mercantile bldgs., stone and brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 1 h. & l. truck, 4 hose carriages, 1 horse and hired horses; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 4,300 ft.; fire alarm, bell; value of dept. equipment, $7,500; value of bldgs., $15,000; ann. exp. of dept., $3,000; total mem. 155, paid full time 2, paid part time 5, volunteers 200; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pumping to stdp.; stdp. cap. 250,000 gals., dim. 25 x 75, located south part of town, material used in cons. steel, builders Bassett Bros.; quality of water, good; 3 pumping engines; cap. per day 250,000 gals., constructors Buffalo, Deane; mains, iron, 7¼ miles, 6 to 10 in. dia.; 100 hydrants, Ludlow; 40 valves, Ludlow; meters, total number 400, Crown 212, Hersey Disc 2, Thomson 25, Buffalo 150, Keystone 3, Lambert 1, owned by Co.; 816 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption, per day 100,500 gals., per capita 20 gals.; cost to construct, $140,000; bonded debt, $100,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,400; works belong to Co.

ALDEN, pop. 1.000. Fire dept.—Not reported.

WATER SUPPLY—Source, spring, 1 mile from business center; system, gravity; stdp. cap. 180,000 gals.; dim., 12 x 100 in. dia.; water, excellent; 2 pumping engines; cap. per day, 599,010 gals.; mains, cast iron, 6 miles; 4 to 12 in. dia.; 45 hydrants; 33 valves; meters, total number 75; constructors Buffalo Meter Co.; owned by consumers; 170 services; pipe, cast iron; pressure dom., 30 to 43 lbs.; fire, 100 lbs.; consumption per day, 300,000 gals.; per capita, 35 gals.; cost to construct, $19,000; cost of mtce., $400; works belong to city.

ALEXANDRIA BAY, pop. 1,600; fire area, 1 square mile; mercantile bldgs., stone, brick and wood, 1½ to 4 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bells; value of dept. equipment, $9,500; value of bldgs., $2,500; ann. exp. of dept., $150; total mem., 65 volunteers.

WATER SUPPLY—Source, St. Lawrence river; system, pump to stdp. and direct; stdp. cap., 198,000 gals.; 4 triplex pumps; pressure, dom. 45 lbs.

fire 115 lbs.; mains, 3¾ miles, 4 to 10 in. dia.; 56 hydrants.

ALLEGANY, pop. 1,800; fire area, 25 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks ord. No fire dept. at present; equipment destroyed by fire.

WATER SUPPLY—Source, wells; system, pump to stdp., stdp. cap. 240,000 gals.; pressure, 100 lbs.

ALTAMONT; bldgs, wood. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, 2,100 ft.; total mem., 90 volunteers.

WATER SUPPLY—System, gravity; pressure, 90 lbs.

AMENIA, pop. 650; mercantile bldgs., wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts and 1 reel; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 600 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $250; total mem., 45 volunteers.

WATER SUPPLY—Source, mountain stream, 1 mile from business center; system, gravity, pump to res. and stdp.; stdp. cap. 100,000 gals., builders U. S. Wind Engine Co.; res. cap., 400,000 gals.; pumping engines, class triplex, cap. per min. 210 gals., constructor Worthington; mains, cast and wrought iron, 1½ miles, 6 in. dia.; 14 hydrants, Kennedy, Chapman; 4 valves; 80 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 65 lbs.; consumption per day, 30,000 gals., par capita 33 gals.; cost to construct, $16,000; ann. cost of mtce., $200; works belong to Co.

AMITYVILLE, pop. 2,429; fire area, 5 miles; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,000; av. ins. for same time, $3,000. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $4,500; total mem., 92 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity and pump direct; stdp. cap. 300,000 gals., dim. 20 x 125, material used in cons. iron; quality of water, good; 2 pumping engines, class dup., cap. per day 500,000 gals., constructor Knowles; mains, cast iron, 7 miles, 4 to 10 in. dia.; 71 hydrants; 30 valves; 220 services; pipe, wrought iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 96,000 gals.; cost to construct, $40,000; bonded debt, $15,000; int. paid on bonds, 5 per cent; cost of mtce., $200; works belong to Co.

AMSTERDAM, pop. 30,000; fire area, 2,500 acres; mercantile bldgs., brick, 3 and 4 stories; private, wood, 2 stories; wooden bldgs. not permitted in fire area; causes of fires investigated; fire loss av. for 3 yrs., $35,000; ins. inv. during the same time, $175,000. Fire dept.—1 steamer, 4 comb. c. & h. wagon, 1 h. & l. truck, 12 c. hand ex., 4 hose carts, 10 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 3,000 ft.; total hose, 9,000 ft.; Gamewell fire alarm, bell, 52 boxes; value of dept. equipment, $29,300; value of bldgs., $28,000; ann. exp. of dept., $23,300; total mem., 23.

WATER SUPPLY—Source, creek, 21 miles from business center; system, gravity; quality of water, good; res. cap., 1,500,000,000 gals.; mains 40 miles; meters, total number 90, Crown, Union, Empire, Hersey Rotary, Thomson, Worthington, Buffalo, Trident, Lambert, Nash, owned by city; 86 hydrants; 562 valves; 3,658 services; pipe, iron; pressure, dom. 90 lbs., fire 120 lbs.; consumption per day 6,500,000 gals., per capita 210 gals.; cost to construct $969,288; bonded debt, $503,000; int. paid on bonds, 3 to 5 per cent; ann. cost of mtce., 1,923.13; works belong to city.

ANDOVER, pop. 1,097; bldgs., wood, brick and stone, 1 to 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; fire loss for 1908, $1,500. Fire dept.—2 hose carriages, reels, etc.; hose, good, 1,000 ft.; inferior, 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell; total mem., 36 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; res. cap., 800,000 gals.; quality of water, good; mains, cast iron, 6 miles; 50 hydrants; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $25,000; bonded debt, $18,100; int. paid on bonds, 4 per cent; ann. cost of mtce., $100; works belong to city.

ANGELICA, pop. 1,101; fire area, 426 acres; bldgs., stone, brick and wood, 1 to 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, bell; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 5 miles from business center; system, pump. to stdp.; stdp. quality of water good; res. cap. 1,000,000 gals.; pumping engines, cap. per day 300,000 gals., constructor Rumsey; mains, cast iron, 9 miles; 40 hydrants; 35 valves; meters, total number 24, Buffalo, owned by consumer; 240 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 150,000 gals.; cost to construct, $38,000; bonded debt, $30,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $800; works belong to city.

ANGOLA, pop. 900; mercantile bldgs., wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; no fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr., for 3 yrs., $3,000. Fire dept.—1 h. & l. truck, 2 hand engines, 1 hose reel; hose, rubber lined, good, 350 ft.; inferior, all kinds, 200 ft.; total hose, 550 ft.; value of dept. equipment, $850; value of bldgs., $2,000; total mem., 50 volunteers.

WATER SUPPLY—Source, wells.

AUSABLE FORKS.—Fire dept. not reported.

WATER SUPPLY—Source, brook and res.; situated ½ mile from business centre; quality of water, good; mains, cast iron; 3 miles laid, 6 to 4 in. dia.; pipe, iron; pressure, 60 lbs.

ANTWERP, pop. 929; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 250 ft.; total hose, 1,250 ft.; fire alarm, bell; total mem., 37 volunteers.

WATER SUPPLY—Source, river, in business center; system, pump to stdp. and direct; stdp. cap. 117,000 gals., builders Tippett and Wood; pumping engines, cap. per day 864,000 gals., constructor Worthington; mains, iron, 3¼ miles, 4 to 8 in. dia., Millar; 45 hydrants, Crane; meters, total number 98, Buffalo; 225 services; pipe, iron; pressure, dom. 60 lbs., fire 145 lbs.; cost to construct, $18,500; int. paid on bonds, 4 per cent; works belong to city.

ATHENS, pop. 2,015; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,150 ft.; rubber, good, 700 ft.; total hose, 2,350 ft.; fire alarm, bell; value of dept. bldgs., $7,000; total mem., 150 volunteers.

WATER SUPPLY—Source, springs, river, wells.

ATTICA, pop. 1,785; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,566.66; av. ins. for same time, $7,100. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; rubber, good 500 ft.; inferior, all kinds, 500 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,000; ann. exp. of dept., $300; total mem., 100 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 12,000,000 gals.; mains, cast iron, 6 miles, 10 in. dia.; 33 hydrants, Wood; meters, total number 1, Crown; 250 services; pipe, wrought iron; pressure, fire 65 lbs.; cost to construct, $88,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to Co.

AUBURN, pop. 35,000; fire area, 9 sq. miles; mercantile bldgs., brick and stone, 2 to 7 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $77,-

066.93. Fire dept.—2 steamers, 6 c. hand ex., 1 aerial truck, 1 city service truck, 2 hose wagons, 3 comb. c. & h. wagons, 17 horses; hose, cotton, rubber lined, good, 8,600 ft.; inferior, all kinds, 700 ft.; total hose, 9,300 ft.; fire alarm, Gamewell, 67 boxes; value of dept. equipment, $49,213; value of bldgs., $41,250; ann. exp. of dept., $44,828; total mem., 53, paid full time 42, paid part time 11.

WATER SUPPLY—Source, lake, 2 miles from business center; system, pump direct; quality of water, good; 4 pumping engines, cap. per day 40,000,000 gals., constructors Holly, Wood, Snow, Gaskill; mains, cast iron, 65 miles, 4 to 24 in. dia.; 627 hydrants, Mathews; 555 valves, Ludlow; meters, total number 400, Crown and Nash; 6,000 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 115 lbs.; consumption, per day 5,000,00 gals., per capita 140 gals.; cost to construct, $600,000; bonded debt, $355,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $30,000; works belong to city.

AVOCA, pop. 1,200; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; total mem., 25 volunteers.

WATER SUPPLY—Source, springs and streams, 1 mile from business center; system, gravity; res. cap., 500,000 gals.; quality of water, good; mains, cast iron, 7 miles, 6 to 8 in. dia., Wood; 40 hydrants, Ludlow; 8 valves; 200 services; pipe, wrought iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $22,000; ann. cost of mtce., $50; works belong to corp.

AVON, pop. 1,800; fire area, 1,400 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 4 c. hand ex., 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 300 ft.; inferior, all kinds, 100 ft.; total hose, 2,900 ft.; fire alarm, bell, whistle and electric, 4 boxes; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $500; total mem., 150 volunteers.

WATER SUPPLY—Source, lake, 9 miles from business center; system, gravity; quality of water, fair; res. cap. 800,000 gals., located 2 miles from village; mains, iron and wood, 20 miles, 4 to 12 in. dia.; 18 hydrants, Galvin; 10 valves, Ludlow; meters, total number 25, Crown and Hersey, owned by city and consumers; 450 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 110 lbs.; cost to construct, $100,000; bonded debt, $97,600; int. paid on bonds, 4½ per cent; ann. cost of mtce., $500; works belong to city.

BABYLON, pop. 3,000; fire area, 4¾ acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 2 c. hand ex., 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $600; total mem., 130 volunteers.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to stdp.; stdp. cap., 100.000 gals.; pumping engines, cap. per day 1,500,000 gals.; mains, cast iron, 8 miles, 4 to 8 in. dia., Wood, Arault, Dwyer; 53 hydrants, Ludlow; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $75,000; ann. cost of mtce., $2,500; works belong to Sumpawans W. W. Co.

BAINBRIDGE, pop. 1,092; fire area, 10 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, brick, 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 1,600 ft.; fire alarm, bell; ann. exp. of dept., $400; total mem., 60 volunteers.

WATER SUPPLY—Source, creek and springs, 2½ miles from business center; system, gravity and pump to res.; res. cap., 120,000 gals.; quality of water, good; mains, cast iron, 8 miles, 6 to 8 in. dia.; 28 hydrants, Ludlow; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $32,000;; bonded debt, $22,000; int. paid on bonds, 3.40 per cent; ann. cost of mtce., $200; works belong to city.

BALDWIN, pop. 1,200. Fire dept.—1 hose carriage, 1 h. & l. truck.

WATER SUPPLY—Hand pump.

BELFAST, pop. 2,000. Fire dept.—1 hand engine, 1 hose cart, 800 ft. hose.

WATER SUPPLY—Not reported.

BALDWINSVILLE, Onondaga Co.; pop. 2,992; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 5 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; linen, good 500 ft.; rubber, good 300 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $550; total mem., 11, paid part time.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 117,000 gals., dim. 20 x 50, material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 11 miles, 4 to 12 in. dia.; 78 hydrants; 25 valves; meters, total number 60, Crown, Nash and Union, owned by village; 792 services; pipe, galv. iron; pressure, dom. 86 lbs., fire 86 lbs.; cost to construct, $60,000; bonded debt, $60,000; int. paid on bonds, 3½ per cent; cost of mtce., $5,050; works belong to city.

BALLSTON SPA, pop. 4,200; fire area, 640 acres; mercantile bldgs., brick and wood; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 1 h. & l. truck, 4 hose carriages; hose, rubber lined, good, 2,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $5,000; total mem., 117 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap. 150,000 gals.; mains, 15 miles, 3 to 12 in. dia.; 140 hydrants, Eddy, Bailey; 30 valves; meters, total number 1; pressure, fire 80 to 120 lbs.; cost to construct, $150,000; ann. cost of mtce., $500; works belong to village.

BATH, pop. 4,994; fire area, 320 acres; mercantile bldgs., brick; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $1,000. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $4,700; ann. exp. of dept., $776.97; total mem., 120 volunteers.

WATER SUPPLY—Source, well and pond; system, pump to res.; res. cap. 300,000 gals.; 1 pumping engine, cap. per day 1,200,000 gals., Blake; mains, 3½ miles, 4 to 10 in. dia., Buffalo, 70 hydrants, Ludlow; meters, total number 183, Buffalo 102, 81 various; 418 services; pressure, dom. 80 lbs., fire 80 to 150 lbs.; cost to construct, $100,000; works belong to Co.

BATAVIA, pop. 10,640; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 6 hose carts; hose, cotton, rubber lined, good 5,800 ft.; inferior, all kinds, 300 ft.; total hose, 6,100 ft.; fire alarm, Gaynor, 29 boxes; value of dept. equipment, $150,000; total mem., 160 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, creek, in business center; system, pump direct; quality of water, fair; 2 pumping engines, cap. per day 4,000,000 gals., constructor Holly; mains, wood and iron, 18 miles, 4 to 12 in. dia.; 130 hydrants, Gaskill; 60 valves; meters, total number 45, Buffalo, owned by consumer; 400 services; pipe, iron; consumption, per day 1,597,012 gals., per capita 150 gals.; cost to construct, $133,444.22; ann. cost of mtce., $5,000; works belong to city.

BAY SHORE, pop. 3,500; fire area, 1,000 acres; bldgs., wood, 1 to 3 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages, 2 hose carts; hose, cotton, rubber lined, good, 200 ft.; rubber, good, 2,200 ft.; linen, good, 1,000 ft.; total hose, 3,400 ft.; fire alarm, bells and whistle; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $600; total mem., 95 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 352,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Knowles; mains, 26 miles, 4 to 10 in. dia., Warren; 228 hydrants, Chapman; 180 valves; pressure, fire 65 lbs.; cost to construct, $300,000; works belong to Co.

BELMONT, pop. 1,190; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 2 hose carts; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 500 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $1,200; value of bldgs., $2,200; ann. exp. of dept., $100; total mem., 60 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; res. cap., 500,000 gals.; mains, 9 miles, 4 to 10 in. dia.; 50 hydrants, Michigan Brass & Iron Co.; 100 services; pressure fire 75 lbs.; cost to construct, $32,000; int. paid or bonds, 3½ per cent; works belong to village.

BINGHAMTON, pop. 45,000; fire area, 6,400 acres; mercantile bldgs., stone and brick, 3 to 12 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—3 steamers, 10 c. hand ex., 4 comb. c. & h. wagons, 1 aerial truck, 4 hose wagons, 3 supply wagons, 1 city service truck, 23 horses; hose, cotton, rubber lined, good, 7,000 ft.; rubber, good, 3,400 ft.; total hose, 10,400 ft.; fire alarm, bell, 105 boxes; ann. exp. of dept., $41,000; total mem. 530, paid full time 14, paid part time 1, volunteers 515.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; filtration system, mechanical, sand; quality of water, good; 3 pumping engines, cap. per day 36,000,000 gals., constructors Holly and Snow; mains, cast iron, 35 miles, 4 to 30 in. dia.; 305 hydrants; 1,300 valves; meters, total number 2,080, Crown, Nash, Union, Empire, Hersey Rotary, Trident, Hersey Disc, Hersey Torrent, Thomson, Columbia, Keystone and Lambert, owned by city and consumer; 1,282 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 80 lbs.; consumption per day, 6,600,000 gals., per capita 1,405 gals.; cost to construct, 1,041,000; cost of mtce., $45,000; works belong to city.

BLACK RIVER, pop. 969; fire area, 175 acres; mercantile bldgs., brick and wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1905, $1,000; ins. for same time, $1,200. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 1,200 ft.; fire alarm, electric, 3 boxes; value of dept. equipment, $800; value of bldgs., $500; total mem., volunteers.

WATER SUPPLY—Source, river; system, pump direct; 5 pumping engines, cap. per day 2,160,000 gals., constructor Gould; mains, iron, 2 miles, 4 to 5 in. dia.; 20 hydrants; pressure, fire 180 lbs.; cost to construct, $3,000; ann. cost of mtce., $100; works belong to village.

BOLIVAR, pop. 1,368; fire area, 150 acres; bldgs., wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept. 2 aerial trucks, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $2,500; ann. exp. of dept., $200; total mem., 100 volunteers.

WATER SUPPLY—Source, springs and artesian wells; system, gravity; res. cap., 254,000 gals.; mains, cast iron, 5 miles, 4 to 8 in. dia.; pressure, 85 lbs.; consumption per day 10,000 gals., per capita 10 gals.; cost to construct, $18,000; ann. cost of mtce., $1,500; works belong to Co.

BOONVILLE, pop. 1,900; mercantile bldgs., brick and wood, 1½ to 3½ stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 1 sleigh; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; ann. exp. of dept., $200; total mem., 70 volunteers.

WATER SUPPLY—Source, brook; system, gravity; res. cap., 7,000,000 gals.; mains, 8 miles, 4 to 12 in.; 57 hydrants, Ludlow; 8 valves; meters, total number 200; 479 services; pressure, dom. 72 lbs., fire 115 lbs.; consumption, per day 75,000 gals., per capita 50 gals.; cost to construct, $49,000; ann. cost of mtce., $1,500; works belong to city.

BREWSTER, pop. 1,200; fire area, ¾ sq. mile; mercantile bldgs., brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good 1,500 ft.; value of dept. equipment, $6,000; value of bldgs., $1,500; ann. exp. of dept., $600; total mem., 65 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 310,000 gals., located 200 ft. above village; 2 pumps, cap. 14,500 gals. per hour; mains, 6 to 8 in. dia.; works belong to village.

BROCKPORT, pop. 3,398; fire area, 100 acres; mercantile bldgs., brick; private, wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $7,000. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell and whistle; total mem., 500, paid full time 5, volunteers 495.

WATER SUPPLY—Source, well, 6 miles from business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 24 x 75, material used in cons. iron; quality of water, good; 3 pumping engines, cap. per day 2,000,000 gals.; mains, cast iron, 14 miles, 4 to 10 in. dia.; 74 hydrants; meters, total number 335, owned by Co. and consumers; 324 services; pipe, galv. iron; pressure, dom. 55 to 68 lbs., fire 55 to 68 lbs.; consumption per day, 400,000 gals.; cost to construct, $180,000; cost of mtce., $2,500; works belong to Co.

BROCTON, pop. 1,200; fire area, 2 sq. miles; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—24 c. hand ex., 2 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, electric, 6 boxes; total mem., 48 volunteers.

WATER SUPPLY—Source, springs; system, gravity; cap. of res., 13,000,000 gals.; 56 hydrants; 3 meters; pipe, 9 miles, 4, 6 and 12 in. dia.; pressure, 100 lbs.; cost of works, $32,000; ann. exp., $300.

BROOKLYN (Greater New York), pop. 1,696,990; fire area, 50,000 acres; mercantile bldgs., iron, stone and brick, 3 to 16 stories; private, brick and wood, av. 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—83 steamers, 2 c. engines, 1 searchlight engine, 42 h. & l. trucks, 1 water tower, 2 fire boats, 87 hose wagons, 623 horses; hose, good, 148,800 ft.; fire alarm, Gamewell 1,137 boxes; ann. exp. of dept., $2,950,000; total mem., 1,642, paid full time.

WATER SUPPLY—Source, streams and driven wells, 5 to 27 miles from business center; system, pump to res., stdp. and direct; stdp. cap. 111,500 gals., dim. 16 x 75, material used in cons. steel and stone; quality of water, good; res. cap., 323,000,000 gals., located at Mt. Prospect and Ridgewood; 86 pumping engines, cap. per day 300,000,000 gals.; mains, cast iron, 876 miles, 4 to 48 in. dia.; 13,300 hydrants; 16,300 valves; meters, total number, 13,500, Crown, Nash, Gem, Hersey Rotary, Trident, Thomson, Worthington, Standard and Keystone, owned by consumer; 145,000 services; pipe, lead and wrought iron; pressure, dom. 35 lbs., fire 35 lbs.; consumption per day, 140,000,000 gals.; cost to construct, $34,000,000; cost of mtce., $2,500,000; works belong to city.

BUFFALO, pop. 396,000; fire area, 42 sq. miles; mercantile bldgs., stone, brick, wood and iron, 3 to 12 stories; private, stone, brick and wood, 1½ to 4 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $936,749; av. ins. involved for same time, $4,880,125. Fire dept.—32 steamers, 7 c. engines, 1 water tower, 68 hand ex., 9 h. & l. trucks, 8 aerial trucks, 3 fire boats, 30 hose wagons, 4 comb. c. & h. wagons, 255 horses; hose, cotton, rubber lined,

good, 95,000 ft.; fire alarm, Gamewell, 643 boxes; value of dept. equipment, $649,420; value of bldgs., $303,852; ann. exp. of dept., $769,600; total mem., 588, paid full time.

WATER SUPPLY—Source, Lake Erie; system, pump direct; quality of water, good; res. cap. 116,213,827 gals., located in city; 10 pumping engines, cap. per day 212,000,000 gals., constructors, Worthington, Holly; mains, cast iron, 530 miles, 4 to 48 in. dia.; 4,850 hydrants, Howard, Mathews; 7,999 valves, Van Rensselaer, Kennedy, Ludlow; meters, 2,001, owned by city; 72,000 services; pipe, lead and cast iron; pressure, dom. 30 lbs., fire 30 lbs.; consumption, per day 134,000,000 gals., per capita 328 gals.; cost to construct, $7,831,712; bonded debt, $3,998,132; int. paid on bonds, 3½ to 7 per cent; ann. cost of mtce., $448,688; works belong to city.

CAIRO, pop. 500; fire area, 600 acres. Fire dept. —1 hand engine, 2 hose carts, 1 h. & l. truck, 800 ft. hose; value of dept. equipment., $800; value of bldgs., $2,000; ann. exp. of dept., $25; total mem., 40 volunteers.

WATER SUPPLY—Source, res.; system, gravity; 22 hydrants; 13 valves; pressure, dom. 45 lbs., fire 40 to 60 lbs.; cost to construct, $34,000; bonded debt, $34,000; interest paid on bonds, 5 per cent; ann. cost of mtce., $25 to $50; works belong to Co.

CALEDONIA, Livingston Co., pop. 1,221; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 24 buckets, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; ann. exp. of dept., $250; total mem., 60 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 110,000 gals., dim. 12 x 125; quality of water, good; pumping engines, size 8¼ x 10, cap. per day 500,000 gals., constructor Ramsey; mains, 3½ miles, 4 to 10 in. dia.; 40 hydrants; 30 valves; 197 services; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day, 55,009 gals.; cost to construct, $22,000; works belong to town.

CAMBRIDGE, pop. 1,600; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 2 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,850 ft.; rubber, good, 300 ft.; total hose, 2,150 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $700; total mem., 80 volunteers.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; res. cap., 3,000,000 gals.; pumping engines, cap. per day 500,000 gals.; mains, 6½ miles, 6 to 8 in. dia., Millar; 36 hydrants, Eddy; meters, total number 60; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $48,000; ann. cost of mtce., $500; works belong to Co.

CAMDEN, pop. 2,400; fire area, 40 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2½ stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose carriages; hose, rubber lined, good, 950 ft.; rubber, good, 400 ft.; inferior, all kinds, 450 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $10,000; ann. exp. of dept., $500; total mem., 75 volunteers.

WATER SUPPLY—Source, spring and brook, 3½ miles from business center; system, gravity; quality of water, good; res. cap. 150,000 gals., located 3½ miles northeast of town; mains, cast iron, 10 miles, 4 to 12 in. dia.; 50 hydrants; 400 services; pipe, iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $53,032; bonded debt, $16,500; int. paid on bonds, 3½ per cent; works belong to village.

CANAJOHARIE, pop. 2,200; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, electric, whistle, 13 boxes; total mem., 150 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to res.; quality of water, good; res. cap. 3,750,000 gals., located 3,300 ft. back of pumping station; 2 pumping engines, class triplex, cap. per day 2,000,000 gals., constructor Gould; mains, cast iron, 23½ miles, 4 to 16 in. dia.; 180 hydrants; 207 valves; meters, total number, 434, Crown, Nash, Empire, Gem, Hersey Rotary, Trident, Hersey Disc, Thomson, Worthington, Buffalo; 1,512 services; pipe, galv. iron; pressure, dom. 55 to 125 lbs., fire 55 to 125 lbs.; consumption per day, 835,000 gals.; cost to construct, $153,373; bonded debt, $140,500; int. paid on bonds, 4 per cent; cost of mtce., $7,000; works belong to city.

CANANDAIGUA, pop. 6,151; fire area, 2,600 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 comb. c. & h. wagon, 2 h. & l. trucks, 6 hose carts, 2 horses; hose, cotton, rubber lined, good 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 19 boxes; value of dept. equipments, $2,500; value of bldgs., $3,500; ann. exp. of dept., $1,700; total mem., 250 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to res.; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Gould; mains, cast iron, 24 miles, 4 to 16 in. dia.; 188 hydrants, Ludlow; 217 valves, Ludlow; meters, total number 1,593, Crown 472, Worthington, 3, Nash 2, Empire 1, Keystone 803, Hersey Disc 120, Hersey Rotary 2, Trident 3, Thomson 1, Niagara 186; owned by consumer; 1,524 services; pipe, galv. iron; pressure, dom. 60 to 120 lbs., fire 60 to 120 lbs.; consumption, per day 800,000 gals., per capita 105 gals.; cost to construct, $155,660; bonded debt, $98,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $10,457; works belong to city.

CANASERAGA; fire area, 640 acres. Fire dept. —1 h. & l. truck, 2 hose carts; hose, 1,500 ft.; value of equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 30 volunteers; Chas. L. Wheeler, chief; underwriters' rating, third class.

WATER SUPPLY—Source, springs; system, gravity; 29 hydrants; 55 valves; mains, 5½ miles; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $14,000; ann. cost of mtce., $500; works belong to city.

CANASTOTA, pop. 3,500; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 c. hand ex., 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell and whistle; value of dept equipment, $5,500; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem., 75 volunteers.

WATER SUPPLY—Source, creek, springs; system, gravity; res. cap., 7,000,000 gals.; mains, 9 miles, 4 to 16 in. dia.; 78 hydrants, Ludlow; 30 valves; 270 services; pressure, dom. 100 lbs., fire 110 lbs.; cost to construct, $75,000; ann. cost of mtce., $600; works belong to city.

CANDOR, pop. 1,125; fire area, 1,000 acres; mercantile bldgs., wood and brick, 1, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 200 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $800; total mem., 55 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; res. cap., 500,000 gals.; quality of water, good; mains, iron, 4 miles; 33 hydrants; 20 valves; pressure, dom. 87½ lbs., fire 87½ lbs.; consumption per day, 10,000 gals.; cost to construct, $22,000; bonded debt, $22,000; int. paid on bonds, 5 per cent; works belong to city.

CANISTEO, pop. 2,077; fire area, ½ mile; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs

not permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $800; av. ins. involved for same time, $3,000. Fire dept.—1 steamer, 1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 800 ft.; total hose, 2,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $50,000; value of bldgs., $6,000; ann. exp. of dept., $500; total mem., 160 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; filtration system, gravel; quality of water, good; res. cap. 2,000,000 gals., located on hill; mains, cast iron, 8 miles, 4 to 10 in. dia.; 57 hydrants, R. D. Wood; 30 valves, Eddy; meters, total number 180, Crown, Empire, Buffalo, owned by consumer; 438 services; pipe, galv. iron and lead; pressure, dom. 71½ lbs.; bonded debt, $20,000; int. paid on bonds, 6 per cent; works belong to Co.

CANTON, pop. 2,800; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,400 ft.; inferior, all kinds, 600 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,500; value of bldgs., $3,000; ann. exp. of dept., $400; total mem., 35 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 170,000 gals., Moffatt, Clark; pumping engines, cap. per day 2,000,000 gals., constructor Deane; mains, 8 miles, 4 to 8 in. dia.; 79 hydrants, Ludlow; 49 valves; 700 services; pressure, dom. 50 lbs., fire 80 lbs.; cost to construct, $54,000; ann. cost of mtce., $3,000; works belong to city.

CAPE VINCENT, pop. 1,310; fire area, 800 acres; mercantile bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 horse-power hand engine, 1 c. engine, 1 h. & l. truck, 3 hose carriages, 8 horses; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 600 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $5,000; total mem., 125 bell volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to stdp., dim. 20 x 40, located ¾ mile from town, material used in cons. steel, builder Walsh; quality of water, good; 2 pumping engines, cap. per day 1,302,000 gals., Knowles; mains, iron, 7 miles, Millar; 58 hydrants, Michigan, Corey; 150 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 50 lbs.; cost to construct, $35,000; bonded debt, $23,000; int. paid on bonds, 4 per cent; works belong to city.

CARTHAGE, pop. 4,000, mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. hose & c. wagon, 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; value of bldgs., $6,000; total mem., 80 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 20 x 75, located bank of Black River, material used in cons. steel, builders Riter and Conley; quality of water, good; 2 pumping engines, size 10½ x 16, cap. per day 207,360 gals., constructor Buffalo; mains, cast iron, 15 miles, 4 to 12 in. dia.; 85 hydrants, Ludlow; 65 valves, Ludlow; meters, total number, 300 Crown, Union, Trident; owned by consumer; 600 services; pipe, galv. iron; pressure, dom. 45 to 90 lbs., fire 45 to 90 lbs.; bonded debt, $50,000; int. paid on bonds, 4 per cent; works belong to city.

CASTILE, pop. 1,088; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,200 ft.; rubber, good 350 ft.; total hose, 2,550 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $350; total mem., 50 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; stdp., dim. 60 x 11, material used in cons. steel; quality of water, good; mains, 12 miles; 30 hydrants; 20 valves, Wood; pipe, wood; pressure, dom. 40 to 120 lbs., fire 40 to 120 lbs.; works belong to Co.

CASTLETON, Rensselaer Co., pop. 1,460; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 3 hose carriages; hose, linen, good 1,800 ft.; inferior, all kinds, 500 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment $5,000; value of bldgs., $2,500; total mem., 80 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good, located at South Schodack; mains, iron, 5 miles, 8 to 12 in. dia.; 42 hydrants, R. D. Wood; 25 valves, Wood; 120 services; pipe, galv. iron; pressure, dom. 96 lbs., fire 96 lbs.; cost to construct, $55,000; works belong to Co.

CASTLETON and NORTHFIELD (Greater New York); fire area, 3,180 acres; mercantile bldgs., stone, wood and brick, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 hand engine, 1 patrol wagon, 10 c. hand ex., 7 h. & l. trucks, 12 hose wagons, 4 hose carriages, 44 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 6,000 ft.; inferior, all kinds, 4,500 ft.; total hose, 12,500 ft.; fire alarm, whistle and telephone; value of dept. equipment, $70,000; value of bldgs., $39,000; ann. exp. of dept., $26,000; total mem., 950 volunteers.

WATER SUPPLY—Source, from Staten Island Water Supply Co., West New Brighton.

CATSKILL, pop. 5,484; fire area, 3,000 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 7 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 4 hose carriages; hose, cotton, good, 2,000 ft.; fire alarm, electric, 23 boxes; value of dept. equipment, $10,000; value of bldgs., $14,000; ann. exp. of dept., $1,600; total mem., 200 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 4,500,000 gals., located on high ground; 2 pumping engines, cap. per day 1,000,000 gals., constructor Davidson; mains, cast iron, 14 miles, 4 to 10 in. dia.; 128 hydrants, Mathews; 116 valves, Ludlow, Kennedy; meters, total number 129; owned by town and consumer; 1,104 services; pipe, lead; pressure, dom. 90 lbs., fire 90 lbs.; consumption, per day, 684,596 gals.; per capita 137 gals; bonded debt, $66,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $700; works belong to village.

CATTARAUGUS, pop. 1,184; mercantile bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; value of dept. equipment, $1,500; value of bldgs., $2,500; total mem., 50 volunteers.

WATER SUPPLY—Source, springs, 4½ miles from business center; system, gravity; res. cap., 500,000 gals.; mains, cast iron, 9½ miles, 3 to 8 in. dia., Addyston; 32 hydrants, Ludlow; 13 valves; 250 services; pipe, wrought iron; pressure, dom. 100 to 120 lbs., fire 100 to 125 lbs.; cost to construct, $30,583.60; int. paid on bonds, 4 per cent; works belong to town.

CAZENOVIA, pop. 1,819; fire area, 640 acres; mercantile bldgs., brick, stone and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $1,500. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell, 3 boxes; value of dept. bldgs., $1,000; total mem., 75 volunteers.

WATER SUPPLY—Source, springs and wells, 2 miles from business center; system, gravity and pump direct; quality of water, good; res. cap. 8,000,000 gals., located 2 miles east of village; 1 pumping engine, class triplex, cap. per day 350,000

gals., constructors Gould Mfg. Co.; mains, cast iron, 7 miles, 4 to 10 in. dia.; 44 hydrants; 34 valves; meters, total number, 324 Nash, Trident, Hersey Disc, Thomson, Buffalo, Lambert, owned by village; 436 services; pipe, lead; pressure, dom. 62 lbs., fire 62 lbs.; cost to construct, $47,200; bonded debt, $44,500; int. paid on bonds, 3½ per cent; cost of mtce., $1,000; works belong to city.

CENTRAL BRIDGE, pop. 1,000. Fire dept.—1 hose cart; 900 ft. hose, and ladders; total mem., 35 volunteers.

CHAMPLAIN, pop. 1,311; fire area, 640 acres; mercantile bldgs., brick, 1½ to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 hand engine, 5 hose carriages; hose, cotton, rubber lined, good 500 ft.; inferior, all kinds, 450 ft.; total hose, 950 ft.; value of dept. equipment, $2,000; total mem., 50 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, river, 1¼ miles from business center; system, pump direct; quality of water, good; 1 pumping engine, cap. per day 1,000,000 gals.; installed in 1908, 1 14-h.p. pump for fire purposes, constructors Lang and Goodhue; mains, iron, 5 miles, 4 to 8 in. dia.; 42 hydrants, Ludlow; 300 services; pipe, iron and lead; pressure, dom. 30 lbs., fire 100 lbs.; consumption per day 70,000 gals., per capita 50 gals.; cost to construct, $20,000; bonded debt, $20,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $2,000; works belong to city.

CHARLOTTE, pop. 3,000. Fire dept.—1 engine, 1 h. & l. truck, 1 c. engine, 4 hose wagons, value of equipment, $7,000; total mem., 110 volunteers.

WATER SUPPLY—Source, Lake Ontario; pump, 4, maker Worthington; cap. per day, 100,000; hydrants, 105; pressure, dom. 100 lbs., fire 125 lbs.; works belong to city.

CHATEAUGAY, pop. 1,000; fire area, 640 acres; mercantile bldgs., wood, brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 950 ft.; inferior, all kinds, 100 ft.; total hose, 1,050 ft.; fire alarm, bells; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 20 volunteers.

WATER SUPPLY—Source, springs; system, gravity; mains, 3 miles, 4 to 16 in. dia.; 16 hydrants, Holyoke; 150 valves; pressure, dom. 55 lbs., fire 45 lbs.; cost to construct, $10,000; ann. cost of mtce., $500; works belong to Co.

CHAUTAUQUA, pop. 800. Fire dept.—1 h. & l. truck; 4 hose carriages; hose, 1,200 ft.

WATER SUPPLY—Source, lake; ½ mile from business center; res. cap, 10,000,000 gals.; 1 pumping engine; class, triplex; cap. per day, 750,000 gals.; mains, cast iron, 4 miles; 4 to 12 in. dia.; 500 services; pipe, galv. and wrt. iron; pressure, dom. 50 lbs., fire 90 lbs.

CHATHAM, pop. 2,018; fire area, 852 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; linen, good 1,250 ft.; inferior, all kinds, 100 ft.; total hose, 2,350 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $700; total mem., 62 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 1,500,000 gals.; pumping engines, cap. per day 1,250,000 gals., constructors Deane, Holly; mains, cast iron, 20 miles, 4 to 12 in. dia., Wood; 49 hydrants, Wood; 30 valves; meters, total number 54; 319 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 90 lbs.; cost to construct, $125,000; int. paid on bonds, $900; ann. cost of mtce., $2,200; works belong to Co.

CHESTER, pop. 1,274; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles. ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; fire alarm, whistle; value of dept. equipment, $3,500; value of bldgs., $6,000; ann. exp. of dept., $150; total mem., 46 volunteers.

WATER SUPPLY—Source, lake, 5 miles from business center; system, gravity; quality of water, good; res. cap. 300,000,000 gals., located 254 ft. above village; mains, cast iron, 8 miles, 4 to 12 in. dia.; 40 hydrants, Mathews; 15 valves, Ludlow; meters, total number 1, Crown, owned by village; pipe, lead; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $55,000; bonded debt, $480,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $100; works belong to village.

CHURCHVILLE, pop. 600; fire area, 360 acres, mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; no fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 comb. hand, c. and water engine, 1 h & l. truck; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,250; value of bldgs., $2,800; ann. exp. of dept., $100; total mem., 53 volunteers.

WATER SUPPLY—Not reported.

CLAYTON, pop. 1,913; fire area, 640 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 3,100 ft.; rubber, good 300 ft.; inferior, all kinds, 1,000 ft.; toal hose, 4,400 ft.; fire alarm, whistle and bell; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 110 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; mains, iron, 7 miles, 4 to 10 in. dia.; 55 hydrants; pressure, fire 60 lbs.; cost to construct, $30,000; ann. cost of mtce., $1,200; works belong to village.

CLEVELAND, pop. 800, fire area, 10 acres, mercantile bldgs., wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr., for 3 yrs., $300; av. ins. involved for same time, $6,000. Fire dept.—1 hose carriage; hose, cotton, rubber lined good 850 ft.; inferior, all kinds, 500 ft.; total hose, 1,350 ft.; fire alarm, bell, whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, spring and brook, 2 miles from business center; system, gavity; res. cap., 1,000,000 gals.; mains, cast iron, 3 miles, 4 to 12 in. dia.; 43 hydrants; 41 valves; owned by Co.; 96 services; pipe, lead; fire, 54 lbs.; cost to construct, $62,000; bonded debt, $30,000; int. paid on bonds, 6 per cent; cost of mtce., $500; works belong to private Co.

CLIFTON, pop. 1,800; fire area, 350 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 150 glass bottles, 50 glass pails containing chemicals, 54 c. hand ex., 1 h. & l. truck, 2 hose carriages, ladders and buckets; hose, cotton, rubber lined, good 1,000 ft.; leather, good 300 ft.; rubber, good 350 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,650 ft.; fire alarm, whistle and bell; value of dept. equipment, $2,600; value of bldgs., $1,700; total mem., 75 volunteers.

WATER SUPPLY—Supplied by Crystal Water Co. (see Stapleton); system, pump to stdp.

CLIFTON SPRINGS, pop. 1,617; fire area, 575 acres; mercantile bldgs., brick and wood, 1 to 6 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,350 ft.; rubber, good, 500 ft.; inferior, all kinds, 100 ft.; total hose, 2,950 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 125 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 3,000,000 gals.; mains, 10 miles, 50 hydrants; meters, total number, 150; 369 services; pressure, fire 100 lbs.; cost to construct, $60,000.

CLINTON, pop. 1,200; fire area, 475 acres; mercantile bldgs., brick, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fire-

works and combustibles ord. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose cart, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; ann. exp. of dept., $241; total mem., 65 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 4,000,000 gals.; mains, cast iron, 6 miles, 4 to 18 in. dia., Ludlow; 40 hydrants, Ludlow; 20 valves; 260 services; pipe, galv. iron; pressure, fire 70 to 110 lbs.; cost to construct, $35,000; bonded debt, $22,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $300; works belong to village.

CLYDE, pop. 3,700; fire area, ½ mile; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,000. Fire dept.—2 c. engines, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,800 ft.; inferior, all kinds, 500 ft.; total hose, 3,300 ft.; value of dept. equipment, $5,000; ann. exp. of dept., $600; total mem., 80 volunteers.

WATER SUPPLY—Source, spring, 1 mile from business center; system, pump to stdp.; stdp. cap. 200,000 gals., dim. 24 x 60, located on top of hill, material used in cons. steel; quality of water, excellent; 2 pumping engines, cap. per day 2,000,000 gals., constructors Buffalo, Warren; mains, iron, 6 1-3 miles, 4 to 10 in. dia.; 59 hydrants, Ludlow; 26 valves, Ludlow; meters, total number, 230, Crown 38, Union 2, Hersey Disc 18, Thomson 88, Buffalo 44, owned by consumer; 377 services; pipe, galv. iron; pressure, dom. 70 to 80 lbs., fire 80 to 125 lbs.; consumption per day 62,600 gals., per capita 23½ gals.; works belong to Co.

COBLESKILL, pop. 2,500; fire area, 1 mile; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $100; total mem., 100 volunteers.

WATER SUPPLY—Source, springs; system, gravity; filtration system, gravel and sand; res. cap., 12,000,000 gals.; mains, cast iron, 6 miles, 4 to 20 in. dia.; 65 hydrants, Mathews; 33 valves; 300 services; pipe, lead; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $65,000; bonded debt, $26,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $150; works belong to city.

COEYMANS, pop. 1000. Fire dept.—3 hose carts, 1,450 ft. hose.

WATER SUPPLY—21 hydrants; pressure, 112 lbs.; total mem., 75 volunteers.

COHOCTON, pop. 879; fire area, 640 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,800; total mem., 73 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs; res. cap., 225,000 gals.; mains, 6.8 miles; 40 hydrants.

COHOES, pop. 24,183; fire area, 1,280 acres; mercantile bldgs., brick and wood, 1 to 9 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $29,126.62; av. ins. involved for same time, $1,316,011. Fire dept.—4 steamers, 8 c. hand ex., 3 comb. c. & h. wagons, 1 aerial truck, 2 hose wagons, 3 hose carts, 17 horses; hose, cotton, rubber lined, good, 9,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 10,000 ft.; fire alarm, electric, 38 boxes; value of dept. equipment, $38,000; value of bldgs., $35,000; ann. exp. of dept., $25,000; total mem., 200, paid full time 18, volunteers 182.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; quality of water, good, res. cap., 64,500,000 gals.; 4 pumping engines, cap. per day 14,000,000 gals., constructors Deane, Gould and Holly; mains, cast iron, 47 miles, 4 to 24 in. dia.; 425 hydrants, Ludlow, Eddy, Rensselaer; 450 valves, Ludlow, Rensselaer; meters, total number, 60, Crown 55, Hersey Disc 1, Gem 2, Empire 2, owned by city; 3,000 services; pipe, iron and lead; pressure, dom. 55 lbs., fire 72 lbs.; consumption per day, 6,000,000 gals.; cost to construct, $500,000; bonded debt, $206,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $12,000; works belong to city.

COLD SPRING, Putnam Co., pop. 2,067; bldgs., wood and brick, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1903-4, $4,200. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; total mem., 43 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, mountain springs; system, gravity; res. cap., 15,000,000 gals.; mains, cast iron, 5 miles, 4 to 10 in. dia.; 59 hydrants, Ludlow; meters, total number 215; 495 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day 50,000 gals., per capita 25 gals.; cost to construct, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $350; works belong to village.

COLLEGE POINT (under supervision of N. Y. fire dept.), pop. 10,000. Fire dept.—1 h. & l. truck, hose truck, 1 jumper; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, 25 boxes, bell and whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, pump to stdp.; stdp. cap., 828,900 gals.; 2 pumping engines, cap. per day 4,000,000 gals., constructor Worthington; mains, cast iron, 15 miles, 6 to 16 in. dia., McNeal; 130 hydrants, Wood; 85 valves; meters, total number 600, Crown, Thomson, Worthington, Trident, Nash, Westinghouse; 1,200 services; pressure, dom. 60 to 70 lbs., fire 75 lbs.; cost to construct, $250,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $7,000; works belong to borough.

COOPERSTOWN, Otsego Co., pop. 2,368; mercantile bldgs. brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 550 ft.; total hose, 3,550 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $20,000; total mem., 132 volunteers.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump direct; quality of water, hard; 3 pumping engines, class comp. dup., cap. per day 3,000,000 gals.; mains, cast iron, 8 miles, 4, 6 and 8 in. dia.; 47 hydrants; 31 valves; meters, total number, 16, Nash, Empire, Hersey Disc, owned by Co.; 500 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; works belong to Cooperstown Aqueduct Assn.

CORINTH, pop. 2,240; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 4 comb. chem. & hose wagon, 4 hose carts; hose, cotton, rubber lined, good, 2,200 ft.; value of dept. equipment, $1,500; value of bldgs., $1000; ann. exp. of dept., $220; total mem., 60 volunteers.

WATER SUPPLY—Source, streams and brooks, 2 and 3 miles from business center; system, gravity, pump to res., to stdp. and direct; stdp. cap., 10,000 gals.; filtration through coke; res. cap., 2,500,000 gals.; mains, iron, 7 miles, 4 to 10 in. dia., Warren, Eddy; 40 hydrants, Eddy; 175 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 125 lbs.; cost to construct, $43,000; int. paid on bonds, 5 per cent; works belong to Co.

CORNING, pop. 15,250; fire area, 5,000 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 5 c. hand ex., 1 hose wagon, 6 hose reels, 4 horses; hose, cotton, rubber lined, good, 3,800 ft.; rubber, good, 1,000 ft.; total hose, 4,800 ft.; fire alarm, bell, 28 boxes; value of dept. equipment, $18,000; value of bldgs., $3,000; ann. exp. of dept., $8,000; total mem., 122, paid full time 7, volunteers 115.

WATER SUPPLY—Source, spring, ½ mile from

business center; system, pump to res. direct; quality of water, good; res. cap., 4,500,000 gals.; 2 pumping engines, class dup. comp.; cap. per day 4,000,000 gals., constructor Deane; mains, cast iron, 25 miles, 4 to 16 in. dia.; 266 hydrants, Mathews; works belong to city.

CORNWALL, pop. 1,966; bldgs., wood and brick, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $40; ins. for same time, $40. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,200; value of bldgs., $6,000; ann. exp. of dept., $300; total mem., 60 volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity; res. cap., 62,000,000 gals.; mains, iron, 8 miles, 4 to 10 in. dia.; 59 hydrants, Ludlow; meters, total number 1; 145 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $67,000; int. paid on bonds, $3,230; ann. cost of mtce., $500; works belong to city.

CORONA (pop. included in New York city); fire area 640 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 1 horse; hose, cotton, rubber lined, good 350 ft.; rubber, good 250 ft.; total hose, 600 ft.; fire alarm, Gamewell and bell, 2 boxes; value of dept. equipment, $1,000; value of bldgs., $1,300; ann. exp. of dept., $200; total mem., 54 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 196,000 gals., builder Wood; pumping engines, cap. per day 750,000 gals., constructor Worthington; mains, 4 miles, 4 to 12 in. dia., Donaldson; 103 hydrants, Eddy; meters, total number 125, Nash; pressure, dom. 55 lbs., fire 55 lbs.; cost to construct, $100,000; ann. cost of mtce., $3,000; works belong to Co.

CORTLAND, pop. 11,272; fire area, 256 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. and h. wagon, 1 h. & l. truck, 7 c. hand ex., 1 hose wagon, 4 hose carts, 5 horses; hose, cotton, rubber lined, good, 7,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 1,000 ft.; total hose, 8,200 ft.; fire alarm, bell, 39 boxes; value of dept. equipment, $18,000; value of bldgs., $35,000; ann. exp. of dept., $6,000; total mem., 170, paid full time 6, volunteers 164.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 369,000 gals., dim. 40 x 40, material used in cons. iron; quality of water, good; res. cap. 3,000,000 gals., located at pumping station; 2 pumping engines, cap. per day 4,000,000 gals., constructor Worthington; mains, cast iron, 21 miles, 4 to 12 in dia.; 173 hydrants; 135 valves; meters, total number, 765, Crown, Nash, Union, King, Hersey Rotary, Trident, Thomson, Ball & Fitts, Worthington, Columbia, Keystone, Lambert, owned by consumer; 1,400 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 110 lbs.; consumption per day, 845,559 gals.; cost to construct, $320,000; bonded debt, $150,000; int. paid on bonds, 5 per cent; cost of mtce., $17,500; works belong to Co.

COXSACKIE, pop. 2,318; fire area, 500 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; total hose, 4,300 ft.; fire alarm, Gamewell; value of dept. equipment, $6,500; value of bldgs., $3,500; ann. exp. of dept., $350; total mem., 180 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system gravity; res. cap., 5,000,000 gals.; mains, 10 miles, 6 to 10 in. dia., Millar; 72 hydrants, Kennedy; meters, total number 19, Buffalo; 312 services; pipe, lead; pressure, dom. 100 lbs., fire 120 lbs.; cost to construct, $74,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to city.

CROTON-ON-HUDSON, pop. 2,000; fire area, 1 sq. mile. Fire dept.—1 h. & l. truck, chem. hand engine; value of equipment, $1,200; ann. exp. of dept., $500; total mem., 100 volunteers.

WATER SUPPLY—Not reported.

CROWN POINT, pop. 1,978; fire area, all the town; mercantile bldgs., wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck; total mem., 35 volunteers.

WATER SUPPLY—Source, springs, 50 rods from business center; system, gravity; res. cap., 23,000 gals.; mains, cast iron, 3½ miles, 3 to 4 in. dia., Millar; 1 hydrant, Ludlow, Gould; 60 services; pipe, iron; pressure, dom. 35 lbs., fire 80 lbs.; cost to construct, $4,000; ann. cost of mtce., $75; works belong to Co.

CUBA, pop. 1,502; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, fire boats, supply wagons, 5 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $2,500; ann. exp. of dept., $200; total mem., 100 volunteers.

WATER SUPPLY—Source, springs, 2 and 3 miles from business center; system, gravity; quality of water, good; res. cap. 900,000 gals., located southwest of town; mains, cast iron, 10 miles, 4 to 8 in. dia.; 43 hydrants, Ludlow; 42 valves; 350 services; pressure, dom. 90 lbs., fire 83 lbs.; cost to construct, $45,000; bonded debt, $17,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $700; works belong to village.

DANSVILLE, pop. 3,953; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, telephone system; value of dept. equipment, $3,700; value of bldgs., $6,000; ann. exp. of dept., $600; total mem., 125 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity; quality of water, good; res. cap. 3,150,000 gals., located 250 ft. above village; mains, iron, 15 miles; 112 hydrants, Eddy; Ludlow valves; meters, total number 150, Gem, Hersey Disc, Thomson, Columbia, Trident, Lambert, owned by city; 600 services; pipe, iron; pressure, dom. 110 lbs., fire 110 lbs.; cost to construct, $84,000; bonded debt, $75,000; int. paid on bonds, 3 and 4 per cent; ann. cost of mtce., $4,500; works belong to city.

DELHI, pop. 2,078; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,695. Fire dept.—2 hand engines, 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 250 ft.; rubber, good, 1,100 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,000; ann. exp. of dept., $700; total mem., 100 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, brook, 10 miles from business center, gravity; res. cap., 3,000,000 gals.; mains, 9¾ miles, 3 to 12 in. dia.; 111 hydrants, Ayres, Ludlow; 90 valves; meters, total number 1; 340 services; pressure, dom. 88 lbs.; cost to construct, $60,000; bonded debt, $47,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $800; works belong to town.

DEPEW pop. 3,480; fire area, 2,600 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 2,000 ft.; total hose, 4,000 ft.; fire alarm, whistle; value of equipment, $6,000; value of bldgs., $7,000; cost of mtce., $1,000; total mem., 98 volunteers.

WATER SUPPLY—Not reported.

DEPOSIT, pop. 2,051; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wood-

en roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $9,000; ann. exp. of dept., $500; total mem., 75 volunteers.

WATER SUPPLY—Source, 2 miles from business center; system, gravity; quality of water, good; mains, cast iron, 6 miles, 4 to 10 in. dia.; 46 hydrants; 20 valves: meters, total number 1, owned by Co.; 330 services; pipe, lead; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $49,000; cost of mtce., $300; works belong to Co.

DISPATCH, pop. 1,000. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose carts, 100 ft. hose; mem. volunteers.

DOBBS FERRY, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 water tower, 5 hose carriages; hose, cotton, rubber lined, good 2,800 ft.; fire alarm, Gamewell; value of dept. equipment, $5,000; value of bldgs., $15,000; ann. exp. of dept., $1,000; total mem., 130 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, see Tarrytown.

DOLGEVILLE, pop. 2,240; fire area, 500 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 5 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, linen, good, 1,500 ft.; inferior, all kinds, 800 ft.; total hose, 2,300 ft.; fire alarm, electric, 11 boxes; value of dept. equipment, $4,000; value of bldgs., $500; total mem., 80 volunteers.

WATER SUPPLY—Source. creek, 4½ miles from business center; system, gravity; quality of water, good; res. cap., 3,000,000 gals., located on Cold Creek, Salisbury; mains, iron 12 miles, 4 to 12 in. dia.; 60 hydrants; 500 services; pipe, galv. iron and lead; pressure, dom. 120 to 150 lbs., fire 130 to 160 lbs.; cost to construct, $70,000; bonded debt. $61,000; int. paid on bonds, 3½ to 4 per cent; cost of mtce., $509.73; works belong to city.

DUNDEE, pop. 1,400; fire area, 125 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—3 c. engines, 1 h. & l. truck, 1 hand engine, 5 c. hand ex.; hose, cotton, rubber lined, good, 200 ft.; fire alarm, bell; value of dept. equipment, $2,600; value of bldgs., $1,200; total mem., 60 volunteers.

WATER SUPPLY—Source, wells.

DRYDEN, pop. 800; fire area, 440 acres. Fire dept.—4 hose carts, 1 h. & l. truck; value of dept. equipment, $3,000; total mem. 80.

WATER SUPPLY—Source, springs; system, gravity; pressure, 85 lbs.; cost of works, $28,000; bonded debt, $28,000; int. paid on bonds, 3 per cent; works belong to village.

DUNKIRK, pop. 20,000; fire area, 1,280 acres; mercantile bldgs., brick and wood, 2 and 4 stories; private, brick and wood, 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 comb. c. & hose wagon, 1 h. & l. truck, 8 c. hand ex., 3 hose wagons, 8 horses; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, whistle; value of dept. equipment, $10,000; value of bldgs., $25,000; ann. exp. of dept., $10,000; total mem. 258, paid full time 8, 250 volunteers.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 12,000,000 gals., constructors Snow, Holly, Worthington; mains, cast iron; 45 miles, 3 to 20 in. dia., Buffalo; 160 hydrants, Ludlow, Holly; 222 valves, Ludlow; meters, total number 400, Crown 1, Westinghouse 13, owned by consumer; 2,000 services; pipe, lead and galv. iron; pressure, dom. 70 lbs., fire 100 to 140 lbs.; consumption, per day 4,000,000 gals., per paid on bonds, 3 to 4 per cent; works belong to capita 283 gals.; cost to construct, $200,000; int. paid on bonds, 3 to 4 per cent; works belong to city.

EAST AURORA, pop. 3,366; fire area, 640 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.— 1 c. engine, 2 h. & l. trucks, 3 hose carriages; 2 horses; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 100 ft.; total hose, 1,300 ft.; fire alarm, electric; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $300; total mem., 125 volunteers.

WATER SUPPLY—Source, springs and wells; system, pump direct and gravity; quality of water, good; res. cap., 325,000 gals.; pumping engines, cap. per day 720,000 gals., constructors Holly, Snow; mains, wood, 14 miles, 4 to 10 in. dia., Millar; 30 hydrants; 30 valves; meters, total number 140, Buffalo, owned by consumer; 450 services; pipe, lead; pressure, dom. 70 lbs., fire 100 to 120 lbs.; cost to construct, $66,000; bonded debt, $56,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $4,000; works belong to city.

EAST HAMPTON, pop. 1,000. Fire dept.—2 hose carts, 1 h. & l. truck, 2,000 ft. hose; total mem., 62 volunteers.

EAST ROCHESTER, pop. 1,700; fire area, 350 acres. Fire dept.—1 h. & l. truck, 3 hose carts, 2 c. hand ex., 2,000 ft. hose; value of equipment, $3,500; value of bldgs., $12,000; ann. cost of mtce., $800; total mem., 100 volunteers.

WATER SUPPLY—Source, Lake Ontario Water Co.; 54 hydrants; mains, 5 miles; pressure, dom. 80 lbs., fire 100 lbs.; cost of works, $102,500; bonded debt, $102,500; int. paid on bonds, 4 per cent; works belong to village.

EAST SYRACUSE, pop. 2,509; fire area, 320 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell and whistle, 10 boxes; value of dept. equipment, $2,000; value of bldgs., $2,500; total mem., 110 volunteers.

WATER SUPPLY—Source, springs; system, gravity to res.; res. cap., 3,500,000 gals.; mains, 13 miles, 4 to 12 in. dia., National; 60 hydrants, Ludlow; 59 valves; 360 services; pressure, fire 120 lbs.; cost to construct, $75,000; works belong to village.

EBENEZER.—Fire dept. not reported.

WATER SUPPLY—Source, Lake Erie; situated 3 miles from business center; system, Depew and Lake Erie Water Co.; quality of water, good; mains, iron pipe; hydrants, 15; services, good; pressure, dom. 40 to 55 lbs., fire 95 lbs.; works belong to private Co.

ELLENVILLE, pop. 3,100; fire area, 700 acres; mercantile bldgs., stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, bell; total mem., 165 volunteers.

WATER SUPPLY—Source, brook, 1 mile from business center; system, gravity; quality of water, good; res. cap. 750,000 gals., located on mountain; mains, iron, 10 miles, 4 to 10 in. dia.; 82 hydrants, Ayres, Eddy; 67 valves, Kennedy, Eddy; meters, total number 15, Crown 18, Gem 2, owned by village; 600 services; pipe, wrought iron; pressure, dom. 30 lbs., fire 80 lbs.; bonded debt, $6,500; int. paid on bonds, 3½ per cent; ann. cost of mtce., $1,350; works belong to village.

ELMIRA, pop. 34,692; fire area, 4,800 acres; mercantile bldgs., brick and stone, 2 to 6 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $49,074; av. ins. involved for same time, $505,196. Fire dept.—4 comb. c. & h. wagons, 7 steamers, 2 h. & l. trucks, 4 c. hand ex., 1 aerial truck, 1 hose wagon, 24 horses; hose, cotton, rubber lined, good, 8,850 ft.; fire alarm, bell, 77 boxes; value of dept. equipment, $60,089; value of bldgs., $91,000; ann. exp. of dept., $39,500; total mem. 40, paid full time 39, paid part time 1.

WATER SUPPLY—Source, river and creek, 1¼ and 3 miles from business center; system, gravity and pump to res.; filtration system, Jewell; cap. of plant, 7,000,000 gals.; quality of water, good; res. cap. 117,500,000 gals., located at Carrs Creek; 2

pumping engines, cap. per day 12,500,000 gals., constructor Worthington; mains, cast iron, 73 miles, 6 to 20 in. dia.; 500 hydrants, wood; 560 valves, Wood; meters, total number 860, Crown 248, Empire 2, Hersey Rotary 50, Hersey Disc 154, Hersey Torrent 1, Thomson 18, Ball & Fitts 2, Worthington 1, Buffalo 5, Columbia 3, Keystone 1, Trident 251, Lambert 11, Nash 2, owned by Co.; 5,400 services; pipe, lead and galv. iron; pressure, dom. 35 lbs., fire 35 lbs.; consumption, per day 5,238,000 gals., per capita 130 gals.; cost to construct, $1,000,000; bonded debt, water, electric light and railroad plant, $3,622,000; int. paid on bonds, 6 per cent; works belong to Co.

ELMIRA HEIGHTS, pop. 3,000; fire area, 600 acres; mercantile bldgs., brick, 1 to 2 stories; private, mostly wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustible ord.; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $1,500; av. ins. carried on properties burned during the same time, $1,000. Fire dept.—Water pressure, 1 c. engine, 1 h. & l. truck, hose wagon, 4 hose carriages, hose, cotton, rubber lined, good, 2,500 ft.; fire bell in town hall; value of dept. equipment, $3,500; value of bldgs., $1,500; ann. exp. of dept., $400; mem., 80 volunteers.

ENDICOTT. Fire dept.—1 comb. wagon, 1 chem. h. & l. truck; hose, 500 ft.; 2,000 ft. of hose available at shoe factory; total mem., 60 volunteers.

WATER SUPPLY—System, gravity; res. cap., 2,000,000 gals.; steam pump; mains, 4½ miles; 32 hydrants; pressure, 65 lbs.

FAIRPORT, pop. 2,700; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 3,800 ft.; fire alarm, whistle; value of dept. equipment, $4,500; ann. exp. of dept., $1,100; total mem., 118 volunteers.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to stdp.; stdp. cap. 300,000 gals., material used in cons. steel; quality of water, good; 1 pumping engine, class comp. dup., size 12 x 18½ x 10½, cap. per day 500,000 gals., constructor Blake; 1 triplex power pump, cap. 150 gals. per min.; mains, cast iron, 4 to 10 in. dia.; 73 hydrants, Ludlow; 60 valves; Rensselaer; meters, total number 200, Buffalo 175, Columbia 25, owned by consumer; 420 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 90 lbs.; consumption, per day 35,600 gals., per capita 12½ gals.; cost to construct, $42,000; bonded debt, $43,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,200; works belong tovillage.

FALCONER, pop. 1,800; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area: fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,950; value of bldgs., $3,000; ann. exp. of dept., $550; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 5,000,000 gals., constructors Deane, Holly, Allis; mains, cast iron, 6 miles, 6 to 16 in. dia.; 25 hydrants, Mathews, Ludlow; 12 valves, Ludlow; meters, total number 70, owned by city and consumer 335 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 125 lbs.; works belong to city.

FARMINGDALE, pop. 1,035; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 1 hose wagon; hose, cotton, rubber lined, good, 600 ft.; inferior, all kinds, 50 ft.; total hose, 650 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $4,500; ann. exp. of dept., $250; total mem., 120 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; quality of water, good; res. cap., 24,000 gals.; 2 pumping engines, constructor Gould; mains, 6 miles; 46 hydrants; pressure, dom. 60 lbs., fire 90 lbs.; cost to construct, $53,000; ann. cost of mtce., $3,500; works belong to Co.

FAR ROCKAWAY (Greater New York) fire area, 900 acres; bldgs., wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 jumper, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 450 ft.; inferior, all kinds, 850 ft.; total hose, 2,300 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $8,000; value of bldgs., $3,500; ann. exp. of dept., $2,000; total mem., 85 volunteers.

WATER SUPPLY—Source, wells, 6 miles from business center; system, pump to stdp. and direct; stdp. dim. 12 x 120 and 20 x 100, material used in cons. wrought iron; quality of water, good; 3 pumping engines, class high and low service, cap. per day 8,000,000 gals., constructors Worthington and Davidson; mains, cast iron, 30 miles, 3 to 20 in. dia.; 400 hydrants; meters, total number 1,457, owned by Co. and consumer; 3,200 services; pipe, wrought iron and lead; pressure, dom. 49 to 90 lbs.; consumption per day, 1,900,000 gals.; works belong to Co.

FAYETTEVILLE, pop. 1,304; fire area, 400 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, linen, good 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,750; value of bldgs., $700; ann. exp. of dept., $150; total mem., 16 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap., 1,300,000 gals.; mains, cast iron, 5 miles, 4 to 10 in. dia.; 42 hydrants; 23 valves; meters, total number 100, Crown, Empire and Pittsburg, owned by city and consumer; 365 services; pipe, galv. iron; pressure, fire 60 to 125 lbs.; cost to construct, $31,000; works belong to village.

FISHKILL LANDING, pop. 3,678; fire area, 960 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $500. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 1 horse; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; ann. exp. of dept., $800.

WATER SUPPLY—Source, mountain streams, 1½ miles from business center; system, gravity; quality of water, good; 44 hydrants; 41 valves; meters, total number 447; 440 services; pressure, dom. 105 lbs., fire 140 lbs.; works belong to city.

FLUSHING (Greater New York.) fire area, 2,560 acres; mercantile bldgs., stone, brick and wood, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; fire loss for 1902, $15,000; ins. for same time, $12,000. Fire dept.—2 h. & l. trucks, 5 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $4,000; value of bldgs., $15,000; ann. exp. of dept., $5,000; total mem., 235 volunteers.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to stdp.; stdp. cap., 690,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructors Holly, Blake; mains, cast iron, 36 miles, 4 to 16 in. dia.; 265 hydrants, Mathews; meters, total number 1,900, Crown, Thomson; 2,200 services; pressure, dom. 40 lbs., fire 90 lbs.; cost to construct, $370,000; ann. cost of mtce., $20,000; works belong to town.

FONDA, pop. 1,165; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 800 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $350; total mem., 90 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water,

good; res. cap., 50,000 gals., located west from village; mains, iron, 6½ miles, 4 to 12 in. dia.; 35 hydrants; 22 valves; meters, total number 1; 225 services; pipe, lead; pressure, dom. 70 lbs., fire 80 lbs.; cost to construct, $32,000; bonded debt, $32,000; int. paid on bonds, 4 per cent; cost of mtce., $500; works belong to village.

FT. EDWARD, pop. 4,000; fire area, 70 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; combustibles ord. Fire dept.—1 steamer, 3 c. hand ex., 3 hose reels; hose, cotton, rubber lined, good, 4,350 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $5,000; ann. exp. of dept., $675; total mem. 89, paid full time 2, volunteers 87.

Water Supply—Source, springs, 2½ miles from business center; system, gravity; filtration system, coke; quality of water, good; mains, cast iron, 10 miles, 4 to 20 in. dia.; 100 hydrants, Ludlow; 90 valves; meters, total number 2, Nash; pipe, galv. iron; pressure, dom. 30 to 50 lbs., fire 30 to 50 lbs.; cost to construct, $6,500; bonded debt, $8,500; works belong to corporation.

FORT PLAIN, pop. 3,000; fire area, 800 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord. Fire dept.—1 h. & l. truck, 2 hand engines, 6 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $350; total mem., 180 volunteers.

Water Supply—Source, springs, 10 miles from business center; system, gravity; quality of water, good; res. cap., 25,000,000 gals.; mains, cast iron, 14 miles, 4 to 10 in. dia.; 62 hydrants; 30 valves; meters, total number 2, Gem and Columbia, owned by village; 600 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 500,000 gals.; cost to construct, $86,500; bonded debt, $2,000; int. paid on bonds, 3½ to 4 per cent; cost of mtce., $2,500; works belong to village.

FRANKFORT, pop. 3,000; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 yrs., $383; av. ins. involved for same time, $633. Fire dept.—2 steamers, 1 h. & l. truck, 4 c. hand ex., 8 hose wagons; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, whistle; value of dept. equipment, $5,500; value of bldgs., $3,500; ann. exp. of dept., $800; total mem., 80 volunteers.

Water Supply—Source, springs; system, gravity; quality of water, good; res. cap., 10,000,000 gals.; mains, 8½ miles, Chas. Millar & Son Co.; 53 hydrants, Ludlow; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $60,000; works belong to city.

FRANKLINVILLE, Cattaraugus County, pop. 1,485; bldgs., stone, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 c. engine, 2 h. & l. trucks, 3 hose carriages, 1 hose tower, 2 horses; hose, cotton, rubber lined, good, 2,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $112; ann. exp. of dept., $200; total mem., 100 volunteers; underwriters' rating, second class.

Water Supply—Source, springs; system, gravity to res. and direct; res. cap., 750,000 gals.; mains, 6 miles, Wood, Michigan; 52 hydrants, Mathews, Wood; 25 valves; 300 services; pressure, dom. 80 lbs.; cost to construct, $32,000; ann. cost of mtce, $250; works belong to village.

FREDONIA, pop. 5,148; mercantile bldgs., brick and wood, 1½ to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 comb. c. & hose wagons, 2 hose wagons; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, electric, 6 boxes; value of dept. equipment, $2,000; value of bldgs., $20,000; total mem., 132 volunteers.

Water Supply—Source, creek, 2½ miles from business center; system gravity; res. cap., 99,000,000 gals., constructors Skidmore, Chambers and Jenkens; mains, iron, 10 miles, 2 to 12 in. dia.; 90 hydrants, Wood; 20 valves, Ludlow; 1,200 services; pipe, iron; pressure, dom. 90 lbs., fire 90 to 105 lbs.; cost to construct, $100,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $500; works belong to town.

FREEPORT, pop. 5,000; fire area, 4½ sq. miles; mercantile bldgs., brick and wood, 1 to 3½ stories; private, brick, 2½ stories; wooden roofs permitted; causes of fires investigated. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 hose carriages, 1 hose cart; hose, cotton, rubber lined, good, 800 ft.; rubber, good, total hose, 2,950 ft.; fire alarm, bell and whistle; total mem., 175 volunteers.

Water Supply—Source, wells; system, pump to stdp.; stdp. cap. 293,760 gals., dim. 20 x 125, builders Riter and Conley; 2 pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 14 miles, 4 to 12 in. dia.; 150 hydrants, Eddy; 514 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $58,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,000; works belong to city.

FRIENDSHIP, pop. 1,300; fire area, 6 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 and 3 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 200 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; value of bldgs., $5,000; ann. exp. of dept., $2,200; total mem., 121, paid full time 1, 120 volunteers.

Water Supply—Source, springs and wells, 2 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap., 500,000 gals., located ½ mile from village; pumping engines, class triplex, cap. per day 80,000 gals., constructor Gould; mains, cast iron, 10 miles, 4 to 10 in. dia.; 51 hydrants; 40 valves; meters, total number 200, Empire and Thomson, owned by Co.; 225 services pipe, galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $33,500; bonded debt, $7,000; int. paid on bonds, 5 per cent; cost of mtce., $500 works belong to Co.

FULTON, pop. 3,848; fire area, 2,560 acres; mercantile bldgs., brick and wood; wooden roofs permitted. Fire dept.—2 steamers, 1 c. hand ex., 2 h. & l. trucks, 4 hose wagons, 6 hose carriages, 6 horses; hose, cotton, rubber lined, good 5,800 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $12,500; value of bldgs., $5,000; ann. exp. of dept., $2,200; total mem., 200 volunteers.

Water Supply—Source, springs; system, pump to stdp. and direct; stdp. cap. 188,000 gals., dim. 20 x 80; 2 pumping engines, cap. per day 4,500,000 gals.; constructors Snow, Knowles; mains, cast iron, 21¾ miles, 4 to 12 in. dia., Utica Pipe Fdy.; 172 hydrants, Holyoke; 2,109 services; pipe, cost to construct, $206,000; ann. cost of mtce., $4,800; works belong to city.

FULTONVILLE, pop. 912; fire area, 640 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; ann. exp. of dept., $60; total mem., 40 volunteers.

Water Supply—Source, wells; system, pump to res.; res. cap., 600,000 gals.; pumping engines, constructors Downing Pump Co.; mains, 7 miles, 4 to 6 in. dia.; 31 hydrants; pressure, dom 80 lbs., fire 80 lbs.; works belong to Co.

GEDDES, pop 884; fire area, 1,050 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 hose reels; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell, 11 boxes; value of dept. equipment, $375; value of bldgs., $400; ann. exp. of dept., $2,285.26; total mem., 90 volunteers.

Water Supply—Source, springs; system, pump to res.

GENESEO, pop. 2,400; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, linen, good 5,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $200; total mem., 200 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, lake, 5 miles from business center; system, pump to res.; quality of water, good; res. cap., 2,000,000 gals., located 2 miles east of village; 2 pumping engines, class comp., cap. per day 825,000 gals., constructors Holly and Deane; mains, cast iron, 12 miles, 4 to 12 in. dia.; 89 hydrants; 61 valves; meters, total number 136, Crown, Nash, Union, Empire, Trident and Thomson, owned by village; 490 services; pipe, iron and lead; pressure, dom. 40 to 150 lbs., fire 40 to 150 lbs.; consumption per day, 263,478 gals.; cost to construct, $94,000; bonded debt, $25,000; int. paid on bonds, 3½ per cent; cost of mtce., $4,586; works belong to village.

GENEVA, pop. 12,250; fire area, 1,280 acres; mercantile bldgs., brick, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 1 c. engine, 8 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 1 hose wagon, 8 hose carriages, 8 horses; hose, cotton, rubber lined, good 10,000 ft.; rubber, good 600 ft.; inferior, all kinds, 3,400 ft.; total hose, 14,000 ft.; fire alarm, Gamewell, 35 boxes; value of dept. equipment, $35,000; value of bldgs., $20,000; ann. exp. of dept., $6,500; total mem., 225, paid full time 3, paid part time 14, volunteers 208.

WATER SUPPLY—Source, lake, 2½ miles from business center; system, gravity, pump to res.; quality of water, good; 2 pumping engines, cap. per day 3,300,000 gals., constructor Worthington; mains, cast iron, 29.40 miles, 1 to 16 in. dia.; 245 hydrants; 275 valves; meters, total number, 2,167 Crown, Nash, Union, Empire, Gem, Trident, Hersey Disc, Thomson, National, Worthington, Buffalo, Columbia, Pittsburg, Keystone and Lambert, owned by city; 2,443 services; pipe, lead and iron, pressure, dom. 85 lbs., fire 65 lbs.; consumption per day, 461,853 gals.; cost to construct, $200,823; bonded debt, $150,000; int. paid on bonds, 4 per cent; cost to mtce., $2,325; works belong to city.

GLASCO; bldgs., wood. Fire dept.—1 c. engine; hose, 200 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Not reported.

GLEN COVE, pop. 6,500; fire area, 2,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 c. engine, 1 hand engine, 21 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $5,000; ann. exp. of dept., $1,200; total mem., 100 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 295,000 gals., dim. 20 x 120, material used in cons. steel, builders Riter, Conley; quality of water, good; 2 pumping engines, size 10¾ x 10 x 10, cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 11 miles, 4 to 10 in. dia.; 49 valves, Glamorgan; meters, total number 25, Hersey Disc, owned by Co.; 37 services; pipe, galv. iron; pressure, dom. 60 to 70 lbs., fire 90 to 100 lbs.; cost to construct, $95,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,000; works belong to Co.

GLENS FALLS, Warren Co., pop. 12,613; bldgs., brick, stone and wood, 1½ to 4 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 aerial truck, ex. ladder, 1 supply wagon, 1 hose wagon, 3 hose reels, 4 horses; hose, cotton, rubber lined, good 7,500 ft.; inferior, all kinds, 800 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $20,000; value of bldgs., $12,000; ann. exp. of dept., $6,500; total mem., 169 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 5 miles from business center; system, gravity; res. cap., 250,000,000 gals.; 330 hydrants; 3,000 services; pressure, dom. 80 lbs., fire 115 lbs.; cost to construct, $260,000; ann. cost of mtce., $6,000; works belong to town.

GLOVERSVILLE, pop. 18,672; fire area, 3,200 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord. Fire dept.—2 comb. c. & hose wagon, 1 h. & l. truck, 8 c. hand ex., 1 aerial truck, 1 hose wagon, 1 buggy, 9 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 500 ft.; total hose, 6,500 ft.; fire alarm, bell and whistle, 43 boxes; value of dept. equipment, $30,000; value of bldgs., $37,500; ann. exp. of dept., $16,000; total mem. 35, paid full time 15, paid part time 20.

WATER SUPPLY—Source, 2 springs and mountain streams, 7 miles from business center; 3 to 7 miles; system, gravity; quality of water, good; res. cap., 137,500,000 gals.; mains, cast iron, 33.49 miles, 4 to 18 in. dia.; 289 hydrants; 407 valves; meters, total number 291; owned by city; 3,433 services; pipe, galv. iron and lead; pressure, dom. 40 to 85 lbs., fire 85 to 135 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $411,200; bonded debt, $145,500; int. paid on bonds, 3 to 6 per cent; works belong to city.

GOSHEN, pop. 3,500; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 c. engine, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 comb. c. & hose wagon, 4 hose carts; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 11 boxes, and whistle; value of dept. equipment, $3,500; value of bldgs., $8,000; ann. exp. of dept., $600; total mem., 115 volunteers.

WATER SUPPLY—Sorce, water-shed and dam, 1 mile from business center; system, gravity; quality of water, good; res. cap., 40,000,000 gals., located in valley; mains, cement and iron, 4 to 12 in. dia.; 69 hydrants; 24 valves; 500 services; pipe, lead; pressure, dom. 48 lbs., fire 48 lbs.; consumption per day, 380,000 gals.; works belong to village.

GOUVERNEUR, pop. 4,642; fire area, 500 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, wood, 1½ to 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carts, 3 Rex fire ext.; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, river, ½ mile from business centre; system, pump to stdps.; 2 stdps., cap. 424,000 gals., dim. 30 x 40, material used in cons. steel, builders Petroleum Iron Co.; quality of water, good; 3 pumping engines, size 10 x 12, cap. per day 4,500,000 gals., constructors Snow, Deane, Gould; mains, cast iron, 15 miles, 4 to 10 in. dia.; 90 hydrants, Ludlow; 100 valves, Ludlow; 850 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; consumption, per day 500,000 gals., per capita 594 gals.; cost to construct, $70,000; bonded debt, $40,000; int. paid on bonds, 3 per cent; ann. cost of mtce., $5,000; works belong to city.

GOWANDA, pop. 2,063; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 5 hose carts; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 200 ft.; total hose, 5,200 ft.; fire alarm, bell and electric, 15 boxes; value of dept. equipment, $9,000; value of bldgs., $2,500; ann. exp. of dept., $400; total mem., 140 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; quality of water, good; res. cap. 3,000,000 gals., located on hill; mains, iron, 5 miles, 2 to 8 in. dia.; 20 hydrants, Ludlow; 50 valves, Ludlow; meters, total number 20, Crown 1, Buffalo 19, owned by Co.; 450 services; pipe, iron; pressure, dom. 74 lbs., fire 74 lbs.; cost to construct, $30,000; ann. cost of mtce., $500; works belong to Co.

GRANVILLE, pop. 3,845; fire area, 1,000 acres; mercantile bldgs., wood and brick, 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good 700 ft.; linen, good, 1,300 ft.; total hose, 2,000 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $2,000; value of bldgs., $3,000; total mem., 38 volunteers.

WATER SUPPLY—Source, river, ⅛ mile from business center; system, pump to res. and direct; pumping engines, cap. per day 2,000,000 gals., constructor Gould; mains, cast iron, 15 miles, 4 to 8 in. dia.; Wood; 64 hydrants, Ludlow, Chapman; pipe, wrought iron; pressure, dom. 70 lbs., fire 100 lbs.; cost to construct, $31,000; int. paid on bonds. 4 per cent; ann. cost of mtce., $1,200; works belong to village.

GRASSY POINT, pop. 900. No fire dept.

WATER SUPPLY—Source, supplied by Haverstraw; mains, iron, 1¾ miles, 4 to 8 in. dia.; 12 hydrants; pressure, dom. 70 lbs., fire 120 lbs.

GREAT NECK, pop. 3,000. Fire dept.—1 hose reel, 1 hose wagon, 1 h. & l. truck; value of dept. equipment, $6,300; value of bldgs., $15,000; ann. exp. of dept., $500; total mem., 65 volunteers.

WATER SUPPLY—Source, Citizens Water Co.; system, pumping; 125 hydrants; pressure, dom. 60 lbs.; works belong to Co.

GREEN ISLAND.—Fire dept. not reported.

WATER SUPPLY—Source, well, island in Hudson River; system, pumping; quality of water, filtered; res. cap., 500,00 gals; filtration system mechanical; 3 pumping engines; cap. per day 7,500,000 gal.; constructors, Worthington & Snow; mains, cast iron; miles, 18 to 4 in. dia.; hydrants, Ludlow; meters, total number, 300; services, 300; pressure, dom. 70 lbs.; consumption, per day, 1,000,000; works belong to Co.

GREENE, pop. 1,236; fire area, 300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 1 h. & l. truck, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 500 ft.; leather, good, 500 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $10,000; total mem., 120 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; res. cap., 400,000 gals., located ¾ mile from center of town; 1 hand pump; mains, iron, 10 miles, 4 to 10 in. dia.; 36 hydrants; pipe, iron; pressure, fire 80 lbs.; cost to construct, $40,000; bonded debt, $35,000; int. paid on bonds, 3½ per cent; works belong to village.

GREENPORT, Suffolk Co., pop. 2,700; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 steamers, 1 hand engine, 4 c. hand ex., 1 chem. eng., 1 hose wagon, 5 hose carriages; hose, rubber, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $12,500; value of bldgs., $3,000; ann. exp. of dept., $950; total mem., 247 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 235,000 gals., dim. 20 x 100, material used in cons. steel; 2 pumping engines, class dup., cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 7 miles, 4 to 12 in. dia.; 51 hydrants; pressure, dom. 40 lbs., fire 40 lbs.; consumption per day, 70,500 gals.; cost to construct, $40,000; bonded debt, $14,000; int. paid on bonds, 3 1-10 per cent; works belong to city.

GREENWICH, pop. 1,869; bldgs., brick and wood, 2 stories. Fire dept.—2 hand engines, 1 h. & l. truck, 1 aerial truck, 4 hose carriages; hose, cotton, rubber lined, good 800 ft.; linen, good 1,000 ft.; rubber, good 600 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,400 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $8,000; ann. exp. of dept., $500; total mem., 120 volunteers.

WATER SUPPLY—Source, springs and creek, 3½ miles from business center; system, gravity; quality of water, good; res. cap., 1,850,000 gals.; mains, cast iron, 11 miles, 4 to 8 in. dia.; 50 hydrants; 20 valves; meters, total number 12; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $55,000; bonded debt, $3,000; int. paid on bonds, 5 per cent; cost of mtce., $1,500; works belong to Co.

GROTON, pop. 1,500; fire area, 400 acres; mercantile bldgs., brick and wood, 1½ x 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, several c. hand ex., 4 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 400 ft.; total hose, 2,400 ft.; fire alarm, whistle; total mem., 90 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water good; mains, iron, 10 in. dia., Chas. Millar; 48 hydrants; pressure, dom. 80 lbs., fire 90 lbs.; cost to construct, $32,805.20; bonded debt, $23,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $1,000; works belong to village.

HAMBURG, pop. 2,000; fire area 650 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, cement, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 supply wagon, 3 hose carts; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, electric, 20 boxes; value of dept. equipment, $3,000; value of bldgs., $4,800; total mem., 60.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 192,000 gals., dim. 16 x 125, located south on Main st., material used in cons., mal. iron, builders Sharon Boiler Co.; quality of water, good; res. cap., 1,500,000 gals.; 2 pumping engines, size 16 x 20 x 11½ x 12.8 x 12 x 8½ x 12, cap. per day 1,500,000 gals., constructors Snow, Buffalo; mains, cast iron, 6½ miles, 5 to 12 in. dia.; 41 hydrants; meters, total number 3, owned by Co.; 395 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $65,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,600; works belong to Co.

HAMILTON, pop. 1,627; fire area, 900 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, brick, stone, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $200; total mem., 80 volunteers.

WATER SUPPLY—Source, springs and lake, 1½ miles from business center; system, pump to stdp.; stdp. cap., 200,000 gals., dim, 30 x 40, located on hill, material used in cons. rock, builder O'Conner; filtration system, sand; quality of water, fair; 2 pumping engines, cap. per day 1,500,000 gals., constructor Norberg Mfg. Co.; mains, cast iron, 7½ miles, 4 to 10 in. dia.; 75 hydrants, Wood; 54 valves, Rensselaer; meters, total number 180, Crown 10, Buffalo 6, Nash 164, owned by consumer and city; 238 services; pipe, galv. iron; pressure, dom. 100 lbs., fire, 100 lbs.; consumption, per day 75,000 gals., per cap. 42½ gals.; cost to construct, $58,000; bonded debt, $54,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,000; works belong to city.

HAMMONDSPORT, pop. 1,169; fire area, 500 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 c. hand ex., 2 hose wagons; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 400 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; total mem., 100 volunteers.

WATER SUPPLY—Source, springs and lake, ½ mile from business center; system, gravity, pump to stdp. and direct; stdp. cap. 530,000 gals., dim. 60 x 25, located northwest from village, material used in cons. steel, builder W. T. O'Conners; filtration system, 16 ft. gravel; quality of water, good; 1 pumping engine, size 8 x 5 x 10, cap. per day 240,000 gals., constructor Snow; mains, iron, 4½ miles, 4 to 8 in. dia.; 45 hydrants, Ludlow; 44 valves, Ludlow; meters, total number 250, Crown 5, Hersey Rotary 1, Thomson 43, owned by con-

sumer; 250 services; pipe, iron; pressure, dom. 125 lbs., fire 125 lbs.; cost to construct, $25,000 bonded debt, $25,000 int. paid on bonds, 4 per cent; works belong to city.

HANCOCK, pop. 1,283; fire area, 500 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,850 ft.; inferior, all kinds, 500 ft.; total hose, 2,350 ft.; fire alarm, bell and whistle, 9 boxes; value of dept. bldgs., $2,700; ann. exp. of dept., $1,200; total mem., 95 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap., 7,000,000 gals.; mains, cast iron, 7½ miles, 4 to 8 in. dia.; 34 hydrants; 21 valves; pipe, galv. iron; pressure, dom. 60 to 90 lbs., fire 60 to 90 lbs.; cost to construct, $40,000; bonded debt, $18,000; int. paid on bonds, 6 per cent; works belong to Co.

HARRISON, pop. 2,500; fire area, 2,000 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories: wooden roofs permitted in fire area. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hand engine, 4 c. hand ex., 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 250 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $3,050; value of bldgs., $6,500; ann. exp. of dept., $510; total mem., 56 volunteers.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to res.; quality of water, good; res. cap. 5,000 gals., located 40 ft. above level; 2 pumping engines, cap. per day 2,500,000 gals., constructor Otto; mains, material wrought and cast iron, 3 miles, 6 to 12 in. dia.; 34 hydrants, Fox; 6 valves; meters, total number 5, Crown 3, Worthington 2; 30 services; pressure, dom. 115 lbs., fire 115 lbs.; consumption, per day 25,000 gals., per cap. 1,000 gals.; cost to construct, $11,000; ann. cost of mtce., $1,000; works belong to Co.; new mains laid and water supplied by the Inter-Urban Water Co.

HASTINGS-ON-HUDSON, pop. 5,000; fire area, ¾ mile; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone and wood, 3 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 5 hose carts; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $8,000; ann. exp. of dept., $800; total mem., 125 volunteers.

WATER SUPPLY—Supplied by North Tarrytown.

HAVERSTRAW, pop., 5,935; fire area, 1,600 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. for same time, $11,666. Fire dept.—1 h. & l. truck, 1 aerial truck, 8 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 2,000 ft.; total hose, 3,000 ft.; fire alarm, whistle; value of dept. equiptment, $10,000; value of bldgs., $15,000; ann. exp. of dept., $1,000; total mem., 216 volunteers: underwriters' rating, second class.

WATER SUPPLY—Source, springs and brooks, 6 miles from business center; system, gravity and pumping; quality of water, good; res. cap., 7,500,000 gals.: 2 pumping engines, class comp., size 12 x 20 x 12 x 10, cap. per day 1,500,000 gals., constructor H. R. Worthington; mains, cast iron, 16 miles, 4 to 10 in. dia., Warren; 140 hydrants, Holly & Eddy Mfg. Co.; meters, total number, 100, Crown, Union, Gem, Worthington, Buffalo, Keystone, Trident, Lambert, Nash, Hersey Disc and Thomson, owned by Co.; 985 services; pipe, galv. iron; pressure, dom. 75 to 125 lbs., fire 75 to 125 lbs.; consumption per day, $1,000,000 gals.; bonded debt, $150,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $20,000; works belong to Co.

HEMPSTEAD, pop., 3,582; bldgs., brick and wood, 2 to 4 stories. Fire dept.—1 steamer 2 hand engines, 1 h. & l. truck, 4 hose carriages; hose, rubber, good 2,500 ft.; fire alarm, bell; total mem., 175 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 294,525 gals., dim. 20 x 125, located at Freeport, material used in cons. steel, builders Riter & Conley; quality of water, good; 2 pumping engines, class dup., size 10 x 7 x 10, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 15 miles, 4 to 12 in. dia.; 122 hydrants, Eddy; 45 valves, Eddy; meters, total number, 45, Empire; 468 services; pipe, galv. iron; pressure, dom. 54 lbs., fire 54 lbs.; cost to construct, $58,500; bonded debt, $58,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,200; works belong to village.

HERKIMER, pop. 7,538; fire area, 1,280 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell, 11 boxes; total mem., 125 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 530,000 gals., dim. 25 x 60, material used in cons. steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Knowles; mains, cast iron, 14½ miles, 4 to 8 in. dia.; 109 hydrants; 84 valves; meters, total number, 71, owned by city; 1,234 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $82,969; bonded debt, $71,000; int. paid on bonds, 3½ per cent; cost of mtce., $6,607; works belong to city.

HICKSVILLE, pop. 2,000; fire area, 640 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, 1,450 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $550; total mem., 80 volunteers.

WATER SUPPLY—Nassau County Water Co.

HIGHLAND, pop. 1,570; fire area, 960 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bells; total mem., 35 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; quality of water, good; res. cap., 10,000,000 gals., located on mountain; mains, cast iron, 5½ miles, 4 to 8 in. dia.; 32 hydrants; 20 valves; meters, total number 50, Crown and Hersey Disc; 110 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $39,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; cost of mtce., $150; works belong to Co .

HIGHLAND FALLS, pop. 2,237; fire area, 1,200 acres; mercantile bldgs., wood, 2 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $400; ann. exp. of dept., $200; total mem., 85 volunteers.

WATER SUPPLY—Source, lake, 4 miles from business center; system, gravity; quality of water, good; res. cap., 5,000,000 gals.; mains, cast iron, 3 miles, 4 to 10 in. dia.; 43 hydrants, Ludlow; 16 valves, Ludlow; 220 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 107 lbs.; consumption per day 70,000 gals., per capita 3½ gals.; cost to construct, $75,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; works belong to Co.

HOLLEY, pop. 1,380; fire area, 500 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—12 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, whistle; total mem., 70 volunteers.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 20 x 75, material used in cons. iron; quality of water, good; 3 pumping engines, cap. per day 2,000,000 gals.; mains, cast iron, 5 miles, 4 to 8 in. dia.; 38 hydrants; meters, total number 184, owned by Co. and consumer; 380 services; pipe, galv. iron; pressure, maximum 60 lbs.; consumption, 50,000 to 100,000 gals. per day; belongs to Co.; Geo. P. Trout, supt.

HOMER, pop. 2,400; fire area, 2,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, Gamewell; value of dept. equipment, $4,000; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 150 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 154,496 gals., dim. 24 x 40, material used in cons. iron; quality of water, good; 3 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, iron, 8 miles, 4 to 8 in. dia.; 55 hydrants; 30 valves; meters, total number 70; 350 services; pipe, iron; pressure, dom. 90 lbs., fire 110 lbs.; consumption per day, 150,000 gals.; cost to construct, $50,000; works belong to village.

HONEOYE FALLS, pop. 1,300; fire area, 1,500 acres; bldgs, brick and wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 steamer, 8 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 500 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $8,000; ann. exp. of dept., $250; total mem., 113 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 10,000 gals.; pumping engines, cap. per day 48,000 gals., 2 pumps used for fire purposes, constructors Barr, Creelman; mains, 1 mile, 2 and 4 in. dia.; cost to construct, $4,000; works belong to Co.

HOOSICK FALLS, pop. 5,500; mercantile bldgs., brick, 3 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $1,000; ann. exp. of dept., $2,000; total mem., 130 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 328,000 gals., dim. 40 x 35, located on hill east of village, material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructors Knowles, Russell; mains, cement and cast iron, 8 miles, 4 to 12 in. dia.; 93 hydrants, Holyoke, Chapman; 896 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.

HORNELL, pop. 15,000; fire area, 1,675 acres; mercantile bldgs., brick, 3 and 4 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 1 aerial truck, 1 comb. c. & h. wagon, 1 hose wagon; hose, cotton, rubber lined, 6,000 ft.; fire alarm, bell, 28 boxes; value of dept. equipment, $20,000; value of bldgs., $12,000; ann. exp. of dept., $9,100; total mem. 240, paid full time 7, paid part time 13, volunteers 220.

WATER SUPPLY—Source, mountain streams: system, gravity; res. cap., 50,000,000 gals.; mechanical filters, cap. per day, 3,000,000 gals.; mains, 26½ miles, 4 to 20 in. dia.; 160 hydrants; 156 valves; meters, total number 2, Crown pressure, dom. 85 lbs., fire 75 to 85 lbs.; cost to construct, $300,000; works belong to city.

HORSEHEADS, pop. 1,901; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $34.15; ins. for same time, $200. Fire dept.—1 steamer, 1 c. engine; 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 230 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $600; total mem., 100 volunteers.

WATER SUPPLY—Source, wells and cisterns.

HUDSON, pop. 10,290; fire area, 1,000 acres; mercantile bldgs., brick, wood and marble, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 1 h. & l. truck, 8 c. hand ex., 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 200 ft.; total hose, 5,200 ft.; fire alarm, bell and whistle, 23 boxes; value of dept. equipment, $8,750; value of bldgs., $30,000; ann. exp. of dept., $3,500; total mem., 283 volunteers.

WATER SUPPLY—Source, creek, 13 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 82,000,000 gals., located near Churchtown, N. Y.; 2 pumping engines, cap. per day 1,500,000 gals., constructors Clapp and Jones; mains, cast iron, 29.42 miles, 4 to 18 in. dia.; 200 hydrants; 156 valves; meters, total number 125, Hersey Torrent, owned by consumer; 1,600 services; pipe, lead and iron; pressure, dom. 75 to 90 lbs., fire 75 lbs.; consumption per day 1,516,061 gals.; cost to construct, $325,000; bonded debt, $280,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $5,000; works belong to city.

HUNTINGTON, pop. 3,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 yrs., $667; av. ins. involved for same time, $2,000. Fire dept. 1 gasoline engine, 1 h. & l. truck, 4 c. hand ex., 2 hose wagons, 2 hose reels, 6 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 300 ft.; inferior, all kinds, 300 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $2,500; ann. exp. of dept., $720; total mem., 155 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res.; quality of water, excellent; res. cap., 250,000 gals.; 2 pumping engines, cap. per day 300,000 gals., constructor Worthington; mains, cast iron, 10 miles, 4 to 8 in. dia.; 47 hydrants, R. D. Wood, Ludlow; 28 valves; meters, total number 34, Thomson 27, Nash 7, owned by consumer; 240 services; pipe, galv. iron; pressure, dom. 25 to 50 lbs., fire 30 to 60 lbs.; consumption, per day 83,000 gals., per capita 27 gals.; cost to construct, $50,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,800; works belong to Co.

HYDE PARK, pop. 2,900; fire area, 750 acres; mercantile bldgs., stone, brick and wood, 1½ to 4 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 steamer, 1 hand engine, 4 c. hand ex., 1 hose wagon; hose, rubber, all kinds, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $500; ann. exp. of dept., $2,500; total mem., 120 volunteers.

WATER SUPPLY—10 cisterns.

ILION, pop. 7,100; fire area, 1,920 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 2 c. hand ex., 5 hose wagons, 5 hose carts; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, whistle; value of dept. equipment, $6,000; value of bldgs., $15,000; ann. exp. of dept., $1,000; total mem., 100 volunteers.

WATER SUPPLY—Source, creek, 2½ miles from business center; system, gravity; filtration system, slow sand; quality of water, good; res. cap. 79,000,000 gals., located 1½ and 2½ miles from town; mains, 14 miles, 4 to 16 in. dia.; 133 hydrants, Ludlow; 174 valves, Eddy; meters, total number, 41, Crown 6, Union 2, Empire 1, Gem 1, Hersey Rotary 2, Thomson 1, Trident 7, Lambert 2, Nash 19; 1,369 services; pipe, lead; pressure, dom. 115 lbs., fire 115 lbs.; consumption,

per day 700,000 gals., per capita 110 gals.; cost to construct, $203,998; bonded debt, $164,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,912.01; works belong to city.

INWOOD, pop. 2,500; fire area, 1,280 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs, permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 950 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $1,500; ann. exp. of dept., $75; total mem., 90 volunteers.

WATER SUPPLY—Deep wells. (See Far Rockaway.)

IRVINGTON, pop. 2,800; fire area, 900 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.— 1 h. & l. truck, 4 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 1,750 ft.; inferior, all kinds, 700 ft.; total hose, 2,450 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; ann. exp. of dept., $900; total mem., 75 volunteers.

WATER SUPPLY—Source, wells and streams, 1 mile from business center; system, pump to res.; res. cap., 61,500,000 gals.; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 10 miles, 4 to 12 in. dia., Wood; 36 hydrants, Wood; 30 valves; meters, total number 300, Crown, Worthington, Nash and Thomson; 300 services; pipe, lead and iron; pressure, dom. 80 lbs., fire 140 to 186 lbs.; cost to construct, $125,000; bonded debt, $72,000; int. paid on bonds, 3½ per cent; cost of mtce., $3,000; works belong to city.

ISLIP, pop. 1,800; fire area, 2,500 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 chem. engine, 2 h. & l. trucks, 2 hose carriages, 1 hose cart; hose, good, 3,500 ft.; fire alarm, bell; ann. exp. of dept., $800; total mem., 80 volunteers.

WATER SUPPLY—Source, driven wells; system, pump to stdp.; stdp. cap., 35,200 gals.; 2 pumping engines, constructor Knowles; mains, 7 miles; 62 hydrants, Eddy, Chapman; consumption, per day 1,500,000 gals.; works belong to Co.

ITHACA, pop. 16,000; fire area, 2,800 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood, brick and cement, 2½ to 3 stories; wooden roofs not permitted in fire area; combustibles ord. Fire dept.—2 steamers, 1 aerial truck, 1 h. & l. truck, 4 comb. c. and hose wagons, 1 auto h. wagon, 8 c. hand ex., 1 hose wagon, 12 horses; hose, cotton, rubber lined, good, 6,250 ft.; rubber, good, 400 ft.; inferior, all kinds, 700 ft.; total hose, 9,150 ft.; fire alarm, bell, whistle and electric, 36 boxes; value of dept. equipment, $40,000; value of bldgs., $35,000; ann. exp. of dept., $10,183.94; total mem., 486, paid full time 8, paid part time 7, 471 volunteers.

WATER SUPPLY—Source, Artesian deep wells and shallow wells, springs, 1 mile from business center; system, pump to res. and direct; stdp. cap., 600,000 gals., material used in cons. iron; filtration system, N. Y.; cap. of plant, 3,000,000 gals.; quality of water, good; res. cap., 2,400,000 gals.; 6 pumping engines, cap. per day 10,600,000 gals., constructors Gould, Worthington; mains, 43.19 miles, 4 to 20-in. cast, 61-in. wrought Warren; 258 hydrants, Troy, Ludlow, Holyoke, Godfrey; 619 valves; meters, total number 1,005, Trident, owned by Co.; 2,681 services; pipe, lead, galv. iron; pressure, dom. 60 to 140 lbs., fire 140 to 200 lbs.; consumption, per day 1,800,000 gals., per capita 97 gals.; cost to construct, $345,159; works belong to city.

JAMAICA (Greater New York), pop. 12,350; fire area, 3,400 acres; mercantile bldgs., stone, brick and wood, 2½ to 5 stories; private, stone, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 h. & l. trucks, 16 c. hand ex., 6 hose wagons, 22 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell, whistle and electric, 44 boxes; value of dept. equipment, $10,000; value of bldgs., $22,000; ann. exp. of dept., $20,000; total mem., 302 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 500,000 gals., builder Cunningham; quality of water, good; pumping engines, cap. per day 6,500,000 gals. constructors Knowles, Holly; mains, 76 miles, 4 to 12 in. dia.; 663 hydrants, Holly, Eddy, Chapman, Kennedy; 70 valves; meters, total number 10, Crown and Gem; pressure, dom. 55 lbs., fire 55 lbs.; cost to construct, $660,000; works belong to Co.

JAMESTOWN, pop. 26,160; fire area, 9 sq. miles; mercantile bldgs., brick, 3 to 6 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; av. fire loss per yr. for 3 yrs., $33,637; av. ins. involved for same time, $297,247. Fire dept.—1 steamer, 2 comb. c. & hose wagons, 1 aerial truck, 2 h. & l. trucks, 4 hose wagons, 23 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, bell, 45 boxes; value of dept. equipment, $25,450; value of bldgs., $42,000; ann. exp. of dept., $17,000; total mem., 226, paid full time 15, 211 volunteers.

WATER SUPPLY—Source, wells, 4 miles from business center; system, pumping direct; quality of water, good; res. cap., 1,000,000 gals.; 4 pumping engines, cap. per day 10,000,000 gals., constructors Holly, Allis, Deane and Gaskell; mains, cast iron, 75 miles, 2 to 18 in. dia.; 384 hydrants, Holly, Mathews, Ludlow; 320 valves, Ludlow; meters, total number 1,300, owned by city and consumer; 6,000 services; pipe, galv. iron; pressure, dom. 50 to 112 lbs., fire 160 lbs.; consumption per day, 2,250,000 gals.; bonded debt, $525,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $24,000; works belong to city.

JOHNSTOWN, pop. 10,130; fire area, 2,206 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $41,833; av. ins. involved for same time, $123,649. Fire dept.—1 h. & l. truck, 7 c. hand ex., 1 hose wagon, 4 hose carts, 4 horses; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, bell and whistle, 28 boxes; value of dept. equipment, $12,000; value of bldgs., $11,000; total mem. 93, paid full time 3, volunteers 90.

WATER SUPPLY—Source, springs and streams, 4 miles from business center; system, gravity; res. cap., 13,250,000 gals.; mains, cast iron, 35 miles, 4 to 16 in. dia., Buffalo, Chas. Millar & Son; 175 hydrants, Mathews, Ludlow; 306 valves; meters, total number 177; 2,079 services; pipe, iron; pressure, dom. 85 lbs., fire 150 lbs.; consumption, per day 1,500,000 gals., per capita 150 gals.; cost to construct $205,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,000; works belong to city.

JORDAN, pop. 1,118; fire area, 640 acres; mercantile bldgs., brick, 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $800; ann. exp. of dept., $300; total mem., 46 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; res. cap., 1,600,000 gals.; mains, cast iron, cement, 4 miles, 4 to 8 in. dia.; 35 hydrants, Ludlow; 15 valves, Ludlow; 105 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $22,000; works belong to Co.

KEESEVILLE, pop. 2,044; fire area, 640 acres; bldgs., wood, brick and stone, 2 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,650; value of bldgs., $3,000; ann. exp. of dept., $310.25; total mem., 80 volunteers.

WATER SUPPLY—Source, river; system, pump direct; 2 pumping engines, cap. per day 2,000,000 gals., constructors Lang, Goodhue & Co.; mains, cast iron, 5 miles, 2 to 12 in. dia.; 49 hydrants, Ludlow; 25 valves; 350 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $35,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $700; works belong to village.

KELLEY ISLAND, pop. 1,400; fire area, 2,800 acres; mercantile bldgs., wood, 1½ to 2 stories;

private, wood, 1½ to 2 stories; wooden roofs permitted in fire area.

WATER SUPPLY—Not reported.

KINDERHOOK, pop. 900; fire area, 800 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 steamer, 1 hand engine, 2 c. hand ex., 3 carts; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $3,000; ann. exp. of dept., $375; total mem., 50 volunteers.

WATER SUPPLY—Source, cisterns, wells and res.

KINGSTON, pop. 27,000; fire area, 9,600 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood and brick, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 h. & l. trucks, 10 hose carriages, 4 hose wagons, 9 horses; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 9,500 ft.; fire alarm, Gamewell, 65 boxes; value of dept. equipment, $27,000; value of bldgs., $40,000; total mem. 214, paid full time 14, volunteers 200.

WATER SUPPLY—Source, mountain streams, 7 miles from business center; system, gravity; filtration system, Jewell; cap. of plant, 6,000,000 gals.; mains, cast iron, 60 miles, 4 to 20 in. dia.; 490 hydrants, Ludlow, Rensselaer, Coffin; meters, total number 87; 3,908 services; pipe, lead; pressure, dom. 125 lbs., fire 125 lbs.; consumption, per day 3,500,000 gals., per capita 140 gals.; cost to construct, $344,810.43; bonded debt, $750,000; int. paid on bonds, 3 and 4 per cent; ann. cost of mtce., $12,000; works belong to city.

LANCASTER, pop. 4,200; fire area, 960 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $4,000; value of bldgs., $3,500; total mem., 85 volunteers.

WATER SUPPLY—Source, lake, 10 miles from business center; system, pump to res. and direct; res. cap., 600,000 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, 10 miles, 4 to 12 in. dia.; 76 hydrants; meters, total number 525, owned by consumer; 200 services; pressure, dom. 80 lbs., fire 100 lbs.; ann. cost of mtce., $7,000; works belong to village.

LARCHMONT, pop. 4,000; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 1909, $3,700; av. ins. for same time, $61,500. Fire dept.—2 steamers, 1 h. & l. truck, 3 hose wagons, 6 horses; hose, cotton, rubber lined, good, 1,700 ft., inferior, 1,200, total hose, 2,900 ft.; fire alarm, Gamewell; value of dept. equipment, $20,000; value of bldgs., $15,000; ann. exp. of dept., $6,000; total mem. 360 volunteers.

WATER SUPPLY—Source, river, 1½ miles from business center; system, gravity; quality of water, good; res. cap., 110,000,000 gals.; mains, cast iron, 10½ miles, 4 to 12 in. dia.; 56 hydrants, Chapman, Eddy; 35 valves; meters, total number 230, owned by Co.; 128 services; pressure, fire 25 to 47 lbs.; cost to construct, $150,000; bonded debt, $150,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,400; works belong to Co.

LEROY, pop. 3,395; fire area, 1,050 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,450 ft.; inferior, all kinds, 500 ft.; total hose, 2,950 ft.; fire alarm, bell and whistle; value of dept. equipment, $12,000; value of bldgs., $7,00; ann. exp. of dept., $2,000; total mem., 90 volunteers.

WATER SUPPLY—Source, springs and wells, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 235,000 gals., dim. 20 x 100; quality of water, good; 3 pumping engines, cap. per day 2,000,000 gals.; mains, cast iron, 12¼ miles, 4 to 10 in. dia.; 111 hydrants; meters, total number 210; 476 services; pipe, galv. iron; pressure, dom. 50 to 80 lbs., fire 60 to 80 lbs.; cost to construct, $56,000; int. paid on bonds, 4 per cent; works belong to city.

LESTERSHIRE, pop. 3,943; fire area, 960 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 steamer, 1 comb. c. and h. & l. wagon, 3 c. hand ex., 2 hose wagons, 1 hose cart, 3 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $10,500; value of bldgs., $5,000; ann. exp. of dept., $950; total mem., 163, paid full time 2, volunteers 161.

WATER SUPPLY—Source, wells, 400 ft. from business center; system, pump direct, quality of water, good; res. cap., 1,000,000 gals., located north of village; 3 pumping engines, class high-pressure gasoline, cap. per day 1,200,000 gals., constructor Deming; mains, cast and wrought iron, 3 to 12 in. dia.; 49 hydrants; meters, total number 636, Crown, Nash, Union, Empire, Gem, Trident, Hersey Disc, Thomson, Worthington, Buffalo and Pittsburg, owned by city and Co.; 621 services; pipe, galv. and wrought iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day, 143,000 gals.; bonded debt, $50,000; int. paid on bonds, 3¼ per cent; cost of mtce., $4,000; works belong to village.

LIBERTY, pop. 2,000; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 24 c. hand ex., 3 hose sleighs, 1 hose wagon, 4 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell, whistle and electric, 20 boxes; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $100; total mem., 125 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 6,000,000 gals.; pumping engines, cap. per day 600,000 gals.; mains, 5 miles; 33 hydrants; 400 services; pressure, fire 125 lbs.; int. paid on bonds, 4 per cent; works belong to Co.

LIMA, pop. 949; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment and bldgs., $4,000; total mem., 100 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 253,500 gals., located 800 ft. from springs; 1 pumping engine, size 6 x 8, cap. per day 190,000 gals., constructor Gould; mains, iron, 7 miles, 4 to 8 in. dia.; 46 hydrants; 40 valves; 23 meters, owned by city; 156 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 to 80 lbs.; consumption per day, 50,000 gals.; cost to construct, $23,000; works belong to city.

LINDENHURST, pop. 1,400; fire area, 4 sq. miles; mercantile bldgs., wood, 2 to 3 stories; private dwellings, wood, 2 to 3 stories; causes of fires investigated; av. fire loss per yr, for the past 3 yrs., $25. Fire dept.—1 steam engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 cart with ex. ladder, hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, 2 bells and horns; value of dept. equipment, $1,000; value of dept, bldgs., $3,000; ann. exp. of fire dept., $500; total mem., 120 volunteers.

WATER SUPPLY—Not reported.

LITTLE FALLS, pop. 11,122; fire area, 2,011 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated; fire loss during 1908, $24,983.50. Fire dept.—6 c. hand ex., 1 h. & l. truck, 4 hose wagons, 5 horses; hose, cotton, rubber lined, good,

4,200 ft.; fire alarm, Gamewell, 30 boxes; ann. exp. of dept., $9,000; total mem. 17, paid full time 5, paid part time 12.

WATER SUPPLY—Source, creeks, 11 miles from business center; system, gravity; filtration system, slow sand; quality of water, good; res. cap., 25,000,000 gals.; mains, cast iron, 24 miles, 4 to 14 in. dia.; 150 hydrants, Ludlow; 500 valves, Ludlow; meters, total number 241; 2,014 services; pipe, lead; pressure, 40 lbs. to 135 lbs.; consumption, per day 3,000,000 gals., per capita 260 gals.; cost to construct, $437,000; bonded debt, $305,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $25,000; works belong to city.

LITTLE VALLEY, pop. 1,225; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell; total mem., 70 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap. 106,000 gals., located at station; mains, iron, 4 miles, 4 to 6 in. dia.; 19 hydrants; 310 services; pipe, galv. iron; pressure, fire 90 lbs.; cost to construct, $16,500; int. paid on bonds, 4 per cent, bonded debt, $19,000; ann. cost of mtce., $200; works belong to Co.

LIVERPOOL, pop. 1,165 mercantile bldgs., brick and wood, 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—Buckets, 8 c. hand ex., 1 h. & l. truck; value of dept. equipment, $600; total mem., 32 volunteers.

WATER SUPPLY—Source, wells and cisterns.

LOCKPORT, pop. 17,552; fire area, 3,200 acres; mercantile bldgs., brick, stone and wood, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 5 hose wagons, 5 hose carriages, 8 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 51 boxes; value of dept. equipment, $46,436; value of bldgs., $30,000; ann. exp. of dept., $14,191; total mem., 176, paid full time 11, volunteers 171.

WATER SUPPLY—Source, Erie canal, in business center; system, pump direct; 2 pumping engines, cap. per day 11,000,000 gals., constructor Holly; mains, cast iron, 30 miles, 6 to 20 in. dia.; 448 hydrants, Holly; 305 valves, Holly, Ludlow; meters, total number 150, Hersey Rotary 5, Lambert 70, owned by city; 2,200 services; pipe, wrt. iron; pressure, dom. 75 lbs., fire 100 lbs.; consumption, per day 3,500,000 gals., per capita 180 gals.; cost to construct, $76,692.51; bonded debt, $9,533.32; int. paid on bonds, 3½ per cent; ann. cost of mtce., $1,817,200; works belong to city.

LONG ISLAND CITY (Greater New York), fire area, 5,120 acres; mercantile bldgs., iron, brick and wood, 3 and 4 stories; private, stone, brick and wood, 3 and 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 24 c. hand ex., 1 h. & l. truck, 2 aerial trucks, 1 fire boat, 6 hose carriages, 35 horses; hose, rubber, good, 7,000 ft.; fire alarm, Gamewell, 48 boxes; value of dept. equipment, $75,000; value of bldgs., $100,000; ann. exp. of dept., $205,000; total mem. 128, paid full time.

WATER SUPPLY—Source, wells; system, pump direct; 5 pumping engines, cap. per day 7,000,000 gals., constructors Worthington, Holly, Snow, Gould and Garrison; mains, cast iron, 63 miles, 4 to 20 in. dia.; 850 hydrants, Galvin, Wood; meters, total number 1,152, Thomson, Worthington, Blake, Trident and Standard; 6,860 services; pressure, dom. 60 lbs., fire 85 lbs.; cost to construct, $500,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $40,000; works belong to N. Y. city.

LOWVILLE, pop. 3,001; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 2,250 ft.; inferior, all kinds, 800 ft.; total hose, 3,050 ft.; fire alarm, bell; value of dept. equipment, $2,200; value of bldgs., $6,000; ann. exp. of dept., $500; total mem., 64 volunteers.

WATER SUPPLY—Source, springs, 10 miles from business center; system, gravity; quality of water, good; res. cap. 2,090,000 gals., located ½ mile north of village; mains, cast iron, 20 miles, 4 to 16 in. dia.; 90 hydrants; 152 valves; meters, total number 56, owned by city and consumer; 779 services; pipe, galv. iron; pressure, dom. 75 to 160 lbs., fire 75 to 160 lbs.; cost to construct, $105,102; bonded debt, $74,000; int. paid on bonds, 3½ per cent; cost of mtce., $1,200; works belong to city.

LYNBROOK, pop. 1,800. Fire dept.—1 hand engine, 1 h. & l. truck, 4 c. hand ex., 750 ft. hose.

LYONS, pop. 5,000; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 steamers, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 6 hose carriages; hose, cotton, rubber lined, good, 5,800 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $10,000; ann. exp. of dept., $2,125; total mem. 198, paid full time 3, paid part time 10, volunteers 202; underwriters' rating, first class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pumping to stdp.; stdp. cap. 117,500 gals., dim. 20 x 50; filtration system, sand and gravel; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Davidson; mains, cast iron, 9½ miles, 2 to 10 in. dia.; 59 hydrants, Ludlow; 58 valves; meters, total number 20, Crown, Nash, Union, Empire, Gem, Keystone, owned by Co. and consumer; 560 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day, 181,000 gals.; works belong to Co.

MALONE, pop. 7,000; fire area, 750 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 sleigh, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose carriage, 6 horses; hose, rubber, good, 4,500 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $7,500; value of bldgs., $4,000; ann. exp. of dept., $1,500; total mem. 60.

WATER SUPPLY—Source, springs, 8 miles from business center; system, gravity to res.; quality of water, good; res. cap. 2,000,000 gals., located 1 mile from center of city; mains, cast iron, 33½ miles, 4 to 12 in. dia.; 100 hydrants, Wood; 393 valves, Eddy; meters, total number 2, Crown, owned by village; 1,386 services; pipe, iron and lead; pressure; dom. 93 lbs., fire 93 lbs.; cost to construct, $15,000; works belong to Co.

MAMARONECK, pop. 4,722; mercantile bldgs., brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; total mem., 125 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 1,000,000 gals.; pumping engines, cap. per day 250,000 gals., constructors Worthington, Woodruff; mains, 16 miles, 2 to 8 in. dia.; 20 hydrants; 15 valves; meters, total number 158, Worthington; pressure, dom. 60 lbs., fire 60 to 65 lbs.; cost to construct, $65,000; ann. cost of mtce., $2,500; works belong to Co.

MANLIUS, pop. 1,300; fire area, 500 acres; bldgs., wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,250 ft.; inferior, all kinds, 900 ft.; total hose, 2,150 ft.; fire alarm, bell; value of dept. equipment, $1,400; value of bldgs., $1,600; ann. exp. of dept., $500; total mem., 52 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, best; mains, cast iron, 6 miles, 4 to 12 in. dia.; 22 hydrants, Detroit; 24 valves; meters, total number 98, Crown, Empire, Hersey Rotary and Pittsburg, owned by consumer; 99 services; pressure, dom. 100 lbs., fire 120 lbs.; cost to construct,

$25,000; bonded debt, $20,000; int. paid on bonds, 4 per cent; works belong to city.

MARATHON, pop. 1,127; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 steamer, 1 hand engine, 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; rubber, good, 200 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $4,000; total mem., 55 volunteers.

WATER SUPPLY—Source, springs, 4½ miles from business center; system. gravity; quality of water, good; res. cap. 600,000 gals., located at East Hill; mains, cast iron, 7 miles, 4 to 10 in. dia.; 55 hydrants; meters, total number 55, Trident 5, Keystone 50, owned by city; 280 services; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $35,000; bonded debt, $20,000; int. paid on bonds, 4 per cent; cost of mtce., $350; works belong to village.

MARLBOROUGH, pop. 1,500; fire area, 100 acres. Fire dept.—1 hose cart, 1 h. & l. truck, 1,500 ft. hose; value of dept. equipment, $2,000; ann. exp. of dept., $1,000; total mem., 75 volunteers.

WATER SUPPLY—Source, res.; 55 hydrants; mains, 5 miles; pressure, dom. 190 lbs., fire 190 lbs.; cost to construct, $45,000; works belong to Co.

MASSENA, pop. 3,000; fire area, 25 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hand engines, 1 private engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of bldgs., $500; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; stdp. cap. 200,000 gals.; quality of water, excellent; 2 pumping engines, class trip., size 11½ x 10, cap. per day, 1,422,400 gals.; constructor Gould; mains, cast iron, 10 miles, 4 to 8 in. dia; 74 hydrants, Ludlow and Darling; 40 valves, Chas. Millar and Ludlow; meters, total number 10, Empire, 4, Gem 1, owned by Co.; 500 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $30,000; ann. cost of mtce., $3,700; works belong to Co.

MATTEAWAN, pop. 5,807; fire area, 2,560 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 comb. chem. engine and hose wagon, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $8,000; ann. exp. of dept., $1,000; total mem., 150 volunteers.

WATER SUPPLY—Source, mountain streams, 2 miles from business center; system, gravity; quality of water, good; res. cap. 125,000,000 gals., located at Melzingale creek, Beacon hill; pumping engines, cap. per day 750,000 gals., constructor Worthington; mains, cast iron, 15 miles, 4 to 12 in. dia.; 100 hydrants; 40 valves; meters, total number 600, Crown 12, Nash 2, Union 3, Trident 6, Hersey Disc 4, Worthington 6, Buffalo 6, Pittsburg 2, Keystone 1, Lambert 300, owned by village; 300 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 100 lbs.; cost to construct, $100,000; bonded debt, $100,000; int. paid on bonds, 4 per cent; cost of mtce., $1,000; works belong to village.

MAYVILLE, pop. 1,027; fire area, 640 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 400 buckets, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, telephone and whistle; value of dept. equipment, $2,160; value of bldgs., $3,500; ann. exp. of dept., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. dim., 50 x 12; pumping engines, cap. per day 1,000,000 gals., constructor Buffalo; mains, 4 miles, 4 to 8 in. dia.; 27 hydrants, Eddy; 16 valves; 200 services; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $21,000; ann. cost of mtce., $1,800; works belong to city.

MECHANICSVILLE, pop. 6,750; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr, for 3 yrs., $15,312; av. ins. for same time, $14,263. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, siren whistle; value of dept. equipment, $6,000; value of bldgs., $9,000; total mem., 180 volunteers; John Kennedy, chief.

WATER SUPPLY—Source, brooks, 4 miles from business center; system, gravity; stdp. cap. 2,000 gals., dim. 28 x 32, material used in cons. cast iron; quality of water, fair; res. cap., 90,000,000 gals.; pumping engine, cap. per day, 2,000 gals.; mains, cast iron, 22 miles, 6 to 16 in. dia.; 86 hydrants; 108 valves; meters, total number 920, owned by consumer; 605 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 85 lbs.; consumption per day, 650,000 gals.; cost to construct, $163,000; bonded debt, $122,000; int. paid on bonds, 3.75 per cent; cost of mtce., $4,000; works belong to city.

MEDINA, pop. 6,385; fire area, 1,264 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 450 ft.; total hose, 2,950 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $7,500; value of bldgs., $40,000; ann. exp. of dept., $5,000; total mem., 108, paid full time 2, paid part time 6, volunteers 100.

WATER SUPPLY—Source, driven wells; system, pump to res., to stdp. and direct; stdp. cap., 258,500 gals.; constructors of new res., L. J. Richardson Co.; cap., 589.437 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Snow; mains, cast iron, 14¼ miles, 4 to 12 in. dia., Jackson, Woodin; 126 hydrants, Ludlow and Eddy; pressure dom. 30 to 50 lbs., fire 75 lbs.; consumption per day, 400,000 gals., per capita 70 gals.; cost to construct, $110,000; works belong to town.

MEXICO, pop. 1,249; fire area, 25 acres; bldgs., brick and wood, 2 stories; woodeen roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire deept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $5,500; value of bldgs., $500; total mem., 28 volunteers; J. H. Aldrich, chief; underwriters' rating, second class.

WATER SUPPLY—Source, creek; system, pump direct; mains, 4 blocks; 4 hydrants; 8 services; works belong to village.

MIDDLEBURG, pop. 1,135; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories. Fire dept.—1 steamer, 1 h. & l. truck, 1 hand engine, 4 hose carriages; hose, cotton, rubber lined, good, 1,150 ft.; rubber, good, 500 ft.; total hose, 1,650 ft.; fire alarm, bell; value of dept. equipment, $5,500; value of bldgs., $1,500; ann. exp. of dept., $350; total mem., 70 volunteers.

WATER SUPPLY—Source, brooks, 2¼ miles from business center; system, gravity; quality of water, good; res. cap., 140,000 gals.; 1 pumping engine, class dup., cap. per day 300,000 gals., constructor Snow; mains, cast iron, 5 miles, 4 to 10 in. dia.; 36 hydrants; 20 valves; 110 services; pipe, iron; pressure, dom. 72 lbs., fire 72 lbs.; consumption per day, 150,000 gals.; bonded debt, $20,000; int. paid on bonds, 5 per cent; cost of mtce., $350; works belong to Co.

MIDDLEPORT, pop. 1,431; fire area, 200 acres; bldgs., stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell,

1 box; value of dept. equipment, $3,000; value of bldgs., $6,500; ann. exp. of dept., $325; total mem., 60 volunteers.

WATER SUPPLY—Source, canals, creeks and ponds.

MIDDLETOWN, pop. 15,682; fire area, 2,330 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 9 hose carriages, 1 comb. c. & h. wagon, 5 horses; hose, cotton, rubber lined, good, 5,400 ft.; inferior, all kinds, 3,500 ft.; total hose, 8,900 ft.; fire alarm, bells and whistle, 52 Gamewell boxes; value of dept. equipment, $13,500; value of bldgs., $33,500; ann. exp. of dept., $8,000; total mem. 294, paid full time 3, paid part time 5, volunteers 286.

WATER SUPPLY—Source, springs, 2 to 5 miles from business center; system, gravity; filtration system, N. Y.; quality of water, good; res. cap. 1,246,881,999 gals.; mains, cast iron, 42 miles, 4 to 24 in. dia.; 332 hydrants; 325 valves; meters, total number 148, Crown 68, Nash 1, Gem 7, Trident 2, Thomson 57, Lambert 13, owned by city; 2,755 services; pipe, galv. iron and lead; pressure, dom. 30 to 80 lbs., fire 40 to 90 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $690,500; bonded debt, $444,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $5,500; works belong to city.

MOHAWK, pop. 2,028; fire area, 300 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hose sleigh, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 400 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,500; ann. exp. of dept., $300; total mem., 35 volunteers.

WATER SUPPLY—Source, springs, ⅛ mile from business center; system, pump to stdp.; stdp. cap. 75,000 gals., builder Phœnix; 3 pumping engines, cap. per day 1,100,000 gals., constructor Gorden, Rumsey and Deane; mains, iron, 6 miles, 4 to 8 in. dia., Millar; 50 hydrants, Galvin; 36 valves; meters, total number 82, Crown 7, Pittsburg 35, Empire 23, Nash 10, Trident 3, Hersey 2, Gem 2; 250 services; pipe, iron; pressure, fire 85 to 98 lbs.; cost to construct, $34,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,000; works belong to village.

MONTGOMERY, pop. 973; fire area, 1,000 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; interior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $125; total mem., 70 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 150,000 gals., dim. 25 x 100, material used in cons. steel, builders Strullers Well Co.; quality of water, good; 2 pumping engines, class comp., cap. per day 750,000 gals., constructors Worthington and Camer; mains, cast iron, 4 miles, 4 to 8 in. dia.; 34 hydrants; 18 valves; meters, total number 2, owned by village; 130 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 40,000 gals.; cost to construct, $25,000; bonded debt, $25,000; int. paid on bonds, 4 per cent; cost of mtce., $1,000; works belong to village.

MONTICELLO, Sullivan Co., pop. 1,160; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 850 ft.; rubber, good 500 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $3,800; total mem., 90 volunteers.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, pump to stdp.; stdp. cap. 200,000 gals., builders Tippett and Wood; pumping engines, cap. per day 750,000 gals., constructor Snow; mains, cast iron, 6 miles, 4 to 8 in. dia.; 50 hydrants, Mathews; 400 services; pipe, cast iron; pressure, dom. 62 lbs., fire 110 lbs.; cost to construct $35,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,611; works belong to Co.

MONTOUR FALLS, pop. 1,200; fire area, 480 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 300 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $3,500; ann. exp. of dept., $600; total mem., 80 volunteers.

WATER SUPPLY—Source, wells and creek, 1¾ miles from business center; system, gravity to res.; res. cap., 10,500,000 gals.; mains, cast iron, 7 miles, 4 to 8 in. dia.; pressure, fire 60 to 70 lbs.; cost to construct, $36,000.

MORAVIA, pop. 1,489; bldgs., brick, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. trucks, 4 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; inferior, all kinds, 100 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,500; ann. exp. of dept., $350; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; mains, cast iron, 10 miles, 4 to 10 in. dia.; 32 hydrants, Bailey; 10 valves; 300 services; pipe, galv. iron; pressure, dom. 75 to 85 lbs., fire 75 to 85 lbs.; cost to construct, $50,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $500; works belong to Co.

MORIAH, pop. 1,400; bldgs., brick and wood, 2 stories. Fire dept.—1 hand engine; hose, cotton, rubber lined, good 300 ft.; value of dept. equipment, $250; total mem., 25 volunteers.

WATER SUPPLY—Source, large well in center of village; 287 ft. of 3-in. galv. iron pipe.

MOUNT KISCO, pop. 1,346; fire area, 1,280 acres; mercantile bldgs., wood and brick, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose reels; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,250; total mem., 65 volunteers.

WATER SUPPLY—Source, wells, cisterns, brooks; mains, 5¼ miles, 4 in. dia.; 13 hydrants.

MOUNT MORRIS, pop. 2,800; fire area, 400 acres; mercantile bldgs., brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose carts, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $300; total mem., 80 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 1,025,000 gals.; mains, 5 miles, 4 to 10 in. dia.; 37 hydrants, Mathews, Wood; 21 valves; meters, total number 15; 535 services; pressure, fire 45 to 60 lbs.; cost to construct, $60,000; ann. cost of mtce., $750; works belong to Co.

MOUNT VERNON, pop. 31,700; fire area, 5 sq. miles; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood, 2½ and 3 stories; wooden roofs permitted outside fire limit; fireworks and combustibles ord.; causes of fires investigated. fire loss for 1908, $483,750; ins. for same time, $401,400. Fire dept.—2 steamers, 1 aerial truck, 4 comb. wagons, 2 h. & l. trucks, 3 hose wagons, 20 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, 57 transmitter signal calls, 3 bells, 1 whistle, Gamewell, 31 boxes; ann. exp. of dept., $23,000; total mem., 433 volunteers; value of equipment, $125,000; value of dept., $200,000.

WATER SUPPLY—Source, river, brook, 5 miles from business center; system, pump to stdp.; stdp. cap., 475,000 gals.; res. cap., 113,000,000 gals., pumping engines, cap. per day 12,500,000 gals., constructors Worthington, Deane; mains, cast iron,

60 miles, 4 to 16 in. dia.; 581 hydrants, Ludlow, Eddy; meters, total number 4,300, Worthington, Crown, Empire; 5,000 services; pipe, lead and iron; pressure, dom. 100 lbs., fire 100 lbs.; works belong to Co.

NAPLES, pop. 1,048; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 20 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; res. cap. 1,000,000 gals., located 2 miles from city; mains, iron, 6 1-3 miles, 4 to 8 in. dia.; 55 hydrants; 36 services; pipe, iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $24,500; bonded debt, $23,000; int. paid on bonds, 4 per cent; cost of mtce., $150; works belong to village.

NEWARK, pop. 5,000; fire area, 1,760 acres; mercantile bldgs., brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. engines, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages, 1 comb. c. & h. wagon, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, whistle, 13 boxes; value of dept. equipment, $7,500; value of bldgs., $25,000; ann. exp. of dept., $1,600; total mem 150, paid full time 1, volunteers 149.

WATER SUPPLY—Source, springs, 1¼ miles from business center; system, pump to stdp.; stdp. cap. 250,000 gals.; quality of water, good; 2 pumping engines, 15-in. pipe, cap. per day, 2,000,000 gals., constructor Worthington; mains, cast iron, 15 miles, 4 to 12 in. dia.; 137 hydrants; 100 valves; meters, total number, 664; owned by city and consumer; 720 services, pipe, galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; consumption per day, 250,000 gals.; cost of mtce., $1,989; works belong to village.

NEW BERLIN, pop. 1,200; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 6,000 ft.; total hose, 8,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $400; total mem., 75 volunteers.

WATER SUPPLY—Source, spring and brooks, ½ mile from business center; system, gravity; quality of water, soft; res. cap., 14,000,000 gals.; mains, iron, 5 miles, 4 to 12 in. dia.; 40 hydrants; 24 valves; meters, total number 6; 200 services; pipe, galv. iron; pressure, fire 110 to 125 lbs.; consumption per day, 100,000 gals.; cost to construct, $40,000; bonded debt, $29,000; cost of mtce., $300; works belong to village.

NEW BRIGHTON (Greater New York), fire area, 6,720 acres, covering Port Richmond and Elm Park; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 steamers, 1 hand engine, 10 supply and exercise wagons, 1 fire patrol wagon, 7 c. hand ex., 6 h. & l. trucks, 10 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 7,000 ft.; inferior, all kinds, 3,100 ft.; total hose, 12,600 ft.; fire alarm, bell and telephone; value of dept. equipment, $35,000; value of bldgs., $55,000; ann. exp. of dept., $36,400; total mem., 850 volunteers.

WATER SUPPLY—Source, wells, supplying also West New Brighton, Port Richmond, Mariners Harbor, New Springville; system, pump to res. and direct; res. cap., 1,000,000 gals.; pumping engines, cap. per day 8,000,000 gals.; constructors Knowles, Holly, Worthington; mains, cast iron, 76 miles, 4 to 20 in. dia.; 611 hydrants, Eddy, Johnson, Rensselaer; Rensselaer valves; meters owned by consumer and Co.; pipe, galv. iron; pressure, dom. 90 lbs., fire 90 lbs.; works belong to Co.

NEWBURGH, pop. 26,500; fire area, 4 sq. miles; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—4 steamers, 1 c. engine, 1 comb. c. & h. wagon, 16 c. hand ex., 1 aerial truck, 1 fireboat, 3 h. & l. trucks, 6 hose wagons, 6 hose carriages, 4 reserve hose carriages, 11 horses; hose, cotton, rubber lined, good, 4,480 ft.; inferior, all kinds, 1,850 ft.; total hose, 7,750 ft.; fire alarm, bell and electric, 32 boxes; value of dept. equipment, $35,000; value of bldgs., $65,000; ann. exp. of dept., $12,916.50; total mem. 560, paid full time 2, volunteers 558.

WATER SUPPLY—Source, lake, 3 miles from business center; system, gravity, pump to res.; quality of water, good; res cap. 1,500,000 gals., located northwestern part of city; 2 pumping engines, class comp., cap. per day 3,400,000 gals.; mains, cast iron, 41.6 miles, 4 to 24 in. dia.; 377 hydrants; 536 valves; meters, total number 182, owned by city; 4,387 services; pipe, lead; pressure, 20 to 100 lbs.; consumption per day, 5,000,000 gals.; cost of mtce., $15,000; works belong to city.

NEW DORP (Greater New York), fire area, 4,480 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 650 ft, rubber, good 100 ft.; total hose, 750 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,500; ann. exp. of dept., $350; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap., 300,000 gals.; 2 pumping engines, cap. per day 700,000 gals., constructor Worthington; mains, 3 miles, 4 to 8 in. dia.; 19 hydrants, Ludlow; meters, total number 2; 127 services; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $23,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to Co.

NEW HARTFORD, pop. 1,200; fire area, 800 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 supply wagon, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $3,000; ann. exp. of dept., $600; total mem., 50 volunteers.

WATER SUPPLY—Source, creeks and springs, 2 miles from business center; system, gravity; quality of water, good; res. cap., 5,500,000 gals.; mains, cast iron, 6½ miles, 3 to 12 in. dia.; 54 hydrants, Ludlow; 47 valves, Ludlow; pipe, lead; pressure, dom. 30 to 100 lbs., fire 30 to 100 lbs.; consumption, per day 50,000 gals., per capita 50 gals.; cost to construct, $45,000; works belong to Co.

NEW PALTZ, pop. 1,074; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; ann. exp. of dept., $125; total mem., 50 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 700,000 gals.; mains, cast iron, 5 miles, 4 to 10 in. dia., Millar; 38 hydrants, Eddy; 23 valves; 48 services; pressure, dom. 120 lbs., fire 140 lbs.; cost to construct, $50,000; works belong to Co.

NEW ROCHELLE, pop. 20,480; fire area, 2,750 acres; mercantile bldgs., brick, 1 to 5 stories; private, wood, 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—4 steamers, 3 comb. c. wagons, 2 aerial trucks, 3 hose wagons, 12 c. hand ex., 18 horses; hose, cotton, rubber lined, good, 5,050 ft.; inferior, all kinds, 2,000 ft.; total hose, 7,050 ft.; fire alarm, whistle and bell, 49 boxes; value of dept. equipment, $62,700; value of bldgs., $81,000; ann. exp. of dept., $24,000; total mem. 354, paid full time 15, paid part time 2, volunteers 337

WATER SUPPLY—Source, river, 3½ miles from business center; system, pumping to stdp.; stdp.

cap. 1,936,700 gals., dim. 34 x 44, 140 x 25, 50 x 60, located one at station, one in town, one at Tuckahoe, material used in cons. steel, builders Tippett and Wood and Logan Iron Works; quality of water, good; res. cap. 432,000,000 gals., located at city line; 2 pumping engines, class comp. hor. dup., cap. per day 8,500,000 gals., constructor Henry B. Worthington, Knowles; mains, cast iron, 119½ miles, 4 to 24 in. dia.; 737 hydrants, Ludlow; Ludlow valves; meters, total number 5,063, Crown 2,615, Gem 60, Hersey Disc 60, Thomson 60, Worthington 6, Trident 20, Nash 25, owned by Co.; 5,406 services; pipe, lead; pressure, dom. 30 to 98 lbs., fire 30 to 90 lbs.; consumption, per day 730,000 gals., per capita 49 gals.; cost to construct, $2,000,000; ann. cost of mtce., $62,000; works belong to Co.

NEWTOWN (Greater New York), fire area, 15,360 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—6 steamers, 1 c. engine, 6 c. hand ex., 7 h. & l. trucks, 2 hose wagons, 1 hose carriage, 42 horses; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 6,000 ft.; total hose, 11,450 ft.; fire alarm, Gamewell, 78 boxes; ann. exp. of dept., $5,000; total mem., 573 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump direct; stdp. cap. 192,000 gals., builders Wood & Co.; pumping engines, class comp. dup., cap. per day 11,500,000 gals., constructor Worthington; mains, cast iron, 56 miles, 4 to 16 in. dia.; 415 hydrants; meters, total number 1,900; 2,237 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 lbs.; cost to construct, $200,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $33,000; works belong to city.

NEW YORK CITY (Boroughs of Manhattan and Bronx), pop. 2,610,447; fire area, 40,000 acres; mercantile bldgs., brick, stone and iron, 3 to 48 stories; office bldgs., brick, stone and iron, 3 to 20 stories; private, brick, stone and wood inside, 3 to 12 stories; no wooden or frame bldgs. allowed or permitted below 155th street; fireworks State law; fires investigated by fire marshal. Fire dept. 115 steamers, 4 comb. c. & h. wagons, 93 hose wagons, 18 hose reels, 20 aerial trucks, 34 h. & l. trucks, 7 c. engines, 2 searchlight engines, 5 water towers, 48 chiefs' wagons, 38 fuel wagons, 203 c. hand ex., 635 horses; hose, cotton, rubber lined, 1 to 6 in., 312,485 ft.; fire alarm, Gamewell, 1,389 street boxes, of which 900 are connected underground, special signals of all kinds, including the pneumatic and automatic, 3,003; department in charge of commissioner; total mem., 2,410, paid full time.

WATER SUPPLY—Source, rivers, 32 miles from business center; system, gravity, pump to res. and to 4 stdps.; dim. 6 x 134, 6 x 170, 6 x 185 and 1 of 47,000 gals. cap., builder Worthington; res. cap. 2,000,000,000 gals.; 15 pumping engines, cap. per day 122,000,000 gals., constructors Worthington, Blake; mains, cast iron, 1,208 miles, 6 to 48 in. dia., Warren, Camden, McNeal; 15,500 hydrants; 11,600 valves; meters, total number 37,000, Crown, Thomson, Worthington, Trident, Nash; pressure, dom. 15 lbs., fire 100 lbs.; ann. cost of mtce., about $1,000,000; works belong to city.

NEW YORK MILLS, pop. 2,552; mercantile bldgs., brick; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—30 c. ex., 3 hose carriages; hose, 5,000 ft.; 3 fire pumps. The above apparatus is the property of the New York Mills, a manufacturing corporation. In addition to the above is the Yorkville Fire and Hose Co., located at lower New York Mills, 1 hand engine, 1 hose cart, 800 ft. of good hose; 40 members.

WATER SUPPLY—Source, supplied by Whitestown Water Co., 1 mile from business center; res. cap., 1,000,000 gals.; mains, cast iron, 3 miles, 4 to 8 in. dia.; 26 hydrants; pressure, fire 75 lbs.

NIAGARA FALLS, pop. 26,559; fire area, 1,600 acres; mercantile bldgs., wood, brick and stone, 3 and 6 stories; private, wood, brick and stone, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, second size; 5 comb. c. & h. wagons, 17 c. hand ex., 3 h. & l. trucks, 1 chief's wagon, 6 exercise wagons, 1 chief's sleigh, 2 hose carriages, 24 horses; hose, cotton, rubber lined, 9,400 ft.; fire alarm, Gamewell, 80 boxes; value of dept. equipment, $34,000; value of bldgs., $30,000; ann. exp. of dept., $42,450; paid full time 37; underwriters' rating, second class.

WATER SUPPLY—Central and north part of city, source, river, 1 mile from business center; system, pumping engines, cap. per day 30,000,000 gals., constructor Worthington; mains, cast iron, 36 miles, 4 to 24 in. dia.; 385 hydrants, Holly; meters, total number 950, 3,400 services; pipe, lead; pressure, fire 100 to 130 lbs.; cost to construct, $300,000; bonded debt, $121,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $20,000; works belong to city.

WATER SUPPLY—Of south part of city, source, river, 1 mile from business center; system, pump direct; stdp. cap. 753,984 gals., builder Cunningham; pumping engines, cap. per day 6,500,000 gals., constructor Snow; mains, cast iron, 17½ miles, 4 to 16 in. dia., Wood, Millar, Buffalo; 81 hydrants, Eddy, Holly; meters, total number, 27, Nash, Thomson; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $200,000; ann. cost of mtce., $6,000; works belong to Co.

NORTH OLEAN, pop. 1,761; fire area, 512 acres; mercantile bldgs., wood and iron, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,100 ft.; fire alarm, whistle, 9 boxes; value of dept. equipment, $1,000; value of bldgs., $1,500; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Gravity system from wells pumped to res.; mains, ½ mile, 6 in. dia., Addyston; 51 hydrants, Ludlow; pressure, fire 80 lbs.; cost to construct, $3,000; works belong to Co.

NORTHPORT, pop. 2,130; fire area, 640 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—6 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 3 hose carriages; hose, cotton, rubber lined good, 1,800 ft.; fire alarm, steam whistle; value of dept. equipment, $3,000; value of bldgs., $10,000; ann. exp. of dept., $500; total mem., 90 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 350,000 gals.; pumping engines, cap. per day 150,000 gals., Worthington; mains, steel and cast iron, 5 miles, 3 to 10 in. dia., Abendroth & Roth; 42 hydrants, Drummond, Wood, Fox; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $65,000; works belong to Co.

NORTH TARRYTOWN, pop. 4,700; mercantile bldgs., brick and wood, 4 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 fire patrol, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 3 horses; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $6,000; ann. exp. of dept., $4,000; total mem., 150 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; stdp. cap. 16,000,000 gals., builder J. M. Low; res. cap., 125,000,000 gals.; pumping engines, cap. per day 7,000,000 gals., constructors Deane, Worthington; mains, 60 miles, 4 to 30 in. dia., Wood, Millar; 350 hydrants, Wood; 50 valves; meters, total number 300, Crown; 900 services; pressure, dom. 100 lbs., fire 150 lbs.; cost to construct, $500,000; ann. cost of mtce., $5,000; works belong to Co.

NORTH TONAWANDA, pop. 10,157; fire area, 3,840 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 hose wagons, 3 horses; hose, cotton, rubber lined, 11,800 ft.; fire alarm, Gamewell, 39 boxes; value of dept. equipment, $15,000; value of bldgs., $1,705.35; ann. exp of dept., $10,000; total mem. 300, paid full time 6, paid part time 50, volunteers 249; underwriters' rating, first class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct to mains; quality of water, good; 3 pumping engines, cap. per day 12,000,000 gals., constructors Holly, Gaskill; mains, wood and iron, 30 miles, 4 to 24 in. dia.; 354 hy-

drants; meters, total number 6 Nash; 1,868 services; pipe, lead; pressure, dom. 40 lbs., fire 80 lbs.; consumption per day 4,500,000 gals.; cost to construct, $450,000; bonded debt, $400,000; int. paid on bonds, 4 per cent; cost of mtce., $27,100; works belong to city:

NORWICH, pop. 7,000; fire area, 1,500 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 2 h. & l. trucks, 5 c. hand ex., 1 aerial truck, 1 hose wagon, 4 hose carriages, 5 horses; hose, rubber, good, 4,000 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $22,000; value of bldgs., $40,000; ann. exp. of dept., $1,800; total mem. 18, paid full time 1, paid part time 4, volunteers 13.

WATER SUPPLY—Source, lake and res., 6 miles from business center; system, gravity; filtration system, mechanical; quality of water, good; res. cap. 300,000,000 gals., located 2 miles east of town; mains, iron, 20 miles, 4 to 16 in. dia.; 50 hydrants, Chapman; meters, total number 4; 1,400 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 70 lbs.; consumption, per day 2,000,000 gals., per capita 166 gals.; cost to construct, $400,000; bonded debt, $170,000; int. paid on bonds, 4 and 5 per cent; works belong to Co.

NORWOOD, pop. 1,787; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hand engines, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,000; ann. exp. of dept., $60; total mem., 65 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 300,000 gals., dim. 20 x 75, located southwest of river, material used in cons. steel, builders Walsh Bros.; quality of water, good; 2 pumping engines, class trip., size 8½ x 10, cap. per day 500,000 gals., constructors Rumsey & Co.; mains, cast iron, 6¼ miles, 4 to 10 in. dia.; 40 hydrants, Eddy; 42 valves, Eddy; 200 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption, per day 125,000 gals., per capita 73 gals.; cost to construct, $36,500; bonded debt, $36,500; int. paid on bonds, 3½ per cent; ann. cost of mtce., $1,500; works belong to city;

NUNDA, pop. 1,018; fire area, 640 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; leather, good, 900 ft.; inferior, all kinds, 200 ft.; total hose, 2,700 ft.; fire alarm, bell; value of dept. equipment, $1,300; ann. exp. of dept., $100; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water good; res. cap., 380,000 gals.; mains, 6½ miles; 36 hydrants, Ludlow; 10 valves, Ludlow; meters, total number, 3, Buffalo, owned by Co.; 100 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 85 lbs.; cost to construct, $2,500; works belong to Co.

NYACK, pop. 4,275; fire area, 2,560 acres; mercantile bldgs., brick, 3 and 4 stories; private, wood and brick, 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept. (includes Upper, South and West Nyack)—2 steamers, 1 c. & h. wagon, 1 hand engine, 1 c. engine, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 5 hose carriages; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, bell; value of dept. equipment, $20,000; value of bldgs., $15,800; ann. exp. of dept., $5,000; total mem., 325 volunteers.

WATER SUPPLY—Source, river; system, gravity and pump direct; res. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 750,000 gals., constructors Lorenz, Worthington; mains, cast iron, 5 miles, 2 to 12 in. dia., Wood, Gloucester; 112 hydrants, Wood, Corey and others; 48 valves; meters, total number 100; pressure, dom. 75 lbs., fire 100 to 155 lbs.; cost to construct, $250,000; ann. cost of mtce., $16,000; works belong to city.

OCEANUS, pop. 3,000; fire area, 2,560 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted. Fire dept.—3 steamers, 1 c. engine, 2 h. & l. trucks, 4 hose carts, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good 5,000 ft.; fire alarm, bell; value of dept. equipment, $25,000; value of bldgs., $35,000; total mem., 178, paid full time 3, 175 volunteers.

WATER SUPPLY—Source, supply from Far Rockaway.

OGDENSBURG, pop. 13,179; fire area, 5 sq. miles; mercantile bldgs., brick, 2 to 5 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 6 c. hand ex., 1 hose wagon, 2 comb. c. & h. wagons, 12 horses; hose, cotton, rubber lined, good, 5,400 ft.; fire alarm, electric bell, 34 boxes; value of dept. equipment, $14,000; value of bldgs., $5,000; ann. exp. of dept., $10,900; total mem. 29, paid full time 9, paid part time 20.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct to mains; quality of water, good; 3 pumping engines, cap. per day 13,000,000 gals., constructors Snow, Lang & Goodhue; mains, iron, 29 miles, 4 to 20 in. dia.; 175 hydrants; 350 valves; meters, total number 20; 2,950 services; pipe, galv. iron and lead; pressure, dom. 55 lbs., fire 85 lbs.; consumption per day, 2,300,000 gals.; cost to construct, $320,000; bonded debt, $97,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $7,500; works belong to city.

OLEAN, pop. 20,000; fire area, 6 sq. miles; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 comb. c. & h. wagons, 2 c. engines, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, 7,400 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $22,000; value of bldgs., $18,000 ann. exp. of dept., $14,000; total mem. 17, paid full time 5, paid part time 12.

WATER SUPPLY—Source, driven wells, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 10,500,000 gals., located ¾ mile south of city; 2 pumping engines, cap. per day 5,000,000 gals., constructors Snow and Holly; mains, cast iron, 30 miles, 4 to 24 in. dia.; 263 hydrants; 325 valves; meters, total number, 2,200, Crown, owned by consumer; 2,100 services; pipe, lead and iron; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 1,746,124 gals.; cost to construct, $213,876; bonded debt, $51,500; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $10,314; works belong to city.

ONEIDA, pop. 8,540; fire area, 3,000 acres; mercantile bldgs., brick, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & hose wagon, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 2 hose sleighs, 5 horses; hose, linen, good, 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $9,000; value of bldgs., $11,800; ann. exp. of dept., $5,500; total mem. 42, paid full time 5, paid part time 37; underwriters' rating, first class.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; filtration system, charcoal; quality of water, good; res. cap. 85,000,000 gals., located 3 miles south of city; mains, cast iron, 15 miles, 4 to 16 in. dia.; 101 hydrants; 104 valves; meters, total number 490, Crown 250, Nash 75, Union 55, Empire 23, Hersey Rotary 2, Trident 4, Thomson 10, Lambert 4, owned by consumer; 556 services; pipe, lead; pressure, dom. 95 lbs., fire 95 lbs.; consumption per day, 300,000 gals.; cost to construct, $210,000; bonded debt, $187,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $1,500; works belong to city.

ONEONTA, pop. 8,000; fire area, 15 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 4 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 6 hose carriages; hose, cotton,

rubber lined, good, 5,000 ft.; inferior, all kinds, 300 ft.; total hose, 5,300 ft.; fire alarm, bell and whistle, 16 boxes; value of dept. equipment, $15,000; value of bldgs., $8,000; ann. exp. of dept., $3,815; total mem., 175 volunteers.

WATER SUPPLY—Source, creek and springs, 6 miles from business center; system, gravity; quality of water, good; res. cap., 500,000,000 gals.; mains, cast iron, 21 miles, 4 to 20 in. dia., Warren, Miller; 120 hydrants, Wood; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $450,000; works belong to Co.

ORISKANY, pop. 1,200; mercantile bldgs., brick and wood. Fire dept.—2 hose carriages; total hose, 1,000 ft.; fire alarm, whistle; total mem., 45 volunteers; G. A. Baer, chief.

WATER SUPPLY—Source not reported; system, gravity and pumping.

OSSINING, pop. 7,939; fire area, 560 acres; mercantile bldgs., brick, 3 and 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 h. & l. trucks, 1 hose wagon, 5 hose carriages, 9 horses; hose, cotton, rubber lined, good 3,500 ft.; rubber, good 1,000 ft.; inferior, all kinds, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $15,000; value of bldgs., $6,000; ann. exp. of dept., $1,000; total mem., 300, paid full time 3, volunteers 297.

WATER SUPPLY—Source, brook, 2 miles from business center; system, pump to res.; quality of water, good; res. cap., 117,000,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals., constructors, Deane, Loretz; mains, cast iron, 13 miles, 4 to 16 in. dia.; 125 hydrants, Mathews; 75 valves, Eddy; meters, total number 950, Thomson, owned by consumer; 1,240 services; pipe, lead and iron; pressure, dom. 35 lbs., fire 120 lbs.; cost to construct, $190,000; ann. cost of mtce., $10,100; works belong to city.

OSWEGO, pop. 25,000; fire area, 5,120 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $24,500; av. ins. involved for same time, $253,993.50. Fire dept.—3 steamers, 2 c. engines, 2 h. & l. trucks, 12 c. hand ex., 1 aerial truck, 3 hose wagons, 2 hose carriages, 15 horses; hose, cotton, rubber lined, good, 7,300 ft.; inferior, all kinds, 1,050 ft.; total hose, 8,350 ft.; fire alarm, electric, 50 boxes; value of dept. equipment, $33,000; value of bldgs., $30,000; ann. exp. of dept., $24,619; total mem. 36, paid full time 17, paid part time 19; R. G. Blackburn, chief.

WATER SUPPLY—Source, river, 2½ miles from business center; system, gravity, pump to res and direct; filtration system, slow sand; quality of water, fair; res. cap. 20,000,000 gals., located 2 miles from city; 2 pumping engines, cap. per day 12,500,000 gals., constructor Holly; mains, cast iron, 45.77 miles, 4 to 20 in. dia.; 324 hydrants, Ludlow, Stover; 198 valves, Ludlow; meters, total number 210, Crown 61, Union 1, Empire 2, Gem 6, Hersey Rotary 4, Hersey Disc 16, Thomson 100, Ball & Fitts 1, Buffalo 1, Trident 3, Lambert 9, Nash 6, owned by city; 2,343 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 2,800,000 gals., per capita 112 gals.; cost to construct, $543,108.29; bonded debt, $523,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $12,000; works belong to city.

OTEGO, pop. 658; fire area, 200 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,000; ann. exp. of dept., $150; total mem., 60 volunteers.

WATER SUPPLY—Source, springs and creek; system, gravity; water, good; res. cap., 60,000 gals.; mains, cast iron, 6 miles, 4 to 6 in. dia.; 19 hydrants; 150 services; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $18,000; bonded debt, $15,600; int. paid on bonds, 3½ per cent; works belong to city.

OWEGO, pop. 5,039; fire area, 1,600 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $5,743. Fire dept.—1 steamer, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 4 hose carts, 2 horses; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 200 ft.; total hose, 4,200 ft.; fire alarm, Gamewell; value of dept. equipment, $9,700; value of bldgs., $10,000; ann. exp. of dept., $3,800; total mem., 280 volunteers.

WATER SUPPLY—Source, creek and wells, 2½ miles from business center; system, gravity and pump to res.; quality of water, good; res. cap 60,000,000 gals., located on hill; 1 pumping engine, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 20 miles, 4 to 12 in. dia.; 75 hydrants, R. D. Wood & Co.; 39 valves, Wood, Ludlow; meters, total number 440, owned by Co. and consumer; 920 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption, per day 1,000,000 gals., per capita 200 gals.; cost to construct, $145,000; bonded debt, $80,000; int. paid on bonds, 5 per cent; works belong to Co.

OXFORD, pop. 1,931; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $4,000; value of bldgs., $2,000; ann. exp. of dept., $700; total mem. 100, paid part time 1, volunteers 99.

WATER SUPPLY—Source, springs; system, gravity and pump direct; res. cap., 212,000 gals.; pumping engines, cap. per day 504,000 gals.; mains, wrought iron, 9 miles, 4 to 10 in. dia.; 47 hydrants; meters, total number 238; 228 services; cost to construct, $26,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $100; works belong to village.

OYSTER BAY, pop. 3,500; fire area, 640 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand engines, 1 hose wagon, 4 c. hand ex., 1 h. & l. truck, 50 rubber buckets, 2 hose carriages; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $4,700.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 265,000 gals.; 2 pumping engines, class comp. dup., constructor Deane; mains, 8½ miles; 79 hydrants, Glamorgan; pressure, dom. 70 lbs., fire 90 lbs.; consumption, per day 125,000 gals.; cost to construct, $78,000; ann. cost of mtce., $4,500; works belong to Co.

PALMYRA, pop. 1,937; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $500. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose cart; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 300 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle; total mem., 83 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp; stdp. cap., 175,000 gals., constructor Buffalo; mains, 4½ miles, 4 to 10 in. dia., Jackson, Woodin; 40 hydrants, Ludlow; meters, total number 82; pressure, dom. 75 lbs., fire 75 to 100 lbs.; cost to construct, $60,000; works belong to Co.

PARISH, pop. 1,500. Fire dept.—1 c. engine, 1 hand engine, 1 h. & l. truck; total mem., 20 volunteers.

PATCHOGUE, pop. 4,000; fire area, 640 acres; mercantile bldgs., stone, brick, wood; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $800. Fire dept.—2 c. engines, 1 hand engine, 2 h. & l. trucks, 2 hose carriages, 1 hose cart; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell; value of dept. equipment, $5,950; value of bldgs., $15,000; ann. exp. of dept., $450; total mem., 150 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 268,000 gals., dim. 20 x 115, builders Bassett Bros.; pumping engines, cap. per day

4,500,000 gals., constructors Holly, Worthington; mains, 9 miles, 4 to 10 in. dia.; 75 hydrants, Chapman, Eddy; pressure, dom. 50 lbs., fire 75 to 100 lbs.; cost to construct, $60,000; works belong to Co.

PEEKSKILL, pop. 10,358; fire area, 1,920 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $18,000; value of bldgs., $28,000; ann. exp. o fdept., $3,000; total mem., 400 volunteers.

WATER SUPPLY—Source, brook and creek, 1½ miles from business center; system, gravity and pump to res.; 2 hydraulic turbine pumps; quality of water, good; res. cap. 36,000,000 gals.; 2 pumping engines, cap. per day 4,000,000 gals., constructor Holly; mains, cast iron, 20 miles, 4 to 20 in. dia.; 188 hydrants; 150 valves; meters, total number 1,500, owned by city and consumer; 2,000 services; pipe, cast iron; pressure, dom. 60 to 100 lbs., fire 100 to 148 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $300,000; bonded debt, $287,036; int. paid on bonds, 3.75 per cent; cost of mtce., $15,000; works belong to city.

PENN YAN, pop. 5,000; fire area, 40 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $10,850; value of bldgs., $8,000; ann. exp. of dept., $1,500; total mem., 135 volunteers.

WATER SUPPLY—Source, lake, 2 miles from business center; system, pump to res. and direct to mains; quality of water, good; res. cap., 1,000,000 gals.; 2 pumping engines, class comp., cap. per day 1,500,000 gals., constructors Worthington and Gould; mains, cast iron, 15½ miles, 4 to 12 in. dia.; 115 hydrants; 113 valves; meters, total number 71, owned by city; 1,085 services; pipe, galv. iron; pressure, dom. 40 to 80 lbs., fire 150 lbs.; consumption per day, 375,000 gals.; cost to construct, $10,000; bonded debt, $54,500; int. paid on bonds, 3½ per cent; cost of mtce., $6,100; works belong to city.

PERRY, pop. 3,800; fire area, 1,200 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck, 3 hose carts, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 500 ft.; interior, all kinds, 150 ft.; total hose, 2,650 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $1,500; ann exp. of dept., $100; total mem., 135 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp. and direct; res. cap., 100,000 gals.; filtration system, Loomis; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, iron, 11 miles, 4 to 12 in. dia.; 112 hydrants; meters, 30; 1,000 services; pipe, lead; pressure, dom. 60 lbs., fire 96 lbs.; cost to construct, $43,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,600; works belong to city.

PHELPS, pop. 1,500; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 1 hand ex., 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; total mem., 85 volunteers.

WATER SUPPLY—Source, spring; system, gravity; mains, 3½ miles, 4 to 6 in. dia.; meters, total number 60, Crown, Buffalo; pressure, fire 80 lbs.; cost to construct, $30,000; works belong to Co.

PHILMONT, pop. 1,964; fire area, 960 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, lake, 4 miles from business center; system, gravity to res.; quality of water, good; res. cap. 400,000 gals., located High Hill; mains, cast iron, 9 miles, 4 to 12 in. dia.; 39 hydrants, Wood; 28 valves; meters, total number 210, Buffalo 190, Keystone 20, owned by city; 210 services; pipe, galv. iron; pressure, dom. 40 to 150 lbs., fire 40 to 150 lbs.; consumption per day 30,000 gals., per capita 80 gals.; cost to construct, $40,000; bonded debt, $51,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $200; works belong to city.

PHŒNIX, pop. 1,600; fire area, 40 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 hose carriages; hose, cotton, rubber lined, good, 1,550 ft.; inferior, all kinds, 400 ft.; total hose, 1,950 ft.; fire alarm, bell and whistle, 2 boxes; value of dept. equipment, $600; value of bldgs., $1,500; ann. exp. of dept., $140; total mem., 35 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 200,000 gals., builders Riter & Conley; pumping engines, cap. per day 2,000,000 gals., Buffalo; mains, 7 miles, 4 to 8 in. dia.; 38 hydrants, Ludlow; 50 valves; pressure, dom. 75 lbs., fire 130 lbs.; cost to construct, $68,000; ann. cost of mtce., $3,000; works belong to Co.

PIERMONT, pop. 1,153; fire area, 10 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; fire loss for 1902, $11,000. Fire dept.—1 steamer, 1 hand engine, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; rubber, good 700 ft.; total hose, 1,200 ft.; fire alarm, bell; value of equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, river and wells.

PITTSFORD, pop. 1,061; bldgs., wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,250 ft.; fire alarm, electric; value of dept. equipment, $1,650; ann. exp. of dept., $150; total mem., 60 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and stdp.; material used in cons. cement; quality of water, good; res. cap., 650,000 gals.; 1 pumping engine, cap. per day 144,000 gals., constructor Worthington; mains, cast iron, 4 miles, 4 to 8 in. dia.; 44 hydrants; 21 valves; meters, total number 60, owned by consumer; 120 services; pipe, lead and galv. iron; pressure, dom. 55 lbs., fire 55 lbs.; cost to construct, $20,000; int. paid on bonds, 4 per cent; cost of mtce., $400; works belong to village.

PLATTSBURG, pop. 9,898; fire area, 1,280 acres; mercantile bldgs, brick, 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. engines, 1 hose wagon, 4 hose carriages, 1 horse; hose, cotton, rubber lined, good 1,800 ft.; inferior, all kinds 1,200 ft.; total hose, 3,000 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $6,000; value of bldgs., $57,000; ann. exp. of dept., $3,000; total mem., 250, paid full time 2, paid part time 20, volunteers 228; underwriters' rating, second class.

WATER SUPPLY—Source, springs and brooks, 6 miles from business center; system, gravity; res. cap. 3,500,000 gals., located 2½ miles west of city; mains, cement and cast iron, 34½ miles, 4 to 12 in. dia.; 120 hydrants; meters, total number 9, owned by city; 1,823 services; pipe, wrought iron; pressure, dom. 45 to 50 lbs., fire 65 to 80 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $293,556; bonded debt, $139,000; int. paid on bonds, 3½ and 5 per cent; cost of mtce., $7,000; works belong to city.

PLEASANTVILLE, pop. 1,800; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 c. en-

gine, 1 h. & l. truck, 1 hose carriage, 1 hose wagon; total hose, 1,500 ft.; fire alarm, bell; total mem., 65 volunteers.

PORT BYRON, pop. 1,013; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 3 hose carriages; hose, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $4,000; ann. exp. of dept., $150: total mem., 35 volunteers.

WATER SUPPLY—Source, lake; system, pump to res.; res. cap., 400,000 gals.; pumping engines, cap. per day 100,000 gals., constructor Rumsey; mains, iron, 4 miles, 4 to 6 in. dia., Camden; 37 hydrants, Holly; 7 valves; 75 services; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $12,000; works belong to city.

PORT CHESTER, pop. 11,199; mercantile bldgs., wood and brick, 2½ and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 2 h. & l. trucks, 1 aerial truck, 2 hose wagons, 5 hose carriages; hose, cotton, rubber lined, good, 8,500 ft.; inferior, all kinds, 500 ft.; total hose, 9,000 ft.; fire alarm, electric, 26 boxes; value of dept. equipment, $15,000; value of bldgs., $125,000; ann. exp. of dept., $3,500; total mem., 300 volunteers.

WATER SUPPLY—Source, lakes; system, gravity; stdp. cap., 1,250,000 gals.; res. cap., 750,000,000 gals.; mains, 20 miles, 4 to 16 in. dia., Warren McNeal; 105 hydrants, Wood; meters, total number 1,300, Crown, Trident; pressure, dom. 95 lbs., fire 95 lbs.; works belong to Co.

PORT EWEN, pop. 1,211; fire area, 960 acres; bldgs., brick, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, buckets, 2 horses; fire alarm, electric; total mem., 52 volunteers.

WATER SUPPLY—Source, wells; no waterworks.

PORT HENRY, pop. 2,700; fire area, 960 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, concrete and wood, 1½ to 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,250 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $7,000; total mem., 90 volunteers.

WATER SUPPLY—Source, springs and brook, 2½ miles from business center; system, gravity; res. cap., 700,000 gals.; mains, cast iron, 9 miles, 4 to 9 in. dia., Jackson, Woodin; 55 hydrants, Ludlow; 35 valves; meters, total number 2, National; 392 services; pipe, iron; pressure, dom 40 lbs., fire 105 lbs.; cost to construct, $50,000; int. paid on bonds, 4½ per cent; works belong to village.

PORT JEFFERSON, pop. 2,026; fire area, 325 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, pumps, pails, rope, chains, hooks, 2 hose carriages, horses hired; hose, cotton, rubber lined, 2,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $350; total mem., 90 volunteers.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump direct; quality of water, good; res. cap. 250,000 gals., located ¼ mile from business center; 2 pumping engines, cap. per day 288,000 gals., constructor Worthington; mains, cast iron, 4 miles, 4 to 10 in. dia.; 44 hydrants; 17 valves; meters, total number 15, owned by consumer; 210 services; pipe, galv. iron; pressure, dom. 97 lbs., fire 97 lbs.; consumption, per day 125,000 gals., per capita 30 gals.; cost to construct, $20,877; ann. cost of mtce., $200; works belong to Co.

PORT JERVIS, pop. 9,695; mercantile bldgs., brick, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 patrol wagon, 6 hose carriages, 5 horses; hose, rubber, good, 5,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,500 ft.; fire alarm, whistle; value of dept. equipment, $16,000; value of bldgs., $18,000; ann. exp. of dept., $5,000; total mem., 280, paid full time 2, paid part time 3, volunteers 275.

WATER SUPPLY—Source, springs and brooks, 1 to 3 miles from business center; system, gravity; quality of water, good; res. cap., 733,000,000 gals.; mains, cast iron, 22 miles, 4 to 24 in. dia.; 155 hydrants; 81 valves; meters, total number 60; 1,703 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $286,000; bonded debt, $65,000; int. paid on bonds, 5 per cent; cost of mtce., $14,000; works belong to Co.

PORT WASHINGTON, pop. 4,500; fire area, 3,000 acres; bldgs., wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages, 6 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $7,000; total mem., 225 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.

POTSDAM, pop. 4,000; fire area, 20 acres mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $4,755; ins. involved for same time, $21,200. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 2 hose carriages, 2 comb. c. & h. wagons, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, electric, 10 boxes; value of dept. equipment, $10,000; value of bldgs., $7,600; ann. exp. of dept., $1,450; total mem. 40, paid full time 2, volunteers 38.

WATER SUPPLY—Source, river; system, pump direct; 3 pumping engines, cap. per day 3,250,000 gals., constructor Gould; mains, wood, iron, cement, 15 miles, 4 to 12 in. dia.; 85 hydrants, Mathews, Ludlow; 38 valves; meters, total number 3, National; 1,100 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $80,000; ann. cost of mtce., $3,500; works belong to city.

POUGHKEEPSIE, pop. 25,679; fire area, 14,000 acres; mercantile bldgs., brick, 3 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 h. & l. trucks, 12 c. hand ex., 2 aerial trucks, 4 hose wagons, 3 comb. c. & h. wagons, 2 hose carriages, 14 horses; hose, rubber, good, 7,000 ft.; total hose, 7,000 ft.; fire alarm, bell and whistle, 36 boxes; value of dept. equipment, $40,000; value of bldgs., $100,000; ann. exp. of dept., $12,000; total mem., 786 volunteers.

WATER SUPPLY—Source, river, 1¼ miles from business center; system, pump to res.; res. cap., 12,000,000 gals.; 3 pumping engines, cap. per day 8,500,000 gals., constructors Worthington, Holly; mains, cast iron, 36.624 miles, 6 to 18 in. dia.; 570 hydrants, Wood; meters, total number 3,534; 3,712 services; pipe, lead; pressure, dom. 30 lbs., fire 110 lbs.; consumption per day, 2,543,427 gals., per capita 85 gals.; cost to construct, $808,770.70; ann. cost of mtce., $40,000; works belong to city.

PULASKI, pop. 1,493; fire area, 450 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept., equipment, $2,500; value of bldgs., $2,600; total mem., 29 volunteers.

WATER SUPPLY—Source, springs, brook; system, pump direct; res. cap., 2,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Holly; mains, cast iron, 6 miles, 4 to 8 in. dia. Millar, 42 hydrants, Holly; 8 valves; 302 services; pipe, galv. iron; pressure; dom. 80 lbs., fire 150 lbs.; cost to construct, $33,000; int. paid on bonds, 4 per cent; cost of mtce., $250; works belong to village.

RANDOLPH, pop. 1,163; fire area, 80 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fire

works and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell and steam; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $250; total mem., 106 volunteers.

WATER SUPPLY—Source, springs, 2¼ miles from business center; system, gravity; res. cap., 1,400,000 gals.; mains, cast iron, 6½ miles, 4 to 8 in. dia., Donaldson; 28 hydrants, Ludlow; 17 valves; 348 services; pipe, black and galv. iron; pressure, dom. 70 lbs., fire 100 lbs.; cost to construct, $35,000; int. paid on bonds, 4 per cent; works belong to city.

RAVENA, pop. 607. Fire dept.—Not reported.

WATER SUPPLY—Source, creeks, 3 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 3,500,000 gals., located ½ mile from business center; 1 pumping engine, cap. per day 420,000 gals., constructor Snow; mains, cast iron, 7¾ miles, 4 to 12 in. dia.; 58 hydrants; 26 valves; meters, total number 4, owned by Co.; 165 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 60 to 100 lbs.; consumption per day, 200,000 gals.; cost to construct, $55,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; cost of mtce., $300; works belong to Co.

RENSSELAER, pop. 10,715; fire area, 800 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 h. & l. trucks, 6 hose carriages; hose, cotton, rubber lined, good, 5,250 ft.; fire alarm, electric, 18 boxes, Stevins; value of dept. equipment, $20,000; value of bldgs., $14,000; ann. exp. of dept., $2,500; total mem, 400 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 350,000 gals., builders Riter & Conley; filtration system, Jewell; cap. of plant, 3,000,000 gals.; 3 pumping engines, cap. per day 6,000,000 gals., constructor Worthington; mains, 16 miles, 4 to 16 in. dia., Pittsburg; 158 hydrants, Ludlow; meters, total number 28, Crown 20, Union 1, Trident 7; 1,650 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 130 lbs.; cost to construct, $250,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $20,000; works belong to Co.

RHINEBECK, pop. 1,530; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 450 ft.; total hose, 1,950 ft.; fire alarm, bell; value of dept. equipment, $9250; value of bldgs., $5,150; ann. exp. of dept., $1,200; total mem. 116, paid part time 2, volunteers 149.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump direct; quality of water, good; res. cap. 500,000 gals., located 2,000 ft. from station; 2 pumping engines, class trip., size 7 x 8, cap. per day 400,000 gals., constructors Smith-Vaile; mains, cast iron, 7 miles, 4 to 8 in. dia.; 49 hydrants, Rensselaer Mfg. Co.; 15 valves, Corey; 205 services; pressure, dom. 85 to 115 lbs., fire 85 to 115 lbs.; consumption, per day 165,000 gals., per capita 110 gals.; bonded debt, $40,000; int. paid on bonds, 5 per cent; works belong to Co.

RICHFIELD SPRINGS, pop. 1,600; fire area, 0 acres; mercantile bldgs., brick and wood, 1½ to 5 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 17 c. hand ex., 5 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good, 2,100 ft.; inferior, all kinds, 600 ft.; total hose, 3,000 ft.; fire alarm, electric bell, 12 boxes; value of dept. equipment, $4,625; value of bldgs., $3,500; ann. exp. of dept., $500; total mem., 35 volunteers.

WATER SUPPLY—Source, springs and lake, 3 miles from business center; system, gravity, and pump to res.; filtration system, Jewell; cap. of plant, 300,000 gals.; res. cap., 13,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 10 in. dia., Millar; 50 hydrants, Eddy, Worthington; 39 valves; meters, total number 140, Thomson 45, Nash 15; 450 services; pipe, wrought iron; pressure, dom. 70 lbs., fire 80 lbs.; cost to construct, $80,000; int. paid on bonds, 3½ per cent.; ann. cost of mtce., $1,500; works belong to city.

RIVERHEAD, pop. 3,017; fire area, 1,600 acres; mercantile bldgs., stone, brick, 3 stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $1,500. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,400 ft.; fire alarm, bell, whistle; value of dept. equipment, $5,400; value of bldgs., $3,200; ann. exp. of dept., $1,200; total mem., 130 volunteers.

WATER SUPPLY—Source, wells, 500 ft. from business center; system, pump to tank; stdp. cap., 76,000 gals.; quality of water, fair; res. cap., 76,000 gals.; 2 pumping engines, cap. per day 250,000 gals.; mains, iron, 2½ miles, 4 to 8 in. dia.; 25 hydrants; 20 valves; 125 services; pipe, galv. iron; pressure, dom. 33 lbs., fire 75 lbs.; consumption per day 60,000 gals.; cost to construct, $15,000; cost of mtce., $1,500; works belong to Co.

ROCHESTER, pop. 200,000; fire area, 11,635 acres; mercantile bldgs., stone and brick, 2 to 12 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—14 steamers, 4 h. & l. trucks, 42 c. hand ex., 2 aerial trucks, 9 hose wagons, 8 comb. c. & h. wagons, 1 water tower, 2 supply wagons, 5 chiefs' wagons, 118 horses; hose, cotton, rubber lined, good, 51,050 ft.; inferior, all kinds, 1,000 ft.; total hose, 52,050 ft.; fire alarm, Gamewell, 275 boxes; value of dept. equipment, $195,502; value of bldgs., $340,200; ann. exp. of dept., $384,190; total mem., 256, paid full time.

WATER SUPPLY—Source, lake, 29 miles from business center; system, gravity; quality of water, fine; res. cap., 225,000,000 gals.; 5 pumping engines, cap. per day 12,000,000 gals., constructors Holly, Worthington and De Laval; mains, cast iron, 316 miles, 4 to 36 in. dia.; 3,800 hydrants; 4,300 valves; meters, total number, 31,600; Crown 4,367, Nash 5,750, Union 25, Empire 29, Gem 8, Trident 547, Hersey Disc 14,205, Thomson 597, Ball & Fitts 1, Worthington 16, Westinghouse 126, Keystone 15, Lambert 1,219; 38,000 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 125 lbs.; consumption per day 15,000,000 gals., cost to construct, $9,028,000; bonded debt, $5, 610,000; int. paid on bonds, 3½ per cent; cost of mtce., $200,000; works belong to city.

ROCKAWAY BEACH (Greater New York), pop., 2,500; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 steamers, 1 h. & l. truck, 1 hose cart, 6 hose carriages; hose, rubber, good, 5,200 ft.; fire alarm, bell; value of dept. equipment, $15,475; value of bldgs., $10,000; total mem., 127, paid full time 2, volunteers 135.

WATER SUPPLY—Source, supplied by Far Rockaway.

ROCKVILLE CENTER, pop. 3,300, fire area, 1,280 acres; mercantile bldgs., brick, 2½ to 5 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,500; value of bldgs., $3,700; total mem., 230 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 235,000 gals., dim. 20 x 100, material used in cons. wrought iron; quality of water, good; 2 pumping engines, cap. per day 500,000 gals., constructors Smith-Vaile, Worthington; mains, cast iron, 7 miles, 4 to 12 in. dia.; 82 hydrants; 55 valves; 449 services; pipe, lead; pressure, dom. 43½ lbs., fire 100 lbs.; consumption per day, 175,000 gals.; cost to construct, $45,000; bonded debt, $39,500; int. paid on bonds, 4 per cent; cost of mtce., $1,750; works belong to village.

ROME, pop. 16,567; mercantile bldgs., brick, 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—3 steamers, 1 comb. wagon, 4 c. hand ex., 1 aerial truck, 2 hose wagons, 11 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, bell and whistle, 40 boxes; ann. exp. of dept., $20,000; total mem., 102, paid full time 13, paid part time 9, volunteers 80.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res. and direct to mains; quality of water, good; res. cap., 9,000,000 gals.; 2 pumping engines, cap. per day 6,000,000 gals.; mains, cast iron and cement, 37 miles, 4 to 20 in. dia.; 293 hydrants; 270 valves; meters, total number 88, owned by city; 3,100 services; pipe, lead; pressure, dom. 25 lbs., fire 40 lbs.; consumption per day, 4,000,000 gals.; cost to construct, $419,777.96; bonded debt, $160,000; int. paid on bonds, 3½ per cent; cost of mtce., $11,000; works belong to city.

ROSENDALE, pop. 1,547; bldgs., wood and brick, 1 to 2 stories. Fire dept.—Hose company, 25 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 3,650,000 gals.; 35 hydrants; 91 services; pressure, fire 130 lbs.; int. paid on bonds, 5 per cent; works belong to village.

ROSLYN, pop. 1,800; fire area, 640 acres; mercantile bldgs., wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $10,000. Fire dept.—1 steamer, 2 hand engines, 9 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $3,000; total mem., 60 volunteers.

WATER SUPPLY—Source, pond and cisterns, and 1 hydrant; mains, iron, 3 miles, 6 in. dia.; pressure, fire 180 lbs.

ROUSE'S POINT, pop. 1,675; fire area, 1,280 acres; mercantile bldgs., stone, brick and wood, 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $2,500; total mem., 50 volunteers.

WATER SUPPLY—Source, lake, in business center; system, pump to stdp.; stdp. cap. 148,000 gals., dim. 15 x 112, located south side Liberty street, material used in cons. iron. builders James J. Belding Co.; quality of water, good; 2 pumping engines, size 10 x 16 x 10¼, 9 x 16 x 10½ x 10, cap. per day 1,000,000 gals., constructor Worthington; mains, iron, 7 miles, 4 to 10 in. dia.; 67 hydrants, Galvin; 44 valves, Galvin; meters, total number 48, Crown 2, Hersey Disc 4, Thomson 42 owned by consumer; 382 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 150 lbs.; consumption, per day 155,932 gals., per capita 410 gals.; cost to construct, $42,000; bonded debt, $38,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $4,000; works belong to city.

RYE, pop. 3,000; fire area, 2,000 acres; mercantile bldgs., brick and wood, 3 stories; private, brick and wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 6 c. hand ex., 1 aerial truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $4,500; ann. exp. of dept., $800; total mem., 90 volunteers.

WATER SUPPLY—Supplied by N. Y. Inter-Urban Water Co., 71 hydrants.

SACKETTS HARBOR, pop. 967; fire area, 400 acres; mercantile bldgs., wood and brick, 2 stories; private, wood and brick, 1½ to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 350 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment $4,000; value of bldgs., $2,500; ann. exp. of dept., $300; total mem. 36, paid full time 2, volunteers 34.

WATER SUPPLY—Source, lakes, wells and reservoir, 500 ft. from business center; system, pump direct to mains; 5 pumping engines, constructors Clapp & Jones; cost to construct, $2,000; bonded dept., $1,800; int. paid on bonds, 5 per cent; works belong to village.

SAG HARBOR, pop. 3,427; fire area, 1,920 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, whistle; value of dept. equipment, $10,500; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem., 150 volunteers.

WATER SUPPLY—Source, lake; system, pump to res.; res. cap., 240,000 gals.; pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, 4¾ miles, 4 to 10 in. dia.; 48 hydrants, Ludlow; pressure, dom. 50 lbs., fire 50 lbs.; works belong to Co.

ST. JOHNSVILLE, pop. 1,873; fire area, 640 acres; bldgs., wood and brick, 2 and 3 stories; wooden roofs permitted. Fire dept.—6 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, electric, 8 boxes; value of dept. equipment, $2,500; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 120 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, springs, 7 miles from business center; system, gravity; quality of water, good; res. cap. 1,000,000 gals.; mains, 8 miles, 4 to 10 in. dia.; 60 hydrants; 500 services; pressure, fire 100 lbs.; cost to construct, $72,000; int. paid on bonds, 4-4½ per cent; works belong to city.

SALAMANCA, pop. 5,800; fire area, 800 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 1 comb. c. & h. wagon, 2 horses; hose, cotton, rubber lined, good, 2,400 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, whistle, 22 boxes; value of dept. equipment, $8,000; value of bldgs., $8,000; ann. exp. of dept., $1,000; total mem., 150 volunteers.

WATER SUPPLY—Source, springs, 1 to 2 miles from business center; system, gravity, pump to res. and direct; res. cap., 7,600,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructors Deane and Worthington; mains, iron, 12 miles, 2 to 12 in. dia., Wood; 76 hydrants, Wood, Mathews; 88 valves; 800 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 110 lbs.; cost to construct, $86,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to Co.

SALEM, pop. 1,391; fire area, 500 acres; bldgs., stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1903, $1,200. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $3,500; ann. exp. of dept., $677.13; total mem., 136, paid part time 3, volunteers 133; underwriters' rating, second class.

WATER SUPPLY—Source, cisterns and creek.

SANDY HILL, pop. 5,500; fire area, 35 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 hose carriages, 1 comb. wagon, 4 hand ex., 2 horses; hose, cotton, rubber lined, good, 3,700 ft.; ann. exp. of dept., $1,000; total mem., 105 volunteers.

WATER SUPPLY—Source, brooks, ½ mile from business center; system, pump to stdp.; stdp. cap. 230,000 gals., dim. 18 x 120, material used in cons. steel; quality of water, good; res. cap., 4,000,000 gals.; 2 pumping engines, cap. per day 7,200,000 gals., constructors Deane, Worthington; mains, cast iron, 17 miles, 4 to 12 in. dia.; 108 hydrants; 113 valves; meters, total number 500, Empire,

owned by Co.; 884 services; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 500,000 gals.; cost to construct, $204,799; bonded debt, $200,000; int. paid on bonds, 5-6 per cent; cost of mtce., $10,211; works belong to Co.

SARANAC LAKE, pop. 2,594. Fire dept.—3 hose carts; 2,500 ft. hose; total mem., 75.

SARATOGA SPRINGS, pop. 12,600; fire area, 300 acres; mercantile bldgs., brick, 3 to 6 stories; private, wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 7c. hand ex., 1 aerial truck, 3 hose wagons, 1 hose carriage, 5 horses; hose, cotton, rubber lined, good, 4,200 ft.; inferior, all kinds, 3,000 ft.; total hose, $7,200 ft.; fire alarm, bell and telephone, 41 boxes; value of bldgs., $18,000; ann. exp. of dept., $12,900; total mem. 27, paid full time 12, paid part time 15.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump direct; quality of water, pure; 2 pumping engines, cap. per day 12,000,000 gals., constructor Holly; mains, cast iron, 25 miles, 4 to 20 in. dia. 240 hydrants, Ludlow, Holly, Coffin; 500 valves, Ludlow; meters, total number 2,653, Crown 4, Union 108, Empire 85, Gem 5, Hersey Rotary 6, Hersey Disc 178, Thomson 190, Worthington 5, Buffalo 1, Columbia 275, Trident 1,800, Nash 1, owned by city; 2,650 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 110 lbs.; consumption, per day 2,200,000 gals., per capita 200 gals.; bonded debt, $149,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $20,000; works belong to city.

SAUGERTIES, pop. 4,500; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and whistle; total mem., 180 volunteers.

WATER SUPPLY—Source, spring and creek, 6 miles from business center; system, gravity; filtration system, gravel; quality of water, good; res. cap. 7,500,000 gals., located at Fawns; mains, cast iron, 15 miles, 4 to 16 in. dia.; 88 hydrants; 100 valves; meters, total number 166, Crown 68, Union Rotary Piston, 5, Gem 3, Thomson 1, Buffalo American 10, Trident 53, Hersey 1, Empire 1, King 7, owned by consumer; 763 services; pipe, galv. iron and lead; pressure, dom. 75 to 140 lbs., fire 75 to 140 lbs.; cost to construct, $112,000; bonded debt, $73,000; int. paid on bonds, 3/5 per cent; cost of mtce., $2,000; works belong to city.

SAYVILLE, pop. 2,800; fire area, 1,920 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,000. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $25,000; total mem., 135 volunteers.

WATER SUPPLY—Source, wells and Great South Bay Water Co.

SCHAGHTICOKE, pop. 1,061; fire area, 300 acres; bldgs., brick and wood, 2 stories. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; total hose, 200 ft.; fire alarm, bell; total mem. 60 volunteers.

WATER SUPPLY—Source, river, cisterns, wells.

SCHENECTADY, pop. 75,000; fire area, 8 sq. miles; mercantile bldgs., stone, brick and wood, 2 to 8 stories; private, wood, 2 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $75,000; av. ins. for same time, $359,573. Fire dept.—3 steamers, 7 comb. c. & h. wagons, 1 c. engine, 28 c. hand ex., 2 h. & l. trucks, 2 water towers, 2 aerial trucks, 2 hose wagons, 41 horses; hose, 18,000 ft.; fire alarm, Gamewell 80 boxes; value of dept. equipment, $145,000; value of bldgs., $242,000; ann. exp. of dept. $104,810; total mem. 430, paid full time 80.

WATER SUPPLY—Source, underground collecting gallery, 3 miles from business center; system, pump to stdp. and direct to mains; stdps. cap. 2,988,837 gals., dim. 32 x 100, 50 x 90, material used in cons. steel, builders Ranton Boiler Co.; quality of water, good; 4 pumping engines, class vert., cap. per day 36,000,000 gals., constructors Deane, Holyoke, Worthington; mains, cast iron, 90 miles, 4 to 36 in. dia.; 1,000 hydrants; 1,608 valves; meters, total number 1,454, Nash 200, Hersey Disc 300, Hersey Torrent 4, Thomson 200, Columbia 100, Keystone 250, Lambert 250, owned by city; 10,436 services; pipe, galv. iron and lead; pressure dom. 86 lbs., fire 86 lbs.; consumption per day, 3,969,173 gals.; cost to construct, $939,000; bonded debt, $929,000; int. paid on bonds, 3 and 4 per cent; cost of mtce., $35,000; works belong to city.

SCHOHARIE, pop. 1,080; fire area, 2,600 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; leather, good, 700 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $2,700; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 46 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; res. cap., 350,000 gals.; mains, 5 miles, 4 to 8 in. dia., Mich. Pipe; 51 hydrants, Holly; 25 valves; 70 services; pressure, fire 75 to 90 lbs.; cost to construct, $29,000; bonded debt, $30,000; int. on bonds, 3 per cent; works belong to city; extensive improvements being made on plant.

SCHUYLERVILLE, Saratoga Co., pop. 1,600; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 800 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,480; value of bldgs., $4,000; ann. exp. of dept., $60; total mem., 90 volunteers.

WATER SUPPLY—Source, wells and canal, wells for domestic use, canal for fire; waterworks in course of construction.

SEA-CLIFF, pop. 1,790; bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,400 ft.; inferior, all kinds, 300 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $5,000; ann. exp. of dept., $1,000; total mem., 94, paid full time 2, volunteers 92.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 235,000 gals., material used in cons. iron, builders Tippett & Wood; quality of water, good; filtration in wells; 2 pumping engines, class comp. dup., cap. per day 100,000 gals., constructors Blake and Worthington; mains, cast iron, 8 miles, 4 to 8 in. dia.; 38 hydrants; 38 valves; meters, total number 3, owned by Co.; pressure, dom. 50 lbs., fire 100 lbs.; works belong to Co.

SENECA FALLS, pop. 6,800; mercantile bldgs., brick, 2 to 4 stories; private, wood and brick, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 steamers, 1 c. engine, 6 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 3 hose carts, 4 horses; hose, linen, good, 4,500 ft.; inferior, all kinds, 400 ft.; total hose, 4,900 ft.; fire alarm, bell, 12 boxes; value of dept. equipment, $9,500; value of bldgs., $6,000; ann. exp. of dept., $9,500; total mem. 52, paid full time 2, volunteers 30.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap. 600,000 gals., material used in cons. steel; quality of water, good; pumping engines, cap. per day 3,000,000 gals.; mains, cement, and iron, 13 miles, 4 to 14 in. dia.; 116 hydrants. Ludlow; 128 valves, Ludlow, Coffin; 1,400 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 80 lbs.; consumption, per day 900,000 gals., per capita 75 gals.; works belong to Co.

SHORTSVILLE, pop. 950; fire area, 200 acres. Fire dept.—1 h. & l. truck; 1 hose cart; value of dept. equipment, $500.

WATER SUPPLY—Source, springs; system, pumping, 2 pumps, constructor, Gould; cap. per day,

300,000 gals.; 40 hydrants; 28 valves; 24,000 ft. mains; pressure, dom. 70 lbs., fire 70 lbs.; cost of construction, $30,000; bonded debt, $30,000; interest paid on bonds, 4 2/5 per cent; works belong to city.

SIDNEY, pop. 2,500; fire area, 450 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, 2,300 ft.; value of dept. equipment, $2,300; ann. exp. of dept., $600; total mem., 65 volunteers.

WATER SUPPLY—Source, springs and creeks, 2½ miles from business center; system, gravity; quality of water, good; res. cap. 112,000,000 gals., cap. per day 54,000,000 gals., constructors Warren, Miller; mains, cast iron, 11 miles, 4 to 10 in. dia.; 46 hydrants; 400 services; pipe, cast iron; pressure, fire 90 lbs.; cost to construct, $150,000; int. paid on bonds, 4 per cent; works belong to Co.

SILVER CREEK, pop. 1,944; fire area, 600 acres; mercantile bldgs., brick and wood, 2½ stories; private, wood, 2½ and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; linen, good 1,500 ft.; rubber, good 500 ft.; total hose, 4,000 ft.; fire alarm, whistle; value of dept. equipment, $4,500; value of bldgs., $2,000; ann. exp. of dept., $600; total mem., 75, paid full time 2, volunteers 73.

WATER SUPPLY—Source, springs, 8 miles from business center; system, gravity; quality of water, good; res. cap. 7,500,000 gals., cap. per day 600,000 gals., constructor Snow; mains, 17 miles, 4 to 12 in. dia.; 96 hydrants; 270 services; pressure, dom. 130 lbs., fire 130 to 170 lbs.; cost to construct, $70,000; bonded debt, $60,000; int. paid on bonds, 4 per cent; cost of mtce., $100; works belong to city.

SKANEATELES, pop. 1,495; fire area, 640 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—2 hand engines, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $8,000; total mem., 45 volunteers.

WATER SUPPLY—Source, lake, 4,000 ft. from business center; system, pump to res.; dim. 112 x 10, material used in cons. concrete and stone; quality of water, good; res. cap. 550,000 gals., located 1½ miles from village; 1 pumping engine, cap. per day 750,000 gals., constructor Worthington; mains, iron, 6½ miles, 4 to 8 in. dia.; 60 hydrants; 39 valves; meters, total number 14, Crown 13, Nash 1, owned by village; 317 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $44,000; bonded debt, $33,000; int. paid on bonds, 3½ per cent; cost of mtce., $2,500; works belong to village.

SODUS; bldgs., wood. Fire dept.—1 h. & l. truck, 1 comb. engine, 1 hose carriage; hose, 500 ft.; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and cisterns.

SOLVAY, pop. 4,300; fire area, 640 acres; mercantile bldgs., stone, brick, iron and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1905, $500; ins. for same time, $500. Fire dept.—1 h. & l. truck, 1 supply wagon, 5 hose carriages; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, bell and whistle, 14 boxes; value of dept. equipment, $10,000; value of bldgs., $5,000; total mem., 90 volunteers.

WATER SUPPLY—Source, springs, ¾ mile from business center; system, pump to res.; res. cap., 6,000,000 gals.; 1 pumping engine, class trip., constructor Gould; mains, cast iron, 9 miles, 4 to 12 in. dia., Addyston; 106 hydrants, Eddy; meters, total number 390; 475 services; pipe, lead and galv. iron; pressure, dom. 120 lbs., fire 120 to 140 lbs.; consumption, per day 355,000 gals., per capita 89 gals.; cost to construct, $75,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $7,000; works belong to village.

SOUTHAMPTON, pop. 3,400; fire area, 5,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 hand engines, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 146 ft.; inferior, all kinds, 850 ft.; total hose, 3,696 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $4,000; ann. exp. of dept., $300; total mem. 100 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pneumatic storage system; cap. 35,000 gals., material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, iron, 16½ miles, 4 to 8 in. dia.; 101 hydrants, 106 valves; 523 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 100 lbs.; consumption per day, 367,125 gals.; cost to construct, $83,585; cost of mtce., $5,900; works belong to Co.

SO. GLENS FALLS, pop. 2,300; fire area, 640 acres; mercantile bldgs., 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, telephone; value of dept. equipment, $2,500; ann. exp. of dept., $1,000; total mem., 60 volunteers.

WATER SUPPLY—Source, springs; system, pump to stdp.; res. cap., 800,000 gals.; mains, 5½ miles, 4 to 14 in. dia.; 69 hydrants; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $54,000; ann. cost of mtce., $2,400.

SOUTHOLD, pop. 1,500; fire area, 1,280 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—2 hand engines, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 700 ft.; inferior, all kinds, 200 ft.; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,000; ann. exp. of dept., $400; total mem. 40 volunteers.

WATER SUPPLY—Source, wells and cisterns.

SPENCER, pop. 360; fire area, 1 sq. mile; mercantile bldgs., brick, 2 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hand engine and hose, 2 c. hand ex.; value of dept. equipment, $500; ann. exp. of dept., $50; total mem., 32 volunteers.

WATER SUPPLY—Not reported.

SPRINGFIELD, pop. 3,000; fire area, 75 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 2 c. engines, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 25 volunteers.

WATER SUPPLY—Not reported.

SPRING VALLEY, pop. 2,700; fire area, 640 acres; bldgs., brick and wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 hand engine, 6 buckets, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; leather, good, 50 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 50 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $2,200; ann. exp. of dept., $300; total mem., 40 volunteers.

WATER SUPPLY—Source, streams, ¾ mile from business center; system, pump to stdp.; stdp. cap. 235,000 gals., dim. 20 x 100, located ½ mile from village, material used in cons. iron, builder Walsh; quality of water, good; 2 pumping engines, class 1 comp., 1 sim., cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 4 miles, 6 to 12 in. dia.; 28 hydrants, A. P. Smith Co.; 30 valves, Smith; meters, total number 10, owned by city; 240 services; pipe, lead and galv. iron; pressure, fire 85 lbs.; consumption, per day 30,000 gals., per capita 30 gals.; cost to construct, $30,000; ann. cost of metce., $1,200; works belong to Co.

SPRINGVILLE, pop. 2,000. Fire dept.—1 h. & l. truck, 3 hose carts, 1 supply wagon, 1,200 ft. hose; total mem., 44 volunteers.

WATER SUPPLY—Pressure, 85 pounds.

STAMFORD, pop. 900; mercantile bldgs., wood, 2 to 4 stories; private, wood, 2 to 4 stories; wooden roofs permitted in fire area; fireworks and com-

bustibles ord.; causes of fires investigated. Fire dept.— 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $8,000; ann. exp. of dept., $250; total mem. 60 volunteers.

WATER SUPPLY—Source, river; system, gravity; filtration system, N. Y.; cap. of plant, 200,000 gals.; mains, cast iron, 5 miles, 4 to 8 in. dia., Millar; 28 hydrants, Mathews; 190 services; pipe, lead; pressure, dom. 100 lbs., fire 100 to 130 lbs.; cost to construct, $45,000; ann. cost of mtce., $400; works belong to Co.

STAPLETON (Greater New York), fire area, 3,840 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—5 steamers, 3 c. hand ex., 3 h. & l. trucks, 2 supply wagons, 9 hose wagons, 27 horses; hose, rubber, good, 7,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 9,000 ft.; value of dept. equipment, $45,000.

WATER SUPPLY—Source, wells, 3 miles from business center; system, gravity, pump to res., to stdp. and direct; stdp. cap. 100,000 gals., material used in cons. steel; quality of water, good; res. cap. 4,000,000 gals., located at Richmond turnpike; 3 pumping engines, cap. per day 7,000,000 gals., constructors Deane, Worthington; mains, cast iron, 60 miles, 4 to 14 in. dia.; 400 hydrants; 200 valves; meters, total number 1,600, Crown 1,000, Empire 340, Hersey Rotary 60, Hersey 50, Trident 50, Nash 100, owned by Co.; pressure, dom. 125 lbs., fire 125 lbs.; consumption, per day 3,000,000 gals., per capita 71 gals.; works belong to Co.

STILLWATER, pop. 1,007; bldgs, brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm bell; value of dept. equipment, $7,000; value of bldgs., $4,000; ann. exp. of dept., $700; total mem., 85 volunteers.

WATER SUPPLY—Source, river, canal; system, pump to res., to stdp. and direct.

SUFFERN, pop. 1,619. Fire dept.—Not reported.

WATER SUPPLY—Source, spring, ½ mile from business center; system, pump to res.; filtration system, sand and charcoal; res. cap. 300,000 gals.; 2 pumping engines, cap. per day 726,000 gals., constructor Nash; mains, 8 miles; 80 hydrants; 100 valves; meter system; 400 services; pipe, cast iron; pressure, dom. 75 lbs., fire 90 lbs.; consumption per day, 115,000 gals.; cost to construct, $60,000; cost of mtce., $2,200; works belong to city.

SYRACUSE, pop. 117,498; fire area, 16½ sq. miles; mercantile bldgs., stone and brick, 1 to 12 stories; private, stone brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $172,594; av. ins. involved for same time, $2,080,500. Fire dept.—10 steamers, 4 h. & l. trucks, 30 c. hand ex., 4 aerial trucks, 9 hose wagons, 3 comb. c. & h. wagons 79 horses; hose, cotton, rubber lined, good, 21,700 ft.; inferior all kinds, 8,000 ft.; total hose, 23,900 ft.; fire alarm, bell, 182 boxes; value of dept. equipment, $200,000; value of bldgs., $300,000; ann. exp. of dept., $218,000; total mem. 186, paid full time.

WATER SUPPLY—Source, lake, 20 miles from business center; system, gravity; quality of water, good; res. cap. 121,000,000 gals., located 1 mile from business center; mains, cast iron, 189 miles, 4 to 36 in. dia.; 2,965 hydrants; 2,741 valves; meters, total number 19,108, owned by consumer; 21,500 services; pipe, lead; pressure, dom. and fire 90 to 100 lbs.; consumption per day 12,000,000 gals.; cost to construct, $5,000,000; bonded debt, $4,065,000; int. paid on bonds, 3, 3½ and 4 per cent; cost of mtce., $100,000; works belong to city.

TARRYTOWN, pop. 6,000; fire area, 3,900 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 10 c. hand ex., 1 aerial truck, 2 hose wagons, 7 hose carriages, 3 comb. c. & h. wagons, 11 horses; total hose, 8,000 ft.; fire alarm, bell and whistle, 20 boxes; value of dept. equipment, $18,000; value of bldgs., $14,000; ann. exp. of dept., $3,200; total mem., 300 volunteers.

WATER SUPPLY—Source, brooks, 1¾ miles from business center; system, pump to res., located on Buttermilk Hill; filtration system, sand; quality of water, good; res. cap., 1,385,000 gals.; 4 pumping engines, class comp. and trip., cap. per day 6,000,000 gals., constructor Worthington; mains, cast iron, 22 miles, 4 to 24 in. dia.; 217 hydrants, Wood; 328 valves, Wood, Eddy; meters, total number 989; Crown 705, owned by consumer; 998 services; pipe, galv. iron; pressure, dom. 40 to 198 lbs., fire 40 to 198 lbs.; consumption, per day 751,230 gals., per capita 125 gals.; cost to construct, $540,000; bonded debt, $392,000; int. paid on bonds, 3¾ and 4 per cent; ann. cost of mtce., $14,000; works belong to village.

THERESA, pop. 950; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $1,000; ann. exp. of dept., $265; total mem., 45 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to stdp.; stdp. cap. 17,500 gals., dim. 20 x 60, material used in cons. iron; quality of water, good; 1 pumping engine, cap. per day 864,000 gals., constructor Worthington; mains, iron, 3½ miles, 4 to 8 in. dia.; 36 hydrants; meters, total number 1, owned by city; 162 services; pipe, galv. iron; pressure, dom. 68 lbs., fire 125 lbs.; cost to construct, $20,500; bonded debt, $20,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $1,400; works belong to city.

TICONDEROGA, pop. 1,911; fire area, 100 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 750 ft.; linen, 1,400 ft.; inferior, all kinds, 600 ft.; total hose, 2,750 ft.; fire alarm, bell; value of dept. equipment, $3,750; value of bldgs., $8,000; total mem., 75 volunteers.

WATER SUPPLY—Source, lake; system, gravity; res. cap., 2,000,000 gals.; mains, 5 miles, 4 to 12 in. dia., Millar; 36 hydrants, Ludlow; 14 valves; pressure, fire 200 lbs.; cost to construct, $75,000; ann. cost of mtce., $3,313; works belong to city.

TIVOLI, pop. 1,153; fire area, 850 acres; bldgs., brick, stone and wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1. h. & l. truck, 1 hose wagon, 1 hose carriage, 1 hose reel; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 800 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $12,000; ann. exp. of dept., $500; total mem., 100 volunteers.

WATER SUPPLY—Source, river, cisterns, creek and wells.

TONAWANDA, pop. 7,904; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 1 aerial truck, 3 hose wagons, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 4,300 ft.; inferior, all kinds, 500 ft.; total hose, 4,800 ft.; fire alarm, whistle, 20 boxes; value of dept. equipment, $10,650; value of bldgs., $11,000; ann. exp. of dept., $4,500; total mem., 275 volunteers

WATER SUPPLY—Source, river; system, pump direct; 3 pumping engines, cap. per day 15,000,000 gals., constructor Holly; mains, wood and iron, 21 miles, 4 to 12 in. dia., Mich. Pipe, Ayrault; 270 hydrants; meters, total number 12, Union; 1,050 services; pipe, lead; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $247,000; int. paid on bonds, $9,000; ann. cost of mtce., $7,000; works belong to city.

TOTTENVILLE (Greater New York), pop. not given; fire area, 1,200 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber

lined, good, 700 ft.; linen, good, 300 ft.; rubber, good, 5,400 ft.; inferior, all kinds, 600 ft.; total hose, 7,000 ft.; fire alarm, bell and whistle, 8 boxes; value of dept. equipment, $13,500; value of bldgs., $25,000; ann. exp. of dept., $4,000; total mem., 107 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp; stdp. cap., 140,000 gals.; pumping engines, cap. per day 400,000 gals., constructor Worthington; mains, 6 miles, 4 to 8 in. dia.; 62 hydrants, Drummond; meters, total number 12; 74 services; pressure, fire 78 lbs.; cost to construct, $28,871; ann. cost of mtce., $3,650.

TROY, pop. 76,861; fire area, 9.32 sq. miles; mercantile bldgs., brick, 4 to 7 stories; private, brick, 2 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; fires not investigated; av. fire loss per yr. for 3 yrs., $105,266.11; av. ins. for same time, $1,190,086.16. Fire dept.—11 steamers, 6 comb. c. & h. wagons, 30 c. hand ex., 4 h. & l. trucks, 3 aerial trucks, 10 hose wagons, 2 hose carriages, 49 horses; hose, cotton, rubber lined, good, 16,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 3,000 ft.; total hose, 20,850 ft.; fire alarm, Gamewell, 110 boxes; value of dept. equipment, $160,000; value of bldgs., $310,000; ann. exp. of dept., $100,000; total mem., 1,189, paid full time 70, volunteers 1,119.

WATER SUPPLY—Source, streams and river, 4 to 14 miles from business center; system, gravity; quality of water, good; res. cap. 12,400,000,000 gals., located east of city; mains, cast iron, 106 miles, 4 to 33 in. dia.; 1,044 hydrants; 1,740 valves; meters, total number 493, Crown 193, Nash 16, Union 15, Hersey Rotary 93, Trident 29, Thomson 6, Worthington 73, Buffalo 6, Columbia 2, Pittsburg 1, Lambert 4, owned by city; 10,247 services; pipe, lead and cast iron; pressure, dom. 42 to 52 lbs., fire 42 to 52 lbs.; consumption per day, 15,000,000 gals.; cost to construct, $3,700,000; bonded debt, $2,550,000; int. paid on bonds, 3.7 per cent; cost of mtce., $43,000; works belong to city.

TRUMANSBURG, pop. 1,225; fire area, 900 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 chem. engine, 8 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; total mem., 100 volunteers.
teers.

WATER SUPPLY—Source, creek, 8 reservoirs; cap., 10,000 gals. each.

TUCKAHOE, pop. 2,500. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carts, 3,000 ft. hose; total mem., 200 volunteers.

WATER SUPPLY—Pressure, dom. 25 lbs., fire 90 lbs.

TUXEDO, pop. 2,277; fire area, 5,000 acres; mercantile bldgs., stone, brick and wood; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 1 c. engine, 2 h. & l. trucks, 4 hose wagons; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, bell and whistle; total mem., 70 volunteers.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, gravity, pump to res. and direct; quality of water, good; res. cap. 780,000 gals., located on hill 288 ft. above lake; 2 pumping engines, class comp. and trip., cap. per day 3,000,000 gals., constructors Gordon, Worthington; mains, cast iron, 16 miles, 4 to 12 in. dia.; 80 hydrants; 309 services; pipe, galv. iron; pressure, dom. 140 lbs., fire 140 lbs.; consumption per day, 700,000 gals.; cost of mtce., $6,000; works belong to Co.

UNADILLA, pop. 1,172; fire area, 1,500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 patrol wagon, 1 hose wagon, 4 hose carriages, 1 horse; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $800; total mem., 60 volunteers.

WATER SUPPLY—Source, springs, wells, brooks; system, gravity; res. cap., 5,000,000 gals.; mains, 2 miles; 40 hydrants, Mathews; 1 meter; 41 services; pressure, dom., 64 lbs., fire 86 lbs.

UNION, pop. 1,650; fire area, 650 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good, 1,100 ft.; rubber, good, 50 ft.; inferior, all kinds, 350 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $12,000; ann. exp. of dept., $900; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, direct to mains; quality of water, good; res. cap. 500,000 gals., located 2,000 ft. from center of village; 2 pumping engines, cap. per day 307,000 gals.; mains, cast iron, 6½ miles, 4 to 8 in. dia.; 33 hydrants; 14 valves; meters, total number, 1, Crown; 300 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 55 lbs.; cost to construct, $20,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; cost of mtce., $300; works belong to Co.

UNION SPRINGS, pop. 10,000; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, bell; total mem., 35 volunteers.

WATER SUPPLY—Source, lake, ponds, cisterns; reservoir cap. 5,000 gals., owned by village.

UTICA, pop. 70,000; fire area, 5,471 acres; mercantile bldgs., brick and wood, 1 to 10 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 1 c. engine, 15 c. hand ex., 2 aerial trucks, 4 hose wagons, 1 service truck, 3 comb. c. & h. wagons, 42 horses; hose, cotton, rubber lined, good, 16,000 ft.; inferior, all kinds, 500 ft.; total hose, 16,500 ft.; fire alarm, electric, 124 boxes; value of dept. equipment, $229,590; value of bldgs., $79,100; ann. exp. of dept., $85,000; total mem. 103, paid full time.

WATER SUPPLY—Source, creek and springs; system, gravity; quality of water, soft; 11 res., cap. 2,150,000,000 gals.; mains, cast iron, 115 miles, 4 to 24 in. dia.; 987 hydrants; 695 valves; meters, total number 9,569; 10,950 services; pipe, lead; pressure, dom. 30 to 90 lbs., fire 120 lbs.; consumption per day 5,000,000 gals., per capita 53 gals.; bonded debt, $3,000,000; int. paid on bonds, 5 per cent; works belong to Co.

VALATIE, pop. 1,500; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, 6,000; value of bldgs., $4,000; total mem., 100 volunteers.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap., 150,000 gals.; filtration system, N. Y.; cap. of plant, 150,000 gals.; pumping engines, cap. per day 2,000,000 gals.; constructor Worthington; mains, cast iron, 5 miles, 4 to 10 in. dia., Wood; 67 hydrants, Wood; 110 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 90 lbs.; cost to construct, $27,000; works belong to city.

WADDINGTON, pop. 900; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, stone, brick and wood, 1 and 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 15 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 250 ft.; rubber, good, 400 ft.; total hose, 650 ft.; fire alarm, bell; value of bldgs., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 720,000 gals.; mains, iron, 4 in. dia.; 6 hydrants; pressure, fire 150 lbs.

WALDEN, pop. 4,000; fire area, 1,053 acres; mercantile bldgs., brick and wood, 3 stories; pri-

vate, brick and wood, 2½ and 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 2 hose wagons, 2 hose carriages; 2 hose reels, 2 horses; total hose, 3,000 ft.; fire alarm, electric, 15 boxes; value of dept. equipment, $9,000; value of bldgs., $9,000; ann. exp. of dept., $4,000; total mem., 160 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 75,200 gals., dim. 16 x 50, located in village, material used in cons. iron, builders Tippett & Wood; quality of water, good; 2 pumping engines, class dup. comp., cap. per day 1,000,000 gals., constructor Buffalo; mains, iron, 6½ miles, 4 to 8 in dia.; 61 hydrants, Eddy; 37 valves, Eddy; meters, total number 630, Crown 12, Empire 9, Worthington 1, Buffalo 138, Trident 401, Nash 15, Lambert 4, owned by consumer; 635 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 90 lbs.; consumption, per day 55,000 gals., per capita 16½ gals.; cost to construct, $56,525; bonded debt, $40,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

WALTON, pop. 3,000; fire area, 1 sq. mile; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 aerial truck, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 800 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $10,000; ann. exp. of dept., $500; total mem., 104 volunteers.

WATER SUPPLY—Source, streams; system, gravity; quality of water, good; res. cap., 4,000,000 gals.; mains, iron, 18 miles, 4 to 10 in. dia., 76 hydrants, Mathews; 625 services; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $130,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $500; works belong to Co.

WAPPINGER FALLS, pop. 3,588; fire area, 960 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 to 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 4 c. hand ex., 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 400 ft.; rubber, good, 1,400 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $8,000; total mem. 120, paid full time 4, paid part time 3, volunteers 113.

WATER SUPPLY—Source, creek, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 142,000 gals., located near Main street; mains, iron, 2½ miles; 30 hydrants, Coffin; 10 valves; works belong to Co.

WARRENSBURG, pop. 2,500; bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell and whistle.

WATER SUPPLY—Source, brooks, 2 miles from business center; system, gravity; quality of water, good; mains, iron, 4 miles, 4 to 6 in. dia.; 19 hydrants, Ludlow; 7 valves; 100 services; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, 10,000; works belong to Co.

WARSAW, pop. 3,400; fire area, 400 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 comb. & hose wagon, 2 c. hand ex., 1 hose wagon, hose carriages; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 300 ft.; total hose, 800 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $5,000; value of bldgs., $5,000; total mem., 110 volunteers.

WATER SUPPLY—Source, springs, 6 miles from business center; system, gravity; quality of water, good; res. cap. 12,000,000 gals., located Rock; mains, iron, 22 miles, 4 to 12 in. dia.; 100 hydrants; meters, total number, 9, Thomson 6, Pittsburg 2, Keystone 1, owned by city; 700 services; pipe, galv. iron and lead; pressure, dom. 0 lbs., fire 150 lbs.; consumption per day, 250,000 gals.; cost to construct, $75,000; bonded debt, $60,000; int. paid on bonds, 4 per cent; cost of mtce., $500; works belong to city.

WARWICK, pop. 2,500; fire area, 600 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good, 2,750 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $5,000; total mem., 120 volunteers.

WATER SUPPLY—Source, mountain stream; system, gravity; res. cap., 3,000,000 gals.; 20-in. blow-off which empties in lower res., cap. 12,000,000 gals.; mains, 5⅞ miles, 3 to 14 in. dia.; 55 hydrants, Mathews; 372 services; pressure, fire 72 lbs.; cost to construct, $60,000; ann. cost of mtce., $300; works belong to village.

WATERFORD, pop. 3,150; fire area, 2,000 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,600 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $7,000; ann. exp. of dept., $3,000; total mem. 160, paid full time 1, volunteers 159.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 581,000 gals., dim. 30 x 52, 24 x 85, material used in cons. steel and iron, builders Sharon, Walsh; quality of water, good; 2 pumping engines, class dup. comp., cap. per day 2,500,000 gals., constructor Worthington; mains, cast iron, 11.25 miles, 4 to 12 in. dia.; 107 hydrants; 86 valves; meters, total number 667 Crown, Nash, Union, Empire, Hersey Rotary, Trident, Hersey Disc, Thomson, Buffalo Columbia, Keystone, Lambert, owned by city and consumer; 866 services; pipe, lead, galv. and cast iron; pressure, dom. 80 lbs., fire 110 lbs.; consumption per day, 354,041 gals.; cost to construct, $203,129; bonded debt, $90,000; int. paid on bonds, 5 and 6 per cent; cost of mtce., $12,803; works belong to Co.

WATERLOO, pop. 4,256; bldgs., brick and wood, 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 patrol wagon, 6 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $2,100; total mem., 210 volunteers.

WATER SUPPLY—Source, river; system, pump direct; res. cap., 1,000,000 gals.; pumping engines, cap. per day 2,000,000 gals. constructor Worthington; mains cast iron, 10 miles, 4 to 14 in. dia.; Sayre Pipe Foundry; 57 hydrants, Ludlow; 35 valves; 540 services; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $130,000; ann. cost of mtce., $2,500; works belong to Co.

WATERTOWN, pop. 29,000; fire area, 8¾ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 8 stories; private, stone, brick and wood, 3 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $33,942.28; av. ins. involved for same time, $297,133. Fire dept.—4 steamers, 1 aerial truck, 1 hose wagon, 3 comb. c. & h. wagons, 22 horses; hose, cotton, rubber lined, good, 11,000 ft.; inferior, all kinds, 1,600 ft.; total hose, 12,600 ft.; fire alarm, Gamewell, 84 boxes; value of dept. equipment, $23,000; value of bldgs., $61,000; ann. exp. of dept., $38,000; total mem., 36, paid full time.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to res. and direct; filtration system, mechanical; quality of water, good; res. cap., 5,000,000 gals.; 2 pumping engines, cap. per day 6,000,000 gals., constructor Wood; mains, cast iron, 59 miles, 4 to 30 in. dia.; 434 hydrants; 205 valves; meters, total number 468, Buffalo and Thomson, owned by consumers and city; 6,100 services; pipe, galv. iron; pressure, dom. 40 to 90 lbs., fire 40 to 90 lbs.; consumption per day, 4,000,000 gals.; cost to construct, $800,000; bonded debt, $308,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $20,000; works belong to Co. and city.

WATERVILLE, pop. 1,571; fire area, 640 acres; bldgs., brick and wood, 1 to 4 stories; wooden roofs permitted. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 1,350 ft; inferior, all kinds, 250 ft.; total hose, 1,600 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $8,000; ann. exp. of dept., $300; total mem., 58, paid part time 2, volunteers 56.

WATER SUPPLY—Source, brook; system, gravity; res. cap., 20,000,000 gals.; mains, cast iron, 8¼ miles, 6 to 16 in. dia., Warren; 53 hydrants, Wood; 37 valves; meters, total number 32, Nash, Crown; 409 services; pipe, galv. iron; pressure, fire 90 lbs.; cost to construct, $90,000; int. paid on bonds, $1,120; ann. cost of mtce., $475; works belong to city.

WATERVLIET, pop. 15,500; fire area, 850 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; av. fire loss per yr. for 2 yrs., $16,317; av. ins. for same time, $42,700;. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 4 hose wagons, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good, 6,500 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $20,250; value of bldgs., $23,600; ann. exp. of dept., $11,000; total mem. 259, paid full time 8, paid part time 2, volunteers 249.

WATER SUPPLY—Source, Mohawk River, 6 miles from business center; system, pump to res.; filtration system, sand; res. cap., 100,000,000 gals.; 3 pumping engines, constructors Deane, Vergennes; 122 hydrants, Ludlow; meters, total number 200; 3,000 services; pressure, dom. and fire 70 lbs.; consumption, per day 2,500,000 gals.; ann. cost of mtce., $12,500; works belong to Co.

WATKINS, pop. 2,957; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 8 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; total mem., 100 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to res.; quality of water, good; res. cap. 500,000 gals., located west of village; 2 pumping engines, class dup., size 16 x 8½ x 10, cap. per day 1,000,000 gals., constructors Worthington-Deane-Triplex, double act., size 7 x 8; mains, cast iron, 9 miles, 4 to 10 in. dia.; 73 hydrants, Michigan Brass & Iron Works; 37 valves; meters, total number 407, Crown 37, Union 1, Hersey Rotary 2, Hersey Disc 21, Thomson 5, Keystone 13, Lambert 3, Nash 248, owned by city; 164 services; pressure, dom. 95 lbs., fire 100 lbs.; consumption, per day 164,000 gals., per capita 54 gals.; cost to construct, $95,000; bonded debt, $95,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,600; works belong to city.

WAVERLY, pop. 4,465; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories. Fire dept.—1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 4,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 6,000 ft.; fire alarm, electric; value of dept. equipment, $13,500; value of bldgs., $25,000; ann. exp. of dept., $1,500; total mem., 185 volunteers.

WATER SUPPLY—Source, water shed, 1 mile from business center; system, gravity; quality of water, good; res. cap., 130,000,000 gals.; mains, cast iron, 14 miles, 4 to 12 in. dia., Wood; 60 hydrants, Mathews; 47 valves; meters, total number 90, Crown, Thomson; 800 services; pipe, galv. iron; pressure, dom. 63 lbs., fire 88 to 90 lbs.; cost to construct, $150,000; ann. cost of mtce., $2,100; works belong to Co.

WAYLAND, pop. 1,307; fire area, 300 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 2 h. & l. trucks, 1 hose cart; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; total mem., 30 volunteers.

WATER SUPPLY—Source, well, 1-3 mile from business center; system, pump to res.; quality of water, soft; res. cap. 250,000 gals., located ¾ mile from village; 1 pumping engine, class triplex, cap. per day 400,000 gals., constructor Gould; mains, cast iron, 5¼ miles, 4 to 8 in. dia.; 51 hydrants; 30 valves; 20 services; pipe, galv. iron and lead; pressure, dom. 63 lbs., fire 88 to 90 lbs.; cost to construct, $150,000 ann. cost of mtce., $2,100; works belong to Co.

WEEDSPORT, pop. 1,500; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 300 ft.; total hose, 2,500 ft.; fire alarm, bell; total mem. 61, paid part time 1, volunteers 60.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap., 1,000,000 gals.; 20 hydrants; pressure, fire 65 lbs.

WELLSVILLE, pop. 5,000; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 2 stories; causes of fires investigated; av. fire loss per yr. for 3 yrs., $12,000. av. ins. for same time, $26,000. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 2 h. & l. trucks, 6 hose carriages, 2 horses; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, bell and electric, 11 boxes; value of dept. equipment, $3,800; value of bldgs., $13,500; ann. exp. of dept., $2,000; total mem., 166 volunteers.

WATER SUPPLY—Source, river, wells, 1½ miles from business center; system, gravity and pump direct; quality of water, good; res. cap. 5,000,000 gals., located 1½ miles from town; 2 pumping engines, cap. per day 3,000,000 gals., constructor Worthington; mains, cast iron, 13 miles, 4 to 12 in. dia.; 73 hydrants, Ludlow; meters, total number 100; 800 services; pressure, dom. 85 lbs., fire 100 lbs.; works belong to Co.

WESTFIELD, pop. 2,823; fire area, 600 acres; bldgs., wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.— hand engine, 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 32,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $3,800; ann. exp. of dept., $300; total mem., 65 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek; system, gravity; mains, cast iron, 13 miles; 117 hydrants, Wood; pressure, dom. 80 lbs., fire 125 lbs.; cost to construct, $100,000; works belong to village.

WEST NEW BRIGHTON, pop. 4,597 (Greater New York). Fire dept.—not reported.

WATER SUPPLY—Same as New Brighton.

WEST POINT, pop. 2,200; bldgs., brick, stone and wood, 2 to 4 stories; wooden roofs permitted. Fire dept.—2 steamers, 1 h. & l. truck, 2 hose carriages, 8 horses; hose, cotton, rubber, good, 1,900 ft.; fire alarm, electric, 12 boxes; total mem., all U. S. employees or corps of cadets volunteers.

WATER SUPPLY—Source, mountain streams, 6 miles from business center; system, gravity; filtration system, slow sand; quality of water, good; res. cap., 92,000,000 gals.; mains, cast iron, 1½ miles, 12 in. dia.; 29 hydrants; 26 valves; pipe, lead; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 800,000 gals.; cost to construct, $600,000; cost of mtce., $2,500; works belong to U. S Government.

WHITEHALL, pop. 5,000; fire area, 3,972 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 1 h. & l. truck, 7 hose carriages; hose, cotton, rubber lined, good, 5,700 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $7,000; ann. exp. of dept., $1,000; total mem., 108 volunteers.

WATER SUPPLY—Source, springs and creeks; system, pump to res.; res. cap., 5,500,000 gals.; pumping engines, cap. per day 1,500,000 gals., 1 Deane triplex-acting pump, cap. per day 1,500,000 gals.; constructor Davidson; mains, iron, 10½ miles, 4 to 12 in. dia., Wood; 72 hydrants, Wood; 75 valves; meters, total number 155; 557 services; pipe, galv. iron; pressure, dom. 115 lbs., fire 115 to 120 lbs.; cost to construct, $86,000; int. paid

on bonds, $3,000; ann. cost of mtce., $5,500; works belong to village.

WHITE PLAINS, pop. 22,000; fire area, 1,920 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, stone and wood, 4 stories; wooden bldgs. not permitted in fire area; causes of fires investigated. Fire dept.—2 hand engines, 1 comb. engine, 2 aerial trucks, 1 h. & l. truck, 3 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good, 7,500 ft.; fire alarm, bell and whistle, 27 boxes; value of bldgs., $25,000; total mem., 300 volunteers.

WATER SUPPLY—Source, wells; system, gravity, to stdp. and direct; stdp. cap., 189,000 gals.; mains, 20 miles, 4 to 12 in. dia., Warren; 125 hydrants, Ludlow; 65 valves; meters, total number 1,000, Thomson, Crown; 1,200 services; pressure, dom. 75 to 80 lbs., fire 150 lbs.; cost to construct, $325,000; ann. cost of mtce., $7,000; works belong to Co.

WHITESBORO, pop. 1,958; fire area, 1,920 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; linen, good 600 ft.; rubber, good 400 ft.; inferior, all kinds, 700 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,500; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 40 volunteers.

WATER SUPPLY—Source, springs; system, gravity, to res.; res. cap., 45,000 gals.; mains, 2½ miles, 3 to 5 in. dia.; 94 services.

WHITESTONE, pop. 3,500; fire area, 1,200 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good 2,300 ft.; fire alarm, bell and electric, 11 boxes; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $100; total mem., 133 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 11 miles, 4 to 12 in. dia.; 150 hydrants; meters, total number 711; 776 services; pressure, fire 60 lbs.; cost to construct, $100,000; works belong to N. Y. City.

WILLIAMSVILLE, pop. 1,000; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,350 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; ann. exp. of dept., $50; total mem., 58 volunteers.

WATER SUPPLY—Source, spring; system, gravity and pump direct; stdp. cap., 26,500 gals., 100 ft. high; 2 pumping engines, cap. per day 1,500,000 gals., constructor Snow; mains, iron, 2¾ miles, 4 to 10 in. dia.; 41 hydrants; 120 services; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $25,000; bonded debt, $24,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $400; works belong to village.

WOLCOTT, pop. 1,280; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,750 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $276; total mem., 75 volunteers.

WATER SUPPLY—Source, wells and cisterns.

WOODHAVEN (Greater New York); fire area, 3,200 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 h. & l. trucks, 12 c. hand ex., 4 junipers, 5 hose wagons, 16 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 2,000 ft.; total hose, 5,500 ft.; fire alarm, electric; value of dept. equipment, $16,000; value of bldgs., $2,100; ann. exp. of dept., $8,400; total mem., 330 volunteers.

WATER SUPPLY—Source, springs; system, pump to res. and direct; res. cap., 4,500,000 gals.; pumping engines, constructors Knowles, Worthington; mains, 54 miles, 4 to 20 in. dia., Warren, Wood; 773 hydrants, Wood, Chapman.

WORCESTER, pop. 1,300; fire area, 300 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,350 ft.; inferior, all kinds, 100 ft.; total hose, 1,450 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $700; total mem., 30 volunteers.

WATER SUPPLY—Source, lake; system, gravity; mains, 5 miles, 4 to 12 in. dia., Warren; 17 hydrants, Ludlow; 8 valves; 120 services; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $30,000; ann. cost of mtce., $400; works belong to Co.

YONKERS, pop. 64,110; fire area, 13,120 acres; mercantile bldgs., brick and stone, 1 to 6 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $64,108; av. ins. involved for same time, $663,333. Fire dept.—1 c. engine, 5 h. & l. trucks, 39 c. hand ex., 1 aerial truck, 2 hose wagons, 7 hose carriages, 7 comb. c. & h. wagons, 3 water towers, 33 horses; hose, cotton, rubber lined, good, 6,600 ft.; rubber, good, 8,750 ft.; inferior, all kinds, 2,000 ft.; total hose, 19,350 ft.; fire alarm, electric, 145 boxes; value of dept. equipment, $90,000; value of bldgs., $120,000; ann. exp. of dept., $116,663; total mem. 688, paid full time 88, volunteers 600.

WATER SUPPLY—Source, brooks, 4 miles from business center; system, pump to res., stdp. and direct; stdp. cap. 315,000 gals., dim. 20 x 100, material used in cons. steel; quality of water, good; res. cap. 800,000,000 gals.; filtration system, slow sand; 6 pumping engines, class comp. and hor., cap. per day 23,000,000 gals., constructors Worthington, Wood, Wright; mains, cast iron, 111.72 miles, 3 to 30 in. dia.; 1,111 hydrants; 732 valves; meters, total number 7,002, Crown 2,273, Nash 1,050, Union 4, Empire 19, Gem 20, Trident 1,234, Hersey Disc 350, Thomson 970, Worthington 164, Columbia 175, Westinghouse 1, Lambert 644, owned by consumer; 6,982 services; pipe, lead and cast iron; pressure, dom. 50 to 130 lbs., fire 50 to 130 lbs.; consumption per day, 7,966,666 gals.; cost to construct, $2,403,746.34; bonded debt, 2,045,000; int. paid on bonds, 3½, 4, 4½, 5 and 7 per cent; cost of mtce., $101,749.61; works belong to city.

Places of 1,000 or more population having no organized fire dept.—Liberty, Millbrook, Tioga Center.

Places of 1,000 or more population not reported.—Ausable Forks, Bridgehampton, Dunellen, Ebenezer, Falconer, Forks, Garnersville, Lindenhurst, Mineville, Northville, Ohio, Rockton, Rossler, Spencerville, Tupper Lake, Verplanck, West Haverstraw.

NORTH CAROLINA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ASHEVILLE, pop. 20,000; fire area, 52 acres; mercantile bldgs., brick, iron and wood, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 h. & l. truck, 1 reel, 3 hose wagons, 2 hose carriages, 7 horses; hose, cotton, rubber lined, good, 5,000 ft.; cotton, rubber lined, inferior, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $12,000; value of bldgs., $30,000; ann. exp. of dept., $10,000; total mem. 36, paid full time 4, paid part time 32; underwriters' rating, second class.

WATER SUPPLY—Source, river, 17 miles from business center; system, pump to stdp. and direct; stdp. cap. 357,747 gals., dim. 30 x 45, material used in cons. iron; quality of water, good; res. cap. 450,000 gals., located 150 ft. above square; pumping engines, cap. per day 3,000,000 gals., constructors Worthington and Deane; mains, cast iron, 50 miles, 4 to 16 in. dia.; 195 hydrants; 121 valves; meters, total number, 371, Crown 285, Union 3, Gem 2, Hersey Rotary 3, Trident 24, Worthington 4, Columbia 3, Pittsburg 4, Keystone 23, Lambert 20, owned by consumer; 1,820 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 185 lbs.; consumption per day, 1,750,000 gals.; cost to construct, $550,000; bonded debt, $490,000; int. paid on bonds, 4 to 6 per cent; cost of mtce., $10,000; works belong to city.

BEAUFORT, Carteret Co., pop. 2,195; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; inferior, all kinds, 500 ft.; total hose 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $300; ann. exp. of dept., $250; total mem., 150 volunteers.

WATER SUPPLY—Source, ocean water forced by means of pumps over entire business portion and residence.

BURLINGTON, pop. 3,692; fire area, 5 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 supply wagon, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good, 950 ft.; rubber, good, 1,000 ft.; total, 2,000 ft.; value of dept, equipment, $1,500; total mem., 20 volunteers.

WATER SUPPLY—System, pump to stdp. and direct; stdp. cap., 50,000 gals.; pumping engines, cap. per day 960,000 gals.; mains, cast iron, 1¼ miles, 6 in. dia.; 5 hydrants; 10 services; pressure, fire 120 lbs.

CHAPEL HILL, pop. 1,099; bldgs., brick and wood, 2 and 3 stories. No organized fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 600 ft.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump to res.; stdp. cap. 80,000 gals., dim. 12 x 80, material used in cons. steel; quality of water, good; res. cap., 50,000; filtration system, N. Y.; 2 pumping engines, class dup., cap. per day 350,000 gals.; mains, cast iron, 1½ miles, 4 to 6 in. dia.; 12 hydrants; pressure, dom. 35 lbs.; consumption per day, 75,000 gals.; cost to construct, $14,800; works belong to Co.

CHARLOTTE, pop. 40,500; fire area, 1,406 acres; mercantile bldgs., brick, 1 to 12 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept. 2 steamers, 1 h. & l. truck, 7 c. hand ex., 1 hose wagon, 1 hose carriage, 3 comb. c. & h. wagons, 12 horses; hose, cotton, rubber lined, good, 5,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,550 ft.; fire alarm, electric, 48 boxes; value of dept. equipment, 28,748; value of bldgs., $25,000; ann. exp. of dept., $19,000; total mem. 28, paid full time 18, paid part time 10.

WATER SUPPLY—Source, spring and creek; system, pump to res. and stdp.; stdp. cap., 715,000 gals., dim. 30 x 135, located in business section, material used in cons. steel; filtration system, N. Y. and Jackson; quality of water, good; res. cap. 16,000,000 gals., located at station; 7 pumping engines (2 Westinghouse electric pumps), class simp. and comp., total cap. per day 17,000,000 gals., constructors Blake, Worthington; mains, cast iron, 25 miles, 4 to 20 in. dia., Wood; 223 hydrants; 115 valves, Glamorgan, Wood; meters, total number, 2,548, Crown, Union, Empire, Hersey Rotary, Hersey Disc, Hersey Torrent, Thomson, Ball & Fitts, Worthington, Trident, Lambert, Nash, owned by consumer; 2,548 services; pipe, lead and galv. iron; pressure, dom. 40 lbs., fire 85 to 100 lbs.; consumption, per day 1,000,000 gals., per capita 102 gals.; cost to construct, $226,000; bonded debt, $436,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $13,799.46; works belong to city.

CLINTON, pop. 1,200; fire area, 600 acres; bldgs., wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—1 gasoline engine, 1 h. & l. truck, 1 h. reel, 1 horse; hose, cotton, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $300; ann. exp. of dept., $350; total mem., 300 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, open wells; cap. 14,000 gals.; pressure, 120 lbs.

CONCORD, pop. 10,500; fire area, 450 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $2,000; total mem., 45 volunteers.

WATER SUPPLY—Source, 3 artesian wells in the business center; system, air lift to res. and pump to stdp. and direct; stdp. cap. 160,000 gals., dim. 22 x 25; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructors Worthington, Smith-Vaile; mains, galv. iron, 15 miles, 4 to 10 in. dia.; 144 hydrants; meters, total number 500, Crown, Hersey, Keystone; 125 services; pipe, galv. iron; pressure, fire 75 lbs.; cost to construct, $125,000; ann. cost of mtce., $3,600; works private.

DUNN, pop. 2,500; fire area, 1,400 ft. x 1,200 ft.; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $1,600; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Not reported.

DURHAM, pop. 25,000; fire area, 53 acres; mercantile bldgs., brick and stone, 2 to 5 stories; private, wood, brick and stone, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck 2 comb. c. & hose wagons, 2 hose wagons, 1 hose reel, 10 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, Gamewell, 32 boxes; value of dept. equipment $40,000; value of bldgs., $9,000; ann. exp. of dept., $1,500; total mem., 54, paid full time 12, paid part time 1[illegible].

volunteers 15; underwriters' rating, second class.

WATER SUPPLY—Source, river, 7¾ miles from business center; system, pump to res.; filtration system, N. Y.; cap. of plant, 2,000,000 gals.; quality of water, good; res. cap. 3,500,000 gals., located 6 miles from city; 3 pumping engines, cap. per day, 3,000,000 gals., constructor Deane; mains, cast iron, 31 miles, 4 to 20 in. dia., McNeal, Glamorgan; 168 hydrants, Chapman; meters, total number 700, owned by Co.; 2,125 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 125 lbs.; consumption, per day 1,000,000 gals., per capita 114 gals.; works belong to Co.

EAST DURHAM, pop. 6,679; mercantile bldgs., wood. Fire dept.—Total hose, 5,000 ft.; fire alarm, bell and whistle.

WATER SUPPLY—Source, res.; system, pumping; J. O. Michie, supt.

EDENTON, pop. 3,046; fire area, 100 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; total mem. 90, paid part time 20, volunteers 70.

WATER SUPPLY—Source, wells and streams, Albemarle sound; system, pump to stdp. and direct; stdp. cap., 60,000 gals.; mains, 3 miles, 4 to 8 in. dia.; 33 hydrants; the use of the Norfolk & Southern R. R. Co. water system is granted for emergency.

ELIZABETH CITY, pop. 10,000; fire area, 1,800 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $12,500; value of bldgs., $10,000; ann. exp. of dept., $1,000; total mem., 41 paid full time 1, paid part time 4, volunteers 36.

WATER SUPPLY—Source, river, canals and wells; system, pump to stdp.; stdp. cap, 275,000 gals., dim. 20 x 75, located at station, material used in cons. steel, builders Riter & Conley; filtration system, sand; quality of water, good; res. cap. 100,000 gals., located 1½ miles from city; 2 pumping engines, class dup., cap. per day 120,000 gals., constructors Smith-Vaile; mains, cast iron, 14 miles, 4 to 10 in. dia.; 91 hydrants, Glamorgan; 47 valves; 75 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 150 lbs.; bonded debt, $100,000; int. paid on bonds, 5 per cent; works belong to Co.

ENFIELD, pop. 965; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated by State law. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 250 ft.; total hose, 1,050 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $8,000; ann. exp. of dept., $1,190; total mem., 45 volunteers.

WATER SUPPLY—Source, large wells.

FAYETTEVILLE, pop. 8,500; fire area, 150 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hand engine, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm bell; value of dept. equipment, $10,000; value of bldgs., $7,500; ann. exp. of dept., $1,400; total mem. 40, paid full time 1, paid part time 30, volunteers, 9.

WATER SUPPLY—Source, creek and pond, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 105,000 gals., dim. 13 x 105, material used in cons. steel; filtration system, sand; quality of water, good; 2 pumping engines, cap. per day 1,750,000 gals., constructor Snow; mains, cast iron, 7 miles, 4 to 10 in. dia.; 50 hydrants; valves; meters, total number, 60, Trident, owned by consumer; 253 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $80,000; bonded debt, $55,000; int. paid on bonds, $3,300; cost of mtce., $1,500; works belong to Co.

GASTONIA, pop. 6,000; bldgs., brick and wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—2 hose carts, 1 comb. wagon, 1 c. engine; hose, cotton, rubber lined, good, 2,000 ft.; total mem., 18 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek, 2 miles from business center; system, pump direct; filtration system, Jewell; cap. of plant, 350,000 gals.; quality of water, good; res. cap. 750,000 gals., located at station; 4 pumping engines, cap. per day 2,220,000 gals., constructors Rumsey, Worthington; mains, cast iron, 8¼ miles, 4 to 10 in. dia.; 55 hydrants, Wood; 22 valves; meters, total number 156, owned by town; 178 services; pipe, wrought and galv. iron; pressure, dom. 40 lbs., fire 80 lbs.; consumption, per day 125,000 gals., per capita, 25 gals.; cost to construct, $50,000; bonded debt, $45,000; int. paid on bonds, 5 per cent; works belong to city.

GOLDSBORO, pop. 10,000; fire area, 350 acres; mercantile bldgs., brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $3,630; av. ins. involved for same time, $80,450. Fire dept.—1 steamer, 1 c. engine, 14 c. hand ex., 1 h. & l. truck, 4 hose wagons, 3 hose carriages, 5 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 2,000 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $9,000; value of bldgs., $9,000; ann. exp. of dept., $1,500; total mem. 80, paid full time 7, volunteers 73.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp.; stdp. cap. 209,000 gals., dim. 18 x 110, material used in cons. iron; quality of water, good; res. cap., 85,000 gals.; filtration system, gravity; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, 12 miles, 6 to 10 in. dia.; 87 hydrants; 45 valves; meters, total number, 450, owned by city; pressure, dom. 50 lbs., fire 80 to 200 lbs.; consumption per day, 300,000 gals.; cost to construct, $80,000; bonded debt, $50,000; int. paid on bonds, 4 per cent.

GRAHAM, pop. 3,500; fire area, 900 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $25,800; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; cap. per day, 280,000 gals.; mains, 25,800 ft., 4 to 8 in. dia.; pressure, 70 to 80 lbs.; works belong to Co.

GREENSBORO, pop. 21,000; fire area, 1,500 acres; mercantile bldgs., stone and brick, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 1 c. engine, 12 c. hand ex., 1 aerial truck, 4 hose wagons, 3 hose carriages, 1 comb. c. & h. wagon, 11 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 500 ft.; total hose, 6,500 ft.; fire alarm, bell, 24 boxes; value of dept. equipment, $15,000; value of bldgs., $12,000; ann. exp. of dept., $5,000; total mem. 82, paid full time 8, paid part time 2, volunteers 75.

WATER SUPPLY—Source, creek and springs; system, pump to stdp.; stdp. cap., 200,000 gals.; res. cap., 2,000,000 gals.; pumping engines, cap. per day 3,500,000 gals., constructor Deane and Worthington; mains, iron, 20 miles, 4 to 12 in. dia.; 180 hydrants, Wood, Glamorgan; 70 valves; 600 services; pressure, dom. 65 lbs., fire 90 lbs.; cost to construct, $140,000; ann. cost of mtce., $12,000; works belong to city.

GREENVILLE, pop. 5,000; fire area, 1 sq. mile; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine and c. combined hand

ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage, 3 horses; hose, cotton, rubber lined, good, 2,800 ft.; inferior, all kinds, 200 ft.; total hose, 3,000 ft.; fire alarm, bell, 2 boxes; value of dept. equipment, $7,000; value of bldgs., $5,000; total mem. 100, paid part time.

WATER SUPPLY—Source, river.

HENDERSON, pop. 7,126; fire area, 30 acres; bldgs., brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carts, 1 horse, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $12,500; value of bldgs., $1,000; total mem., 65 volunteers.

WATER SUPPLY—Source, lake, 21 miles from business center; system, pump to stdp.; stdp. cap. 172,000 gals., dim. 15 x 120; filtration system, gravel; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructors Deane, Holyoke; mains, cast iron, 9 miles, 4 to 12 in. dia.; 80 hydrants; 40 valves; meters, total number, 20, Crown, owned by Co.; 300 services; pipe, galv. iron and lead; pressure, dom. 50 lbs., fire 150 lbs.; consumption per day, 300,000 gals.; cost to construct, $102,000; bonded debt, $75,000; int. paid on bonds, 4 per cent; works belong to Co.

HENDERSONVILLE, pop. 2,500; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, whistle; total mem., 10 volunteers.

WATER SUPPLY—Source, creeks; system, gravity; res. cap., 4,000,000 gals.; mains, 3½ miles, 2 to 8 in. dia.; 61 hydrants, Mathews; pressure, dom. 80 lbs., fire 90 lbs.; cost to construct, $30,000; works belong to city.

HERTFORD, pop. 2,000; fire area, 140 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck; fire alarm, bell and whistle; value of dept. equipment, $7,500; value of bldgs., $150; total mem., 20 volunteers.

WATER SUPPLY—Source, wells.

HICKORY, pop. 5,000; fire area, 6 acres; mercantile bldgs., brick, 2 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord. Fire dept. —2 hose wagons with ladders and c. ex., 6 hand ex., 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to stdp.; stdp. cap., 235,000 gals., dim. 20 x 100 ft., material used in cons. steel; quality of water, good; res. cap., 90,000 gals.; filtration system, slow sand; 2 pumps, Dean, triplex; Latta-Martin air pump; mains, cast iron, 10 miles, 30 to 60 in. dia.; 82 hydrants; 49 valves; meters, 200, makers, Pittsburg, Hersey, owned by Co.; pressure, 50 lbs.; consumption per day, 30,000 gals.; cost to construct, $105,000; bonded debt, $100,000; int. on bonds, 5 per cent; works belong to city.

HIGH POINT, pop. 10,000; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 hose wagons; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell; total mem., 55 volunteers.

WATER SUPPLY—Source, springs or rivers, 4½ miles from business center; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 45 x 25; 2 pumping engines, constructor Worthington; mains, 13 miles, 4 to 12 in. dia.; 144 hydrants; pressure, dom. 60 lbs., fire 90 lbs.

KINGS MOUNTAIN, pop. 3,000; fire area, ¾ sq. mile; mercantile bldgs., mostly brick, 1 to 3 stories; private, wood, 1 to 2 stories; fireworks and combustibles ord.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp.; stdp. cap. 76,000 gals., dim. 22 ft. by 35 ft.; material used in construction, steel; quality of water, good; res. cap., 50,000 gals.; 2 pumps, class. centrifugal; cap. per day, 500,000 gals.; constructor, Worthington; mains, cast iron, 7 miles, 4 to 8 in. dia.; 90 hydrants; 25 valves; meters, total number 56, Keystone, Neptune, owned by city; 100 services; pipe galv. iron; pressure, dom. 100 lbs., fire 140 lbs.; cost to construct, $50,000; bonded debt, $50,000; works belong to city.

KINSTON, pop. 8,000; fire area, 20 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 3 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $5,500; ann. exp. of dept., $1,000; total mem. 49, paid full time 2, volunteers 47.

WATER SUPPLY—Source, artesian wells, 1 mile from business center; system, gridiron; stdp. cap., 150,000 gals., dim. 16 x 110 ft., material used in cons. iron; quality of water, good; res. cap., 350,000 gals.; 2 pumps, cap. per day 2,000,000 gals., constructor John McGowan Co.; mains, cast iron, 12 miles, 4 to 10 in. dia.; 81 hydrants; 22 valves; meters, total number 175, makers Neptune, owned by municipality; 175 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 100 lbs.; consumption per day, 65,000 gals.; cost to construct, $75,000; int. paid on bonds, 5 per cent; works belong to city.

LAURINBURG, pop. 2,200; fire area, 600 acres; mercantile bldgs., brick, 2 and 3 stories; private, pine, 1 and 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 comb. c. & h. engine, 1 hose carriage; hose, cotton, good, 1,500 ft.; value of dept. equipment, $600; value of bldgs., $200; total mem. 40.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; 2 duplex pumps, cap. per day 144,000 gals., constructor Worthington; mains 8 miles, 4 to 12 in. dia.; 46 hydrants; pressure dom., 80 lbs., fire 125 lbs.

LENOIR, pop. 3,000; fire area, 15 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $700; av. ins. for same time, $2,066. Fire dept.—2 hand engines, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; value of dept. equipment, $500; value of bldgs., $200; ann. exp. of dept., $40; total mem., 15 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, gravity; mains 12 miles; 81 hydrants.

LINCOLNTON, pop. 3,000; fire area, 1,000 acres; bldgs., brick and wood, 3 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 hand engine, 2 hose reels; hose, cotton, good, 1,000 ft.; total mem., 40 volunteers; value of dept. equipment, $300; ann. exp., $25.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp cap. 15,000 gals., dim. 20 x 40 ft., material used in cons. steel; quality of water, good; res. cap. 384,000 gals.; 2 pumps, cap. per min. 1,000 gals., Worthington; mains, cast iron, 5 miles, 4 to 8 in. dia.; 50 hydrants; 39 valves; meters 50, makers Pittsburg, owned by town; pressure, dom. 90 lbs., fire 150 lbs.; consumption per day, 25,000 gals.; cost to construct, $35,000; bonded debt, $30,000; int. on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to city.

LITTLETON, pop. 1,800; mercantile bldgs., wood. Fire dept.—buckets and ladders; fire alarm, bell.

WATER SUPPLY—Source, wells.

LOUISBURG. Fire dept.—1 hose wagon, 1 hose reel; value of dept. equipment, $2,500; value of bldgs., $1,500; ann. ex. of dept. $1,000; total mem. 25 volunteers and part paid.

WATER SUPPLY—Source, river; system, gravity, 2 pumps, Worthington; cost to construct, $65,000; bonded debt, $75,000; interest paid on bonds, 5 per cent; works belong to city.

LUMBERTON, pop. 2,400; combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carts, 2,500 ft. hose; members, 30.

WATER SUPPLY—River Lumber; system, tank

cap., 66,666 gals.; 2 pumps, Worthington; duplex cap., 144,000 gals. per day; mains, 2 miles, 6 to 8 in. dia., 30 hydrants; pressure, 58 lbs.

MARION, pop. 2,000; fire area, 40 acres. Fire dept.—2 hose reels, 1 hose wagon, 1,000 ft. hose; value of dept. equipment, $2,000; value of bldgs., $550; ann. exp. of dept., $240; total mem., 14 volunteers.

WATER SUPPLY—Source, river; system, gravity, pump cap. per day, 500,000 gals.; 54 hydrants; 40 valves; pressure, dom. 75 lbs., fire 75 lbs.; cost of works, $65,000; bonded debt, $73,000; interest paid on bonds, 5 per cent; ann. cost of mtce., $800; works belong to city.

MILTON, pop. 490; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 hose carriage; hose, linen, good 300 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, 2 large cisterns, cap. 74,000 gals., 13 private cisterns.

MONROE, pop. 5,000; fire area, 650 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 500 ft.; total hose 3,000 ft; fire alarm, whistle, 2 boxes; value of dept. equipment, $75,000; value of bldgs., $4,000; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct to mains; quality of water, good; res. cap., 110,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 7 miles, 4 to 8 in. dia.; 46 hydrants; meters, total number, 325, Union, Buffalo, owned by consumer; 325 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day, 50,000 gals.; cost to construct, $30,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; cost of mtce., $6,000; works belong to city.

MOOREHEAD, pop. 2,000; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 45-hp. gasoline engine; total hose, 750 ft.

WATER SUPPLY—Source, wells; system, pumping and gasoline engine.

MORGANTOWN, pop. 3,500; combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carts, 850 ft. hose; members, 20.

WATER SUPPLY—Source, 5 artesian wells and 1 well res., cap. 250,000 gals.; stdp. cap., 96,000 gals.; 1 pump, Smith-Vaile, 1 Dean; mains, 4½ miles; 42 hydrants.

MT. AIRY, pop. 5,000. Fire dept.—3 hose carts, 1c. engine, 13,000 ft. hose; members 14, part paid.

WATER SUPPLY—System, pump direct; tank cap., 55,000 gals.; mains, 4½ miles; 40 hydrants.

NEWBERN, pop. 15,000; fire area, 800 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, hand engine, 2 h. & l. trucks, 3 hose wagons, 5 hose carriages, 6 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $25,000; value of bldgs., $6,000; ann. exp. of dept., 5,000; total mem., 300 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 180,000 gals., dim. 120 x 16, builders Riter & Conley; 2 pumping engines, class comp. pump., cap. per day 2,000,000 gals, constructor Snow; mains, iron, 8 miles, 6 to 12 in. dia., Chattanooga; 5 hydrants, Eddy; meters, total number 2, Thomson; 385 services; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $75,000; int. paid on bonds, per cent; ann. cost of mtce., $3,500; works belong city.

NEWTON, pop. 2,500; fire area, 10 acres; mercantile bldgs., brick, 1, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord. strictly enforced. Fire dept.—1 h. & l. truck; bell alarm; value of dept. equipment, $500; value of bldgs., $300; ann. exp. of dept., $126; total mem., 25 volunteers.

WATER SUPPLY—Source, wells.

OXFORD, pop. 3,000; fire area, 420 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; total mem., 59 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and to tank; stdp. cap. 100,000 gals., dim. 23 x 39, material used in cons. steel; quality of water, hard; 2 res., cap. 130,000 gals., located at pumping station; 1 pumping engine, class triplex, cap. per day 1,152,000 gals., constructor Gould; mains, cast iron, 33,000 ft., 4 to 10 in. dia.; 60 hydrants; 21 valves; pressure, dom. 60 lbs., fire 80 lbs.; works belong to Co.

PLYMOUTH, pop. 1,800; fire area, 900 acres; bldgs., brick and wood, 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 hose carriage; hose, linen, good, 600 ft.; fire alarm, bell; value of dept. equipment, $750; value of bldgs., $3,500; ann. exp. of dept., $100; total mem., 35 volunteers.

WATER SUPPLY—Source, Roanoke River and wells.

RALEIGH, pop. 25,000; fire area, 1,400 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 3 hose wagons, 8 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell, 36 boxes; value of dept. equipment, $19,500; value of bldgs., $900; ann. exp. of dept., $10,000; total mem. 100, paid full time 6, paid part time 12, volunteers 82; Walter Woollcott, chief.

WATER SUPPLY—Source, Walnut Creek, 1½ miles from business center; system, gravity, pump to res. to stdp. and direct; stdp. cap. 100,000 gals., dim. 24 x 30, located near center of city, material used in cons. rock and brick, builders National Water Works Construction Co.; filtration system, N. Y. F. Co.; cap. of plant, 2,000,000 gals.; quality of water, good; res. cap., 2,000,000 gals.; 2 pumping engines, class comp. dup., cap. per day 5,500,000 gals., constructor Worthington, McGowan; mains, cast iron, 17 miles, 4 to 12 in. dia.; 190 hydrants, Mathews; 154 valves, Eddy, Smith, Glamorgan; meters, total number 569, Crown, Trident, Lambert, owned by Co. and consumer; 2,094 services; pipe, lead and galv. iron; pressure, dom. 50 lbs., fire 60 to 100 lbs.; consumption per day 1,000,000 gals., per capita 50 gals.; bonded debt, $250,000; works belong to Co.

REIDSVILLE, pop. 5,000; fire area, 25 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $500; ann. exp. of dept., $250; total mem. 9 paid full time 9.

WATER SUPPLY—Source, wells, 2½ miles from business center; system, pump to stdp.; stdp. cap. 75,000 gals., material used in cons. steel, builders Chicago Bridge and Iron Co.; quality of water, good; pumping engines, class comp., cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 8 in. dia.; 79 hydrants, Glamorgan; 68 valves, Glamorgan; meters, total number 270, Crown 12, Union 140, Empire 1, Hersey Disc 20, Buffalo 1, Hersey Rotary 70, Trident 25, Nash 1, owned by city; 325 services; pipe, galv. iron; pressure, dom. 51 lbs., fire 100 lbs.; consumption per day 66,000 gals., per capita 165 gals.; cost to construct, $30,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,500; works belong to city.

ROCKY MOUNT, pop. 6,500; fire area, 50 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.;

causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels, 2 horses; hose, cotton, rubber lined, good, 2,450 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $3,000; ann. exp. of dept., $1,200; total mem. 55, paid full time 1, volunteers 54; underwriters' rating, third class.

WATER SUPPLY—Source, creek, 3 miles from business center; system, pump to stdp.; stdp. cap. 145,000 gals., dim. 15 x 110, material used in cons. iron; filtration system, Jewell; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 350,000 gals., constructors Smith-Vaile; mains, cast iron, 10 miles, 4 to 8 in. dia.; 69 hydrants; 43 valves; meters, total number 335, Nash 1, Union 2, Gem 3, Trident 138, Hersey Disc 17, Hersey Torrent 1, Worthington 5, Buffalo 49, owned by consumer; 702 services; pipe, galv. iron; pressure, dom. 35 to 45 lbs., fire 100 lbs.; consumption per day, 375,000 gals.; cost to construct, $50,000; bonded debt, $46,000; int. paid on bonds, 4½ per cent; cost of mtce., $3,200; works belong to city.

ROXBORO, pop. 3,000; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 75,000 gals.; mains, 10 miles, 4 to 8 in. dia.; 28 hydrants.

SALEM, pop. 3,642; fire area, 1,280 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 1 hose wagon, 1 aerial truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; rubber, good, 500 ft.; total hose, 1,500 ft.; fire alarm, Gamewell, 5 boxes; value of dept. equipment, $4,500; value of bldgs., $1,000; total mem., 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap., 50,000 gals.; quality of water, good; res. cap., 1,500,000 gals.; 2 pumping engines, cap. per day 150,000 gals., constructor J. A. Vance; mains, cast iron, 7 miles, 3 to 10 in. dia., Wood; 60 hydrants, Wood; 29 valves; meters, total number 150, Crown; pressure, dom. 35 lbs., fire 85 lbs.; cost to construct, $43,165.80; ann. cost of mtce., $1,200; works belong to Co.

SALISBURY, pop. 6,277; fire area, 800 acres; mercantile bldgs., wood, stone and brick, 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,000 ft; fire alarm, bell; value of dept. equipment, $5,700; value of bldgs., $6,000; ann. exp. of dept., $800; total mem., 38, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, creek, 1¾ miles from business center; system, pump to stdp.; stdp. cap. 240,000 gals., dim. 20 x 100, located center of city, material used in cons. wrought iron, builders Sharon Boiler Works; filtration system, N. Y.; cap. of plant, 500,000 gals.; quality of water, good; res. cap., 3,150,000 gals.; 3 pumping engines, cap. per day 2,000,000 gals., constructor H. R. Worthington; mains, cast iron, 12¼ miles, 4 to 12 in. dia.; 100 hydrants, Ludlow; 65 valves, Ludlow; meters, total number 729; 1,200 services; pipe, iron; pressure, dom. 43 lbs., fire 85 lbs.; consumption, per day 350,000 gals., per capita 60 gals.; cost to construct, $90,000; int. paid on bonds, 5 per cent; works belong to city.

SANFORD, pop. 2,500; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 200 ft.; total hose, 3,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $750; ann. exp. of dept., $225; total mem., 20 volunteers; W. A. Chisholm, chief.

WATER SUPPLY—Source, creek, 3 miles from business center; system, pump to res. and stdp.; stdp. cap. 55,000 gals., dim. 16 x 35, material used in cons. steel; quality of water, good; res. cap., 200,000 gals.; 2 pumping engines, cap. per day 100,000 gals., constructor Worthington; mains, cast iron, 4 miles, 8 in. dia.; 21 hydrants; 120 valves; meters, total number 60, 300 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 75 lbs.; consumption per day, 75,000 gals.; cost to construct $30,000; bonded debt, $37,000; int. paid on bonds, 4½ to 6 per cent; cost of mtce., $2,500; works belong to city.

SCOTLAND NECK, pop. 1,800; fire area, 4 blocks; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 rope ladder; fire alarm, bell; value of dept. equipment, $300; value of bldgs., $400; total mem., 15 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells.

SHELBY, pop. 3,000; causes of fires not investigated; fire loss for 1905, $6,000; ins. for same time $4,000. Fire dept.—12 c. hand ex., 1 h. & l. truck with ex. ladders; total mem., 20 volunteers.

WATER SUPPLY—Not reported.

SOUTHERN PINES, pop. 517. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; total mem., 18 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 80,000 gals., dim. 30 x 22; quality of water, good; 1 pumping engine, constructor Seneca Falls Co.; mains, cast iron, 2¼ miles, 4 to 8 in. dia.; 32 hydrants; pressure, dom. 90 lbs., fire 90 lbs.; works belong to city.

STATESVILLE, pop. 5,000. Fire dept.—1 h. & l. truck, 4 hose wagons, 1 c. engine, 3 horses; hose, cotton, rubber lined, good, 3,500 ft.; total mem. 32, paid part time 2, volunteers 30; underwriters' rating, second class.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap. 150,000 gals., 115 ft. high; res. cap., 100,000,000 gals.; 2 pumping engines, class dup., constructor Worthington; mains, 12 miles, 4 to 10 in. dia.; 69 hydrants; pressure, dom. 53 lbs.

TARBORO, pop. 4,500; fire area, 45 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose reels, 1 horse; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 500 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $2,000; ann. exp. of dept. $700; total mem., 53 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity, pump to res. and stdp.; stdp. cap. 110,000 gals., dim. 25 x 25, material used in cons. steel, builders American Pipe Mfg. Co.; quality of water, good; 2 pumping engines, class trip., cap. per day 720,000 gals., constructor Deming; mains, iron, 4 miles, 4 to 8 in. dia.; 43 hydrants, Ludlow; meters, total number 202; owned by city; 246 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 60 lbs.; cost to construct, $34,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; works belong to city.

WADESBORO, pop. 1,546. Fire dept.—1 hose wagon; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, telephone; total mem., 20 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 125 x 20; res. cap. 160,000 gals.; 1 pumping engine, cap. per day 1,080,000 gals., constructor Worthington; mains, 1¼ miles, 6 to 8 in. dia.; 20 hydrants; pressure, dom. 75 lbs., fire 100 lbs.

WARRENTOWN, pop. 1,200; fire area, 23 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; inferior, all kinds, 500 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $185; total mem., 50 volunteers.

WATER SUPPLY—Source, cistern, cap. 12,000 gals.

WASHINGTON, pop. 6,500; fire area, 800 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 1 hose wagon, 7 hose carriages, 3 horses; hose, cotton, rubber lined, good, 3,800 ft.; total hose, 3,800 ft.; fire alarm, bell and 'phone; value of dept. equipment, $10,500; value of bldgs., $7,500; ann. exp. of dept., $2,000; total mem., 214, paid full time 3, paid part time 6, volunteers 205.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct to mains; stdp. cap. 100,000 gals., dim. 140 x 40, material used in cons. iron, builder Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, class triplex, cap. per day 600,000 gals., constructor Gould; mains, cast iron, 9 miles, 4 to 14 in. dia.; 64 hydrants; 62 valves; meters, total number, 15, Union 13, Buffalo 2, owned by Co.; 214 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; consumption per day, 70,000 gals.; cost to construct, $250,000; bonded debt, $125,000; int. paid on bonds, 5 per cent; cost of mtce., $2,500; works belong to Co.

WAYNESVILLE, pop. 2,000; fire area, 200 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good. 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; ann. exp. of dept., $75; total mem., 15 volunteers.

WATER SUPPLY—Source, springs; system, gravity; stdp. cap. 700,000 gals., dim. 75 x 100, material used in cons. stone and dirt; filtration system, stone and sand; quality of water, good; res. cap., 700,000 gals.; mains, iron, 2 miles, 6 in. dia.; 24 hydrants; 12 valves; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $20,000; bonded debt, $15,000; int. paid on bonds, 5 per cent; cost of mtce., $900; works belong to city.

WHITEVILLE, pop. 1,500; fire area, 200 acres. Fire dept.—1 comb. engine, 1,550 ft. hose; value of dept. equipment, $1,100; ann. ex. of dept., $200.

WATER SUPPLY—Source, wells and cistern; system, pump, 1 pump; cost to construct, $350; works belong to city.

WILMINGTON, pop. 25,000; fire area, 460 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 12 c. hand ex., 1 h. & l. truck, 5 hose wagons, 1 hose carriage, 14 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 2,300 ft.; total hose, 7,300 ft.; fire alarm, Gamewell, 41 boxes; value of dept. equipment, $32,500; value of bldgs., $20,000; ann. exp. of dept., $25,000; total mem., 36, paid full time.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 210,000 gals., dim. 20 x 90, located at northern end of city, material used in cons. iron, builders Delamater Iron Works; quality of water, good; 4 pumping engines, cap. per day 6,500,000 gals., constructor, Worthington; mains, cast iron, 16 miles, 4 to 12 in. dia., Wood; 121 hydrants, Chapman, Mathews, Eddy; Eddy valves; meters, total number 1,050, Hersey and National, owned by Co.; 1,510 services; pipe, wrought and galv. iron; pressure, dom. 35 lbs., fire 100 lbs.; consumption per day 875,000 gals., per capita 35 gals., cost to construct, $250,000; ann. cost of mtce., $18,750; works belong to Co.

WILSON, pop. 3,525; fire area, 12 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 3 hose reels, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $6,500; value of bldgs., $5,000; ann. exp. of dept., $3,500; total mem., 50 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, stream, 2 miles from business center; system, pump to stdp.; stdp. cap. 145,000 gals., dim. 15 x 110, located in center of town, material used in cons. iron; quality of water, good; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructor Buffalo; mains, cast iron, 10 miles, 6 to 12 in. dia.; 100 hydrants, Wood; Eddy and Wood valves; meters, total number 376, Crown 50, Trident 326, owned by city; 350 services; pipe, lead and galv. iron; pressure, dom. 44 lbs., fire 150 lbs.; consumption, per day 207,123, per capita 72 gals.; cost to construct, $65,000; bonded debt, $60,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,231.51; works belong to city.

WINSTON, pop. 25,000; fire area, 170 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 4 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 4 hose wagons, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, electric, 14 boxes; value of dept. equipment, $29,000; value of bldgs., $37,500; ann. exp. of dept., $8,000; total mem., 100, paid full time 7, volunteers 93.

WATER SUPPLY—Source, wells and creeks, 2½ miles from business center; system, by gravity, pump to res.; filtration system, Warren mechanical filter; cap. of plant, 250,000,000 gals.; quality of water, good; res. cap., 75,000,000 gals.; located in city; 3 pumping engines, cap. per day 1,300,000 gals., constructor, Worthington; mains, cast iron, 13 miles, 4 to 12 in dia., Morgan, Radford; 1,920 hydrants, Wood; 30 valves, Wood; meters, total number 650, Union 100, Empire 500, Nash 30, owned by city; 700 services; pipe, lead, pressure, dom. 50 lbs., fire 20 lbs.; consumption, per day 412,000 gals.; cost to construct $236,500; works belong to city.

Places with a population of 1,000 or more having no organized fire dept.—Bessemer, Caroleen, Cherryville, Bryson City, Forest City, Lexington, Louisburg, Marion, Mooresville, Randleman, Rockingham, Smithfield, Southport, Weldon.

Places with a population of 1,000 or more not reported.—Albemarle, Dunn, Hawriver, Henrietta, McArdenville.

NORTH DAKOTA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ARDOCH, pop. 298; fire area, 10 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 hose carriage, 1 hose wagon; hose, good, 300 ft.; value of dept. equipment, $1,000; value of bldgs., $300; underwriters' rating, fourth class.

WATER SUPPLY—Source, large artesian wells in business center.

BATHGATE, pop. 561; fire area, 20 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 hand engine, 4 c. ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good, 800 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $160; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, Tongue River.

BISMARCK, pop. 3,500; fire area, 3,000 acres; bldgs., brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 supply wagon, 3 hose carriages, horses hired; hose, cotton, rubber lined, good 2,000 ft.; linen, good 800 ft.; inferior, all kinds, 600 ft.; total hose, 3,400 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,500; ann. exp. of dept., $6,500; total mem., 85, paid full time 1, volunteers 84; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to res.; quality of water, good; res. cap., 2,000,000 gals.; pumping engines, cap. per day 5,000,000 gals., constructors Deane, Blake; mains, 13 miles, 6 to 12 in. dia.; 45 hydrants; meters, total number 11; pressure, fire 65 lbs.; cost to construct, $132,000; works belong to Co.

CANDO, pop. 2,000; fire area, 200 acres; mercantile bldgs., wood, 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 20 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $35,000; value of bldgs., $3,000; total mem., 45 volunteers.

WATER SUPPLY—Source, 3 wells, ½ mile from business center; system, pump to res.; quality of water, good; res. cap., 1,400 bbls.; 2 pumping engines, cap. per day 720 bbls., constructor W. J. Sorrel; mains, cast iron, 2½ miles, 4 to 8 in. dia.; 23 hydrants; 3 valves; 120 services; pressure, dom. 40 lbs., fire 40 lbs.; cost to construct, $14,000; works belong to city.

CARRINGTON; bldgs., frame and brick. Fire dept.—1 h. & l. truck, 1 hose cart, 1 gasoline engine, 2 c. engines; hose, 1,000 ft.; fire alarm, bell; total mem., 35 volunteers.

WATER SUPPLY—Source, cisterns; cap. of res., 2,000 bbls.; 1 gasoline pumping engine to stdp., 18 x 75 in.

CASSELTON, pop. 1,400; fire area, 500 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 25 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,800 ft.; rubber, good, 400 ft.; inferior, all kinds, 300 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,700; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 39 volunteers.

WATER SUPPLY—Source, wells.

CAVALIER, pop. 950; fire area, 180 acres; mercantile bldgs., brick and wood. 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; fires investigated. Fire dept.—1 steam engine, 2 hose carriages; hose, cotton, good, 2,600 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $750; total mem., 25 volunteers.

WATER SUPPLY—Source, river. 400 ft. from business center; res. cap., 1,050 bbls.; pumping engines, cap. 30 gals. per min.; cost of construction, $3,500; int. paid on bonds, 6 per cent.

COOPERSTOWN, pop. 1,000; fire area, 40 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 6 c. hand ex., 2 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $4,000 ann. exp. of dept., $500; total mem., 35 volunteers.

WATER SUPPLY—Source, 5 large cisterns, cap. 1,500 bbls. each; cost to construct, $4,000.

CRYSTAL, pop. 385; fire area, 160 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 gasoline engine, 1 hose carriage and ladders; hose, linen, good, 1,400 ft.; poor, 200 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $700; ann. exp. of dept., $100; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, Park river, 300 ft. from business center; system, pumping to tank, cap. 300 bbls., owned by city; cost to construct, $4,000.

DEVIL'S LAKE, pop. 5,000; fire area, 320 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,400; value of bldgs., $7,000; ann. exp. of dept., $600; total mem., 26 volunteers.

WATER SUPPLY—Source, wells to 6 cisterns, cap. 1,000,000 gals., pump; works owned by city; cost $1,100.

DICKINSON, pop. 5,500; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $10,586. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,400 ft.; inferior, all kinds, 300 ft.; total hose, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $4,000; total mem., 32 volunteers.

WATER SUPPLY—Source, wells; system pump to stdp.; stdp. cap., 50,000 gals.; 2 pumps, class duplex; cap. per day, 2,000,000 gals., constructors Worthington and Fairbanks-Morse; mains, 4¼ miles, 4 to 10 in. dia.; 43 hydrants; pressure. dom. 30 lbs., fire 80 to 100 lbs.

DRAYTON, pop. 750; fire area, 40 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ and 2 stories; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,700; value of bldgs., $1,200; ann. exp. of dept., $460; total mem., 28 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 25,000 gals.

EDGELEY, pop. 700; fire area, 100 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 1 large c. ex., 3 hose carriages; hose, cotton, 1,400 ft.; value of bldgs., $500; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, artesian wells; mains, ¼ mile; 1 50-hp. pumping engine; 4 hydrants; pressure, 40 lbs.; cost to construct, $6,000; works belong to city.

ELLENDALE, pop. 1,500; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; organized fire co., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, artesian wells; system, gravity; pipe, ¾ mile, 4 to 6 in. dia.; 18 hydrants; 26 traps; pressure, 110 lbs.; works owned by town; cost to construct, $8,000.

FARGO, pop. 16,000; fire area, 1,300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs nit permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 7 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 26 boxes; value of dept. equipment, $12,000; value of bldgs., $6,000; ann. exp. of dept., $4,000; total mem. 75, paid full time 10, paid part time 2, volunteers 70; underwriters' rating, second class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; quality of water, poor; 2 pumping engines, class comp. dup. and quad., cap. per day 4,000,000 gals., constructors Worthington, Holly; mains, cast iron, 23 miles, 4 to 12 in. dia.; 240 hydrants, Holly, Waterous; 80 valves; meters, total number, 11, Crown 2, Empire 2, Gem 3, Pittsburg 2, Keystone 1, Nash 1, owned by city; 1,100 services; pipe, lead and iron; pressure, dom. 40 to 50 lbs., fire 90 to 100 lbs.; consumption per day 1,200,000 gals., per capita 120 gals.; works belong to city.

GRAFTON, pop. 3,000; fire area, 460 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,850 ft.; inferior, all kinds, 1,200 ft.; total hose, 3,050 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $1,500; total mem., 60.

WATER SUPPLY—Source, wells, 600 ft. from business center; system, pump direct; pumping engines, cap. per day 37,200 gals., constructors Gordon, Maxwell; mains, 2 miles, 4 to 8 in. dia.; 36 hydrants, Holly; 18 valves; 34 services; pressure, dom. 10 lbs., fire 130 lbs.; cost to construct, $27,000; ann. cost of mtce., $3,000; works belong to city.

GRAND FORKS, pop. 14,000; fire area, 39½ acres; mercantile bldgs., brick, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 1 aerial truck, 2 hose wagons, 1 hose & c. wagon, 6 horses; hose, cotton, rubber lined, good, 5,500 ft.; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $20,000; value of bldgs., $30,000; ann. exp. of dept., $19,000; total mem. 18, paid full time 9, paid part time 9.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; filtration system, slow sand; quality of water, fair; res. cap., 1,147,000 gals.; 2 pumping engines, class comp., cap. per day 6,500,000 gals., constructors Blake and Twin City Iron Works, Holly; mains, iron, 17 miles, 6 to 14 in. dia.; 118 hydrants; meters, total number 1,326, Hersey Rotary 3, Hersey Disc 1,100, Hersey Torrent 7, Thomson 2, Worthington 1, Trident 68, owned by consumer; 1,300 services; pipe, galv. iron and lead; pressure, dom. 40 to 50 lbs., fire 110 to 125 lbs.; consumption, per day 1,000,000 gals., per capita 125 gals.; cast to construct, $250,000; bonded debt, $100,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $16,000; works belong to city.

HILLSBORO, pop. 1,400; fire area, 350 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 36 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 400 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and cisterns, large tank 100 ft. high with water mains all over town.

JAMESTOWN, pop. 6,500; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $900; ann. exp. of dept., $1,200; total mem., 50 volunteers.

WATER SUPPLY—Source, well, in business center; system, gravity and pump direct; stdp. cap., 130,000 gals.; mains, cast iron, 10 miles, 4 to 8 in. dia.; 45 hydrants, Holly, Mathews; 10 valves; 190 services; pipe, lead and galv. iron; pressure, dom., 50 lbs., fire 120 lbs.; cost to construct, $15,000; int. paid on bonds, 7 per cent.; ann. cost of mtce., $1,200; works belong to city.

LANGDON, pop. 1,500; fire area, 12 blocks; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $20,000; ins. for same time, $9,000. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,100 ft.; fire alarm, bell; value of dept. equipment, $3,700; value of bldgs., $1,700; ann. exp. of dept., $250; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, with force pumps and 500 ft. 1½ hose to each pump; kept in good repair.

LARIMORE, pop. 1,635; bldgs., wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, 1 50-gal. c.; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $352.66; total mem. 40, paid full time 3, paid part time 1, volunteers 36; underwriters' rating, third class.

WATER SUPPLY—Source, cisterns and tanks; no waterworks.

LISBON, pop. 1,800; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $1,200; total mem., 50 volunteers.

WATER SUPPLY—Source, well, 5 blocks from business center; system, pump to stdp.; quality of water, good; res. cap. 75,000 gals., located 5 blocks west of Main st.; 1 pumping engine, class gas, cap. per day 100,000 gals., constructor Deming; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 30 hydrants; meters, total number, 6, Buffalo; pipe, galv. iron; pressure, dom. 60 lbs., fire 70 lbs.; cost to construct, $16,100; int. paid on bonds, 6 per cent; works belong to city.

MANDAN, pop. 3,000; fire area, 30 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, whistle, 10 boxes; value of dept. equipment, $4,000; value of bldgs., $3,000; ann. exp. of dept., $250; total mem., 75 volunteers.

WATER SUPPLY—Source, Missouri River, 1 mile from business center; system, direct pumping; pumps; pipe, cast iron, 1½ miles, 6 in. dia.; 16 hydrants; pressure, 140 lbs.; waterworks owned by town; cost to construct, $6,000; ann. exp., $75.

MAYVILLE, pop. 1,250; fire area, 60 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted;

fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $600; av. ins. for same time, $5,500. Fire dept.—1 hand engine, 1 c. engine, 25 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good 1,500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $250; total mem., 31 volunteers.

WATER SUPPLY—Source, river, 1 tank, cap. 2,500 bbls.; system, gravity; 2 force steam pumps, cap. 800,000 gals. every 24 hours; mains, 2½ miles, 4 to 6 in. dia.; 18 hydrants; cost to construct, $10,500; works belong to city.

MILNOR, pop. 700; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks ord.; fires investigated. Fire dept.—2 c. engines, 2 comb. c. & h. wagons, 1 h. & l. truck; hose, cotton, good, 250 ft.; inferior, 50 ft.; total hose, 300 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $65; total mem., 27 volunteers.

WATER SUPPLY—Source, wells with street pumps.

MINOT, pop. 8,000; fire area, 60 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $40,000; ins. for same time, $25,000. Fire dept.—1 chem. engine, 1 h. & l. truck, 2 hose carriages, 1 hose wagon; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, well, 3 blocks from business center; system, pump direct; stdp. cap., 3,500 bbls.; Deane pumping engine; mains, iron, 2 miles, 8 in. dia., Robinson, Corey; 8 hydrants, Robinson, Corey; 50 services; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $11,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to city.

MINTO, pop. 860; fire area, 60 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 hand engine, 2 c. ex., 2 hose carriages, 2 hose wagons; hose, rubber, good, 1,000 ft.; cotton, good, 1,300 ft.; linen, good 200 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $100; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 4 large res.

OAKES, pop. 1,650; fire area, 480 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; total mem., 52 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, 3 wells; system, pump to res. and direct; res. cap., 96,000 gals.; pumping engines, cap. 300 gals. per minute; 22 hydrants; 4 services; pressure, fire 60 lbs.; cost to construct, $9,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to Co.; new waterworks to be completed about July, 1906.

PARK RIVER, pop. 1,400; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and electric, 5 boxes; value of dept. equipment, $3,500; value of bldgs., $6,500; total mem., 30 volunteers.

WATER SUPPLY—Source, wells and pumping plant, tank on tower; hydrants, 10.

PEMBINA, pop. 1,000; fire area, 300 acres; mercantile bldgs., wood, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted in fire area; causes of fires investigated; fire loss for 1904, $20,000; ins. involved, $45,000. Fire dept.—1 gasoline engine, 1 aerial truck, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 300 ft.; total hose, 1,100 ft.; fire alarm, bell; total mem. 20, paid full time 1, volunteers.

WATER SUPPLY—Source, Red River; system, pump to res.; cap. of res., 60,000 gals.; works belong to city.

ST. THOMAS, pop. 661; fire area, 80 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ord.; fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 15 c. ex., 2 hose carriages; hose, cotton, good, 2,000 ft.; inferior, 200 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $1,200; total mem., 45 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, artesian well in business part of town, 3 under ground; system, gravity; res. cap., 6,000 gals., pipe, 300 ft., iron; cost of works, $2,500.

TOWER CITY, pop. 468; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—Private c. ex., 2 c. engines, 1 h. & l. truck; value of dept. equipment, $1,500; total mem., 30 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, artesian well.

VALLEY CITY, pop. 6,500; fire area, 6 blocks; bldgs., brick and wood, 1½ to 3 stories; wooden roofs not permitted; no fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 4 c. ex., 2 hose carts, 1 hose wagon; hose, rubber, good, 3,000 ft.; fire alarm, whistle; total mem., 60 volunteers.

WATER SUPPLY—Source, Sheynne river, ½ mile distant; system, pump direct; res. cap., 2,000 bbls.; pumping engines, cap. per day 70,000 gals., constructor Worthington; pipe, iron, 2½ miles, 4 to 6 in. dia.; 35 hydrants, Waterous; 100 services; pipe, lead; pressure, fire 250 lbs.; cost to construct, $14,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $900; works belong to city.

WAHPETON, pop. 3,000; fire area, 480 acres; mercantile bldgs., stone and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1905, $1,000; ins. for same time, $1,000. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $1,500; total mem., 90 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump direct; res. cap., 1,000,000 gals.; stdp. cap. 3,000,000 gals., mains, Kalamein, 10 miles, 3 to 12 in. dia.; 30 hydrants, Mays; 20 valves; meters, total number 2, Worthington; 400 services; pressure, dom. 45 to 55 lbs., fire 80 lbs.; consumption, per day 300,000 gals., per capita 150 gals.; cost to construct, $140,000; ann. cost of mtce., $3,500; works belong to city.

OHIO

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ADA, pop. 3,000; fire area, 640 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,633; av. ins. for same time, $3,500. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; rubber, good 500 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $8,000; ann. exp. of dept., $450; total mem., 48 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, 800 ft. from business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 1,500,000 gals., constructors Deane, Gordon; mains, iron, 4 miles, 4 to 10 in. dia.; 12 hydrants, Eddy; 16 valves; meters, total number 40, Hersey Disc, owned by Co.; 300 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 80 to 100 lbs.; consumption, per day 150,000 gals., per capita 80 gals.; cost to construct, $75,000; works belong to Co.

ADDYSTON, pop. 1,513. Fire dept.—2 c. engines; 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; total mem., 50 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 150,000 gals.; pressure, dom. 60 lbs., fire 60 lbs.; consumption, per day 60,000 gals., per capita 40 gals.; works belong to Co.

AKRON, pop. 50,000; fire area, 6,500 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—6 steamers, 5 comb. c. & hose wagons, 10 c. hand ex., 1 aerial truck, 3 hose carriages, 35 horses; hose, cotton, rubber lined, good, 10,200 ft.; rubber, good, 2,600 ft.; inferior, all kinds, 550 ft.; total hose, 13,350 ft.; fire alarm, electric, 112 boxes; value of dept. equipment, $42,000; value of bldgs., $73,000; ann. exp. of dept., $73,000; total mem., 67, paid full time; rating, second class.

WATER SUPPLY—Source, lake and wells, 1¼ miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 5,000,000 gals.; 4 pumping engines, cap. per day 30,000,000 gals., constructors Worthington, Holly, Tod; mains, iron, 85 miles, 3 to 24 in. diam.; 432 hydrants, Mathews; 450 valves, Mathews, Ludlow, Chapman, Michigan; meters, total number 2,500, Crown 50, Union 50, Hersey Rotary 10, Hersey Disc 40, Worthington 25, Keystone 225, Nash 50; owned by Co.; 9,000 services; pipe, lead and iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption, per day 7,000,000 gals., per capita 150 gals.; works belong to Co.

ALLIANCE, pop. 12,000; fire area, 2,400 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $13,841.41; av. ins. involved for same time, $232,100. Fire dept.—2 comb. c. & hose wagons, 5 c. hand ex., 1 hose wagon; hose, rubber, good, 3,800 ft.; fire alarm, electric, 45 boxes; value of dept. equipment, $10,000; value of bldgs., $19,000; ann. exp. of dept., $8,300; total mem., 19, paid full time 9, paid part time 10; rating, fourth class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 225,000 gals., dim. 20 x 95; material used in cons. steel; quality of water, good; 2 pumping engines, class comp., cap. per day 6,000,000 gals., constructor Worthington; mains, cast iron, 30 miles, 4 to 16 in. dia.; 253 hydrants; 178 valves; meters, total number 60, Crown and Keystone, owned by city; 2,492 services; pipe, lead; pressure, dom. 30 to 130 lbs., fire 30 to 130 lbs.; consumption per day, 3,500,000 gals.; cost to construct, $250,000; cost of mtce., $17,414; works belong to city.

ANDOVER, pop. 1,500; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & hose wagon, 1 steamer, 1 h. & l. truck, 1 c. engine, 30 c. hand ex., 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 100 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; ann. exp. of dept., $2,500; total mem., 50 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns; res. cap., 270,000 gals.; pressure, fire 50 to 80 lbs.

ANTWERP, pop. 1,300; fire area, 165 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 400 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $9,000; ann. exp. of dept., $150; total mem., 40 volunteers; rating, fifth class.

WATER SUPPLY—Source, 14 cisterns, cap. 56,000 bbls.

ARCANUM, pop. 1,700; fire area, 250 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 steamer, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,600 ft.; value of dept. equipment, $10,000; ann. exp. of dept., $200; total mem. 28, paid full time 1, paid part time 1, 26 volunteers; rating, fifth class.

WATER SUPPLY—Source, 6 wells, ½ mile from business center; system, pump direct; 2 pumping engines, class comp. dup., cap. per day 750,000 gals. each, constructor McGowan; mains, iron, 4 miles, 4 to 10 in. dia.; 43 hydrants; 28 valves; works owned by town; pressure, 80 lbs.; cost to construct, $40,000.

ARCHBOLD, pop. 1,000. Fire dept.—1 h. engine, 1 hose cart, 1 h. & l. truck; hose, 1,400 ft.; fire alarm, bell; volunteers, 24 men; rating, fifth class.

WATER SUPPLY—Cisterns.

ASHLAND, pop. 7,000; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 1 h. & l. truck, 1 aerial truck, 4 hose carriages; hose, rubber, good, 2,500 ft.; fire alarm, telephone; value of dept. equipment, $6,000; value of bldgs., $2,000; total mem., 60 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap. 176,200 gals., dim. 20 x 75, material used in cons. steel; quality of water, good; res. cap. 221,650 gals., located at pumping station; 2 pumping engines, cap. per day 2,000,000 gals., constructors Stilwell, Bierce and Smith-Vaile Co.; mains, cast and wrought iron, 15 miles, 2 to 10 in. dia.; 120 hydrants; meters, total number 465, Crown, Nash, Union, Empire, Trident, Thomson, Worthington, Buffalo and Keystone, owned by city; 760 services; pipe, galv. iron; pressure, dom. 34 to 140 lbs.; cost to construct, $55,000; works belong to city.

private, wood and brick, 1 to 3 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated; av. fire loss per year for 3 years, $1,357. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose wagons, 3 hose reels, 2 horses; hose, cotton, rubber lined, good, 10,000 ft.; fire alarm, Gamewell and telephone; total mem., 144 volunteers; rating, fourth class.

WATER SUPPLY—Source, Lake Erie; system, pump to res. and stdp.; stdp. cap., 235,000 gals.; res. cap., 2,250,000 gals.; pumping engines, cap. per day 8,000,000 gals.; constructor Worthington; mains, 32 miles, 2 to 12 in. dia.; 181 hydrants; meters, total number 1,550; pressure, dom. 60 to 85 lbs., fire 60 to 85 lbs.; cost to construct, $491,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $19,900; works belong to Co.

ASHEVILLE, pop. 800. Fire dept.—12 c. hand ex., 1 h. & l. truck; hose, 400 ft.; fire alarm, bell; volunteers; rating, fifth class.

WATER SUPPLY—Source, 9 cisterns; cap. 250 bbls. each.

ATHENS, pop. 5,000; fire area, 2 miles sq.; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 2 hose wagons, 1 hose cart; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $60; total mem. 15, paid part time; rating, fourth class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 90,000 gals., builder Mansfield; pumping engines, cap. per day 1,500,000 gals., constructors Laidlaw, Dunn, Gordon; mains, iron, 5¾ miles, 4 to 10 in. dia., Addyston; 63 hydrants, Ludlow; 253 services; pipe, galv. iron; pressure, dom. 40 to 90 lbs., fire 120 lbs.; cost to construct, $40,910.94; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,650; works belong to city.

BAINBRIDGE, pop. 954; fire area, 100 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—12 c. ex., 1 h. & l. truck, 1 hose carriage, 1 hose wagon; hose, cotton, good, 900 ft.; fire alarm, bell and telephone; total mem., 13 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp. or direct; stdp. dim., 14x22 ft.; elevated, 90 ft.; cap., 20,000 gal.; 1 pump, Laidlaw, Dunn, Gordon; comp. duplex; cap. per day 1,000,000 gals.; mains, cast iron, 2 miles, 4 to 8 in. dia; 21 hydrants; 9 valves; dom. press., 50 lbs.; fire press., 90 to 120 lbs.

BALTIMORE, pop. 600. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 250 ft.; volunteers; rating, fifth class.

WATER SUPPLY—Source, canal, river, 6 cisterns; cap. of cisterns, 20,000 gals. each.

BARBERTON, pop. 4,354; fire area, 3,040 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 7 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good 1,250 ft.; total hose, 3,250 ft.; fire alarm, whistle and bell; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $800; total mem., 20, paid part time.

WATER SUPPLY—Source, wells, 2 miles from business center; system, gravity, pump to res. and direct; quality of water, good; res. cap. 1,000,000 gals., located adjoining pumping station; 2 pumping engines, class triple exp., cap. per day 6,000,000 gals., constructor Worthington; mains, cast iron, 11½ miles, 4 to 14 in. dia.; 94 hydrants; 40 valves; meters, total number 6, Keystone and Lambert, owned by consumer; 513 services; pipe, lead and galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $115,000; bonded debt, $98,800; cost of mtce, $9,000; works belong to city.

BARNESVILLE, pop. 4,000; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs dept.—1 steamer, 1 h. & l. truck, 3 c. hand ex., 4 hose wagons; hose, cotton, rubber lined, good, 2,100 ft.; fire alarm, telephones and whistle; value of dept. equipment, $6,500; value of bldgs., $8,000; ann. exp. of dept., $1,200; total mem. 26, paid full time 1, 24 volunteers; W. R. Dent, chief; rating, fifth class.

WATER SUPPLY—Source, res., cap. res., 120,000,000 gals.; 2 miles from business center; system, pump direct; quality of water, good; 1 pump, Duplex, cap. per day, 1,000,000 gals., Fairbanks & Morse; mains, cast iron, 9 miles; 60 hydrants; about 175 meters, Pittsburg and Keystone, owned by village; service pipe, lead; pressure, domestic 40 lbs., fire 80 to 90 lbs.; cost to construct, $90,000; bonded debt, $75,000; int. paid on bonds, 5 per cent; works belong to village.

BATAVIA, pop. 1,100; fire area, 100 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $50; total mem., 25 volunteers; rating, fourth class.

WATER SUPPLY—Source, creek, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 100,000 gals., located on a hill; 2 pumping engines, class duplex, cap. per day 1,500,000 gals., constructor McGowan; mains, total mem., 25 volunteers. rating, fourth class. cast iron, 3½ miles, 4 to 8 in. dia.; 37 hydrants; 35 valves; meters, total number 1, Crown; 140 services; pipe, iron and lead; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 40,000 gals.; cost to construct, $36,000; bonded debt, $36,000; int. paid on bonds, 4 per cent; cost of mtce., $3,300; works belong to city.

BEACH CITY, pop. 800. Fire dept.—1 c. engine; hose, cotton, rubber lined, 800 ft.; volunteers; rating, fifth class.

WATER SUPPLY—Source, 3 wells and cisterns.

BEDFORD, pop. 2,000; fire area, 10 acres: mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted; no fireworks or combustibles ord.; causes of fires investigated; average fire loss for past three years, $6,000; ins. on same, $3,500. Fire dept.—1 comb. c. & hose wagon; hose, cotton, rubber lined, 300 ft.; value of equip., $900; ann. exp. of dept., $50; mem., all volunteers.

WATER SUPPLY—Source, cisterns.

BELLAIRE, pop. 14,000; fire area, 2,500 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 h. & l. trucks, 2 c. engines, 10 c. hand ex., 1 comb. c. & h. wagon, 6 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle, 23 boxes; value of dept. equipment, $15,000; value of bldgs., $17,000; ann. exp. of dept. $40,000; total mem. 75, paid part time.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; quality of water, fair; res. cap. 2,000,000 gals., located at edge of city; 3 pumping engines, class duplex, cap. per day 5,000,000 gals., constructors Smith & Vaile, Laidlaw, Dunn, Gordon; mains, cast iron and wood, 15 miles, 3 to 20 in. dia., R. D. Wood; 139 hydrants, Ludlow; 64 valves; meters, total number 3, Empire, owned by city; 2,300 services; pipe, lead; pressure, dom. 50 lbs., fire 90 lbs.; consumption, per day 2,000,000 gals., per capita 166 gals.; cost to construct, $300,000 bonded debt, $150,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $18,000; works belong to city.

BELLE CENTER, pop. 1,000; fire area, 160 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 1 hand engine, 24 c. hand ex., 1 h. & l. truck, 1 comb. c. & hose wagon, 1

whistle; total mem., volunteers; rating, fifth class.

WATER SUPPLY—Eleven public cisterns, cap. 7,000 gals., each.

BELLEFONTAINE, pop. 9,050; fire area, 2,500 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,875; av. ins. involved for same time, $24,675. Fire dept.—1 h. & l. truck, 6 c. hand ex., 3 hose wagons, 7 horses; hose, cotton, rubber lined, good, 3,200 ft.; inferior, all kinds, 600 ft.; total hose, 3,500 ft.; fire alarm, electric, 13 boxes; value of dept. equipment, $5,000; value of bldgs., $8,100; total mem. 12, paid full time 6, 8 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res.; res. cap., 2,000,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructor Gordon; mains, 16½ miles, 4 to 16 in. dia.; 154 hydrants, Wood, Bourbon; 98 valves; meters, total number 30, Thomson, Worthington; 1,053 services; pressure, fire 65 to 80 lbs.; cost to construct, $160,000; ann. cost of mtce., $5,000; works belong to town.

BELLEVILLE, pop. 1,200; fire area, 120 acres; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell; ann. exp. of dept., $80; total mem., 32 volnteers; rating, fifth class.

WATER SUPPLY—Source, 7 cisterns, cap. 250 bbls. each.

BELLEVUE, pop. 5,000; fire area, 1,500 acres; mercantile bldgs., brick, stone and wood, 2 and 3 stories; private, brick and wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, I hand engine, 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $7,000; ann. exp. of dept., $300; total mem., 16 volunteers; rating, fourth class.

WATER SUPPLY—Source, brook and well, 3 miles from business center; system, pump to stdp. and direct; stdp cap., 235,000 gals., dim. 20 x 100, material used in cons. steel; quality of water, good; res. cap. 150,000,000 gals., located ½ mile from city; pumping engines, cap. per day 2,500,000 gals., constructors Knowles and Gordon; mains, cast iron, 10 miles, 4 to 12 in. dia.; 74 hydrants; 50 valves; meters, total number 8; 650 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day, 640,000 gals.; cost to construct, $135,000; bonded debt, $60,000; int. paid on bonds, 4 per cent; cost of mtce., $4,200; works belong to city.

BEREA, Cuyahoga Co., pop. 6,000; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone and brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,350 ft.; fire alarm, whistle; value of dept. equipment, $2,000; ann. exp. of dept., $175; total mem., 21 volunteers.

WATER SUPPLY—Source, quarry and river, in business center; system, pump direct; quality of water, good; 2 pumping engines, constructors Snyder & Hughes; mains, iron, 7 miles; 75 hydrants; meters, total number 20; 290 services; pressure, dom. 60 lbs., fire 150 lbs.; consumption per day, 87,000 gals.; cost to construct, $43,500; bonded debt, $43,500; int. paid on bonds, 4 per cent; cost of mtce., $2,600; works belong to village.

BERLIN HEIGHTS, pop. 625. Fire dept.—1 c. engine, 1 hose wagon; hose, 600 ft.; fire alarm, bell; volunteers; rating fifth class.

WATER SUPPLY—Source, cisterns and wells.

BETHEL, Clermont Co., pop. 1500; mercantile bldgs., brick, 1 to 3 stories; private dwellings, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past 3 yrs., $3,500; av. ins. carried on the dept., bldgs., $1,000; total mem., 24 volunteers.

BLANCHESTER, pop. 1,900; fire area, 200 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose reels; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $900; value of bldgs., $3,000; ann. exp. of dept., $225; total mem., 14, paid full time; rating, fourth class.

WATER SUPPLY—Source, res., ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 50,000 gals., builders Chicago Bridge & Iron Works; pumping engines, cap. per day 1,500,000 gals.; mains, 4½ miles, 4 to 8 in. dia.; 28 hydrants; int. paid on bonds, 6 per cent.

BLUFFTON, pop. 2,000; fire area, 500 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $16,000; value of bldgs., $20,000; ann. exp. of dept., $227; total mem. 13, paid full time 1, paid part time 12; rating, fourth class.

WATER SUPPLY—Source, wells; system, gravity and pump direct; pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, 6 miles, 3 to 8 in. dia.; 47 hydrants; 200 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to village.

BOLIVAR, pop. 700; fire area, 300 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—2 hand engines, 4 h. ex., 1 hose wagon; hose, cotton, rubber lined, good, 400 ft.; fire alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, canal, river and cisterns.

BOWLING GREEN, pop. 7,500; mercantile bldgs.., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 c. hand ex., 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 700 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; ann. exp. of dept., $175; total mem. 8, paid full time 1, 7 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells and cisterns; system, gravity and pump to stdp. and direct; stdp. cap., 65,000 gals.; res. cap., 1,000,000 gals.; pumping engines, cap. per day 1,500,000 gals.; mains, 8¼ miles 4 to 12 in. dia.; 97 hydrants; 90 valves; meters, total number 1; 500 services; pressure, fire 95 to 110 lbs.; cost to construct, $70,000; ann. cost of mtce., $4,000; works belong to city.

BRADFORD, pop. 1,800; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 hand engine, 2 chem. engines, 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,000; total mem., 26 volunteers; rating, fifth class.

WATER SUPPLY—Source, well and 40,000 gal. cistern.

BRADNER, pop. 1,200, mercantile bldgs., brick. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle and bell; total mem., 35 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells; system, pump direct, 2 pumps, Gardner, Moisard duplex, combined cap. 350,000 gals. per day; 1 new pump, cap. 450,000 gals.; mains, 4 miles; 24 hydrants; dom. pressure, 4 to 50 lbs., fire 80 to 90 lbs.

BRIDGEPORT, pop. 4,000; fire area, 2 miles; mercantile bldgs., brick and wood, 1 to 4 stories;

private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,350 ft.; inferior, all kinds, 300 ft.; total hose, 1,650 ft.; fire alarm, whistle; value of dept. equipment, $1,500; total mem., 50 volunteers; rating, fourth class.

WATER SUPPLY—System, gravity; pressure, 110 lbs., 43 hydrants; mains, 5 miles.

BROOKVILLE.—Fire dept.—1 h. & l. truck, 3 hose reels; hose, 1,500 ft.; 10 volunteers.

WATER SUPPLY—Source, wells, situated ¼ mile from business center; system, air pressure; stdp. cap., 27,072; quality of water, good; 2 pumping engines, class gasoline, cap. per day 450,000 each; mains, cast iron; 3 miles, 4 to 10 in. dia.; hydrants, 38; valves, 21; meters, total number 106, makers, Union Meter Co.; services, 112; pipe, wrought iron galv.; pressure, dom. 50 lbs., fire 70 lbs.; consumption, per day 15,000 gals., per capita 12½ gals.; cost to construct, $24,000; bonded debt, $24,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $850; works belong to city.

BRYAN, pop. 4,500; fire area, 600 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 aerial truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,500; value of bldgs., $2,500; ann. exp. of dept., $1,273.24; total mem., 14, paid full time 3, paid part time 11; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructor Hughes; mains, cast iron, 7 1/3 miles, 4 to 12 in. dia.; 85 hydrants; 88 valves; meters, total number 76, Union, Hersey Rotary, Trident and Hersey Torrent; 850 services; pipe, lead and iron; pressure, dom. 45 lbs., fire 90 lbs.; consumption per day, 200,000 gals.; cost to construct, $50,000; bonded debt, $43,000; int. paid on bonds, 5 per cent; cost of mtce., $2,000; works belong to city.

BUCYRUS, pop. 7,500; fire area, 2,240 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood and brick, 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $15,000; value of bldgs., $5,000; ann. exp. of dept., $3,900; total mem. 19, paid full time 4, volunteers 15; rating, fourth class.

WATER SUPPLY—Source, water shed, 3 miles from business center; system, gravity and pump direct; filtration system, N. Y.; cap. of plant, 1,000,000 gals.; quality of water, good; res. cap. 175,000,000 gals, located 3 miles; 2 pumping engines, class dup., cap. per day 3,000,000 gals., constructors Holly, M. Walker; mains, wood and iron, 16¾ miles, 4 to 14 in. dia.; 129 hydrants, Holly; 68 valves, Thomson; meters, total number 251, owned by consumer and Co.; 907 services; pipe, lead; pressure, dom. 40 lbs., fire 80 lbs.; consumption, per day 711,000 gals., per capita 68 gals.; cost to construct, $250,000; bonded debt, $250,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $4,700; works belong to Co.

BURTON, pop. 727. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 300 ft.; fire alarm, bell; volunteers; H. G. Ludlow, chief; rating fifth class.

WATER SUPPLY—Source, cisterns.

BUTLER, pop. 800; mercantile bldgs., brick and wood; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 6 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, inferior, 1,000 ft.; fire alarm, bell; value of dept. equipment, $800; total mem., 30 volunteers; rating, fifth class.

WATER SUPPLY—Cisterns and wells.

CADIZ, pop. 1,800; fire area, 500 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $700; total mem., 25 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, 1,550 ft. from business center; system, gravity, pump to res. and direct; quality of water, good; res. cap. 300,000 gals., located near pumping station; 2 pumping engines, cap. per day 750,000 gals., constructor Worthington; mains, cast iron, 5½ miles, 4 to 12 in. dia.; 75 hydrants; 40 valves; meters, total number, 295; 412 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day, 50,000 gals.; cost to construct, $40,000; bonded debt, $39,000; int. paid on bonds, 5 per cent; cost of mtce, $3,200; works belong to city.

CALDWELL, pop. 1,500; fire area, 125 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 400 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,200; total mem., 25 volunteers; rating, fourth class.

WATER SUPPLY—Source, well and creek, ½ mile from business center; system, gravity and pump direct; quality of water, good; res. cap. 200,000 gals., located on hill; pumping engines, cap. per day 500,000 gals.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 24 hydrants; 150 services; pressure, dom. 120 lbs., fire 150 lbs.; cost to construct, $17,000; bonded debt, $17,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000 to $1,200; works belong to city.

CALEDONIA, pop. 800; fire area, 15 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, inferior, 700 ft.; fire alarm, bell; ann. exp. of dept., $320; total mem. 30, paid full time 1, volunteers 29; rating fourth class.

WATER SUPPLY—Not reported.

CAMBRIDGE, pop. 10,000; fire area, 900 acres; mercantile bldgs., brick and stone, 1 to 4 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 6 c. hand ex., 2 h. & l. trucks, 5 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $12,000; ann. exp. of dept., $1,000; total mem., 75 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells and creek, 1 mile from business center; system, pump to stdp.; stdp. cap., 220,320 gals.; res. cap., 1,100,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals, constructor Gordon; mains, cast iron, 9½ miles, 4 to 14 in. dia.; 113 hydrants, Corey; meters, total number 265; 1,200 services; pipe, lead and galv. iron; pressure, dom. 30 to 85 lbs., fire 30 to 140 lbs.; cost to construct, $93,000; int. paid on bonds, 4 and 4½ per cent; ann. cost of mtce., $2,500.

CAMDEN, pop. 1,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 1 hose reel; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell; total mem. 20, paid part time; rating, fifth class.

WATER SUPPLY—Cistern.

CANAL DOVER, pop. 6,000; fire area, 1,200 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 6 horses; hose, cotton, rubber lined good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $18,000; ann. exp. of dept., $1,500; total mem. 21, paid full time 1, paid part time 20; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from

pumping engines, class comp., cap. per day 2,750,000 gals., constructor Worthington; mains, cast and wrought iron, 11 2-5 miles, 1¼ to 12 in. dia.; 100 hydrants; 75 valves; meters, total number 11, Niagara, Thomson, owned by city; 996 services; pipe, iron; pressure, dom. 60 lbs., fire 110 lbs.; consumption per day, 370,000 gals.; cost to construct, $44,796; bonded debt, $30,000; int. paid on bonds, 5 per cent; cost of mtce., $4,000; works belong to city.

CANAL FULTON, pop. 1,200; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 5 c. hand ex., 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; ann. exp. of dept., $500; total mem. 16, paid full time; rating, four and one-half class.

WATER SUPPLY—Source, springs, 3,600 ft. from business center; system, gravity, pump to res.; quality of water, good; res. cap., 200,000 gals.; mains, wrought iron, 5 miles, 2 to 12 in. dia.; meters, total number, 70, Keystone and Pittsburg, owned by Co.; 70 services; pipe, galv. and wrought iron; pressure, dom. 50 to 76 lbs.; cost to construct, $25,000; works belong to Co.

CANTON, pop. 50,000; fire area, 2,240 acres; mercantile bldgs., stone, brick and wood, 2 to 7 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; fire loss, 1908, $12,423.38; ins. involved, $1,492,580. Fire dept.—3 steamers, 2 c. engines, 10 c. hand ex., 2 comb. c. & h. wagons, 1 aerial truck, 6 hose carts, 17 horses; hose, rubber, good, 3,000 ft.; inferior, all kinds, 4,800 ft.; total hose, 7,800 ft.; fire alarm, bell, 66 boxes; value of dept. equipment and bldgs., $133,000; ann. exp. of dept., $42,000; total mem. 39, paid full time; rating, second class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day 23,000,000 gals., constructors Worthington, Holly; mains, cast iron, 76 miles, 4 to 20 in. dia.; 490 hydrants; meters, total number, 442, owned by city; 7,925 services; pipe, galv. and wrought iron; pressure, dom. 100 lbs., fire 140 lbs.; consumption per day 5,558,000 gals.; cost of mtce., $35,000; works belong to city.

CARDINGTON, pop. 1,354; fire area, 150 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks ord. Fire dept.— 1 steamer, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 2,000 ft.; inferior, 400 ft.; total hose, 2,400 ft; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $1,000; total mem., 30 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

CAREY, pop. 3,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 2,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $3,500; ann. exp. of dept., $400; total mem., 46 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 175,000 gals., dim. 16 x 115, located in city park; material used in cons. steel; quality of water. good; 2 pumping engines, class comp., cap. per day 1,000,000 gals., constructors Laidlaw, Dunn, Gordon; mains, cast iron, 6 miles, 10 and 12 in. dia.; 49 hydrants, Ludlow; 10 valves; meters, total number 15, Buffalo, owned by consumer; 300 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day 300,000 gals., per capita 83 1-3 gals.; cost to construct, $28,000; bonded debt, $18,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $6,000; works belong to city.

CARROLLTON Carroll Co., pop. 1,900; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes $4,000; value of bldgs., $2,000; ann. exp. of dept., $1,000; total mem., 32, paid part time 10, volunteers 22; rating, fourth class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp and direct; stdp. cap. 105,000 gals., dim. 70 x 16, builders Wrought Iron Bridge Co.; 3 pumping engines, class comp. dup., cap. per day 1,800,000 gals., constructors Worthington, Hall; mains, cast iron, 4½ miles, 4 to 12 in. dia., Lake Shore; 45 hydrants, Michigan; 350 services; pressure, dom. 56 lbs., fire 125 lbs.; cost to construct, $60,000; int. paid on bonds, 5 per cent; works belong to city.

CARTHAGE, Hamilton Co., pop. 2,559; bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose reels, 1 horse; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $278; total mem., 23 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 120,000 gals.; pumping engines, cap. per day 250,000 gals., constructor Gordon; mains, cast iron, 10 miles, 3 to 8 in. dia., Jackson, Woodin, Addyston; 55 hydrants, Galvin, Bourbon; 65 valves; meters, total number, 85, Hersey; 225 services; pipe, lead; pressure, dom. 60 lbs., fire 110 lbs.; consumption per day, 900,000 gals.; cost to construct, $25,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to village.

CEDARVILLE, Greene Co., pop. 1,500; bldgs., brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 500 ft.; total hose, 1,700 ft.; fire alarm, bell; ann. exp. of dept., $500; total mem., 35 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump direct; quality of water, good; res. cap., 4,000,000 gals.; 2 pumping engines, cap. per day 100,000 gals., constructor Holly; mains, iron, 9 miles, 4 to 10 in. dia.; 30 hydrants; 10 valves; pressure, fire 150 lbs.; consumption per day, 150,000 gals.; cost to construct, $35,000; works belong to Co.

CELINA, pop. 3,600; fire area, 900 acres: mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,200; value of bldgs., $4,000; ann. exp. of dept., $2,140; total mem., 8, paid full time.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and stdp.; stdp. cap. 190,000 gals., dim. 16 x 125, located 60 ft. from station, material used in cons. steel, builder Brownell; quality of water, good; res. cap. 50,000 gals., located 10 ft. from station; 2 pumping engines, class comp. dup., size 10 x 16 x 10¼ x 18, cap. per day 1,000,000 gals., constructors Laidlaw, Dunn, Gordon; mains, cast iron, 9 miles, 4 to 12 in. dia.; 127 hydrants, Bourbon; 80 valves, Clow; meters, total number, 325, various, owned by city; 325 services; pipe, lead; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 100,000 gals., per capita 33 gals.; cost to construct, $55,000; bonded debt, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to city.

CENTERBURG, pop. 706. Fire dept.—1 c. engine, 1 h. engine, 1 h. & l. truck; hose, 500 ft.; 14 paid men; fire alarm, bell; rating, fifth class.

WATER SUPPLY—Cisterns.

CHAGRIN FALLS, pop. 1,586; bldgs., stone, brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept. 1 c. & h. l. truck, 1 hose wagon, 1 hose reel; hose, rubber, good 1,400 ft.; inferior, all kinds, 600 ft.; total hose, 2,000 ft.; 27 men, paid part time.

WATER SUPPLY—Source, springs; system, pump to res.; quality of water, good; res. cap., 216,000

gals.; pumping engines, cap. per day 750,000 gals.; mains, cast iron, 7 miles, 4 to 10 in. dia.; 57 hydrants; meters, total number 75; pressure, dom. 66 lbs., fire 118 lbs.; cost to construct, $38,000; ann. cost of mtce., $1,200.

CHARDON, pop. 1,500; fire area, 640 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hand engine, 20 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem., 30 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

CHICAGO JUNCTION, pop. 3,000; fire area, 500 acres; bldgs., wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,900 ft.; inferior, all kinds, 400 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $500; ann. exp. of dept., $250; total mem., 48, paid full time 1, volunteers, 47; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 95,000 gals., dim. 23 x 24, located 2 blocks from business center, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; res. cap. 170,000 gals., located near station; 2 pumping engines, cap. per day 1,750,000 gals., constructors Smith-Vaile; mains, cast iron, 6 miles, 4 to 12 in. dia.; 70 hydrants, Eddy; 40 valves; meters, total number 10, various, owned by consumer; 390 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 170,000 gals., per capita 74 gals.; cost to construct, $55,000; bonded debt, $44,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,500; works belong to city.

CHILLICOTHE, pop. 14,300; fire area, 1,900 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 2 hose wagons, 6 horses; hose, cotton, rubber lined, good, 3,750 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,750 ft.; fire alarm, bell, 35 boxes; value of dept. equipment, $6,000; value of bldgs., $10,000; ann. exp. of dept., $12,000; total mem., 11, paid full time; rating, third class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res.; filtration system, sand and gravel; quality of water, good; res. cap., 3,500,000 gals., located ½ mile from business center; 2 pumping engines, class dup., size 25 x 15 x 15, cap. per day 3,500,000 gals., constructor Worthington; mains, iron, 25 miles, 4 to 16 in. dia.; 161 hydrants, Wood; meters, total number 135, various; 2,300 services; pressure, dom. 95 lbs., fire 95 lbs.; consumption, per day 1,000,000 gals., per capita 77 gals.; cost to construct, $300,000; works belong to Co.

CLARINGTON, pop. 905. Fire dept.—1 h. engine, 1 h. & l. truck; 100 ft. hose; rating, fifth class.

WATER SUPPLY—Source, wells and river.

CINCINNATI, pop. 350,000; fire area, 42.50 sq. miles; mercantile bldgs., brick, stone and iron, 1 to 20 stories; private, brick, stone and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $987,801.60; av. ins. for same time, $3,331,426.80. Fire dept.—33 steamers, 1 c. engine, 56 c. hand ex., 16 h. & l. trucks, 4 aerial trucks, 1 water tower, 46 hose wagons, 2 fuel wagons, 198 horses; hose, cotton, rubber lined, good, 65,000 ft.; rubber, good, 3,000 ft.; total hose, 70,000 ft.; fire alarm, Gamewell, 582 boxes; value of dept. equipment, $789,086; value of bldgs., $659,000; ann exp. of dept., $513,000; total mem., 348, paid full time; rating, first class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res., stdp. and direct; stdp. cap. 153,930 gals., dim. 18 x 20, 20 x 25, material used in cons. steel, builders Schreiber & Co.; 2 steel tanks on Mt. Auburn, 40x70; quality of water, good; res. cap., 105,000,000 gals.; located on hill 700 ft. from river; 8 pumping engines, cap. per day 90,000,000 gals., constructors Worthington, Wetherill, William Powell, D. Harkness, Cincinnati Hydraulic Co.; mains, cast iron, 1,000 miles, 4 to 48 in. dia.; 3,120 hydrants; 7,[illegible] valves; meters, total number, 4,406, Crown, Union, Gem, Hersey Rotary, Thomson, Worthington, Trident, Cincinnati, Nash and Pittsburg, owned by consumer; 39,308 services; pipe, cast iron and lead; pressure, dom. 10 to 190 lbs., fire 10 to 190 lbs.; consumption per day 48,535,017 gals., per capita 137 gals.; cost to construct, $15,000,000; bonded debt, $4,356,700; int. paid on bonds, 3 to 6 per cent; cost of mtce., $812,403; works belong to city.

CIRCLEVILLE, pop. 9,000; fire area, 1,500 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $693; av. ins. involved for same time, $68,260. Fire dept.—2 steamers, 2 c. hand ex., 1 comb. h. & l. & hose truck, 4 horses; hose, rubber lined, good, 1,950 ft.; fire alarm, Gamewell, electric, 24 boxes; value of dept. equipment, $10,000; value of bldgs., $7,500; ann. exp. of dept., $3,900; total mem. 5, paid full time.

WATER SUPPLY—Source, wells and filtration galleries, 1¾ miles from business center; system, pump to stdp. and direct; stdp. cap. 1,400,000 gals., dim. 22 x 150; filtration system, gravel bed; pumping engines, cap. per day 3,000,000 gals., constructor Holly; mains, iron, 16½ miles, 6 to 16 in. dia., Addyston; 150 hydrants, Ludlow; meters, total number 15, Thomson, Hersey, Nash; 1,[illegible] services; pipe, galv. iron; pressure, dom. 60 lbs., fire 140 lbs.; cost to construct, $176,000; ann. cost of mtce., $11,000; works belong to Co.

CLEVELAND, pop. 490,000; fire area, 41 sq. miles; mercantile bldgs., brick and stone, 1 to 17 stories; private, brick and cement, 1 to 4 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $829,251.98; av. ins. involved for same time, $547,202. Fire dept.—34 steamers, 3 c. engines, 7 h. & l. trucks, 6 aerial trucks, 2 comb. c. & h. wagons, 34 hose wagons, 1 water tower, 2 fireboats, 190 horses; total hose, 50,000 ft.; fire alarm, Star, 452 boxes; ann. exp. of dept., $620,000; metce., $674,000; total mem. 502, paid full time. time.

WATER SUPPLY—Source, lake; system, pump to res. and direct; res. cap. 117,000,000 gals.; 11 pumping engines, cap. per day. 165,000,000 gals., cons. Allis, Kilby, Holly, Worthington, Knowles; mains, cast iron, 711 miles, 3 to 48 in. dia., United States Cast Iron Pipe & Foundry Co.; 8,405 hydrants, Wood, Crane; meters, total number 70,100, Crown, Hersey Rotary, Lambert, American, Worthington, Trident; 75,200 services; pipe, lead and galv. iron; pressure, dom. 20 lbs., fire 130 lbs.; cost to construct, $11,500,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $600,000; works belong to city. There are also 44 fire cisterns distributed throughout the city, capacity 1,000 to 10,000 gals.

CLEVES, pop. 1,400; fire area, 600 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 comb. c. & h. wagons, 1 h. & l. truck; hose, cotton, rubber lined, good, 300 ft.; inferior, all kinds, 300 ft.; total hose, 600 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 60 volunteers.

WATER SUPPLY—Source, wells and cisterns.

CLYDE, pop. 3,000; fire area, 960 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1909, $1,010; ins. for same time, $3,730. Fire dept.—3 c. hand ex., 1 h. & l. truck, 3 hose carriages, 1 c. engine; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $800; total mem., 40 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; pumping engines, cap. per day 2,000,000 gals., constructors Gordon, Maxwell; mains, 8 miles, Chattanooga; 49 hydrants, Mathews, Bour-

belong to city.

COLLEGE HILL.—Fire dept. not reported.

WATER SUPPLY—Source, Ohio River, situated 8 miles from business center; system, pumps to stdp.; stdp. cap., 10,000 gals.; material, iron; res. cap., 10,000; 1 pumping engine, cap. per day 300 gals.; mains, iron, 8.6 miles, 4 to 8 in. dia.; hydrants, 54; valves, 90; meters, total number 172, makers, National Meter Co.; pressure, dom. 55 to 88 lbs.; consumption, per day 30,000 gals., per capita, 40 to 50 gals.; cost to construct works, $50,353; bonded debt, $51,500; int. on bonds, 3½ per cent; ann. cost of mtce., $2,800; works belong to village.

COLLINWOOD, pop. 3,639. Fire dept.—Not reported.

WATER SUPPLY—Source, Lake Erie, through city of Cleveland system; 195 hydrants; 174 valves; 1,250 meters; mains, cast iron, 20 miles, 4 to 12 in. dia.; 554 services; pipe, lead; pressure, dom. 50 to 55 lbs., fire 55 lbs.; cost to construct, $114,358; bonded debt, $136,000; int. paid on bonds, 4 per cent.

COLUMBIANA, pop. 2,600; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell and whistle; total mem., 30 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Stillwell; mains, cast iron, 6 miles, 4 to 12 in. dia.; 49 hydrants; 15 valves; meters, total number 100, owned by consumer; 200 services; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day, 154,000 gals.; cost to construct, $30,000; bonded debt, $24,000; int. paid on bonds, 5 per cent; cost of mtce., $1,200; works belong to city.

COLUMBUS, pop. 200,000; fire area, 69,000 acres; mercantile bldgs., stone, brick and wood, 1 to 16 stories; private, stone brick and wood, 2 to 4 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 1908, $155,523.82; av. ins. involved for same time, $1,153,400. Fire dept.—17 steamers, 2 c. engines, 1 water tower, 30 c. hand ex., 6 comb. c. & h. wagons, 3 aerial trucks, 3 comb. c. & h. & l. trucks, 9 hose wagons, 3 hose carts, 110 horses; hose, cotton, rubber lined, good; 31,200 ft.; fire alarm, electric, 210 boxes; value of dept. equipment, $256,194.05, value of bldgs., $229,380.67; ann. exp. of dept., $243,000; total mem. 235, paid full time; rating, second class.

WATER SUPPLY—Source, surface water, river, 4 miles from business center; storage dam cap., 1,627,000,000 gals.; system, pump direct; quality of water, fair; 5 pumping engines, cap. per day 49,000,000 gals., constructors Holly, Gaskill; mains, cast iron, 208¾ miles, 4 to 24 in. dia.; 1,529 hydrants, Holly, Smith; 2,434 valves, Muehler, Smith; meters, total number 20,069, Crown, 127, Union 101, Empire 17, Hersey Rotary 30, Hersey Disc 3,999, Thomson 720, Worthington 9, Buffalo 2, Columbia 13, Keystone 2,045, Lambert 1,045, Nash 780, Westinghouse 2, owned by city and consumer; 20,069 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 45 lbs.; consumption, per day 19,183,835 gals., per cap. 125 gals.; cost to construct, $2,731,500; bonded debt, $1,032,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $131,000; works belong to city.

COLUMBUS GROVE, pop. 2,000; fire area, 800 acres; bldgs., brick, stone and wood, 1, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage, 1 hose wagon; hose, rubber, good 500 ft, cotton good 1,200 ft.; inferior, 500 ft.; total hose, 2,200 ft.; bell alarm; value of dept. equipment, $2,700; value of bldgs., $12,500; total mem., 30 volunteers; rating, fourth class.

WATER SUPPLY—Source, driven wells; system, pump to stdp. and direct; stdp. cap. 60,000 gals., material used in cons. iron; quality of water, good; Empire; 70 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $30,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $100; works belong to city.

CONNEAUT, pop. 7,133; fire area, 5,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, 3,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $6,000; ann. exp. of dept., $2,400; total mem., 80 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp.; stdp. cap. 300,000 gals., dim. 16 x 120; filtration system, Jewell; quality of water good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Hughes; mains, cast iron, 16 miles; 150 hydrants, Eddy; 146 valves, Eddy; meters, total number 235, owned by consumer; 1,000 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 135 lbs.; consumption, per day 1,500,000 gals., per capita 20 gals.; cost to construct, $256,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $12,500; works belong to Co.

CONTINENTAL, pop. 1,104; fire area, 160 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle; value of dept. bldgs., $500; total mem., 17 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp., dim. 10 x 100, material used in cons. iron; 1 pumping engine, cap. per day 201,600 gals., constructors Smith-Vaile; mains, 2¼ miles, 4 to 6 in. dia.; 67 hydrants; meters, total number, 48, owned by city and consumer; 94 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $9,000; works belong to city.

CORNING, pop. 1,401; fire area, 80 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $1,000; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 2,600 bbls.; pumping engines, cap. per day 129,600 gals., constructor Pulling; mains, cast iron, 1 mile, 4 in. dia.; 15 hydrants, Eclipse; 9 services; pressure, dom. 110 lbs., fire 110 lbs.; cost to construct, $25,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $800; works belong to village.

COSHOCTON, pop. 10,000; fire area, 1,350 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 comb. wagon, 1 h. & l. truck, 4 hose carts, 3 horses; hose, cotton, rubber lined, good, 2,600 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $27,000; value of bldgs., $20,250; total mem., 45 volunteers; 4 regulars; rating, fourth class.

WATER SUPPLY—Source, well, 6 squares from business center; system, pump to res. and direct; filtration system, gravel; quality of water, good; res. cap., 325,000 gals., located 1½ miles from station; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructors Hughes, Worthington; mains, cast iron, 16 miles, 4 to 12 in. dia.; 145 hydrants, Eddy, Bourbon; 70 valves; meters, total number 18, Hersey Disc 3, Thomson 1, Buffalo 12, Keystone 2, owned by city; 1,800 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 130 lbs.; consumption, per day 1,000,000 gals.; per capita 200 gals.; cost to construct, $150,000; bonded

debt, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,000; works belong to city.

COVINGTON, pop. 1,800; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 4 c. hand ex., 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good, 2,100 ft.; inferior, all kinds, 400 ft.; total hose, 2,500 ft.; fire alarm, bell; ann. exp. of dept., $300; total mem., 42 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap., 50,000 gals., material used in cons. galv. steel; quality of water, good; 2 pumps, constructor McGowan; mains, cast iron, 5 miles, 4 to 10 in. dia.; 56 hydrants; meters, 200, Pittsburg, owned by Co.; 200 services; pipe, galv. iron and lead; pressure, 65 lbs.; consumption, per day 30,000 gals., per capita 200 gals.; cost to construct, $34,000; bonded debt, $35,000; ann. cost of mtce., $1,000; works belong to city.

CRESTLINE, pop. 4,500; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1907, $5,278. Fire dept.—1 hand engine, 5 c. hand ex., 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $800; total mem. 70, paid part time 30, volunteers 40; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; res. cap., 1,000,000 gals.; 1 pumping engine, cap. per day 750,000 gals., constructor Worthington; mains, wood, 4 miles, 8 in. dia.; 44 hydrants, Holly; 116 valves; meters, total number 68, Hersey Rotary 6, Hersey Torrent 4, Thomson 46, Worthington 1, Keystone 3, Trident 4, Nash 2, Westinghouse 2, owned by city; 445 services; pipe, galv. iron and lead; pressure, dom. 50 lbs., fire 50 lbs.; consumption, per day 200,000 gals., per capita 66 2-3 gals.; cost to construct, $225,000; bonded debt, $2,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,500; works belong to city.

CUYAHOGA FALLS, pop. 4,000; fire area, 640 acres; bldgs., brick, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—12 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 500 ft.; rubber, good, 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, whistle and bell; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $1,100; total mem. 27, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 110,000 gals., material used in cons. steel; quality of water, good; pumping engines, cap. per day 750,000 gals., constructors Snider and Hughes; mains, cast iron, 8 miles, 4 to 12 in. dia.; 68 hydrants; 100 valves; meters, total number, 40, Nash, Trident, Hersey Disc and Keystone, owned by city; 300 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 90 lbs.; cost to construct, $50,000; int. paid on bonds, 5 per cent; cost of mtce., $2,500; works belong to city.

CRESTON, pop. 833. Fire dept., 1 h. c. engine; 400 ft. hose; 30 volunteers; fire alarm, bell; rating, fifth class.

WATER SUPPLY—Cisterns.

DALTON, pop. 800; fire area, 20 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted on small buildings; no fireworks and combustibles ord.; causes of fires not investigated; av. fire loss for past 3 yrs., $20; ins. on same, $16. Fire dept.—10 c. hand ex., 2 hose reels, 1 hand engine; hose, cotton, rubber lined, 3,600 ft.; fire alarm, bell; value of dept. equipment, $300; total mem., 40; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, ½ mile from business center; system, gravity, pump direct; quality of water, good; res. cap. 150,000 gals., located 70 ft. above business part of town; 1 pump, duplex, 12 x 6 x 12; mains, 2 miles, 4 to 8 in. dia.; 22 hydrants; meters, total number 12 to 15; 35 services; pressure, dom. 30 to 80 lbs.; cost to construct, $7,000; bonded debt, $7,000; int. paid on bonds, 6 per cent; cost of mtce., $125; works belong to city.

DAYTON, pop. 115,000; mercantile bldgs., brick and wood, 3 to 14 stories; private, brick and wood, 5 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $181,614; av. ins. involved for same time, $966,000. Fire dept.—8 steamers, 1 c. engine, 50 c. hand ex., 3 h. & l. trucks, 2 aerial trucks, 12 comb. c. & h. wagons, 1 water tower, 1 fuel wagon, 4 hose wagons, 70 horses; hose, cotton, rubber lined, good, 31,600 ft.; fire alarm, bell, 230 boxes; value of dept. equipment and bldgs., $450,000; ann. exp. of dept., $145,000; total mem. 155, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump direct; quality of water, good; 3 pumping engines, class dup., cap. per day 39,000,000 gals., constructor Holly; mains, cast iron, 167 miles, 4 to 30 in. dia.; 1,765 hydrants; meters, total number, 16,217, all kinds, owned by city; 21,224 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day, 8,264,000 gals.; cost to construct, $2,000,000; bonded debt, $871,000; int. paid on bonds, 4 per cent; cost of mtce., $66,695.22; works belong to city.

DEFIANCE, pop. 8,500; fire area, 2,720 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine and h. & l. truck, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $6,000; value of bldgs., $46,000; ann. exp. of dept., $3,000; total mem. 18, paid full time 3, paid part time 10, volunteers 6?

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp.; stdp. cap. 325,000 gals., dim. 20 x 140, located near station; quality of water, good; 2 pumping engines, class hor., dup., comp., cap. per day 4,000,000 gals., constructor Geo. F. Blake; mains, cast iron, 16 miles; 162 hydrants, Ludlow; 57 valves; meters, total number 40, Trident; 875 services; pipe, galv. iron, pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 1,250,000 gals., per capita 125 gals.; cost to construct, $200,000; bonded debt, $197,000; works belong to Co.

DE GRAFF, pop. 1,400; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 chem. engine, 4 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 2,150 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $6,000; total mem., 40 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells, cistern, creek.

DELAWARE, pop. 10,500; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 comb. wagons, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 7 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, telephone; value of dept. equipment, $6,000; ann. exp. of dept., $5,233; total mem., 16, paid full time 6, paid part time 10; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to stdp or direct; stdp. cap. 235,000 gals., dim. 20 x 100, material used in cons. steel; quality of water, good; 3 pumping engines, class dup., cap. per day 6,000,000 gals., constructor Deane, Bethlehem; mains, cast iron, 22 miles, 4 to 16 in. dia.; 262 hydrants; 127 valves; meters, total number, 750; 1,650 services; pipe, galv. iron; pressure, dom. 50 to 70 lbs., fire 100 lbs.; consumption per day, 650,000 gals.; works belong to Co.

roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $5,270; av. ins. for same time, $12,150. Fire dept.—2 steamers, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bell; value of dept. equipment, $8,500; value of bldgs., $20,000; total mem., 54 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity, pump to res., to stdp. and direct; stdp. cap. 305,489 gals., dim. 20 x 180, located in town, material used in cons. brick and iron, builders Shaw-Kendal Engr. Co.; quality of water, good; res. cap. 235,000 gals., located on South Washington street; 2 pumping engines, cap. per day 2,000,000 gals., constructors Laidlaw, Dunn, Gordon; mains, iron, 15¾ miles, ¾ to 12 in. dia.; 94 hydrants, Corey; 113 valves; meters, total number 68, Hersey Disc 17, Trident 2, Nash 38, owned by consumer; 838 services; pipe, lead; pressure, dom. 55 lbs., fire 125 lbs.; consumption, per day 400,000 gals., per capita 80 gals.; cost to construct, $82,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,519.55; works belong to city.

DELTA, pop. 2,200; fire area, 30 acres; mercantile bldgs., brick, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 1,700 ft.; ann. exp. of dept., $500; total mem., 50 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, cisterns.

DENNISON, pop. 4,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories. Fire dept.—1 c. engine, 19 c. hand ex., 1 h. & l. truck, 8 hose carriages; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, Gamewell, 6 boxes; value of dept. equipment, $3,000; value of bldgs., $2,600; total mem., 80 volunteers; rating, fourth class.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap. 3,000,000 gals., located ½ mile south of town; pumping engines, class comp., cap. per day 4,000,000 gals., constructors Gaskill and Worthington; mains, cast iron, 16 miles, 4 to 12 in. dia.; 148 hydrants; 159 valves; meters, total number, 1,200; Crown and Keystone, owned by Co.; 1,800 services; pipe, lead; pressure, dom. 100 lbs., fire 110 lbs.; consumption per day, 1,700,000 gals.; cost to construct, $344,019; bonded debt, $125,000; int. paid on bonds, 6 per cent; works belong to Co.

DESHLER, pop. 2,000; fire area, 1,400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $26; av. ins. for same time, $400. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $4,000; ann. exp. of dept., $350; total mem., 37, paid full time 1, paid part time 36; underwriters' rating, fifth class.

WATER SUPPLY—Source, cisterns and wells.

DRESDEN, pop. 1,600. Fire dept.—1 steamer; 1,500 ft. hose; 1 paid man, volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

DUNKIRK, pop. 1,222; bldgs., wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 hand engine, 3 c. ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, good 900 ft.; inferior, 200 ft.; rubber, inferior, 300 ft.; total hose, 1,400 ft.; value of bldgs., $3,000; ann. exp. of dept., $25; total mem., 30 volunteers; rating, fifth class.

WATER SUPPLY—Source, 14 cisterns, cap. 1,800 bbls.

EAST CLEVELAND, pop. 10,000; fire area, 1,600 acres; mercantile bldgs., stone, brick, wood, 1 to 4 stories; private, wood and brick, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 c. hand ex., 3 hose carts, 4 horses; hose, cotton, rubber lined, good, 2,000 volunteers.

WATER SUPPLY—Source, supplied by Cleveland, 8 miles from business center; system, pump to res. and direct; quality of water, good; mains, 29 miles, 4 to 20 in. dia.; 320 hydrants; pressure, fire 70 to 85 lbs.

EAST LIVERPOOL, pop. 20,000; fire area, 575 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 10 c. hand ex., 1 aerial truck, 2 hose wagons, 6 hose carts, 8 horses; hose, cotton, rubber lined, good, 5,500 ft.; inferior, all kinds, 300 ft.; total hose, 5,800 ft.; fire alarm, bell, 25 boxes; value of dept. equipment, $20,000; value of bldgs., $24,000; ann. exp. of dept., $14,000; total mem., 10, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, river, ½ mile from business center; system, gravity and pump to res.; res. cap., 8,000,000 gals.; 3 pumping engines, class hor. comp. dup., cap. per day 5,000,000 gals., constructor Gordon; mains, cast iron, 33½ miles, 4 to 20 in. dia.; 200 hydrants, Bourbon, Mathews; 455 valves, Bourbon; meters, total number 75, Worthington, Westinghouse, Crown and Pittsburg, owned by Co. and consumer; 2,850 services; pipe, lead; pressure, dom. 40 to 120 lbs., fire 40 lbs.; consumption per day 3,261,098 gals., per capita 150 gals.; cost to construct, $359,939; bonded debt, $145,000; int. paid on bonds, 4 and 4½ per cent; ann. cost of mtce., $21,000; works belong to city.

EAST PALESTINE, pop. 3,500; fire area, 1 mile; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 h. & l. truck, 4 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $2,000; ann. exp. of dept., $100; total mem., 50 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, 600 yds. from business center; system, pump to res.; res. cap., 750,000 gals.; pumping engines, cap. per day 300,000 gals., constructor Hamilton; mains, 6 miles, 4 to 10 in. dia., Lake Shore; 50 hydrants, Bourbon; 85 valves; 350 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 110 lbs.; cost to construct, $29,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,300; works belong to city.

EATON, pop. 3,155; fire area, 600 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $10,000 ann. exp. of of dept., $2,000; total mem. 22, paid full time 2; underwriters' rating, fourth class.

WATER SUPPLY—Source, spring and wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 190,000 gals., dim. 20 x 85, material used in cons. stone and steel; res. cap. 550,000 gals.; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructors Laidlaw-Dunn-Gordon Co.; mains, cast iron, 11¼ miles, 4 to 12 in. dia.; 80 hydrants; 59 valves; meters, total number 302, owned by city; 710 services; pipe, lead; pressure, dom. 60 lbs., fire 120 to 140 lbs.; consumption per day, 133,821 gals.; cost to construct, $98,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; cost of mtce., $3,638; works belong to city.

EDGERTON, pop. 1,043; fire area, 160 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 800 ft.; fire alarm, bell; total mem., 20 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells.

ELMORE, pop. 1,000; fire area, 200 acres; mercantile bldgs., brick, 1½ stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell, telephone; value of dept. equipment, $2,000; value of bldgs., $4,000; ann. exp. of dept., $200; total mem. 7, paid full time; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells, river and cisterns.

ELMWOOD PLACE, pop. 3,500; fire area, 4,160 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,000; total mem., 15 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, gravity; mains, cast iron, 14 miles, 4 to 8 in. dia., So. Pittsburg Pipe Co.; 52 hydrants; meters, total number 6, Nash; 266 services; pressure, fire 65 to 100 lbs.; cost to construct, $15,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,400.

ELYRIA, pop. 16,500; fire area, 3,570 acres; mercantile bldgs., brick and stone, 2 to 6 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 2 comb. c. & h. wagon, 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 3,950 ft.; fire alarm, bell, telephone; value of dept. equipment, $10,000; value of bldgs., $15,000; ann. exp. of dept., $2,500; total mem. 37, paid part time.

WATER SUPPLY—Source, Lake Erie, 8½ miles from business center; system, pump direct; filtration system, N. Y. C. F. Co.; cap. of plant, 4,500,000 gals.; quality of water, good; res. cap., 200,000,000 gals.; pumping engines, class hor. cross comp., cap. per day 8,000,000 gals., constructor Snow; mains, cast iron, 42 miles, 4 to 20 in. dia.; 255 hydrants, Mathews, Eddy; 410 valves, Rensselaer, Ludlow; 1,000 meters; 2,600 services; pipe, lead and wrought iron; pressure, dom. 35 to 40 lbs., fire 60 to 80 lbs.; consumption, per day 2,500,000 gals., per capita 150 gals.; cost to construct, $300,000; bonded debt, $435,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $16,000; works belong to city.

FAIRPORT, pop. 2,200; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 hose wagon, 1 hose cart, 1 horse; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; total mem., 10 volunteers; rating, fourth class.

WATER SUPPLY—Source, lake; system, pump to res.; mains, 3 miles; 16 hydrants; pressure, dom. 60 lbs., fire 75 to 90 lbs.; works belong to Co.; connected with Painesville plant.

FAYETTE, pop. 886. Fire dept.—1 h. engine, 15 c. ex., 2 h. & l. trucks; 1,900 ft. hose; paid part time 15; fire alarm, bell; rating, fifth class.

WATER SUPPLY—Twenty reservoirs; 1 hand engine.

FINDLAY, pop. 17,613; fire area, 4,700 acres; mercantile bldgs., wood, brick and stone, 2 to 5 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 1 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 13 horses; hose, cotton, rubber lined, good, 8,000 ft.; rubber, good, 3,000 ft.; inferior, all kinds, 6,000 ft.; total hose, 7,300 ft.; fire alarm, Gamewell, 35 boxes; value of dept. equipment, $23,575; value of bldgs., $8,000; ann. exp. of dept., $12,500; total mem. 13, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 9 miles from business center; system, pump direct; quality of water, excellent; res. cap. 17,000,000 gals., located at station; 2 pumping engines, class comp. dup., cap. per day 5,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 33 miles, 4 to 20 in. dia.; 331 hydrants, Bourbon; 200 valves, Eddy; meters, total number 1,775, Pittsburg, Worthington, Buffalo, Keystone, Trident, King, Lambert, Nash, owned by city and consumer; 2,895 services; pipe, galv. iron and lead; pressure, dom. 65 lbs., fire 120 lbs.; consumption, per day 1,000,000 gals., per capita 50 gals.; cost to construct, $460,000; ann. cost of mtce., $14,000; works belong to city.

FOREST, pop. 1,500; fire area, 600 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 10 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $150; total mem., 60 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

FT. RECOVERY, pop. 1,097; fire area, 600 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 23 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 500 ft.; rubber, good 500 ft.; inferior, all kinds, 1,500 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,700; value of bldgs., $5,000; ann. exp. of dept., $365; total mem., 24 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 50,000 gals.; mains, 4 to 8 in. dia.; pressure, dom. 50 lbs., fire 90 to 110 lbs.; cost to construct, $30,000; ann. cost of mtce., $4,000; works belong to town.

FOSTORIA, pop. 11,000; fire area, 3,200 acres; mercantile bldgs., brick, stone and wood, 2 to 5 stories; private, brick, stone and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 2 supply wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, telephone; value of dept. equipment, $9,000; value of bldgs., $18,000; ann. exp. of dept., $3,500; total mem. 15, paid full time 6, paid part time 9.

WATER SUPPLY—Source, stream, ½ mile from business center; system, pump to stdp.; stdp. cap. 400,000 gals., dim. 25 x 100, located on Fremont St., material used in cons. steel and iron; filtration system, gravel; quality of water, good; res. cap. 115,000,000 gals., located west of city; 2 pumping engines, cap. per day 3,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, iron, 20 miles, 4 to 14 in. dia.; 152 hydrants, R. D. Wood; 225 valves, Rensselaer, Eddy; 1,210 services; pipe, lead and iron; pressure, dom. 50 to 60 lbs., fire 100 lbs.; consumption per day 900,000 gals., per capita 69 gals.; cost to construct, $250,000; bonded debt, $200,000; int. paid on bonds, 4½ and 5 per cent; works belong to city.

FRANKLIN, pop. 3,000; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle; total mem. 12, paid full time 1, paid part time 11; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; pumping engines, cap. per day 1,500,000 gals.; mains, cast iron, 7 miles, 4 to 12 in. dia., Addyston; 72 hydrants, Bourbon; 25 valves; meters, total number 50; 500 services; pressure, fire 60 to 100 lbs.; cost to construct, $50,000; ann. cost of mtce., $3,500; works belong to city.

FREDERICKTOWN, pop. 1,200; fire area, 150 acres. Fire dept.—1 h. engine, 1 h. & l. truck; hose, 1,000 ft.; total mem. 15, paid full time; fire alarm, bell; Geo. Cooke, chief.

WATER SUPPLY—A $20,000 waterworks in course of construction.

FREMONT, pop. 12,000; fire area, 2,650 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—2 steamers, 1 hand engine, 1 h. & l. truck, 1

per mile, good, 2,000 ft.; inferior, all kinds, 400 ft.; total hose, 2,400 ft.; fire alarm, bell and telephone; value of dept. equipment, $6,000; value of bldgs., $8,000; ann. exp. of dept., $2,773; total mem. 10, paid full time 3, paid part time 7.

WATER SUPPLY—Source, springs and wells; system, pump to stdp. and direct; stdp. cap. 235,000 gals., builder McGregor; res. cap., 2,500,000 gals.; pumping engines, cap. per day 4,000,000 gals., constructor Knowles; mains, cast iron, 23 miles, 4 to 16 in. dia., Cincinnati, Newport Iron Co.; 173 hydrants, Mathews; 152 valves; meters, total number 750, Hersey, Crown, Union, Thomson, Trident; 1,412 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $169,623; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $8,442; works belong to city.

GALION, pop. 9,946; fire area, 1,200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. and h. & l. truck, 4 c. hand ex., 2 hose wagons, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $20,000; value of bldgs., $25,000; ann. exp. of dept., $2,850; total mem., 13, paid full time 4, paid part time 9.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump. to stdp. and direct; stdp. cap. 155,500 gals., dim. 25 x 49, material used in cons. steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 2,500,000 gals., constructors Stillwell-Bierce and Deane; mains, cast iron, 15 miles, 4 to 12 in. dia.; 112 hydrants; 70 valves; meters, total number 60, owned by Co.; 675 services; pipe, galv. iron; pressure, dom. 35 to 60 lbs., fire 85 to 125 lbs.; consumption per day, 350,000 gals.

GALLIPOLIS, pop. 6,000; fire area, 1,600 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 1 comb. c. & h. wagon, 1 hose wagon, 4 hose carriages, 2 horses; hose, rubber, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $8,000; value of bldgs., $3,000; total mem. 32, paid full time 11, volunteers 21.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res.; filtration system, sand; quality of water, good; res. cap. 2,500,000 gals., located on hill; 2 pumping engines, class comp., size 18 x 18 x 10 x 18, cap. per day 700,000 gals., constructors Laidlaw, Dunn, Gordon; mains, cast iron, 13 miles, 4 to 16 in. dia.; 87 hydrants, Bourbon; 85 valves, Ludlow; meters, total number 582, owned by city; 889 services; pipe, galv. iron; pressure, dom. 110½ lbs., fire 110½ lbs.; consumption, per day 400,000 gals., per capita 80 gals.; cost to construct, $125,000; bonded debt, $87,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,296; works belong to city.

GARRETTSVILLE, pop. 1,145; fire area, 1,280 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 6 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $20,000; ann. exp. of dept., $200; total mem. 50, paid full time 2, volunteers 48; rating, fifth class.

WATER SUPPLY—Source, river, pumping to cisterns with horse power fire pumps; res. cap., 500,000 gals.; 50 hydrants; cost to construct,, $52,000.

GENEVA, pop. 2,700; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 5 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 400 ft.; total hose, 1,800 ft.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 2,800,000 gals.; meters, total number 490; pressure, dom. 80 lbs., fire 80 lbs.; consumption, per day 187,366 gals., per capita 42 gals.; cost to construct, $85,000; bonded debt, $155,000; works belong to town.

GENOA, pop. 1,000; mercantile bldgs., frame, 1 and 2 stories. Fire dept.—1 h. engine, 2 hose carts; hose, 1,200 ft.; mem., volunteers.

WATER SUPPLY—Source, 5 cisterns; cap., 500 bbls. each; in middle of business district.

GEORGETOWN, pop. 1,800; fire area, 400 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 steamer, 4 c. ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, good, 1,250 ft.; inferior, 60 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $2,500; total mem., 63 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, 20 wells and cisterns; system, pumping to 9 cisterns; pumping engines, cap. per day 84,000 gals.

GERMANTOWN, pop. 2,000; fire area, 1,800 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; total mem. 17, paid full time; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns, pumping to 9 cisterns; pumping engines, cap. per minute 85 gals.; hand engines, 60 gals.

GIBSONBURG, pop. 1,861; fire area, 60 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, whistle, 200 boxes; total mem., 44 volunteers; rating, four and one-half class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and res.; stdp. cap. 109,000 gals., dim. 13 x 110, material used in cons. steel; quality of water, good; res. cap., 85,000 gals.; 2 pumping engines, class gasoline, cap. per hour 30,000 gals., constructor Gould; mains, cast iron, 4¾ miles, 4, 6 and 8 in. dia.; 51 hydrants; 30 valves; meters, total number 124, Lambert, owned by city; 345 services; pipe, galv. iron; pressure, dom. 25 to 48 lbs., fire 90 to 130 lbs.; cost to construct, $30,000; bonded debt, $12,000; int. paid on bonds, 6 per cent; cost of mtce., $1,300; works belong to city.

GIRARD, pop. 3,000; fire area, 100 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 50 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good 100 ft.; fire alarm, bell; total mem., 70 volunteers; rating, fifth class.

WATER SUPPLY—Source, cisterns, wells, river.

GLENDALE, pop. 1,545; fire area, 960 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose reels, 1 hose; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell and whistle; total mem., 35 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 125,000 gals., builders L. Schrieber & Sons; pumping engines, cap. per day 1,250,000 gals., constructor Gordon; mains, 8½ miles, 2 to 10 in. dia., Addyston; 25 hydrants, Ludlow; meters, total number 125, Hersey, Crown, Empire, Keystone; pressure, dom. 40 lbs., fire 125 lbs.; cost to construct, $42,000; ann. cost of mtce., $2,000; works belong to city.

GLOUSTER, pop. 3,100; fire area, 500 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs

permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,000; total mem. 12, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, creeks and wells.

GRAFTON, pop. 1,098; mercantile bldgs., wood. Fire dept.—2 hand engines, 1 chem. engine; hose, rubber, good, 600 ft.; fire alarm, bell; total mem., 12 volunteers; rating, fifth class.

WATER SUPPLY—Source, 6 cisterns, 10 x 10, cap. 100 bbls. each.

GRANVILLE, pop. 1,600; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; total mem., 18 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; system, gravity and pump to res.; filtration system, Cook's Pat. Strain; res. cap., 95,000 gals.; pumping engines, cap. per day 360,000 gals., constructor Knowles; mains, cast iron, 6 miles, 4 to 6 in. dia., Newport; 38 hydrants, Bourbon; 15 valves; meters, total number 53, Buffalo; 320 services; pipe, galv. iron; pressure, fire 90 lbs.; cost to construct, $20,300; ann. cost of mtce., $950; works belong to city.

GREENFIELD, pop. 5,000; fire area, 800 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 1 c. hand ex., 1 h. & l. truck, 1 hose carriage, 3 horses; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 800 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $5,000; total mem., 22, paid full time 2, volunteers 20; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp.; stdp. cap. 84,500 gals., dim. 14 x 75, located near station, material used in cons. steel, builder J. P. Martin; quality of water, spring; 2 pumping engines, class dup., size 12 x 8 x 10, 12 x 8¼ x 12, cap. per day 1,500,000 gals., constructors Laidlaw, Dunn, Gordon; mains, cast iron, 16 miles, 4 to 10 in. dia.; 77 hydrants, Bourbon; 52 valves, Bourbon; 410 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 150 lbs.; consumption, per day 500,000 gals., per capita 125 gals.; cost to construct, $40,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $8,000; works belong to city.

GREENSPRING, pop. 816. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 200 ft.; inferior, all kinds, 300 ft.; total hose, 500 ft.; fire alarm, bell; total mem., 28 volunteers.

WATER SUPPLY—Source, 10 cisterns, cap. 100 to 200 bbls. each.

GREENVILLE, pop. 6,000; fire area, 500 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, Gamewell, 21 boxes; ann. exp. of dept., $3,000; total mem., 15, paid full time 4, paid part time 11; rating, fourth class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. cap. 141,000 gals., dim. 20 x 60, located in city, material used in cons. brick and steel, builders Variety Iron Works; 2 pumping engines, class comp. dup. condensing, size 12¼ x 18, cap. per day 3,000,000 gals., constructor Hughes; mains, cast iron, 17 miles, 3 to 14 in. dia.; 135 hydrants, Bourbon; 100 valves, Ludlow; meters, total number 974, owned by city; 1,518 services; pipe, lead; pressure, dom. 60 lbs.; bonded debt, $75,000; int. paid on bonds, 4 per cent; works belong to city.

GREENWICH, pop. 849; fire area, 120 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 hand engines, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; rating, fourth class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 11 x 100, material used in cons. steel; res. cap., 8,000,000 gals.; 1 pumping engine, class comp. dup., cap. per day 750,000 gals., constructor McGowan; mains, cast iron, 2¾ miles, 4 to 8 in. dia.; 23 hydrants; meters, total number 25; pipe, lead; pressure, dom. 50 lbs., fire 300 lbs.; consumption, per day 60,000 gals., per capita 75 gals.; cost to construct, $12,000; bonded debt, $12,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $900; works belong to town.

GROVER SPRINGS, pop. 700; fire area, 70 acres; mercantile bldgs., brick and wood, height, 1 to 3 stories; private dwellings, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for the past 3 prs., $3,115; av. ins. carried on the properties burned during the same, $2,523. Fire dept.—1 steam engine, 1 c. engine, 8 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 1,000 ft.; inferior, 400 ft.; total hose, 1,400; fire alarm, bell; value of dept. equipment, $2,000; value of dept. bldg., $1,400; ann. exp. of dept., $300; total mem., 35 volunteers.

WATER SUPPLY—Not reported.

HAMILTON, Butler Co., pop. 40,000; mercantile bldgs., brick, stone and iron 3 and 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 5 comb. c. and hose wagons, 1 aerial truck, 4 hose carriages, 15 horses; hose, cotton, rubber lined, good, 8,500 ft.; total hose, 8,500 ft.; fire alarm, Gamewell, 42 boxes; value of dept. equipment, $30,930; value of bldgs., $56,000; ann. exp. of dept., $25,000; total mem., 22, paid full time; rating, third class.

WATER SUPPLY—Source, wells, 12 squares from business center; system, pump to res. and direct; quality of water, good; res. cap., 7,000,000 gals.; 2 pumping engines, class comp. dup., size 20 x 40 x 17 x 36, cap. per day 9,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 62 miles, 4 to 20 in. dia.; 443 hydrants, Bourbon, Galvin, Mathews, Chapman, Ludlow & Darling; 550 valves, Ludlow, Bourbon, Galvin, Chapman; meters, total number 2,613, owned by consumer; 4,684 services; pipe, lead; pressure, dom. 95 lbs., fire 100 lbs.; consumption, per day 2,500,000 gals., per capita 80 gals.; cost to construct, $380,000; bonded debt, $251,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $20,000; works belong to city.

HARRISON, pop. 2,600; fire area, 100 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 2 hose reels; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $17,000; ann. exp. of dept., $775; total mem., 32 volunteers.

WATER SUPPLY—Source, river and wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 110,000 gals., dim. 12 x 120, material used in cons. steel; quality of water, good; res. cap., 110,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, 5 miles, Addyston; 32 hydrants, Bourbon; 10 valves; meters, total number 22, Crown 5, Hersey Disc 20, Thomson 2, Nash 1, owned by consumer; 200 services; pipe, lead and galv. iron; pressure, dom. 45 lbs., fire 120 lbs.; consumption, per day 75,000 gals., per capita 50 gals.; cost to construct, $65,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to Co.

HARTWELL, pop. 2,000; fire area, 640 acres; bldgs., wood and brick, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $3,500; value of bldgs., $1,200; ann. exp. of dept., $351.80; total mem., 20 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and direct; quality of water, good; res. cap. 3,000,000 gals., located 2 miles from town; mains, iron, 9 miles., 4 to 8 in. dia., Addyston; 61 hydrants, Bourbon; 54 valves; meters, total number 2, Crown; 200 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 120 lbs.; consumption, per day 50,000 gals., per capita 25 gals.; cost to construct, $25,000; bonded debt, $20,000; ann. cost of mtce., $1,825; works belong to Co.

HICKSVILLE, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 450 ft.; rubber, good 900 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,000; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 40 rods from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 500,000 gals., constructors Lake Short Fdy.; mains, cast iron, 3 miles, 4 to 10 in. dia.; 36 hydrants; 309 services; pipe, galv. iron and lead; pressure, dom. 35 lbs., fire 80 lbs.; consumption per day, 90,000 gals.; cost to construct, $25,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; cost of mtce., $2,300; works belong to city.

HILLSBORO, pop. 5,500; fire area, 1,800 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell, 16 boxes; value of dept. equipment, $10,000; value of bldgs., $20,000; ann. exp. of dept., $1,700; total mem. 13, paid full time 2, paid part time 11; rating, fourth class.

WATER SUPPLY—Source, wells, 2½ miles from business center, system, pump to stdp.; stdp. cap., 178,000 gals., builders Michigan Boiler Works; pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, iron, 10½ miles, 3 to 10 in. dia., Addyston; 72 hydrants, Bourbon; meters, total number 275, Niagara, Nash; 700 services; pipe, galv. iron; cost to construct, $37,500; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,000; works belong to city.

HOLGATE, pop. 1,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—5 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 400 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,500; ann. exp. of dept., $400; total mem. 27, paid full time 1, volunteers 26; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res. and direct; mains, 1½ miles; 12 hydrants; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $20,000; ann. cost of mtce., $3,600; works belong to town.

HUBBARD, pop. 2,000. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose cart; 1,200 ft hose; 30 volunteers; fire alarm, bell; rating, fifth class.

WATER SUPPLY—Source, cisterns, wells and creek.

HUDSON, pop. 983; bldgs., brick and wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good, 500 ft.; total mem., 20 volunteers; rating, fifth class.

WATER SUPPLY—Source, cisterns.

HURON, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 band engine, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 200 ft.; rubber, good, 300 ft.; total hose, 500 ft.; fire alarm, whistle; value of dept. equipment, $800; value of bldgs., $800; ann. exp. of dept., $100; total mem., 20 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells, cisterns, lake, river.

IRONDALE, pop. 1,136. Fire dept.—1 h. engine, 1 hose reel, 800 ft. hose; volunteers; fire alarm, bell.

WATER SUPPLY—Source, creek.

IRONTON, pop. 14,500; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. engines, 4 c. hand ex., 2 h. & l. trucks, 6 aerial trucks, 2 hose wagons, 6 hose carriages, 7 horses; hose, cotton, rubber lined, good, 2,200 ft.; rubber, good, 1,800 ft.; total hose, 4,000 ft.; fire alarm, Gamewell, 38 boxes; value of dept. equipment, $13,775; value of bldgs., $6,500; ann. exp. of dept., $3,500; total mem. 51, paid full time 8, volunteers 20; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump direct; 3 pumping engines, 14 x 36, cap. per day 7,500,000 gals., constructor McGowan; mains, cast iron, 30 miles, 4 to 16 in. dia.; 226 hydrants, Ludlow, Holly; 225 valves, Crane, Ludlow; meters, total number 30, Worthington, Crown, Empire, Trident, Union, Pittsburg, owned by city and consumer; 2, 200 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 1,750,000 gals., per capita 125 gals.; cost to construct, $250,000; bonded debt, $155,000; int. paid on bonds, 3 and 4 per cent; ann. cost of mtce., $12,000; works belong to city.

JACKSON, pop. 6,000; fire area, 7,000 acres; mercantile bldgs., 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 4 horses; hose, cotton, rubber lined, good, 9,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $15,000; value of bldgs., $1,500; ann. exp. of dept., $150; total mem. 20, paid full time 4, paid part time 6; rating, fourth class.

WATER SUPPLY—Source, wells, 7 miles from business center; system, pump to stdp. and direct; stdp. cap. 250,000 gals., dim. 30 x 50, material used in cons. iron; quality of water, good; 2 pumping engines, class dup., cap. per day 1,000,000 gals., constructors Snyder-Hughes Co.; mains, cast iron, 15 miles, 4 to 10 in. dia.; 84 hydrants; meters, total number, 42, Empire, Pittsburg and Keystone, owned by consumer and Co.; 415 services; pipe, lead and galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; consumption per day, 200,000 gals.; cost to construct, $150,000; works belong to Co.

JACKSON CENTRE, pop. 644; fire area, 160 acres; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, brick, stone and wood, 1 and 2 stories; wooden roofs permitted in fire area; Fireworks and combustible ord.; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $50; av. ins. carried on burned properties per yr. during the same, $400. Fire dept.—1 c. engine, 28 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 horse-power water engine; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 150 ft.; inferior, 750 ft.; total hose, 1,900 ft.; fire alarm, telephone and bell; total mem., 25 volunteers; value dept. equipment, $1,700; bldgs., $4,000.

JAMESTOWN, pop. 1,500; fire area, 60 acres; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $500. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 950 ft.; inferior, all kinds, 50 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $16,000; total mem., 15, paid part time; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

JEFFERSON, pop. 1,800; fire area, 900 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; av. fire loss per yr. for 2 yrs., $5,975. Fire dept.—1 hand engine, 12 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good

500 ft.; inferior, all kinds, 500 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment., $1,500; value of bldgs., $2,000; total mem., 33 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

KENT, pop. 5,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, Union, 9 boxes; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap. 115,600 gals., builders Tippett & Wood; res. cap., 20,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructor Holly; mains, 15 miles, 4 to 12 in. dia., Holly; 88 hydrants, Holly; 56 valves; meters. total number 168; 691 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 150 lbs.; cost to construct, $75,000; ann. cost of mtce., $10,300; works belong to Co.

KENTON, pop. 7,250; fire area, 1,200 acres; mercantile bldgs., brick, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 5 horses; hose, rubber, good, 2,800 ft.; inferior, all kinds, 500 ft.; total hose, 3,300 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $9,500; value of bldgs., $7,000; ann. exp. of dept., $4,070; total mem., 16, paid full time 2, paid part time 14; rating fourth class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump direct; res. cap., 2,500,000 gals.; pumping engines, cap. per day 3,500,000 gals., constructors, Holly, Laidlaw-Dunn; mains, cast iron, 17 miles, 2 to 16 in. dia.; 102 hydrants; meters, total number, 10, Crown, Hersey Rotary and Buffalo, owned by city and consumer; 900 services; pipe, lead; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 700,000 gals.; cost to construct, $130,000; cost of mtce., $8,000; works belong to city.

LAKEWOOD.—Fire dept. not reported.

WATER SUPPLY—Source, from Cleveland; stdp.; taken from main; mains, cast iron; miles laid, 67, 6 in. dia.; 639 hydrants; meters, total number 2,083, makers, various; 1,600 services; pipe, lead; pressure, dom. 30 to 60 lbs., fire 30 to 60 lbs.; consumption per day, 719,730.

LANCASTER, pop. 14,000; fire area, 3,000 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 comb. c. & h. wagons, 4 horses; hose, cotton, rubber lined, good 4,600 ft.; fire alarm, bell and whistle, 29 boxes; value of dept. equipment, $9,000; value of bldgs., $7,000; ann. exp. of dept., $7,000; total mem. 7, paid full time; rating, fourth class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res.; res. cap., 2,500,000 gals.; 3 pumping engines, cap. per day 4,000,000 gals., constructors Worthington and Deane; mains, cast iron, 22 miles, 4 to 16 in. dia., Addyston, Dennis Long; 148 hydrants, Chapman, Cunningham; 141 valves; meters, total number, 490, owned by consumer; 1,402 services; pipe, lead and galv. iron; pressure, dom. 92 lbs., fire 115 lbs.; consumption per day, 800,000 gals.; cost to construct, $160,000; ann. cost of mtce., $4,500; works belong to city.

LA RUE, pop. 1,027; fire area, 750 acres; mercantile bldgs., brick, 2 stories; private dwellings, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $150; av. ins. carried on the properties burned per yr. during the same, $150. Fire dept.—Gasolene engine, 1 h. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; pressure, dom. 120 lbs., fire 180 lbs.; value of dept. equipment, $300; value of bldgs., $1,500; ann. exp. of dept., $280; volunteers.

WATER SUPPLY—Not reported.

LEESBURG, pop. 1,000; fire area, 15 acres; mercantile bldgs., brick, stone and wood, 1 to 2 stories; private dwellings, brick, stone and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustible ord.; causes of fires investigated; av. fire loss per yr, for the past 3 yrs., $25,000; av. ins. carried on the properties burned per yr. during the same, $45,000. Fire dept.—comb. c; hose, rubber lined, good, 500 ft.; fire alarm, bell; value of dept. equipment, $850; ann. exp. of dept., $35; total mem., 20; underwriters' rating, fourth class.

LEBANON, pop. 4,000; fire area, 50 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 horses, 1 hand engine, 1 h. & l. truck, 3 hose carts; hose, rubber, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $5,000; total mem. 20, paid part time 40 volunteers 40; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity and pump to stdp.; stdp. cap. 300,000 gals., builder Brownell; pumping engines, cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 12 miles, 4 to 12 in. dia.; 79 hydrants, Bourbon; pressure, dom. 70 lbs., fire 125 lbs.; cost to construct, $53,000; int. paid on bonds, 6 per cent.

LEETONIA, pop. 2,744; fire area, 1,000 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriage; hose, cotton, rubber lined, good 1,550 ft.; inferior, all kinds, 30 ft.; total hose, 1,850 ft.; fire alarm, automatic; value of dept. equipment, $1,925; value of bldgs., $1,000; ann. exp. of dept., $75; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to res.; quality of water, good; res. cap. 500,000 gals., located ½ mile north of town; 2 pumping engines, cap. per day 2,000,000 gals., constructor Gordon; mains, cast iron, 7½ miles, 4 to 12 in. dia.; 69 hydrants; 64 valves; meters, total number, 33, Thomson, Worthington and Keystone, owned by consumer; 445 services; pipe, lead and iron; pressure, dom. 80 lbs., fire 120 lbs.; consumption per day, 171,933 gals.; cost to construct, $56,000; cost of mtce., $2,000; works belong to city.

LEIPSIC, pop. 1,726; bldgs., brick, stone and wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 steamer, 2 hose carriages; hose, good, 1,000 ft.; inferior, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $250; total mem., 20 volunteers; underwriters rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 55,000 gals., dim., 18 x 28, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; res. cap., 150,000 gals.; 4 pumping engines, cap. per day 750,000 gals., constructors McGowan and Gould; mains, cast iron, 5 miles, 4 to 10 in. dia.; 35 hydrants, Kennedy; 12 valves; meters, total number, 5, owned by consumer; 110 services; pressure, dom. 45 lbs., fire 85 to 90 lbs.; consumption per day, 65,000 gals.; cost to construct, $37,000; bonded debt, $24,000; int. paid on bonds, 3 per cent; ann. cost of mtce., $1,800; works belong to city.

LEXINGTON, pop. 5,350; fire are, 22 acres. Fire dept.—2 hose reels, 1 hose wagon; value of dept. equipment, $2,150; value of bldgs., $200; ann. exp. of dept., $500; total mem., 45 volunteers.

WATER SUPPLY—Source, deep well, 2 pumps. Deane, cap. per day 700,000 gals.; 52 hydrants; pressure, dom. 60 lbs., fire 125 lbs.; cost of works, $60,000; bonded debt, $50,000; in. paid on bonds, 5 per cent; works belong to city.

LIMA, pop. 40,000; fire area, 1,500 acres; bldgs., stone, brick, concrete, iron, and wood, 2 to 7 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 10 c. hand ex., 1 h. & l. truck, 2 comb. c. & h. wagons, 3 hose wagons, 1 hose carriage, 17 horses; hose, cotton, rubber lined, good, 8,500 ft.; inferior, all kinds, 2,000 ft.; total hose, 10,500 ft.; fire alarm, Gamewell, 54 boxes; value of dept, equipment, $38,862; value of bldgs., $36,650; ann. exp. of dept., $26,500; total mem., 28, paid full time.

direct; 3 res., cap. 728,000,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructor Holly; mains, cast iron, 38 miles, 4 to 20 in. dia., Addyston, Dennis Long and Wood; 280 hydrants, Mathews; 153 valves; meters, total number 170, Crown, Hersey Rotary, Thomson, Worthington, Westinghouse; 4,000 services; pipe, lead; pressure, dom. 50 lbs., fire 60 to 80 lbs.; cost to construct, $480,000; ann. cost of mtce., $28,000; works belong to city.

LISBON, Columbiana Co., pop. 3,330; mercantile bldgs., wood, stone and brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,400 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $700; an. exp. of dept., $150; total mem., 55 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, creek ¼ mile from business center; system, pump to stdp. and direct; quality of water, good; res. cap. 337,500 gals., located ½ mile south of town; 2 pumping engines, class comp. dup., size 10 x 12 x 8, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 5 miles; 65 hydrants, Ludlow; 5 or 30 valves, Eddy; 300 services; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day 200,000 gals., per capita 120 gals.; cost to construct, $100,000; bonded debt., $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,000; works belong to city.

LOCKLAND, pop. 3,000; fire area, 900 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; value of dept. equipment, $1,000; value of bldgs., $1,800; total mem., 75 volunteers.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to res. and direct; stdp. cap., 50,000 gals.; mains, cast iron, 15 miles; 7 hydrants; meters, total number, 344, Crown, Nash and Empire, owned by consumer; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $70,000; works belong to village.

LOGAN, pop. 4,200; fire area, 575 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 500 ft.; total hose, 1,500 ft.; fire alarm, bell and telephone; value of dept. equipment, $10,000; value of bldgs., $2,000; ann. exp. of dept., $700; total mem., 22, paid full time 1, volunteers 21; underwriters' rating fourth class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, miles, 4 to 12 in. dia.; 72 hydrants; 43 valves; meters, total number 15, Keystone, owned by consumer; 596 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 150 lbs.; consumption per day, 1,531 gals.; cost to construct, $39,781; bonded debt, $50,000; int. paid on bonds, 5 per cent; cost of mtce., $3,400; works belong to village.

LONDON, pop. 4,000; fire area, 1,440 acres; mercantile bldgs., brick, 3 and 4 stories; private, wood, and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 1 hose carriage, 1 hose cart, 3 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 400 ft.; total hose, 2,900 ft.; value of dept. equipment, $3,000; total mem. 25, paid full time 4, paid part time 21; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 300,000 gals., dim. 30 x 125; quality of water, good; res. cap., 300,000 gals.; 3 pumping engines, cap. per day 3,500,000 gals., constructor Holly; mains, cast iron, 12¾ miles, 4 to 14 in. 122 hydrants; 81 valves; meters, total number lbs.; consumption per day, 248,000 gals.; cost to construct, $115,000; bonded debt, $140,000; int. paid on bonds, 4 per cent; cost of mtce., $7,000; works belong to Co.

LORAIN, pop. 30,000; fire area, 10.6 sq. miles; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 16 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 comb. c. & h. wagons; 28 horses; hose, cotton, rubber lined, good, 11,200 ft.; rubber, good, 600 ft.; inferior, all kinds, 350 ft.; total hose, 7,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $40,450; value of bldgs., $35,000; ann. exp. of dept., $9,500; total mem., 95 volunteers, 20 paid; rating, fourth class.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump direct; quality of water, good; 3 pumping engines, class hor., cap. per day 14,000,000 gals., constructors Holly, Laidlaw-Dunn-Gordon; mains, iron and wood, 49 miles, 4 to 24 in. dia.; 428 hydrants; 619 valves; meters, total number 1,500, National, Hersey and Pittsburg, owned by city; 5,775 services; pipe, lead and iron; pressure, dom. 60 lbs., fire 85 lbs.; consumption per day 3,500,000 gals.; cost to construct, $500,000; bonded debt, $395,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $13,707; works belong to city.

LOUDONVILLE, pop. 1,800; fire area, 165 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 350 ft.; inferior, all kinds, 650 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $35,000; total mem., 30 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res.; res, cap., 270,000 gals.; 1 pumping engine, constructor Snow; mains, 5½ miles; 48 hydrants, Mathews; meters used; cost to construct, $28,000; works belong to Co.; John D. Deyarmon, supt.

LOUISVILLE, pop. 1,450; fire area, 700 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $20,000; ann. exp. of dept., $100; total mem., 15 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap., 50,000 gals., builders Mansfield Machine Works; pumping engines, cap. per day 1,000,000 gals., constructor Viosard; mains, cast iron, 3½ miles, 4 to 10 in. dia.; 34 hydrants, Ludlow; 56 services; pipe, galv. iron; pressure, dom. 30 to 60 lbs., fire 80 to 100 lbs.; cost to construct, $18,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $950.

LOVELAND, pop. 2,300; fire area, 450 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 1 hose reel; hose, cotton, rubber lined, good, 1,550 ft.; rubber, good, 250 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $15,000; ann. exp. of dept., $400; total mem., 35 volunteers; rating, fifth class.

WATER SUPPLY—Source, river and cisterns.

LOWELLVILLE, pop. 2,000; fire area, 500 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, mostly wood, 1½ to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,500; av. ins. involved, $5,000. Fire dept.—1 c. engine, 1 hose carriage, 1 Howe hand engine, chem. attached; hose, cotton, rubber lined, good, 1,400 ft.; inferior, 400 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $1,500; ann. exp. of dept., $250; total mem., 25; underwriters' rating, fifth class.

stories; wooden roofs permitted. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; rubber, good 400 ft.; total hose, 1,200 ft.; fire alarm, bell; ann. exp. of dept., $100; total mem., 29 volunteers; rating, fourth class.

WATER SUPPLY—Source, springs; system, gravity, pump to res. and direct; stdp. cap. 42,000 gals., dim. 16 x 20, material used in cons. steel; 1 pumping engine, class dup., cap. per day 250,000 gals., constructors Laidlaw-Dunn-Gordon; mains, 3½ miles; 25 hydrants; 20 services; pipe, lead; pressure, dom. 47 lbs., fire 140 lbs.; consumption, per day 25,000 gals., per capita 28 gals.; cost to construct, $15,000; ann. cost of mtce., $2,500; works belong to town.

McCOMB, pop. 1,300; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; causes of fires investigated; fire loss for 1907, $82.50; ins. for same time, $6,000. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; value of dept. equipment, $2,600; total mem., 25 volunteers; rating, fifth class.

WATER SUPPLY—Source, cisterns, 6 wells, 1 reservoir.

McCONNELSVILLE, pop. 1,825; fire area, 100 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,650 ft.; fire alarm, bell; total mem., 30 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity; quality of water, good; res. cap. 250,000 gals., located on hill; pump, class comp., cap. per min. 450 gals., constructors Advance Pump Co.; mains, 5 miles; 50 hydrants; meters, total number, 60, Pittsburg, owned by city; 190 services; pressure, dom. 100 lbs., fire 75 to 100 lbs.; consumption per day, 30,000 gals.; cost of mtce., $1,000; works belong to city.

MADISON, pop. 1,000; fire area, 25 acres; mercantile bldgs., brick and metal cov., 1 to 2 stories; private dwellings, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord; causes of fires investigated; 1 hose carriage, 24 horse-power gasoline and hand engine; hose, cotton, rubber lined, good, 2,600 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of dept. bldgs., $500; total mem. 15, paid part time 15.

WATER SUPPLY—1 tank, 50-ft. elevation, cap. 22,000 gals.

MADISONVILLE, pop. 400; fire area, 2,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose reels; hose, cotton, rubber lined, good, 1,250 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $1,500; ann. exp. of dept., $200; total mem. 18, paid part time 3, volunteers 15.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 55,000 gals; pumping engines, cap. per day 1,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, 10 miles, 4 to 10 in. dia., Addyston; 81 hydrants, Bourbon; pressure, dom. 70 lbs., fire 120 lbs.; cost to construct, $35,000; ann. cost of mtce., $3,249.43; works belong to city.

MANSFIELD, pop. 20,000; fire area, 2,500 acres; mercantile bldgs., wood, stone and brick, 1½ to 4 stories; private, wood, stone and brick, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 12 horses; hose, cotton, rubber lined, good 5,000 ft.; fire alarm, Gamewell, 60 boxes; value of dept. equipment, $18,000; value of bldgs., $20,000; ann. exp. of dept., $14,000; total mem., 32, paid full time 16, paid part time 16; underwriters' rating, third class.

WATER SUPPLY—Source, wells and springs, 1 mile from business center; system, pump direct; quality of water, good; res. cap., 10,000,000 gals., located at station; 4 pumping engines, cap. per

iron, 46 miles, 3 to 14 in. dia.; 277 hydrants, Mathews, Bourbon, Ludlow; 344 valves, Rensselaer, Ludlow, Payne; meters, total number 1,150, Union, Empire, Hersey Disc, Worthington, Buffalo, Keystone, Trident, Lambert, Crown, Westinghouse, owned by consumer; 4,500 services; pipe, galv. iron; pressure, dom. 89 to 120 lbs., fire 180 lbs.; consumption, per day 1,787,374 gals., per capita 91 gals.; cost to construct, $5,78.500; bonded debt, $43,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $13,860.82; works belong to city.

MARIETTA, pop. 16,000; fire area, 4 miles; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per year for 3 years, $41,016; av. ins. involved for same time, $62,272. Fire dept.—2 steamers, 1 c. hand ex., 2 hose wagons, 4 horses; hose, cotton, rubber lined, good, 3,600 ft.; total hose, 3,600 ft.; fire alarm, electric, 14 boxes; value of dept. equipment, $8,000; value of bldgs., $6,500; ann. exp. of dept., $6,497; total mem. 9, paid full time; rating, fourth class.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump to res.; quality of water, good; mechanical filter; res. cap. 1,500,000 gals., located on hill northwest of city; 2 pumping engines, class cent., cap. per day 8,000,000 gals.; mains, cast iron, 28 miles, 4 to 20 in dia.; 250 hydrants; 280 valves; meters, total number 100, Union and Worthington; 2,390 services; pipe, lead; pressure, dom. 85 lbs., fire 85 lbs.; consumption per day 2,500,000 gals.; cost to construct, $267,146; bonded debt, $200,000; int. paid on bonds, 3½ per cent; cost of mtce., $16,000; works belong to city.

MARION, pop. 20,000; fire area, 2,200 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 1 comb. c. & h. wagon, 2 hose carts, 9 horses; hose, cotton, rubber lined, good, 5,300 ft.; inferior, all kinds, 400 ft.; total hose, 5,700 ft.; fire alarm, bell, 45 boxes; value of dept. equipment, $20,000; value of bldgs., $8,500; ann. exp. of dept., $11,000; total mem., 28, paid full time 7, paid part time 21; rating, fourth class.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump to stdp.; stdp. cap. 330,000 gals., dim. 30 x 90, material used in cons. steel; quality of water, good; 2 pumping engines, class dup., comp., cap. per day 3,000,000 gals., constructor, Deane; mains, cast iron, 32 miles, 4 to 16 in. dia.; 389 hydrants; 451 valves; meters, total number, 941, owned by consumers and Co.; 1,305 services; pipe, galv., cast iron and lead; pressure, dom. 40 to 45 lbs., fire 60 to 110 lbs.; consumption per day, 828,908 gals.; works belong to Co.

MARTINS FERRY, pop. 10,000; fire area, 350 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good 2,600 ft.; inferior, all kinds, 1,000 ft.; fire alarm, Gamewell, 26 boxes; value of dept. equipment, $4,000; value of bldgs., 15,000; ann. exp. of dept., $1,000; total mem., 90 volunteers; rating, fourth class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and direct; quality of water, fair; res. cap., 2,500,000 gals.; 2 pumping engines, class comp. and trip., cap. per day 6,500,000 gals., constructors Worthington, Hughes; mains, cast iron, 17 miles, 4 to 20 in. dia.; 107 hydrants, Bourbon; 282 valves, Ludlow, Rensselaer; meters, total number 30; 1,804 services; pipe, lead; pressure, dom. 65 lbs., fire 120 lbs; consumption, per day 2,500,000 gals., per capita 209 gals.; cost to construct, $250,000; int. paid on bonds, 4, 5 and 6 per cent; ann. cost of mtce., $8,000; works belong to city.

MARYSVILLE, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 3 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good

rating, fourth class.

WATER SUPPLY—Source, wells, ⅜ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class comp., cap. per day 1,500,000 gals., constructor Hughes; mains, cast iron, 9 miles, 4 to 12 in. dia., Ohio Pipe Co.; 93 hydrants, Gaskill; 57 valves; meters, total number, 6, owned by Co.; 533 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day 370,000 gals., per capita 100 gals.; cost to construct, $115,000; ann. cost of mtce., $6,300; works belong to Co.

MASSILLON, pop. 13,000; fire area, 1,280 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 comb. c. & h. wagon, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 6 hose carriages, 5 horses; hose, cotton, rubber lined, good 500 ft.; rubber, good 3,000 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 26 boxes; value of dept. equipment, $5,000; value of bldgs., $15,000; ann. exp. of dept., $6,000; total mem., 60, paid full time 5, volunteers 55; rating, fourth class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 550,000 gals., dim. 25 x 150, material used in cons. iron; quality of water, good; res. cap. 25,000,000 gals., located 60 ft. above center of city; pumping engines, class comp., cap. per day 4,500,000 gals., constructors Blake, Deane, Bethlehem Co.; mains, cast iron 29½ miles, 4 to 16 in. dia.; 304 hydrants; 225 valves; meters, total number, 483, Crown, Union, Trident, Hersey Disc, Thomson, Keystone and Lambert, owned by Co.; 2,750 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 110 lbs.; consumption per day, 711,964 gals.; works belong to Co.

MAUMEE, pop. 2,300; fire area, 700 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 gasoline engine; hose, cotton, good, 1,000 ft.; bell alarm; value of fire dept. equipment, $2,000; ann. exp., $100; 20 volunteer members; rating, fifth class.

WATER SUPPLY—Source, Maumee River, through canal, cisterns in business section of town.

MECHANICSBURG, pop. 1,700; fire area, 600 acres; mercantile bldgs., brick and concrete, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 gasoline engine, 1 c. engine, 15 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $900; total mem. 13, paid full time 1, paid part time 12; underwriters' rating, fourth class.

WATER SUPPLY—Source, 4 cisterns; daily cap., 1,900 bbls.

MEDINA, pop. 3,000; fire area, 150 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 1,100 ft.; rubber, good 600 ft.; inferior, all kinds, 250 ft.; total hose, 1,950 ft.; value of dept. equipment, $6,000; value of bldgs., $3,500; ann. exp. of dept., $400; total mem., 30, paid full time; rating, fourth class.

WATER SUPPLY—Source, cisterns and wells, ½ mile from business center; system, pump to stdp.; stdp. cap., 102,680 gals., dim. 14 x 90, material used in. cons, steel, builders Warren Iron Works; quality of water, good; 2 pumping engines, size 6 x 24, cap. per day 19,200 gals., constructors Cook, Burnham; mains, cast iron, 1½ miles, 4 to 6 in. dia., Lake Shore Foundry; 19 hydrants, Eddy; 15 valves, Eddy; meters, total number 20, Empire 1, Hersey Rotary 2, Hersey Disc 15, Keystone 1, Lambert 1, owned by city; 75 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $26,000; ann. cost of mtce., $700; works belong to city.

or fires investigated. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 600 ft.; total hose, 2,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; value of bldgs., $2,000; ann. exp. of dept., $1,800; total mem. 28, paid full time 1, volunteers 17; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., class comp. duplex, constructors Laidlaw-Dunn-Gordon Co.; mains, iron, 13 miles, 4 to 14 in. dia.; 96 hydrants; 75 valves; 94 meters, Trident, Worthington, owned by city; 97 services; pipe, lead; pressure, dom. 70 lbs., fire 120 lbs., cost to construct, $77,000; bonded debt, $80,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $2,500; works owned by city.

MIDDLEPORT, pop. 4,000; fire area 200 acres; bldgs., brick and wood, 1, 2 and 3 stories; wooden roofs permitted; combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 hose wagons; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 3,000 ft.; total hose, 6,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $2,000; ann. exp. of dept., $100; total mem. 36, paid part time, 1; volunteers, 35; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump to res. and direct.; stdp. cap., 250,000 gals.; res. cap., 250,000 gals.; mains, 4 miles; 23 hydrants; meters, total number 352; pressure, dom. 107 lbs., fire 107 lbs.; consumption, per day 180,000 gals., per capita 60 gals.; cost to construct, $90,000; ann. cost of mtce., $2,500; works belong to Co.

MIDDLETOWN, pop. 12,000; fire area, 1,700 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—6 c. hand ex., 1 aerial truck, 3 hose wagons, 7 horses; hose, cotton, rubber lined, good, 4,700 ft.; fire alarm, Gamewell, 1 box; value of dept. equipment, $8,000; value of bldgs., $10,000; ann. exp. of dept., 7,000; total mem. 21, paid full time 7, paid part time 14; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, 1,000 ft. from business center; system, pump direct; pumping engines, cap. per day 8,000,000 gals., constructors Smith-Vaile, Holly; mains, cast iron, 27 miles, 4 to 6 in. dia., Addyston; 258 hydrants, Bourbon, Holly; 70 valves; 250 Thomson meters; 1,600 services; pipe, lead; pressure, dom. 50 lbs., fire 150 lbs.; cost to construct, $265,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $5,000; works belong to city.

MILAN, pop. 800; fire area, 10 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 300 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. bldgs., $100; total mem., 6 volunteers; underwriters' rating, four and one-half class.

WATER SUPPLY—Source, springs; system, pump direct.; res. cap., 1,500,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Hughes; mains, 2¼ miles, 4 to 8 in. dia., Lake Shore Foundry; 26 hydrants, Mathews; 13 valves; 70 services; pressure, dom. 40 lbs., fire 80 to 100 lbs.; consumption, per day 40,000 gals., per capita 66 2-3 gals.; cost to construct, $25,000; ann. cost of mtce., $2,500; works belong to town.

MILFORD. Fire dept. not reported.

WATER SUPPLY—Source, 3 wells, situated ½ mile from business center; system, direct pressure; stdp. cap., 100,000 gals., dim. 14 x 81, material used in cons. concrete and steel; quality of water good; 1 pumping engine, class dup., constructor Stillwell-Bierce; mains, cast iron, 3¾ miles, 4 to 10 in. dia.; 40 hydrants; 40 valves; meters, total number 4, Buffalo Valve & Meter Co.; 170 services; pipe, galv. iron; pressure, dom. 95 to 100 lbs., fire 140 lbs.; consumption per day 60 to 1,000 gals, per cap. 83 gals.; cost to construct,

MILFORD CENTER, pop. 1,000; fire area, 180 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, telephone; value of dept. equipment, $1,000; value of bldgs., $1,200; total mem., 18 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, spring, in business center; system, Holly; direct pressure; quality of water, good; 2 pumps, cap. per day 4,000,000 gals., constructor McGowan, class horizontal, duplex; mains, 1½ miles, 4 to 8 in. dia.; 14 hydrants; pressure, dom. 20 lbs., fire 100 lbs.; cost to construct, $13,500; bonded debt, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works owned by city.

MILLERSBURG, pop. 2,500; fire area, 300 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; rubber, good, 400 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $25,000; total mem., 38 volunteers; rating, fourth class.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 150,000 gals.; 2 pumping engines, class comp., cap. per day 1,500,000 gals., constructors Smith-Vaile, McGowan Co.; mains, cast iron, 4½ miles, 3 to 10 in. dia.; 39 hydrants; 31 valves; meters, total number, 4, owned by city; 450 services; pipe, wrought iron and lead; pressure, dom. 20 to 110 lbs., fire 20 to 110 lbs.; consumption per day, 500,000 gals.; cost to construct, $28,000; bonded debt, $19,000; cost of mtce., $4,000; works belong to city.

MINERAL CITY, pop. 1,500. Fire dept.—1 h. engine, 1 h. & l. truck; 500 ft. hose; mem. 12, paid part time; rating, four and one-half class.

WATER SUPPLY—System, gravity; 1 pump, Marsh; pressure, 50 to 100 lbs.; hydrants, 30; mains, 5 miles.

MINERVA, pop. 1,200; fire area, 450 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—4 c. hand ex., 2 hose wagons, ladders, etc., 2 hose carriages; hose, rubber, good 950 ft.; inferior, all kinds, 300 ft.; total hose, 1,250 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $600; total mem., 16 volunteers; rating, fourth class.

WATER SUPPLY—Source, well and creek; system, pump to stdp.; stdp. cap., 63,000 gals., builder Stanley; pumping engines, cap. per day 1,350,000 gals., constructors Smith-Vaile, Worthington; mains, cast iron, 3 miles, 4 to 8 in. dia., Lake Shore; 29 hydrants, Mathews; 18 valves; 193 services; pressure, dom. 65 lbs., fire 72 lbs.; cost to construct, $16,000; ann. cost of mtce, $750; works belong to city.

MINGO JUNCTION, pop. 3,500; fire area, 1,500 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good 1,350 ft.; fire alarm, bell; value of bldgs., $600; total mem., 36 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to res. and direct; material used in cons. of stdp., brick and cement; filtration system, sand and gravel; quality of water, good; res. cap., 750,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 15 miles, 2 to 8 in. dia.; 22 hydrants; meters, total number, 30, Hersey Disc 10, Pittsburg 10, Westinghouse 10, owned by Co.; 60 services; pressure, dom. 120 lbs., fire 120 lbs.; consumption per day, 500,000 gals.; cost to construct, $60,000; int. paid on bonds, 5 per cent; cost of mtce., $4,000; works belong to Co.

mitted in fire area; causes of fires investigated. Fire dept.—2 hand engines, 10 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell; ann. exp. of dept., $60; total mem., 97 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, canal and cisterns.

MONROEVILLE, pop. 1,500; fire area, 1 sq. mile; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 4 hose wagons; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $25,000; value of bldgs., $8,000; ann. exp. of dept., $200; total mem., 16 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 20 feet from business center; system, gravity, pump to stdp. and direct; stdp. cap., 100,000 gals.; mains, 5 miles; 35 hydrants; pressure, dom. 50 lbs., fire 85 lbs.; consumption, per day 150,000 gals., per capita 125 gals.; cost to construct, $35,000; ann. cost of mtce., $2,100; works belong to town.

MONTPELIER, pop. 3,000; fire area, 460 acres; mercantile bldgs., brick and wood, 2 stories; private, 1½ and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 12 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $600; ann. exp. of dept., $140; total mem., 20, paid part time; rating, fourth class.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to stdp.; stdp. cap. 93,060 gals., dim. 12 x 110, located at power house, material used in cons. iron, builders Tippett & Wood; quality of water, good; 2 pumping engines, class dup., size 8 x 12 x 10 x 8½, cap. per day 1,200,000 gals., constructor Worthington; mains, cast iron, 5½ miles, 4 to 12 in. dia.; 70 hydrants, Ludlow; 420 services; pipe, galv. iron; pressure, dom. 47 lbs., fire 80 to 100 lbs.; consumption per day 300,000 gals., per capita 203 gals.; cost to construct, $44,000; bonded debt, $33,000; int. paid on bonds, 4 per cent; works belong to city.

MORROW, pop. 1,000. Fire dept.—1 steamer, 1 h. & l. truck; 1,600 ft. hose; volunteers; rating, fifth class.

WATER SUPPLY—Source, river and cisterns; R. R. water cranes of C. & M. V. R. R. Co.

MT. GILEAD, pop. 1,700; fire area, 500 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 ladders and 1 dozen buckets, 8 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,000; ann. exp. of dept., $300; total mem. 20, paid part time; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gr.vity to res., pump to stdp.; stdp. cap. 60,000 gals., dim. 25 x 20, located highest point of city, material used in cons. iron, builders Chicago Bridge & Iron Co.; quality of water, good; res. cap. 60,000 gals., located on low ground; 2 pumping engines, cap. per day 750,000 gals., constructor Deane; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 50 hydrants, Darling; meters, total number 95, Buffalo, owned by consumer; 175 services; pipe, galv. iron; pressure, dom. 80 to 85 lbs., fire 80 to 100 lbs.; cost to construct, $50,000; works belong to Co.

MT. HEALTHY, pop. 1,354; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 h. & l. truck, 4 ex., 2 hose carriages; total hose, 600 ft.; total mem., 18 volunteers.

WATER SUPPLY—Source, cisterns and wells; system, pumping.

MT. STERLING, pop. 1,500; fire area, 300 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire

20 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, 4 squares from business center; system, pump to res.; res. cap., 3,500 bbls.; 2 pumping engines, cap. per day 1,000,000 gals.; mains, 3 miles, 4 to 8 in. dia.; 28 hydrants; 40 services; pressure, dom. 60 to 70 lbs., fire 90 to 100 lbs.; cost to construct, $15,000; int. paid on bonds, 6 per cent.

MT. VERNON, pop. 7,500; fire area, 1,280 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose wagons, 5 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, telephone, 18 boxes; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $6,000; total mem. 6, paid full time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 4,500,000 gals., material used in cons. iron, builders Buckeye Bridge Co.; quality of water, good; 2 pumping engines, class comp., cap. per day 3,000,000 gals., constructors McGowan; mains, cast iron. 25 miles, 4 to 12 in. dia.; 127 hydrants; 1,500 services; pipe, galv. and wrought iron; pressure, dom. 90 to 100 lbs., fire 90 to 100 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $155,200; cost of mtce., $12,000; works belong to city.

MURRAY, pop. 1,800; bldgs., brick and wood. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carriages; hose, 1,000 ft.; fire alarm, bell and whistle; underwriters' rating, four and one-half class.

WATER SUPPLY—Source, 4 wells; system, pumping; 1 storage tank, cap. 100,000 gals.; pressure, 120 lbs.; 13 hydrants.

NAPOLEON, pop. 4,000; fire area, 750 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 2,800 ft.; inferior, all kinds, 700 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $7,000; ann. exp. of dept., $495; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 992,000 gals., dim. 20 x 120, located at station, material used in cons. steel, builders Mansfield Machine Works; quality of water, good; 2 pumping engines, class vertical dup., cap. per day 2,000,000 gals., constructors Smith-Vaile; mains, cast iron, 11 miles, 4 to 14 in. dia.; 101 hydrants, Crane, Eddy; 29 valves, Crane, Eddy; meters, total number 102, Hersey Disc 21, Keystone 79, Lambert 2, owned by consumer; 495 services; pipe, lead and galv. iron; pressure, dom. 45 lbs., fire 120 lbs.; consumption, per day 282,000 gals., per capita 66 gals.; cost to construct, $103,000; bonded debt, $87,000; int. paid on bonds, 5 per cent.; ann: cost of mtce., $14,000; works belong to city.

NAVARRE, pop. 1,000 bldgs., brick and wood, 2 stories; wooden roofs permitted. Fire dept.—2 hand engines, 1 c. engine, 2 c. ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good 1,000 ft.; inferior 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of bldgs., $2,500; total mem., 40; rating, fifth class.

WATER SUPPLY—Not reported.

NELSONVILLE, pop. 5,421; fire area, 2,500 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.— 2 c. hand ex., 1 hose wagon; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 1,400 ft.; total hose, 2,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $108; total mem., 7, paid full time 1, paid part time 6; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, 1 mile from business center; system, pump to res. and direct; res. drants, Michigan; meters, total number 13; 320 services; pipe, galv. iron; pressure, dom. 110 lbs., fire 150 lbs.; cost to construct, $77,237; int. paid on bonds, 6 per cent; ann. cost of mtce., $690; works belong to city.

NEVADA, pop. 1,200; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for 3 yrs., $35. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good, 700 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of dept. bldgs., $2,500; volunteers.

WATER SUPPLY—Source, private wells and town cisterns.

NEWARK, pop. 25,159; fire area, 3,200 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $9,118,72; av. ins. for same time, $211,772. Fire dept.—1 steamer, 3 comp. c. & h. wagons, 1 comb. h. & l. truck and c. engine, 3 c. engines, 1 hose reel, 8 c. hand ex.; 10 horses; hose, cotton, rubber lined, good, 6,500 ft.; fire alarm, Gamewell, 33 boxes; value of dept. equipment, $27,000; value of bldgs., $26,000; ann. exp. of dept., $20,000; total mem., 22, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump direct; quality of water, good; res. cap. 3,600,000 gals., located 263 ft. above city grade; 2 pumping engines, class comp. dup., size 16 x 36 cap. per day 10,000,000 gals., constructor, Platt; mains, cast iron, 21 miles, 6 to 16 in. dia.; 452 hydrants, Bourbon-Mathews; 524 valves. Eddy, Rensselaer; meters, total number, 900, various, owned by consumer and Co.; 2,598 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 150 lbs.; consumption per day 2,150,000 gals., per capita 71 gals.; cost to construct, $385,000; bonded debt, $385,000; int. paid on bonds, 5 per cent; works belong to city.

NEW BREMEN, pop, 1,500; fire area, 500 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,350 ft.; inferior, all kinds, 350 ft.; total hose, 2,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $162; total mem., 100 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, artesian wells in business center; system, pump to stdp. and direct; stdp. cap, 40,000 gals., dim. 18 x 17 ft., material used in cons. sheet steel; quality of water, good; res. cap., 250,000 gals.; 2 pumps, cap. per day 500,000 gals., constructor Brooks; mains, cast iron, 5 miles, 4 to 8 in. dia.; 40 hydrants; meters, total number 72, Bourbon Copper & Brass Works Co., owned by city; 170 services; pipe, galv. iron; pressure, dom. 48 lbs., fire 120 lbs.; consumption per day, 44,132 gals.; cost to construct, $30,000; bonded debt, $28,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,400; works belong to Co.

NEW CARLISLE, pop. 995. Fire dept.—1 steamer, 1 h. & l. truck; 1,200 ft. hose; paid full time 1, paid part time 21; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells and 24 cisterns.

NEWCOMERSTOWN, pop. 2,659; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand and c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 500 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,700; total mem., 50, paid part time 1, volunteers 49; underwriters' rating, fourth class.

WATER SUPPLY—System, gravity, pump to res.; res. cap. 2,500,000 gals.; 2 pumping stations, constructor Gordon; mains, 7 miles; 56 hydrants,

Eddy; 170 services; pressure, dom. 108 lbs., fire 120 lbs.; cost to construct, $75,000; works belong to Co.

NEW HOLLAND, pop 1,000; fire area, 500 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. involved, $600. Fire dept.—2 comb. c. & h. wagons, 1 h. & l. truck, 1 hose wagon; hose, rubber, good, 200 ft.; value of equipment, $1,000; volunteers, 20.

NEW LEXINGTON, pop. 2,500; fire area, 200 acres; mercantile bldgs., stone, wood and brick, 1 to 3 stories; private, stone, wood and brick, 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 c. engine, 1 hand engine, 15 c. hand ex., 1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; total mem., 40 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, 10 large cisterns and springs.

NEW LONDON, pop. 1,500; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 c. engine, 1 hand engine, 1 hose carriage; hose, rubber, good 500 ft.; inferior, 350 ft.; total hose, 850 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $3,000; ann. exp of dept., $125; total mem. 12 paid part time; underwriters' rating fifth class.

WATER SUPPLY—3 cisterns.

NEW PARIS, pop. 1,100; fire area, 300 acres; mercantile bldgs., mostly wood, 2 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck; value of dept. equipment, $325; value of dept. bldgs., $100; total mem. 15.

WATER SUPPLY—Not reported.

NEW PHILADELPHIA, pop. 7,000; fire area, 1,000 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 2 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good 3,100 ft.; rubber, good 3,000 ft.; inferior, all kinds, 100 ft.; total hose, 6,200 ft.; fire alarm, bell; value of dept. equipment, $3,067; value of bldgs., $8,000; ann. exp. of dept., $1,500; total mem., 70 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and river; system, pump to res.; res. cap., 2,000,000 gals., located 1 mile from city; 2 pumping engines, cap. per day 4,500,000 gals., constructor Gordon; mains, 12 miles, 6 to 12 in. dia.; 120 hydrants; 50 valves, Ludlow; meters, total number 20, Crown 18, Hersey Rotary 2, owned by city and consumer; pressure, dom. 100 lbs., fire 100 lbs; cost to construct, $100,000; works belong to Co.

NEW RICHMOND, pop. 3,000; fire area, 750 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; ann. exp. of dept., $335; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river and cisterns; system, gravity and pump to res.; res. cap., 750,000 gals.; mains, 6 miles, 4 to 10 in. dia.; 50 hydrants, Wood; pressure, fire 80 lbs.

NEW STRAITSVILLE, pop. 3,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 20 c. hand ex., 2 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $125; total mem., 12 volunteers; underwriters' rating, fifth class.

NEWTON FALLS, pop. 1,000; fire area, 500 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $150; total mem., 12 volunteers.

WATER SUPPLY—Source, river, cisterns and well.

NILES, pop. 8,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 hose wagon, 1 hose reel, 2 horses; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $8,000; ann. exp. of dept., $1,200; total mem., 12 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to res. and direct; res. cap., 500,000 gals.; pumping engines, cap. per day 1,250,000 gals., constructor Hughes; mains, iron, 15 miles, 4 to 14 in. dia., Lake Shore; 102 hydrants, Cincinnati Brass Co., Eddy; 20 valves; meters, total number 15, Thomson; 700 services; pipe, lead; pressure, fire 87½ lbs.; cost to construct, $75,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to city.

NORTH AMHERST, pop. 2,200; fire area 640 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carts; hose, rubber, good, 2,500 ft.; fire alarm, bell; ann. exp. of dept., $300; total mem., 30 volunteers, paid for service; marshal and chief empowered to compel service at fires; underwriters' rating, fifth class.

WATER SUPPLY—Source, springs, 3 cisterns; system, gravity; 13 res., daily cap. 100,000 gals.; pipe, ¼ mile, 4 in. dia.; ann. exp. $150.

NORTH BALTIMORE, pop. 3,500; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $5,458; av. ins. involved for same time, $33,583. Fire dept.—1 aerial truck, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 2,800 ft.; inferior, all kinds, 700 ft.; total hose, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,786; value of bldgs., $6,000; ann. exp. of dept., $347; total mem., 27 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 166,400 gals., dim. 16 x 110; filtration system, New York, cap. of plant 2,000,000 gals.; quality of water, good; 2 pumping engines, cap. per day 2,000,000 gals., constructor Gordon; mains, 8 miles, 4 to 12 in. dia., So. Pittsburg; 40 hydrants, Bourbon; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $60,000; works belong to Co.

NORTH LEWISBURG, pop. 1,000; fire area, 600 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,000 av. ins. for same time, $1,500. Fire dept.—1 steam engine, 1 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; total hose, 850 ft.; value of dept. equipment, $2,600; value of dept. bldgs., $500; ann. exp. of dept., $100; total mem., 22 volunteers.

WATER SUPPLY—Not reported.

NORWALK, pop. 7,100; fire area, 1,500 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood and brick, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 5 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 4,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $5,000; total mem., 18, paid full time 3, paid part time 15; rating, fourth class.

ap., 531,000 gals.; quality of water, good; res. cap., 10,000,000 gals.; 2 pumping engines, cap. per day ,500,000 gals., constructors Worthington, Snider t Hughes; mains, cast iron, 28 miles, 4 to 16 in. ia.; 159 hydrants; 98 valves; meters, total num- ıer 50; 1,300 services; pipe, galv. iron and lead; ıressure, dom. 45 lbs., fire 100 lbs.; consumption ıer day, 2,000,000 gals.; cost to construct, $275,000; ıonded debt, $118,750; int. paid on bonds, 5 per ent; cost of mtce., $5,500; works belong to city.

NORWOOD, pop. 20,000; fire area, 700 acres; ıercantile bldgs., brick, 2 to 3 stories; private, rick and wood, 1 to 3 stories; wooden roofs per- ıitted; fire loss for 1908, $13,475; ins. for same me, $58,600; combustibles ord.; causes of fires in- estigated. Fire dept.—1 steamer, 2 hose wagons, c. engine, 4 c. hand ex., 1 h. & l. truck, 6 horses; ose, cotton, rubber lined, good, 1,200 ft.; good, 500 .; total hose, 1,700 ft.; fire alarm, bell, whistle, 30 oxes; value of dept. equipment, $7,000; value of ldgs., $4,000; ann. exp. of dept., $800; total mem., 3, paid full time; rating, fourth class.

Water Supply—Artesian wells; 204 hydrants.

OAK HARBOR, pop. 1,700; fire area, 640 acres; ercantile bldgs., brick and wood, 2 and 3 stories; ivate, brick and wood, 2 stories; wooden roofs ırmitted in fire area; fireworks and combustibles d. Fire dept.—1 steamer, 1 hand engine, 3 c. ıgine, 4 c. hand ex., 1 h. & l. truck, 3 hose wag- ıs; total hose, 1,500 ft.; fire alarm, bell; value of ept. equipment, $5,000; value of bldgs., $10,000; ıtal mem., 25 volunteers; rating, fifth class.

Water Supply—Source, wells, river, cisterns.

OBERLIN, pop. 5,000; fire area, 2,600 acres; ercantile bldgs., brick, 2 and 3 stories; private, ood, 1 and 2 stories; wooden roofs permitted; eworks and combustibles ord. Fire dept.—1 mb. c. & h. wagon, 1 h. & l. truck, 1 fire patrol agon, 2 hose wagons, 2 horses; hose, cotton, ıbber lined, good, 1,200 ft.; rubber, good, 1,500 ; total hose 2,700 ft.; ann. exp. of dept., $1,200; tal mem. 24, paid full time 1, volunteers 25; ıderwriters' rating, fourth class.

Water Supply—Source, river, 6 miles from siness center; system, pump to stdp.; stdp. cap. ,000 gals., dim. 18 x 35, material used in cons. el and stone, builders Variety Iron Works; qual- of water, good; res. cap. 66,000,000 gals., located ar station; 2 pumping engines, class dup. comp., p. per day 2,000,000 gals., constructor Deane; ıins, cast iron, 10.92 miles, 4 to 12 in. dia.; 101 drants; 69 valves; meters, total number 744, own 273, Union 392, Hersey Rotary 3, Trident Worthington 9, Bee 4, Columbia 4, Pittsburg Lambert 11, owned by city; 984 services; pipe, d and galv. iron; pressure, dom. 30 lbs., fire 75 .; consumption per day, 193,000 gals.; cost to ıstruct, $121,158.20; bonded debt, $41,000; int. id on bonds, 3.8 per cent; cost of mtce., $6,674; rks belong to town.

OHIO CITY, Van Wert Co., pop. 1,000; mer- ıtile bldgs., brick, 2 stories; private wood, o 2 stories; wooden roofs not permitted in fire a; av. fire loss per yr. for 3 yrs., $100; av. ins. same time, $600. Fire dept.—1 hand engine, ıorses; hose, cotton, rubber lined, good, 1,100 fire alarm, bell; value of dept. equipment, 75; value of bldgs., $2,000; total mem., 40 vol- eers.

ORRVILLE, pop. 3,000; fire area, 300 acres; mer- tile bldgs., brick and wood, 1 to 3 stories; pri- e, brick and wood, 2 stories; wooden roofs per- ted in fire area; combustibles ord.; causes of s investigated. Fire dept.—1 steamer, 2 c. gines, 6 c. hand ex., 1 h. & l. truck, 3 hose car- ges; hose, cotton, rubber lined, good, 3,000 ft.; alarm, bell; value of dept. equipment, $4,500; ı. exp. of dept., $300; total mem., 58 volunteers; ing, fourth class.

Water Supply—Source, wells, 1 mile from busi- s center; system, pump direct; pumping en- es, cap. per day 1,500,000 gals., constructor rdon; mains, cast iron, 6½ miles, 4 to 10 in. , Lake Shore; 45 hydrants, Mathews; 33 valves; services; pipe, galv. iron; pressure, dom. 65 , fire 100 lbs.; cost to construct, $25,000; int. 1 on bonds, 6 per cent; ann. cost of mtce., 50; works belong to village.

hose, cotton, rubber lined, good, 1,000 ft.

Water Supply—Source, wells, ¾ mile from business center; system, pump to stdp.; stdp. dim. 10 x 125, material used in cons. iron; quality of water, good; 2 pumping engines, constructors Laidlaw-Dunn-Gordon; mains, 3 miles, 8 in. dia.; 32 hydrants; meters, total number 25; 220 services; pipe, galv. iron; pressure, dom. 60 lbs.; consumption per day, 40,000 gals.; cost to construct, $8,000; int. paid on bonds, 6 per cent; works belong to village.

OTTAWA, pop. 2,322; fire area, 458 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 1 water tower, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages, 8 horses; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 500 ft.; total hose, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $4,000; ann. exp. of dept., $800; total mem., 50 volunteers; rating, fourth class.

Water Supply—Source, wells, ½ mile from business center; system, pump direct, stdp. cap. 80,000 gals., dim. 20 x 35, material used in cons. steel; quality of water, good; res. cap., 100,000 gals.; 2 pumping engines, cap. per day 75,000 gals., constructor McGowan; mains, cast iron, 5½ miles, 4 to 10 in. dia.; 52 hydrants; 40 valves; meters, total number, 12, Pittsburg, owned by consumer; 87 services; pipe, lead; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 70,000 gals.; cost to construct, $43,000; bonded debt, $119,490; int. paid on bonds, 4½ per cent; cost of mtce., $2,700; works belong to city.

OXFORD, pop. 2,200; fire area, 640 acres; mercantile bldgs., brick, stone and iron, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, 10 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, good, 2,000 ft.; fire alarm, bell, 2 boxes; value of dept. equipment, $8,000; value of bldgs., $10,000; ann. exp. of dept., $1,000; total mem. 21 volunteers; rating, fourth class.

Water Supply—Source, 4 wells, 1 mile; system, pump direct; filtration system, sand; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 8 miles, 4 to 10 in. dia.; 56 hydrants, Bourbon; meters, total number, 16, Worthington; 325 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 90 lbs.; consumption, per day 90,700 gals., per capita 45 gals.; cost to construct, $42,000; bonded debt, $40,000; int. paid on bonds, 4 per cent; works belong to city.

PAINESVILLE, pop. 9,000; fire area, 1,500 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1 year, $5,492; ins. involved, $187,050. Fire dept.—1 steamer, 2 c. engines, 1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 5 horses; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell and 'phones; value of dept. equipment, $11,000; value of bldgs., $10,000; total mem. 25, paid full time 2, paid part time 10, volunteers 13.

Water Supply—Source, lake, 4 miles from business center; system, pump to stdp. and direct; stdp. cap. 200,000 gals., dim. 20 x 75, material used in cons. boiler iron; filtration system, sand; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals.; constructor, Knowles; mains, cast iron, 23¼ miles, 4 to 14 in. dia.; 126 hydrants; 152 valves; meters, total number 36, owned by consumers; 1,600 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 75 to 80 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $175,000; cost of mtce., $13,500; works belong to city; rating, fourth class.

PATASKALA, pop. 675. Fire dept.—1 h. engine, 1 c. ex., 1 h. & l. truck; 300 ft. hose; paid 1, volunteers 60; fire alarm, bell; rating, fifth class.

Water Supply—Wells and cisterns.

wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, good, 1,000 ft.; inferior all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $4,000; total mem. 30, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump direct; quality of water, good; res. cap., 100,000 gals.; pumping engines, class comp., cap. per day 1,500,000 gals.; mains, cast iron, 4½ miles, 4 to 12 in. dia.; 44 hydrants; 22 valves; meters, total number, 10, Hersey Rotary 4, Trident 3, Pittsburg 3; 200 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 100 lbs.; consumption per day, 70,000 gals.; cost to construct, $40,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; cost of mtce., $2,200; works belong to city.

PAYNE, pop. 1,400; fire area, 200 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; causes of fires investigated. Fire dept.—1 hand engine, 20 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; rubber, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, whistle and bell; value of dept. equipment, $2,500; value of bldgs., $150; ann. exp. of dept., $150; total mem., 18 volunteers; rating, fifth class.

WATER SUPPLY—Source, 16 cisterns.

PEMBERVILLE, pop. 1,500; bldgs., wood. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 4 hand ex., 2 hose carriages; hose, 1,000 ft.; fire alarm, bell; total mem., 20 volunteers; rating, fifth class.

WATER SUPPLY—Source, cisterns, gravity and river; pressure, 90 lbs.

PERRYSBURG, pop. 1,800; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,100; value of bldgs., $800; ann. exp. of dept., $450; total mem., 35 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

PERRYSVILLE, pop. 700. Fire dept.—500 ft. hose; rating, 4½ class.

WATER SUPPLY—Source, wells, 500 ft. from business center; system, pump to res.; res. cap. 1,800 bbls. located 800 ft. northeast of village; pumping engine, cap. per day 1,000 bbls., constructor Williams; mains, iron, 1 4-5 miles, 6 in. dia.; 21 hydrants; 9 valves; meters, total number, 20, owned by consumer; 75 services; pipe, galv. iron; pressure, dom. and fire, 70 to 90 lbs.; cost to construct, $8,000; bonded debt, $6,000; int. paid on bonds, 6 per cent; cost of mtce., $300; works belong to village.

PIKETON, pop. 625. Fire dept.—1 h. engine, 1 c. ex.; 500 ft. hose; volunteers, 16; fire alarm, bell.

WATER SUPPLY—Source, river and cisterns.

PIQUA, pop. 14,000; fire area, 2,000 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $27,433; av. ins. involved for same time, $29,367. Fire dept.—2 steamers, 1 h. & l. truck, 2 comb. c. & h. wagons, 1 c. engine, 8 c. hand ex., 1 aerial truck, 2 hose wagons, 2 hose carriages, 9 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 400 ft.; inferior, all kinds, 2,400 ft.; total hose, 6,800 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $35,000; value of bldgs., $25,500; ann. exp. of dept., $20,000; total mem. 14, paid full time; rating, third class.

WATER SUPPLY—Source, Erie canal, 1 mile from business center; system, pump direct; quality of water, fair; 3 pumping engines, cap. per day 6,500,000 gals., constructors Flander, Gordan, McGowan; mains, cast iron, 28 miles, 4 to 12 in. dia.; 213 sumption per day, 1,000,000 gals.; cost to construct, $131,869; int. paid on bonds, 3½ to 5 per cent; cost of mtce., $6,000; works belong to city.

PLAIN CITY, pop. 1,432; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. engines, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $2,500; ann. exp. of dept., $100; total mem., 20 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; 2 pumping engines, class comp. dup., size 12 x 12 x 18, cap. per day 2,000,000 gals., constructor McGowan; mains, cast iron, 5½ miles, 4 to 10 in. dia., Ohio Pipe Co.; 33 hydrants, Bourbon; meters, total number 4, Trident 2, Hersey Rotary 2, owned by consumer; 300 services; pipe, lead; pressure, dom. 45 lbs., fire 130 lbs.; cost to construct, $40,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,800; works belong to city.

PLEASANT CITY, pop. 1,006; fire area, 300 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $100. Fire dept.—1 c. engines, 6 c. hand ex., 3 hose carriages, 6 ladders; hose, cotton, rubber lined, good, 1,000 ft.; inferior, 100 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $2,800; 8 volunteers.

PLYMOUTH, pop. 1,154; bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem., 20 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; stdp. cap. 55,000 gals., material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, constructor McGowan; mains, 3½ miles, 4 to 8 in. dia.; 42 hydrants, Corey; valves, Rensselaer; meters, total number, 10, Keystone, owned by consumer; 150 services; pressure, dom. 75 lbs.; cost to construct, $24,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; works belong to city.

POMEROY, pop. 5,000; fire area, 2,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; inferior, all kinds, 2,000 ft.; total hose, 3,800 ft.; fire alarm, bell; value of dept. equipment, $110,000; value of bldgs., $4,500; ann. exp. of dept., $1,000; total mem., 90, paid full time 5, volunteers 85; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res.; res. cap. 300,000; 2 pumping engines, cap. per day 1,500,000 gals. constructor Buffalo; mains, cast iron, 8½ miles, 4 to 8 in. dia.; 35 hydrants, Eddy; 35 valves, Eddy; meters, total number 460, Crown 100, Worthington 3, Buffalo 50, Keystone 250, owned by Co. and consumer; 600 services; pressure, fire 115 lbs.; consumption per day 268,000 gals., per capita 40 gals.; cost to construct, $37,000; int. paid on bonds, 5 per cent; works belong to Co.

PORT CLINTON, pop. 3,000; fire area, 50 blocks; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $6,000; ann. exp. of dept., $600; total mem., 30, paid full time 1, volunteers 29; rating, fourth class.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump direct to mains; quality of water, good; 2 pumping engines, class comp.,

cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 9½ miles, 6 to 14 in. dia.; 67 hydrants; 40 valves; 800 services; pipe, iron; pressure, dom. 60 lbs., fire 115 lbs.; consumption per day, 500,000 gals.; cost to construct, $43,000; bonded debt, $42,000; int. paid on bonds, 5 per cent; cost of mtce., $5,500; works belong to city.

PORTSMOUTH, pop. 25,000; fire area, 2,000 acres; mercantile bldgs., stone, wood and brick, 1 to 6 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $30,000. Fire dept.—2 steamers, 6 c. engines, 1 h. & l. truck, 5 hose carriages, 12 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 2,000 ft.; leather, 1,000 ft.; total hose, 7,000 ft.; fire alarm, Gamewell, 83 boxes; value of dept. equipment, $25,000; value of bldgs., $30,000; ann. exp. of dept., $20,237.80; total mem. 18, paid full time 14; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump direct; 3 pumping engines, cap. per day 8,000,000 gals., constructor Gordon; mains, cast iron, 37 miles, 4 to 16 in. dia.; 200 hydrants, Holly, Bourbon; 100 valves; 4,600 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 2,500,000 gals., per capita 125 gals.; cost to construct, $430,000; bonded debt, $178,000; ann. cost of mtce., $11,000; works belong to city.

PROSPECT, pop. 1,000. Fire dept.—1 h. engine, 1 c. engine, 1 h. & l. truck; hose, 2,200 ft.; volunteers; fire alarm, bell; rating, fifth class.

WATER SUPPLY—Source, wells; pumping engines, Rumsey; hand pumps.

QUINCY, pop. 800; fire area, 40 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood and brick, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 100 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $1,500; total mem., 30 volunteers.

QUAKER CITY, pop. 1,200; fire area, 1 sq. mile; mercantile bldgs., wood and stone, 1 to 3 stories; private, all kinds, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $200; av. ins for same time, $200. Fire dept.—2 c. engines, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 1 horse; fire alarm, bells; value of dept. equipment, $500; value of bldgs., $200; total mem., 60.

WATER SUPPLY—Source, creek and wells.

RAVENNA, pop. 5,000; fire area, 970 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose reel, 4 horses; hose, cotton, rubber lined, good, 2,600 ft.; fire alarm, telephone; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $800; total mem. 16, paid part time; rating, fourth class.

WATER SUPPLY—Source, lake and wells, 1½ miles from business center; system, pump direct; time; Adam Heirles, chief; underwriters' rating, pumping engines, cap. per day 5,000,000 gals., constructor Knowles; mains, 19 miles, 4 to 16 in. dia., Lake Shore, Addyston; 110 hydrants, Ludlow; 130 valves; meters, total number 13, Thomson, Worthington, Buffalo; 1,186 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption, per day 750,000 gals., per capita 79 gals.; cost to construct, $144,726.25; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,000; works belong to town.

READING, pop. 3,500; fire area, 640 acres; bldgs., stone, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; underwriters' rating, first class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 1,000,000 gals., located on hill near city; 3 pumping engines, class dup., cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 9 miles, 3 to 10 in. dia.; 56 hydrants; 66 valves; meters, total number 176, Crown 5, Empire 138, Hersey Rotary 29, Lambert 1, Cinti 1, Worthington 1, owned by consumer; 279 services; pipe, lead and galv. iron; pressure, dom. 85 lbs., fire 100 lbs.; consumption per day, 300,000 gals.; cost to construct, $30,000; bonded debt, $73,000; int. paid on bonds, 6 per cent; cost of mtce., $3,447; works belong to city.

RICHWOOD, pop. 1,640; fire area, 66 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 7 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 700 ft.; rubber, good 500 ft.; inferior, all kinds, 700 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $10,000; total mem., 35 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells.

RIPLEY, Brown Co., pop. 3,450; mercantile bldgs., brick, 2 stories; private, brick and wood, 25 ft. high; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 5 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of bldgs., $3,000; ann. exp. of dept., $2,500; total mem. 25, paid part time; rating, fourth class.

WATER SUPPLY—Source, river, wells, 1¼ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 600,000 gals., located north of city; pumping engines, cap. per day 500,000 gals., constructors Hall Steam Pump Co.; mains, cast iron, 7 miles, 4 to 10 in. dia.; 82 hydrants; 39 valves; meters, total number, 103, Crown 2, Buffalo 90, Pittsburg 6, owned by consumer; 300 services; pipe, galv. iron and lead; pressure, dom. 125 lbs., fire 145 lbs.; consumption per day, 200,000 gals.; cost to construct, $36,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; cost of mtce., $2,000; works belong to city.

ROCKFORD, pop. 1,500; mercantile bldgs., wood, 1½ and 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 8 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 400 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $1,000; total mem., 35 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap. 82,890 gals., dim. 12 x 96, material used in cons. iron; quality of water, good; res. cap. 35,000 gals., located in business center; pumping engines, cap. per day 90,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 3 miles, 4 to 8 in. dia.; 23 hydrants; 15 valves; 65 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 150 lbs.; consumption per day, 43,000 gals.; cost to construct, $21,000; bonded debt, $8,000; int. paid on bonds, 6 per cent; cost of mtce., $1,000; works belong to city.

ROCKY RIVER. Fire dept. not reported.

WATER SUPPLY—Source, river, in business center; stdp. cap. 132,000 gals., dim. 15 x 100, material used in cons. steel; quality of water, good; res. cap. 132,000 gals.; filtration system, Roberts; 2 pumping engines, class comp. dup., cap per day 225,000,000 gals., constructors Rocky River Water, Light & Power Co.; mains, iron, 3 miles; 10 hydrants; pipe, lead; pressure, dom. and fire, 43 to 86 lbs.; works belong to Co.

ROSEVILLE, Muskingum Co., pop. 1,800; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 comb. gasoline and hand engine, 2 hand engines, 18 c. hand ex., 3 ladders, 2 hose reels; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, electric, 20 boxes; value of dept. equipment, $3,200; value

fifth class.

WATER SUPPLY—Source, wells and cisterns.

SABINA, pop. 1,800. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft; total mem., 10 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 100,000 gals.; pumping engines, cap. per day 2,250,000 gals., constructor Smith-Vaile; mains, 3 miles, 4 to 8 in. dia.; 29 hydrants, Bourbon; 5 services; pressure, dom. 50 lbs., fire 50 to 90 lbs.; consumption, per day 60,000 gals.; cost to construct, $2,000; int. paid on bonds, 4 per cent; works belong to town.

SALEM, pop. 8,000; fire area, 1,300 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. hose wagon, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,550 ft.; fire alarm, bell and whistle; value of dept. equipment, $17,000; value of bldgs., $4,000; ann. exp. of dept., $2,426; total mem. 100, paid full time 2, volunteers 98; rating, fourth class.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp.; stdp. cap. 316,000 gals., dim. 25 x 85, material used in cons. steel, builders Tippett & Wood; quality of water, good; res. cap., 800,000 gals.; 3 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructors Blake & Deane; mains, cast iron, 24 miles, 4 to 12 in. dia.; 220 hydrants, Coffin, Ludlow; 152 valves, Coffin, Vincent; meters, total number 127, Crown 73, Empire 1, Hersey Rotary 2, Hersey Disc 1, Buffalo 2, Keystone 39, Nash 5, Westinghouse 4, owned by Co.; 1,662 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 150 lbs.; consumption, per day 600,000 gals., per capita 75 gals.; cost to construct, $150,000; ann. cost of mtce., $5,000; works belong to Co.

SALINEVILLE, pop. 3,000; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $250; total mem., 30 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; gravity system, pump to res.; res. cap., 45,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Hughes; mains, 7 miles, 4 to 8 in. dia., Lake Shore; 56 hydrants, Ludlow; pressure, dom. 100 lbs., fire 100 to 140 lbs.; cost to construct, $45,000; ann. cost of mtce., $1,600; works belong to city.

SANDUSKY, pop. 20,021; fire area, 4,320 acres; mercantile bldgs., stone and brick, 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 6 c. hand ex., 1 h. & l. truck, 1 aerial truck, 4 hose wagons, 4 hose carriages, 15 horses; hose, cotton, rubber lined, good 7,000 ft.; linen, good 500 ft.; total hose, 7,500 ft.; fire alarm, Gamewell, 40 boxes; value of dept. equipment, $30,500; value of bldgs., $60,000; total mem., 35, paid full time 12, paid part time 23; rating, third class.

WATER SUPPLY—Source, lake, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 666,000 gals., dim. 185 x 25, located at station, material used in cons. iron; 2 pumping engines, class dup., cap. per day 17,500,000 gals., constructors Worthington, Holly; mains, cast iron, 45 miles, 3 to 30 in. dia.; 344 hydrants, Mathews; 377 valves; meters, total number 1,000, Crown 48, Union 105, Empire 15, Hersey Rotary 69, Hersey Disc 144, Thomson 41, Worthington 10, Columbia 11, Keystone 78, Lambert 5, Nash 2, Westinghouse 3, owned by city and consumer; 3,290 services; pipe, lead and iron; pressure, dom. 60 lbs., fire 110 lbs.; consumption, per day 4,887,621 gals., per capita 223 gals.; cost to construct, $923,000; ann. cost of mtce., $15,000; works belong to city.

SCIO, pop. 1,500; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, permitted; fireworks and combustibles ord.; causes of fires investigated; av. loss for past 3 yrs., $1,000; ins. for same time, $1,300. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, 1,600 ft.; fire alarm, bell; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap. 95,000 gals., located on hill near town; 1 pumping engine, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, cast iron, 4½ miles, 4 to 8 in. dia.; 40 hydrants; 31 valves; meters, total number, 14, Crown, Pittsburg, owned by consumer; 180 services; pipe, galv. iron and lead; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 131,898 gals.; cost to construct, $54,500; bonded debt, $30,000; int. paid on bonds, 5 per cent; cost of mtce., $1,300; works belong to Co.

SEBRING, pop. 2,200; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 c. engine, 14 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; total mem., 15 volunteers; rating fourth class.

WATER SUPPLY—Pressure direct, 80 to 120 lbs.; 41 hydrants; mains, 4 miles, 4 to 6 in. dia.

SHAWNEE, Perry Co., pop. 2,966; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 5 c. ex., 3 hose carriages; hose, rubber, good 1,000 ft.; bell alarm; value of dept. equipment, $7,500; value of bldgs., $1,500; ann. exp. of dept., $150; total mem., 40 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 150,000 gals.; 24 hydrants; fire pressure 90 lbs.

SHELBY, pop. 4,685; fire area, 3,840 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $2,500; ann. exp. of dept., $700; total mem. 64, paid full time 24, volunteers 40; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp., and direct; stdp. dim. 16 x 144, located at station, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, class comp. dup., size 10 x 18½ x 12 x 18, constructor McGowan; mains, cast iron, 15 meters, total number 150, owned by consumer; 950 services; pipe, galv. iron and lead; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 1,000,000; per capita, 150 gals.; cost to construct, $150,000; bonded debt, $40,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,000; works belong to Co.

SHREVE, pop. 1,050; fire area, 320 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 hose reels; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 200 ft.; inferior, all kinds, 400 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $30; total mem., 15 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, in business center; system, pump to res.; res. cap., 40,000 gals.; pumping engines, cap. per day 40,000 gals., constructors Gordon, Miller; mains, iron, 2 miles, 4 to 6 in. dia., Addyston; 25 hydrants, Bourbon; meters, total number 80, Bee; 85 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $9,200; int. paid on bonds, 6 per cent; ann. cost of mtce., $225.

SIDNEY, pop. 5,688; fire area, 1,500 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles

kinds, 600 ft.; total hose, 4,800 ft.; fire alarm, bell, 24 boxes; value of dept. equipment, $4,500; value of bldgs., $3 500; ann. exp. of dept., $3,825; total mem. 6, paid full time 5, paid part time 1; rating, fourth class.

WATER SUPPLY—Source, wells and river in case of fire, ½ mile from business center; system, pump to stdp. and direct; stdp. cap., 300,000 gals., dim. 25 x 85, located on hill, material used in cons. steel; 1 Ingersoll-Rand air compressor; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Gordon; mains, cast iron, 13¼ miles, 4 to 12 in. dia.; 116 hydrants, Bourbon, Mathews; 75 valves, Bourbon; meters, total number 60, Crown 1, Empire 5, Hersey Rotary 25, Hersey Disc 14, Thomson 12, Lambert 2, Nash 1, owned by city; 1,000 services; pipe, lead; pressure, dom. 60 lbs., fire 125 lbs.; consumption, per day 800,000 gals., per capita 103 gals.; cost to construct, $100,000 bonded debt, $40,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $9,000; works belong to city.

SOMERSET, pop. 1,124; fire area, 500 acres; mercantile bldgs., brick, stone and wood, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 100 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $1,500; ann. exp. of dept., $150; total mem., 40 volunteers; rating, fifth class.

WATER SUPPLY—Source, 16 cisterns; cap. 150 to 500 lbs.

SPENCERVILLE, pop. 2,000; mercantile bldgs., brick and wood, 2 stories; private, brick and frame, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 2,000 ft.; fire alarm, bell; total mem., 40 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

SPRINGFIELD, pop. 50,000, fire area, 5,760 acres; mercantile bldgs., brick and stone, 2 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for 3 years, $63,433; ins. involved, $22,522. Fire dept.—4 steamers, 2 hand engines, 2 c. engines, 2 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 6 hose wagons, 2 comb. c & h. wagons, 38 horses; hose, cotton, rubber lined, good, 10,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 2,000 ft.; total hose, 13,500 ft.; fire alarm, bell and gong, 108 boxes; value of dept. equipment, $66,275; value of bldgs., $80,000; ann. exp. of dept., $59,750.72; total mem. 54 paid full time; rating, third class.

WATER SUPPLY—Source, subterranean, 3½ miles from business center; system, pump to stdp.; stdp. cap., 592,218 gals., builder Stacy; pumping engines, cap. per day 22,000,000 gals., constructors Allis, Gaskill; mains, cast iron, 73 miles, 3 to 24 in. dia., Addyston; 548 hydrants, Mathews, Lowry; 398 valves; meters, total number 511; 6,274 services; pipe, lead; pressure, dom. 70 lbs., fire 100 lbs.; cost to construct, $758,650; int. paid on bonds, 5 per cent; ann. cost of mtce., $34,459; works belong to city.

ST. BERNARD, pop. 4,500; mercantile bldgs., stone, 2 and 2½ stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fire works ord.; causes of fires investigated. Fire dept.—1 hand engine, 10 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,550 ft.; 3 horses; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $2,500; ann. exp. of dept., $50; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and stdp.; stdp. cap. 270,000 gals., builders L. Schriber & Son; res. cap., 100,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 7½ miles, 4 to 10 in. dia., Addyston; 54 hydrants, Bourbon; 33 valves; meters, total number 53, Crown, Nash; 166 services; pipe, lead; cost to

acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 c. engine, 40 c. hand ex.; fire alarm, bell and whistle; volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

ST. MARYS, Anglaize Co., pop. 6,500; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,200 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $1,200; total mem. 3, paid full time; Frank Orphal, chief; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct; pumping engines, cap. per day 1,500,000 gals.; mains, cast iron, 11 miles, 2 to 12 in. dia., Lake Shore; 121 hydrants, Bourbon; meters, total number 50; 500 services; pipe, lead; pressure, dom. 80 lbs., fire 120 lbs.; cost to construct, $67,000; ann. cost of mtce., $1,800.

ST. PARIS, pop. 1,500; fire area, 1,250 acres; bldgs., brick and wood, 2 stories. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,000; ann. exp. of dept., $250; total mem., 60 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells and cisterns.

STEUBENVILLE, pop. 20,000; fire area, 700 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 1 comb. c. & h. wagon, 8 horses; hose, cotton, rubber lined, good, 8,500 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $20,000; value of bldgs., $30,000; ann. exp. of dept., $13,000; total mem. 12, paid full time; rating, third class.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res.; stdp. cap. 140,000 gals., dim. 20 x 60, material used in cons. steel; quality of water, good; res. cap., 7,200,000 gals.; 2 pumping engines, class vert. comp., cap. per day 6,000,000 gals., constructor E. P. Allis; mains, cast iron, 38½ miles, 4 to 20 in. dia.; 293 hydrants; 257 valves; meters, total number, 100, Crown, owned by city; 4,000 services; pipe, lead; pressure, dom. 45 lbs., fire 120 lbs.: consumption per day, 2,600,000 gals.; cost to construct, $295,000; bonded debt, $175,000; int. paid on bonds, 4 and 5 per cent; cost of mtce., $14,000; works belong to city.

STRASBURG, pop. 900; fire area, 150 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; fireworks and combustibles ord.; av. fire loss for past 3 yrs., $65; av. ins. for same time, $50. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, 500 ft.; inferior, 250 ft.; total hose, 750 ft.; fire alarm, whistle; value of equipment, $400; ann. exp. of dept., $5; total mem., 25 volunteers; G. P. Steffe, chief.

WATER SUPPLY—Source, wells, 800 ft. from business center; system, gravity and pump direct; res. cap. 86,400 gals.; 1 pump, Worthington, cap. per day 500,000 gals.; mains, cast iron, 3 miles, 4 to 8 in. dia.; 13 hydrants; 10 valves; 100 services; pressure, dom. 85 lbs., fire 110 lbs.; cost to construct. $13,000; ann. cost of mtce., $500; works belong to village; Jacob Denzer, supt.

STRUTHERS.—Fire dept.—1 chem. engine; 20 volunteers.

WATER SUPPLY—Source, lake, 1½ miles from business center; system, gravity; quality of water, soft; res. cap. 800,000,000 gals.; pumping engines, cap. per day 15,000,000 gals., constructor Mahon-

owned by Co.; pressure, dom. and fire 70 lbs.; works belong to private Co.

STRYKER, pop. 1,250; fire area, 280 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept. —1 hand engine, 1 h. & l. truck, 1 hose wagon, 2 hose reels; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 400 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem. 35, paid full time 1, volunteers 34.

WATER SUPPLY—Source, cisterns.

SUNBURY, pop. 520. Fire dept.—1 h. engine, 1 chem. engine, 4 c. ex., 1 h. & l. truck; 600 ft. hose; volunteers; fire alarm, gong; rating, fifth class.

WATER SUPPLY—Water tower, pressure 150 lbs.; hydrants, 8; mains, ½ mile.

SUGAR CREEK, pop. 400; fire area, 20 acres; mercantile bldgs., wood, 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $250; value of bldgs., $50; ann. exp. of dept., $25; 15 volunteers.

WATER SUPPLY—Not reported.

SYCAMORE, pop. 900; fire area, 1 sq. mile; causes of fires investigated. Fire dept.—1 h. engine, 60-gal. chem. tank; hose, 900 ft.; volunteers, 18; rating, fourth class.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to res., stdp. or direct; stdp. cap. 50,000 gals., material used in cons. boiler iron; quality of water, good; res. cap., 50,000 gals.; 2 pumping engines, constructors Sneider, Hughes and Cleveland; mains, cast iron, 8½ miles, 4 to 10 in. dia.; 29 hydrants; 8 valves; meters, total number, 1, Gem, owned by city; 174 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $25,000; bonded debt, $20,500; cost of mtce., $5,000; works belong to city.

TIFFIN, pop. 13,000; fire area, 4¾ miles; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $35,-753; av. ins. involved for same time, $53,281. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 4 hose carts, 1 hose carriage, 1 comb. c. & h. wagon, 7 horses; hose, cotton, rubber lined, good, 4,500 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 25 bldgs., $18,900; ann. exp. of dept., $11,700; total mem. 25, paid full time 13, paid part time 12; rating, third class.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump direct; quality of water, good; res. cap. 200,000 gals., located near station; 3 pumping engines, cap. per day 8,500,000 gals., constructors Gaskill, Holly; mains, cast iron, 22½ miles, 6 to 20 in. dia.; 168 hydrants, Mathews; 155 valves, Chapman, Eddy; meters, total number 153, owned by Co.; 1,300 services; pipe, lead; pressure, dom. 50 lbs., fire 75 to 100 lbs.; consumption, per day 800,000 gals., per capita 70 gals.; works belong to Co.

TIPPECANOE, pop. 1,703; fire area, 240 acres; bldgs., brick, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,300 ft.; inferior, all kinds, 700 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $5,000; ann. exp. of dept., $253; total mem., 51, paid part time; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class dup., cap. per day 400,000 gals., constructors Smith-Vaile; mains, cast iron, 6 miles, 4 to 12 in. dia.; 35 hydrants, Bourbon; 29 valves, Bourbon; meters, total number 12, Keystone, owned by city; 345 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 lbs.; cost to construct, $18,000; ann. cost of mtce., $1,000; works belong to city.

private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $246,889.59; av. ins. involved for same time, $3,196,647.77. Fire dept.—13 steamers, 2 service trucks, 5 h. & l. trucks, 16 comb. c. & h. wagons, 1 aerial truck, 2 hose wagons, 1 water tower, 100 horses; hose, cotton, rubber lined, good, 32,000 ft.; fire alarm, electric, 292 boxes; value of dept. equipment, $144,234.97; value of bldgs., $216,000; ann. exp. of dept., $249,-217.71; total mem. 190, paid full time; rating, second class.

WATER SUPPLY—Source, river, 3½ miles from business center; system, pump to stdp.; stdp. cap. 33,000 gals., dim. 5 x 225, material used in cons. iron and brick; quality of water, fair; 5 pumping engines, class comp. dup., cap. per day 45,000,000 gals., constructors Worthington, Knowles; mains, cast iron, 227 miles, 4 to 20 in. dia.; 1,703 hydrants; 1,621 valves; meters, total number 14,456, Crown 549, Nash 4, Union 1, Empire 16, Hersey Rotary 1,069, Trident 5,998, Hersey Dics 1,213, Thomson 8, Worthington 60, Pittsburg 63, Keystone 22, Lambert 50, owned by consumer; 19,708 services; pipe, lead; pressure, dom. 70 lbs., fire 100 lbs.; consumption per day 12,601,938 gals.; cost to construct, $2,260,000; bonded debt, $797,000; int. paid on bonds, 4 and 4½ per cent; cost of mtce., $78,000; works belong to city.

TORONTO, Jefferson Co., pop. 6,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $2,055; av. ins. involved for same time, $12,908. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,595; value of bldgs., $4,000; ann. exp. of dept., $50; total mem., 21 volunteers; rating, fourth class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap. 3,000,000 gals., located on hill ½ mile from city; 2 pumping engines, class hor., cap. per day 1,000,000 gals., constructors Platte Iron Works Co.; mains, cast iron, 12 miles, 2 to 8 in. dia.; 70 hydrants; meters, total number, 53, Nash 1, Trident 1, Hersey Disc 20, Keystone 30, Buffalo 1, owned by city; 750 services; pipe, lead and galv. iron; pressure, dom. 90 lbs., fire 140 lbs.; consumption per day, 400,000 gals.; cost to construct, $97,000; bonded debt, $72,000; int. paid on bonds, 5 per cent; cost of mtce., $8,000; works belong to city.

TROY, pop. 7,000; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 comb. c. and hose wagon, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 reels, 1 comb. c. & h. wagon, 4 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, electric, 22 boxes; value of dept. equipment, $12,000; value of bldgs., $9,000; ann. exp. of dept., $7,000; total mem. 32, paid full time 4, paid part time 16, volunteers 12; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; 2 pumping engines, cap. per day 3,000,000 gals., constructors Laidlaw-Dunn, Gordon; mains, cast iron, 18 miles, 3 to 16 in. dia., Addyston; 150 hydrants, 150 valves; meters, total number 139, Mathews; 1,345 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 110 lbs.; cost to construct, $161,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $7,100; works belong to city.

UHRICHSVILLE, pop. 5,000; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—3 hose carriages; hose, cotton, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $85,000; ann. exp. of dept., $500; total mem. 16, paid part time; rating, fourth class.

WATER SUPPLY—Source, supplied by Dennison.

business center; system, pump direct; quality of water, good; 4 pumping engines, constructors Deane, Gordon; mains, wrought iron, 3 miles, 4 to 8 in. dia.; 42 hydrants; 50 valves; pressure, dom. 40 lbs., fire 50 lbs.; cost to construct, $15,000; bonded debt, $10,000; int. paid on bonds, 6 per cent.

UPPER SANDUSKY, pop. 4,208; fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose carriages; hose, rubber, good 1,200 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; value of dept. equipment, $5,000; value of bldgs., 2,000; ann. exp. of dept., $500; total mem., 30, paid full time 2, paid part time 28; rating, fourth class.

WATER SUPPLY—Source, spring and river, ½ mile from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 22 x 39, material used in cons. steel; filtration system, Pittsburg Filter Co.; quality of water, hard; res. cap., 1,500,000 gals.; 3 pumping engines, cap. per day 4,000,000 gals., constructors Blake and Gould; mains, cast iron, 12 miles, 4 to 12 in. dia.; 104 hydrants; 51 valves; meters, total number, 34, Crown 10, Nash Keystone 19; 700 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 100 lbs.; consumption per day, 400,000 gals.; cost to construct, $80,000; works belong to Co.

URBANA, pop. 8,000: fire area, 6 blocks; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 comb. c. & hose wagon, 3 c. hand ex., 1 hose wagon, 5 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, bell and telephone; value of dept. equipment, $6,000; value of bldgs., $4,500; ann. exp. of dept. $4,890; total mem. 30, paid full time 5, paid part time 5, rating, fourth class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump direct; quality of water, good; res. cap. 1,500,000 gals., located at station; 2 pumping engines, class quad., comp., cap. per day 3,500,000 gals., constructor Holly; mains, cast iron, 22 miles, 4 to 14 in. dia.; 156 hydrants, Holly; 82 valves; meters, total number 1,150 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 125 lbs.; bonded debt, 1,000; int. paid on bonds, 6 per cent; works belong to Co.

UTICA, pop. 2,500; fire area, 300 acres; mercantile bldgs., brick, cement and wood, 1 to 3 stories; private, brick, cement and wood, 1 to 3 stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,000; ins. involved, $2,000. Fire dept.—1 hand engine, 1 c. engine, 15 c. hand ex.; hose, 600 ft.; fire alarm, bell; 1,000 volunteers; rating, fifth class.

WATER SUPPLY—Not reported.

VAN WERT, pop. 8,400; fire area, 1,700 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 2 stories: wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. engines 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,700 ft.; inferior, all kinds, 200 ft.; total hose, 3,900 ft.; fire alarm, bell, 3 boxes; value of dept. equipment, $12,000; value of bldgs., $15,000; ann. exp. of dept., $4,200; total mem. 19, paid full time 5, paid part time 14; rating, fourth class.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 125,000 gals., material used in cons.; quality of water, good; 2 pumping engines, 1 comp. cond., cap. per day 3,000,000 gals., constructor Holly; mains, cast iron, 20 miles, 4 to 16 in. dia.; 161 hydrants; 122 valves; meters, total number 402, Crown 1, Nash 3, Trident 120, Hersey 80, Thomson 3, Buffalo 45, Pittsburg 4, Lambert 2, owned by city; 1,150 services; pipe, galv. and lead; pressure, dom. 80 lbs., fire 120 lbs.; works belong to city.

VERMILION, pop. 1,900; fire area, 1,800 acres; mercantile bldgs., wood, brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; inferior, 250 ft.; linen, unlined, good, 100 ft.; poor, 200 ft.; total hose, 1,550 ft.; fire alarm, bell; value of dept. equipment, $1,300; value of bldgs., $2,000: ann. exp. of dept., $800; total mem., 33 volunteers; rating, fourth class.

WATER SUPPLY—Source, lake, 1-6 mile from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., material used in cons. iron; filtration system, chemical, sulphur, iron and lime; quality of water, good; 1 pumping engine, cap. per day 350,000 gals., constructors John H. McGowan Co.; mains, cast iron, 4 miles, 4 to 10 in. dia.; 37 hydrants; 40 valves; meters, total number 2, Pittsburg 1, Worthington 1; 182 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 125 lbs.; consumption per day, 70,000 gals.; cost to construct, $37,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; cost of mtce., $1,200; works belong to city.

VERSAILLES, pop. 1,750; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $1,000; ann. exp. of dept., $500; total mem. 6, paid part time; rating, fourth class.

WATER SUPPLY—Source, Municipal, 2 blocks from business center; system, pump direct; quality of water, fine; 2 pumping engines, cap. per day 500,000 gals., constructors Smith-Vaile, owned by city; 37 hydrants; pressure, dom. 55 lbs., fire 120 lbs.; cost to construct, $36,000; bonded debt, $34,000; int. paid on bonds, 5 per cent; cost of mtce., $6,000; works belong to city.

WADSWORTH, pop. 2,800; fire area, 960 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated; fire loss for 1909, $300; ins. involved, $1,250. Fire dept.—ladders and buckets, 12 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,800; ann. exp. of dept., $221; total mem., 45 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res.; quality of water, good; res. cap., $6,000,000; pumping engines, constructor Worthington; mains, iron, 8 miles, 3 to 8 in. dia.; 30 hydrants; 30 valves; owned by Co.; 500 services; pipe, iron; pressure, dom. 45 lbs., fire 75 lbs.; cost to construct, $15,000; ann. cost of mtce., $200.

WAPAKONETA, pop. 5,175; fire area, 700 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 6 c. hand ex., 1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 3,100 ft.; inferior, all kinds, 1,350 ft.; total hose, 4,450 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $30,000; ann. exp. of dept., $1,700; total mem. 156, paid full time, 5, paid part time 1, volunteers 150; rating, fourth class.

WATER SUPPLY—Source, wells and river, 1-5 mile from business center; system, pump to stdp. and direct; stdp. cap. 294,000 gals., dim. 20 x 125, located North Blackhoof street, material used in cons. steel, builders Brownell & Co.; quality of water, good: res. cap. 102,000 gals., located at station; 2 pumping engines, class comp. dup., size 11½ x 18½ x 18, cap. per day 2,500,000 gals., constructor McGowan; mains, cast iron, 12½ miles, 4 to 10 in. dia.; 111 hydrants, Michigan Bridge & Iron Works; 120 valves, Michigan

Hersey Disc 12, Columbia 3, Keystone 21, owned by city; 469 services; pipe, lead and iron; pressure, dom. 55 to 60 lbs., fire 60 to 125 lbs.; consumption, per day 200,900 gals., per capita 44.6 gals.; cost to construct, $65,000; bonded debt, $57,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,470; works belong to city.

WARREN, pop. 15,000; fire area, 2,500 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $11,222; av. ins. for same time, $453,728. Fire dept.—1 steamer, 2 comb. c. & hose wagon, 6 c. hand ex., 1 h. & l. truck, 1 hose reel; 8 horses; hose cotton, rubber lined, good 4,150 ft.; fire alarm, electric, 21 boxes, value of dept. equipment, $30,000; value of bldgs., $20,000; ann. exp. of dept., $13,726; total mem., 10, paid full time 10; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 398,000 gals., dim. 22 x 140, material used in cons. iron, builders Tippett & Wood; quality of water, good; res., 1,500,000 gals.; filtration system, N. Y.; 3 pumping engines, class comp., cap. per day 5,000,000 gals., constructors Deane, Durham; mains, cast iron, 26 miles, 4 to 16 in. dia.; 151 hydrants; 152 valves; meters, total number 796, Crown 2, Nash 3, Union 11, Empire 26, Gem 2, Trident 74, Hersey Disc 166, Hersey Torrent 1, Thompson 3, Worthington 7, Buffalo 2, Columbia 1, owned by Co.; 2,009 services; pipe, lead; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 881,000 gals.; cost to construct, $311,000; cost of mtce., $12,300; works belong to Co.

WASHINGTON COURT HOUSE, pop. 7,000; fire area, 1,280 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 supply wagon, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose reel, 4 horses; hose, cotton, rubber lined, good, 2,200 ft.; rubber, good, 400 ft.; total hose, 2,600 ft.; fire alarm, bell; value of dept. equipment, $14,000; value of bldgs., $15,000; ann. exp. of dept., $5,155; total mem. 14, paid full time 2, volunteers 12; rating, fourth class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 300,000 gals., builder Armstrong; 2 pumping engines, cap. per dam 3,000,000 gals., constructors Worthington, Smith-Vaile; mains, 16 2/3 miles, 4 to 16 in. dia.; Addyston; 144 hydrants; 73 valves; meters, total number 428, Worthington, Nash, Westinghouse; 600 services; pressure, dom. 50 lbs., fire 110 lbs.; cost to construct, $175,000; ann. cost of mtce., $6,865.

WAUSEON, pop. 3,000; fire area, 640 acres; mercantile bldg., brick, stone and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 650 ft.; total hose, 2,650 ft.; fire alarm, bell; value of dept. equipment, $4,900; value of bldgs., $15,000; ann. exp. of dept., $100; total mem., 32 volunteers; rating, fourth class.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp.; stdp. cap. 110,000 gals., dim. 13 x 110, located in town, material used in cons. steel; quality of water, good; 1 pumping engine, class comp. dup., cap. per day 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 10 miles, 4 to 10 in. dia.; 86 hydrants, Ludlow; 35 valves, Ludlow; meters, total number 319, Worthington 20, Buffalo 83, Keystone 20, Trident 200, owned by city; 577 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 60 lbs.; consumption, per day 500,000 gals., per capita 70 gals.; cost to construct, $68,426; bonded debt, $46,500; int. paid on bonds, 5 per cent; works belong to city.

WAVERLY, pop. 1,926; fire area, 300 acres; bldgs., brick and wood, 1 to 3 stories; shingle and tin roofs; fireworks ord. Fire dept.—1 steam engine, 3 c. hand engines, 1 h. & l. truck, 2 hose bell; value of dept. equipment, $10,000; value of bldgs., $700; total mem., 25 volunteers; rating, fifth class.

WATER SUPPLY—Source, canal, 3 cisterns and creek.

WAYNESVILLE, pop. 800. Fire dept.—1 steamer, 1 h. & l. truck; 2,000 ft. hose; volunteers, 24; fire alarm, whistle; rating, fourth class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp.; 2 stdp. cap. 130,000 gals., dim. 15 x 20, 14 x 80, material used in cons., steel; quality of water, good; pumping engines, class, dup. comp., cap. per day 750,000 gals., constructors J. H. McGowan Co.; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 23 hydrants; 12 valves; 150 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 100 lbs.; consumption per day, 40,000 gals.; cost to construct, $26,500; bonded debt, $36,500; int. paid on bonds, 4 per cent; cost of mtce., $2,156; works belong to city.

WELLINGTON, pop. 2,500; fire area, 25 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 100 ft.; total hose, 1,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 20 volunteers; rating, fourth class.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 95,000 gals.; filtration system, gravel; pumping engines, cap. per day 1,000,000 gals., constructor Hughes; mains, cast iron, 5 miles, 4 to 10 in. dia., Lake Shore; 44 hydrants, Ludlow; 38 valves; 250 services; pressure, dom. 50 lbs., fire 150 lbs.; cost to construct, $32,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to city.

WELLSTON, pop. 8,045; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 2 hose wagons; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 1,200 ft.; total hose, 3,200 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 20 volunteers; rating, fourth class.

WATER SUPPLY—Source, creek, 2 miles from business center; system, pump to res., to stdp., and direct; stdp. cap. 250,000 gals., dim. 75 x 24, located in city, material used in cons. sheet iron, builder John P. Martin; quality of water, good; res. cap., 50,000,000 gals., located near creek; 2 pumping engines, size 10 x 14 x 14, cap. per day 3,000,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 25 miles, 4 to 16 in. dia.; 94 hydrants, Bourbon; 36 valves, Bourbon; meters, total number 31, Keystone, owned by city; 1,600 services; pipe, galv. iron; pressure, dom. 70 to 90 lbs., fire 90 to 150 lbs.; consumption, per day 250,000 gals., per capita 43 gals.; cost to construct, $90,000; bonded debt, $61,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $5,000; works belong to city.

WELLSVILLE, pop. 9,000; fire area, 2,500 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 6 c. hand ex., 1 h. & l. truck, 4 hose wagons, 3 hose reels, 1 horse; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 1,000 ft.; total hose, 6,000 ft.; fire alarm, Gamewell, 27 boxes; value of dept. equipment, $22,150; value of bldgs., $22,000; ann. exp. of dept., $7,000; total mem. 62, paid full time 2, volunteers 60; rating, fourth class.

WATER SUPPLY—Source, river, 500 yds. from business center; system, pump to res. and mains; quality of water, good; res. cap. 2,500,000 gals., located ½ mile from station; 2 pumping engines, class comp., cap. per day 6,000,000 gals., constructor Deane; mains, cast iron, 20 miles, 4 to 18 in. dia.; 128 hydrants; 135 valves; meters, total number 30, Crown, owned by city; 1,400 services; pipe

struct, $100,000; bonded debt, $116,000; cost of mtce., $10,000; works belong to city.

WEST ALEXANDRIA, pop. 1,000. Fire dept.—1 h. & l. truck, 2 hose reels; hose, 1,500 ft.; rating, fourth class.

WATER SUPPLY—Source, wells, 1-3 mile from business center; system, pump through mains to stdp.; stdp. cap. 60,000 gals., dim. 16 x 40, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 500,000 gals., constructors Smith-Vaile; mains, cast iron, 3¾ miles; 41 hydrants; 19 valves; meters, total number 176, owned by city; 190 services; pipe, lead; pressure, dom. 47 lbs., fire 125 lbs.; consumption per day, 45,000 gals.; cost to construct, $20,180; bonded debt, $15,500; int. paid on bonds, 5 per cent; cost of mtce., $1,851.48; works belong to village.

WESTERVILLE, pop. 1,462; fire area, 500 acres; mercantile bldgs., brick and stone, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $900; value of bldgs., $1,500; ann. exp. of dept., $125; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, deep wells, ½ mile from business center; system, comp. air and direct pressure; quality of water, good; res. cap., 40,000 gals.; 2 pumping engines, cap. per day 500,000 gals., constructor McGowan; mains, cast iron, 4 miles; 26 hydrants; 26 valves; meters, total number, 35, Trident 24, Buffalo 2, Keystone 12, owned by consumer; 200 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 50 to 100 lbs.; consumption per day, 60,000 gals.; cost to construct, $28,000; bonded debt, $25,000; int. paid on bonds, 4½ per cent.; works belong to city.

WEST LIBERTY, Logan County, pop. 1,250; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 12 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, rubber, good, 500 ft.; inferior, all kinds, 500 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $4,300; value of bldgs., $4,350; ann. exp. of dept., $425; total mem. 20, paid full time 1, paid part time 19; rating, fifth class.

WATER SUPPLY—Source, mill race, fire wells and cisterns.

WEST MILTON, pop. 1,400; fire area, 400 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 comb. c. & h. wagon, 1 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 1 water tower; hose, cotton, rubber lined, good, 1,450 ft.; inferior, all kinds, 50 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $900; ann. exp. of dept., $456; total mem. 29, paid part time; rating, fourth class.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap., 40,000 gals.; mains, cast iron, 3½ miles, 6 to 8 in. dia.; cost to construct, $30,000.

WEST SALEM, pop. 700; fire area, 320 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,250 ft.; fire alarm, bell, 1 box; value of dept. equipment, $5,000; value of bldgs., $9,000; ann. exp. of dept., $175; total mem., 30 volunteers; M. Bishop, chief.

WATER SUPPLY—Source, cisterns, in business center; quality of water, soft; cap. of cisterns 6,400 bbls., distributed over village; hand engine, cap. per hour 200 bbls.; works belong to village.

WEST UNION, Adams County, pop. 1,250; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 comb. c. & hand engine, 18 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 500 ft.; fire alarm, bell; value of dept. equip-

WATER SUPPLY—No waterworks system.

WILLOUGHBY, pop. 2,000; bldgs., wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages and team, 100 buckets, hooks, axes, ropes, etc.; hose, rubber, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $200; total mem., 23 volunteers; rating, fourth class.

WATER SUPPLY—Source, river; system, gravity; res. cap., 800,000 gals.; pumping engines, cap. per day 82,000 gals., constructor Hughes; mains, cast iron, 5½ miles, 4 to 10 in. dia., Lake Shore; 60 hydrants, Ludlow; 38 valves; 400 services; pressure, dom. 70 lbs., fire 140 lbs.; cost to construct, $41,000; ann. cost of mtce., $2,000; works belong to village.

WILMINGTON, pop. 5,000; fire area, 1,000 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; Fire dept.—1 steamer, 6 hand ex., 1 hose wagon; hose, cotton, rubber lined; good 1,500 ft.; fire alarm, bell, telephone; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $500; total mem. 11, paid full time 2, paid part time 9; rating, fifth class.

WATER SUPPLY—Source, wells; 83 hydrants; pressure, 55 to 110 lbs.

WINCHESTER, pop. 900. Fire dept.—1 comb. and c. engine, 1 h. & l. truck; 500 ft. hose; volunteers, 50; rating, fifth class.

WATER SUPPLY—Cisterns at every cross street.

WOODFIELD, pop. 2,000; mercantile bldgs., wood. Fire dept.—2 h. & l. trucks, 2 hose carriages; total hose, 1,500 ft.; total mem., 20 volunteers; Chas. Yockey, chief; rating, fourth class.

WATER SUPPLY—System, pumping.

WOODVILLE, pop. 1,000; fire area, 500 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,350 ft.; inferior, all kinds, 250 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,250; value of bldgs., $1,500; ann. exp. of dept., $75; total mem., 26 volunteers; rating, fifth class.

WATER SUPPLY—Source, wells; no waterworks.

WOOSTER, pop. 6,063; mercantile bldgs., brick and stone, 3 stories; private, wood, 2 stories; wooden roofs not permitted. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 4 hose wagons, 1 hose carriage; 4 horses; hose, cotton, rubber lined, good 650 ft.; rubber, good 1,500 ft; total hose, 2,150 ft; fire alarm, Gamewell, 16 boxes; value of dept. equipment, $12,000; value of bldgs., $10,000; total mem., 34, paid full time 4, paid part time 30; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, creeks, wells, 1½ miles from business center; system, gravity and pump to res.; res. cap., 12,000,000 gals.; pumping engines, cap. per day 1,750,000 gals., constructor Worthington; mains, cast iron, 12½ miles, 4 to 12 in. dia.; 140 hydrants; meters, total number 130; 514 services; pressure, dom. 90 lbs., fire 142 lbs.; cost to construct, $134,500; int. paid on bonds, 4 per cent; ann. cost of mtce, $2,700; works belong to city.

WYOMING, pop. 1,500; fire area, ¾ sq. mile; mercantile bldgs., brick and wood, 1 to 3 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l truck, 2 hose reels; hose, cotton, rubber lined good, 1,550 ft.; rubber, good, 100 ft.; total hose 1,650 ft.; fire alarm, bell and whistle, 20 boxes value of dept. equipment, $5,000; value of bldgs. $3,000; ann. exp. of dept., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, wells with air lift system, pump to res. and direct; res. cap., 4,000,000 gals.; pumping engines, cap. per day 2,500,00 gals., constructors Laidlaw, Dunn and McGowan mains, 8 miles, 4 to 8 in. dia., Addyston; 57 hy

drants, Bourbon; meters, total number services; pipe, cast iron; pressure, dom. fire 150 lbs.; cost to construct, $71,000; an of mtce., $5,500; works belong to village.

XENIA, pop. 8,696; fire area, 320 acres brick and wood, 1 to 3 stories; wooden r mitted; fireworks and combustibles or dept.—1 steamer, 1 supply wagon, 1 h. & 2 hose wagons, 1 hose reel, 5 horses; hos rubber lined, good 2,000 ft.; rubber, goo inferior, all kinds, 300 ft.; total hose, 2, alarm, Gamewell, 24 boxes; value of d ment, $10,000; value of bldgs., $10,000; of dept., $8,000; total mem., 13, paid paid part time 9; rating, fourth class.

WATER SUPPLY—Source, springs an miles from business center; syster stdp. and direct; stdp. cap. 275,00 115 x 20, located in town, material wrought iron, builder R. F. Haw of water, good; res. cap., 2,500,000 1½ miles from city; 3 pumping engi comp., cap. per day 4,500,000 gal 2 Gordon, 1 Deane; mains, cast i to 14 in. dia.; 204 hydrants, Chapm meters, total number 66, owned b vices; pipe, lead and galv. iron 40 to 100 lbs., fire 40 to 100 lb per day 569,000 gals., per capita on bonds, 5 per cent; works bel

YELLOW SPRINGS, pop. 1 acres; mercantile bldgs., stone 1 to 3 stories; private, stone, stories; wooden roofs permitt fire dept.—1 hand engine, 1 c ex., 1 hose wagon, 1 hose ca rubber lined, good, 850 ft.; i hose, 900 ft.; value of dep value of bldgs., $1,500; ann. WATER SUPPLY—Source, and res.

YOUNGSTOWN, pop. miles; mercantile bldgs., 1 to 12 stories; private, st to 5 stories; wooden roof area; fireworks and comb fires investigated. Fire engines, 2 h. & l. trucks truck, 3 hose wagons, 4 horses; hose, cotton, ft.; rubber, good, 850 fire alarm, Gamewell, equipment, $84,500; val exp. of dept., $78,023; time; rating, third clas

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; e., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALVA, pop. 5,000; mercantile bldgs., brick and wood. Fire dept.—6 c. hand ex., 2 hose carriages; total hose, 2,500 ft.; fire alarm, bell and whistle; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; res., cap. 80,000 gals.; system, pumping; pumping engines, cap. per day, 350,000 gals; mains, 4 miles; 4 to 8 in. dia.; 48 hydrants; pressure, dom. 75 lbs., fire 150 lbs.

ARDMORE, pop. 16,000; fire area, 70 acres; mercantile bldgs., brick and stone, 1 to 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine on wheels, 2, c. hand ex., 1 hose wagon, 1 hose cart, 6 horses; hose, cotton, rubber lined, good, 3,800 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,000; value of bldgs., $11,000; ann. exp. of dept., $4,000; total mem. 14, paid full time 8, 6 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to stdp.; stdp. cap. 460,000 gals., dim. 25 x 100, located ½ mile from city, material used in cons. steel, builders Chicago Bridge and Iron Co.; quality of water, good; res. cap. 1,000,000,0000 gals., located 3½ miles west of city; 2 pumping engines, cap. per day 3,000,000 gals., constructor, D'Alien; mains, cast iron, 15 miles; 189 hydrants, Ludlow; 130 valves, Eddy; pressure, dom. 78 lbs., fire 150 lbs.; cost to construct, $170,000; bonded debt, $180,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,000; works belong to city.

BLACKWELL, pop. 5,000; fire area, 200 acres; mercantile bldgs., principally brick, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—16 c. hand ex., 1 comb. c. & hose wagon, 1 hose wagon, 1 hose reel, 2 horses; total hose, 2,500 ft.; fire alarm, bell and whistle; mem. 6, paid part time.

WATER SUPPLY—Source, wells, ½ mile from business center; stdp. cap., 100,000 gals., dim. 22 x 60 ft., material used in cons. steel; quality of water, good; res. cap. 120,000 gals.; class comp., cap. per day 200,000 gals., constructors, Gardener-Gos Co.; mains, cast iron, 14 miles, 4 to 8 in. dia.; 60 hydrants; meters, total number 300, Keystone 200, Worthington 5, Niagara 40, Crown 55; 350 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 125 lbs.; consumption per day 60,000, per capita 200 gals.; cost to construct, $40,000; bonded debt, $50,000; ann. cost of mtce., $1,500; works belong to city.

CHANDLER, pop. 3,600; fire area, 640 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 3 hose reels; hose, cotton, rubber lined, 1,700 ft.; 2 horses; fire alarm, bell and whistle; value of dept. equipment, $2,700; value of bldgs., $3,500; total mem., 13, 3 paid full time, 10 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and creek, 6 blocks from business center; system, pump to res.; 2 pumping engines, cap per day 720,000 gals., constructor Gordon; pipe, 14 miles, 4 to 8 in. dia.; 61 hydrants; 162 taps; pressure, 170 lbs.; int. on bonds, 5 per cent.

CHICASHAW, pop. 14,000; fire area, 2,000 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 and 2 stories; wooden bldgs. not permitted in fire area, fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 double c. engine, 120 gals., 1 h. & l. truck, 4 c. hand ex., 1 hose wagon, 2 comb. hose wagons, 2 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $12,000; value of bldgs., $14,000; ann. exp. of dept., $6,000; total mem. 15, paid full time 2, paid part time 13.

WATER SUPPLY—Source, wells, river; pressure, 65 to 100 lbs.; 136 fire hydrants.

DUNCAN, pop. 3,000; mercantile bldgs., brick, stone and wood. Fire dept.—1 h. & l. truck, 1 hose carriage and team; hose, rubber, good, 2,000 ft.; total mem., 12 volunteers.

WATER SUPPLY—Source, well, 3 blocks from business center; system, pump to stdp. or direct; stdp. cap. 133,000 gals., dim. 14 x 105, material used in cons. steel; quality of water, good; res. cap. 35,000 gals.; pumping engines, class dup., cap. per day 151,200 gals., constructor Deane; mains, cast iron, 2 miles, 4 to 8 in. dia.; 32 hydrants; 15 valves; meters, total number 60, owned by consumers; 250 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 20,000 gals.; cost to construct, $26,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; cost of mtce., $275; works belong to city.

DURANT, pop. 7,500; mercantile bldgs., brick. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber, good, 3,000 ft.; fire alarm, bell; total mem., 15, paid full time 3, volunteers 12.

WATER SUPPLY—Source, river, 5 miles from business center; system, pump to stdp. and direct; stdp. cap. 400,000 gals., size 25 x 120, material used in cons. boiler iron; quality of water, good; pumping engines, cap. per day 1,500,000 gals.; mains, cast iron, 5½ miles, 4 to 12 in. dia.; 34 hydrants; meters, total number 4, owned by consumer; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $85,000; bonded debt, $85,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,500; works belong to city.

EL RENO, pop. 9,000; fire area, 2½ miles; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 hose wagon, 2 hose carts, 4 horses; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $4,000; ann. exp. of dept., $2,500; total mem., 13 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to stdp. and direct; stdp. cap. 127,000 gals., dim. 12 x 152, located ½ mile from town, material used in cons. steel, builder J. O'Brian; filtration system, sand; quality of water, good; 3 pumping engines, class comp. dup., trip. and dup., cap. per day 3,000,000 gals., constructors Smith-Vaile, Fairbank, Morse & Co.; mains, cast iron, 8½ miles, 4 to 10 in. dia., Chattanooga; 78 hydrants, Nelson; 29 valves; meters, total number 222, Crown 200, Hersey Disc 9, Thomson 1, Keystone 1, Nash 3, owned by Co. and consumers; 700 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 60 to 150 lbs.; cost to construct, $112,000; ann. cost of mtce., $4,000; works belong to Co.

ENID, pop. 16,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good, 4,700 ft.; fire alarm, Gamewell, 19 boxes, and whistle; total mem., 17, paid full time 7, volunteers 10; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 1,000,000 gals.; 4 pumping engines, cap. per day 2,000,000 gals., constructors Snow, Worthington; mains, 18 miles; 170 hydrants, Lud-

per capita 111 gals.; cost to construct, $110,000; ann. cost of mtce., $3,600; works belong to city.

GUTHRIE, pop. 30,000; fire area, 7,920 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $34,824; av. ins. involved for same time, $133,000. Fire dept.—9 c. hand ex., 1 h. & l. truck, 2 hose wagons, 7 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 200 ft.; total hose, 6,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $18,000; value of bldgs., $12,000; ann. exp. of dept., $9,874; total mem. 13, paid full time 12, paid part time 1.

WATER SUPPLY—Source, wells, conduit and creek, ¾ mile from business center; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 16 x 100, located east part of city, material used in cons. steel, builder E. J. Sykes; 2 pumping engines, class comp. dup. size 18½ x 10½ x 10, 12 x 11½ x 10, cap. per day 3,000,000 gals., constructor Deane; mains, cast iron, 16½ miles, 4 to 12 in. dia.; 96 hydrants, Crane, Ludlow; 60 valves; meters, total number 240, Crown 2, Empire 36, Buffalo 69, owned by city and consumer; 728 services; pipe, galv. iron and lead; pressure, dom. 80 lbs., fire 140 lbs.; consumption per day 500,000 gals., per capita 60 gals.; cost to construct, $100,000; bonded debt, $80,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $9,212; works belong to city.

HENNESSEY, pop. 2,000; fire area, 40 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ord.; fires investigated. Fire dept.—40 c. ex., 2 h. & l. trucks, 1 c. engine, 2 hose carriages, 2 hose wagons; hose, 2,000 ft.; value of dept. equipment, $1,300; value of bldgs., $250; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp. and direct; stdp. cap. 50,000 gals., material used in cons. steel; quality of water, good; pumping engine, class dup., size 7 x 10; 31 hydrants; pressure, dom. 47 lbs., fire 75 lbs.; cost to construct, $18,000; bonded debt, $18,000; works belong to city and Co.

KINGFISHER, pop. 3,500; fire area, 700 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 500 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $800; total mem. 12, paid full time 1, paid part time 11.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., material used in cons. steel; 2 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor Snow; mains, cast iron, 4 to 10 in. dia.; 40 hydrants; 10 valves; meters, total number, 160, owned by city; pressure, dom. 73 lbs., fire 150 lbs.; works belong to city.

LAWTON, pop. 8,000; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. h. & l. truck, 12 c. hand ex., 3 horses; hose, cotton, rubber lined, good, 2,150 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $20,000; total mem. 13, paid full time 3, 10 volunteers.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, pump direct to mains; quality of water, good; 2 pumping engines, cap. per day 1,260,000 gals., constructor, Worthington; mains, cast iron, 11 miles; 96 hydrants; 56 valves; meters, total number 300, Nash 150, Keystone 150; 220 services; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $77,000; cost of mtce., $3,500; works belong to city.

horses; total hose, 1,000 ft.; fire alarm, bell; total mem., 11 volunteers; John M. Logan, chief.

WATER SUPPLY—Res. cap., 80,000 gals.; pumping engines, cap. per day 960,000 gals.; mains, 6½ miles, 4 to 6 in. dia.; 51 hydrants; pressure, dom. 35 lbs., fire 110 lbs.

MARLON, pop. 2,000; fire area, 280 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—25 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 1,000 ft.; fire alarm, telephone; value of dept. equipment $1,250; total mem. 12 active, 12 associate, 12 volunteers.

MIAMI, pop. 2,500. Fire dept.—1 hose cart; hose, 1,000 ft.; fire alarm, telephone; 22 volunteers.

WATER SUPPLY—Source, artesian well, 2½ blocks from business center; system, pump to res.; res. cap., 100,000 gals.; mains, 12 to 40 ft., material used in cons. concrete; quality of water, good; 2 Deane pumping engines, cap. per min. 750,000 gals. per day; mains, iron, 3½ miles, 4 to 10 in. dia.; 25 hydrants; service good; pressure, dom. 40 lbs., fire 80 lbs.

MUSKOGEE, pop. 26,000; fire area, 15,000 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, wood, brick and stone, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 comb. c. & h. wagon, 10 c. hand ex., 2 hose wagons, 3 horses; hose, cotton, rubber lined, good, 5,000 ft.; total hose, 5,000 ft; fire alarm, telephone; value of dept. equipment, $10,000; value of bldgs., $17,000; total mem. 19, paid full time.

WATER SUPPLY—Source, river, 6 miles from business center; system, pump to res. and stdp. and direct, dim. 25 x 120, located ½ mile from business center, material used in cons. steel, builders Alten Black Co.; quality of water, good; 3 pumping engines, cap. per day 3,500,000 gals., constructor Worthington; mains, cast iron, 9 miles, 6 and 14 in. dia., 450 hydrants, Corey; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $375,000; works belong to city.

NEWKIRK, pop. 2,200; fire area, 320 acres; mercantile bldgs., wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, good, 1,200 ft.; fire alarm, telephone and bell, street boxes; value of dept. equipment, $1,500; total mem., 24 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells and cisterns, system, pump to stdp.; stdp. cap., 100,000 gals.; mains, 4 to 8 in. dia.; pressure, dom. 67 lbs., fire 110 lbs., 26 hydrants.

NORMAN, pop. 4,500; fire area, 640 acres; bldgs., brick and stone, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; linen, good 500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, telephone; total mem., 18 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 86,000 gals., dim. 12 x 100, located 4 blocks from business center; res. cap. 131,000 gals., quality of water, fair; 1 pumping engine, size 12 x 36, cap. per day 120,000 gals., constructor Pulling; mains, cast iron, 3 mile, 4 to 8 in. dia.; 30 hydrants, National; 12 valves; meters, total number 279, Crown 225, Keystone 9, Trident 3, Nash 40, Pittsburg 11; 277 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 110 to 125 lbs.; consumption per day 30,000 gals., per capita 22 gals.; cost to construct, $22,500; ann. cost of mtce., $2,000; works belong to city.

OKLAHOMA CITY, pop. 40,000; mercantile bldgs., brick and wood, 1 to 6 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 4 c. hand ex., 1 aerial truck,

2 hose wagons, 9 horses; hose, cotton, rubber lined, good, 2,500 ft.; chemical hose, 200 ft.; total hose, 2,700 ft.; fire alarm, telephone; total mem. 16, paid full time.

WATER SUPPLY—Source, river and wells, 1¼ miles from business center; system, pump direct; filtration system, sand; 3 pumping engines, class dup. and trip., cap. per day 5,000,000 gals., constructors Worthington and Knowles; mains, cast iron, 25 miles, 4 to 14 in. dia.; 177 hydrants; 206 valves; 2,206 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 1,250,000 gals.; cost to construct, $138,000; bonded debt, $100,000; int. paid on bonds, 5 per cent; cost of mtce., $12,000; works belong to city.

PAULS VALLEY, pop. 3,500; fire area, 300 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area. Fire dept.—2 c. hand ex., 1 hose wagon; hose, cotton, rubber lined, good, 2,000 ft.; mem. 22, full time 2, volunteers 20.

WATER SUPPLY—Source, well, ¾ mile from business center; system, gravity and pump direct; stdp. cap. 80,000 gals., dim. 21 x 24, material used in cons. steel and iron; quality of water, good; res. cap. 80,000 gals., located in center of city; 2 pumping engines, class dup. comp., cap. per day 2,000,000 gals., constructors, Gardner, Govenor & Co.; mains, steel, 6 miles, 4 to 8 in. dia.; 40 hydrants; 13 valves; meters, total number 14, owned by city; 80 services; pipe, iron; pressure, dom. 65 lbs., fire 125 lbs.; cost to construct, $43,000; bonded debt, $43,000; int. paid on bonds, 6 per cent; cost of mtce., $780; works belong to city.

PAWHUSKA, pop. 2,500.

WATER SUPPLY—Source, creek, situated 3 miles from business center; system, direct pressure to stdp.; quality of water, good; res. cap., 200,000 gals.; Jackson filter, builders Smith-Vaile; cap. per day 500,000 gals., cons. W. W. Cook & Sons; 7 miles; mains, cast iron, 4 to 8 in. dia.; 40 hydrants; 40 valves; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $97,000; bonded debt, $100,000; int. paid on bonds, 6 per cent.

PAWNEE, pop. 1,850; fire area, 160 acres; bldgs., stone, brick and wood; wooden roofs not permitted. Fire dept.—1 hose wagon, 1 hose reel; hose, good, 2,400 ft.; fire alarm, bell and whistle; total mem., 18 volunteers.

WATER SUPPLY—Source, creek; system, pump to stdp.; stdp. dim. 27 ft. dia.; 2 pumping engines, constructor Deane; mains, 2 miles; 14 hydrants; meters, total number 5; 75 services; pressure, dom. 75 lbs., fire 80 lbs.; cost to construct, $20,000; int. paid on bonds, $600 per ann.; ann. cost of mtce., $2,000; works belong to city.

PERRY, pop. 5,000; fire area, 600 acres; mercantile bldgs., wood, stone and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—6 c. ex., 1 h. & l. truck, 2 horses; hose, cotton, good 2,000 ft.; electric whistle alarm; value of dept. equipment $1800, ann. exp. of dept., $1,450; total mem., 15, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns; system pump to res.; res. cap., 100,000 gals.; 3 pumping engines, class duplex, cap. per day, 3,000,000 gals., constructor Laidlaw-Dunn; mains, 3 miles, 4 to 10 in. dia.; 39 hydrants; pressure, dom. 65 lbs., fire 120 lbs.

PONCA, pop. 3,500; fire area, 80 blocks; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—21 c. hand ex., 2 aerial trucks, 2 hose carts; hose, cotton, rubber lined, good, 1,650 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $10,000; ann. exp. of dept., $600; total mem. 27, paid full time 1, paid part time 16.

WATER SUPPLY—Source, well, 1 mile from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 10 x 27, located center of town, material used in cons. steel; quality of water, good; 2 pumping engines, class dup., size 8 x 12 x 7 x 10, cap. per day 360,000 gals., constructor Worthington; mains, cast iron, 4 miles, 4 to 8 in. dia.; 42 hydrants, Corey; meters, total number 30, Buffalo, National; pressure, dom. 40 lbs., fire 120 lbs.; works belong to city.

POND CREEK, pop. 2,500; fire area, ½ mile; mercantile bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; fires investigated. Fire dept.—3 chem. h. ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, telephone and bell; value of equipment, $2,500; value of bldg., $1,000; ann. exp. of dept., $250; total mem. 24, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 60,000 gals.; 2 pumping engines, class, duplex, cap. per day, 1,400,000 gals., constructor Gardner; mains, 4 to 8 in. dia.; 27 hydrants; pressure, dom. 45 lbs., fire 100 lbs.

POTEAU, pop. 2,000; fire area, 300 acres; mercantile bldgs., brick and stone, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,000. Fire dept.—Total hose, 1,000 ft.; underwriters' rating, fifth class.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap., 100,000 gals.; 2 pumping engines, class, comp. duplex, cap. per day 2,000,000 gals., constructor Platt; res. cap., 165,000 gals.; mains, 8 to 6 in. dia.; 32 hydrants; pressure, dom. 80 lbs., fire 110 lbs.

SHAWNEE, pop. 22,000; fire area, 3,000 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $19,649.41; ins. involved $910,595. Fire dept.—1 h. & l. truck, 10 c. hand ex., 1 comb. c. & h. wagon, 2 hose wagons, 7 horses; hose, cotton, rubber lined, good, 6,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 7,500 ft.; fire alarm, bell; value of dept. equipment, $12,995; value of bldgs., $300; total mem., 14, paid full time 4, part time 10.

WATER SUPPLY—Source, North Canadian River, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., dim. 22 x 48, material used in cons. steel; filtration system, Jewell mechanical; quality of water, good; 4 pumping engines, class comp. dup., cap. per day 4,000,000 gals., constructor Worthington; mains, cast iron, 28 miles, 4 to 14 in. dia.; 182 hydrants; meters, total number 975, Keystone 790, Buffalo 185, owned by city; 1,050 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 120 lbs.; consumption per day, 900,000 gals.; cost to construct, $200,000; bonded debt, $200,000; int. paid on bonds, 5½ per cent; cost of mtce., $9,000; works belong to city.

SOUTH McALESTER.—Fire dept. not reported.

WATER SUPPLY—Source, watershed, 3½ miles from business center; system, pump to stdp.; stdp. cap. 450,000 gals., dim. 30 x 85, material used in cons. steel; quality of water, good; 2 pumping engines, size 20 x 15 x 12, cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 11 miles, 5 to 16 in. dia.; 117 hydrants; meters, total number 300, Worthington, owned by city; 300 services; pipe, lead and galv. iron; pressure, dom. 80 lbs., fire 125 lbs.; cost to construct, $200,000; bonded debt, $150,000; works belong to city.

STILLWATER, pop. 4,000; fire area, 120 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $6,667; av. ins. involved for same time, $12,333. Fire dept.—1 comb. c. & h. wagon, 12 c. hand ex., 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; interior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $1,000; total mem. 19, paid full time 3, 16 volunteers.

WATER SUPPLY—Source, wells and streams, 1 mile from business center; system, gravity and pump direct; stdp. cap. 100,000 gals., dim. 22 x 39, material used in cons. iron; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 993,000 gals., constructor Snow; mains,

iron, 4 miles, 4 to 8 in. dia.; 32 hydrants; 12 valves; meters, Keystone, owned by consumer; pipe, galv. iron; pressure, dom. 55 lbs., fire 130 lbs.; consumption per day, 75,000 gals.; cost to construct, $75,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to city.

TAHLEQUAH, pop. 3,000; mercantile bldgs., brick and stone, 2 to 3 stories; wooden roofs not permitted in business section; fireworks and combustibles ord. Fire dept.—Comb. c. & h. wagons, c. hand ex., h. & l. truck, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; total mem. 21.

WATER SUPPLY—Source, springs, 19 miles from business center; res. cap., 750,000 gals.; 2 pumping engines, class comp., cap. per day 1,000,000, constructors McGowan Co.; mains, cast iron, 6½ miles, 4 to 10 in. dia.; hydrants, Corey; pipe, cast iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day 2,000,000 gals.; cost to construct, $60,000; works belong to Crystal Spring Water Co.

TECUMSEH, pop. 2,000; mercantile bldgs., brick and wood. Fire dept.—2 hose reels; 1,000 ft. cotton, rubber lined hose; fire alarm, telephone; total mem., 13 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 50,000 gals.; res. cap. 30,000 gals.: 1 pumping engine, class, comp. duplex, cap. per day, 720,000 gals.; mains, 4½ miles, 6 to 10 in. dia.; 40 hydrants; pressure, dom. 45 lbs, fire 130 lbs.

WEATHERSFORD, pop. 1,315; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages; total hose, 1,400 ft.; fire alarm, bell and whistle; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pumping; res. cap., 95,000 gals.; 4 pumping engines, class dup., cap. per day 600,000 gals.

TULSA; bldgs., brick and stone in fire area. Fire dept.—1 c. engine, 1 comb. h. & l. and hose carriage, 7 horses; hose, 3,500 ft.; total mem. 9.

WATER SUPPLY—Source, river; system, gravity and pumping; cap. of tank, 120,000 gals.

VINITA, pop. 5,000; mercantile bldgs., mostly brick. Fire dept.—1 h. & l. truck; hose, cotton, rubber, good, 1,700 ft.; alarm, telephone; total mem. 21, 3 paid full time, 18 volunteers.

WATER SUPPLY—Source, artesian well; system, pump to stdp.; stdp. cap., 70,000 gals.; res. cap., 900,000 gals.; 2 pumping engines, class comp. duplex, cap. per day 2,000,000 gals., constructor Worthington; mains, 14 miles, 6 to 12 in. dia.; 104 hydrants; pressure, dom. 48 lbs., fire 140 lbs.

WAGONER, pop. 4,000; fire area, 5 blocks; mercantile bldgs., stone and brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & hose wagon, 6 c. engines, team horses, 40 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts; 3,000 ft. hose; alarm, bell; mem. 14, 2 paid full time, 12 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 100,000 gals.; 1 pumping engine, class, comp. duplex, cap. per day 1,000,000 gals., constructor Snow; mains, 5 miles, 4 to 10 in. dia., 67 hydrants; pressure, dom. 52 lbs., fire 90 lbs.

WILBURTON, pop. 2,500; fire area, 10 acres; mercantile bldgs., stone, brick and wood, 1 to 2 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; total mem., 21 volunteers.

WATER SUPPLY—Source, 2 creeks, 1 mile from business center; sytem, pump to res.; stdp. cap. 157,000 gals.; quality of water, good; 2 pumping engines, class, comp. duplex, cap. per day 2,000,000 gals., constructor Worthington, mains 2 miles, 4 to 8 in. dia.; 20 hydrants; pressure, dom. 75 lbs., fire 140 lbs. daily consumption 125,000 gals.; works belong to Co.

Places with a population of 1,000 or more having no organized fire dept.—Davis, Krebs, Lehigh, Okmulgee, Sulphur Springs.

Places with a population of 1,000 or more not reported—Antlers, Atoka, Coalgate, Hagerstown, Hartshorne, Ryan, Woodford, Wynnewood.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALBANY, pop. 6,000; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $1,100; value of bldgs., $200; ann. exp. of dept., $1,872; total mem., 110 volunteers.

WATER SUPPLY—Source, river, 14 miles from business center; 15 cisterns used for fire only; system, pump direct; 2 pumping engines, cap. per day 1,500,000 gals., constructor Dow; mains, cast and wrought iron, 18 miles, 2 to 12 in. dia.; 12 hydrants; meters, total number 1, Worthington; 600 services; pipe, iron; pressure, dom. 50 lbs., fire 110 lbs.; works belong to Co.

ARLINGTON, pop. 500; fire area, 20 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 850 ft.; inferior, all kinds, 500 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $250; total mem., 20 volunteers.

WATER SUPPLY—Source, river, ⅛ mile from business center; system, pump to res.; res. cap., 75,000 gals.; pumping engines, cap. per day 200,000 gals., constructor Blake; mains, wood and iron, 1,900 ft., 6 to 8 in. dia., Puget Sound Pipe Co.; 12 hydrants; 150 services; pipe, galv. iron; cost to construct, $8,000; ann. cost of mtce., $1,500; works belong to city.

ASHLAND, pop. 4,500; fire area, 800 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 1 and 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; Fire dept.—6 c. hand ex., 40 buckets, 2 hose carriages; hose, maltese and rubber lined, good, 1,400 ft.; fire alarm, electric, 7 boxes; ann. exp. of dept., $200; total mem., 50 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek, 3 miles from business center; system, gravity; mains, steel, 32 miles, 2 to 18 in. dia.; 39 hydrants, Baratt & Co.; 3 valves; 1,200 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $73,000; bonded debt, $73,000; int. paid on bonds, 4½ and 5 per cent; ann. cost of mtce., $800; works belong to city.

ASTORIA, pop. 12,000; fire area, 200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 c. engine, 7 c. hand ex., 1 aerial truck, 1 comb. chem. hose wagon, 2 hose wagons, 5 hose carriages, 9 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, Gamewell, 9 boxes; value of dept. equipment, $30,000; value of bldgs., $40,000; ann. exp. of dept., $17,000; total mem. 29, paid full time 9, paid part time 14; underwriters' rating, third class.

WATER SUPPLY—Source, mountain streams, 11¾ miles from business center; system, gravity; quality of water, good; res. cap. 6,750,000 gals., located on hill back of city; mains, cast iron and wrought iron, 14 miles, 4 to 16 in. dia.; 116 hydrants; meters, total number, 34, Crown 25, Hersey Rotary 5, Worthington 4, owned by city; 1,370 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 112 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $296,278; bonded debt, $300,000; int. paid on bonds, 5 and 6 per cent; cost of mtce., $7,000; works belong to city.

ATHENA, pop. 850. Fire dept.—1 h. & l. truck, 2 hose carts; total mem., 20 volunteers.

WATER SUPPLY—Source, wells and springs, 3 miles from business center; system, gravity, pumping direct to tank, cap. 50,000 gals.; mains, 8, 6, 4 in. dia.; cap. of pump per day, 450,000 gals.; 27 hydrants; pressure, fire 100 to 120 lbs.; new gravity system; res. cap., 250,000 gals.; mains, 2½ miles, 8 and 10 in. dia.; pressure, 85 lbs.

BAKER CITY, pop. 9,000; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 60 c. hand ex., 6 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 600 ft.; total hose, 3,600 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $1,000; ann. exp. of dept., $800; total mem. 60, paid part time.

WATER SUPPLY—Source, creek and mountain stream, 9½ miles from business center; system, gravity; quality of water, good; res. cap. 1,688,000 gals., located 1 mile from city; mains, wrought iron, 22 miles, 4 to 10 in. dia.; 132 hydrants, Rensselaer; meters, total number 1,100, Crown 8, Gem 8, Buffalo 200, Columbia 396, Nash 4, owned by city; 1,300 services; pipe, galv. iron; pressure, dom 85 lbs., fire 125 lbs.; consumption, per day 850,000 gals., per capita 85 gals.; cost to construct, $225,200; bonded debt, $225,200; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,150; works belong to city.

COQUILLE, pop. 1,200; fire area, 10 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—15 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $1,070; value of bldgs., $350; ann. exp. of dept., $15; total mem., 22 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; res. cap. 500,000 gals., located on mountain; mains, wood, 4 miles, 6 to 8 in. dia.; 12 hydrants; pipe, iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $20,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; works belong to city.

CORVALLIS, pop. 6,000; fire area, 50 acres; mercantile bldgs., brick and wood; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, telephone system; value of dept. equipment, $3,000; ann. exp. of dept., $50; total mem., 50 volunteers.

WATER SUPPLY—Source, river, 2 blocks from business center; system, gravity; pump to stdp. and direct; stdp. cap. 300,000 gals., material used in cons. redwood; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, wrought iron, 10 miles, 4 to 8 in. dia.; 63 hydrants, Chapman, Eclipse; 50 valves, Chapman; meters, total number 4, Nash and Worthington; 625 services; pipe, wrought iron; pressure, dom. 77 lbs., fire 100 lbs.; consumption, per day 120,000 gals., per capita 60 gals.; cost to construct, $28,000; ann. cost of mtce., $2,000; works belong to Co.

COTTAGE GROVE, pop. 2,000; fire area, 600 acres; bldgs., wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—2 hose carriages; hose, cotton, good 1,000 ft.; bell alarm; total mem., 40 volunteers.

WATER SUPPLY—Source, mountain stream, 2 miles from business centr; system, gravity; quality of water, good; res. cap. 600,000 gals.; mains, wood, 4 miles, 6 to 10 in. dia.; 32 hydrants; 40 taps;

pressure, fire 75 to 90 lbs.; co
400,000 gals., per capita 200 gals
$35,000; bonded debt, $35,000;
$200; works belong to city.

DALLAS, pop. 1,700; merc
2 and 3 stories; private, wo
wooden roofs permitted; no
dept.—2 c. ex., 1 h. & l. tru
hose, rubber good, 1,200 ft.;
bldgs., $2,500; total mem., 1
WATER SUPPLY—Source,
miles from business cent
quality of water, good; r
located 1 mile west of bu
iron, 11½ miles, 3 to 12 ir
valve; 350 services; pressur
lbs.; cost to construct, $35
000; cost of mtce., $1,000; w

EUGENE, pop. 12,500; fi
cantile bldgs., concrete ar
private, wood, 1 and 2 st
permitted; fireworks and
of fires investigated. Fire
1 h. & l. truck, 5 hose
good, 4,450 ft.; fire ala
equipment, $8,000; valu
exp. of dept., for 1909, $
unteers, 2 paid; underw
WATER SUPPLY—Sourc
business center; system
water, good; res. cap. 8
of hill on north side o
cap. per day 2,000,000
ington, Gould; mains,
10 in. dia.; 65 hydran
number 25, owned by
vices; pipe, galv. iro
lbs., fire 275 lbs.; cos
of mtce., $6,000; work

FOREST GROVE,
to 3 stories. Fire de
truck, horses; hose, 1
WATER SUPPLY—So
stdp. and direct; std
engines, cap. per day
5 hydrants; 80 servic
cost to construct, $2

GRANTS PASS,
mercantile bldgs., 1
ries; private, wood,
permitted; firework
dept.—2 c. hand
riages; hose, cotto
fire alarm, bell;
value of bldgs., 1
time.
WATER SUPPLY-
business center;
water, good; res.
north of river;
size 12 x 18, 8 x 1
structors Dow,
miles, 4 to 12 i
Waterous; mete
10, Buffalo 200,
pressure, dom.
struct, $75,000;
bonds, 6 per ce
belong to Co.

HEPPNER.
bldgs., stone,
wooden roofs
bles ord.; cat
—1 h. & l. t
rubber lined,
ft.; total hor
dept. equipn
ann. exp. of
WATER SU
res.; qualit
gals.; pump
constructor
pressure, d
consumptio
gals.; work

HILLSI
mercantile
vate, wood
fireworks

tor Deane; mains, steel, 14 miles, 4 to 12 in. dia.; 59 hydrants; 23 valves; meters, total number 32, Empire 1, Buffalo 30, Lambert 1, owned by city; 600 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; consumption per day, 25,000 gals.; cost to construct, $89,000; bonded debt, $50,000; int. paid on bonds, 6 per cent; cost of mtce., $3,000; works belong to city.

McMINNVILLE, Yomhill County, pop. 2,500; acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 500 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,393; value of bldgs., $2,300; total mem., 66 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river and well, 2¼ miles from business cener; system, pump direct; quality of water, fair; 2 pumping engines, class comp. dup., cap. per day 1,400,000 gals., constructor Garrett; mains, steel, 7 miles, 4 to 14 in dia.; 108 hydrants; 26 valves; 250 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $32,000; bonded debt, $20,000; int. paid on bonds, 4½ per cent; cost of mtce., $4,180; works belong to city.

MARSHFIELD, pop. 3,200; fire area, 65 acres; mercantile bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 500 ft.; inferior, all kinds, 300 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $2,150; ann. exp. of dept., $50; total mem., 60 volunteers.

WATER SUPPLY—Source, springs and creeks, 2 miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 850,000 gals.; 1 pumping engine, class comp. dup., cap. per day 638,000 gals., constructor Worthington; mains, wood, steel and cast iron, 15 miles, 2 to 12 in. dia.; 33 hydrants; 18 valves; meters, total number 47, owned by Co.; 788 services; pressure, dom. 75 to 80 lbs., fire 75 to 80 lbs.; consumption per day, 550,000 gals.; cost to construct, $100,000; bonded debt, $25,000; cost of mtce., $8,000; works belong to Co.

MEDFORD, pop. 3,000; fire area, 6 blocks; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—2 hose carriages, 1 h. & l. truck; hose, rubber, good, 1,200 ft.; fire alarm bell; value of dept. equipment, $1,000; value of bldgs., $400; total mem., 36 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, creek; system, gravity and pump to res.; res. cap., 66,000 gals.; pumping engines, cap. per day 432,000 gals., constructor Buffalo; mains, 2¾ miles, 2 to 6 in. dia., National; 38 hydrants; 25 valves; 150 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 150 lbs.; cost to construct, $26,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500.

MILTON, pop. 1,500; bldgs., wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 chem. engine, 1 hose carriage; hose, cotton, rubber lined, good, 850 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $250; total mem., 15 volunteers.

WATER SUPPLY—Source, river; system, gravity; quality of water, good; mains, 1½ miles, 6 to 12 in. dia.; 13 hydrants; pressure, fire 40 lbs.; cost to construct, $9,000; works belong to Co.

MORO, pop. 335. Fire dept.—1 hose cart 250 ft. hose, hooks and ladders; total mem., 35 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 50,000 gals.; pressure, 75 lbs.

MOUNT TABOR, pop. 3,000; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; fires investigated. No fire dept.

WATER SUPPLY—Source, wells; system, pumping to res., cap. one 10,000 and one 30,000 gals.; pumping engines, daily cap. 120,000 gals., con-

to 4 in. dia.; 2 meters, Crown; pressure, 50 to 160 lbs.; works owned by Co.; cost to construct to date, $35,000; ann. exp. $1,800.

NEWBERG, pop. 3,200. Fire dept.—1 h. & l. truck, 3 hose carts; hose, 2,000 ft.; total mem., 50 volunteers; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem., 50 volunteers.

WATER SUPPLY—System, gravity; cost to construct, $25,000; works belong to city; pressure, 95 lbs.; Orange Elliott, supt.

OREGON CITY, pop. 6,000; fire area, 1,500 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—2 h. & l. trucks, 4 c. hand ex., 2 hose carts, 5 hose carriages; hose, rubber, good, 3,400 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $25,000; ann. exp. of dept., $5,000; total mem., 190 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; filtration system, Jewell; quality of water, good; res. cap. 1,000,500 gals., located ½ mile from city; 2 pumping engines, cap. per day 2,000,000 gals., constructor Wood; mains, cast iron, 15 miles, 2 to 6 in. dia.; 75 hydrants; 700 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 210 lbs.; consumption per day, 500,000 gals.; cost to construct, $75,000; int. paid on bonds, 6 per cent; cost of mtce., $4,000; works belong to city.

PENDLETON, pop. 7,000; fire area, 18 acres; bldgs., stone, brick and wood, 1 to 3 stories; wooden roofs not permitted. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 8 hose carriages; hose, cotton, rubber lined, good, 5,800 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $1,800; total mem. 135, paid part time; J. L. Vaughan, chief.

WATER SUPPLY—Source, wells, 1 mile from business center; system, gravity, pump to res. and direct; quality of water, good; res. cap. 1,500,000 gals., located on hill 180 ft. elev.; 2 pumping engines, class comp. dup., size 10 x 22, 14 x 18; cap. per day 2,160,000 gals., constructor Blake; mains, cast iron, 13 miles, 2 to 12 in. dia.; 80 hydrants, Waterous; 90 valves; meters, total number 920, Crown 50, Thomson 60, Buffalo 20, Keystone 720, Lambert 18, Nash 60, Union 40, owned by consumer; 1,000 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 120 lbs.; consumption, per day 600,000 gals., per capita 75 gals.; cost to construct, $82,000; bonded debt, $45,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $10,000; works belong to city.

PORTLAND, pop. 250,000; fire area, 50⅞ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 12 stories; private, brick and wood, 1 to 4 stories; woden roofs not permitted in fire area; fire works and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $574,616.91; av. ins. involved for same time, $2,293,980. Fire dept.—1 fire boat, 17 engines, 19 hose wagons, 4 comb. c. & h. wagons, 4 hose carriages, 3 hose carts, 3 hose reels, 6 h. & l. trucks (1 in reserve), 4 c. engines, 114 horses; hose, cotton, rubber lined, good, 53,040 ft.; total hose, 53,040 ft.; fire alarm, bell, whistle and electric, 240 boxes; total mem., 235.

WATER SUPPLY—Source, mountain stream 30 miles from business center; system, gravity; quality of water good, res. cap. 6,600,000 gals.; 2 pumping engines, capacity per day 23,000,000 gals., constructors Worthington and Holly; mains, cast iron, 216 miles, 4 to 30 in. dia.; 968 hydrants; meters, total number, 3,050, owned by city; 25,219 services; pressure, dom. 50 lbs. fire 58 lbs.; consumption per day, 19,000,000 gals.; cost to construct, $5,204,650; bonded debt, $2,900,000; int. paid on bonds 5 per cent; cost of mtce., $78,516; works belong to city.

ROSEBURG, pop. 6,000; fire area, 400 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 and 1½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 6 hose carts, 2 hose carriages; hose, rubber, good, 4,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $500; total mem., 38 volunteers.

res. and direct; res. cap., 600,000 gals.; pumping engines, cap. per day 1,389,580 gals., constructors Dow, Hall; mains, 5 miles, 4 to 12 in. dia.; 46 hydrants, Eclipse; 16 valves; meters, total number 425, Hersey; 727 services; pressure, fire 80 to 130 lbs.; cost to construct, $47,000; ann. cost of mtce., $2,000; works belong to Co.

SALEM, pop. 15,000; fire area, 40 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 3 c. hand ex., 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,000 ft.; rubber, good, 600 ft.; inferior, all kinds, 800 ft.; total hose, 4,400 ft.; value of dept. equipment, $10,300; value of bldgs., $50,000; ann. exp. of dept., $5,000; total mem., 13, paid full time 4, paid part time 9; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, pump to res. and direct; filtration system, gravel and charcoal; res. cap., 2,500,000 gals.; pumping engines, cap. per day 5,000,000 gals., constructor Dow; mains, cast and wrought iron, 36½ miles, 2 to 22 in. dia., Oswego, Newport; 86 hydrants, Risdon, St. Louis; 85 valves; meters, total number 35, Crown, Buffalo; 988 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $304,550; int. paid on bonds., 6 per cent; ann. cost of mtce., $5,000; works belong to Co.

SHERIDAN, pop. 800; fire area, 20 acres. Fire dept.—3 hose carts, 1 h. & l. truck, hose, 1,200 ft.; value of dept. equipment, $1,500; total mem., 20.

WATER SUPPLY—Source, springs; system, res. cap. 300,000 gals., pumping; cap. of pumps per day, 25,000 gals.; mains, 1¾ miles; pressure, 180 lbs.; cost to construct, $11,500; bonded debt, $10,000; int. paid on bonds, 5 per cent; works belong to city.

SUMPTER, pop. 1,500; fire area, 100 acres. Fire dept.—3 hose carts, 1 c. engine, 1 h. & l. truck; value of dept. equipment, $5,000; value of bldgs., $500; ann. exp. of dept., $800; total mem. 45, paid part time.

WATER SUPPLY—Source, res.; system, gravity; 25 hydrants.

THE DALLES, pop. 6,000; fire area, 10 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 2 c. hand ex., 5 hose carriages; hose, rubber, good, 2,300 ft.; fire alarm, Gamewell, 7 boxes; value of dept. equipment, $13,000; value of bldgs., $6,000; ann. exp. of dept., $2,000; total mem., 150 volunteers.

WATER SUPPLY—Source, creek, 30 miles from business center; system, gravity; quality of water, above city; mains, wood, iron and steel, 16 miles, 4 to 14 in. dia.; 80 hydrants; 86 valves; meters, total number 40, owned by city; 1,000 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 105 lbs.; consumption per day, 900,000 gals.; cost to construct, $215,000; bonded debt, $100,000; int. paid on bonds, 5 and 6 per cent; cost of mtce., $3,000; works belong to city.

UNION, pop. 1,500; fire area, 12 acres. Fire dept.—1 h. & l. truck, 1 aerial truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 100 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $2,870; value of bldgs., $6,050; ann. exp. of dept., $25; total mem., 36 volunteers.

WATER SUPPLY—Source, creek; system, gravity; mains, 3 miles, Abenroth, Root; 25 hydrants, Ludlow; 9 valves; 154 services; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $20,000; works belong to city.

WASCO, pop. 700. Fire dept.—2 hose carts; hose, 1,000 ft.; alue of dept. equipment, $1,200; value of bldgs., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, cisterns; system, pumping; cap. per day, 240,000 gals.; res. cap. 2,000,000 gals.; 18 hydrants; mains, 1 mile; 6 to 12 in. dia.; pressure, 85 lbs.; cost to construct, $16,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $112; works belong to city.

WESTON, pop. 1,000; fire area, 100 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 600 ft.; rubber, good, 200 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity; quality of water, good; res. cap., 85,000 gals.; 1 pumping engine, constructor Smith-Vaile; mains, 4 miles, 2 to 8 in. dia.; 16 hydrants; 8 valves; meters owned by city; pipe, wood; pressure, dom. 83 lbs., fire 90 lbs.; cost to construct, $16,000; bonded debt, $10,000 int. paid on bonds, 4½ per cent; cost of mtce., $200; works belong to city.

WOODBURN, pop. 1,200; fire area, 15 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts, 1 h. & l. truck, 1 c. ex.; 900 ft. hose; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; pumping engines, cap. per day 250,000 gals.; mains, wood, 2 miles, 4 to 6 in. dia.; 3 hydrants; meters, total number 25; pressure, fire 80 lbs.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALLEGHENY CITY, pop. 156,000, now a part of Pittsburg; fire area, 5,120 acres; mercantile bldgs., brick, 1 to 6 stories; private, brick, stone and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $190,946; av. ins. involved for same time, $778,009. Fire dept.—12 steamers, 2 comb. c. & h. wagons, 32 c. hand ex., 2 h. & l. trucks, 3 aerial trucks, 1 hose wagon, 15 hose carriages, 76 horses; hose, cotton, rubber lined, good, 36,000 ft.; fire alarm, Gamewell, 238 boxes; value of dept. equipment, $127,000; value of bldgs., $235,000; ann. exp. of dept., $180,542; total mem., 116, paid full time.

WATER SUPPLY—Source, river, 10 miles from business center; system, pump to res. and direct; filtration system, crib in river; quality of water, good; res. cap. 7,000,000 gals., located at Mount Troy; 19 pumping engines, class 5 comp., 2 dup., 1 simple, cap. per day 123,650,000 gals., constructors Grashon, Snow, Allis, Snyder, Lowry; mains, steel and cast iron, 160 miles, 4 to 60 in. dia.; 2,000 hydrants, Ludlow, Carlin, Corey; 4,300 valves, Rensselaer; meters, total number 100, owned by consumer; pipe, lead; pressure, dom. 15 lbs., fire 205 lbs.; consumption per day 42,000,000 gals., per capita 256 gals.; cost to construct, $3,000,000; works belong to city.

ALLENTOWN, pop. 50,000; fire area, 2,792 acres; mercantile bldgs., brick, iron and stone, 3 to 7 stories; private, brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—7 steamers, 4 comb. c. & h. wagons, 2 c. engines, 22 c. hand ex., 2 h. & l. trucks, 1 supply wagon, 3 hose carriages, 37 horses; hose, cotton, rubber lined, good, 14,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 16,000 ft.; fire alarm, Gamewell, 84 boxes; value of dept. equipment, $125,000; value of bldgs, $108,000; ann. exp. of dept., 36,000; total mem., 1,050, paid full time 32, volunteers 1,018; underwriters' rating, first class.

WATER SUPPLY—Source, springs, ¾ and 5 miles from business center; system, pump to res. and stdp.; stdp. cap. 225,000 gals., 16 x 150, material used in cons. wrought iron, builders Tippett & Wood; quality of water, good; res. cap., 300,000 gals.; 4 pumping engines, cap. per day 24,000,000 gals., constructor, Knowles, Holly; mains, cast iron, 64.9 miles, 2 to 30 in. dia.; 446 hydrants, Ludlow, Rensselaer, Wood, Kennedy; 1,525 valves, Chapman, Ludlow, Rensselaer, Williamsport; meters, total number 162, Hersey Rotary 5, Keystone 52, Trident 52, Lambert 53, owned by city and consumer; 10,000 services; pipe, lead; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day 7,500,000 gals., per capita 155 gals.; cost to construct, $927,934.16; bonded debt, $418,450; int. paid on bonds, 3½ per cent; ann. cost of mtce., $60,836.17; works belong to city.

ALLEN TOWNSHIP, pop. 1,200. Fire dept.—Not reported.

WATER SUPPLY—Quality of water, good; mains, 3.5 miles; 10 valves; 110 services; pipe, galv. iron and lead; pressure, dom. 70 lbs., fire 125 lbs.; consumption per day, 40,000 gals.; cost to construct, $30,000; works belong to Co.

ALLIANCE BOROUGH, pop. 5,500. Fire dept.—Not reported.

WATER SUPPLY—Source, springs and water shed, 1½ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap., 3,000,000 gals.; pumping engines, class comp. dup., cap. per day 1,000,000 gals.; mains, 12.95 miles; 9 hydrants; 92 valves; meters, total number, 10, Pittsburg and Lambert; 545 services; pressure, dom. 100 lbs., fire 135 lbs.; consumption per day, 250,000 gals.; cost to construct, $160,000; works belong to Co.

ALTOONA, pop. 55,000; fire area, 2,102.6 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $87,500; av. ins. involved for same time, $279,770. Fire dept.—6 steamers, 1 h. & l. truck, 2 comb. c. & h. wagons, 22 c. hand ex., 1 aerial truck, 6 hose wagons, 25 hose carts, 35 horses; hose, cotton, rubber lined, good, 10,600 ft.; inferior, all kinds, 400 ft.; total hose 11,000 ft.; fire alarm, Gamewell, 73 boxes; value of dept. equipment, $56,000; value of bldgs., $63,500; ann. exp. of dept., $62,625; total mem. 69, paid full time 53, paid part time 16.

WATER SUPPLY—Source, mountain streams, 5½ miles from business center; system, gravity; quality of water, good; res. cap. 430,000,000 gals., located at Kittanning Point, Pa.; mains, cast iron, 70 miles, 2 to 24 in. dia.; 595 hydrants; 1,298 valves; meters, total number 465, Crown, Union, Empire, Hersey, Trident, Hersey Torrent, Thomson, Worthington, Columbia, Pittsburg, Westinghouse and Keystone, owned by consumer and city; 11,904 services; pipe, galv. iron; pressure, dom. 25 lbs., fire 125 lbs.; cost to construct, $1,139,811.62; bonded debt, $779,000; int. paid on bonds, 4 per cent; cost of mtce., $61,104.91; works belong to city.

AMBLER, pop. 1,884; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, wood, 2½ and 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 Silsby engine, 1 comb. chem. engine, 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,250; value of bldgs., $2,600; ann. exp. of dept., $1,125; total mem. 125, paid full time 1, 124 volunteers.

WATER SUPPLY—Source, natural spring, 1 mile from business center; system, gravity; quality of water, good; res. cap., 67,615,000 gals.; 2 pumping engines, class dup., size 18½ x 10¼ x 10, 10 x 8 x 15, constructors Blake and Worthington; mains, cast iron and lead, 5 miles, 4 to 12 in. dia.; 42 hydrants; meters, total number 3; 250 services; pipe, lead; pressure, dom. 40 lbs., fire 75 lbs.; works belong to Co.

ANNVILLE, pop. 1,283; fire area, 2 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; leather, good 300 ft.; total hose, 800 ft.; value of dept. equipment, $4,000; value of bldgs., $2,500; ann. exp. of dept., $700; total mem., 125 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; res. cap., 200,000 gals.; mains, iron, 2 miles, 4 to 8 in. dia., Michigan; 100 hydrants; meters, total number 6; 100 services; pipe, galv. iron; pressure, dom. 52 lbs., fire 65 lbs.; cost to construct, $21,000; ann. cost of mtce., $100; works belong to Co.

APOLLO, pop. 2,924; fire area, 800 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,350 ft.; fire alarm, electric, 9 boxes; value of dept. equipment, $2,500; total mem., 150 volunteers.

WATER SUPPLY—Source, Beaver Run, 1 mile from business center; system, pump to res.; quality of water, good; res. cap. 13,000,000 gals., located 1 mile from Apollo; pumping engines, size 125-hp., cap. per day 1,000,000 gals., constructor Deane; mains, cast iron, 4 miles, 4 to 16 in. dia.; 43 hydrants; 72 valves; meters, total number 650, Empire, Trident and Keystone; 650 services; pipe,

ARCHBALD, pop. 5,896; fire area, 2,560 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, whistle; value of dept. equipment, $2,830; value of bldgs., $2,500; ann. exp. of dept., $280; total mem., 102 volunteers.

WATER SUPPLY—Source, creeks and lake, 1 mile from business center; system, gravity; res. cap., 500,000 gals.; mains, cast iron, 20 miles, 2 to 16 in. dia., Jackson, Woodin; 60 hydrants, Wood; 20 valves; meters, total number 3; 800 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 145 lbs.; cost to construct, $300,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to Co.

ARDMORE, pop. 5,000; fire area, 12,800 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 comb. c. & hose wagon, 1 h. & l. truck, 6 c. hand ex., 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $12,500; ann. exp. of dept., 1909, $2,272; total mem., 226 volunteers.

WATER SUPPLY—Source, wells and springs; system, gravity; quality of water, good; res. cap., 5,000,000 gals.; 60 hydrants; 200 services; pressure, dom. 80 lbs., fire 120 lbs.; ann. cost of mtce., $1,500; works belong to Co.

ASHLAND, pop. 6,800; fire area, 10 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 6 hose carriages; hose, rubber, good 3,500 ft.; inferior, all kinds, 300 ft.; total hose, 3,800 ft.; fire alarm, bell; value of dept. equipment, $7,500; value of bldgs., $8,000; ann. exp. of dept., $1,450; total mem., 250 volunteers.

WATER SUPPLY—Source, springs, 7 miles from business center; system, gravity; quality of water, good; res. cap., 5,000,000 gals.; mains, cast iron, 7 to 12 in. dia., Mellert; 36 hydrants, Cassin; Cassin valves; meters, total number 19, Thomson 1, Buffalo 4, Keystone 7, Nash 7; 1,008 services; pipe, iron and lead; pressure, dom. 160 lbs.; cost to construct, $100,000; bonded debt, $33,000; int. paid on bonds, 4 per cent; works belong to city.

ASHLEY, pop. 4,060; fire area, 450 acres; mercantile bldgs., brick and wood, 1½ to 2½ stories; private, wood, 1½ to 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hose cart, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $5,200; value of bldgs., $4,000; ann. exp. of dept., $200; total mem., 30 volunteers.

WATER SUPPLY—Source, supplied by Spring Brook Water Supply Co., Wilkesbarre, Pa.; mains, 3 miles, 4 to 14 in. dia.; 19 hydrants; pressure, fire 110 lbs.; works belong to Co.

ASPINWALL, pop. 1,400; fire area, 90 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; total hose, 1,200; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 90 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 40,000 gals.; pumping engines, cap. per day, 30,000 gals.; mains, 3½ miles; 22 hydrants; 160 services; pressure, fire 108 lbs.; cost to construct, $25,000; works belong to Co.

ATHENS, pop. 3,500; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; total hose, 3,000 ft.; volunteers.

WATER SUPPLY—Source, supplied by Sayre Water Co.; system, gravity; mains, 10 miles; 21 hydrants; pressure, fire 90 lbs.; works belong to Co.

AUSTIN, pop. 3,200; fire area, 75 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept..—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; total hose, 3,000 ft; fire alarm, whistle; ann. exp. of dept., $400; total mem., 60 volunteers.

WATER SUPPLY—Source, springs and wells, 3 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 600,000 gals., located 3 miles north of city; pumping engines, cap. per day 750,000 gals., constructor Snow; mains, cast iron, 7½ miles, 4 to 6 in. dia.; 21 hydrants; 300 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 120 to 140 lbs.; consumption per day, 300,000 gals.; cost to construct, $55,000; bonded debt, $30,000; cost of mtce., $3,000; works belong to Co.

AVALON, pop. 9,000; fire area, 690 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 2 stories; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. for same time, $600. Fire dept.—1 comb. c. & l. truck, 12 c. hand ex., 3 hose carriages; total hose, 2,000 ft.; fire alarm, whistle and bell; value of dept. equipment, $7,000; value of bldgs., $21,000; ann. exp. of dept.,, $800; total mem., 65 volunteers.

AVOCA, pop. 3,500; fire area, 900 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $3,000; ann. exp. of dept., $250; total mem., 44 volunteers.

WATER SUPPLY—Source, spring; system, gravity; 24 hydrants, Corey; pressure, dom. 90 lbs., fire 80 lbs.; cost to construct, $2,000,000; ann. cost of mtce., $480; works belong to Co.

AVONDALE, pop. 650; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 7 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 200 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,100; ann. exp. of dept., $150; total mem., 47 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 400,000 gals.; pumping engines, cap. per day 216,000 gals.; mains, cast iron, 2 miles, 6 in. dia.; 10 hydrants; pressure, fire 50 to 100 lbs.

BANGOR, pop. 6,000; fire area, 1,280 acres; mercantile bldgs., brick and wood, 2 and 6 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for past yr., $2,000; ins. for same time, $2,000. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, Gamewell, 11 boxes, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 110 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, supplied by Spring Brook Water Supply Co., Wilkesbarre, Pa.; mains, 3 miles, 4 to 14 in. dia.; 19 hydrants; pressure, fire 110 lbs.; works belong to Co.

BARNESBORO; bldgs., wood. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, 1,400 ft.; fire alarm, whistle, telephone and bell.

WATER SUPPLY—Mains, 4 to 6 in. dia.; 24 hydrants.

BEAVER, pop. 3,057; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and

combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; total mem., 35 volunteers.

WATER SUPPLY—Source, 10 wells, ¼ mile from business center; system, gravity, pump direct surplus to res. and direct; quality of water, clear and hard; res. cap. 1,000,000 gals., located at Brighton; 2 pumping engines, class, triplex, cap per day 3,000,000 gals., constructor Deming; mains, cast iron, 18 miles, 2 to 10 in. dia.; 68 hydrants, Wood, Ludlow and Corey; 150 valves, Pittsburg Supply Co.; 850 services; pipe, lead; pressure, dom. 110 lbs., fire 110 lbs.; consumption per day 850,000 gals., per capita 250 gals.; cost to construct, $60,000; ann. cost of mtce., $3,500; works belong to city.

BEAVER FALLS, pop. 15,000; fire area, 500 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 9 c. hand ex., 1 h. & l. truck, 3 hose wagons, 3 hose carriages, 5 horses; hose, cotton, rubber lined, good, 5,500 ft.; fire alarm, Gamewell; value of dept. equipment, $30,000; value of bldgs., $45,000; ann. exp. of dept., $3,500; total mem., 40 volunteers, 3 paid men.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res., to stdp. and direct; stdp. cap., 63,000 gals.; filtration system, Jewell, cap. of plant, 6,000,000 gals.; res. cap. 4,000,000 gals.; pumping engines, cap. per day 9,750,000 gals., constructors Wilson, Snyder Mfg. Co., Blake; mains, cast iron, 35 miles, 4 to 16 in. dia.; 145 hydrants, Ramsey; meters, total number 200; 2,000 services; pipe, lead; pressure, dom. 45 lbs., fire 135 lbs.

BEAVER MEADOW, pop. 1,378; bldgs., wood and brick, 1 to 2½ stories. Fire dept.—Not reported.

WATER SUPPLY—Source, springs; system, gravity; quality of water, good; res. cap., 1,000,000 gals.; mains, cast iron, 2 miles, 1 to 4 in. dia.; 9 hydrants; 200 services; pressure, dom. 90 lbs., fire 90 lbs.; cost to construct, $8,000; ann. cost of mtce., $200; works belong to Co.

BEDFORD, pop. 2,800; mercantile bldgs., stone, brick and wood, 3 stories; private, brick, 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,800 ft.; fire alarm, bell and whistle; total mem., 32 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, res., 1 and 2 miles from business center; system, gravity and pump to res., res. cap. 30,000,000 gals.; pumping engines, cap. per day 360,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 8 in. dia.; 45 hydrants, Williamsport; 47 valves; 400 services; pipe, iron; pressure, dom. 65 lbs., fire 140 lbs.; bonded debt, $37,500; int. paid on bonds, 3½ and 4 per cent; consumption per day, 300,000 gals.; ann. cost of mtce., $3,200; works belong to city.

BELLEFONTE, pop. 5,300; fire area, 160 acres; mercantile bldgs., brick and stone, 2½ to 4 stories; private, brick, stone and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for past yr., $945, av. ins. involved for same time, $15,000. Fire dept.—2 steamers, 1 h. & l. truck, 5 c. hand ex., 1 hose wagon, 2 hose carriages, 3 hose carts, 8 horses; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $12,000; value of bldgs., $12,000; ann. exp. of dept., $1,000; total mem., 165 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 500,000 gals.; pumping engines, cap. per day 4,000,000 gals., constructors Knowles, Worthington; mains, 10 miles, 4 to 12 in. dia.; 71 hydrants, Duncan; pressure, dom. 85 lbs., fire 105 lbs.; cost to construct, $100,000; ann. cost of mtce., $6,000; works belong to city.

BELLEVERNON, pop. 1,901; fire area, 260 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 900 ft.; inferior, all kinds, 300 ft.; total hose, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $200; value of bldgs., $300; ann. exp. of dept., $200; total mem., 70 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 1,000,000 gals.; pumping engines, cap. per day 750,000 gals., constructors Laidlaw-Dunn-Gordon; mains, iron, 5 miles, 4 to 8 in. dia., Clow; 34 hydrants, Wood; meters, total number 20, Metropolitan, Westinghouse; pipe, lead; pressure, dom. 80 lbs., fire 160 lbs.; cost to construct, $35,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000.

BELLEVUE, pop. 4,500; fire area, 1 sq. mile; mercantile bldgs., brick, stone and wood, 1 to 4 stories; private, stone and brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 8 c. hand ex., 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, well; system, direct; stdp. cap. 500,000 gals., dim. 30 x 100, material used in cons., iron; quality of water, good; 2 res. cap., 7,000,000 gals.; 3 pumping engines, class high duty, cap. per day, 10,000,000 gals., constructor Worthington and Nordberg; mains, cast iron, 70 miles, 4 to 20 in. dia.; 304 hydrants; meters, total number, 2,500, Crown, Nash, Empire, owned by city and consumer; 3,500 services; pipe, lead; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day, 3,700,000 gals.; works belong private Co.

BELLWOOD, pop. 2,700; fire area, 570 acres; mercantile bldgs., wood, brick and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 comb. hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 2,700 ft.; fire alarm, whistle; value of dept. equipment, $3,500; value of bldgs., $3,500; ann. exp. of dept., $300; total mem., 60 volunteers.

WATER SUPPLY—Source, Laurel River, 3 miles from business center; system, gravity and direct; mains, 7 miles, 3 to 10 in. dia., Wood; 32 hydrants, Wood; 59 valves; 360 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 100 lbs.; cost to construct, $24,000; works belong to town.

BERLIN, pop. 1,110; fire area, 150 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 10 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; total mem., 75 volunteers.

WATER SUPPLY—Source, sand springs; system, gravity to res.; res. cap., 500,000 gals.; mains, 7 miles; 26 hydrants; 200 services; pressure, fire 100 lbs.; cost to construct, $50,000; works belong to Co.

BERWICK, pop. 5,500; fire area, 640 acres; mercantile bldgs., wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 comb. c. & hose wagon, 1 c. engine, 1 c. hand ex., 3 hose wagons, 3 hose carts, 1 horse; hose, cotton, rubber lined, good, 2,900 ft.; inferior, all kinds, 800 ft.; total hose, 3,700 ft.; fire alarm, whistle; total mem., 350 volunteers.

WATER SUPPLY—Source, spring, 5 miles from business center; system, gravity; res. cap., 25,000,000 gals; pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, iron, 16 miles, 2 to 16 in. dia., Warren, Jackson, Woodin; 82 hydrants, Wood; 60 valves; 700 services; pipe, iron and lead; pressure, dom. 72 lbs., fire 85 lbs.; cost to construct, $87,150; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000.

BERWYN, pop. 1,000; fire area, 100 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 8 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 700 ft.; fire alarm, bell; value of dept. equipment, $1,400; value of bldgs., $5,000; total mem., 175 volunteers.

WATER SUPPLY—Source, creek; system, pump to res.; filtration system, N. Y., cap. of plant,

000 gals.; works belong to Co.

BETHLEHEM, pop. 14,000; fire area, 5,500 acres; mercantile bldgs., brick and wood, 1½ to 5 stories; private, stone, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 steamers, 1 comb. c. engine, 2 c. hand ex., 1 aerial truck, 3 hose carts, 2 hose carriages, 6 horses; hose, cotton, rubber lined, good, 5,700 ft.; fire alarm, bell and whistle, 27 boxes; value of dept. equipment, $28,060; value of bldgs., $35,056; ann. exp. of dept., $3,500; total mem. 191, paid full time 3, paid part time 13, volunteers 175.

WATER SUPPLY—Source, springs and wells; system, pump to stdp. and direct; stdp. cap. 1,050,000 gals., dim. 25 x 25, 50 x 50, located in borough, material used in cons. iron, builders McKee & Milson; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructors Deane, Worthington; mains, cast iron, 11 miles, 4 to 12 in. dia.; 91 hydrants, Wood, Frost; 5,000 services; pressure, dom. 30 lbs., fire 70 lbs.; consumption per day 1,100,000 gals., per capita 175 gals.; cost to construct, $104,000; bonded debt, $80,000; int. paid on bonds, 4 per cent; ann. cost. of mtce., $7,000; works belong to borough; Bethlehem City Water Co., So. Bethlehem.

BIRDSBORO, pop. 2,264; fire area, 640 acres; bldgs., brick and stone, 2 to 3½ stories; fireworks and combustibles ord. Fire dept.—1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; value of dept. equipment, $5,000; value of bldgs., $5,200; ann. exp. of dept., $600; total mem., 35 volunteers.

WATER SUPPLY—Source, springs and streams, 2½ miles from business center; system, gravity to res.; quality of water, good; res. cap. 28,000,000 gals., located in the hills; mains, iron, 12 miles, 4 to 16 in. dia., Mellert; 38 hydrants, Carsin; 100 valves; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $65,000; works belong to Co.

BLAIRSVILLE, pop. 3,386; fire area, 100 acres; mercantile bldgs, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. No organized fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 100 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,200.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 169,190 gals., pumping engines, cap. per day 1,000,000 gals., constructor Boyd; mains, 8 miles, 3 to 12 in. dia., National, Wood; 60 hydrants, Wood; pressure, dom, 60 lbs., fire 80 lbs.; cost to construct, $35,000; ann. cost of mtce., $2,500; works belong to town.

BLAKELY; bldgs., wood. Fire dept.—1 hose carriage; hose, 1,500 ft.; total mem., 40 volunteers.

WATER SUPPLY—System, gravity; pressure, 125 lbs.

BLOOMSBURG, pop. 6,170; fire area, 960 acres; mercantile bldgs., brick, 3 and 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 5 supply wagons, 4 hose carriages; hose, cotton, rubber lined, 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, telegraph, 8 boxes; value of dept. equipment, $9,800; value of bldgs., $21,500; ann. exp. of dept., $1,000; total mem., 200 volunteers.

WATER SUPPLY—Source, Fishing Creek, ½ mile from business center; system, pump to res. direct; filtration system, gravel; quality of water, good; res. cap., 4,500,000 gals., located at pumping station; 2 pumping engines, cap. per day 9,000,000 gals., constructors Holly, Knowles; mains, cast iron, 17 miles, 4 to 12 in. dia.; 75 hydrants, Ludlow, Biskenbine; 60 valves; meters, total number 66, Crown 30, Hersey Disc 1, Thomson 35, owned by consumer; 1,100 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 60 lbs.; consumption, per day 900,000 gals., per capita 150 gals.; cost to construct, $150,000; ann. cost of mtce., $3,500; works belong to Co.

mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 hose carts, 1 hose carriage; hose, cotton, rubber lined, good, 300 ft.; rubber, good, 700 ft.; inferior, all kinds, 300 ft.; total hose, 1,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $8,000; ann. exp. of dept., $500; total mem., 34 volunteers.

WATER SUPPLY—Source, streams; system, gravity; res. cap., 6,000,000 gals.; mains, 8 miles, 4 to 12 in. dia., Jackson, Woodin; 42 hydrants, Mathews; 275 services; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $40,000; ann. cost of mtce., $1,000; works belong to Co.

BOYERTOWN, pop. 2,000; fire area, 250 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick, 2½ stories; wooden roofs permitted in fire area. Fire dept.—1 steamer, 2 h. & l. trucks, 4 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; ann. exp. of dept., $500; total mem., 250 volunteers.

WATER SUPPLY—Source, spring; system, gravity; res. cap., 560,000 gals.; mains, 5½ miles, 4 to 12 in. dia.; 150 hydrants; 300 services; pressure, fire 75 lbs.; ann. cost of mtce., $1,500; works belong to borough.

BRADDOCK, pop. 21,500; fire area, 5,000 acres; mercantile bldgs., brick and stone, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose reel, 1 comb. c. & hose wagon, 1 hose carriage, 5 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $12,000; value of bldgs., $40,000; ann. exp. of dept. $11,000; total mem., 10, paid full time.

WATER SUPPLY—Source, Monongahela River, ½ mile from business center; system, gravity, pump to res.; quality of water, hard; res. cap., 12,500,000 gals.; 3 pumping engines, cap. per day 10,000,000 gals., constructors Wilson, Snyder Co., Worthington; mains, cast iron, 20 miles, 4 to 16 in. dia.; 109 hydrants, Ludlow; meters, total number 434, owned by consumer; pressure, dom. 80 to 125 lbs., fire 80 to 125 lbs.; consumption, per day 3,250,000 gals., per capita 200 gals.; cost to construct, $221,000; ann. cost of mtce., $13,000; works belong to city.

BRADFORD, pop. 20,000; fire area, 1,460 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $19,971,333; av. ins. for same time, $185,660. Fire dept.—1 comb. c. & h. wagon, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 5,300 ft.; total hose, 5,800 ft.; fire alarm, Gamewell, 65 boxes; value of dept. equipment, $33,100; value of bldgs., $30,000; ann. exp. of dept., $11,000; total mem. 18, paid full time 17, paid part time 1.

WATER SUPPLY—Source, springs, 5 miles from business center; system, gravity; quality of water, good; res. cap. 160,000,000 gals., located 5 miles west of city; mains, cast iron, 38 miles, 4 to 24 in. dia.; 267 hydrants, Ludlow, Mathews; 610 valves, Ludlow, Eddy; meters, total number 85, Crown 21, Keystone 64, owned by consumer; 4,062 services; pipe, lead and galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $479,197.35; ann. cost of mtce., $12,000; works belong to city.

BRIDGEPORT, pop. 4,000; fire area, 100 acres; bldgs., brick, stone and wood, 2 and 5 stories. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,450 ft.; value of dept. equipment, $2,500; value of bldgs., $6,000; total mem., 35 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, Schuylkill River, ¼ mile from business center; system, pump to res. and direct; filtration system, Jewell; res. cap., 3,000,000 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, cast iron, 7 miles, 4 to 8 in. dia., Mellert: 46 hydrants, Mellert: 12 valves; meters, total number 3; 570 services; pipe,

cost to construct, $40,000; ann. cost of mtce., $3,000; works belong to Co.

BRISTOL, pop. 9,500; fire area, 680 acres; mercantile bldgs., wood, stone and brick, 4 to 7 stories; private wood, 2½ to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 5 hose wagons; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $12,000; value of bldgs., $25,000; total mem., 600 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap. 30,000 gals., builder Morris; quality of water, fair; 3 pumping engines, cap. per day 3,000,000 gals.; mains, cast iron, 10 miles, 4 to 8 in. dia., Wood, McNeal; 100 hydrants, Wood; 30 valves; meters, total number 3; 1,000 services; pipe, lead and iron; pressure, dom. 70 lbs., fire 150 lbs.; consumption, per day 1,000,000 gals., per capita 125 gals.; cost to construct, $73,000; ann. cost of mtce., $4,500; works belong to Co.

BROCKWAYVILLE, pop. 3,000; fire area, 500 acres; bldgs., wood and brick. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 550 ft.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 200,000 gals.; mains, 6 miles; pressure, dom. 65 lbs., fire 65 lbs.; works belong to Co.

BROOKVILLE, pop. 3,500; fire area, 300 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose wagons, 6 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; private hose can be used if necessary; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $600; total mem., 40 volunteers.

WATER SUPPLY—Source, creek; system, pump to res.; quality of water, good; res. cap., 360,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor, Gould; mains, cast iron, 9 miles, 4 to 8 in. dia.; 27 hydrants, Hutchinson & Co.; 200 services; pipe, lead; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $50,000; ann. cost of mtce., $3,000; works belong to Co.

BROWNSVILLE, pop. 2,500; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. No organized fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,000 ft.; underwriters' rating, second class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; res. cap., 1,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 11 miles, 4 to 8 in. dia., National; 26 hydrants, National; 18 valves; pipe, lead; pressure, fire 120 lbs.; cost to construct, $25,000; works belong to Co.

BRYN MAWR, pop. 5,500; mercantile bldgs., brick and stone, 2 and 3 stories; private, stone, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 2 c. hand ex., 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 600 ft.; total hose, 2,600 ft.; fire alarm, gong, 600 boxes; value of dept. equipment $8,500; value of bldgs., $27,000; ann. exp. of dept., $1,000; total mem. 240, paid full time 1, paid part time 1, volunteers 238.

WATER SUPPLY—Source, creek; system, gravity; and pump to stdp.; cap. 940,000 gals., builders Tippett & Wood; pumping engines, cap. per day 395,000 gals., constructors Stern & Wetherill; mains, cement, 50 miles, 2 to 8 in. dia., American; 90 hydrants, Ludlow; meters, total number 334, Crown, Gem; 1,783 services; pipe, wrought iron; pressure, dom. 35 lbs., fire 50 lbs.; works belong to Co.

BUTLER, pop. 19,000; fire area, 2,000 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 6 hose carriages, 1 hose reel, 2 comb. wagons, 4 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, whistle; value of dept. equipment, $5,000; ann. exp. of dept., $2,000; total mem., 200 volunteers.

WATER SUPPLY—Source, 2 impounding res., 2 and 6 miles from business center; system, pump to res. and direct; filtration system, mechanical sand; res. cap., 320,000,000 gals.; 6 pumping engines, cap. per day 185,000,000 gals., constructors Worthington, Wood; mains, cast iron, 36 miles, 4 to 18 in. dia.; 195 hydrants; meters, total number 1,100; 2,700 services; pressure, dom. 80 lbs., fire 120 lbs.; cost to construct, $225,000; works belong to Co.

CALIFORNIA, pop. 3,500; bldgs., brick and wood, 2 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; 6 c. hand ex., hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, wells; pressure, dom. 100 lbs., fire 130 lbs.; 30 hydrants.

CAMBRIDGE SPRINGS, pop. 2,000; fire area, 500 acres; bldgs., wood; fire loss for 1907, $880; ins. for same time, $545; wooden houses not permitted. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 100 ft.; total hose, 2,000 ft.; fire alarm, whistle and telephone; ann. exp. of dept., $1,500; total mem., 60 volunteers.

WATER SUPPLY—Source, creek, ½ mile from business center; system, pump to stdp.; stdp. cap. 118,000 gals., dim. 20 x 50, material used in cons. steel; quality of water, good; pumps; cap. per day 20,000 gals., constructor Rumsey; mains, 6 miles, 4 to 10 in. dia.; 55 hydrants; meters, total number 280; 247 services; pipe, lead; pressure, dom. 90 lbs., fire 120 lbs.; consumption per day, 100,000 gals.; cost to construct, $80,000; bonded debt, $16,000; int. paid on bonds, 5 per cent; cost of mtce., $4,800; works belong to city.

CANNELTON, pop. 108; fire area, 100 acres; mercantile bldgs., stone and brick, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; no fireworks ord. Fire dept.—2 steamers, 3 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; total mem., 30 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; res. cap., 800,000 gals.; pumping engines, cap. per day 2,000,000 gals.; mains, cast iron, 8 miles, 4 to 16 in. dia.; 52 hydrants; pressure, dom. and fire 90 lbs.; cost to construct, $20,000; bonded debt, $12,000; no int. paid on bonds; ann. cost of mtce., $1,500; works belong to city.

CANONSBURG, pop. 3,500; fire area, 700 acres; mercantile bldgs., brick and stone, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; av. fire loss per yr. for 3 yrs., $2,333; av. ins. involved for same time, $39,000. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $4,000; value of bldgs., $3,500; ann. exp. of dept., $800; total mem., 100 volunteers.

WATER SUPPLY—Source, creek, 3½ miles from business center; system, pump to res.; quality of water, good; res. cap. 3,000,000 gals., located 1½ miles east of town; 1 pumping engine, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 12 in. dia.; 61 hydrants; 49 valves; meters, total number 300; 425 services; pipe, lead; pressure, fire 100 lbs.; cost to construct, $166,000; bonded debt, $64,000; int. paid on bonds, 5 per cent; cost of mtce., $2,800; works belong to Co.

CANTON, pop. 1,675; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $3,172; av. ins. involved for same time, $8,500. Fire dept.—1 h. & l. truck, 50 c. hand ex., 1 hose wagon, 3 hose

inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, electric; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $600; total mem., 100 volunteers.

WATER SUPPLY—Source, streams and lake, 2½ miles from business center; system, gravity; filtration system, N. Y.; quality of water, good; cap. of plant, 500,000 gals.; res. cap., 5,000 bbls.; mains, 10 miles, 6 to 10 in. dia.; 26 hydrants, Ludlow; pressure, dom. 120 lbs., fire 150 lbs.; cost to construct, $80,000; works belong to Co.

CARBONDALE, pop. 13,536; fire area, 2,880 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 8 c. hand ex., 1 hose wagon, 2 hose carriages, 1 comb. h. & l. truck, 1 ex. ladder, 8 horses; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, 10,500; value of bldgs., $17,500; ann. exp. of dept., $3,000; total mem., 350 volunteers.

WATER SUPPLY—Source, springs and wells, 6 miles from business center; system, gravity; quality of water, good; res. cap., 1,250,000,000 gals.; mains, cast iron, 55 miles, 2 to 24 in. dia.; 100 hydrants, Mathews, Ludlow, N. Y.; valves, Ludlow, Eddy, Darling,; meters, total number 45, owned by Co.; 5,000 services; pipe, galv. iron; pressure, dom. 115 lbs., fire 195 lbs.; consumption per day 4,500,000 gals., per capita 225 gals.; works belong to Co.

CARLISLE, pop. 9,626; fire area, 6,000 acres; mercantile bldgs., stone and brick, 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 aerial truck, fire patrol and salvage corps, 20 men, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good 5,000 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $15,000; value of bldgs., $25,000; ann. exp. of dept., $2,000; total mem., 900 volunteers.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to res.; filtration system, N. Y.; cap. of plant, 1,500,000 gals.; res. cap., 3,000,000 gals.; pumping engines, cap. per day 2,000,000 gals.; mains, cast iron, 31 miles, 4 to 16 in. dia., Wood; 108 hydrants, Mathews, Morris, Tasker & Co.; meters, total number 70, owned by consumer; 1,550 services; pipe, iron; pressure, dom. 35 lbs., fire 35 lbs.; consumption, per day 1,000,000 gals., per capita 100 gals.; int. paid on bonds, 4 per cent; works belong to Co.

CARNEGIE, pop. 15,000; fire area, 1,500 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $7,000; av. ins. for same time, $5,000. Fire dept.—20 c. hand ex., 2 h. & l. trucks, 4 hose carriages; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bell and whistle; value of dept. equipment, 7,000; value of bldgs., $10,000; ann. exp. of dept., $100; total mem., 100 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, 9 miles from business center; system, pump to res.; filtration system, sand and gravel; res. cap., 4,620,000 gals.; 2 pumping engines, cap. per day 6,000,000 gals., constructor Worthington; mains, cast iron, 125 miles, 4 to 12 in. dia.; 52 hydrants, Carlin; meters, total number 125, Westinghouse, Worthington; 390 services; pipe, lead; pressure, fire 90 lbs.; int. paid on bonds, 6 per cent; works belong to Co.

CATASAUQUA, pop. 4,000; fire area, 325 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 h. & l. truck, all factories have private hose, 2 private hose carts, 5 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; leather, good 200 ft.; rubber, good 2,400 ft.; total hose, 3,600 ft.; fire alarm, whistle; value of dept. equipment, $20,000; value of bldgs., $18,000; ann. exp. of dept., $1,500; total mem. 260, paid full time 6, volunteers 254.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 500,000 gals., dim. 36 x 75; quality 000 gals., constructor Crane; mains, 6.95 miles, 4 to 12 in. dia.; 110 hydrants; 60 valves; meters, total number 100, Thomson, Hersey, Keystone, Pittsburg, Worthington, Lambert, Buffalo and Trident, owned by Co.; 550 services; pressure, dom. 28 lbs., fire 70 lbs.; consumption per day, 400,000 gals.; works belong to Clear Springs Water Co.

CATAWISSA, pop. 3,000; bldgs., stone and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 2 hose wagons, axes, ladders, etc.; hose, cotton, rubber lined, good, 1,500 ft.; leather, good, 550 ft.; total hose, 1,850 ft.; fire alarm, bell; value of dept. equipment, $1,000; ann. exp. of dept., $3,600; total mem., 35 volunteers.

WATER SUPPLY—Source, mountain springs; system, gravity and pump to res.; res. cap., 300,000 gals.; pumping engines, cap. per day 48,000 gals., constructors Irwin, Lewis; mains, cast iron, 5 miles, 4 to 6 in. dia., Jackson & Woodin, Wood; 26 hydrants, Mathews; pipe, galv. iron; pressure, dom. 120 lbs., fire 120 lbs.

CENTER HALL, pop. 537; mercantile bldgs., wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 700 ft.; total mem., 28 volunteers.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity; quality of water, good; res. cap., 441,000 gals.; mains, cast iron, 1½ miles, 4 to 12 in. dia., Camden Iron Works; 22 hydrants; pressure, dom. 75 to 125 lbs., fire 125 lbs.; cost to construct, $8,000; bonded debt, $7,000; int. paid on bonds, 5 per cent; works belong to city.

CENTRALIA, pop. 3,000; fire area, 350 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 hose carriages, 1 c. engine hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 400 ft.; total hose, 2,400 ft.; fire alarm, whistle; value of dept. equipment, $2,500; ann. exp. of dept., $100; total mem., 90 volunteers.

WATER SUPPLY—Source, springs; system, gravity; quality of water, good; res. cap., 5,000,000 gals.; mains, 4 miles, 2 to 4 in. dia.; 12 hydrants, Wood; meters, total number 10, Crown, Nash; cost to construct, $16,000; works belong to Co.

CHAMBERSBURG, pop. 12,000; fire area, 1,280 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 3 c. hand ex., 1 h. & l. truck, 2 comb. c. & h. wagons, 5 hose carriages, 8 horses; hose, rubber, good, 3,500 ft.; fire alarm, Gamewell; value of dept. equipment, $12,000; value of bldgs., $25,000; ann. exp. of dept., $2,800; total mem., 450 volunteers.

WATER SUPPLY—Source, creek, 2 miles from business center; system, pump to res. and direct; res. cap., 8,500,000 gals.; pumping engines, cap. per day 4,000,000 gals.; mains, cast iron, 17 miles, 4 to 12 in. dia., Wood; 118 hydrants, Mathews; 50 valves; meters, total number 160; 2,030 services; pipe, galv. iron and lead; pressure, dom. 37 to 45 lbs., fire 40 to 70 lbs.; cost to construct, $120,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $2,600; works belong to town.

CHARLEROI, pop. 5,930; mercantile bldgs., brick. Fire dept.—1 h. & l. truck, 1 comb. c. & h. wagon, 5 hose carriages; total hose, 4,000 ft.; fire alarm, electric, 24 boxes; total mem., 73 volunteers.

WATER SUPPLY—Source, Monongahela River res.; res. cap., 5,000,000 gals., pumping engine, cap. per day, 2,500,000 gals.; 52 hydrants.

CHESTER, pop. 35,500; fire area, 3,000 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private, brick, 3 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $29,000. Fire dept.—4 steamers, 2 comb. c. & h. wagons, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 14 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 1,400 ft.; inferior, all kinds, 1,300 ft.; total hose, 7,700 ft.; fire

alarm, telephone; value of dept. equipment, $45,-695; value of bldgs., $35,000; ann. exp. of dept., $16,000; total mem., 500 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; filtration system, mechanical; quality of water, good; res. cap. 19,000,000 gals., located Harrison's Hill; 2 pumping engines, cap. per day 6,000,000 gals., constructor Holly; mains, cast iron, 75 miles, 4 to 24 in. dia.; 200 hydrants, R. D. Wood; 175 valves, R. D. Wood; meters, total number 1,600, owned by Co.; 7,000 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 2,750,-000 gals., per capita 60 gals.; cost to construct, $2,500,000; ann. cost of mtce., $80,000; works belong to Co.

CHICORA, pop. 1,200; fire area, 175 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts, 1 reel; hose, cotton, rubber lined, 400 ft.; rubber, 400 ft.; inferior, 500 ft.; total hose, 1,300 ft.; value of dept. equipment, $1,200; value of bldgs., $1,000; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, in business center; system, gravity and pump to res.; res. cap., 100,000 gals.; pumping engines, cap. per day 80,000 gals., constructor Cameron; mains, wrought iron, 5 to 6 miles, ½ to 6 in. dia., Oil Well Supply Co.; 16 hydrants, Wood; 125 services; pipe, galv. iron; pressure, dom. 25 to 75 lbs.; fire 75 to 100 lbs.; ann. cost of mtce., $1,000; works private.

CHRISTIANA, pop. 950; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,800; ann. exp. of dept., $350; total mem., 60 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity; res. cap., 50,000 gals.; quality of water, good; mains, cast iron, 4 miles, 4 to 8 in. dia., Wood; 20 hydrants; 10 valves; 173 services; pipe, lead; pressure, dom. 70 lbs., fire 80 lbs.; cost to construct, $20,000; ann. cost of mtce., $100; works belong to Co.

CLARENDON, pop. 1,092; fire area, 150 acres; bldgs., wood, 1½ and 2 stories; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 750 ft.; rubber, good, 1,100 ft.; inferior, all kinds, 250 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,500; ann. exp. of dept., $150; total mem., 200 volunteers.

WATER SUPPLY—Source, wells; system, pump to tanks; tanks cap., 3,000 bbls.; pumping engines, cap. per day 72,000 gals.; mains, 1½ miles, 1¼ to 4 in. dia.; 10 hydrants; pressure, dom. 30 lbs., fire 95 lbs.; cost to construct, $4,000; ann. cost of mtce., $1,300; works belong to an estate.

CLARION, pop. 2,400; fire area, 250 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds 300 ft.; total hose 1800 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $2,000; ann. exp. of dept., $275; total mem., 43 volunteers.

WATER SUPPLY—Source, river and wells; system, pump to stdp. and direct; stdp. cap. 200,000 gals., builders Riter & Conley, Wilson & Snyder; filtration system, N. Y.; cap. of plant, 500,000 gals.; pumping engines, cap. per day 1,440,000 gals., constructor Worthington; mains, cast iron, 8½ miles, 4 to 6 in. dia., National; 29 hydrants, Michigan Brass & Iron Works; 18 valves; meters, total number 12, Crown 4, Worthington 4, Westinghouse 4; 150 services; pipe, galv. iron; pressure, fire 42 to 57 lbs.; cost to construct, $33,000; works belong to Co.

CLAYSVILLE, pop. 1,000; fire area, 20 to 210 acres; mercantile bldgs., brick and frame, 2 to 5 stories; private, brick and frame, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 hand engine; hose, good; bell alarm; value of dept. equipment, $700; volunteer members.

WATER SUPPLY—Source, creek, ¾ mile from business center; system, pump to stdp.; stdp. cap. 110,000 gals., dim. 25 x 30, material used in cons. steel; quality of water, good; res. cap., 25,000 gals.; 1 pump, cap. per day 15,000 gals., constructor Field; mains, cast iron, 2½ miles, 4 to 10 in. dia.; 30 hydrants; meters 37, Keystone and Hersey, owned by borough; 37 services; pipe, galv. iron; pressure, fire 110 lbs.; cost to construct, $8,000; bonded debt, $8,000; int. on bonds, 4 and 5 per cent; works belong to borough.

CLEARFIELD, pop. 8,000; fire area, 1,600 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $8,066; av. ins. for same time, $9,500. Fire dept.—1 steamer, several c. hand ex., 1 h & l. truck, 7 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $7,000; value of bldgs., $8,000; ann. exp. of dept., $200; total mem., 130 volunteers; underwriters' rating first class.

WATER SUPPLY—Source, creeks, 4 miles from business center; system, gravity to res.; quality of water, good; res. cap. 20,000,000 gals., located 4 miles from town; mains, cast iron, 32 miles, 2 to 30 in. dia., McNeal and Wood; 90 hydrants, Mathews; 118 valves; meters, total number 40, Crown 38, Gem 2, owned by Co.; 1,300 services; pipe, lead and iron; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 2,500,000 gals., per capita 200 gals.; cost to construct, $260,000; bonded debt, $90,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $8,200; works belong to Co.

CLIFTON HEIGHTS, pop. 2,330; fire area, 640 acres; mercantile bldgs., stone, 4 and 5 stories; private, brick and wood, 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 2 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; value of dept. bldgs., $4,000; total mem., 200 volunteers.

WATER SUPPLY—Not reported.

COALPORT, pop. 1,000; fire area, 100 acres; mercantile bldgs., brick and wood, 1 to 3½ stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good, 500 ft.; fire alarm, whistle; value of dept. equipment, $1,000; total mem., 56 volunteers.

WATER SUPPLY—Source, wells, cisterns and pumps; quality of water, good; pumping cap. per day, 244,000 gals.; 24 hydrants; waterworks just completed.

COATESVILLE, pop. 6,500; fire area, 1,300 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood and brick, 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $15,430. Fire dept.—2 steamers, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell and whistle, 7 boxes; value of dept. equipment, $10,000; value of bldgs., $16,000; ann. exp. of dept., $1,000; total mem., 325 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity and pump to res.; res. cap., 1,200,000 gals.; pumping engines, cap. per day 500,000 gals.; mains, cast iron, 8 miles, 3 to 12 in. dia.; 70 hydrants; meters, total number 2; 700 services; pipe, cast iron and lead; pressure, dom. 26 lbs., fire 200 lbs.; cost to construct, $85,000; ann. cost of mtce., $1,500; works belong to borough.

COLUMBIA, Lancaster County, pop. 13,500; bldgs., brick and stone, 2 and 4 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—4 steamers, 1 c. engine, 16 c. hand ex., 1 aerial truck, 8 hose carriages; hose, cotton, rubber lined, good, 6,000 ft.; fire alarm,

whistle and bell; 2 shifting engines on railroad equipment, have 100 ft. of hose each; value of dept. bldgs., $72,500; ann. exp. of dept., $4,000; total mem. 100, 12 paid full time.

WATER SUPPLY—Source, river, 1-6 mile from business center; system, pump to res. and direct; filtration system, gravity, mechanical, Pittsburg Filter Co.; res. cap. 5,000,000 gals., located 1¾ miles from station; 2 pumping engines, class comp., cap. per day 4,500,000 gals., constructors Snow, Worthington; mains, cast iron, 19 miles, 6 to 16 in. dia.; 105 hydrants, Ludlow; meters, total number 40, owned by Co.; 2,550 services; pipe, lead and iron; pressure, dom. 20 lbs., fire 70 lbs.; consumption, per day 1,000,000 gals., per capita 70 gals.; works belong to Co.

COLWYN, pop. 1,226; mercantile bldgs., stone, brick and wood. Fire dept.—2 h. & l. trucks; total hose, 1,000 ft.; fire alarm, gong; total mem., 128 volunteers.

WATER SUPPLY—Source, hydrants.

CONEMAUGH, pop. 3,100; bldgs., wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, rubber, good 500 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Source, mountain streams, 2 miles from business center; system, gravity; quality of water, good; res. cap., 2,500,000 gals.; mains, cast iron, 6½ miles, 4 to 10 in. dia., National; 30 hydrants, Wood; meters, total number 600, owned by consumer; 600 services; pipe, lead; pressure, dom. 130 lbs., fire 160 lbs.; cost to construct, $45 000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,800; works belong to Co.

CONNEAUTVILLE, pop. 920; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; ann. exp. of dept., $25; total mem., 100 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 1,700 bbls.; mains, cast iron, 3 miles, 4 to 6 in. dia.; 32 hydrants; pressure, fire 65 lbs.; cost to construct, $15,000; ann. cost of mtce., $250.

CONNELLSVILLE, pop. 9,796; fire area, 500 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, rubber, good 500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $7,000; ann. exp. of dept., $2,416; total mem., 40, paid part time 20, volunteers 20; underwriters' rating, first class.

WATER SUPPLY—Source, Youghiogheny River and res.; system, gravity and pump direct; filtration system, N. Y.; cap. of plant, 1,500,000 gals.; res. cap. 20,000,000 gals., located ½ mile from town; 3 pumping engines, class 2 H. S., 1 L. S., sizes 34 x 14 x 24, 26 x 15 x 20, 16 x 10 x 18, cap. per day 7,000,000 gals., constructors Westinghouse, Blake, Smith-Vaile; mains, cast iron, 25 miles, 4 to 16 in. dia.; 100 hydrants; meters, total number 91, Crown; 1,956 services; pressure, fire 110 lbs.; cost to construct, $120,000; works belong to Co.

CONSHOHOCKEN, pop. 5,762; fire area, 640 acres; mercantile bldgs., brick, 2½ and 3 stories; private, brick, 2½ and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 2 c. hand ex., 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,350 ft.; fire alarm, bell; value of dept. equipment, $12,000; value of bldgs., $10,000; ann. exp. of dept., $1,700; total mem., 210, paid full time 1, paid part time 2, volunteers 207.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 2,000,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 9½ miles, 3 to 10 in. dia., Wood, Reading; 55 hydrants, Wood; 60 valves; meters, total number 55, Crown, Hersey Rotary, Gem, Thomson; 568 services; pipe, lead; pressure, dom. 20 to 90 lbs., fire 40 to 90 lbs.; cost to construct, $110,000; works belong to Co.

COPLAY, pop. 1,800; fire area, 625 acres; bldgs., private, brick and wood, 2 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hose wagon, 1 hose cart, 700 ft.; fire alarm, bell; value of dept. equipment, $2,200; value of bldgs., $200; ann. exp. of dept., $50; total mem., 40 volunteers.

WATER SUPPLY—Source, springs and water shed, 3½ miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 3,000,000 gals.; pumping engines, class comp. dup., cap. per day 1,000,000 gals.; mains, cast iron, 3.75 miles, 4 to 10 in. dia.; 24 hydrants; 41 valves; meters, total number 6, Gem and Lambert; 103 services; pipe, galv. iron and lead; pressure, dom. 70 lbs., fire 125 lbs.; consumption per day, 37,000 gals.; cost to construct, $30,000; works belong to Co.

CORAOPOLIS, pop. 5,000; bldgs., wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—2 hose carriages, 1 hose wagon, 1 h. & l. wagon; hose, cotton, rubber lined, good, 2,000 ft.; rubber 100 ft., total hose, 2,100 ft.; total mem., 12 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 84,000 gals.; filtration system, sand; 3 pumping engines, cap. per day 1,000,000 gals., constructor Hall; mains, 17 miles; 72 hydrants, Ludlow; meters, total number 40; 275 services; pressure, dom. 100 lbs., fire 140 lbs.; consumption, per day 600,000 gals., per capita 24 gals.; cost to construct, $50,000; ann. cost of mtce., $4000; works belong to town.

CORRY, pop. 7,500; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 c. hand ex., 1 hose wagon, 3 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, electric bell, 25 boxes; value of dept. equipment, $12,000; value of bldgs., $14,000; ann. exp. of dept., $1,800; total mem., 62, paid full time 2, volunteers 60.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to res.; quality of water, soft; res. cap., 4,500,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Holly; mains, cast iron, 36 miles, 3 to 12 in. dia.; 84 hydrants, Ludlow; 150 valves; meters, total number 400; 1,200 services; pipe, galv. iron; pressure dom., 125 lbs., fire, 15 lbs.; consumption per day, 750,000 gals., per capita 120 gals.; cost to construct, $275,000; ann. cost of mtce., $6,000; works belong to Co.

COUDERSPORT, pop. 3,217; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages, buckets; hose, rubber, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 80 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; res. cap., 7,500,000 gals.; mains, cast iron, 10 miles, 3 to 8 in. dia.; 58 hydrants, Ross, Boston, Cayuta; 65 valves, Cayuta, etc.; meters, total number 5, Nash, owned by Co.; 700 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $100,000; ann. cost of mtce., $1,100; works belong to Co.

CRAFTON, pop. 1,927. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, river, supplied by Chartiers Valley Water Co.; system, pump to res.; res. cap., 3,500,000 gals.; 2 pumping engines, cap. per day 6,000,000 gals., constructor Worthington; mains, cast iron, 12 miles, 4 to 12 in. dia., National; 22 hydrants, Carlin; meters, total number 6, Westinghouse, Worthington; 290 services; pipe, lead; pressure, dom. 60 lbs., fire 128 lbs.; works belong to Co.

CRESSONA, pop. 1,800; fire area, 2 miles; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 3 c. hand ex., 3 h. & l. trucks; hose

cotton, rubber lined, good, 200 ft.; rubber, good, 100 ft.; total hose, 300 ft.; value of dept. equipment, $2,000; ann. exp. of dept., $125; total mem., 100 volunteers; Wm. Kemp, chief.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity and pump direct; pumping engines, cap. per day 500,000 gals., constructor Worthington; mains, 12 miles, 2 to 8 in. dia.; 30 hydrants; 600 services; pressure, fire 130 lbs.; cost to construct, $400,000; int. paid on bonds, 5 per cent; ann cost of mtce., $8,000.

CURWENSVILLE, pop. 2,500; fire area, 1,280 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 c. engine, 25 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment $3,500; value of bldgs., $4,000; total mem. 60 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap., 2,000,000 gals.; 2 pumping engines, class compound, cap. per day 1,500,000 gals., constructor Worthington, mains, cast iron, 10 miles, 4 to 10 in. dia.; 44 hydrants; 50 valves; meters, total number 15, Empire, Gem, Hersey Disc, Buffalo, Pittsburg and Keystone; 320 services; pipe, lead and iron; pressure, dom 90 lbs., fire 130 lbs.; consumption per day 400,000 gals.; cost to construct, $53,000; cost of mtce., $1,200; works belong to Co.

DALLASTOWN, pop. 2,000; fire area, 400 acres; mercantile bldgs., brick and stone, 3 stories; private, brick, stone and wood, 2 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; average fire loss per year for the last three years, $100. Fire dept.—1 steamer, 4 c. hand ex., 2 hose wagons, 1 hose carriage, 1 hand fire engine; hose, cotton, rubber lined, good, 2,000 ft.; total hose, 2,020 ft.; fire alarm, bells; value of dept. equipment, $7,000; value dept. bldgs., $2,500; ann. exp., $200; total mem., 150.

DANVILLE, pop. 8,042; fire area, 1,400 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 hose wagon, 4 hose carriages, 5 horses; hose, linen, good 4,000 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $19,000; ann. exp. of dept., $1,100; total mem., 300 volunteers.

WATER SUPPLY—Source, river, ⅛ mile from business center; system, pump direct; filtration system, Jewell; cap. of plant, 1,000,000 gals., quality of water, fair; res. cap., 98,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals., constructors Worthington, Holly; mains, cast iron, 13 miles, 2 to 12 in. dia.; 100 hydrants, Holly, Mathews, Ludlow, Corey; meters, total number 15, Gem 2, Buffalo 13, owned by city; 1,200 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption, per day 1,000,000 gals., per capita, 125 gals.; cost to construct, $200,000; bonded debt, $77,000; int. paid on bonds, 3 per cent; ann. cost of mtce., $10,000; works belong to city.

DARBY, pop. 9,000; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 comb. h. & l. wagon; hose, cotton, good 700 ft.; underwriters' rating, second class.

WATER SUPPLY—Source, creek; supplied by Springfield Consolidated Water Co.; pressure, 90 lbs.

DELANO, pop. 1,100; mercantile bldgs., brick and wood, 1 to 2½ stories; private, brick and wood, 1 to 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 700 ft.; fire alarm, whistle.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 31,000,000 gals.; mains, 1¾ miles; 71 hydrants; 145 services; pressure, fire 42 lbs.; cost to construct, $31,700; works belong to Co.

DERRY STATION, pop. 2,800; fire area, 350 acres; mercantile bldgs., wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages, ladders, hired horses; hose, rubber, good, 1,800 ft.; inferior, all kinds, 500 ft.; total hose, 2,300 ft.; value of dept. equipment, $2,500; value of bldgs., $50; total mem., 33 volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity and pump to res.; res. cap., 5,000,000 gals.; pumping engines, cap. per day, 500,000 gals.; mains, cast iron and cement, 8 miles, 4 to 10 in. dia., American, National; 29 hydrants, Ludlow; 71 valves; 10 meters, owned by Co.; 395 services; pipe, lead; pressure, dom. 90 lbs., fire 130 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $127,355; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,500; works belong to Co.

DICKSON CITY, pop. 5,000; fire area, 1,920 acres; mercantile bldgs., stone, brick and wood, 2½ and 3 stories; private, brick, 2½ and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 8 c. hand ex., 1 h. & l. truck, 1 jumper, hooks and ladder, 1 hose wagon, 1 hose carriage, 2 hired horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $8,000; total mem., 85 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity; res. cap., 2,250,000 gals.; mains, cast iron, 8¼ miles, 4 to 10 in. dia.; 17 hydrants; 33 valves; 435 services; pipe, galv. iron and lead; pressure, fire 35 to 45 lbs.; cost to construct, $36,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $800; works belong to city.

DOLYESTOWN, pop. 3,034; fire area, 640 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private, brick, stone and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 10 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; leather, good, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $6,500; ann. exp. of dept., $500; total mem., 75 active volunteers.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to res. and direct; res. cap., 350,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructor Holly; mains, 7½ miles, 3 to 12 in. dia., Cassin; 65 hydrants, Cassin; 67 valves; 500 services; pipe, lead and galv. iron; pressure, dom. 70 lbs., fire 130 lbs.; cost to construct, $61,000; ann. cost of mtce., $3,000; works belong to borough.

DOWNINGTON, pop. 2,900; fire area, 200 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 700 ft.; inferior, all kinds, 100 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept., equipment, $6,000; value of bldgs., $3,000; ann. exp. of dept., $400; total mem., 150 volunteers.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; res. cap., 2,500,000 gals.; mains, 10 miles; 450 services; pipe, lead and iron; pressure, dom. 40 lbs.; cost to construct, $125,000; works belong to city.

DU BOIS, pop. 9,700; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 2 hose wagons, 7 hose carts, 8 horses; hose, cotton, rubber lined, good, 8,200 ft.; fire alarm, whistle, 5 boxes; value of dept. equipment, $31,000; value of bldgs., $10,000; ann. exp. of dept., $3,000; total mem., 300 volunteers.

WATER SUPPLY—Source, creek, 6 miles from business center; system, gravity; quality of water, good; res. cap., 50,000,000 gals.; mains, iron and wood, 28 miles, 4 to 30 in. dia.; 100 hydrants; 80 valves; meters, total number 335, Union, Empire, Hersey Rotary, Trident, Thomson, Keystone and

Lambert; 1,000 services; pipe, lead; pressure, dom. 95 lbs., fire 95 lbs.; consumption per day, 800,000 gals.; cost to construct, $260,000; bonded debt, $200,000; int. paid on bonds, 4½ per cent; cost of mtce., $10,000; works belong to city.

DUKE CENTER, pop. 500; fire area, 25 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 750 ft.; inferior, all kinds, 750 ft.; total hose, 1,500 ft.; fire alarm, bell, 10 boxes; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 35 volunteers.

WATER SUPPLY—Source, creek; system, pump to tank; tank cap., 40,000 gals.; 1 force pump; mains, 1¼ miles, 2 and 3 in. dia.; 13 hydrants; ann. cost of mtce., $100.

DUNCANNON, pop. 2,800; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; leather, good 500 ft.; inferior, all kinds, 500 ft.; total hose, 1,600 ft.; fire alarm, whistle.

WATER SUPPLY—Source, streams, 1½ and 4 miles from business center; system, gravity; res. cap., 550,000 gals.; mains, cast iron, 6 miles, 2 to 8 in. dia., Jackson, Woodin; 22 hydrants, Reading; meters, total number 50, Nash, Crown, Trident; 400 services; pipe, iron; pressure, dom. 50 lbs., fire 60 lbs.; cost to construct, $45,201; int. paid on bonds, 4 per cent; works belong to Co.

DUNCANSVILLE, pop. 1,512; fire area, 600 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; total mem., 90 volunteers.

WATER SUPPLY—Source, Hollidaysburg waterworks; system, gravity; mains, 6 miles, 12 in. dia.; 10 hydrants; pressure, fire 115 lbs.; works belong to city.

DUNMORE, pop. 17,500; fire area, 800 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 6 c. hand ex., 3 hose wagons, 3 hose carriages, 6 horses; hose, cotton, rubber lined, good, 41,000 ft.; rubber, good, 4,000 ft.; total hose, 45,000 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $15,000; value of bldgs., $16,400; ann. exp. of dept., $8,200; total mem., 350, paid full time 4, volunteers 346.

WATER SUPPLY—Source, surface water; system, gravity; res. cap., 65,000,000 gals.; mains, cast iron, 15 miles, 2 to 14 in. dia., Jackson & Woodin, Dunmore; 100 hydrants, Wood; meters, total number 1,300, Keystone 250, Empire 1,050; 1,500 services; pipe, wrought iron; pressure, dom. 180 lbs., fire 180 lbs.; works belong to Co.

DUQUESNE, pop. 15,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 c. hand ex., 1 comb. h. & l. truck, 3 hose carriages; 4 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 6,000 ft.; fire alarm, whistle; value of dept. equipment, $3,500; value of bldgs., $4,500; ann. exp. of dept., $800; total mem., 150 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 500,000 gals., material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals.; mains, 22 miles, 2 to 16 in. dia.; 87 hydrants; meters, total number 915, Empire 250, Keystone 250, owned by city; 1,400 services; pipe, lead; pressure, dom. 100 lbs., fire 120 lbs.; works belong to borough.

EAST BRADY, pop. 1,233; bldgs., wood and brick, 2 and 3 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck; fire alarm, bell; value of dept. equipment, $3,200; value of bldgs., $250.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; res. cap., 108,000 gals.; pumping engines, cap. per day 150,000 gals., constructor Cameron; mains, 2 miles, 4 to 6 in. dia.; 173 hydrants; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $6,000; ann. cost of mtce., $500; works belong to Co.

EAST MAUCH CHUNK, pop. 3,458; fire area, 400 acres; bldgs., stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 aerial trucks, 3 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, whistle; total mem., 72 volunteers.

WATER SUPPLY—Source, wells, supplied by Mauch Chunk; res. cap., 1,636,220 gals.; mains, cast iron, 8 miles, 2 to 8 in. dia.; 32 hydrants, Wood, Tamaqua; 337 services; pipe, lead; pressure, dom. 65 lbs., fire 65 lbs.; works belong to Co.

EASTON, pop. 25,238; fire area, 1,800 acres; mercantile bldgs., stone and brick, 2 to 7 stories; private, brick and wood 2½ stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—5 steamers, 1 c. engine, 24 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 4 comb. c. & h. wagons, 1 hose wagon, 3 hose carts, 19 horses; hose, cotton, rubber line, good, 9,850 ft.; rubber, good, 3,000 ft.; total hose, 12,850 ft.; fire alarm, electric, 55 boxes; value of dept. equipment, $50,000; value of bldgs., $46,000; ann. exp. of dept., $23,000; total mem. 40, paid full time 14, paid part time 26.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and res.; stdp. cap. 500,000 gals., dim. 25 x 120, material used in cons. iron; quality of water, good; res. cap. 8,000,000 gals., located on Chestnut hill; 2 pumps and 2 pumping engines, cap. per day, 4,000,000 gals., constructors Corliss, Worthington and Gould; mains, cast iron, 3 miles, 4 to 24 in. dia.; 160 hydrants; meters, total number 90, owned by Co.; 2,000 services; pipe, lead; pressure, dom. 20 to 120 lbs., fire 120 lbs.; works belong to Co.

EAST PITTSBURG, pop. 4,000; fire area, 1,200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 3 to 6 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 c. hand ex., 3 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle, 3 boxes; value of dept. equipment, $2,200; value of bldgs., $4,000; ann. exp. of dept., $250; total mem., 40 volunteers.

WATER SUPPLY—Source, river; system, pump to res., 25,000,000 gals.; pumping engines, cap. per day, 26,000,000 gals.; mains, 10 miles; 20 hydrants; 570 services; pressure, fire 110 lbs.; works belong to Co.

EAST STROUDSBURG, pop. 3,500; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,750 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $3,000; exp. of dept. 1909, $100; total mem., 60 volunteers.

WATER SUPPLY—Source, creek, 3 miles from business center; system, gravity; res. cap., 500,000 gals.; mains, cast iron, 8 miles, 4 to 12 in. dia., Wood, Warren; 35 hydrants, Mathews; 34 valves; 650 services; pipe, iron; pressure, dom. 60 to 80 lbs.; cost to construct, $47,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,250; works belong to borough.

EBENSBURG, pop. 1,800; fire area, 900 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hand engine, 4 c. hand ex., 3 hose wagons; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, bell; value of bldgs., $3,300; total mem., 50 volunteers.

WATER SUPPLY—Source, pond; system, pump to res.; res. cap., 132,000 gals.; pumping engines, cap. per day 23,760 gals., constructor Reed; mains, cast iron, 4½ miles, 4 to 6 in. dia.; 33 hydrants, Ludlow; 23 valves; meters, total number 12; 243 services; pressure, dom. 20 lbs., fire 50 lbs.; cost to

construct, $16,000; ann. cost of mtce., $1,000; works belong to borough.

EDWARDSVILLE, pop. 5,165; fire area, 1,920 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 aerial trucks, 1 hose carriage; hose, cotton, rubber lined, good 1,900 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $22,000; ann. exp. of dept., $1,200; total mem., 22 volunteers.

WATER SUPPLY—Source, Spring Brook Water Supply Co.

ELDRED, pop. 1,600; fire area, 800 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $600; ann. exp. of dept., $450; total mem., 75 volunteers.

WATER SUPPLY—Source, 3 springs; system, pump to stdp.; stdp. cap., 12,000 bbls.; pumping engines, cap. per day 3,000 bbls., constructor Cameron; mains, 6 miles, 3 and 6 in. dia.; 31 hydrants, Chapman; pressure, fire 85 lbs.,; cost to construct, $40,000; ann. cost of mtce., $300; works private.

ELIZABETH, pop. 2,100; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; value of dept. equipment, $1,000; volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res. and direct; res. cap., 1,000,000 gals.; quality of water, good; 3 pumping engines, class triple and comp., cap. per day 8,250,000 gals., constructors Worthington, Wilson & Snyder; mains, cast iron, 34 2/3 miles, 4 to 24 in. dia., Ludlow; 130 hydrants, Ludlow; meters, total number 974; 2,383 services; pipe, lead; pressure, dom. 140 lbs., fire 140 lbs.; cost to construct $37,000.

ELIZABETHTOWN, pop. 1,750; fire area, 640 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 3 hose carts, 1 hose carriage; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $204; total mem., 95 volunteers.

WATER SUPPLY—Source, wells, springs and creek, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 500,000 gals., located 1 mile from center of town; 2 pumping engines, class 17-hp., cap. per day 250,000 gals.; mains, cast iron, 6 miles, 4 to 8 in. dia.; 26 hydrants; 16 valves; meters, total number 10, owned by consumer; 200 services; pressure, dom. 75 lbs., fire 80 lbs.; consumption per day, 120,000 gals., cost to construct, $25,000; bonded debt, $14,500; int. paid on bonds, 4 per cent; cost of mtce., $2,500; works belong to Co.

ELKLAND, pop. 1,109; fire area, 150 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; inferior, all kinds, 200 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,500; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; res. cap. 240,000 gals., located above village; mains, cast iron, 5 miles, 3 to 8 in. dia.; 25 hydrants; 100 services; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $1,700; bonded debt, $17,000; int. paid on bonds, 4 per cent; works belong to city.

ELLWOOD CITY, pop. 2,500. Fire dept.—2 hose carts, 1 h. & l. truck; hose, 1,800 ft.; 36 volunteers.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump direct, with surplus, to res.; res. cap., 6,000,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructors Gould & De Laval electric turbine; mains, 10 miles, 4 to 10 in. dia., National; 50 hydrants, Thomson; meters, total number 185; pressure, dom. 80 lbs., fire 80 to 100 lbs.

EMAUS, pop. 4,000; fire area, 640 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire ept.—1. h. & l. truck, 2 comb. c. engines, 6 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell and whistle, 1 box; value of dept. equipment, $4,000; value of bldgs., $2,500; ann. exp. of dept., $250; total mem., 239 volunteers.

WATER SUPPLY—Source, springs and 2 artesian wells, ½ mile from business center; system, gravity; res. cap., 300,000 gals.; mains, 6 miles, 3 to 6 in. dia.; 31 hydrants; 350 services; pressure, dom. 60 lbs., fire 100 lbs.; consumption, per day 90,000 gals., per capita 50 gals.; cost to construct, $25,000; bonded debt, $10,000; ann. cost of mtce., $1,400; works belong to borough.

EMLENTON, pop. 1,200; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 c. hand ex., 1 hose wagon, 2 hose carts, 1 horse; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 400 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 50 volunteers.

WATER SUPPLY—Source, springs and artesian well ½ mile from business center; system, gravity and pump to res.; res. cap., 300,000 gals.; pumping engines, cap. per day 30,000 gals.; mains, cast iron, 6 miles, 3 to 6 in. dia.; 30 hydrants, Ludlow; 350 services; 25 valves; pressure, dom. 70 lbs., fire 100 lbs.; consumption, per day 95,000 gals., per capita 50 gals.; cost to construct, $25,000; ann. cost of mtce., $50; works of a Co. also used for fire protection; works belong to borough.

EMPORIUM, pop. 3,000; fire area, 200 acres; mercantile bldgs., brick and wood, 2 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages, 1 c. engine; hose, cotton, rubber lined, good 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $3,000; total mem., 240 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 4,000,000 gals.; mains, cast iron, 10 miles, 4 to 8 in. dia., Wood; 38 hydrants, Mathews; 40 valves; 556 services; pressure, dom. 90 to 120 lbs., fire 90 to 120 lbs.; cost to construct, $63,000; ann. cost of mtce., $2,000; works belong to Co.

EPHRATA, pop. 2,900; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 25 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $1,500; ann. exp. of dept., $200; total mem., 120 volunteers.

WATER SUPPLY—Source springs, 1½ miles from business center; system, gravity; quality of water, good; res. cap., 850,000 gals.; mains, 9½ miles, 4 to 6 in. dia.; 50 hydrants, Mathews; 18 valves, Eddy; meters, total number 28, Union, Keystone; 250 services; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $50,000; works belong to borough.

ERIE, pop. 70,000; fire area, 4,160 acres; mercantile bldgs., brick, 2 to 6 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 years, $175,362.58; av. ins. involved for same time, $2,229,556.66. Fire dept.—9 steamers, 2 h. & l. trucks, 1 c. engine, 22 c. hand ex., 1 comb. c. & h. wagon, 9 hose wagons, 46 horses; hose, cotton, rubber lined, good, 10,000 ft.; rubber, good, 600 ft.; in-

fire alarm, Gamewell, 139 boxes; value of dept equipment, $114,046; value of bldgs., $120,364; ann. exp. of dept., $80,000; total mem. 95, paid full time 59, paid part time 36.

WATER SUPPLY—Source, bay, 2 miles from business center; system, pump to res. and direct, quality of water, good; res. cap. 36,000,000 gals., located 2 miles from station; 3 pumping engines, cap. per day 25,000,000 gals., constructors Worthington, Gaskill; mains, cast iron, 122 miles, 4 to 30 in. dia.; 785 hydrants, Mathews; 1,627 valves, Eddy; meters, total number 323; 12,520 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 90 lbs.; consumption per day 8,833,865 gals., per capita 173.7 gals.; cost to construct, $3,650,221.44; bonded debt, $550,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $18,197.71; works belong to city.

ESPLEN; mercantile bldgs., wood. Fire dept. —1 h. & l. truck, 2 hose carriages; total hose, 1,250 ft.; fire alarm, whistle; total mem., 60 volunteers.

WATER SUPPLY—Source, Snow Water Co.; system gravity.

ETNA, pop. 5,384; fire area, 150 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,500; av. ins. for same time, $2,600. Fire dept.—3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,950 ft.; fire alarm, Gamewell, 7 boxes, value of dept. equipment, $4,700; value of bldgs., $3,600; ann. exp. of dept., $1,100; total mem., 36 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, gravity, pump to stdp. and direct; stdp. cap. 270,000 gals., dim. 30 x 40, material used in cons. steel; quality of water, good; cap. per day 2,500,000 gals., constructor Hall; mains, cast iron, 7 miles, 4 to 12 in. dia.; 46 hyurants; 48 valves; meters, total number 30, Westinghouse and Keystone, owned by consumer; 700 services; pipe, lead; pressure, dom. 120 lbs., fire 120 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $100,000; works belong to Etna borough.

EVANS CITY, pop. 1,500; fire area, 600 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $100. Fire dept.—18 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $500; 50 volunteers.

WATER SUPPLY—Not reported.

EVERETT, pop. 2,800; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood and brick, 2 stories. Fire dept.—1 steamer, 3 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $5,400; ann. exp. of dept., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, spring and well; system, pump to res. and direct; res. cap., 700,000 gals.; pumping engines, class comp., constructor Worthington; mains, 2½ miles, 35 hydrants, Mathews; pressure, dom. 90 lbs., fire 90 lbs.; works belong to Co.

FAIRCHANCE, pop. 1,500; fire area, 300 acres; mercantile bldgs., wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 30 c hand ex., 2 comb. c. & h. wagons; hose, rubber good, 150 ft.; fire alarm, bells; value of dept. equipment, $200; value of bldgs., $1,200; total mem., 36 volunteers.

WATER SUPPLY—Source, wells.

FAYETTE CITY; bldgs., wood. Fire dept.—2 hose carriages; hose, 1,000 ft.; fire alarm, bell; total mem., 22 volunteers; A. R. Woodgerd, supt.

WATER SUPPLY—Source, river; system, pumping.

FLEETWOOD, pop. 978; fire area, 75 acres, mercantile bldgs., brick, 2 and 3 stories; private, brick and stone, 2 stories; wooden roofs permitted; investigated. No organized fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 1,000,000 gals.; mains, 4 miles, 4 to 10 in. dia., Mellert; 4 hydrants, Mellert; 30 valves; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $20,000; ann. cost of mtce., $300; works belong to Co.

FOREST CITY, pop. 4,279; fire area, 1,280 acres, mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good 1,700 ft.; inferior, all kinds, 300 ft.; total hose, 2,000 ft.; fire alarm, electric, 5 boxes; value of dept. equipment, $6,000; value of bldgs., $2,000; total mem., 51, paid part time 16, volunteers 35; underwriters' rating, second class.

WATER SUPPLY—Source, Lackawanna River; system, gravity and pump direct, surplus to res.; res. cap., 5,000,000 gals.; pumping engines, cap. per day, 1,250,000 gals., constructors Gordon, Maxwell; mains, 9½ miles, 4 to 12 in. dia., Jackson & Woodin; 37 hydrants, Ludlow, Mathews; 24 valves; meters, total number 24; 300 services; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $60,000; ann. cost of mtce., $2,000; works belong to Co.

FORTY FORT, pop. 3,000; fire area, 1,200 acres; mercantile bldgs., wood, 1 to 3 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs permitted; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,500;. Fire dept.—5 c. hand ex., 1 hose wagon; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, telegraph, 23 boxes; value of dept. equipment, $4,000; value of dept. bldgs., $10,000; volunteers 95.

FRACKVILLE, pop. 3,000; bldgs., wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 c. engine, 1 h. & l. truck, 2 ex.; hose, 100 ft.; 40 mem.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 50,000 gals.; pumping engines, cap. per day 75,000 gals.; mains, cast iron, 4 miles, 4 in. dia., Mellert 54 valves; meters, total number 26, Buffalo, Thomson; 150 services; pipe, galv. iron; pressure, dom. 50 lbs.; cost to construct, $27,000; ann. cost of mtce., $100; works belong to Co.

FRANKLIN, pop. 10,000; fire area, 700 acres; mercantile bldgs., brick and wood, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 6 c. hand ex., 2 hose wagons, 2 hose carts, 4 horses; hose, cotton, rubber lined, good, 4,200 ft.; fire alarm, bell, 11 boxes; value of dept. equipment, $18,000; value of bldgs, $20,000; ann. exp. of dept., $6,000; total mem. 14, paid full time 2, paid part time 12.

WATER SUPPLY—Source, springs, wells and creeks, 1½ miles from business center; system, gravity and pump direct; res. cap. 17,000,000 gals.; quality of water, good; pumping engines, cap. per day 4,000,000 gals., constructors Worthington, Blake; mains, cast iron, 24 miles, 4 to 14 in. dia., Wood; 90 hydrants, Mathews; 2,300 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 110 lbs.; consumption per day, 1,500,000 gals.; cost to construct, $286,000; bonded debt, $260,000; int. paid on bonds 4 per cent; ann. cost of mtce., $18,000; works belong to city.

FREELAND, pop. 5,254; fire area, 300 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $4,000; value of bldgs., $11,000; ann. exp. of dept., $1,000; total mem., 150 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 200,000 gals.; 5 pumping engines, cap. per day 300,000 gals., constructors Worthington, Ivanville; mains, cast iron, 6¼ miles, 4 to 10 in. dia., Warren and others; 34 hydrants, Ludlow, Tamaqua; 718 services; pressure, dom. 65 lbs., fire 80 lbs.; cost to construct, $58,000; ann. cost of mtce., $5,855; works belong to Co.

and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; value of dept. equipment, $1,500; value of bldgs., $4,000; ann exp. of dept., $325; total mem., 75 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; res. cap. 200,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructors Blake, Wilson-Snyder; mains, cast iron, 10 miles, 2 to 8 in. dia.; 30 hydrants; meters, total number 30, Crown, Westinghouse; 500 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 95 lbs.; cost to construct, $65,000; ann. cost of mtce., $4,000; works belong to Co.

GALETON, pop. 5,200; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,300 ft.; tannery mills have 2,500 ft. of hose which can be used by dept. in emergency; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,000; total mem., 64 volunteers.

WATER SUPPLY—Source, brook, 2½ miles from business center; system, gravity and pump direct; quality of water, good; res. cap. 1,500,000 gals., located 1½ to 2½ miles from town; 2 pumping engines, cap. per day 1,440,000 gals., constructor Worthington; mains, cast iron, 5 miles, 6 in. dia.; 55 hydrants; meters, total number 10, owned by Co.; 500 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 90 lbs.; cost to construct, $95,000; works belong to Co.

GALLITZIN, pop. 3,000; fire area, 1 sq. mile; bldgs., mostly wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $12,600; av. ins for same time, $6,000. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $800; total mem., 35 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity and pump to res.; quality of water, good; res. cap. 500,000 gals., located on the highest point in the Alleghenies in Cambria Co.; 2 pumping engines, cap. per day 100,000 gals., constructor Worthington; mains, cast iron, 5 miles, 2 to 8 in. dia., Wood; 22 hydrants, Wood; 8 valves, Wood, Eddy; meters, total number 1, Hersey; 319 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 40 to 135 lbs.; cost to construct, $22,000; ann. cost of mtce., $1,500; works belong to Co.

GETTYSBURG, pop. 3,495; fire area, 480 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $100; total mem., 75 volunteers.

WATER SUPPLY—Source, streams, 5 miles from business center; system, pump direct; filtration system, Warren; cap. of plant, 250,000 gals.; quality of water, good; res. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 200,000 gals., constructor Barr; mains, cast iron, 11 miles, 3 to 12 in. dia., Radford, Wood; 40 hydrants, Wood; meters, total number 50, Crown 49, Nash 1, owned by Co.; 500 services; pipe galv. iron; pressure, dom. 45 lbs., fire 145 lbs.; works belong to Co.

GILBERTON, pop. 4,373; fire area, 1,600 acres, bldgs., wood, 1 to 1½ stories; wooden roofs permitted. Fire dept.—1 steamer, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; ann. exp. of dept., $1,000; total mem., 175 volunteers.

WATER SUPPLY—Source, res.; system, gravity; res. cap., 1,000,000 gals.; mains, 10 miles; 500 hydrants; 500 services; pressure, dom. 70 lbs., fire 90 lbs.; cost to construct, $150,000; ann. cost of mtce., $1,000; works belong to Co.

GIRARD, pop. 1,600; fire area, 650 acres; mercantile bldgs., brick rid wood, 1 to 4 stories; private, fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 1 hose cart; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $1,500; total mem., 72 volunteers.

WATER SUPPLY—Source, creek and 1 cistern.

GIRARDVILLE, pop. 4,500; mercantile bldgs., brick and wood, 2 to 4 stories; private, stone brick and wood, 2½ stories; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good, 700 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,500; ann. exp. of dept., $90; total mem., 85 volunteers

WATER SUPPLY—Source, res., 3 miles from business center; system, gravity; res. cap., 180,000,000 gals.; mains, cast iron, 4 miles, 4 to 6 in. dia., Mellert; 60 hydrants, Tamaqua; 20 valves; meters, total number 2, Crown, Union; 250 services; pipe, galv. iron and lead; pressure, fire 145 lbs.; cost to construct, $16,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $900; works belong to borough.

GLEN CAMPBELL; bldgs., wood. Fire dept. —1 hose cart; hose, 1,000 ft.; fire alarm, bell; total mem., 25.

WATER SUPPLY—System, gravity; res. cap., 120,000 gals.; cap. of pumps, 200 gals. per minute.

GLEN ROCK, pop. 1,400; fire area, 30 acres; mercantile bldgs., brick, stone and wood, 2 to6 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; no fires for last 5 yrs. Fire dept.—1 hand engine, 1 hose wagon, 1 hose reel; hose, cotton, rubber lined, 1,500 ft.; fire alarm, bell; value of dept. equipment, $9,000; ann. exp. of dept., $350; total mem., 162.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap., 800,000 gals.; mains, cast iron, 4 miles, 4 to 6 in. dia.; 31 hydrants, Ludlow; meters, National, owned by Co.; pressure, 100 lbs.; cost to construct, $24,000; bonded debt, $20,000; int. on bonds, 3½ per cent; ann. cost of mtce., $50; works belong to city.

GLENLYON, pop. 3,200; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; total hose, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $800; value of bldgs., $500; total mem., 25 volunteers.

WATER SUPPLY—Source, creek; system, pump to res.; quality of water, good; 1 pumping engine, class dup., size 12 x 18, cap. per day 864,000 gals., constructor Jeanesville; mains, cast iron, 5 miles, 4 to 8 in dia.; 32 hydrants; pressure, dom. 110 lbs., fire 160 lbs.; works belong to Co.

GORDON, pop. 1,165; fire area, 360 acres; mercantile bldgs., brick, 2½ stories; private, wood, 2 stories. Fire dept.—2 hose carriages; hose, rubber, good 500 ft.; fire alarm, bell; value of dept., equipment, $850; value of bldgs., $2,300; ann. exp. of dept., $400; toal mem., 65 volunteers.

WATER SUPPLY—Source, spring, 1¼ miles from business center; system, gravity; quality of water, good, res. cap. 400,000 gals., located base of Broad Mountain; mains, cast iron, 2¼ miles, 4 to 6 in. dia.; 2 valves; 125 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 40 lbs.; cost to construct, $10,000; bonded debt, $3,000; int. paid on bonds, 5 per cent; cost of mtce., $100; works belong to Co.

GREENCASTLE, pop. 2,000. Fire dept.—1 steamer, 1 hand engine, 3 hose carriages; hose, rubber, good, 1,600 ft.; bell alarm; value of dept. equipment, $2,500; value of bldgs., $4,500; total mem., 80 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, 9 springs and cisterns; daily cap. over 1,000,000 gals.; works belong to Co.

GREENBURG.—1 hose cart; hose, 500 ft.; 30 volunteers.

WATER SUPPLY—Source, mountain streams; 13 miles from business center; system, gravity; mains, wrought and cast iron and cement, 100.5

GREENSBURG, pop. 6.508; fire area, 2,560 acres; mercantile bldgs., brick, 2 and 3 stories; causes of fires investigated. Fire dept.—2 hand engines, 20 c. hand ex., 2 h. & l. trucks, 6 hose carriages; hose, cotton, rubber lined, good 3,300 ft.; rubber, good, 500 ft.; inferior, all kinds, 150 ft.; total hose, 3,950 ft.; fire alarm, Gamewell, 11 boxes; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $600; total mem., 120.

WATER SUPPLY—Source, streams, 13 miles from business center; system, gravity and pump to res.; quality of water, good; res. cap. 757,000,000 gals., located 4 miles from town; 1 pumping engine, class dup., size 12 x 14 x 20 x 15, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 105¼ miles, 4 to 18 in. dia.; 231 hydrants, Ludlow; 784 valves, Ludlow; meters, total number 4,981; Crown, Union, Hersey Rotary, Pittsburg, Westinghouse, Keystone, owned by Co.; 4,826 services; pipe, lead; pressure, dom. 40 to 140 lbs., fire 60 to 160 lbs.; consumption per day 2,000,000 gals.; cost to construct, $1,221,913; bonded debt, $750,000; int. paid on bonds, 6 per cent; works belong to Co.

GREENVILLE, pop. 6,500; fire area, 1,600 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 8 c. hand ex., 1 h. & l. truck, supply wagons, 5 hose carriages, 1 horse; hose, rubber, good 2,000 ft.; inferior, all kinds, 100 ft.; total hose, 2,100 ft.; fire alarm, whistle, 25 boxes; value of dept. equipment, $8,817; value of bldgs., $12,000; ann. exp. of dept., $3,000; total mem., 20 paid men; underwriters' rating, first class.

WATER SUPPLY—Source, springs and river; system, gravity and pump to res.; res. cap., 8,000,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructors Blake 500,000, Gordon 1,000,000; mains, 12 miles, 4 to 12 in. dia.; 66 hydrants, Wood; pressure, dom. 90 lbs.; cost to construct, $145,000; works belong to Greenville W. Co.

GROVE CITY; bldgs., brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages, 2 c. hand ex.; hose, 2,000 ft.; fire alarm, bell; total mem., 80 volunteers.

WATER SUPPLY—Source, artesian wells; system, pumping, No. 10 and No. 12 triple pump, cap. per day 75,000 gals.

HALLSTEAD, pop. 1,404; fire area, 800 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 650 ft.; leather, 200 ft.; rubber, good 500 ft.; total hose, 850 ft.; fire alarm, whistle and bell; value of dept. equipment, $5,000; value of bldgs., $2,000; total mem., 60 volunteers.

WATER SUPPLY—Source, wells and cisterns; waterworks, pressure 90 lbs.; 10 hydrants.

HAMBURG, pop. 2,315; fire area, 150 acres; mercantile bldgs., brick, stone and wood, 2 to 3 stories, private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose carriages; hose, good 1,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $1,800; ann. exp. of dept., $600; total mem., volunteers.

WATER SUPPLY—Source, creek, 3 miles from business center; system, gravity and pump to res.; quality of water, good; res. cap. 1,500,000 gals., located 3 miles from town; mains, cast iron, 3 miles, 4 to 8 in. dia.; 28 hydrants, Mellert; 49 valves, Mellert; 534 services; pipe, galv. iron; pressure, dom. 140 lbs., fire 140 lbs.; cost to construct, $68,000; bonded debt, $17,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,200; works belong to Co.

HANOVER, pop. 12,000: mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 c. engine, 1 hand engine, 4 c. hand ex., bell and telephone; value of dept. equipment, $12,000; value of bldgs., $8,000; ann. exp. of dept., $1,800; total mem., 125 volunteers.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; quality of water, good; res. cap., 2,225,000 gals.; 2 pumping engines, cap. per day 720,000 gals., constructors Deane, Snow; mains, cast iron, 12 miles, 4 to 12 in. dia.; 120 hydrants, Fitz Wheel Co.; 125 valves; meters, total number 80, owned by Co.; 2,039 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption, per day 350,000 gals., per capita 70 gals.; works belong to Hanover and McSherrytown.

HANOVER TOWNSHIP, pop. 500. Fire dept.—Not reported.

WATER SUPPLY—Quality of water, pure; mains, 1.75 miles; 15 hydrants; 10 valves; meters, total number 8; 35 services; pressure, dom. 70 lbs., fire 70 lbs.; consumption per day 1,500 gals.; cost to construct, $15,000; works belong to Co.

HARRISBURG, pop. 55,000; fire area, 698 sq. miles; mercantile bldgs., brick and wood, 2 to 8 stories; private, brick and wood, 2½ to 4 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr., for 3 yrs., $87,115; av. ins. involved for same time, $226,030. Fire dept.—2 h. & l. trucks, 5 steamers, 4 comb. c. & h. wagons, 22 c. hand ex., 1 aerial truck, 3 hose wagons, 6 hose carts, 3 hose reels, 32 horses; hose, cotton, rubber lined; inferior, 800 ft; rubber, good, 9,450 ft.; rubber, fair, 1,500 ft.; total hose, 11,750 ft.; fire alarm, Gamewell, 49 boxes; value of dept. equipment, $40,000; value of bldgs., $60,000; ann. exp. of dept., $24,760; total mem., 1,400 volunteers.

WATER SUPPLY—Source, Susquehanna River, in center of city; system, pump to res.; stdp. cap. 30,000 gals., dim. 210 ft. x 5 ft., located at station, constructed of iron; res. cap., 20,000,000 gals.; quality of water, good; rapid sand filtration plant new; 5 pumping engines, class 2 hor., 1 vert., cap. per day 24,000,000 gals.; mains, cast iron, 65 miles, 6 to 30 in. dia.; 834 hydrants, Eddy, etc.; 1,552 valves, Rensselaer; meters, total number 7,648, Nash, Thomson, Crown, Trident, Keystone, Hersey Disc., Hersey Rotary, Gem, Union, Empire, owned by city and consumer; 15,000 services; pipe, lead and iron; pressure, dom. and fire 40 to 80 lbs.; consumption, per day 8,939,297 gals., per capita 128 gals.; cost to construct, $1,250,000; bonded debt, $500,000; int. on bonds, 3 to 4 per cent; ann. cost of mtce., $63,320.04; works belong to city.

HASTINGS, pop. 1,621; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, rubber, good 500 ft.; fire alarm, bell; value of dept. bldgs., $75.

WATER SUPPLY—Source, impounding res.; system, gravity; res. cap., 92,000 gals.; mains, 3½ miles, 4 to 8 in. dia., Syracuse Tube Co.; 22 hydrants, Mellert; pressure, fire 97 lbs.; cost to construct, $9,000; bonded debt, $12,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $650; works belong to city.

HAWLEY, pop. 2,000; fire area, 100 acres; mercantile bldgs., 2 to 3 stories; private, 1 and 2 stories; wooden roofs permitted; no fireworks or combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand engines, 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, 2,000 ft.; fire alarm, whistle; total mem., 60 volunteers

WATER SUPPLY—Source, springs, 2¼ miles from business center; system, gravity; res. cap. 2,000,000 gals.; quality of water, good; mains, cast iron, 6 miles; 1½ to 8 in. dia.; 25 hydrants, Cayuta; 15 valves, Cayuta; 300 services; pipe, galv. iron and wrought iron; pressure, fire 60 lbs.; cost to construct, $40,000; bonded debt, $20,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $300; works belong to Co.

HAZLETON, pop. 15,750; fire area, 12,000 acres; mercantile bldgs., brick and wood, 2½ and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 1 c. engine, 15 c. hand ex., 2

h. & l. trucks, 4 hose carts, 1 hose carriage, 1 hose wagon, 8 horses; hose, cotton, rubber lined, good, 500 ft.; total hose, 5,950 ft.; fire alarm, Gamewell; value of dept. equipment, $14,000; total mem., 400 volunteers; underwriters's rating, second class.

WATER SUPPLY—Source, creek and springs, 8 miles from business center; system, gravity, pump to res.; quality of water, good.; res. cap. 90,000,000 gals.; 2 pumping engines; cap. per day 3,100,000 gals., constructors Worthington and Knowles; mains cast iron, 34 miles, 3 to 12 in. dia.; 36 hydrants; pressure, dom. 55 lbs., fire 80 lbs.; consumption per day, 2,400,000 gals.; cost to construct, $270,000; cost of mtce., $18,000; works belong to Co.

HOLLIDAYSBURG, pop. 4,500; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 c. hand ex., 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $10,000; ann. exp. of dept., $600; total mem., 125 volunteers.

WATER SUPPLY—Source, river and Blair's Gap run, 7 miles from business center; system, gravity, mains, cast iron, 21 miles, 6 to 12 in. dia., Wood; 60 hydrants, Mathews; 1,250 services; pipe, galv. iron; pressure dom., 50 lbs.; fire 140 lbs.: cost to construct, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,500; works be- to borough.

HOMESTEAD, pop. 12,554; fire area, 600 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—8 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose carriages, 5 horses, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,500 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment and bldgs., $35,000; ann. exp. of dept., $4,000; total mem., 24 paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, gravity and pump to res.; quality of water, good; res. cap. 2,500,000 gals., located 18th ave.; 2 pumping engines; cap. per day 7,000,000 gals., constructor Worthington; mains, cast iron, 14¾ miles, 4 to 14 in. dia.; 135 hydrants; meters, total number 661, Empire, Pittsburg, Worthington and Keystone, owned by consumer; 2,500 services; pipe, lead; pressure, dom. 128 lbs., fire 128 lbs.; consumption, per day 3,000,000 gals.; cost to construct, $147,736; bonded debt, $125,736; int. paid on bonds, 4½ per cent; cost of mtce., $12,000; works belong to city.

HONESDALE, pop. 3,864; fire area, 500 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—2 steamers, 3 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 3,600 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $1,700; ann. exp. of dept., $500; total mem., 42, paid part time 6, volunteers 36.

WATER SUPPLY—Source, lakes and spring, 3 miles from business center; system, gravity; quality of water, good; res. cap., 1,500,000 gals., located in town; mains, iron, 15 miles, 1½ to 20 in. dia., Jackson & Woodin; 22 hydrants, Ludlow; 110 valves; pipe, iron; pressure, dom. 50 lbs., fire 50 to 65 lbs.; cost to construct, $160,000; bonded debt, $80,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to Co.

HOUTZDALE, pop. 1,490; fire area, 1,280 acres; mercantile blds., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord. Fire dept.—h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,200; ann. exp. of dept., $503; total mem., 48 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 110,000 gals.; pumping engines, cap. per day 150,000 gals.; mains, 4½ miles, 3 to 8 in. dia., Jackson & Woodin; 32 hydrants, Chapman; 250 services; pressure, dom. 70 lbs., fire 80 lbs.; cost to construct, $20,000; ann. cost of mtce., $2,500 works belong to Co.

HUGHESVILLE, pop. 1,528; fire area, 100 acres; mercantile bldgs., wood, brick and steel, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, linen, good, 2,000 ft.; value of dept. equipment, $1,800; value of bldgs., $2,500; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 500,000 gals., located on hill; 1 pumping engine, class duplex, capacity per day 150,000 gals.; constructor Barr; mains, iron, 4½ miles, 4 to 8 in. dia.; 30 hydrants; 12 valves; 250 services; pipe, lead and iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption, per day 230,400 gals.; cost to construct, $25,000; bonded debt, $20,000; int. paid on bonds, 6 per cent.; cost of mtce., $5,000; works belong to Co.

HUMMELSTOWN, pop. 1,729; fire area, 300 acres; mercantile bldgs., brick and stone, 3 stories; private, wood and brick, 2½ stories; wooden roofs permitted. Fire dept.—3 hand engines, 2 c. hand ex., 1 hose carriage; hose, linen, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,500; ann. exp. of dept., $200; total mem., 125 volunteers.

WATER SUPPLY—Source, creek; system, pump to stdp. and direct; mains, 3 miles, 2 to 8 in. dia.; 22 hydrants; pressure, dom. 75 lbs., fire 150 lbs.; cost to construct, $30,000; ann. cost of mtce., $1,700; works belong to Co.

HUNTINGDON, pop. 8,000; fire area 12,800 acres; mercantile bldgs., stone, brick and wood, 1½ to 8 stories; private, stone, brick and wood, 2 to 4 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 steamers, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carts, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 2,000 ft.; total hose, 5,500 ft.; fire alarm, bell and electric, 7 boxes; value of dept. equipment, $19,000; value of bldgs., $10,500; ann. exp. of dept., $1,650; total mem., 300, paid part time 3, volunteers 297.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to res. and direct; filtration system, Maigen; quality of water, good; res. cap. 4,000,000 gals., located ½ mile from town; 2 pumping engines, class Gordon, size 13 x 24 x 12 x 18, 10 x 24 x 10 x 18, cap. per day 2,500,000 gals.; constructors Jeansville I. W. Co.; mains, cast iron 15 miles, 4 x 12 in. dia., Gloucester; 43 hydrants, Gloucester, Wood; 45 valves; meters, total number 9, Crown 4, Empire 2, Worthington 2, Lambert 1, owned by Co.; 700 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; consumption per day 900,000 gals., per capita 119 gals.; cost to construct, $60,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,000; works belong to Co.

HYNDMAN, pop. 1,242; fire area, 600 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 750 ft.; value of dept. equipment, $300; value of bldgs., $1,000; total mem., 25 volunteers.

WATER SUPPLY—Source, mountain stream, 1¼ miles from business center; system, gravity; res. cap., 850,000 gals.; mains, cast iron, 5 miles, 2 to 10 in. dia.; 29 hydrants; 14 valves; 275 services; pipe, galv. iron and lead; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $25,000; bonded debt, $4,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $15,760; works belong to Co.

INDIANA, pop. 6,000; fire area, 900 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—200 c. hand ex., 3 h. & l. trucks, 2 hose wagons, 4 hose carts; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $10,000; value of bldgs., $1,500; total mem., 150 volunteers.

WATER SUPPLY—Source, creek; system, pump to res.; res. cap., 600,000 gals.; pumping engines, cap.

per day 300,000; gals., constructor Snow; mains, cast iron, 13½ miles, 4 to 8 in. dia., Wood; 71 hydrants, Wood; meters, total number, 65; 280 services; pressure, dom. 55 lbs., fire 135 lbs.; cost to construct, $75,000; ann. cost of mtce., $3,500; works belong to Co.; extensive improvements will be made in works to the amount of $60,000.

IRWIN, pop. 2,452; fire area, 100 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $900; ann. exp. of dept., $200; total mem., 33 volunteers.

WATER SUPPLY—Source, streams, 26 miles from business center; system, gravity; quality of water, good; res. cap., 1,000,000 gals.; mains, cast iron, 8 miles, 4 to 10 in. dia., American, National; 20 hydrants, Ludlow; meters, total number 579, owned by Co.; 576 services; pipe, lead; pressure, 40 to 130 lbs.; cost to construct, $91,285; int. paid on bonds, 6 per cent; ann. cost of mtce., $9,000; works belong to Co.

JEANNETTE, pop. 5,865; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 and 2½ stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—8 c. hand ex., 1 h. & l. truck, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 200 ft.; total hose, 3,200 ft.; fire alarm, whistle; value of dept. equipment, $5,000; value of bldgs., $10,500; ann. exp. of dept., $2,200; total mem., 80 volunteers.

WATER SUPPLY—Source, from Greensburg.

JEDDO, pop. 600; fire area, 20 acres; mercantile bldgs., stone, 2½ stories; private, wood, 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—5 fire plugs, 1 hose cart; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, whistle.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp.; res. cap. 50,000 gals.; mains, cast iron, 3 miles, 3 in. dia.; 17 hydrants; 4 valves; pipe, cast iron; pressure, dom. 40 lbs., fire 150 lbs.; works belong to Co.

JENKINTOWN, pop. 5,000; fire area, 2,400 acres; bldgs., stone, brick and wood, 2½ to 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 3 h. & l. trucks, 2 aerial trucks, 4 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $5,000; value of bldgs., $2,500; ann. exp. of dept., $1,500; total mem., 300 volunteers; underwriters' rating, first class.

WATER SUPPLY—source, wells; system, pump to stdp. and res.; stdp. cap. 400,000 gals., material used in cons. steel and wood; quality of water, good; 5 pumping engines, cap. per day 2,100,000 gals., constructors Downie and Worthington, mains, cast iron, 22 miles, 4 to 8in. dia.; 89 hydrants; 222 valves, 4 x 6 x 8; meters, total number 908, Crown, Nash, Union, Empire, Gem, Hersey Rotary, Trident, Worthington, Columbia, Keystone and others, owned by Co.; 1,050 services; pressure, dom. 60 lbs., fire 130 lbs.; consumption per day, 260,000 gals.; ann. cost of mtce., $8,000; works belong to Co.

JERMYN, pop. 3,000; fire area, 5 acres; bldgs., stone, brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; fire loss for 1905, $450; ins. for same time, $1,500. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, telephone system, 10 boxes; value of dept. equipment, $3,000; value of bldgs., $3,000; total mem., 85 volunteers.

WATER SUPPLY—Source, res.; res. cap., 700,000,000 gals.; mains, 16 miles, 2 to 18 in. dia., Warren; 16 hydrants, Ludlow; 38 valves; 650 services; pressure, dom. 90 lbs., fire 70 lbs.; cost to construct, $135,000; ann. cost of mtce., $2,000; works belong to Co.

JERSEY SHORE, pop. 9,000; fire area, 2,000 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 6 hose carts, 1 hose wagon, 3 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $8,000; ann. exp. of dept., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, mountain streams, 10 miles from business center; system, gravity; quality of water, good; res. cap., 4,300,000 gals.; 1 pumping engine, class compound, cap. per day 1,000,000 gals.; constructor Knowles; mains, cast iron, 31 miles, 4 to 16 in. dia.; 56 hydrants; 92 valves; meters, total number 3, Nash and Gem, owned by Co.; 800 services; pipe, galv. and wrought iron; pressure, dom. 50 lbs., fire 120 lbs.; cost to construct, $550,0000, bonded debt, $400 000; bonds sold and outstanding $250,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to Co.

JESSUP, pop. 4,500; fire area, 1,500 acres; mercantile bldgs., wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, electric, 16 boxes; value of dept. equipment, $2,000; value of bldgs., $4,500; total mem., 75 volunteers, 2 paid men.

WATER SUPPLY—Source, springs, 1¼ miles from business center; system, gravity; res. cap., 500,000 gals.; mains, cast iron, 4 miles, 6 to 12 in. dia., Pittsburg; 22 hydrants, Wood; meters, total number 2; 100 services; pressure, dom. 200 lbs., fire 400 lbs.

JOHNSONBURG, pop. 4,000; fire area, 150 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fire investigated. Fire dept.—2 hose carts; hose, cotton, rubber lined good, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 100 volunteers.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to res.; res. cap., 150,000 gals; 2 pumping engines, cap. per day 300,000 gals., constructors Snow, Blake; mains, 4 miles, 4 to 8 in. dia.; 24 hydrants, Wood; 250 services; pipe, iron; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $45,000; ann. cost of mtce., $1,800; works belong to Co.

JOHNSTOWN, pop. 50,000; fire area, 3,040 acres; mercantile bldgs., stone, brick and wood, 1 to 10 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—8 steamers, 2 h. & l. trucks, 18 c. hand ex., 1 aerial truck, 5 hose wagons, 8 hose carts, 37 horses; hose, cotton, rubber lined, good, 11,000 ft.; rubber, good, 5,000 ft.; inferior, all kinds, 700 ft.; total hose, 16,700 ft.; fire alarm, electric, 80 boxes; value of dept., equipment, $85,900; value of bldgs., $84,500; ann. ex. of dept., $75,000; total mem., 599, paid full time 69, 530 volunteers.

WATER SUPPLY—Source, mountain streams, 3 to 9 miles from business center; system, gravity; quality of water, good; res. cap., 283,000,000 gals.; pumping engines, cap. per day 800,000 gals., constructor Worthington; mains, cast iron, 88 miles, 1½ to 36 in. dia.; 205 hydrants; 520 valves; meters, total number, 89; owned by Co.; 8,287 services; pipe, galv. and wrought iron and lead; pressure, dom. 50 to 80 lbs., fire 50 to 100 lbs.; cost to construct, $1,600,000; works belong to Co.

KANE, pop. 5,296; fire area, 3,000 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 3,500 ft.; inferior, all kinds, 200 ft.; total hose, 3,700 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $5,500; value of bldgs., $3,000; ann. exp. of dept., $2,500; total mem., 250 volunteers.

WATER SUPPLY—Source, springs and wells, 1¼ miles from business center; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 16 x 100, located inside of borough line; material used in cons. steel, builders Struthers, Wells & Co.; quality of water, good; pumping engines, cap. per

day 2,500,000 gals., class duplex and triplex, constructors Worthington, Deane and Platt Iron Works; mains, cast iron, 17 miles, 3 to 10 in. dia.; 62 hydrants, Mathews and Darling; 145 valves, Wood and Darling; meters, total number 650, Worthington, Keystone and others, owned by consumer; 1,350 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 50 to 90 lbs.; works belong to Co.

KENNETT SQUARE, pop. 1,900; fire area, 150 acres; bldgs., brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 2 c. hand ex., 1 hose carriage; hose, cotton, rubber lined, good, 900 ft.; value of dept. equipment, $8,000; value of bldgs., $28,000; ann. exp. of dept., $1,200; total mem., 275 volunteers.

WATER SUPPLY—Source, springs and surface water; system, pump to res. and stdp.; stdp. cap., 250,000 gals., material used in cons. iron; res. cap., 50,000 gals.; pumping engines, cap. per day 75,000 gals., constructor Cope; mains, cast iron, 7 miles, 2 to 6 in. dia., Wood; 39 hydrants, Wood; pressure, dom. 15 lbs., fire 40 lbs.; ann. cost of mtce., $400; works belong to borough

KINGSTON, pop. 3,846; fire area, 1,200 acres; mercantile bldgs., brick and wood, 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 aerial truck, 2 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, Gamewell, 7 boxes; value of dept. equipment, $4,850; value of bldgs., $3,000; total mem., 60 volunteers.

WATER SUPPLY—Source, streams, supplied by Spring Brook Water Supply Co.; system, gravity; pressure, 100 lbs.; works owned by Co.

KITTANNING, pop. 5,000; fire area, 100 acres; bldgs., brick, wood and stone, 2, 3 and 4 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 aerial trucks, 3 hose carriages; hose, rubber, good, 3,000 ft; fire alarm, bell and whistle; value of dept. bldgs., $25,000; total mem., 75 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 3,500,000 gals.; mains, 15 miles, 4 to 20 in. dia.; 35 hydrants, Mathews; pressure, fire 85 lbs.; works belong to Co.

KNOX, pop. 700; fire area, 40 acres; mercantile bldgs, brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 1,850 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $1,200; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, gravity to res.; res. cap., 52,000 gals.; pumping engines, cap. per day 40,000 gals., constructor Reed; mains, 1 mile, 3 and 4 in. dia.; 11 hydrants, Ludlow; pressure, fire 80 lbs.; cost to construct, $3,600; works belong to borough.

KNOXVILLE, pop. 862; fire area, 700 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, bell, whistle and telephone; value of dept. equipment, $25,000; value of bldgs., $10,000; ann. exp. of dept., $300; total mem., 170 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 8½ miles from business center; system, gravity; quality of water, good; res. cap. 500,000 gals., also 2 wells, cap. 3,000 gals., located ½ mile north of borough; mains, cast iron, 4½ miles, 4 to 10 in. dia.; 35 hydrants; valves; meters, total number 10, Hersey Disc, owned by consumer; 200 services; pipe, lead; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $16,000; bonded debt, $14,000; int. paid on bonds, 3½ per cent; cost of mtce., $100; works belong to city.

KUTZTOWN, pop. 1,395; mercantile bldgs., brick, 1 to 3 stories; private, brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $600; ins. for same time, $3,000. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 800 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $525; value of bldgs., $1,500; ann. exp. of dept., $25; total mem., 22 volunteers.

WATER SUPPLY—Source, wells and springs; system, pump to res.; res. cap., 600,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, 5 miles, 4 to 8 in. dia., Mellert; 26 hydrants, Mellert; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $35,000; ann. cost of mtce., $2,200; works belong to Co.

LANCASTER, pop. 45,000; fire area, 2,500 acres; mercantile bldgs., brick, 3 to 6 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 steamers, 1 supply wagon, 5 c. engines, 4 c. hand ex., 1 aerial truck, 3 hose wagons, 3 hose carriages, 17 horses; hose, cotton, rubber lined, good 5,000 ft.; fire alarm, Gamewell, 46 boxes; value of dept. equipment, $66,000; ann. exp. of dept., $18,500; total mem., 48, paid full time 15, paid part time 33.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump to stdp.; stdp. dim. 25 x 110 ft., cap. 400,000 gals., material used in cons. steel; 3 pumping engines, cap. per day 28,000,000 gals, constructor Worthington; quality of water, good; res. cap. 6,000,000 gals.; mains, iron, 64 miles, 4 to 36 in. dia.; 556 hydrants; 18 valves; meters, total number 2,500; 285 services; pressure, dom. 27 lbs., fire 75 lbs.; consumption per day, 6,000,000 gals.; per capita, 113 gals.; bonded debt, $500,000; int. paid on bonds, 3½ and 4 per cent; ann. cost of mtce., $40,000; cost to construct, $850,000; works belong to city.

LANGHORNE, pop. 801; fire area, 320 acres; bldgs., stone and wood, 2 and 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 50 ft.; total hose, 850 ft.; total mem., 50 volunteers.

WATER SUPPLY—Source, springs, ¼ mile from business center; system, direct; cap. 40,000 gals., material used in cons., wood; res. cap., 500,000 gals., 1 wooden tank, cap. 75,000 gals.; pumping engines, class comp., cap. per day 1,000,000 gals., constructors Worthington, Hall; mains, cast and galv. iron, 6 miles, 1¼ to 6 in. dia., McNeal; 12 hydrants, Cassin; 57 valves; meters, total number 1, Pbg., owned by Co.; 164 services; pipe, lead and galv. iron; pressure, dom. 30 lbs., fire 100 lbs.; cost to construct, $44,637; ann. cost of mtce., $2,357; works belong to Co.

LANSDALE, pop. 4,500; fire area, 450 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick, 3 stories; wooden roofs not permitted. Fire dept.—1 steamer, 2 c. engines, 2 c. hand ex., 2 h. & l. trucks, 2 hose carriages, horses hired, bucket brigade; hose, rubber, good 1,000 ft.; fire alarm, whistle; value of dept. equipment, $5,500; value of bldgs., $5,000; ann. exp. of dept., $2,000; total men, 159 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 40,000 gals., builders Union Boiler Co.; pumping engines, cap. per day 180,000 gals., constructor Deane; mains, 5 miles, 1½ to 8 in. dia., Wood; 26 hydrants, Mellert; 23 valves; meters, total number 95, Niagara, Empire; 460 services; pressure, fire 46 lbs.; cost to construct, $33,000; ann. cost of mtce., $2,300.

LANSDOWNE, pop. 3,000; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 8 c. hand ex., 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $10,000; ann. exp. of dept., $300; total mem., 80 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 2,000,000 gals.; mains, iron and cement, 12 miles, 4 to 12 in. dia., Wood, American; 27 hydrants, Wood; meters, total number 6; 400 services; pipe, galv. iron; pressure, fire 45 lbs.; cost to construct, $40,000; ann. cost of mtce., $3,700; works belong to Co.

LANSFORD, pop. 8,000, bldgs., wood, 2 and 2½ stories; wooden roofs permitted. Fire dept.—1 steamer, 2 hose carriages, 1 h. & l. truck; hose, rubber, good, 2,000 ft.; value of dept. equipment, $6,000; value of bldgs., $2,000; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, streams; system, gravity; res. cap., 7,000,000 gals.; mains, cast iron, 13 miles, 4 to 12 in. dia.; 24 hydrants, Mellert; 16 valves; 400 services; pipe, lead and iron; pressure, fire 105 lbs.; cost to construct, $50,000; ann. cost of mtce., $6,000; works belong to Co.

LATROBE, pop. 6,000; fire area, 700 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 3,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $5,000; total mem., 75 volunteers.

WATER SUPPLY—Source, creek, 3 miles from business center; system, pump to res.; res. cap., 10,000,000 gals.; pumping engines, cap. per day 7,000,000 gals., constructors Wilson, Synder; mains, cast iron, 22 miles, 4 to 24 in. dia., Wood; 61 hydrants, Ludlow, Mathews; 1,000 services; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $293,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,500; works belong to Co.

LEBANON, pop. 18,000; fire area, 1,230 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 steamers, 1 c. engine, 6 c. hand ex., 1 aerial truck, 2 comb. c. & hose wagon, 1 hose wagon, 4 hose carts, 20 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 7,000 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $35,000; value of bldgs., $50,000; ann. exp. of dept., $11,300; total mem., 500 volunteers.

WATER SUPPLY—Source, wells and springs; system, gravity, pump to res. and direct; quality of water, good; res. cap., 55,000,000 gals.; 1 pumping engine, cap. per day 2,500,000 gals.; constructor Snow; mains, cast iron, 20 miles, 4 to 10 in. dia., McNeal; 205 hydrants, Ludlow; 307 valves, Ludlow; meters, total number 126, Crown, owned by city; 4,300 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 40 lbs.; cost to construct, $436,000; bonded debt, $210,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $5,000; works belong to city.

LEECHBURG, pop. 2,459; fire area, 100 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 2 h. & l. trucks, 2 hose wagons; hose, cotton, rubber lined, good 1,400 ft.; fire alarm, whistle; value of dept. equipment, $1,600; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 75 volunteers.

WATER SUPPLY—Source, creek, 6 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap. 13,000,000 gals., located 1 mile from Apollo; pumping engines, class gas, 150 horse power, cap. per day 1,000,000 gals., constructors Deane, Westinghouse; mains, cast iron, 8 miles, 4 to 10 in. dia.; 34 hydrants; 52 valves; meters, total number 533, Empire and Keystone; 538 services; pipe, lead; pressure, dom. 110 lbs., fire 110 to 160 lbs.; cost of mtce., $4,000; works belong to Co.

LEHIGHTON, pop. 5,500; fire area, 2,560 acres; bldgs., wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 comb. c. & hose wagon, 1 c. engine, 1 h. & l. truck, 3 hose carts, 2 horses; hose, 4,000 ft.; value of dept. equipment, $10,800; total mem., 403 volunteers.

WATER SUPPLY—Source, streams, 3 miles from business center; system, gravity; res. cap., 6,000,000 gals.; mains, cast iron, 16 miles, 4 to 12 in. dia.; 57 hydrants, Tamaqua; 24 valves, Williamsport; meters, total number 7, Crown 3, Nash 4; 825 services; pipe, lead; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,250; works belong to Co.

LEWISBURG, pop. 3,457; fire area, 400 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $8,000; av. ins. for 2 yrs., $975. Fire dept.—1 steamer, 1 hand engine, 3 hose carts; hose, cotton, rubber lined, good 500 ft.; rubber, good 2,000 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $18,000; value of bldgs., $5,000; ann. exp. of dept., $450; total mem., 62 volunteers;

WATER SUPPLY—Source, creek, 13½ miles from business center; system, gravity, pump to stdp.; stdp. cap. 300,000 gals., material used in cons. steel; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructor Knowles; mains, cast iron, 67 miles, 3 to 12 in. dia.; 46 hydrants; 24 valves; meters, total number 5, Empire and Worthington, owned by Co.; 600 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 75 lbs.; consumption per day, 250,000 gals.; cost to construct, $39,360; cost of mtce., $2,250; works belong to Co.

LEWISTOWN, pop. 10,000; mercantile bldgs., brick, 3 stories; private, brick and wood 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $1,200; total mem., 350 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, mountain streams; system, gravity; res. cap., 15,000,000 gals.; mains, 62 miles, 4 to 16 in. dia.; 170 hydrants; meters, total number, 26; 3,600 services; pressure, fire 125 lbs.; cost to construct, $1,025,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $3,775; works belong to Co.

LILLY; bldgs., brick and wood. Fire dept.—3 c. engines, 1 h. & l. truck, 1 hose carriage; hose, 600 ft.; fire alarm, whistle; total mem., 7.

WATER SUPPLY—Res. cap., 300,000 gals.; 21 hydrants.

LITITZ, pop. 2,800; fire area, 400 acres; mercantile bldgs., brick, 2 to 3½ stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 hand engines, 2 hose carts; 1 h. & l. truck; hose, cotton, rubber lined, good, 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; fire alarm, electric, 8 boxes; ann. exp. of dept., $600; total mem., 200 volunteers.

WATER SUPPLY—Source, springs, ¼ mile from business center; system, pump to stdp.; stdp. cap. 160,000 gals., builder Sotter; pumping engines, cap. per day 1,080,000 gals., constructor Snow; mains, cast iron, 4½ miles, 4 to 12 in. dia., Mellert; 36 hydrants, Mellert; 25 valves; meters, total number 2, Neptune; 116 services; pipe, lead; pressure, dom. 55 lbs., fire 55 lbs.; cost to construct, $25,000; ann. cost of mtce., $750; works belong to Co.

LITTLESTOWN, pop. 1,568; fire area, 640 acres; bldgs., brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $4,000; ann. exp. of dept., $100; total mem., 65 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 107,000 gals., builders Brownell, Schmidt & Co.; pumping engines, cap. per day 240,000 gals., constructors Smith-Vaile; mains, cast iron, 4 to 8 in. dia.; 23 hydrants, Wood; pipe, galv. iron; pressure, fire 45 lbs.; cost to construct, $13,800; int. paid on bonds, 4 per cent.

LOCK HAVEN, pop. 7,500; fire area, 500 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick, 2 and 3 stories; wooden roofs not permitted. Fire dept.—2 steamers, 1 comb. c. engine, 1 h. & l. truck, 6 hose carriages, 5 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $9,000; ann. exp. of dept., $2,000; total mem. 145, paid full time 6, volunteers 139.

WATER SUPPLY—Source, streams, 2 to 6 miles from business center; system, gravity; quality of water, good; res. cap., 800,000 gals.; mains, cast iron, 33 miles, 4 to 18 in. dia.; 80 hydrants, Mathews, Darling; valves, Eddy, Darling; pipe, iron; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $56,000; ann. cost of mtce., $3,000; works belong to city.

LOCUST GAP, pop. 1,598; bldgs., wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. No organized fire dept.

WATER SUPPLY—Source, creek; system, pump to res.; res. cap., 1,250,000 gals.; 2 pumping engines, cap. per day 2,880,000 gals., constructor Worthington; mains, 10 miles, 4 to 10 in. dia., Warren; 30 valves; meters, total number 18, Hersey, Crown; pressure, dom. 150 lbs.; cost to construct, $225,000; ann. cost of mtce., $15,000; works belong to Co.

LUZERNE, pop. 3,317; fire area, 400 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, electric; value of dept. equipment, $1,350; value of bldgs., $4,000; ann. exp. of dept., $1,400; total mem., 75 volunteers.

WATER SUPPLY—Source, res.; system, gravity; res. covers 200 acres; mains, 2½ miles, 33 in. dia.; 18 hydrants, Wood, Corey; pressure, dom. 39 lbs., fire 95 lbs.; works belong to Co.

LYKENS, pop. 3,000; fire area, 140 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose reels and carts, 1 hose carriage; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,200; value of bldgs., $2,500; ann. exp. of dept., $1,000; total mem., 50 volunteers.

WATER SUPPLY—Source, creek, 1¼ miles from business center; system, gravity; mains, iron, 2¾ miles, 3 to 10 in. dia., Warren; 28 hydrants, Ludlow; 12 valves; pressure, fire 40 lbs.; works belong to Co.

M'ADOO, pop. 2,700; fire area, 600 acres; mercantile bldgs., brick and wood, 2 to 3 stories; private dwellings, brick and wood, 2 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for the past 3 yrs. $4,000; av. ins. involved on same $3,000. Fire dept.—1 h. & l. truck, 2 hose carriages on reels; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, steam whistle; value of dept. equipment, $1,200; bonded debt, $3,000; volunteers, 50.

WATER SUPPLY—Not reported.

McCONNELLSBURG, pop. 576; fire area, 46 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, brick and stone, 2 stories; wooden roofs permitted. Fire dept.—1 hose carriage; hose, rubber, good, 500 ft.; inferior, 100 ft.; total hose, 600 ft.; value of bldgs., $200; total mem., 75 volunteers.

WATER SUPPLY—Source, wells and 3 large springs; res. cap., 2,000,000 gals.; mains, 4 and 6 in. dia.; 12 hydrants; pressure, 90 lbs.

McDONALD, pop. 2,475; fire area, 100 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—75 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; inferior, all kinds, 100 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem., 40 volunteers.

WATER SUPPLY—Source, river, 7½ miles from business center; system, pump to res.; stdp. cap. 634,447 gals., dim. 60 x 30, material used in cons. steel, builders R. Munroe & Son; quality of water, good; res. cap., 90,000,000 gals.; 2 pumping engines, class comp. cond., size 10 x 16 x 14 x 20, cap. per day 2,500,000 gals., constructor Snow; mains, cast iron, 6 miles, 4 to 10 in. dia., Anniston; 43 hydrants, Ludlow; 70 valves, Ludlow; meters, total number 235, Crown 5, Empire 130, Worthington 4, Keystone 30, Westinghouse 1, owned by Co.; 254 services; pipe, lead; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $110,000; bonded debt, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,400; works belong to Co.

McKEESPORT, pop. 40,000; fire area, 842 acres; mercantile bldgs., brick, 2 to 8 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 15 c. hand ex., 1 aerial truck, 3 hose wagons, 15 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, Gamewell, 60 boxes; value of dept. equipment, $20,000; value of bldgs., $40,000; ann. exp. of dept., $38,000; total mem. 31, paid full time.

WATER SUPPLY—Source, river and wells, 1½ miles from business center; system, pump direct; res. cap., 5,000,000 gals.; 3 pumping engines, cap. per day 11,000,000 gals., constructors Blake, Wilson, Snyder; mains, 56½ miles, 4 to 20 in. dia.; 407 hydrants, Wood; 667 valves, Wood, Ludlow, Eddy; meters, total number 1,241, Crown 650, Union 52, Empire 47, Gem 3, Hersey Rotary 60, Thomson 6, Worthington 22, Keystone 66, Trident 1, Westinghouse 24, owned by consumer and city; 5,437 services; pipe, lead; pressure, dom. 40 to 122 lbs., fire 40 to 122 lbs., consumption, per day 4,621,563 gals., per capita 115 gals.; cost to construct, $459,942.06; bonded debt, $10,480; ann. cost of mtce., $30,806.09; works belong to city.

McSHERRYSTOWN, pop. 1,900; fire area, 275 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 comb. c. and 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. dept., $200; total mem., 74, volunteers.

WATER SUPPLY—Scurce, springs, 200 yds. from business center; system, pump to stdp.; stdp. cap. 105,000 gals., builders Raymond & Campbell; pumping engines, cap. per day 288,000 gals., constructor Worthington; mains, cast iron, 2 1-3 miles, 4 to 6 in. dia., Reading; 23 hydrants, Wood; 100 services; pipe, cast iron; pressure, dom. 40 to 50 lbs., fire 40 to 50 lbs.; cost to construct, $16,000; ann. cost of mtce., $450.

MAHANOY CITY, pop. 15,000; fire area, 175 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—3 steamers, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 2 comb. c. & h. wagons, 1 hose wagon, 3 hose carriages, 12 horses; hose, cotton, rubber lined, good, 3,800 ft.; fire alarm, Gamewell, 13 boxes; value of dept. equipment, $30,000; value of bldgs., $30,000; ann. exp. of dept., $3,300; total mem., 650; 6 paid full time 644 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 160,000,000 gals.; pumping engines, class comp., cap. per day 3,750,000 gals., constructor Worthington; mains, cast iron, 18 miles, 6 to 14 in. dia.; 70 hydrants, Adams; 115 valves, Chapman; meters, total number 154, Crown 34, Gem 5, Trident 32, Nash 16, Hersey 10, Lambert 36, Union 14, Eureka 1, Keystone 4, Worthington 2, owned by Co.; pipe, lead; pressure, dom. 65 lbs., fire 100 lbs.; consumption, per day 1,800,000 gals., per capita 116 gals.; works belong to Co.

MAHANOY PLANE, pop. 2,300; fire area, 1,280 acres; bldgs., wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 h. & l. trucks, 3 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; value of dept. equipment, $3,000; value of bldgs., $500.

WATER SUPPLY—Source, Mud Run; system, gravity; res. cap., 202,000,000 gals.; mains, 8 miles, 6 in. dia.; 8 hydrants; 8 valves; works belong to Co.

MANHEIM, pop. 2,200; fire area, 168 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 3 hose reels; hose, cotton, rubber lined, good, 1,650 ft.; fire alarm, bell;

$8,000; ann. exp. of dept., $100; total mem., 140 volunteers.

WATER SUPPLY—Source, creek, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap., 800,000 gals.; pumping engines, cap. per day 360,000 gals., constructor Worthington; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 65 hydrants; 33 valves; meters, total number 5; 407 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $27,000; ann. cost of mtce., $800; works belong to Co.

MANSFIELD, pop. 1,900; fire area, 1,215 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, electric system being installed; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $100; total mem., 100 volunteers.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; filtration system, sand; res. cap., 700,000 gals.; 2 pumping engines, constructor Knowles; mains, 8 miles; 40 hydrants; 235 services; pressure, dom. 100 lbs., fire 100 lbs.; works belong to Co.

MARIETTA, pop. 2,469; fire area, 2,000 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; leather, good 300 ft.; inferior, all kinds, 100 ft.; total hose, 1,400 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $7,000; total mem., 85 volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity and pump direct; res. cap., 1,500,000 gals.; pumping engines, cap. per day 600,000 gals., constructor Snow; mains, cast iron, 9 miles, 4 to 12 in. dia., Wood; 43 hydrants, Mathews; 33 valves; meters, total number 3, Thomson; 225 services; pipe, galv. iron; pressure, fire 75 lbs.; cost to construct, $62,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,600; works belong to Co.

MARYSVILLE, pop. 1,478; private bldgs., wood, 2 stories; wooden roofs permitted in fire area; fireworks ord. Fire dept.—1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,000 ft.; value of dept. equipment, $1,000; total mem., 75 volunteers.

WATER SUPPLY—Source, spring, 1 mile from business center; system, gravity; res. cap., 250,000 gals.; mains, cast iron, 6 miles, 4 to 8 in. dia., Wood & Co.; 150 hydrants, Mathews, Jackson & Woodin; meters, total number 35, Thomson; 200 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 80 lbs.; cost to construct, $16,500; int. paid on bonds, 4½ and 5 per cent; ann. cost of mtce., $100; works belong to Co.

MAUCH CHUNK, pop. 4031; fire area, 2,000 acres; mercantile bldgs., stone, brick and wood, 3 and 4 stories; private, brick and wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, l. c. hand ex., 2 h. & l. trucks, 2 hose wagons, 5 hose carts; hose, cotton, rubber lined, good, 2,850 ft.; rubber, good, 300 ft.; inferior, all kinds, 350 ft; total hose, 3,500 ft.; fire alarm, whistle; value of dept. equipment, $20,000; value of bldgs., $17000; ann. exp. of dept., $300; total mem., 200 volunteers.

WATER SUPPLY—Source, springs and wells, 2½ miles from business center; system, gravity; quality of water, good; res. cap., 2,273,620 gals.; located W. B'way and E. Mauch Chunk; mains, cast iron, 12 miles, 3 to 10 in. dia.; 54 hydrants; 106 valves; 850 services; pipe, lead and iron; pressure, dom. 40 lbs., fire 50 lbs.; cost to construct, $83,200; bonded debt, $22,000; int. paid on bonds 4 per cent:; cost of mtce., $4,041; works belong to Co.

MAYFIELD, pop. 2,300; fire area, 640 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—2 800 ft.; linen, 200 ft.; total hose, 1,000 ft.; whistle alarm; value of dept. equipment, $1,000; value of bldgs., $1,000; total mem., 120 volunteers.

tem, pumping to res.; mains, 3 miles; 18 hydrants; cost to construct, $1,800; works owned by borough.

MEADVILLE, pop. 14,500; fire area, 1,000 acres; mercantile bldgs., stone and brick, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 steamer, 1 comb. c. and wagon, 8 c. hand ex., 2 hose wagons, 5 hose carts, 8 horses; hose, cotton, rubber lined, good, 8,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 550 ft.; total hose, 9,050 ft.; fire alarm, bell, 66 boxes; value of dept. equipment, $17,500; value of bldgs., $10,000; ann. exp. of dept., $8,765; total mem., 350, paid full time 8, volunteers 342.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to res.; res. cap., 5,000,000 gals.; pumping engines, cap. per day, 7,000,000 gals.; mains, 31 miles, 2 to 20 in. dia., McNeal; 161 hydrants, Wood; meters, total number, 1,020; 2,500 services; pressure, dom. 50 lbs., fire 122 lbs.; consumption, per day 1,500,000 gals., per capita 150 gals.; cost to construct, $264,210; bonded debt., $188,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $12,000; works belong to city.

MECHANICSBURG, pop. 4,500; fire area, 400 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 3 hose carts, 1 hose wagon; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bells; value of dept. equipment, $10,500; value of bldgs., $24,000; ann. exp. of dept., $12,000; total mem., 295 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, pump to res. and direct; res. cap., 1,850,000 gals.; pumping engines, cap. per day 172,800 gals.; constructor Barr; mains, cast iron, 10 miles, 4 to 12 in. dia.; 50 hydrants, Wood; 750 services; pipe, cast iron and lead; pressure, dom. 30 lbs., fire 30 lbs.; cost to construct, $5,500; works belong to Co.

MEDIA, pop. 3,075; fire area, 1,280 acres; mercantile bldgs., brick and stone, 3 stories; private, brick and stone, 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. chem. and hose wagon, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, telephone and bell; value of dept. equipment, $7,500; ann. exp. of dept., $800; total mem., 293 volunteers.

WATER SUPPLY—Source, Ridley Creek, ¾ mile from business center; system, pump to res. and stdp..; stdp. cap. 250,000 gals., dim. 35 x 35, material used in cons. wrought steel, builders Tippett & Wood; filtration system, sand; quality of water, good; res. cap. 1,250,000 gals., located in borough; 2 pumping engines, class Corliss steam power, cap. per day 1,000,000 gals., constructor Wetherill; mains, cast iron, 10 miles, 2 to 10 in. dia.; 58 hydrants, Wood, etc.; 50 valves; meters, total number 16, owned by borough and consumer; 800 services; pipe, lead; pressure, dom. 30 lbs., fire 30 lbs.; consumption, per day 300,000 gals., per capita 100 gals.; cost to construct, $100,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $2,900; works belong to borough.

MERCER, pop. 1,804; bldgs., wood and brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carts; hose, rubber, good 1,500 ft.; inferior, all kinds, 50 ft.; total hose, 1,550 ft.; total mem., 50 volunteers.

WATER SUPPLY—Source, creek, ¾ mile from business center; system, pump to stdp.; cap., 75,000 gals.; material used in construction, steel; quality of water, good; 2 pumping engines; class, triplex and dup.; cap. per day 150,000 gals., constructor Smith Vaile; mains, cast iron, 4 miles, 4 to 6 in. dia.; 28 hydrants; 12 valves; 300 services; pressure, dom. 40 lbs., fire, 150 lbs.; cost to construct, $24,500; bonded debt, $4,000; int. on bonds, 5 per cent.; cost of mtce., $3,000; works belong to Co.

MERCERSBURG, pop. 1,500; fire area, 130 acres; bldgs., brick and stone, 2 and 3 stories; private, brick and stone, 2 stories; wooden roofs permitted; fireworks ord.; cause of fires investigated.

Fire dept.—1 steam engine, 2 hose carriages; hose, cotton, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,500; value of bldgs., $5,000; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 4½ miles from business center; system, gravity; res. cap. 200,000 gals. per day; quality of water, good; mains, cast iron; 2 meters; pressure fire, 140 lbs., cost to construct, $40,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; works belong to Co.

MESHOPPEN, pop. 609; fire area, 15 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; total mem., 80 volunteers.

WATER SUPPLY—Source, brook and springs, 1½ miles from business center; system, gravity; quality of water, good; res. cap., 30,000 gals.; mains, cast iron, 3½ miles, 4 to 6 in. dia.; 17 hydrants; 100 services; pipe, galv. iron; fire pressure, 65 lbs.; cost to construct, $18,000; works belong to Co.

MEYERSDALE, pop. 4,400; fire area, 2,560 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft.; fire alarm, whistle; value of dept. equipment, $1,400; value of bldgs., $1,000; total mem., 45 volunteers.

WATER SUPPLY—Source, springs, 3½ miles from business center; system, gravity; res. cap., 700,000 gals.; mains, cast iron, 7 miles, 2 to 8 in. dia.; 32 hydrants, Eddy; 20 valves; 800 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 125 lbs.; cost to construct, $90,000; ann. cost of mtce., $2,000; works belong to Co.

MIDDLETOWN, pop. 5,608; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 3 hose carriages; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $8,000; ann. exp. of dept., $500; total mem., 275 volunteers.

WATER SUPPLY—Source, springs, Iron Mine Run, 3½ miles from business center; system, gravity, pump to stdp. and direct; stdp. cap. 250,000 gals., located center of town, material used in cons. iron; quality of water, good; solid masonry dam, cap. 48,000,000 gals., located in ravine 3 miles from town; 1 pumping engine, class, triplex; cap. per day 1,000,000 gals.; mains, cast iron, 10 miles, 4 to 12 in. dia.; 39 hydrants, Wood; 20 valves, Eddy; 600 services; pressure, dom. 50 lbs., fire 90 lbs.; cost to construct, $200,000; int. paid on bonds, 5 per cent; works belong to Co.

MILLHALL, pop. 1,010; mercantile bldgs., brick. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; total hose, 1,650 ft.; fire alarm, whistle; total mem., 42 volunteers.

WATER SUPPLY—Source, streams; fire pressure, 130 lbs.

MIFFINBURG, pop. 1,436; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck; 2 hose carriages; total hose, 1,000 ft.; fire alarm, bell; total mem., 60 volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity; res. cap., 94,275 gals.; 40 hydrants.

MIFFLINTOWN, pop. 953; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and stone, 2 and 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 700 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $600; ann. exp. of dept., $60; total mem., 30 volunteers.

WATER SUPPLY—Source, Macedonia Run; 4½ miles from business center; system, gravity; res. cap., 400,000 gals.; quality of water, good; mains, cast iron, 7 miles, 4 to 8 in. dia., Mellert; 12 hydrants, Mellert; 20 valves; 400 services; pipe, construct, $40,000; works belong to Co.

MILLERSBURG, pop. 1,675; fire area, 100 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, fair 250 ft.; cotton, good 1,100 ft.; total hose, 1,350 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $1,000; total mem., 40 volunteers.

WATER SUPPLY—Source, res. 1½ miles from business center.

MILLERSTOWN, pop. 560; fire area, 480 acres; mercantile bldgs., wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; ann. exp. of dept., $100; total mem., 45 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; res. cap., 200,000 gals.; quality of water, good; mains, 2 miles, 3 to 6 in. dia.; 14 hydrants; 15 services; pipe, cast iron; pressure, fire 100 lbs.; cost to construct, $8,000; bonded debt, $5,900; int. paid on bonds, 4 per cent.; cost of mtce., $100; works belong to city.

MILLVALE, pop. 6,736; fire area, 5,120 acres; bldgs., wood and brick, 2½ and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, Halloway fire ex. and hose wagon, 3 reels, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 2,450 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $5,000; value of bldgs., $15,000; ann. exp. of dept., $200; total mem., 40 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; quality of water, good; res. cap. 450,000 gals., located on hillside; 2 pumping engines, cap. per day, 6,000,000 gals.; constructors Wilson, Snyder; mains, cast iron, 7 miles, 4 to 12 in. dia.; 85 hydrants; 52 valves; 5 meters; owned by consumers; 1,250 services; pipe, lead; pressure, dom. 100 lbs., fire 130 lbs.; consumption per day, 1,000,200 gals.; cost to construct, $160,000; cost of mtce., $12,000; works belong to borough.

MILTON, pop. 6,175; mercantile bldgs., brick 2 and 3 stories; private, wood and stone, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 25 c. hand ex., 4 hose wagons, 4 hose carriages, 3 horses; hose, cotton, rubber lined, good, 3,500 ft.; rubber, good, 2,500 ft.; leather, 300 ft.; total hose, 6,300 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $3,500; ann. exp. of dept., $650; total mem., 22, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, creek, 9 miles from business center; system, gravity, pump to res.; quality of water, good; res. cap., 2,000,000 gals., located northeast of town; 2 pumping engines, cap. per day 600,000 gals., constructor Worthington; mains, cast iron, 25 miles, 4 to 12 in. dia.; 175 hydrants; 100 valves; meters, total number 10, Hersey Torrent, Pittsburg, Worthington; 1,200 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 75 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $95,000; bonded debt, $55,000; int. paid on bonds, 4 per cent; cost of mtce., $2,500; works belong to Co.

MINERS MILLS, pop. 2,224; fire area, 1 sq. miles; bldgs., wood; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, good 2,000 ft.; fire alarm, steam whistle; ann. exp. of dept., $50; total mem., 70 volunteers.

WATER SUPPLY—Source, spring; system, gravity; 20 hydrants; works belong to Spring Brook Water Supply Co.

MINERSVILLE, pop. 6,000; fire area, 650 acres; bldgs., wood and brick, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,168 ft.; rubber, good 600 ft.; inferior, all kinds, 200 ft.; total hose, 1,968 ft.; fire alarm, whistle; value of dept. equipment, $6,800; value of bldgs., $3,700; ann. exp. of dept., $700; total mem., 167 volunteers.

business center; system, gravity; quality of water, good; res. cap., 25,000,000 gals.; mains, cast iron, 15 miles, 4 to 14 in. dia.; 40 hydrants; meters, total number 35, Crown, Keystone, owned by Co.; 1,825 services; pipe, lead; pressure, dom. 120 to 140 lbs., fire 100 lbs.; cost to construct, $107,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to Co.

MONACA, pop. 2,008; mercantile bldgs., wood. Fire dept.—1 hose carriage; total hose, 2,000 ft; fire alarm, electric; total mem., 20 volunteers.

WATER SUPPLY—System, pumping; res. cap., 700,000 gals.; pumping engines per day, 2,000,000 gals.; pressure, dom. 142 lbs.

MONONGAHELA CITY, pop. 8,000; fire area, 200 acres; mercantile bldgs., brick, 1 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per yr., for 3 years, $9,666; av. ins. involved for same time, $11,666. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle, 16 boxes; value of dept. equipment, $2,000; value of bldgs., $5,000; ann. exp. of dept., $600; total mem., 20 volunteers.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 2,000,000, located 1 mile south of city; 5 pumping engines; class, com. dup., cap. per day 5,000,000 gals., constructors Deming & Hawley; mains, cast iron, 12 miles, 3 to 12 in. dia.; 22 hydrants; owned by Co.; pressure, dom. 120 lbs., fire 120 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $200,000; bonded debt, $125,000; int. paid on bonds, 5 per cent.; cost of mtce., $8,000; works belong to Co.

MONESSEN, pop. 10,000; fire area, 350 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 4 hose carts; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 200 ft.; total hose, 6,200 ft.; fire alarm, whistles; value of dept. equipment, $6,000; value of bldgs., $7,000; ann. exp. of dept., $140; total mem., 60 volteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; quality of water, good; res. cap., 1,500,000 gals.; 4 pumping engines, class, high pressure gas, cap. per day, 6,500,000 gals.; mains, 14 miles, 4 to 16 in. dia.; 77 hydrants; meters, total number, 200, Crown, Keystone, Trident, owned by consumer and Co.; 1,400 services; pipe, lead; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 1,500,000 gals.; works belong to Co.

MONTGOMERY, pop. 1,425; fire area, 75 acres; bldgs., brick, stone and wood; wooden roofs permitted; no fire loss in 1902. Fire dept.—1 steamer, 2 hose carriages; hose, good 1,200 ft.; inferior, 200 ft.; fire alarm, bell; total mem., 20 volunteers; exp. of dept., $450.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 1,000,000 gals.; pumping engine, Otto Gas and wheel; mains, 5 miles; 26 hydrants, Reading; consumption per day, 120,000 gals.; pressure, dom. and fire 97 lbs.; ann. cost of mtce., $1,175; works belong to Co.

MONTOURSVILLE, pop. 1,750; fire area, 700 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,350 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity, pump direct; quality of water, good; res. cap., 600,000 gals.; pumping engines, class dup., sizes 10 x 8 x 12, 7½ x 5 x 6 gals., constructors Knowles & Worthington; mains, cast iron, 4½ miles, 4 to 10 in. dia.; 40 hydrants; 32 valves; 238 services; pressure, dom. 54 lbs., fire 54 lbs.; bonded debt, $16,000; int. paid on bonds, 4 per cent; works belong to borough.

MONTROSE, pop. 1,[illegible]; fire area, [illegible] acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,800 ft.; fire alarm, bell; value of dept. equipment, $6,500; value of bldgs., $4,000; total mem., 150 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to res.; quality of water, good; res. cap., 3,000,000 gals.; 1 pumping engine, size 12 x 16, cap. per day 300,000 gals., Jonesville Iron Co.; mains, iron, 7 miles, 4 to 8 in. dia., Jackson & Woodin; 21 hydrants, Ludlow; 30 valves; meters, total number 1, Buffalo, owned by Co.; 250 services; pressure, dom. 100 lbs., fire 115 lbs.; consumption, per day 300,000 gals., per capita 150 gals.; cost to construct, $400,000; ann. cost of mtce., $3,500; works belong to Co.

MOOSIC, pop. 1,227; fire area, 2,560 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $700; ann. exp. of dept., $464; total mem., 80 volunteers.

WATER SUPPLY—Source, spring and brook; system, pump to res.; res. cap., 1,250,000 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, 12 miles, 4 to 12 in. dia., Jackson & Woodin, Warren; 21 hydrants, Tamaqua; pressure, dom. 70 lbs., fire 140 lbs.; cost to construct, $54,000; works belong to Co.

MORRISVILLE, pop. 1,800. Fire dept.—1 truck; hose, 500 ft.; 60 volunteers.

WATER SUPPLY—Source, Delaware River; system, stdp., 3 pumps; pressure, dom. 60 lbs; cost of waterworks, $41,224; works belong to town.

MT. CARMEL, pop. 13,240; fire area, 2 sq. miles; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 steamers, 1 c. engine, 4 c. hand ex.; 2 hose wagons, 2 hose carriages, 6 horses; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, whistle; value of dept. equipment, $15,000; value of bldgs., $13,000; ann. exp. of dept., $800; total mem., 325, 2 paid full time, 323 volunteers.

WATER SUPPLY—Source, spring and wells, 1½ miles from business center; system, gravity; res. cap., 9,000,000 gals.; mains, cast and wrought iron; 12 miles, 2 to 10 in. dia., Warren; 63 hydrants, Adams, Beaumont; 84 valves; meters, total number 400, Crown, Thomson, Empire, Nash, Hersey; 1,200 services; pipe, galv. iron and lead; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $102,762; ann. cost of mtce., $2,500; works belong to Co.

MT. HOLLY SPRINGS, pop. 1,500; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $1,200; av. ins. for same time, $800. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $250; ann. exp. of dept. $32; total mem., 70 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; res. cap., 500,000 gals.; mains, cast iron, 3 miles, 4 to 10 in. dia.; 25 hydrants; 5 valves; 80 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 70 lbs.; works belong to Co.

MT. JEWETT, pop. 1,553; mercantile bldgs., brick and wood. Fire dept.—2 hose carriages, total hose, 1,500 ft.; fire alarm, electric; total mem., 102 volunteers.

WATER SUPPLY—Source, springs, 3 wells; system, pumping; res. cap., 15,000 bbls.; pumping engines, cap. 300 gals. per minute.

MT. JOY, pop. 2,018; fire area, 50 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 gasoline en-

gine, 3 hook and ladders, 2 hose carriages, hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $4,800; value of bldgs., $4,000; total mem., 50 volunteers.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to res.; res. cap., 750,000 gals.; pumping engines, class comp., non-cond., cap. per day 1,000,000 gals., constructors Smith-Vaile and Worthington; mains, cast iron, 4 miles, 4 to 12 in. dia.; 32 hydrants, Weiner; 37 valves; meters, total number 1, Buffalo; 400 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $2,800; works belong to city.

MT. OLIVER, pop. 3,850. Fire dept.—2 h. & l. trucks, 2 hose reels; hose, 2,000 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump to res.; res. cap., 5,700,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals., constructor Worthington; mains, cast iron, 11 miles, 4 to 20 in. dia.; 20 hydrants, National; meters, total number 5, Westinghouse; 390 services; pipe, lead; pressure, dom. 35 lbs., fire 85 lbs.; works belong to Co.

MT. PLEASANT, pop. 5,000; fire area, 200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, electric, 15 boxes; value of dept. equipment, $2,500; value of bldgs., $1,500; ann. exp. of dept., $50; total mem., 41 volunteers.

WATER SUPPLY—Source, creek; system, pump to res. and stdp.; stdp. cap., 105,000 gals.; res. cap., 3,000,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructor Gordon; mains, 8 miles, 4 to 16 in. dia., Jackson & Woodin; 56 hydrants, Mathews; 20 valves; 1,200 services; pressure, dom. 45 lbs., fire 100 lbs.; works belong to Co.

MT. UNION.—Fire dept.—52 members, volunteers.

WATER SUPPLY—Source, Jack's Spring, 2 miles from business center; system, gravity; quality of water, soft; res. cap., 60,000 gals.; mains, cast iron; pipe, 5½ miles, 8 to 4 in. dia.; 35 hydrants; meters, total number 12, makers Pittsburg Meter Co.; 595 services; pipe, galv. iron; pressure, dom. and fire 60 to 120 lbs.; consumption per day, 150,000 gals., per capita 50 gals.; cost to construct, $45,000; bonded debt, $5,000; int. on bonds, 5 per cent; works belong to private company.

MUNCY, pop. 1,934; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose wagons, 3 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, whistle; value of dept. equipment, $4,500; total mem., 130 volunteers.

WATER SUPPLY—Source, streams, 3½ miles from business center; system, gravity and pump direct; res. cap., 2,000,000 gals.; pumping engines, cap. per day 500,000 gals., constructors Blake, Worthington; mains, 11 miles, 4 to 12 in. dia.; 34 hydrants, Mellert, Jackson & Woodin; 35 valves; meters, total number 10; 190 services; pressure, fire 75 lbs.; cost to construct, $148,516; int. paid on bonds, 6 per cent; ann. cost of mtce., $600; works belong to Co.

NANTICOKE, pop. 18,000; fire area, 3,000 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 to 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 c. hand ex., 1 comb. c. & h. wagon, 5 hose carts; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 10,000 ft.; total hose, 18,000 ft.; fire alarm, whistle, Gamewell and 'phone, 15 boxes; value of dept. equipment, $15,000; value of bldgs., $1,800; ann. exp. of dept., $2,000; total mem. 147, paid part time.

WATER SUPPLY—Source, creek, supplying also Alden, West Nanticoke and Avondale, Stearns and Glenlyon, 3 miles from business center; system, gravity, and pump to res.; quality of water, good; res. cap. 20,000,000 gals., location 3 miles from pumps; 4 pumping engines, class dup., size 22 x 12½ x 17, 20 x 31 x 14 x 24, 20 x 12 x 12, cap. per day 4,708,800 gals., constructors Jeanesville, Gordon, Maxwell; mains, cast iron, 90 miles, 1½ to 18 in. dia.; 101 hydrants, Ludlow; 219 valves, Ludlow; meters; total number 26, Crown, Thomson, Trident, owned by Co.; 3,583 services; pipe, galv. iron; pressure dom. 100 lbs., fire 150 lbs.; consumption per day, 2,438,200 gals.; works belong to Co.

NATRONA, pop. 3,450; fire area, 100 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—12 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, electric, 6 boxes; value of dept. bldgs., $200; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity; res. cap., 80,000 gals.; mains, cast and wrought iron, 4 miles, 2 to 4 in. dia., Wood, National; 15 hydrants, Wood, Mathews; meters, total number 2, Westinghouse; 214 services; pipe, galv. and wrought iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $20,000; works belong to Co.

NAZARETH, pop. 2,304; fire area, 640 acres; bldgs., brick, stone and wood; wooden roofs not permitted; fire loss for 1903, $8,200; ins. for same, $7,500. Fire dept.—2 hand engines, 1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, good, 2,250 ft.; fire alarm, Gamewell, 7 boxes; exp. of dept., 1903, $11,000; total mem., 110, paid part time 2, volunteers 108.

WATER SUPPLY—Source, springs, 9 miles from business center; system, gravity; quality of water, good; res. cap., 1,100,000 gals.; mains, iron, 29 miles, 4 to 10 in. dia.; 32 hydrants, McKean; Ludlow valves; 20 meters, owned by Co.; pipe, iron; pressure, dom. 50 to 90 lbs., fire 50 to 90 lbs.; consumption, per day 800,000 gals., per capita 100 gals.; cost to construct, $300,000; bonded debt, $127,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to Co.

NEW BETHLEHEM, pop. 1,269; fire area, 100 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. engines, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,700 ft.; fire alarm, whistle; value of dept. equipment, $3,500; ann. exp. of dept., $250; total mem., 50 volunteers.

WATER SUPPLY—Source, creek, 250 ft. from business center; system, pump to res.; filtration system, Continental, Jewell, gravity; res. cap., 225,000 gals.; quality of water, good; 1 pumping engine, class triplex, cap. per day 702,720 gals, constructor Gould Mfg. Co.; mains, cast iron, 14 miles; 27 hydrants, Williamsport; 26 valves; meters, total number 80, owned by Co.; 250 services; pipe, galv. iron and lead; pressure, dom. 86 lbs., fire 86 lbs.; consumption per day, 100,000 gals.; cost to construct, $20,000; ann. cost of mtce., $1,800; works belong to Co.

NEW BRIGHTON, pop. 8,200; fire area, 570 acres; mercantile bldgs., brick and wood, 2 to 6 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 hose carriages, 5 horses; hose, cotton, rubber lined, good, 4,200 ft.; fire alarm, bell and telephone; value of dept. equipment, $9,500; value of bldgs., $20,000; ann. exp. of dept., $3,000; total mem., 50 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to res. and direct; filtration system, Pittsburg Filter Co., gravity, cap. of plant 3,000,000 gals.; res. cap., 1,500,000 gals.; 2 pumping engines, class 1 Wilson & Snyder

4,500,000 gals.; mains, cast iron, 25 miles, 2 to 16 in. dia., Wood; 85 hydrants, Ludlow; 25 valves, Eddy, Ludlow; meters, total number 26, Crown 25, Gem 1, owned by consumer; 850 services; pipe, lead; pressure, dom. 140 lbs., fire 140 lbs.; consumption per day 1,500,000 gals., per capita 200 gals.; cost to construct, $125,000; bonded debt, $25,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,000; works belong to Co.

NEW CASTLE, pop. 35,000; fire area, 4,650 acres; mercantile bldgs., brick and stone, 2 and 7 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 16 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 1 hose wagon, 6 comb. c. & hose wagons, 18 horses; hose, cotton, rubber lined, good, 9,000 ft.; fire alarm, Gamewell, 59 boxes; value of dept. equipment, $41,000; value of bldgs., $40,000; ann. exp. of dept., $19,875; total mem., 200, paid full time 20, paid part time 4, 176 volunteers.

WATER SUPPLY—Source, Shenango River, 1½ miles from business center; system, pump to res.; filtration system, mechanical sand, New York Filter Co., cap. of plant 4,000,000 gals.; res. cap. 4,000,000 gals., located ¾ mile from station; 4 pumping engines, cap. per day 29,500,000 gals., constructors Worthington, Nordberg, Roots, Lawrence, mains, cast iron, 57 miles, 4 to 20 in. dia.; 305 hydrants, Wood; meters, total number 3,216; 5,837 services; pipe, lead, iron; pressure, dom. 115 lbs; works belong to Co.

NEW CUMBERLAND, pop. 1,700; bldgs., 1 to 3 stories, mostly wood. Fire dept.—1 hose carriage, 1 hose reel; hose, cotton, rubber lined, good, 750 ft.; fire alarm, bell.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap., 4,000,000 gals.; mains, cast iron, 2½ miles; 20 hydrants; 150 services; pressure, fire 90 lbs.; cost to construct, $35,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; works belong to Co.

NEW HAVEN, pop. 2,000; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area. Fire dept.—2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $1,200; total mem., 25 volunteers.

WATER SUPPLY—Source, wells; system, gravity; 25 hydrants; pressure, fire 135 lbs.; works belong to Co.

NEW HOLLAND, pop. 1,200; fire area, 100 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; no fireworks and combustibles ord. Fire dept.—15 c. hand ex., 1 h. & l. truck, 1 hose cart; value of dept. equipment, $350; value of bldgs., $150; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap., 900,000 gals.; mains, cast iron, 5½ miles, 4 to 10 in. dia.; meters, total number 20, Empire, Thomson and Buffalo; owned by Co.; 160 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 60 lbs.; cost to construct, $22,000; bonded debt, $14,000; int. paid on bonds, 5 per cent; works belong to Co.,

NEW HOPE, pop. 1,218; fire area, 1 mile square; mercantile bldgs., stone and brick, 2½ stories; private, wood and brick, 2½ stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steamer, 2 hose carriages; hose, linen, good 600 ft.; leather, good 500 ft.; total hose, 1,100 ft.; bell alarm; value of dept. equipment, $5,000; value of bldgs., $500; ann. exp. of dept., $450; total mem., 60 volunteers.

WATER SUPPLY—Source, canal, river and mill-dam.

NEW KENSINGTON, pop. 7,000; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; fireworks and combustibles ord.; causes fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 hose cart; hose, cotton, rubber lined, good, 3,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,500; total mem., 186 volunteers.

WATER SUPPLY—Source, river, 12 miles from business center; system, gravity; filtration system, Curran & Hussey; res. cap., 500,000 gals.; pumping engines, cap. per day 5,000,000 gals., constructor Nordberg; mains, cast iron, 22 miles, 4 to 24 in. dia., National; 55 hydrants, Keely, Jones Co.; 100 valves; pipe, lead; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $225,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,400; works belong to Co.

NEW OXFORD, pop. 800; fire area, 300 acres; bldgs., brick, 2 and 3 stories; shingle roofs; fireworks ord.; fires investigated. Fire dept.—1 hose carriage, 3 hose wagons; hose, rubber, good, 30 ft.; linen, good, total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,000; total mem., 60 volunteers.

WATER SUPPLY—Source, creek, ½ mile from business center; system, pump to stdp.; stdp. cap., 120,000 gals., dim 16 x 85, material used in cons., iron; quality of water, good; 1 pumping engine, class 25 horse-power, cap. per day 18,000 gals., constructor Chandler, mains, iron, 3 miles, 4 to 8 in. dia.; 70 hydrants; cost to construct, about $15,000; bonded debt, $11,300; int. paid on bonds, 4 per cent; works belong to borough.

NEWPORT, pop. 1,734; fire area, 125 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 200 ft.; total hose, 1,200 ft.; value of dept. equipment, $1,300; value of bldgs., $3,000; total mem., 50 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, mountain springs, 3½ miles from business center; system, gravity; res. cap., 1,200,000 gals.; mains, cast iron, 7 miles, 4 to 10 in. dia.; 25 hydrants, Mellert; 327 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 124 lbs.; cost to construct, $40,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $400; works belong to Co.

NEWTOWN, pop. 1,463; fire area, 300 acres; mercantile bldgs., wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated; Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 400 ft.; total hose, 1,600 ft.; fire alarm, bell and whistle; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 650,000 gals.; pumping engines, cap. per day 300,000 gals., constructor Downie; mains, cast iron, 5 miles, 3 to 8 in. dia., Donaldson; 48 hydrants, Cassin; 16 valves; 200 services; pipe, lead; pressure, dom. 35 lbs., fire 50 lbs.; cost to construct, $30,000; int. paid on stocks, 6 per cent; ann. cost of mtce., $1,200; works belong to Co.

NEWVILLE, pop. 1,800; mercantile bldgs., brick and wood, 2 and 3 stories; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 950 ft.; total mem., 60 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap. 350,000 gals.; pumping engines, cap. per day 1,000,000 gals.; mains, 3½ miles; 25 hydrants; cost to construct, $40,000.

NORRISTOWN, pop. 25,000; fire area, 3,200 acres; mercantile bldgs., brick and stone, 1 to 5 stories; private bldgs., stone, brick and wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—8 c. hand ex., 3 steamers, 3 comb. c. & h. wagons, 2 c. engines, 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 18 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, Gamewell, 28 boxes; value of dept. equipment, $34,500; value of bldgs., $100,000; ann. exp. of dept., $9,700; total mem. 1,200, paid part time 9, 1,191 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; filtration system, Jewell; cap. of plant, 4,000,000 gals.; res. cap., 11,000,000 gals.; 2 pumping engines, cap. per day 10,000,000 gals., constructor Worthington; mains, cast iron, 7 miles, 4 to 8 in. dia.; 310 hydrants; 22 valves; meters, total number 275; Crown, Gem, owned by city; 760

fire 35 to 80 lbs.; cost to construct, $600,000; works belong to Co.

NORTH CLARENDON, pop. 1,860; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 300 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,200; ann. exp. of dept., $125; total mem., 130 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pump direct; res. cap., 100,000 gals.; mains, 2 miles, 2 to 4 in. dia.; 13 hydrants; 99 services; pressure, dom. 20 lbs., fire 90 lbs.; consumption, per day 50,000 gals., per capita 50 gals.; cost to construct, $5,500; ann. cost of mtce., $1,800.

NORTH EAST, pop. 2,068; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 1 hose carriage, 1 horse; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $250; total mem., 90 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity; quality of water, good; res. cap., 4,000,000 gals.; mains, iron, 10 miles, 4 to 8 in. dia., Lake Shore; 55 hydrants, Ludlow; 60 valves, Eddy, Ludlow; meters, total number 40, Gem 1, Hersey Disc 3, Lambert 31, owned by consumer; 660 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $75,000; bonded debt, $13,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to city.

NORTHUMBERLAND, pop. 2,748; fire area, 200 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $35; total mem., 100 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, mountain streams and springs, 4 to 6½ miles from business center; system, gravity; quality of water, good; res. cap., 4,500,000 gals.; mains, cast iron, 13 miles, 4 to 10 in. dia.; 34 hydrants; 400 services; pressure, dom. 71 lbs., fire 70 lbs.; int. paid on bonds, 4 per cent; works belong to Co.

NORTH WALES, pop. 1,287; fire area, 300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 to 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $1,500; total mem., 10 volunteers.

WATER SUPPLY—Source, wells; system, gravity, pump direct; res. cap., 56,000 gals.; pumping engines cap. per day 250,000 gals., constructor Gordon; mains, 4 miles, 2 to 8 in. dia., Wood; 25 hydrants, Mathews; 32 valves; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $18,724.80; ann. cost of mtce., $900; works belong to Co.

OAKDALE, pop. 1,147; mercantile bldgs., wood and brick. Fire dept—1 hose carriage; total hose, 1,500 ft.; fire alarm, whistle; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, pumping.

OAKMONT, pop. 3,100. Fire dept.—3 hose carts.

WATER SUPPLY—Source, river; system, pump to res.; 3 pumping engines; mains, 8 miles; meters, total number 30; pressure, dom. 65 to 160 lbs.; works belong to Co.

OIL CITY, pop. 13,264; mercantile bldgs., brick and stone, 3 and 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages, 7 horses; hose, cotton, rubber lined, good 3,250 ft.; inalarm, Gamewell, 27 boxes; value of dept. equipment, $10,000; value of bldgs., $20,000; ann. exp. of dept., $5,000; total mem. 21, paid full time 4, paid part time 17.

WATER SUPPLY—Source, wells, 2 miles from business center; system, gravity and pump to res.; res. cap., 4,000,000 gals.; 3 pumping engines, cap. per day 7,500,000 gals., constructors National Transit Co., and Barr; mains, cast iron, 33 miles, 4 to 12 in. dia., Wood; 222 hydrants, Waltham, Ludlow, Rensselaer; 207 valves; meters, total number 2,169, Crown, Union, Empire, Hersey Rotary, Hersey Disc, Hersey Torrent, Thomson, Keystone, Lambert Nash, Westinghouse, owned by consumer; 2,642 services; pipe, lead; pressure, dom. 110 lbs., fire 90 lbs.; consumption per day 3,000,000 gals.; cost to construct, $432,978.71; ann. cost of mtce., $20,000; works belong to city.

OLYPHANT, pop. 6,081; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, stone and wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $14,000; av. ins. for same time, $12,500. Fire dept.—1 comb. c. & h. wagon, 1 c. engine, 1 h. & l. truck, 1 aerial truck, 3 hose wagons, 4 horses; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 3,500 ft.; fire alarm, electric, 12 boxes; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $2,800; total mem., 160 volunteers; underwriters rating, second class.

WATER SUPPLY—Source, mountain stream; system, gravity; res. cap., 3,500,000 gals.; mains, 10 miles, 6 to 12 in. dia.; 30 hydrants, Ludlow; pressure, dom. 140 lbs., fire 175 lbs.; works belong to Co.

ORWIGSBURG, pop. 1,800; fire area, 640 acres; mercantile bldgs., brick and wood, 2, 3 and 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 c. engine, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,800; value of bldgs., $2,500; ann. exp. of dept., $150; total mem., 90 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap., 4,000,000 gals.; mains, cast iron, 4 miles, 4 to 12 in. dia., Mellert; 26 hydrants, Mellert, Adams, Tamaqua; meters, total number 3, National, Thomson; 350 services; pipe, lead; pressure, dom. 75 lbs., fire 75 lbs.; works belong to city.

OSCEOLA MILLS, pop. 2,030; fire area, 12 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, electric, 9 boxes; value of dept. equipment, $1,000; value of bldgs., $3,000; ann. exp. of dept., $250; total mem., 44 volunteers.

WATER SUPPLY—Source, springs and streams, 4 miles from business center; system, gravity; quality of water, good; res. cap., 2,000,000 gals.; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 27 hydrants, Tamaqua; 30 valves, Eddy, Williamsport; meters, total number 1, Keystone, owned by Co.; 492 services; pipe, galv. and wrought iron; pressure, dom. 5 to 200 lbs., fire 15 to 200 lbs.; cost to construct, $38,500; ann. cost of mtce., $1,100; works belong to Co.

OXFORD, pop. 2,400; fire area, 1,280 acres; mercantile bldgs., wood, stone and brick, 1 to 4 stories; private, brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,350 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $8,000; ann. exp. of dept., $600; total mem., 160 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, 2 drilled 8-in. wells, ¾ mile from business center; system, pump to res.; quality of water, good; res. cap. 480,000 gals., located at station; 2 pumping engines, class vert., size 3 and 4, cap. per day 77,000 gals., constructor

39 hydrants, Cassin; meters, total number 12, Crown 1, Empire 8, Lambert 3, owned by city; 306 services; pipe, lead; pressure, dom. 10 to 12 lbs., fire 10 to 12 lbs.; consumption, per day 40,000 gals., per capita 20 gals.; cost to construct, $53,411; bonded debt, $39,500; int. paid on bonds, 4 and 4½ per cent; ann. cost of mtce., $1,600 to $1,900; works belong to city.

PALO ALTO, pop. 1,707; fire area, 20 acres; bldgs., wood, 2 and 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $600; total mem., 50 volunteers.

WATER SUPPLY—Source, from Pottsville Water Co.

PARKESBURG, pop. 2,000, mercantile bldgs., brick and wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; total mem., 120 volunteers.

WATER SUPPLY—Source, spring and wells; system, pump to res.; quality of water, excellent; res. cap., 1,200,000 gals.; 2 pumping engines, cap. per day 710,000 gals., constructor Deane; mains, 12 miles, 4 to 10 in. dia.; 25 hydrants, Wood; 500 services; cost to construct, $65,000; ann. cost of mtce., $4,500; works belong to Co.

PARSONS, pop. 2,529; mercantile bldgs., wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 80 volunteers.

WATER SUPPLY—Source, Spring Brook Water Supply Co.; system, gravity; mains, 4 3-5 miles; 13 hydrants; pressure, fire 60 lbs.; works owned by Co.

PATTON, pop. 2,651. Fire dept.—Hose, 1,600 ft.; total mem., 95 volunteers.

WATER SUPPLY—Source, creek; system, pump to res.; res. cap., 1,000,000 gals.; 2 pumping engines, class dup. comp., cap. per day 1,200,000 gals., constructor Worthington; mains, cast iron, 10 miles, 3 to 8 in. dia.; 26 hydrants, Wood; meters, total number 11; 346 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; works belong to Co.

PECKVILLE, pop. 3,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, electric, 16 boxes; value of dept. equipment, $4,000; value of bldgs., $1,000; total mem. 25, paid full time 2, volunteers 24.

WATER SUPPLY—Source, res.; system, gravity; res. cap., 21,000,000 gals.; mains, cast and galv. iron, 9 miles, 2 to 10 in. dia., Wood, Jackson, Woodin; 19 hydrants, Wood; 20 valves; meters, total number 1, Nash; 400 services; pipe, galv. iron; pressure, dom. 110 lbs., fire 185 lbs.; cost to construct, $50,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $600; works belong to Co.

PEN ARGYL, pop. 3,300; mercantile bldgs., wood, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, good, 950 ft.; poor, 50 ft.; total hose, 1,500 ft.; fire alarm, whistle and bell, 7 boxes; value of dept. equipment, $1,000; value of bldgs., $800; total mem., 47 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs; system, gravity to res.; cap. of res., 2,000,000 gals.; 2 pumps, Deane; 10 miles of 12-in. pipe; 31 hydrants.

PENNSBURG, pop. 1,500; mercantile bldgs., brick, 2 to 3 stories; private dwellings, all kinds, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for the past 3 yrs. less than $100. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber alarm, whistle; 60 volunteers.

WATER SUPPLY—Not reported.

PERKASIE, pop. 3,500; fire area, 300 acres; mercantile bldgs., brick, 2 to 4 stories; private dwellings, brick, 2 to 3 stories; fireworks and combustibles ord.; causes of fires investigated; av. fire loss for the past 3 yrs., $1,000. Fire dept.—1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, whistle and gong; value of dept. bldgs., $8,000; ann. exp. of dept., $400; total mem., 75 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity, with pumping auxiliary; res. cap., 100,000 gals.; construction, concrete and brick; quality of water spring, A No. 1; 1 pumping engine, cap. per day 12,000 gals.; mains, cast iron, 7 miles, 4 to 8 in. dia.; 45 hydrants; pipe, cast iron; pressure, dom. 50 lbs., fire 55 lbs.; cost to construct, $87,000; bonded debt, $40,000; int. on bonds, 4 per cent; ann. cost of mtce., $3,000; works belong to private Co.

PHILADELPHIA, pop. 1,293,697; fire area, 82,880 acres; mercantile bldgs., brick and stone, 2 to 20 stories; private, brick, 3 and 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,709,587; av. ins. for same time, $41,608,338. Fire dept.—61 steamers, 48 comb. c. & h. wagons, 6 c. engines, 149 c. hand ex., 18 h. & l. trucks, 12 aerial trucks, 5 water towers, 3 fire boats, 9 hose carts, 5 hose carriages, 326 horses; hose, cotton, rubber lined, good 120,000 ft.; inferior, all kinds, 10,000 ft.; total hose, 130,000 ft.; fire alarm, Gamewell, 1,318 boxes; ann. exp. of dept., $1,124,582; total mem., 935, paid full time.

WATER SUPPLY—Source, rivers, 1 and 7 miles from business center; system, pump to res. and stdp.; stdp. cap. 318,000 gals., dim. 11 x 150, material used in cons. steel, builders Warden Mfg. Co.; filtration system, sand; res. cap., 1,568,079,000 gals.; 57 pumping engines, class comp., cap. per day 474,040,000 gals., constructors Worthington, Holly, principally; mains, cast iron, 1,529.62 miles, 4 to 60 in. dia., Wood and others; 14,582 hydrants, local; 28,740 valves; meters, total number 1,733, Crown 816, Union 82, Empire 15, Gem 410, Hersey Disc 8, Thomson 3, Venturi 7, Worthington 9, Deacon 7, Standard 9, Keystone 101, Trident 62, Nash 12, owned by city; 300,000 services; pipe, lead; pressure, dom. 30 to 150 lbs., fire 200 lbs.; consumption, per day 378,290,000 gals., per capita 217.7 gals.; cost to construct, $40,000,000; ann. cost of mtce., $2,668,001.76; works belong to city.

PHILIPSBURG, pop. 3,266; fire area, 200 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 h. & l. truck, 6 hose carriages; hose, good, 2,000 ft.; cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 900 ft.; total hose, 3,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept., $500; total mem., 200 volunteers.

WATER SUPPLY—Source, streams, 4 miles from business center; system, gravity; quality of water, good; res. cap., 4,000,000 gals.; 1 pumping engine, class hor. dup., cap per day 1,000,000 gals., constructor Holly; mains, cast iron, 12 miles, 2 to 6 in. dia., Wood Co.; 64 hydrants, Duncan; 25 valves; meters, total number 6, Hersey, owned by Co.; 1,000 services; pressure, dom. 65 lbs., fire 65 to 80 lbs.; consumption, per day 1,000,000 gals., per capita 200 gals.; cost to construct, $163,000; ann. cost of mtce., $2,500; works belong to Co.

PHŒNIXVILLE, pop. 10,000; re area, 1,750 acres; mercantile bldgs., brick and wood, 4 to 6 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 comb. c. & hose wagon, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 14 boxes; value of dept. equipment, $12,000; value of bldgs., $12,000; total mem., 600 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; quality of

hill north of borough; 3 pumping engines, class comp., cap. per day 7,500,000 gals., constructor Worthington; mains, cast iron, 18 miles, 4 to 16 in. dia.; 177 hydrants; meters, total number 6, Hersey Disc 1, Thomson 1, Worthington 2, Pittsburg 1, Keystone 1, owned by borough; 1,765 services; pipe, lead; pressure, dom. 50 lbs., fire 65 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $290,000; bonded debt, $169,000; int. paid on bonds, 4 4-11 per cent; cost of mtce., $7,500; works belong to borough.

PINE GROVE, pop. 1,200; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, rubber, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, streams, 3½ miles from business center; system, gravity; res. cap., 1,500,000 gals.; mains, 6 miles, 4 to 8 in. dia., Jackson & Woodin; 250 hydrants, Thomson; 20 valves; 250 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 80 lbs.; cost to construct, $25,000; works belong to borough.

PITTSBURG, pop. 420,000; fire area, 19,700 acres; mercantile bldgs., stone, brick, wood and iron, 1 to 22 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; Fire dept.—32 steamers, 7 comb. c. & h. wagons, 4 c. engines, 120 c. hand ex., 11 h. & l. trucks, 6 aerial trucks, 1 water tower, 5 hose wagons, 34 hose carriages and reels, 181 horses; hose, cotton, rubber lined, good 103,890 ft.; inferior, all kinds, 3,000 ft.; total hose, 106,890 ft.; fire alarm, Gamewell, 527 boxes; ann. exp. of dept., $500,000; total mem. 429, paid full time.

WATER SUPPLY—Source, river, 6 miles from business center; system, pump to res.; quality of water, good; res. cap., 257,600,000 gals.; 10 pumping engines, cap. per day 268,000,000 gals., constructor, Allis Chalmers, Holly; mains, cast iron, 530 miles, 4 to 66 in. dia.; 4,276 hydrants; 10,000 valves; meters, total number 6,886, Crown 159, Nash 26, Union 13, Empire 3, Gem 20, Hersey Rotary 8, Trident 14, Hersey Disc 2, Hersey Torrent 1, Thomson 5, Worthington 19, Columbia 2, Pittsburg 152, Westinghouse 26, Keystone 480, Lambert 1, owned by city; 15,000 services; pipe, lead; pressure, dom. 75 lbs., fire 100 lbs.; consumption per day, 67,000,000 gals.; cost to construct, $19,500,000; int. paid on bonds, 4 per cent; cost of mtce., $685,000; works belong to city.

PITTSTON, pop. 12,566; fire area, 1,920 acres; mercantile bldgs., brick, wood and stone, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 6 horses; hose, cotton, rubber lined, good 6,000 ft.; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $32,000; value of bldgs., $20,000; ann. exp. of dept., $4,000; total mem., 300, paid full time 2, volunteers 298.

WATER SUPPLY—From the Spring Brook Water Supply Co.

PLYMOUTH, pop. 10,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 comb. c. eng. & h. wagon, 1 hose carriage, 6 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 600 ft.; total hose, 4,600 ft.; fire alarm, Gamewell, 20 boxes; value of dept. equipment, $11,000; value of bldgs., $8,000; ann. exp. of dept., $2,000; total mem., 125, volunteers.

WATER SUPPLY—From the Spring Brook Water Supply Co.

PORT ALLEGANY, pop. 1,853; fire area, ½ x ¾ mile; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 2,500 ft; fire alarm, whistle; value of dept. equipment, $2,500; value of bldgs., volunteers.

WATER SUPPLY—Source, streams, 2 miles from business center; system, gravity; quality of water, good; 3 res., cap. 25,000 bbls., located 1, 1½ and 2 miles from town; mains, cast iron, 7 miles, 3 to 8 in. dia.; 51 hydrants; 60 valves; meters, total number 6, Crown, owned by Co.; 250 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 100 lbs.; cost to construct, $90,000; bonded debt, $15,000; int. paid on bonds, 5 per cent; cost of mtce., $2,500; works belong to Co.

PORT CARBON, pop. 2,168; fire area, 20 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 ladders, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $9,000; ann. exp. of dept. on the av. of $400; total mem., 60 volunteers.

WATER SUPPLY—Source, supplied by Pottsville Water Co.

PORT VUE, pop. 1,600; fire area, 200 acres; private dwellings, brick and wood, 1 to 3 stories; causes of fires investigated; av. fire loss per year for 3 years, $1,500; av. ins. for same time, $1,000. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 300 ft.; fire alarm, mill whistle; value of dept. equipment, $600; value of bldgs., $1,000; total mem., 28 volunteers.

WATER SUPPLY—Source, wells, center of business center; 50,000 gal. tanks; quality of water, good; cap. per day. 250,000 gals.; mains, cast iron, 4 miles, 4 to 6 in. dia.; 36 hydrants; 8 valves; meters, total number 100, makers Empire; pipe, lead; pressure, 20 to 150 lbs.; consumption, per day 15,000 gals.; cost to construct, $40,000; ann. cost of mtce., $1,000; works private.

POTTSTOWN, pop. 16,000; fire area, 2,880 acres; mercantile bldgs., brick and stone, 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 2 c. engines, 2 c. hand ex., 1 h. & l. truck, 1 hose cart, 1 hose wagon, 1 hose carriage, 12 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, electric, 31 boxes; value of dept. equipment, $25,000; value of bldgs., $50,000; ann. exp. of dept., $5,000; total mem., 653, paid full time 3, volunteers 650.

WATER SUPPLY—Source, Schuylkill River; system, pump to res.; res. cap., 7,500,000 gals.; 2 pumping engines, cap. per day 3,500,000 gals., constructors Worthington, Barr; new filtration plant being installed; mains, 28 miles, 4 to 24 in. dia.; 120 hydrants; meters, total number 75; 1,900 services; pressure, dom. 40 lbs., fire 50 lbs.; consumption, per day 1,500,000 gals., per capita 100 gals., cost to construct, $300,000; works belong to Co.

POTTSVILLE, pop. 16,187; fire area, 2 sq. miles; mercantile bldgs., brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 steamers, 1 comb. c. & h. wagon, 1 c. engine, 10 c. hand ex., 2 hose wagons, 3 hose carriages, reels, etc., 20 horses; hose, cotton, rubber lined, good 3,100 ft.; rubber, good 450 ft.; inferior, all kinds, 2,300 ft.; total hose, 5,850 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $55,000; value of bldgs., $85,000; ann. exp. of dept., $6,000; total mem., 700, paid full time 13, volunteers 687; underwriters' rating, third class.

WATER SUPPLY—Source, streams, 9 miles from business center; system, gravity; quality of water, good; res. cap., 400,000,000 gals.; mains, cast iron, 40 miles, 3 to 20 in. dia.; 148 hydrants; meters, total number 75; pressure, dom. 20 to 135 lbs., fire av. 60 lbs.; works belong to Co.

PUNXSUTAWNEY, pop. 12,000; fire area, 500 acres; mercantile bldgs., stone and brick, 2 to 7 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—2 h. & l. trucks, 1 c. engine, 6 c. hand ex., 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 700 ft.; total hose, 2,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,380; value of bldgs., $8,000;

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res.; res. cap., 80,000 gals.; 2 pumping engines, class direct acting and dup., cap. per day 1,000,000 gals., constructors Gordon, Epping; mains, 5¾ miles, 2 to 6 in. dia.; 21 hydrants, Ludlow, Galvin; 40 valves; meters total number 2; 250 services; pipe, lead; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $28,000; ann. cost of mtce., $2,800; works belong to Co.

QUAKERTOWN, pop. 3,760; fire area, 15 miles; mercantile bldgs., brick and wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,600 ft.; fire alarm, whistle; value of dept. equipment, $4,700; value of bldgs., $7,000; ann. exp. of dept., $600; total mem., 50 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to res.; filtration system, charcoal in wells; quality of water, good.; res. cap. 1,483,000 gals., located 2½ miles from town; 2 pumping engines, class 40 and 75 horse-power, cap. per day 1,000,000 gals.; mains, iron, 8½ miles, 4 to 10 in. dia.; 60 hydrants; meters, total number 1, Gem, and a few small ones, owned by consumer; 350 services; pipe, wrought iron and lead; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $63,000; bonded debt, $40,000; int. paid on bonds, 4 per cent, ann. cost of mtce., $1,600; works belong to Co.

RANKIN, pop. 4,000; fire area, 500 acres; bldgs., stone, brick and wood, 1 to 4 stories; wooden roofs permitted. Fire dept.—3 hose carriages, 1 comb. wagon, 2 horses; hose, cotton, rubber lined, 2,800 ft.; fire alarm, whistle; exp. of dept., $1,756; total mem., 60 volunteers.

WATER SUPPLY—Source, Pennsylvania Water Co., 3½ miles from business center; system, pump direct; filtration system, sand; quality of water, good; mains, cast iron, 7½ miles, 4 to 10 in. dia.; 39 hydrants; 180 valves; meters, total number 605, Crown 1, Davis Disc 7, Empire 414, Pittsburg 32, Westinghouse 150, Keystone 2, owned by city; 575 services, pipe, lead; pressure, dom. 110 lbs., fire 150 to 175 lbs.; consumption per day, 350,000 gals.; cost to construct, $38,000; bonded debt, $11,500; int. paid on bonds, 4½ per cent; cost of mtce., $5,000; works belong to borough.

READING, pop. 78,961; fire area, 3,965 acres; mercantile bldgs., stone, brick and iron, 3 to 13 stories; private, stone, brick and wood, 2 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $72,000. Fire dept.—1 c. comb. eng., 10 steamers, 2 c. engines, 28 c. hand ex., 2 h. & l. trucks, 2 aerial trucks, 1 water tower, 6 hose wagons, 1 hose carriage, 55 horses; hose, cotton, rubber lined, good 18,000 ft.; fire alarm, Gamewell, 77 boxes; value of dept. equipment, $85,000; value of bldgs., $120,000; ann. exp. of dept., $30,000; total mem., 3,500 volunteers.

WATER SUPPLY—Source, creek and springs, 2 and 6½ miles from business center; system, gravity and pump to res.; filtration system, slow sand; quality of water, fair; res. cap. 186,022,000 gals., located ½ to 3 miles from business center; 3 pumping engines, cap. per day 30,000,000 gals., constructors Worthington and Allis-Chalmers; mains, cast iron, 112.4 miles, 2 to 36 in. dia.; 933 hydrants; 2,826 valves; meters, total number 2,131, Crown 460, Nash 49, Union 4, Empire 671, Gem 2, Hersey Disc and Rotary 135, Trident 532, Thomson and Bee 20, Columbia 1, Pittsburg 1, Lambert 58, Standard 3, Keystone 121, Worthington 12, King 53, Crest 9, Torrent 2, Eureka 1, owned by city; 21,331 services; pipe, lead, wrought and cast iron; pressure, dom. 10 to 133 lbs., fire 10 to 133 lbs.; consumption per day, 12,243,000 gals.; cost to construct, 3,060,934; bonded debt, $400,000; int. paid on bonds, 4 per cent; cost of mtce., $57,482; works belong to city.

RENOVO, pop. 5,500; fire area, 1 x ½ mile; blugs., stone, brick and wood; wooden roofs permitted; fire loss for 1909, $400. Fire dept.—1 comb. hose & ladder wagon, steamer, 1 h. & l. truck, 3 carriages, reels, etc.; hose, good, 2,200 ft.; fire alarm, whistle; ann. exp. of dept., $400; total mem., 85 volunteers; underwriters' rating, first class.

business center; system, gravity and pump to res.; quality of water, good; res. cap. 1,750,000 gals.; pumping engines, cap. per day 500,000 gals., constructor Blake; mains, cast iron, 9 miles, 6 to 14 in. dia., Jackson & Woodin; 45 hydrants, Wood; 50 valves; 1,000 services; pipe, galv. iron; pressure, fire 80 to 90 lbs.; cost to construct, $36,000; bonded debt, $34,500; int. paid on bonds, 4½ per cent; ann. cost of mtce., $300; works belong to town.

REYNOLDSVILLE, pop. 4,276; fire area, 150 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $25; total mem., 125 volunteers.

WATER SUPPLY—Source, springs and wells, 2 miles from business center; system, pumping to res. and tank; quality of water, good; res. cap. 800,000 gals., located ½ mile east of city; 4 pumping engines, class duplex, cap. per day 1,500,000 gals., constructor Gordon; mains, cast iron, 8 miles, 4 to 6 in. dia.; 30 hydrants; 45 valves; meters, total number 26, Trident 4, Hersey Disc 20, Pittsburg 2; 400 services; pipe, iron and lead; pressure, dom. 90 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $36,000; cost of mtce., $2,000; works belong to Co.

RIDGWAY, pop. 7,000; fire area, 450 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 patrol wagon, 4 c. hand ex., 2 h. & l. trucks, 4 hose carriages; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell, telephone and whistle; value of dept. equipment, $5,000; value of bldgs., $5,500; total mem., 206 volunteers.

WATER SUPPLY—Source, streams and wells, 1½ miles from business center; system, gravity and pump direct; filtration system, sand; res. cap., 800,000 gals.; 2 pumping engines, class gas, 100 horse-power, cap. per day 600,000 gals., constructors Olive G. Eng. Co.; mains, cast iron, 11 miles, 4 to 8 in. dia.; 45 hydrants; 36 valves; 420 services; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $30,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,000; works belong to city.

RIDLEY PARK, pop. 1,600; bldgs., brick and wood, 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,050 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $8,000; total mem. 200, volunteers 135.

WATER SUPPLY—Source, res.; system, pump to res.; res. cap., 2,000,000 gals.; pumping engines, cap. per day 1,000,000 gals.; 21 hydrants; pressure, dom. 65 to 75 lbs., fire 65 to 75 lbs.; cost to construct, $500,000; works belong to Co.

ROCHESTER, pop. 7,000; fire area, 1 sq. mile; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, Gamewell, bell and telephone; value of dept. equipment, $7,000; value of bldgs., $500; ann. exp. of dept., $500; total mem., 34 volunteers.

WATER SUPPLY—Source, river; system, pump to res. and direct; res. cap., 3,000,000 gals.; pumping engines, cap. per day 9,000,000 gals., constructor Holly; mains, 30 miles, 4 to 16 in. dia.; 40 hydrants; 100 services; pressure, dom. 45 lbs., fire 135 lbs.; works belong to Co.

ROARING SPRING, pop. 2,000; fire area, 400 acres. Fire dept.—1 h. & l. truck, 2 hose carts; hose, 1,000 ft.; value of equipment, $1,000; bldgs., $3,000; total mem., 50 volunteers.

WATER SUPPLY—Source, mountain pump, 1; 38 hydrants; pressure, dom. 80 lbs., fire 160 lbs.; cost of waterworks, $10,000; bonded debt, $13,000; int. on bonds, 5 per cent; works belong to city

mercantile bldgs., brick, 2 to 6 stories; private, brick, 2 to 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 400 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $6,500; value of bldgs., $1,000; ann. exp. of dept., $500; total mem., 175 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, pump to basin, cap. 3,000,000 gals.; filtration system, Jewell, cap. of plant, 1,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 10 miles, 4 to 16 in. dia., Drummond, Mellert, Donaldson; 42 hydrants, Thomson; 75 valves; meters, total number 50, Thomson; 500 services; pressure, dom. 50 lbs., fire 110 lbs.; cost to construct, $133,000; ann. cost of mtce., $2,500; works belong to Home Water Co.

ST. CLAIR, pop. 6,000; fire area, 1 sq. mile; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 450 ft.; rubber, good, 850 ft.; inferior, all kinds, 500 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $6,500; value of bldgs., $5,500; ann. exp. of dept., $1,415; total mem., 250 volunteers.

WATER SUPPLY—Supplied by Pottsville; pipe, 4 miles, 3 to 20 in. dia.; 42 hydrants; pressure, 100 lbs.

ST. MARY'S pop. 7,500; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, stone, brick and wood, 2 and 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2,700 ft.; fire alarm, bell; total mem., 100 volunteers.

WATER SUPPLY—Source, springs and streams, 2 to 4 miles from business center; system, pumping; res. cap., 576,000 gals.; 4 pumps, cap. per day 1,476,000 gals.; mains, cast iron, 4 miles, 2 to 6 in. dia.; 97 hydrants; meters, total number 20, Keystone, Lambert, National, owned by consumers and Co.; 700 services; pipe, cast iron; pressure, dom. 50 to 95 lbs., fire 95 lbs.; consumption, per day 700,000 gals., per capita 100 gals.; cost to construct, $60,000; works belong to Co.

ST. PETERSBURG, pop. 482; fire area, 50 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 hose carriage; hose, good 655 ft.; volunteers, not organized.

WATER SUPPLY—Source, spring; system, gravity; 3 tanks, cap. 117,000 gals.; pipe, 3 miles, 4 in. dia.; 15 hydrants, Cameron; pressure, fire 100 lbs.; waterworks owned by borough; cost to construct, $10,000; ann. cost of mtce., $250.

SALTSBURG, pop. 828. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; value of dept. bldgs., $875.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res. and direct; res. cap. 1,000,000 gals., located ¾ mile from business center; 2 pumping engines, cap. per day 750,000 gals., constructors, Laidlaw-Dunn-Gordon; mains, cast iron, 3¼ miles, 4 to 8 in. dia.; 22 hydrants; meters, total number 75, Buffalo 50, Pittsburg 20, Westinghouse 5, owned by city; 215 services; pipe, lead and galv. iron; pressure, dom. 80 to 120 lbs., fire 80 to 120 lbs.; cost to construct, $15,000; int. paid on bonds, 5 per cent.; cost of mtce., $1,400; works belong to borough.

SAYRE, pop. 11,000; fire area, 2,000 acres; mercantile bldgs., brick and stone, 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1903, $5,350. Fire dept.—4 c. hand ex, 2 h. & l. trucks, 6 hose carts; hose, cotton, rubber lined, 3,200 ft.; inferior, 500 ft.; total hose, 3,700 ft.; fire alarm, whistle, 5 street boxes and 1 in each hose house; value of dept. equipment, $6,000; value of bldgs., $5,150; ann. exp. of dept., $1,000; total mem., 150 volunteers.

WATER SUPPLY—Source, river, ⅗ mile from quality of water, good; res. cap., 3,000,000 gals.; pumping engines, class comp., cap. per day 5,000,000 gals., constructor Worthington; mains, cast iron, 30 miles, 3 to 16 in. dia.; 59 hydrants; meters, total number 1,000, owned by consumer; 2,300 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 92 lbs.; consumption per day, 3,000,000 gals.; works belong to Co.

SCHUYLKILL HAVEN, pop. 4,000; fire area, 2,000 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area. Fire dept.—4 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $7,000; ann. exp. of dept., $1,000; total mem., 200 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity, and pump to res.; res. cap., 7,000,000 gals.; pumping engines, cap. per day 400,000 gals., constructor Worthington; mains, cast iron, 13 miles, 4 to 8 in. dia., Mellert; 34 hydrants, Mellert; pressure, fire 135 lbs.; cost to construct, $85,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $6,000; works belong to Co.

SCOTTDALE, pop. 4,829; fire area, 300 acres; mercantile, bldgs., brick, stone and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 h. & l. truck, 1 hose wagon, 5 hose carriages; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $8,000; total mem., 75 volunteers.

WATER SUPPLY—Source, streams, 6 miles from business center; system, gravity; res. cap., 250,000,000 gals.; mains, cast iron, 18 miles, 4 to 20 in. dia., National; 56 hydrants, Wood, National; 60 valves; meters, total number 17, Westinghouse, Worthington, Hersey, Crown; 935 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $294,847; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to Co.

SCRANTON, pop. 125,000; fire area, 12,333 acres; mercantile bldgs., brick and stone, 3 to 10 stories; private, brick and wood, 2 to 4 stories; wooden roofs not permitted; combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 8 comb. c. & h. wagons, 2 c. engines, 26 c. hand ex., 1 h. & l. truck, 8 hose wagons, 2 hose carriages, reels, etc., 54 horses; hose, cotton, rubber lined, good, 16,200 ft.; rubber, good, 1,500 ft.; total hose, 17,700 ft.; fire alarm, Gamewell, 130 boxes; value of dept. equipment, $145,000; value of bldgs., $100,000; ann. exp. of dept., $100,000; total mem., 140, paid full time.

WATER SUPPLY—Source, streams; system, gravity; res. cap., 2,000,000,000 gals.; mains, 4 to 36 in. dia.; 781 hydrants, Ludlow, Wood; 1,325 valves; pressure, 70 to 95 lbs.; consumption per day 25,000,000 gals., per capita 208 gals.; works belong to Co.

SELINSGROVE, pop. 1,326; fire area, 400 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; leather, good, 300 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $10,000; ann. exp. of dept., $75; total mem., 38 volunteers.

WATER SUPPLY—Source, creek; system, pump to res.; res. cap., 600,000 gals.; 2 pumping engines; mains, 5 miles; 30 hydrants; meters, total number 1; 125 services; consumption, per day 325,000 gals.; cost to construct, $27,000; ann. cost of mtce., $1,200; works belong to McClure & Co.

SELLERSVILLE, pop. 1,560; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 2 hose carriages; total hose, 1,800 ft.; fire alarm, bell and whistle; total mem., 50 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 2,000,000 gals.; 34 hydrants; pressure, fire 65 to 100 lbs.

SEWICKLEY, pop. 3,563; fire area, 640 acres; bldgs., brick and wood, 2 stories; wooden roofs

1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,600 ft.; inferior, all kinds, 500 ft.; total hose, 2,100 ft.; value of dept. equipment, $5,500; value of bldgs., $500; total mem., 18 volunteers.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to res.; stdp. cap. 212,000 gals., dim. 20 x 110, material used in cons. steel; filtration system, crib sunk in river; quality of water, good; res. cap. 4,000,000 gals., located ¾ mile east of town; 3 pumping engines, class trip. dup., cap. per day 2,000,000 gals., constructors Smith-Vaile, Worthington, Hall; mains, cast iron, 21 miles, 3 to 12 in. dia.; 105 hydrants; 392 valves; meters, total number 60, Crown 28, Nash 1, Empire 22, Pittsburg 1, Keystone 8, owned by city; 1,106 services; pipe, lead; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 700,000 gals.; cost to construct, $228,000; bonded debt, $60,000; int. paid on bonds, 4 per cent.; cost of mtce., $4,500; works belong to city.

SHAMOKIN, pop. 20,000; mercantile bldgs., brick, 4 stories; private, wood, 2½ and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $22,000; av. ins. for same time, $13,000. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 4 c. hand ex., 1 hose wagon, 3 hose carriages, 13 horses; hose, rubber, good 2,000 ft.; inferior, all kinds, 700 ft.; total hose, 2,700 ft.; fire alarm, electric, Gamewell system, 27 boxes; value of dept. bldgs., $40,000; ann. exp. of dept., $2,215; total mem., 800 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs and mountain streams, 9½ miles from business center; system, gravity; quality of water, good; res. cap. 300,000,000 gals., located 10 miles from city; mains, cast iron, 55.92 miles, 3 to 24 in. dia.; 77 hydrants, Ludlow, Wood; 307 valves, Ludlow, Eddy; meters, total number 54, Crown, Hersey, owned by Co.; pressure, dom. and fire 75 to 85 lbs.; bonded debt, $325,000; int. paid on bonds, 4 and 5 per cent; works belong to Co.

SHARON, pop. 22,000; fire area, 1,300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $32,333; av. ins. for same time, $51,000. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 aerial truck, 2 hose wagons, 6 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, Gamewell, 6 boxes; value of dept. equipment, $11,000; value of bldgs., $8,000; ann. exp. of dept., $5,000; total mem., 30, paid full time 6, volunteers 28.

WATER SUPPLY—Source, river; system, pump to main; filtration system, N. Y.; cap. of plant, 2,000,000 gals.; Pittsburg cap., 2,000,000; quality of water, good; 3 pumping engines, class 2 comp. cond., 1 triple expansion, size 1, 15 x 23 x 38, 2, 12 x 24 x 10 x 18, cap. per day 6,500,000 gals., constructors Deane, Worthington; mains, 35 miles, 4 to 16 in. dia.; 214 hydrants, Ludlow, Mathews; valves, Eddy; meters, total number 937; 3,500 services; pressure, dom. 150 lbs., fire 150 lbs.; consumption, per capita 75 gals.; works belong to Co.

SHARPSBURG, pop. 6,842; fire area, 1 square mile; mercantile bldgs., brick, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 7 c. hand ex., 1 h. & l. truck, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $16,000; value of bldgs., $16,000; ann. exp. of dept., $2,500; total mem. 132, paid full time 4, volunteers 128; underwriters' rating, third class.

WATER SUPPLY—Source, artesian wells and Allegheny river, 1 mile from business center; system, pump direct; quality of water, good; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructor McGowan; mains, cast iron, 25 miles, 4 to 14 in. dia.; 71 hydrants, Ludlow; meters, total number 22, Crown 2, Pittsburg 20, owned by consumer; 800 services; pipe, lead; pressure, dom. 85 lbs., fire 120 lbs.; works belong to city.

SHARPSVILLE, pop. 4,000; fire area, 700 acres; mercantile bldgs., brick, 2 and 3 stories; private, in fire area; fireworks and combustibles ord. Fire dept.—1 comb. h. & l. & hose wagon, 2 hose carts; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 200 ft.; total hose, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $8,000; ann. exp. of dept., $700; total mem., 25 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to stdp.; stdp. cap., 94,800 gals., dim. 20 x 80, material used in cons. iron; quality of water, hard; 2 pumping engines, class dup., cap. per day 300,000 gals., constructor, Hughes; mains, iron, 7¼ miles, 4 to 10 in. dia.; 90 hydrants; meters, total number 4, Empire, owned by consumer; 375 services; pipe, lead; pressure, dom. 75 lbs., fire 112 lbs.; cost to construct, $32,500; bonded debt, $25,500; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to city.

SHEFFIELD, pop. 2,500; mercantile bldgs., brick and wood, 1 to 3 stories; wooden roofs permitted in fire area. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 3,500 ft.

WATER SUPPLY—Source, Deer Lick Run; system, gravity; res. cap., 4,500,000 gals.; mains, cast iron, 6 miles, 4 to 8 in. dia.; 40 hydrants; pressure, fire 75 lbs.

SHENANDOAH, pop. 2,321; fire area, 1,200 acres; mercantile bldgs., brick and wood, 2½ stories; private bldgs., wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 3 c. engines, 8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 10 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 300 ft.; total hose, 3,800 ft.; fire alarm, Gamewell; 15 boxes; value of dept. equipment, $37,000; value of bldgs., $33,500; ann. exp. of dept., $3,000; total mem., 400; paid full time, 3; volunteers 397.

WATER SUPPLY—Source, streams and springs, 5 miles from business centre; system, pump to res.; quality of water, good; res. cap., 6,000,000 gals.; 2 pumping engines, cap. per day 4,000,000 gals.; constructors Jeansville; mains, steel and cast iron, 22 miles, 4 to 12 in. dia.; 85 hydrants, Wood, Tamaqua; 100 valves, Wood; meters, total number, 6 National; meters owned by city; 1,500 services; pipe, iron; pressure, dom. 90 lbs., fire 95 lbs.; consumption per day, 1,600,000 gals., per cap. 80 gals.; cost to construct, $237,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $180,000; works belong to city.

SHICKSHINNY, pop. 1,456; fire area, 10 acres; bldgs., brick and wood, 3 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 ex.; hose, 1,600 ft.; 38 volunteers; bell alarm; equipment, $3,000.

WATER SUPPLY—Source, creek, ¾ miles from business centre; system, gravity; mains, cast iron, 5 miles, 2 to 16 in. dia., Jackson & Woodin; 150 hydrants; 12 valves; 150 services; pipe, galv. iron; pressure, fire, 45 lbs.; cost to cons., $12,000; ann. cost of mtce., $200; works belong to Co.

SHIPPENSBURG, pop. 4,000; fire area, 300 acres; mercantile bldgs., brick, 1 to 4 stories; private bldgs, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustible ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $13,750; av. ins. for same time, $7,500. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 300 ft.; rubber, good 900 ft.; inferior, all kinds, 500 ft.; total hose, 1,700 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,000; total mem., 100.

WATER SUPPLY—Source, springs, 5 miles from business center; system, gravity; quality of water, good; res. cap. 3,000,000 gals., located 1 mile south of town; mains, cast iron, 16½ miles, 4 to 12 in. dia.; 65 hydrants; 60 valves; meters, total number 6, owned by consumer; 800 services; pipe, galv. iron; pressure, dom. 68 lbs., fire 70 lbs.; consumption per day, 450,000 gals.; cost to construct, $75,000; bonded debt, $50,000; int. paid on bonds, 4 per cent; cost of mtce., $500; works belong to city.

mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 25 c. hand ex., 1 h. & l. truck, 2 hose carriages, 1 c. comb. wagon, 2 horses; hose, cotton, rubber lined, good, 500 ft.; rubber good, 1,500 ft.; inferior, all kinds, 400 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $12,000; ann. exp. of dept., $900; total mem. 185, paid full time 1, paid part time 10, 174 volunteers.

WATER SUPPLY—Source, springs and artesian wells; system, gravity; mains, 11 miles, 4 to 8 in. dia.; 45 hydrants, Mathews and Wood; 53 valves; 750 services; pressure, dom. 80 lbs., fire 140 lbs.; cost to construct, $45,000; works belong to borough.

SMETHPORT, pop. 1,704; fire area, 475 acres; mercantile bldgs., wood and brick, 3 stories; private, wood, 2½ & 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 800 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs, $2,500; ann. exp. of dept., $200; total mem., 80 volunteers.

WATER SUPPLY—Source, spring and streams, 3 miles from business center; res. cap., 1,000,000 gals.; mains, iron, 10 miles, 4 to 6 in. dia.; 32 hydrants; 500 services; pipe, lead; pressure, dom. 65 lbs., fire 45 lbs.; cost to construct, $60,000; cost of mtce., $500; works belong to city and Co.

SOMERSET, pop. 2,000, are area, 600 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; total mem., 100 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res.; res. cap., 2,000,000 gals.; 3 pumping engines; constructor Downie; 6 miles; 55 hydrants; meters, total number 50; pressure, dom. 90 lbs.; fire, 90 lbs.; cost to construct, $50,000; ann. cost of mtce., $3,000;

SOUTH BETHLEHEM, pop. 20,000; fire area, 645 acres; mercantile bldgs., brick, 2½ to 4 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 c. hand ex., 1 aerial truck, 2 hose wagons, 1 hose carriage, 7 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 1,800 ft.; total hose, 8,300 ft.; fire alarm, Gamewell, 5 indicators; value of dept. equipment, $17,548; value of bldgs., $20,000; ann. exp. of dept., $4,000; total mem., 215; paid part time 11, 204 volunteers.

WATER SUPPLY—Source, river; system, pump to reservoir; res. cap. 15,000,000 gals; cap. per day 5,000,000 gals.; constructor Dickson; mains, 16 miles, 3 to 20 in. dia.; 75 hydrants; maker, Tamaqua; 175 valves; makers National; meters, total number 3 National; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $250,000; works belong to Co.

SOUTH FORK, pop. 5,000; fire area, 125 acres; mercantile bldgs., brick and wood, 1 and 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—10 chem. hand ex., 1 hose wagon; 1 hose cart; hose cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose 2,300 ft.; fire alarm, bell and whistle; value of dept. equipment, 3,800; value of bldgs., 9000; total mem., 110 volunteers.

WATER SUPPLY—Source, river, 4½ miles from business center; system, gravity; quality of water, good; res. cap., 20,000,000 gals.; mains, cast iron, 6 miles, 10 in. dia.; 93 hydrants, Pittsburg; 46 valves, Williamsport; meters, total number 6, Keystone; meters owned by company; 60 services; pipe, galv. iron; pressure, dom. 90 lbs., fire 90 lbs.; cost to cons., $72,000; ann. cost of mtce., $400; works belong to Co.

not reported.

WATER SUPPLY—Source, Waverly Water Co.; system, gravity; pipe 3 miles, 4 to 8 in. dia.; 30 taps; pressure 87 lbs.

SPRING CITY, pop 2,566; fire area, 1 1-2 sq. miles; bldgs., brick and stone, 2 and 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steam engine, 2 hose carriages, 1 hose wagon, ladders, etc.; hose, cotton, good, 1,600 ft.; bell alarm; value of equipment, $5,000; value of bldgs., $5,500; ann. exp., $480; total membership, 191 volunteers.

WATER SUPPLY—Source, cistern, capacity 600 hhds., and canal; 17 hydrants; 18 valves; 2 meters. (Supply from Royersford.)

SPRING GROVE, pop. 1,300; fire area, 60 acres; mercantile bldgs., brick and wood, 2 to 3 stories; wooden roofs permitted causes of fire investigated; av. fire loss per yr. for the last 3 yrs. $300. Fire dept.—2 hose carriages; hose, 300 ft. linen, cotton, rubber lined, good, 1,500 ft., total hose 1,800 ft.; fire alarm, bell on town hall; value of dept. equipment, $2,500; ann. exp. of dept., $100; 85 volunteers.

WATER SUPPLY—Source, res., ½ mile from business center; system, gravity; construction, concrete; quality of water, good; res. cap., 500,000 gals.; filtration system, Warren; 2 pumping engines, constructors F. Lehman & Co.; mains, cast iron, 4 to 12 in. dia.; 16 hydrants; pipe, wrought iron; pressure, dom. 80 lbs., fire 150 lbs.; works belong to private Co.

STEELTON, pop. 16,500; fire area, 300 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 comb. hose & c. wagon, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 8 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 500 ft.; total host, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $11,000; value of bldgs., $12,000; ann. exp. of dept., $10,000; total mem., 500, paid full time 4, volunteers 448.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to reservoir and direct, res. cap. 7,000,000 gals.; 2 pumping engines, class comp. cond., cap. per day, 3,000,000 gals.; constructors Deane; mains, 14½ miles, 4 to 24 in. dia.; 107 hydrants, makers Rensselaer; 150 valves; meters, total number 18, Crown 4, Union 1, Gem 2, Hersey Rotary 1, Thomson 4, Buffalo 3, Nash 3; 600 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day 9,000,000 gals., per cap. 75 gals.; bonded debt, $300,000; ann. cost of mtce., $3,000; works belong to city.

STONEBORO, pop. 1,804; bldgs., wood. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage; total hose, 1,200 ft.; fire alarm, bell; total mem., 24 volunteers.

WATER SUPPLY—Source, reservoir; system, gravity; res. cap. 7,000 bbls.; engine and windmills.

STRASBURG, pop. 1,000; fire area, 400 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 900 ft.; rubber, good, 900 ft.; total hose, 1,800 ft.; value of dept. equipment, $1,000; value of bldgs., $100.

WATER SUPPLY—Source, springs, 5 miles from business center; system, gravity; res. cap., 100,000 gals.; mains, cast iron, 7 miles, 4 to 8 in. dia.; 36 hydrants; 12 valves; meters, total number 3, Keystone 2, Lambert 1, owned by consumer; 190 services; pipe, galv. iron; pressure, dom. 60 to 70 lbs.; cost to construct, $21,000; bonded debt, $18,000; int. paid on bonds, 4 per cent; cost of mtce., $1,541; works belong to city.

STROUDSBURG, pop. 4,600; fire area, 640 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,800 ft.; value of dept. equipment, $12,000; value of bldgs., $3,500; total mem., 48 volunteers.

business center; system, gravity and pump to res.; 2 small pumps for emergency; quality of water, good; res. cap., 4,000,000 gals.; mains, cast iron, 16 miles, 4 to 10 in. dia.; 35 hydrants; 20 valves; meters, total number 12, Crown 10, Ball & Fitts 1, Columbia 1, owned by Co.; pressure, dom. 40 lbs., fire 40 lbs.; consumption per day, 800,000 gals.; int. paid on bonds, 5 per cent; cost of mtce., $2,400; works belong to Co.

SUGAR NOCH, pop. 2,230; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for yr., $50; ins. involved for same time, $3,500. Fire dept.—1 hose wagon, 1 horse; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm; value of dept. equipment, $1,500; value of bldgs., $4,000; ann. exp. of dept., $100; total mem., 50 volunteers.

WATER SUPPLY—Source, from Spring Brook Water Supply Co., Wilkesbarre.

SUMMIT HILL, pop. 2,986; fire area, 400 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord; causes of fires investigated; fire loss for yr., $2,000; ins. involved for same time, $4,000. Fire dept.—1 steamer, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; inferior, all kinds, 900 ft.; total hose, 1,400 ft.; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $150; total mem., 50 volunteers.

WATER SUPPLY—Source, mountain stream, 2 miles from business center; system, pump to res.; res. cap., 281,250 gals.; pumping engines, cap. per day, 90,000 gals.; constructors, Carter & Allen; mains, cast iron, 6 miles, 4 to 8 in. dia., Warren; 10 hydrants, Tamaqua; 350 services; kind of pipe, galv. iron; pressure, fire, 45 lbs.; cost to construct, $15,000; cost of mtce., $1,500; works belong to Co.

SUNBURY, pop. 14,000; fire area, 1,920 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,333; av. ins. involved for same time, $2,833. Fire dept.—2 steamers, 2 c. engines, 4 c. hand ex., 1 h. & l. truck, 10 hose carriages, 6 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, bell; value of dept. equipment, $17,000; value of bldgs., $30,000; ann. exp. of dept., $4,500; total mem., 800 volunteers.

WATER SUPPLY—Source, spring and surface water; system, pump direct; res. cap., 23,489,000 gals.; 2 pumping engines; cap. per day, 7,000,000 gals.; constructor Worthington; mains, 90 miles, 6 to 16 in. dia., Jackson & Woodin; 42 hydrants, Mathews, Wood; 30 valves; fire 100 lbs.; cost to construct, $110,000; ann. cost of mtce., $3,000; works belong to Co.

SUSQUEHANNA, pop. 4,500; fire area, 8 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. eng., 20 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 800 ft.; rubber, good 1,200 ft.; linen, good 1,600 ft.; inferior, all kinds, 900 ft.; total hose, 4,500 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $2,000; value of fire dept. bldgs., $1,500; total mem., 97 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, lake, 2 miles from business center; system, gravity; quality of water, good; res. cap., 900,000 gals. and lake 20,000,000 gals.; mains, cast iron, 20 miles, 2 to 12 in. dia.; 42 hydrants; 43 valves; meters, total number 21, Crown 19, Empire 1, Nash 1, owned by Co.; 976 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 50 to 100 lbs.; cost to construct, $87,000; int. paid on bonds, 4½ and 5 per cent; works belong to Co.

SWISSVALE, pop. 8,000; fire area, 1¾ miles; mercantile bldgs., brick, 1 to 3 stories; private, brick, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 hose wagon, 4 hose carriages; hose, cotton, 500 ft.; inferior, all kinds, 1,500 ft.; total hose, 3,000 ft.; fire alarm, 18 boxes; value of dept. equipment, $7,530; value of bldgs., $19,000; ann. exp. of dept., $3,800; total mem., 40 volunteers.

WATER SUPPLY—Source, Penn Water Co.; 86 hydrants.

TAMAQUA, pop. 8,000; fire area, 1,500 acres; mercantile bldgs., brick and wood, 2½ to 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 250 ft.; total hose, 4,250 ft.; fire alarm, whistle; value of dept. equipment, $12,000; value of bldgs., $15,000; ann. exp. of dept., $550; total mem., 400 volunteers.

WATER SUPPLY—Source, springs, 3½ miles from business center; system, gravity; res. cap., 63,000,000 gals.; mains, 20 miles, 4 to 16 in. dia.; 98 hydrants; 150 valves; meters, total number 10, Neptune, owned by city; 3,000 services; pipe, iron and lead; pressure, dom. 70 lbs., fire 108 lbs.; cost to construct, $150,000; int. paid on bonds, 3½ per cent; cost of mtce., $2,000; works belong to city.

TARENTUM, pop. 7,267; fire area, 960 acres; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 1-2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 500 ft.; inferior, all kinds 1,000 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,000; value of bldgs., $16,000; ann. exp. of dept., $500; total mem., 400 volunteers. Underwriters' rating, third class.

WATER SUPPLY—Source, river and springs; system, gravity, pump to res.; quality of water, good; res. cap., 2,000,000 gals.; pumping engines, cap. per day, 2,000,000 gals., constructors Smith-Vaile; mains, 15 miles, 3 to 12 in. dia., Wood; 60 hydrants, Mathews; meters, total number 11; 970 services; pressure, dom., 85 lbs.; fire 85 lbs.; cost to cons., $210,977; int. paid on bonds, 5 per cent.; ann. cost of mtce., $5,865; works belong to Co.

TAYLOR, pop. 6,443; fire area, 1,880 acres; mercantile bldgs., wood, 2 and 4 stories; private, wood, 1 to 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $240. Fire dept.—2 c. hand ex., 1 hose wagon, 3 hose carriages; hose, rubber, good, 1,100 ft.; canvas, 300 ft.; total hose, 1,400 ft.; fire alarm, Gamewell, 6 boxes; value of dept. equipment, $3,300; ann. exp. of dept., $250; total mem., 101 volunteers.

WATER SUPPLY—Source, wells and springs, 5 miles from business center; system, gravity, and pump direct; 25 hydrants; works belong to Co.

TELFORD, pop. 1,513. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, good, 650 ft.; fire alarm, bell; value of bldgs., $2,000; total mem., 45 volunteers.

WATER SUPPLY—Source, wells and cisterns.

TIDIOUTE, pop. 1,237; bldgs., wood, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 5 hose carriages; hose, cotton, rubber lined, good 1,400 ft.; linen, good 1,400 ft.; rubber, good 500 ft.; total hose, 3,300 ft.; value of dept. equipment, $2,000; value of bldgs., $800; total mem., 60 volunteers.

WATER SUPPLY—Source, mountain streams, 4½ miles from business center; system, gravity; quality of water, good; res. cap., 527,000 gals.; mains, cast iron, 5 miles, 4 to 10 in. dia.; 37 hydrants, 24 valves; meters, total number 4, owned by Co.; 201 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 65 lbs.; cost of mtce., $800; works belong to Co.

TIOGA, pop. 524; fire area, 300 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; total mem., 100 volunteers.

WATER SUPPLY—Source, springs, 1 1-2 miles from business center; system, gravity, pump to res.;

located near village; 1 pumping engine, class dup., cap. per day, 1,000,000 gals., constructors Worthington; mains, cast iron, 3 1-2 miles, 4 to 6 in. dia.; 15 hydrants, makers Ayres; 31 valves, makers Ludlow; services, kind of pipe, galv. iron; pressure, fire 90 lbs.; cost to construct, $20,000; works belong to Co.

TITUSVILLE, pop. 10,000; fire area, 1,500 acres; bldgs., brick and wood, 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 6 horses; hose, cotton, rubber lined, good 8,000 ft.; inferior, all kinds, 1,700 ft.; total hose, 4,700 ft.; fire alarm, bell; value of dept. equipment, $13,700; value of bldgs., $12,000; ann exp. of dept., $4,500; total mem., 24; paid full time, 3; paid part time 21; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump or direct; quality of water, good; pumping eng., cap. per day, 5,000,000 gals.; constructors, Holly; mains, 10½ miles, 2 to 16 in. dia.; 115 hydrants; meters, total number, 75; 2,500 services; pressure, dom. 70 lbs., fire 100 lbs.; consumption, per day 1,700,000 gals., per cap. 210 gals.; cost to construct, $170,000; bonded debt, $44,000; ann. cost of mtce., $12,000; works belong to city.

TOWANDA, pop. 4,700; fire area, 2 sq. miles; mercantile bldgs., brick, 3 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steamer, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, 4,500 ft.; fire alarm, bell and siren whistle; value of dept. equipment, $8,000; ann. exp. of dept., $600; total mem., 300 volunteers.

WATER SUPPLY—Source, springs; system, gravity to reservoir; quality of water, good; res. cap., 750,000 gals.; mains, cast and wrought iron, 30 miles, 4 to 12 in. dia.; makers, Wood, Donaldson; 68 hydrants, makers, Wood, Chapman; meters, total number, 8; meters owned by consumer; 1,021 services; kind of pipe, iron; pressure, dom. 110 lbs., fire 110 lbs.; cost to construct, $195,000; bonded debt, $100,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $7; works belong to company.

TOWER CITY, pop. 2,300; fire area, 300 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 hose carriages; hose, cotton, rubber lined, good, 1,050 ft.; inferior, all kinds, 100 ft.; total hose, 1,150 ft.; fire alarm, whistle; value of dept. equipment, $1,000; ann. exp. of dept., $500; total mem., 125 volunteers.

WATER SUPPLY—Source, mountain springs, 1¾ miles from business center; system, gravity and pump to res.; quality of water, good; res. cap. 15,000,000 gals., located on mountain; 1 pumping engine, class comp., cap. per day 500,000 gals., constructor Worthington; mains, cast iron, 9 miles, 4 to 8 in. dia.; 5 hydrants; meters, total number 5, Worthington 1, Buffalo 4; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $25,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; cost of mtce., $400; works belong to Co.

TREMONT, pop. 1,947; fire area, 400 acres; mercantile bldgs., wood and brick, 2 to 4 stories; private, wood and brick, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss per yr. for 3 yrs., $200. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 150 ft.; inferior, all kinds, 100 ft.; total hose, 1,300 ft.; fire alarm, whistle; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $100; total mem., 70 volunteers.

WATER SUPPLY—Source, streams and springs; system, gravity; res. cap., 1,000,000 gals.; mains, 8 miles, 4 to 6 in. dia., Mellert; 25 hydrants, Mellert; pressure, dom. 65 lbs.; fire 75 lbs.; cost to construct, $32,000; ann. cost of mtce., $200; works belong to Co.

TROY, pop. 1,500; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 50 volunteers.

WATER SUPPLY—Source, springs and wells, 3 miles from business center; system, gravity, and pump to res.; quality of water, good; res. cap. 150,000 gals.; 1 pumping engine, size 8 x 8 x 12, cap. per day, 180,000 gals., constructors Rand Drill Co.; mains, iron, 6 miles, 4 to 6 in. dia.; 40 hydrants, makers Wood; 16 valves; 300 services; pressure dom. 70 lbs., fire 70 lbs.; consumption, per day 100,000 gals., per cap. 100 gals.; cost to construct, $45,000; bonded debt, 30,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $500; works belong to city.

TUNKHANNOCK, pop., 1,305; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 jumper, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $250; total mem., 40 volunteers.

WATER SUPPLY—Source, spring, river; system, gravity; res. cap. 800,000 gals.; mains, 6½ miles, Wood; 27 hydrants, Wood; 402 services; pressure, fire 60 lbs.; cost to construct, $46,000; works belong to Co.

TYRONE, pop. 5,847; fire area, 1,300 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private buildings, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 6 c. hand ex., 1 h. & l. truck, 1 fire patrol truck, 2 hose wagons, 6 hose carriages, 8 horses; hose, cotton, rubber lined, good 4,100 ft., inferior, all kinds, 900 ft., total hose, 5,000 ft; fire alarm, whistle; value of dept. equipment, $12,000; value of dept. bldgs., $11,000; ann. exp. of dept., $1,450; total mem., 200, volunteers.

WATER SUPPLY—Source, Sink Run and Decker Hollow Run, 2½ miles from business center; system, gravity; res. cap., 30,000,000 gals.; mains, cast iron, 20 miles, 2 to 20 in. dia.; Wood, Jackson & Woodin; 50 hydrants, Wood, Morris & Tasken, Ludlow; 23 valves; meters, total number, 5; 650 services; pipe, wrought iron and lead; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $50,000; cost of mtce., $1,000; works belong to Co.

UNION CITY, pop. 4,650; fire area, 1,000 acres; mercantile bldgs, brick and wood, 2 and 3 stories; private bldgs, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 6 hose carriages; hose, cotton, rubber lined, good, 4,050 ft.; value of dept. equipment, $25,000; value of dept. bldgs., $7,350; ann. exp. of dept., $450; total mem., 287 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity and pump direct; 2 pumping engines; cap. per day, 1,080,000 gals.; constructors, Holly; mains, iron, 6 miles, 6 to 12 in. dia.; 40 hydrants, Williamsport; 600 serv- 12 in. dia.; 40 hydrants, Williamsport; 600 services; pressure, dom. 48 lbs., fire 120 lbs.; cost to construct, $75,000; bonded debt, $48,000; ann. cost of mtce., $600; works belong to city.

UNIONTOWN, pop. 13,000; fire area, 800 acres; mercantile bldgs., stone, brick, wood 1 to 11 stories; private bldgs., brick, wood 2 & 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 2 yrs., $42,500. Fire dept.—1 steamer, 5 c. hand ex., 1 h. & l. truck, 3 hose carts, 2 hose reels, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 600 ft.; total hose, 2,900 ft.; fire alarm, Gamewell; boxes, 10; value of dept. equipment, $20,000; ann. exp. of dept., $1,500; total mem., 75, volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water good; res. cap., 137,000,000 gals.; mains, cast iron, 45 miles, 4 to 12 in. dia., Wood; 110 hydrants,

Thomson 7, Nash 16, Westinghouse 1; services, 3,000; pipe, lead; pressure, dom. 100 lbs., fire 100 lbs.; works belong to Co.

UPLAND.—No fire dept.; protection from Chester.

WATER SUPPLY—Source (See Chester).

VANDERGRIFT, pop. 6,000; fire area, 400 acres; mercantile bldgs., brick and wood, 2 to 4 stories; wooden roofs not permitted; no fireworks and combustibles ord.; av. fire loss per yr. for the past 3 yrs., $7,000; av ins. carried on same, $85,100. Fire dept.—4 c. hand ex., 3 hose carriages, 2 chem. engines, 1 h. & l. truck; total hose, $2,600 ft.; fire alarm, screecher whistle; value of dept. equipment $4,500; value of bldgs., $5,000; ann. exp. of dept., $600; 50 volunteers.

VANDERGRIFT HEIGHTS, pop. 3,000; fire area, 40 acres; mercantile bldgs., wood, 2 to 3 stories; private dwellings, brick and wood, 1 to 2 stories; fireworks and combustibles ord. Fire dept.—2 hose carriages; total hose, 1,300 ft.; fire alarm, bells; value of dept. equipment, $1,600; ann. exp. of dept., $60; 33 volunteers.

WATER SUPPLY—Not reported.

VERONA, pop. 1,904; fire area, 350 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 500 ft.; rubber, good 800 ft.; total hose, 1,300 ft.; fire alarm, electric, 3 boxes; value of dept. equipment, $1,800; value of bldgs., $500; ann. exp. of dept., $300; total mem., 43 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to res., filtration system, crib in river; cap. 1,000,000 gals.; quality of water, good; res. cap., 3,000,000 gals.; located 400 ft above pump; 3 pumping engines, class comp., dup., cap. per day 850,000 gals.; constructors Wilson & Snyder; 22 miles, 1 to 16 in. dia.; 32 hydrants, Ludlow; meters, total number 410, Union 50, Keystone 90; pressure, 60 to 150 lbs.; consumption per day, 1,200,000 gals.; cost to construct, $300,000; works belong to Co.

WARREN, pop. 11,000; fire area, 800 acres; mercantile bldgs., brick, 2 to 6 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 8 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 police truck, 1 hose cart, 8 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 750 ft.; total hose, 5,750 ft.; fire alarm, Gamewell, electric, 22 boxes; value of dept. equipment, $15,000; value of bldgs., $25,000; ann. exp. of dept., $6,500; total mem. 181, paid part time 17, 164 volunteers.

WATER SUPPLY—Source, river and wells, 3 miles from business center; system, gravity, 380 ft. above town level to filtration plant and pump direct; quality of water, good; res. cap., 5,550,000 gals., located 3 miles from town; 3 pumping engines; cap. per day, 3,500,000 gals., constructors Knowles, Worthington; mains, cast iron, 45 miles, 4 to 14 in. dia.; 176 hydrants; 155 valves; meters, total number 602, Crown 30, Nash 1, Empire 200, Trident 1, Thomson 1, Worthington 369, Keystone 28; 2,986 services; pipe, lead and galv. iron; pressure, dom. 70 lbs., fire 130 lbs.; cost to construct, $325,000; works belong to American Water Works & Guarantee of Pittsburg.

WASHINGTON, pop, 7,670; fire area, 1,500 acres; mercantile bldgs., brick & stone, 3 stories; private bldgs., brick & stone, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer 1 hose wagon, 1 hand engine, 1 h. & l. truck, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 7,000 ft.; fire alarm, Gamewell, 31 boxes; value of dept. equipment, $18,000; value of fire dept. bldgs., $5,000; ann. exp. of dept., $1,000; total mem., 20, 5 paid full time, 15 volunteers; underwriters' rating, second class.

WATER SUPPLY—Not reported.

WATSONTOWN, pop. 2,600; fire area, 120 acres; mercantile bldgs., brick & wood, 2 & 3 stories; private, wood, 2 stories; wooden roofs dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 4,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; value of fire dept. bldgs., $3,500; ann. exp. of dept., $550; total mem. 25, paid part time 12, 23 volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, springs; system, gravity; quality of water good; res. cap., 1,000,000 gals.; mains, cast iron, 7 miles, 4 to 10 in. dia.; 42 hydrants, Wood; 15 valves, Wood; meters, total number 3, Empire 2, Worthington 1; meters owned by Co.; 400 services; pipe, galv.; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day, 200,000 gals., per cap., 60 gals.; works belong to Co.

WAYNESBORO, pop. 6,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 h. & l. trucks, 2 c. engines, 2 c. hand ex., 2 hand engines, 2 hose wagons, 2 hose carriages, 6 horses; hose, cotton, rubber lined, good, 3,100 ft.; fire alarm, electric; value of dept. equipment, $5,300; value of bldgs., $7,000; ann. exp. of dept., $800; total mem. 50, paid full time 1, 49 volunteers.

WATER SUPPLY—Source, springs and creek, 7½ miles from business center; system, gravity; quality of water, good; res. cap. 1,500,000 gals.; mains, cast iron, 26 miles, 4 to 14 in. dia.; 46 hydrants, Wood; 60 valves; meters, total number 3, Crown 1, Keystone 2; 1,650 services; pressure, dom. 55 lbs., fire 65 lbs.; cost to construct, $200,000; bonded debt, none; ann. cost of mtce., $1,500; works belong to Co.

WAYNESBURG, pop. 3,900; fire area, 100 acres; mercantile bldgs, wood and brick, 1 to 4 stories; private bldgs., wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $3,500. Fire dept.—2 c. engines, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, rubber, good 1,500 ft.; value of dept. equipment $2,000; value of fire dept. bldgs, $5,000; volunteers, members.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to reservoir; filtration system, Pittsburg Filter Co. gravity; quality of water, good; res. cap., 1,000,000 gals.; 2 pumping engines, size 16 x 18; cap. per day, 1,600,000 gals.; constructors, Smith-Vaile; mains, cast iron, 7 miles, 4 to 10 in. dia.; 39 hydrants, Eclipse; 51 valves, Eddy; meters, total number, 450, Empire 300, Hersey Disc. 5, Keystone 135, Trident 10; meters owned by Co.; 1,200 services; pipe, lead; pressure, dom. 160 lbs., fire 160 lbs.; consumption, per day 65,000 gals., per cap., 26 gals.; cost to construct, $115,000; works belong to Co.

WEATHERLY, pop. 3,000; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ to 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 25 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 6,400 ft.; fire alarm, whistle and 'phone; value of dept. equipment, $5,290; value of bldgs., $5,000; ann. exp. of dept., $1,000; total mem., 80 volunteers.

WATER SUPPLY—Source, creek and springs; system, gravity; res. cap. 250,000 gals.; mains, 7 miles; 45 hydrants, Bailey; meters, 4; 400 services; pressure, fire 90 lbs.; cost to construct, $50,000; works belong to Co.

WELLSBORO, pop. 4,100; fire area, 10 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—8 c. hand ex., 1 chem. engine, 1 h. & l. truck, 5 hose wagons; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm whistle, bell and telephone, 1 box; value of dept equipment, $4,000; value of bldgs., $12,000; ann. exp. of dept., $500; total mem., 150 volunteers.

WATER SUPPLY—Springs, 7 to 15 miles from business center; system, gravity; quality of water, good; res. cap., 17,000,000 gals.; mains, cast iron, 8 miles, 4 to 12 in. dia.; 60 hydrants, Mathews;

9, Hersey Disc; meters owned by Co.; 600 services; pipe, galv.; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $101,000; bonded debt, $18,000; int. paid on bonds, 3 2-5 per cent; works belong to Co.

WEST BETHLEHEM.—Consolidated with the Borough of Bethlehem.

WATER SUPPLY—From the works of South Bethlehem; 32 hydrants; 2 miles of pipes, size 4 to 8 in. dia.; pressure, 80 lbs.

WEST CHESTER, pop. 11,000; fire area, 850 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick, 3 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 10 c. hand ex., 1 h. & l. truck, 3 hose wagons, 4 hose reels; hose, cotton, rubber lined, good, 5,500 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $14,500; value of bldgs., $25,000; ann. exp. of dept., $1,500; total mem., 1,250 volunteers.

WATER SUPPLY—Source, creek, 2 miles from business center; system, pump to res. and direct; quality of water, good; res. cap., 2,000,000 gals., located 1 1-2 miles from town; 3 pumping engines, class comp. cond., sizes 11½ x 24½ x 10 x 8, 10 x 18 x 13 x 18, 16 x 32 x 10½ x 24, cap. per day 4,800,000 gals.; constructors, Barr, Worthington; mains, cast iron, 20 miles, 4 to 14 in. dia.; 235 hydrants, Thomson & Co.; 130 valves, Eddy & Williamsport; meters, total number 21, Crown 4, Empire 5, Thomson 8, Lambert 2; Pittsburg 2; meters owned by city; 2,100 services; kinds of pipe, lead; pressure, dom., 25 lbs., fire 25 lbs.; consumption per day, 928,000 gals.; per capita 82 gals.; cost to cons., $240,000; bonded debt, $42,000; int. paid on bonds, 3½ per cent; ann. cost of mtce., $4,500; works belong to borough.

WEST CONSHOHOCKEN, pop. 2,000. Fire dept.—2 hose wagons, 3 chem. ex.; hose, cotton, rubber lined, good, 1,150 ft. fire alarm, bell; total mem., 146 volunteers.

WATER SUPPLY—Source, spring, ¾ mile from business center; system, pump to res.; res. cap. 500,000 gals., located 260 ft. above town; 2 gasoline pumping engines; mains, cast iron, 4 to 8 in. dia.; 23 hydrants; 300 services; pressure, dom. 50 to 125 lbs., fire 50 to 125 lbs.; bonded debt, $30,000; int. paid on bonds, 5 per cent.; works belong to Co.

WESTFIELD, pop. 1,180; fire area, 500 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for past year, $250. Fire dept.—1 hand engine, 2 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 100 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,000; ann. exp. of dept., $50; total mem., 41 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap. 625,000 gals.; mains, cast iron, 5½ miles, 3 to 8 in. dia.; 24 hydrants; 33 valves; meters, total number 40, Buffalo, owned by consumer; 180 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $22,000; bonded debt, $21,000; int. paid on bonds, 4 per cent.; cost of mtce., $100; works belong to city.

WEST LEESPORT; bldgs., stone, brick and wood. Fire dept.— 1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, 2,000 ft.; fire alarm, bell; total mem., 100 volunteers.

WATER SUPPLY—Source, river; system, pumping.

WEST NEWTON, pop. 3,000; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 c. engine, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, whistle.

WATER SUPPLY—Source, wells, in business center; system, pump to mains with tank on hill; stdp. cap. 200,000 gals. and res. cap. 1,000,000 gals.; material used in cons., iron; quality of water, soft; 3 pumping engines, cap. per day 60,000 gals.; mains, iron, 2 to 10 in. dia.; 50 hydrants; meters, total number 200; 250 services; pressure, dom. 115 lbs., fire 130 lbs.; works belong to Co.

mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 ex. ladders, 1 h. & l. truck, 3 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, whistle; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $150; total mem., 30 volunteers; D. Kmuonocker, chief.

WATER SUPPLY—Source, river and springs; system pump to res.; res. cap. 500,000 gals.; pumping engines; cap. per day 252,000 gals.; 200 hydrants, Deane; pressure, fire 80 lbs.; cost to construct, $21,574; ann. cost of mtce., $1,031.

WICONISCO, pop. 2,000; fire area not given; mercantile bldgs, brick, 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—2 hose carriages, 2 hose wagons; hose, rubber, good 200 ft., cotton, good 400 ft., inferior, 100 ft.; total hose, 700 ft.; total mem., 110.

WATER SUPPLY—Not reported.

WILCOX; mercantile bldgs., wood. Fire dept. —2 hose carts, 1 hose carriage; total hose, 1,000 ft.; fire alarm, whistle.

WATER SUPPLY—Source, hydrants; system, pump; 17 hydrants.

WILKESBARRE, pop. 58,000; fire area, 4 sq. miles; mercantile bldgs., brick, 2 to 11 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 1 c. engine, 18 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 1 hose wagon, 1 hose carriage, 5 comb. c. & h. wagons, 32 horses; hose, cotton, rubber lined, good, 15,500 ft.; inferior, all kinds, 500 ft.; total hose, 16,000 ft.; fire alarm, Gamewell, 102 boxes; value of dept. equipment, $60,000; value of bldgs., $85,000; ann. exp. of dept., $50,000; total mem. 130, paid full time 30, paid part time 100.

WATER SUPPLY—Spring Brook Water Supply Co.

WILKINSBURG, pop. 16,500; fire area, 1,000 acres; bldgs., brick, stone, wood, 1 to 6 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 2 h. & l. trucks, 2 reels, 2 hose carriages; hose, cotton, rubber lined, good 4,700 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $13,000; value of bldgs., $20,000; ann. exp. of dept., $11,500; total mem., 14 paid men.

WATER SUPPLY—Source, rivers, 2½ miles from business center; system, pump to res. and direct; filtration system, crib; res. cap. 31,000,000 gals.; 5 pumping engines, cap. per day 23,500,000 gals., constructors Nordberg, Allis-Chalmers, Snow, Wilson, Snyder, Deane; mains, cast iron, 130 miles, 4 to 42 in. dia.; 500 hydrants; 1,623 valves; meters, total number, 12,000; 12,000 services; pipe, lead; pressure, dom. 25 to 150 lbs.; cost to construct, $3,200,000; bonded debt, $1,500,000; int. paid on bonds, 5 per cent; works belong to Co.

WILLIAMSPORT, pop. 30,000; mercantile bldgs., brick and wood, 2 to 7 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Firt dept.—5 steamers, 2 comb. c. & h. wagons, 9 c. hand ex., 1 aerial truck, 4 hose carriages, 26 horses; hose, cotton, rubber lined, good, 9,600 ft.; fire alarm, telephone; value of dept. equipment, $28,500; value of bldgs.. $49,200; ann. exp. of dept., $28,000; total mem. 59, paid full time 26, paid part time 33.

WATER SUPPLY—Source, streams; system, gravity, pump direct in dry times; stdp. cap., 275,000 gals., builders Keeler & Co.; res. cap., 26,000,000 gals.; 3 pumping engines, cap. per day, 13,000,000 gals., constructors, Knowles & Epping; mains, 80 miles, 3 to 24 in. dia.; 320 hydrants, Mathews; meters, total number 100, Thomson, Hersey.; Crown; pressure, dom. 40 to 70 lbs., cost to construct, $1,000,000; works belong to Co.

WILLIAMSTOWN, pop. 4,000; bldgs., wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; ann. exp. of dept., $2,000; total mem., 85 volunteers.

business center; system, gravity; quality of water, good; mains, cast iron, 10 miles, 4 to 12 in. dia.; 36 hydrants; 36 valves; meters, total number 1, Buffalo, owned by Co.; 450 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 115 lbs.

WILMERDING, pop. 7,000; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 50 c. hand ex., 1 h. & l. truck, 4 hose reels and carts; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,000 ft.; fire alarm, bell and whistle, 16 boxes; value of dept. equipment, $6,000; value of bldgs., $4,000 ann. expense of dept., $2,000; total mem., 45, paid part time.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; dim. 30x35 material used in cons., iron; quality of water, good; 1 pumping engine; class triplex; cap. per day, 500,000 gals.; constructor, Deming; mains cast iron; 23 hydrants; 40 valves; meters, total number 140, Keystone, owned by Co.; 140 services; pipe, lead; pressure, dom. 140 lbs., fire 140 lbs.; cost to construct, $50,000; works belong to Co.

WOMELSDORF, pop. 1,150; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 comb. c & h. wagon, 4 c. hand ex., 1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment. $3,000; value of bldgs., $7,500; ann. exp. of dept. $350; total mem., 80 volunteers.

WATER SUPPLY—Source, streams; system, gravity; res. cap., 300,000 gals.; mains, cast iron, 8 miles, 4 to 8 in. dia.; 20 hydrants; 20 valves; 388 services; pressure, dom. 60 lbs., fire 110 lbs.; cost of construction, $60,000; bonded debt, $35,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $200; works owned by Co.

WRIGHTSVILLE, pop. 2,400; fire area, 15 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, wood, 2 1-2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,833; av. ins. for same time, $2,700. Fire dept.—1 steamer, 1 c. engine, 23 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. expenses of dept., $100; total mem., 197 volunteers.

ity; filtration system, gravel; mains, 10 miles; 28 hydrants; 115 services; works belong to Co.

WYOMING, pop. 1,900; fire area, 23 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $11,083; av. ins. for same time, $7,333. Fire dept.—4 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; electric firm alarm; 14 boxes; value of dept. equipment, $3,000; value of bldgs., $5,000; total mem., 126 volunteers.

WATER SUPPLY—Source, springs, brooks, 17 hydrants.

YORK, pop. 52,000; mercantile bldgs., brick, 1 to 6 stories; private, stone, brick and wood, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated· av. fire loss per yr. for 3 yrs., $42,920; av. ins. involved for same time, $250,718. Fire dept.—8 steamers, 1 c. engine, 14 c. hand ex., 1 aerial truck, 1 hose wagon, 5 comb. c. & h. wagons, 33 horses; hose, cotton, rubber lined, good, 8,000 ft.; rubber, good, 2,250 ft.; inferior, all kinds, 150 ft.: total hose, 10,400 ft.; fire alarm, electric, 49 boxes; value of dept. equipment, $42,500; value of bldgs., $75,000; ann. exp. of dept., $16,750; total mem., 1,365; paid full time 15; volunteers 1,350.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump to fountain and res.; stdp. cap., 110,000 gals., dim., 25x50; material used in cons., iron; filtration system, Jewell; quality of water good; res. cap., 120,000,000 gals.; 4 pumping engines, class, triplex, cap. per day, 10,000,000 gals.; constructor, Worthington; mains, cast iron, 80 miles, 4 to 30 in. dia.; 331 hydrants; meters, total number 403, owned by Co.; 10,400 services; pipe, galv. iron and lead; pressure, dom. 70 to 90 lbs., fire 70 to 90 lbs.; consumption per day, 3,000,000 gals., per capita 62 gals.; cost to construct. $1,625,000; works belong to Co.

Places with a population of 1,000 or more having no organized fire department: Hastings, Polk, Upland.

Places with a population of 1,000 or more not reported: Arundel, Avalon, Bridgewater, Dorrance, Dunbar, E. Conemaugh, E. Washington, Edgewood, Elliott, Exeter, Ford City, Fountain Hill, Freedom, McKees Rocks, Marcus Hook, Nescopeck, Roscoe, Royalton, Sheridan, Spangler Throop.

RHODE ISLAND

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ARCTIC, pop. 1,500; fire area, 300 acres; mercantile bldgs., wood, 1 to 5 stories; private bldgs., wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 2 h. & l. trucks, 5 hose carriages; hose, cotton, rubber lined, good 2,300 ft.; fire alarm, bell; boxes, 27; value of dept. equipment, $1,500; value of bldgs., $4,000; total mem. 39, paid full time.

WATER SUPPLY—Source, pond; system, gravity; stdp. cap., 470,000 gals.; builders, Porter & Co.; res. cap., 350,000,000 gals.; mains, 18 miles, 4 to 18 in. dia., Wood, Warren; 200 hydrants, Holyoke; pressure, fire 95 lbs.; works belong to Co.

BARRINGTON, pop. 1,135; mercantile bldgs., wood; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated.

WATER SUPPLY—Source, from Warren waterworks; system, pump to res.; res. cap. 650,000 gals.; 10 miles of pipe, 4 to 10 in. dia.; meters, total number 60; pressure, 40 to 50 lbs.; waterworks owned by Co.

BLOCK ISLAND, pop. 1,400; mercantile bldgs., wood, 2½ stories; private, wood, 1½ stories. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; rubber, good, 2,500 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 50 volunteers.

WATER SUPPLY—Source, pond; system, gravity; mains, wrought iron, 1½ miles, 6 in. dia., New England Co.; 12 hydrants, Holyoke; 5 valves; 40 services; pipe, galv. iron; cost to construct, $18,000; ann. cost of mtce., $500.

BRISTOL, pop. 8,500; fire area, 3,240 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 14 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 4 hose reels; hose, owned by town, 4,350 ft.; by private corporation, 7,000 ft.; fire alarm, whistle; value of dept. equipment, $10,000; value of b'dgs., $14,000; ann. exp. of dept., $4,000; total mem., 190 volunteers.

WATER SUPPLY—Source, river; system, pump to res. and to stdp.; stdp. cap., 470,000 gals.; quality of water, fair; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, 24 miles, 4 to 16 in. dia.; 105 hydrants; 45 meters; pressure dom. 50 lbs., fire 75 lbs.; cost to construct, $290,000; works belong to Co.

CENTERVILLE, mercantile bldgs., wood. Fire dept.—1 h. & l. truck, 2 hose carriages; total hose, 1,500 ft.; fire alarm, electric; total mem., 19 volunteers.

WATER SUPPLY—Source, pond, 5 miles from business center; system, gravity; H. B. Barlott, supt.

CENTRAL FALLS, pop. 19,000; fire area, 1,200 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 to 4 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 14 c. hand ex., 1 h. & l. truck, 4 hose wagons, 2 hose carriages, 10 horses; hose, cotton, rubber lined, good, 7,950 ft.; inferior, all kinds, 750 ft.; total hose, 8,700 ft.; fire alarm, bells, 39 boxes; value of dept. equipment, $18,285; value of bldgs., $31,600; ann. exp. of dept., $13,050; total mem., 40, paid full time 7, paid part time 33.

WATER SUPPLY—Supplied by Pawtucket; system, gravity; mains, iron, 16 3-4 miles, 4 to 12 in. dia.; 109 hydrants; pressure, fire 100-108 lbs.; works belong to city.

COVENTRY, pop. 5,279; fire area, 300 acres; mercantile bldgs., wood, 1 1-2 and 2 stories; private, wood, 1 1-2 and 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,000 ft.; electric alarm; 10 street boxes; value of dept. equipment, $3,500; value of bldgs., $2,000; total mem., 60 volunteers.

WATER SUPPLY—Source, wells.

CRANSTON, pop. 13,343; fire area, about 10 miles; bldgs., wood, 2 and 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steam engine, 7 hand engines, 10 chemical extinguishers, 3 h. & l. trucks, 10 hose carriages, 1 supply wagon; hose, cotton, good 8,800 ft.; inferior, 200 ft.; total hose, 9,000 ft.; value of equipment, $8,500; value of bldgs., $12,000; ann. ex. of dept., $1,200; total mem., 400 volunteers.

WATER SUPPLY—Source, from city of Providence.

EAST GREENWICH, pop. 3,000; fire area, 1,500 acres; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, rubber, good, 3,000 ft.; fire alarm, bell; value ann. exp. of dept., $150; total mem., 60 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 120,500 gals.; pumping engines, cap. per day 1,000,000 gals.; constructor Worthington; mains, 17 miles, 5 to 10 in. dia, Wood; 74 hydrants, Wood; 75 valves; meters, total number 60, Nash, Worthington; 671 services; pressure, dom. 30 lbs., fire 200 lbs.; cost to construct, $200,000; ann. cost of mtce., $4,000; works belong to Co.

EAST PROVIDENCE, pop. 15,000; fire area, 2,000 acres; mercantile bldgs., brick and wood, 1 to 5 stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; av. fire loss per year for 3 yrs. $10,300; av. ins. involved for same time $36,667. Fire dept.—2 h. engines, 1 c. engine, 1 hose cart, 2 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 2 hose wagons, 3 hose carts; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm bell, 11 boxes; value of dept. equipment, $4,500; value of bldgs., $6,000; ann. exp. of dept., $4,000; total mem., 350 volunteers.

WATER SUPPLY—Source, river 4 miles from business center; system, pump direct; stdp. cap., 1,000,000 gals.; dim., 50 x 70; builders, Riter & Conley Co.; filtration system, N. Y. C. J. F. Co.; cap. of plant, 2,000,000 gals.; quality of water, good; 3 pumping engines; cap. per day, 3,000,000 gals., constructor Knowles; mains, cast iron, 13½ miles, 4 to 12 in. dia., McNeal; 128 hydrants, Chapman; meters, total number 900, Trident; meters owned by Co.; pressure, dom. 100 lbs., fire 150 lbs.; consumption, per day 1,750,000 gals.; cost to construct, $510,000; bonded debt, $200,000; int. paid on bonds, 4½ per cent; works belong to Co.

GREENVILLE, pop. 950; fire area, 1,280 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; shingle roofs used; no fireworks ord.; fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, good 350 ft.; rubber, good 350 ft.; leather, good 300 ft.; total hose, 1,000 ft.; alarm, bell; value of dept. equipment, $850; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and cisterns.

JAMESTOWN, pop. 1,337; fire area, 1,280 acres; mercantile bldgs., wood, 2 and 2½ stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 4 hose carriages, 2 horses.

all kinds, 500 ft.; total hose, 2,000 ft.; firm alarm, bell; value of dept. equipment, $15,500; value of bldgs., $1,700; ann. exp. of dept., $1,826.23; total mem., 40, paid full time 2, volunteers 38.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 265,000 gals.; mains, 13 miles, 4 to 10 in. dia.; 73 hydrants; works belong to Co.

NARRAGANSETT PIER, pop. 1,600; fire area, 1,200 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood and brick, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 3 hose reels; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, Gamewell electric, 4 boxes; value of dept. equipment, $2,700; value of bldgs., $1,500; ann. exp. of dept., $150; total mem., 48 volunteers.

WATER SUPPLY—Source, brook, 5 miles from business center; system, pump to stdp.; stdp. cap., 370,000 gals., dim. 30 x 70; material used in cons., wrought iron, builder Cunningham; quality of water, good; res. cap., 40,000,000 gals.; 2 pumping engines, class 1 simp. dup., 1 comp. dup., sizes 12 x 18½ x 12 x 10, 18½ x 12 x 10, cap. per day 3,000,000 gals., constructor Worthington; mains, cast iron, 15 miles, 4 to 12 in. dia.; 112 hydrants, Chapman; Chapman valves; meters owned by Co.; 710 services; kind of pipe, lead; pressure, dom. 86 lbs., fire 85 lbs.; bonded debt, $150,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $8,000; works belong to Co.

NATICK, pop. 2,325; bldgs., wood and brick, 1 to 3 stories; no fireworks ord. Fire dept.—1 hand engine, 1 hose carriage; hose, fair, 3,500 ft.; mem., volunteers; underwriters' rating, first class.

WATER SUPPLY—Source, wells and cisterns.

NEWPORT, pop. 25,559; fire area, 3,840 acres; mercantile bldgs., brick, stone and wood, 1 to 5 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—5 steamers, 2 comb. c. & h. wagons, 19 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 4 hose carriages, 22 horses; hose, cotton, rubber lined; good, 12,000 ft.; rubber, good, 800 ft.; inferior, all kinds, 900 ft.; total hose, 13,700 ft.; fire alarm, bells and whistles, 49 boxes; value of dept. equipment, $70,748; value of bldgs., $70,123; ann. exp. of dept., $53,542; total mem., 141, paid full time 22, paid part time 119.

WATER SUPPLY—Source, brooks 1 to 5 miles from business center; system, gravity and pump to res.; res. cap. 8,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructors Curtis, Blake, Knowles, Reynolds-Corliss; mains, 65 miles, 4 to 36 in. dia., Newport, Wood; 298 hydrants, Boston, Holyoke, Mathews; 405 valves; meters, total number 110, Crown, Empire, Metropolitan, Hersey Rotary, Thomson, Boston, Worthington, Elevator, Nash; 5,633 services; pipe, iron; pressure, dom. 15 lbs., fire 62 lbs.; cost to construct, $1,800,000; ann. cost of mtce., $20,000; works belong to Co.

NEW SHOREHAM; bldgs., wood. Fire dept. —1 hand engine, 1 hose carriage; hose, 1,000 ft.; volunteers.

WATER SUPPLY—Source, pond; system, gravity.

PASCOAG, pop. 3,000; mercantile bldgs., stone and wood, 2½ to 4½ stories; private, wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. hand truck, 3 hand hose carriages, 6 chem. ex.; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, Gamewell, 6 boxes; total mem., 44 volunteers.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap., 250,000 gals., stdp. dim., 20 x 100; pumping engine, situated near congested district; cap. per minute, 800 gals.; mains, 7½ miles, principally 12 and 14 in. dia.; 56 hydrants, Ludlow; pressure, dom. 80 lbs.; fire 90 lbs.; works belong to Co.

PAWTUCKET, pop. 45,000; fire area, 5,700 acres; mercantile bldgs wood and brick, 2 to 6 stories; private bldgs. wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1905, $37,617; av. ins. paid for same time, $34,246. Fire wagons, 30 c. hand ex., 3 h. & l. trucks, 1 aerial truck, 1 hose wagon (1 comb. c. & h. wagon added), 22 horses; hose, cotton, rubber lined, good, 16,400 ft.; fire alarm, Gamewell, 110 boxes; value of dept. equipment, $69,000; value of bldgs., $100,000; ann. exp. of dept., $68,335; total mem. 53 paid full time 44, paid part time 9; underwriters' rating, first class.

WATER SUPPLY—Source, stream, 8 miles from business center; system, pumping to res. and direct; filtration system, charcoal and pea gravel; quality of water, good; res. cap., 1,620,000,000 gals., 3 pumping engines; cap. per day, 12,000,000 gals.; constructor, Corliss; mains, cast iron, 156¼ miles, 3 to 36 in. dia.; 635 hydrants; 1,200 valves; meters, total number, 7,265, owned by city and consumer; 9,018 services; pipe, tarred iron; pressure, dom. 95 to 110 lbs., fire 95 to 110 lbs.; cost to construct, $1,946,898; bonded debt, $1,285,000; int. paid on bonds, 4 per cent.; cost of mtce., $53,153; works belong to city.

PHENIX, pop. 2,194; fire area, 1,240 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 1 1-2 and 2 1-2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 2,100 ft.; fire alarm, electric; value of dept. equipment, $2,000; value of bldgs., $5,000; total mem., 35 volunteers.

WATER SUPPLY—Source, brook and springs, 1¼ miles from business center; system, gravity; quality of water, good; res. cap., 235,000,000 gals.; mains, iron, 18 miles, 4 to 16 in. dia.; 175 hydrants; meters, total number 100, owned by consumer; 600 services; pipe, lead; pressure, dom. 24 lbs., fire 96 lbs.; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to private Co.

PROVIDENCE, pop. 197,000; fire area, 11,705 acres; mercantile bldgs., stone, brick and wood, 2 to 12 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated; av. fire loss per year for 3 yrs., $262,501; av. ins. involved for same time, $3,483,665. Fire dept.—10 steamers, 10 h. & l. trucks, 67 c. hand ex., 4 aerial trucks, 10 hose wagons, 10 comb. c. & h. wagons, 90 horses; total hose, 32,086 ft.; fire alarm, electric, 404 boxes; value of dept. equipment, $240,604; value of bldgs., $618,570; ann. exp. of dept., $355,444; total mem., 265, paid full time.

WATER SUPPLY—Source, river, 6 miles from business center; system, pump to res. and direct; filtration system, sand; quality of water, good; res. cap., 152,000,000 gals.; 6 pumping engines, class vert. and trip; cap. per day, 49,000,000 gals.; constructors, Holly, Corliss, Worthington, Nagle, Allis; mains, cast iron, 361.6 miles, 6 to 42 in. dia.; 2,174 hydrants; 4,007 valves; meters, total number 23,180. Crown 12,150, Venturi 1, Empire 2,528, Gem 82, Trident 103, Thomson 5,735, Ball & Fitz 1,900, Worthington 118, Fales & Jenks 1, owned by consumer; 26,321 services; pipe, lead and cast iron; pressure, dom. 64 to 73 lbs., fire 114 lbs; consumption per day, 15,554,541 gals.; cost to construct, $6,862,972; bonded debt, $4,416,000; int. paid on bonds, 3 to 4 per cent; cost of mtce., $172,312; works belong to city.

RIVERPOINT, mercantile bldgs., stone and wood. Fire dept.—9 c. hand ex., 3 hose carriages; total hose, 3,000 ft.; fire alarm, electric; total mem., 45 volunteers.

WATER SUPPLY—Source, lake; system, gravity; res. cap., unlimited.

SMITHFIELD, pop. 2,107; fire area, 2 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private, wood, 1 & 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 hose carriage; hose, linen lined, good 600 ft.; unlined, 600 ft..; total hose, 1,200 ft.; alarm, bell; total mem., 20 volunteers.

WATER SUPPLY—Source, well, cisterns and mill ponds.

VALLEY FALLS, pop. 5,000; fire area, 900 acres; mercantile bldgs., wood, 2 to 4 stories; private, wood, 2 1-2 stories; wooden roofs permitted; fireworks ord. Fire dept.—2 chemical ex., 1 h. & l., 1 aerial truck, 2 hose carriages; cotton hose, 1,600 ft.; inferior, 100 ft.; total hose.

$3,000; value of bldgs., $12,000; mem., 50 volunteers.

WATER SUPPLY—Source, from city of Pawtucket.

WAKEFIELD, pop. 2,170; fire area, 1,600 acres; bldgs, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 h. & l. trucks, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, whistle; value of dept. equipment, $4,000; value of bldgs., $1,500; total mem., 100 volunteers.

WATER SUPPLY—Source, brook, 5 miles from business center; system, pump to stdp.; stdp. cap., 370,000 gals.; res. cap., 40,000,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals., constructor Worthington; mains, 15 miles, 4 to 12 in. dia.; 133 hydrants; meters, total number 80; 790 services; pressure, dom. 80 lbs., fire 80 lbs.; works belong to Co.

WARREN, pop. 5,108. Fire dept.—1 steamer, 1 hand engine, 3 c. hand ex., 1 h. & l. truck, 4 hose carts; fire alarm, whistle; 80 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap. 470,000 gals., dim. 40 x 50, material used in cons. iron; quality of water, excellent; res. cap., 600,000,000 gals.; 2 pumping engines, cap. per day 4,000,000 gals., constructor Worthington; mains, cast iron, 20 miles, 4 to 16 in. dia.; meters, 67, Holyoke, owned by Co.; pressure, fire 70 lbs.; works belong to Co.

WARWICK, pop. 21,316; fire area, 300 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 3 stories; wooden roofs permitted in fire area; fireworks ord. Fire dept.—2 h. & l. trucks, 4 c. hand ex., 1 hose wagon, 5 hose carriages; hose, rubber; good, 2,500 ft.; fire alarm, bell, 33 boxes; value of dept. equipment, $2,000; value of bldgs., $4,000; ann. exp. of dept., $3,000; total mem., 48, paid part time.

WATER SUPPLY—Source, spring and lake, 5 miles from business center; system, gravity; stdp. dim., 40 x 50; material used in cons., iron; quality of water, good; res. cap., 300,000,000 gals., located West Greenwich; mains, cast iron, 4 to 18 in. dia.; 200 hydrants; 1,000 services; pipe, lead and galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; works belong to Co.

W. BARRINGTON, pop. 1,500; bldgs., wood and brick, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. No fire dept.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp; stdp. cap., 50,000 gals.; material used in cons., wood; quality of water, good; pumping engines; cap. per day, 30,000 gals.; mains, wood, 2½ miles, 4 in. dia.; 12 valves; meters, owned by consumer; 71 services; pipe, lead; pressure, dom. 30 to 40 lbs.; cost to construct, $12,000; cost of mtce., $600; works belong to Co.

WESTERLY, pop. 7,541; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—2 steamers, 2 water towers, 10 c. hand ex., 1 h. & l. truck, 2 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; total hose, 6,000 ft.; fire alarm, bell, 17 boxes; value of dept. equipment, $12,000; value of bldgs., $12,900; ann. exp. of dept., $3,000; total mem., 125 volunteers.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump to stdp.; stdp. cap., 350,000 gals.; dim., 70 x 30; material used in cons., wrought iron; builders, Robertson Iron Works; quality of water, good; 3 pumping engines, class vert. comp.; cap. per day, 4,000,000 gals.; constructors, Worthington; mains, cast iron, 34 miles, 4 to 16 in. dia.; 163 hydrants; 201 valves; meters, total number 1,374, Crown 310, Nash 368, Union 51, Empire 86, Gem 8, Hersey Rotary 141, Trident 2, Thompson 45, Worthington 2, Columbia 7, Keystone 8, Lambert 347, owned by consumer; 1,624 services; pipe, lead; pressure, dom. 75 to 92 lbs., fire 75 to 92 lbs.; consumption per day, 723,000 gals.; cost to construct, $375,296; bonded debt, $353,000; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $23,377; works belong to town.

WICKFORD, pop. 1,100; fire area, 640 acres; bldgs., wood, 1 to 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, good 2,000 ft.; total mem., 90; alarm, bell; value of dept. equipment, $6,000; value of bldgs., $1,500.

WATER SUPPLY—Source, wells and salt water.

WOONSOCKET, pop. 33,196; fire area, 5,632 acres; mercantile bldgs., wood, brick and stone, 4 to 6 stories; private bldgs., wood, 2 and 4 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 3 supply wagons, 1 comb. c. & h. wagon, 12 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 4 hose carriages, 15 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 13,500 ft.; total hose, 25,500 ft.; fire alarm, Gamewell; 68 boxes; value of dept. equipment, $44,000; value of bldgs., $26,900; ann. exp. of dept., $138,000; total mem. 81, paid full time 28, paid part time 53.

WATER SUPPLY—Source, brook, 5 miles from business center; system, pump to stdp.; stdp. cap., 1,978,795 gals.; material used in cons., iron; builders, Cunningham, Porter, Hodge; quality of water, good; res. cap., 529,000,000 gals.; location, Sayles Hill Road; 4 pumping engines; cap. per day, 9,750,000 gals.; constructors, Worthington, Deane; mains, cast iron, 55 miles, 4 to 20 in. dia.; 638 hydrants, Chapman; 577 valves, Chapman; meters, total number, 2,614. Crown 60, meters owned by city; 3,140 services; pipe, lead; pressure, dom. 50 to 120 lbs., fire 120 lbs.; consumption per day, 1,434,843 gals., per cap. 37 gals.; cost to construct, $1,013,732.85; int. paid on bonds, 4 per cent.; ann. cost of mtce., $23,000; works belong to city.

Places of 1,000 or more population having no organized fire department: Anthony, Ashton, Burrillville, Drownville, Hopkinton, Lincoln, Little Compton, Lonsdale, Manville, Portsmouth, Scituate, Tiverton.

Places of 1,000 or more population not reported: Chepacket, Harrisville, Hope Valley, Middletown, Saylesville.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chm., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent

ABBEVILLE, pop. 4,800; fire area, 800 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of bldgs., $4,000; total mem., 150 volunteers.

WATER SUPPLY—Source, wells and res.; system, pump to stdp.; stdp. cap., 165,000 gals.; res. cap., 250,000 gals.; 54 pumping engines, cap. per day 1,000,000 gals., constructor Worthington; mains, 7 miles; 55 hydrants; meters, total number 120; pressure, fire 150 lbs.; cost to construct, $30,000.

AIKEN, pop. 5,500; fire area, 1,500 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $4,000; value of bldgs., $8,000; ann. exp. of dept., $800; total mem. 40, paid full time 1, volunteers 32; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res. and stdp.; stdp. cap., 180,000 gals; dim., 120x16; material used in cons., iron; builders, Tippett & Wood; quality of water, good; res. cap., 100,000 gals.; 3 pumping engines, class hor.; cap. per day, 648,000 gals., constructor Downie; mains, cast iron, 19 miles, 4 to 10 in. dia.; 82 hydrants; meters, total number, 260, Empire 250, Buffalo 10, owned by the city; 200 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 150 lbs.; daily consumption, 190,000 gals.; cost to construct, $90,000; works belong to city.

ANDERSON, pop. 11,000; fire area, 2,560 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 6 horses; hose, cotton, rubber lined, good, 3,900 ft.; fire alarm, bell and phone; value of dept. equipment, $8,000; value of bldgs., $10,000; ann. exp. of dept., $2,000; total mem. 120, paid full time 2, paid part time 118.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 200,000 gals.; dim. 18 x 100; material used in cons., wrought iron; quality of water, good; res. cap., 940,000 gals., located 5,000 ft. from business center; 4 pumping engines, class dup. and trip.; cap. per day, 1,500,000 gals.; constructors, Smith-Vaile, Gould; mains, cast iron, 12½ miles, 4 to 10 in. dia.; 119 hydrants; Ludlow valves; meters, total number 404, Crown, Nash, Union, Gem, Worthington, Hersey Disc, Pittsburg, owned by Co. and consumer; 658 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 285,850 gals.; cost to construct, $152,634; bonded debt, $500,000 on water, light and power plants; int. paid on bonds, 6 per cent; works belong to Co.

BAMBERG, pop. 3,000; fire area, 20 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 6 c. ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, 1,000 ft.; alarm, bell; value of dept. equipment, $1,000; value of bldgs., $600; total mem., 30 volunteers.

WATER SUPPLY—Source, 5 cisterns and artesian wells; system, pump to stdp.; stdp. cap., 75,000 gals.; res. cap., 85,000 gals.; 2 pumping engines, cap per day 72,000 gals., constructor Platt; mains, 1,600 ft., 10 in. dia.; 6 hydrants; owned by city; cost to construct, $8,000.

BATESBURG, pop. 2,100. Fire dept.—2 hose carts, 1,000 ft. hose; fire alarm, whistle; total mem. 30 volunteers.

WATER SUPPLY—Source, well system, pump direct and gravity; res. cap., 60,000 gals., 1 pump, cap per day 108,000 gals., constructor McGowan; mains ½ mile, 6 to 8 in. dia., pressure 40 lbs., 10 hydrants.

BEAUFORT, pop. 5,000; fire area, 120 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers; 2 hand engines; 1 h. & l. truck, 1 hose wagon, 4 hose carriages; hose, cotton, rubber lined, good 700 ft.; rubber, good 2,000 ft.; inferior, all kinds, 800 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 100, paid part time 2, volunteers 98.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to stdp. & direct; stdp. cap., 107,000 gals.; dim., 15 x 90; material used in cons., iron; builders, Lookout Steam Boiler Wks.; quality of water good; 2 pumping engines, size 12 x 7½ x 10; cap. per day, 500,000 gals; constructor McGowan; mains, cast iron, 2 miles, 4 to 8 in. dia.; 15 hydrants; 8 valves; meters, total number, 84; pressure, dom. 35 to 40 lbs., fire 50 to 100 lbs.; consumption per day, 270,000 gals.; per cap., 70 gals.; works belong to Co.

BENNETTSVILLE, pop. 2,500; fire area, 1,000 yds. from Court House; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1, 2 and 3 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 h. & l. truck; value of dept. equipment, $550; value of bldgs., $200; total mem., 30 volunteers; alarm, bell; underwriters' rating fourth class.

WATER SUPPLY—Source, wells.

BLACKVILLE, pop. 2,000; fire area, 1 sq. mile; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 gasoline engine, 1 hose cart, 1 hand engine, 2 c. engines, 10 c. ex., 1 h. & l. truck, 1 hose wagon, 4 horses, buckets, etc.; hose, rubber, 1,100 ft.; value of dept. equipment, $3,000; value of bldgs., $1,500; alarm, pistol; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, pumps.

BRANCHVILLE, pop. 1,101; mercantile bldgs., brick and wood. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; total hose, 500 ft.

WATER SUPPLY—Source, wells.

CAMDEN, pop. 4,000; fire area, 20 acres; mercantile bldgs, stone, brick and wood, 1 to 4 stories; private, brick and wood 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 16,000 ft.; inferior, all kinds, 150 ft.; total hose, 16,150 ft.; fire alarm, Gamewell, 12 boxes; value of bldgs., $1,500; ann. exp. of dept., $800; total mem., 30, paid full time 1, volunteers 29.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, pump to stdp.; stdp. cap. 110,000 gals., dim. 20 x 35, material used in cons. wood and iron; builders Challenge Feed & Wind Mill Co.; filtration system, N. Y.; cap. of plant, 350,000 gals.; quality of water, good; res. cap. 550,000 gals.; 2 pumping engines, class trip., size 8 x 10, cap. per day 72,000 gals., constructor Gould; mains, cast iron, 10 miles, 4 to 10 in. dia.; 55 hydrants, Mathews; 29 valves; 654 services.

consumption, per day 150,000 gals., per capita 35 gals.; cost to construct, $72,819.48; works belong to Co.

CHARLESTON, pop. 60,000; fire area, 4½ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1 year, $57,174.34; ins. involved, $349,482.65. Fire dept.—11 steamers, 1 c. engine, 2 h. & l. trucks, 21 c. hand ex., 1 aerial truck, 7 hose wagons, 3 hose carriages, 30 horses; hose, cotton, rubber lined, good 10,500 ft.; inferior, all kinds, 200 ft.; total hose, 10,700 ft.; fire alarm, Gamewell, 111 boxes; value of dept. equipment, $93,900; value of bldgs., $46,900; ann. exp. of dept., $52,733; total mem. 100, paid full time 46, paid part time 54.

WATER SUPPLY—Source, creek, 12 miles from business center; system, pump direct; filtration system, Jewell gravity; quality of water, good; res. cap., 3,127,820,000 gals.; located near pumping station; 5 pumping engines; cap. per day 28,000,000 gals., constructors Snow, Worthington; mains, cast iron, 60 miles, 6 to 24 in. dia.; 830 hydrants; meters, total number, 47;, Crown 9, Nash 1, Union 1, Empire 3, Gem 1, Trident 24, Hersey Torrent 3, Thomson 3, Buffalo 3; 2,300 services; pipe, lead and galv. iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 3,300,000 gals.; works belong to Co.

CHESTER, pop. 7,600. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose reels and hose wagon; hose, cotton, rubber lined, good, 1,800 ft.; rubber, good, 500 ft.; total hose, 2,300 ft.; total mem. 25, paid; underwriters' rating, second class.

WATER SUPPLY—Source, creek, 2½ miles from business center; system, pump to stdp.; stdp. cap., 150,000 gals.; filtration system, gravity, N. Y.; cap. of plant, 2,880,000 gals. per day; res. cap., 100,000 gals.; cap. per day, 720,000 gals.; constructor Worthington; mains, 7½ miles, 4 to 8 in. dia.; 78 hydrants; pressure, fire 65 lbs.

CLIFTON, pop. 1,600; bldgs., brick and wood, 2 to 4 stories; wooden roofs not permitted. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 3,500 ft.; fire alarm, bell; total mem., 18, paid part time.

WATER SUPPLY—Source, river; system, pump to res. and direct; res. cap. 93,000 gals; pumping engines, cap. per day 3,150,000 gals.; constructors Holyoke; mains, 8 in. dia., Providence; 16 hydrants, Providence; pressure, dom. 75 lbs., fire 150 lbs.; cost to construct, $18,000; works belong to Co.

COLUMBIA, pop. 30,000; fire area, 1,800 acres; mercantile bldgs., brick, 1 to 13 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 c. engine, 1 hand engine, 6 c. hand ex., 1 h. & l. truck, 4 hose wagons, 1 hose carriage, 18 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 600 ft.; total hose, 5,600 ft.; fire alarm, electric, 28 boxes; value of dept. equipment, $25,000; value of bldgs., $28,000; ann. exp. of dept., $31,000; total mem., 42, paid full time.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump to res. and direct; filtration system, Jewell; quality of water, fair; res. cap., 1,800,000 gals.; 6 pumping engines, cap. per day 41,000,000 gals., constructor Worthington; mains, cast iron, 25 miles, 4 to 24 in. dia.; 240 hydrants; meters, total number 1,506, Nash 2, Empire 1, Trident 2, Hersey Torrent 1, Worthington 1, Columbia 1, Pittsburg 1,496, owned by city; 1,525 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 75 lbs.; consumption per day, 2,500,000 gals.; cost to construct, $275,000; cost of mtce., $10,000; works belong to city.

CONWAY, pop. 1,500; vol. dept., 1 h. & l. truck; 1 hand eng., 1 hose cart.

WATER SUPPLY—Source, well, river and 2 elevated tanks.

DARLINGTON, pop. 4,500; mercantile bldgs., brick 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 1,700 ft.; inferior, all kinds, 500 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $10,000; ann. exp. of dept., $400; total mem. 40, paid full time 3, volunteers 33; underwriters' rating, third class.

WATER SUPPLY—Source, well, in business center; system, pump to stdp. and direct; stdp. cap., 90,000 gals.; dim., 14 x 40; material used in cons. iron; quality of water, good; res. cap., 80,000 gals.; 2 pumping engines, cap. per day 250,000, constructor Worthington; mains, iron, 3½ miles, 4 to 10 in. dia.; 68 hydrants; 29 valves; pipe, galv. iron; pressure, dom. 30 lbs., fire 100 lbs.; cost to construct, $8,000; bonded debt, $100,000; int. paid on bonds, 5 per cent; cost of mtce., $500; works belong to Co.

EDGEFIELD, pop. 2,000. Fire dept.—1 hand c. ex., 1 chem. wagon; hose, 400 ft.; total mem., 7 volunteers.

WATER SUPPLY—No works.

FLORENCE, pop. 8,000; fire area, 50 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 hand engines, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,00 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $10,500; total mem. 18, paid full time; underwriters rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals., dim. 21 x 100, located at station, material used in cons. steel, builder H. E. Horton; quality of water, good; res. cap. 500,000 gals, located at station; 1 pumping engine, class comp. and single dup., cap. per day 1,000,000 gals., constructor, Worthington; mains, iron, 11 miles, 4 to 8 in. dia.; 107 hydrants, Rensselaer; 56 valves, Glamorgan; meters, total number 388; Union 60, Keystone 132, owned by city; 200 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day 70,504 gals., per capita 16 gals.; cost to construct, $57,950; bonded debt, $50,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $2,089; works belong to city.

GAFFNEY, pop. 4,500; fire area, 50 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 carts; 1 c. engine; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, whistle; total mem., 36 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 100,000 gals.; dim. 120 x 12; 1 pumping engine; constructor Worthington; mains, 6 miles, 4 to 8 in. dia.; 51 hydrants, Rensselaer; pressure, dom. 65 lbs., fire 100 lbs.; consumption, per day 60,000 gals., per capita. 15 gals.; cost to construct, $15,000; ann. cost of mtce., $3,000; works belong to city.

GEORGETOWN, pop. 8,000; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 c. engine, 42 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,600 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $10,000; value of bldgs., $8,000; ann. exp. of dept., $2,741; total mem., 80; paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, river, 4 blocks from business center; system, gravity, pump to res., stdp. and direct; stdp. cap., 100,000 gals.; dim., 110 x 15; material used in cons. steel; quality of water, good; 3 pumping engines, cap. per day 750,000 gals., constructor Worthington; mflains, 9 miles, iron; 72 hydrants pressure, dom. 40 lbs., fire 80 to 100 lbs.; cost to construct, $100,000; bonded debt, $150,000; works belong to city and Co.

GRANITEVILLE, pop. 2,500; fire area, 100 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—12 c. hand ex., 3 hose reels; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell.

WATER SUPPLY—Source, creek; system, pump to res. and direct; quality of water, good; res. cap.,

125,000 gals.; located ⅞ mile from town on riv.; 2 pumping engines, cap. per day 216,000 gals., constructor Worthington; mains, 2 miles, 4 to 6 in. dia.; 50 hydrants; 20 valves; pressure, dom. 5 lbs. fire 82 to 90 lbs.; works belong to Co.

GREENVILLE, pop. 32,000; fire area, 3,142 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated fully. Fire dept.—2 steamers, 2 h. & l. trucks, 18 c. hand ex., 5 hose wagons, 3 hose carriages, 7 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 900 ft.; total hose, 4,900 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $12,000; ann. exp. of dept., $15,000; total mem. 35, paid full time 15, volunteers 20.

WATER SUPPLY—Source, mountain streams, 9 miles from business center; system, gravity, pump to stdp. and direct; stdp. cap., 367,000 gals.; dim., 25 x 130; material used in cons. iron; filtration system, sand; quality of water, good; 4 res., cap. 223,000,000 gals., located on Paris Mountain; 3 pumping engines, class comp. cond. dup., cap. per day 3,000,000 gals., constructors Snow, Barr; mains, iron and cement, 50 miles, 4 to 12 in. dia.; 210 hydrants; 500 valves; meters, total number, 1,000, owned by Co.; 3,000 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 110 lbs.; works belong to Co.

GREENWOOD, pop. 8,000; fire area, 840 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 comb. c. engine and hose truck, 3 hose carts; hose, cotton, rubber lined, good, 2,200 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $650; total mem., 49 volunteers.

WATER SUPPLY—Source, spring and well; system, pump to res. and stdp.; stdp. cap. 250,000 gals.; quality of water, good; res. cap. 500,000 gals.; 2 pumping engines, class dup., size 8 x 14 x 8½ x 12; cap. per day 1,872,000 gals.; constructors Smith-Vaile; mains, iron, 16 miles, 4 to 10 in. dia., American; 57 hydrants, Ludlow; 90 valves, Ludlow; meters, total number 150; 240 services; pressure, dom. 40 lbs., fire 60 to 300 lbs.; cost to construct, $45,000; int. paid on bonds, 5 per cent.; works belong to city.

KERSHAW, pop. 627; combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carts; hose, 2,000 ft.; 20 volunteers.

WATER SUPPLY—Source, artesian wells; res. cap. 50,000 gals.; stdp. cap. 35,000 gals.; mains, 2 miles; 20 hydrants.

LANCASTER, pop. 1,550; mercantile bldgs., brick, 1 and 2 stories; private, brick, 2 stories; wooden roofs not permitted; fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck; total mem., 20, volunteers; bucket brigade; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and cisterns.

LAURENS, pop. 4,029; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 1 aerial truck, 1 hose reel, 2 horses; total hose, 1,400 ft.; fire alarm, bell; value of dept. equipment, $5,400; value of bldgs., $6,000; total mem., 78; paid full time 1, paid part time 77; underwriters' rating, second class.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity, pump to res., to stdp. or direct; stdp. cap., 125,000 gals.; dim. 100 x 20, located 37 feet above level of town; res. cap., 155,000 gals.; 2 pumping engines, cap. per day 150,000 gals., constructor Worthington; mains, 6 miles, 4 to 12 in. dia.; 44 hydrants, Wood; meters, total number 175; 150 services; pressure, dom. 80 lbs., fire 125 lbs.; cost to construct, $40,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,800.

McCOLL, pop. 2,500; mercantile bldgs., brick and wood, 1 to 2 stories; private dwellings, wood, 1 to 2 stories; fireworks and combustibles ord.; causes of fires investigated.

WATER SUPPLY—Not reported.

MANNING, pop. 1,450; bldgs., wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 c. engine; hose, 1,000 ft.; total mem. 40, paid 2, 38 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; pressure, 80 lbs.; cisterns, cap. 20,000 gals.

MARION, pop. 4,500; fire area, 200 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck 1 hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $500; total mem., 19, paid full time, 1, volunteers, 18.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to tank and direct; stdp. cap. 90,000 gals.; material used in cons. iron; quality of water, good; 2 pumping engines, cap. per day 1,295,000 gals., constructors McGowan and Worthington; mains, iron, 3½ miles, 4 to 8 in. dia.; 59 hydrants; 17 valves; pressure, dom. 40 lbs., fire 75 lbs.; bonded debt, $100,000; int. paid on bonds, 5 per cent; works belong to Co.

MAYESVILLE, pop. 761; bldgs., wood, 1 and 2 stories. Fire dept.—1 hand engine; hose, 500 ft.; alarm, bell.

WATER SUPPLY—Source, wells.

MT. PLEASANT, pop. 2,252; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 c. engine, ladders, etc.; total hose, 500 ft.; volunteers.

WATER SUPPLY—Source, wells; system, pumping.

NEWBERRY, pop. 5,000; fire area, 400 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 7,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $300; total mem., 45, paid part time 1, volunteers 44.

WATER SUPPLY—Source, well, 500 yds. from business center; system, pump to res. and stdp.; stdp. cap., 283,000 gals.; dim., 20 x 100, material used in cons. steel, builder R. D. Cole; quality of water, good; res. cap. 300,000 gals., located at power house; 1 pumping engine, class dup., cap. per day 750,000 gals., constructor Worthington; mains, cast iron, 10½ miles, 4 to 10 in. dia.; 85 hydrants; meters, total number, 103, Crown 100, Thomson 2, Worthington 1, owned by consumers; 300 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 125 lbs.; consumption per day, 100,000 gals.; cost to construct, $35,000; int. paid on bonds, 6 per cent; cost of mtce., $2,500; works belong to city.

ORANGEBURG, pop. 3,000; fire area, 1,500 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 2 to 5 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1904, $18,810; ins. involved, $34,375. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 7 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,550 ft.; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $3,800; value of bldgs., $22,800; ann. exp. of dept., $1,981; total mem., 162.

WATER SUPPLY—Source, wells, in business center; system, pump to res. and stdp., stdp. cap., 87,450 gals.; dim. 12 x 100; material used in cons., steel; builders, Chattanooga Boiler & Iron Works; quality of water, good; res. cap. 300,000 gals., located at station; 3 pumping engines, class comp., cap. per day 2,400,000 gals., constructors Laidlaw-Dunn-Gordon; mains, cast iron, 10½ miles, 4 to 12 in. dia.; 118 hydrants; 65 valves; meters, total number 156, Crown 1, Union 6, Empire 10, Buffalo 36, Keystone 3, Nash 2, owned by city; 235 services; pipe, iron; pressure, dom. 40 lbs., fire 40 to 150 lbs.; consumption per day, 100,000 gals.; cost to construct, $35,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to city.

PELZER, pop. 4,000; bldgs., wood and brick, 4 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2

hose carriages; 600 ft. hose; fire alarm, bell and whistle; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, ¼ to 1 mile from business center; system, pump direct; stdp. cap. 300,000 gals., cap. per day 200,000 gals.; mains, cast iron, 3 miles, ¾ to 4 in. dia.; 86 hydrants.

PIEDMONT, pop. 3,548; fire area, ½ mile in dia.; bldgs., wood, 1 and 2 stories. Fire dept.—2 hose carriages; hose, cotton, good 2,500 ft.; bell alarm; total mem., 25 volunteers; underwriters' rating fourth class.

WATER SUPPLY—Source, Saluda River; system, pumping to res., cap. 175,000 gals.; 2 pumps, daily capacity 3,500 gals.; constructor Deane; 40 hydrants; pressure 45 lbs.

ROCK HILL, pop. 11,000; fire area, 320 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. chem. hose and ladder wagon, 1 h. & l. truck, 1 hand engine, 2 c. hand ex., 1 aerial exp. of dept., $2,000; total mem., 12, paid part time.

WATER SUPPLY—Source, 6 wells; system, pump to res. and stdp.; stdp. cap., 350,000 gals.; dim., 15 x 110; material used in cons. steel; builders, Gould & Co.; quality of water, good; res. cap. 200,000 gals., located at station; 2 pumping engines, steam, cap. per day 1,000,000 gals., constructors Worthington, McGowan; mains, cast iron; 8 miles, 4 to 10 in. dia.; 40 hydrants; 40 valves; meters, total number 450, owned by Co.; 187 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; works belong to Co.

SENECA, pop. 1,500. Fire dept.—1 hand engine, 1 hose reel; hose, 500 ft.

WATER SUPPLY—Tank; cap., 50,000 gals.; 32 hydrants.

SPARTANSBURG, pop. 19,000; fire area, 1½ sq. miles; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 8 c. hand ex., 1 comb. c. & h. wagon, 1 h. & l. truck, 2 hose wagons, 4 hose reels, 5 horses; hose, cotton, rubber lined, good, 5,600 ft.; inferior, all kinds, 300 ft.; total hose, 5,900 ft.; fire alarm, Gamewell, 30 boxes; value of dept. equipment, $10,000; value of bldgs., $10,000; ann. exp. of dept. $10,878; total mem. 30, paid full time 15, call men 15.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, gravity and pump to stdp.; stdp. cap., 216,000 gals., dim, 92 x 20; res. cap., 3,000,000 gals.; 2 pumping engines, cap. per day, 2,000,000 gals., constructor, Deane; mains, 18 miles, 4 to 10 in. dia.; 160 hydrants, Chapman & Wood; meters, total number, 550; 1,850 services; pressure, dom. 45 lbs., fire 60 to 200 lbs.; consumption, per day, 700,000 gals.; per capita, 70 gals., works belong to Co.

SUMMERVILLE, pop. 2,500; fire area, 1,280 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; causes of fire investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage, 2 horses; hose, rubber, good, 300 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $800; ann. exp. of dept., $100; total mem., 50 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells.

SUMTER, pop. 10,000; fire area, 4,500 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 horses; hose, cotton, rubber lined, good, 2,200 ft.; inferior, all kinds, 300 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $10,000; ann. exp. of dept., $3,000; total mem. 64, paid full time 4, 60 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 320,000 gals., builders Tippett & Wood; cap. per day 1,250,000 gals., constructor Davidson; mains, cement and cast iron, 8 miles, 4 to 10 in. dia., makers American; 89 hydrants, makers Ludlow; meters, total number 92, Crown 28, Empire 64; 400 services, pipe, galv. iron, pressure, dom. 60 lbs., fire, 60 lbs.; works belong to Co.

WALLHALLA, pop. 1,307; fire area, 32 acres; mercantile bldgs., brick, 1 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; rubber, good 200 ft.; inferior, all kinds, 200 ft.; total hose, 700 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $500; ann. exp. of dept., $200; total mem., 12; underwriters' rating, fourth class.

WATER SUPPLY—Source, well and cisterns; cap. of cisterns, 500,000 gals.

UNION, pop. 10,000; fire area, ½ sq. mile; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 hose reel, 2 horses; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; total mem., 22, paid full time 1, volunteers 21.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity, pump to stdp.; stdp. cap., 235,000 gals.; dim., 20 x 100; material used in cons. iron; filtration system, Jewell; quality of water, good; res. cap., 1,227,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 12 miles, 4 to 10 in. dia.; 59 hydrants; 44 valves; meters, total number 234, Crown 4, Nash 160, Union 10, Empire 30, Hersey Rotary 5, Hersey Disc 9, Worthington 1, Keystone 14, owned by consumer; 234 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day, 195,000 gals.; cost to construct, $30,000; bonded debt, $46,000; int. paid on bonds, 5 per cent; cost of mtce., $1,200; works belong to city.

WALTERBORO, pop. 1,491; fire area, 800 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 hand engine, 10 chemical extinguishers, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 250 ft.; bell alarm; value of fire dept. equipment, $1,000; value of bldgs., $200; total membership, 50 volunteers; underwriters' rating fourth class.

WATER SUPPLY—Source, artesian wells.

WINNSBORO, pop. 1,765; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood and brick, 2 stories; wooden roofs permitted, fireworks ord. Fire dept.—1 steam engine, 1 hand engine, 1 h. & l. truck, 3 hose carriages, 1 hose wagon; hose, rubber, 1,500 ft.; bell alarm; value of dept. equipment, $6,000; 2 bldgs, owned by town; ann. ex. of dept., $600; total membership, 150 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, 9 cisterns, capacity 180,000 gals., 1 connected with R. R. tank.

YORKVILLE, pop. 3,500; fire area, 640 acres; mercantile bldgs., brick and iron, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 reel, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and telephone; value of dept. equipment, $2,000; total mem. 41, paid full time 3, volunteers 40; underwriters' rating, second class; electric power pump, with steam pump as reserve.

WATER SUPPLY—Source, creek and springs, ¾ mile from business center; system, pump to res. and stdp.; stdp. cap., 65,000 gals., dim, 12 x 71, location center of town, material used in cons. steel, builders Lombard Iron Wks.; quality of water, good; res. cap. 100,000 gals., location at station; 2 pumping engines, cap. per day, 2,000,000 gals., constructors Smith-Vaile, Worthington; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 24 hydrants, Eddy; 6 valves; meters, total number 162, Union and Trident; meters owned by consumer; 62 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 65 lbs.; consumption, per day, 150,000 gals., per capita 40 gals.; cost to construct, $20,000; bonded debt, $17,500; int. paid on bonds, 7 per cent; ann. cost of mtce., $1,200; works belong to city.

Places of 1,000 or more population having no organized fire department: Allendale, Barnwell, Blacksburg, Cheraw, Edgefield, Clinton.

Places with a population of 1,000 or more not reported: Brookland.

SOUTH DAKOTA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chm., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABERDEEN, pop. 5,750; fire area, 800 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. h. & l., 1 truck, 2 c. hand ex., 3 hose wagons, 2 horses; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 500 ft.; total hose, 8,500 ft.; fire alarm, electric; value of dept. equipment, $4,000; value of fire dept. bldgs., $1,500; ann. expenses of dept., $2,000; total mem. 16, paid full time 2, paid part time 14; underwriters' rating, second class.

WATER SUPPLY—Source, 7 artesian wells, ½ mile mile from business center; system, gravity; res. cap., 2,000,000 gals.; mains, cast iron, 12½ miles, 4 to 10 in. dia.; 95 hydrants, Mathews, Ludlow, Eddy; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $80,000; int. paid on bonds, 6 and 7 per cent; ann. cost of mtce., $800; works belong to city.

ALEXANDRIA, pop. 1,000; fire area, 20 blocks; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 hand engine, 10 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $12,500; ann. exp. of dept., $750; total mem., 50 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to res.; quality of water, good; res. cap. 1,000 bbls., located near well; 1 gasoline engine; mains, iron, 1 mile, 4 to 8 in. dia.; 13 hydrants; meters, total number 7, Buffalo, owned by city; pressure, dom. 65 lbs.; bonded debt, $10,000; int. paid on bonds, 5 per cent; cost of mtce., $300; works belong to city.

ARMOUR, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 h. & l. trucks; 2 hose carriages; hose, cotton, rubber lined, good 1350 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,200; ann. exp. of dept., $60; total mem., 37 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well; system, pump to res.; 2 pumping engines, constructor Otto; mains, iron, 3 miles, 4 to 6 in. dia., Clow; 24 hydrants, Clow; 85 services; pressure, dom. 65 lbs., fire 150 lbs.; cost to construct, $10,000; ann. cost of mtce., $1,200; works belong to city.

ASHTON, pop. 500; fire area, 80 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—2 h. & l. trucks, 2 hose carriages; hose, cotton, 700 ft.; underwriters' rating, third class.

WATER SUPPLY—Source, artesian wells; system, gravity; pipe, ¾ mile, 4 in. dia.; 16 hydrants, pressure, 80 to 100 lbs.; works owned by city; cost to construct, $5,800; ann. exp., $200.

BERESFORD, pop. 2,000; bldgs., wood. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose carriage, 2 hand ex.; hose, 600 ft.; fire alarm, bell and whistle; total mem., 30 volunteers.

WATER SUPPLY—Source, tank; system, pump to stdp.; stdp. cap., 60,000 gals.; 1 pumping engine, cap. per day 576,000 gals., constructor Fairbanks-Morse; mains, 3,600 ft., 4 to 8 in. dia.; pressure, dom. 40 lbs., fire 100 to 125 lbs.

BIG STONE CITY, pop. 602; fire area, 240 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 c. hand engine.

WATER SUPPLY—Source, wells and cisterns.

BRIDGEWATER, pop. 700; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 30 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $300; ann. exp. of dept., $50; total mem., 40 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, 1 triplex pump, pumping into tank.

BRITTON, pop. 850; fire area, 200 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—200 c. hand ex., 1 hose cart, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $300; ann. exp. of dept., $150; total mem., 25 volunteers.

WATER SUPPLY—Source, artesian wells, in business center; system, pump direct; mains, cast iron, 3,500 ft.; 3 to 5 in. dia.; 9 hydrants; pressure, dom. 112 lbs., fire 112 lbs.; works belong to city.

BROOKINGS, pop. 3,500; fire area, 15 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $2,000; total mem., 60 volunteers.

WATER SUPPLY—Source, well; system, pump to res.; res. cap., 125,000 gals.; cap. per hour 20,000 gals., constructors Fairbank-Morse Co. and W. I. Gray; mains, 7¾ miles, 4 to 10 in. dia.; 60 hydrants, Crescent, National; 38 valves; pressure, dom. 75 lbs., fire 100 to 160 lbs.; cost to construct, $37,000; ann. cost of mtce., $1,140; works belong to city.

CANTON, pop. 3,000; fire area, 320 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 aerial truck, 4 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, 3,560 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $5,000; ann. exp. of dept., $800; total mem., 63 volunteers.

WATER SUPPLY—Source, wells, 4 blocks from business center; system, pump to stdp.; stdp. cap. 86,000 gals.; cap. per day 500,000 gals., constructor Smedley; mains, iron, 7 miles, 4 to 8 in. dia., St. Louis; 42 hydrants, Tamaqua; 19 valves; 304 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 100 lbs.; cost to construct, $20,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to city.

CASTLEWOOD, pop. 750; fire area, 5 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 c. wagon, 16 c. hand ex., 2 h. & l. trucks, 1 hose carriage, 1 horse; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $1,250; value of bldgs., $500; ann. exp. of dept., $150; total mem., 37 volunteers.

WATER SUPPLY—Source, wells.

CENTRAL CITY, pop. 800; fire area, 200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; combustibles ordinance; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose reel, 3 hose carriages; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 100 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,000; value of bldgs., $1,100; ann. exp. of dept., $250; total mem., 60 volunteers.

WATER SUPPLY—Source, Whitewood Creek; system, gravity; capacity of reservoir, 25,000 gals., pipe ½ mile, 6 in. dia., National Tube Wks.; 5 hydrants; pressure 50 to 60 pounds; works owned by The Homestake Mining Co.; cost to construct, $5,000.

CHAMBERLAIN, pop. 1,500; no fire limits; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; fire larm, bell; value of dept. equipment, $3,800; value of bldgs., $1,000; total mem., 32 volunteers.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump direct; mains, material, wrought iron, 2½ miles, 3 to 5 in. dia.; 16 hydrants; 120 services; pressure, fire 80 lbs.; cost to construct, $28,000; int. paid on bonds, 6 and 8 per cent.; ann. cost of mtce., $700; works belong to city.

CLARK, pop. 1,200; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 c. engine, 2 hose wagons, 1 h. & l. truck; hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,800; ann. exp. of dept., $500; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source artesian wells; system, compressed air works; 1 pumping engine, class triplex, cap. per day 294,000 gals.; mains, 2 miles, 4 to 6 in. dia.; 21 hydrants; pressure, dom. 45 to 60 lbs., fire 80 lbs.

DEADWOOD, pop. 5,400; fire area, 1,300 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1 year, $4,600; ins. involved, $20,000. Fire dept.—1 c. engine, 12 c. hand ex., 1 h. & l. truck, 9 hose carriages; hose, cotton, rubber lined, good, 6,450 ft.; fire alarm, bell and whistle, 16 boxes; value of dept. equipment, $8,000; value of bldgs., $15,000; ann. exp. of dept., $640; total mem., 170 volunteers.

WATER SUPPLY—Source, streams, 3 miles from business center; system, gravity; quality of water, good; res. cap. 330,000 gals.; mains, cast and wrought iron, 8 miles, 4 to 10 in. dia.; 76 hydrants, Ludlow; 75 valves, Ludlow; 638 services; pipe, iron; pressure, dom. 60 to 100 lbs., fire 60 to 100 lbs.; consumption, per day 100,000 gals., per cap 250 gals.; cost to construct, $60,000; bonded debt, $42,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $7,500; works belong to city.

DELL RAPIDS, pop. 1,800; fire area, 25 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem., 18 volunteers.

WATER SUPPLY—Source, wells, 900 ft. from business center; system, pump to stdp.; stdp. cap. 2,000 bbls.; dim. 22 x 20, on hill north of town; material used in cons. stone and wood, Fairbanks-Morse; quality of water, good; res. cap., 2,000 bbls.; 2 pumping engines, size 8½ x 12 x 10; cap. per day, 1,500,000 gals.; constructor, Gordon; mains, material, cast iron, 3¼ miles, 4 to 8 in. dia., 31 hydrants, Waterous; 14 valves, Ludlow & Crane; 300 services, pipe, galv.; pressure, dom. 60 lbs., fire 85 lbs.; consumption, per day 33,100 gals., per cap. 50 gals.; cost to construct, $18,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to city.

EDGEMONT, pop. 479; fire area, 480 acres; bldgs., stone and wood, 1 and 1½ stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 gasoline engine and pump, 1 h. & l. truck, 1 hose carriage; 500 ft. cotton hose; alarm, bell; value of equipment, $3,000; value of bldgs., $200; mem., 27 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; mains, 500 ft., 6 in. dia.; 3 hydrants.

ELKTON, pop. 800; fire area, 160 acres; mercantile bldgs., wood, 2 stories; private, wood, 1 story; wooden roofs not permitted in fire limits; no fireworks ord.; fires investigated. Fire dept.—1 steam engine, 16 chemical extinguishers, 1 h. & l. truck, 1 aerial truck, 1 hose carriage; hose 1,000 ft.; bell alarm; value of fire dept. equipment, $3,000; value of bldgs., $500; total mem., 26 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, pumping to res. with gas engine; res. cap., 60,000 gals.; 11 hydrants; pressure, fire 40 lbs.; cost of construction, $9,000; ann. exp., $150; new waterworks system just put in, with mains and tank; cap., 1,800 bbls.

ELKPOINT, pop. 1,500; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 chemical engine, 1 h. & l. truck, 2 hose wagons, 2 hose reels; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $2,500; total mem., 35 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1½ blocks from business center; system, pump to stdp. and direct; stdp. cap. 17,000 gals., dim. 8½ x 36, material used in cons. boiler iron; quality of water, fair; 1 pumping engine, cap. per day 448,000 gals., constructor Gould; mains, cast iron, 1¾ miles, 4 to 6 in. dia.; 20 hydrants; 4 valves; 20 services; pipe, galv. iron; pressure, dom. 40 to 85 lbs., fire 40 to 85 lbs.; consumption per day, 30,000 gals.; cost to construct, $7,500; works belong to city.

FAULKTON, pop. 539; fire area, 320 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck., 1 hose carriage; hose, rubber, good, 600 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $500; ann. exp. of dept., $1,100; total mem., 42 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, 1 block from business center; system, pump direct; quality of water, good; mains, iron, 9,000 ft., 2 to 4 in. dia.; 7 hydrants; 100 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 60 lbs.; cost to construct, $12,500; bonded debt, $8,000; int. paid on bonds, 5 and 7 per cent; cost of mtce., $300; works belong to city.

FLANDREAU, pop. 1,500; fire area, 120 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 20 hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 150 ft.; inferior, all kinds, 350 ft.; total hose 1500 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $400; total mem., 55, volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, gravity and pump direct; filtration, sand; res. cap., 64,000 gals.; 2 pumping engines; cap. per day, 2,500,000 gals., constructors Smith-Vaile, Fairbanks, Morse and Dean; mains, cast iron, 5 miles, 4 to 8 in. dia., So. Pittsburg; 48 hydrants, Crane; 236 services; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 64,000 gals., per capita 50 gals.; ann. cost of mtce., $2,000; works belong to city.

GARRETSON, pop. 800; fire area, 17 blocks; mercantile bldgs., stone and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c.

truck, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $800; total mem., 40 volunteers.

WATER SUPPLY—Source, wells and cisterns.

GROTON, pop. 1,200; fire area, 50 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, 500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $1,500; total mem., 32 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 2 blocks from business center; quality of water, good; mains, cast iron, ½ mile, 6 in. dia.; 8 hydrants; 6 valves; pressure, dom. 90 lbs., fire 140 lbs.; cost to construct, $20,000; int. paid on bonds, 5 per cent; cost of mtce., $200; works belong to city.

HOT SPRINGS, pop. 2,066; fire area, 120 acres; mercantile bldgs., stone, 3 to 5 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 h. & l. truck, 3 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,800; value of bldgs., $12,000; ann. exp. of dept., $500; total mem., 75, volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to reservoir; res. cap., 600,000 gals.; 1 pumping engine, constructor Knowles; mains, cast iron, 4 miles, 4, 6 and 8 in. dia.; 60 hydrants; meters, total number 25; 175 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 110 lbs.; consumption per day 200,000 gals., per capita 100 gals.; cost to construct, $60,000; ann. cost of mtce., $2,800; works belong to Co.

HOWARD, pop. 739; fire area, 50 acres; mercantile bldgs, brick and iron, 1½ stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 25 c. hand ex., 1 h. & l. truck, 2 horses; hose, rubber, good, 800 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 24 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, well, 600 ft. from business center; system, pump direct; stdp. cap. 500 bbls., dim. 8 x 36, material used in cons. iron; quality of water, good; res. cap., 1,000 bbls.; 1 pumping engine, cap. per day 100,000 gals., constructor Thompson; mains, cast iron, 2 miles, 4 to 6 in. dia.; 21 hydrants; 7 valves; meters, total number 26, Union 18, Buffalo 8, owned by consumer; 27 services; pipe, iron; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $23,000; bonded debt, $9,000; int. paid on bonds, 5 per cent; cost of mtce., $450; works belong to city.

HURON, pop. 5,000; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carriages, 1 sleigh; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $5,900; value of bldgs., $5,000; ann. exp. of dept., $300; total mem., 50 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center, system gravity; quality of water, good, 50 valves; 380 services; pressure, dom. 45 lbs., lbs., fire 75 lbs.; cost to construct, $60,000; bonded debt, $60,000; int. paid on bonds, 3 per cent; cost of mtce., $4,000; works belong to city.

KIMBALL, pop. 650; fire area, 80 acres; bldgs., wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 15 c. hand ex., 1 hose carriage, ladders; hose, cotton, rubber lined, inferior, 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $500; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to res. and tank; tank cap. 50,000 gals.; res. cap., 15,000 gals.; 1 gasoline pumping engine, cap. per day 52,000 gals., constructors Fairbanks, Morse; mains, total number 28, Pittsburg; 38 services; pressure, dom. 16 lbs., fire 16 lbs.; cost to construct, $7,000; bonded debt, $7,000; int. paid on bonds, 4 per cent; works belong to city and Co..

LEAD CITY, pop. 9,500; fire area, 700 acres; mercantile bldgs., brick, stone and pine, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—1 h. & l. truck, 9 hose carriages; hose, 8,800 ft.; fire alarm, electric, 15 street boxes; value of fire dept. equipment, $9,000; value of bldgs., $24,000; ann. exp. of dept., $1,650; total mem., 375 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, not stated; 1 res., cap. 1,500,000 gals.

MADISON, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $4,000; total mem., 80 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center: system, pump to stdp. and direct; stdp. cap., 158,000 gals.; builders, Fairbanks-Morse & Co.; 2 pumping engines, class comp. dup., cap. per day 1,250,000 gals.; constructors, Fairbanks, Morse & Co.; mains, cast iron, 6 miles, 4 to 10 in. dia.; 47 hydrants. Holyoke; meters, total number 1, Niagara; 155 services; pipe, galv. iron; pressure, dom. 45 to 56 lbs., fire 100 lbs.; works belong to city.

MILLBANK, pop. 2,000; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,500 ft.; fire alarm, electric; value of dept. equipment, $2,000; value of bldgs., $600; total mem., 30 volunteers; underwriers' rating, second class.

WATER SUPPLY—Source, 2 wells, 1 block from business center; system, pump to stdp. and direct; stdp. cap. 80,000 gals.; material used in construction, steel; quality of water, soft; 1 pumping engine, cap. per day 200,000 gals., constructors Chicago Bridge & Iron Works; mains, cast iron, 3 miles, 4 to 10 in. dia.; 44 hydrants; 8 valves; meters, total number 126, Nash, Gem, owned by consumer; 18 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $45,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; works belong to city.

MILLER, pop. 1,100; fire area, 40 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 300 ft.; good, 1,025 ft.; total hose, 1,325 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $500; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, gravity; res. cap., 1,440,000 gals.; mains, 5¼ miles, 2 to 6 in. dia.; 17 hydrants; pressure, fire 125 lbs.; cost to construct, $21,000; int. paid on bonds, 4 and 6 per cent.; ann. cost of mtce., $360.

MITCHELL, pop. 6,500; fire area, 160 acres; mercantile bldgs., stone and brick, 1 to 4 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 400 ft.; total hose, 2,200 ft.; fire alarm, whistle and electric; value of dept. equipment, $1,200; value of bldgs., $45,000; ann. exp. of dept., $712; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 20,000 bbls., located ½ mile northeast of town; 2 pumping engines, cap. per day 576,000 gals., constructors Cameron, Knowles and Prescott; 1 2,000,000-gal. Corliss-Cross comp. condenser pump; mains, cast iron, 7 miles, 4 to 12 in. dia.; 125 hydrants; meters, total number 240, Keystone; 350 services; pipe,

lead; pressure, dom. 60 lbs.; fire 125 lbs.; cost to construct, $75,000; cost of mtce., $1,250; works belong to city.

PARKER, pop. 1,600; fire area, 40 blocks; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 200 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $200; ann. exp. of dept., $175; total mem., 25 volunteers.

WATER SUPPLY—Source, 2 wells, near business center; system, pump to res.; res. cap., 1,500 bbls.; 2 pumping engines; mains, good, 1½ miles; 25 hydrants; pressure, fire 57 lbs.; cost to construct, $10,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $250; works belong to city.

PIERRE, pop. 2,500; fire area, 8 blocks; bldgs., wood and brick, 1 to 3 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,250 ft.; fire alarm, bell; value of dept. equipment, $2,800; value of bldgs., $2,400; ann. ex. of dept., $700; total mem., 47 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 750,000 gals.; pumping engines, cap. per day, 1,000,000; constructor, Worthington; mains, 10 miles, 4 to 12 in. dia., National Tube Works; 87 hydrants, Ludlow; 22 valves; meters, totol number 300; 500 services; pressure, fire 90 to 110 lbs.; cost to construct, $150,000; ann. cost of mtce., $10,000; works belong to city.

RAPID CITY, pop. 4,000; fire area, 200 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $500; ann. exp. of dept., $1,000; total mem., 100 volunteers.

WATER SUPPLY—Source, spring, 2 miles from business center; system, gravity; quality of water, good; res. cap., 50,000 gals.; mains, material, cast iron, 7 miles, 4 to 12 in. dia.; 25 hydrants, Ludlow; pressure, dom. 70 lbs., fire, 70 lbs.; cost to construct, $90,000; bonded debt, $51,000; int. paid on bonds, 5 per cent; works belong to city.

REDFIELD, pop. 1,800; fire area, 360 acres; mercantile bldgs. brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $550; av. ins. for same time, $1,250. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of fire dept. bldgs., $2,000; total mem., 45 volunteers.

WATER SUPPLY—Artesian wells; system, gravity, to stdp.; mains, 2½ miles, 4 in. dia.; 15 hydrants, Crane; pressure, dom. 70 lbs., fire 160 lbs.; cost to construct, $15,000; works belong to city.

SALEM, pop. 1,100; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 150 ft.; total hose, 1,650 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $10,000; ann. exp. of dept., $300; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, near business center; system, pump to res. and stdp.; res. cap., 70,000 gals.; stdp. cap., 50,000 gals.; cap. per day, 700,000 gals.; constructor Smith-Vaile; mains, 3½ miles, 4 and 6 in. dia., West Superior; 33 hydrants, Wood; 10 valves; 102 services; meters, total number 94; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $10,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $950; works belong to city.

mercantile bldgs., stone and brick, 1 and 2 stories: private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 comb. c. & h. wagons, 25 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, inferior, 1,450 ft.; fire alarm, bell; value of dept. equipment, $900; value of bldgs., $1,000; ann. exp. of dept., $65; total mem., 45 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; res. cap. 1,800 bbls.; pumping engines, cap. per day, 2,160 gals.; mains, material, cast iron, 2 miles, 6 in. dia.; 12 hydrants, Mathews; 4 valves; 22 services, pipe w. i.; pressure, dom. 35 lbs.; fire 65 lbs.; cost to construct, $325,000; int. paid on bonds, $1,000; ann. cost of mtce., $200; works belong to city.

SIOUX FALLS, pop. 15,000; fire area, 6,000 acres; mercantile bldgs., stone and brick, 2 to 6 stories; private bldgs., wood, 2 stories; wooden roofs not permitted; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 5 c. hand ex., 1 h. & l. truck, 1 aerial truck, 2 hose wagons, 1 emergency cart, deluge set, hooks, life lines, etc., 2 hose carts, 10 horses; hose, cotton, rubber lined, good, 6,500 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $28,000; value of bldgs., $10,000; ann. exp. of dept., $12,000; total mem. 26, 11 paid full time, 15 paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 3 miles from business center; system, pump direct; stdp. cap., 230,000 gals.; pumping engines, cap. per day 6,000,000 gals., constructor Worthington; mains, 31 miles, 4 to 20 in. dia.; 262 hydrants, Ludlow; 85 valves; 35 meters, Crown 14, Hersey Rotary 1, Thomson 17, Worthington 2; pressure, dom. 65 lbs. fire 125 lbs.; cost to construct, $250,000; works belong to Co.

SPEARFISH, pop. 1,166; fire area, 80 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ordinance. Fire dept.—1 h. & l. truck, 3 carriages; hose, cotton, rubber lined, good 1,500 ft.; rubber, good, 500 ft.; inferior, all kinds, 50 ft.; total hose, 2,050 ft.; fire alarm, bell; value of dept. equipment, $2,800; value of bldgs., $3,500; ann. exp. of dept., $125; total mem., 85 volunteers 16; underwriters' rating, fourth class.

WATER SUPPLY—Source, spring, 2¼ miles from business center; system, gravity; quality of water, good; res. cap., 85,000 gals.; mains, galv. iron, 6 miles, 4 to 8 in. dia.; 23 hydrants; 16 valves; 163 services; pipe, iron; pressure, dom. 75 lbs., fire, 85 lbs.; cost to construct, $26,550; bonded debt, $27,000; int. paid on bonds, 6 per cent; cost of mtce., $600; works belong to city.

SPRINGFIELD, pop. 850; fire area, 200 acres; mercantile bldgs., wood and stone, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 500 ft.; inferior, all kinds, 300 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $350; value of fire dept. bldgs. $1,800; total mem., 20 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, well, in business center; system, gravity; mains, wrought iron, 1½ miles, 2 to 6 in. dia., National; 11 hydrants, Star; 75 services; pipe, galv. iron; pressure, fire, 80 lbs.; paid on bonds, 6 per cent.

STURGIS, pop. 1,500; fire area, 80 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustible ord.; fire loss for 1902, $2,000; ins., $250. Fire dept.—2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, electric, bell, whistle; 12 boxes; value of dept. equipment, $6,000; value of bldgs., $50,000; ann. exp. of dept., $250; total mem., 120 volunteers.

WATER SUPPLY—Source, springs, 4½ miles from business center; also furnish Ft. Meade; system, gravity; quality of water, good; res. cap., 28,000,000 gals.; mains, cast iron, 9 miles, 4 to 10 in. dia.; 50 hydrants, Eddy; 30 valves, Eddy; meters,

300 services; pipe, galv.; pressure, dom. 70 lbs., fire 100 lbs.; cost to construct, $190,000; ann. cost of mtce., $3,000; works belong to Co.

TYNDALL, pop. 1,200; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 12 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,350 ft.; total hose, 2,850 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $400; ann. exp. of dept., $35; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, near business center; system, pump direct; cap. per day, 720,000 gals., constructor Smedley; mains, iron, 2½ miles, 4 to 8 in. dia., Nelson; 48 hydrants, Nelson; 200 services; pipe, iron; pressure, dom. 20 lbs., fire 70 lbs.; cost to construct, $14,000; ann. cost of mtce., $450; works belong to city.

VALLEY SPRINGS, pop. 388; fire area, 40 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 steamer, 1 hand engine, 12 c. ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, 800 ft.; inferior, 500 ft.; cotton, 800 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $1,700; value of bldgs., $3,500; ann. ex. of dept., $1,050; total mem., 27, paid full time, 1, volunteers, 26; underwriters' rating third class.

WATER SUPPLY—Source, cisterns filled from branch.

VERMILION, pop. 2,300; fire area, 300 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $500. Fire dept.—1 h. & l. truck, 2 hose carriages, 6 chem. ex.; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $3,000; ann. exp. of dept., $75; total mem., 32 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. and direct; stdp. cap., 54,000 gals.; dim. 16 x 24; material used in construction, wood, Fairbanks, Morse & Co.; res. cap., 75,000 gals., located at stations; 2 pumping engines; class, dup., size, 14 x 12 x 7; cap. per day, 1,000,000 gals., Smith-Vaile; mains, wood, 6 miles, 4 to 8 in. dia.; 59 hydrants, Holly Mfg. Co.; 22 valves, Holly Mfg. Co.; meters, total number 29, Hersey disc 2, Buffalo 27; meters owned by consumer; 175 services; kind of pipe, iron; pressure, dom., 45 lbs., fire 125 lbs., cost to cons., $35,000; cost of mtce., $2,500; works belong to Co.

VOLGA, pop. 600; fire area, 4 blocks; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; other apparatus, 6 force pumps on streets; hose, rubber, inferior 200 ft., cotton 1,000 ft.; total hose, 1,200 ft.; bell alarm; value of fire dept. equipment, $3,000; value of bldgs., $150; total mem., 36 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells and cistern.

WATERTOWN, pop. 3,500; fire area, 900 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. chem. and hose wagon, 1 h. & l. truck, 8 c. hand ex., 1 aerial truck, 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; fair, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell value of bldgs., $30,000; ann. exp. of dept., $1,000; total mem., 16, 3 paid, 13 volunteers.

WATER SUPPLY—Source, lake, 3½ miles from business center; system, pump to stdp.; stdp. cap. 211,000 gals.; material used in cons. steel, builders Tippett & Wood; quality of water, good; 2 pumping engines, class comp., cap. per day, 1,000,000 gals., constructor, Deane; mains, cast iron, 12 miles, 4 to 12 in. dia., Detroit Foundry; 109 hydrants, Chapman; 80 valves, Chapman; meters, total number, 140; Empire, 67; Worthington, 3; Buffalo, 30; Keystone, 20; Trident, 3; meters owned by Co.; 510 services; pipe, galv. iron.; pressure, dom. 65 lbs., fire 135 lbs.; consumption per day, 200,000 gals., per capita 66 gals.; cost to construct, $100,000; cost of mtce., $3,500; works belong to Co.

WEBSTER, pop. 2,500; fire area, 640 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 38 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 200 ft.; total hose, 2,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $515; total mem., 60 volunteers,

WATER SUPPLY—Source, wells and cisterns.

WHITEWOOD, pop. 311; mercantile bldgs, brick, 2 stories; private, wood, 2 and 3 stories; wooden roofs permitted, fireworks ord.; fires investigated. Fire dept.—2 hose carriages; hose, cotton, 700 ft. rubber, good 100 ft.; total hose 800 ft.; alarm, bell; mem. 30; underwriters' rating third class.

WATER SUPPLY—Source, springs; system, gravity; res. cap. 100,000 gals.; pipe 2 miles, 6 in. dia.; 8 hydrants; 8 valves; 76 taps; pressure, 55 lbs.; works owned by Co.; cost to construct $15,000.; ann. exp. $300.

WOONSOCKET, pop. 1,200; fire area, 320 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 18 ft. high; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,500; ann. exp. of dept., $100; total mem., 24 volunteers.

WATER SUPPLY—Source, artesian wells; system, direct pressure from well; mains, black iron; 3 miles, 3, 4 and 6 inch dia.; National; 29 hydrants, Ludlow; 15 valves; 182 services, pipe, lead; pressure, dom. 80 lbs., fire 130 to 153 lbs.; works owned by city; cost to construct, $13,500; ann. ex., $450.

YANKTON, pop. 5,030; fire area, 1,280 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $25,300. Fire dept.—1 c. engine, 2 h. & l. trucks, 1 aerial truck, 1 hose wagon, 3 hose carts; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 500 ft.; total hose, 4,500 ft; fire alarm, bell and whistle; value of dept. equipment, $7,800; value of bldgs., $15,000; ann. exp. of dept., $1,000; total mem., 30, volunteers

WATER SUPPLY—Source, wells; system, pump to tank and direct; tanks cap., 200,000 gals.; cap. per day, 216,000 gals.; constructors, American Pump Eng.; mains, wood and cast iron, 12 miles, 4 to 10 in. dia., Howard-Harrison; 53 hydrants, Eddy, Holly, Mathews; 59 valves; 550 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 55 lbs.; consumption, per day 300,000 gals., per capita 75 gals.; cost to cons., $75,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $2,000; works belong to city.

TENNESSEE

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ATHENS, pop. 1,849; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose cart; hose, cotton, rubber lined, good 600 ft.; underwriters' rating fifth class.

WATER SUPPLY—Source, spring, 1½ miles from business center; system, pump to stdp. and res.; res. cap. 150,000 gals; stdp. cap. 50,000 gals., dim. 13 x 50; quality of water, good; 1 pumping engine, class comp., cap. per day 300,000 gals., constructor Worthington; mains, cast iron, 3 miles, 4 to 8 in. dia., Chattanooga; 15 hydrants; 200 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 90 lbs.; consumption per day, 90,000 gals.; cost to construct, $30,000; ann. cost of mtce., $1,500; works belong to Co.

BELLS, pop. 900. Fire dept.—1 hose reel; hose, 300 ft.; fire alarm, telephone and whistle.

WATER SUPPLY—Source, wells; system, direct pumping; stdp. cap., 10,000 gals., material used in construction wood; average pressure, 35 lbs.

BRISTOL, pop. 14,800; fire area, 100 acres; mercantile bldgs., brick and wood, 2 to 5 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carts, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $1,000; total mem., 24, paid full time 2, volunteers 22; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 2 miles from business center; system, pump to stdp.; stdp. cap. 100,000 gals., dim. 24 x 26, material used in cons., brick and wood; quality of water, good; 2 pumping engines, size 12 x 12 x 16, cap. per day 3,000,200 gals., constructor, Blake; mains, cast iron, 26 miles, 4 to 16 in. dia.; 65 hydrants; meters, total number, 12; pressure, dom. 65 lbs., fire 70 lbs.; bonded debt, $292,000; int. paid on bonds, 5 per cent; works belong to City.

BROWNSVILLE, pop. 3,500; wooden roofs not permitted; no fireworks or combustibles ord.; causes of fires not investigated. Fire dept.—1 hose cart; hose, cotton, rubber lined, good, 900 ft.; total mem., 18 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells, 200 yds. from business center; system, gravity, pump to res. to stdp. or direct; stdp. cap., 50,000 gals.; dim., 80 x 27, located near public sq.; cons. iron; builders, W. E. Caldwell; quality of water, good; res. cap., 80,000 gals.; 2 pumping engines; cap. per day, 1,000,000 gals.; constructor Worthington; mains, cast iron, 4½ miles, 2 to 8 in. dia.; 72 hydrants, Bourbon; 230 services; pipe, wrought iron; pressure, dom. 45 lbs., fire 45 to 100 lbs.; consumption, per day 150,000 gals., per capita 60 gals.; cost to construct, $27,000; bonded debt., $27,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $3,000; works belong to Co.

CHATTANOOGA, pop. 80,000; fire area, 6½ sq. miles; mercantile bldgs., brick and stone, 1 to 6 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—6 steamers, 4 comb. c. & h. wagons, 1 c. engine, 1 aerial truck, 1 reel, 30 horses; hose, cotton, rubber lined, good, 16,000 ft.; fire alarm, Gamewell, 73 boxes; value of dept. equipment, $45,000; value of bldgs., $75,000; ann. exp. of dept., $47,000; total mem., 48, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river, 1 1-2 miles from business center; system, pump direct; stdp. cap., 176,250 gals.; dim., 75 x 20, located 130 ft. above city; filtration system, N. Y.; cap. of plant 9,000,000 gals.; res. cap., 3,500,000 gals.; 43 pumping engines, class comp.; cap. per day, 84,000,000 gals.; constructors, Deane, Worthington, Nordberg; mains, cast iron, 84 1-5 miles, 4 to 24 in. dia., Chattanooga; 135 hydrants, Mathews, Ludlow, Worthington; meters, total number, 3,246, Crown, Hersey; 6,025 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 70 lbs.; works belong to Co.

CLARKSVILLE, pop. 9,431; fire area, 200 acres; bldgs., brick and stone, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 comb. c. and hose wagon, 3 h. & l. trucks, 4 reels, 7 horses; hose, cotton, rubber lined, good, 2,900 ft.; fire alarm, bell and telephone; value of dept. equipment, $9,000; value of bldgs., $5,000; ann. exp. of dept., $4,000; total mem., 25; paid full time, 5; volunteers 20; underwriters' rating, second class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap., 367,000 gals.; dim. 100 x 25; material used in cons. steel, builders Walsh & Weidener; filtration system, Jewell; cap. of plant, 2,000,000 gals.; quality of water, good; 5 pumping engines, class hor. and vert., cap. per day 3,750,000 gals., constructors Gordon, Worthington, Herron and McGowan; mains, cast iron, 14½ miles, 3 to 12 in. dia.; 130 hydrants, Ludlow, Chapman; 99 valves, Chapman, Ludlow; 1,000 services; pipe, wrought iron and lead; pressure, dom. 55 lbs., fire 55 lbs.; consumption, per day 1,250,000 gals., per capita 100 gals.; cost to construct, $110,000; bonded debt, $104,000; int. paid on bonds, 4, 5 and 6 per cent; ann. cost of mtce., $16,000; works belong to city.

CLEVELAND, pop. 6,000; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. wagon with 50 gal. chem. tank, 2 c. hand ex., 1 comb. c. & hose wagon, 2 hose reels, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 400 ft.; inferior, all kinds, 700 ft.; total hose, 2,100 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $5,000; ann. exp. of dept., $750; total mem. 15, paid full time 2, 13 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 1,500,00 gals., located 150 ft. above city; 3 pumping engines, cap. per day 720,000 gals., constructors Hughes and Worthington; mains, cast iron, 14 miles, 4 to 10 in. dia., Perfection and Columbian; 42 hydrants; 28 valves; meters, total number 124, Union 3, Buffalo 70, Crown 1, Worthington 50; meters owned by consumer; 658 services; pipe, galv. iron and lead; pressure, dom. 65 lbs., fire 90 lbs.; works belong to city.

CLINTON, pop. 1,500; mercantile bldgs., brick, 2 to 3 stories; private frame, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—300 ft. hose; mem., volunteers.

WATER SUPPLY—1 mile from business center; system, gravity; construction, concrete; quality of water, free stone; mains, wrought iron, 1 mile, 3 to 5 in. dia.; 5 hydrants; cost to construct, $5,000; works belong to private corporation.

COLLIERVILLE, pop. 829. Fire dept.—1 hose cart; hose, 300 ft.; 50 volunteers.

WATER SUPPLY—Source, wells; stdp. cap., 25,000 gals.; 2 pumps, cap. 7,000 gals. per hour; pressure, 30 lbs.

COLUMBIA, pop. 6,052; fire area, 700 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks

and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 1 c. engine, 3 hose reels, 3 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $4,375; value of bldgs., $1,750; ann. exp. of dept., $5,500; total mem., 28, paid full time 12, volunteers 16; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ½ mile from business center; system, gravity; quality of water, good; res. cap. 1,000,000 gals.; located Mt. Parnassus; 2 pumping engines, cap. per day 1,000,000 gals.; constructors Deane, Blake; mains, wrought and cast iron, 8 miles, 4 to 8 in. dia.; 85 hydrants, Ludlow; 26 valves; meters, total number 38, Empire; 950 services; pipe, iron; pressure, dom. 90 lbs., fire 90 lbs.; consumption per day 600,000 gals., per capita 100 gals.; cost to construct, $50,000; ann. cost of mtce., $6,000; works belong to Co.

COOKEVILLE, pop. 2,700. Fire dept.—3 hose carts; 1,200 ft. hose; total mem., 24 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 80,000 gals.; 2 pumps, pressure, 125 lbs.; mains, 1 mile, 6 to 8 in.; 20 hydrants.

COVINGTON, pop. 3,000; fire area, 224 acres; mercantile bldgs., brick, 1 to 3 stories; private wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 100 ft.; total hose, 1,550 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $550; total mem., 12, paid part time.

WATER SUPPLY—Source, wells, 300 yds. from business center; system, pump direct; quality of water, good; res. cap. 150,000 gals.; 2 pumping engines. cap. per day 1,000,000 gads., constructor Fairbanks; mains, cast and galv. iron, 7 miles, 4 to 8 in. dia.; 52 hydrants, National; meters, total number 78, Lambert; meters owned by city; pressure, dom. 45 lbs., fire 125 lbs.; consumption, per day 200,000 gals., per capita 68 gals.; cost to construct, $15,000; ann. cost of mtce., $1,800; works belong to city.

DAYTON, pop. 2,004; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 chem. engine, 1 hose carriage; hose, 120 ft.; fire alarm, whistle; value of dept. equipment, $900; total mem., 35 volunteers; underwriters' rating, sixth class.

WATER SUPPLY—Source, private creeks and wells.

DYER, pop. 1,400. Fire dept.—1 h. & l. truck.

WATER SUPPLY—7 wells.

DYERSBURG, pop. 7,034; fire area, 50 acres; mercantile bldgs., brick and stone, 3 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. hose and h. & l. wagon, 2 horses; hose, cotton, rubber lined, good, 850 ft.; inferior, all kinds, 500 ft.; total hose, 1,350 ft.; fire alarm, telephone; value of dept. equipment, $1,000; value of bldgs., $4,000; total mem. 6, paid 1, volunteers 5; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump direct; stdp. cap., 215,000 gals.; dim., 50 x 27, located 150 ft. above City Hall sq.; filtration system, Jackson; 2 pumping engines; cap. per day, 2,000,000 gals.; constructor Worthington; mains, 10 miles, 4 to 12 in. dia.; National; 75 hydrants, Corey; meters, total number 2, Hersey; 500 services; pressure, dom. 80 lbs., fire 150 lbs.; consumption, per day 500,000 gals.; per capita 140 gals.; cost to cons., $83,000; ann. cost of mtce., $8,000; works belong to city.

FAYETTEVILLE, pop. 2,800; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 2 c. hand ex., 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 50 ft.; total hose, 1,850 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $2,000; total mem. 20, paid part time 8, 12 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; res. cap., 250,000 gals.; located 155 ft. above city; mains, cast iron, 12 miles, 4 to 10 in. dia.; 56 hydrants, Corey; 200 services; pressure, dom. 90 lbs., fire 90 lbs.; consumption, per day 100,000 gals., per capita 33 gals.; cost to construct, $36,000; ann. cost of mtce., $200; works belong to city.

FRANKLIN, pop. 4,000; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 to 2½ stories; wooden roofs not permitted in fire district; fireworks ord.; fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages, 1 hose wagon, 3 chem. ex.; hose, 2,400 ft.; value of dept. equipment, $3,000; 25 volunteers.

WATER SUPPLY—Source, cisterns and wells, 2 miles from business center; res. cap., 500,000 gals., and stdp. cap. 103,000 gals.; pressure, 27 to 50 lbs.

GALLATIN, pop. 2,600; mercantile bldgs., brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2 c. engines, 2 c. hand ex., 1 hose wagon, 1 hose cart, 4 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 200 ft.; total hose, 2,700 ft.; fire alarm, bell, telephone and whistle; value of dept. equipment, $2,500; value of bldgs., $1,500; total mem., 60 volunteers.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to stdp.; stdp. cap. 165,000 gals., dim. 125 x 15, located 25 ft. above city; 2 pumping engines, cap. per day 1,500,000 gals., constructors McGowan; mains, cast iron, 3 1-2 miles, 4 to 8 in. dia.; 47 hydrants; meters, total number 75; pressure, dom. 65 lbs., fire 85 lbs.; cost to construct, $40,000.

GREENFIELD, pop. 1,750; bldgs., wood, 1 to 2½ stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 3 17-ft. ladders; hose, cotton, rubber lined, good, 100 ft.; rubber, good, 300 ft.; total hose, 400 ft.; total mem., 10 volunteers.

WATER SUPPLY—Source, wells ½ mile from business center; system, pump to stdp.; stdp. cap. 22,000 gals., dim. 12 x 25; material used in cons., steel; quality of water, good; 2 pumping engines, size 8 x 36, cap. per day 150,000 gals., constructors American Well Co.; mains, cast iron, 1 mile, 4 in. dia.; 7 hydrants, Eclipse; pressure, dom. 30 lbs., fire 30 lbs.; consumption per day, 45,000 gals.; cost to construct, $6,000; int. paid on bonds, 6 per cent; ann cost of mtce., $900; works private.

GREENVILLE, pop. 1,817; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 1,100 ft.; fire alarm, telephone; value of dept. equipment, $1,200; value of bldgs., $150; ann. exp. of dept., $100; total mem., 50, volunteers; underwriters' rating fourth class.

WATER SUPPLY—Source, spring, in business center; system, direct pressure and gravity flow, 10-in. pipe, spring to 30,000-gal. pool or pump; 2 pumping engines, cap. per day 1,600,000 gals., constructors Smith-Vaile; mains, cast iron and steel, 5 miles, 3 to 8 in. dia., Chattanooga; 44 hydrants, Bourbon; meters, total number 20; 200 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 90 to 100 lbs.; cost to construct, $25,000; ann cost of mtce., $1,200; works belong to Co.

HARRIMAN, pop. 3,442; fire area, 100 acres; mercantile bldgs., brick, 2 & 3 stories; private bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 h. & l. truck, 5 hose carts; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, electric; 14 boxes; value of dept. equipment, $4,000; value of bldgs., $1,500; total mem., 75 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump direct; quality of water good; res. cap., 1,125,000 gals.; 2 pumping engines; class, vert. comp.; size 10 x 16 x 8 x 18; cap. per day, 1,500,000 gals.; constructor, Gordon; mains, cast iron 8½ miles, 4 to 16 in. dia.; 51 hydrants, Bourbon; 30 valves, Bourbon; meters, total number, 8, Crown 1, Empire 4, Hersey Disc. 1, Buffalo 2; 401 services; pipe, black iron; pressure, dom. 125 lbs., fire 90 to 150 lbs.; consumption per day, 300,000 gals., per capita 85 gals.; cost to construct, $36,000, ann. cost of mtce., $2,000; works belong to city.

brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $1,000. Fire dept.—1 hose wagon, 2 hose carts, 1 horse; hose, cotton, rubber lined, good, 800 ft.; value of dept. equipment, $750; total mem., 15 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, size 10 x 16 x 10 x 12, class comp. dup., cap. per day 2,000,000 gals., constructors Stilwell, Bierce and Smith-Vaile; mains, cast iron, 3 miles, 4 to 10 in. dia.; 31 hydrants; 11 valves; 350 services; pipe, galv. iron; pressure, dom. 40 to 50 lbs., fire 80 to 100 lbs.; consumption per day, 225,000 gals.; cost to construct, $22,000; bonded debt $30,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $3,500; works belong to city.

HUNTINGDON, pop. 1,332. Fire dept.—3 hose carts; hose, cotton, rubber lined, good 2,000 ft.; total mem., 15 volunteers; J. F. Walters, chief; underwriters' rating fifth class.

WATER SUPPLY—Source, wells, 500 yards from business center; system, pump direct; quality of water, good; 2 pumping engines, constructor Hughes; mains, cast and wrought iron, 3 miles, 3 to 9 in. dia.; 30 hydrants; 200 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 125 lbs.; consumption per day, 100,000 gals.; cost to construct, $15,000; cost of mtce., $2,000; works belong to city.

JACKSON, pop. 17,900; fire area, 2 sq. miles; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose wagons, 1 hose carriage, 3 horses; hose, 3,000 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment, $9,000; value of bldgs., $6,000; ann. exp. of dept., $3,700; total mem., 150, paid full time 7, volunteers 143.

WATER SUPPLY—Source, wells, 3-4 mile from business center; system, pump direct; res. cap. 17,500,000 gals.; 2 pumping engines, cap. per day, 9,000,000 gals., constructors, Knowles, Snow; mains, cast iron, 25 miles, 2 to 16 in. dia., Dennis Long, Chattanooga; 250 hydrants, Mathews, Empire, South Pittsburg; meters, total number 40, Crown 15, Hersey Rotary 10, Thomson 5, Trident 10; 2,800 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 120 lbs.; consumption per day, 2,000,000 gals., per capita 175 gals.; cost to construct, $160,000; int. paid on bonds, 4 and 6 per cent; ann. cost of mtce., $15,000; works belong to city.

JOHNSON CITY, pop. 10,000; mercantile bldgs., brick and limestone, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted only in residences; fireworks and combustibles ord.; causes of fires investigated. Fire dept—1 comb. c. & h. wagon, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, Gamewell; value of dept. equipment, $2,500; value of bldgs., $700; total mem., 11, paid full time 2, volunteers 9; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 2 to 5 miles from business center; system, gravity; quality of water, good; res. cap., 11,000,000 gals.; pumping engine, class dup., cap. per day 1,750,000 gals., constructor Worthington; mains, cast iron, 40 miles, 3 to 14 in. dia.; 82 hydrants; 46 valves; meters, total number 2, Empire, owned by Co.; 1,708 services; pipe, cast iron; pressure, dom. 65 to 85 lbs.; fire 65 to 95 lbs.; cost to construct, $225,000; bonded debt, $100,000; int. paid on bonds, 5 per cent; cost of mtce., $3,000; works belong to Co.

JONESBORO, pop. 854; fire area, 960 acres; mercantile bldgs., brick & wood, 2 stories; private, brick & wood, 1 and 2 stories; few wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage, 1 hose wagon, 2 extension ladders; hose, cotton, 500 ft.; fire alarm, bell; 2 horses hired; value of dept. equipment, $500; value of bldgs., $50 to $75; mem., 40 volunteers; underwriters' rating fifth class.

WATER SUPPLY—Source, stream, well and cisterns.

brick, 3 to 10 stories; private bldgs., wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—5 steamers, 4 comb. c. & h. wagons, 18 c. hand ex., 1 h. & l. truck, 1 aerial truck, 2 hose carriages, 2 wagons, 36 horses; hose, cotton, rubber lined, good, 11,800 ft.; fire alarm, Gamewell, Gaynor, 170 boxes; value of dept. equipment, $66,000; value of bldgs. $90,000; ann. exp. of dept., $37,500; total mem., 47; paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, river; system, pump to res. and stdp.; 2 stdps., cap. 765,000 gals., dim. 85 x 32 and 75 x 25; filtration system, N. Y.; cap. of plant, 6,000,000 gals.; res. cap., 3,750,000 gals.; 2 pumping engines, cap. per day, 16,000,000 gals.; constructors, Deane & Worthington; mains, cast and wrought iron, 94 miles, 4 to 20 in. dia.; Chattanooga, Addyston, Radford; 369 hydrants, Ludlow, Chapman, Coffin; 1,095 valves; meters, total number 3,400, Empire, Crown and Hersey; 9,000 services; pipe, galv. and wrought iron; pressure, dom. 40 to 110 lbs., fire 75 to 130 lbs.; cost to construct, $1,800,000; works belong to Co.

LAWRENCEBURG, pop. 3,000. Fire dept.—1 h. & l. truck, 1 hand engine, 2 chem. ex., 2 hand hose reels; hose, 950 ft.; fire alarm, telephone, bell and whistle; total mem., 18, paid full time 1, 17 volunteers.

WATER SUPPLY—Source, spring, cap. 1,500,000 gals. per day; system, gravity and direct; res. cap., 100,000 gals.; 1 pumping engine, class Triplex, cap. per day 504,000 gals.; mains, 3½ miles, 6 to 10 in. dia.; 42 hydrants; pressure, dom. 60 lbs., fire 60 lbs.

LEBANON, pop. 1,956; fire area, 10 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, rubber, good 500 ft.; fire alarm, bell; value of fire dept. bldgs., $1,000; ann. exp. of dept., $500; total mem., 25; paid full time, 1; volunteers, 24; underwriters' rating fourth class.

WATER SUPPLY—Source, spring; system, pump to stdp.; stdp. cap., 70,000 gals.; dim., 75 x 12½; cap. per day, 100,000 gals.; mains, 1-2 mile, 6 in. dia.; 16 hydrants; 2 valves; pressure, dom. 50 lbs., fire 50 lbs.; ann. cost of mtce., $1,200; works belong to city.

LENOIR, pop. 3,500; mercantile bldgs., brick, 2 stories; private dwellings, wood, 1 to 2 stories; fireworks and combustibles ord.; av. fire loss per yr. for the past 3 yrs., $2,000; av. ins. carried on same, $2,000. Fire dept.—Hose, cotton, rubber lined, good, 500 ft.

WATER SUPPLY—Not reported.

LEWISBURG, pop. 1,500. Fire dept.— 1 c. eng.; volunteer mem.

WATER SUPPLY—Not reported.

McKENZIE, pop. 3,000; fire area, 5 acres. Fire dept.—500 ft. hose; value of equipment, $350; total mem., 9 volunteers.

WATER SUPPLY—200 pumps; 5 hydrants; works belong to Co.

McMINNVILLE, pop. 2,500. Fire dept.—2 reels; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell; total mem., 21 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 16 x 125: material used in cons., steel; quality of water, good; 2 pumping engines, class comp. dup., cap per day 1,750,000 gals., constructor Worthington; mains, cast iron, 15 miles, 4 to 10 in. dia.; 45 hydrants; 54 valves; 140 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 75 to 100 lbs.; cost to construct, $40,000; bonded debt, $3,000; int. paid on bonds, 5 per cent; cost of mtce., $300; works belong to city.

MARTIN, pop. 2,500; fire area, 16 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord. Fire dept.—1 hose wagon; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, whistle; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; quality of water, good; res. cap., 115,000 gals.; pumping engines, cap. per day 300,000 gals.; mains,

300 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 90 to 125 lbs.; consumption per day, 150,000 gals.; cost to construct, $41,000; bonded debt, $25,000; int. paid on bonds, 6 per cent; cost of mtce., $7,400; works belong to city.

MEMPHIS, pop. 200,000; fire area, 10,240 acres; mercantile bldgs., stone and brick, 1 to 15 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $635,000; av. ins. involved for same time, $243,500. Fire dept.—2 h. & l. trucks, 14 steamers, 2 c. engines, 14 c. hand ex., 1 aerial truck, 1 comb. c. and hose wagon, 1 hose reel, 4 hose wagons, 7 hose carts, 1 water tower, 73 horses; hose, cotton, rubber lined, good, 5,200 ft.; rubber, good, 18,000 ft.; inferior, all kinds, 4,400 ft.; total hose, 22,400 ft.; fire alarm, Gamewell electric, 75 boxes; value of dept. equipment, $255,000; value of bldgs., $243,500; ann. exp. of dept. $178,004.69; total mem., 139; paid full time.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 375,000 gals., dim. 20 x 160; material used in cons., steel; quality of water, good; 3 pumping engines, cap. per day 38,000,000 gals., constructor Worthington; mains, cast iron, 190 miles, 4 to 36 in. dia.; 1,036 hydrants; 2,058 valves; meters, total number 4,500; 16,000 services; pipe, lead; pressure, dom. 65 lbs.; consumption per day, 12,000,000 gals.; cost to construct, $2,950,000; bonded debt, $2,700,000; int. paid on bonds, 4 and 5 per cent; works belong to city.

MILAN, pop. 2,000; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, whistle; total mem., 16 volunteers.

WATER SUPPLY—Source, wells; system, pump to reservoir and direct; 2 pumping engines; Cook, Hughes; mains, 8 miles, 2 to 10 in. dia.; 31 hydrants, Corey; 300 services; pressure, dom. 40 lbs., fire 120 to 150 lbs.; cost to construct, $30,000; bonded debt, $16,000; int. paid on bonds, 6 per cent; works belong to city.

MORRISTOWN, pop. 3,000; mercantile bldgs., brick and iron, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,500 ft.; total hose, 3,000 ft.; value of dept. equipment, $2,300; value of bldgs., $250; total mem., 56; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 1-2 mile from business center, system, pump to reservoir and direct; res. cap., 1,000,000 gals.; located 250 ft. from station; 2 pumping engines; cap. per day, 1,500,000 gals.; Smith-Vaile; mains, 8 miles, 4 to 10 in. dia.; 74 hydrants; 206 services; pipe, galv. iron; pressure, dom. 80-100 lbs., fire 90 lbs.; cost to construct, $38,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to city.

MOUNT PLEASANT, pop. 2,007. Fire dept.—2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and telephone; total mem., 18 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs; system, gravity, pump to stdp; stdp. cap., 40,000 gals.; 1 pumping engine; Fairbanks, Morse; mains, 1 mile, 4 to 6 in. dia.; 28 hydrants, Corey; pressure, fire 55 lbs.; consumption per day, 20,000 gals., per capita 10 gals.; cost to cons., $12,000; ann. cost of mtce., $840; works belong to city.

MURFREESBORO, pop. 3,999; fire area, 700 acres; mercantile bldgs., stone & brick, 2 to 3 stories; private bldgs., wood, brick, stone, iron, 1 & 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $5,500; ins. loss, $4,300. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $3,000; value of bldgs., $5,000; total mem., 27, paid full time 5; underwriters' rating, third class.

direct; stdp. cap., 30,000 gals.; dim., 120 x 10; res. cap., 250,000 gals.; 2 pumping engines; cap. per day, 1,728,000 gals., Laidlaw-Dunn-Gordon; mains, 5 miles, 4 to 6 in. dia., Chattanooga; 54 hydrants, Nelson & Bourbon; 25 valves; meters, total number 350, National; 400 services; pressure, dom. 80 lbs., fire 150 lbs.; cost to cons., $60,000; ann. cost of mtce., $5,000; works belong to Co.

NASHVILLE, pop. 125,000; fire area, 20 sq. miles; mercantile bldgs., stone and brick, 4 to 12 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 11 steamers, 2 c. engines, 12 c. hand ex., 2 aerial trucks, 5 comb. c. and hose wagons, 5 hose carriages, 58 horses; hose, cotton, rubber lined, good, 6,400 ft.; rubber, good, 3,650 ft.; inferior, all kinds, 4,300 ft.; total hose, 14,300 ft.; fire alarm, electric, 134 boxes; value of dept. equipment, $263,600; value of bldgs., $145,000; ann. exp. of dept., 125,844.99, total mem., 114, paid full time.

WATER SUPPLY—Source, river 4 miles from business center; system, pump to res.; quality of water, good; res. cap., 52,000,000 gals., located 208 ft. above low water; 4 pumping engines, cap. per day 50,000,000 gals., constructors, Worthington, Holly & Gaskill; mains, cast iron, 110 miles, 4 to 36 in. dia.; 931 hydrants; 1,214 valves; meters, total number 5,776, owned by city and consumer; 11,000 services; pipe, lead; pressure, dom. 20 to 90 lbs. consumption per day, 15,000,000 gals.; cost to construct, $2,080,000; bonded debt, $1,485,000; int. paid on bonds, 4 to 6 per cent; cost of mtce., $68,070; works belong to city.

NEWBERN, pop. 1,433; fire area, 20 acres; bldgs., brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose carts; hose, cotton, rubber lined, good 500 ft.; rubber, good 500 ft.; total hose, 1,000 ft.; fire alarm, whistle; value of dept. equipment, $1,000; total mem., 12, paid full time 9, volunteers 3; underwriters' rating third class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 80,000 gals.; 2 pumping engines, cap. per day 252,000 gals., constructor Cameron; mains, 3 miles, 8 in. dia., National; 174 hydrants, Rumsey; pressure, dom. 20 lbs., fire 100 lbs.; cost to construct, $19,000; ann. cost of mtce., $1,200; works belong to Co.

PARIS, pop. 5,000; mercantile bldgs., brick, 1 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; total hose, 2,000 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 32 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells 3 blocks from business center; system, pump to res. and stdp.; stdp. cap., 70,000 gals.; dim., 20 x 30, located at station; material used in cons. steel; quality of water, good; res. cap. 70,000 gals., located at station; 2 pumping engines, class dup. comp., cap. per day 2,000,000 gals., constructors Smith-Vaile, Stilwell-Bierce; mains, cast iron, 9 miles, 4 to 10 in. dia.; 52 hydrants, Bourbon; 50 valves; meters, total number 25, Crown; 400 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 to 150 lbs.; consumption, per day 200,000 gals., per capita 75 gals.; cost to construct, $50,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $8,000; works belong to city.

PULASKI, pop. 4,500; fire area, 640 acres; mercantile bldgs., brick, wood, stone, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts, 1 hand hose reel; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $3,500; ann. exp. of dept., $640.68; total mem., 22, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, springs and creek, 1,500 ft. from business center; system, gravity and pump to res.; 2 res., combined cap. 475,000 gals.; 2 pumping engines, class triplex, cap. per day 100,000 gals., constructors Smith-Vaile, Gould;

Pittsburg; 35 hydrants, Eclipse; 20 valves; meters, total number 200, Hersey, Worthington, owned by Co.; 300 services; pressure, dom. 60 lbs., fire 115 lbs.; cost to construct, $55,000; bonded debt, $17,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,500; works belong to Co.

RIPLEY, pop. 1,640. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 500 ft.; fire alarm, good; total mem., 15 volunteers.

WATER SUPPLY—Source wells; system, pump to stdp. and direct; stdp. cap. 80,000 gals., dim. 15 x 72; location, 72 ft. high; material used in cons., steel; 2 pumping engines, cap. per day 160,000 gals., constructor Cook; mains, wrought iron, 3 miles; 16 hydrants; 140 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 85 lbs.; consumption per day, 40,000 gals.; per capita 25 gals.; cost to construct, $2,000; works belong to Co.

ROCKWOOD, pop. 2,899; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; cause of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, 750 ft.; value of dept. equipment, $800; total mem., 12 volunteers; underwriters' rating fourth class.

WATER SUPPLY—Source, springs, 3 miles from business center; system, pump to res.; res. cap. 3,000,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 3½ miles, 4 to 10 in. dia.; 40 hydrants; 32 valves; meters, total number 10, owned by city; 312 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 90 lbs.; consumption per day, 500,000 gals., per capita 166 gals.; cost to construct, $21,000; bonded debt, $26,000; int. paid on bonds, 5 per cent; ann. cost of mtce, $1,800; works belong to city.

SHELBYVILLE, pop. 2,500; fire area, 40 acres; mercantile bldgs., brick, 2 stories; private brick and wood, 2 stories. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carts, 1 horse; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, electric; total mem., 12, volunteers; underwriters' rating third class.

WATER SUPPLY—Source, river, 200 yards from business center; system, pump to stdp.; stdp. cap. 160,000 gals., dim. 17½ x 80; material used in cons., iron; filtration system, charcoal; 2 pumping engines, cap. per day 1,500,000 gals., constructors Laidlaw-Dunn-Gordon; mains, 3½ miles, 4 to 8 in. dia.; 30 hydrants; 20 meters; 200 services; pipe, galv. iron; pressure, dom. 50 lbs.; fire 80 to 130 lbs.; consumption per day, 100,000 gals.; works belong to Co.

SOMMERVILLE, pop. 777. Fire dept.—2 hose carts; fire alarm, bell; hose, 1,000 ft.; 20 volunteers.

WATER SUPPLY—Source, 4 wells; system, pump direct; tank cap., 50,000 gals.; 1 pump, Dean, cap. per day, 280,000 gals.; mains, 1½ miles; 25 hydrants pressure, 40 to 100 lbs.

SOUTH PITTSBURG, pop. 3,000; fire area, 200 acres; mercantile bldgs., wood, brick, iron, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 ex. ladders, 1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $400; total mem., 20 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, springs and river; system, gravity and pump direct; 2 pumping engines, cap. per day 1,000,000 gals., constructors Woodward; mains 5 miles, South Pittsburg; 10 hydrants, Nelson, Galvin; 30 valves; pressure, dom. 80-90 lbs., fire 100-150 lbs.; works belong to Co.

SPRINGFIELD, pop. 5,000. Fire dept.—3 hose carts, hose 1,200 ft.; 16 volunteers.

WATER SUPPLY—Pump, cap. 750,000 gals.; 1 pump, Smith-Vaile, 4 miles, 35 hydrants, direct pressure, 140 lbs.

TRENTON, pop. 3,000; fire area, 300 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 aerial trucks, 2 hose carts; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 200 ft.; total hose, 1,100 ft.; fire alarm, whistle and telephone; value of dept. equipment, $1,600; value of bldgs., $750; ann. exp. of dept., $1,700; total mem. 16, paid part time.

WATER SUPPLY—Source, wells, 1,000 ft. from business center; system, pump direct; res. cap. 60,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructors Worthington; mains, 3½ miles, 4 to 8 in dia.; 85 hydrants; 175 services; pressure, dom. 45 lbs., fire 50 lbs.; cost to construct, $15,000; ann. cost of mtce., $1,700.

TULLAHOMA, pop. 2,684; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 1,250 ft.; fire alarm, bell; total mem., 17 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res., to stdp and direct; stdp. cap. 75,000 gals., 120 ft. high; material used in cons. iron; res. cap., 80,000 gals.; 1 pumping engine, class trip., cap. per day 750,000 gals., constructors Worthington, Deane; mains, cast iron,; 33,150 ft., 4 to 8 in. dia.; 54 hydrants, Corey; 25 valves; 205 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 150 lbs.; consumption per day, 60,000 gals.; cost to construct, $360,000; bonded debt, $27,000; int. paid on bonds, 4½ per cent; works belong to city.

UNION, pop. 3,407; fire area, 800 acres; mercantile bldgs., brick, stone and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, electric; 11 boxes; value of dept. equipment, $1,250; ann. exp. of dept., $400; total mem., 20; paid full time, 2; volunteers, 18; underwriters' rating second class.

WATER SUPPLY—Source, wells, 1-8 mile from business center; system, pump to res.; quality of water, good; res. cap., 60,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructors, Knowles, Deane; mains, cast iron, 8 miles, 4 to 10 in. dia., Chattanooga; 82 hydrants, Ludlow; 595 services; pipe, galv. iron; pressure, dom. 20 lbs., fire 70-90 lbs.; cost to construct, $70,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $8,000; works belong to city.

WINCHESTER, pop. 1,838; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $800; total mem., 65 volunteers, 7 and 8 paid; underwriters' rating, second class.

WATER SUPPLY—Source, spring, 1¼ miles from business center; system, pump to tank and direct; stdp. cap. 65,000 gals. dim. 32 x 18; pump driven by electric motor, cap. per day 504,000 gals., constructor Worthington; mains, cast iron, 5 miles, 4 to 8 in. dia.; 48 hydrants; 28 valves; pressure, dom. 50 lbs., fire 50 lbs.; works belong to Co.

Places with a population of 1,000 or more having no organized fire department; Coal-creek, Cookeville, Dickson, Elizabethton, Erin, Henderson, Jellico, Lewisburg, Lexington, McKenzie, Manchester, Marysville, Obion, Rogersville, Savannah, Soddy, Sweetwater, Tracy City, Whitewell.

Places with a population of 1,000 or more not reported: Hill City, Newport.

TEXAS

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chm., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABILENE, pop. 2,411; fire area, 1,280 acres; bldgs., brick, 2 and 3 stories; wooden roofs not permitted. Fire dept.—1 c. engine, 1 comb. wagon, 6 c. hand ex., 1 h. & l. truck, 3 hose carts, 6 horses; hose, cotton, rubber lined, good, 3,700 ft.; fire alarm, bell and telephone; value of dept. equipment, $10,500; value of dept. bldgs., $5,000; ann. exp. of dept., $3,000; total mem., 52 volunteers; paid full time 2; underwriters' rating, second class.

WATER SUPPLY—Source, Lythe Lake; system, pump to stdp.; 2 stdps., cap. 440,000 gals.; dim., 85 x 12, 60 x 32; res. cap., 600,000,000 gals.; 2 pumping engines; cap. per day, 1,500,000 gals.; constructor Blake; mains, 20 miles, 4 to 8 in. dia., Shickle, Howard, Harrison; 76 hydrants, White; 12 valves; meters, total number, 800, pressure, dom. 60 lbs., fire 110 lbs.; consumption per day, 750,000 gals.; cost to cons., $125,000; ann. cost of mtce., $5,000; works belong to Abilene Light & Water Co.

ALVARDO, pop. 1,500. Fire dept.—1 hose cart, 1 h. & l. truck, 300 ft. hose; total mem., volunteers.

WATER SUPPLY—Source, wells; system, pump direct and gravity; stdp., dim. 12 x 100 ft.; 10 hydrants.

AMARILLO, pop. 12,000; mercantile bldgs., stone, brick and wood. Fire dept.—1 h. & l. truck, 1 c. engine, 1 hose carriage, 1 comb. c. & h. wagon; total hose, 2,000 ft.; fire alarm, telephone; total mem., 32 volunteers. Key rate for insurance 80 cents.

WATER SUPPLY—System, gravity, pumping; res. cap. 1,000,000 gals.; pumping engines, cap. per day, 750,000 gals.; stdp. cap., 60,000 gals.; pressure, comp. steam pump.

ARLINGTON, pop. 3,000; fire area, 4 blocks. Fire dept.—1 h. & l. truck; 2 hose reels, 1,000 ft. hose; value of dept. equipment, $1,000; total mem., 20 volunteers. Key rate for insurance $1.07.

WATER SUPPLY—Source, deep well; 2 pumps; 10 hydrants; works belong to Co.

AUSTIN, pop. 80,000; fire area, 15 sq. miles; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1906, $22,652; ins. $6,610. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 10 c. hand ex., 1 h. & l. truck, 7 hose carriages, 18 horses; hose, cotton, rubber lined, good, 10,400 ft.; inferior, all kinds, 2,300 ft.; total hose, 12,700 ft.; fire alarm, bell; value of dept. equipment, $30,000; value of bldgs., $41,000; ann. exp. of dept., $10,000; total mem., 500 volunteers, paid full time 9. Key rate for insurance 38 cents.

WATER SUPPLY—Source, river; system, pump direct; 2 pumping engines; cap. per day, 12,000,000 gals., constructor Worthington; mains, 40 miles, 4 to 20 in. dia., Howard-Harrison; 316 hydrants, Wood; 147 valves; meters, total number 4,000, Worthington, Crown and others; 4,173 services; pressure, dom. 120 lbs., fire 160 lbs.; consumption, per day, 5,000,000 gals.; per cap., 166 gals.; works belong to city.

BAIRD, pop. 2,000; fire area, 6 sq. blocks; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; Fire dept:—2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment $1,500; value of bldgs., $3,000; total mem., 25 volunteers. Key rate for insurance 91 cents.

WATER SUPPLY—Source, wells, 2½ miles from business center; system, gravity; quality of water, good; mains, cast iron, 5 miles, 4 to 8 in. dia.; 17 hydrants; 3 valves; 200 services; pressure, dom. 90 lbs., fire 90 lbs.; cost to construct, $15,000; bonded debt, $10,000; int. paid on bonds, 6 per cent; works belong to city.

BALLINGER, pop. 1,128; fire area, 400 acres; bldgs., stone and wood, 1 story; fire loss for 1902, $13,000; ins. $7,975. Fire dept.—1 hose wagon; hose, cotton, rubber lined, good 750 ft.; total mem., 14 volunteers. Insurance key rate 57 cents.

WATER SUPPLY—Source, creek, ½ mile from business center; system, pump to stdp.; stdp. cap. 65,000 gals., dim. 80 x 12; 1 pumping eng., cap. per day 600,000 gals., constructors Gordon; mains, cast drants, Rumsey; 90 services; pipe, black iron; iron, 2 miles, 4 to 6 in. dia., Anniston; 22 hy pressure, dom. 65 lbs., fire 120 lbs.; cost to con struct, $20,000; int. paid on bonds, 6 per cent.

BARTLETT, pop. 1,500; fire area, 300 acres; mercantile bldgs., brick and wood. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 25 volunteers. Insurance key rate 89 cents.

WATER SUPPLY—Source, wells; system, gravity, direct; res. cap. 110,000 gals., 36 x 13 ft. dia.; pump, 1; 39 hydrants; 30 valves; mains, 7 miles, 1 to 6 in. dia., pressure, 40 lbs.; cost to construct, 22,500, ann. cost of mtce., $560; works belong to city.

BASTROP, pop. 2,145; fire area, 10 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooded roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. engine, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; value of dept. equipment $1,500; value of bldgs., $1,000: total mem., 60 volunteers. Insurance key rate 78 cents.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 120,000 gals., dim. 14 x 110; builders Elmore Iron Works; pumping engines, cap. per day 500,000 gals., constructors Smith-Vaile; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 18 hydrants, National; 125 services; pipe, iron; pressure, dom. 30 to 50 lbs., fire 75 lbs.; cost to construct, $35,000; ann. cost of mtce., $500; works belong to Co.

BEAUMONT, pop. 25,000; fire area, 80 acres; bldgs., brick and wood, 2 and 5 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 1 c. engine, 1 h. & l. truck, 4 hose carriages, 14 horses; hose, rubber, good ,7000 ft.; fire alarm, Gamewell; 39 boxes, value of dept. equipment, $50,000; value of bldgs., $16,000; ann. exp. of dept., $30,000; total mem., 128, paid full time 14, volunteers 114; underwriters' rating, second class. Insurance key rate 31 cents.

WATER SUPPLY—Source, river, 3 miles from business center; system, pump to stdp. direct; stdp. cap., 110,000 gals.; dim., 120 x 12; builders, Thomas & Gorham; filtration system, Continental; cap. of plant, 3,000,000 gals.; 3 pumping engines, class dup.; cap. per day, 2,000,000 gals.; constructors, Smith-Vaile, Knowles; mains, cast iron 30 miles, 6 to 24 in. dia., Ripley & Bronson; 350 hydrants, Empire; 300 valves; meters, total number 8, Niagara and Trident; pipe, galv. iron; pressure, dom. 45 lbs., fire 85 lbs.; cost to construct, $450,000.

BEEVILLE, pop. 3,500; bldgs., brick and wood; wooden roofs permitted; no fire dept. surance key rate 95 cents.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 50,000 gals.; 1 pumping engine cap. per day, 720,000 gals.; cons. Gordon; m...

100 services; pipe, galv. iron; pressure, dom. 35 lbs.; fire 100 lbs.; consumption per day 75,000 gals., per cap. 40 gals.; cost to construct, $30,000; ann. cost of mtce., $1,200; works belong to Co.

BELLEVILLE, pop. 1,250; fire area, 250 acres; **mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; no fireworks ord. Fire** dept.—25 c. ex., 1 hand eng., 1 h. & l. truck, and 24 buckets; fire alarm, bell; value of dept. equipment, $650; value of bldgs., $250; ann. exp. of dept., $100; total mem., 31 volunteers.

WATER SUPPLY—Source, cisterns and wells and elevated tanks.

BELTON, pop. 6,000; fire area, 300 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. hand ex., 1 comb wagon, h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2000 ft., inferior, all kinds, 800 ft.; total hose, 2,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $4,000; ann. exp. of dept., $3,000; total mem., 42, paid full time, 2, 40 volunteers. Insurance key rate 79 cents.

WATER SUPPLY—Source, wells; system, gravity, and pump direct; stdp. cap., 160,000 gals.; dim. 85 x 20; res. cap., 200,000 gals.; 2 pumping engines; cap. per day, 2,000,000 gals.; constructor Worthington; mains, cast iron, 9 miles, 4 to 8 in. dia., Philadelphia; 35 hydrants, Chapman; 8 valves; 400 services; kind of pipe, wrought iron; pressure, dom. 70 lbs., fire 80 to 125 lbs.; cost to cons., $45,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $3,000; works belong to town.

BIG SPRING, pop. 1,255; fire area, 75 blocks; mercantile bldgs., brick and wood, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 3 hose reels; hose, cotton, rubber lined, good 750 ft.; fire alarm, bell; value of dept. equipment, $450; value of bldgs., $100; total mem., 25, volunteers; underwriters' rating, second class. Insurance key rate 92 cents.

WATER SUPPLY—Source, wells, 2½ miles from business center; system, pump to res.; res. cap. 2,000,000 gals.; 2 pumping engines, cap. per day 200,000 gals., constructors Fairbanks, Morse; mains, wrought iron, 2 miles, 2 to 6 in. dia., South Pittsburg; 13 hydrants; meters, total number 150; 420 services; pipe, iron; pressure, dom. 60 lbs., 75 lbs.; consumption, per day 150,000 gals., per capita 120 gals.; cost to construct, $50,000; works belong to Co.

BONHAM, pop. 5,042; fire area, 25 acres; bldgs., stone and brick, 1 and 2 stories; wooden roofs not permitted; fire works and combustibles ord.; causes of fire investigated. Fire dept.—1 h. & l. truck, 1 hose cart, 1 hose wagon, 3 horses; hose, cotton, rubber lined, good 2,800 ft.; fire alarm, telephone; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem., 41 volunteers. Insurance key rate 64 cents.

WATER SUPPLY—Source, lake, 2½ miles from business center; system, gravity and pump to stdp.; stdp. cap. 165,000 gals., dim. 110 x 16; builder, J. O'Brien; res. cap., 309,538,800 gals.; 2 pumping engines, cap. per day, 4,000,000 gals., constructors Dunn, Gordon, Worthington; mains, cast iron, 8 miles, 4 to 10 in. dia., St. Louis; 76 hydrants, National; meters, total number 630; 400 services; pipe, galv. iron; pressure, dom. 60 lbs. fire 65 lbs.; cost to construct, $65,800; int. paid on bonds, 6 per cent.; ann. cost of mtce., $2,500; works belong to city.

BOWIE, pop. 2,600; fire area, 25 acres; bldgs., brick and stone, 1 and 2 stories; wooden roofs not permitted; fireworks and combustible ord. Fire dept.—12 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; 5 boxes; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem., 25. Insurance key rate 72 cents.

WATER SUPPLY—Source, wells; system, pump to 30 ft. above town; 1 pumping engine, class dup., cap. per day, 500,000 gals.; constructors, Laidlaw-Dunn-Gordon; mains, 4 1-4 miles, 4 to 8 in. dia.; 18 hydrants; pressure, dom. 42 lbs., fire 100 lbs.; cost to construct, $20,000; ann. cost of mtce., $1,200; works belong to city.

BRENHAM, pop. 5,968; fire area, 25 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. engines, 1 h. & l. truck, 3 hose carriages, hose, cotton, rubber lined, good 2,300 ft.; fire alarm, bell and telephone; value of dept. equipment, $6,000; value of bldgs., $10,000; total mem., 114, paid full time 2, volunteers 112. Key rate for insurance 77 cents.

WATER SUPPLY—Source, wells, ¾ mile from business center; system, gravity, pump direct; stdp. cap. 114,000 gals.; dim., 14 x 100 material used in construction steel; quality of water, good; res. cap., 300,000 gals., 3 pumping engines, cap. per day, 1,500,000 gals.; constructors Deane of Holyoke; mains cast iron, 10 miles; 3 to 8 in. dia., 70 hydrants; 25 valves; meters, total number 127; 840 services; pipe, wrought iron; pressure, dom. 31 to 43 lbs., fire 100 lbs.; consumption per day, 150,000 gals.; cost to construct, $60,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; cost of mtce., $3,000; works belong to city.

BROWNSVILLE, pop. 7,000; fire area, 640 acres; bldgs., brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 250 ft.; fire alarm, bell; value of dept. equipment, $1,000; total mem., 20 volunteers. Insurance key rate 59 cents.

WATER SUPPLY—Source, river and cisterns.

BROWNWOOD, pop. 8,000; fire area, 30 acres; mercantile bldgs., stone, brick and wood, 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,800 ft.; total hose, 3,800 ft.; fire alarm, electric bell; value of dept. equipment, $3,000; value of bldgs., $500; total mem., 26 volunteers. Insurance key rate 42 cents.

WATER SUPPLY—Source, Pecan Bayou, 3 miles from business center; system, pump to stdp.; stdp. cap. 2,000,000 gals., dim. 20 x 100; quality of water, good; res. cap., 6,000,000 gals.; pumping engines, class, comp. dup, cap. per day 2,000,000 gals, constructor Worthington, mains. cast iron, 9 miles, 4 to 10 in. dia.; 125 hydrants; meters, total number 110, Crown 1, Nash 2, Union 5, Hersey Rotary 1, Trident 1, Buffalo 99, Keystone 1, owned by consumer; 1,122 services; pipe, galv. iron; pressure, dom, 40 lbs., fire 125 lbs.; cost to construct, $75,000; bonded debt, $45,000, int. paid on bonds, 6 per cent; cost of mtce., $2,000; works belong to city.

BRYAN, pop. 5,000; fire area, 15 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 hose wagon, 2 horses; hose, cotton, ruber lined, good, 1,350 ft.; fire alarm, bell and 'phone; value of dept. equipment, $4000; value of buildings, $3,500; ann. exp. of dept., $1,200; total mem., 26; paid full time, 1; paid part time, 25.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap. 85,000 gals., dim. 100 x 20; builders Ripley & Bronson; res. cap. 41,256 gals.; 2 pumping engines, class dup., cap. per day 1,100,000 gals., constructors Smith-Vaile; mains, wrought and cast iron, 4½ miles, 4 to 8 in. dia.; 17 hydrants, Ette & Henger; meters, total number 60, Hersey; 200 services; pressure, dom. 40 lbs., fire 150 lbs.; cost to construct, $55,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $7,000; works belong to Co.

CALDWELL, pop. 1,535; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h.

of dept. equipment, $1,000; ann. exp. of dept., $300; total mem., 36 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 50,000 gals., dim. 18 x 24; 1 pumping engine, cap. per day 500,000 gals., constructors Worthington; mains, 4½ miles, 2 to 6 in. dia.; 24 hydrants, Empire; 16 valves; meters, total number 12; 179 services; pressure, dom. 35 lbs., fire 125 lbs.; cost to construct, $35,500; works belong to Co.

CALVERT, pop. 3,322; fire area, 250 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 3 hose carriages, 1 horse; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds, 800 ft.; total hose, 1,800 ft.; fire alarm, electric; boxes, 19; value of dept. equipment, $4,000; value of fire dept. bldgs., $15,000; ann. exp. of dept., $125; total mem., 65 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; stdp. cap., 100,000 gals.; dim., 100 x 12; builders, Ripley & Bronson; res. cap., 60,000 gals.; 2 pumping engines; cap. per day, 2,000,000 gals.; constructors, Smith-Vaile & Gardner; mains, iron, 5 miles, 2 to 8 in. dia.; 15 hydrants, Chapman; 18 valves; meters, total number 75, Hersey, Worthington; 325 services; pressure, dom. 40 to 100 lbs., fire 150 lbs.; cost to cons., $51,000; ann. cost of mtce., $2,500; works belong to Co.

CAMERON, pop. 3,500; fire area, 9 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 8 c. hand ex., 1 hose wagon, 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,250; value of bldgs, $4,000; ann. exp. of dept., $750; total mem., 26; paid full time, 1; volunteers, 25.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap., 175,000 gals.; dim., 115x16; cons. steel; builders, Jaeger & Blanchard; quality of water good; 2 pumping engines, cap. per day 1,500,000 gals.; constructor, Worthington; mains, cast iron, 5 miles, 4 to 8 in. dia.; 36 hydrants, Ludlow; 20 valves, Ludlow; meters, total number 48, Union, Keystone, Lambert, Westinghouse; 325 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 400,000 gals., per cap. 133 gals.; cost to construct, $70,000; ann. cost of mtce., $2,500; works belong to Co.

CENTRE, pop. 1,000. Fire dept.—1 gas. eng., 1 hose cart, 400 ft. hose; total mem., volunteers.

WATER SUPPLY—Source, 1 elevated tank; dim. 14 v 16 ft., cap., 20,000 gals.; system, pump direct; 1 pumping eng., constructor, Standard; pumping cap., 43,200 gals. per day; pressure, 27 lbs.; mains, 1,840 ft., 6 in. dia.; 10 hydrants.

CISCO, pop. 3,000; fire area, 500 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,800 ft.; automatic electric fire alarm, bell, 'phone system, boxes; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $150; total mem., 36 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to res. and to stdp.; stdp. cap. 75,000 gals., dim. 60 x 12; 1 pumping engine, class comp. dup., cap. per day 500,000 gals.; constructors, Laidlaw-Dunn-Gordon; mains, cast iron, 4 miles, 4 to 6 in. dia.; 13 hydrants, Eddy; 8 valves; meters, total number 12; 500 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 90 lbs.; consumption, per day 100,000 gals., per capita 100 gals.; cost to construct, $24,000; ann. cost of mtce., $1,600; works belong to city.

CLARENDON, pop. 3,500; fire area, 10 acres; mercantile bldgs., brick, stone and wood, 2 stories; fires investigated; fire loss for 1904, $3,000; ins. loss, $2,000; 1 h. & l. truck wagon, 1 hose cart; hose, 700 ft. Insurance key rate 92 cents.

WATER SUPPLY—Source, wells, 1¼ miles from business center; system, pump direct; res. cap. 300,000 gals., cap. per day 100,000 gals.; constructors, American; mains, wrought iron, 5 miles, 3 in. dia., National; 250 hydrants, Crane; 15 valves; 340 services; pipe, iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $17,000; ann. cost of mtce., $1,000; works belong to Co.

CLARKSVILLE, pop. 2,069; fire area, 4 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—1 c. engine, 20 c. ex., 1 hose carriage, 1 hose wagon; hose, cotton, good, 1,650 ft.; value of fire dept. equipment, $1,500; mem., 34 volunteers.

WATER SUPPLY—Source, wells and cisterns; waterworks in working order.

CLEBURNE, pop. 10,000; fire area, 3 blocks; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 c. hand ex., 2 hose wagons, 2 hose carriages, 7 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and 'phone; value of dept. equipment, $12,000; value of bldgs., $20,000; ann. exp. of dept., $2,500; total mem., 24; paid full time, 1; paid part time, 3; volunteers 20.

WATER SUPPLY—Source, wells; system, pump to res., to stdp. and direct; 2 stdps. cap., 378,000 gals.; builders, J. O'Brien; quality of water good; res. cap., 1,350,000 gals., cap. per day 2,750,000 gals., constructors, Worthington, Cooke; mains, cast and wrought iron, 30 miles, 2 to 10 in. dia., So. Pittsburg, Rusk; 73 hydrants, Ludlow, Empire; 36 valves; meters, total number 58, Hersey; 2,594 services; pipe, wrought iron; pressure, dom. 35 lbs., fire 60 to 100 lbs.; cost to construct, $190,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $10,000; works belong to Co.

CLIFTON, pop. 1,750; 1 h. & l. truck and 3 hose carts; 1,500 ft. of hose. Insurance key rate 80 cents.

WATER SUPPLY—Source, wells; system, gravity; res. cap., 12,000 gals.; mains, 2½ miles; 9 hydrants, Empress; pressure, dom. 35 lbs.; consumption per day, 350,000 gals.; cost to construct, $20,000; ann. cost of mtce., $250; works belong to city.

COLEMAN, pop. 1,862; bldgs., wood, 1 to 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; total mem., 18 volunteers. Insurance key rate 80 cents.

WATER SUPPLY—Source, filter gallery; system, pump to reservoir and direct; res. cap. 1,000,000 gals., cap. per day 750,000 gals.; mains, 10¾ miles; 38 hydrants; 365 services; pressure, fire 100 lbs.; cost to construct, $16,500; int. paid on bonds, 4 per cent.; works belong to town.

COLORADO, pop. 2,500; fire area, 500 acres; mercantile bldgs., brick, wood and stone, 1 to 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $500; ann. exp. of dept., $350; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp.; stdp. cap. 370,000 gals.; builders, Riter & Conley; cap. per day, 168,000 gals.; constructor, Knowles; mains, cast iron, 7½ miles, 4 to 12 in. dia., Rumsey; 14 hydrants; 15 valves; meters, total number, 80, Niagara; pressure, dom. 45 lbs., fire 90 lbs.; cost to construct, $42,000; ann. cost of mtce., $2,000; works belong to Co.

COLUMBUS, pop. 1,800; combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carts; hose, 1,250 ft.; total mem., 40 volunteers.

ing; tank cap., 55,000 gals.; 1 pump, cap. per day, 400,000 gals.; mains, 3 miles; 20 hydrants; direct pressure, 75 lbs.; works belong to city.

COMANCHE, pop. 2,070; fire area, 640 acres; mercantile bldgs., stone, brick, 2 stories; private, stone, wood and brick, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 aerial truck, 2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; value of dept. equipment, $1,500; value of bldgs., $500; total mem., 30 volunteers.

WATER SUPPLY—Source, well, ⅛ mile from business center; system, pump to res., stdp cap., 250,000 gals.; dim., 110 x 40 x 8½; quality of water, good; res. cap., 250,000 gals.; located 1 mile from city; 1 pumping engine; cap. per day, 250,000 gals.; constructor Deane; mains, cast iron, 1¼ miles, 6 to 10 in. dia.; 19 hydrants, 20 valves; meters, total number, 56, Union 3, Trident, 53, owned by consumer; 106 services; pipe, galv. iron; pressure, dom. 58 to 60 lbs., fire 200 lbs.; consumption per day, 35,000 gals.; cost to construct, $20,000; bonded debt., $17,500, int. paid on bonds, 5 per cent; cost of mtce., $2,850; works belong to city.

COMMERCE, bldgs. brick and wood. Fire dept.—1 hand engine, 1 comb. c. & h. wagon, 1 h. & l. truck, 1 hose carriage; hose, 500 ft.; fire alarm, whistle:

WATER SUPPLY—Source, wells.

COOPER, pop. 1,518. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart; hose, 500 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, cisterns.

CORPUS CHRISTI, pop. 9,000; fire area, 66 blocks; mercantile bldgs., brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 8 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $12,000; value of bldgs., $2,500; ann. exp. of dept., $1,500; total mem., 150 volunteers. Insurance key rate 68 cents.

WATER SUPPLY—Source, river, 16 miles from business center; system, pump to stdp. and direct; stdp. cap., 150,000 gals., dim. 16x100, located 45 ft. above city; material used in cons. steel, builders Walsh & Weidner; 2 pumping engines, cap. per day, 1,500,000 gals., constructor Deane; mains, 20 miles, 4 to 10 in. dia.; 65 hydrants, Empire; 6 valves; meters, total number 150, Thomson 50, Buffalo 50, Lambert 50; meters owned by consumer; 165 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $153,000; ann. cost of mtce., $4,000; works belong to city.

CORSICANA, pop. 10,500; fire area, 8 sq. miles; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 1 aerial truck, 8 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels, 1 comb. c. & h. wagon, 10 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 3,000 ft.; total hose, 7,000 ft.; fire alarm, bell; value of dept. equipment, $15,200; value of bldgs., $23,000; ann. exp. of dept., $5,000; total mem., 101; paid full time, 6; paid part time, 10; volunteers, 85.

WATER SUPPLY — Source, wells, lake; system, pump to stdp. and direct; stdp. cap., 230,000 gals.; dim., 20 x 100; res. cap., 1,500,000 gals.; 2 pumping engines, class dup., cap. per day, 1,500,000 gals., constructors Worthington, Gardner; mains, 14 miles, 4 to 8 in. dia.; 86 hydrants, Ludlow; meters, total number, 50; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $110,000; ann. cost of mtce., $7,500; works belong to Co.

CUERO, pop. 3,422; fire area, 640 acres; bldgs., wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 28 c. hand ex., 1 h. & l. truck, 4 hose carts, 3 hose carriages; alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,800; ann. exp. of dept., $75; total mem., 31, paid part time 2. Insurance key rate 62 cents.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 165,000 gals.; dim., 110x16; 2 pumping engines, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, 7 miles, 4 to 8 in. dia., Ohio; 90 hydrants, Empire; 35 valves; pressure, dom. 45 lbs., fire 80 lbs.; cost to construct, $45,000; ann. cost of mtce., $1,650; works belong to city.

DALHART, pop. 1541; fire area, 1,280 acres; Fire dept., 1 hose wagon, 1 comb. h. & l. truck; 1 hose reel; hose, 1,500 ft.; value of dept. equipment, $6,500 value of bldgs., $5,000; ann. exp. of dept., $1,200; total mem., 30 volunteers.

WATER SUPPLY—Source, deep wells; system, gravity; 2 pumping engines; constructors, Scranton & F. B. M. Co.; cap., 175,000 gals.; 14 hydrants; 5 valves; mains, 6 in. dia., pressure dom., 38 lbs., fire 90 lbs.; works belong to Co.

DALLAS, pop. 85,000; fire area, 15½ sq. miles; mercantile bldgs., stone, brick, iron, 1 to 14 stories; private bldgs., brick and wood, 1 to 4 stories; wooden roofs not permitted; fire works and combustibles ord.; causes of fires investigated; fire loss for 1906, $161,775; approximate ins. loss, $126,104. Fire dept.—8 steamers, 2 comb. c. & h. wagons, 3 c. engines, 21 c. hand ex., 1 h. & l. truck, 1 aerial Kaiser auto-truck, 4 hose wagons, 6 hose carriages, reels, 56 horses; hose, cotton, rubber lined, good, 21,000 ft.; fire alarm, Gamewell, 182 boxes; value of dept. equipment, $79,365; value of bldgs., $110,000; ann. exp. of dept., $90,200; total mem., 90. Insurance key rate 27 cents.

WATER SUPPLY—Source, river and springs; system, pump to res. and direct; stdp. cap., 275,000 gals.; dim., 20 x 116; res. cap. 1,000,000,000 gals., 5 pumping engines, class horizontal, cap. per day 20,000,000 gals.; constructors, Gaskell, Worthington; mains, cast iron, 85 miles, 4 to 24 in. dia., Chattanooga, Howard-Harris; 650 hydrants, Holly, Chapman, Mathews; 350 valves, Rensselaer, Ludlow; meters, total number, 34, Crown, Worthington, Hersey; 9,500 services; kind of pipe, galv. iron; pressure, dom. 75 lbs., fire 86 lbs.; consumption per day, 6,200,000 gals.; per cap., 104 gals.; cost to construct, $950,000; ann. cost of mtce., $33,000; works belong to city.

DECATUR, pop. 2,562; fire area, 640 acres; mercantile bldgs., stone, 2 stories; private bldgs., wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $3,000; value of bldgs., $500; ann. exp. of dept., $100; total mem., 35 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 85,000 gals.; 2 pumping engines, cap. per day 350,000 gals., constructors Smith-Vaile; mains, 3½ miles, 4 to 6 in. dia.; 24 hydrants; 200 services; pressure, dom. 30 lbs., fire 100 lbs.; cost to construct, $21,765; ann. cost of mtce., $1,200; works belong to E. H. Baumgartner.

DEL RIO, pop. 1,000. Fire dept.—1 h. & l. truck, 4 c. ex.; total mem., 20 volunteers. Insurance key rate 77 cents.

WATER SUPPLY—Only for domestic use.

DENISON, pop. 14,000; fire area, 2,500 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. engine, 1 c. hand ex., 1 aerial truck, 1 hose wagon, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, 'phone; equipment, $4,657; value of bldgs., $5,000 ann. exp. of dept., $7,000; total mem. 15, paid full time 7, paid part time 8.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp. and direct; stdp. cap. 6,000,000 gals., dim. 15x125; material used in cons. iron, builders Tippett & Wood; quality of water, good; res. cap., 300,000,000 gals., located 3 miles from town; 2 pumping engines, cap. per

hydrants, Holly, Wood; 65 valves, Wood; meters, total number 1,850, owned by consumer; 2,000 services; pipe, wrought iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $110,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $14,000 works belong to city.

DENTON, pop. 8,000; fire area, 1,500; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer; 1 c. engine, 1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels, 4 horses; hose, cotton, rubber lined, good, 3,250 ft.; rubber good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $15,000; value of bldgs., $8,000; ann. exp. of dept., $2,500; total mem. 50, paid full time 2, paid part time 6, 42 volunteers.

WATER SUPPLY—Source, well, 400 yds. from business center; system, pump to mains; stdp. cap., 84,000 gals.; dim., 12 x 100; material used in construction steel, filtration system, brick; quality of water, good; res. cap., 300,000 gals., 2 pumping engines, cap. per day 1,250,000 gals. constructor Deane; mains, cast iron, 15 miles, 4 to 10 in. dia.; 106 hydrants; 60 valves; meters, total number, 400; 1,000 services; pipe, iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $90,000; int. paid on bonds, 6 per cent; cost of mtce, $4,000; works belong to Co.

DUBLIN, pop. 3,500; fire area, 2,700 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton rubber lined, good, 1,000 ft.; inferior, all kinds, 400 ft.; total hose, 1,400 ft.; fire alarm, electric, 4 boxes; value of dept. equipment, $4,000; value of bldgs., $6,000; ann. exp. of dept., $400; total mem., 48 volunteers. Insurance key rate 86 cents.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap., 60,000 gals.; cap. per day, 60,000 gals.; constructors, Buffalo; mains, 4 miles, 2 to 8 in. dia.; 12 hydrants; meters, total number, 50; 200 services; pressure, dom. 40 lbs., fire 120 lbs.; consumption, per day 30,000 gals., per cap., 15 gals.; cost to construct, $60,000; ann. cost of mtce., $5,000; works belong to Co.

EAGLE PASS, pop. 4,000; fire area, 200 acres; mercantile bldgs., stone, brick, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose reel, 2 chem. tanks, 800 ft. hose; volunteers.

WATER SUPPLY—Source, river; system, pump to res.; quality of water, good; res. cap., 2,000,000 gals., cap. per day, 500,000 gals., constructor Worthington; mains, 6½ miles, 4 to 10 in. dia.; 10 hydrants; pressure, dom. 40 lbs., fire 65 lbs.; cost to construct, $38,000; works belong to town.

ELGIN, pop. 2,300; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 500 ft.; value of dept. equipment, $600; value of bldgs., $10,000; underwriters' rating third class.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap., 50,000 gals.; quality of water, good; cap. per day, 500,000 gals.; cost to construct, $6,000; works belong to city.

EL PASO, pop. 30,000; fire area, 300 acres; mercantile bldgs., brick, 1 to 5 stories; private brick, 1 story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 comb. c. & h. wagon, 8 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 1 hose carriage, 12 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 500 ft.; total hose, 5,500 ft.; fire alarm, electric whistle, 62 boxes; value of dept. equipment, $23,000; value of bldgs., $25,000; ann. exp. of dept., $26,000; total mem., 176, paid full time 10, paid part time 2, 144 volunteers. Insurance key rate 50 cents.

business center; system, pump to res.; res. cap. 8,000,000 gals.; 5 pumping engines, cap. per day 8,000,000 gals.; mains 40 miles, 4 to 16 in. dia., Chattanooga; 210 hydrants, Ludlow; 201 valves; meters, total number, 4,400, 5,200 services; pressure, fire 80 lbs.; cost to construct, $1,200,000; ann. cost of mtce., $80,000; works belong to Co.,

ENNIS, pop. 7,500; fire area, 20 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 400 ft.; total hose, 2,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,500; value of bldgs., $5,000; ann. exp. of dept., $1,000; total mem. 33, paid full time 1, paid part time 2, 30 volunteers.

WATER SUPPLY—Source, lakes, 2 miles from business center; system, pump to stdp. and direct; stdp. cap., 86,000 gals., dim., 12 x 100, material used in cons. iron and steel; quality of water good; 3 pumping engines, class comp; cap. per day 2,400,000 gals, cons. Worthington, Smith-Vaile; mains, cast iron, 6 miles, 4 to 8 in. dia; 48 hydrants; meters, total number 1, Empire; 250 services; pipe, galv., iron; pressure, dom. 50 lbs.; fire, 120 lbs.; consumption per day 500,000 gals., cost to construct, $75,000; cost of mtce $5,000; works belong to Ennis Water Works.

FARMERSVILLE, pop. 2,000. Fire dept.—2 hose carts, 1 comb. h. & l. truck and hose wagon, 1 chem. engine, 2 chem. tanks, 1,000 ft. hose; total men, 16 volunteers.

WATER SUPPLY—Source, well; system, gravity; stdp., dim. 12 x 120 ft.; stdp. cap., 100,000 gals.; 1 pump, pressure 40 lbs.; mains, 1,000 ft.; 4 hydrants.

FORT WORTH, pop. 42,000; fire area, 4,550 acres; mercantile bldgs., stone, brick and wood, 1 to 7 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 1 comb. c. & h. wagon, 11 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 6 hose wagons, 3 hose carriages, 27 horses; hose, cotton, rubber lined, good, 8,300 ft.; inferior, all kinds, 1,700 ft.; total hose, 10,000 ft.; fire alarm, electric, 71 boxes; value of dept. equipment $55,000; value of bldgs., $60,000; ann. exp. of dept., $40,487; total mem., 44, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, wells, system, direct and gravity, and pump to stdp.; stdp. cap., 305,000 gals.; dim., 130 x 20, located 75 ft. above town; builders, Porter Boiler Co.; 4 pumping engines; class, dup.; cap. per day, 20,000,000 gals.; constructors, Holly, Worthington; mains, cast and wrought iron, 96 miles, 4 to 36 in. dia., Anniston, Rusk; 679 hydrants, Galvin, Holly, Gaskill; 872 valves; meters, total number, 9,865, Worthington, Crest, Trident, Crown, Niagara, Hersey, Union, 10,240 services; kind of pipe, lead and wrought iron; pressure, dom. 85 lbs., fire 120 lbs.; cost to cons., $1,600,000, int. paid on bonds, 6 per cent.; ann. cost of mtce., $42,440; works belong to city.

FREDERICKSBURG, pop. 1,632; bldgs., wood and brick, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good 500 ft.; fire alarm, telephone; total mem., 25 volunteers.

WATER SUPPLY—Source, wells.

FROST, pop., 800. Fire dept.—1 c engine; 1,500 ft. hose.

WATER SUPPLY—Source, artesian well; system, pump to stdp.; stdp. cap., 92,000 gals; mains, 2,000 ft., 6 in. dia.; 12 hydrants; cost to construct, $12,000; works belong to Co.

GAINESVILLE, pop. 10,000; fire area, 680 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 comb. chem. & hose wagon, 2 hose wagons, 3 hose carriages, 7 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, Game-

well; value of dept. equipment $12,000; value of bldgs., $14,000; ann. exp. of dept., $3,700; total mem. 104, paid full time 4, volunteers 100, underwriters' rating, second class.

WATER SUPPLY—Source, river and well, ½ mile from business center; system, pump direct; res. cap., 115,000,000 gals.; 2 pumping engines, class dup.; cap. per day, 3,000,000 gals.; constructors, Worthington, Holly; mains, cast iron, 12 miles, 4 to 12 in. dia.; 118 hydrants, Holly, National: meters, total number 350; 500 services; pressure. dom. 60 lbs., fire 130 lbs.; consumption, per day, 2,500,000 gals., per cap. 312 gals.; cost to construct, $220,000; works belong to Co.

GALVESTON, pop. 55,000, fire area, 4,160 acres; mercantile bldgs., brick and wood, 1 to 6 stories; private, stone, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $30,879; av. ins. involved for same time, $676,713. Fire dept.—3 steamers, 1 c. engine, 1 h. & l. truck, 10 c. hand ex., 1 comb. c. & h. wagon, 1 aerial truck, 6 hose wagons, 25 horses; hose, cotton, rubber lined, good, 9,700 ft.; inferior, all kinds, 2,200 ft.; total hose, 10,450 ft.; fire alarm, Gamewell, 60 boxes; value of dept. equipment, $35,275; value of bldgs., $25,000; ann. exp. of dept., $57,280; total mem., 55, paid full time.

WATER SUPPLY—Source, wells, 18½ miles from business center; system pump to reservoir and stdp.; stdp. cap., 500,000 gals.; dim., 25x150; cons. steel, builders Riter & Conley; res. cap., 3,000,000 gals.; 2 pumping engines; Knowles; mains, cast iron, 51 miles, 6 to 30 in. dia.; 505 hydrants, Wood; 365 valves, Wood; meters, total number, 803; 5,600 services; pipe, lead; pressure, dom. 65 to 100 lbs., fire 110 lbs.; consumption per day, 3,250,000 gals., per cap., 76 gals.; cost to construct, $1,550,000; bonded debt, $435,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $30,000.

GATESVILLE, pop. 1,865; fire area, 320 acres; mercantile bldgs., brick, 1 and 2 stories private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 25 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500; ann. exp. of dept., $600; total mem., 60 volunteers. Insurance key rate 71 cents.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 58,718 gals.; cap. per day, 164,833 gals.; mains, 6½ miles, 3 to 6 in. dia.; 6 hydrants.; 16 valves; 325 services; pressure, dom. 40 lbs., fire 200 lbs.; cost to cons., $45,000; ann. cost of mtce., $1,550; works belong to Co.

GEORGETOWN, pop. 3,500; fire area, 20 acres; mercantile bldgs., stone, 1 to 2 stories, private, wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 c. hand ex., 1 hose wagon, 1 chem. engine, 1 hose carriage; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds 500 ft.; total hose 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,750; value of bldgs., $7,000; total mem., 100 volunteers.

WATER SUPPLY—Source, river, springs; system, gravity, pump to res., to stdp., or direct; stdp. cap., 235,000 gals; dim., 20 x 100; builders, Riter & Conley; 2 pumping engines; cap. per day, 1,750,000 gals.; constructor Worthington; mains, kalomine 4 miles, 4 to 10 in. dia.; 29 hydrants, Ludlow; 23 valves; meters, total number, 8, Union 2, Worthington 2, Buffalo 4; 420 services; pressure, dom. 40 lbs., fire 100 lbs.; cost to cons., $55,000; cost of mtce., $4,000; works belong to Co.

GIDDINGS, pop. 1,278; fire area, 640 acres; mercantile bldgs., stone, brick, wood, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,250; ann. exp. of dept. $700; total mem., 75 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and cisterns.

GOLIAD, pop. 1,261. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 900 ft.; fire alarm, bell; total mem., 35 volunteers. Insurance key rate 95 cents.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp cap. 100,000 gals., dim. 12 x 100; 2 pumping engines, cap. per day 1,300,000 gals., constructors Worthington, Gordon; mains, 2¼ miles, 4 to 8 in. dia.; 30 hydrants; pressure, dom. 55 lbs., fire 150 lbs.

GONZALES, pop. 4,297; fire area, 480 acres; mercantile bldgs., brick, 1 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; Fire dept. —1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 2,700 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,000; total mem., 36 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, 3 blocks from business center; system, pump to stdp. and direct; stdp. cap., 75,000 gals.; dim., 12 x 35; cons. steel; 3 pumping engines, cap. per day 1,900,000 gals., constructors, Gordon, Worthington; mains, kalomine, 10 miles, 3 to 12 in. dia., National; 40 hydrants, Eclipse; 29 valves; 400 services; pipe, galv. iron; pressure, dom. 47½ lbs., fire 80-150 lbs.; consumption per day 500,000 gals., per capita 125 gals.; cost to construct, $60,000; int. paid on bonds, 8 per cent.; ann. cost of mtce., $3,000; works belong to Co.

GRANBURY, pop. 2,000. Fire dept.—1 h. & l. truck, 1 chem. engine, 1 hand cart; hose, 800 ft.; value of equipment, $2,400; total mem., 25. Insurance key rate 91 cents.

WATER SUPPLY—Source, wells; system, pumps 4, maker Waggoner, cap. per day 1,500,000 gals.; hydrants, 125; mains, 2 to 6 in. dia.; pressure, dom. 40 lbs., fire 90 lbs.; cost of waterworks, $12,000; works belong to private Co.

GRANDVIEW, pop. 1,730. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts. hose 840 ft., buckets and ladders; total mem., 24 volunteers. Insurance key rate 89 cents.

WATER SUPPLY—Source, stdp., artesian wells; mains, ½ mile; 6 hydrants.

GREENVILLE, pop. 6,860; fire area, 640 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 3 hose carts, 2 reels, 4 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 700 ft., total hose, 3,200 ft.; fire alarm, bell; value of dept. equipment, $9,000; value of bldgs., $3,500; ann. exp. of dept., $1,500; total mem. 26, paid full time 2, volunteers 24; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 189,000 gals.; dim. 138 x 15; filtration system, N. Y.; cap. of plant, 500,000 gals.; res. cap., 320,000,000 gals; 3 pumping engines, cap. per day 9,000,000 gals., constructor Rochester; mains, 10 miles, 4 to 12 in. dia., Shickle, Howard-Harrison; 76 hydrants, Ludlow; 18 valves; meters, total number, 106, Crown; pressure, dom. 50 lbs., fire 100-120 lbs.; cost to construct, $140,000; ann. cost of mtce., $3,650; works belong to Co.

GROESBECK, pop. 1,462; fire area, 4 blocks; mercantile bldgs., brick, 1 and 2 stories private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good 800 ft.; inferior all kinds, 200 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 15 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap., 90,000 gals.; res. cap., 900,000 gals.; pumping engines, cap. per day 500,000 gals.; constructor Smith-Vaile; mains, 3 miles, 4 to 6 in. dia.; 20 hydrants, Bourbon; 12 valves; pressure, dom. 45 lbs., fire 125 lbs.; cost to construct, $27,000; ann. cost of mtce., $1,000; works belong to Co.

HALLETTSVILLE, pop. 1,600; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 3 stories;

mitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts, 1 hose carriage, 2 c. ex.; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,750; value of bldgs., $800; total mem., 45 volunteers. Insurance key rate 81 cents.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap. 200,000 gals.; dim. 100 x 12, builders Ripley & Bronson; res. cap. 30,000 gals., cap. per day 100,000 gals., constructor Knowles; pumps, 8 x 12 x 8 x 12, New Gardner; mains, 3 miles, 4 to 8 in. dia., Ripley & Bronson; 40 hydrants, Empire; 300 services; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $20,000; ann. cost of mtce., $2,500; works belong to city.

HEMPSTEAD, pop. 2,614; fire area, 250 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,200; total mem., 30 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 85,000 gals.; dim., 100x13; res. cap., 20,000 gals.; 1 pumping engine, cap. per day 750,000 gals., constructor Deane; mains, cast iron, 4 miles, 2 to 8 in. dia.; 20 hydrants; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $30,000.

HENRIETTA, pop. 3,500; fire area, 300 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 50 c. hand ex., 1 h. & l. truck, 2 hose carts, 1 horse; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 400 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $750; ann. exp. of dept., $1,600; total mem., 45, paid full time 2, paid part time 1, 42 volunteers.

WATER SUPPLY—Source, wells, 400 yds. from business center; system, pump to res. and stdp.; stdp. cap., 100,000 gals.; dim. 12 x 100; builders, Elmore Iron Works; 2 pumping engines; class, dup.; cap. per day, 1,000,000 gals.; constructor, Knowles; mains, steel, 4 miles, 4 to 8 in. dia.; 26 hydrants; Ette & Henger; 2 valves; 125 services; pressure, dom. 60 to 75 lbs., fire 50 to 75 lbs.; cost to construct, $20,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $800; works belong to city.

HICO, pop. 2,700. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, electric bell; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 150,000 gals.; dim. 75 x 12; 2 pumping engines; constructors Gordon and Cook; mains, 1½ miles, 4 to 6 in. dia.; 23 hydrants.

HILLSBORO, pop. 8,500; fire area, 1,280 acres; mercantile bldgs., stone, brick and wood; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs. $2,900, av. ins. for same time $48,000. Fire dept.—1 steamer, 1 h. & l. truck; 2 hose reels, 1 hose carriage, 5 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and telephone; value of dept equipment $10,000, value of fire dept. bldgs. $2,000; ann. expenses of dept., $2,100; total mem. 65; 2 paid full time, 1 paid part time, 62 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to stdp. and direct; stdp. cap., 160,000 gals.; dim., 14 x 115; res. cap., 200,000 gals.; 2 pumping engines, class, comp. dup., cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 17 miles, 4 to 10 in. dia., Addyston; 76 hydrants, Corey; meters, total number 100; 1,000 services; pressure, dom. 45 lbs., fire 135 lbs.; cost to construct, $50,000; cost of mtce., $4,000; works belong to city.

HONEY GROVE, pop. 2,483; fire area, 10 acres; bldgs., stone, brick and wood, 1 to 3 and combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 1 comb. c. and h. wagon, 4 c. hand ex., 1 h. & l. truck, 1 hose cart 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell; total mem. 35, paid 2, 33 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res.; stdp. cap., 150,000 gals.; dim., 125 x 25; res. cap., 250,000,000 gals; 3 pumping engines, cap. pper day 2,500,000 gals., constructor Worthington; mains, cast iron; 6 miles 4 to 10 inch dia.; 57 hydrants; meters, total number 50; pressure, dom. 70 lbs., fire 140 lbs.; cost to construct, $65,000.

HOUSTON, pop. 70,000; fire area, 10,240 acres; mercantile bldgs., brick, 2 to 8 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—7 steamers, 1 c. engine, 1 h. & l. truck, 17 c. hand ex., 2 comb. c. & h. wagons, 1 aerial truck, 5 hose wagons, 1 hose reel, 36 horses; hose, cotton, rubber lined, good, 12,350 ft.; inferior, all kinds, 3,900 ft.; total hose, 16,250 ft.; fire alarm, electric, 92 boxes; value of dept. equipment, $69,890; value of bldgs., $92,000; ann. exp. of dept., $60,000; total mem., 65, paid full time.

WATER SUPPLY—Source, artesian wells; system, pump to stdp. and direct; stdp. cap., 900,000 gals., dim. 30 x 150; 4 pumping engines, cap. per day, 18,000,000 gals.; constructors, Worthington; mains, cast iron, 84 miles, 4 to 20 in. dia., McLean; Trident, 584 hydrants, Mathews; meters, total number 750, Worthington, Crown; 8,000 services; pressure, dom. 60 to 100 lbs., fire 80 to 100 lbs.; consumption, per day 10,000,000 gals.; cost to construct, $1,081,000; ann. cost of mtce., $30,000; works belong to city.

HUBBARD, pop. 3,000; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bell and whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap. 34,600 gals.; dim. 12 x 100; 2 pumping engines, 8 x 12 and 7 x 12, constructors Smith-Vaile; mains, 6¼ miles; 10 hydrants, Nelson; 12 meters; pressure, fire 40 lbs.; consumption, per day 40,000 gals., per capita 25 gals.; cost to construct, $25,000; ann. cost of mtce., $100; works belong to private Co.

HUNTSVILLE, pop. 2,485; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; Fire dept.—2 hose reels; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 700 ft.; total hose, 2,200 ft.; fire alarm, whistle; total mem., 20 volunteers; underwriters' rating second class.

WATER SUPPLY—Source, well, 4 blocks from business center; system, pump to stdp. and direct; stdp. cap. 85,000 gals., dim. 24 x 60; material used in construction, iron; quality of water, hard; pumping engines, cap. per day 100,000 gals.; mains, iron, 4 miles, 2 to 8 in. dia.; 40 hydrants; 10 valves; meters, total number 100, Trident; pressure, dom. 60 lbs., fire 84 lbs.; cost to construct, $12,000; works belong to city.

ITALY, pop. 1,300; fire area 1 mile; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 12 c. hand ex., 1 h. & l. truck, 1 hose cart, 1 hose carriage; hose, cotton, rubber lined, good, 700 ft.; inferior, all kinds, 200 ft.; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $675; ann. exp. of dept., $250; total mem., 33 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 40,000 gals., dim. 12 x 20; material used in cons., wood; quality of water, good; res. cap., 30,000 gals.; 2 pumping engines, class comp.; mains, cast iron, 7 miles, 4 to 6 in. dia.; 7 hydrants; 160 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 90 lbs.; consumption per day, 50,000 gals.; cost to construct, $18,000; works belong to Co.

tile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $300; total mem., 20 volunteers.

WATER SUPPLY—Source, not stated; system, pump to stdp.; stdp. cap., 100,000 gals.; pumping engines, cap. per day 285,200 gals.; mains, ½ mile, 4 to 6 in. dia.; pressure, fire, 25 lbs.

JACKSONVILLE, pop. 4,000. Fire dept.—2 hand hose carts, 1,000 ft. hose.

WATER SUPPLY—Source, wells and springs; town has contracted for complete waterworks system; work began Jan. 1, 1908.

JEFFERSON, pop. 2,850; fire area, 320 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted. Fire dept.—1 steam engine, 1 h. & l. truck, 2 hose carriages, all kinds; hose, rubber, good 1,000 ft.; leather, good 900 ft.; total hose, 1,900 ft.; fire alarm, bell; value of fire dept. equipment, $6,000; value of bldgs, $10,000; ann. exp. of dept., $150; total mem., 12 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, river, in business center; system, pump to tank and gravity; stdp. cap. 40,000 gals., dim. 12 x 20; material used in cons., steel and iron; quality of water, good; res. cap. 40,000 gals., located at city park; 1 pumping engine, constructors Fairbanks & Morse; mains, cast iron, 2¼ miles; 16 hydrants; cost to construct, $10,000; bonded debt, $35,000; int. paid on bonds, 3½ per cent; works belong to city.

KAUFMAN, bldgs., brick. Fire dept.—1 hose cart; hose, 1,000 ft.; alarm, electric; total mem., 20 volunteers. Insurance key rate 74 cents.

WATER SUPPLY—Source, lake.

KERRVILLE, pop. 1,423; fire area, 200 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustible ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 24 buckets, hooks, ladders, axes, lanterns, picks; 2 hose carts; hose, cotton, rubber lined, good 400 ft.; fire alarm, bell; ann. exp. of dept., $475; total mem., 30 volunteers; underwriters' rating fourth class. Insurance key rate 83 cents.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump to res.; filtration system, gravel; res. cap., 450,000 gals.; 1 pumping engine, cap. per day 200,000 gals., constructors Worthington; mains, cast iron, 4 miles, 4 to 6 in. dia.; 24 hydrants; pressure, dom. 165 lbs., fire 165 lbs.; works belong to Co.

LADONIA, pop. 1,600; fire area, 20 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 900 ft.; inferior, all kinds, 200 ft.; total hose, 1,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $2,900; total mem., 35 volunteers.

WATER SUPPLY—Source, lakes; system, pump to stdp.; stdp. cap., 70,000 gals.; dim., 80 x 20; 1 pumping engine, class, duplex; cap. per day, 750,000 gals.; constructor, Gardner; mains, 3 miles, 4 to 6 in. dia.; 20 hydrants; 40 services; pressure, dom. 40 lbs., fire 85 lbs.; works belong to Co.

LA GRANGE, pop. 2,392; fire area, 12½ acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; fires investigated; Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good 1,400 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $200; ann. exp. of dept., $25; total mem., 60 volunteers. Insurance key rate 83 cents.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap., 141,000 gals.; dim., 60 x 20; filtration system, N. Y.; cap. of plant, 150,000 gals.; 2 pumping engines; cap. per day, 1,500,000 gals.; constructors, Worthington, Smith-Vaile; mains, 5½ miles, 4 to 8 in. dia.; 38 hydrants; 36 to construct, $39,000; works belong to city.

LAMPASAS, pop. 2,300; fire area, 160 acres; mercantile bldgs., stone and brick, 1 and 2 stories; private, stone and brick, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept. 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept, $750; total mem., 15, paid full time 1, 14 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 75,000 gals.; dim., 20x50; 2 pumping engines, class Duplex, size, 16x8½ x 10, cap. per day 1,500,000 gals., constructor Worthington; mains, 5½ miles, 4 to 8 in. dia.; 30 hydrants, Ludlow; pipe, wrought iron; pressure, 40 to 50 lbs., fire 50 lbs.; cost to construct, $40,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $2,000; works belong to town.

LANCASTER, pop. 1,000; fire area, 300 acres. Fire dept.—1 hose cart, 1 h. & l. truck; hose, 500 ft.; value of dept. equipment, $500; total mem., 22 volunteers.

WATER SUPPLY—Source, artesian well; system, gravity; 12 pumping engines, constructors Smith-Vaile; cap. per day, 50,000 gals; 7 hydrants; 100 services; mains 5,000 ft.; pressure, dom., 50 lbs., fire 100 lbs.; cost to construct, $10,000; bonded debt., $8,000; interest paid on bonds, 4 per cent; ann. cost of mtce. $700.

LAREDO, pop. 14,062; fire area, 800 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, brick and adobe, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose cart, 3 hose reels, 3 horses; hose, cotton, rubber lined, good 900 ft.; rubber, good 250 ft.; inferior, all kinds, 150 ft.; total hose, 1,300 ft.; fire alarm, telephone; value of dept. equipment, $8,000; value of fire dept. bldgs., $5,000; ann. exp. of dept., $1,200; total mem., 23, paid full time 3, pair part time 2, volunteers 18; underwriters' rating second class.

WATER SUPPLY—Source, river, 1-2 mile from business center; system, pump to stdp.; stdp. cap., 90,000 gals.; dim., 20x40; location at station; material used in cons., steel; builders, Koken Iron Works; 3 pumping engines, class comp. dup.; cap. per day, 4,500,000 gals.; constructors, Blake, Worthington; mains, cast iron, 13 miles, 4 to 16 in. dia.; 109 hydrants, Ludlow; 65 valves, Ludlow, Crane; meters, total number 165, Worthington 5, Nash 160; meters owned by Co.; service pipe, galv. iron; pressure, dom. 55 lbs., fire 75 lbs.; consumption, per day 1,500,000 gals., per capita 70 gals.; cost to construct, $191,000; bonded debt. $134,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $10,000; works belong to Co.

LLANO, pop. 2,500; bldgs., brick, stone and wood, 1 and 3 stories. Fire dept.—1 h. & l. truck, 1 hose reel, hose 1,100 ft., 2 horses; 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, 1 block from business center; system, pump to stdp. and direct; stdp. cap. 30,000 gals., dim. 15 x 100, material used in construction iron, builders Chicago B. & I Works; quality of water, good; 2 pumping engines, class trip., cap. per day 1,440,000 gals., constructor Gould; mains, cast iron, 4 miles, 2 to 8 in. dia.; meters, total number 3, Gem 1, Keystone 2, owned by consumer; 350 services; pipe, wrought iron; 11 hydrants; pressure, dom. 75 lbs.; cost to construct, $30,000; cost of mtce., $1,000; works belong to Co.

LOCKHART, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $1,500; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 2 blocks from business center; system, pump to stdp. and direct;

engines, constructors Burnham & Root; mains, cast iron, 5 miles, 4 to 8 in. dia.; 34 hydrants; meters, total number 115, owned by Co.; 200 services; pipe, wrought iron; pressure, dom. 45 lbs., fire 100 to 125 lbs.; consumption per day, 300,000 gals.; cost to construct, $75,000; cost of mtce., $8,000; works belong to Co.

LONGVIEW, pop. 3,590; fire area, 10 acres; bldgs., brick and wood, 1 and 3 stories; wooden roofs roofs not permitted; fireworks ord. Fire dept.—1 h. & l. truck, 1 steam engine, 1 c. engine, 1 comb. chem. h. & l. truck, 1 hose carriage; hose, cotton, good, 3,500 ft.; 2 horses; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs. $5,000; ann. exp. of dept., $2,500; total mem., 12, paid full time 2, paid part time 10. Insurance key rate 50 cents.

WATER SUPPLY—Source, 2 cisterns, cap. 100,000 gals.; deep wells, cap. 450,000 gals. per day; pressure, 90 lbs.

LUFKIN, pop. 5,500; fire area, 10 acres; bldgs., brick, wood and iron, wooden roofs not permitted. Fire dept.—1 h. & l. truck, 1 comb. chem. h. & l. wagon, 2 hose reels, 2 horses, hose, cotton, rubber lined, good, 2 000 ft.; fire alarm Gamewell, electric; total mem., 32. 2 paid men, 30 volunteers.

WATER SUPPLY—Source, lake, 1¼ miles from business center; system, pump to stdp. and mains; stdp. cap. 86,000 gals., dim. 12 x 100, material used in construction steel; quality of water, good; 2 pumping engines, cap. per day, $800.000 gals., constructor Gardner; mains, cast iron, 10 miles, 4 to 6 in. dia.; 31 hydrants; 2 valves; 150 services, consumption per day, 150,000 gals.; cost to construct, $25,000; bonded debt, $19,000; int. paid on bonds, 5 per cent; cost of mtce., $1,800; works owned by city.

LULING, pop. 1,800; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 to 2½ stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—8 c. hand ex.; 1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good, 4,900 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem., 42 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 100,000 gals., dim. 80 x 25, 100 x 20; 1 pumping engine; class, duplex; cap. per day, 750,000 gals., constructor Deane; mains, 4 miles, 4 to 8 in. dia.; 16 hydrants, Empire; 12 valves; 225 services; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $30,000; ann. cost of mtce., $1,500; works belong to Co.

McGREGOR, pop. 2,500. Fire dept.—1 hose carriage; total hose, 1,100 ft.; total mem., 20 volunteers. Insurance key rate 84 cents.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 100,000 gals.; dim. 16x24; 1 pumping engine; cap. per day, 260,000 gals., constructor American Well Co.; mains, 1 mile, 1 to 6 in. dia.; 5 hydrants; pressure, dom. 80 lbs., fire 30 lbs.

McKINNEY, pop. 6,000; fire area, 20 acres; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 comb. h. & l. truck and c. engine, 2 hose wagons, 6 horses; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $20,000; value of dept. bldgs., $10,000; total mem., 50, paid full time, 1; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 3-4 mile from business center; system, pump to reservoir, to stdp. and direct; stdp. cap., 235,000 gals.; dim., 20 x 100; res. cap., 40,000 gals.; 1 pumping engine; class, duplex; cap. per day, 1,000,000 gals.; constructors Smith-Vaile; mains, cast iron, 4¾ miles, 6 to 12 in. dia.; 51 hydrants, Corey; meters, number 14; 180 services; pressure, dom., 75 lbs.; fire, 125 lbs.; cost to construct, $40,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $2,700; works belong to town.

MARLIN, pop. 3,092; fire area, 6 blocks; mercantile bldgs., brick, 2 and 4 stories; private, wood, 2 stories; wooden roofs not permitted; fire-

Fire dept.—1 hand engine, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 3 hose carts, 6 horses; hose, cotton, rubber lined, good, 2,450 ft.; fire alarm, Insurance key rate 60 cents.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and res.; stdp. cap. 90,000 gals., dim. 120 x 21, located near station; cons., steel; builders, Chicago Bridge & Iron Co.; quality of water, good; res. cap., 5,000,000 gals., located at station; 2 pumping engines; cap. per day, 2,000,000 gals.; constructors, Smith-Vaile; mains cast iron, 5 miles, 4 to 12 in. dia.; 52 hydrants, Bourbon; 32 valves, Bourbon; 125 services; black pipe; pressure, dom., 50 lbs., fire, 75 lbs.; consumption, per day, 300,000 gals., per cap. 100 gals.; cost to construct, $35,000; works belong to Co.

MARSHALL, pop. 12,500; fire area, 25 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 7 hose wagons, 9 horses; hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of bldgs., $2,500; ann. exp. of dept., $1,500; total mem. 100, 5 paid full time, 95 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 3 miles from business center; system, gravity and pump to stdp.; stdp. cap. 157,888 gals.; dim. 16 x 120; filtration system, Cook; res. cap., 800,000 gals.; located at station; 2 pumping engines, class. comp; cap. per day, 5,000,000; constructor Deane; mains, 12 miles, 4 to 10 in. dia.; 154 hydrants, Chapman; 30 valves; meters, total number 40; 700 services; pressure, dom. 65 lbs., fire 65 lbs.; consumption, per day 400,000 gals., per cap. 31 gals.; cost to construct, $135,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $5,000; works belong to city.

MERIDIAN, pop. 950; bldgs., brick, stone and wood, 1 and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hose carriage, also fire hand ex.; no organized dept.

WATER SUPPLY—Source, artesian well; system, direct pressure to mains; 3¾ miles of pipe, 2 to 6 in. dia.; 120 taps; pressure, dom. 20 lbs.; cost of works, $6,000.

MEXIA, pop. 3,500; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—c. hand ex., 1; h. & l. truck, 1; aerial truck, 1; hose wagon, 2; horses, 2; hose, rubber, good, 700 ft.; inferior, all kinds, 300 ft.; total hose, 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; value of dept. bldgs., $400; ann. exp. of dept., $700; total mem., 15 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, spring, 6 miles from business center; system, pump to stdp.; stdp. cap., 96,000 gals.; dim., 12 x 100; material used in construction, iron; quality of water, good; 2 pumping engines, cap. per day 750,000 gals., constructors Deane and Smith-Vaile; mains, cast iron, 12 miles, 2 to 8 in. dia.; 28 hydrants; meters, total number 25, Nash; 425 services; kind of pipe, black iron; pressure, dom. 40 lbs., fire 60 lbs.; consumption, per day 75,000 gals., per cap. 35 gals., cost to construct, $60,000; ann. cost of mtce., $500; works belong to Co.

MINERAL WELLS, pop. 2,048; mercantile bldgs., brick and stone. Fire dept.—1 h. & l. truck, 2 hose carriages, 1 comb. hose wagon; total hose, 1,500 ft.; fire alarm, bell; total mem., 35 volunteers.

WATER SUPPLY—Source, lake; system, pumping; res. cap., 100,000 gals.; pumping engines, cap. per hour 63,000 gals.

NACOGDOCHES, pop. 5,000; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—10 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined good, 500 ft.; fire alarm, pistols; total mem., 30 volunteers. Insurance key rate 72 cents.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 500 bbls.; 2 pumping engines;

dia.; 60 services; pressure, dom., 40 lbs.; cost to construct, $45,000; ann. cost of mtce., $300; works belong to Co.

MT. PLEASANT, pop. 1,096. Fire dept.—1 hose cart; hose, 600 ft.; total mem., 9 volunteers.

WATER SUPPLY—Source, lake; system, pump to stdp. and res.; stdp. cap. 1,000,000 gals.; pressure, 70 lbs.; 11 hydrants.

NAVASOTA, pop. 3,858; fire area, 10 blocks; mercantile bldgs., stone and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose wagons, 3 hose reels; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 200 ft.; inferior, all kinds, 500 ft.; total hose, 2,700 ft.; fire alarm, electric; value of dept. equipment, $3,500; value of bldgs., $15,000; ann. exp. of dept., $420; total mem. 66, paid full time 1, 65 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; 260,000 gals., conres. and stdp.; stdp. cap., 85,000 gals.; res. cap., 100,000 gals.; builders, Ripley & Bronson; 2 pumping engines; cap. per day, 1,750,000 gals.; constructors, Smith-Vaile; mains, 6½ miles, 4 to 8 in. dia., Shickle, Howard, Harrison; 20 hydrants, National; 40 valves; meters, total number, 3, Hersey; pressure, dom. 36 to 66 lbs., fire. 120 to 160 lbs.; cost to construct, $28,000; ann. cost of mtce., $1,400; works belong to city.

NEW BRAUNFELS, pop. 4,000; fire area, 650 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—2c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $240; total mem., 54 volunteers. Insurance key rate 60 cents.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to stdp.; stdp. cap. 200,000 gals., dim 25 x 58, material used in cons. boiler steel; quality of water, good; 2 pumping engines, class dup., cap. per day 1,224,000 gals., constructor Smith-Vaile, Knowles; mains, cast iron, 9¾ miles, 4 to 8 in. dia.; 74 hydrants; 72 valves; 740 services; pipe, wrought iron; pressure, dom. 40 lbs., fire 140 lbs.; consumption per day, 350,000 gals.; cost to construct, $70,500; cost of mtce., $4,000; works belong to city.

OAK CLIFF, pop. 8,000. Fire dept.—1 steamer, 1 hose wagon, 1 comb. c. & h. wagon; value of equipment, $9,000; value of bldgs., $11,000; exp., $8,500; total mem., 9.

WATER SUPPLY—Source, artesian well; system, pumps; 60 hydrants; pressure, dom. 25 lbs., fire 100 lbs.; works belong to city.

ORANGE, pop. 7,500; bldgs., brick and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustible ord. Fire dept.—1 steamer, 1 hand engine, 12 c. hand ex., 1 h. & l. truck, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $4,800; value of dept. bldgs., $250; exp. of dept., $1,200; total mem. 21, 1 paid full time, 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, artesian wells; system, pump to stdp. and direct; res. cap., 25,000 gals.; 4 pumping engines; class, 3 comp. dup.; 1 engine, driven, power, Gould pump, cap. per day, 15,000,000 gals., constructors Worthington and Smith-Vaile; mains, 6 miles, 4 to 10 in. dia.; 36 hydrants, Corey; meters, total number, 5; 350 services; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day, 600,000 gals., per capita 150 gals.; cost to construct, $25,000; ann. cost of mtce., $1,500; works belong to Co.

PALESTINE, pop. 8,297; fire area, 500 acres; mercantile bldgs., brick and wood 1 to 3 stories; private, brick and wood, 1 story; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds. 2,000 ft.; total hose, 3,000 ft.; fire alarm, bell; value of dept equipment, $3,000; value mem. 66, paid full time 4, paid part time 2, 60 volunteers.

WATER SUPPLY—Source, springs and watersheds, 1½ miles from business center; system, pump to stdp.; stdp. cap., 70,000 gals.; dim., 30 x 100; material used in cons., iron; builders, Ripley & Bronson; quality of water, good; 2 pumping engines; cap. per day, 5,500,000 gals.; constructors, Worthington; mains, cast iron; 20 miles, 4 to 14 inch dia., Ripley & Bronson and Dennis Long; 125 hydrants, Ette & Heuger; 38 valves; meters, total number, 20, Buffalo Union; 700 services; kind of pipe, galv. iron; pressure, dom. 40 lbs., fire 70 lbs.; cost to construct, $165,000; bonded debt, $100,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $6,000; works belong to Co.

PARIS, pop. 18,000; fire area, 50 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, stone and brick, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 11 horses; hose, rubber, good, 3,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alarm, bell; value of dept. equipment, $12,000; value of bldgs., $10-000; ann. exp. of dept., $10,000; total mem. 22, paid full time.

WATER SUPPLY—Source, lake and wells, 2 miles from business center; system, pump to stdp. and direct; stdp. cap., 805,000 gals.; dim., 130x20; 2 pumping engines, cap. per day 4,000,000 gals., constructor, Worthington; mains, 31 miles, 4 to 10 in. dia.; 216 hydrants, Ludlow; 63 valves; meters, total number 900; 950 services, pipe, iron and lead; pressure, dom. 56 lbs., fire 85 lbs.; consumption per day, 275,000 gals., per cap. 16 gals.; cost to construct, $200,000; cost of mtce., $12,000; works belong to city.

PEARSALL, pop. 2,000; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs permitted; no fireworks ord. Fire dept.—1 c. engine, 12 c. ex., 1 h. & l. truck, 1 hose carriage; bucket brigade; value of dept. equipment, $750; total mem., 30 volunteers.

WATER SUPPLY — Source, cisterns and wells pumped by windmills; some cisterns elevated.

PILOT POINT, pop. 1,168. Fire dept.—1 hose cart, 300 ft. hose.

WATER SUPPLY—Source, wells; system, gravity; stdp. cap., 50,000 gals.; 4 pumping engines; constructors, Cook, Worthington; mains, 4 miles, 3 in. dia.; 9 hydrants, National; 200 services; wrought iron pipe; pressure, dom., 33 lbs.; fire, 75 lbs.; consumption, per day, 20,000 gals., per cap. 20 gals.; cost to construct, $15,000; ann. cost of mtce., $1,200; works belong to Co.

PITTSBURG, pop. 2,500. Fire dept.—2 hose carts; 1,000 ft. hose; value of dept. equipment, $2,000; ann. exp. of dept., $500; total mem., 30 volunteers.

WATER SUPPLY—Source, deep wells; 2 pumps; bonded debt $7,500, int. paid on bonds 4 per cent; works belong to Co.

PLANO, pop. 1,304; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, h. & l. truck 1, 1 hose wagon; horses, 2; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and telephone; total mem., 27 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, creek and well, ¾ mile from business center; system, pump to stdp.; stdp. cap., 60,000 gals.; dim., 12 x 80; 2 pumping engines; class dup.; cap. per day, $05,280 gals.; constructors Smith-Vaile; mains, 3½ miles, 4 to 18 in. dia.; 32 hydrants.

PORT ARTHUR, pop. 10,000. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 h. & l. truck, 1 hose cart; hose, 3,000 ft.; fire alarm, 25 boxes.

WATER SUPPLY—Source, Neches river; system, pump to stdp.; res. cap., 18,000,000 gals.; stdp. cap., 100,000 gals.; direct pressure, 100 lbs.; 30 hydrants.

QUANAH, pop. 1,651; fire area, 1½ sq. miles; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden

gated. Fire dept.—1 c. engine, 12 c. extinguishers, 1 h. & l. truck, 1 hose wagon, 4 portable water tanks; hose, rubber, 500 ft.; fire alarm, bell; 3 horses; value of dept. equipment, $5,000; value of bldgs., $500; ann. exp. of dept., $500; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells.

RICHMOND, pop. 1,187. Fire dept.—2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; total mem., 25 volunteers. Insurance key rate 91 cents.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 59,000 gals., dim. 10 x 100; 1 pumping engine, constructors Smith-Vaile; mains, 1 mile, 4 to 8 in. dia.; 10 hydrants.

ROCKDALE, pop. 3,000; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 600 ft.; fire alarm, bell; total mem., 50 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 3 blocks from business center; system, pump to stdp.; stdp. cap. 93,000 gals., dim. 10 x 110 builders Fairbanks-Morse & Co.; pumping engines, cap. per day, 1,000,000 gals.; mains, cast iron, 2 miles, 2 to 6 in. dia.; 20 hydrants, National; 14 valves; pipe, wrt. iron; pressure, dom. 50 lbs., fire 110 lbs.; cost to construct, $45,000; int. paid on bonds, 7 per cent; works belong to Co.

ROCKPORT, pop. 1,200; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 1 hose carriage, 1 horse; hose, cotton, rubber lined, good, 300 ft.; fire alarm, bell; value of dept. equipment, $2,000; total mem., 15 volunteers. Insurance key rate $1.01.

WATER SUPPLY—Source, wells.

ROCKWALL, pop. 1,245; mercantile bldgs., stone and brick. Fire dept.—1 h. & l. truck, 1 hose carriage; total hose, 500 ft.; fire alarm, bell; total mem., 22 volunteers; J. C. Barringer, chief.

WATER SUPPLY—Source, well; system, gravity and pumping; res. cap., 32,000 gals.; pumping engines, cap. per day, 15,000 gals.

ROUND ROCK, pop. 1,138; fire area, 640 acres; mercantile bldgs., stone and wood, 1 and 2 stories, private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; fires not investigated; Fire dept.—1 h. engine, 1 c. engine, 1 hose carriage; hose, cotton, rubber lined, good 400 ft.; inferior, all kinds 200 ft.; total hose, 600 ft.; fire alarm, bell; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Not reported.

SAN ANGELO, pop. 17,000; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks and combustibles ord.; fires not investigated; Fire dept.—20 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, telephone; value of dept. equipment, $3,500; value of bldgs., $300; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 260,000 gals., dim. 20 x 100, material used in cons. steel; quality of water, good; res. cap., 300,000 gals.; 2 pumping engines, cap. per day 5,500 000 gals., constructor Deane and Holyoke; mains, cast iron, 35 miles, 4 to 10 in. dia.; 70 hydrants; 50 valves; meters, total number, 1,200, Empire, Trident and Disc; 1,750 services; pressure, dom. 60 to 80 lbs., fire 120 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $125,000; bonded debt, $40,000; int. paid on bonds, 6 per cent; cost of mtce., $10,000; works belong to Co.

SAN ANTONIO, pop. 90,000; fire area, 36 sq. miles; mercantile bldgs., brick and stone, 1 to 7 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. engine, 1 c. engine, 1 aerial h. & l. truck, 6 hose wagons, 42 horses; hose, cotton, rubber lined, good, 12,000 ft.; fire alarm, Gamewell, 80 boxes; value of dept. equipment, $80,000; value of bldgs., $85,000; ann. exp. of dept., $65,000; total mem. 81, paid full time 61, paid part time 20.

WATER SUPPLY—Source, wells; system, pump to res. and direct; quality of water, good; res. cap. 5,000,000 gals., located 3 miles north of center of city; 9 pumping engines, cap. per day 50,000,000 gals., constructors Gould, Allis-Chalmers, Worthington; mains, cast iron, 140 miles, 4 to 30 in. dia.; 1,300 hydrants; 1,250 valves; meters, total number 1,700, Crown 325, Empire 700, Trident 75, owned by Co.; 11,000 services; pipe, galv. iron and lead; pressure, dom. 75 lbs., fire 90 lbs.; consumption per day, 12,000,000 gals.; cost to construct, $2,000,000; cost of mtce., $20,000; works belong to Co.

SAN MARCOS, pop. 5,500; bldgs., brick and stone, 1 to 3 stories; wooden roofs not permitted in fire area. Fire dept.—1 hand ladder truck, 2 hose wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,400 ft.; fire alarm, bell and telephone; value of dept. equipment, $1,000; ann. exp. of dept., $3,500; total mem. 76, 1 paid man, 75 volunteers.

WATER SUPPLY—Source, river; system, gravity and pump to res.; res. cap., 750,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructors Maxwell and Worthington; mains, 22 miles, 4 to 10 in. dia.; 25 hydrants; 34 valves; meters, total number, 25, Crown, Union; pressure, dom. 100 lbs., fire 250 lbs.; consumption per day 600,000 gals., per cap. 300 gals.; cost to construct, $75,000; ann. cost of mtce., $2,750; works belong to Co.

SAN SABA, pop. 889; mercantile bldgs., stone, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks ord.; no fire dept.

WATER SUPPLY—Source, spring; system, pumping direct; quality of water good; pumping engines, cap. per day 96,120 gals., mains cast iron 5 miles, ½ to 6 in. dia.; 115 hydrants; pipe, 4½ miles, 3 to 3¼ in. dia., constructor Knowles; 150 services; pipe, galv. pressure dom. 50 lbs.; works owned by Co.; cost to construct to date, $27,000; exp., $500.

SCHULENBURG, pop. 1,149; bldgs., wood, 1 and 2 stories; wooden roofs not permitted in fire limits. Fire dept.—1 hand engine, 2 private hand engines, 20 c. ex., 1 h. & l. truck, 2 hose carts; hose, rubber, good, 1,300 ft.; alarm, bell; value of dept. equipment, $800; value of bldgs., $75; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump direct; stdp. cap., 115,000 gals., dim., 14 x 100, material used in construction iron; quality of water, good; windmills and gasoline engine, cap. per day, 5,000 to 10,000 gals.; mains, cast iron, 5¾ miles, 3 in. dia.; 16 hydrants; 4 valves; pressure, dom. 54 lbs.; cost to construct, $11,000; bonded debt., $9,000; int. paid on bonds, 5 per cent; works belong to city.

SEALY, pop. 1,370; fire area, 1,280 acres; bldgs., wood and brick, 1 and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—18 c. ex., bucket brigade; alarm, bell; mem. 18.

WATER SUPPLY—Source, wells and cisterns.

SEGUIN, pop. 3,000; fire area, 850 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck, 7 hose wagons; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bells; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem., 55 volunteers.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap. 60,000 gals., dim. 102 x 10, material used in construction, iron; quality of water, good; 2 pumping engines, cap. per day, 2,000,000 gals., constructor Gordon; mains, cast iron, 10 miles, 4 to 20 in. dia.; 44 hydrants; 20 valves; 750 services; pressure, dom. 45 lbs., fire 60 lbs.; cost to construct, $80,000; bonded debt, $19,000; cost of mtce., $1,800; works belong to city.

SHERMAN, pop. 14,000; fire area, 2,500 acres; mercantile bldgs., brick, stone and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 3 hose carriages, 10 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell; value of dept. equipment, $18,400; value of bldgs., $20,000; ann. exp. of dept., $12,000; total mem., 62, paid full time 12, volunteers 50; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap 625,000 gals.; res. cap. 350,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals.; constructor Worthington and American; mains, material. cast iron, 14½ miles, 4 to 10 in. dia., Chapman; 260 hydrants, Chapman; 27 valves; meters, total number 2,000, Crown, Union, Hersey Rotary, Thomson, Worthington, Nash; 2,400 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 200 lbs.; cost to construct, $145,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $10,000; works belong to city.

SHINER, pop. 1,000. Fire dept.—3 hose carts; hose, 900 ft.; total mem., 34 volunteers.

WATER SUPPLY—System, pump to stdp.; res. cap., 50,000 gals.; mains, 1½ miles; 24 hydrants.

SMITHVILLE, pop. 3,000; mercantile bldgs., brick 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose reels; hose, rubber, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $100; ann. exp. of dept., $125; total mem., 30 volunteers.

WATER SUPPLY—Source, river, 2,040 ft. from business center; system, gravity and pump direct; filtration system, gravel; quality of water, good; 2 pumping engines; cap. per day, 1,500,000 gals.; constructors Smith-Vaile; mains, cast iron, 4 miles, 4 to 8 in. dia.; 24 hydrants; 10 valves; 390 services; pipe, galv. iron; pressure, dom. 50 lbs.; fire 80 to 125 lbs.; consumption per day, 200,000 gals.; cost to construct, $25,000.

SONORA, pop. 1,200. Fire dept.—2 hose carts; hose, 1,200 ft.; value of dept. equipment, $800; value of bldgs., $150; ann. exp. of dept., $150; total mem., 20, paid part time.

WATER SUPPLY—Source, wells; system, pumping; 4 pumps; 8 hydrants; mains, ½ mile; cost to construct, $15,000; works belong to Co.

STAMFORD, pop. 5,000. Fire dept.—1 gas engine, 2 hose carts, 1 hose wagon, 3 horses; hose, 3,300 ft.; total mem., 40 volunteers, 1 paid man.

WATER SUPPLY—Source, artificial lake; stdp. cap., 100,000 gals.; 1 pump, Dean; 16 hydrants; works owned by Stamford Water Works Co., Inc.

STEPHENVILLE, pop. 909. Fire dept.—2 hose carts; hose, 1,000 ft.; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source. wells and creek; stdp. cap. 68,000 gals.; 1 pump, Worthington; pressure, 125 lbs.

SULPHUR SPRINGS, pop. 4,000; fire area; 100 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 2 c. hand ex., 1 h. & l. truck, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 950 ft.; rubber, good, 500 ft.; total hose, 1,450 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $750; total mem., 20; paid full time 1, 19 volunteers.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp.; stdp. cap. 115,000 gals., dim. 12 x 120, builder O. J. German; 1 pumping engine, cap. per day 1,000,000 gals.; constructors Gordon and Worthington; mains, cast iron, 4 miles, 3 to 8 in. dia., Rusk; 25 hydrants, National; 65 services; pipe, black and galv. iron; pressure, fire 60 lbs.; cost to construct, $50,000; ann. cost of mtce., $3,000; works belong to Co.

TAYLOR, pop. 6,330; fire area, 275 acres; bldgs., brick, stone and wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 comb. c. & h. wagon, 2 hose carriages, 6 c. hand ex., 3 horses; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,000; total mem., 65 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs and river, ½ and 3 miles from business center; system, gravity to res. and pump to stdp.; stdp. cap. 165,000 gals., dim. 16 x 104, located center of city; material used in cons., steel; quality of water, good; res. cap. 3,000,000 gals., located near city; 2 pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, cast iron, 15 miles, 6 to 10 in. dia.; 44 hydrants; 40 valves; meters, total number 160; 650 services; pipe, wrought iron; pressure, dom. 45 lbs., fire. 80 to 100 lbs.; bonded debt, $75,000; int. paid on bonds, 6 per cent.; works belong to Co.

TEMPLE, pop. 11,000; fire area, 2,150 acres; mercantile bldgs., brick, 1 to 3 stories, private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c engine, 2 c. hand ex., 2 hose wagons, 1 hose reel, 4 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of dept. bldgs., $10,000; total mem. 85, 6 paid full time, 79 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to stdp., stdp. cap. 265,000 gals., dim. 110 x 18; res. cap. 6,000,000 gals.; 3 pumping engines, cap. per day 3,000,000 gals., constructors Deane and Worthington; mains, 19 miles, 8 to 18 in. dia., Gloucester; 68 hydrants, Chapman; 80 valves; pressure, dom. 60 lbs., fire 150 lbs.; cost to construct, $110,000; ann. cost of mtce., $12,500; works belong to city.

TERRELL, pop. 6,500; fire area, 480 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 300 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $2,500; ann. exp. of dept., $2,000; total mem., 32; paid full time 2, 30 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 150,000 gals.; 3 pumping engines; cap. per day 600,000 gals., constructor Worthington; mains, 6 miles; 48 hydrants, Ludlow; meters, total number, 160; pressure, dom. 50 lbs., fire 50 lbs.; consumption, per day 200,000 gals., per capita 33 gals.; cost to construct, $48,000; works belong to city.

TEXARKANA, pop. 10,000; bldgs., brick and wood, 2, 3 and 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 comb. engine and truck, 2 h. & l. trucks, 2 hose wagons, 4 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $3,600; value of bldgs., $1,200; total mem., 68 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, lake and wells; system, pump to stdp. and direct; stdp. dim., 110 x 20; 3 pumping engines, class dup. comp., cap. per day 3,000,000 gals.; constructors Gordon, Fairbanks-Morse; mains, 9 miles, 4 to 12 in. dia.; 110 hydrants; pressure, dom. 45 lbs.

TYLER, pop. 12,000; fire area, 648 acres; bldgs., wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 2 h. & l. trucks, 1 hose wagon, 4 horses; hose, cotton, rubber lined, good, 3,300 ft.; fire alarm, telephone and bell; value of dept. equipment, $11,000; value of bldgs., $20,000; total mem. 32, paid full time 7, volunteers 25; underwriters' rating, third class.

WATER SUPPLY—Source, creek and springs, 5 miles from business center; system, pump direct; res. cap., 25,000,000 gals.; 3 pumping engines, cap. per day, 4,250,000 gals.; constructors, Worthington, Gordon; mains 13 4-5 miles, 4 to 13 in. dia., National; 100 hydrants, Nelson, Runsey; 44 valves; meters, total number 29, Crown 20, Gem 1,

pressure, dom. 50 lbs., fire, 100 lbs.; cost to construct, $200,000; ann. cost of mtce., $5,000; works belong to Co.

UVALDE, pop. 6,000; fire area, 400 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $125; ann. exp. of dept., $150; total mem., 45 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 300 yds. from business center; system, pump to stdp.; stdp. cap., 85,000 gals.; dim. 100 x 12; pumping engines, cap. per day, 1,152,000 gals., constructor Worthington; mains, cast iron, 8 miles, 4 to 6 in. dia., Huntsville; 28 hydrants; 500 services; pipe, iron; pressure, dom. and fire, 150 lbs.; cost to construct, $36,000; ann. cost of mtce., $9,500; works belong to Co.

VAN ALSTYN, pop. 1,940; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 1,250 ft.; rubber, 1,250 ft.; fire alarm, bell and whistle; total mem., 10 volunteers.

WATER SUPPLY—Source, well, 2 blocks from business center; system, pump to stdp., dim. 12 x 100; material used in construction steel, quality of water, good; 1 pumping engine, class dup., cap. per day, 100,000 gals.; constructors Gardner & Gordon; mains, cast iron, 2½ miles, 4 to 6 in. dia.; 27 hydrants; 9 valves; meters, total number 110, Buffalo 43, Pittsburg 67, owned by consumer; 4 services; pipe, galv. iron; pressure, dom. 35 to 45 lbs., fire 125 lbs.; cost to construct, $15,525; bonded debt, $13,000; int. paid on bonds, 4, 5 and 6 per cent; cost of mtce., $1,200; works belong to city.

VERNON, pop. 3,000; fire area, 50 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated.

WATER SUPPLY—Source, wells.

VICTORIA, pop. 4,010; fire area, 640 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 3,150 ft.; fire alarm, Gamewell; value of dept. equipment, $9,000; value of bldgs., $6,000; total mem. 115, paid full time 2, volunteers 113; underwriters' rating, second class.

WATER SUPPLY—Source, 2 artesian wells; system, pump to stdp. and direct; stdp. cap., 150,000 gals.; dim. 100 x 16; builder, I. T. Jones; 2 pumping engines, cap. per day 3,000,000 gals.; constructor, Worthington; mains, cast iron, 10½ miles, 4 to 12 in. dia.; 137 hydrants, Eddy and Corey; 22 valves; 420 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; cost to construct, $92,000; int. paid on bonds, 6 per cent; works belong to city.

WACO, pop. 30,000; fire area, 36 blocks; mercantile bldgs., brick, 2 and 5 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 steamers, 1 c. engine, 20 hand ex., 2 h. & l. trucks, 1 chief's wagon, 5 hose reels, 24 horses; hose, cotton, rubber lined, good 8,000 ft.; fire alarm, Gamewell, 64 boxes; value of dept. equipment and bldgs., $96,000; ann. exp. of dept., $25,800; total mem., 205, paid full time 42, volunteers 172; underwriters' rating, first class.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp. and direct; stdp. cap., 200,000 gals., dim. 20 x 86, cons. steel, builders, Ripley & Bronson; res. cap. 5,000,000 gals.; 5 pumping engines; cap. per day, 12,000,000 gals.; constructors, Deane, Worthington; mains, cast iron, 75 miles, 4 to 20 in. dia., South Pittsburg; 350 hydrants, Ette, Henger; 200 valves; meters, total number 20, Worthington, Thomson; 5,000 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 80 lbs.; cost to construct, $600,000; bonded debt, $422,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $40,000; works belong to city.

acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 10 ft high; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 2,300 ft.; fire alarm, electric; value of dept. equipment, $9,000; value of bldgs., $17,000; ann. exp. of dept., $2,300; total mem., 50; paid full time 3, paid part time 3, 44 volunteers.

WATER SUPPLY—Source, wells, 800 ft. from business center; system, pump to res. and stdp.; stdp. cap. 138,000 gals., dim. 15 x 105; material used in cons., iron; quality of water, good; res. cap., 500,000 gals., 2 pumping engines; class, comp.; cap. per day, 1,500,000 gals.; constructors Knowles and Laidlaw-Dunn-Gordon; mains, cast iron, 7 miles, 4 to 12 in. dia.; 56 hydrants; 30 valves; meters, total number 251; 600 services; pipe, galv. iron; pressure, dom. 50 lbs.; fire 50 lbs.; consumption per day, 200,000 gals.; cost to construct, $53,000; bonded debt, $30,000; int. paid on bonds, 4 to 5 per cent; cost of mtce., $31,000; works belong to city.

WEATHERFORD, pop. 7,000; fire area, 900 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $2,000; ann. exp. of dept., $365; total mem., 60 paid full time 1, 59 volunteers.

WATER SUPPLY—Source, wells, 1,000 yds. from business center; system, pump to res; quality of water, good; res. cap. 1,000,000 gals., 2 pumping engines; cap. per day 1,275,000 gals., constructor Deane; mains, cast iron, 7 miles, 4 to 10 in. dia.; 34 hydrants; 15 valves; meters, total number 240 Nash 1, Union 10, Hersey Rotary 1, Trident 100, Hersey Disc. 12, Buffalo 12, Columbia 2, Keystone 12, owned by Co.; 442 services; pipe, galv. iron; pressure, dom. 45 lbs.; fire 80 lbs; consumption per day, 100,000 gals.; cost to construct, $120,000; cost of mtce., $9,000; works belong to Co.

WEIMAR, pop. 1,100; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. engine, 1 c. engine, 1 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, rubber, good, 1,400 ft.; inferior, all kinds, 500 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $600; ann. exp. of dept., $300; total mem., 45; paid part time 1, 44 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap., 100,000 gals.; dim., 100 x 13; material used in cons. iron; quality of water, good; 2 pumping engines; class, dup.; cap. per day, 30,000 gals.; constructors American Well Works; mains, cast iron, 3 miles, 4 to 10 in. dia.; 19 hydrants; 7 valves; pressure fire 40 lbs.; cost to construct, $10,000; cost of mtce., $500; works belong to city.

WEST, pop. 851; fire area, 8 acres; mercantile bldgs., brick, stone and iron, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; inferior, all kinds 800 ft.; total hose, 1,800 ft.; fire alarm, bell; total mem., 12 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, gravity, pump to res. and stdp.; stdp. cap. 115,000 gals., res. cap. 68,000 gals.; size 14 x 8 x 10, cap. per day 864,000 gals.; constructors Worthington; mains, galv. and black 7 miles, 2 to 6 in. dia.; 18 hydrants; 500 services; pipe, galv. iron; pressure, dom. 35 lbs., fire 80 to 90 lbs.; consumption, per day 50,000 gals., per cap. 62 gals.; cost to construct, $25,000; ann. cost of mtce., $1,800; works belong to Co.

WHARTON, pop. 2,000. Fire dept.—1 hose cart, 700 ft. hose. Insurance key rate 74 cents.

WATER SUPPLY—Source, deep well pump; system, pumping, 1 elevated steel tank, 125 ft. high; cap., 50,000 gals.; 2 pumps, constructor Blake, dup.; pressure, 32 lbs.; mains, 6,000 ft., 4 to 6 in. dia.; 23 hydrants.

WHITESBORO, pop. 1,800; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 water tower, 1 h. & l. truck, 2 hose carts; hose, 500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $100; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp., 12 x 100 in. dia.; res. cap., 100,000 gals.; 1 pumping engine, dup. cap. 500,000 gals.; 2½ miles mains, 4 to 8 in. dia.; 40 hydrants; pressure, 40 to 60 lbs. normal.

WHITEWRIGHT, pop. 2,500; fire area, 30 acres; mercantile bldgs., brick, 1 to 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks ord. Fire dept.—1 hose wagon, hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $1,200; ann. exp. of dept., $600; total mem., 10 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; dim. 12 x 30; 1 pumping engine; 7 hydrants.

WHITNEY, pop. 766; fire area, 20 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 story; wooden roofs not permitted; no fireworks ord. Fire dept.—1 c. engine, 7 c. ex., 1 h. & l. truck; hose, 1,000 ft.; fire alarm, bell; value of equipment, $300; value of bldgs., $150; ann. exp. of dept., $15; total mem., 20 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, artesian wells; 2 blocks distant; system, gravity; 4 hydrants; 135 services; pipe, 4 miles, 2 to 4 in. dia.; pressure, fire 50 lbs.; cost to construct, $6,000.

WICHITA FALLS, pop. 10,000; fire area, 15 blocks; mercantile bldgs., brick and stone, 1 to 6 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 1 automobile comb. c. & h. wagon, 2 c. hand ex., 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $13,850; value of bldgs., $8,000; ann. exp. of dept., $2,110; total mem. 13, paid full time 2, 11 volunteers.

WATER SUPPLY—Source, lake; system, pump to water tower; tower cap., 106,000 gals.; filtration system, mechanical; res. cap., 50,000,000 gals.; 2 pumping engines, cap. per day 4,000,000 gals., constructor Worthington; mains, 6 miles, 4 to 10 in. dia.; 50 hydrants, Corey; meters, total number, 300; pressure, dom. 45 to 50 lbs., fire 150 lbs.; consumption, per day, 300,000 gals., per cap. 150 gals.; cost to construct, $55,000; ann. cost of mtce., $2,250; works belong to Co

WILLS POINT, pop. 1,347; mercantile bldgs., brick. Fire dept.—1 gasoline engine, 1 c. engine, 1 hose carriage; total hose, 650 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells and cisterns; system, pumping.

YOAKUM, pop. 7,000; fire area, 300 acres; mercantile bldgs., wood and brick, 1, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior all kinds, 1,000 ft.; total hose, 3,000 ft.; fire alarm, bell and telephone; value of dept. equipment, $2,300; value of bldgs., $3,500; ann. exp. of dept., $800; total mem. 42, paid men 2, 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res. and direct; stdp. cap., 80,000 gals.; res. cap., 1,000,000 gals., pumping engines, cap. per day 2,750,000 gals., constructors Smith-Vaile, Fairbanks-Morse; mains, 6 miles, 4 to 8 in. dia.; 60 hydrants; meters, total number 3; 650 services; pressure, dom. 90 lbs., fire 120 lbs.; cost to construct, $86,235; ann. cost of mtce., $5,200.

YORKTOWN, pop. 1,200. Fire dept.—1 hose cart, 2 c. engines; hose, 1,000 ft.; total mem., 40 volunteers. Insurance key rate 79 cents.

WATER SUPPLY—Source, 2 artesian wells; system, pump to stdp. and direct; stdp. cap 54,000 gals., 8 hydrants.

Places with a population of 1,000 or more having no organized fire department: Alvord, Athens, Atlanta, Beeville, Burnet, Burton, Clarendon, Clifton, Content, Crockett, Cotula, Detroit, Flatonia, Forney, Fort Davis, Glen Rose, Gilmer, Goldthwaite, Henderson, Jacksboro, Livingston, Mason, Mineola, Rio Grande, San Diego, San Elizaro, Seymour, Thurber, Wolf City, Ysleta.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chm., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

BRIGHAM CITY, pop. 3,000; fire area, 6 blocks; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 150 ft.; total hose, 1,250 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $300; ann. exp. of dept., $500; total mem., 20.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; quality of water, good; res. cap., 176,000 gals.; mains, kalamein, 21 miles; 43 hydrants; 22 valves; 2 meters; 323 services; pipe, galv.; pressure, dom. 50 lbs., fire 76 lbs.; consumption per day, 200,000 gals; cost to construct, $34,000; bonded debt, $20,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to city.

CEDAR CITY, pop. 1,600. No organized fire dept.

WATER SUPPLY—System, gravity and pumping; res. cap. 300,000 gals.; mains, 3 to 8 in. dia.; 4 hydrants; pressure, 80 lbs.

EPHRAIM. Fire dept.—1 hand engine, 1 hose carriage; hose, 750 ft.; fire alarm, bell; total mem., 12 volunteers.

WATER SUPPLY—Not reported.

EUREKA, pop. 3,085; bldgs., brick, stone and wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose carriage 2 horses; hose, cotton, rubber lined, good 550 ft.; inferior, all kinds, 550 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $600; value of bldgs., $500; ann. exp. of dept., $300; total mem., 50 volunteers; underwriters' rating fourth class.

WATER SUPPLY—Source, wells, 8¼ miles from business center; system, pump to tanks, tank cap. 100,000 gals., dim. 16 x 24, located on side of mountain, material used in cons. wood; quality of water, good; 1 pumping engine, class Corliss, cap. per day 144,000 gals.; mains, 10 miles, 2 to 6 in. dia.; 20 hydrants, National; 18 valves; meters, total number 6, Worthington, owned by city; 250 services; pipe, spiral riveted; pressure, fire 150 lbs.; consumption per day 120,000 gals., per capita 40 gals.; cost to construct, $20,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,000; works belong to city.

LOGAN, pop. 9,000; fire area, 60 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick, and wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 comb. c. & h. wagon, 1 hose cart, 2 horses; hose, cotton, rubber lined, good, 3,700 ft.; fire alarm, bell and telephone; value of dept. equipment, $4,775; ann. exp. of dept., $765; total mem. 10, paid full time 2, 8 volunteers.

WATER SUPPLY—Source, river, 3 miles from business center; system, gravity; quality of water good; mains, iron and wood, 5½ miles, 4 to 10 in. dia., Colorado Iron Co., 65 hydrants, Ludlow; pipe, iron and lead; pressure, dom. 150 lbs., fire 120 lbs.; cost to construct, $53,000; int., paid on bonds, 6 per cent; ann. cost of mtce., $1,200; works belong to city.

MANTI, pop. 2,408; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. No organized fire dept.—1 h & l truck.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; res. cap., 50,000 gals.; mains, wood and iron, 12 miles, 2 to 8 in. dia.; 17 hydrants, Douglas & Murdock; 225 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 173,000 gals.; cost to construct, $53,000; bonded debt, $6,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $275; works belong to city.

MERCER, pop. 1,760; fire area, 7 acres; mercantile bldgs., stone, one story; private, wood, one story; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. loss per year for 3 years, $300; av. ins. for same time, $800. Fire dept.—1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 300 ft.; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs, $1,000; ann. exp. of dept., $200; total mem., 28 volunteers.

WATER SUPPLY—Source, Ophir Creek, 7 miles from business center; system, tanks; stdp. cap., 200,000 gals.; construction, wood; quality of water, good; 3 pumping engines, cap. per day, 619,200 mains, steel, 25 miles; 8 hydrants; 50 valves; 2 meters, maker, Worthington; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 50,000 gals.; cost to construct, $115,000; ann. cost of mtce., $2,000; works belong to private Co.

MT. PLEASANT, pop. 3,000; fire area, 200 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,500. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon 2 horses; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment $3,000; ann. exp. of dept., $200; total mem. 11, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, mountain streams, 4 miles from business center; system, gravity; quality of water, good; res. cap., 250,000 gals.; located ¼ mile east of town; 35 hydrants; pressure, 95 lbs.; cost to construct, $35,000; bonded debt, $18,000; int. paid on bonds, 6 per cent; cost of mtce., $700.

OGDEN CITY, pop. 30,000; fire area, 11,280 acres; mercantile bldgs., brick and stone, 1 to 5 stories; private, brick, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 6 c. hand ex., 1 comb. c. & h. wagon, 1 h. & l. truck, 1 aerial truck, 2 hose wagons, 1 hose reel, 7 horses; hose, cotton, rubber lined, good 8,450 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $28,000; value or dept. bldgs., $24,000; ann. exp. of dept., $26,083.30; total mem., 43, paid full time 20, paid part time 23; underwriters' rating, third class.

WATER SUPPLY—Source, river, 8 miles from business center; system, gravity; res; cap., 7,000,000 gals.; mains, kalamein, 40 miles, 2 to 30 in. dia., Natl. Tube Works; 117 hydrants, Ludlow; 170 valves; meters, total number 80, Hersey, Union, 3,500 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 120 lbs.; bonded debt $450,000; int. paid on bonds 4½ per cent; works belong to City.

PARK CITY, pop. 5,000; fire area, 300 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 c. engines, 6 hose carts, 12 hose reels; hose, rubber, good, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $20,000; value of bldgs., $5,000; ann. exp. of dept., $1,200; total mem., 78 volunteers.

WATER SUPPLY—Source, mountain streams, 1½ miles from business center; system, gravity; res.

in. dia., National; 33 hydrants; pipe, iron; pressure, fire 150 to 200 lbs.; cost to construct, $16,000.

PROVO CITY, pop. 7,500; fire area, 320 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated Fire dept.—1 steamer, 1 hose wagon, 4 horses; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs. $3,000; ann. exp. of dept., $1,000; total mem. 24, paid full time 2, 22 volunteers.

WATER SUPPLY—Source, river, 8 miles from business center; system, gravity; res. cap. 271,125 gals.; mains, cast iron and wood, 28 miles, 4 to 21 in. dia.; 90 hydrants, Ludlow; 85 valves; 1,300 services: pipe, galv. iron; pressure, dom. 75 lbs., fire 110 lbs.; cost to construct, $200,000; ann. cost of mtce., $2,000; works belong to city.

RICHFIELD, pop. 2,000; fire area, 600 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, brick, 1½ and 2 stories; no wooden roofs permitted in fire limits; combustibles ord. Fire dept.—1 c. engine, 2 hose carts; hose, cotton, rubber lined, 1,000 ft.; rubber, good, 200 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $200; total mem., 6 volunteers.

WATER SUPPLY—Source, springs; system, gravity; mains, 8 in. dia.; 7 hydrants.

SALT LAKE CITY, pop. 112,346; fire area, 26,000 acres; mercantile bldgs., brick and stone, 1 to 11 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $86,497 av. ins. involved for same time, $1,635,511. Fire dept.—3 h. & l. trucks, 4 steamers, 1 c. engine, 10 c. hand ex., 1 aerial truck, 1 comb. c. & hose wagon, 3 hose wagons, 2 reels, 32 horses; hose, cotton, rubber lined, good, 6,000 ft.; inferior, all kinds, 5,650 ft.; total hose, 11,650 ft.; fire alarm, electric, 74 bldgs., $145,000; ann. exp. of dept., $79,125.18, total mem., 64, paid full time.

WATER SUPPLY—Source, streams and springs, 8 to 10 miles from business center; system, gravity; quality of water, good; res. cap., 9,000,000 gals.; location, 8 miles from business center; mains, cast iron, 169 miles, 3 to 24 in. dia., National, Chattanooga; 1,280 hydrants, Ludlow, Galvin, Howe; 2,852 valves, Ludlow; meters, total number 443,000 services; pipe, lead; pressure, dom. 125 lbs., fire 200 lbs.; consumption per day, 19,000,000 gals.; cost to construct, $6,000,000; bonded debt, $2,798,000; ann. cost of mtce., $64,553; works belong to city.

SANDY CITY, pop. 1,030. Fire dept.—Not reported.

WATER SUPPLY—Source, springs; system, gravity; mains, iron, 2 miles, 2 to 6 in. dia.; 50 services; pressure, fire 50 lbs; cost to construct, $5,000; works belong to Co.

TOOELE, pop. 1,200; mercantile bldgs., brick, stone and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire dept.—hose cart; hose, cotton, rubber lined, good 300 ft.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap., 80,000 gals.; mains, wood, 5 miles, 2½ to 4 in. dia.; 125 hydrants, Ludlow; 5 valves; 125 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $20,000; ann. cost of mtce., $400; works belong to Co.

Places with a population of 1,000 or more having no organized fire department: American Fork, Bountiful, Cedar City, Fairview, Fillmore, Grantsville, Heber, Hyrum, Kaysville, Lehi City, Manti, Mill Creek, Monroe, Moroni, Murray, Nephi, Parowan, Payson, Pleasant Grove, Richmond, St. George, Smithfield, Spanish Fork.

Places with a population of 1,000 or more not reported; Beaver, Bingham Canyon, Spring City, Springville.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman, c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ARLINGTON, pop. 1,193; fire area, 250 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 250 ft.; linen, good 200 ft.; inferior, all kinds 250 ft.; total hose 700 ft.; fire alarm, bell; value of dept. equipment, $275; value of fire dept. bldgs., $200; ann. exp. of dept., $100; total mem., 50 volunteers.

Water Supply—Source, spring, 1 mile from business center; system, gravity; res. cap., 1,000 bbls.; mains, wrought iron, 3 miles, 1 to 5 in. dia., Mouryer & Story; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $4,000; works belong to city.

BARNET, pop. 1,763; fire area, 400 acres; mercantile bldgs., wood 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds 150 ft.; total hose, 950 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of fire dept. bldgs., $700; total mem., 30 volunteers.

Water Supply—Source, springs; system, gravity; quality of water good; res. cap. $35,000; mains, galv. iron, 2 miles, 3 in. dia.; 1 hydrant; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 5,280 gals., per cap. 3 gals.; cost to construct, $5,000; ann. cost of mtce., $100; works belong to Co.

BARRE, pop. 11,000; fire area, 2,476 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $26,378; av. ins. involved for same time, $512,800. Fire dept.—1 h. & l. truck, 1 hand engine, 4 c. hand ex., 1 comb. c. & hose wagon, 4 hose carts; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 4,500 ft.; fire alarm, bell and whistle, 17 boxes; value of dept. equipment, $9,000; value of bldgs., $30,000; ann. exp. of dept., $6,500; total mem. 85, paid full time 5, 80 volunteers.

Water Supply—Source, streams, 3 to 6 miles from business center; system, gravity; res. cap. 43,000,000 gals; 1 pumping engine; cap. per day, 720,000 gals.; constructor Blake; mains, cast iron, 23 miles, 1½ to 18 in. dia.; 108 hydrants, Chapman; 1,500 services; pressure, dom. 120 lbs., fire, 120 lbs.; consumption, per day 1,400,000 gals., per cap. 175 gals.; cost to construct, $250,226; int. paid on bonds, 3½ and 4 per cent.; ann. cost of mtce., $13,088; works belong to city.

BARTON, pop. 1,050; fire area, 1,000 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $58. Fire dept.—10 c. hand ex., 1 h. & l. truck, 1 supply wagon, 4 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 700 ft.; total hose, 2,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of dept. bldgs., $1,000; ann. exp. of dept., $200; total mem., 50 volunteers; underwriters' rating, third class.

Water Supply—Source, brook and pond. 1¼ miles from business center; system, gravity; filtration system, charcoal; res. cap., 1,500,000 gals.; mains, cast iron, 5½ miles, 4 to 12 in. dia., McNeal; 32 hydrants, Ludlow; 10 to 12 valves; 2770 services; pipe, galv. iron; pressure, dom. 125 to 150 lbs., fire 125 to 150 lbs.; cost to construct, $20,000; bonded debt, $8,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $200; works belong to village.

BARTON LANDING, pop. 677; fire area, 100 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of dept. bldgs., $300; ann. exp. of dept., $400; total mem., 20 volunteers.

Water Supply—Source, springs, 1½ miles from business center; system, gravity; quality of water, good; res. cap. 900,000 gals., located on hill ½ mile above village; mains, iron, 7 miles, 4 to 10 in. dia.; 66 hydrants; 80 valves; meters, total number 6, Crown, owned by city and consumer; pressure, dom. 60 lbs., fire 90 lbs.; cost to construct, $21,000; bonded debt, $10,000; int. paid on bonds, 4½ per cent; works belong to city.

BELLOWS FALLS, pop. 6,000; fire area, 1,500 acres; mercantils bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 comb. chem. & hose wagon, 1 steamer, 15 c. hand ex., 5 hose carts, 1 hose reel, 2 horses; hose, cotton, rubber lined goods, 5,250 ft.; fire alarm, striker and gong, 18 boxes; value of dept. equipment, $18,000; value of bldgs, $40,000; ann. exp. of dept., $4,000; total mem., 38, paid part time.

Water Supply—Source, ponds, 1½ miles from business center; system, gravity; quality of water, good; res. cap., 200,000,000 gals.; mains, 15 miles, 4 to 20 in. dia.; 87 hydrants, Wood; meters, total number, 125, Crown 108; 775 services; pipe, iron and lead; pressure, dom. 159 lbs., fire 159 lbs.; cost to construct, $2,000,000—works belong to city.

BENNINGTON, pop. 7,000; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 4 hose carts, 2 horses; hose, cotton, rubber lined, good, 4,150 ft.; fire alarm, Gamewell, 21 boxes; value of dept. equipment, $14,000; value of bldgs., $10,500; ann. exp. of dept., $3,962; total mem. 133, paid full time 2, paid part time 6, 125 volunteers.

Water Supply—Source, springs and lake; system, gravity; res. cap., 1,000,000 gals.; mains, 21 miles, 4 to 12 in. dia.; 52 hydrants, Ludlow; meters, total number 18; pressure, dom. 125 lbs., fire 125 lbs.; cost to construct, $200,000; works belong to Co.

BETHEL, pop. 1,611; fire area, 100 acres; bldgs., stone, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire dept.—2 c. hand ex., 3 hose carriages; hose, good, 1,000 ft.; inferior, all kinds, 250 ft.; total hose, 1,250 ft.; fire alarm, whistle; value of dept. equipment, $3,500; total mem., 12 volunteers.

Water Supply—Source, river; system, pump; cap. per day, 1,080,000 gals.; constructors, Deane; mains, ½ mile, 3 to 6 in. dia.; 10 hydrants, makers, Chapman and Ludlow; cost to construct $4,000; works belong to city.

BRADFORD, pop. 614; fire area, 300 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 3 h. & l. trucks, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,350; value of bldgs., $800; ann. exp. of dept., $1,000; total mem., 21 volunteers; underwriters' rating, third class.

Water Supply—Source, springs and brooks; system, gravity; quality of water good; res. cap., 1,400,000 gals.; mains, 7 miles, 4 to 10 in. dia.,

Wood; 88 hydrants, Wood; 178 services; pressure, dom. 115 lbs., fire 115 lbs.; cost to construct, $50,000; ann. cost of mtce., $150; works belong to town.

BRANDON, pop. 2,775; fire area, 1½ miles; mercantile bldgs., brick, 2, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, electric, 100 boxes; value of dept. equipment, $3,300; value of bldgs., $2,500; total mem., 35 volunteers.

WATER SUPPLY—Source, lake; system, gravity; mains, 8 miles, 4 to 16 in. dia., Wood; 42 hydrants, Wood; 2 valves; 350 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 50 to 65 lbs.; cost to construct, $50,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $1,000; works belong to fire district.

BRATTLEBORO, pop. 5,297; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord.; Fire dept.—3 steamers, 2 c. engines, 12 c. hand ex., 1 h. & l. truck, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good 5,400 ft.; inferior, all kinds, 1,250 ft.; total hose, 6,650 ft.; fire alarm, Gamewell; boxes, 23; value of dept. equipment, $18,000; value of bldgs., $20,000; ann. exp. of dept., $7,000; total mem., 103; paid part time 1, volunteers 102; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 5.7 mile from business center; system, gravity and pump to res. as a reserve; low pressure res. cap. 6,000,000 gals., high pressure reservoir cap. 100,000,000 gals; pumping engines; cap. per day. 500,000 gals., constructor Deane; mains iron, 25 miles, 4 to 16 in. dia.; 100 hydrants, Ludlow, Matthews and Chapman; meters, total number 50; 600 service; pipe, lead and galv. iron; pressure, dom. 20 to 100 lbs., fire 75 to 140 lbs.; cost to construct, $400,000; bonded debt, $300,000; int. paid on bonds, 5 per cent; works belong to Co.

BRISTOL, pop, 2,061; fire area, 480 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—16 c. hand ex., 1 h. & 1 truck, 3 hose carriages, hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; ann. exp. of dept., $200; total mem., 45 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 7 miles from business center; system, gravity direct; quality of water, good; res. cap. 700,000 gals.; mains, galv. and wrought iron, 11 miles, 4 to 10 in. dia.; 51 hydrants, Ludlow; 300 services; pipe, wrought iron; pressure, dom. 110 to 150 lbs.; cost to construct, $55,000; ann. cost of mtce., $200; works belong to town.

BROWNINGTON, pop. 748. Fire dept.—Not reported.

WATER SUPPLY—Source, not stated; system, 100 hydrants; pressure, 90 lbs.

BURLINGTON, pop. 19,200; fire area, 6,400 acres; mercantile bldgs., wood, brick and stone, 2 to 4 stories; private, brick and wood, 2 to 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 3 hose carriages, 9 horses; hose, cotton, rubber lined, good 5,850 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,850 ft.; fire alarm, Gamewell, 40 boxes; value of dept. equipment, $8,800; value of bldgs., $25,000; ann. exp. of dept., $16,076; total mem. 53, paid full time 16, paid part time 37; underwriters' rating, second class.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to reservoir; res. cap., 7,000,000 gals.; 2 pumping engines; cap. per day, 1,500,000 gals.; constructor, Worthington; mains, cast iron, 40 miles, Warren, McNeal; 229 hydrants, Lang, Chapman, Mathews, Ludlow; 633 valves; meters, total number 3,200, Union, Hersey Rotary, Thomson, Worthington, Trident; 3,801 services; pipe, iron; pressure, dom. 20-120 lbs., fire 20-128 lbs.; consumption per day, 1,000,000 gals., per capita 49 gals.; cost to construct, $491,190.24; int. paid on bonds, 4 per cent; ann. cost of mtce., $41,000; works belong to city.

CABOT, pop. 1,126; bldgs. frame, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; fire alarm, bell; value of dept. equipment, $1,500; total mem., 30 volunteers.

WATER SUPPLY—Source, springs and wells; new water system just put in.

CASTLETON, pop. 2,089; fire area, 10 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; av. fire loss per yr. for 3 yrs., $645; av. in. for same time, $645. Fire dept.—2 hand engines, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; inferior, all kinds, 150 ft.; total hose, 450 ft.; value of dept. equipment, $2,500; ann. exp. of dept., $127; total mem., 75 volunteers.

WATER SUPPLY—Source, wells and cisterns.

CAVENDISH, pop. 1,352. Fire dept.—1 c engine, 1 h. & l. truck; 1 hose cart; fire alarm, bell; volunteers.

WATER SUPPLY—Not reported.

CHELSEA, pop. 1,278; fire area, 2 miles; mercantile bldgs., brick and wood, 2½ stories; private, brick and wood, 1½ to 2½ stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 15 c. hand ex., 1 h. & l. truck, 1 hose carriage, 1 hose wagon; hose, cotton, rubber lined, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $650; total mem., 24 volunteers; underwriters' rating, third class.

WATER SUPPLY—Wells and streams.

CHESTER, pop. 1,750; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 20 c. hand ex., 1 h. & l. truck, 6 hose carts; hose, cotton, rubber lined, good, 3,000 ft.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $800; total mem., 22, paid part time.

WATER SUPPLY—Source, springs and brook, 2 miles from business center; system, gravity; quality of water, good; res. cap., 1,000,000 gals.; mains, cast iron, 4 miles, 4 to 10 in. dia.; 26 hydrants; 225 services; pipe, iron; pressure, dom. 130 lbs., fire 130 lbs.; cost to construct, $30,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; cost of mtce., $250; works belong to village.

COLCHESTER, pop. 5,352. Fire dept.—1 steamer, 5 c. hand ex., 1 h. & l. truck, 4 hose carts; fire alarm, bell; total mem., 45 volunteers.

WATER SUPPLY—Source, springs, ¾ mile from business center; system, gravity; res. cap., 12,245,000 gals.; mains, cast iron, 10 miles, 4 to 10 in. dia.; 85 hydrants; meters, total number 202; 255 services; pressure, fire 63 lbs.; cost to construct, $60,000; works belong to Co.

DANBY, pop. 964; bldgs., wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—Not reported.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 5,000 bbls.; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $6,500; ann. cost of mtce., $300; works belong to Co.

DANVILLE, pop. 1,628; fire area, 100 acres; mercantile bldgs., wood; wooden roofs permitted. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 700 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, springs, 1¾ miles from business center; system, gravity; res. cap., 100,000 gals.; mains, 3½ miles, 3 to 10 in. dia.; 20 hydrants, Mathews; 100 services; pressure, dom. 90 lbs., fire 90 lbs.; cost to construct, $10,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $100; works belong to village.

DERBY, pop. 3,280; mercantile bldgs., brick and wood, 2 and 2½ stories; private, wood, 2 and 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—17 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good 1,425 ft.;

alarm, bell; total mem., 60 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 1,000,000 gals.; mains, 6½ miles, 4 to 10 in. dia.; 57 hydrants; 15 valves; 300 services; pressure, dom. 90 lbs., fire 200 lbs.; cost to construct, $45,000; works belong to International Water Co.

ENOSBURG, pop. 2,060; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—22 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,200; total mem., 50 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; pumping engines, cap. per day 1,728,000 gals., constructors Lang, Goodhue & Co.; mains, cast iron, 4 miles, 4 to 8 in. dia.; 30 hydrants, Ludlow; 25 valves; 150 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 120 to 140 lbs.; cost to construct, $18,000; bonded debt, $14,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $300; works belong to village.

ESSEX, pop. 1,200; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ to 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs, $2,000; total mem., 23 volunteers.

WATER SUPPLY—Source, springs, 5 miles from business center; system, gravity; filtration system, sand; res. cap., 1,500,000 gals.; quality of water, good; mains, cast iron, 5¾ miles; 30 hydrants, Lang; meters, total number 30, owned by city; 220 services; pressure, dom. 57 to 75 lbs., fire 57 to 75 lbs.; consumption per day, 100,000 gals., per capita 200 gals.; cost to construct, $40,000; bonded debt, $39,500; int. paid on bonds, 4 per cent; ann. cost of mtce., $200; works belong to city

FAIR HAVEN, pop. 3,050, mercantile bldgs., brick, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,500 ft.; fire alarm, Gamewell, boxes, 3; value of dept. equipment, $2,500; value of bldgs., $4,000; total mem., 60 volunteers.

WATER SUPPLY—Source, pond, 3½ miles from business center; system, gravity; res. cap., 80 acres; mains, cast iron, 15 miles, 2 to 10 in. dia, Wood; 84 hydrants, Wood; 23 valves; meters, total number 200, Nash, Hersey Disc; 450 services; pipe, wrought iron; pressure, fire, 90 lbs.; cost to construct, $35,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $400; works belong to village.

FERRISBURG, pop. 1,619. Fire dept.—1 steamer, 1 c. hand ex., 2 h. & l. trucks, 2 hose carts; hose, 500 ft.

WATER SUPPLY—Not reported.

FRANKLIN, pop. 1,145. Fire dept. not organized.

WATER SUPPLY—Source, springs; head pressure, 150 to 200 lbs.; system, gravity.

HARDWICK, pop. 1,800; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire dept.—50 c. hand ex.; 1 hose carriage; hose, cotton, rubber lined, good 750 ft.; value of dept. equipment, $500; ann. exp. of dept., $500; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, brook, ¾ mile from business center; system, gravity; quality of water, good; mains, iron, 13 miles, 4 to 10 in. dia.; 23 hydrants; 12 valves; 450 services; pressure, dom. 125 lbs., fire 125 lbs.; bonded debt, $12,000; int. paid on bonds, 4 per cent; works belong to town.

HARTFORD, pop. 3,817. Fire dept.—1 steamer, 1 h. & l. truck, 6 hose reels, 3 chem. ex.; total mem., 30 volunteers.

ed; pressure, 120 lbs.; 20 hydrants.

HUNTINGTON, pop. 900. Fire dept., 1 engine, 20 c. hand ex., 1 hose cart; total mem., 30 volunteers.

WATER SUPPLY—30 hydrants, pressure, 80 lbs.

HYDE PARK, pop. 500; bldgs., brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. No fire dept; 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs; system, gravity and pump to res.; res. cap., 37,000; cap. per day, 70,000 gals., constructor Curtis; mains, 3 miles, 2½ and 3 in. dia.; 6 hydrants, Fairbanks; pressure, dom. 20 lbs., fire 75 lbs.; cost to construct, $4,000; ann. cost of mtce., $300; works belong to Co.

ISLAND POND, pop. 2,200. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages, 2 c. hand ex.; hose, 2,300 ft.; total mem., 45 volunteers.

WATER SUPPLY—Source, 3 brooks, 2 miles from business center; system, not reported; res. cap. 500,000 gals.; mains, about 7 miles, 4 to 10 in. dia.; 54 hydrants; pressure, 110 to 120 lbs.

JAMAICA, pop. 800; fire area, 1 mile sq.; mercantile bldgs., wood, 2 stories; private, wood, 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 hose carriage; hose, rubber, good 300 ft.; leather, good 450 ft.; total hose, 750 ft.; volunteer mem.; alarm, bell.

WATER SUPPLY—Source, wells and cisterns.

JOHNSON, pop. 1,500; fire area, 240 acres; mercantile bldgs., wood, 1½ to 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $800; ann. exp. of dept., $50; total mem., 30 volunteers.

WATER SUPPLY—Source, brook, 3 miles from business center; system, gravity; quality of water, good; res. cap., 150,000 gals.; mains, cast iron, 5 miles, 3 to 10 in. dia.; 19 hydrants; 16 valves; 100 services; pressure, dom. 75 lbs.; cost to construct, $12,000; works belong to village.

LONDONDERRY, pop. 961. Fire dept.—2 hand engines, 3 hose carts, 10 c. hand ex.; total mem., 100 volunteers; fire alarm, bell.

WATER SUPPLY—Not reported.

LOWELL, pop. 990; fire area, 150 acres; mercantile bldgs., wood, 1½ and 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted; fireworks ord. No fire dept.

WATER SUPPLY—Source, river through heart of village.

LUDLOW, pop. 3,000; fire area, 7.75 acres; mercantile bldgs., wood, 1 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 c. hand ex., 2 hose wagons, 3 hose carts; hose, cotton, rubber lined, good, 1,800 ft.; inferior, all kinds, 100 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem., 27 volunteers.

WATER SUPPLY—Source, mountain spring, 2¼ miles from business center; system, gravity; res. cap., 900,000 gals.; mains, cast iron, 8 miles, 4 to 12 in. dia.; 34 hydrants; meters, total number 2; 314 services; pipe, galv. iron; pressure, fire 120 lbs.; cost to construct, $30,432; int. paid on bonds, 4 per cent; works belong to city.

LYNDON, pop. 3,000; fire area, 200 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—25 c. hand ex., 1 h. & l. truck, 1 aerial truck, 4 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 600 ft.; inferior, all kinds, 500 ft.; total hose, 3,100 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $192.56; total mem., 32 volunteers.

WATER SUPPLY—Source, brook; system, gravity; res. cap., 2,000,000 gals.; mains, iron, 7½ miles, Utica Pipe Co.; 51 hydrants, Mathews; 263 services; pressure, dom. 145 lbs., fire 145 lbs.; consumption, per day 200,000 gals., per cap. 100 gals.; cost to construct, $40,000; ann. cost of mtce., $800; works belong to village.

MANCHESTER, pop. 2,000; fire area, 1,280 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hand engines, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 50 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap.; 3,000,000 gals.; mains, cast iron, 12 miles, 4 to 10 in. dia., C. Miller & Son; 47 hydrants, Eddy; 37 valves, Eddy, Rensselaer and Fairbanks; meeters, total number 165, owned by Co. and consumer; 410 services; pipe, galv. iron; pressure, dom. 90 to 126 lbs., fire 90 to 126 lbs.; cost to construct $60,000; bonded debt, $25,000; int. paid on bonds, 5 per cent; works belong to Co.

MARSHFIELD, pop. 1,032. Fire dept.—None.

WATER SUPPLY—Source, springs, 1 mile distant; system, gravity; quality of water, good; mains, steel, 1½ miles, 1¼ in. dia.; pressure, 140 lbs.; cost of works to date, $2,200.

MILTON, pop. 1,804. No organized fire dept.; pails used.

WATER SUPPLY—Source, river, 20 rods from business center; system, pump to reservoir; res. cap., 25,000 gals., cap. per day 50,000 gals.; mains, iron, 1½ miles, ½ to 3 in. dia.; 3 hydrants; pipe, iron; pressure, fire 140 lbs.; ann. cost of mtce., $100; works belong to Co.

MONTPELIER, pop. 7,500; fire area, 3,000 acres; mercantile bldgs., brick, 3 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—20 c. hand ex., 1 hand engine, 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 37 boxes; value of dept. equipment, $9,000; ann. exp. of dept., $3,000; total mem. 52, paid part time.

WATER SUPPLY—Source, pond, 4 miles from business center; system, gravity; res. cap., 4,000,000 gals.; quality of water, good; mains, cast iron, 26.9 miles, 2 to 20 in. dia.; 115 hydrants, Ludlow; 249 valves; 1,200 services; pressure, dom. 150 lbs., fire 150 lbs.; consumption, per day 1,000,000 gals., per capita 166 gals.; cost to construct, $75,000; ann. cost of mtce., $3,500; works belong to city.

MORRISTOWN, pop. 2,583. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts; total mem., 24 volunteers; fire alarm, bell.

WATER SUPPLY—Source, not reported; pressure, 120 lbs.; 30 hydrants.

NEWPORT, pop. 3,500; fire area, 150 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 2 stories, wooden roofs permitted; fire works and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $450; av. ins. for same time $9,000. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds 500 ft.; total hose, 3,000 ft.; fire alarm, Gamewell, 10 boxes; value of dept. equipment, $3,000; value of fire dept. bldgs., $600; ann. exp. of dept., $176; total mem., 35 volunteers.

WATER SUPPLY—Source, pond, 5½ miles from business center; system, gravity; res. cap., 1,000,000 gals.; mains, cast iron, 15 miles, 4 to 16 in. dia., Wood; 61 hydrants, Chapman, Mathews; 3 pumping engines for emergency; 500 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 120 lbs.; cost to construct, $55,000; int. paid on bonds, per cent; ann. cost of mtce, $1,000; works belong to city.

NORTHFIELD, pop. 2,900; fire area, 1,000 acres; mercantile bldgs., wood, 4 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,100 ft.; leather, good 350 ft.; total hose, 2,450 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 30 volunteers.

WATER SUPPLY—Source, creek and cisterns and springs; system, gravity, pump to res., to stdp., or direct; 75 hydrants.

NORTH TROY, pop. 562; fire area, 460 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good 1,050 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,800; total mem., 40 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, brook, 3 miles from business center; system, gravity; res. cap., 1,000,000 gals.; quality of water, good; mains, cast iron, 5¾ miles, 3 to 10 in. dia., Addyston; 23 hydrants; 30 valves; 175 services; pressure, dom. 90 lbs., fire 90 lbs.; cost to construct, $20,000; bonded debt, $13,000; ann. cost of mtce., $300; works belong to city.

NORWICH, pop. 1,303; fire area, 1,000 acres; bldgs, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. No fire dept; private parties are supplied with hose.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity; res. cap., 23,000 gals.; quality of water, good; mains, iron, 1 mile, 3 in. dia., Chas. Miller & Sons; 6 hydrants; 25 services; pipe, iron, Wood; pressure, dom. 75 lbs., fire 150 lbs.; cost to construct, $5,000; ann. cost of mtce., $50; works belong to Co.

PITTSFORD, pop. 2,000; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—12 c. hand ex., 2 hose wagons; hose, cotton, rubber lined, good, 1,250 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $1,200; total mem., 35 volunteers.

WATER SUPPLY—Source, springs, 6 miles from business center; system, gravity; res. cap. 175,000 gals., located on hill; mains, iron, 6 miles, 6 in. dia.; 23 hydrants; 240 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 100 lbs.; cost to construct, $26,000; cost of mtce., $200; works belong to corporation.

POULTNEY, pop. 3,500; fire area, 170 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 hose cart; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $1,000; ann. exp. of dept., $140; total mem., 20 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center, system, gravity; res. cap., 70,000,000 gals.; mains, iron, 5 miles, 4 to 10 in. dia., Warren; 40 hydrants, Ludlow; 20 valves, Ludlow; 200 services; pipe, galv. iron; pressure, dom. 120 lbs., fire 120 lbs.; cost to construct, $30,000; bonded debt, $20,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $500; works belong to village.

POWNAL, pop. 1,990. Fire dept.—1 hose cart; 20 volunteers.

WATER SUPPLY—7 hydrants, pressure, 80 lbs.

PROCTOR, pop. 2,500, fire area, 200 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—4 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good 3,100 ft.; fire alarm, Gamewell; total mem., 25 volunteers.

WATER SUPPLY—Source, springs and brook, 3 miles from business center; system, gravity and pump to stdp. and direct; stdp. cap., 350,000 gals., dim., 35 x 40, located center of village; material used in cons. steel, builder, E. Hodge; quality of water, good; res. cap., 15,000,000 gals., located 1½ miles from town; pumping engines, cap. per day 300,000 gals.; mains, cast iron, 22½ miles, 4 to 8 in. dia.; 62 hydrants, Chapman; 1 meter; 400 services; pipe, galv. iron; pressure, dom. 50-125 lbs., fire 125-150 lbs.; consumption, per day 100,000 gals., per capita 50 gals.; cost to

construct, $85,000; bonded debt, $100,000; int. paid on bonds, 3 per cent.; works belong to village.

PUTNEY, pop. 969. Fire dept.—2 hose carts; total mem., 25 volunteers; fire alarm, whistle.

WATER SUPPLY—Source, not stated; 4 hydrants; pressure, 80 lbs.

RANDOLPH, pop. 3,200; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 1,100 ft.; leather, good 500 ft.; inferior, all kinds, 800 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $400; total mem., 45, paid full time 30, paid part time 15.

WATER SUPPLY—Source, springs;; system, gravity; res. cap., 1,000,000 gals.; mains, 4 to 10 in. dia.; 48 hydrants; 20 valves; 415 services; pressure, fire 85 to 125 lbs.; cost to construct, $28,000; ann. cost of mtce., $1,000; works belong to village.

READSBORO, pop. 1,300; fire area, 10 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose carts; hose, cotton, rubber lined, good, 1,300 ft.; inferior, all kinds, 200 ft.; total hose, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,100; value of bldgs., $200; ann. exp. of dept., $345; total mem., 23, paid full time.

WATER SUPPLY—Source, brook, 3 miles from business center; system, gravity and pump to res.; res. cap., 675,000 gals.; 2 pumping engines, cap. per day 500,000 gals., constructor Deane; mains, 8 miles, 4 to 8 in. dia.; 20 hydrants, Ludlow; 11 valves; 110 services; pipe, galv. iron; pressure, dom. 80 to 100 lbs., fire 115 to 150 lbs.; cost to construct, $14,000; bonded debt, $24,000; int. paid on bonds, 5 per cent; works belong to city.

RICHFORD, pop. 2,520; fire area, 650 acres; bldgs., wood 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, whistle; value of dept. equipment, $2,000; value of bldgs., $6,000; ann. exp. of dept., $90; total mem., 39 volunteers.

WATER SUPPLY—Source, springs and brooks, 8 miles from business center; system, gravity; res cap., 2,500,000 gals.; mains, material, iron, 9 miles, 4 to 10 in. dia, Utica, McNeal; 40 hydrants, Ludlow; 18 valves; 300 services; pipe, galv. iron pressure, dom. 110 lbs., fire 110 and 120 lbs.; cost to construct, $26,000; int. paid on bonds, 4½ per cent.; ann. cost of mtce., $500; works belong to city.

ROCHESTER, pop. 1,250; fire area, 320 acres bldgs., wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hose wagon; hose, cotton, rubber lined, good 550 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 120,000 gals.; mains, 1¼ miles; 10 hydrants, Ludlow; 40 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day, 10,000 gals., per capita 100 gals.; cost to construct, $10,000; int. paid on bonds, 4½ per cent.; works belong to city.

RUTLAND, pop. 14,000, fire area, 5,136 acres; mercantile bldgs., stone, brick, wood, 2 to 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 aerial truck, 2 hose wagons; hose cotton, rubber lined, good 5,700 ft.; fire alarm, Gamewell; boxes, 29; value of dept. equipment, $18,000; ann. exp. of dept., $8,309; total mem., 36, paid full time 9, volunteers 27; underwriters' rating, second class.

WATER SUPPLY—Source, river, 4 miles from business center; system, gravity; res. cap., 5,000,000 gals.; mains, cast iron, 50 miles, 2 to 16 in. dia.; 161 hydrants, Mathews, Ludlow; 2,716 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 50 to 100 lbs.; consumption, per day 2,000,000 gals., per cap., 150 gals.; cost to construct, $200,000; ann. cost of mtce., $6,000; works belong to city.

St. ALBANS, pop. 8,500; fire area, 158 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—11 c. hand ex., 1 h. & l. truck, 2 reels, 2 hose wagons, 3 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $10,000; value of bldgs., $8,000; ann. exp. of dept., $4,000; total mem. 26, paid full time 3, paid part time 23.

WATER SUPPLY—Source, spring and brooks, 4½ miles from business center; system, gravity; quality of water, good; res. cap., 258,000,000 gals.; located at North Fairfax; mains, cast iron and cement, 37 miles, 3 to 16 in. dia., McNeal, Warren; 112 hydrants, Chapman, Corey; 100 valves; meters, total number 50, Niagara 32, Union 10, Empire 8, owned by consumer, 1,500 services; pipe galv. iron; pressure, dom. 120 lbs., fire 120 lbs.. cost to construct, $300,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $5,000; works belong to city.

ST. JOHNSBURY, pop. 7,200; fire area, 1,000 acres; mercantile bldgs., wood and brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 35 c. hand ex., 1 h. & l. truck, 1 supply wagon, 5 hose wagons, hose, cotton, rubber lined, good, 6,000 ft.; inferior all kinds, 600 ft.; total hose, 6,600 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment $9,000; value of bldgs., $3,500; ann. exp. of dept. $4,700; total mem., 100 volunteers.

WATER SUPPLY—Source, river; system, pump direct; filtration system, sand; cap. per day, 2,500,000 gals., constructor Blake; mains, material, cast iron, 8 miles, 4 to 12 in. dia., Wood; 129 hydrants, Holyoke; 35 valves; meters, total number, 3, Thomson, Crown; 300 services; pipe, galv. and wrought iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $100,000; int. paid on bonds, 4 per cent.; ann. cost of mtce., $2,000; works belong to village.

SHELDON, pop. 1,341. Fire dept.—Not reported.

WATER SUPPLY—Source, springs, ¾ mile from business center; system, gravity; res. cap., 150 bbls.; mains, 2 miles, 1½ in. dia.; 30 services; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $1,500; works private.

SOUTH ROYALTON, pop. 940; fire area, 1 sq. mile; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage, 2 hose wagons, 25 hand ex.; hose, linen, good 800 ft.; inferior, 200 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $500; ann. exp. of dept., $25; total mem., 40 volunteers.

WATER SUPPLY—Source, springs.

SPRINGFIELD, pop. 3,500; fire area, 2,000 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 2,500 ft.; total hose, 4,000 ft.; fire alarm, whistle, 1 box; value of dept. equipment, $3,000; value of bldgs., $6,000; ann. exp. of dept., $1,000; total mem., 27, paid part time.

WATER SUPPLY—Source, spring, 4½ miles from business center; system, gravity; quality of water, good; res. cap., 56,000,000 gals.; mains, cast iron, 4.3 miles, 12 to 20 in. dia.; 75 hydrants, Ludlow; 38 valves, Ludlow; meters, total number 168, Empire 48, Gem 2, Nash 1, owned by city; 275 services; pipe, wrought iron; pressure, dom. 65 lbs., fire 150 lbs.; cost to construct, $165,000; bonded debt, $165,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,500; works belong to city.

STOWE, pop. 2,000; fire area, 250 acres; mercantile bldgs., wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 24 c. hand ex., 1 hose cart; hose, good, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment,

part time.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; quality of water, good; res. cap. 360,000 gals., located ½ mile east of center of village; mains, cast and wrought iron, 4 miles, 1 to 10 in. dia.; 33 hydrants; 18 valves; 140 services; pipe, galv. iron and lead; pressure, dom. 90 lbs., fire 90 lbs.; cost to construct, $20,500; bonded debt, $16,500; int. paid on bonds, 4 per cent; cost of mtce., $200; works belong to city.

SWANTON, pop. 4,500; bldgs., brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; linen, good 500 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; total mem., 43 volunteers.

WATER SUPPLY—Source, pond; system, gravity; pumping engines; cap. per day, 1,500,000 gals.; constructors Lang & Goodhue; mains, wood and iron, 4 miles, 4 to 12 in. dia.; 31 hydrants, Ludlow; pressure, dom. 80 lbs., fire 110 lbs.; cost to construct, $115,000; ann. cost of mtce., $700; works belong to city.

TROY, pop. 1,467. Fire dept.—2 hose carts; hose, 500 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, not stated; 20 hydrants; pressure, 150 lbs.

UNDERHILL, pop. 1,140. No organized fire department.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; res. cap., 19,200 gals.; quality of water, good; mains, iron, 3 miles, ¾ to 3 in. dia.; 15 hydrants; 100 services; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $5,000; bonded debt, $1,600; int. paid on bonds, 6 per cent; ann. cost of mtce., $300; works belong to Co.

VERGENNES, pop. 1,753; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 3 and 4 stories; private, wood, brick and stone, 1 to 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined good, 2,150 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $1,000: ann. exp. of dept., $500; total mem., 43 volunteers.

WATER SUPPLY—Source, creek, in center of city; system, pump direct; filtration system, sand and gravel; pumping engines; cap. per day, 1,250,000 gals., constructor Vergennes Machine Co.; mains, cast iron, 8 miles, 4 to 6 in. dia., Vergennes Machine Co.; 37 hydrants, Lang & Goodhue; 14 valves; 480 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 130 lbs.; cost to construct, $35,000; ann. cost of mtce., $800; works belong to city.

WATERBURY, pop. 2,800; fire area, 1 sq. mile; mercantile bldgs., brick and wood, 1½ to 4 stories; private, brick and wood, 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 3 hose carts; hose, cotton, rubber lined, good, 2,700 ft.; total mem., 13 volunteers; value of dept. equipment, $3,000; ann. exp. of dept., $400.

WATER SUPPLY—Source, springs, cisterns, 7 miles from business center; system, gravity; res. cap., 500,000 gals.; quality of water, good; pumping engines, cap. per day 250,000 gals.; mains, iron, 12 miles, 2 to 12 in. dia.; 56 hydrants; 175 services; pressure, dom. 105 lbs., fire 105 lbs.; cost to construct, $37,000; bonded debt, $30,000; int. paid on bonds, 4 per cent; works belong to city.

WELLS TOWN, pop. 750; mercantile bldgs., wood, 1 and 2 stories; private, wood, 1 to 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 2 hose carriages; hose, cotton, rubber lined, good 200 ft.; rubber, good 200 ft.; total hose, 400 ft.; value of dept. equipment, $1,000; value of bldgs., $300; total mem., 9, paid part time.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 250,000 gals.; pumping engines cap. per day, 250,000 gals.; constructor Deane; mains, 5 miles, 4 to 10 in. dia.; 21 hydrants; 100 services; pressure, dom. 96 lbs., fire 96 lbs.; cost cent.; ann. cost of mtce., $400.

WESTMINSTER, pop. 1,295. No organized fire dept.

WATER SUPPLY—Source, springs, 1-2 mile from business center; system, gravity; quality of water good; res. cap., 1,000 gals.; mains, iron and cement, 1 mile, 2 in. dia.; 26 services; pressure, fire 30 lbs.; cost to construct, $3,000; ann. cost of mtce., $100; works belong to Co.

WEST RUTLAND, pop. 2,914. Fire dept.—4 hose carts; hose, good 1,950 ft., old 400 ft.; total hose, 2,350 ft.; fire alarm, whistle.

WATER SUPPLY—Mountain spring; res. cap., 8,000,000 gals.; 30 hydrants; pressure, 140 lbs.

WHITE RIVER JUNCTION, pop. 2,000; fire area, 200 acres; mercantile bldgs., wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; fire loss for 1904, $1,000. Fire dept.—1 steamer, 1 h. & l. truck, 5 carts and 1 hose carriage; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, whistle; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $1,860.41; total mem., 45.

WATER SUPPLY—Source, river, 2¼ miles from business center; system, gravity; quality of water, good; res. cap., 30,000,000 gals.; mains, cast iron, 9 miles, 4 to 10 in. dia.; 25 valves, Chapman; 54 hydrants, Chapman; meters, total number 14; meters owned by Co.; 400 services; pipe, galv. iron; pressure, dom. 140 lbs., fire 70 to 140 lbs.; consumption, per day 200,000 gals., per cap. 100 gals.; cost to construct, $80,000; bonded debt, $45,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $800; works belong to Co.

WILMINGTON, pop. 1,250; fire arrea, 150 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 steam. pump, 1 hand engine, 1 h. & l. truck, 4 hose carriages, all kinds; hose, rubber, good, 2,000 ft.; cotton, good, 1,500 ft.; leather, good, 300 ft.; total hose, 3,800 ft.; fire alarm, bell; value of dept. equipment, $2,300; value of bldgs., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, mountain streams, 5 miles from business center; system, gravity; quality of water, good; res. cap. 1,500,000 gals., located within village limits; mains, iron, 1 mile, 6 to 8 in. dia.; 12 hydrants; 10 valves; pressure, fire 95 lbs.; cost to construct, $20,500; bonded debt, $20,000; int. paid on bonds, 4 per cent; works belong to village.

WINDSOR, pop. 2,330, mercantile bldgs., brick and wood, 2½ stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell and whistle; ann. exp. of dept., $197.83; total mem., 24 volunteers.

WATER SUPPLY—Source, springs, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 275,000 gals.; res. cap. 5,000,000 gals.; pumping engines, cap. per day 576,000 gals., constructor Knowles; mains, 5½ miles, 2 to 8 in. dia.; 57 hydrants; 300 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 90 to 100 lbs.; cost to construct, $50,000; int. paid on bonds, 4 per cent; ann. cost of mtce, $2,000.

WINOOSKI, pop. 3,800; mercantile bldgs., wood and brick, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 4 hose carts; hose, rubber, good, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; ann. exp. of dept., $1,500; total mem., 50; 4 paid part time; 46 volunteers.

WATER SUPPLY—Source, springs, ¼ mile from business center; system, gravity; res. cap., 12,500,000 gals.; mains, cast iron, 6½ miles, 4 to 8 in. dia., Lang & Goodhue; 30 hydrants, Lang & Goodhue; 8 valves; meters, total number 521, Hersey, National Bee; 575 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 65 to 150 lbs.; consumption,

works belong to Co.

WOODSTOCK, pop. 2,670; bldgs., wood, stone and brick, 1 to 4 stories; wooden roofs permitted. Fire dept.—2 c. hand ex., 2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; inferior, all kinds, 500 ft.; total hose, 2,100 ft.; fire alarm, electric; 10 boxes; value of dept. equipment, $3,000; value of bldgs., $800; ann. exp. of dept., $400; total mem., 44 volunteers.

WATER SUPPLY—Source, springs and brook, 2½ miles from business center; system, gravity, pump to res.; res. cap. 6,000,000 gals., located 2½ miles from business center; mains, cast iron, 8½ miles, 4 to 8 in. dia.; 36 hydrants, Mathews, Chapman; 420 services; pipe, galv. iron; pressure, dom.

ann. cost of mtce., $1,500. Works belong to Co.

WOLCOTT, pop. 1,066; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 hose carriage; hose, rubber, good, 400 ft.; fire alarm, bell and whistle; total mem. volunteers.

WATER SUPPLY—Source, river.

Places with a population of 1,000 or more having no organized fire department: Albany, Albaugh, Bakersfield, Bridgeport, Calais, Cambridge, Charlotte, Concord, Craftsbury, Dorset, Fairfax, Fairfield, Georgia, Grafton, Hartland, Highgate, Hyde Parke, Lincoln, Marshfield, Montgomery, Newbury, New Haven, Orwell, Pawlet, Richmond, Royalton, Ryegate, Shaftsbury, Shelbourne, Shoreham, Strafford, Topsham, Whitingham, Wallingford, Welliston.

VIRGINIA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABINGDON, pop. 1,306; fire area, 480 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose reels, 1 hose carriage; hose, cotton, rubber lined, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $750; total mem., 24 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, spring; system, pump to res.; res. cap., $500,000 gals.; 2 pumping engines, cap. per day 1,780,000 gals., constructor Gordon; mains, 6 miles, 2 to 6 in. dia., Glamorgan; 40 hydrants, Glamorgan; 14 valves; meters, total number 2, Hersey, Buffalo; 105 services; pressure, fire 80-95 lbs.; cost to construct, $30,000; ann. cost of mtce., $1,000; works belong to Co.

ALEXANDRIA, pop. 15,981; fire area, 960 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. hand ex., 1 h. & l. truck, 2 hose carts, 2 hose carriages, 9 horses; hose, cotton, rubber lined, good, 9,000 ft.; inferior 3,000 ft.; total hose, 12,000 ft.; fire alarm, bell; value of dept. equipment, $18,000; value of bldgs., $13,000; ann. exp. of dept., $8,000; total mem. 160, paid full time 8, 152 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, Cameron Run, 1-2 mile from business center; system, pump to res.; res. cap., 16,000,000 gals.; 2 pumping engines, cap. per day 2,304,000 gals., constructors Smith-Vaile, Morris; mains, iron, 8 miles, 4 to 20 in. dia.; 166 hydrants; meters, total number, 8, Crown 2, Keystone 6, owned by Co.; 300 services; pipe, lead and iron; pressure, dom. 80 lbs., fire 25 to 35 lbs.; works belong to Co.

ASHLAND, pop. 1,200; fire area, 640 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage, 1 hose wagon; hose, cotton, rubber lined, good, 700 ft.; fire alarm, bell; value of dept. equipment, $900; value of bldgs., $150; total mem., 35 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells.

BASIC CITY, pop. 1,270; bldgs., wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 50 ft.; total hose, 1,250 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $500; volunteers.

WATER SUPPLY—Source, spring; system, pump to res.; res. cap., 200,000 gals.; 1 pumping engine, cap. per day 180,000 gals., constructor, Deane; mains, cast iron, 4½ miles, 3 to 8 in. dia.; 10 hydrants, 2 valves; 56 services; pressure, dom., 60 lbs., fire, 70 lbs.; consumption, per day 80,000 gals., per cap. 20 gals.; cost to construct, $3,000; ann. cost of mtce., $1,200; works belong to city.

BEDFORD CITY, pop. 2,416; bldgs., brick and wood, 2 stories; wooden roofs not permitted. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,300; ann. exp. of dept., $200; total mem., 18 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, spring; system gravity; res. cap., 1,000,000 gals.; mains, cast iron, 7 miles, 4 to 8 in. dia., Wood, Glamorgan; 50 hydrants, Chapman; pipe, iron; pressure, fire, 100 lbs.; cost to construct, $90,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $350; works belong to city.

BERKLEY, pop. 6,732; fire area, 100 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 1902, $15,000; av. ins. for same time, $60,000. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose reels, 5 horses; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $20,000; value of bldgs., $3,500; ann. exp. of dept., $400; total mem., 53, paid full time 3, volunteers 39; underwriters' rating, second class.

WATER SUPPLY—Source, wells and lake, 1½ miles from business center; system, pump to stdp.; stdp. cap. 368,000 gals., dim. 25 x 100, Tippett & Wood; 2 pumping engines, cap. per day, 1,500,000 gals.; constructors, Snow, Davidson; mains, wrought iron, cement, 4.4 miles, 4 to 10. in. dia., American; 86 hydrants, Ludlow; 72 valves; meters, total number, 75, Crown, Gem; 825 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 60 lbs.; cost to construct, $100,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $2,000; works belong to Co.

BERRYVILLE, pop. 950; mercantile bldgs., brick, stone and wood, 1½ to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord.; fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, 1,200 ft.; bell alarm; total mem., 25 volunteers.

WATER SUPPLY—Source, springs, impounding reservoir; system, gravity; res. cap. 50,000 gals.; pipe, 4 miles, 4 to 8 in. dia.; 35 hydrants; pressure, 85 to 90 lbs.; works owned by Co.; cost to construct, $43,000.

BIG STONE GAP, pop. 1,617; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted, fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, truck, 180 buckets, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Source, stream, 7 miles from business center; system, gravity; mains, cast iron, 7 miles, 6 to 12 in. dia., Glamorgan; 50 hydrants, Glamorgan, Mathews; 12 valves; 250 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 130 lbs.; consumption per day, 100,000 gals.; per capita, 100 gals.; cost to construct, $90,000; ann. cost of mtce., $700; works belong to town.

BLACKSTONE, pop. 585; bldgs., brick and wood. Fire dept.—2 hose reels; 1 h. & l. truck; hose, 1,000 ft.; fire alarm, bell.

WATER SUPPLY—Source, wells; system, air pressure; cap. of res. 50,000 gals.

BRISTOL, pop. 4,579; fire area, 3,200 acres; mercantile bldgs., brick, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 horses; hose, cotton, rubber lined, good 800 ft.; inferior, all kinds, 6,000 ft.; total hose, 6,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. expenses of dept., $500; total mem., 18 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 3½ miles from business center; system, gravity to res.; res. cap., 10,000,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, cast iron, 14½ miles, 4 to 10 in. dia.; 57 hydrants, Glamorgan; 36 valves; meters, total number 15, owned by city; 775 services; pressure, dom. 60 lbs., fire 80 to 85 lbs.; consumption per day, 500,000 gals., per capita 100 gals.; cost to construct, $110,000; bonded debt $70,000; int. paid on bonds, 5½ per cent; ann. cost of mtce., $3,250; works belong to city.

fire loss for 1904, $800; ins., $350. No organized fire department.

WATER SUPPLY—Source, mountain streams; system, pump to stdp.; stdp. cap., 25,000 gals.; quality of water, good; cap. per day, 150,000 gals., constructor Worthington; mains, 1¾ miles, 4 to 8 in. dia.; 13 hydrants, Bourbon; pressure, 100 lbs.; fire 130 lbs; cost to construct, $7,300; works belong to Co.

BUENA VISTA, pop. 3,500; fire area, 1,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord. Fire dept.—1 hose cart, 2 horses; hose, cotton, rubber lined, good 1,200 ft., fair 400 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $1,000; total mem. 22, paid full time 2, 20 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; res. cap., 2,000,000 gals.; mains, 8 miles, 4 to 8 in. dia., Glamorgan; 30 hydrants, Ludlow; 25 valves; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $10,000; works belong to city.

CAPE CHARLES, pop. 1,800; fire area, 150 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss per yr. for 3 yrs., $167; av. ins. involved for same time, $683. Fire dept.—1 c. engine, 3 h. & l. trucks, 3 c. hand ex., 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,200; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 26 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 50,000 gals.; 2 pumping engines, cap. per day, 240,000 gals.; mains, 2 miles; 31 hydrants; meters, total number, 14; pressure, dom. 40 lbs., fire 40 lbs.; consumption per day 50,000 gals., per capita 40 gals.; cost to construct, $12,000; works belong to city.

CHARLOTTESVILLE, pop. 6,449; fire area, 6,400 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1892, $6,560; ins., $4,000. Fire dept.—1 steamer, 2 hand engines, 50 c. hand ex., 1 h. & l. truck, 2 hose wagons, 7 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $3,500; ann. exp. of dept., $1,500; total mem. 43, paid full time 3, volunteers 40; underwriters' rating, third class.

WATER SUPPLY—Source, mountain streams, 4 miles from business center; system, pump to stdp.; stdp. cap., 33,000 gals.; material used in cons., steel; quality of water, good; res. cap., 200,000,000 gals.; pumping engines, cap. per day, 1,000,000 gals., constructor Worthington; mains, cast iron, 16 miles, 4 to 16 in. dia.; 136 hydrants; 89 valves; meters, total number 104, Empire 35, Hersey Disc 40, Hersey Torrent 2, Worthington 8, Trident 4, Lambert 15, owned by city; 1,650 services; pipe, galv. iron; pressure, dom. 30 lbs., fire 50 lbs.; cost to construct, $165,000; bonded debt $90,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $4,000; works belong to city.

CHASE CITY, pop. 1,000; fire area, 840 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 6 c. hand ex., 1 h. & l truck; hose, cotton, rubber lined, good, 200 ft.; inferior, all kinds, 100 ft.; total hose, 300 ft.; fire alarm, bell; value of dept. equipment, $125; value of bldgs., $575; ann. exp. of dept., $100; total mem., 30 volunteers.

WATER SUPPLY—Source, wells.

CHATHAM, pop. 918; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fire dept.; underwriters' rating fourth class

2 to 6 in. dia.; 23 hydrants; 50 services; pressure, dom. 13 lbs., fire 75 lbs; int. on bonds, 6 per cent.; cost of construction to date, $27,000.

CLIFTON FORGE, pop. 7,200; mercantile bldgs., wood and brick, 2, 3 and 4 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose reels; hose, cotton, rubber lined, good, 3,450 ft.; fire alarm, phone & whistle; value of dept. equipment, $6,000; value of bldgs., $1,600; ann. exp. of dept., $300; total mem. 29 volunteers.

WATER SUPPLY—Source, creek; system, gravity; res. cap. 1,500,000 gals; mains, 8 miles, 2 to 10 in. dia.; 30 hydrants, Glamorgan; 550 services; pressure, dom. 90 lbs., fire 125 lbs.; cost to construct, $75,000; ann. cost of mtce., $15,000; works belong to Co.

COVINGTON, pop. 3,000; fire area, 250 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 25 c. hand ex., 5 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,500; ann. exp. of dept., $750; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; res. cap., 1,400,000 gals.; 1 pumping engine, cap. per day 500,000 gals., constructor Worthington; mains, cast iron, 5 miles, 1 to 10 in. dia.; 35 hydrants; 25 valves; meters, total number 4, Thomson, owned by consumer; 650 services; pipe, iron; pressure, dom. 90 to 110 lbs., fire 110 to 145 lbs.; consumption per day, 800,000 gals.; cost to construct, $53,000; cost of mtce., $2,000; works belong to city and Co.

CREWE, pop. 1,500; bldgs., wood and brick. Fire dept.—12 c. h. ex., 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; inferior, all kinds, 500 ft.; total hose, 1,100 ft.; fire alarm, whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, streams; system pump to res.; res. cap. 100,000 gals.; 2 pumping engines, class dup., cap. per day 864,000 gals.; constructor Worthington; 16 hydrants; pressure, dom. 45 lbs., fire, 30 lbs.; works belong to Co.

CULPEPER, pop. 1,618; fire area, 960 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; fire loss for 1902, $10,500; ins., $5,500. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; total mem. 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, streams, 3 miles from business center; system, pump to stdp.; stdp. cap., 300,000 gals., dim. 80 x 25, builders Walsh & Weidner; cap. per day, 500,000 gals., constructors Smith-Vaile; mains, cast iron and terra cotta, 7 miles, 4 to 10 in. dia., Glamorgan and Central Pipe Co.; 51 hydrants, Eddy; 400 services; pressure, dom. 90 lbs., fire 150 lbs.; cost to construct, $35,000; int. paid on bonds, 5 and 4 per cent; works belong to city.

DANVILLE, pop. 20,000; fire area, 1,000 acres; mercantile bldgs., stone, brick and wood, 1 to 6 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 1 aerial truck, 6 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 comb. c. & h. wagon, 12 horses, hose, cotton, rubber lined, good, 6,000 ft.; interior, all kinds, 300 ft.; total hose, 6,300 ft.; fire alarm, Gamewell, 33 boxes; value of dept. equipment, $15,000; value of bldgs., $12,000; ann. exp. of dept., $13,000; total mem. 34, paid full time 12, paid part time 22.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump to res. and direct; quality of water, good; res. cap., 7,000,000 gals.; 2 pumping engines, class cross, comp., cap. per day 4,000,000 gals., constructor, Snow; mains, iron, 31 miles, 1 to 24 in. dia.; 251 hydrants; 190 valves; meters, total number 2,541, Crown, Nash, Union, Niagara, Empire, Hersey Rotary, Trident, Her-

ey Disc, Thomson, National, Buffalo, Columbia, Pittsburg, owned by city; 2,500 services; pipe, lead; pressure, dom. 50 lbs., fire 80 to 100 lbs.; consumption per day, 744,616 gals.; works belong to city.

EMPORIA, pop. 3,000. Fire dept.—2 hose carts, ,000 ft. hose.

WATER SUPPLY—Source, river; 2 pumps, maker, Otto.

FALLS CHURCH, pop. 1,100; fire area, 640 acres; bldgs., wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—3 c. engines, 2 h. fire ex., 1 h. & l. truck; fire alarm, bell; value of dept. equipment, $750; value of bldgs., $300; total mem., 45 volunteers.

WATER SUPPLY—Source, wells.

FARMVILLE, pop. 4,000; fire area, 375 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept. 2 hand engines, 2 c. hand ex., 1 h. & l. truck, comb. chem. & hose wagon, 24 buckets, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,400 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $3,600; ann. exp. of dept., $800; total mem., 29; 9 paid full time, 20 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, gravity, pump to res., to stdp., direct; stdp. cap. 188,000 gals., dim. 25 x 50, cons. iron, builders Stilwell-Bierce; filtration system, sand; 2 pumping engines, cap. per day 864,000 gals., constructors Stilwell-Bierce; mains, galv. and cast iron, 7 miles, 4 to 10 in. dia., Radford; 34 hydrants, Bourbon; meters, total number 66; Union 25, Buffalo 6, 19 various; meters owned by consumers; 245 services; pipe, iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day 60,000 gals., per capita 30 gals.; cost of construction, $40,000; ann. cost of mtce., $2,800; works belong to Co.

FRANKLIN, pop. 1,143; fire area 700 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $200; ins., $200. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 300 ft.; fire alarm, bell; total mem., 10 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river; system, pump to tank; tank cap. 60,000 gals.; mains, wrought iron, 1 mile, 2½ in. dia.; 6 hydrants; 6 services; pipe, wrought iron; pressure, 5 lbs.; works belong to R. R. Co.; new waterworks system in course of construction.

FREDERICKSBURG, pop. 5,068; fire area, 960 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1902, $14,000; ins., $10,000. Fire dept.—1 h. & l. truck, hose carriages; hose, cotton, rubber lined, good 500 ft.; fire alarm, Gamewell; 60 boxes; value of dept. equipment, $1,500; value of bldgs., $2,800; ann. exp. of dept., $150; total mem., 21 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, river; system, pump to res. direct; res. cap. 400,000 gals., reserve res. 9,000,000 gals.; 2 pumping engines, cap. per day 500,000 gals., constructor Blake; mains, 20 miles, 4 to 8 in. dia., McNeal; 72 hydrants, Wood, Taylor; 52 valves; meters, total number 18; 1,392 services; pressure, dom. 56 lbs., fire 100 lbs.; consumption, per day 700,000 gals., per capita 117 gals.; cost to construct, $60,000; ann. cost of mtce., $5,000; works belong to city.

FRONT ROYAL, pop. 1,005; fire area, 200 acres; bldgs., wood, brick, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,000; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, spring, 3 miles from business center; system, gravity; res. cap. 5,000,000 gals; mains, 8 miles, 4 to 10 in. dia.; Mellert; 26 hydrants, Mellert; 40 valves; 250 services; pressure, fire 100 to 120 lbs.; cost to construct, $35,000; works belong to town.

GLASGOW, pop. 600. No organized fire dept.—1 hose carriage; hose, cotton, rubber lined, good 600 ft.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity; res. cap. 3,000,000 gals.; mains, cast iron, 5¼ miles, 2 to 6 in. dia.; Glamorgan; 50 hydrants, Galvin; 12 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $15,000.

GORDONSVILLE, pop. 1,000; fire area, 100 acres; bldgs., wood and brick, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. hand ex., 1 h. & l. truck, 1 aerial truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,100 ft.; inferior, 300 ft.; total hose, 1,400 ft.; fire alarm, bell; value of dept. equipment, $800; value of bldgs., $300; total mem., 25 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 500,000 gals.; mains, iron, 3 miles, 4 to 6 in. dia., Radford; 18 hydrants, Ludlow; pressure, fire 50 lbs.; cost to construct, $12,000; ann. cost of mtce., $240; works belong to city.

GOSHEN, pop. 2,513. Fire dept.—Not reported.

WATER SUPPLY—Source, creek; system, pump to stdp.; stdp. cap., 26,000 gals.; cap. per day, 75,000 gals.; mains, ¾ mile, 4 to 8 in. dia., Glamorgan; 1 hydrant, Ludlow; 3 valves; pressure, dom. 30 lbs., fire 30 lbs.; cost to construct, $5,350; ann. cost of mtce., $500; works belong to Co.

GRAHAM, pop. 3,500; bldgs., brick and wood. Fire dept.—3 hose carriages; total hose, 1,000 ft.; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, reservoir; system, pumping; res. cap., 180,000 gals.; pumping engines, cap. per day 500,000 gals.

HAMPON, pop. 6,000, fire area, 1,200 acres; bldgs., brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires not investigated; fire loss for 1903, $8,000; ins. for same time, $50,000. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages, 1 hose wagon; 5 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $7,000; ann. exp. of dept., $3,500; total mem. 56, paid full time 3, volunteers 53, underwriters' rating, third class.

WATER SUPPLY—Source, river and creeks, wells, supplied by Newport News system, 26 miles from business center; system, pump to stdp.; stdp. cap., 160,000 gals., dim. 30 x 30; cons. iron, builders Berlin Iron Bridge Co.; res. cap., 470,000,000 gals.; 3 pumping engines; cap. per day, 6,000,000 gals., constructor Davidson; mains, cast iron, 7 miles, 4 to 12 in. dia.; 14 hydrants, Coffin; Coffin valves; meters, total number 203, Empire 200, Gem 3; meters owned by Co.; pipe, lead; pressure, dom. 40 lbs., fire 40 lbs.; works belong to Co.

HARRISONBURG, pop. 3,521; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $2,000, total mem., 100 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, mountain streams and spring, 13 miles from business center; system, gravity; quality of water, good; res. cap., 1,000,000 gals.; pumping engine, cap. per day 750,000 gals.; mains, cast iron, 20½ miles, 3 to 10 in dia.; 86 hydrants; 78 valves; meters, total number 24, Crown 4, Nash 2, Empire 6, Hersey Rotary 2, Hersey Disc 8, Westinghouse; 797 services; pipe, galv. iron; pressure, dom. 55 lbs., fire 75 to 140 lbs.; consumption per day, 450,000 gals.; cost to construct, $75,000; int. paid on bonds, 4 per cent; cost of mtce., $1,000; works belong to city.

LEESBURG, pop. 1,800; fire area, 500 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustiblea ord.—Fire dept.—2 hand engines, 2 hose reels; hose, cotton, rubber

total mem., 48 volunteers; underwriters rating, second class.

WATER SUPPLY—Sourse, springs and wells, ½ mile from business center; system, gravity; stdp. cap. 65,000 gals., 24 x 20 in. dia.; res. cap. 75,000 gals., 1 triplex gasoline engine, constructors, Flint & Walling, cap. per day 200,000 gals.; mains, 2 miles, cast iron; pipe, 4 to 8in. dia.; 52 hydrants; 50 valves; 10 meters; 110 services; pressure, dom. 50 lbs.; fire 50 lbs.; cost to construct, $28,000; bonded debt, $30,000; ann. cost of mtce., $250; works belong to town.

LEXINGTON, pop. 3,444; fire area, 960 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, stone, brick and wood, 2 to 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 59 c. hand ex., 4 hose carriages; hose, cotton, rubber lined, good, 950 ft.; rubber, good 600 ft.; inferior, all kinds, 1,250 ft.; total hose 2,800 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $3,500; ann. exp. of dept., $375; total mem., 60 volunteers.

WATER SUPPLY—Source, springs, 5 1-8 miles from business center; system, gravity; res. cap. 2,500,000 gals.; mains, cast iron, 15½ miles, 3 to 8 in. dia., Glamorgan; 51 hydrants, Ludlow; meters, total number 200, Crown; 500 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 65 lbs.; cost to construct, $60,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,000; works belong to city.

LURAY, pop. 1,147; mercantile bldgs., wood, 3 stories; private, wood, 2 stories; wooden roofs permitted, except on new bldgs.; fireworks ord. Fire dept.—2 hose carriages; hose, cotton, 1,100 ft.; fire alarm, whistle; total mem., 50 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, mountain streams; system, gravity; 1 res., cap. 9,000,000 gals.; mains, 3 miles, 3 to 8 in. dia.; 27 hydrants; pressure, fire 85 lbs.

LYNCHBURG, pop. 24,500; fire area, 3,840 acres; mercantile bldgs., brick, 3 to 8 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 3 yrs., $48,864.08; av. ins. for same time, $48,000. Fire dept.—3 steamers, 3 comb. c. & h. wagons, 20 c. hand ex., 1 h. & l. truck, 1 aerial truck, 3 hose wagons, 29 horses; hose, cotton, rubber lined, good, 12,600 ft.; fire alarm, Gamewell, 18 boxes; value of dept. equipment and bldgs., $40,000; ann. exp. of dept., $40,000; total mem., 47, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, river, 22 miles from business center; system, pump to res.; res. cap. 8,000,000 gals.; 5 pumping engines; cap. per day 7,250,000 gals.; constructors, Deane, Holly, Stevenson; mains, cast iron, 38 miles, 36 to 30 in. dia., Empire, Keystone, Glamorgan Wood; 351 hydrants Mich. Glamorgan, Wood; 400 valves; meters, total number 275, Crown, 6 Thomson; 4,400 services; pipe, galv. iron and lead; pressure, dom. 100 lbs., fire 160 lbs.; consumption, per day 4,000,000 gals., per capita 330 gals.; cost to construct, $69,758, int. paid on bonds, 5 per cent; ann. cost of mtce., $26,503.47; works belong to city.

MANCHESTER, pop. 9,715; fire area, 500 acres; mercantile bldgs., brick, iron, stone, wood, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; fires not investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 3 hose carriages, 1 horse; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, telephone; value of dept. equipment $5,000; value of bldgs., $3,000; ann. exp. of dept., $2,100; total mem. 15, paid full time 2 volunteers 13.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to stdp.; stdp. cap. 130,000 gals., dim. 35 x 25; 4 pumping engines, class dup., size 10 x 8 x 9, cap. per day, 3,000,000 gals., constructor Worthington; mains, cast and wrought iron, 12 miles, 2 to 12 in. dia.; 75 hydrants, Ludlow; meters, total number 100; 1,500 services; pipe, galv. iron; pressure, dom. 88 lbs., fire 115 lbs.; consumption, per day 1,500,000 gals.,

MARION, pop. 2,045; fire area, 130 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1902, $300. Fire dept.—1 h. & l. truck, 3 hose carriages, 1 hose wagon, 12 hand chem. ex., 1 Eastman New Nozzle system; hose, cotton, rubber lined, good 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,050; value of bldgs., $100; ann. exp. of dept., $150; total mem., 20 volunteers.

WATER SUPPLY—Source, springs, 4 miles from business center; system, gravity; mains, cast iron, 10 miles, 2 to 8 in. dia.; 13 hydrants; 13 valves; 300 services; pipe, galv. iron; pressure, dom. 35 to 80 lbs., fire 30 to 80 lbs.; cost to construct $18,000; bonded debt, $8,000; int. paid on bonds, 5 per cent; cost of mtce., $150; works belong to town.

MARTINSVILLE, pop. 2,384; fire area, 664 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hose reels; hose, cotton good, 1,500 ft.; fire alarm bell; value of dept equipment, $1,000; value of bldgs., $300; ann. exp. of dept., $100; total mem., 24; underwriters' rating third class.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 200,000 gals., 75 ft. high, builders Walsh & Weidner; cap. per day, 500,000 gals. constructors, Smith-Vaile; mains, cast iron, 4 miles 6 to 8 in. dia., Radford, Glamorgan; 37 hydrants Eddy; 15 valves; 284 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 95 lbs.; cost to construct, $31,200; int. paid on bonds, 6 per cent.; ann. cost of mtce., $789; works belong to city.

NEWPORT NEWS, pop. 30,000; fire area, 2,560 acres; mercantile bldgs., stone, brick and wood, 2 to 6 stories; private, stone, brick and wood, 1 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $12,026; ins. involved for same time, $203,758. Fire dept.—3 steamers, 1 comb. c. & h. wagon, 10 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage, 14 horses; hose, cotton, rubber lined, good, 7,600 ft.; total hose, 7,600 ft.; fire alarm electric, 19 boxes; value of dept. equipment, $26,000; value of bldgs., $9,000; ann. exp. of dept., $15,200; total mem. 185. paid full time 14, 171 volunteers.

WATER SUPPLY—Source, springs, 16 miles from business center; system, pump to stdp.; stdp. cap., 150,000 gals., dim. 30 x 30; material used in cons. iron; res. cap. 470,000,000 gals.; 2 pumping engines; cap. per day 6,000,000 gals.; constructor, Davidson; mains, 8 miles, 6 to 12 in. dia.; 175 hydrants, Coffin; 245 valves; meters, total number 2,300; 3,100 services; pressure, dom. 50 lbs., fire 60 to 125 lbs.; consumption per day, 2,700,000 gals., per capita 135 gals.; works belong to Co.

NORFOLK, pop. 70,130, fire area, 6¾ sq. miles; mercantile bldgs., stone and brick, 1 to 7 stories; private, stone, brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $39,677; av. ins. involved for same time, $1,970,900. Fire dept.—7 steamers, 1 c. engine, 1 h. & l. truck, 18 c. hand ex., 2 aerial trucks, 3 hose wagons, 1 c. & l. wagon, 3 hose carriages, 7 comb. c. & h. wagons, 40 horses; hose, cotton rubber lined, good, 12,000 ft.; rubber, good, 5,550 ft.; total hose, 17,550 ft.; fire alarm, electric, 98 boxes; value of dept. equipment, $80,000; value of bldgs., $121,500; ann. exp. of dept., $80,801.67; total mem. 87, paid full time.

WATER SUPPLY—Source, lakes, 5 miles from business center; system, pump, or direct; filtration system, Jewell; cap. of plant, 8,000,000 gals.; 4 pumping engines; cap. per day 22,000,000 gals., constructors Worthington, Gaskill; mains, cast iron, 92 miles, 4 to 30 in. dia.; 277 hydrants; meters, total number, 253; 9,623 services; pipe, lead and iron; pressure, dom. 40 lbs., fire 40 lbs.; consumption per day, 6,800,000 gals., per capita, 120 gals; cost to construct, $1,250,000; int. paid on bonds, 4 per cent; works belong to city.

PETERSBURG, pop. 27,000; fire area, 6,700 acres; mercantile bldgs, brick and wood, 3 and 4 stories; private, wood and brick, 3 and 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1903, $13,840. Fire dept.—4 steamers, 2 c. hand ex., 1 aerial truck, 1 chief's wagon, 5 hose wagons, 14 horses; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 4,500 ft.; fire alarm, Gamewell; 31 boxes; value of dept. equipment, $33,000; value of bldgs, $25,000; ann. exp. of dept., $14,000; total mem., 28, paid full time 18, paid part time 10; underwriters' rating, second class.

WATER SUPPLY—Source, streams, 1 mile from business center; system, gravity and pump to res.; quality of water, good; res. cap., 23,000,000 gals.; 2 pumping engines, cap. per day 4,000,000 gals., constructors Worthington and Knowles; mains, cast iron, 26 miles, 4 to 16 in. dia.; 242 hydrants; 200 valves; meters, total number 1,500, Crown 8, Nash 215, Empire 5, Gem 5, Hersey Rotary 10, Trident 750, Hersey Disc 450, Thomson 10, Worthington 6, Columbia 30, Pittsburg 1, Lambert 10, owned by city; 1,500 services; pipe, lead; pressure, dom. 30 lbs., fire 60 lbs.; consumption per day, 452,000 gals.; cost to construct, $200,000; cost of mtce., $8,000; works belong to city.

PHŒBUS, bldgs., wood. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose carriage, 3 hose reels; hose, 1,500 ft.; total mem., 35.

WATER SUPPLY—Source, same source that supplies Newport News and Hampton, 15 miles from business center; system, pump to res.; 60 to 75 lbs., pressure.

POCAHONTAS, pop. 2,789; fire area, 3 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 reels; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $1,000; ann. exp. of dept., $250; total mem., 35 volunteers.

WATER SUPPLY—Source, streams and spring; system, pump to stdp.; stdp. cap. 250,000 gals., dim. 35 x 35; 2 pumping engines; cap. per day 2,000,000 gals., constructor Worthington; 48 hydrants; pressure, dom. and fire, 130 lbs.

PORTSMOUTH, pop. 17,427; fire area, 960 acres; mercantile bldgs., stone and brick, 3 to 5 stories; private, stone, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss, 1908, $11,344; ins. for same year, $90,500. Fire dept.—2 steamers, 2 comb. c. & h. wagons, 10 c. hand ex., 1 aerial truck, 1 hose carriage, 2 hose carts, 11 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 2,500 ft.; inferior, all kinds, 600 ft.; total hose, 4,100 ft.; fire alarm, Gamewell, 21 boxes; value of dept. equipment, $35,600; value of bldgs., $22,500; ann. exp. of dept., $17,424.80; total mem. 340, paid full time 16, paid part time 1, 323 volunteers.

WATER SUPPLY—Source, lake, 20 miles from business center; system, gravity, pump to reservoir, to stdp. or direct; stdp. cap., 530,000 gals., dim. 30 x 100, material used in cons. steel, builders Riter & Conley; res. cap 700,000 gals.; 4 pumping engines, cap. per day 10,000,000 gals., constructor Knowles, Blake & Worthington; mains, cast iron, 23 miles, 4 to 14 in. dia., Wood; 180 hydrants, Chapman; 40 valves; meters, total number, 135, Crown; 3,650 services; pipe, galv. iron; pressure, dom, 30 lbs., fire 80 lbs.; cons. per day 3,500,000 gals., per capita 150 gals.; works belong to Co.

PULASKI, pop. 2,818; fire area, 960 acres; mercantile bldgs., stone and brick, 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 reels; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $300; ann. exp. of dept., $50; total mem., 23 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp.; stdp. cap., 253,000 gals., dim. 35 x 35, material used in cons. sheet iron, builders Wood & Co.; quality of water, good; 1 pumping engine, cap. per day 450,000 gals., constructor Gordon; mains, cast iron, 11½ miles, 4 to 12 in. dia., Glamorgan; 200 hydrants, Wood; 35 valves; meters, total number, 15, Crown; 325 services; pipe, wrought iron; pressure, dom. 60 lbs., fire 90 lbs.; cost to construct, $35,000; ann. cost of mtce., $1,800; works belong to Co.

RADFORD, pop, 5,000; fire area, 600 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 reels; 1 h. & l. truck; hose, cotton, rubber lined, good 1,500 ft.; value of dept equipment, $1,950; total mem., 50 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, spring, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 184,000 gals., builders American Bridge and Iron Co.; res. cap., 8,000,000 gals, 2 pumping engines, 1 electric connected 7 in. triplex pump, mfg. by Allentown Rolling Mills; cap. per day 1,500,000 gals., constructor Holly; mains, cast iron, 10 miles, 4 to 12 in. dia., Glamorgan; 75 hydrants, Chapman; meters, total number 30, 225 services; pressure, dom. 65 lbs., fire 80 lbs.; consumption, per day, 225,000 gals., per capita 75 gals.; cost to construct $21,000; works belong to Co.

RICHLANDS, pop. 775; fire area, 250 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose carriage, axes, buckets, etc.; hose, cotton, rubber lined, good 400 ft.; value of dept. equipment, $300; value of bldgs., $50; ann. exp. of dept., $50; total mem. 30 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 280,000 gals.; 1 pumping engine, cap. per day 1,000,000 gals., constructor Gaskill; mains, 3½ miles, 4 to 16 in. dia.; 35 hydrants, Cassin; 20 valves; 105 services; pressure, dom. 80 lbs., fire 125 lbs.; cost to construct, $45,000; ann. cost of mtce., $1,000; works belong to Co.

RICHMOND, pop. 125,000; fire area, 4,575 acres; mercantile bldgs., brick, steel, concrete and stone, 2 to 10 stories; private, brick and wood, 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $128,308; av. ins. for same time, $2,437,360. Fire dept.—11 steamers, 8 comb. c. & h. wagons, 40 c. hand ex., 4 h. & l. trucks, 6 hose wagons, 61 horses; hose, cotton, rubber lined, good, 20,000 ft.; inferior, all kinds, 3,000 ft.; 3,400 ft. of 3-in.; total hose, 26,400 ft.; fire alarm, Gamewell; 190 boxes; value of dept. equipment, $124,250; value of bldgs., $125,000; ann. exp. of dept., $127,410; total mem, 155, paid full time 88, paid part time 54, volunteers 17.

WATER SUPPLY—Source, river, 4 miles from business center; system, pump to res. and stdp.; stdp. cap. 150,000 gals., dim. 30 x 30, material used in cons. steel; quality of water, good; res. cap., 50,000,000 gals.; 4 pumping engines, class vert. and hor., cap. per day 18,000,000 gals., constructor Worthington; mains, cast iron, 122 miles, 3 to 30 in. dia.; 894 hydrants; meters, total number 10,753; Crown 64, Nash 969, Union 5, Empire 1, Gem 7, Trident 1,663, Hersey Disc and Rotary 2,060, Thomson 115, Worthington 543, Buffalo 8, Columbia 97, Keystone 3,175, Lambert 1,977, Crest 2, Torrent 1, Acorn 43, American 23; owned by city and consumer; 19,360 services; pipe, lead; pressure, dom. 65 to 85 lbs., fire 75 lbs.; consumption per day, 12,557,009 gals.; cost to construct, $4,000,000; cost of mtce., $68,281.14; works belong to city.

ROANOKE, pop. 33,000; fire area, 5 acres; mercantile bldgs., wood, brick, 1 to 4 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted in residential section; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1906, $17,609. Fire dept.—3 steamers, 6 c. hand ex., 1 h. & l. truck, 3 hose wagons, 10 horses; hose, cotton, rubber lined, good, 5,600 ft.; fire alarm, Gamewell, 45 boxes; value of dept. equipment, $47,000; value of bldgs., $50,000; ann. exp. of dept., $13,000; total mem., 22, paid full time 12, paid part time 10; underwriters' rating, second class.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, pump to res. and direct; stdp. cap., 183,500 gals., 25 x 50 in. dia.;

quality of water, good; res. cap. 5,000,000 gals.; 3 pumping engines, class dup., cap. per day 4,000,000 gals., constructors Holly, Snow; mains, cast iron, 45 miles, 3 to 16 in. dia., Glamorgan, Radford; 206 hydrants, Ludlow, Bourbon, Addyston; 300 valves; meters, total number 1,410, Crown, Union, Gem, Hersey Rotary, Hersey Torrent, Thomson, Worthington, Columbia, Trident, Lambert, Nash; meters owned by Co. and consumer; 4,986 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 90 lbs.; consumption, per day 4,076,830 gals., per capita 136 gals.; cost to construct, $526,000; bonded debt, $100,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $13,000; works belong to Co.

SALEM, pop. 5,500, mercantile bldgs., brick, 2 stories; private, wood 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 hose wagons; hose, cotton, jacket, good 3,000 ft.; fire alarm, bell and electric; value of dept. equipment $700; value of bldgs., $1,200; total mem., 16, paid full time and volunteers.

WATER SUPPLY—Source, lake and spring; system, pump to res. and direct; res. cap., 500,000 gals.; stdp. cap., 150,000 gals.; 2 pumping engines, size 8 x 12, 8½ x 10, cap. per day 1,440,000 gals., constructor Deane; mains, 16 miles, 2 to 8 in. dia., Glamorgan; 70 hydrants, Wood; meters, total number 5; pressure, dom. 50 lbs.; cost to construct, $42,000; ann. cost of mtce., $1,000; works belong to city.

SHENANDOAH, pop. 1,600. Fire dept.—2 hose carts; 1,000 ft. hose; volunteer dept.

WATER SUPPLY—Source, pumps; system, pump direct.

SMITHFIELD, pop. 1,225. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 950 ft.; total mem., 40.

WATER SUPPLY—Source, lakes; system, pump to stdp.; stdp. cap., 80,000 gals.; 2 pumping engines cap. per day 7,500,000 gals., constructors Worthington, Gould; maines, 2 miles, 4 to 8 in. dia.; 20 hydrants; pressure, dom. 30 lbs., fire 60 lbs.; works belong to Co.

SOUTH BOSTON, pop. 4,500; fire area, 160 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 100 c. hand ex., 1 h. & l. truck, 3 carts; hose, rubber, good, 800 ft.; rubber, inferior, 700 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $250; ann. exp. of dept., $100; total mem., 12 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 75,000 gals., dim. 75 x 12; 1 pumping engine, cap. per day 300,000 gals., constructor Worthington; mains, iron, 2 miles, 6 and 8 in. dia.; 30 hydrants; 8 valves; pressure, dom. 40 lbs., fir e95 lbs.; cost to construct, $12,000; works belong to city.

STAUNTON, pop. 1,000; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 hose wagon, 1 hose wagon and c. combined, 2 hose carriages, 4 horses; hose rubber, good, 1,550 ft.; fire alarm, electric bell, 26 boxes; value of dept. equipment, $8,000; value of bldgs., $2,000; ann. exp. of dept., $3,000; total mem. 32, paid full time 2, paid part time 12, 18 volunteers.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to res., to stdp. and direct; res. cap., 2,500,000 gals.; 2 pumping engines, class, dup., cap. per day 2,500,000 gals., constructors Worthington, Deane; mains, cast iron, 8 miles, 4 to 12 in. dia., Glamorgan, Wood; 76 hydrants, Wood, Eddy; 100 valves; meters, total number. 50 , Crown, Nash, Thomson, Hersey; 2,000 services; pipe, galv. iron, lead; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $250,000; int. paid on bonds 6 per cent.; ann. cost of mtce., $12,000; works belong to city.

SUFFOLK, pop. 7,250; fire area, 800 acres; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 3 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, Stevens, 9 boxes; value of dept. equipment, $8,000; value of bldgs., $8,500; total mem., 40, paid full time 2, paid part time 3, volunteers 36; underwriters' rating third class.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap. 52,700 gals., dim. 8 x 140; 3 pumping engines, cap. per day, 10,000,000 gals., constructors, Snow, Knowles; mains, iron, 4 6-10 miles, 6 to 16 in. dia., Wood; 42 hydrants, Coffin; meters, total number 84, Crown; 375 services; pressure, dom. 60 lbs., fire 60 lbs.; consumption, per day 200,000 gals., per capita 50 gals.; works belong to Co.

TAZEWELL, pop. 1,096; bldgs., wood; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 hose carts; hose, cotton, rubber lined, good, 1,800 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, springs; system, gravity to stdp.; stdp. cap., 160,000 gals.; res. cap., 50,000 gals.; mains, 2 miles, 4 to 8 in. dia.; 40 hydrants; pressure, dom. 100 lbs.

VINTON, pop. 1,438; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—Not reported.

WATER SUPPLY—Source, springs; system, pump to stdp.; stdp. cap., 200,000 gals.; pumping engines, cap. per day 500,000 gals., constructor Deane; mains, 11 miles, 2 to 10 in. dia., Glamorgan; Eddy hydrants; pressure, dom. 90 lbs., fire 300 lbs.; cost to construct, $100,000; works belong to Co.

WARRENTON, pop. 1,627; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, good 800 ft.; fire alarm bell; value of dept. equipment, $800; total mem., 25 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, gravity to res.; res. cap. 6,700,000 gals., located 2½ miles from city; mains, iron, 7 or 8 miles, 4 to 8 in. dia.; 27 hydrants; meters, total number 250; pressure, dom. 50 lbs., fire 50 lbs.; cost to construct, $48,000; bonded debt, $52,000; int. paid on bonds, 5 per cent; works belong to town.

WAYNESBORO, pop. 2,080; bldgs., brick, concrete and wood. Fire dept.—1 h. & l. truck; 2 hose reels, hose, 700 ft.; total mem., 30 volunteers.

WATER SUPPLY—Source, river; system, Holly; cap. per minute, 600 gals.; res. cap., 50,000 gals.

WEST POINT, pop. 1,800; mercantile bldgs., brick and wood. Fire dept.—1 h. & l. truck, 3 hose carriages; total hose, 1,350 ft.; fire alarm, 3 bells; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pumping; res. cap., 20,000 gals.; pumping engines, cap. per day 216,000 gals.

WINCHESTER, pop. 5,161; fire area, 600 acres; mercantile bldgs., brick; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 steamers, 2 hand engines, 1 c. engine, 1 h. & l. truck, 7 hose carriages; hose, cotton, rubber lined, good 5,000 ft; inferior, all kinds, 2,000 ft.; total hose, 7,000 ft.; fire alarm bell; value of dept. equipment, $12,000; value of bldgs., $68,000; ann. exp. of dept., $1,490; total mem., 975 volunteers.

WATER SUPPLY—Source, springs, ¾ mile from business center; system, gravity and pumping; quality of water, good; res. cap. 275,000 gals., located ¾ mile from city; 2 pumping engines, class dup., cap. per day 1,440,000 gals., constructor Nordberg; mains, cast iron, 19½ miles, 2 to 10 in. dia.; 108 hydrants; meters, total number 45, Trident, Hersey Disc, Worthington, Buffalo, Pittsburg, owned by consumer; 1,443 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 65 lbs.; consumption per day, 457,000 gals.; cost to construct, $135,000; int. paid on bonds, 4 per cent; cost of mtce., $2,500; works belong to city.

WOODSTOCK, pop. 1,185; fire area, 100 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 9 ft. high; wooden

combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 10 c. hand ex., 5 hose carriages; hose, cotton, rubber lined, good, 1,650 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 300 ft. total hose, 3,150 ft.; fire alarm, bell; value of dept. equipment, $1,325; value of bldgs., $600; total mem., 146 volunteers.

WATER SUPPLY—Source, mountain springs, 3¾ miles from business center; system, gravity; quality of water, soft; res. cap. 360,000 gals., located near springs; mains, cast iron, 5¼ miles, 4 to 8 in. dia.; 29 hydrants; 198 services; pipe, galv. iron; pressure, fire 172 lbs.; consumption per day, 100,000 gals.; cost to construct, $22,000; bonded debt, $20,000; int. paid on bonds, 4 per cent; works belong to city.

WYTHEVILLE, pop, 3,008; fire area, 1½ blocks; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 800 ft.; total hose, 1,400 ft.; fire alarm, electric; value of dept. equipment, $1,500; total mem., 20 volunteers.

WATER SUPPLY—Source, springs, 6 miles from business center; system, gravity and pump to res.; res. cap., 1,300,000 gals; 1 pumping engine, cap. per day 400,000 gals., constructor Worthington; mains, cast iron, 9½ miles, 4 to 6 in. dia., Glamorgan; 43 hydrants, Mathews; 11 valves; meters, total number 4; 600 services; pipe galv. iron; pressure, dom. 50 lbs., fire 75 lbs.; consumption, per day 400,000 gals., per cap. 133 gals.; cost to construct, $40,000; bonded debt., $40,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $300; works belong to town.

Places with a population of 1,000 or more having no organized fire dept.: Chincoteague Island, James River, Pinner's Point, Saltville, Shenandoah, Williamsburg.

Places with a population of 1,000 or more not reported: South Norfolk.

WASHINGTON

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ABERDEEN, pop. 7,500; fire area, 1,000 acres; mercantile bldgs., stone and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. engine, 1 c. engine, 1 c. hand ex., 1 h. & l. truck, 5 hose carriages, 3 horses; hose, cotton, rubber lined, good, 4,700 ft.; fire alarm, Gamewell bell, 11 boxes; value of dept. equipment, $14,000; value of bldgs., $1,500; ann. exp. of dept., $3,500; total mem. 60, paid full time 3, paid part time 57.

WATER SUPPLY—Source, creek, 1½ miles from business center; system, pump direct; quality of water, good; 3 pumping engines, class comp. dup., cap. per day, 5,000,000 gals.; constructors, Smedley, Worthington, Dow; mains, steel and cast iron, 11 miles, 4 to 16 in. dia.; 52 hydrants; 36 valves; meters, total number, 15, Crown 12, Empire 2, Keystone 1, owned by city; 1,400 services; pipe, iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $120,000; bonded debt, $65,000; int. paid on bonds, 6 per cent.; cost of mtce, $6,900; works belong to city.

ANACORTES, pop. 6,000, fire area, 128 acres; mercantile bldgs, stone, brick, wood, 2 to 4 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 18 c. hand ex., 1 h. & l. truck, 4 hose carts, 1 hose wagon; hose, cotton, rubber lined, good, 3,600 ft.; inferior, all kinds, 500 ft., total hose, 4,100 ft.; fire alarm bell; value of dept. equipment, $6,000; value of bldgs., $10,000; ann. exp. of dept., $3,000; total mem., 45 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, gravity; res. cap., 480,000 gals., located 2 miles south of city; 16¼ miles mains, wood and steel, 4 to 12 in. dia.; 30 hydrants; 38 valves; meters, total number 140, Empire; 425 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; cost to construct, $60,000; works belong to Co.

AUBURN, pop. 489. Fire dept.—1 c. engine, 12 c. hand ex., 1 hand engine, 1 h. & l. truck; 1,000 ft. hose; total mem., 17 volunteers.

WATER SUPPLY—System, gravity, pressure dom. 85 lbs., fire 110 lbs.; 14 hydrants.

BALLARD, pop. 12,000; annexed to Seattle.
WATER SUPPLY—See Seattle

BELLINGHAM. Fire dept.—1 steamer, 3 h. & l. trucks, 1 aerial truck, 4 hose carts, 8 hose reels; hose, 11,000 ft.; total mem., 122 volunteers, paid full time 12.

WATER SUPPLY—Source, lake; system, gravity; res. cap., 270,000 gals.; pressure, 105 lbs.

BLAINE, pop. 3,500; fire area 6 blocks; mercantile bldgs., brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories. Fire dept.—3 c. engines, 2 carts; hose, cotton, rubber lined, 3,050 ft.; fire alarm, bell; value of dept. equipment, $3,500; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, streams; system, gravity; filtration system, gravel; res. cap., 5,000,000 gals.; located 3 miles from town; mains, steel, 5 miles, 4 to 8 in. dia.; 18 hydrants, Galvin; meters, total number 10; 250 services; pressure, dom. 40 lbs., fire 40 lbs.; cost to construct, $55,000; ann. cost of mtce., $1,000; works belong to Co.

BUCKLEY, pop. 1,014; fire area, 600 ft.; mercantile bldgs., brick and wood, 1 to 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000ft.; fire alarm, bell; value of dept. equipment, $750; value of bldgs., $500; total mem., 25 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to reservoir; filtration system, sand; quality of water, good; res. cap., 100,000 gals.; 1 pumping engine, cap. per day 360,000 gals., constructor Deane; mains, steel, 7 miles, 4 to 6 in. dia., American Co.; 12 hydrants, Ludlow; 50 services; pipe, galv. iron; pressure, dom. 25 lbs., fire 120 lbs.; bonded debt, $19,000; int. paid on bonds, 6 per cent.; works belong to city.

CASTLE ROCK, pop. 1,000; bldgs., wood, 1 and 2 stories. Fire dept.—Volunteer Co.

WATER SUPPLY—Source, mountain streams, 3 miles from business center; system, gravity and pump to res.; quality of water, good; res. cap., 150,000 gals.; mains, iron and wood, 3½ miles, 2 to 6 in. dia.; 20 hydrants; 11 valves; meters, total number 5, owned by Co.; 150 services; pipe, galv. iron; pressure, dom. 48 lbs., fire 75 lbs.; cost to construct, $15,000; cost of mtce., $400; works belong to Co.

CENTRALIA, pop. 7,500; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages, 1 comb. c. & h. wagon, 2 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, bell; value of dept. equipment, $25,000; value of bldgs., $4,000; ann. exp. of dept., $6,000; total mem. 15, 10 volunteers, 3 call mem., 2 paid full time.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to res. and direct; filtration system, gravel; quality of water, good; res. cap., 650,000 gals.; 3 pumping engines, class dup.; cap. per. day, 2,000,000 gals.; cons. Worthington; mains, steel and wood, 5½ miles, 4 to 10 in. dia.; 49 hydrants; 44 valves; 600 services; pressure, dom. 95 lbs., fire 95 to 110 lbs.; consumption per day 300,000 gals.; cost of mtce., $6,000; works belongs to Co.

CHEHALIS, pop. 3,000; fire area, 300 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck; 2 hose carriages; hose, cotton, rubber lined, good 1,550 ft.; inferior, all kinds, 650 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $1,300; ann. exp. of dept., $118; total mem., 20 volunteers.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap. 600,000 gals., located on hill east of city; 1 pumping engine, class comp., cap., per day, 2,160,000 gals., constructor Deane; mains, wood, 15 miles, 2 to 10 in. dia.; 26 hydrants; 23 valves; 450 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 80 to 100 lbs.; consumption per day, 600,000 gals.; cost to construct, $55,000; cost of mtce., $6,000; works belong to Co.

CHENEY, pop. 1,500; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, hooks and ladders, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,250 ft.; inferior, all kinds, 500 ft.; total hose, 2,750 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 25 volunteers.

WATER SUPPLY—Source, lake and wells, 3 miles from business center; system, pump to res.; res.

cap., 300,000 gals.; pumping engines cap. per day, 288,000 gals., constructor, Knowles; mains, wood and steel, 5 miles, 2½ to 8 in. dia.; 19 hydrants, Chapman; 10 valves; meters, total number 183, Crown; 105 services; pipe, iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $50,000; int. paid on bonds, 7 per cent; ann. cost of mtce., $2,000; works belong to city.

CLE-ELUM, pop. 1,800; fire area, ½ sq. mile. Fire dept.—3 hose carts; hose, 2,100 ft.; fire alarm, bells and whistle; value of dept. equipment, $2,220, value of bldgs., $4,200; ann. exp. of dept., $100; total mem., 40, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, mountain streams; system, gravity; 27 hydrants; mains, 8 miles, pressure, 80 lbs.; cost to construct, $50,000; bonded debt, $20,000; ann. cost of mtce., $900; works belong to city.

COLFAX, pop. 3,000; fire area, 22 acres; bldgs., brick and stone, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 1 fuel cart, 4 hose carriages; hose, cotton, rubber lined, good 500 ft.; rubber, good 2,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $5,000; ann. exp. of dept, $500; total mem., 40, paid part time.

WATER SUPPLY—Source, spring, 14½ miles from business center; system, gravity, pump to res.; res. cap., 500,000 gals.; pumping engines, class comp. and dup., cap. per day 1,000,000 gals., constructor Worthington; mains, kalamein, 5 miles, 2 to 10 in. dia.; 51 hydrants; 60 valves; meters, total number, 26, owned by city; 400 services; pipe, galv. iron; pressure, dom. 85 to 90 lbs.; fire 85 to 90 lbs.; cost to construct, $100,000; bonded debt, $55,000; int. paid on bonds, 6 per cent.; cost of mtce., $2,500; works belong to city.

COLUMBIA CITY, pop. 2,500, under the Seattle fire dept. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose cart; hose, 600 ft.; total mem., 36 volunteers.

WATER SUPPLY—Source, Seattle mains.

COLVILLE, pop. 1,800. Fire dept.—1 hose cart, 1 h. & l. truck, old; hose, inferior, 750 ft.; volunteer company of 30 men.

WATER SUPPLY—System, gravity; res. cap., 30,000 gals.; 18 hydrants; pressure, 145 lbs.

COSMOPOLIS, pop, 1,004; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. engine, 3 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; value of dept. equipment, $2,500, ann. exp. of dept., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, creek, 1 mile from business center; system, gravity; stdp. cap. 100,000 gals; material used in cons., wood; quality of water, good; cost to construct, $15,000: works belong to Co.

COUPEVILLE, pop. 540; mercantile bldgs., wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 24 buckets, 6 ladders, 2 axes and ropes.

WATER SUPPLY—No regular system.

DAVENPORT, pop. 2,000; mercantile bldgs., brick, stone and wood; wooden roofs permitted; fire loss for 1905, $1,000.; ins. for same time, $750. Fire dept.—1 c. engine, 2 hose carts, etc.; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds 500 ft.; total hose 2,500 ft.; fire alarm, bell; total mem., 52 volunteers.

WATER SUPPLY—Source, springs, in business center; system, pump to stdp.; stdp. cap., 65,000 gals.; material used in cons, steel; 2 pumping engines, cap. per day 360,000 gals.; constructors, Fairbanks-Morse; mains, wrought iron, 10 miles, 2 to 6 in. dia.; 42 hydrants; meters, total number 2, owned by city; 150 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day, 60,000 gals.; cost to construct, $30,000; bonded debt, $18,000; int. paid on bonds, 6 per cent; cost of mtce., $3,000; works belong to city.

DAYTON, pop. 3,500; fire area, 25 acres bldgs., wood, stone and brick, 1½ to 3 stories; wooden roofs not permitted; fire loss for 1902, $8,095; ins. for same time, $5,085. Fire dept.—1 steamer, 1 h. & l. truck, 8 hose carts; hose, cotton, rubber lined, good 5,000 ft.; inferior, all kinds, 1,500 ft.; total hose, 6,500 ft.; fire alarm, bells; value of dept. equipment, $8,000; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 129 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 4¼ miles from business center; system, gravity; quality of water, good; res. cap., 700,000 gals.; mains, kalamein, 7¼ miles, 4 to 16 in. dia.; 88 hydrants; 50 valves; 400 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $140,000; bonded debt, $75,000; int. paid on bonds, 6 per cent; cost of mtce., $1,200; works belong to city.

ELLENSBURG, pop. 6,000, fire area, 600 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, etc., 2 horses; hose, cotton, rubber lined, good 1,800 ft.; rubber, good 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 4,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $13,000; value of bldgs., $2,000; ann. exp. of dept., $3,000; total mem., 21, paid full time 3, volunteers 18; underwriters' rating third class.

WATER SUPPLY—Source, creek; system, gravity; res. cap., 1,000,000 gals.; mains, 7¾ miles, 8 to 20 in. dia.; 4 hydrants; meters, total number 6, Crown, Hersey; 125 services; pipe, iron; pressure, dom. 40 to 60 lbs., fire 70 lbs.; cost to construct, $55,000; ann. cost of mtce., $900; works belong to Co.

ELMA, pop. 2,330; fire area, 9 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 2 hose carriages; hose, rubber, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; total mem., 42 volunteers.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity; quality of water, good; res. cap., 81,000 gals., located near hillside; 1 pumping engine, cap. per day, 20,000 gals.; mains, wood, 3 miles, 3 to 8 in. dia.; 14 hydrants; 250 services; pipe, galv. iron; pressure, dom. 46 lbs., fire 60 lbs.; cost to construct, $12,200; int. paid on bonds, 6 per cent; cost of mtce., $100; works belong to city.

EVERETT, pop. 30,000; fire area, 6,240 acres; mercantile bldgs., wood, stone, brick, 5 stories; private, wood, 3 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 engine, 1 c. engine, 1 comb. h. & l. truck, 3 hose wagons, 16 horses; hose, cotton, rubber lined, good, 9,000 ft.; fire alarm, Gamewell, 37 boxes; value of dept. equipment, $26,000; value of bldgs., $8,000; ann. exp. of dept., $23,000; total mem. 17, paid full time 3.

WATER SUPPLY—Source, springs, 5 miles from business center; system, gravity, pump to res.; res. cap., 1,500,000 gals., located ⅝ mile south of station; 2 pumping engines, class comp. and dup., cap. per day, 2,500,000 gals.; constructor, Worthington; mains, steel and wood, 53 miles, 6 to 20 in., dia.; 165 hydrants; meters, total number 160, owned by Co.; 4,600 services; pipe, galv. iron; pressure, dom. 6 lbs, fire 120 lbs.; cost to construct, $308,000; int. paid on bonds, 5 per cent.; works belong to Co.

GOLDENDALE, pop. 1,000; fire area, 500 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—ladders and buckets and hooks, 7 c. hand ex., 1 h. & l. truck, 1 hose carriage; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $800; total mem., 25 volunteers.

WATER SUPPLY—Source, spring, 12 miles from business center; system, gravity to res.; res. cap., 675,000 gals.; cap. per day, 750,000 gals.; mains, 20 miles, 4 to 8 in. dia.; 23 hydrants; 250 services;

ann. cost of mtce., $600; works belong to town.

HAMILTON, pop. 392. Fire dept.—1 h. & l. truck, 1 hose cart; hose, 1,200 ft.; volunteer Co.

WATER SUPPLY—Source, reservoirs.

HARRINGTON, pop. 1,000. Fire dept.—2 hose carts, 1 c. engine; hose, 800 ft.; total mem., 25 volunteers.

WATER SUPPLY—System, gravity; res. cap., 79,000 gals.; mains, 1 mile, 6 in. dia.; 19 hydrants; pressure, 60 lbs.

HOQUIAM, pop. 13,000, fire area, 250 acres; mercantile bldgs., wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 3 c. hand ex., 1 h. & l. truck, 2 comb. c. & h. wagons, 6 hose carriages, 6 horses; hose, cotton, rubber lined, good, 6,300 ft.; fire alarm, 24 boxes, Gamewell; value of dept. equipment, $30,000; value of bldgs., $15,000; ann. exp. of dept., $8,000; total mem. 83, paid full time 8, 75 volunteers.

WATER SUPPLY—Source, mountain streams, 5 miles from business center; system. pump to res.; filtration system, gravel; res. cap. 4,500,000 gals.; located 1 mile from town, 4 pumping engines, class comp. dup., cap. per day 5,000,000 gals.; constructors, Laidlaw-Dunn-Gordon, Holly; mains, 15 miles, 6, 8, 10 and 14 in. dia.; 73 hydrants Ludlow; meters, total number, 100; 1,200 services; pressure, dom. 95 lbs., fire 100 lbs.; consumption per day, 1,500,000 gals., per capita 225 gals.; cost to construct, $125,000; int. paid on bonds, 6 per cent; works belong to Co.

KENT, pop. 1,700; fire area, 1 acre. Fire dept.—2 hose carts; hose, 1,200 ft; value of dept. equipment, $1,000; value of bldgs., $450; total mem., 20.

WATER SUPPLY—Source, springs; system, gravity. 17 hydrants; pressure, 85 lbs.; cost to construct, $23,000; bonded debt, $23,000; int. on bonds, 6 per cent; ann. cost of mtce., $400; works belong to city.

LACONNER, pop. 700; fire area, 20 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 4 c. hand ex., 1 c. engine, 1 h. & l. truck, 36 buckets, 1 hose carriage; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $600; total mem., 50 volunteers.

WATER SUPPLY—Source, springs; system, gravity and pump to stdp.; stdp. cap., 25,000 gals; pumping engines, cap. per day, 100,000 gals.; mains 4 miles, 4 to 6 in. dia.; 160 services; cost to construct, $11,000; ann. cost of mtce., $400; works belong to Co.

MEDICAL LAKE, pop. 516; fire area, 160 acres; mercantile bldgs., wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 450 ft.; rubber, good, 450 ft.; inferior, all kinds, 100 ft.; total hose, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $300; total mem., 15 volunteers.

WATER SUPPLY—Source, lake, 2 miles from business center; system, gravity; res. cap., 600,000 gals.; mains, kalamein, 2½ miles, 4 to 6 in. dia.; 17 hydrants, Waterous; 10 valves; meters, total number 1, Thomson; 40 services; pressure, dom. 84 lbs., fire 110 lbs.; cost to construct, $14,000; ann. cost of mtce., $1,200; works belong to city.

MONROE, pop. 1,500; fire area, 160 acres. Fire dept.—3 hose carts; hose, 1,500 ft.; value of equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $500; total mem. 30, paid part time.

WATER SUPPLY—Source, river; system, pump; 1 pump; 15 hydrants; mains, ½ mile; pressure, dom. 90 lbs.; works belong to Co.

MONTESANO, pop. 3,400; fire area, 320 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose wagons, 2 hose carriages; hose, rubber, good, 1,200 ft.; inferior, all kinds, 900 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $2,350; value of bldgs., $1,000; total mem., 48 volunteers.

business center; system, gravity; res. cap. 1,000,000 gals.; mains, wrought iron, 5 miles, 4 to 8 in. dia., Risdon Iron Wks.; 34 hydrants, Bourbon; 20 valves; 300 services; pressure, dom. 85 lbs. fire 85 lbs.; cost to construct, $31,000; ann. cost of mtce., $1,140; works belong to Co.

MOUNT VERNON, pop. 1,120. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; fire alarm, bell; total mem., 20 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, springs, 2,000 ft. from business center; system, pump to res.; quality of water, good; res. cap. 325,000 gals., located on hill; 1 pumping engine, class duplex, cap. per day 216,000 gals., constructor Worthington; mains, wooden, 3 miles; 15 hydrants; 14 valves; meters, total number 5, owned by Co.; 185 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; works belong to Co.

NEWPORT, pop. 1,500; fire area, 120 acres. Fire dept.—2 hose carts, 1 c. engine; hose, 900 ft., extension ladders, etc.; value of equipment, $1,000; total mem., 25.

WATER SUPPLY—Source, springs; system, gravity; 11 hydrants; mains, 7 miles; pressure, 57 lbs.; works belong to Co.

NEW WHATCOM, pop. 9,135; fire area, 2,000 acres; bldgs., wood, brick, stone, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 h. & l. trucks, 4 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 6,000 ft.; total hose, 7,000 ft.; fire alarm, telephone and bells; value of dept. equipment, $8,200; value of bldgs., $3,000; ann. exp. of dept., $3,000; total mem., 125, paid full time 3, volunteers 122; underwriters' rating third class.

WATER SUPPLY—Source, lake, 3½ miles from business center; system, gravity; quality of water, good; res. cap. 270,000 gals.; 1 pumping engine, cap. per day 432,000 gals., constructor Snow; mains, iron and wood, 5 miles, 2 to 24 in. dia.; 103 hydrants; meters, total number 24, Crown 23, Union 1; meters owned by city; 2,275 services; pipe, galv.; pressure, dom. 60 lbs., fire 95-105; consumption, per day 8,560,000 gals., per capita 570 gals.; cost to construct, $223,000; int. paid on bonds, 5½ and 6 per cent.; ann. cost of mtce., $6,000; works belong to city.

NORTH YAKIMA, pop. 12,000; fire area, 1,300 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 4 c. hand ex., 1 h. & l. truck, 4 hose carriages, 1 auto. hose wagon; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $21,000; value of bldgs., $120,000; ann. exp. of dept., $12,000; total mem. 20, paid full time, 10, volunteers, 10.

WATER SUPPLY—Source, river, 10½ miles from business center; system, gravity, pump to res., to stdp., or direct; res. cap. 1,850,000 gals; 4 pumping engines, class dup., cap. per day 6,336,000 gals., constructors Holly, Rumsey; mains, cast iron and wood, 34 miles, 6 to 18 in. dia.; Oregon Iron Co.; 88 hydrants, Wood; 108 valves; 1,300 services; meters, 1,100; pressure, dom. 85 lbs., fire 100 lbs.; works belong to Co.

OLYMPIA, pop. 3,863; fire area, 5,600 acres; mercantile bldgs., brick and wood, 1 and 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 3 hose carts, 2 horses; hose, cotton, rubber lined, good 2,700 ft.; inferior, all kinds, 800 ft.; total hose, 3,500 ft.; fire alarm, Gamewell, 12 boxes; value of dept. equipment, $12,000; value of bldgs., $30,000; ann. exp. of dept., $20,000; total mem., 26, paid full time 2, paid part time 5, volunteers 19; underwriters' rating third class.

WATER SUPPLY—Source, creek and springs; system, pump to res. and direct; res. cap. 2,700,000 gals., located 1 mile east of station; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Worthington; 1 Heisler h. d. comp., cap. 3,000,000 gals.; mains, iron, 25

drants, Mathews; 42 valves; meters, total number 6, National, Crown; 900 services; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $250,000; ann. cost of mtce., $5,000; works belong to Co.

ORTING, pop. 728; fire area, 160 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 c. engine, 2 c. ex., 120 fire buckets, 2 ext. ladders; hose, rubber, good 500 ft.; bell alarm; value of equipment, $500; value of bldgs., $100; total mem., 12 volunteers.

WATER SUPPLY—Source, springs; system, gravity; res. cap., 18,000 gals.; mains, iron, 5 miles; pressure, 80 lbs.; cost to construct, $10,000; ann. exp. of dept., $200; for fire protection, R. R. tank and mill.

PALOUSE, pop. 2,500; fire area, 60 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,200; value of bldgs., $2,000; ann. exp. of dept., $100; total mem., 32 volunteers.

WATER SUPPLY—Source, streams, in business center; system, pump to stdp.; stdp. cap. 133,500 gals., dim. 25 x 30; quality of water, good; res. cap., 132,150 gals.; 1 pumping engine, cap. per day 3,600,000 gals., constructor Worthington; mains, wood and iron, 5 miles, 4 to 10 in. dia.; 26 hydrants; 30 valves; meters, total number 250, Buffalo, owned by city· 250 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 150 lbs.; bonded debt, $46,800; int. paid on bonds, 6 per cent; works belong to city.

POMEROY, pop. 1,800; fire area, 3 blocks; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—5 c. hand ex., 1 h. & l. truck, 5 hose carts; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $750; ann. exp. of dept., $100; total mem., 48 volunteers.

WATER SUPPLY—Source, mountain stream; system, gravity to reservoir; res. cap., 500,000 gals.; located 1-5 mile north of town; 1 pumping engine; cap. per day, 60,000 gals., constructor Dow; mains, 1½ miles, 4 to 6 in. dia.; 25 hydrants; pressure, dom. 80 to 85 lbs., fire 200 lbs.; cost to construct, $10,000; ann. cost of mtce., $50; works belong to city.

PORT ANGELES, pop. 3,500; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord. Fire dept.—Axes, ladders and buckets, 24 c. hand ex., 1 c. engine, 2 cylinders, 35 gals., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell, 4 boxes; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $230; total mem., 18 volunteers.

WATER SUPPLY—Source, streams, 3 miles from business center; system, gravity; quality of water, good; res. cap., 3,000,000 gals.; mains, cast iron, 8¼ miles, 2½ to 12 in. dia.; 11 hydrants, Clow; 20 valves; meters, total number 5; meters owned by Co.; pipe, galv. iron; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $75,000; ann. cost of mtce., $400; works belong to Co.

PORT TOWNSEND, pop. 5,000; fire area, 15 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 4 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 2,000 ft.; total hose, 6,000 ft.; fire alarm, electric, 14 boxes; value of dept. equipment, $15,000; value of bldgs., $12,000; ann. exp. of dept., $3,010; total mem. 30, paid full time 3, paid part time 2, 25 volunteers.

WATER SUPPLY—Source, mountain; 20 miles from business center; system, gravity; quality of water, good; res. cap., 2,800,000 gals., 3 pumping Dow, mains, wood, iron and steel, 7 miles, 2 to 6 in. dia.; 64 hydrants, Garrett, Union; meters, total number 11, Crown 1, Empire 10; meters owned by Co.; pressure, dom. 50 to 90 lbs., fire 125 lbs.; consumption, per day 160,000 gals., per capita 80 gals.; cost to construct, $250,000; ann. cost of mtce., $2,958; works belong to Co.

PROSSER, pop. 2,000. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carts; hose, 1,600 ft.; total men., 40 volunteers, paid part time 1.

WATER SUPPLY—System, pumping; res. cap., 400,000 gals.; mains, 1 mile, 6 to 8 in. dia.; 22 hydrants; pressure, dom. 40 lbs., fire 80 lbs.

PULLMAN, pop. 4,000; fire area, 400 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $5,000; total mem., 15 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; stdp. cap. 70,000 gals., material used in cons. steel; res. cap. 745,000 gals.; 2 pumping engines, class comp. dup., cap. per day 884,000 gals., constructors Worthington; mains, 4 miles, 4 to 8 in. dia., American; 38 hydrants, Eclipse; 15 valves; 200 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day 150,000 gals., per capita 150 gals.; cost to construct, $40,000; works belong to city.

PUYALLUP, pop. 6,500; fire area, 1,000 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm, bells and whistle; value of dept. equipment, $5,000; total mem., 38 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; 2 pumping engines, class, duplex; cap. per day 1,500,000 gals., constructor Worthington; mains, wood, 9 miles, 2 to 12 in. dia.; 24 hydrants; meters, total number 5, Crown 3, Nash 2, owned by Co.; 700 services; pipe, iron; pressure, dom. 70 lbs., fire 70 lbs.; consumption per day, 400,000 gals.; works owned by city.

REPUBLIC, pop. 1,800; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and 'phone; value of dept. equipment, $3,925; ann. exp. of dept., $2,500; total mem., 30 volunteers.

WATER SUPPLY—Source, mountain spring, ¾ mile from business center; system, gravity and pump to res.; stdp. cap., 25,000 gals.; res. cap., 750,000 gals.; 1 pumping engine, class dup., constructor Knowles; mains, wood, 1 mile, 6 in. dia.; 13 hydrants, Pacific Coast Pipe Co.; meters, total number 6; 105 services; pressure, dom. 40 lbs., fire 85-115 lbs.; consumption, per day 35,000 gals., per capita 75 gals.; cost to construct, $60,000; works belong to Co.

RITZVILLE, pop. 3,000. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carts; hose, 2,000 ft.; total mem., 55 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 100,000 gals.; mains, 7 miles, 2 to 6 in. dia.; 40 hydrants; pressure, 50 lbs.

ROSLYN, pop. 3,000; fire area, 60 acres; mercantile bldgs., stone brick and wood, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ordinance; causes of fires investigated. Fire dept. —1 h. & l. truck, 2 hose wagons, 3 hose carriages; cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 200 ft.; total hose, 1,200 ft.; fire alarm, bell, whistle and electric; 8 boxes; value of dept. equipment, 3,500; value of bldgs., $3,000; total mem., 45 volunteers.

WATER SUPPLY—Source, river and springs,

mile from business center; system, gravity, pump to res.; quality of water, good; res. cap. 1,400,000 gals., located in city limits; 2 pumping engines, class triplex, cap. per day 1,976,000 gals., constructors Gould, Smith-Vaile; mains, cast iron, 4 miles, 4 in. dia.; 38 hydrants; 28 valves; meters, total number 2, owned by city; 750 services; pressure, dom. 85 lbs., fire 85 lbs.; cost to construct, $43,000, cost of mtce., $1,200; works belong to city.

SEATTLE, pop. 270,000; fire area, 29 sq. miles; mercantile bldgs., stone and brick, 3 to 15 stories; private, brick and wood, 1 to 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—13 steamers, 2 c. engines, 6 h. & l. trucks, 1 aerial truck, 16 hose wagons, 6 comb. c. & h. wagons, 1 fire boat, 1 water tower, 102 horses; hose, cotton, rubber lined, good, 55,000 ft.; fire alarm, Gamewell, 243 boxes; ann. exp. of dept., $305,000; total mem. 206, paid full time.

WATER SUPPLY—Source, river, 28½ miles from business center; system, gravity and pump to res., to stdp. and direct; stdp. cap., 1,153,000 gals.; res. cap., 50,516,078 gals.; 7 pumping engines, cap. per day 15,000,000 gals., constructors, Holly, Dow, Worthington; mains, cast iron, 305 miles, 6 to 42 in. dia., Wood; 3,000 hydrants, Galvin, Corey; 2,509 valves; meters, total number 7,497; 24,459 services; pressure, dom. 80 lbs., fire 80 to 140 lbs.; cost to construct, $5,487,084; ann. cost of mtce., $146.965; works belong to city.

SEDRO-WOOLLEY, pop. 2,000; fire area, 400 acres. Fire dept.—2 hose carts, 1 h. & l. wagon; hose, 1,000 ft.; value of equipment, $1,000; value of bldgs., $500.

WATER SUPPLY—Source, creek; ann. cost of mtce., $1,200; works belong to Co.

SNOHOMISH, pop. 4,800; fire area, 640 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 6 c. hand ex., 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,350 ft.; inferior, all kinds, 250 ft.; total hose, 2,600 ft.; fire alarm, bell; value of dept. equipment, $10,500; value of bldgs., $800; ann. exp. of dept., $270; total mem., 35 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and direct; filtration system, gravel; quality of water, good; res. cap., 500,000 gals.; 1 electric pumping engine, cap. per day, 1,065,000 gals., constructor, Deming; mains, wood, 13½ miles, 4 to 12 in. dia.; 140 hydrants; 61 valves; 700 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day, 450,000 gals.; cost to construct, $65,000; bonded debt, $47,000; int. paid on bonds, 6 per cent; cost of mtce., $6,000; works belong to city.

SOUTH BELLINGHAM, pop. 4,228; fire area, 1,000 acres; mercantile bldgs., wood, stone, brick, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 aerial truck, 4 hose wagons, 4 hose carriages; hose, cotton, rubber lined, good 4,000 ft.; rubber, good 2,000 ft; total hose, 8,000 ft.; fire alarm, bell; value of dept. equipment, $10,000; value of bldgs., $6,000; ann. exp. of dept., $500; total mem., 50 volunteers.

WATER SUPPLY—Source, lake, 2½ miles from business center; system, gravity; res. cap., 2,000,000 gals.; mains, cast iron, 31 miles, 4 to 20 in. dia.; 55 hydrants; 85 valves; meters, total number, 20; 850 services; pipe galv. iron; pressure, dom. 85 lbs., fire 140 lbs.; cost to construct, $155,000; int. paid on bonds, 6 per cent; works belong to Co.

SPOKANE, pop. 71,000; fire area, 20 sq. miles; mercantile bldgs., brick and stone, 2 to 7 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 4 comb. c. & h. wagons, 2 c. engines, 2 h. & l. trucks, 2 hose wagons, 1 hose reel, 34 horses; hose, cotton, rubber lined, good 75,000 ft.; fire alarm, Gamewell, 68 boxes; value of dept. equipment, $70,005; value of bldgs., $60,000; ann. exp. of dept., $89,759; total mem. 71, paid full time.

WATER SUPPLY—Source, river, 5 miles from business center; system, pump to res. to stdp. and direct; stdp. cap. 732,000 gals., dim. 30 x 70, located on hill south part of city, material used in cons., steel, builders, American Bridge Co.; quality of water, good; res. cap., 2,500,000 gals.; 15 pumping engines, class dup., cap. per day 87,500,000 gals., constructor, Holly; mains, cast iron and kalamein, 189 miles, 4 to 30 in. dia.; 1,209 hydrants, Michigan Brass & Iron Co.; 1,220 valves, Michigan Brass & Iron Wks.; meters, total number, 556, Crown 98, Hersey Rotary 224, owned by city; 17,000 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day 16,940,000 gals., per cap. 154 gals.; cost to construct, $2,500,000; bonded debt, $1,295,000; int. paid on bonds, 4 to 6 per cent; ann. cost of mtce., $43,116; works belong to city.

SPRAGUE, pop. 695; mercantile bldgs., wood, 2 stories; private, same; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—1 hose carriage, 1 c. ex.; hose, rubber, good 200 ft.; cotton, 500 ft.; total hose, 700 ft.; bell alarm; value of equipment, $3,800; value of bldgs., $7,000; total mem., 75 volunteers.

WATER SUPPLY—Source, well, 2 blocks from from business center; system, gravity and pump direct; quality of water, good; res. cap., 145,000 gals.; 1 pumping engine, cap. per day 1,080,000 gals., constructor Buffalo; mains, wood, 8 miles, 4 to 10 in. dia.; 35 hydrants; 13 valves; 215 services; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $20,000; bonded debt, $17,500; int. paid on bonds, 6 per cent; cost of mtce., $2,400; works belong to city and Co.

SUMNER, pop. 531; bldgs., wood, 2 stories; wooden roofs permitted; no fire dept.; underwriters' rating fourth class.

WATER SUPPLY—Source, springs; system, gravity to and from res.; res. cap., 30,000 gals.; mains, 6 miles, 2 to 4 in. dia., Olympia Pipe Co.; 2 hydrants; 600 services; works owned by Co.; cost to construct, $10,000; ann. exp., $700.

TACOMA, pop. 100,000, fire area, 8,000 acres; mercantile bldgs., stone, brick and wood, 1 to 8 stories; private, wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $299,384.10, av. ins. involved for same time, $1,771,480.27. Fire dept.—9 steamers, 2 c. engines, 4 h. & l. trucks, 20 c. hand ex., 2 aerial trucks, 13 hose wagons, 6 hose carriages, 51 horses, 1 comb. c. & h. wagon; hose, cotton, rubber lined, good, 15,700 ft.; inferior, all kinds, 8,550 ft.; total hose, 24,250 ft.; fire alarm, Gamewell, 134 boxes, 39 auxiliary boxes; value of dept. equipment, $103,693-25; value of bldgs., $97,291.25, ann. exp. of dept., $159,982.06, total mem., 93, paid full time.

WATER SUPPLY—Source, creek, 8½ miles from business center; system, gravity, pump to res. and stdp.; stdp. cap. 5,545,000 gals.; 10 pumping engines, cap. per day 18,975,000 gals., constructors Worthington, Holly, Gordon, Deane; mains, wrought and cast iron, 201½ miles, 2 to 30 in. dia., Wood, Oregon Iron Works; 743 hydrants, Wood, Galvin, Todd; meters, total number 1,173; 11,496 services; pipe, galv. iron; pressure, 40 to 65 lbs.; consumption per day 12,716,174 gals., per capita 104 gals.; cost to construct, $3,000,000; int. paid on bonds, 5 per cent; ann. cost of mtce., about $40,000; works belong to city.

TEKOA, pop. 1,500. Fire dept.—1 h. & l. truck, 2 hose carts; 500 ft. hose; value of dept. equipment, $1,000.

WATER SUPPLY—Source, artesian wells; system, pumping to res., res. cap., 400,000 gals.; 2 pumps; cost to construct, $10,500; bonded debt, $1,300; works belong to city.

VANCOUVER, pop. 5,100; fire area, 30 acres; mercantile bldgs., wood, brick, stone, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 comb. h. & l. wagon, 1 hose wagon, 1 hose cart, 5 horses; hose, rubber, good, 3,000 ft.; inferior, all kinds, 800 ft.; total hose, 3,800 ft.; fire alarm, telephones; value of dept. equipment, $13,800; value of bldgs., $2,000; ann. exp. of dept., $3,000; total mem. 50, paid full time 4, volunteers 42.

WATER SUPPLY—Source, springs, 5 miles east from business center; system, gravity; quality of water, excellent; res. cap., 400,000 gals.; 3 pump-

tors Fairbanks-Morse; 2 Dow pumps, cap. 500,000 gals.; mains, steel and wood, 50 miles, 2 to 12 in. dia.; 800 services; pipe, galv. iron; pressure, dom. 65 lbs.; cost to construct, $260,000; bonded debt, $100,000; int. paid on bonds, 6 per cent; works belong to Co.

WAITSBURG, pop. 1,600; fire area, 10 acres; mercantile bldgs., wood, brick, stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.. Fire dept.—3 hose carts, h. & l.; hose, cotton, rubber lined, good 1,150 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; total mem., 48 volunteers.

WATER SUPPLY—Source, wells and springs, 3 miles from business centre; system, gravity, and pump to res.; res. cap., 500,000 gals.; 3 pumping engines, size 10 x 7 x 12, constructors Hooker-Colville, Byron, Jackson cent. pump; mains, 5 miles, 4 to 8 in. dia.; 64 hydrants; 23 valves; 400 services; pressure, dom. 75 lbs., fire 75 lbs.; cons. per day 100,000 gals.; per cap. 100 gals; cost to construct, $40,000; ann. cost of mtce., $2,500; works belong to city.

WALLA WALLA, pop. 20,000; fire area, 20 acres; mercantile bldgs., brick, 1 to 4 stories; pri- in fire area; combustibles ord.; causes of fires investigated; fire loss for 1906, $9,674; ins. involved for same time, $236,866. Fire dept.—3 steamers, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 comb. c. & h. wagon, 2 hose carriages, 12 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 1,100 ft.; total hose, 5,100 ft.; fire alarm, Gamewell, 54 boxes; value of dept. equipment, $35,000; value of bldgs., $33,000; ann. exp. of dept., $31,000; total mem. 22, paid full time.

WATER SUPPLY—Source, springs, 16 miles from business center; system, gravity, pump to res. and stdp.; stdp. cap. 67,000 gals., material used in cons. wood and steel, builders Wolf and Zwicker; quality of water, good; res. cap., 3,000,000 gals.; 3 pumping engines, cap. per day 1,000,000 gals., constructors Palmer and Roy; mains, kal., 30 miles, 2 to 20 in. dia.; 125 hydrants; meters, total number 105, owned by city; 2,715 services; pipe, galv. iron; pressure, dom. 12 to 35 lbs., fire 30 lbs.; cost to construct, $600,000; int. paid on bonds, 4½ and 5 per cent; cost of mtce., $6,000; works belong to city.

Places with a population of 1,000 or more not reported: Steilacoom.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb., combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

AMOS, pop. 1,000; mercantile bldgs, wood, 2 and 3 stories. Fire dept.—1 hose reel; hose, cotton jacket, 500 ft.; volunteers.

WATER SUPPLY—Source, 2 drilled wells; system, gravity; res. cap., 98,750 gals.; size, 10 x 41, located on hillside; 1 pump, class duplex, constructor Downie; cap. per day, 96,000 gals; mains, 1½ miles, 4 to 6 in. dia; 17 hydrants.

BELINGTON, pop. 2,000. Fire dept.—1 hose wagon; hose, cotton, rubber lined, good, 800 ft.; fire alarm, whistle; total mem., 40 volunteers.

WATER SUPPLY—Source, mountain springs, also reservoir with cap. of 120,000 gals.; system, gravity and direct; res. cap. 1,800,000 gals., located 192 ft. above street grade; 1 Canton Hughes pump, 8 in. suction, 6 in. discharge; mains, 5 miles, 4 to 8 in. dia.; 38 hydrants; pressure, dom. 100 lbs., fire 100 lbs.

BENWOOD, pop. 5,000. No fire dept.; 1,000 ft. hose.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; filtration system, Jewell; quality of water, good; res. cap., 600,000 gals.; 4 pumping engines, class comp. dup., cap. per day 10,000,000 gals., constructors Morris, Barr, Worthington, Laidlaw-Dunn-Gordon; mains, cast iron, 7 miles, 4 to 12 in. dia.; 36 hydrants; pressure, dom. 85 to 100 lbs., fire 110 lbs.; consumption per day, 600,000 gals.; works belong to private Co.

BERKELEY SPRINGS, pop. 781; fire area, 35 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, buckets, ladders, axes, etc., 1 hose carriage; hose, cotton, rubber lined, good 850 ft.; value of dept. equipment, $375; ann. exp. of dept., $50; total mem., 31 volunteers.

WATER SUPPLY—Source, springs; system, pump to res.; pumping engines, cap. per day, 6,000 gals.; mains, 2 miles; 28 hydrants; cost to construct, $30,000; int. paid on bonds, 6 per cent; works belong to Co.

BLUEFIELDS, pop. 16,000; fire area, 700 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, wood, 2 and 4 stories; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. cnem. and hose wagon, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 2,800 ft.; fire alarm, Gamewell system; value of dept. equipment, $16,600; ann. exp. of dept., $4,000; total mem., 11, 2 paid men 9 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, springs; system, gravity, pump to stdp.; stdp. cap. 250,000 gals., dim. 35 x 35; res. cap. 12,000,000 gals., located 5 miles east of town; 2 pumping engines, class comp. dup., size 20 x 10¼ x 10, 20 x 10¼ x 15, cap. per day 1,800,000 gals., constructor Worthington; mains, cast iron, 26½ miles, 3 to 10 in. dia., Glamorgan, Wood; 30 hydrants, Eddy; 33 valves; meters, total number 30; 1,100 services; pressure, dom. 25 to 70 lbs., fire 45 to 100 lbs.; consumption, per day 1,000,000 gals., per capita 200 gals.; cost to construct, $130,000 gals; works belong to Co.

BRAMWELL, pop. 1,500. Fire dept.—2 hose reels; hose, rubber, 1,000 ft.; fire alarm, bells; volunteers.

WATER SUPPLY—Source, natural springs; system, gravity; res. cap. 13,000,000 gals., located in valley 244 ft. above street grade; mains, 4 in.; 10 hydrants; pressure, fire 100 lbs.

BROOKLYN, pop. 1,000; bldgs., wood, 1 and 2 stories. Fire dept.—2 hose carts; hose, cotton, 700 ft.; total mem., 21 volunteers.

WATER SUPPLY—Source, from New Martinsville.

BUCKHANNON, pop. 2,000; fire area, 100 acres.; mercantile bldgs., wood, brick, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 4 hose reels, 10 ladders; hose, cotton, rubber lined, good 1,600 ft.; fire alarm, bell; value of dept. equipment, $400; value of bldgs., $50; total mem., 55 volunteers.

WATER SUPPLY—Source, river; system, pump direct; res. cap., 219,000 gals.; 2 pumping engines, class dup., cap. per day 1,008,000 gals., constructors Snow, Gordon; mains, 6 miles, 4 to 8 in. dia.; 53 hydrants, Ludlow; 150 services; pressure, dom. 90-125 lbs., fire 90-125.; consumption, per day 40,000 gals., per capita 20 gals.; cost to construct, $35,000; works belong to Co.

CAIRO, pop. 1,000; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; total mem., 40 volunteers.

WATER SUPPLY—Source, springs, 350 ft. from business center; system, pump to res.; res. cap., 2,400 bbls.; pumping engines, class duplex, cap. per day 1,500 bbls., constructor, Snow; mains, cast and wrought iron, 4,500 ft., 4 in. dia.; 15 hydrants; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day, 200 bbls.; cost to construct, $7,000; bonded debt, $2,500, int. paid on bonds, 4 per cent; cost of mtce., $400; works belong to city.

CAMERON, pop. 2,000. Fire dept.—2 hose reels, 1 h. & l. truck; hose, cotton, rubber lined, good 1,900 ft.; fire alarm, whistle; total mem., 90 volunteers.

WATER SUPPLY—Source, wells; system, pump direct; res. cap., 160,000 gals., located 200 ft. above main st.; 1 pumping engine, class trip., cap. per day 425,000 gals., constructor, Gould; mains, 2½ miles, 4 to 6 in. dia.; pressure, dom. 110 lbs., fire 125 lbs.

CENTRAL CITY, pop. 3,000; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 hose reels; hose, rubber, good 1,500 ft.; fire alarm, whistle; total mem., 24 volunteers.

WATER SUPPLY—Source, Huntington waterworks; system, gravity; mains, 3 miles, 6 and 8 in. dia.; 42 hydrants; pressure, 100 lbs.

CEREDO, pop. 1,000. Fire dept.—3 c. hand ex., 6 ladders, 1 hose cart; hose, cotton jacket, 600 ft.; fire alarm, bell; total mem., 25 volunteers.

WATER SUPPLY—Source, deep wells; system, gravity; res. cap. 271,000 gals. situated 192 ft. above grade; 1 pumping engine, class triplex plunger, constructor Gould; cap. per minute, 157 gals; mains, 2 miles, 4 to 8 in. dia.; 21 hydrants; pressure, fire 80 lbs.

CHARLESTON, pop. 26,000; fire area, 5 sq. miles; mercantile bldgs., brick and stone, av. 3 to 7 stories; frame and iron-clad bldgs. not permitted in fire area; fireworks and combustibles ord. Fire dept. — 3 steamers, 1 comb. c. & h. wagon, 2 hand c. ex., 1 c. engine, 1 aerial truck, 11 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 horses; hose, cotton, rubber lined, good 50,000 ft.; rubber, good, 2,000 ft.; total hose, 7,000 ft.; fire alarm, Gamewell, 27 boxes; total mem. 26, paid full time.

WATER SUPPLY—Source, Elk river, 1 mile from

business center; system, pump to res. and direct; res. cap. 3,000,000 gals., located south of pumping station on elevation; 2 pumping engines, class comp., cap. per day, 10,000,000 gals., constructors, Allis-Chalmers; mains, kalamein and cast iron, 45 miles, 4 to 14 in. dia.; 130 hydrants; 250 valves; meters, total number 200, owned by Co.; 3,500 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 120 lbs.; consumption per day, 3,500,000 gals., per capita 200 gals.; cost to construct, about $200,000; int. paid on bonds, 6 per cent; cost of mtce., about $25,000; works belong to Co.

CHARLESTOWN, pop. 3,500; fire area, 800 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 1 hand engine, 1 water tower, 1 hose wagon, 6 hose carriages; hose, cotton, rubber lined, good 2,800 ft.; fire alarm, bell; value of dept. equipment, $7,500; value of bldgs., $25,000; ann. exp. of dept., $1,500; total mem., 200 volunteers.

WATER SUPPLY—Source, springs, ¾ mile from business center; system, pump to stdp.; stdp. cap. 150,000 gals., material used in cons. steel, builders Tippett and Wood; quality of water, good; 3 pumping engines, cap. per day 300,000 gals., constructors Wood, Deane; mains, iron, 7 miles, 2 to 6 in. dia.; 25 hydrants; 450 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 50 lbs.; consumption per day, 150,000 gals.; cost to construct, $90,000; bonded debt, $10,000; int. paid on bonds, 5 per cent; cost of mtce., $5,000; works belong to Co.

CHESTER, pop. 1,800; mercantile bldgs, brick and wood, 2 stories. Fire dept.—2 hose reels; hose, 500 ft.; fire alarm, whistle; total mem., 40 volunteers.

WATER SUPPLY—Source, Ohio river; system, pump to reservoir and direct; res. cap. 1,500,000 gals., elevated 560 ft.; 1 pumping engine, cap. 1,200,000 gals. per day; mains, 5 miles, 4 and 6 in. dia.; 18 hydrants; pressure, dom. and fire 120 lbs.; cost to construct, $75,000; works owned by Co.

CLARKSBURG, pop. 6,000; fire area, 500 acres; mercantile bldgs., brick, 1 to 7 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 8 c. hand ex., 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,700 ft.; rubber, good, 400 ft.; total hose, 3,100 ft.; fire alarm, whistle; value of dept. equipment, $2,500; value of bldgs., $3,600; ann. exp. of dept., $4,000; total mem. 55, paid full time 5, 50 volunteers.

WATER SUPPLY—Source, river; system, pump direct; res. cap., 560,000 gals., located at station; 2 pumping engines, class comp. dup., size 14x22, 10x18, cap. per day 2,000,000 gals., constructors Laidlaw-Dunn; mains, 10 miles, 4 to 12 in. dia., Wood; 112 hydrants, Bourbon; 1,180 services; pressure, dom. 125 lbs., fire 125 lbs.; consumption per day 1,000,000 gals., per cap. 250 gals.; cost to construct, $95,000; ann. cost of mtce., $5,000; works belong to city.

COALTON, pop. 800. Fire dept.—1 hose reel; hose, 600 ft.; volunteers.

WATER SUPPLY—Source, Roaring creek; system, gravity; res. cap. 100,000 gals., elevated 150 ft. above street grade; 1 pumping engine, cap. per min. 520 gals., constructor Worthington; mains, 1,900 ft, 4 in. dia.; 6 hydrants; pressure, dom. and fire, 70 lbs.

DAVIS, pop. 3,000. Fire dept.—1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell and whistle; total mem., 37.

WATER SUPPLY—Source, river and creek; system, pump to res.; res. cap., 62,000 gals.; located 100 ft. above grade; 3 pumping engines, class dup., sizes 14 x 7 x 10, 12 x 18 x 13 x 10, 14 x 6 x 10, constructors Worthington, Knowles; mains, 2 miles, 4 to 6 in. dia.; 25 hydrants; pressure, dom 60 lbs., fire 100 lbs.; cost to construct, $3,000; works belong to city.

ELKINS, pop. 7,000; fire area, 300 acres; mercantile bldgs., brick, 2 to 7 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 c. hand ex., 5 hose reels; hose, cotton, rubber lined, 2,700 ft.; fire alarm, whistle; value of dept. equipment, $3,800; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, gravity and pump to res.; res. cap., 250,000 gals.; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructor Rumsey; mains, 9 miles, 4 to 8 in. dia.; 52 hydrants, Eddy; meters, total number 35; 400 services; pressure, dom. 40 to 50 lbs., fire 125 to 145 lbs.; cost to construct, $25,000; ann. cost of mtce., $3,600; works belong to city.

FAIRMONT, pop. 15,000; fire area, 2,560 acres; mercantile bldgs., brick and stone, 3 to 6 stories; private, stone, brick, wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 5 hose wagons, 3 hose reels, 6 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, bells; value of dept. equipment, $1,200; value of bldgs., $4,000; ann. exp. of dept., $1,000; total mem. 24, paid full time 9, volunteers 15.

WATER SUPPLY—Source, river; system, pump to res.; filtration system, New York; cap. of plant, 1,000,000 gals.; quality of water, fair; res. cap., 1,500,000 gals.; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructors Laidlaw-Dunn-Gordon, McGowan; mains, cast iron, 15 miles, 3 to 12 in. dia.; 200 hydrants, Ludlow, Eddy, Bourbon; Eddy and Ludlow valves; 2,000 services; pipe, lead; pressure, dom. 50 to 90 lbs., fire 85 to 90 lbs.; consumption, per day 800,000 gals., per capita 160 gals.; int. paid on bonds, 5 per cent; ann. cost of mtce., $7,000; works belong to city.

GRAFTON, pop. 5,650; fire area, 65 acres; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 5 hose carts; hose, cotton, rubber lined, good 2,000 ft., rubber, good 1,800 ft.; total hose, 3,800 ft.; fire alarm, whistle; value of dept. equipment, $2,500; value of bldgs., $1,000; total mem., 65 volunteers

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 450,000 gals., dim. 30 x 50, material used in cons. boiler steel; quality of water, good; res. cap. 450,000 gals.; 2 pumping engines, class comp. dup., cap. per day 2,000,000 gals., constructor Snow; mains, cast iron, 12 miles, 4 to 12 in. dia.; 116 hydrants; meters, total number 12, owned by consumer; 1,100 services; pipe, lead and galv. iron; pressure, dom. 100 lbs., fire 150 lbs.; cost to construct, $80,000; int. paid on bonds, 5 per cent; cost of mtce., $7,000; works belong to city.

GUYANDOTTE, pop. 1,450; fire area, 200 acres; bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good 750 ft.; value of dept. equipment, $2,000; value of bldgs., $300; total mem., 25 volunteers.

WATER SUPPLY—Source, supplied by Huntington Water Works Co.; system, gravity, pump to res. to stdp. or direct; mains, 2 miles, 4 and 6 in. dia.; 18 hydrants.

HINTON, pop. 4,000; fire area, 960 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $30,000. Fire dept.—1 h. & l. truck, 2 hose carriages, 2 hose reels; hose, cotton, rubber lined, good 900 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $150; ann. exp. of dept., $150.; total mem., 30 volunteers.

WATER SUPPLY—Source, river; system, pump to res.; res. cap., 1,000,000 gals.; 2 pumping engines, cap. per day 1,500,000 gals., constructors McGowan and Jeanville; mains, cast and wrought iron, 6½ miles, ¾ to 8 in. dia., Addyston; 48 hydrants, Glamorgan; 55 valves; 400 services; pipe, galv. iron; pressure, fire 85 to 140 lbs.; cost to construct, $35,000; ann. cost of mtce., $2,500; works belong to Co.

HUNTINGTON, pop. 18,000; fire area, 2½ square miles; mercantile bldgs., brick and wood, 3

wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 steamers, 2 c. hand ex., 1 aerial truck, 2 hose wagons, 4 horses; hose, cotton, rubber lined, good 4,700 ft.; fire alarm, Gamewell, 24 boxes; value of dept. equipment, $13,000; value of bldgs., $8,000; ann. exp. of dept., $4,800; total mem., 29, paid full time 4, volunteers 25.

WATER SUPPLY—Source, river; system, pump to res. and direct; filtration system, New York; cap. of plant, 3,000,000 gals.; res cap., 3,000,000 gals.; 4 pumping engines, class comp., dup.; cap. per day 11,500,000 gals., constructors Worthington, Hall, Gordon; mains, cast iron, 28 miles, 4 to 16 in. dia., Addyston; 175 hydrants, Ludlow; 90 valves; meters, total number, 200; 3,000 services; pressure, dom. 90 lbs., fire 120 lbs.; consumpption per day 3,000,000 gals., per capita 200 gals.; cost to construct, $90,000; works belong to Co.

KENOVA, pop. 1,000. Fire dept.—1 hose reel; hose, cotton, 600 ft.; fire alarm, whistle; total mem., 20 volunteers.

WATER SUPPLY—Source, continuation of Catlettsburg, Ky., system; mains, 4½ miles, 6 and 8 in. dia.; 14 hydrants; pressure, dom. and fire, 80 lbs.

KEYSER, pop. 4,500; fire area, 100 acres; bldgs., wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose wagons, 2 hose carts; hose, cotton, rubber lined, good 1,600 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $500; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, natural springs, 5 miles from business center; system, gravity; res. cap., 1,500,000 gals., located 4⅞ miles southeast of town; mains, 9 miles, 4 to 8 in. dia., Cincinnati Co.; 44 hydrants; 750 services; pipe, iron; pressure, dom. 125 lbs., fire 125 lbs.; cost to construct, $40,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $200; works belong to town.

KEYSTONE, pop. 1,500; fire area, 15 squares; mercantile bldgs. must be brick, stone or concrete (2 yrs. to comply with these requirements); wooden roofs not permitted. Fire dept. — 15 hand ex., 4 hose reels; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; total mem., 27 volunteers.

WATER SUPPLY—Source, well; system, gravity, pump to res. and stdp.; stdp. cap. 106,000 gals., located on Main st.; material used in cons., wood; 1 pumping engine, cap. per day 127,000 gals., constructors Pullen; mains, 5 miles, 4 in. dia.; 8 hydrants.

LEWISBURG, pop. 1,000; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone and brick, 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 4 hose carriages; hose, cotton, rubber lined, good, 900 ft.; fire alarm, whistle; value of dept. equipment, $1,000; value of bldgs., $500, total mem., 20 volunteers.

WATER SUPPLY—Source, river; system, pumping to 3 tanks, 200 ft. above main part of town; cap. of tanks, 30,000 gals. each; mains, 3 miles, 4 to 6 in. dia.; 17 hydrants, meters used; pressure, dom. 100 lbs., fire, 120 lbs.; cost to construct, $12,000; ann. cost of mtce., $1,650; works belong to city.

LITTLETON, pop. 1,000. Fire dept.—1 hose reel; hose, cotton, 500 ft.; fire alarm, whistle; volunteers

WATER SUPPLY—Source, Fish creek; system, gravity; res. cap. 30,000 gals., located on hillside; 1 pumping engine, class duplex, constructor Knowles; 3-in. mains; 6 hydrants.

LOGAN, pop. 1,400. Fire dept.—2 hose reels; hose, cotton jacket, 900 ft.; fire alarm, bell; total mem., 14 volunteers.

WATER SUPPLY—Source, Guayandotte river and streams; system, gravity; res. cap. 100,000,000 gals., elevated 225 ft. above street grade; 1 pumping engine, cap. per hour, 14,000 gals.; class, single-acting, constructor, Cameron; mains, 5,600 ft., 4 in. to 6 in. dia.; 8 hydrants; pressure, dom. and fire, 95 lbs.

mercantile bldgs., stone, brick, wood. Fire dept.—Hose, cotton, rubber lined, good 1,000 ft.; 10 boxes; total mem., 12, paid full time 5, paid part time 7.

WATER SUPPLY—Not reported.

McMECHEN, pop. 1,500. Fire dept.—None reported.

WATER SUPPLY—Source, from Benwood Water Company; no hydrants.

MANNINGTON, pop. 2,000; bldgs., wood and brick, 2, 3 and 4 stories. Fire dept.—3 ladders, 4 hose reels; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, whistle; total mem., 50 volunteers.

WATER SUPPLY—Source, creek; system, gravity, and pump direct; stdp. cap., 120,000 gals.; res. cap., 160,000 gals.; 2 pumping engines, class comp., dup., size 10 x 6 x 12 cap. per day 2,500,000 gals.; constructors, Snow, Miller; mains, 14 miles, 4 in. dia.; 38 hydrants, Eddy, Wood; meters, total number 250; 325 services; pressure, dom. 100 lbs., fire 125 lbs.; consumption, per day 216,000 gals., per capita 108 gals.; cost to cons., $4,500; ann. cost of mtce., $1,600; works belong to city.

MARTINSBURG, pop. 10,000; fire area, 3,300 acres; mercantile bldgs., stone, brick, wood, 1 to 3 stories; private, brick, stone and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,600; av. ins. for same time, $3,000. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, 2,500 ft.; inferior, all kinds, 500 ft.; total hose, 5,000 ft.; fire alarm, bell; value of dept. equipment, $7,500; ann. exp. of dept., $2,000; total mem., 200, paid full time 3, volunteers 197.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructors McGowan, Holly; mains, cement and cast iron, 7 miles, 71 hydrants, Holly; 50 valves; 1,000 services; pipe, wrought and galv. iron; pressure, dom. 40 lbs., fire 60 lbs.; consumption, per day 900,000 gals., per capita 108 gals.; cost to construct, $130,000; ann. cost of mtce., $4,000; works belong to city.

MONONGAH, pop. 2,500. Fire dept.—1 hose reel, ladders and buckets; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, whistle.

WATER SUPPLY—Source, river; system, gravity, and pump to res.; pumping engines, class dup., size 8 x 5 x 10, constructor Hall; mains, 2½ miles, 3 and 5 in. dia.; 16 hydrants.

MONTGOMERY, pop. 3,000; mercantile bldgs., brick and frame. Fire dept.—1 comb. chem & hose wagon, 2 hand hose reels, 4 c. hand ex.; hose, cotton jacket, 2½ in., good, 1,500 ft.; fire alarm, whistle; total mem., 21 paid part time.

WATER SUPPLY—Source, Great Kanawha river; system, gravity and direct; res. cap. 67,000 gals., located 220 ft. above street grade; 1 pumping engine, class dup., cap. per day 518,000 gals., constructor McGowan; mains, 12,000 ft., 3 to 6 in. dia.; 20 hydrants; pressure, dom. 95 lbs., fire 150 lbs.; works belong to Co.

MORGANTOWN, pop. 10,000; fire area, 350 acres; mercantile bldgs., stone, brick and wood, 2 to 7 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, whistle; value of dept. equipment, $4,000; ann. exp. of dept., $2,250; total mem. 23, paid full time 2, 21 volunteers.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res. and direct; stdp. cap. 1,500,000 gals.; filtration system, Jewell; quality of water, good; res. cap., 1,700,000 gals.; 3 pumping engines, class comp. dup., cap. per day 1,000,000 gals., constructor, Snow; mains, cast iron, 10 miles, 4 to 8 in. dia.; 36 hydrants; 15 valves; 400 services; pipe, iron; pressure, dom. 95 lbs., fire 125 lbs.; cost to construct, $235,000; cost of mtce., $1,800; works belong to Co.

private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss 1908, $2,500. Fire dept.—1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, 3,100 ft.; fire alarm, bell; value of dept. equipment, $5,000; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump direct; stdp. cap. 151,000 gals., dim. 16 x 100, material used in cons. iron; filtration system, sand; quality of water, good; res. cap., 2,000,000 gals.; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 12 miles, 4 to 12 in. dia.; 46 hydrants; 120 valves; meters, total number 175, Crown 150, Empire 1, Hersey Disc 6, Worthington 1, Keystone 17, owned by consumer; 685 services; pipe, lead; pressure, dom. 80 to 120 lbs., fire 80 to 120 lbs.; consumption per day, 352,000 gals.; bonded debt, $100,000; int. paid on bonds, 5 per cent; cost of mtce., $8,000; works belong to Co.

NEW CUMBERLAND, pop. 2,198; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fire works and combustibles ord.; no organized fire dept.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to reservoir; res. cap., 115,000 gals.; cap. per day, 85,000 gals.; constructors, Worthington; mains, wrought iron, 2 miles, 4 to 6 in. dia., National; 11 hydrants, Ludlow; 130 services; pipe, lead and galv. iron; pressure, 107 lbs.; cost to construct, $8,000; works belong to Co.; new plant put in.

NEW MARTINSVILLE, pop. 3,000; bldgs., wood and brick; wooden roofs not permitted. Fire dept.—1 h. & l. truck 3 hose carts; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Source, river; system, pump direct to mains; stdp. cap. 170,000 gals., dim. 26 x 16, material used in cons. wood; 2 pumping engines, class dup., cap. per day 1,000,000 gals., constructor Worthington; mains, cast iron, 5 miles, 4 to 8 in. dia.; 39 hydrants; 24 valves; 450 services; pipe, lead and galv. iron; pressure, dom. 85 lbs., fire 100 lbs.; consumption per day, 400,000 gals.; cost to construct, $15,000; cost of mtce., $3,000; works belong to city.

PARKERSBURG, pop. 23,000; fire area, 2,750 acres; bldgs., brick, 1 to 7 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1c. engine, 3 comb. c. & h. wagon, 8 c. hand ex., 1 aerial truck, 1 hose carriage, 8 horses; hose, cotton, rubber lined, good, 5,000 ft.; rubber, good, 600 ft.; total hose, 5,600 ft.; fire alarm, Gamewell, 33 boxes; value of dept. equipment, $45,000; ann. exp. of dept., 15,000; total mem. 16, paid full time.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump to res.; quality of water, good; res. cap., 2,000,000 gals.; 2 pumping engines, class comp., cap. per day 3,000,000 gals., constructors Wilson and Snyder; mains, cast iron, 22 miles, 4 to 12 in. dia.; 130 hydrants; 221 valves; meters, total number 247, Hersey Rotary 20, Trident 169, Worthington 58, owned by city and consumer; pipe, lead; pressure, dom. 80 lbs., fire 100 lbs.; consumption per day, 1,724,000 gals.; cost to construct, $200,000; bonded debt, $20,000; int. paid on bonds, 4 per cent; cost of mtce., $16,000; works belong to city.

PIEDMONT, pop. 2,115; fire area, 300 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 3 and 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—3 hand engines, 1 c. engine, 5 hose carts; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, whistle; value of dept. equipment, $1,800; value of bldgs., $16,000; ann. exp. of dept., $25; total mem., 200 volunteers.

WATER SUPPLY—Source, river, 5 miles from business center; system, gravity, and pump to res.; res. cap., 500,000 gals.; 2 pumping engines, class dup., sizes 16x 8½ x 10, 12 x 18½ x 10¼ x 10, cap. per day 1,350,000 gals., constructors McGowan; mains, cast iron, 5 miles, 10 in. dia., Bourbon; 120 hydrants, Bourbon; 30 valves; 700 services; gals., cost to construct, $90,000; ann. cost of mtce., $2,200; works belong to town and Co.

POINT PLEASANT, pop. 1,934; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in business parts; fireworks ord.; fires investigated. Fire dept.—2 c. ex., 1 h. & l. truck, 3 hose reels; hose, good, 3,000 ft.; whistle, alarm; value of fire dept. equipment, $500; total mem., 17 volunteers.

WATER SUPPLY—Source, Ohio river; system, pump to res.; res. cap., 260,000 gals.; pumping engine, cap. per day 50,000 gals.; constructors Smith-Vaile; mains, 5 miles; 35 hydrants, Bourbon; total number meters, 165; 150 services; pressure, dom., 100 lbs., fire 100 lbs.; consumption, per day, 50,000 gals.; cost to construct, $60,000; including electric light plant; works belong to Co.

ROMNEY, pop. 580; fire area, 90 acres; mercantile bldgs., brick, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted. Fire dept.—Ladders, buckets and private hose.

WATER SUPPLY—Source, mountain springs; system, gravity; 2 res., cap. 75,000 gals. each; mains, about 5½ miles, ½ to 8 in. dia.; 175 hydrants, Register & Co.; works owned by town; cost to date, $4,500; ann. exp., $200.

RONCEVERTE, pop. 968; bldgs., wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steam engine, 1 h. & l. truck, 1 hose carriage, buckets.; hose, cotton, good 1,000 ft.; whistle alarm; value of fire dept. equipment, $3,000; total mem., 40.

WATER SUPPLY—Source, river.

ST. MARYS, pop. 2,000. Fire dept.—3 hose reels; hose, 2½ in., cotton jacket, good, 1,700 ft.; total mem., 60 volunteers.

WATER SUPPLY—Source, Ohio river; system, gravity and direct; 2 wooden tanks, 64,000 and 100,000 gals., located on hill 1 mile from pumping station; 1 pumping engine, class triple plunger, cap. per day 960,000 gals., constructor Worthington; mains, 19,500 ft., 6 to 8 in. dia.; 25 hydrants; pressure, dom. 90 lbs., fire 100 lbs.

SALEM, pop. 2,500; mercantile bldgs., brick, stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—hose, cotton, rubber lined, good 1,400 ft.; fire alarm, bell; total mem, 40 volunteers.

WATER SUPPLY—Source, wells; system, pump to tank; tank cap. 90,000 gals., dim. 16 x 24, located ¾ mile from town; 2 pumping engines, class trip., cap. per day 672,000 gals.; mains, cast iron, 2¼ miles, 4 in. dia.; 30 hydrants, Bourbon and Eddy; meters, total number 7 Keystones; 200 services; pipe, lead and iron; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $10,000; bonded debt, $3,300; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to city.

SHEPERDSTOWN, pop. 1,600; fire area, 125 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. engine, 1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good, 700 ft.; rubber, good, 500 ft.; inferior, all kinds, 300 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $100; ann. exp. of dept., $50; total mem. 46, paid part time 1, 45 volunteers.

WATER SUPPLY—Source, wells and cisterns; creek runs through town.

SHINNSTON, pop. 1,000. Fire dept.—Hose, cotton jacket, 1,000 ft.; total mem., 20 volunteers.

WATER SUPPLY—Source, West Fork river; two tanks on hillside, cap. 100,000 gals.; 1 pumping engine, cap. per hour 20,000 gals., constructor Aultman; mains, 10,800 ft., 4 and 6 in. dia.; 21 hydrants; pressure, dom. and fire, 115 lbs.

SISTERSVILLE, pop. 2,979; fire area, 600 acres; mercantile bldgs., brick and wood; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $4,600; av.

truck, 5 hose carriages, reels; hose, cotton, rubber lined, 5,000 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $600; total mem., 140 volunteers.

WATER SUPPLY—Source, river; system, pump direct; stdp. cap., 4,800 gals.; res. cap., 100,000 gals.; 2 pumping engines, class 1 comp., dup., 1 trip., sizes 12 x 7 x 12, 12 x 12, cap. per day 2,200,000 gals., constructors Snow, Gould; mains, 4½ miles, 4 to 12 in. dia.; 48 hydrants; pressure, dom. 90 lbs., fire 125 lbs.; cost to construct, $75,000; cost of mtce., $5,000; works belong to city.

SPENCER, pop. 2,200. Fire dept.—3 hose reels; hose, rubber, 2½-in., good, 1,500 ft.; volunteers.

WATER SUPPLY—Source, river; system, pump to res. and direct; res. cap., 700,000 gals.; 1 pumping engine, size 10 x 16 x 8 x 10½, cap. 30,000 gals. per hr.; 1-3 plunger power pump, size 8 x 10½, cap. 10,000 gals per hr., constructors Worthington and I. B. Davis & Son; pump cap. per day, 240,000 gals.; mains, cast iron, 2 miles, 2 to 6 in. dia.; 23 hydrants; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day, 40,000 gals.

SUTTON, pop. 3,000. Fire dept.—2 hose carts; hose, cotton jacket, 250 ft.; fire alarm, bell; total mem., 24 volunteers.

WATER SUPPLY—Source, Elk river; system, gravity; res. cap. 700,000 gals., elevated 300 ft. above grade; 1 pumping engine, cap. per day 1,440,000 gals., class duplex, constructor Fairbanks-Morse; mains, 3 miles, 4 and 6 in. dia.; 23 hydrants; pressure, dom. and fire, 125 lbs.

THOMAS, pop. 2,126. Fire dept.—6 hose reels; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, whistle; total mem., 24 volunteers.

WATER SUPPLY—Source, springs; system, pump direct; res. cap., 171,200 gals.; 3 pumping engines, class dup.; cap. 342,400 gals. per day; size 8 x 24, 14 x 18 x 7, 6 x 12 x 18; constructors, Downie & Yough; mains, 3¼ miles, 4 to 6 in. dia.; 30 hydrants; pressure, fire 90 to 100 lbs.; consumption per day, 75,000 gals., per capita 40 gals.; cost to construct, $16,000; ann. cost mtce., $2,000; works belong to town.

WELCH, pop. 1,000. No fire dept.

WATER SUPPLY—Source, well; system, gravity; tank, 45,000 gals., located on hill, 180 ft. high; mains, 4 in. dia.; 12 hydrants; pressure, 80 lbs.

WELLSBURG, pop. 2,588; bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose reels; hose, cotton, rubber lined, good 500 ft.; inferior, all kinds, 500 feet; total hose, 1,000 ft.; fire alarm, telephones; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; res. cap. 1,728,000 gals., located on side of hill; 3 pumping engines, class dup., cap. per day, 3,000,000 gals., constructor Knowles and Epping-Carpenter; mains, cast iron, 11½ miles, 4 to 10 in. dia.; 62 hydrants; 66 valves; meters, total number 72; 900 120 lbs.; consumption per day, 900,000 als.; cost to construct, $62,000; bonded debt, $37,000; int. paid on bonds, 4 per cent; cost of mtce., $1,445; works belong to city.

WESTON, pop. 2,560; fire area, 2½ acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—6 hose reels, 3 hand ex.; hose, cotton, rubber lined, good, 2,400 ft.; 50 volunteers.

WATER SUPPLY—Source, river; system, pump to res. and direct; res. cap., 580,000 gals., located on hill east of town; 3 pumping engines, class comp. dup., size 12 x 18 x 8½, cap. per day 1,500,000 gals., constructors Snow; mains, 7 miles, 4 to 8 in. dia.; 42 hydrants, Ludlow; meters, total number 30; 400 services; pressure, dom. 115 lbs., fire 125 lbs.; consumption, per day 400,000 gals., per capita 150 gals.; cost to construct, $35,000; works belong to Co.

WILLIAMSON, pop. 5,000; frame and iron-clad blds. prohibited. Fire dept.—6 hose reels, 1 h. & l. truck; hose, cotton jacket, good, 2,000 ft.; total mem., 24 volunteers.

WATER SUPPLY—Source, Tug Fork, Big Sandy river; system, gravity and direct; res. cap., 225,000 gals., located 180 ft. above street grade; 2 pumping engines, class dup., cap. per hour 48,000 gals., constructor Epping-Carpenter; mains, 21,400 ft., 4 to 8 in. dia.; 41 hydrants; pressure, dom. 75 lbs., fire 75 to 80 lbs.

WHEELING, pop. 38,878; fire area, 2,100 acres; mercantile bldgs., brick, 1 to 12 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $134,433; av. ins. for same time, $632,604. Fire dept.—3 steamers, 5 comb. c. & h. wagons, 1 c. engine, 20 c. hand ex., 1 h. & l. truck, 1 aerial truck, 5 hose wagons, 34 horses; hose, cotton, rubber lined, good 19,000 ft.; fire alarm, Gamewell, 96 boxes; value of dept. equipment, $80,000; value of bldgs., $67,000; ann. exp. of dept., $80,139; total mem. 47, paid full time.

WATER SUPPLY—Source, river, 2 miles from business centre; system, pump to res. and direct; quality of water, good; res. cap. 3,600,000 gals.; 3 pumping engines, cap. per day 27,000,000 gals., constructor Holly; mains, cast iron, 50 miles, 4 to 30 in. dia.; 419 hydrants; meters, total number 60, Keystone, Crown, Germ, Hersey, Neptune, owned by consumer; 10,000 services; pipe, lead; pressure, dom. 60 lbs., fire 90 lbs.; consumption per day 17,000,000 gals., per capita 396 gals.; cost to construct, $1,350,000; ann. cost of mtce., $80,000; works belong to city.

Places with a population of 1,000 or more having no organized fire department: Ansted, Benwood, New Cumberland, Ravenswood, Weston, Winona.

Places with a population of 1,000 or more not reported: Eagle, Elkhorn, Maybeury.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman, c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ALBANY, pop. 797; fire area, 6 blocks; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & hose wagon, 2 steamers, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, rubber, good, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $800; ann. exp. of dept., $2,500; total mem., 15, paid part time.

WATER SUPPLY—Source, Three Rivers.

ALGOMA, pop. 2,500; fire area, 80 acres; mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; total mem., 25; paid part time.

WATER SUPPLY—Source, lake, 80 rods from business center; system, pump direct; quality of water, good; 2 pumping engines, size 8¼ x 14, cap. per day 1,000,000 gals., constructors Stilwell-Bierce and Smith-Vaile; mains, cast iron, 3½ miles, 4 to 10 in. dia.; 37 hydrants; 45 valves; 110 services; pipe, galv. iron; pressure, dom. 40 to 45 lbs., fire 80 to 100 lbs.; consumption per day, 20,000 gals.; cost to construct, $50,000; cost of mtce., $400; works belong to city.

ALMA, pop. 1,201; fire area, 960 acres; bldgs., stone, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steam engine, 1 hand engine, 1 h. & l. truck, 2 hose carts, 1 hose wagon, 1 heater, 1 hand pump; hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,800; total exp. for past year, $178; total mem., 26, paid part time 18; volunteers 8.

WATER SUPPLY—Source, Mississippi River.

AMHERST, pop. 700. Fire dept.—1 h. & l. truck, 2 reels; hose, 1,000 ft.; fire alarm, bell; total mem., 22 volunteers; paid full time 1; underwriters' rating 4½ class.

WATER SUPPLY—Source, Waupaco River; system, direct; 1 pumping engine, cap. per day 1,296,000 gals., constructors Rumsey & Co.; mains, 3,120 ft.; 6 in. dia.; 12 hydrants; pressure, fire 125 lbs.

ANTIGO, pop. 7,000; fire area, 1,800 acres; mercantile bldgs., brick and wood, 1 to 4 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages; 8 horses; hose, cotton, rubber lined, good, 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, bell and whistle, 1 box; value of dept. equipment, $5,500; value of bldgs., $15,000; ann. exp. of dept., $5,000; total mem. 16, paid part time 7, 9 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 5 blocks from business center; system, pump to stdp. and direct; stdp. cap., 150,000 gals., dim. 106 x 16, located at station, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructor Gordon; mains, cast iron, 12 miles, 4 to 12 in. dia., Addyston; 105 hydrants, Ludlow; 68 valves, Ludlow; meters, total number 8, Crown 4, Empire 1; 678 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 80 to 100 lbs.; consumption per day, 525,000 gals.; cost to construct, $78,000; ann. cost of mtce., $3,000; works belong to Co.

APPLETON, pop. 18,000; fire area, 1,800 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $19,000; av. ins. for same time, $250,000. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 chief's wagon, 3 hose wagons, 11 horses; hose, cotton, rubber lined, good, 5,000 ft.; total hose, 5,000 ft.; fire alarm, Gaynor; 68 boxes; value of dept. equipment, $16,000; value of bldgs., $30,000; ann. exp. of dept., $24,000; total mem., 20, paid full time.

WATER SUPPLY—Source, river, wells; system, pump direct; res. cap., 2,500,000 gals.; pumping engines, cap. per day 4,500,000 gals., constructor Deane; mains, 22½ miles, 4 to 16 in. dia.; 250 hydrants, Matthews; meters, total number 500; pressure, dom. 60 lbs., fire 80 to 100 lbs.; cost to construct, $300,000; works belong to Co.

ARCADIA, pop. 1,273; fire area, 200 acres; mercantile bldgs., brick, stone, wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted on new bldgs.; fireworks ord. Fire dept.—None.

WATER SUPPLY—Source, wells.

ASHIPPUM, pop. 1,339; mercantile bldgs., brick and wood. Fire dept.—Fire extinguishers.

WATER SUPPLY—Source, wells.

ASHLAND, pop. 15,000; fire area, 15,360 acres; mercantile bldgs., wood, brick and stone, 1 to 3 stories; private, wood, stone and brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carts, 3 hose wagons, 11 horses; hose, cotton, rubber lined, good, 9,000 ft.; total hose, 9,000 ft.; fire alarm, Gamewell, 28 boxes; value of dept. equipment, $20,000; value of bldgs., $15,000; ann. exp. of dept., $15,600; total mem. 24, paid full time 15, paid part time 9.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump direct; filtration system, sand; quality of water, good; 3 pumping engines, cap. per day 7,000,000 gals., constructors, Holly, Deane; mains, cast iron, 26½ miles, 6 to 16 in. dia.; 246 hydrants, Holly, Gaskell, Mathews; 180 valves; meters, total number 350; 2,100 services; pipe, galv. iron; pressure, dom. 70 lbs., fire 125 lbs.; consumption per day, 1,250,000 gals., per cap. 100 gals.; int. paid on bonds, 6 per cent; works belong to Co.

ATHENS, pop. 1,000. Fire dept.—1 gasoline engine, 1 hand engine, 1 chem ex.; hose, 1,500 ft.; fire alarm, telephone, bell; total mem., 40 volunteers; underwriters' rating, 4½ class.

WATER SUPPLY—Source, cisterns; water works not reported.

AUGUSTA, pop. 1,256; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $800; total mem., 22 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to stdp. and direct; mains, cast iron, 3 miles, 4 to 10 in. dia.; 27 hydrants, Rensselear; pressure, dom. 60 lbs.; cost to construct, $12,500.

BALDWIN, pop. 900, fire area, 80 acres; mercantile bldgs., brick, 1 story; private, wood, 1 1-2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carts; 1,500 ft. hose, pails; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,200; ann. exp. of dept., $150; total mem., 25 volunteers.

WATER SUPPLY—Source, well, 1 block from business center; system, pump direct; quality of

Main street; pumping engines, cap. per day 44,640 gals.. constructors Fairbanks, Morse & Co.; mains. cast iron, 1 mile, 4 to 6 in. dia.; 15 hydrants; 6 valves; 6 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 40 lbs.; cost to construct, $4,000; cost of mtce., $500; works belong to city.

BANGOR, pop. 700; fire area, 320 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 hand engine, 4 c. ex., 3 hose carriages, hose, cotton, 400 ft.; Gamewell alarm; 11 boxes; value of dept. equipment, $1,500; value of bldgs., $100; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, well, in business center; system, pump to res. and direct; quality of water, good; res. cap. 8,000 gals., located center of village; pumping engines, class duplex, cap. per day 504,000 gals., constructor Blake; mains, cast iron, 8 blocks, 6 in. dia.; 7 hydrants; pressure, dom. 20 lbs., fire 110 lbs.; works belong to City.

BARABOO, pop. 5,751; fire area, 15 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose carriage; hose, cotton, rubber lined, good 1,500 ft.; rubber, good, 1,500 ft.; total hose, 3,000 ft.; fire alarm, Gamewell, 4 boxes; value of dept. equipment, $3,000; value of bldgs., $13,000; ann. exp. of dept., $700; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 3,000,000 gals., dim. 45 x 60, material used in cons. steel; quality of water, good; 3 pumping engines, cap. per day 6,000,000 gals.. constructor Dean; mains, cast iron, 11½ miles, 4 to 12 in. dia., Warren; 121 hydrants, Ludlow; meters, total number 130, Thomson, Hersey, Worthington, owned by consumer; 330 services; pipe, lead and galv. iron; pressure, dom. 75 lbs., fire 104 lbs.; consumption per day, 600,000 gals., per capita 120 gals.; cost to construct, $125,000; bonded debt, $120,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,000; works belong to city.

BARRON, pop. 1,800; fire area, 400 acres, mercantile bldgs., stone, brick and wood, 1 to 2 stories; private, stone, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine 2 c. hand ex., 1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 600 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $500; ann. exp. of dept., $210; total mem., 34 volunteers.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity, pump to stdp. and direct; stdp. cap., 31,500 gals.; quality of water, good; 1 pumping engine, class dup., size 10 x 12, constructor Gordon; mains, iron, 3 miles, 4 to 6 in. dia.; 23 hydrants; 125 services; pressure, dom. 43 lbs., fire 100 lbs.; consumption per day, 75,000 gals.; cost to construct, $5,000; ann. cost of mtce., $500; works belong to city.

BAYFIELD, pop. 1,689; fire area, 240 acres; bldgs., stone and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $2,400; value of bldgs., $4,000; total mem., 12 volunteers.

WATER SUPPLY—Source, Lake Superior; system, pump to res.; res. cap., 160,000 gals.; 2 pumping engines, class dup., constructors Smith-Vaile; mains, 4½ miles; 40 hydrants, Eddy; meters, total number 40; 325 services; pressure, dom. 40 to 128 lbs., fire 60 to 140 lbs.; consumption, per day 80,000 gals.; cost to construct, $38,000; works belong to city.

BEAVER DAM, pop. 5,500; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; total hose, 2,300 ft.; fire alarm, bell; ann. exp. of dept., $800; total mem., 22 volunteers.

WATER SUPPLY—Source, wells and springs, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap., 200,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals.; mains, cast iron; 14 miles, 4 to 12 in. dia.; 140 hydrants, Ludlow; meters, total number 13, Thomson; 1,002 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 130 lbs.; cost to construct, $65,000; works belong to Co.

BELMONT, pop. 550; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—2 hose carriages; hose, rubber, 500 ft.; value of dept. equipment, $600; value of bldgs., $200; total mem., 23 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. cap. 1,000 bbls.; 1¼ miles of main, 4 to 6 in. dia.; 13 hydrants; 22 meters; 45 services; cost to construct, $6,000; ann. exp., $40.

BELOIT, pop. 13,612; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 1 h. & l. truck, 1 aerial truck, 3 hose wagons, 4 hose carriages, 8 horses; hose, cotton, rubber lined, good 4,500 ft.; inferior, all kinds, 1,500 ft.; total hose, 6,000 ft.; fire alarm, Gamewell; 40 boxes; value of dept. equipment, $25,000; value of bldgs., $7,000; ann exp. of dept., $9,000; total mem., 18, paid full time 9, volunteers 10.

WATER SUPPLY—Source, springs and wells, 1-2 mile from business center; system, pump to reservoir and direct; stdp. cap., 100,000 gals.; builders C. B. Salmon; quality of water, good; res. cap., 500,000 gals.; 7 pumping engines. cap. per day, 8,500,000 gals., constructors Fairbanks, Morse & Co.; mains, cast iron, 23 miles, 4 to 14 in. dia.; 175 hydrants, Mathews; 75 valves, Eddy, Ludlow; 1,600 services; pipe, lead; pressure, dom., 50 lbs., fire 75 to 100 lbs.; consumption, per day 1,250,000 gals., per cap. 85 gals.; cost to construct, $375,000; bonded debt, $150,000; int. paid on bonds, 5 and 6 per cent; works belong to Beloit Water, Gas & Electric Co.

BERLIN, pop. 5,000; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 3 c. hand ex., 1 hose wagon, 1 hose cart, 4 horses; hose, cotton, rubber lined, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,500; value of bldgs., $2,000; total mem. 22, paid full time 2, paid part time 20; Edward Brunsman, chief.

WATER SUPPLY—Source, wells; system, gravity, and pump direct; res. cap., 300,000 gals.; 2 pumping engines, class dup., cap. per day 2,000,000 gals., constructor Gordon; mains, 9 miles, 4 to 12 in. dia.; 81 hydrants; meters, total number 320; 478 services; pressure, dom. 45 to 58 lbs.; consumption, per day 120,000 gals., per cap. 30 gals.; cost to construct, $61,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,258; works belong to city.

BLACK CREEK, pop. 500; fire area, 180 acres; mercantile bldgs., brick and stone, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—12 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, rubber lined, good, 800 ft; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $700; value of bldgs., $3,000; total mem. 30 volunteers.

WATER SUPPLY—Not reported.

BLACK RIVER FALLS, pop. 1,938; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 600 ft.; rubber, good 2,000 ft.; total hose, 2,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $3,500; total mem., 40 volunteers; underwriters' rating third class.

WATER SUPPLY—Source, creek, 1 mile from business center; system, pump to stdp.; stdp. cap.

material used in cons. iron, builders Riter & Conley; quality of water, good; 2 pumping engines, class, 1 triplex, 1 duplex; cap. per day 1,000,000 gals., constructors, Stilwell & Bierce and Smith-Vaile Co.; mains, cast iron, 3½ miles, 4 to 10 in. dia.; 22 hydrants, Mich. Brass & Iron Wks.; 21 valves, Mich. Brass; meters, total number 80; 295 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 100 lbs.; consumption per day 75,000 gals.; per capita 45 gals.; cost to construct, $30,000; ann. cost of mtce., $1,300; works belong to city.

BLOOMER, pop. 1,000; mercantile bldgs., brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord.. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 500 ft.; rubber, good 1,000 ft.: total hose, 1,500 ft.; fire alarm, telephone & bell; value of dept. equipment, $1,200; value of bldgs., $800; ann. exp. of dept., $100; total mem., 24 volunteers.

WATER SUPPLY—Source, ponds; system, pump, to stdp. and direct; Holly pumping engines; 14 hydrants; pressure, fire 90 to 125 lbs.; int. on bonds, 5 per cent; cost of works, $21,000.

BOSCOBEL, pop. 3,074; fire area, 80 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fire investigated. Fire dept.—2 hand engines, 2 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,650 ft.; inferior, all kinds, 600 ft.; total hose, 2,2500 ft.; fire alarm, bell and whistle; value of dept. equipment, $4,500; value of bldgs., $2,500; ann. exp. of dept., $250; total mem., 154 volunteers.

WATER SUPPLY—Source, streams.

BRANDON, pop. 8,000. Fire dept.—1 hand engine, 1 h. & l. truck; hose, 500 ft.; fire alarm, telephone, bell; total mem., 25 volunteers.

WATER SUPPLY—Source, cisterns.

BRILLION, pop. 1,000; fire area, 32 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 400 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $3,000; value of bldgs., $4,000; ann. exp. of dept., $300; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and cisterns.

BRISTOL, pop. est. 250; fire area, 40 acres; bldgs., wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 18 c. ex., 1 h. & l. truck, 1 hose cart; hose, cotton, 200 ft.; bell alarm; value of equipment, $300; ann. exp. of dept., $350; total mem., 25 volunteers.

WATER SUPPLY—Source, 6 cisterns, holding 200 bbls. each.

BRODHEAD, pop. 1,584; bldgs., wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good 75 ft.; total hose, 2,075 ft.; fire alarm, bell; ann. exp. of dept., $250; total mem., 42 volunteers.

WATER SUPPLY—Source, well, in center of city; system, pump direct; quality of water, good; pumping engine, cap., per day, 432,000 gals., constructors Fairbanks-Morse & Co.; mains, iron, 5 miles, 2 to 8 in. dia.; 35 hydrants, Morgan; 175 services; pipe, lead; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $20,000; ann. cost of mtce., $1,100; works belong to city.

BRUCE, pop. 1,000. Fire dept.—1 h. & l. truck, 2 hose reels; hose, 800 ft.; fire alarm, telephone, whistle; total mem., 34 volunteers; underwriters' rating, 4½ class.

WATER SUPPLY—Source, well; system, direct; res. cap., 50,000 gals.; 1 pumping engine, class duplex, cap. per day, 72,000 gals., constructors Fairbanks-Morse; mains, 2¼ miles; 4 to 8 in. dia.; 7 hydrants; fire pressure 100 lbs.

BURLINGTON, pop. 2,526; mercantile bldgs., brick and stone, 2 stories; private, brick and stone, 2 stories; wooden roofs permitted. Fire dept.—rubber lined, good 2,000 ft.; rubber, good 400 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $8,000; ann. exp. of dept., $500; total mem., 45 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, in center of city; system, pump to stdp., stdp. cap., 80,000 gals., dim. 30 x 30 x 30; quality of water, good; pumping engines, cap. per day 1,000,000 gals., constructors Barr, Prescott and Worthington; mains, cast iron, 8½ miles, 4 to 8 in. dia., Lake Shore Foundry; 60 hydrants, Morgan; 35 valves; meters, total number 420, Hersey, owned bo consumer; 406 services; pipe, lead; pressure, fire 74 lbs.; cost to construct, $40,000; works belong to city.

BUTTERNUT, pop. 1,000; mercantile bldgs., cement and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 c. engine, 1 hand engine, 6 c. ex., 1 h. & l. truck, 1 hose carriage, force pumps; hose, rubber, 700 ft.; fire alarm, bell; value of dept. equipment, $1,800; value of bldgs., $2,000; total mem., 43 volunteers.

WATER SUPPLY—Source, wells and cisterns.

CADOTT, pop. 755; fire area, 640 acres; mercantile bldgs., wood, 2 stories; private, wood, 1 1-2 and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage, hooks, ladders and axes; hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $850; value of bldgs., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, gravity and pump to res. and direct; quality of water, good; res. cap. 43,193 gals., located edge of center of town; pumping engines, cap. per day 201,000 gals., constructor Deane; mains, cast iron, 1½ miles, 4 to 6 in. dia.; 16 hydrants; 8 valves; 47 services; pipe, galv. iron; pressure, dom. 60 to 70 lbs., fire 80 lbs.; consumption per day, 8,640 gals.; cost to construct, $13,000; bonded debt, $9,350; int. paid on bonds, 4 per cent; cost of mtce., $150; works belong to city.

CASSVILLE, pop. 979; fire area, 1 sq. mile; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 hand engine, 1 c. engine, 2 hose carriages; hose, cotton, 900 ft.; bell alarm; value of dept. equipment, $1,000; value of bldgs., $400; ann. exp. of dept., $10; total mem., 35 volunteers.

WATER SUPPLY—Source, artesian well in center of town; system, pump to res., cap. 65,000 gals.; pumping engine, cap. per day 750,000 gals., constructor Smedley; 2 miles of mains, 4 to 6 in. dia.; 26 services; pressure, 75 to 80 lbs.; cost of works, $9,000.

CEDARBURG, pop. 1,634; fire area, 800 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose wagons; hose, cotton, rubber lined, good 2,000 ft., linen, good, 500 ft., rubber, good, 200 ft., inferior, all kinds, 1,400 ft.; total hose, 4,100 ft.; fire alarm, electric bell; value of dept. equipment, $3,775; value of bldgs., $8,000; ann. exp. of dept., $1,675; total mem., 63; paid full time, 1; volunteers, 62; underwriters' rating, third class.

WATER SUPPLY—Source, creek, in business center; system, pump to stdp. and direct; 1 hydrant, 2 services; cost to construct, $2,500.

CENTRE, pop. 1,100; fire area, 230 acres; mercantile bldgs., 1 to 2 stories; private dwellings, wood, 1 to 2 stories; wooden roofs are permitted in fire area; causes of fires not investigated; av. fire loss per yr, for past 3 yrs., $1,700; av. ins. involved, $1,000.

WATER SUPPLY—Not reported.

CHILTON, pop. 1,460; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; tin roofs; no fireworks ord. Fire dept.—1 steam engine, 1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, 1,800 ft., rubber, good 1,500 ft.; total hose 3,300 ft.; fire alarm, bell; total mem., 50.

WATER SUPPLY—Source, river, res.

roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 4,500 ft.; fire alarm, Gamewell, 23 boxes; value of dept. equipment, $8,000; value of bldgs., $13,000; ann. exp. of dept., $1,100; total mem. 12, paid full time 7, volunteers 5; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, pump to stdp. and direct; stdp. cap., 365,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructor Deane; mains, 18 miles, 6 to 12 in. dia.; 156 hydrants, Ludlow, Crane; 56 valves; meters, total number 30, Crown, Union; 1,500 services; pressure, dom. 50 lbs., fire 70 lbs.; works belong to Co.

CLINTON, pop. 671; bldgs., wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 900 ft.; fire alarm, bell; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well, 1 block from business center; system, pump to stdp.; stdp. cap., 63,000 gals., dim. 20 x 24; material used in cons., wood; quality of water, good; pumping engine, cap. per day 30,000 gals., constructor Gould; mains, cast iron, 3 miles, 4 to 8 in. dia.; 27 hydrants; 15 valves; meters, total number 16, Empire, owned by city; 121 services; pipe galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; consumption per day, 21,000 gals.; cost to construct, $17,000; bonded debt, $1,000; int. paid on bonds, 4½ per cent; cost of mtce., $755; works belong to city.

CLINTONVILLE, pop. 1,653; fire area, 640 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 1-2 stories; wooden roofs not permitted; fireworks ord.; fires investigated. Fire dept.—2 steam engines, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 500 ft.; inferior, 300 ft.; cotton, 2,000 ft.; inferior, 100 ft.; total hose, 3,400 ft.; bell alarm; value of dept. equipment, $4,000; value of bldgs., $7,000; ann. exp. of dept., $300; total mem., 26 volunteers.

WATER SUPPLY—Source, wells, river and res.; system, pump to res. and to mains; pump cap., 2,016,000 gals. per day; mains, 1 mile; 11 hydrants.

CLYMAN, pop. 185; fire area, 35 acres; mercantile bldgs, frame, 2 stories; private, frame, 1½ to 2 stories; wooden roofs permitted in fire area. Fire dept.—1 water tower; value of dept. bldgs., $4,000.

COLBY, pop. 975; fire area, 640 acres; bldgs., principally wood, 2 stories; wooden roofs permitted in fire limits; no fireworks ord. Fire dept—1 h. & l. truck, 1 hose carriage, 1 hose wagon; hose, linen, good, 1,000 ft.; inferior, 300 ft.; total hose, 1,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,300; value of bldgs., $700; ann. exp. of dept., $200; total mem., 23 volunteers.

WATER SUPPLY—Source, wells and cisterns; 16 hydrants; Electric Light & Water Works plant.

COLUMBUS, pop. 4,349; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated Fire dept.—1 steamer, 1 h. & l. truck, 2 c. hand ex., 3 hose carts; hose, cotton, rubber lined, 2,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,250; value of bldgs., $16,000; ann. exp. of dept., $335; total mem. 60, paid part time 1, volunteers 59.

WATER SUPPLY—Source, well; system, pump to res.; res. cap. 70,000 gals.; 1 pumping engine, cap. per day 1,000,000 gals., constructors Smith-Vaile; mains, cast iron 4½ miles 4 to 10 in. dia.; 44 hydrants; meters, total number 60; pressure, dom. 55 lbs., fire 120 lbs.; cost to construct, $26,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $2,000; works belong to city.

CUDAHY, bldgs., brick and wood. Fire dept.—1 c. engine, 1 h. & l. truck, 1 comb. c. & h. wagon, 1 hose carriage, 5 horses; hose, 2,200 ft.; fire alarm, bell and whistle; total mem., 26 volunteers.

WATER SUPPLY—Source, lake; system, direct pressure; cap. per day 3,000,000 gals.; 52 hydrants; city of Milwaukee sends aid in case of fire.

stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, leather, 150 ft.; rubber, good 1,700 ft.; total hose, 1,850 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $800; underwriters' rating, third class.

WATER SUPPLY—Source, well, ½ mile from business center; system, pump to res. and direct; res. cap. 67,000 gals.; 2 pumping engines, cap. per day 3,314,000 gals.; mains, 1¾ miles, 4 to 8 in. dia.; 17 hydrants; 100 services; pressure, dom. 41 lbs., fire 150 lbs.; cost to construct, $15,000; ann. cost of mtce., $600; works belong to city.

DARLINGTON, pop. 2,000; fire area, 160 acres; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, stone and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 c. hand ex., 2 hose carts; hose, cotton, rubber lined, good, 1,000 ft.; fire alrm, bell; value of dept. equipment, $1,000; value of bldgs., $2,500; ann. exp. of dept., $500; total mem., 60, paid part time.

WATER SUPPLY—Source, spring, ¼ mile from business center; system, pump to reservoir; res. cap., 120,000 gals.; cap. per day, 100,000 gals.; constructor, Smedley; mains, cast iron, 3½ miles, 4 to 8 in. dia.; 26 hydrants, Ludlow; 9 valves; meters, total number, 6, National, Thomson; 52 services; pipe, wrought iron; pressure, dom. 65 lbs., fire 100 lbs.; cost to construct, $20,000; ann. cost of mtce., $1,200; works belong to city.

DEERFIELD, pop. 587; mercantile bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted in fire limits; no fireworks ord. Fire dept.—1 h. & l. truck, 2 hose carriages, 1 hose wagon; hose, rubber, 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $400; total mem., 21 volunteers.

WATER SUPPLY—Source, wells; system, pump to tank.

DELAVAN, pop. 2,500; fire area, 1 mile; mercantile bldgs., brick, 1 to 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 aerial truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 450 ft.; total hose, 2,050 ft.; fire alarm, whistle and bell; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $1,500; total mem., 44 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, ½ mile from business center; system, pump to stdp.; stdp. cap., 50,000 gals., dim. 20 x 20; pumping engine, class dup., cap. per day 140,000 gals., constructors Fairbanks-Morse; mains, cast iron, 8 miles, 4 to 8 in. dia.; 55 hydrants, Wood; 9 valves; meters, total number 271; 274 services; pipe, lead and iron; pressure, dom. 50 lbs., fire 120 lbs.; consumption per day 63,000 gals., per capita 33 gals.; cost to construct, $31,000; bonded debt, $18,000; int. paid on bonds, 5 per cent; cost of mtce., $1,400; works belong to city.

DE PERE, pop. 4,764; fire area, 2,000 acres; mercantile bldgs., brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 1 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, 3,100 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $12,000; ann. exp. of dept., $1,000; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and stdp.; res. cap. 50,000 gals.; stdp. cap. 50,000 gals.; cap. of pump, 500 gals. per minute; quality of water, good; mains, 10½ miles, 4 to 12 in. dia.; 90 hydrants, Gaskill; 464 services; cost to construct, $50,200; bonded debt, $73,700; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $4,400; works belong to city.

DODGEVILLE, pop. 2,400; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 3 h. & l. trucks, 3 hose reels. hose, cotton, rubber lined, good 2,500 ft.; fire

alarm, bell; value of dept. equipment, $2,500; value of bldgs., $5,000; ann. exp. of dept., $50; total mem., 31 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, gravity and pump direct; stdp. cap., 60,000 gals.; builders, Fairbanks-Morse; res. cap., 60,000 gals.; cap. per day, 500,000 gals.; constructors, Fairbanks-Morse; mains, iron, 2 miles, 4 to 8 in. dia.; 42 services; pipe, iron and lead; pressure, dom. 60 lbs., fire 200 lbs.; cost to construct $20,500; int. paid on bonds, 4 per cent.; ann. cost of mtce., $200; J. L. Bartle, supt.

DURAND, pop. 1,458; fire area, 200 acres; mercantile bldgs., wood, brick and stone, 2 stories; private, wood. 1 1-2 and 2 stories; wooden roofs not permitted in fire limits. Fire dept.—1 steam engine, 1 h. & l. truck; 2 hose carriages, 1 supply wagon; hose, 2,000 ft.; fire alarm, bell; value of fire dept. equipment, $4,000; value of bldgs., $3,000; total mem., 35; paid part time, 1; volunteers 34; underwriters' rating, fourth class.

WATER SUPPLY—Source, artesian wells; quality of water, good.

EAGLE RIVER, pop. 1,200; fire area, 1,000 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—3 hose reels; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, whistle, 2 boxes; value of dept. equipment, $5,515; value of bldgs., $2,000; ann. exp. of dept., $700; total mem., 10, paid part time.

WATER SUPPLY—Source, river, 500 ft. from business center: system, pump direct; quality of water, good; pumping engines, cap. per day 12,000,000 gals., constructor Gordon; mains, sheet iron, 2½ miles, 6 to 8 in. dia., Abendroth & Root; 25 hydrants; 100 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 800 lbs.; cost to cons., $20,000; int. paid on bonds, 7 per cent.; ann. cost of mtce., $3,500; works belong to city.

EATON, pop. 300; fire area, 600 acres; mercantile bldgs., wood, 1 to 3 stories; private dwellings, wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $4,000. Fire dept.—1 comb. c. & h. wagon, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose reels, 4 horses; hose, rubber, good, 300 ft.; inferior, all kinds, 500 ft.; total hose, 900 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of dept. bldgs, $200; ann. exp. of dept., $75; paid full time 15, volunteers 20; underwriters' rating, fourth class.

WATER SUPPLY—Not reported.

EAU CLAIRE, pop. 18,230; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs not permitted; fire loss for 1908, $50,861.05; ins. for same time, $191,250. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 4 hose wagons, 2 hose carriages, 14 horses; hose, cotton, rubber lined, good, 8,050 ft.; rubber, 2,350 ft.; total hose, 10,400 ft.; fire alarm, Gamewell, 38 boxes; value of dept. equipment, $20,000; value of bldgs., $19,000; ann. exp. of dept., $19,000; total mem., 24, paid part time 5, paid full time 19; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump direct; quality of water, good; 4 pumping engines, class trip., size 11 x 12, cap. per day 8,000,000 gals., constructor Phoenix Mfg. Co.; mains, cast iron 32¾ miles, 4 to 20 in. dia., Dennis ong, Addyston; 400 hydrants Matheis; 190 valves, Eddy; meters, total number 450, owned by Co.; 2,300 services; pipe, galv. iron and lead; pressure, dom. 70 lbs., fire 100 to 130 lbs.; consumption per day, 2,000,000 gals.; works belong to Co.

EDGERTON, pop. 2,192; fire area, 960 acres; bldgs. brick and wood, 2 stories; wooden roofs not permitted; fire works and combustibles ord. Fire dept.—1 steamer, 12 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 45 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to stdp.; stdp. cap., 120,000 gals., dim. 16 x 30, pumping engines, cap. per day, 1,500,000 gals., constructors Smith-Vaile; mains, cast iron, 4 miles, 4 to 10 in. dia.; 40 hydrants, Eddy; 12 valves; 300 services; pressure, dom. 65 lbs., fire 100 lbs.; consumption per day, 125,000 gals.; cost to construct, $28,500; bonded debt, $28,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $2,000; works belong to city.

ELKHORN, pop. 1,731; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks ord.; causes of fires investigated. Fire dept.—4 c. ex., 1 h. & l. truck, 2 hose carriages, 1 water tower: hose, cotton, rubber lined, 1,275 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,200; value of fire station, $3,000; total mem., 50 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp., and res.; stdp. cap., 75,000 gals.; dim. 16x50 ft.; material used in const., steel; res. cap., 50,000 gals.; 2 pumps, cap. per day, 150,000 gals. each; constructors, Capet & Sons; mains, cast iron, 5 miles, 4 to 8 in. dia., 40 hydrants; 15 valves; meters, total number 200; makers, Crown & Worthington; owned by city and consumer; pressure, dom. 55 lbs., fire 150 lbs.; consumption per day, 45,000 gals.; per capita, 25 gals.; cost to construct, $25,000; bonded debt, $4,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $5,500; works belong to city.

ELLSWORTH, fire area, 900 acres; bldgs., wood; wooden roofs permitted; no fire loss in 1902. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, good 2,000 ft.; inferior, 200 ft.; total hose, 2,200 ft.; fire alarm, bell; total mem., 70 volunteers.

WATER SUPPLY—Source, well; system, pump to res. and direct; res. cap., 73,424 gals.; 1 pumping engine, class gasolene, constructors Root & Vanderwert; mains, 2¼ miles; 29 hydrants, Waterous; meters, total number 47; 47 services; cost to construct, $17,000; works belong to village.

ELROY, pop. 1,685; bldgs., brick and stone, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 750 ft.; fire alarm, bell; total mem., 36 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, 800 ft. from business center; res. cap. 105,000 bbls.; pumping engines, cap. per day, 15 bbls. a minute, constructor, Smith-Vaile; mains, cast iron, 5 miles, 4 to 6 in. dia. Addyston; 21 hydrants, American, Mathews, Galvin; 240 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 70 lbs.; cost to construct, $16,500; int. paid on bonds, 5½ per cent; ann. cost of mtce., $1,240; works belong to city.

EVANSVILLE, pop. 2,000, fire area, 600 acres; mercantile bldgs., wood, brick, stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—1 steam engine, 1 hand engine, 6 c. ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, good, 2,500 ft.; inferior, 500 ft.; rubber, good 600 ft.; total hose, 3,600 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs, $7,000; ann. exp. of dept., $400; total mem., 75 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump direct; 2 pumping engines, cap. per day. 850,000 gals; mains, cast iron, 5 miles, 4 to 8 in. dia.; 56 hydrants.

FENNIMORE, pop. 1,200; fire area, 160 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose reels and 2 hose carts; hose, cotton, rubber lined, good 850 ft.; fire alarm, bell and whistle; value of dept. equipment, $300; value of bldgs., $50; ann. exp. of dept., $25; total mem., 35 volunteers.

WATER SUPPLY—Source, well, ¼ mile from business center; system, pump to res. and direct; quality of water, good; res. cap. 52,000 gals., located 50 feet from well; pumping engines, class horizontal high pressure, constructors Fairbanks-Morse; mains, cast iron, 4 miles, 4 to 8 in. dia.; 26 hydrants; 98 services; pipe, galv. iron; pressure, dom. 45 to 50 lbs., fire 90 to 100 lbs.; cost to construct, $13,000; bonded debt, $7,000; int. paid on bonds, 6 per cent; works belong to city.

bldgs, wood, 1 to 3 stories;. Fire dept.—2 hose carriages; hose, cotton, rubber lined, good 2,600 ft., inferior, all kinds, 700 ft.; total hose, 3,300 ft.; fire alarm, whistle; 8 boxes; value of dept. equipment, $2,000; ann. exp. of dept., $400; total mem., 15; underwriters' rating, fourth class.

WATER SUPPLY—Source, lake, 4 rods from business center; system, pump direct; res. cap., 10,000,000 gals.; 2 pumping engines, constructor Knowles; mains, iron, 2 miles, 4 to 6 in. dia.; 32 hydrants; 70 services; pressure, dom. 40 lbs., fire 200 lbs.; cost to construct, $12,000; ann. cost of mtce., $2,500; works belong to city.

FOND DU LAC, pop. 19,000; fire area, 2,560 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. loss per yr. for 3 yrs., $27,967; av. ins. involved for same time, $186,350. Fire dept.—2 steamers; 1 comb. c. & h. wagon, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose carts, 1 reel, 9 horses; hose, cotton, rubber lined, good, 7,000 ft.; inferior, all kinds, 700 ft.; total hose, 7,700 ft.; fire alarm, Gamewell, 40 boxes; value of dept. equipment, $24,737; value of bldgs., $13,000; ann. exp. of dept., $35,000; total mem. 20, paid full time.

WATER SUPPLY—Source, 7 fountains, ¼ mile from business center; system, pump direct; quality of water, good; res. cap., 2,500,000 gals.; 2 pumping engines, comp. cond., cap. per day 6,000,000 gals., constructor, Holly; mains, cast iron, 27 miles, 4 to 14 in. dia., Addyston; 227 hydrants, Holly; 112 valves, Galvin, Ludlow; meters, total number 1,629, Thomson 6, Worthington 103, Trident 187, Nash 1,317, Westinghouse 4, Union 1, Keystone 2, Standard 1, owned by Co.; 2,650 services; pipe, lead and galv. iron; pressure, dom. 25 lbs., fire 90-130 lbs.; consumption, per day 2,000,000 gals., per capita 200 gals.; works belong to Co.

FORESTVILLE, pop. 225; fire area, 1 sq. mile; mercantile bldgs., wood, 2 stories; private dwellings, brick and wood, 1 and 2 stories; wooden roofs are permitted in fire area. Fire dept.—5 c. hand ex.

WATER SUPPLY—Not reported.

FORT ATKINSON, pop. 3,300; fire area, 140 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 1 and 1½ stories: wooden roofs not permitted; fireworks ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; ann. exp. of dept., $999.80; total mem., 54 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 100,000 gals.; pumping engines, cap. per day 1,000,000 gals. each, constructors Smith-Vaile; mains, 8 miles, 4 to 12 in. dia.; 84 hydrants; meters, total number 400; 410 services; pressure, fire 125 lbs.; consumption per day, 110,000 gals.

FOUNTAIN CITY, pop. 1,031; fire area, 80 acres; mercantile bldgs., stone, brick, wood, 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1903, $1,500. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $3,000; total mem., 50 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river and wells.

FREDONIA, pop. 500; fire area, 25 acres; bldgs., wood, brick, stone, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 hose carriage, hose, cotton, 500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,500, total mem., 85 volunteers.

WATER SUPPLY—Source, wells.

FREEDOM, pop. 962; mercantile bldgs., wood and brick. Fire dept.—1 h. & l. truck, ladders, hooks, axes, etc., 2 hose carriages; total hose, 900 ft.; fire alarm, bell; total mem., 40 volunteers.

WATER SUPPLY—Source, well; system, gravity; res. cap., 80,000 gals.; pumping engines, cap. per min. 240 gals.

stone, brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 1 aerial truck, 3 hose carts; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $5,000; total mem., 55 volunteers.

WATER SUPPLY—Source, lake; system, pump direct; pumping engines, cap. per day 450,000 gals.; mains, 2,500 ft., 4 in. dia.; 15 hydrants; pressure, 100 to 300 lbs.; works owned by Co.; cost to construct, $4,000; ann. exp. of dept., $500.

GLENWOOD, pop. 1,200; fire area, 320 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fire investigated; fire loss for 1902, $16,000; ins., $19,000. Fire dept.—2 hose carriages, 6 ladders; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 1,000 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $127; total mem., 20 volunteers.

WATER SUPPLY—Source, well, 2 blocks from business center; system, pump to stdp., stdp. cap. 775,000 gals.; pumping engines, cap. per day 750,000 gals., constructor, Rumsey; mains, iron, 3 miles, 4 to 8 in. dia., West Superior; 15 hydrants, Mathews; 100 services; pipe, wrought and galv. iron; pressure, dom. 40 lbs., fire 150 lbs.; cost to construct, $15,000; int. paid on bonds, 5 per cent.; works belong to city.

GRAND RAPIDS, pop. 6,157; fire area, 1,000 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,000 ft., rubber, good 600 ft.; total hose, 2,600 ft.; fire alarm, Gamewell; 10 boxes; value of dept. equipment, $8,000; value of bldgs., $15,000; ann. exp. of dept., $2,500; total mem., 44, paid full time 8, paid part time 41; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 1¼ miles from business center; system, pump to stdp.; stdp. cap., 165,000 gals.; dim., 26 x 38; material used in cons., steel, builders Wisconsin Bridge & Iron Co.; quality of water, good; res. cap., 130,000 gals., located at station; 3 pumping engines, size 8 x 8, cap. per day 3,080,000 gals., constructors Smith-Vaile, 8, 8 x 8½ x 15; mains, cast iron, 13 miles, ½ to 12 in. dia.; 96 hydrants; meters, total number 130, Crown, Keystone, Neptune, Nash, owned by consumers; 500 services; pipe, lead and iron; pressure, dom. 75 to 90 lbs., fire 92 to 120 lbs.; consumption, per day 287,000 gals., per capita 230 gals.; cost to construct, $85,000; bonded debt, $66,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,500; works belong to city.

GRANTSBURG, pop. 800; fire area 120 acres; mercantile bldgs., frame, 1 and 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ord.; fires investigated; fire loss for 3 yrs., $300; ins. involved on same, $1,200. Fire dept.—1 c. engine, 20 c. ex., 1 h. & l. truck, 2 hose carriages; hose, good, cotton, rubber lined 1,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 42 volunteers.

WATER SUPPLY—Source, rivers and cisterns.

GREEN BAY, pop. 25,000; fire area, 1,000 acres; mercantile bldgs., brick and stone, 2 to 6 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 comb. c. & h. wagon, 1 c. eng., 8 c. hand ex., 1 h. & l. truck, 2 supply wagons, 5 hose carriages, 3 hose sleds, 10 horses; hose, cotton, rubber lined, good 8,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 9,000 ft.; fire alarm, Gamewell, 55 boxes; value of dept. equipment, $55,000; value of bldgs., $45,000; ann. exp. of dept, $16,000; total mem., 18, paid full time.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap., 2,500,000 gals.; 3 pumping engines, cap. per day 10,000,000, constructor, Knowles; mains, iron, 42 miles, 6 to 16 in. dia.;

Crown, Nash, Trident, Thomson, Worthington, Buffalo, Pittsburg, Keystone and Lambert, owned by consumer and Co.; 3,600 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 lbs.; consumption per day. 1,100,000 gals.; cost to construct, $327,000; bonded debt, $133,500; int. paid on bonds, 3 per cent; cost of mtce., $20,000; works belong to Co.

GREENBUSH, pop. 300; mercantile bldgs. wood. Fire dept.—Not reported.

WATER SUPPLY—Source, cisterns; system, pumping; res. cap., 100 bbls.

GREEN LAKE, pop. 670; fire area, 4 acres; mercantile bldgs., 1 to 2 stories; private dwellings, wood, 1 to 2 stories; wooden roofs not permitted; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $100; av. ins. involved, $1,000. Fire dept.—1 c. engine, 10 c. hand ex., 1 h. & l. truck; hose, cotton, rubber lined, good, 600 ft.; rubber, good, 150 ft.; total hose, 750 ft.; fire alarm, bell; value of dept. equipment, $1,600; value of dept. bldgs., $600; total mem., 26 volunteers.

WATER SUPPLY—Not reported.

GREENWOOD, pop. 708; fire area, 320 acres; bldgs., wood and brick, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, 1,000 ft.; total mem., 30 volunteers; ann. exp., $300.

WATER SUPPLY—Source, well and cistern.

HARTFORD, pop. 1,632; fire area, 700 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 4 c. hand ex., 1 h. & l. truck, 1 tank wagon, 2 hose carriages; hose, cotton, rubber lined, good 600 ft.; rubber, good 750 ft.; inferior, all kinds, 150 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,850; value of bldgs., $7,000; ann. exp. of dept., $890; total mem., 86 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp., stdp. cap. 65,000 gals.; pumping cap. per day 339,600 gals.; mains, 6 miles, 4 to 10 in. dia.; 60 hydrants; pressure, fire 100 lbs.; cost to construct, $14,000.

HARTLAND, pop. 620; fire area 1½ sq. miles; bldgs., brick and wood, 1 and 2 stories. Fire dept.—1 gasoline engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, good 1,000 ft.; inferior, 300 ft.; total hose, 1,300 ft.; fire alarm, whistle and bell; 25 volunteers.

WATER SUPPLY—Source, river, well and cistern.

HAYWARD, pop. 1,864; fire area 320 acres; bldgs., wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept. —1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, bell and telephone; value of dept. equipment, $4,000; value of bldgs., $4,000; ann. exp. of dept., $700; total mem., 20 volunteers.

WATER SUPPLY—Source, river; system, pump direct; cap. per day 2,000,000 gals.; mains, iron, 5 direct; cap. per day 2,000,000 gals.; mains, iron, 5¼ miles, 4 to 10 in. dia., Buffalo, Detroit; 78 hydrants, Eddy & Walter; 31 valves; pressure, dom. 40 lbs., fire 80 lbs.; cost to construct, $30,000; ann. cost of mtce., $2,000; works belong to city.

HIGHLAND, pop. 913; fire area, 640 acres; bldgs., brick and wood, 1½ to 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 1 hose carriage; fire alarm, bell; hose, cotton, 700 ft.; value of dept. equipment, $1,350; value of bldgs., $400; total mem., 65 volunteers.

WATER SUPPLY—Source, drilled wells; system, pump to tank; tank cap., 34,000 gals.; 7 hydrants; cost to construct, $3,280.

HORICON, pop. 1,600; mercantile bldgs., brick and stone, 2 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steam engine, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, good, 1,800 ft.; inferior, all kinds, 200 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $[illegible],000; ann. exp. of dept., $350; total mem., 100 volunteers.

terns, cap. 6,000 bbls.; mains 3,500 ft., 6 in. dia.; 9 hydrants.

HUDSON, pop. 3,259; fire area, 40 acres; bldgs., brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 3 horses; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 1,000 ft.; inferior, all kinds, 700 ft.; total hose, 3,200 ft.; fire alarm, Metropolitan, 7 boxes; value of dept. equipment, $10,000; value of bldgs., $5,050; ann. exp. of dept., $250; total mem., 15 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap. 288,000 gals.; 2 pumping engines, cap. per day 2,500,000 gals., constructors Worthington, Blake; mains, iron, 8¼ miles, 6 to 12 in. dia., Ohio Pipe Co.; 84 hydrants, Mich. Brass & Iron Co.; 85 valves; meters, total number 104; 450 services; pressure, dom. 80 lbs., fire 95 lbs.; consumption, per day 370,000 gals., per capita 123 gals.; cost to construct, $28,000; ann. cost of mtce., $102,000; works belong to city.

HURLEY, pop. 2,000; fire area, 80 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 4 hose carts, 2 horses; hose, cotton, rubber lined, good, 3,300 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,300 ft.; fire alarm, electric, 6 boxes; ann. exp. of dept., $4,000; total mem. 22, paid full time 2, 20 volunteers.

WATER SUPPLY—Source, river; system, pump to stdp.; stdp. cap. 500,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructors Worthington, Barr; mains, 5 miles, 4 to 12 in. dia.; Nat'l Tube Wks.; 43 hydrants, Ludlow; pressure, fire 100 lbs.; works belong to Co..

IOLA, pop. 800; fire area, 400 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; no fireworks ord. Fire dept.—1 steamer, 1 h. & l. truck, 3 hose carriages; hose, cotton, good, 1,650 ft.; inferior, all kinds, 150 ft.; total hose, 1,800 ft.; fire alarm bell; value of dept. equipment, $3,225; value of bldgs., $450; ann. exp. of dept., $100; total mem., 40 volunteers.

WATER SUPPLY—Source, cisterns.

JACKSON, pop. 199; fire area, 40 acres; mercantile bldgs., wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 1 aerial truck, 1 hose carriage; fire alarm, bell; hose, rubber, 500 ft.; value of dept. equipment, $450; value of bldgs., $300; ann. exp. of dept., $75; total mem., 30 volunteers.

WATER SUPPLY—Source, wells and cisterns.

JANESVILLE, pop. 13,890; fire area, 4,000 acres; mercantile bldgs., brick, 2 to 5 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord., causes of fires investigated; av. fire loss per yr. for 3 yrs., $20,000; ave. ins. for same time $500,000. Fire dept.—2 steamers, 1 c. engine, 2 h. & l. trucks, 1 aerial truck, 4 hose wagons, 11 horses; hose, cotton, rubber lined, good, 5,500 ft.; fire alarm, Gamewell, 66 boxes; value of dept. equipment, $25,000; value of bldgs., $12,000; ann. exp. of dept. $21,500; total mem. 22, paid full time 12, call men 10; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap., 320,000 gals.; material used in cons. iron, builders Tippett & Wood; quality of water, good; res. cap., 800,000 gals.; pumping engines, cap. per day 4,000,000 gals.; constructor Blake; mains, cast iron, 28 miles, 6 to 16 in. dia., Donaldson, Addyston; 302 hydrants, Coffin, Ludlow; 168 valves; meters, total number 710, Crown, Union, Gem, Hersey Rotary, Thomson, Nash; meters owned by consumers; 2,165 services; pipe, iron; pressure, dom. 70 lbs., fire 130 lbs.; cost to construct, $275,000; bonded debt, $175,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $5,000; works belong to Co.

JEFFERSON, pop. 3,000; fire area, 2,560 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1½ stories; wooden roofs

tible ord.; causes of fires not investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose reels; hose, cotton, rubber lined, 2,100 ft.; fire alarm, bell and whistle; value of dept equipment, $7,000; ann. exp. of dept., $400; total mem., 65; underwriters' rating, third class.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap. 100,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals.; mains, 7 miles, 4 to 10 in. dia.; 54 hydrants; pressure, dom. 65 lbs., fire 110 to 130 lbs.; cost to construct, $43,000.

JOHNSON CREEK, pop. 500; fire area, 320 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 h. & l. truck, 1 hose carriage; hose, rubber, 800 ft.; fire alarm, bell; value of equipment, $1,000; value of bldgs., $400; ann. exp., $250; mem., 30 volunteers.

WATER SUPPLY—Source, pond; 1 pump, Smith-Vaile; quality of water, good; pipe, 1 mile, 5 in. dia.; 12 hydrants; cost to construct, $3,000; ann. cost of mtce., $100; works belong to Co.

JUNEAU, pop. 891; mercantile bldgs., brick, 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 2,000 ft.; total hose, 3,500; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $2,500; total mem., 52 volunteers.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 25,000 gals.; pumping engines, cap. per day 960 bbls., constructors Fairbanks-Morse; mains, cast iron, 2 miles, 4 to 8 in. dia.; 30 hydrants, Mathews; meters, total number 6; 60 services; pipe, iron; pressure, dom. 90 lbs., fire 50 lbs.; cost to construct, $10,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $500.

KAUKAUNA, pop. 5,115; fire area, 500 acres; mercantile bldgs., brick, stone, wood, 2 and 3 stories; private, wood and brick, 1½ and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 1,500 ft.; rubber, good 700 ft.; inferior, all kinds, 600 ft.; total hose, 2,800 ft.; fire alarm, telephone; value of dept. equipment, $10,000; value of bldgs., $4,000; ann. exp. of dept., $2,000; total mem., 14, paid full time 2, volunteers 12; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp. direct; stdp. cap. 176,000 gals., dim. 20 x 75, material used in cons. steel; res. cap., 300,000 gals.; 2 pumping engines, class dup., cap. per day 3,000,000 gals., constructor Deane; mains, iron, 11 miles, 6 to 16 in. dia.; 95 hydrants, Mich. Brass & Iron; meters, total number 60, owned by city; 352 services; pressure, dom. 50 lbs., fire 70 lbs.; cost to construct, $80,000; bonded debt, $65,000; int. paid on bonds, 6 per cent; works belong to city.

KENOSHA, pop. 20,000; fire area, 1,600 acres; mercantile bldgs., brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $23,818; av. ins. for same time, $16,163. Fire dept.—1 steamer, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel, 9 horses; hose, cotton, rubber lined, good, 5,700 ft.; inferior, all kinds, 1,000 ft.; total hose, 6,700 ft.; fire alarm, Gamewell, 43 boxes; value of dept. equipment, $25,668; value of bldgs., $22,000; ann. exp. of dept., $15,000; total mem., 64, paid full time 12, volunteers 52; underwriters' rating, third class.

WATER SUPPLY—Source, lake, wells, 1 mile from business center; system, pump direct; 3 pumping engines, class comp., cap per day 8,000,000 gals., constructors Gordon, Barr; mains, cast and galv. iron, 31.70 miles, 1 to 14 in. dia.; 221 hydrants, Eddy, Ludlow, Mathews, Rensselaer; meters, total number 1,168; 2,872 services; pipe, lead; pressure, dom. 60 lbs., fire 90-100 lbs.; cost to construct, $207,166.03; bonded debt, $100,000; ann. cost of mtce., $30,000.87; works belong to Co.

KEWASKUM, pop. 770; fire area, 700 acres; mercantile bldgs., brick, 2 stories; private, brick works ord. Fire dept.—2 steamers, 2 h. & l. trucks, 1 hand engine, 2 c. hand ex., 2 hose wagons, 2 hose carriages; hose, rubber, 200 ft.; inferior, all kinds, 1,100 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $5,000; ann. exp. of dept., $25; total mem., 60 volunteers.

WATER SUPPLY—Source, wells.

KEWAUNEE, pop. 1,773; fire area, 640 acres; bldgs., brick and wood, 3 and 4 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 steam engine, 2 hand engines, 1 chemical engine, 2 chemical ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, good 2,000 ft.; inferior, 2,000 ft.; total hose, 4,000 ft.; fire alarm, bell; value of fire dept. equipment, $2,500; ann. exp. of dept., $800; total mem., 20, paid full time 14, volunteers 6.

WATER SUPPLY—Source, cisterns and springs, 1,000 ft. from business center; res. cap. 400 bbls.; mains, wood, 2,000 ft., 2½ in. dia.; meters, 4; per cent.; ann. exp., $500.

KILBOURN, pop. 1,134; fire area, 40 acres; mercantile bldgs., stone, brick and wood, 2 stories; private, wood 1½ stories; causes of fires investigated; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $1,000; ann. exp. of dept., $300; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to res.; res. cap. 60,000 gals.; pumping engines, cap. per day 250,000 gals., constructors Smith-Vaile; mains, cast, wrought iron, steel, 5 miles, 2 to 8 in. dia., Addyston; 38 hydrants, Eclipse, St. Louis; 19 valves; 250 services; pipe, galv. iron; pressure, dom. 24 lbs., fire 120 lbs.; cost to construct, $36,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $1,200; works belong to city.

LA CROSSE, pop. 30,000; fire area, 5,280 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick, wood, 1 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; fire loss for 1908, $37,690; ins. for same time, $338,620. Fire dept.—3 steamers, 3 h. & l. trucks, 1 aerial truck, 5 hose sleighs, 5 supply wagons, 5 supply sleighs, 3 h. & l. sleighs, 2 light wagons, 5 hose carriages, 23 horses; hose, cotton, rubber lined, good, 14,950 ft.; fire alarm, Gaynor, 54 boxes; value of dept. equipment, $60,950; value of bldgs., $45,950; ann. exp. of dept., $46,598.94; total mem., 48, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump direct; pumping engines, cap. per day 16,500,000 gals., constructors Blake, Holly; mains, cast iron, 52½ miles, 6 to 30 in. dia.; 486 hydrants, wood; 420 valves; meters, total number 1,241; 4,400 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day 3,140,409 gals., per capita 160 gals.; cost to construct, $470,438; ann. cost of mtce., $18,961; works belong to city.

LAKE GENEVA, pop. 2,585; fire area, 600 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 2 hose carriages, 1 hose cart, 5 horses; hose, cotton, rubber lined, good, 1,400 ft.; rubber, good, 900 ft.; total hose, 2,300 ft.; fire alarm, whistle, 7 boxes; value of dept. equipment, $3,400; value of bldgs., $800; ann. exp. of dept., $250; total mem., 40 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals.; material used in cons. wood; quality of water, good; res. cap. 110,000 gals.; 3 pumping engines, cap. per day 3,250,000 gals., constructors Deane, Smith-Vaile; mains, iron, 6 miles, 4 to 10 in. dia., Addyston; 70 hydrants, Mathews; 10 valves; meters, total number 115, Worthington 30, Trident 85; 230 services; pressure, dom. 50 lbs., fire 75 lbs.; consumption, per day 1,000,000 gals., per capita 400 gals.; cost to construct, $97,000; works belong to Co.

mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,600; av. ins. for same time, $900. Fire dept.—1 h. & l. truck, 1 water tower, 2 hose carriages; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $1,200; ann. exp. of dept., $75; total mem., 23 volunteers.

WATER SUPPLY—Source, wells in business center; system, pump to res. and direct; res. cap., 60,000 gals.; pumping engines, class triplex, cap. per day 432,000 gals., constructor Gould; mains, 3 miles, 6 in. dia.; 29 hydrants; meters, total number 50; 120 services; pressure, dom. 50 lbs., fire 80 lbs.; consumption per day, 60,000 gals.; cost to construct, $15,000; ann. cost of mtce., $800; works belong to city.

LANCASTER, pop. 2,550; fire area, 640 acres; mercantile bldgs., brick, 1 and 2 stories; private, 1 and 2 stories; no wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 1 comb. c. & hose wagon; hose, cotton, rubber lined, good, 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $268; total mem., 50, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, spring, 2½ miles from business center; system, pump to stdp.; stdp. cap., 100,500 gals., dim. 16 x 70, located north of city; material used in cons., steel; quality of water, good; 2 pumping engines, 20 x 8 x 18, cap. per day 700,000 gals., constructor Deane; mains, cast iron, 8 miles, 4 to 8 in. dia.; 64 hydrants, Mathews; 45 valves, Eddy; meters, total number 50, Buffalo, Keystone Trident, meters owned by consumers; 425 services; pipe, galv. iron; pressure, dom. 30 to 60 lbs., fire 75 lbs.; consumption, per day 50,000 gals., per capita 25 gals.; cost to construct, $50,000; bonded debt, $20,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $1,400; works belong to city.

LAVALLE, pop. 400; fire area, 3 blocks; mercantile bldg., wood, 2 stories; private dwellings, wood, 1 stories; wooden roofs are not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., 1,000; av. ins. involved, $500. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; total hose, 500 ft.; fire alarm, bell; volunteers, 12.

WATER SUPPLY—River & cisterns.

LINCOLN, pop. 1,300; mercantile bldgs., brick and stone, 2 stories; private dwellings,, brick, stone and wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated; av. fire loss per yr. for the past 3 yrs., $500; av. ins. involved, $300.

WATER SUPPLY—Not reported.

LITTLE CHUTE, pop. 1,400; fire area, 4 miles. Fire dept.—Hand c. engine and h. & l. truck; value of equipment, $1,000; value of bldgs., 1,200; exp. of dept., $25; total mem., 30 volunteers.

WATER SUPPLY—Source, wells; underwriters' rating, fourth class.

MADISON, pop. 25,000; fire area, 5,600 acres; mercantile bldgs., wood and brick, 1 to 5 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted; combustibles ord.; fire loss 3 yrs., $21,784; ins. involved for same time, 0,735. Fire dept.—3 steamers, 1c. engine, 10 c. and ex., 2 h. & l. trucks, 2 hose wagons, 1 hose cart, 2 comb. c. & h. wagons, 1 hose carriage, 16 horses; hose, cotton, rubber lined, good, 8,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 9,500 ft.; fire alarm, Gamewell, 45 boxes, value of dept. equipment, $24,925; value of bldgs., $53,000; ann. exp. of dept., $36,433.65; total mem. 35, paid full time 27, paid part time 8.

WATER SUPPLY—Source, wells, ½ mile from business center; system, gravity, pump direct; stdp. cap., 53,000 gals.; 2 pumping engines, cap. per day 5,500,000 gals., constructors, Reynolds and Gliss; mains, cast iron, 48½ miles, 4 to 16 in.; 286 hydrants, Mathews; 353 valves; meters, total number 3,865, Hersey, Crown, Thomson, Ch; 3,462 services; pipe, lead; pressure, dom. 85 to 125 lbs.; consumption per day, 1,501,053 gals.; cost to construct, $477,011; ann. cost of mtce., $17,540; works belong to city.

MANITOWOC, pop. 13,000; fire area, 1,600 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—6 c. hand ex., 1 h. & l. truck, 3 hose wagons, hose, cotton, rubber lined, good, 5,500 ft.; inferior, all kinds, 600 ft.; total hose, 6,100 ft.; fire alarm, electric, 51 boxes; value of dept. equipment, $15,000; value of bldgs., $19,500; ann. exp. of dept., $12,000; total mem. 16, paid full time 12, paid part time 4.

WATER SUPPLY—Source, wells and river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap. 500,000 gals., material used in cons. steel; quality of water, good; 2 pumping engines, class comp. dup., cap. per day 3,000,000 gals., constructor Worthington; mains, cast iron, 24 miles, 6 to 18 in. dia.; 206 hydrants; 136 valves; meters, total number 575, owned by consumer; 1,700 services; pipe, lead and iron; pressure, dom. 70 lbs., fire 125 lbs.; consumption per day, 850,000 gals.; bonded debt, $200,000; int. paid on bonds, 5 per cent; works belong to Co.

MARATHON, pop. 700; fire area, 320 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 hand engine, 24 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, cotton, rubber lined, good, 1,400 ft.; fire alarm, bell; value of dept. equipment, $800; ann. exp. of dept., $100; total mem., 13 volunteers.

WATER SUPPLY—Source, wells, springs and creeks.

MARINETTE, pop. 17,596; fire area, 1,880 acres; bldgs, brick, 2 and 3 stories; wooden roofs not permitted. Fire dept.—2 steamers, 2 c. hand ex., 1 h. & l. truck, 2 hose sleighs, 1 cart, 3 hose wagons, 3 hose carriages, 1 fire boat, 10 horses; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 3,400 ft.; total hose, 3,600 ft.; fire alarm, Gamewell, 59 boxes; value of dept. equipment, $26,541; total mem. 18, paid full time; underwriters' rating, second class.

WATER SUPPLY—Source, bay, ½ mile from business center; system, pump direct; filtration system; cap. of plant, 4,000,000 gals.; 4 pumping engines, cap. per day, 11,000,000 gals., constructors Worthington, Deane; mains, cast iron, 22 miles, 4 to 20 in. dia., Dennis Long, Addyson; 234 hydrants, Ludlow; 75 valves; meters, total number 64; 2,479 services; pressure, dom. 40 lbs., fire 110 lbs.; cost to construct, $180,000; works belong to Co.

MARSHFIELD, pop. 6,039; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 2,400 ft.; rubber, good 400 ft.; total hose, 2,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $20,000; ann. exp. of dept., $450; total mem., 40 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, springs; system, pump to stdp.; dim., 16 x 120, builders Moffett, Hodgkins, Clark & Co.; res. cap., 700,000 gals.; pumping engines, cap. per day 2,250,000 gals., constructors Worthington, Smedley; mains, iron, 8 miles, 6 to 12 in. dia.; 88 hydrants, Ludlow; 38 valves; meters, total number 60, Thomson, National, Worthington; 190 services; pressure, dom. 55 lbs., fire 120 lbs.; cost to construct, $110,000; ann. cost of mtce., $5,500; works belong to city

MATTOON, pop. 1,400; mercantile bldgs., wood. Fire dept.—1 steam pump, 3 hose carriages; total hose, 2,200 ft.; fire alarm, whistle; total mem., 18 volunteers.

WATER SUPPLY—Source, Wisconsin Timber & Land Co., system, pump, cap. 700 gals. per day, mains, 2,000 ft., 3 & 4 in. dia.

MAUSTON, pop. 1,800; fire area, 160 to 200 acres.; mercantile bldgs., stone, brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated.

cotton, rubber lined, good, 1,700 ft.; rubber, good, 1,550 ft.; inferior, all kinds, 450 ft.; total hose, 3,700 ft.; fire alarm, bell and telephone; value of dept. equipment, $1,500; ann. exp. of dept., 160; total mem., 35 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res. and direct; res. cap. 178,000 gals.; pumping engines, cap. per day 750,000 gals., class duplex, constructors Fairbanks-Morse; mains, cast iron, 4 miles, 4 to 8 in. dia.; 40 hydrants, Waterous; 75 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $16,600; int. paid on bonds, 5 per cent; ann. cost of mtce., $700.

MAYVILLE, pop. 2,000; fire area. 400 acres; bldgs., stone, wood and brick, 1 to 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, cotton, good, 2,200 ft.; fire alarm, bell; value of dept. equipment, $2,000; ann. exp. of dept., $400; total mem., 145 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Well.

MAZOMANIE, pop. 902; fire area, 350 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 300 ft.; rubber, good, 500 ft.; total hose, 800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,500; ann. exp. of dept., $800; total mem., 49, paid part time 2, volunteers, 47; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells; system, gravity and pump to res.; quality of water, good; res. cap., 120,000 gals.; pumping engines, class duplex, cap. per day 240,000 gals., constructor Smedley; mains, cast and wrought iron, 1¾ miles, 4 to 6 in. dia.; 12 hydrants; 4 valves; 28 services; pressure, dom. and fire, 85 lbs.; cost to construct, $5,000; int. paid on bonds, 5 per cent; works belong to city.

MEDFORD, pop. 2,000; fire area, 240 acres; mercantile blgs., brick, 1 to 2 stories; private, wood, 1½ stories; wooden roffs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carts, 74 horses; hose, cotton, rubber lined, good, 3,700 ft.; fire alarm, bell and whistle; value of dept. equipment, $6,000; value of bldgs., $4,000; ann. exp. of dept., $775; total mem. 38, paid full time 1, 37 volunteers.

WATER SUPPLY—Source, wells and river, in business center; system, pump direct; res. cap., 14,000 gals., located on Second street; mains, cast iron, ½ mile, 6 to 10 in. dia.; 12 hydrants; 8 valves; pressure, fire 180 lbs.; works belong to city.

MENASHA, pop. 6,700; fire area, 960 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. & l. truck, 1 hose carriage, 1 hose wagon, 5 horses, force pumps, siamese couplings used; hose, cotton, good, 3,800 ft.; inferior, 300 ft.; total hose, 4,100 ft.; fire alarm, bell and whistle; value of dept. equipment, $14,000; value of bldgs., $12,000; ann. exp. of dept., $5,000; total mem. 20, paid part time.

WATER SUPPLY—Source, river; system, pump to stdp., pump cap. 2,500,000 gals.; mains 13 miles, 6 to 20 in. dia.; 89 hydrants.

MENOMONIE, pop. 5,655; fire area, 280 blocks; bldgs. brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,400 ft.; inferior, all kinds, 800 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $700; ann. exp. of dept., $2,000; total mem., 45 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells and river, ¾ mile from business center; system, pump to stdp. and direct; stdp. cap. 100,000 gals.; 2 pumping engines, mains, iron, 10 miles, 4 to 10 in. dia., Shickle, Howard-Harrison; 110 hydrants, Draper; 500 services; pressure, dom. 65 lbs., fire 90 lbs.; consumption per day 200,000 gals., per capita 40 gals.; cost to construct, $125,000; ann. cost of mtce., $4,000; works belong to Co.

MERRILL, pop. 10,000; fire area, 3,840 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 1 hose reel, 6 horses; hose, cotton, rubber lined, good, 3,500 ft.; rubber, good, 1,000 ft.; total hose, 4,500 ft.; fire alarm, whistle and telephone; 6 boxes; value of dept. equipment, $11,000; value of bldgs., $10,000; ann. exp. of dept, $8,000; total mem. 10, paid full time.

WATER SUPPLY—Source, river, wells, ½ mile from business center; system, pump direct; filtration, Jewell; cap. of plant, 1,000,000 gals.; 3 pumping engines, cap. per day 4,000,000 gals., constructors Deane, Worthington; mains, cast iron, 16½ miles, 4 to 12 in. dia.; 181 hydrants, Ludlow; 900 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 110 lbs.; cost to construct, $140,000; works belong to Co.

MIDDLETON, bldgs., brick and wood. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, 1,000 ft.; fire alarm, bell; total mem., 60 volunteers.

WATER SUPPLY—Not reported.

MILWAUKEE, pop. 350,000; fire area, 23 sq. miles; mercantile bldgs., brick and stone, 1 to 16 stories; private, stone, brick and wood, 2 to 6 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $466,966; av. ins. involved for same time, $16,329,190. Fire dept.—25 steamers (3 in reserve), 4 fireboats, 13 h. & l. trucks, 1 water tower, 8 c. engines, 60 c. hand ex., 4 aerial trucks, 9 city trucks, 8 comb. c. & h. wagons, 20 hose wagons, 233 horses; hose, rubber, good, 100,000 ft.; fire alarm, electric, 591 boxes; ann. exp. of dept., $678,690.19; total mem. 496, paid full time.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump to res., stdp. and direct; stdp. cap. 212,000 gals., dim. 15 x 150, 14 x 125, material used in cons. brick anr iron, builders Eriston, Weinhagen; quality of water, good; res. cap., 21,500,000 gals.; 9 pumping engines, class comp. triplex, cap. per day 111,000,000 gals., constructors Allis-Chalmers Co.; mains, cast iron, 429 miles 4 to 36 in. dia.; 2,936 hydrants; 2,933 valves; meters, total number 45,053, Worthington, Niagara, Neptune, Thomson, Nash, Hersey, Keystone, Worthington, Disc, Westinghouse, Union, Standard, Crown Gem, Current, Fagen and Crest; owned by consumer; 59,094 services; pipe, lead; pressure, dom. and fire, 20 to 55 lbs.; consumption per day 3,805,004 gals., per capita 91 gals.; cost to construct, $6,176,758.97, bonded debt, $141,250, int. paid on bonds, 4 and 5 per cent; cost of mtce., $211,397.92; works belong to city.

MINERAL POINT, pop. 2,252; fire area, 3 blocks; mercantile bldgs., stone, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $3,000; value of bldgs., $3,500; total mem., 50 volunteers.

WATER SUPPLY—Source, wells and cisterns; system, gravity, pump to res., to stdp. direct.

MONDOVI, pop. 1,500; fire area, 2 blocks; mercantile bldgs., brick and wood, 1 to 2 stories, private dwellings, wood, 1 to 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—H. & l. trucks, hose wagons; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem., 40.

WATER SUPPLY—Source, well, center of business center; res. cap., 180,000; 1 pumping engine, cap. 465 gals. per minute; mains, cast iron, 3 miles, 6 to 8 in. dia.; 27 hydrants; meters, total number 45; pressure, dom. 65 lbs., fire 65 lbs.; cost to construct, $19,200; bonded debt, $1,800; int. paid on bonds, 3½ per cent.

2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 aerial truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 500 ft.; total hose, 2,000 ft.; fire alarm, Gamewell, 6 boxes; total mem., 42 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to res. and direct; res. cap., 100,000 gals.; 3 pumping engines, class comp. triplex, cap. per day 2,000,000 gals., constructors Worthington, Gould; mains, cast iron, 8 miles, 4 to 12 in. dia., Detroit; 80 hydrants, Eddy; 20 valves; meters, total number 87, Hersey, Thomson; 462 services; pipe, lead; pressure, dom. 70 lbs., fire 120 lbs.; consumption per day 250,000 gals., per capita 50 gals.; cost to construct, $105,-200; bonded debt, $92,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to Co.

MONTELLO, pop. 1,200; fire area, 40 acres; mercantile bldgs., brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 of fires investigated. Fire dept.—1 gas engine, 1 hose wagon, 1 hose cart, 1 h. & l. truck; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,200; ann. exp. of dept., $250; total mem., 5 volunteers.

WATER SUPPLY—Source, wells, mill pond, 1½ blocks from business center; system, pump direct to mains; 4 hydrants, 200 lbs. horse power; cost to construct, $350; works belong to village.

MUSCODA, pop. 743; fire area, 85 acres; bldgs., brick, stone and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 c. engine, 17 c. ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, good 750 ft.; rubber, 100 ft.; total hose, 750 ft.; value of dept. equipment, $1,900; value of bldgs., $2,000; ann. exp. of dept., $65; total mem., 30 volunteers.

WATER SUPPLY—Source, 37 driven wells, use for fire protection only; system, pump direct; pumping engines, cap. per min. 250 gals.; pipe, 3½ in.; cost to construct, $1,750.

NECEDAH, pop. 1,209; fire area, 1,200 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories, shingle and iron roofs; fireworks and combustibles ord. Fire dept. 1-2 hose carriages; hose, linen, good 1,500 ft.; underwriters' rating, third class.

WATER SUPPLY—System, stationary steam pumps; pipe covering main street and most valuable property.

NEENAH, pop. 5,954; fire area, 250 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 8 horses; hose, cotton, rubber lined, good 2,000 ft.; rubber, good 1,000 ft.; inferior, all kinds, 2,400 ft.; total hose, 5,400 ft.; fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $30,000; ann. exp. of dept., $1,200; total mem., 25 volunteers.

WATER SUPPLY—Source, wells, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 276,000 gals., builders Springfield Boiler Co.; res. cap., 140,000 gals.; pumping engines, cap. per day 2,550,000 gals., constructor Crane; mains, cast iron, 8½ miles, 4 to 14 in. dia., Aldyston; 84 hydrants, Michigan; 350 services; pipe, lead and galv. iron; pressure, dom. 50 lbs., fire 115 lbs.; cost to construct, $79,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $2,500; works belong to city.

NEILLSVILLE, pop. 2,117; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carts; hose, cotton, rubber lined, good 3,500 ft.; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and river, ¾ mile from business center; system, pump to stdp., dim. 12 x 100; stdp. cap., 150,400 gals.; pumping engines, cap. per day 1,500,000 gals., constructor

in. dia.; 62 hydrants, Holly; 23 valves; 100 meters, owned by consumer; 185 services; pressure, dom. 90 lbs., fire 105 lbs.; consumption per day, 80,000 gals.; cost to construct, $25,000; works belong to city.

NEW GLARUS, pop. 750; fire area, 130 acres; mercantile bldgs., brick and wood, 1 to 2 stories; private dwellings, wood, 1 to 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, steam whistle; value of dept. equipment, $1,000; value of bldgs., $1,500; volunteers, 36; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells, situated in business center; system, pump to res.; res. cap. 50,000 gals., dim. 25 x 14, material used in cons. concrete; quality of water, good; 1 pump, Corliss; mains, cast iron, 3 miles, 6 to 8 in. dia.; 18 hydrants, Corey; pipe, galv. iron; pressure, dom. 70 to 100 lbs., fire 150 to 200 lbs.; cost to construct, $17,000; works belong to village.

NEW LONDON, pop. 3,002; fire area, 600 acres; mercantile bldgs., stone, brick, wood, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 50 c. hand ex., 1 h. & l. truck, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell; value of dept. equipment, $9,000; value of bldgs., $1,000; ann. exp. of dept., $1,-500; total mem., 25, paid full time 1, volunteers 24; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to stdp., dim. 12 x 30; 2 pumping engines; mains, 5½ miles; 57 hydrants; 50 meters, owned by city, Rensselaer; pressure, fire 60 lbs.; cost to construct, $35,000; works belong to city; H. C. Sterling, supt.

NEW RICHMOND, pop. 1,334; fire area, 12 acres; mercantile bldgs., brick and stone, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,050 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $2,000; total mem., 20 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump to res. and direct; res. cap. 50,000 gals.; pumping engines, cap. per day 750,000 gals., constructors Smith-Vaile; mains, 2¾ miles, 4 to 6 in. dia., Superior Iron Co.; 26 hydrants, Mathews; 10 valves; meters, total number 2, Thomson; 122 services; pipe, galv. iron; pressure, dom. 45 to 50 lbs., fire 150 lbs.; cost to construct, $17,000; works belong to city.

NO. MILWAUKEE, pop. 1,500; fire area, 400 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private dwellings, 1 to 2 stories; wooden roofs permitted in fire area; cause of fires investigated; av. fire loss per yr. for the past 3 yr., $1,000. Fire dept.—1 c. engine, 1 h. & l. truck, 1 hose wagon, 4 horses; hose, rubber lined, good, 2,000 ft.; total hose, 2,000 ft.; value of dept. equipment, $1,000; value of dept. bldgs., $5,000; ann. exp. of dept., $50; volunteers, 36.

WATER SUPPLY—Source, lake, 6 miles from business center; construction, cast iron; quality of water, good; mains, cast iron, 10 miles, 4 to 8 in. dia.; 26 hydrants; 42 valves; meters, 101, makers, Keystone and National, pipe, material, cast iron; pressure, dom. 40 lbs., fire 40 lbs.; consumption per day, 35,000 gals., per capita 350 gals.; cost to construct, $30,000; bonded debt, $30,000; ann. cost of mtce., $30,000; works belong to city.

OCONOMOWOC, pop. 3,000; fire area, 300 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 5 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, bell and whistle and telephone; value of dept. equipment, $8,000; ann. exp. of dept., $500; total mem., 60 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp. and direct; stdp. cap., 85,000 gals., material used in cons.,

of water, good; 2 pumping engines, class comp., size 10 x 16 x 12, 10 x 16 x 12½, cap. per day 2,000,000 gals., constructors Smith-Vaile; mains, material, cast iron, 8 miles, 4 to 12 in. dia.; 56 hydrants, Rensselaer; 31 valves, Cayuga; meters, total number 290, owned by consumer; 315 services; pipe, lead; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $42,000; bonded debt, $33,500; int. paid on bonds, 4 per cent; works belong to city.

OCONTO, pop. 5,646; fire area, 3,840 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 500 ft.; rubber, good 3,200 ft.; total hose, 3,700 ft.; fire alarm, Gamewell, 25 boxes; value of dept. equipment, $18,375; value of bldgs., $9,000; ann. exp. of dept., $10,000; total mem., 14, paid full time 3, volunteers 11; underwriters' rating, third class.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to res.; res. cap., 300,000 gals.; 3 pumping engines, cap. per day 4,000,000 gals., constructors Deane, Smith-Vaile; mains, cast iron, 14¼ miles, 4 to 12 in. dia.; 122 hydrants, Wood; meters, total number 6, Thomson; 770 services; pipe, galv. iron; pressure, dom. 40 lbs., fire 100 to 140 lbs.; consumption per day, 400,000 gals., per capita 80 gals.; works belong to Co.

OMRO, pop. 1,358; fire area, 600 acres; mercantile bldgs., brick and iron, 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 8 c. hand ex., 2 hose carts, 2 horses; hose, cotton, rubber lined, good, 1,600 ft.; inferior, all kinds, 300 ft.; total hose, 1,900 ft.; fire alarm, bell and whistle; value of dept. equipment $4,500; ann. exp. of dept., $362; total mem., 41 volunteers.

WATER SUPPLY—Source, river, cisterns, reservoirs.

ONALASKA, pop. 1,200; fire area, 80 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,800; total mem., 28 volunteers.

WATER SUPPLY—Source, well, 3 blocks from business center; system, pump to stdp. and direct; stdp. cap., 5,280 bbls., builders Springfield Boiler Works; pumping engines, cap. per day 1,000,000 gals., constructor Gordon; mains, cast iron, 3½ miles, 2 to 8 in. dia.; 23 hydrants, Wood, Mathews; 111 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $17,500; ann. cost of mtce., $595.

OSHKOSH, pop. 30,000; fire area, 10,240 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 2 c. hand ex., 2 h. & l. trucks, 1 aerial truck, 5 supply wagons, 5 hose wagons, 1 hose carriage, 16 horses; hose, cotton, rubber lined, good 15,000 ft.; inferior, all kinds, 300 ft.; total hose, 15,300 ft.; fire alarm, Gamewell; 59 boxes; value of dept. equipment, $29,100; value of bldgs., $60,000; ann. exp. of dept., $24,271; total mem., 30, paid full time.

WATER SUPPLY—Source, well, lake; system, pump direct; filtration system, N. Y.; cap. of plant, 2,000,000 gals.; res. cap., 4,000,000 gals.; 3 pumping engines, cap. per day 11,000,000 gals., constructors, Worthington, Holly; mains, 60 miles, 4 to 16 in. dia., Addyston; 434 hydrants, Holly, Ludlow; meters, total number, 640; 2,280 services; pressure, dom. 40 lbs., fire 125 lbs.; consumption per day, 2,400,000 gals., per capita 150 gals.; cost to construct, $560,000; works belong to Co.

PESHTIGO, pop. 2,500; fire area, 120 acres; bldgs., wood, 1 to 3 stories; wooden roofs permitted. Fire dept.—2 steam engines, 1 h. & l. truck, 1 hose carriage; hose, linen, good, 800 cotton, good, 1,200 ft.; total hose, 3,200 ft.; fire alarm, triangle; value of dept. equipment, $4,000; value of bldgs., $4,500; total mem., 20 volunteers.

WATER SUPPLY—Source, artesian wells and river.

PHILLIPS, pop. 1,820; fire area, 6 blocks; mercantile bldgs., brick and iron, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, whistle; total mem., 32 volunteers.

WATER SUPPLY—Source, river, 1,000 ft. from business center; system, pump direct; 3 pumping engines, size 9 x 10, 6 x 10 and 15 x 15, cap. per day 1,000,000 gals., constructor, Deane; mains, cast iron, 2 miles, 6 and 8 in. dia.; 19 hydrants, Beaumont; 42 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 120 lbs.; works belong to city.

PLATTEVILLE, pop. 4,438; fire area, 1,280 acres; mercantile bldgs., brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 24 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 1,200 ft.; rubber, good 500 ft.; total hose, 1,700 ft.; fire alarm, bell; total mem., 130 volunteers.

WATER SUPPLY—Source, well, ½ mile from business center; system, gravity and pump to stdp., dim. 20 x 24; stdp. cap., 56,400 gals.; res. cap., 60,000 gals.; 2 pumping engines, class comp. dup., cap. per day 1,000,000 and 750,000 gals., constructors Fairbanks-Morse & Co.; mains, 11 miles, 4 to 10 in. dia.; 120 hydrants, Corey; 71 valves; meters, total number 470; 680 services; pressure, dom. 75 lbs., fire 100 lbs.; consumption, per day 195,000 gals., per capita 66 gals.; cost to construct, $40,000; bonded debt, $27,000; int. paid on bonds, 4½ per cent.

PLOVER, pop. 400; fire area, 160 acres; mercantile bldgs., wood, 1 and 2 stories; private dwellings, wood, 1 and 2 stories; av. fire loss per yr. for the past 3 yrs., $800; av. ins., $35. Fire dept.—12 c. hand ex.; volunteers.

WATER SUPPLY—Not reported.

PLYMOUTH, pop. 3,000; fire area, 640 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 hand engine, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft., fire alarm, bell and whistle; value of dept. equipment, $7,000; value of bldgs., $6,000; ann. exp. of dept., $700; total mem., 200 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap., 350,000 gals.; 2 pumping engines, cap. per day 1,400,000 gals. constructors, Smith-Vaile; mains, cast iron, 3 miles, 4 to 10 in. dia.; 55 hydrants, Ludlow; 14 valves, Ludlow; meters, total number 60, Union; meters owned by city; 130 services; pipe, galv. iron; pressure, dom. 95 lbs., fire 95 lbs.; cost to construct, $75,000; bonded debt, $65,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $6,000; works belong to city.

PORTAGE, pop. 5,459; fire area, 1,500 acres; mercantile bldgs., brick, 1½ to 3 stories; wooden roofs not permitted. Fire dept.—1 steamer, 2 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose reels, 4 horses; hose, cotton, rubber lined, good 3,000 ft.; inferior, all kinds, 300 ft.; total hose, 3,300 ft.; fire alarm, bell; value of dept. equipment, $9,000; value of bldgs., $6,000; ann. exp. of dept., $2,800; total mem., 31, paid full time 3, volunteers 28.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp. and direct; stdp. cap., 300,000 gals.; filtration system, good; pumping engines, cap. per day 2,500,000 gals., constructor Worthington; mains, cast iron, 12 miles, 4 to 14 in. dia., Warren; 95 hydrants, Ludlow; 49 valves; meters, total number 2, Thomson; 700 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 120 lbs.; consumption per day, 500,000 gals., per capita 100 gals.; bonded debt, $27,000; int.

$5,000; works belong to city.

PORT WASHINGTON, pop. 4,036; fire area, 600 acres; mercantile bldgs., brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ord; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 8 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 3,000 ft.; fire alarm, electric, 6 boxes; value of dept. equipment, $6,000; value of bldgs., $3,000; ann. exp. of dept., $1,500; total mem., 25 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake; 57 hydrants; bonds issued for city waterworks.

POTOSI, pop. 500; fire area, 40 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 comb. c. & h. wagon, 8 c. hand ex., 1 hose wagon, 1 horse; hose, cotton, rubber lined, good, 500 ft.; inferior, 200 ft.; total hose, 700 ft.; fire alarm, bell; total mem., 28 volunteers.

WATER SUPPLY—Not reported.

PRAIRIE DU CHIEN, pop. 3,400; fire area, 1,000 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 50-gal. c. engine, 4 c. ex., 1 h. & l. truck, 2 hose carts conbined; hose, cotton, good, 2,500 ft.; fire alarm, bell; value of dept. equipment, $6,800; value of bldgs., $6,000; ann. exp. of dept., $950; total mem., 60 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, flowing artesian wells; system, gravity and pump; 1 pump, cap. per day 750,000 gals.; res. cap. 318,000 gals.; mains, 1 mile, 4 to 8 in. dia; 47 hydrants, Ludlow; works belong to Co.; cost to construct, $10,000; ann. exp. of dept., $200.

PRESCOTT, pop. 1,500; fire area, 400 acres; mercantile bldgs., brick, stone and wood, 1½ to 4 stories; private, wood, 2 stories; wooden roofs permitted; combustibles ord. Fire dept.—1 gasoline engine, 1 hand engine, 4 c. hand ex., 2 h. & l. trucks, 2 hose carts; hose, cotton, rubber lined, 1,200 ft.; fire alrm, bell; value of dept. equipment, $3,000; value of bldgs., $600; total mem., 45 volunteers.

WATER SUPPLY—Source, wells and river.

PRINCETON, pop. 1,500; fire area, 400 acres; bldgs, stone, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 hand engine, 1 gas. engine, 4 hose carriages; hose, rubber, good 2,500 ft.; fire alarm, bell; value of dept. equipment, $3,700; ann. exp. of dept., $100; total mem., 50 volunteers.

WATER SUPPLY—Source, Fox River; 2 res.; cap. 175 bbls.

RACINE, pop. 34,500; fire area, 2,820 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $59,628; ins., $56,221. Fire dept.—3 steamers, 4 comb. c. & h. wagons, 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 15 horses; hose, cotton, rubber lined, good, 11,000 ft.; inferior, all kinds, 750 ft.; total hose, 11,750 ft.; fire alarm, Gamewell, 47 boxes; value of dept. equipment, $70,000; ann. exp. of dept., $32,480; total mem. 31, paid full time 29, call men 2; underwriters' rating, second class.

WATER SUPPLY—Source, lake; system, pump to stdp. and direct; stdp. cap., 330,430 gals.; pumping engines, cap. per day 12,000,000 gals., constructors, Blake, Allis, Worthington; mains, cast iron, 56 miles, 6 to 24 in. dia.; 568 hydrants, Coffin, Chapman; 500 valves; meters, total number 2,500, Crown; 5,600 services; pressure, fire 125 lbs.; int. paid on bonds, 5 per cent; works belong to Co.

REEDSBURG, pop. 2,500; fire area, 2 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 horses, 1 hose carriage; hose, cotton, rubber lined, 2,000 ft.; value of dept. equipment, $2,400; value of bldgs., $3,000; ann. exp. of dept., $2,000; total mem., 31 volunteers, 1 paid man; underwriters' rating, third class.

ter; system, pump to res. and stdp.; stdp. cap., 63,000 gals., res. cap., 50,000 gals.; 2 pumping engines, cap. per day 750,000 to 800,000 gals., constructor Worthington; mains, iron, 5½ miles, 4 to 10 in. dia.; 46 hydrants, Crane; 226 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 100 lbs.; cost to construct, $25,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,000; works belong to city.

RHINELANDER, pop. 6,000; fire area, 1,618 acres; mercantile bldgs., brick and wood, 2½ and 3 stories; private, brick, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. chem. & hose wagon, 7 c. hand ex., 1 h. & l. truck, 3 hose wagons, 5 horses; hose, cotton, rubber lined, good, 4,500 ft.; total hose, 5,000 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $10,500; value of bldgs., $10,000; ann. exp. of dept, $5,000; total mem. 12, paid full time 4, 8 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump to stdp. and direct; stdp. cap., 150,000 gals.; 2 pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, iron, 10 miles, 4 to 12 in. dia., Ludlow; 99 hydrants, Ludlow; 28 valves, Ludlow; meters, total number 106, Westinghouse, Ludlow; 405 services; pipe, galv. iron and lead; pressure, dom. 54 lbs., fire 75 lbs.; cost to construct, $105,000; bonded debt, $83,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $4,000; works belong to Co.

RICE LAKE, pop. 3,410; fire area, 60 acres; mercantile bldgs., brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 4 hose wagons, 4 hose carriages; hose, cotton, rubber lined, 3,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; value of bldgs., $10,000; ann. exp. of dept., $600; total mem., 50 volunteers.

WATER SUPPLY—Source, wells, lake, ½ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 1,500,000 gals., constructors Buffalo, Smith-Vaile; mains, cast iron, 3¼ miles, 4 to 10 in. dia.; Lake Superior; 24 hydrants, Wood; meters, total number 78, Trident, Pittsburg; meters owned by city; 120 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 90 lbs.; cost to construct, $25,000; works belong to city.

RICHFIELD, pop. 149; fire area, 3 blocks; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage, 6 ladders, 1 ex. ladder; hose, rubber, good 150 ft.; inferior, all kinds, 50 ft.; total hose, 200 ft.; fire alarm, bell; value of dept. equipment, $300; value of bldgs., $150; ann. exp. of dept., $60; total mem., 25 volunteers.

WATER SUPPLY—Source, wells and cisterns.

RICHLAND CENTER, pop. 2,500; fire area, 400 acres; mercantile bldgs., brick, 2 stories; private, stone, brick and wood, 1½ stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carts; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 1,000 ft.; total hose, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,500; value of bldgs., $2,000; total mem., 70 volunteers.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 150,000 gals.; 2 pumping engines, cap. per day 960,000 gals., constructors Smith-Vaile, Fairbanks-Morse; mains, cast iron, 6 miles; 53 hydrants, Mathews; meters, total number 82; 240 services; pipe, lead; pressure, dom. 70 lbs., fire 70 lbs.; consumption per day 100,000 gals., per capita 50 gals.; cost to construct, $28,000; cost of mtce., $1,300; works belong to city.

RIPON, pop. 3,811; mercantile bldgs., stone and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, rubber, 3,450 ft.; fire alarm, bell; value of dept. equipment, $8,000; ann. exp. of dept., $750; total mem., 75 volunteers; underwriters' rating, fourth class.

stdp.; stdp. cap., 135,000 gals.; res. cap., 750,000 gals.; 2 pumping engines, cap. per day 3,000,000 gals., constructor Gordon; mains, cast iron, 12 miles, 6 to 16 in. dia., Lake Shore; 102 hydrants, Ludlow; 51 valves; meters, total number 50, Thomson; 725 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day 400,000 gals., per capita 150 gals.; cost to construct, $100,000; ann. cost of mtce., $5,000; works belong to Co.

RIVER FALLS, pop. 2,308; fire area, 700 acres; mercantile bldgs., stone, brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell; value of dept. equipment, $1,000; ann. exp. of dept., $400; total mem., 30 volunteers.

WATER SUPPLY—Source, wells, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap., 192,000 gals.; 2 pumping engines, class dup. and trip., size 8 x 8, 12 x 12, cap. per day 400,000 gals., constructors Gould, Fairbanks-Morse; mains, cast iron, 5 miles, 4 to 10 in. dia.; 54 hydrants, Waterous; 58 valves; meters, 2 Crown; meters owned by consumers; 400 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 60 to 70 lbs.; consumption per day 150,000 gals., per capita 26 gals.; cost to construct, $35,000; bonded dept, $13,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $2,000; works belong to city.

ROCK ELM, pop. 168; mercantile bldgs., wood. Fire dept.—1 hand engine, 1 h. & l. truck; fire alarm, bell; total mem., 15 volunteers.

WATER SUPPLY—Source, cisterns and streams; system, pump; res. cap., 500 bbls.

SAUK CITY, pop. 850; mercantile bldgs., wood, brick and stone, 1 and 2 stories; private, wood, 2 stories. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose wagons; hose, cotton, good, 650 ft.; inferior, 500 ft.; total hose, 1,150 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; total mem., 50 volunteers.

WATER SUPPLY—Source, river and wells.

SAUKVILLE, pop. 308; fire area, 640 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 hand engine, 5 c. ex., 1 h. & l. truck; hose, cotton, good, 700 ft.; alarm, bell; value of dept. equipment, $800; value of bldgs., $200; ann. exp. of dept., $20; total mem. 42; volunteers 12.

WATER SUPPLY—Source, wells and cisterns.

SCANDINAVIA, pop. 355; fire area, 1½ miles; mercantile bldgs., brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 hand engine, 4 c. ex., 1 h. & l. truck, 1 hose carriage, 1 hose wagon; hose cotton, good 700 ft.; fire alarm, bell; value of dept. equipment $750; total mem., 30 volunteers.

WATER SUPPLY—Source, river and pond.

SEYMOUR, pop. 1,300; fire area, 2 acres. Fire dept.—1 gasoline engine and hand engine, 1 h. & l. truck, 2 hose carts; hose, 1,400 ft.; value of equipment, $3,000; value of bldgs., $8,000; exp. of dept., $500; total mem., 40 volunteers.

WATER SUPPLY—Source, reservoir; bonded debt, $3,500; int. paid on bonds, 6 per cent.

SHARON, pop. 945; fire area, 60 acres; bldgs., brick and wood, 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 c. engine, 25 c. hand ex.; hose, cotton, rubber lined, good 1,000 ft.; value of dept. equipment, $1,400; value of bldgs., $2,800.

WATER SUPPLY—Source, well, 40 rods from business center; system, pump to res. and stdp.; stdp. cap., 42,000 gals.; res. cap., 30,000 gals.; pumping engines cap. per day 144,000 gals; mains, 3½ miles, 4 to 6 in. dia.; 32 hydrants; 176 services; pressure, dom. 61 lbs., fire 100 lbs.; cost to construct, $17,350; int. paid on bonds, 5 per cent.; ann. cost of mtce., $650; works belong to city.

SHAWANO, pop. 1,863; fire area, 150 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; no fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, linen, good, 1,750 ft.; rubber, good, 250 ft.; total hose, 2,750 ft.; fire alarm, bell and whistle; value of dept. equipment, $1,000; value of bldgs., $700; total mem., 25 volunteers and paid men.

WATER SUPPLY—Source, wells, 1 block from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. 2,000,000 gals. per day; constructors, Stilwell-Bierce; mains, iron, 3 miles, 4 to 8 in. dia.; 32 hydrants; pipe, iron; pressure, dom. 40 lbs., fire, 100 lbs.; cost to construct, $26,000; bonded debt, $36,000; int. paid on bonds, 4½ per cent; works belong to city.

SHEBOYGAN, pop. 26,000; fire area, 3,120 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 comb. c. & h. wagon, 2 steamers, 2 h. & l. trucks, 4 c. hand ex., 4 hose carts, 12 horses; hose, cotton, rubber lined, good, 4,050 ft.; inferior, all kinds, 3,800 ft.; total hose, 7,850 ft.; fire alarm, electric, 46 boxes; value of dept. equipment, $34,345; value of bldgs., $32,675; ann. exp. of dept., $23,975; total mem., 26, paid full time.

WATER SUPPLY—Source, lake; system, pump to stdp.; stdp. cap., 329,800 gals.; pumping engines, cap. per day 15,000,000 gals., constructors Holly & Laidlaw-Dunn-Gordon; mains, 47 miles, 4 to 20 in. dia.; 435 hydrants; pipe, iron; pressure, fire fire alarm, bell; total mem., 38 volunteers. gals.; ann. exp. of dept., $500.

SHELL LAKE, pop. 1,500; bldgs., wood, 2 stories. Fire dept.—1 h. & l. truck, 7 hose carriages; hose, rubber, good, 4,500 ft.; fire alarm, bell; total mem., 50 volunteers.

WATER SUPPLY—Source, Shell Lake; system, direct pressure; cap. of stdp., 22,800 gals.; pumping engines, cap. per day 864,000 gals., constructor Wells; mains, 3 miles, 3 to 8 in. dia.; 300 services; pressure, fire 100 lbs.; cost to construct, $18,000; ann. exp. of dept., $1,500.

SHULLSBURG, pop, 1,200; mercantile bldgs., stone, wood and brick, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; causes of fires investigated. Fire dept.—2 c. ex., 1 h. & l. truck, 2 hose carriages, 2 hose wagons; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell; total mem., 31 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump direct; 1 pumping engine, class dup., cap. per day 500,000 gals., constructor Worthington; mains, cast iron, 3 miles; 29 hydrants; 12 valves; 130 services; pressure, dom. 84 lbs., fire 150 lbs.; works owned by town; cost to construct, $10,000; consumption per day, 25,000 gals.; ann. exp. of dept., $1,100.

SO. MILWAUKEE, pop. 5,500; fire area, 1,800 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1½ to 2 stories; wooden roofs permitted. Fire dept.—1 c. engine, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon; hose, cotton, rubber lined, good, 2,400 ft.; inferior, 500 ft.; rubber, good, 500 ft.; total hose, 3,400 ft.; fire alarm, bell; total mem., 25, paid full time 2, 23 volunteers.

WATER SUPPLY—Source, lake, 2 miles from business center; system, pump to stdp.; stdp. cap. 95,000 gals., dim. 35 x 35, material used in cons. brick and steel; quality of water, good; res. cap., 90,000,000 gals.; 1 pumping engine, cap. per day, 1,500,000 gals., constructor Deane; mains, cast iron, 8 miles, 12 in. dia.; 108 hydrants; meters, total number 50; 270 services; pressure, dom. 70 lbs., fire 110 lbs.; cost to construct, $90,000; bonded debt, $45,000; int. paid on bonds, 4 per cent; works belong to city.

SPARTA, pop. 4,000; fire area, 25 acres; mercantile bldgs., brick, 1 and 2 stories; private, wood, 1 and 1½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 comb. h. & l. hose truck, 1 chem. engine, 2 horses; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, electric gong; value of dept. equipment, $10,000; value of bldgs., $7,000; ann. exp. of depart., $890.35; total mem., 16 volunteers.

ness senter; system, pump into mains, surplus goes to reservoir; quality of water good; res. cap. 400,000 gals.; located on hill; 2 pumping engines, cap. per day, 1,000,000 each, constructors Laidlaw-Dunn-Gordon Co.; mains, 9 miles, cast iron, pipe, 4 to 10 in. dia.; 67 hydrants; 38 valves; meters, 318; services, 363; cost to construct, $57,000; pressure, dom. 65 lbs., fire 125 lbs.; bonded debt, $13,100; int. paid on bonds, 5 per cent; cost of mtce., $400; works belong to city.

SPRING GREEN, pop. 750; fire area, 90 acres; mercantile bldgs., wood and brick, 2 & 3 stories; private, wood, 2 & 3 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—3 hand engines, 1 gas. engine, 4 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good 800 ft.; rubber, good 1,000 ft.; inferior, all kinds, 100 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $3,000; ann. exp. of dept., $100; total mem. 26, paid part time.

WATER SUPPLY—Source, wells; system, pump to res.; res. cap., 1,000 bbls.; pumping engines, cap. per day, 7,272,000 gals.; mains ½ mile, 4 in. dia.; 9 hydrants; pressure, fire 130 lbs.; cost to construct, $5,000; works belong to city.

SPRING VALLEY, pop. 1,200; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,100 ft.; inferior, all kinds, 100 ft.; total hose, 1,200 ft.; fire alarm, bell; value of dept. equipment, $1,000; value of bldgs., $500; total mem., 33 volunteers.

WATER SUPPLY—Source, wells; system, pump to res. and direct; res. cap., 64,000 gals.; pumping engines, cap. per day, 50,000 gals.; mains, iron, 1 mile, 6 in. dia.; 11 hydrants; 16 services; pressure, fire 72 lbs.; cost to construct $8,500; ann. cost of mtce., $400; works belong to village.

STANLEY, pop. 3,000; fire area, 160 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,310; av. ins. for same time, $775,000. Fire dept.—1 comb. h. & l. truck and c. engine; 1 h. & l. truck, 5 hose carriages; hose, cotton, rubber lined, good 3,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,000; ann. exp. of dept., $350; total mem., 24 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, well and tank, in business center; system, pump direct; stdp. cap., 85,000 gals.; material used in cons., iron; builders, Chicago Bridge & Iron Co.; quality of water, good; res. cap., 85,000 gals.; 1 gasoline engine, 7 x 8, 35 h. p.; constructors, Marinett Iron Works; mains, cast iron, 2 miles, 4 to 8 in. dia.; 17 hydrants, Corey, Waterous; 5 valves, Rensselaer; meters, total number 2, Buffalo, owned by consumer; 1 service; pipe, iron; pressure, dom. 65 lbs., fire 75 lbs.; cost to construct, $20,000; bonded debt, $10,000; int. paid on bonds, 3½ per cent.; ann. cost of mtce., $300; works belong to city.

STEVEN'S POINT, pop. 9,745; fire area, 640 acres; mercantile bldgs., brick and stone, 1 to 3 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 6 horses; hose, cotton, 4,000 ft.; inferior, all kinds, 2,500 ft.; total hose, 6,500 ft.; fire alarm, electric, 25 boxes; value of dept. equipment, $25,000; value of bldgs., $8,000; ann. exp. of depart, $7,500; total mem., 26, paid full time 10, 15 volunteers.

WATER SUPPLY—Source, river and wells, ⅝ mile from business center; system, pump to stdp.; stdp. cap. 360,000 gals., dim. 20 x 140, material used in cons. steel, builders Tippett & Wood; quality of water, fair; filtration system, N. Y.; 2 pumping engines, cap. per day 4,000,000 gals., constructor Holly; mains, cast iron, 12 miles, 6 to 16 in dia.; 49 hydrants; meters, total number 175, owned by consumer; 675 services; pipe, galv. iron; pressure, dom. 65 lbs., fire 130 lbs.; consumption per day, 500,000 gals.; cost to construct, $180,000; works belong to Co.

brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, linen, rubber lined, good 300 ft.; rubber, good 2,000 ft.; inferior, all kinds, 900 ft.; total hose, 3,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 35 volunteers.

WATER SUPPLY—Source, well and river; system, pump to stdp.; stdp. cap., 30,000 gals.; material used in cons., brick and steel; quality of water, good; pumping engines, cap. per day, 2,500,000 gals., constructor Deane; mains, cast iron, 13 miles, 4 to 10 in. dia.; 93 hydrants, Chapman; 45 valves; meters, total number 24. Worthington; 800 services; pipe, lead; pressure, dom. 75 lbs., fire 125 lbs.; cost to construct, $82,000; ann. cost of mtce., $3,121; works belong to city.

STURGEON BAY, pop. 5,000; fire area, 2½ sq. miles; mercantile bldgs., stone and brick, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 h. engine, 2 c. engines, 12 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 hose carriages, 5 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 5,000 ft.; total hose, 10,000 ft.; fire alarm, bell, 3 boxes; value of dept. equipment, $13,000; value of bldgs., $11,000; ann. exp. of dept., $3,000; total mem., 28 paid part time, some volunteers.

WATER SUPPLY—Source, wells and bay; 1 block from business center; ½ mile; system, pump to res. and direct; res. cap., 250 bbls.; 1 pumping engine, cap. 1,500,000 gals. per day; works belong to city.

SUPERIOR, pop. 36,824; fire area, 50 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs, $49,430; av. ins. involved for same time, $704,027. Fire dept.—3 steamers, 1 h. engine, 2 c. engines, 14 c. hand ex., 3 h. & l. trucks, 1 comb. c. h. & l. truck, 4 comb. c. & hosewagons, 1 aerial truck, 1 hose wagon, 3 hose carriages, 26 horses; hose, cotton, rubber lined, good, 13,000 ft.; rubber, good, 500 ft.; infire alarm, bell, whistle and electric, 75 boxes; ferior, all kinds, 5,000 ft.; total hose, 18,500 ft.; value of dept. equipment, $85,000; value of bldgs., $65,000; ann. exp. of dept., $60,000; total mem. 48, paid full time.

WATER SUPPLY—Source, wells, 4 miles from business center; system, pump direct; filtration system, sand; quality of water, good; 5 pumping engines, cap. per day 10,000,000 gals., constructors, Allis, Worthington & Deane, Epping; mains, cast iron, 48½ miles, 4 to 24 in. dia.; 676 hydrants; 261 valves; meters, total number 1,935, meters used, Crown 59, Nash 142, Hersey 2, Magorn 2, Trident, 1,061, Thomson 10, Worthington 5, Pittsburg, 4, Keystone 39, Empire 607, owned by Co.; 3,507 services; pipe, lead; pressure, dom. 70 lbs., fire 120 lbs.; consumption per day 1,845,000 gals.; cost to construct, $953,000; int. paid on bonds, 4 per cent; cost of mtce., $38,000; works belong to Co.

THERESA, pop. 855; fire area, ½ mile square; bldgs., wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 gas. engine, 1 hand engine, 10 hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft., inferior, all kinds 250 ft., total hose 1,050 ft.; fire alarm, bell; value of dept. equipment, $2,200; value of bldgs., $1,500; ann. exp. of dept., $1,173.56; hose, rubber, 200 ft.; cotton, 300 ft.; total mem., 78.

WATER SUPPLY—Source, river and two tanks; cap. of tanks, 250 bbls. each; pumping engines, cap. 1 bbl. per min.

THIENSVILLE, pop. 303; fire area, 10 acres; mercantile bldgs., stone, brick, lumber, 3 stories; private, wood 2½ stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—2 hand engines, 1 hose carriage, hooks, etc.; hose, linen, good 600 ft.; inferior, 400 ft.; total hose, 1,000 ft.; fire alarm, bell and cannon; value of dept. equipment, $500; value of bldgs., $250; total mem., 38 volunteers.

WATER SUPPLY—Source, river & creek.

private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. engines; 4 c. hand ex., 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 2,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $9,000; value of bldgs., $5,000; ann. exp. of dept., $1,000; total mem., 35 volunteers.

WATER SUPPLY—Source, wells and creek, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 85,000 gals.; materials used in cons. brick and sheet iron, builders Morgan & Co.; filtration system, sand and charcoal; pumping engines, cap. per day 500,000 gals., constructors Smith-Vaile; mains, cast iron, 5¼ miles, 4 to 8 in. dia.; 59 hydrants, Standard; meters, total number 70; 560 services; pipe, galv. iron; pressure, fire 75 lbs.; works belong to city.

TOMAHAWK, pop. 2,600; fire area, 640 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose sleigh, 2 hose carriages; hose, cotton, rubber lined, good 1,850 ft.; inferior, all kinds, 150 ft.; total hose, 2,000 ft.; fire alarm, bell and telephone, 25 boxes; value of dept. equipment, $1,200; total mem., 25, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, spring, ½ mile from business center; system, pump direct; stdp. cap. 105,000 gals., dim. 20 x 20, material used in cons. wood, builder Sykes; quality of water, good; res. cap. 75,000 gals., located in center of city; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructors Smith-Vaile and Fairbanks-Morse; mains, cast iron, 12¼ miles, 2 to 10 in. dia.; 56 hydrants; meters, total number 32; 450 services; pipe, galv. iron and lead; pressure, dom. 45 lbs., fire 135 lbs.; consumption per day, 600,000 gals.; cost to construct, $40,000; cost of mtce., $3,300; works belong to city.

TOWN OF SALEM, pop. 400; fire area, 400 acres; mercantile bldgs., wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord.; causes of fires investigated. Fire dept. —1 hand engine, 4 c. ex., 1 hose cart; hose, cotton, good, 300 ft.; alarm, bell; total mem., 2 volunteers; value of equipment, $500.

WATER SUPPLY—Source, wells.

TWO RIVERS, pop. 4,608; fire area, 1,000 acres; bldgs., wood and brick; wooden roofs permitted. Fire dept.—2 steamers, 1 c. engine, 1 h. & l. truck, 1 hose carriage, 3 reels, etc.; hose, cotton, rubber lined, good 5,000 ft.; fire alarm, bell and whistle; ann. exp. of dept., $1,300; total mem., 36 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, lake, 6 blocks from business center; system, pump to stdp.; stdp. cap. 183,000 gals., dim. 16 x 20, material used in cons. steel; 2 pumping engines, class dup., cap. per day 1,500,000 gals., constructor Deane; mains, cast iron, 7 miles, 4 to 12 in. dia.; 68 hydrants; 24 valves; meters, total number 336, Crown, Nash, Trident, Worthington, owned by consumer; 336 services; pipe, galv. iron; pressure, dom. 45 lbs., fire 100 lbs.; consumption per day, 90,000 gals.; cost to construct, $55,000; bonded debt, $32,000; int. paid on bonds, 5 per cent; cost of mtce., $4,600; works belong to city.

VIROQUA, pop. 2,300; fire area, 400 acres; bldgs., stone, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $500; total mem., 160 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells; system, gravity, pump to stdp.

WASHBURN, pop. 6,814; fire area, 500 acres; mercantile bldgs., stone and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fire loss for 1902, $1,000; ins., $50,000. Fire dept.—1 h. & l. truck, 3 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good 8,000 ft.; fire alarm, electric, 25 boxes; value of dept.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump to res.; res. cap., 1,200,000 gals.; 2 pumping engines, cap. per day 300,000 gals., constructor Deane; mains, cast iron, 6½ miles, 6 to 12 in. dia., Lake Shore; 64 hydrants, Chapman, Ludlow; meters, total number, 1, Union; 420 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 115 lbs.; cost to construct, $186,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $1,500; works belong to Co.

WATERLOO, pop. 1,137; fire area, 1,280 acres; mercantile bldgs., brick and wood, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 1,000 ft.; inferior, all kinds, 100 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $6,000; ann. exp. of dept., $300; total mem., 80 volunteers.

WATER SUPPLY—Source, river used in case of fire, well for domestic purposes.

WATERTOWN, pop. 8,622; fire area, 40 acres; bldgs., wood, stone, brick, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—2 steamers, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages, 8 horses; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 2,000 ft.; linen, good, 2,000 ft.; inferior, all kinds, 700 ft.; total hose, 6,200 ft.; fire alarm, 131 boxes; value of dept. equipment, $17,500; value of bldgs., $15,000; ann. exp. of dept., $2,500; total mem., 91, paid full time 5, volunteers 86; underwriters' rating, third class.

WATER SUPPLY—Source, wells, in business center; system, pump to stdp.; stdp. cap. 1,000,000 gals., material used in cons. brick and iron, builder Racine; quality of water, good; res. cap. 600,000 gals., located at pumping station; 2 pumping engines, class comp., cap. per day 2,000,000 gals., constructors Smith-Vaile; mains, cast iron, 19¼ miles, 4 to 16 in. dia.; 175 hydrants; meters, total number 556; owned by consumer; 806 services; pipe, lead; pressure, dom. 90 lbs., fire 125 to 150 lbs.; cost to construct, $170,000; int. paid on bonds, 4 per cent; cost of mtce., $4,200; works belong to city.

WAUKESHA, pop. 6,953; fire area, 1,760 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, wood, stone and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 5,000 ft.; total hose, 7,000 ft.; fire alarm, telephone, 23 boxes; value of dept. equipment, $5,000; value of bldgs., $7,500; ann. exp. of dept., $3,500; total mem., 25, paid full time 2, volunteers 23, underwriters' rating, third class.

WATER SUPPLY—Source, wells, 2 blocks from business center; system, pump to stdp.; stdp. cap. 350,000 gals., material used in cons., iron; quality of water, hard; 2 pumping engines, class dup. comp., cap. per day 3,000,000 gals., constructors 29 miles, 6 to 16 in. dia.; 221 hydrants; 110 valves; meters, total number 1,260, Crown 200, Empire 1,000, owned by City; 850 services; pipe galv. iron; pressure, dom. 65 lbs., fire 90 to 100 lbs.; consumption per day, 550,000 gals.; cost to construct $200,000; cost of mtce., $10,000; works belong to City.

WAUPACA, pop. 2,872; fire area, 900 acres; bldgs., iron, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 5,000 ft.; fire alarm, bell; value of dept. equipment $3,500; value of bldgs., $12,000; ann. exp. of dept., $1,000; total mem., 30, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, wells and river, 2 blocks from business center; system, pump to res.; stdp. cap., 325 gals.; quality of water poor; res. cap. 282,000 gals., located on hill; 2 pumping engines,

cap. per day 1,000,000 gals.; constructors Smith-Vaile; mains, cast iron, 7½ miles, 4 to 12 in. dia.; 78 hydrants; 56 valves; 339 services; pipe, galv.; pressure, dom. 55 lbs., fire 55 to 150 lbs.; cost to construct, $60,000; cost of mtce., $2,000; works belong to city.

WAUPUN, pop. 3,185; bldgs., stone and brick; wooden roofs not permitted. Fire dept.—1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, good 2,000 ft.; value of bldgs., $1,000; total mem., 80 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, wells, 5 blocks from business center; system, pump to res.; stdp. cap. 65,000 gals., material used in cons. wood and concrete, builders Wheeler & Co.; quality of water, good; res. cap. 45,000 gals., located at station; 2 pumping engines, cap. per day 750,000 gals., constructor Deane; mains, cast iron, 6½ miles, 4 to 10 in. dia.; 1 air lift, cap. 26,000 gals. per hour; 50 hydrants; meters, total number 154, Crown, Nash, Empire, Trident, Thomson, owned by consumer; 460 services; pipe, lead and galv. iron; pressure, dom. 59 lbs., fire 150 lbs.; cost to construct, $45,000; bonded debt, $9,000; int. paid on bonds, 5 per cent; cost of mtce., $1,810; works belong to city.

WAUSAU, pop. 14,940; fire area, 3,200 acres; mercantile bldgs., stone, brick, wood, 1 to 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, 7 horses; hose, cotton, rubber lined, good, 5,000 ft.; fire alarm, Gamewell, 29 boxes; value of dept. equipment, $7,800; value of bldgs., $11,500; ann. exp. of dept., $11,117; total mem., 16, paid full time 13, paid part time 3.

WATER SUPPLY—Source, wells ½ mile from business center; system, pump direct; quality of water, soft; 2 pumping engines, class hor., cap. per day 6,000,000 gals., constructor Holly; mains, cast iron, 28 miles, 3 to 16 in. dia.; 186 hydrants; 200 valves; meters, total number 36, Crown 15, Nash 16, Worthington 4, owned by city and consumer; 2,100 services; pipe, lead and galv. iron; pressure, dom. 55 lbs., fire 95 to 100 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $205,000; bonded debt, $115,000; int. paid on bonds, 4 per cent; cost of mtce., $10,000; works belong to city.

WAUWATOSA, pop. 3,200; fire area, 1,900 acres; mercantile bldgs., brick and wood; wooden roofs permitted; fire loss for 1909, $300; in., $300. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, whistle; ann. exp. of dept., $1,613; total mem., 23; underwriters' rating, third class.

WATER SUPPLY—Source, well, 2 blocks from business center; system, pump to res. and stdp.; stdp. cap. 100,000 gals., dim. 24 x 30, material used in cons. iron and steel; quality of water, good; res. cap. 180,000 gals., located near the well; 2 pumping engines, class dup. comp., cap. per day 100,000,000 gals., constructors Smith-Vaile; mains, cast iron, 9½ miles, 6 to 12 in. dia.; 117 hydrants; 106 valves; meters, total number 350, owned by consumer; 393 services; pipe, lead; pressure, dom. 35 to 80 lbs., fire 120 lbs.; consumption per day, 180,000 gals.; cost to construct, $64,000; bonded debt, $16,000; int. paid on bonds, 5 per cent; cost of mtce., $1,950; works belong to city.

WEST BEND, pop. 2,500; fire area, 650 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, brick and wood, 1 to 2½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 3 c. hand ex., 1 h. & l. truck, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 1,400 ft.; inferior, all kinds, 700 ft.; total hose 2,100 ft.; fire alarm, bell; value of dept. equipment, $7,800; value of bldgs., $3,500; ann. exp. of dept., $400; total mem., 82, paid part time 3, 79 volunteers.

WATER SUPPLY—Source, river; system, pumping to 6 cisterns.

WESTFIELD, pop. 700; fire area, 120 acres; bldgs., 2 stories, brick, cement and wood; wooden roofs permitted. Fire Dept.—1 hand engine, 1 gas. engine, 1 hose carriage, 1 h. & l. wagon; hose, cotton, good, 1,000 ft.; total mem., 40 volunteers; fire alarm, bell.

WATER SUPPLY—Source, river and wells.

WEST SALEM, pop. 900; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 comb. c & h. engine, 4 c. ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, good 1,000 ft.; inferior, 100 ft.; total hose, 1,100 ft.; fire alarm, bell; value of dept. equipment, $1,200; total mem., 36 volunteers.

WATER SUPPLY—Source, wells and 3 public cisterns, capacity 250 bbls. each; system, pump to res., res. cap., 100,000 gals., 1 pump; mains 3 miles; pressure 76 lbs.

WEYAUWEGA, pop. 911; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, linen, good 1,000 ft.; total hose, 2,200 ft.; fire alarm, bell; value of dept. equipment, $1,400; value of bldgs., $1,000; ann. exp. of dept., $180; total mem., 50 volunteers.

WATER SUPPLY—Source, 2 cisterns, 7 wells and Waupaca River.

WHITEWATER, pop. 3,500; fire area, 1,200 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 4,000 ft.; total hose, 6,500 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of bldgs., $6,000; ann. exp of dept., $350; total mem., 65 volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap., 160,000 gals.; res. cap., 950,000 gals.; 2 pumping engines; cap. per day, 3,000,000 gals.; constructors, Deane; mains, 9 miles, 6 to 14 in. dia.; 101 hydrants, Ludlow; 60 valves; 450 services; pressure, dom. 70 lbs., fire 125 lbs.; consumption, per day 325,000 gals., per cap. 42 gals.; cost to construct, $90,000; works belong to Co.

WINNECONNE, pop. 1,042; fire area, 900 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 c. engine, 12 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, 600 ft.; inferior, all kinds, 250 ft.; total hose, 850 ft.; fire alarm, bell; value of dept. equipment, $1,733; value of bldgs., $1,100; ann. exp. of dept., $60; total mem., 28 volunteers.

WATER SUPPLY—Source, river, in business center; system, pump to res.; quality of water, good; res. cap. 30,720 gals., located on Main street; hand pumping engines, constructor Howe.

WONEWOG, bldgs., brick. Fire dept.—5 c. hand ex., 2 hose carts, 1 h. & l. truck; hose, 1,000 ft.; fire alarm, bell; total mem. 35 volunteers.

WATER SUPPLY—Source, reservoir; system, pump to res.; cap. per day, 4,800 bbls.; res. cap. 1,620 bbls.

Places with a population of 1,000 or more having no organized fire dept.; Honey Creek, Lake Nebagemain, Lodi.

Places with a population of 1,000 or more not reported: Addison, Alden, Albion, Almond, Arena, Belgium, Bloom, Brookfield, Brothertown, Brussels, Buena Vista, Burnett, Burke, Burns, Byron, Caledonia, Carlton, Cato, Centerville, Clarno, Clayton, Clifton, Concord, Cooperstown, Cross Plains, Dale, Dallas, Eagle Point, East Troy, Eau Galle, Eden, Eldorado, Ellsworth, Fulton, Genoa, Gillman, Greenfield Hall, Harmony, Hebron, Hermon, Henrietta, Holland, Hull, Ironton, Lamartine, Lebanon, Leeds, Leroy Lima, Linden, Lisbon, Lyons, Luxemburg, Manchester Magnolia, Malden Rock, Maple Grove, Mason, Meeme, Melrose, Meanon, Miffin, Morrison, Moscow, Muskego, Nelson, New Berlin, New Diggings, New Holstein, Oak Grove, Oakland, Odanah, Otsego, Prairie Farm, Pensaukee, Red Cedar, Rhine, Rosendale, Royalton, Rudolph, Rubicon, Rutland, Seneca, Sevastopool, Shelby, Somerset, Somers, Spring Prairie, Sterling, Stockbridge, Summit, Taycheedah, Trempeleau, Trimbelle, Vernon, Walworth, Wayne, Woodville, Winchester, Windsor, Wiota, Wyacena.

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb., combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ATLANTIC CITY, pop. 235; bldgs., wood, 1 and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated.

WATER SUPPLY—Source, springs; system, gravity; mains, ½ mile, 1½ in. dia.; 4 hydrants; 4 valves; pressure, fire 80 lbs.; cost to construct, $1,000; works belong to Co.

BUFFALO, pop. 1,817; fire area, 960 acres; mercantile bldgs., brick and stone, 1 to 2 stories; private, wood and brick, 1 to 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept. —2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 700 ft.; total hose, 2,200 ft.; fire alarm, Gamewell, value of dept. equipment, $2,000; value of bldgs., $8,000; ann. exp. of dept., $100; total mem., 48 volunteers.

WATER SUPPLY—Source, creek, 3 miles from business center; system, gravity; stdp. cap. 32,000 gals.; quality of water, good; pumping engines, cap. per day 864,000 gals.; mains, cast iron, 7 miles, 6 in. dia.; 17 hydrants; 5 valves; 25 services; pressure, dom. 140 lbs., fire 200 lbs.; cost to construct, $40,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; cost of mtce., $250; works belong to city.

CARBON, pop. 634; fire area, 400 acres; mercantile bldgs., wood, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 2 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 600 ft.; fire alarm, Blymer; value of dept. equipment, $1,000; value of bldgs., $2,300; ann. exp. of dept., $2,145; total mem., 33 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, pump direct; res. cap. 20,000 gals.; pumping engines, cap. per day 100,000 gals., constructor Barr; mains, cast iron, 4 miles, 4 in. dia., Shickle, Howard, Harrison; 4 hydrants, Chapman; meters, total number 4, Union, Worthington; 20 services; pipe, galv. iron; pressure, fire 80 lbs.; cost to construct, $85,000; works owned by Co.

CASPER, pop. 3,000; bldgs., wood and brick, —1 h. & l. truck, 2 hose carriages, 1 auto-comb. chem. & hose truck; hose, cotton, rubber lined, good, 1,900 ft.; fire alarm, 'phone system; total mem., 32 volunteers, 1 paid man.

WATER SUPPLY—Source, mountain springs; system, gravity; cost of works, $57,000; pressure, 100 to 400 lbs.; 32 hydrants.

CHEYENNE, pop. 13,575; fire area, 960 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick, stone and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—2 comb. c. & h. wagons, 6 c. hand ex., 1 h. & l. truck, 2 hose carriages, 7 horses; hose, cotton, rubber lined, good 8,000 ft.; fire alarm, Gamewell, 15 boxes; value of dept. equipment, $10,000; value of bldgs., $21,000; ann. exp. of dept., $1,500; total mem., 200, paid full time 2, paid part time 2, volunteers 8.

WATER SUPPLY—Source, creek, 5½ miles from business center; system, gravity, pump direct; filtration system, slow sand; quality of water, good; res. cap. 10,000,000 gals.; pumping engines, cap. per day 3,000,000 gals., constructors, Knowles, Holly; mains, wood, stone, terra cotta and iron, 34 miles, 4 to 30 in. dia.; 145 hydrants; 363 valves; meters, total number, 2; 1,460 services; pipe, lead; pressure, 132 lbs.; cost to construct, $347,000; int. paid on bonds, 5 per cent; cost of mtce., $10,000; works belong to city.

DOUGLAS, pop. 1,600; fire area, 160 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—Ladders, hooks, 560 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 800 ft.; inferior, all kinds, 400 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $3,000; total mem. 34 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to res.; filtration system, sand and gravel; res. cap. 530,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructors, Deane & Gardner; mains, cast iron, 7 miles, 4 to 12 in. dia.; 56 hydrants; 300 services; pipe, iron; pressure, dom. and fire, 75 lbs.; cost to construct, $40,000; ann, cost of mtce., $5,400; works belong to city.

EVANSTON, pop. 2,700; fire area, 240 acres; mercantile bldgs., brick and stone, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 16 c. hand ex., 1 h. & l. truck, 1 hose sleigh, with 1,100 ft. of hose, 4 hose carriages; hose, cotton, rubber lined, good 1,700 ft.; rubber, good 600 ft.; total hose, 2,300 ft.; fire alarm, Viaduct Mfg. Co., 17 boxes; value of dept. equipment, $4,500; value of bldgs., $2,400; ann. exp. of dept., $1,000; total mem., 74 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to res.; quality of water, good; res. cap., 5,000,000 gals.; pumping engines, cap. per day 1,000,000 gals., constructor Deane; mains, kalamein, 8 miles, 4 to 12 in. dia., National; 52 hydrants, Ludlow; 11 valves; meters, total number 1, Bee; 380 services; pipe, galv. iron; pressure, dom. and fire 85 lbs.; cost to construct, $41,000; int. paid on bonds, $2,110; ann. cost of mtce., $2,900; works belong to city.

FORT RUSSELL, pop. 1,000; fire area, 60 acres; mercantile bldgs., brick, 1 and 2 stories; private, brick, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 200 ft.; inferior, all kinds, 1,000 ft.; total hose, 2,700 ft.; fire alarm, bugle; value of dept. equipment, $1,000; value of bldgs., $400; total mem., 439 volunteers.

WATER SUPPLY—Source, wells, ⅛ mile from business center; system, pump to stdp. and direct; stdp. cap. 70,000 gals.; dim., 26 x 22, material used in cons. steel plate; filtration system, sand; quality of water, good; res. cap. 258,000 gals.; 2 pumping engines, class dup., cap. per day 150,000 gals., constructors Knowles, Fairbanks-Morse; mains, cast iron, 3 miles, 4 to 6 in. dia.; 35 hydrants; 12 valves; pressure, dom. 80 lbs., fire 125 lbs.; consumption per day 100,000 gals.; cost to construct, $11,681; cost of mtce., $2,080; works belong to U. S. Gov.

KEMMERER, pop. 1,000; fire area, 400 acres; mercantile bldgs., wood, 1 to 3 stories; private, wood, 1½ stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—80 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart; hose, cotton, rubber lined, good, 1,300 ft.; fire alarm, bell; value of dept. equipment, $2,000; value of bldgs., $1,000; ann. exp. of dept., $100; total mem. 30 volunteers.

WATER SUPPLY—Source, river, 1,000 ft. from business center; system, pump to res.; stdp. cap. 52,000 gals.; quality of water, good; res. cap. 75,000 gals.; 1 pumping engine, class dup., cap. per day 600,000 gals.; mains, cast iron, 2 miles, 4 to

...ill dia., 6 hydrants, pressure, dom. 60 lbs., fire 5 lbs.; consumption per day, 300,000 gals.; cost to onstruct, $17,000; cost of mtce., $1,800; works be-ong to Co.

LARAMIE, pop. 8,200; fire area, 640 acres; mer-antile bldgs., stone and brick, 1 to 3 stories; pri-ate, stone, brick and wood, 2 stories; wooden oofs not permitted in fire area; fireworks and ombustibles ord.; causes of fires investigated. Fire lept.—2 steamers, 1 h. & l. truck, 1 comb. c. & h. agon, 1 hose wagon, 3 hose carts, 4 horses; hose, otton, rubber lined, 2,400 ft.; fire alarm, Game-ell, 20 boxes; value of dept. equipment, $10,000; alue of bldgs., $17,000; ann. exp. of dept., $2,500; otal mem. 47, paid full time 3, paid part time 4, olunteers 40.

WATER SUPPLY—Source, springs, 2½ miles from usiness center; system, gravity; quality of water, xtra good; res. cap. 1,400,000 gals.; mains, cast ron, 2½ miles, 3 to 14 in. dia.; 60 hydrants, Beau-nont and Holly; 1,200 services; pressure, dom. 30 bs., fire 40 lbs.; cost to construct, $68,000; ann. ost of mtce., $100; works belong to Co.; res. built y U Pacific R. R.; cost $20,000; just built.

NEW CASTLE, pop. 756; fire area, 180 acres; ercantile bldgs., brick, 2 stories; private, wood, stories; wooden roofs not permitted; fireworks nd combustibles ord.; causes of fires investigated. ire dept.—1 h. & l. truck, 2 hose carriages; hose, otton, rubber lined, good 500 ft.; rubber, good ,000 ft; total hose, 1,500 ft.; value of dept. quipment, $3,500; value of bldgs., $10,000; ann. xpenses of dept., $1,500; total mem., 60 volun-eers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs, 15 miles from usiness center; system, gravity; res. cap. 3,750,000 als.; mains, steel and iron, 20 miles, 6 in. dia.; 0 hydrants, Chapman; 6 valves; meters, total umber 120, Trident; pipe, cast iron; pressure, om. 110 lbs., fire 110 lbs.; cost to construct, 250,000; ann. cost of mtce., $2,000; works be-ong to Co.

RAWLINS, pop. 3,000; fire area, 80 acres; mer-antile bldgs, stone and brick, 1 and 2 stories; pri-ate, brick and wood, 1 story; wooden roofs per-nitted in fire area; fireworks and combustibles rd.; causes of fires investigated. Fire dept.—30 . hand ex., 1 h. & l. truck, 2 hose carriages, 6 orses; hose, cotton, rubber lined, good, 2,500 ft.; ubber, good, 800 ft.; inferior, all kinds, 800 ft.; otal hose, 3,300 ft.; fire alarm, whistle; value of lept. equipment, $4,000; value of bldgs., $2,000; ann. xp. of dept., $500; total mem., 100 volunteers.

WATER SUPPLY—Source, wells; system, pump to

res.; quality of water, good.; res. cap. 250,000 gals.; 2 pumping engines, size 10 x 12 x 8½, 12 x 14 x 7, cap. per day 3,000,000 gals., constructors Deane, Fairbanks-Morse & Co.; mains, cast iron, 4 miles, 4 to 8 in. dia., Chattanooga; 44 hydrants, Galvin; 300 services; pipe, galv. iron.; pressure, dom. 50 lbs., fire 75 lbs.; consumption, per day 300,100 gals., per capita 150,000 gals.; cost to construct, $48,000; int. paid on bonds, 6 per cent.; ann. cost of mtce., $3,000; works belong to city.

ROCK SPRINGS, pop. 4,363; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fire-works and combustibles ord. Fire dept.—1 c. en-gine, 25 c. hand ex., 2 hose carriages; hose, cot-ton, rubber lined, good 1,500 ft.; rubber, good 500 ft.; total hose, 2,000 ft.; fire alarm, Gamewell; 12 boxes; value of dept. bldgs., $30,000; ann. exp. of dept., $2,000; total mem., 11 volunteers.

WATER SUPPLY—Source, river, 17 miles from business center; system, pump to res. and direct; res. cap. 2,000,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructors Fairbanks-Morse-Worthington; mains, cast iron, 40 miles, 4 to 8 in. dia.; Shickle, Howard-Harrison; 70 hy-drants, Chapman and Mathews; 112 valves, meters, total number 525; 650 services; pressure, dom. 60 to 65 lbs., fire 75 to 90 lbs.; works belong to Green River Water Works Co.

SHERIDAN, pop. 10,000; fire area, 30 acres; bldgs., brick and stone, 1, 2 and 3 stories; wooden roofs not permitted outside of fire area. Fire dept.—1 c. eng., 2 c. hand ex., 3 horses; hose, cot-ton, rubber lined, good, 2,800 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of bldgs., $10,000; ann. exp. of dept., $2,400; total mem., 32, paid full time 2.

WATER SUPPLY—Gravity system, dom. 90 lbs., fire 175 lbs. to sq. in.; works in construction cost $400,000.

SUNDANCE, pop. 294; fire area, 15 sq. blocks; mercantile bldgs., wood and brick, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, triangle; value of dept. equipment, $1,000; value of bldgs., $3,000; total mem., 26 volunteers.

WATER SUPPLY—Source, spring; system, gravity; res. cap. 3,000 bbls.; pumping engines., cap. per day 75,000 gals.; mains, 2 miles, 4 to 8 in. dia., Nat'l Tube Wks.; 10 hydrants, Nat'l Tube Wks.; 8 valves; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $17,000; ann. cost of mtce., $500; works belong to city.

DOMINION OF CANADA

BRITISH COLUMBIA

ABBREVIATIONS.—Ann., annual; av., average; bldgs., buildings; cap., capacity; chn., chairman; c., chemical; c. & h., chemical and hose; clk., clerk; comb. combination; comr., commissioner; com., committee; comp., compound; cons., construction; dept., department; dia., diameter; dim., dimensions; dom., domestic; dup., duplex; eng., engineer; exp., expenses; ex., extinguisher; ft., feet; gals., gallons; h. d., high duty; h. & l., hook and ladder; ins., insurance; int., interest; mtce., maintenance; mem., membership; No., number; pop., population; pres., president; res., reservoir; stdp., standpipe; supt., superintendent.

ESQUIMALT, pop. not given; Government has fire equipment at Navy Yard.

WATER SUPPLY—Source, lake; system, gravity; mains, 11 miles; 32 hydrants; meters, total number 89; pressure, fire 40 lbs.; cost to construct, $125,000; works belong to Co.

KAMLOOPS, pop. 2,200; fire area, 150 acres; mercantile bldgs., wood and brick, 1½ and 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, linen, good 1,500 ft.; fire alarm, whistle; value of dept. equipment, $1,500; value of bldgs., $350; ann. exp. of dept., $500; total mem., 34 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 300 yds. from business center; system, pump to res. and direct; res. cap. 150,000 gals.; pumping engines, cap. per day 1,700,000 gals., constructors Smart, Turner and Northey; mains, wrought iron, 3 to 8 in. dia., Crane & Jack; 40 hydrants, Ludlow; pipe, wrought iron and cast iron; pressure, dom. 100 lbs., fire 125 lbs.; cost to construct, $55,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $3,500; works belong to Co.

NANAIMO, pop. 6,500; fire area, 5,000 acres; mercantile bldgs, brick and wood, 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 1 h. engine, 1 aerial truck, 1 c. hand ex., 1 h. & l. truck, 1 hose wagon, 5 hose carriages, 2 horses; hose, cotton, rubber lined, good, 4,000 ft.; rubber, good, 500 ft.; total hose, 4,500 ft.; fire alarm, telephone; value of dept. equipment, $9,000; value of bldgs., $7,000; ann. exp. of dept., $3,500; total mem. 21, paid full time 2, paid part time 19.

WATER SUPPLY—Source, mountain streams, 2½ miles from business center; system, gravity; res. cap., 112,000,000 gals.; mains, cast iron, 11 miles, 3 to 12 in. dia., Scotch and English; 69 hydrants, Chapman; 40 valves; meters, total number 13, Hersey, Worthington Union pipe, galv. iron pressure, dom. 60 lbs., fire 150 lbs.; cost to construct, $141,000; ann. cost of mtce., $3,000; works belong to city.

NEW WESTMINSTER, pop. 12,500; fire area, 30 acres; mercantile bldgs., brick, 2 to 6 stories; private, wood, 1½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $8,600, av. ins. involved for same time, $89,-450. Fire dept.—1 steamer, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 4 hose wagons, 3 hose reels, 8 horses; hose, cotton, rubber lined, good, 7,000 ft.; rubber, good, 1,000 ft.; rubber, inferior, 500 ft.; total hose, 8,500 ft.; fire alarm, bell, 24 boxes; value of dept. equipment, $18,000; value of bldgs., $16,000; ann. exp. of dept., $20,500; total mem. 18; paid full time.

WATER SUPPLY—Source, lake, 15 miles from business center; system, gravity; quality of water, good; res. cap. 1,375,000 gals., located 1½ miles from town; mains, steel and cast iron, 41 miles, 3 to 22 in. dia., D. M. Gillioway and McFarlane; 90 hydrants, Galvin; 197 valves, Ludlow, Galvin; meters, total number, 150, Crown 42, Thomson 51, Hersey 10, Union 7; owned by city; 1,522 services; pipe, lead and galv. iron; pressure, dom. 35 lbs.; fire 35 to 170 lbs.; consumption per capita 75 gals.; cost to construct, $472,684.17; bonded debt, $519,024; int. paid on bonds, 5 per cent.; ann. cost of mtce., $5,000; works belong to city;

VANCOUVER, pop. 90,000; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, stone, brick and wood, 4 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—6 steamers, 1 city service truck, 3 c. engines, 1 h. & l. truck, 16 c. hand ex., 1 aerial truck, 5 hose wagons, 2 comb. c. & h. wagons, 35 horses; hose, cotton, rubber lined, good, 21,-650 ft.; inferior, all kinds, 700 ft.; total hose, 22,-350 ft.; fire alarm, Gamewell, 108 boxes; value of dept. equipment, $55,500; value of bldgs., $54,000; ann. exp. of dept., $163,995.38; total mem., 95, paid full time.

WATER SUPPLY—Source, river and creek, 9 miles from business center; system, gravity; quality of water, pure; res. cap., 25,000,000 gals.; mains, cast iron and steel, 200 miles, 2 to 36 in. dia.; 700 hydrants; meters, total number 700, owned by city; 13,000 services; pipe, lead and galv. iron; pressure, dom. 60 to 100 lbs., fire 40 to 95 lbs.; consumption per day, 6,000,000 gals.; cost to construct, $2,000,000; int. paid on bonds, 4 per cent; cost of mtce., $30,000; works belong to city.

VICTORIA, pop. 30,000; fire area, 140 acres; mercantile bldgs., stone and brick, 1 to 6 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 2 c. hand ex., 1 aerial truck, 2 hose wagons, 2 hose carriages, 2 comb. c. & h. wagons, 16 horses; hose, cotton, rubber lined, good, 6,000 ft.; rubber, good, 800 ft.; inferior, all kinds, 800 ft.; total hose, 7,600 ft.; fire alarm, Gamewell, 44 boxes; value of dept. equipment, $33,000; value of bldgs., $32,000; ann. exp. of dept., $35,000; total mem., 28, paid full time 18, paid part time 18.

WATER SUPPLY—Source, lakes, 7 miles from business center; system, gravity and pump direct; quality of water, good; res. cap. 5,000,000 gals., located at Beaver Lake; 2 pumping engines, class dup., size 14 x 15 x 14, cap. per day 4,432,000 gals., constructors Gardner, Northey; mains, steel and cast iron, 75 miles, 2 to 24 in. dia., Wood; 175 hydrants, Albion Iron Works; 600 valves, Chapman, Eddy, Rensselaer, Victoria; meters, total number 958, Crown 1, Union 9, Empire 1, National 2, American 1, Hersey Disc 416, Hersey Torrent 6, Thomson 122, Siemens 3, Worthington 172, Buffalo 207, Standard 2, Keystone 1, Trident 1, Lambert 13, owned by city; 4,403 services; pipe, lead; pressure, dom. 30 to 50 lbs., fire 60 to 80 lbs.; consumption, per day 1,657,440 gals., per capita 85 gals.; cost to construct, $830,296.19; bonded debt, $245,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $29,000; works belong to city.

Places having a population of 1,000 and upward not reported.—Chilliwack, Wellington.

MANITOBA

BRANDON, pop. 13,000; fire area, 640 acres; ıercantile bldgs., brick, 1 to 5 stories; private, rick and wood, 2 stories; wooden roofs permitted ı fire area; fireworks and combustibles ord.; ıuses of fires investigated. Fire dept.—1 steamer, c. engine, 5 c. hand ex., 1 h. & l. truck, 1 aerial uck, 2 hose wagons, 2 hose carriages; 11 horses; ose, cotton, rubber lined, 6,000 ft.; fire alarm, 31 oxes; value of dept. equipment, $14,000; value bldgs., $15,000; ann. exp. of dept., $5,000; total em. 28, paid full time 8, paid part time 20.

WATER SUPPLY—Source, river, 1 mile from busi-ss center; system, pump direct; filtration sys-m, New York; quality of water, good; 2 pump-g engines, class dup. comp., cap per day 12,450 ls., constructor, Worthington; mains, cast iron, .2 miles, 4 to 12 in. dia.; 103 hydrants; 120 valves; eters, total number 1,010; 1,250 services; pipe, ıd; pressure, dom. 85 lbs., fire 135 lbs.; con-mption per day 800,000 gals.; cost to construct, 11,000; bonded debt, $341,000; int. paid on bonds, & 5 per cent; cost of mtce., $19,419.20; works long to city.

EMERSON, pop. 382; fire area, 640 acres; bldgs., ick and wood, 2 and 3 stories; wooden roofs nited; fireworks ord. Fire dept.—1 steam en-ıe, 4 h. & l. trucks, 2 hose carriages; hose, rub-r, good 1,500 ft.; cotton, inferior 300 ft.; total se, 1,800 ft.; fire alarm, bell; value of dept. uipment, $10,000; value of bldgs., $500; ann. exp. dept., $500; total mem. 17 volunteers.

WATER SUPPLY—Source, river and tanks; sys-n, pump to res.; res. cap., 5,000 bbls.; Ronald mping engines; pressure, fire 100 lbs.; cost of ıstruction to date, $10,000; ann. cost of mtce., 0; owned by town.

MORDEN, pop. 1,600; fire area, 320 acres; mer-ıtile bldgs., stone and brick, 1 to 3 stories; pri-e, stone, brick and wood, 1½ stories; wooden fs not permitted in fire area; fireworks and nbustibles ord.; causes of fires investigated. e dept.—1 hand engine, 2 c. engines, 1 h. & l. ck, 1 hose wagon, 2 hose carriages; hose, cot-, rubber lined, good, 650 ft.; rubber, good, 350 rubber, inferior, 150 ft.; total hose, 1,150 ft.; alarm, bell; value of dept. equipment, $5,300; ıe of bldgs., $3,200; ann. exp. of dept., $50; ıl mem. 48, paid part time 1, volunteers 47.

WATER SUPPLY—Source, wells and cisterns.

PORTAGE LA PRAIRIE, pop. 3,901; mercan-bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 2 c. hand ex., 2 hose reels, 4 horses; hose, cotton, rubber lined, good, 500 ft.; rubber, good, 250 ft.; inferior, all kinds, 400 ft.; total hose, 3,400 ft.; fire alarm, bell; value of dept. equipment, $9,500; value of bldgs., $10,000; ann. exp. of dept., $4,000; total mem. 19, paid full time 3, volunteers 17.

WATER SUPPLY—Source, wells, tanks and cisterns; tank cap. 250,000 gals.; 100 hydrants; pressure, fire 140 lbs.

VIRDEN, pop. 2,500; fire area, 640 acres; mercantile bldgs., stone and brick, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 gas. engine, 1 c. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 1,500 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $4,500; value of bldgs., $5,000; ann. exp. of dept., $300; total mem. 28, paid part time.

WATER SUPPLY—Source, wells and tanks.

WINNIPEG, pop. 90,000; fire area, 3,000 acres; mercantile bldgs., stone and brick, 2 to 11 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $192,413; av. ins. involved for same time, $1,494,938. Fire dept.—7 steamers, 6 c. engines, 2 aerial trucks, 6 c. hand ex., 2 h. & l. trucks, 8 hose wagons, 3 hose reels, 57 horses; hose, cotton, rubber lined and rubber, good, 23,867 ft.; fire alarm, Gamewell, 116 boxes; value of dept. equipment, $91,500; value of bldgs., $138,621; ann. exp. of dept., $133,178; total mem. 98, paid full time.

WATER SUPPLY—Source, wells, 2½ and 3 miles from business center; system, pump direct; filtration system, New York; quality of water, good; res. cap. 6,300,000 gals., located at pumping station; 6 pumping engines, class comp. trip., cap. per day 20,000,000 gals., constructors Worthington, McDougall; mains, cast iron, 185 miles, 4 to 20 in. dia.; 1,314 hydrants; meters, total number 13,790, owned by city; 18,715 services; pipe, lead; pressure, dom. 40 lbs., fire 90 lbs.; consumption per day 6,000,000 gals.; cost to construct, $3,412,356.88; bonded debt, $3,101,066.93; int. paid on bonds, 3½ and 4 per cent; cost of mtce., $344,695; works belong to city.

NEW BRUNSWICK

AMPBELLTON, pop. 4,000; mercantile bldgs., k and wood, 2 and 3 stories; private, brick and d, 1 and 2 stories; wooden roofs not permitted re area; fireworks ord.; causes of fires investi-d. Fire dept.—1 steamer, 1 h. & l. truck, 3 carriages, 2 horses; hose, cotton, rubber l, good, 600 ft.; rubber, good, 600 ft.; total , 1,200 ft.; fire alarm, bells and whistle; value ept. equipment, $7,000; value of bldgs., $1,200; exp. of dept., $1,000; total mem. 25, paid full 1, paid part time 2, volunteers 22.

ATER SUPPLY—Source, lake and 1 reservoir, 0,000 and 2,500,000 gals.; mains, cast iron, 12.3 s, 4 to 16 in. dia.; system gravity; Canada Fdy.; 36 hydrants, Chapman; 711 services; , lead; pressure, dom. and fire, 85 lbs.; ann. mtce., $1,368.72.

IATHAM, pop. 5,600; fire area, 1¾ sq. miles; antile bldgs., stone, brick and wood, 1½ to ries; private, wood, 1½ stories; wooden roofs itted in fire area; fireworks and combustibles causes of fires investigated. Fire dept.—2 ners, 3 fire tugboats, 2 c. hand ex., 1 h. & l. , 1 hose cart, 8 hose reels and carts, 2 s; hose, cotton, rubber lined, 4,300 ft.; fire , bell and whistle, 10 boxes; value of dept. ment, $85,000; value of bldgs., $17,000; ann. of dept., $3,000; total mem. 20, paid full time.

TER SUPPLY—Source, brooks and wells, 3 miles from business center; system, pump to stdp.; stdp. cap. 450,000 gals., dim. 40 x 48.5, material used in cons. steel; quality of water, good; 2 pumping engines, cap. per day 1,250,000 gals., constructor Worthington; mains, cast iron, 9.5 miles, 6 to 12 in. dia.; 64 hydrants; 112 valves; meters, total number 16, Hersey Rotary 5, Buffalo 11, owned by city; 265 services; pipe, cement lined wrought iron; pressure, dom. 65 to 70 lbs., fire 80 to 100 lbs.; consumption per day 307,000 gals.; cost to construct, $105,000; int. paid on bonds, 4 per cent; works belong to city.

FREDERICKTON, pop. 7,117; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 6 sleighs, 1 h. & l. truck, 1 hose wagon, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,100 ft.; rubber, good, 3,000 ft.; total hose, 4,100 ft.; fire alarm, electric, 23 boxes; value of dept. equipment, $13,000; value of bldgs, $6,000; ann. exp. of dept., $6,000; total mem. 50, paid part time.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to mains; quality of water, good; 2 pumping engines, cap. per day 3,000,000 gals., constructor Holly; mains, cast iron, 12 miles, 3,564 ft., 2 to 12 in. dia.; 98 hydrants; 166

valves; meters, total number 52, owned by consumer and city; 1,119 services; pipe, lead and enamelled iron; pressure, dom. 40 lbs., fire 70 lbs.; consumption per day 635,671 gals.; cost to construct, $133,414; bonded debt, $110,000; int. paid on bonds, 4 to 5 per cent; cost of mtce., $6,669; works belong to city.

HARTLAND, pop. 1,000; fire area, 8 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 800 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $800; ann. exp. of dept., $100; total mem. 17, paid part time.

WATER SUPPLY—Source, springs, ½ mile from business center; system, gravity; res. cap., 120,000 gals.; mains, cast iron, 1 mile; 6 in. dia; 9 hydrants; 75 services; pipe, lead; pressure, dom. 45 lbs., fire 45 lbs.; cost to construct, $9,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $400; works belong to Co.

MONCTON, pop. 12,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, brick and wood, 1½ to 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 1 c. engine, 6 c. hand ex., 1 h. & l. truck, 3 hose wagons, hose sleds, 8 horses; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 250 ft.; inferior, all kinds, 800 ft.; total hose, 5,200 ft.; fire alarm, electric, 27 boxes; value of dept. equipment, $25,000; value of bldgs., $11,000; ann. exp. of dept., $9,000; total mem., 44 volunteers.

WATER SUPPLY—Source, creek, 4 miles from business center; system, gravity and pump direct; res. cap., 200,000,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructor Blake; mains, cast iron, 24 miles, 2 to 14 in. dia., Wood; 65 hydrants, Wood; 200 valves; meters, total number 3, Siemens; 2,209 services; pipe, lead and iron; pressure, dom. 25 to 30 lbs., fire 60 lbs.; cost to construct, $410,400; int. paid on bonds, $17,600; ann. cost of mtce., $21,000; works belong to city.

NEW CASTLE, pop. 3,500; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steamer, 1 hand engine, 2 c. ex., 4 hose carriages, 2 horses; hose, rubber, 3,350 ft.; fire alarm, bell and whistle; value of dept. bldgs., $8,000; ann. exp. of dept., $1,500; total mem. 11, paid full time.

WATER SUPPLY—Source, wells; system, pump to res. and direct; quality of water, good; res. cap. 150,000 gals., located ¼ mile from center of town; 2 pumping engines, class duplex, cap. 1,000 gals. a minute, constructors Fairbanks-Morse Co.; mains, cast iron, 3 miles, 4 to 10 in. dia.; 50 hydrants; meters, total number 7, Thomson 1, Buffalo 6; 250 services; pipe, lead; pressure, dom. 100 lbs., fire 180 lbs.; cost to construct, $60,000; works belong to city.

RICHIBUCTO, pop. 1,250; fire area, 1,000 acres; mercantile bldgs., wood, 1 story; private, wood, 1½ stories; wooden roofs permitted; no fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, good 650 ft.; leather, good 250 ft.; total hose, 900 ft.; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $30; total mem., 12 volunteers.

WATER SUPPLY—Source, river and 3 wells.

SACKVILLE, pop. 3,000; mercantile, bldgs. brick, stone and wood, 2 to 3 stories; private, wood; wooden roofs permitted; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose wagons, 3 reels, 1 horse; hose, cotton, rubber lined, 500 ft.; rubber, 1,500 ft.; total hose, 2,000 ft.; fire alarm, electric, 10 boxes; members, 40, paid part time.

WATER SUPPLY—Source, springs, 3½ miles from business center; system, gravity; stdp. cap., 14,000 gals.; quality of water, good; res. cap. 12,000,000 gals., located in the woods; mains, cast iron, 6 miles, 6 to 13 in. dia.; 32 hydrants; 20 valves; 300 services; pipe, galv. iron; pressure, dom. 65 to 85 lbs.; cost to construct, $82,000; bonded debt, $82,000; int. paid on bonds, 4 per cent; cost of mtce., $750; works belong to town.

ST. ANDREWS, pop. 1,800; fire area, 200 acres; mercantile bldgs., wood, 1½ to 2½ stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. engines, 2 hose carriages; hose, cotton, rubber lined, good, 2,300 ft.; fire alarm, bell; value of bldgs., $2,000; ann. exp. of dept., $300; total mem., 80 volunteers.

WATER SUPPLY—Source, wells and cisterns.

ST. JOHN, pop. 40,711; fire area, 6,400 acres; mercantile bldgs., stone, brick and wood, 3 to 6 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $64,375; av. ins. for same time, $251,136. Fire dept.—7 steamers, 2 c. engines, 1 hand engines, 2 c. hand ex., 4 h. & l. trucks, 6 hose wagons, 1 hose reel; hose, cotton, rubber lined, good 9,500 ft.; rubber, good 300 ft.; inferior, all kinds, 1,000 ft.; total hose, 10,800 ft.; fire alarm, Gamewell, 81 boxes; value of dept. equipment, $97,000; value of bldgs., $46,672; ann. exp. of dept., $34,550.09; total mem., 32, paid full time.

WATER SUPPLY—Source, river and lake, 5 and 7 miles from business center; system, gravity and pump direct; quality of water, good; res. cap. 122,000,000 gals.; 1 pumping engine, cap. per day 2,000,000 gals., constructor Northey; mains, cast, wrought and sheet iron, 74 miles, 1½ to 24 in. dia.; 409 hydrants; 1,234 valves; meters, total number 200, Crown, Hersey Rotary, Hersey Torrent, Worthington, Frost, owned by city; 5,227 services; pipe, lead and wrought iron; pressure, dom. 11 to 77 lbs., fire 11 to 77 lbs.; consumption per day, 5,060,231 gals., per capita 115 gals; cost to construct, $1,559,494.31; bonded debt, $793,400; int. paid on bonds, 3, 4 and 6 per cent.; ann. cost of mtce., $27,368.51; works belong to city.

ST. STEPHEN, pop. 2,840; fire area, 1,200 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 1 h. & l. truck, 1 hand engine, 1 hose wagon, 2 hose carriages, ladders etc.; hose; fire alarm, bell; value of dept equipment, $6,900; total mem., 13 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, well; system, gravity; res. cap. 4,000,000 gals.; pumping engines, cap. per day 3,600,000 gals., constructor Old Gas Power Co.; mains, 9 miles, 6 to 16 in. dia., Scotch; 38 hydrants, Chapman; meters, total number [illegible] Crown; pressure, dom. 120 lbs., fire 120 lbs.; works belong to town.

WOODSTOCK, pop. 2,984; mercantile bldgs. brick and wood, 2 stories; private, wood 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $2,700; av. ins. for same time, $9,100. Fire dept.—1 steamer, [illegible] c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good 4,000 ft.; rubber, good 1,000 ft.; inferior, all kinds, 1,400 ft.; total hose, 6,400 ft.; fire alarm, electric, 11 boxes; value of dept. equipment, $22,000; value of bldgs., $7,000; ann. exp. of dept., $25,000; total mem., 24 volunteers.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 280,000 gals., builders Canada Bridge & Iron Co.; pumping engines, cap. [illegible] day 6,576,000 gals.; mains, cast iron, [illegible] 3 to 10 in. dia.; 81 hydrants, Burrill, Jones Iron Co.; 90 valves; meters, total number [illegible] Crown, Empire, Gem, Hersey Rotary, Worthington; 583 services; pipe, wrought iron and [illegible] pressure, dom. 20 to 75 lbs., fire 75 to 140 lbs.; cost to construct, $77,000; int. paid on bonds 4 to 4½ per cent; ann. cost of mtce., $2,900; works belong to town.

Places with a population of 1,000 or more, having no fire protection—Sussex.

NEWFOUNDLAND

ST. JOHNS, pop. 30,000; fire area, 1,516 acres; mercantile bldgs., stone, brick and wood, 4 stories; private, wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 6 hand engines, 1 c. engine, 6 c. hand ex., 3 h. & l. trucks, 3 hose wagons, 9 hose carriages, 16 horses; hose, cotton, rubber lined, good, 8,000 ft.; fire alarm, Gamewell, 58 boxes; value of dept. equipment, $60,000; value of bldgs., $26,000; ann. exp. of dept. $22,706, total mem., 132, paid full time 27, paid part time 105.

WATER SUPPLY—Source, lake 4½ miles from business center; system, gravity; filtration system, screens; quality of water, good; mains, cast iron, 40 miles, 4 to 24 in. dia.; 224 hydrants, Chapman, etc.; 103 valves; meters, total number 22, for experimental purposes only; 3,034 services; pipe, lead; pressure, dom. 55 to 65 lbs., fire 100 to 150 lbs.; consumption, per day 3,000,000 gals., per capita 100 gals.; works belong to city.

ALBERTA AND SASKATCHEWAN

CALGARY, pop. 25,000; fire area, 4,000 acres; mercantile bldgs., stone and brick, 1 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. engines, 14 c. hand ex., 1 h. & l. truck, 3 hose wagons, 1 auxiliary wagon, 1 aerial truck, 17 horses; hose, cotton, rubber lined, good, 5,750 ft.; inferior, all kinds, 250 ft.; total hose, 6,000 ft.; fire alarm, electric, 44 boxes; value of dept. equipment, $40,000; value of bldgs., $18,000; ann. exp. of dept., $33,000; total mem. 65, paid full time, 23 12 volunteers.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump direct; filtration system, gravel; quality of water, good; 3 pumping engines, class dup., cap. per day 1,500,000 gals., constructor Norswick; mains, cast iron, 15 miles, 4 to 14 in. dia.; 83 hydrants; 150 valves; meters, total number 150, Crown 30, Empire 20, Buffalo 100, owned by city; 636 services; pipe, lead; pressure, dom. 40 lbs., fire 110 lbs.; cost to construct, $202,-000; bonded debt, $202,000; int. paid on bonds, $8,610; cost of mtce., $16,464; works belong to city.

DAWSON, pop. 5,000; fire area, 225 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 steamers, 2 c. engines, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 5 horses; hose, cotton, rubber lined, good, 8,600 ft.; rubber, good, 450 ft.; total hose, 9,050 ft.; fire alarm, electric, 19 boxes; value of dept. equipment, $48,000; value of bldgs., $28,000; ann. exp. of dept., $51,511; total mem., 23, paid full time.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 880,000 gals., builder Worthington; mains, 10 miles, 4 to 8 in. dia.; meters owned by Co.; pipe, asphaltum; pressure, dom. 60 lbs., fire 200 lbs.; consumption per day, 300,000 gals.; cost to construct, $110,000; ann. cost of mtce., $25,000; works belong to Co.

LETHBRIDGE, pop. 3,500; fire area, 100 acres; mercantile bldgs., brick, stone and wood, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 4 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, telephone and bell; value of dept. equipment, $,000; value of bldgs., $3,500; ann. exp. of dept., $2,500; total mem., 17, paid full time 1, paid part time 1, volunteers 15; underwriters' rating, third class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap. 150,000 gals.

MOOSOMIN, pop. 1,400; fire area, 100 acres; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone and wood, 1½ and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 25 c. hand ex., 2 hose reels, 1 h. & l. truck; hose, cotton, rubber lined, good, 1,200 ft.; inferior, all kinds, 100 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $400; ann. exp. of dept., $50; total mem., 20 volunteers.

WATER SUPPLY—Source, well; system, pump to stdp.; stdp. cap., 100,000 gals.; 15 hydrants.

PRINCE ALBERT, pop. 6,500; fire area, 1,800 acres; mercantile bldgs., wood and brick, 1 and 3 stories; private, wood and brick, 3 stories; wooden roofs not permitted; no fireworks and combustibles ord. Fire dept.—1 gasoline engine, 2 h. & l. trucks, 2 chem. engines, 3 hose wagons, 4,500 ft. hose; fire alarm, bell, 15 boxes; value of dept equipment, $18,000; ann. exp. of dept., $12,000; total mem., 25 volunteers and 6 paid men.

WATER SUPPLY—Source, river, pump by dup.; pump cap. 1,000,000 gals. to stdp. 200 ft., cap. 160.-000 gals., 20 x 80 in. dia.; pressure, dom. 87 lbs., fire 150 lbs.

REGINA, pop. 11,000; fire area, 100 acres; mercantile bldgs., wood and brick, 2 to 5 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; loss for 1908, $34,-000; ins. involved, $70,000. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 4 hose carriages, 4 horses; hose, rubber, good, 5,400 ft.; fire alarm, 25 boxes; value of dept. equipment, $25,000; value of bldgs., $25,000; ann. exp. of dept. $6,000; total mem. 36, paid part time 6, volunteers 30.

WATER SUPPLY—Source, springs, 9 miles from business center; system, gravity and pumping; compensating basin, 1,300,000 gals.; quality of water, good; res. cap., 80,000,000 gals.; 2 pumping engines, cap. per day, 2,000,000 gals.; mains, cast iron, 23 miles, 6 to 12 in. dia.; 150 hydrants; 850 services; pipe, lead; pressure, dom. 50 lbs.; fire 125 lbs.; cost to construct, $340,000; works belong to city.

Places with a population of 1,000 or more, having no organized fire dept.—Battleford, Edmonton.

AMHERST, pop. 7,000; fire area, 1,000 acres; mercantile bldgs., brick, stone and wood, 1½ to 3 stories; private, wood, 1½ and 2 stories; fireworks and combustibles ord. Fire dept.—3 steamers, 6 c. hand ex., 2 hose sleds with 1,000 ft. of hose each, 2 h. & l. trucks, 3 hose wagons, 4 hose reels; hose, cotton, rubber lined, good, 2,000 ft.; rubber, good, 1,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alarm, electric, 16 boxes; value of dept. equipment, $18,200; value of bldgs., $15,000; ann. exp. of dept., $3,000; total mem 40, paid full time 2, volunteers 38.

WATER SUPPLY—Source, river; system, pump to res. and direct; res. cap., 3,000,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructor Northey; mains, iron, 15 miles, 4 to 12 in. dia., Londonderry; 43 hydrants, Smith, Mathewson; 27 valves; cost to construct, $90,000; ann. cost of mtce., $1,400; works belong to town.

ANNAPOLIS ROYAL, pop. 1,100; mercantile bldgs., brick and wood, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 h. & l. truck, 4 hose wagons; hose, cotton, rubber lined, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,000; ann. exp. of dept., $200; total mem., 25 volunteers.

WATER SUPPLY—Source, lake, 4 miles from business center; system, gravity; quality of water, good; mains, cast iron, 16 miles, 4 to 8 in. dia.; 25 hydrants, Ludlow; 300 services; pipe, lead and iron, pressure, dom. 100 lbs., fire 150 lbs.; cost to construct, $27,500; bonded debt, $27,500; int. paid on bonds, 5 per cent; ann. cost of mtce., $400; works belong to town.

ANTIGONISH, pop. 2,500; fire area, 400 acres; mercantile bldgs., brick and wood, 2 and 2½ stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; leather, good, 300 ft.; total hose, 1,800 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $300; ann. exp. of dept., $100; total mem., 28 volunteers.

WATER SUPPLY—Source, springs and brooks, 4 miles from business center; system, gravity; quality of water, good; res. cap., 3,500,000 gals.; mains, iron, 4 miles, 8 in. dia.; 27 hydrants, Mathewson; 30 valves, Ludlow; 400 services; pipe, galv. iron; pressure, dom. 70 lbs.; fire 140 lbs.; cost to construct, $45,000; bonded debt, $48,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $400; works belong to city.

BRIDGETOWN, pop. 1,100; fire area, 1½ miles; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 2 hose wagons; hose, rubber, good, 1,100 ft.; fire alarm, electric, 2 boxes; value of dept. equipment, $1,800; value of bldgs., $2,000; ann. exp. of dept., $150; total mem., 16 volunteers.

WATER SUPPLY—Source, springs and lake; system, gravity; res. cap., 1,000,000 gals.; mains, cast iron, 4¼ miles, 4 to 6 in. dia., Black Co.; 26 hydrants, Windsor; 21 valves; 240 services; pipe, galv. iron; pressure, fire 110 to 115 lbs.; cost to construct, $26,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $150.

BRIDGEWATER, pop. 2,000; bldgs., brick and wood, 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steamer, 30 c. ex., 2 h. & l. trucks, 2 hose carriages, 1 supply wagon; hose, rubber, good 600 ft.; inferior, 400 ft.; cotton, good 900 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $5,000; ann. exp. of dept., $700; total mem., 40 volunteers.

WATER SUPPLY—Source, river tanks.

CANNING, pop. 600; fire area, 1,000 acres; mercantile bldgs., stone and wood, 1½ and 2 stories; private, stone and wood, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 hose carriage, other apparatus, ladders; hose, rubber, good 600 ft.; leather, good 300 ft.; linen, inferior 150 ft.; total hose, 1,050 ft.; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $300. ann. exp. of dept., $1,000; total mem., 12 volunteers.

WATER SUPPLY—Source, streams, 2 miles from business center; system, gravity; res. cap., 2,000,000 gals.; mains, cast iron, 4 miles, 4 to 8 in. dia., Londonderry; 29 hydrants, Windsor Foundry; 15 valves; 120 services; pipe, galv. iron; pressure, dom. 60 to 80 lbs., fire 75 to 80 lbs.; cost to construct, $27,000; int. paid on bonds, $2,000; ann. cost of mtce., $200; works belong to town.

DARTMOUTH, pop. 5,500; fire area, 2 square miles; bldgs., wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. truck, 5 hose carriages, 3 horses, value $240; hose, rubber, good, 2,900 ft.; total hose, 2,900 ft.; 1 Eastman Deluge set; fire alarm, bell; value of dept. equipment, $9,000; value of bldgs., $6,000; ann. exp. of dept., $1,036; total mem., 67, paid part time 5, volunteers 62.

WATER SUPPLY—Source, lakes, 3 miles from business center; system, gravity; res. cap., 241,000,000 gals.; mains, cast iron, 14¾ miles, 1 to 20 in. dia., Londonerry; Windsor & Mumford; 98 hydrants, Burrill, Johnson Iron Co.; 76 valves; meters, total number, 5; 780 services; pressure, fire 40 to 90 lbs.; cost to construct, $270,000; bonded debt, $254,700; int. paid on bonds, 4 and 4½ per cent; ann. cost of mtce., $15,585; works belong to town.

DIGBY. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, 2,500 ft.; total mem., 20, paid part time; underwriters' rating, first class.

WATER SUPPLY—Source, lake and streams, 3½ miles from business center; system, gravity; res. cap., 16,000,000 gals.; mains, iron, 7 miles, 4 to 10 in. dia., New Glasgow; 21 hydrants, Truro; 250 services; pipe, lead; pressure, dom. 80 lbs., fire 140 lbs.; cost to construct, $40,000; bonded debt, $35,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $450; works belong to town.

HALIFAX, pop. 50,000; mercantile bldgs., brick and wood, 2½ to 6 stories; private, brick and wood, 2½ stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1908, $68,700; ins. for same time, $402,100. Fire dept.—8 steamers, 2 c. engines, 2 h. & l. trucks, 8 hose wagons, 8 hose sleighs, 33 horses; hose, cotton, rubber lined good, 1,610 ft., rubber, good, 11,600 ft.; c., 600 ft.; total hose, 15,015 ft.; fire alarm, electric, 57 boxes; value of dept. equipment, $35,928.95; value of bldgs., $91,000; ann. exp. of dept., $19,467.01, total mem. 129, paid full time 32, call men 97.

WATER SUPPLY—Source, surface water, lake, 6½ miles from business center; system, gravity; quality of water, good; mains, cast iron, 73 miles, 3 to 27 in. dia., Scotch; 433 hydrants, local; 844 valves; meters, total number 1155, Seemans, Trident and Lambert, 7,050 services; pipe, lead; pressure, dom. 10 to 60 lbs., fire 30 to 100 lbs.; cost to construct, $1,156,286; bonded debt, $1,056,600; int. paid on bonds, 3½ to 5 per cent; ann. cost of mtce., $75,000; works belong to city.

KENTVILLE, pop. 2,000; fire area, 640 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—4 ex., 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $3,000; total mem., about 60 volunteers.

WATER SUPPLY—Source, brook, 3 miles from business center; system, gravity; res. cap., 3,000,000 gals.; mains, cast iron, 9 miles, 4 to 8 in. dia., Black; 64 hydrants, Chapman; 32 valves; 325 services; pipe, galv. iron; pressure, dom. 100 lbs., fire 110 lbs.; cost to construct, $41,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $500; works belong to city.

LIVERPOOL, pop. 2,500; mercantile bldgs., wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand

ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,500; ann. exp. of dept., $500; total mem., 20 volunteers.

WATER SUPPLY—Not reported.

LUNENBURG, pop. 3,500; fire area, 480 acres; mercantile bldgs., wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 5 hose carriages, 1 supply wagon, 1 salvage wagon; hose, rubber, good, 2,500 ft.; cotton, rubber lined, good, 900 ft.; total hose, 3,400 ft.; fire alarm, bell and telephone; value of dept. equipment, $9,000; value of bldgs., $3,000; ann. exp. of dept., $1,000; total mem., 70 volunteers.

WATER SUPPLY—Source, lake and springs, 3½ miles from business center; system, pump to res.; res. cap., 1,250,000 gals.; pumping engines, cap. per day, 350,000 gals., constructor Gould; mains, iron, 9 miles, 4 to 16 in. dia.; 53 hydrants; pipe, galv. iron and lead; pressure, 45 lbs. to 95 lbs.; cost to construct, $90,000; ann. cost of mtce., $850; works belong to town.

MIDDLETON, pop. 800; fire area, 300 acres; mercantile bldgs., wood, 1½ and 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks ord. Fire dept.—2 h. & l. trucks 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, electric; value of dept. equipment, $1,500; total mem., 18 volunteers.

WATER SUPPLY—Source, lake, springs; system, gravity; mains, 3½ miles; 20 hydrants; 125 services; pressure, dom. 100 lbs., fire 100 lbs.; cost to construct, $31,000.

NEW GLASGOW, pop. 5,700; fire area,, 2,000 acres; bldgs., brick, stone and wood, 2 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. trucks, 6 hose carriages, Siamese couplings used; hose, linen, good 2,000 ft.; rubber, good 5,000 ft.; total hose, 7,000 ft.; fire alarm, electric, 9 boxes; value of dept. equipment, $15,000; value of bldgs., $1,400; ann. exp. of dept., $2,500; total mem., 80 volunteers.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res.; res. cap., 2,000,000 gals.; quality of water, good; pumping engines, class comp. dup., cap. per day 1,750,000 gals., constructor Blake; mains, cast iron, 14¼ miles, 3 to 12 in. dia., Londonderry; 63 hydrants, Matheson; 54 valves; meters, total number 70, Worthington, Union, Trident, Hersey Disc, Hersey Torrent and Buffalo, owned by consumer; 2,000 services; pipe, lead; pressure, dom. 100 lbs., fire 120 lbs.; cost to construct, $150,000; bonded debt, $146,000; int. paid on bonds, 4 to 4½ per cent: ann. cost of mtce., $9,000; works belong to city.

NORTH SYDNEY, pop. 4,646; bldgs., wood, 1½ to 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 2 hose carriages, 2 fire boats; hose, rubber, good 2,000 ft; fire alarm, whistle; value of dept. equipment, $8,000; ann. exp. of dept., $840; total mem., 22, paid 20, volunteers 22.

WATER SUPPLY—Source, lake; system, pump to res. and direct; pumping engines, cap. per day 2,000,000 gals.; mains, 10 miles; 54 hydrants; 750 services; pressure, dom. 75 lbs., fire 75 lbs.; cost to construct, $125,000; int. paid on bonds, 4½ per cent.; works belong to town.

PICTOU, pop. 3,400; mercantile bldgs., wood, 2 stories; private, wood; wooden roofs permitted. Fire dept.—1 steamer, 2 h. & l. trucks, 5 hose carriages, 4 horses; hose, rubber, good 2,500 ft.; interior, 1,000 ft.; total hose, 4,500 ft.; fire alarm, bell; value of dept. bldgs., $2,000; total mem., 70 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, wells, 1½ miles from business center; system, pump to stdp.; stdp. cap. 450,000 gals., dim. 40 x 60, material used in cons. steel, builders Chicago Bridge & Iron Co.; quality of water, good; 2 pumping engines, class dup., comp., size 9 x 12 x 16, cap per day 1,000,000 gals., constructors Smart, Eddy Co.; mains, cast iron, 12 miles, 6 to 12 in. dia.; 64 hydrants, Brown; Rensselaer valves; 532 services; pipe, galv. iron; pressure, dom. 45 to 110 lbs., fire 90 to 100 lbs.; consumption per day 250,000 gals., per capita, 60 gals.; cost to construct, $117,400; int. paid on bonds, 4 per cent; ann. cost of mtce., $1,475; works belong to town.

wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 hand engine, 2 hose carriages, other apparatus, hooks and ladders; hose, rubber, good, 1,300 ft.; cotton, good, 450 ft.; inferior 100 ft.; total hose, 1,850 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $1,500; ann. exp. of dept., $600; total mem., 35 volunteers.

WATER SUPPLY—Source, wells and cisterns.

SPRINGHILL, pop. 6,000; fire area, 1,500 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 30 c. hand ex., 1 h. & l. truck, 1 hose cart; hose, rubber, good, 600 ft.; fire alarm, whistle; value of dept. equipment, $200; value of bldgs., $400; ann. exp. of dept., $300; total mem., 13, paid full time.

WATER SUPPLY—Source, a series of springs on top of a mountain; system, gravitation.

STELLARTON, pop. 4,000; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,450 ft.; fire alarm, bell; value of dept. equipment, $3,500; ann. exp. of dept., $100; total mem., 35 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res.; quality of water, good; res. cap. 1,000,000 gals., located ½ mile from pumping station; 2 pumping engines, class comp., cap. per day 850,000 gals., constructor Northey and J. Inglis; mains, cast iron, 6⅛ miles, 4 to 10 in. dia.; 39 hydrants, Brown; 37 valves, Ludlow; meters, total number 1, owned by consumer; 380 services; pipe, lead; pressure, dom. 60 to 80 lbs., fire 100 to 125 lbs.; consumption per day, 300,000 gals.; cost to construct, $61,595; int. paid on bonds, 4½ per cent; ann. cost of mtce., $4,791; works belong to town.

SYDNEY, pop. 15,000; fire area, 130 acres; mercantile bldgs., wood and brick, 2 and 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steamer, 1 c. engine, 1 hand engine, 2 hose wagons, private c. ex., 1 h. & l. truck, 6 hose carriages; hose, rubber, good, 5,600 ft.; fire alarm, electric system, whistle and bell; value of dept. equipment, $13,000; value of bldgs., $12,000; ann. exp. of dept., $7,900; total mem. 70, paid full time 6.

WATER SUPPLY—Source, brook, 3 miles from business center; system, gravity; quality of water, good; res. cap., 200,000,000 gals.; mains, cast iron, 26¾ miles, 4 to 24 in. dia., Londonderry; 148 hydrants, Kennedy, Matheson; 198 valves, Chapman; meters, total number 24, owned by city; 1,807 services; pipe, lead and galv. iron; pressure, dom. 50 to 86 lbs.; consumption per day, 2,000,000 gals.; cost to construct, $387,841; bonded debt, $388,000; int. paid on bonds, 4 and 4½ per cent; ann. cost of mtce., $4,437; works belong to city.

TRURO, pop. 6,000; fire area, 42 miles of streets; bldgs., wood and brick, 1½ to 4 stories; wooden roofs permitted outside of brick district; fireworks ord. Fire dept.—1 hose wagon, 1 c. engine, 1 h. & l. truck, 4 horses, 4 hose reels; hose, good, 5,000 ft.; fire alarm, telegraph, 20 boxes; value of dept. equipment, $75,000; value of bldgs., $12,500; ann. exp. of dept., $3,000; total mem., 60 volunteers, paid full time 2, paid part time 2.

WATER SUPPLY—Source, brook, 1½ miles from business center; system, gravity and pump direct, 2 duplex compound pumps; res. cap. 30,000,000 gals.; pumping engines, cap. per day 300,000 gals., constructor Waterous; mains, cast iron, 15,000 miles, 4 to 14 in. dia., Wood, Stewart; 117 hydrants, Brantford; 114 valves; 12 meters; 900 services; pipe, galv. iron and lead; pressure, dom. 70 to 97 lbs., fire 120 lbs.; cost to construct, $150,000; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $3,000; works belong to town.

WESTVILLE, pop. 4,000; fire area, 1,000 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1

ber lined, good, 300 ft.; rubber, good, 1,500 ft.; total hose, 1,800 ft.; fire alarm, whistle; value of dept. equipment, $2,300; value of bldgs., $150; ann. exp. of dept., $899.40; total mem., 38, paid full time 25, volunteers 13.

WATER SUPPLY—Source, river, 1½ miles from business center; system, pump to res.; quality of water, good; res. cap. 1,500,000 gals., located 1 mile from business center; 1 pumping engine, class comp. dup., cap. per day 500,000 gals., constructor Northey; mains, cast iron, 8½ miles, 4 to 10 in. dia.; 45 hydrants; 13 valves, McKennon, McLean; 650 services; pipe, lead; pressure, dom. 70 lbs., fire 70 lbs.; consumption, per day 100,000 gals., per capita 33 gals.; cost to construct, $60,000; bonded debt, $60,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $6,420; works belong to town.

WINDSOR, pop. 3,500; fire area, 1,280 acres; mercantile bldgs., brick and stone, 2 to 4 stories; private, wood, 2½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 4 hose carts, 2 horses; hose, cotton, rubber lined, good, 600 ft.; rubber, good, 1,200 ft.; inferior, 300 ft.; total hose, 2,100 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $2,500; ann. exp. of dept., $600; total mem. 60, paid part time 1, volunteers 59.

WATER SUPPLY—Source, lake, 9 miles from business center; system, gravity; mains, iron, 12½ miles, 4 to 10 in. dia., Scotland, Londonderry; 96 hydrants, Windsor; 80 valves; 700 services; pipe, lead; pressure, fire 86 lbs.; cost to construct, $65,000; int. paid on bonds, 4 per cent; ann. cost of mtce, $3,500; works belong to town.

WOLFVILLE, pop. 2,000; fire area, 500 acres; mercantile bldgs., wood, 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. rubber, good, 2,000 ft.; fire alarm, bell; value of dept. equipment, $2,500; ann. exp. of dept., $250; total mem., 32 volunteers.

WATER SUPPLY—Source, springs, 3 miles from business center; system, gravity; quality of water, good; res. cap., 2,500,000 gals.; mains, iron, 3 miles, ½ to 8 in. dia., Londonderry; 37 hydrants; 450 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $43,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $200.

YARMOUTH, pop. 7,000; fire area, 1,200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—2 steamers, 2 c. ex., 1 h. & l. truck, 5 hose carriages, 1 hose wagon, 1 supply wagon, Siamese couplings used; hose, cotton, good 1,000 ft.; rubber, good 2,800 ft.; total hose, 3,800 ft.; fire alarm, whistle; 9 horses, 5 hired; value of dept. equipment, $11,000; value of 3 bldgs., $10,000; ann. exp. of dept., $6,000; total mem., 110, paid full time 6, volunteers 104.

WATER SUPPLY—Source, lake, 10 miles from business center; system, gravity, pump to res. and direct; quality of water, good; res. cap., 2,000,000 gals.; 2 pumping engines, class triple, cap. per day, 300,000 gals., constructors Burrill, Johnson Iron Co.; mains, cast iron, 30 miles, 4 to 12 in. dia.; 98 hydrants, Burrill, Johnson; 100 valves, Burrill, Johnson, Stewart; meters, total number 7, Hersey Disc 2, Thomson 4, owned by city; 1,253 services; pipe, lead; pressure, dom. 45 lbs., fire 80 to 100 lbs.; consumption per day, 725,000 gals.; cost to construct, $337,400; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,297; works belong to city.

Places with a population of 1,000 or more having no organized fire dept.—Berwick, Caledonia Corner, Guysboro, Weymouth

ONTARIO

ACTON, pop. 1,500; fire area, 150 acres; mercantile bldgs., brick and wood, 1½ and 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; no fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, 2 horses; hose, rubber, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $150; total mem., 40.

WATER SUPPLY—Source, tanks.

ALEXANDRIA, pop. 2,300; fire area, 320 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks ord.; causes of fires investigated. Fire dept. — 2 c. ex., 3 hose carriages; hose, rubber, good 1,000 ft.; cotton, good 500 ft.; total hose, 1,500 ft.; total mem., 11 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and stdp.; stdp. cap. 100,000 gals., builders Canadian Bdg. Co.; res. cap., 10,000,000 gals.; pumping engines, cap. per day 620,000 gals., constructor Northey; mains, cast iron, 3½ miles, 3 to 8 in. dia., Clendenning; 36 hydrants, Clendenning; 100 services; pressure, dom. 60 lbs., fire 100 to 125 lbs.; cost to construct, $40,000; ann. cost of mtce. (including electric light plant), $5,500; works belong to city.

ALLISTON, pop. 1,800; fire area, 250 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—2 c. ex., 1 h. & l. truck, 2 hose carriages, 1 hose wagon, hand grenades; hose, cotton, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $2,200; value of bldgs., $2,500; ann. exp. of dept., $900; total mem., 25, paid part time underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ⅛ mile from business center; system, pump to stdp.; stdp. cap. 40,000 gals., builders McQuillan Co.; pumping engines, cap. per day 800,000 gals., constructors Smith Co.; mains, cast iron, 2½ miles, 4 to 10 in. dia., St. Lawrence; 23 hydrants, Perkins; 200 services; pipe, galv. iron; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $19,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $450; works belong to Co.

ALMONTE, pop. 3,150; mercantile bldgs., stone and brick, 1½ to 3 stories; private, stone, brick and wood, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steamer, 1 hand engine, 1 h. & l. truck, 3 hose carriages, 3 c. ex., all kinds; total hose, 3,000 ft.; fire alarm, bell; value of dept. equipment, $6,000; total mem., 30 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, rivers and cisterns.

AMHERSTBURG, pop. 2,500; fire area, 600 acres; mercantile bldgs., stone, brick and wood, 2 to 4 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire dept. —3 c. ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, 500 ft.; cotton' good 1,500 ft.; inferior, 500 ft.; total hose, 2,500 ft.; fire alarm, electric and whistle, 3 boxes; value of dept. equipment, $2,500; value of bldgs., $16,000; exp. for past year, $580; total mem. 13, paid.

WATER SUPPLY—Source, river, ⅛ mile from business center; system, pump to stdp. and direct; stdp. cap., 40,000 gals.; pumping engines, cap. per day 200,000 gals., constructor Kerr; mains, cast and wrought iron, 15 miles, 2½ to 10 in. dia., Stevens, Burns, London; 36 hydrants, Kerr, London, Stevens, Burns; 24 valves; meters, total number 11, Buffalo; 950 services; pipe, lead; pressure, dom. 35 lbs., fire 125 lbs.; cost to construct, $50,000; ann. cost of mtce., $1,500; works belong to city.

ARNPRIOR, pop. 4,138; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire limits. Fire dept.—1 steamer, 1 hand engine, c. ex. on cart, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,000 ft.; inferior, 100 ft.; cotton, good 1,200 ft.; inferior, 300 ft.; total hose, 2,600 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $20,000; ann. exp. of dept., $1,300; total mem., 50, paid part time.

WATER SUPPLY—Source, wells, river and tanks.

ATHENS, pop. 1,200; fire area, 200 acres; mercantile bldgs., brick and stone, 1½ to 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $900; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 20 volunteers.

WATER SUPPLY—Source, wells and 5 tanks.

AURORA, pop. 1,980; fire area, 1,000 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. engine, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle, 9 boxes; total mem., 60 volunteers.

WATER SUPPLY—Source, creek; system, pump to res. and direct; res. cap., 40,000 gals.; Kiely pumping engines; mains, 2 miles, 4 to 6 in. dia.; 20 hydrants; 10 valves; pressure, dom. 15 to 30 lbs., fire 100 to 150 lbs.; cost to construct, $15,000; works belong to town.

AYLMER, pop. 3,000; fire area, 600 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 1,300 ft.; rubber, good, 300 ft.; inferior, all kinds, 800 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $1,000; ann. exp. of dept., $500; total mem., 21 volunteers.

WATER SUPPLY—Source, wells, 1¾ miles from business center; system, gravity and pump to stdp.; stdp. cap. 125,000 gals., dim. 16 x 100, material used in cons. steel, builder Dresser; quality of water, good; res. cap., 375,000 gals.; 2 pumping engines, cap. per day 1,872,000 gals., constructors Leonard & Sons; mains, cast iron, 15 miles, 4 to 10 in. dia.; 48 hydrants; 80 valves; meters, total number 175, owned by city; 175 services; pipe, lead; pressure, dom. 40 lbs., fire 125 lbs.; cost to construct, $100,000; bonded debt, $66,-877; int. paid on bonds, 4 per cent; cost of mtce., $4,500; works belong to city.

AYR, pop. 1,200; fire area, 500 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1½ stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steam engine, 1 h. & l. truck, 2 hose carriages, 1 extension ladder, 35 ft.; foundry has force pump and 100 ft. hose; hose, cotton, good 250 ft.; rubber, good 750 ft.; inferior, 100 ft.; total hose, 1,200 ft.; fire alarm, bell; 2 horses, value $400; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $100; total mem., 40, paid part time 2, volunteers 38.

WATER SUPPLY—Source, springs.

BARRIE, pop. 7,000; bldgs., wood, 2 and 3 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons; hose, rubber, good 3,000 ft.; inferior, all kinds, 400 ft.; total hose, 3,400 ft.; fire alarm, telephone; total mem., 26 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, well, 800 ft. from business center; system, pump to stdp.; stdp. cap. 158,000 gals., dim. 25 x 50, material used in cons. steel, builders Dominion Bridge Co.; quality of water, good; res. cap. 51,000 gals., additional reservoir cap. 100,000 gals., located at pumping station; 2 pumping engines, class dup. comp., cap. per day 2,000,000 gals., constructor Northy Co.; mains, cast iron, 20 miles, 4 to 12 in. dia.; 104 hydrants; 60 valves; meters, total number 500, owned by consumer; 1,200 services; pipe, galv. iron; pressure, dom. 80 lbs., fire 120 lbs.; consumption per day, 200,000 gals.; works belong to town.

BEAVERTON, pop. 1,000; fire area, 300 acres; bldgs., brick and wood, 2½ and 3 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 gas. engine, 1 hose carriage; hose, cotton, good, 850 ft.; value of dept. equipment, $2,600; total mem., 30.

WATER SUPPLY—Source, river and tank.

BEETON, pop. 1,000; fire area, 100 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs. $675; av. ins. for same time, $4,200. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,050 ft.; rubber, good 50 ft.; inferior, all kinds, 350 ft.; total hose, 1,450 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $6,000; total mem., 21 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity; quality of water, good; res. cap., 160,000 gals.; mains, iron, 4 miles, 4 to 12 in. dia., Hamilton; 15 hydrants, Kerr; pipe, galv. iron; pressure, dom. 80 lbs., fire 72 to 86 lbs.; cost to construct, $15,500; int. paid on bonds, 4½ per cent.

BELLEVILLE, pop. 11,000, mercantile bldgs., brick and stone, 1 to 4 stories; private, brick and wood, 1½ to 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 water tower, 2 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 6 horses; hose, cotton, rubber lined, good, 3,500 ft.; fire alarm, telephone, 175 boxes; value of dept. equipment, $5,000; value of bldgs., $4,000; total mem. 20, paid full time 1, paid part time, 19.

WATER SUPPLY—Source, bay, 1½ miles from business center; system, pump to stdp.; stdp. cap. 350,000 gals., dim. 120 x 25, material used in cons. steel; filtration system, sponge gates at well; quality of water, good; 1 pumping engine, cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 14 miles, 4 to 20 in. dia.; 180 hydrants; 80 valves; meters, total number 15, owned by city; 1,280 services; pipe, galv. iron; pressure, dom. 85 lbs., fire 100 lbs.; consumption per day, 1,000,000 gals.; cost to construct, $220,000; bonded debt, $175,000; int. paid on bonds, 4½ per cent; cost of mtce., $7,000; works belong to city.

BERLIN, pop. 13,000, fire area, 2,000 acres; mercantile bldgs., brick, 1½ to 5 stories; private, brick, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 5,000 ft.; inferior, all kinds, 600 ft.; total hose, 5,600 ft.; fire alarm, bell, electric 35 boxes; value of dept. equipment, $2,400; value of bldgs., $49,000; ann. exp. of dept., $5,766; total mem. 16, paid full time 6, paid part time 10, volunteers 13.

WATER SUPPLY—Source, wells, 2 miles from business center; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 104 x 16, material used in cons. steel, builders Riter Conley; quality of water, good; 2 pumping engines, class dup. comp., cap. per day 2,000,000 gals., constructor Worthington; mains, cast iron, 23 miles, 4 to 12 in. dia.; 183 hydrants; meters, total number 1,490, Crown 8, Nash 56, Empire 5, Trident 1,151, Hersey Disc. 14, Thomson 1, Worthington 1, Buffalo 3, Lambert 14, Niagara 90, Bee 22, Berlin 119, owned by city; 2,439 services; pipe, lead; pressure, dom. 50 lbs., fire 100 lbs.; consumption per day, 851,224 gals.; cost to construct, $220,362.62; bonded debt, $101,-332.79; int. paid on bonds, 3¾ per cent; cost of mtce., $12,621.35, works belong to city.

BLENHEIM, pop. 1,700; fire area, 50 acres; bldgs., brick and wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, good 1,600 ft.; fire alarm, bell; value of dept. equipment, $7,500; value of bldgs., $10,000; ann. exp. of dept., $300; total mem., 21 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Not reported.

BLYTH, pop. 1,000; fire area, 8 acres; mercantile bldgs., wood, stone and brick, 1½ and 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, c. ex., 2 hose carriages, 1 hose wagon; hose, rubber, good 100 ft.; cotton, good 900 ft.; inferior, 200 ft.; total hose, 1,200 ft.; fire [illegible], bell; 2 horses; value

ann. exp. of dept., $200; total mem., 17, paid part time.

WATER SUPPLY—Source, large creek and 6 tanks, placed in different parts of village, also large pond.

BOBCAYGEON, pop. 1,000; fire area, 100 acres; mercantile bldgs., brick and wood, 2 stories; private, wood, brick and stone, 1, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 1 hose carriage; hose, cotton, good 1,350 ft.; rubber, poor 100 ft.; total hose, 1,450 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $700; total mem., 35 volunteers.

WATER SUPPLY—Source, river and canal.

BOTHWELL, pop. 1,000; fire area, ¾ mile; mercantile bldgs., brick and wood, 2 stories; private, wood 1½ and 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, good 300 ft.; rubber, good 450 ft.; inferior, 200 ft.; total hose, 950 ft.; fire alarm, bell; value of dept. equipment, $6,000; ann. exp. of dept. $300; total mem. 15, paid full time 1, volunteers 14.

WATER SUPPLY—Source, wells and tanks.

BOWMANVILLE, pop. 3,000; fire area, 1 sq. mile; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 c. engine, 1 extension ladder, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose cart, 5 horses; hose, cotton, rubber lined, good, 1,400 ft.; rubber, good, 650 ft., canvas, good, 200 ft.; total hose, 2,050 ft.; fire alarm, bell and box system; value of dept. equipment, $10,000; ann. exp. of dept., $1,000; total mem., 18, paid part time.

WATER SUPPLY—Source, creek, 500 yards from business center; system, pump to stdp.; stdp. cap. 20,000 gals., located in market square, material used in cons. wood and iron; quality of water, good; 1 pumping engine, cap. per day 40,000 gals.; mains, iron, 2 in. dia.; meters, total number 8 Trident; cost to construct, $2,000; ann. cost of mtce., $500; works belong to town.

BRACEBRIDGE, pop. 3,200; fire area, 200 acres; mercantile bldgs., brick, 1 to 3 stories; private, stone, brick and wood, 1½ and 2 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 h. engine, 2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, 2,400 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $5,000; ann. exp. of dept., $2,000; total mem., 20 volunteers.

WATER SUPPLY—Source, spring; system, gravity to res., pumping direct; quality of water, good; res. cap. 300,000 gals., located 60 ft. from pump; 1 pumping engine, size 10 x 12, cap. per day 1,000,000 gals., constructor Northey; mains, cast iron, 5 miles, 4 to 10 in. dia., Gartshore; 66 hydrants, Canada Foundry; 33 valves, Canada Foundry; meters, total number 3, Buffalo, owned by city; 550 services; pipe, lead; pressure, dom. 60 lbs.; fire 80 to 120 lbs.; consumption, per day 80,000 gals., per capita 26 gals.; cost to construct, $50,000; bonded debt, $32,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $800; works belong to city.

BRADFORD, pop. 900; fire area, 50 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. engine, several hand ex., 1 h. & l. truck, 3 hose carriages; hose, cotton, rubber lined, good, 1,700 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $3,500; ann. exp. of dept., $50; total mem. 52, paid full time 2, volunteers 50.

WATER SUPPLY—Source, 12 tanks fed by springs.

BRAMPTON, pop. 3,000; bldgs., brick, 2 and 3 stories; wooden roofs permitted; no fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 4 hose carriages; hose, cotton, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,000; ann. exp. of dept., $220; total mem., 60 volunteers; underwriters' rating, third class.

business center; system, gravity; mains, iron, 10 miles, 4 to 12 in. dia., Gartshore; 70 hydrants, Gartshore; 400 services; pipe, lead; pressure, fire 50 to 60 lbs.; cost to construct, $85,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $200; works belong to town.

BRANTFORD, pop. 20,000; fire area, 670 acres; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 16 yrs., $16,407.16. Fire dept.—3 h. & l. trucks, 12 c. hand ex., 1 hose wagon, 1 hose reel, 11 horses; hose, cotton, rubber lined, good, 3,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 4,500 ft.; fire alarm, electric, 34 boxes; value of dept. equipment, $20,000; value of bldgs., $15,800, ann. exp. of dept., $9,000; total mem. 18, paid full time.

WATER SUPPLY—Source, spring, 2 miles from business center; system, pump direct; quality of water, good; 3 pumping engines, cap. per day, 10,000,000 gals., constructor Holly; mains, cast iron, 45¾ miles, 4 to 14 in. dia., 252 hydrants; 239 valves; meters, total number 143, Trident 107, Hersey Disc 26, Worthington 10, owned by city; 4,661 services; pipe, lead; pressure, dom. 80 lbs., fire 120 lbs.; consumption per day, 2,019,000 gals.; cost to construct, $467,677.38; bonded debt, $445,000; int. paid on bonds, 4 per cent; cost of mtce., $13,418; works belong to city.

BROCKVILLE, pop. 9,700; fire area, 1,280 acres; mercantile bldgs., stone and brick, 2 to 5 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 6 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose reels, 5 horses; hose, cotton, rubber lined, good, 4,000 ft.; fire alarm, electric, 23 boxes; value of dept equipment, $12,000; value of bldgs., $6,000; ann. exp. of dept., $6,500; total mem., 24, paid full time 6, paid part 18.

WATER SUPPLY—Source, river, in business center; system, pump direct; quality of water, good; 3 pumping engines, class hor. comp., size 16 x 24, 12 x 18, cap. per day 7,000,000 gals., constructor Holly; mains, cast iron, 18½ miles, 4 to 12 in. dia., Gartshore; 115 hydrants, Mathews; 145 valves; meters, total number 3, Worthington, owned by city; 1,829 services; pipe, lead; pressure, dom. 65 lbs., fire 100 lbs.; consumption per day, 1,806,257 gals., per capita 208 gals.; cost to construct, $350,281; bonded debt, $180,048; int. paid on bonds, 4¼ and 4 per cent; ann. cost of mtce., $11,500; works belong to city.

BRUSSELS, pop. 1,400; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated; fire loss for 1 yr., $1,200; ins. involved for same time, $2,000. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,200 ft.; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $1,000; ann. exp. of dept., $30; total mem., 30 volunteers.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 144,000 gals.; mains, cast iron, ¼ mile, 4 in. dia.; cost to construct, $2,000.

CALEDONIA, pop. 1,000; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted: no fireworks ord. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, linen, good 1,000 ft.; value of dept. equipment, $1,500; value of bldgs., $400; total mem., 60 volunteers.

WATER SUPPLY—Source, river; system, pump to res. and direct; res. cap., 200,000 gals.; pumping engines, cap. per day 192,000 gals.; mains, 2-3 mile, 4 in. dia.; 5 hydrants; 4 valves; pressure, fire 65 to 70 lbs.; cost to construct, $10,500; ann. cost of mtce., $2,500; works belong to Co.

CAMPBELLFORD, pop. 3,000; fire area, 60 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose wagons, 3 hose carriages, 2 horses; hose, rubber, good, 500 ft.; inferior, all kinds, 1,500 ft.; total hose, 2,000 ft.; fire alarm, bell, 4 boxes; value of dept. equipment, $4,000; value of bldgs., $2,000; total mem. 19, paid full time 17, volunteers 2.

direct; pumping engines, cap. per day 1,000,000 gals., constructor Chas. Smith; mains, iron, 2¾ miles, 4 to 8 in. dia., Drummond, McCall & Co.; 27 hydrants, Chas. Smith; 9 valves; 100 services; pressure, dom. 50 lbs., fire 140 lbs.; cost to construct, $21,500; works belong to town.

CANNINGTON, pop. 1,100; fire area, 20 acres; bldgs., brick and wood, 2 stories; wooden bldgs. of any kind not permitted in fire limits; fireworks ord. Fire dept.—1 hand engine, 12 c. ex., 1 h. & l. truck, 1 hose carriage; hose, cotton, good 500 ft.; bell alarm; value of dept. equipment, $1,500; value of bldgs., $6,000; total mem., 15 volunteers.

WATER SUPPLY—Source, tanks and river.

CARLETON PLACE, pop. 4,000; fire area, 1,100 acres; mercantile bldgs., stone, brick and veneer, 2 and 3 stories; private, stone, wood and brick, 1½ and 2 stories; galv. roofs; fireworks ord. Fire dept.—1 steam engine, 2 c. ex., 6 hose carriages, 1 h. & l. truck; hose, 5,200 ft.; inferior, 300 ft.; total hose, 5,500 ft.; electric alarm, 10 street boxes; value of dept. equipment, $8,000; value of bldgs., $35,000; ann. exp. of dept., $800; total mem., 25, paid part time 4; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, wells, tanks, cisterns and small res.

CAYUGA, pop. 900; fire area, 400 acres; mercantile bldgs., stone, brick and wood, 1½ and 2 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area. Fire dept.—1 h. engine, 1 h. & l. truck, 1 hose reel; hose, cotton, rubber lined, good, 600 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $5,000; total mem., 35 volunteers.

WATER SUPPLY—Source, tanks.

CHATHAM, pop. 9,068; fire area, 1,600 acres; mercantile bldgs., brick, 2 to 5 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 4 horses; hose, cotton, rubber lined, 3,800 ft.; fire alarm, electric bell and whistle, 25 boxes; value of dept. equipment, $13,000; value of bldgs., $7,000; ann. exp. of dept., $6,500; total mem., 15, paid full time 5, paid part time 10.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to res. and stdp.; stdp. cap. 200,000 gals., dim. 20 x 105, material used in cons. iron and steel, builders Bond and Hinds; quality of water, good; res. cap. 8,500,000 gals., located at pumping station; 2 pumping engines, class dup. comp., cap. per day 3,000,000 gals., constructor Worthington; mains, cast iron, 19 miles, 2 to 12 in. dia.; 199 hydrants; 64 values; meters, total number 1,062, owned by consumer; 2,402 services; pipe, galv. iron and lead; pressure, dom. 40 lbs., fire 110 lbs.; consumption per day, 900,000 gals.; cost to construct, $175,000; bonded debt, $128,939; int. paid on bonds, 4½ per cent; cost of mtce., $1,448; works belong to city.

CHESLEY, pop. 2,035; fire area, 4½ acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs not permitted; no fireworks ord. Fire dept.—1 steam engine, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,200 ft.; value of dept. equipment, $5,500; value of bldgs., $5,000; ann. exp. of dept., $200; total mem., 75, paid full time 3, volunteers 72.

WATER SUPPLY—Source, wells and river.

CLINTON, pop. 2,700; mercantile bldgs., brick, 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steam engine, 1 hand engine (private c. ex. in most all places of business), 1 h. & l. truck, 3 hose carriages; hose, rubber, good, 1,600 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $12,000 (part of town hall); ann. exp. of dept., $792; total mem., 18, paid part time 17.

WATER SUPPLY—Source, wells for domestic and tanks for fire purposes. Mill has steam pumps and 6 fire hydrants.

COBOURG, pop. 5,150; fire area, 2,417 acres; mercantile and private bldgs., brick, 2 and 3 stories; wooden roofs permitted in fire area; fire-vestigated. Fire dept.—4 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 2,300 ft.; inferior, all kinds, 500 ft.; total hose, 2,800 ft; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $5,000; ann. exp. of dept., $4,356; total mem., 15, paid full time 5, paid part time 10.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to stdp.; stdp. cap. 150,000 gals., dim. 104 x 16, material used in cons. steel, builders Sharon Boiler Works; quality of water, good; 2 pumping engines, class, comp. dup., cap. per day 750,000 gals. and 1 centrifugal pump, constructor Worthington; mains, cast iron, 6½ miles, 4 to 12 in. dia.; 86 hydrants; 50 valves; meters, total number 86, owned by Co. and consumer; 650 services; pipe, galv. iron; pressure, dom. 50 to 70 lbs., fire 100 lbs.; consumption per day, 750,000 gals.; works belong to Co.

COLBORNE, pop. 1,062; fire area, 75 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, good, 300 ft.; fire alarm, bell; value of dept. equipment, $600; value of bldgs., $300; 30 volunteers.

WATER SUPPLY—Source, wells.

COLLINGWOOD; pop. 7,000; bldgs., brick, 2 and 3 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steam engine, 1 hand engine, 1 c. engine, 1 h. & l. truck, 1 ex. ladder, 4 hose carriages; hose, rubber, good 2,000 ft.; cotton, unlined, good 2,000 ft.; total hose, 4,000 ft.; electric alarm, 7 street boxes; value of dept. equipment, $15,500; value of bldgs., $600; ann. exp. of dept., $2,045; total mem., 14 volunteers.

WATER SUPPLY—Source, bay, 1 mile from business center; system, pump direct; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructor Worthington; mains, cast and wrought iron; 14 miles, 1 to 10 in. dia.; 83 hydrants; 14 valves; meters, total number 3; 1,425 services; pipe, galv. iron and lead; pressure, dom. 45 lbs., fire 120 lbs.; consumption per day, 500,000 gals.; cost to construct, $93,000; int. paid on bonds, 5 per cent; cost of mtce., $5,400; works belong to city.

CORNWALL, pop. 6,704; fire area, 750 acres, mercantile bldgs., brick, 2½ and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steam engine, 2 c. ex., 1 h. & l. truck, 4 hose carriages, 1 hose wagon, siamese couplings used; hose, cotton, good 900 ft.; inferior, 100 ft.; 300 ft. linen hose; total hose, 1,300 ft.; electric alarm, 7 street boxes; mills have improved steam fire pumps, hose and sprinklers, also organized company; 2 horses, value $250; value of dept. equipment, $14,000; value of bldgs., $3,000; ann. exp. of dept., $3,500; mem., 25, paid full time 5, volunteers 20.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump to stdp.; stdp. cap. 300,000 gals., builder Sharon; res. cap., 3,000,000 gals.; pumping engines, cap. per day 1,500,000 gals., constructor Worthington; mains, iron, 9½ miles, 4 to 12 in. dia., Gartshore; 65 hydrants, Smith; 40 valves; meters, total number 6; 600 services; pressure, dom. 60 lbs., fire 60 to 100 lbs.; cost to construct, $100,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,750; works belong to city.

DESERONTO, pop. 3,300; bldgs., stone, brick and wood, 2 and 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steam engine, 4 c. engines, 5 hose carriages; hose, 5,000 ft.; value of dept. equipment, $7,500; electric alarm, 13 street boxes; ann. exp. of dept., $750; total mem., 21 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, bay, ½ mile from business center; system, pump to stdp.; stdp. cap. 70,000 gals., dim. 20 x 35, material used in cons. wrought iron; cap. plant 416,500 gals.; quality of water, good; pumping engines, cap. per day 2,592,000 gals., constructor Worthington; 1 gasoline engine, cap. 72,000 gals. per day, constructor Fairbanks; mains, cast iron, 3 miles, 4 to 10 in. dia., McCall; 58 hydrants, Perkins; 13 valves, Perkins; 340 services; pipe, galv. iron; pressure, dom. 75 lbs., fire 75 to 190 lbs.; consumption, per day 300,000 gals., per capita 75 gals.; cost to con-

ann. cost of mtce., $2,000; works belo

DRESDEN, pop. 2,000; fire area, 650
cantile bldgs., wood and brick, 1 to 3
vate, wood and brick, 1 to 3 stories;
permitted; no fireworks ord. Fire d
engine, 2 hose carriages; hose, rubb
ft.; inferior, 500 ft.; total hose, 3,000 f
value of dept. equipment, $6,000; va
$3,000; ann. exp. of dept., $1,000;
volunteers; underwriters' rating, for
WATER SUPPLY—Source, river an

DUNDAS, pop. 3,947; fire area,
cantile bldgs., brick and stone,
private, wood and brick, 1 to 3
roofs permitted; fireworks ord
3 c. ex., 1 h. & l. truck, 2 hose
rubber, good 2,500 ft.; electric
alarm; value of dept. equipmen
bldgs., $3,500; ann. exp. of dept.
27, paid part time.
WATER SUPPLY—Source, spri
ity; res. cap., 1,250,000 gals.; fil
300,000 gals.; mains, 6 miles,
hydrants; 225 services; pressur
cost to construct, $50,000; in
and 5 per cent; ann. cost of
long to town.

DUNNVILLE, pop. 3,000
mercantile bldgs., brick and
private, brick and wood, 2
not permitted; fireworks
Fire dept.—1 hand engine,
truck, 1 hose wagon, 4 ho
ton, rubber lined, good
kinds, 500 ft.; total hose,
and whistle; value of dep
of bldgs., $2,500; ann. exp
mem., 42 volunteers; ur
class.
WATER SUPPLY—Sourc
ter; system, pump direc
100,000 gals., material
tion system, N. Y.; q
cap., 1,000,000 gals.,
day 1,000,000 gals.,
Kerr; mains, cast iro
60 hydrants; 18 valv
pressure, dom. 30 lb
struct, $40,000; bond
bonds, 4½ to 6 per
works belong to tow

DURHAM, pop.
cantile bldgs., bri
vate, wood and br
roofs permitted; fi
Fire dept.— 1 ste
h. & l. truck, 15
hose, rubber, go
total hose, 1,000
equipment, $4,500
of dept., $100;
volunteers 28.
WATER SUPPL
business center
5,000 gals.; ma
services; pres

ELMIRA, p
cantile bldgs.,
1½ to 2 sto
area; causes
1 hand en
truck, 1 hos
rubber line
ft.; total h
dept. equip
exp. of de
WATER S

ELORA
cantile b
private, b
mitted: r
gine, 1 l
riages; l
bell ala
of bldg
16; vol
WAT

time 2, paid part time 10, 8 volunteers.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp.; stdp. cap. 220,000 gals., dim. 30 x 52, located 1 mile from town, material used in cons. steel, builders Goldis & McCulloch; quality of water, good; 2 pumping engines, cap. per day 2,500,000 gals., constructors Goldis & McCulloch; mains, cast iron, 24 miles, 4 to 12 in. dia.; 129 hydrants, Goldis & McCulloch; 112 valves, Goldis & McCulloch; meters, total number 205, Hersey Rotary 6, Hersey Disc 2, Buffalo 120, Trident 30, Nash 40, owned by town; 1,650 services; pipe, lead; pressure, dom. 100 lbs., fire 120 lbs.; consumption, per day 423,927 gals., per capita 52 gals.; cost to construct, $183,500; bonded debt, $163,500; int. paid on bonds, 4 and 5 per cent; ann. cost of mtce., $5,000; works belong to town.

GANANOQUE, pop. 4,000; fire area, 500 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick, 2½ stories; wooden roofs permitted. Fire dept.—1 hand engine, 5 hose reels; hose, good, 1,500 ft.; electric alarm, 13 street boxes; value of dept. equipment, $7,000; value of bldgs., $2,000; ann. exp. of dept., $680; total mem., 21, paid part time; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 936,000 gals.; mains, 2¾ miles, 4 to 8 in. dia.; 64 hydrants; 45 valves; pressure, fire 100 lbs.; cost to construct, $22,000; ann. cost of mtce., $300; works belong to town.

GEORGETOWN, pop. 1,700; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 2 and 3 stories; private, brick, stone and wood, 2 and 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—2 c. ex., 1 h. & l. truck, 2 hose carriages, 1 hose sleigh; hose, cotton, good, 1,800 ft.; rubber, inferior 200 ft.; total hose, 2,000 ft.; bell alarm; value of dept. equipment, $2,700; value of bldgs., $6,000; total mem., 33 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs; system, gravity; mains, iron, 7 miles, 4 to 10 in. dia., Gartshore; 35 hydrants, Doherty; 26 valves; pressure, fire 90 lbs.; cost to construct, $40,000; works belong to city.

GLENCOE, pop. 1,050; fire area, 200 acres; bldgs., brick and wood; 1½ to 3 stories; wooden roofs not permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 700 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $400; ann. exp. of dept., $100; total mem. 25, paid full time 1, volunteers 24.

WATER SUPPLY—Source, wells and tanks.

GODERICH, pop. 4,500; fire area, 1½ miles; mercantile bldgs., brick and stone, 2½ and 3 stories; private, brick and wood, 1 and 2 stories; roofs shingles, laid in mortar, gravel and plastic slate; no fireworks ord. Fire dept.—1 steam engine, 1 h. & l. truck, 3 hose carriages, 1 hose wagon, siamese couplings used; hose, cotton, good 1,500 ft.; inferior, 300 ft.; total hose, 1,800 ft.; bell and electric alarm; 2 horses, value $200; value of dept. equipment, $6,000; value of bldgs., $1,500; ann. exp. of dept., $300; total mem., 14, paid full time 12, part time 2; underwriters' rating, third class.

WATER SUPPLY—Source lake, ½ mile from business center; system, pump to stdp.; stdp. cap., 25,000 gals.; 2 pumping engines, cap. per day 2,000,000 gals., constructor Gordon; mains, cast iron, 12 miles, 4 to 10 in. dia., St. Thomas Fdy.; 57 hydrants, Stevens & Burns; 30 valves; 700 services; pipe, lead; pressure, dom. 90 lbs., fire 145 lbs.; cost to construct, $8,500; int. paid on bonds, 4½ per cent; ann. cost of mtce., $4,000; works belong to city.

GRAVENHURST, pop. 2,400; fire area, 20 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 2 yrs., $4,625; av. ins. for same time, $3,600. Fire dept.—1 steamer, 1 hose wagon, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 2,300 ft.; inferior, all kinds, 200 ft.; total hose, 2,500 ft.; fire alarm, bell; value of dept. of dept., $1,000; total mem. 19, paid full time 2, volunteers 17.

WATER SUPPLY—Source, lake and wells, used for domestic purposes; lake and bay, for fire protection.

GRIMSBY, pop. 1,050; fire area, 700 acres; bldgs. brick and wood, 1½ to 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages, 1 hose wagon, 600 ft. good cotton hose, 200 ft. inferior; total hose, 800 ft.; bell alarm; value of dept. equipment, $1,500; value of bldgs., $1,000; volunteer members, 30.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to res.; filtration system, gravel; quality of water, good; 2 pumping engines, cap. per day 200,000 gals.; 40 hydrants, pressure, fire 110 lbs.

GUELPH, pop. 14,550; fire area, 192 acres; bldgs., stone and brick, 2 and 3 stories; wooden roofs not permitted in fire limits; no fireworks ord. Fire dept.—1 steam engine, 2 hand engines, 6 c. ex., 2 h. & l. trucks, 5 hose carriages, 1 hose wagon, 1 comb. hose and exercise wagon, 4 horses; hose, cotton, good, 4,000 ft.; inferior, 2,000 ft.; linen, good, 1,000 ft.; rubber, inferior, 1,000 ft.; total hose, 9,000 ft.; bell and telephone alarm, 13 street boxes; value of dept. equipment, $12,000; value of bldgs., $6,500; ann. exp., $3,500; total mem. 22, paid full time 2, paid part time 20; underwriters' rating, first class.

WATER SUPPLY—Source, springs and river, 1 mile from business center; system, pump direct; quality of water, good; res. cap., 1,500,000 gals.; 4 pumping engines, cap. per day 2,000,000 gals., constructor Walker; mains, cast iron, 17 miles 4 to 12 in. dia.; 125 hydrants; 65 valves; meters, total number 20, owned by city and consumer; 1,650 services; pipe, lead and galv. iron; pressure, dom. 40 to 80 lbs., fire 70 to 110 lbs.; consumption per day, 630,000 gals.; cost to construct, $170,000; bonded debt, $51,000; int. paid on bonds, 5 per cent; cost of mtce., $3,500; works belong to city.

HAMILTON, pop. 66,967; fire area, 6,000 acres; mercantile bldgs., stone and brick, 2 to 10 stories, private, stone, brick, wood and concrete, 1 to 3 stories; wooden roofs permitted in fire area; combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $101,800; av. ins. involved for same time, $1,267,373. Fire dept.—2 steamers, 1 c. engine, 8 c. hand ex., 2 h. & l. trucks, 4 hose wagons, 3 comb. c. & h. wagons, 25 horses; hose, cotton, rubber lined, good, 13,000 ft.; inferior, all kinds, 2,050 ft.; total hose, 15,050 ft.; fire alarm, electric, 43 boxes; value of dept. equipment, $55,500; value of bldgs., $50,000; ann. exp. of dept., $63,710.39; total mem. 64, paid full time.

WATER SUPPLY—Source, lake, 5 miles from business center; system, pump to res. and direct; quality of water, good; res. cap. 13,000,000 gals.; 4 pumping engines, cap. per day 13,000,000 gals., constructors Gartshore, Killey; mains, cast iron, 123 miles, 4 to 30 in. dia.; 1,065 hydrants, Smart; 574 valves; meters, total number 249, Crown 1, Empire 1, Siemen 54, Kennedy 2, Hersey Disc 1, Keystone 90, Trident 40, other kinds 13, owned by city; 16,236 services; pipe, lead; pressure, dom. 80 lbs., fire 80 lbs.; consumption per day 6,000,000 gals., per capita 98 gals.; cost to construct, $2,000,000; bonded debt, $1,115,000; int. paid on bonds, $54,000; ann. cost of mtce., $39,000; works belong to city.

HARRISON, pop. 1,800; bldgs., wood and brick, 1 to 3 stories; roofs shingle and iron. Fire dept.—1 steamer, 2 hose carriages, 1 h. & l. truck; hose, cotton, good 1,500 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $2,000; ann. exp. of dept., $900; total mem., 12.

WATER SUPPLY—Source, river and tanks. In case of fire steam engine used to force water from river.

HUNTSVILLE, pop. 2,300; fire area, 500 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good, 12,000

$1,000; value of bldgs., $500; ann. exp. of de
$300; total mem., 15 volunteers.

WATER SUPPLY—Source, bay; system, pump
res.; res. cap., 700,000 gals.; pumping engi
cap. per day 720,000 gals.; mains, 3 miles; 27
drants; 150 services; pressure, dom. 100 lbs.,
100 lbs.; cost to construct, $33,000.

INGERSOLL, pop. 5,500; mercantile bl
brick and wood, 1 to 4 stories; private, b
2 stories; wooden roofs not permitted; firew
and combustibles ord.; causes of fires in
gated. Fire dept.—1 steamer, 1 comb. c.
wagon, 2 c. hand ex., 1 h. & l. truck, 1
wagon, 3 hose carriages, 2 horses; hose, c
rubber lined, good 2,400 ft.; fire alarm, telep
value of dept. equipment, $7,000; total men
paid full time 4, volunteers 12; underwriter
ing, second class.

WATER SUPPLY—Source, springs, 4 mile
business center; system, pump to stdp.
rect; stdp. cap. 165,000 gals., dim. 110 x
cated in town, material used in cons. steel
ers Canadian Bridge Co.; quality of water
1 pumping engine, class comp. dup., si
18 x 18½, cap. per day 1,250,000 gals., con
Deane, 10 x 10 dup. Deane pump can
by electricity, cap. 500,000 gals.; mains, c
9½ miles, 4 to 12 in. dia.; 72 hydrants, St
valves, Stevens; meters, total number 25
son, Buffalo, Trident, owned by Co.; 900
pipe, iron; pressure, dom. 45 to 68 lbs.,
100 lbs.; consumption per day, 315,000 ga
belong to Co.

IROQUOIS, pop. 1,200; fire area,
bldgs., brick, stone and wood, 2 and
wooden roofs permitted; fireworks ord.
—2 c. ex., 1 h. & l. truck, 2 hose carri
cotton, good 300 ft.; rubber, good 800
good 300 ft.; total hose, 1,400 ft.; fire
1 horse; value of equipment, $1,000
bldgs., $3,500; ann. exp. of dept., $150;
15, paid part time, volunteers.

WATER SUPPLY—Source, river, 30
business center; system, pump direc
60,000 gals.; pumping engines, cap. p
000 gals.; mains, cast iron, 2 miles
dia.; 15 hydrants; 6 valves; 120 se
lead, pressure, dom. 45 lbs., fire
to construct, $24,000; ann. cost of
works belong to Co.

KEMPTVILLE, pop. 1,500; fire a
mercantile bldgs., brick and stone,
vate, brick and wood, 2 stories;
permitted; fireworks ord. Fire dep
gine, 2 hose carriages, Siamese coup
tomatic engine heaters; hose, cott
ft.; inferior, 500 ft.; total hose,
alarm; 2 horses; value of dept. eq
value of bldgs., $3,500; ann. exp.
total mem., 30 volunteers.

WATER SUPPLY—Source. river.

KENORA, pop. 5,202; fire ar
mercantile bldgs., brick, stone
stories; private, wood, 1½ and 2
roofs permitted; fireworks ord.;
Fire dept.—1 steam engine, 1
dozen ladders, 8 hose carriages,
apparatus, 1 railing pump and
required; hose, rubber, good
good 50 ft.; inferior, 300 ft.; tot
fire alarm, electric bell, 7
horses; value of dept. equipm
of bldgs., $5,000; ann. exp. of
mem., 30, paid full time 1, paid
teers, 22

WATER SUPPLY—Source, lake,
ness center; system, pump direc
good; 2 pumping engines, class
1,250,000 gals., constructors Des
mains, cast iron, 6 miles, 4 to
drants; meters, total number
700 services; pipe, lead and
dom. 60 lbs., fire 100 lbs.; c
600,000 gals.; cost to construc
on bonds, 4 per cent; cost of
belong to town.

KINCARDINE, pop. 3,000;
mercantile bldgs., brick and
vate, brick and wood, 2 stori

mercantile bldgs., brick, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted if laid in mortar; no fireworks ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 1 hose cart, 1 hose wagon; hose, cotton, good 2,150 ft.; fire alarm, electric, 7 street boxes; 2 horses, value $300; value of dept. equipment, $5,000; value of bldgs., $7,500; ann. exp. of dept., $500; total mem., 13, paid full time 3, paid part time 10; underwriters' rating, third class.

WATER SUPPLY—Source, river, ⅞ mile from business center; system, pump to stdp. and direct; stdp. cap. 165,000 gals., dim. 16 x 110, material used in cons. steel; filtration system, gravity, sand; quality of water, good; 3 pumping engines, class comp. dup., 1 electric pump, cap. per day 2,440,000 gals., constructor Deane and General Electric Co.; mains, cast iron, 9½ miles, 4 to 12 in. dia.; 90 hydrants; 65 valves; meters, total number 350, Trident 150, Buffalo 40, Thomson 50, Pittsburg 12, owned by city; 800 services; pipe, cast iron; pressure, dom. 65 lbs., fire 100 to 120 lbs.; consumption per day, 480,647 gals.; cost to construct, $105,000; bonded debt, $92,900; int. paid on bonds, 3½ per cent; works belong to town.

LISTOWEL, pop. 2,700; fire area, 10 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1½ and 2 stories; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 2,000 ft.; inferior 600 ft.; total hose, 2,600 ft.; fire alarm, bell and whistle; value of dept. equipment, $5,500; value of bldgs., $6,200; ann. exp. of dept., $1,000; total mem., 14, paid part time.

WATER SUPPLY—Source, wells, ½ mile from business center; system, pump to stdp; stdp. dim. 20 x 35, located 1 mile from well, material used in cons. iron, builders Hunter Bridge & Boiler Co.; quality of water, good; 1 pumping engine, cap. per day 1,000,000 gals., constructor Northey; mains, iron, 6 2-5 miles, 4 to 10 in. dia.; 38 hydrants, Stevens; 20 valves; 175 services; pipe, lead; pressure, dom. 40 lbs., fire 60 lbs.; cost to construct, $30,000; works belong to town.

LITTLE CURRENT, pop. 1,100; fire area, 75 acres; mercantile bldgs., cement, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks ord; fires investigated. Fire dept.—1 steam engine, 2 hose carriages; hose, cotton, 1,000 ft.; fire alarm, bell; value of dept. equipment, $2,800; value of bldgs., $500; ann. exp. of dept., $400; total mem., 40 volunteers.

WATER SUPPLY—Lakes and wells.

LONDON, pop. 44,702; fire area, 2,000 acres; mercantile bldgs., brick and stone, 3 to 6 stories; private, stone, brick and wood, 1½ to 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; fire loss for 1906, 48,000; ins. involved for same time, $350,000. Fire dept.—1 steamer, 2 c. engines, 1 aerial truck, 9 c. hand ex., 1 h. & l. truck, 3 hose wagons, 2 comb. h. & l. wagons, 1 supply wagons, 14 horses; hose, cotton, rubber lined, good, 8,000 ft.; inferior, all kinds, 200 ft.; total hose, 8,200 ft.; fire alarm, Gamewell, 66 boxes; value o dept. equipment, $28,000; value of bldgs., $35,000; ann. exp. of dept., $25,000; total mem., 80, paid full time.

WATER SUPPLY—Source, springs, 4 miles from business center; system, pump to res. and direct; res. cap. 5,000,000 gals., dim. 300 x 300 x 17; quality of water, good; 5 pumping engines, cap. per day 8,000,000 gals., constructors Keley, Blake, Northey; mains, cast iron, 92 miles, 4 to 20 in. dia.; 572 hydrants, Stevens; Stevens valves, 300; meters, total number 377, Crown 152, Empire 30, Gem 6, Hersey Rotary 68, Thomson 17, Trident 57, Lambert 47, owned by city; 11,969 services; pipe, lead; pressure, dom. 65 lbs., fire 80 lbs.; consumption per day 7,000,000 gals., per cap. 77 gals.; cost to construct, $1,010,603.59, bonded debt, $600,000; int. paid on bonds, 3 and 4 per cent; ann. cost of mtce., $37,000; works belong to city.

LUCKNOW, pop. 1,500; fire area, 640 acres; bldgs., wood, brick and stone, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.— 1 h. & l. truck, 2 hose carriages; hose, cotton, good 1,500 ft.; rubber, good 800 ft.; inferior, 200 ft.; total hose, 1,500 ft.; fire alarm, bell; value of fire dept. equipment, $600; total mem. 14, paid full time 1, paid part time 13; underwriters' rating, third class.

WATER SUPPLY—Source, springs, creek; system, direct; pumping engines, cap. per day 864,000 gals.; mains, cast iron, 1½ miles, 4 to 8 in. dia.; 6 valves; pressure, fire 125 lbs.; cost to construct, $11,000; ann. cost of mtce., $1,000.

MADOC, pop. 1,400; fire area, 50 acres; bldgs., brick, stone and wood, 2 and 3 stories; wooden roofs not permitted. Fire dept.—1 steam engine, 1 hand engine, 3 hose carriages, 4 long ladders; hose, rubber, good 1,500 ft.; fire alarm, bell; value of fire dept. equipment, $4,100; ann. exp. of dept., $250; total mem., 30 volunteers.

WATER SUPPLY—Source, creeks and wells.

MARKHAM, pop. 1,200; fire area, 200 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. engine, 2 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 1 horse; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 1,200 ft.; total hose, 2,200 ft.; fire alarm, whistle, 8 boxes; value of dept. equipment, $1,000; value of bldgs., $3,000; ann. exp. of dept., $900; total mem. 25, paid part time 2, volunteers 23.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 50,000 gals.; mains, 2 miles, 4 to 6 in. dia.; 24 hydrants, 6 valves; pressure, fire 150 lbs.; cost to construct, $25,000; works belong to city.

MATTAWA, pop. 2,000; fire area, 500 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,800 ft.; value of dept. equipment, $5,000; value of bldgs., $3,000;

WATER SUPPLY—Source, Ottawa and Mattawa rivers and Boom Creek and new reservoir.

MEAFORD, pop. 2,000; fire area, 3 acres; bldgs., brick, 2 and 3½ stories; wooden roofs not permitted in fire limits. Fire dept.—1 steam engine, 2 c. ex., 2 hose carriages; hose, cotton, good 1,500 ft.; fire alarm, telephone; value of fire dept. equipment, $6,000; 1 bldg.; total ann. exp. of dept., $900; total mem., 15, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, bay, 60 rods from business center; system, pump to stdp.; stdp. cap., 80,000 gals., dim. 22 x 35, material used in cons., stone, builders McQuillan & Co.; quality of water, good; 1 pumping engine, cap. per day 1,000,000 gals., constructors Ontario Engine & Machine Works; mains, cast iron, 5½ miles, 4 to 8 in. dia.; 37 hydrants; 17 valves; 300 services; pipe, galv.; pressure, dom. 60 lbs., fire 130 lbs.; consumption per day, 175,000 gals.; cost to construct, $21,000; cost of mtce., $2,000; works belong to town.

MERRITTON, pop. 2,000; fire area, 300 acres; mercantile bldgs., brick, 2 stories; private, brick and wood 1½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—3 c. hand ex., 1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good, 1,500 ft.; rubber, good, 500 ft.; total hose, 2,000 ft.; fire alarm, bell and whistle, 10 boxes; value of dept. equipment, $3,000; value of bldgs., $3,000; ann. exp. of dept., $400; total mem., 30 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, gravity; quality of water, good; res. cap., 250,000 gals.; mains, cast iron, 5 miles, 4 to 14 in. dia.; 46 hydrants; 100 valves; 400 services; pipe, galv. iron and lead; pressure, dom. 70 lbs., fire 70 lbs., cost to construct, $75,000; bonded debt, $27,900; int. paid on bonds, 5 per cent; cost of mtce., $1,247; works belong to city.

MIDLAND, pop. 4,000; fire area, 640 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ord. on main street. Fire dept.—1 steam engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,600 ft.; fire alarm, bell; 3 horses; value of fire dept. equipment, $8,000; total mem., 20, paid full time 1, volunteers 19.

ceiving basin.

MILDWAY, bldgs., brick and wood. Fire dept. —1 steamer, 2 hose carriages; hose, 1,200 ft.; total mem., 25 volunteers.

WATER SUPPLY—Source, 7 tanks.

MILLBROOK, pop. 1,000; fire area, 500 acres; bldgs., brick, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steam engine, 1 hand engine, 1 hose carriage, 4 ladders; hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $1,200; ann. exp. of dept., $114; tital mem. 50, paid part time 1, volunteers 49.

WATER SUPPLY—Source, creeks and 8 tanks; waterworks, 63 hydrants.

MILTON, pop. 1,700; fire area, 200 acres; mercantile bldgs., stone, brick and wood, 1 and 4 stories; private, stone, brick and wood, 1½ stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr., for 3 yrs., $1,283. Fire dept.—1 h. & l. truck, 3 hose wagons; hose, cotton, rubber lined, good 1,400 ft.; fire alarm, automatic; value of dept. equipment, $2,500; value of bldgs., $3,000; ann. exp. of dept., $350; total mem., 25 volunteers.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, gravity; quality of water, good; res. cap. 2,000,000 gals., located side of mountain; mains, cast iron, 6 miles, 4 to 8 in. dia.; 21 hydrants; 17 valves; 250 services; pipe, iron; pressure, dom. 95 lbs., fire 95 lbs.; consumption per day, 60,000 gals.; cost to construct, $25,000; bonded debt, $12,000; int. paid in bonds, 5 per cent; cost of mtce., $100; works belong to town.

MITCHELL, pop. 1,900. Fire dept.—3 hose carriages; hose, rubber, good 800 ft.; cotton, good 1,400 ft.; toual hose, 1,700 ft.; total mem. 12 volunteers; underwriters' rating, sixth class.

WATER SUPPLY—Source, surface water; system, direct pumping; 2 pumping engines; mains, 6,500 ft., 4 and 6 in. dia.; 10 hydrants; waterworks owned by town; cost to construct, $15,000; ann. exp., $1,000.

MORRISBURG, pop. 2,200; fire area, 640 acres; bldgs., brick, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 h. & l. truck, 3 hose carriages, 3 aerial trucks; hose, cotton, rubber lined, good 500 ft.; rubber, good 1,000 ft.; linen, good 1,000 ft.; linen, poor 500 ft.; total hose, 3,000 ft.; fire alarm, electric bell, 6 street boxes; value of fire dept. equipment, $5,500; value of bldgs., $1,000; ann. exp. of dept., $500; total mem. 30, paid part time.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 1,944,000 gals.; mains, iron, 3 miles, Belhouse & Co.; 22 hydrants; pressure, dom. 40 lbs., fire 120 lbs.; cost to construct, $26,000; ann. cost of mtce., $400; works belong to town.

MT. FOREST, pop. 3,000; fire area, 1,400 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 c. engine, 1 h. & l. truck, 2 hose carriages; hose, cotton, good 1,000 ft.; fire alarm, bell; 2 hired horses; value of fire dept. equipment, $3,000; value of bldgs., $8,000; ann. exp. of dept., $300; total mem. 16, paid part time.

WATER SUPPLY—Source, wells and cisterns; system, pumping to stdp., cap. 50,000 gals.

NAPANEE, pop. 4,000; fire area, 1,200 acres; mercantile bldgs., brick, 3 and 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; inferior, all kinds, 350 ft.; total hose 2,850 ft.; fire alarm, electric; value of dept. equipment, $14,500; value of bldgs., $10,000; ann. exp. of dept., $1,500; total mem., 22 volunteers.

WATER SUPPLY—Source, river, in business center; system, pump to stdp. and direct; stdp. cap. 160,000 gals., dim. 16 x 100, material used in cons. iron and steel, builders Dominion Bridge Co.; quality of water good; 2 pumping engines, cap per day 2,500,000 gals., constructor Northey; mains, cast iron 2½ miles, 6 to 10 in. dia.; 33 hydrants; dom. 45 lbs., fire 100 lbs.; consumption per day, 500,000 gals.; cost to construct, $45,000; cost of mtce., $1,500; works belong to Co.

NEW HAMBURG, pop. 1,600; fire area, 500 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steam engine, 48 c. ex., 2 hose carriages, hose, linen, 150 ft.; linen, unlined 1 650 ft.; total hose, 1,800 ft.; fire alarm, bell; value of equipment, $6,000; value of bldgs, $2,000; total mem. 10, paid full time.

WATER SUPPLY—Source, river, wells and cisterns.

NEW MARKET, pop. 3,000; fire area, 300 acres; mercantile bldgs., brick or rough cast, 2 and 3 stories; private, brick clad, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 3 hose carriages; hose, rubber, good 1,650 ft.; cotton, good 2,100 ft.; linen, good 200 ft; total hose, 3,950 ft.; fire alarm, electric and bell, 16 street boxes; value of dept. equipment, $3,000; value of bldg., $2,500; ann. exp. of dept., $1,000; total mem., 51 volunteers.

WATER SUPPLY—Source, wells; system, gravity and pump to res.; quality of water, good; res. cap., 200,000 gals.; pumping engines, cap. per day 1,500,000 gals.; constructors, Worthington; mains, iron, 5 miles, 4 to 10 in. dia., Smith; 32 hydrants, Smith; 30 valves, Smith; meters, total number 19, Hersey; 350 services; pressure, dom. 45 lbs., fire 100 to 150 lbs.; cost to construct, $32,000; ann. cost of mtce., $650; works belong to town.

NIAGARA FALLS, pop. 9,000; fire area, 1,040 acres; mercantile bldgs., brick and frame, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire limits. Fire dept.—1 steam engine (in reserve), 5 c. ex., 2 h. & l. trucks, 1 aerial truck, 4 hose carriages, 3 hose wagons, 2 horses, value $300; hose, linen, good 5,000 ft.; fire alarm, electric, 10 street boxes; value of dept. equipment, $7,000; value of bldgs., $6,000; ann. exp. of dept., $2,000; total mem., 100, paid part time 45, volunteers 150; underwriters' rating, third class.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump to res. and direct; quality of water, good; 3 pumping engines, class triplex, cap. per day 6,000,000 gals., constructor Kennedy; mains, cast iron, 19 miles, 2 to 12 in. dia.; 110 hydrants, Doherty; 100 valves, Doherty; meters, total number 4, Crown, Worthington; meters owned by city; 1,900 services; kind of pipe, iron; pressure, dom. 50 lbs., fire 100 lbs.; consumption, per day 2,500,000 gals., per capita 400 gals.; cost to construct, $69,500; bonded debt, $56,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $5,000; works belong to city.

NORTH BAY, pop. 4,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—2 c. ex., 1 h. & l. truck, 2 hose carriages; total mem., 15, paid full time; underwriters' rating, fourth class.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to res. and direct; quality of water, good; res. cap., 6,000,000 gals.; 2 pumping engines, cap. per day 2,160,000 gals., constructor Northey; mains, cast iron, 5 miles, 4 to 12 in. dia.; 24 hydrants, Canada; 20 valves, Canada; 500 services; kind of pipe, galv. iron; pressure, dom. 60 lbs., fire 60 lbs.; cost to construct, $50,000; bonded debt, $37,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,500; works belong to city.

NORTH TORONTO, pop. 5,406; fire area, 2,500 acres; mercantile bldgs., brick and wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—3 hose and ladder wagons, 2 hose reels with hooks, axes, etc.; hose, cotton, rubber lined, good, 2,000 ft.; electric fire alarm, 22 boxes; value of dept. apparatus, $3,575; value of bldgs., $2,000.

WATER SUPPLY—Source, wells, ¾ miles from business center; system, pump to res. and direct; quality of water, good; res. cap., 190,000 gals. pumping engines, cap. per day 1,000,000 gals. each constructor, C. Smith; mains, cast iron, 15 miles 6 to 10 in. dia., Hamilton and Toronto; 85 hy

lbs.; cost to construct, $55,000; int. paid on bonds, $1,975; ann. cost of mtce., $2,000; works belong to town.

NORWICH, pop. 1,400; fire area, 18 blocks; mercantile bldgs., brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $300; av. ins. involved for same time, $800. Fire dept.—1 steamer, 1 h. engine, 1 h. & l. truck; 2 hose reels, 2 horses; hose, cotton, rubber lined, good, 800 ft.; rubber, good, 500 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $500; ann. exp. of dept., $800; total mem. 10, paid full time 1, paid part time 9.

WATER SUPPLY—Source, 4 wells for domestic purposes; for fire, stream running through center of village; cap. of well, 72,000 gals.

NORWOOD, pop. 1,200; fire area, 650 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $200; ins. for same time, $400. Fire dept.—2 hand engines; 8 c. hand ex., 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 100 ft.; inferior, all kinds, 350 ft.; total hose, 450 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $150; total mem., 20 volunteers.

WATER SUPPLY—Source, wells and creek.

OAKVILLE, pop. 2,000; fire area, 3 sq. miles; bldgs., wood and brick, 2 stories; wooden roofs not permitted in fire limits; fireworks ord.; fires investigated. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, rubber, good 450 ft.; poor 100 ft.; total hose, 550 ft.; fire alarm, bell; value of dept. equipment, $700; value of bldgs., $500; exp. of dept. past year, $300; total mem., 20 volunteers.

WATER SUPPLY—Source, Lake Ontario, 1 pump, cap. 3,000,000 gals.; 200 services.

OMEMEE, pop. 900; fire area, 100 acres; mercantile bldgs., brick, 2 and 2½ stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—2 hand engines, 1 comb. c. & h. wagon, 0 c. hand ex., 1 h. & l. truck, 2 horses; hose, cotton, rubber lined, good, 400 ft.; value of dept. equipment, $12,000; ann. exp. of dept., $1,000; total mem. 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Mill dam & river, 150 yards from business center.

ORANGEVILLE, pop., 3,500; fire area, 600 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs not permitted in fire area. Fire dept.—2 steamers, 1 aerial truck, c. hand ex., 4 h. & l. trucks, 2 hose wagons; 1 hose carriage, 1 comb. c. & h. wagon, 1 horse; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 200 ft.; inferior, all kinds, 200 ft.; total hose, 1,600 ft.; fire alarm, electric, 3 boxes; value of dept. equipment, $3,000; value of bldgs., $2,500; ann. exp. of dept., $1,000; total mem. 18, paid full time 2, paid part time 11, 5 volunteers.

WATER SUPPLY—Source, springs, 2 miles from business center; system, gravity and pump direct; cap., 46,000 gals.; builders, Toronto Co.; res. cap., 86,000 gals.; pumping engines, class dup., cap. per day 1,000,000 gals., constructor Kerr; mains, iron, 7 miles, 4 to 10 in. dia., Hamilton; hydrants, Stevens; pressure, dom. 30 to 51 lbs., fire 80 to 100 lbs.; cost to construct, $56,000; int. paid on bonds, 3⅞ per cent.; ann. cost of mtce., $1,000; works belong to town.

ORILLA, pop. 6,000; fire area, 3x1½ miles; bldgs., brick, 2 stories; iron roofs. Fire dept.—c. engine, 1 h. & l. truck, 2 hose carriages, 1 supply wagon; hose, cotton, good 1,700 ft.; rubber, good, 1,000 ft.; total hose, 2,700 ft.; fire alarm, bell; 7 street boxes; value of dept. equipment, $1,000; value of bldgs., $6,500; ann. exp. of dept., $200; total mem., 16 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 1½ miles from business center; system, pump to res. and stdp.; dim., 16x30; builders, McQuillan & Laxton; res. cap., 250,000 gals.; pumping engines, cap. per

mains, cast iron, 10 miles, 4 to 10 in. dia., Gartshore; 60 hydrants, Gartshore; 700 services; pipe, iron; pressure, dom. 50 lbs., fire 90 lbs.; cost to construct, $70,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $2,000; works belong to city.

OSHAWA, pop. 4,500; fire area, 2,500 acres; mercantile bldgs., brick and iron, 1 to 4 stories; private, brick and wood, 1 to 2 stories; wooden roofs not permitted in fire limits. Fire dept.—1 steam engine, 1 hand fire engine, 1 c. engine, 25 c. ex., 1 h. & l. truck, 3 hose carriages, 1 supply wagon, 6 horses; hose, rubber, good 400 ft.; inferior, 500 ft.; cotton, good 1,900 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $18,000; value of bldgs., $5,000; ann. exp. of dept., $1,500; total mem., 20.

WATER SUPPLY—Source, springs and tanks; waterworks installed: pump from Lake Ontario; 78 hydrants; mains, 58,972 ft.; 1½ to 12 in. dia.; 400 meters; 300 services.

OTTAWA, pop. 80,000; fire area, 8 sq. miles; mercantile bldgs., brick and stone, 3 to 8 stories; private, stone, brick and wood, 2 to 4 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—3 steamers, 2 aerial trucks, 26 c. hand ex., 3 h. & l. trucks, 9 hose wagons, 9 hose carriages, 42 horses; hose, cotton, rubber lined, good, 20,000 ft.; inferior, all kinds, 3,000 ft.; total hose, 23,000 ft.; fire alarm, bell and electric, 129 boxes; value of dept. equipment, $85,000; value of bldgs., $120,000; ann. exp. of dept., $73,000; total mem. 64, paid full time.

WATER SUPPLY—Source, river, 2 miles from business center; system, pump direct; pumping engines, cap. per day, 35,000,000 gals.; mains, 135.84 miles, 3 to 24 in. dia.; 1,070 hydrants; meters total number 42; 18,121 services; pressure, dom. 90 to 93 lbs., fire 110 lbs.; cost to construct, $2,250,000; int. paid on bonds 5 per cent; ann. cost of mtce., $175,000; works belong to city.

OWEN SOUND, pop. 11,000; bldgs., brick, 2 to 4 stories; wooden roofs permitted, if laid in mortar or on asbestos paper. Fire dept.—1 steam engine, 5 c. ex., 1 h. & l. truck, 1 extension ladder, 5 hose carts, 1 comb. hose and ladder wagon, 1 hose wagon, 4 horses; value of dept. equipment, $800; hose, cotton, good, 6,500 ft.; fire alarm, electric, 22 boxes; value of equipment, $14,000; ann. exp. $9,800; total mem., 18, paid full time 6, volunteers 18; underwriters' rating, second class.

WATER SUPPLY—Source, spring system, gravity to res.; res. cap. 500,000 gals.; mains, cast iron, 16 miles, 3 to 10 in. dia., St. Lawrence Fdy.; 125 hydrants, Smith, Perkins; 64 valves; meters, total number 120, National, Crown; 2,500 services; pressure, dom. 68 lbs., fire 68 lbs.; cost to construct, $225,900; ann. cost of mtce., $1553; works belong to town.

PAISLEY, pop. 1,000; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 h. & l. truck, 2 hose carriages, hooks, pails, etc.; hose, cotton, good 600 ft.; rubber, good 600 ft.; total hose, 1,200 ft.; fire alarm, bell and whistle; value of dept. equipment, $8,300; value of bldgs., $1,450; total ann. exp. of dept., $350; total mem., 50, part paid.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 4,000,000 gals., constructors Osborne Killey; mains, cast iron, ½ mile, 6 in. dia., Osborne, Killey; 6 hydrants, Osborne, Killey; 4 valves; pressure, fire 100 lbs.; cost to construct, $18,000; ann. cost of mtce., $600; works belong to town.

PALMERSTON, pop. 2,000; fire area, 3 miles; mercantile bldgs., brick, 2 stories; private, brick, 2 stories; wooden roofs permitted. Fire dept.—1 steam engine, 2 hand engines, 1 h. & l. truck, 2 hose carriages, 1 supply wagon; hose, rubber, good 700 ft.; linen, good 800 ft.; total hose, 1,500 ft.; fire alarm, bell; value of dept. equipment, $3,500; value of bldgs., $1,000; ann. exp. of dept., $775; total mem., 15 paid.

WATER SUPPLY—Source, deep wells; system, pump to res.; to stdp. and direct; stdp., dim. 100 x 20, cap. 235,000 gals.; res. dim. 40 x 10, 103,000 gals., pumping cap., 1,000 gals. per minute; pressure, 100 lbs.

tile bldgs., stone and brick, 2 and 3 stories; private, brick, wood and stone, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 4 hose reels, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; fire alarm electric, 7 boxes; value of dept. equipment, $6,500; value of bldgs., $10,000; ann. exp. of dept., $1,200; total mem. 50, paid part time.

WATER SUPPLY—Source, springs; system, pump to res.; res. cap., 1,000,000 gals.; pumping engines, cap. per day 260,000 gals., constructor Northy; mains, 10 miles, 4 to 8 in. dia., Waterous; 48 hydrants, Waterous; 62 valves; pressure, dom. 70 lbs., fire 70 lbs.; cost to construct, $80,000; ann. cost of mtce., $3,000; works belong to town.

PARKHILL, pop. 1,500; fire area, 10 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated; av. fire loss per yr. for 2 yrs., $3,000; av. ins. for same time, $2,300. Fire dept.—1 steamer, 2 hose carriages; hose, cotton, rubber lined, good 1,200 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $250; total mem., 15 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, tanks and 10 cisterns.

PARRY SOUND, district, pop. 2,500; fire area, 200 acres; mercantile bldgs., wood and brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 3 hose reels, 8 hose sleighs; hose, cotton, good 1,600 ft.; rubber, good 100 ft.; total hose, 1,700 ft.; fire alarm, electric bell; 4 street boxes; value of dept. equipment, $2,500; value of bldgs., $2,000; total mem., 30, paid part time, volunteers.

WATER SUPPLY—Source, Georgian bay, ¾ miles from business center; system, pump to tank; tank cap. 25,000 gals.; builders, Rice, Lewis & Co.; 2 pumping engines, cap. per day 1,500,000 gals., constructor Chas. Smith; mains, cast iron and steel, 5 miles, 3 to 12 in. dia.; 58 hydrants, S. Lawrence Fdy.; 30 valves; 600 services; pressure, dom. 50 lbs., fire 100 lbs.; cost to construct, $56,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,800; works belong to town.

PEMBROKE, pop. 5,500; fire area, 300 acres; bldgs., wood, brick and stone, 1½ to 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steam engine, 2 c. ex., 1 h. & l. truck, 1 aerial truck, 4 hose carriages, all kinds: hose, cotton, good 3,000 ft.; inferior, 1,000 ft.; total hose, 4,000 ft.; fire alarm, bell; value of dept. equipment, $8,000; value of town hall, $16,000; ann. exp. of dept., $600; total mem., 22 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump to stdp.; stdp. cap., 128,000 gals., builder Cowan; pumping engines, cap. per day 1,000,000 gals., constructor Northey; mains, iron, 5½ miles, 6 to 10 in. dia., Drumond & McCall; 59 hydrants, Stevens & Burns; 34 valves; 850 services; kind of pipe, lead and galv. iron; pressure, dom. 73 lbs., fire 125 lbs.; cost to construct, $75,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $4,000; works belong to town.

PENETANGUISHENE, pop. 3,250; fire area, 50 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 and 2½ stories; wooden roofs permitted; fireworks and combustibles ord. Fire dept.—6 c. hand ex., 1 h. & l. truck, 4 hose wagons, 3 hose carriages; hose, cotton, rubber lined, good 2,500 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $4,200; ann. exp. of dept., $250; total mem. 25, paid full time 1, volunteers 24.

WATER SUPPLY—Source, springs and artesian wells; system, pump to res., builder Inglis; res. cap. 60,000 gals.; 2 pumping engines, cap per day 900,000 gals., constructor Northey; mains, 6½ miles, 4 to 10 in. dia.; 46 hydrants; 10 valves; pressure, dom. 60 to 70 lbs., fire 80 to 120 lbs.; cost to construct, $35,500; ann. cost of mtce., $1,700; works belong to town.

PERTH, pop. 4,000; fire area, 20 acres; mercantile bldgs., brick and wood, 1½ to 3 stories; permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 10 c. hand ex., 1 h. & l. truck, 4 hose wagons; hose, cotton, rubber lined, good 2,000 ft.; inferior, all kinds, 800 ft.; total hose, 2,800 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $2,300; total mem., 38, paid part time 3, 35 volunteers.

WATER SUPPLY—Source, river, 1 mile from business center; system, pump direct; filtration, slow sand; quality of water, good; 3 pumping engines, 1 steam pump and 2 turbine pumps, cap. per day 5,000,000 gals., constructor Worthington; mains, cast iron, 9 miles, 41 hydrants; 65 valves; 500 services; pipe, lead and iron; pressure, dom. 75 lbs., fire 120 lbs.; works belong to Canadian E. & W. Power Co., Ltd.

PETERBOROUGH, pop. 16,000; fire loss for 1908, $4,000. Fire dept.—1 steam engine, 4 c. ex., 1 h. & l. truck, 2 hose wagons, 1 comb. c. & h. carriage; total hose, 4,000 ft.; fire alarm, electric, 25 boxes; 6 horses; total mem. 22, paid full time 5, 17 volunteers; underwriters' rating, second class.

WATER SUPPLY—Source, river, 2½ miles from business center; system, pump direct; pumping engines, cap. per day 5,000,000 gals., constructor Hamilton; mains, cast iron, 17½ miles, 4 to 16 in. dia., Gartshore; 213 hydrants, Mathews; meters, total number 30, Crown; 1,013 services; pressure, dom. 100 lbs., fire 138 lbs.; cost to construct, $225,763; int. paid on bonds, 5 and 6 per cent.; ann. cost of mtce., $10,914; works belong to Co.

PETROLIA, pop. 3,500; fire area, 40 acres; mercantile bldgs., brick and wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—2 steamers, 5 c. hand ex., 2 h. & l. trucks, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 2,000 ft.; inferior, all kinds, 300 ft.; total hose, 3,300 ft.; fire alarm, bell and whistle; value of dept. equipment, $13,500; value of bldgs., $4,800; ann. exp. of dept., $2,500; total mem., 31 volunteers.

WATER SUPPLY—Source, lake, 11 miles from business center; system, pump to stdp. and direct; stdp. cap., 250,000 gals., builders Petersborough Bridge Co.; pumping engines, cap. per day 1,200,000 gals.; mains, 27 miles, 2 to 12 in. dia.; 100 hydrants; meters, total number 4; 1,080 services; pressure, fire 25 lbs.; cost to construct, $185,052; int. paid on bonds, 4 per cent.; ann. cost of mtce., $4,637.

PICTON, pop. 3,722; fire area, 552 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; roofs mostly metal, shingles laid in mortar permitted; fireworks ord. Fire dept.—1 hand engine, 2 c. ex., 1 h. & l. truck, 4 hose carriages, all kinds other apparatus, picks, poles, hooks, buckets, etc.; hose, rubber, new 1,400 ft.; cotton, good 300 ft.; leather, inferior, 250 ft.; total hose, 1,950 ft.; fire alarm, electric, 8 street boxes; value of fire dept. equipment, $3,000; ann. exp. of dept., $750; total mem., 19, paid full time.

WATER SUPPLY—Source, bay; system, gravity and pump to res. and direct; res. cap. 400,000 gals.; pumping engines, cap. per day 400,000 gals., constructors, Worthington, Blake, Smith-Vaile; mains, cast iron, 5¼ miles, 2 to 8 in. dia., Gartshore; 41 hydrants, Buchanan; 25 valves; meters, total number 14, National, Buffalo; 200 services; kind of pipe, galv. iron; pressure, fire 70 lbs.; cost to construct, $34,000; int. paid on bonds, 5 per cent.; ann. cost of mtce., $2,000; works belong to town.

PLATTSVILLE, pop. 600; mercantile bldgs., brick and wood, 1 to 3½ stories; private, brick and wood, 9 ft; wooden roofs permitted in fire area. Fire dept.—1 h. engine, 10 c. hand ex., 1 h. & l. truck; 1 hose carriage; hose, cotton, rubber lined, good, 500 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $300; ann. exp. of dept., $25; total mem., 12 volunteers.

WATER SUPPLY—Source, well and tanks, also mill dam and creek.

POINT EDWARD, pop. 1,285; bldgs., brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire dept.—1 steam engine, 4 c. ex., 1 h. & l. truck, 2 hose carriages; hose, canvas, good 300 ft.; linen, good 1,000 ft.; total hose, 1,300 ft.; fire

way and equipped by their volunteer members; value of dept. equipment, $4,000; total mem., 30 volunteers.

WATER SUPPLY—Source, St. Clair River; system, direct; capacity of pumps, 200 gals. per min.; mains, ¼ mile, 6 in. dia.; pressure, fire 160 lbs.

PORT ARTHUR, pop. 6,500; fire area 1,000 acres; mercantile bldgs., stone, brick and wood, 1 to 5 stories; private, stone, brick and wood; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. engine, 1 c. engine, 1 h. & l. truck, 1 hose wagon, 3 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 300 ft.; inferior, all kinds, 300 ft.; total hose, 3,100 ft.; fire alarm, electric; value of dept. equipment, $3,500; value of bldgs., $2,000; ann. exp. of dept., $2,000; total mem. 27, paid full time 4.

WATER SUPPLY—Source, wells.

PORT ELGIN, pop. 1,800; fire area, 1,500 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 hand engine, 1 h. & l. truck; 2 hose reels, hose, rubber, good, 2,000 ft.; fire alarm, bell; value of fire dept. equipment, $2,000; value of bldgs., $700; ann. exp. of dept., $300; total mem., 25 volunteers.

WATER SUPPLY—Source, pond, in business center; system, pump to stdp.; stdp. cap. 100,000 gals; stdp. dim. 16 x 80; pumping; cap. per day 1,080,000 gals.; pressure, dom. 65 lbs., fire 110 lbs.; cost to construct, $2,000; ann. cost of mtce., $250; works belong to city.

PORT HOPE, pop. 5,000; fire area, whole town; mercantile bldgs., brick, 3 and 4 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 hand engine, 2 c. engines, 1 c. ex., 1 aerial truck, 3 hose carriages, 1 hose wagon, 2 c. supply carts, 2 hose reels; hose, rubber, good 950 ft.; cotton, good 1,500 ft.; total hose, 2,450 ft.; fire alarm, electric bell; 2 horses, value $300; ann. exp. of dept., $1,000; total mem., 15, paid full time 1, paid part time 14; underwriters' rating, third class.

WATER SUPPLY—Source, lake, ½ mile from business center; system, pump to stdp.; stdp. cap. 230,000 gals., dim. 25x78; material used in cons. steel, builder B. Hunter; quality of water, good; res. cap. 200,000 gals.; 2 pumping engines, class comp. dup., cap. per day 4,608,000 gals., constructor Northey; mains, cast iron, 10 miles, 4 to 12 in. dia.; 80 hydrants, Canada; 45 valves, Canada; meters, total number 110, Hersey Disc 10, Hersey Torrent 2, Buffalo 50, Trident 42; meters owned by town; 330 services; pressure, dom. 100 lbs., fire 100 lbs.; consumption, per day 100,000 gals., per capita 20 gals.; cost to construct, $90,000; ann. cost of mtce., $4,000; works belong to town.

PORT PERRY, pop. 1,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, 1 h. engine, 3 hose carriages; hose, cotton, rubber lined, 1,000 ft.; rubber, good, 500 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft.; fire alarm, bell, 3 boxes; ann. exp. of dept., $200; total mem., 20, part paid.

WATER SUPPLY—Source, lake and tanks.

PRESCOTT, pop. 3,000; fire area, 640 acres; mercantile bldgs., brick, 3 stories; private, brick and stone, 2 stories; wooden roofs permitted. Fire dept.—2 steam engines, 1 h. & l. truck, 4 hose carriages; hose, linen, good 1,300 ft.; rubber, good 350 ft.; inferior 150 ft.; leather, good 350 ft.; inferior 150 ft.; total hose, 3,000 ft.; fire alarm, bell and telephone; 2 horses; value of dept. equipment, $48,000; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 25 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, St. Lawrence river; situated ½ mile from business center; system, pump to stdp. and direct; stdp. cap. 87,961 gals; dim. 35 x 22½ ft.; material used in construction, steel plate; quality of water, good; 1 pump, dup. non-condensing; cap. per day, 1,440,000 gals., Northy Mfg. Co.; mains, cast iron, 7½ miles, 4 to 12 in. dia.; 92 hydrants; 60 valves, Canada foundry; owned by corporation; 525 services; 80 lbs., fire 120 lbs.; consumption per day, 136,363 gals.; per capita, 45 gals.; cost to construct, $65,000; bonded debt, $60,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,828; works belong to corporation.

PRESTON, pop. 2,008; fire area, 160 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and stone, 1½ and 2 stories; wooden roofs permitted; no fireworks ord.; fires investigated. Fire dept.—1 steam engine, 1 hand engine, 1 h. & l. truck, 2 hose carriages, 1 hose wagon, other apparatus, buckets; hose, rubber, good 500 ft.; cotton, good 1,000 ft.; inferior 150 ft.; total hose, 1,650 ft.; fire alarm, bell and telephone; 2 horses, hired; value of dept. equipment, $4,000; value of bldgs., $5,000; ann. exp. of dept., $750; total mem., 24, paid full time; 3 fire companies, 1 engine company, 1 h. & l. company, 1 hose company.

WATER SUPPLY—Source, springs.

RENFREW, pop. 3,700; fire area, 150 acres; mercantile bldgs., brick, stone and wood, 2 and 3 stories; private, brick, stone and wood, 2 stories; wooden roofs not permitted. Fire dept.—1 steam engine, 1 hand engine, 1 h. & l. truck, 4 hose carriages; hose, cotton, good 2,500 ft.; fire alarm, bell and telephone; value of dept. equipment, $7,250; value of bldgs., $3,000; ann. exp. of dept., $500; total mem., 80, paid part time 2, volunteers 78.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp cap. 157,000 gals.; filtration system, N. Y. Filter; cap. of plant, 500,000 gals.; pumping engines, cap. per day 2,300,000 gals.; mains, 9 miles, 4 to 12 in. dia.; 103 hydrants, Revere; pressure, dom. 50 lbs., fire 120 lbs.; cost to construct, $105,000; int. paid on bonds, 4½ per cent.; ann. cost of mtce., $2,232.

RICHMOND HILL, pop. 700; fire area, 160 acres; bldgs., concrete, brick, brickcased and wood, 1½ and 2 stories; shingle, iron and gravel roofs. Fire dept.—2 hand engines, 1 h. & l. truck, 2 hose carriages; hose, cotton, good 1,200 ft.; rubber, good 600 ft.; inferior, 600 ft.; total hose, 2,400 ft.; fire alarm, bell; value of dept. equipment, $2,000; bldg. rented; ann. exp. of dept., $200; total mem., 40, paid part time, volunteers.

WATER SUPPLY—Source, tanks.

RIDGETOWN, pop. 2,400; fire area, ½ sq. mile; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. truck, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good, 1,900 ft.; inferior, all kinds, 300 ft.; total hose, 2,200 ft.; fire alarm, bell and telephone; value of dept. equipment, $8,000; value of bldgs., $16,000; ann. exp. of dept., $850; total mem., 21.

WATER SUPPLY—Source, springs; 9 water tanks in case of fire.

ST. CATHERINES, pop. 12,505, fire area, 26 acres; mercantile bldgs., brick, 1½ to 6 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 7 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 6,000 ft.; total hose; 6,000 ft.; fire alarm, bell, 58 boxes; value of department equipment, $15,000; value of bldgs., $8,000; ann. exp. of dept. $7,684.50; total mem. 55, paid full time 5, paid part time 5, 45 volunteers.

WATER SUPPLY—Source, lake and canal, 4 miles from business center; system, gravity; quality of water, good; res. cap., 365,000,000 gals.; mains, cast iron, 9.4 miles, 4 to 30 in. dia.; 315 hydrants; 404 valves; meters, total number 95, Crown 14, Empire 3, Gem 5, Hersey Rotary 8, Trident 7, Keystone 5, owned by consumer; 3,200 services; pipe, galv. iron and lead; pressure, dom. 70 lbs., fire 100 lbs.; consumption per day, 2,200,000 gals.; cost to construct, $525,000; bonded debt, $345,000; int. paid on bonds, 4 per cent; cost of mtce., $7,000; works belong to city.

ST. MARY'S, pop. 3,500; bldgs., wood, brick and stone, 2 and 3 stories; wooden roofs per-

—1 steam engine, 1 c. engine, 1 hand engine, 2 c. ex., 1 h. & l. truck, 3 hose carriages, Siamese couplings used; hose, cotton, good 1,500 ft.; rubber, good 600 ft.; inferior, 200 ft.; total hose, 2,300 ft.; fire alarm, bell; value of dept. equipment, $6,000; value of bldgs., $20,000; ann. exp. of dept., $700; total mem., 15, paid part time; underwriters' rating, fourth class.

WATER SUPPLY—Source, creek, 1-3 mile from business center; system, pump to stdp.; stdp. cap. 65,000 gals.; material used in cons. stone and steel, builders John Ingalls & Son; quality of water, good; 1 pumping engine, class comp. dup., cap. per day 1,000,000 gals., constructor Kerr; mains 26¾ miles, cast iron, 4 to 10 in. dia.; 16 hydrants, Kerr; Kerr valves; meters, total number 5, Keystone; meters owned by town; 327 services; pipe, lead; pressure, dom. 40-70 lbs., fire 100-120 lbs.; works belong to city.

ST. THOMAS, pop. 15,000, mercantile bldgs., brick, cement and wood, 2 to 4 stories; private, brick, cement and wood, 2 stories; wooden roofs permitted in fire area (if laid in asbestos); fireworks ord.; causes of fires investigated. Fire dept. 4 c. hand ex., 1 h. & l. truck, hose wagons, 4 horses; hose, cotton, rubber lined, good, 2,300 ft.; inferior, all kinds, 300 ft.; total hose, 2,600 ft.; fire alarm, bell and electric, 30 boxes; value of dept. equipment, $5,000; value of bldgs., $4,000; ann. exp. of dept., $4,000; total mem. 18, paid full time 3, paid part time 15.

WATER SUPPLY—Source, creek; system, pump direct; res. cap. 7,000,000 gals.; 3 pumping engines, cap. per day 25,000,000 gals.; mains, cast iron, 25 2-3 miles, 4 to 14 in. dia., St. Thomas Pipe Co.; 165 hydrants, Ludlow; 115 valves; meters, total number 191; 3,071 services; pressure, dom. 45 lbs., fire 80-110 lbs.; cost to construct, $159,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $3,677; works belong to city.

SARNIA, pop. 9,000; fire area, 2,000 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $3,566; av. ins. involved for same time, $15,263. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 1 hose carriage, 4 horses; hose, cotton, rubber lined, good, 3,200 ft.; fire alarm, electric, 20 boxes; value of dept. equipment, $4,862; value of bldgs., $10,000; ann. exp. of dept., $3,000; total mem., 16, paid full time 1, paid part time 15.

WATER SUPPLY—Source, river, 1-5 mile from business center; system, pump direct; quality of water, good; 4 pumping engines, cap. per day 8,900,000 gals., constructor Worthington; mains, cast iron; 33 miles, 4 to 20 in. dia.; 181 hydrants; 334 valves; meters, total number 5, Gem 1, Pittsburg 1, Worthington 3, Buffalo 1, Pittsburg 1, Keystone 1, owned by consumer; 2,714 services; pipe, lead and iron; pressure, dom. 50 to 60 lbs., fire 90 to 110 lbs.; consumption per day, 2,350,000 gals.; cost to construct, $205,300; bonded debt, $205,250; int. paid on bonds, 4½ per cent; cost of mtce., $3,554; works belong to city.

SAULT STE. MARIE, pop. 7,500; fire area, 780 acres; mercantile bldgs, concrete, wood, stone and brick, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted; no fireworks ord. Fire dept.—1 steam engine, 15 c. ex. 2 h. & l. trucks, 4 hose carriages, 3 hose reels, 1 hose truck, 5 horses; hose, cotton, rubber lined, 3,200 ft.; fire alarm, electric, 16 boxes; value of fire dept. equipment, $9,000; value of bldgs., $10,500; ann. exp. of dept., $7,500; total mem., 28, paid full time.

WATER SUPPLY—Source, Lake Superior; situated 1 mile from business center; system, pump direct; quality of water, good; 4 pumps, cap. per day 11,500,000 gals., Northey; mains, cast iron, 4 to 24 in. dia.; 116 hydrants; pressure, dom. 90 lbs., fire 100 lbs.; works belong to Co.

SEAFORTH, pop. 2,900; fire area, 150 acres; mercantile bldgs., brick, 2 and 3 stories; private, stone, brick and wood, 1½ and 2 stories; wooden roofs not permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 aerial truck, 2 c. hand ex., 1 h. & l. truck, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good, 3,900 ft.; fire alarm, bell and whistle, 9 boxes; dept., $1,000; total mem., 26 volunteers.

WATER SUPPLY—Source, creek; system, pump direct; res. cap. 400,000 gals., cap. per day 1,907,200 gals., constructors Worthington, Kerr, Inglis & Hunter; mains, iron, 3 miles, 4 to 8 in. dia., Inglis & Hunter; 16 hydrants, Inglis & Hunter; 4 valves; pressure, fire 100-140 lbs.; cost to construct, $18,000; ann. cost of mtce., $700; works belong to city.

SHELBURNE, pop. 1,400; fire area, 200 acres; mercantile bldgs., brick, 3 stories; private, brick and iron, 2 stories. Fire dept.—1 c. engine, 1 hose carriage, 1 hose tower, ladders; hose, cotton, good 1,200 ft.; fire alarm, bell; total mem., 44, all volunteers.

WATER SUPPLY—Source, wells; system, pump to stdp.; stdp. cap. 80,000 gals.; mains, 2 miles, 10 in. dia.: 18 hydrants; pressure, fire 50-55 lbs.; cost to construct, $21,000; works belong to village.

SIMCOE, pop. 3,500; fire area, 25 acres; mercantile bldgs., brick, 3 to 1 stories; private, stone, santile bldgs., brick, 3 to 1 stories; private, stone, brick, wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $550; av. ins. for same time, $550. Fire dept.—2 c. engines, 2 c. hand ex., 2 h. & l. trucks, 2 hose wagons, 2 hose carriages; hose, cotton, rubber lined, good, 2,500 ft.; rubber, good, 500 feet.; inferior, all kinds, 500 ft.; total hose, 3,500 ft.; fire alarm, bell, 15 boxes; value of dept. equipment, $4,200; value of dept. bldgs., $2,900; ann. exp. of dept., $1,200; total mem., 21, paid part time; underwriters' rating.

WATER SUPPLY—Source, springs; stdp. cap. 130,000 gals.; 4 pumping engines, 2 natural gas and 2 Smart-Turner, combed cap. 144,000 gals. per day; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $76,000.

SMITH'S FALLS, pop. 5,000; fire area, 1¼ sq. miles; bldgs., brick, wood and stone, 2 and 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steam engine, 75 c. ex., 1 h. & l. truck, 2 hose carriages; hose, cotton, good 2,000 ft.; inferior, 500 ft.; total hose, 2,500 ft.; fire alarm, electric bell, 12 street boxes; 2 horses; value of dept. equipment, $18,000; value of bldgs., $8,500; ann. exp., $1,050; total mem., 28, paid part time 3, volunteers 25; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, in business center; system, pump direct, dim. 20 x 16; filtration system, N. Y.; pumping engines, class comp., cap. per day 1,000,000 gals., constructors Worthington, Northey; mains, cast iron, 7 miles, 4 to 10 in. dia.; 72 hydrants; 40 valves; 450 services; pipe, lead; pressure, dom. 60 lbs., fire 100 lbs.; consumption per day, 400,000 gals.; cost to construct, $125,000; int. paid on bonds, 4 per cent; cost of mtce., $4,000; works belong to private party.

SOUTHAMPTON, pop. 2,200; fire area, 500 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks ord.; causes of fires investigated. Fire dept.—1 h. engine, 40 c. hand ex., 2 hose carriages; total hose, 6,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $500; ann. exp. of dept., $150; total mem., 10 volunteers.

WATER SUPPLY—Source, well, 1-16 mile from business center; system, pump to stdp.; dim. 16 x 110, material used in cons. steel; filtration system, gravel; quality of water, good; 1 pumping engine, cap. per day 1,080,000 gals., constructor Northey; mains, cast iron, 113,000 ft., 4 to 8 in. dia.; 27 hydrants; 18 valves; 178 services; pipe, galv. iron; pressure, dom. 47 to 67 lbs., fire 100 lbs.; consumption per day, 60,000 gals.; cost to construct, 33,870; bonded debt, $30,246; cost of mtce., $1,100, works belong to town.

STAYNER, pop. 1,400; fire area, 200 acres; mercantile bldgs., brick and wood, 1 and 2 stories; private, wood and brick, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—2 hose carriages; hose, cotton, good 1,000 ft.; value of dept. equipment, $3,000; value of bldgs., $1,000; total mem., 12 volunteers.

WATER SUPPLY—New waterworks system put in, cost $23,000; system, gravity.

brick, 3 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 salvage wagon, 5 c. hand ex., 1 h. & l. truck, 1 hose wagon, 3 hose carriages, 2 horses; hose, cotton, rubber lined, good 4,000 ft.; rubber, good, 150 ft.; total hose, 4,150 ft.; fire alarm, electric, 24 boxes; value of dept. equipment, $12,000; value of bldgs., $10,000; ann. exp. of dept., $6,000; total mem. 17, paid full time 5, paid part time 12.

WATER SUPPLY—Source, artesian wells and creek, 3 and 4 miles from business center; system, pump direct; quality of water, fair; res. cap. 500,000 gals.; 2 pumping engines, class comp. dup., cap. per day 4,500,000 gals, constructors Worthington, Gordon; mains, cast iron, 13 miles, 4 to 12 in. dia.; 102 hydrants, Stevens; 98 valves, Stevens; meters, total number, 60, Hersey Rotary, Worthington, Trident, meters owned by city; 830 services; pipe, lead; pressure, dom. 65 lbs., fire 120 lbs.; consumption per day 1,000,000 gals., per capita 85 gals.; cost to construct, $150,000.

STRATHROY, pop. 3,816; fire area, 50 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire dept.—1 steamer, 1 hand engine, 2 hose carriages, 2 horses; hose, cotton, rubber lined, good 500 ft.; rubber, good 1,000 ft.; inferior, all kinds, 500 ft.; total hose, 2,000 ft; fire alarm, bell; value of dept. equipment, $9,000; value of bldgs., $3,000; ann. exp. of dept., $1,000; total mem. 22, paid full time 1, volunteers 21; underwriters' rating, third class.

WATER SUPPLY—Source, wells and river, 1-5 mile from business center; system, pump to stdp.; stdp. cap. 175,000 gals., dim. 20 x 80, material used in cons. steel, builders Hunter Bros.; quality of water, good; 1 pumping engine, class comp. dup., size 12 x 18 x 12, cap. per day 900,000 gals., constructors Kerr; mains, cast iron, 4 miles, 4 to 10 in. dia.; 36 hydrants, Kerr; 19 valves, Kerr; pressure, dom. 40 lbs., fire 100 lbs.; cost to construct, $50,000; works belong to town.

SUDBURY, pop. 4,000; mercantile bldgs., brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ord.; fires investigated. Fire dept.—1 steam engine, 1 h. & l. truck, 3 hose carriages, 1 hose wagon, 2 horses; hose, cotton, good, 3,000 ft.; total mem. 16.

WATER SUPPLY—Source, lake, 1 mile from business center; system, pump to res.; stdp. cap. 70,000 gals., dim. 24 x 24, material used in cons. steel; quality of water, good; 2 pumping engines, class dup., constructor Northey; 2 motor-driven turbine pumps, comb. cap. 158,400 gals. per day; mains, cast iron, 7 miles, 4 to 12 in. dia.; 44 hydrants; 65 valves; meters, total number 9, Thompson & Pittsburg; owned by corporation; 500 services; pipe, galv. iron; pressure, dom. 82 to 92 lbs., fire 92 to 120 lbs.; consumption per day, 400,000 gals.; cost to construct, $70,000; bonded debt, $50,000; int. paid on bonds, 5 per cent; works belong to town.

TEESWATER, pop. 1,223; fire area, 476 acres; mercantile bldgs., brick and wood, 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs not permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, rubber, good 1,000 ft.; cotton, good 400 ft.; total hose, 1,400 ft.; fire alarm, bell and electric, 7 street boxes; value of fire dept. equipment, $11,000; value of bldgs., $1,500; exp. for past year, $400; total mem., 24 volunteers.

WATER SUPPLY—Source, river, ¼ mile from business center; system, pump direct; quality of water, good; 2 pumping engines, size 10 x 15; mains, cast iron, 1¼ miles; pressure, fire 180 lbs.; cost to construct, $16,000; ann. cost of mtce., $400; works belong to town.

THESSALON, pop. 1,300; fire area, 100 acres; bldgs., wood, stone, cement and brick, 2 stories; wooden roofs permitted. Fire dept.—1 hand engine, 4 c. ex., 2 hose carriages; hose, cotton, good 1,000 ft.; rubber, good 5,000 ft.; total hose, 10,000 ft.; fire alarm, bell and whistle; value of equipment, $14,000; value of bldgs., $4,000; exp. of dept. for the year, $800; total mem., 25 volunteers.

WATER SUPPLY—Source, lake, ¼ mile from business center; system, pump direct; quality of

12 x 6 x 12, cap. per day 1,440,000 gals., constructors, Northey, Fairbanks, Morse; mains, cast iron, 2¼ miles, 4 to 6 in. dia.; 21 hydrants, Doherty; 4 valves; pipe, galv. iron; pressure, dom. 50 lbs., fire 120 lbs.; consumption per day 5,000 gals.; per capita 43 gals.; cost to construct, $16,000; bonded debt $21,000; int. paid on bonds, 5 per cent., ann. cost of mtce., $1,200; works belong to city.

THOROLD, pop. 2,300; fire area, 2,000 acres; bldgs., brick, stone and wood, 1 to 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steam engine, 2 hose carriages; hose, cotton, good 900 ft.; rubber, 800 ft.; linen, good 500 ft.; total hose, 1,700 ft; fire alarm, bell; value of dept. equipment, $7,000; value of bldgs., $5,000; ann. exp. of dept., $550; total mem., 36 volunteers.

WATER SUPPLY—Source, canals, wells, system, pump to stdp.; stdp. cap., 100,000 gals.; pressure, fire 150 lbs., pumping cap. 1,000 gals. per minute; steam fire engine, cap. 800 gals. per min.

TILBURY, pop. 1,562; fire area, 577 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck; 1 hose wagon, 1 hose carriage, 2 horses; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 600 ft.; inferior, all kinds, 350 ft.; total hose, 2,150 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of bldgs., $2,000; ann. exp. of dept., $275; total mem., 10 volunteers.

WATER SUPPLY—Source, lake, 3 miles from business center; system, gravity; stdp. cap., 60,000 gals.; res. cap., 300,000; pumping engines, cap. per day 750,00 gals., constructor Hughes; mains, iron, 4½ miles, 4 to 12 in. dia., Canada Pipe Co., Ludlow; 15 hydrants, Stevens, Turner & Burns; 123 services; pressure, dom. 30 lbs., fire 100 lbs.; Ludlow; 20 hydrants, Stevens, Turner & Burns; cost to construct, $23,700; int. paid on bonds, 5 per cent.; ann. cost of mtce., $800; works belong to town.

TILLSONBURG, pop. 2,500; fire area, 960 acres; mercantile bldgs., brick, 3 stories; private, wood and brick, 2 stories; fires investigated. Fire dept.—1 h. & l. truck, 2 c. ex., 2 hose carriages, 2 hose wagons, 1 hose sleigh; siamese couplings used; hose, cotton, good 2,100 ft; fire alarm, bell; value of dept. equipment, $4,000; value of 2 bldgs., $2,500; total mem., 15, paid part time; underwriters' rating, first class.

WATER SUPPLY—Source, surface water, ¼ mile from business center; system, pump direct; 2 pumping engines, constructors Holly; mains, cast iron, 2½ miles, 4 to 8 in. dia., Thomson; 35 hydrants, Thomson; pressure, fire 90 lbs.; cost to construct, $23,600; int. paid on bonds, 4 per cent.; ann. cost of mtce., $500; works belong to town.

TORONTO, pop. 326,000; fire area, 11,000 acres; mercantile bldgs., brick and stone, 3 to 12 stories; private, brick and wood, 2½ stories; wooden roofs permitted in fire area; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $273,122; av. ins. involved for same time, $1,767,574. Fire dept.—8 steamers, 3 c. engines, 6 h. & l. trucks, 30 c. hand ex., 2 aerial trucks, 18 hose wagons, 1 comb. c. & h. wagon, 70 horses; total hose, rubber, good, 34,100 ft.; fire alarm, electric, 233 boxes; value of dept, equipment, $350,000; ann. exp. of dept., $295,000; total mem., 211, paid full time.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump direct; quality of water, good; res. cap. 33,000,000 gals.; 5 pumping engines, class comp., cap. per day 37,000,000 gals.; constructors Blake, Worthington, Inglis; mains, iron, 323.74 miles, 4 to 36 in. dia.; 3.725 hydrants; meters, total number, 2,768, Crown, Empire, Gem, Hersey Disc, Thomson, Worthington, Buffalo, Keystone, Trident, Lambert, Nash, owned by city and consumers; 65,303 services; pipe lead; pressure, dom. 50 lbs., fire 90 lbs.; consumption per day, 29,500,000 gals., per capita 114 gals.; cost to construct, $956,626; bonded debt, $5,039,013; int. paid on bonds, 4¾ per cent; ann. cost of mtce., $540,715; works belong to city.

1,100 acres; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 chemical engine, 1 h. & l. truck, 2 hose carriages, 5 horses, value $850; hose, cotton, good 2,000 ft.; inferior, 2,000 ft.; total hose, 4,000 ft.; fire alarm, Gaynor, 22 street boxes; value of dept. equipment, $12,000; value of bldgs., $9,000; ann. exp. of dept., $4,367; total mem. 22, paid full time 5, volunteers 17.

WATER SUPPLY—Source, lake, 3 miles from business center; system, pump direct; pumping engines, cap. per day 3,750,000 gals., constructors John Inglis & Co.; mains, 22 miles, 4 to 12 in. dia.; 209 hydrants, Lawrence Foundry; 155 valves; meters, total number 11, Crown; 2,350 services; pressure, dom. 40 to 45 lbs., fire 60 to 80 lbs.; cost to construct, $200,000; ann. cost of mtce., $7,500; works belong to city.

TOTTENHAM, pop. 600; fire area, 400 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick, stone and wood, 1½ stories; wooden roofs permitted in fire area; causes of fires investigated. Fire dept.—1 h. engine, 1 h. & l. truck, 1 hose carriage; hose, cotton, rubber lined, good, 350 ft.; total hose, 350 ft.; fire alarm, bell; value of dept. equipment, $500; value of bldgs., $3,000; total mem., 25 volunteers.

WATER SUPPLY—Source, mill pond, cistern, wells and tanks.

TRENTON, pop. 4,800; fire area, 1,800 acres; mercantile bldgs., brick, 2 and 3 stories; private, wood and brick, 1½ to 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—2 steam engines, 12 c. ex., 5 hose carriages, 7 ladders, 1 hose wagon, siamese couplings used, 7 horses; hose, cotton, good 4,000 ft.; inferior, 500 ft.; rubber, good, 500 ft.; total hose, 5,000 ft.; fire alarm, bell; value of dept. equipment, $15,000; value of 2 bldgs., $6,000; ann. exp. of dept., $2,000; total mem., 40, paid full time 2, volunteers 38; underwriters' rating, third class.

WATER SUPPLY—Source, spring, ¼ mile from business center; system, pump to stdp. and direct; stdp. cap. 30,000 gals.; quality of water, good; res. cap., 100,000 gals.; 1 pumping engine, class trip., cap. per day 432,000 gals., constructors Stilwell-Bierce; mains, cast iron, 8 miles, 1 to 4 in. dia.; 4 hydrants; meters, total number 4; 350 services; pipe, galv. iron; pressure, dom. 20 lbs., fire 60 lbs.; cost to construct, $50,000; cost of mtce., $1,000; works belong to Co.

TWEED, pop. 1,600; fire area, 30 acres; mercantile bldgs., brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; causes of fires investigated. Fire dept.—1 steamer, extension ladders, 24 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 300 ft.; inferior, all kinds, 400 ft.; total hose, 1,900 ft.; fire alarm, bell; value of dept. equipment, $4,000; value of bldgs., $1,000; ann. exp. of dept., $200; total mem., 14 volunteers.

WATER SUPPLY—Source, river, lake and tanks.

UXBRIDGE, pop. 2,600; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire area. Fire dept.—1 hand engine, 1 h. & l. truck, 2 hose carriages; hose, rubber, good, 1,450 ft.; inferior, all kinds, 150 ft.; total hose, 1,600 ft.; fire alarm, bell; value of dept. equipment, $9,000; ann. exp. of dept., $350; total mem. 21, paid part time.

WATER SUPPLY—Source, creeks, in business center; system, pump direct; Holly pumping engines; mains, cast iron, 3¼ miles, 6 in dia., Gartshore; 15 hydrants, Whitelaw; pressure, fire 180 lbs.; cost to construct, $15,000; ann. cost of mtce., $300; works belong to town.

WALKERTON, pop. 3,000; fire area, 950 acres; bldgs., brick and wood, 2 and 3 stories. Fire dept.—1 h. & l. truck, 4 hose carriages, 4 c. ex.; hose, cotton, good 1,600 ft.; inferior, 400 ft.; linen, good, 800 ft.; total hose, 2,800 ft.; fire alarm, bell; value of apparatus, $2,500; value of bldgs., $12,000; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs, 1¼ miles from business center; system, gravity; quality of water, 4 to 8 in. dia.; 52 hydrants; 790 services; pipe, galv. iron; pressure, dom. 50 lbs., fire 60 to 100 lbs.; cost to construct, $50,000; bonded debt, $30,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $900; works belong to town.

WATERFORD, pop. 1,068; fire area, 440 acres. Fire dept.—1 hand engine, value of equipment, $300; value of bldgs., $5,600; mem. all volunteers; underwriters' rating, 1¼ to 3¼ class.

WATER SUPPLY—Source, wells.

WATERLOO, pop. 3,000; fire area, 400 acres; mercantile bldgs., brick and wood, 1 to 4 stories; private, brick and wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined, good 500 ft.; rubber, good 1,000 ft.; inferior, all kinds, 450 ft.; total hose, 1,950 ft.; fire alarm, bell; 4 boxes; value of dept. equipment, $4,500; value of bldgs., $5,000; ann. exp. of dept., $400; total mem., 19 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, springs in business center; system, pump to stdp., stdp. cap. 225,000 gals.; mains, cast iron, 21 miles, 4 to 10 in. dia., Gartshore; 75 hydrants, Ludlow; 48 valves; meters, total number 300, Trident, Niagara, Keystone; 700 services; pipe, galv. iron; pressure, fire 100 lbs.; cost to construct, $84,000; works belong to municipality.

WATFORD, pop. 1,299; fire area, 400 acres; mercantile bldgs., brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 1 hose wagon; hose, cotton, rubber lined, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $3,000; value of dept. bldgs., $2,000; total mem., 40 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, tanks.

WELLAND, pop. 2,000; fire area, 500 acres; mercantile bldgs., stone, wood, brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires investigated; fire loss per yr. for 3 yrs., $200. Fire dept.—1 steamer, 2 c. hand ex., 1 h. & l. hruck, 3 hose carriages; hose, cotton, rubber lined, good 1,250 ft.; rubber, good 300 ft.; inferior, all kinds, 600 ft.; total hose, 2,150 ft.; fire alarm, electric, 5 boxes; value of bldgs., $2,600; ann. exp. of dept., $350; total mem., 34, paid part time 30, volunteers 4.

WATER SUPPLY—Source, canal and lake, ¼ mile from business center; system, pump direct; quality of water, good; res. cap. 1,000,000 gals.; 2 pumping engines, 10½ x 22, cap. per day 2,000,000 gals., constructor Kennedy; mains, cast iron, 21½ miles, 4 to 10 in. dia.; 35 hydrants; 22 valves, Ludlow; 454 services; pipe, wrought iron; pressure, dom. 80 lbs., fire 110 lbs.; consumption, per day 380,000 gals., per capita 190 gals.; cost to construct, $57,798.93; bonded debt, $50,376.30; int. paid in bonds, 4 and 5 per cent.; ann. cost of mtce., $1,000; works belong to city.

WESTPORT, pop. 900; fire area, 100 acres; bldgs., wood and brick, 1½ and 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—3 hand engines, 20 c. ex.; hose, cotton, good 500 ft.; fire alarm, bell.

WATER SUPPLY—Source, lake on one side and streams on the other side, giving a sufficient supply.

WHITBY, pop. 3,500. Fire dept.—1 steam engine, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages; hose, rubber lined, good 2,000 ft.; total mem., 30 volunteers; underwriters' rating, third class.

WATER SUPPLY—Waterworks system; source, Lake Ontario; pump to stdp.; 42 hydrants; mains, 10 in.

WIARTON, pop. 3,000; fire area, 300 acres; mercantile bldgs., stone, brick and wood, 1 to 4 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire area; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose sleigh, 2 hose reels; hose, cotton, rubber lined,

equipment, $3,500; value of bldgs., $2,000; ann. exp. of dept., $153; total mem., 24 volunteers.

WATER SUPPLY—Source, bay; system, pump direct; stdp. dim. 80 x 80, material used in cons. stone; quality of water, good; 2 pumping engines, cap. per day, 936,000 gals., constructor Ronald; mains, iron, 6 miles, 2 to 6 in. dia.; 16 hydrants; 4 valves; 400 services; pipe, iron; pressure, dom. 85 lbs., fire 120 lbs.; cost to construct, $60,000; bonded debt, $40,000; int. paid on bonds, 5 per cent; cost of mtce., $2,000; works belong to town.

WINDSOR, pop. 14,500; fire area, 2,500 acres; mercantile bldgs., brick and stone, 3 and 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire dept.—1 comb. c & h. wagon, 5 c. ex., 1 h. & l. truck, 3 hose carriages, 1 exercise wagon, 7 horses, value $800; hose, cotton good 5,500 ft.; fire alarm, National, 39 street boxes, value of dept. equipment, $12,000; value of bldgs., $8,500; ann. exp. of dept., $20,000, including $6,450 paid for hydrants; total mem. 22, paid full time 11, part time 11; underwriters' rating, second class.

WATER SUPPLY—Source, river; system, pump direct; quality of water, good; 4 pumping engines, class comp. dup., cap. per day 12,500,000 gals., constructor Snow; mains, cast iron, 33 miles, 4 to 16 in. dia.; 279 hydrants; 197 valves; meters, total number 37, owned by city; 2,900 services; pipe, lead; pressure, dom. 45 lbs., fire 85 to 160 lbs.; cost to construct, $336,000; bonded debt, $171,000; int. paid on bonds, 4 per cent; cost of mtce., $40,000; works belong to city.

WINGHAM, pop. 2,500; fire area, 600 acres; mercantile bldgs., brick and wood, 1 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., $1,000; av. ins. for same time, $666. Fire dept.—1 h. & l. truck, 1 hose wagon, hose carriage; hose, cotton, rubber lined, good 2,200 ft.; fire alarm, bell; value of dept. equipment, $2,500; value of bldgs., $500; ann. exp. of dept., $1,250; total mem., 22; underwriters' rating, third clas.

WATER SUPPLY—Source, river, ¾ mile from business center; system, pump direct into stdp.; 2 pumping engines, cap. per day 720,000 gals., constructors Goldie & McCullogh; mains, iron, 3 miles, 6 to 10 in. dia.; 25 hydrants, Canada Fdy.; 13 valves, Canada Fdy.; pressure, fire 100 lbs.; cost to construct, $29,300; bonded debt, $15,500; int. paid on bonds, 3 and 4 per cent; ann. cost of mtce., $17,300; works belong to city.

WOODSTOCK, pop. 9,300; fire area, 320 acres; mercantile bldgs., brick and wood, 2 and 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fire investigated; av. fire loss per yr. for 3 yrs., $13,333; av. ins. for same time, $28,500. Fire dept.—2 c. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good 3,350 ft.; inferior, all kinds, 1,350 ft.; total hose, 4,700 ft.; fire alarm, electric, 19 boxes; value of dept. equipment, $7,500; value of bldgs., $10,800; ann. exp. of dept., $3,500; total mem. 12, paid full time 6, paid part time 5, volunteers 7.

WATER SUPPLY—Source, springs; system, pump direct; pumping engines, cap per day 4,000,000 gals., constructors J. Inglis, Hughes; mains, 19½ miles, 4 to 12 in. dia., Gartshore; 150 hydrants, Whitelaw, Stevens & Barnes; 140 valves; meters, total number 18, Crown, Kersey; 1,900 services; pressure, dom. 60 lbs., fire 125 lbs.; cost to construct, $154,000; ann. cost of mtce., $6,100; works belong to city.

Places with a population of 1,000 or more not reported: Arthur, Brighton, Dutton, Eganville, Hanover, L'Original, Lakeville, Rodney, Wallaceburg, Weston.

PRINCE EDWARD ISLAND

CHARLOTTETOWN, pop. 12,080; fire area, 15,000 acres; mercantile bldgs., brick and wood, 3 and 4 stories; private, wood and brick, 2½ and 4 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 3 c. hand ex., 1 h. & l. truck, 2 hose wagons, 6 hose carriages, 4 horses; hose, cotton, rubber lined, good 2,500 ft.; inferior, all kinds, 1,000 ft.; total hose, 3,500 ft.; fire alarm, electric, 30 boxes; value of dept. equipment, $10,000; value of bldgs., $15,000; ann. exp. of dept., $5,000; total mem., 45 volunteers.

WATER SUPPLY—Source, wells, 2½ miles from business center; system, pump to res.; quality of water, good; res. cap., 1,125,000 gals.; 2 pumping engine, cap. per day 2,000,000 gals., constructors Blake; mains, cast iron, 18 miles, 4 to 18 in. dia.; 2 hydrants, Galvin; 217 valves, Coffin; meters, total number 16, Hersey Rotary; 2,000 services; pipe, lead; pressure, dom. 60 lbs., fire 65 lbs.; consumption per day 750,000 gals., per capita 54 gals.; cost to construct, $235,896.88; bonded debt, $235,896.88; int. paid on bonds, 3 to 5 per cent.; ann. cost of mtce., $6,000; works belong to city.

SUMMERSIDE, pop. 2,875; fire area, 200 acres; mercantile bldgs., stone, brick, wood, 1 to 4 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 2 hand engines, 1 h. & l. truck, 4 hose carriages, 2 horses; hose, cotton, rubber lined, good 6,000 ft.; inferior, all kinds, 600 ft.; total hose, 6,600 ft.; fire alarm, bell; value of dept. equipment, 7,900; ann. expenses of dept., $1,187.57; total mem. 69, paid part time; underwriters' rating, second class.

WATER SUPPLY—Source, wells; system, pump to stdp.; standpipe cap. 366,000 gals.; 2 pumping engines, class compound, cap. per day 1,008,000 gals., constructor Worthington; 56 hydrants; pressure, dom. 78 lbs., fire 90 lbs.

Places with a population of 1,000 or more having no organized fire department: Georgetown.

AYLMER, pop. 1,726; fire area, 1,347 acres; mercantile bldgs., brick and wood, 1½ and 2 stories; private, brick, stone, wood, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 steamer, 1 h. & l. truck, 1 hose wagon, 1 hose carriage; hose, cotton, rubber lined, good 800 ft.; rubber, good 1,050 ft.; inferior, all kinds, 200 ft.; total hose, 2,050 ft.; fire alarm, electric; value of dept. equipment, $5,000; value of bldgs., $300; ann. exp. of dept., $600; total mem., 20 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, ½ mile from business center; system, pump to stdp.; stdp. cap., 60,000 gals; filtration through stone-filled crib; 2 pumping engines, cap. per day 1,200,000 gals., constructor Worthington; mains, cast iron, 4 miles, 4 to 12 in. dia., Drummond, McCall; 26 hydrants, Eddy; 40 valves; meters, total number 1, Crown; 426 services; pipe, lead; pressure, dom. 60 lbs.; fire 120 to 140 lbs.; cost to construct, $45,000; ann. cost of mtce., $1,500.

BEAUHARNOIS, pop. 2,000; fire area, 4 sq. miles; mercantile bldgs., brick and stone, 2½ stories; private, brick, stone and wood. Fire dept. -1 steamer, 1 comb. c. & h. wagon, 1 c. engine, 2 hose wagons, 3 reels; hose, cotton, rubber lined, 2,500 ft.; fire alarm, telephone system, 5 boxes; value of dept. equipment, $3,500; value of bldgs., $2,000; ann. exp. of dept., $250; total mem., 12 volunteers; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 1,440 gals.; mains, 5 miles; 32 hydrants; 495 services; pressure, fire 125 lbs.; cost to construct, $32,000.

BEAUPORT, pop. 1,200. No organized fire dept.—1 steamer, 2 horsepower engines, 1 h. & l. truck, 6 hose carriages; hose, cotton, rubber lined, good 1,500 ft.

WATER SUPPLY—Source, springs, 4½ miles from business center; system, gravity; mains, 6½ miles, 3 to 12 in. dia.; 9 hydrants; pressure, fire 135 lbs.; cost to construct, $34,000.

CHICOUTIMI, pop 5,000; mercantile bldgs., brick, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.: causes of fires investigated. Fire dept.—2 h. & l. trucks, 1 hose wagon, 2 hose carriages; hose, cotton, rubber lined, good, 2,400 ft.; linen 200 ft.; total hose, 2,600 ft.; fire alarm, telephone; value of dept. equipment, $5,000; ann. exp. of dept., $250; total mem., 9, volunteers 6, 3 paid men; underwriters' rating, fourth class.

WATER SUPPLY—Source, river, 2 miles from business center; system, gravity; mains, 6 miles, 3 to 10 in. dia., Drummond, McCall; 40 hydrants; pressure, dom. 90 lbs., fire 135 lbs.; cost to construct, $103,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $850.

COATICOOKE, pop. 3,500; fire area, 640 acres; bldgs., wood and brick, 1 to 3 stories; wooden roofs permitted except on principal streets. Fire dept.—1 steamer, 1 hand engine, 2 c. ex., 1 h. & l. truck, 2 hose carriages, 1 hose wagon; hose, linen, good 1,500 ft.; linen, unlined, good 500 ft.; total hose, 2,000 ft.; fire alarm, bell, telephone and whistle; 3 horses, value $400; value of dept. equipment, $7,000; ann. exp. of dept., $1,000; total mem., 36, paid part time 16, volunteers 20.

WATER SUPPLY—Source, springs, 1 mile from business center; system, gravity; stdp. cap. 50,000 gals., material used in construction iron; res. cap., 250,000 gals.; quality of water, good; mains, wrought iron, 6 miles, 3 to 8 in. dia.; 16 hydrants; 500 services; pipe, iron; pressure, dom. 80 lbs., fire 90 lbs.; cost to construct, $52,000; bonded debt, $20,000; int. paid on bonds, 5 per cent; ann. cost of mtce., $1,200; works belong to Co.

COOKSHIRE, pop. 1,003, fire area, 400 yds.; mercantile bldgs., wood, 2 to 3 stories; private, brick and wood, 1½ to 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 h. & l. truck, 2 hose carts; hose, inferior, all kinds, 1,000 feet.; fire alarm, bell and whistle; value of dept. equipment, $2,000; value of bldgs., $375; total mem., 25 volunteers.

WATER SUPPLY—Source, springs, 2½ miles from business center; system, pump to res.; res. cap. 500,000 gals.; quality of water good; mains, cast iron, 2 miles, 4 to 10 in. dia.; 60 hydrants, Cookshire Machine Works, 9 valves; 2 meters, Buffalo; 150 services; pressure, dom. 110 to 150 lbs., fire 40 to 150 lbs.; cost to construct, $20,000; ann. cost of mtce., $800; works belong to city.

COWANSVILLE, pop. 900; fire area, 400 acres; bldgs., brick and wood, 1½ to 4 stories; fireworks and combustibles ord. No organized fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, rubber lined, good 1,000 ft.; rubber, good 1,000 ft.; total hose, 2,000 ft.; underwriters' rating, fifth class.

WATER SUPPLY—Source, springs and brooks, 1½ miles from business center; system, gravity; stdp. cap., 3,000,000; res. cap., 1,500,000 gals.; quality of water good; mains, cast iron, 6 miles, 4 to 12 in. dia.; 31 hydrants; 9 valves; 84 services; pressure, dom. 75 lbs.; fire 75 lbs.; cost to construct, $21,655; bonded debt, $20,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $600.

DANVILLE, pop. 1,200; fire area, 213 acres; bldgs., brick and wood, 2 and 3 stories; wooden roofs not permitted. Fire dept.—1 hand engine, 6 hose carriages; hose, rubber, good, 1,250 ft.; leather, inferior, 800 ft.; total hose, 2,050 ft.; fire alarm, bell; value of dept. equipment, $2,000; total mem., 25 volunteers; underwriters' rating, fifth class.

WATER SUPPLY—Source, streams and cisterns; 28 hydrants; system pump to res.; 2 pumps; cap. per day, 188,640 gals.

FRASERVILLE, pop. 7,800; fire area, 4,800 acres; mercantile bldgs., wood and brick, 1 to 3 stories; private, wood and brick, 1 to 3 stories; wooden roofs permitted; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 6 h. & l. trucks, 2 hose carriages, 2 hose wagons; hose, cotton, good, 3,500 ft.; linen, good, 1,000 ft.; total hose, 4,500 ft.; fire alarm, telephone; 6 horses, value $400; value of dept. equipment, $6,727; value of bldgs., $9,000; ann. exp. of dept., $2,007; total mem. 19, paid part time 10, volunteers 9, paid by the year; underwriters' rating, fifth class.

WATER SUPPLY—Source, lake; system, gravity; stdp. dim., 10 x 80; quality of water, good; res. cap., 500,000 gals.; mains, 19 miles, 4 to 12 in. dia.; 98 hydrants; 40 meters; 1,100 services; pipe, lead; cost to construct, $275,000; cost of mtce., $2,000; works belong to town.

GRANBY, pop. 4,000; fire area, 400 acres; mercantile bldgs., brick and wood, 2 and 3 stories, private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ord. Fire dept.—2 c. hand ex., 1 h. & l. truck, 2 hose reels; hose, cotton, good, 1,500 ft.; fire alarm, electric and bell, 7 street boxes, 2 horses; value of dept. equipment, $3,000; ann. exp. of dept., $2,600; total mem., 18, paid part time.

WATER SUPPLY—Source, lake, 5 miles from business center; system, gravity; mains, cast iron, 14½ miles, 4 to 10 in. dia., Londonderry Iron Co.; 63 hydrants, Allen, Taylor & Co.; 400 services; pipe, lead; pressure, fire 90 to 110 lbs.; cost to construct, $40,600; int. paid on bonds, 5½ per cent; cost of mtce., $1,000; city is about to buy works from Co. at cost of $100,000.

HULL, pop. 16,000; fire area, 4,000 acres; mercantile bldgs., stone, brick and wood, 2 to 5 stories; private, stone, brick and wood, 2 to 5 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 hand engine, 6 c. hand ex., 1 h. & l. truck, 2 hose wagons, 5 hose carriages, 5 horses; hose, cotton, rubber lined, good 4,000 ft.; inferior, all kinds, 1,300 ft.; total hose, 5,300 ft.; fire alarm, whistle, 30 boxes; value of dept. equipment, $10,000; value of bldgs., $20,000; ann. exp. of dept., $13,000; total mem., 15, paid full time.

WATER SUPPLY—Source, river, ½ mile from busi-

water, good; 4 pumping engines, cap. per day 6,000,000 gals., constructors Worthington, McDougall Co.; mains, cast iron, 19 miles, 4 to 20 in. dia., Glasgow; 147 hydrants, Thos. Lawson; 172 valves, Thos. Lawson; 3 meters; 2,750 services; pipe, lead; pressure, dom. 70 lbs.; fire 105 lbs.; consumption, per day 2,000,000 gals.; cost to construct, $450,000; bonded debt, $380,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $6,000; works belong to the city.

HUNTINGTON, pop. 1,200; fire area, 200 acres; mercantile bldgs., brick and wood, 1½ to 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; combustibles ord. Fire dept.—1 hand engine, 2 hose carriages; fire alarm, bell; value of dept. equipment, $1,500; value of bldgs., $2,000; ann. exp. of dept., $168; total mem., 16, paid part time; underwriters' rating, fifth class.

Water Supply—Source, river; system, pumping to tank; cap. of tank, 55,000 gals.; 30 hydrants; mains, 4½ miles, 4 to 8 in. dia.

IBERVILLE, pop. 2,200 bldgs., wood and brick, 2 stories; wooden roofs permitted. Fire dept.—1 h. & l. truck, 2 hose carriages; hose, cotton, good, 2,000 ft.; fire alarm, gong; total mem. 60, 10 paid full time, 50 volunteers; underwriters' rating, fifth class.

Water Supply—Source, river; system, pump direct; 2 pumping engines, cap. per day 18,640,000 gals.; mains, 4½ miles; 35 hydrants; 16 valves; pressure, dom. 70 to 80 lbs., fire 120 lbs.; cost to construct, $45,000; ann. cost of mtce., $1,800; works belong to city.

JOLIETTE, pop. 6,000; fire area, 1 sq. mile; mercantile bldgs., brick and stone, 3 to 4 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steamer, 1 h. & l. truck, 2 hose carriages, all kinds, 3 c. ex., siamese couplings used; hose, cotton, rubber lined, 3,000 ft.; fire alarm, bell; 8 horses, value $400; value of dept. equipment, $13,000; value of 2 bldgs., $18,000; total mem., 11, paid full time 7, paid part time 4; underwriters' rating, third class.

Water Supply—Source, river; system, pump direct; pumping engines, cap. per day 5,300,000 gals., constructors Deyone, Deblois; mains, iron, 3 miles, 4 to 8 in. dia., Robinson; 60 hydrants, Joliette Foundry; 28 valves; pressure, dom. 50 lbs., fire 100 to 120 lbs.; cost to construct, $90,000; ann. cost of mtce., $2,000; works belong to town.

LACHINE, pop. 10,000; fire area, 2½ sq. miles; mercantile bldgs., brick, stone and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks ord. Fire dept.—1 steamer, 6 c. ex., 1 h. & l. truck, 5 hose carriages, 1 hose wagon, 1 sleigh, 3 engines owned by factories, 4 horses; hose, linen, rubber lined, good, 8,000 ft.; fire alarm, bell and whistle, 27 street boxes; 2 horses; value $400; value of dept. equipment, $9,350; value of bldgs., $5,000; ann. exp. of dept., $1,200; total mem., 20, paid part time 16, paid full time 6; underwriters' rating, third class.

Water Supply—Source, river; system, pump direct; 2 pumping engines, Blake duplex, cap. per day 900,000 gals.; mains, iron, 6 miles, 4 to 14 in. dia., Gartshore, Drummond, McCall; 100 hydrants, Chapman; 60 valves; meters, total number 6, Crown, Worthington; pipe, lead, pressure, dom. 30 lbs., fire 120 lbs.; cost to construct, $145,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $5,600; works belong to city.

LACHUTE, pop. 2,431; fire area, 1,920 acres; mercantile bldgs., wood and brick, 2½ stories; private, wood and brick, 1½ and 2 stories; wooden roofs permitted; no fireworks and combustibles ord. Fire dept.—1 hand engine, 1 hose carriage; hose, cotton, rubber lined, good 1,000 ft.; value of dept. equipment, $2,000; underwriters' rating, fourth class.

Water Supply—Source, brook, 3 miles from business center; system, gravity; mains, 7 miles, 4 to 6 in. dia.; pressure, fire 60 lbs.; cost to construct, $30,000; works belong to Co.

LAPRAIRIE, pop. 1,700; fire area, 160 acres; mercantile bldgs., brick and stone, 2 stories; private, wooden roofs permitted; fireworks ord. Fire dept.—1 steamer, 1 c. engine, 1 h. & l. truck, 1 hose carriage, 2 hose wagons; hose, cotton, good 900 ft.; linen, fair 400 ft.; total hose, 1,300 ft.; fire alarm, bell; value of dept. equipment, $5,000; value of bldgs., $2,000; ann. exp. of dept., $200; total mem., 50 volunteers; underwriters' rating, fifth class.

Water Supply—Source, river; system, pump to res.: quality of water, good; pumping engines, cap. per day 144,000 gals., constructor Knowles; mains, cast iron, 4¾ miles, 4 to 6 in. dia.; 15 hydrants, Garth; 35 valves; meters, total number 4; 350 services; pipe, galv. iron and lead; pressure, dom. 30 lbs., fire 75 lbs.; cost to construct, $35,000; ann. cost of mtce., $900.

LENNOXVILLE, pop. 1,224; fire area, 2,845 acres; mercantile bldgs., brick, 1½ and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—1 c. engine, 3 c. hand ex., 2 hose carriages; hose, cotton, rubber lined, good, 1,000 ft.; fire alarm, bell, 6 boxes.

Water Supply—Source, springs, 1½ miles from business center; system, gravity and pump direct; res. cap., 1,000,000 gals.; quality of water, good; 1 pumping engine, cap. per day, 120,000 gals; mains, cast iron, 5 miles, 4 to 8 in. dia.; 22 hydrants; 7 valves; 2 meters; pressure, fire 75 lbs.; works belong to Co.

LEVIS, pop. 7,783; mercantile bldgs., wood and brick, 2 and 3 stories; private, wood and brick, 1½ to 3 stories; wooden roofs permitted; no fireworks ord. Fire dept.—3 steamers, 2 hand engines, 5 c. ex., 8 h. & l. trucks, 8 hose carriages, all kinds; hose, rubber, good 2,000 ft.; inferior, 1,500 ft.; cotton, good 4,000 ft.; linen, good 400 ft.; total hose, 7,900 ft.; fire alarm, telephone, 110 street boxes; 5 horses, value $1,000; value of dept. equipment, $35,000; value of bldgs., $30,000; ann. exp. of dept., $6,500; total mem., 41, paid full time 16, paid part time 25.

Water Supply—Source, river; system, pump to res.; stdp. cap., 100,000 gals.; quality of water, good; pumping engines; cap. per day, 1,000,000 gals.; mains, cast iron, 10 miles, 4 to 12 in. dia.; 107 hydrants; 150 valves; 1,300 services; pipe, galv. iron; pressure, dom. 50 to 150 lbs.; cost to construct, $278,000; works belong to city.

LONGUEUIL, pop. 3,300; fire area, 500 acres; mercantile bldgs., stone, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 6 hose carriages, 1 hose wagon, 2 hand pumps; hose, cotton, good 2,100 ft.; fire alarm, electric and bell, 11 street boxes; 1 horse, value $100; value of dept. equipment, $3,400; value of bldgs., $200; ann. exp. of dept., $1,100; total mem. 7, paid full time; underwriters' rating, fourth class.

Water Supply—Source, St. Lawrence River, 1 mile from business center Montreal; system, pump direct to mains; filtration system, N. Y.; quality of water, good; 2 pumping engines, class 1, Worthington comp., size 10 x 17 inches, 1 Waterous, 8 x 12 inches, cap. per day, 1,500,000 gals.; mains, cast iron, 7½ miles, 4 to 8 in. dia.; 57 hydrants, Ludlow, Waterous; 75 valves; 690 services; pipe, lead; pressure, dom. 50 lbs., fire 90 lbs.; consumption per day, 350,000 gals.; bonded debt, $100,000; int. paid on bonds, 4½ per cent; ann. cost of mtce., $3,000; works belong to town.

LOUISEVILLE, pop. 1,500; fire area, 28 acres; mercantile bldgs., 20 ft.; private, 40 ft.; wooden roofs permitted. Fire dept.—2 steamers, 1 hand engine, 1 c. engine, 4 c. ex., 2 h. & l. trucks, 2 hose carriages; hose, cotton, good, 2,000 ft.; rubber, good, 100 ft.; leather, good 100 ft.; total hose, 2,200 ft.; fire alarm, bell; 1 horse, value $100; value of dept. equipment, $2,500; value of bldgs., $1,000; ann. exp. of dept., $50; total mem., 12 volunteers.

Water Supply—Source, river, 9 miles from business center; system, gravity; res. cap., 20,000 gals.; mains, 13 miles, 3 to 16 in. dia.; 20 hydrants;; pressure, dom. 25 lbs., fire 25 to 30 lbs.; cost to construct, $4,200.

MASTAI, pop. 1,400; fire area, 2 sq. miles; bldgs., stone, 2 to 3 stories; wooden roofs not

permitted; fireworks ord. Fire dept.—1 steamer, 4 hand ex., 2 h. & l. trucks, 5 hose carriages, 1 hose and supply wagon; hose, cotton, good 1,100 ft.; linen, good 1,400 ft.; total hose, 2,500 ft.; fire alarm, whistle and bell; value of dept. equipment, $13,000; total mem., 52 volunteers.

WATER SUPPLY—Source, springs.

MONTREAL, pop. 267,730; fire area, 6,000 acres; mercantile bldgs., stone and brick, 2 to 10 stories; private, stone and brick, 3 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—11 steamers, 3 salvage wagons, 2 c. engines, 50 c. hand ex., 10 h. & l. trucks, 4 aerial trucks, 1 water tower, 9 hose wagons, 22 hose reels, 120 horses; hose, cotton, rubber lined, good 37,000 ft.; fire alarm, Gamewell, 325 boxes; value of dept. equipment, $300,000; value of bldgs., $500,000; ann. exp. of dept., $322,541; total mem., 235 paid full time.

WATER SUPPLY—Source, river, 6 miles from business center; system, pump to res. and direct; quality of water, good; res. cap., 44,400,000 gals.; pumping engines, cap. per day, 46,000,000 gals., constructor, Worthington; mains, cast iron, 249 miles, 4 to 30 in. dia., Canadian; 1,844 hydrants; 352 valves, Canadian; meters, total number 1,653; Crown, Union, Empire, Gem, Hersey Rotary, Worthington, Trident, Keystone, owned by city; 69,000 services; pipe, lead; pressure dom. 40 to 80 lbs., fire 90 to 125 lbs.; consumption per day, 36,000,000 gals.; cost to construct, $9,200,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $287,048, works belong to city.

ORMSTOWN, pop. 1,050; fire area, 640 acres; mercantile bldgs., brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 steamer, 2 hose carriages, 1 extension ladder; hose, rubber, good 500 ft.; cotton, good 450 ft.; inferior, 50 ft.; total hose, 1,000 ft.; fire alarm, bell; 2 horses, value $200; value of dept. equipment, $4,000; value of bldgs., $600; ann. exp. of dept., $600; total mem., 25, paid part time, volunteers 40; underwriters' rating, fifth class.

WATER SUPPLY—Source, river.

QUEBEC, pop. 70,000; fire area, 147,648 acres; mercantile blds., brick, stone and wood, 1 to 6 stories; private, brick, stone and wood, 1 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—2 steamers, 60 c. hand ex., 3 h. & l. trucks, 2 aerial trucks, 17 hose reels, 33 horses; hose, cotton, rubber lined, good, 12,000 ft.; inferior, all kinds, 1,000 ft.; total hose, 13,000 ft.; fire alarm, Gamewell, 100 boxes; value of dept. equipment, $60,000; value of bldgs., $80,000; ann. exp. of dept., $40,000; total mem., 56, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, lake and river, 7 miles from business center; system, gravity; quality of water, good; res. cap., 100,000,000 gals.; mains, cast iron, 70 miles, 4 to 30 in. dia.; 490 hydrants; 480 valves; 8,200 services; pipe, lead; pressure, dom. 30 to 60 lbs., fire 80 to 100 lbs.; consumption per day, 12,000,000 gals., per capita 150 gals.; cost to construct, $2,500,000; int. paid on bonds, 4 and 7 per cent; ann. cost of mtce., $25,000; works belong to city.

RICHMOND, pop. 2,200; mercantile bldgs., wood and brick, 1½ and 2 stories; private, wood and brick, 1½ stories; wooden roofs not permitted. Fire dept.—1 hand engine, 2 h. & l trucks, 2 hose carriages, buckets, etc.; hose, good 900 ft.; volunteer brigade; underwriters' rating, fourth class.

WATER SUPPLY—Source, brook, 2 miles from business center; system, gravity; mains, cast iron, 7 miles, 2 to 10 in. dia.; 14 hydrants; 5 valves; 400 services; pressure, fire 80 lbs.; cost to construct, $24,000; ann. cost of mtce., $500; works belong to municipality.

RIMOUSKI, pop. 4,000; fire area, 250 acres; mercantile bldgs., wood and brick, 1 and 2 stories; private, wood, brick and stone, 1 and 2 stories; wooden roofs permitted. Fire dept.—Private c. ex.; hose, cotton, rubber lined, 1,300 ft.; fire alarm, bell.

WATER SUPPLY—Source, lake; situated 6 miles from business center; system, gravity; material res. cap., 500,000 gals.; cap. of pumps per day, 800,000 gals.; constructors, Le Credit Municipal Canadien Co.; mains, 6 miles, 6 to 10 in. dia.; 53 hydrants; pressure, dom. 90 lbs., fire 170 lbs.; consumption per day, 200,000 gals.; per capita, 50 gals.; cost to construct, $125,000; bonded debt, $125,000; int. paid on bonds, 4½ per cent.; ann. cost of mtce., $500; works belong to city.

ST. ANNE DE LA POCATIERE, pop. 1,200; fire area, 100 acres; mercantile bldgs., wood, 1½ stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks ord.; causes of fires investigated. Fire dept.—2 hand engines, 2 hose carriages; hose, linen, good 2,500 ft.; value of dept. equipment, $2,000; ann. exp. of dept., $150.

WATER SUPPLY—Source, Ottawa River.

ST. HENRI, pop. 26,000; fire area, 424 acres; mercantile bldgs., stone and brick, 2 to 4 stories; private, brick and wood, 2½ and 3 stories; wooden roofs not permitted on main street; fireworks ord.; causes of fires investigated. Fire dept.—1 steamer, 8 c. ex., 2 h. & l. trucks, 3 hose carriages, 1 hose wagon; hose, cotton, good 3,000 ft.; rubber, good 1,000 ft.; inferior, 500 ft.; linen, good 500 ft.; total hose, 5,000 ft.; fire alarm, telegraph, 55 street boxes; 6 horses, value $800; value of dept. equipment, $15,000; value of bldgs., $25,000; ann. exp. of dept., $11,600; total mem., 20, paid full time.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, constructor Holly; mains, 16 miles, 4 to 14 in. dia.; 36 hydrants; meters, total number 12; pressure, dom. 50 lbs., fire 75 lbs.; cost to construct, $112,000; works belong to the city.

ST. HYACINTHE, pop. 10,000; fire area, 2 miles square; mercantile bldgs., brick, 3 to 5 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks and combustibles, ord. Fire dept.—2 steamers, 6 c. ex., 1 h. & l. truck, 4 hose carriages, all kinds, 1 hose wagon; hose, cotton, good, 4,300 ft.; fire alarm, electric, 29 street boxes; 7 horses; value of dept. equipment, $24,000; value of bldgs. and land, $40,000; ann. exp. of dept., $4,000; total mem., 20, paid full time 10, paid part time 10.

WATER SUPPLY—Source, river; 1 mile from business center; system, pump direct; filtration system, New York; cap. of plant 833,000 gals.; pumping engines, cap. per day 4,250,000 gals., constructors Blake, Holly, Knowles; mains, cast iron, 36½ miles, 2 to 20 in. dia.; 105 hydrants Chapman; 265 valves, Chapman, Ludlow; 1,967 services; pipe, lead; pressure, dom. 50 to 60 lbs., fire 80 to 120 lbs.; consumption, per day, 1,300,000 gals.; cost to construct, $250,000; ann. cost of mtce., $7,000; works belong to city.

ST. JEROME, pop. 3,451; fire area, 1,920 acres; mercantile bldgs., brick, stone and wood, 1½ to 3 stories; private, stone, brick and wood, 2 stories; wooden roofs not permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 1 hand engine, 2 c. hand ex., 1 h. & l. truck, 3 hose carriages, 1 horse; hose, cotton, rubber lined, good 2,000 ft.; rubber, good, 2,000 ft.; total hose, 4,000 ft.; fire alarm, electric, 19 boxes; value of dept. equipment, $6,500; value of bldgs., $7,000; ann. exp. of dept., $2,100; total mem., 10, paid part time 6, volunteers 10.

WATER SUPPLY—Source, springs; system, gravity; mains, 2½ miles, 6 to 16 in. dia.; cost to construct, $95,000; ann. cost of mtce., $400; works belongs to city.

ST. JOHN, pop. 6,400; fire area, 1,261 acres; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick, stone and wood, 2 to 4 stories; wooden roofs not permitted; fireworks and combustibles ord. Fire dept.—1 steamer, 3 hose reels, 3 hose carriages, 5 horses; hose, cotton, rubber lined, good, 4,800 ft.; fire alarm, Gamewell, 17 boxes; value of dept. equipment, $17,800; value of bldgs., $6,500; ann. exp. of dept., $2,204; total mem. 25, paid full time 5, paid part time 4, volunteers 16.

WATER SUPPLY—Source, river; system, pump to res. direct; res. cap., 27,000 gals.; pumping engines, cap. per day 1,800,000 gals., constructor John McDougall; mains, cast iron, 17 miles, 3 to 10

in. dia., Ludlow; 65 hydrants, McDougall; meters, total number 13; 1,000 services; pipe, lead; pressure, dom. 35 to 40 lbs., fire 80 to 100 lbs.; cost to construct, $150,000; ann. cost of mtce., $2,500; works, private.

ST. PAUL, pop. 2,500; fire area, 360 acres; mercantile bldgs., stone, brick and wood, 2 to 7 stories; private, stone, brick and wood, 2½ stories; wooden roofs permitted; no fireworks and combustibles ord.; causes of fires not investigated. Fire dept.—1 steamer, 1 hand engine, 4 c. hand ex., 1 h. & l. truck, 2 hose wagons, 2 hose reels, 3 horses; hose, cotton, rubber lined, good 2,000 ft.; fire alarm, bells; value of dept. equipment, $7,500; value of bldgs., $3,500; ann. exp. of dept., $200; total mem. 26, paid part time 24, paid full time 2.

WATER SUPPLY—Source, lake, 5 miles from business center; system, pump to res.; mains, cast iron, 14½ miles, 4 to 10 in. dia.; 36 hydrants; 400 services; pipe, lead; pressure, fire 90 to 110 lbs.; cost to construct, $40,000; int. paid on bonds, 5½ per cent; ann. cost of mtce., $800.

ST. SCHOLASTIQUE, pop. 1,000; fire area, 170 acres; bldgs., wood, brick and stone, 2 stories; wooden roofs permitted; no fireworks ord. Fire dept.—3 hand engines, 2 h. & l. trucks, 2 hose wagons; hose, rubber, good 1,000 ft.; fire alarm, bell; value of dept. equipment, $1,200; value of bldgs., $300; total mem., 100.

WATER SUPPLY—Source, wells and river.

SHERBROOKE, pop. 13,360; fire area, 1,280 acres; mercantile bldgs., brick, 1 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks and combustibles ord.; causes of fires investigated; av. fire loss per yr. for 3 yrs., 1,028,863; av. ins. for same time, $38,295. Fire dept.—2 steamers, 1 c. engine, 12 c. hand ex., 2 h. & l. trucks, 3 hose wagons, 3 hose reels, 12 horses; hose, cotton, rubber lined, good 4,000 ft.; rubber, good 900 ft.; inferior, all kinds, 1,200 ft.; total hose, 6,100 ft.; fire alarm, bell and electric, 99 boxes; value of dept. equipment, $19,500; value of bldgs., $24,500; ann. exp. of dept., $6,800; total mem., 18, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, Magog River, ¾ mile from business center; system, pump to res., to stdp. or direct; stdp. cap. 25,000 gals., dim. 65 x 1, located at res., material used in cons. steel, res. cap. 2,500,000 gals., builder Jenckes; quality of water, good; 3 pumping engines, size 10 x 11, 2 x 16, 14 x 16, cap. per day 2,500,000 gals., constructors Gould, Knowles; mains, cast iron, 19.8 miles, 2 to 14 in. dia.; 129 hydrants, Jenckes; 193 valves, Chapman, Weber; meters, total number 40, owned by city; 1,623 services; pipe, lead and iron; pressure, dom. 15 to 100 lbs., fire 40 to 125 lbs.; consumption per day, 1,300,000 gals.; cost to construct, $200,000; bonded debt, $175,000; int. paid on bonds, 3½ to 4 per cent; ann. cost of mtce., $15,000; works belong to city.

SOREL, pop. 8,892; fire area, 30 acres; bldgs., stone, wood and brick, 2 to 4 stories; wooden roofs permitted; no fireworks ord. Fire dept.—1 steamer, 1 h. & l. truck, 5 winter hose reels, Summer hose reels; hose, linen, rubber lined, good 1,200 ft.; cotton, good 3,000 ft.; inferior, 1,000 ft.; leather, good 500 ft.; total hose, 5,700 ft.; fire alarm, telephone; value of dept. equipment, $10,006; value of bldgs., $10,000; ann. exp. of dept., $1,612; total mem., 15, paid full time 3, part time 2.

WATER SUPPLY—Source, river; system, pump to tank and direct; tank cap. 100,000 gals.; pumping engines, cap. per day 2,000,000 gals., constructors Gould and Worthington; mains, cast and wrought iron, 12 miles, 1¼ to 8 in. dia.; 65 hydrants; 3,300 services; pipe, lead; pressure, dom. 60 lbs., fire 120 lbs.; cost to construct, $120,000; ann. cost of mtce., $1,000; works belong to town.

TERREBONNE, pop. 2,000; mercantile bldgs., wood and brick, 2 stories; private, wood, 1 story; wooden roofs permitted; no fireworks ord. Fire dept.—1 c. engine, 12 c. ex., 1 h. & l. truck, 3 hose carriages, all kinds, 1 hose wagon; hose, rubber, good 100 ft.; cotton, good 400 ft.; linen, good 2,000 ft.; total hose, 2,500 ft.; 1 horse, value of dept. equipment, $3,000; ann. exp. of dept., $500; total mem., 10, paid part time 8.

WATER SUPPLY—Source, springs; system, gravity; cap. of res., 250,000 gals.; mains, 15 miles, 1½ to 3½ in. dia.; 350 services; cost to construct, $30,000; ann. cost of mtce., $530; works belong to city.

THREE RIVERS, pop. 12,500; fire area, 800 acres; mercantile bldgs, stone and wood, 2 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted; fireworks and combustibles ord.; causes of fires investigated. Fire dept.—12 c. hand ex., 3 hose carriages, 2 horses; hose, linen, rubber lined, good, 2,400 ft.; rubber, good, 1,200 ft.; total hose, 4,400 ft.; fire alarm, telegraph, 11 boxes; value of dept. equipment, $4,800; value of bldgs., $12,000; ann. exp. of dept., $5,320; total mem., 12, paid full time; underwriters' rating, fourth class.

WATER SUPPLY—Source, St. Maurice River, 1 mile from business center; system, pump direct to mains; quality of water, good; 3 pumping engines, cap. per day 5,000,000 gals.; mains, cast iron, 17 miles, 4 to 12 in. dia.; 80 hydrants; 108 valves; 2,100 services; pipe, lead; pressure, dom. 60 lbs., fire 120 lbs.; consumption per day 900,000 gals., per cap. 58 gals.; cost to construct, $180,000; bonded debt, $110,000; int. paid on bonds, 4 per cent; ann. cost of mtce., $9,000; works belong to city.

VALLEYFIELD, pop. 9,360, fire area, 4 miles sq.; mercantile bldgs., stone and brick, 2 and 3 stories; private, stone, brick and wood; wooden roofs permitted; fireworks ord. Fire dept.—1 steamer, 1 h. & l. truck, 4 c. ex., 2 hose carriages, 2 hose wagons, 4 horses; hose, cotton, good, 4,000 ft.; inferior, 200 ft.; total hose, 4,200 ft.; fire alarm, bell and telephone; 3 horses, value $350; value of dept. equipment, $13,000; value of bldgs., $10,000; ann. exp. of dept., $8,425; total mem., 10, for fire and police duty, paid full time; underwriters' rating, third class.

WATER SUPPLY—Source, river; system, pump direct; pumping engines, cap. per day 2,250,000 gals., constructor Blake; mains, cast iron, 13 miles, 4 to 12 in. dia., Glasgow; 105 hydrants, Chapman; 84 valves, Chapman; meters, total number 1, Crown; 1,700 services; pressure, fire 100 lbs.; cost to construct, $160,000; int. paid on bonds, 4 and 6 per cent; ann. cost of mtce., $1,500; works belong to city.

VAUDREUIL, pop. 1,200; bldgs., wood, 1½ stories; wooden roofs permitted. Fire dept.—1 hand engine, 1 hose carriage, ladders; hose, cotton, good 5,000 ft.; leather, good 75 ft.; total hose, 5,075 ft.; fire alarm, bell; underwriters' rating, fifth class.

WATER SUPPLY—Source, wells; system direct; 1 res.; 4 hydrants; pressure, 40 lbs.

WATERLOO, pop. 3,000; mercantile bldgs., brick and stone, 2 and 3 stories; private, brick and wood 1 to 3 stories; wooden roofs permitted; fireworks ord. Fire dept.—1 h. & l. truck, 3 hose carriages, all kinds; hose, cotton, good 1,500 ft.; fire alarm, bell; value of dept. equipment and bldgs., $5,000; total mem., 35 volunteers; underwriters' rating, fourth class.

WATER SUPPLY—Source, springs and wells, ½ mile from business center; system, bravity, and pump to res.; mains, cast iron, 7 miles, 4 to 10 in. dia., Londonderry; 25 hydrants, Allen, Taylor & Co.; pipe, lead; pressure, dom. 80 lbs., fire 80 lbs.; cost to construct, $25,000; int. paid on bonds, 6 per cent; ann. cost of mtce., $500.

Places with a population of 1,000 or more, having no organized fire dept.—Arthabaskaville, Bedd-Berthier, Capelton.

ADDENDA

FLORIDA.

FERNANDINA.—Mercantile buildings, 2 to 3 stories; private, 1 to 2 stories; av. fire loss per year for 3 yrs, $600; av. ins. same time, $3,500. Fire dept.—2 hose wagons, 2 c. ext., 2 horses, 2 hose reels, 2 fire boats; hose, cotton, rubber lined, good, 1,500 ft.; inferior, all kinds, 500 ft.; fire alarm, Gamewell, 11 boxes, bell and whistle. Value of dept. equipment, $5,000; value of bldgs, $2,000; ann. exp. of dept, $2,750; total mem., 17, paid full time, 2, paid part time, 15.

GEORGIA.

COCHRAN—Water Supply.—Source, artesian wells; system, pump to stdp., stdp. cap. 60,000 gals.; 2 pumping engines, constructor Worthington; 1 Gardner air compressor pump; reservoir cap., 100,000 gals.; pressure, 50 lbs.

MAINE.

BOOTHBAY HARBOR.—Have 4 hose carts, 3,500 ft. hose; electric fire alarm, 14 boxes; 45 mem., paid when attending fires.

GORHAM.—Have 35 hydrants.

PARIS.—Water Supply.—Source, wells; system, gravity; 2 reservoirs, capacity, 3,000,000 gals.; 2 dams; 26 hydrants, pressure 90 lbs.

MASSACHUSETTS.

SPENCER.—Have 17 chemical hand extinguishers. Fire loss for 1909, $6,215; ins. for same time, $4,000; ann. expenses of dept., $4,400.

WHITMAN.—Pop. 7,604; have 6 chemical hand ex., 10 horses, 1 chemical engine.

MICHIGAN.

GRAND LEDGE.—Have 2 electrical driven turbine pumps, combined cap., 400 gals. per min.; water tower 150 ft. high; cap. 100,000 gals.

IONIA.—Have 1 hose cart, 1 hose wagon, 4 horses; 126 hydrants; 3,200 ft, good hose; total mem., 22, 2 paid full time, 20 volunteers.

MINNESOTA.

ANOKA.—Water works belong to city of Anoka.

GRAND RAPIDS.—Value of buildings $4,000.

MISSOURI.

GLASGOW.—Have 1,000 ft. hose.

NEBRASKA.

GARFIELD.—Water Supply.—1,016 services; galv. and lead pipe; 900 meters, Trident, Buffalo and Empire; 8 miles of mains, 4 to 12 in. dia.

NEW JERSEY.

CLIFTON.—Pop. 9,000; fire area, 2 sq. miles; mercantile buildings brick and wood, 2 to 4 stories; private, brick, stone and wood, 2 to 3 stories; wooden roofs permitted in fire area; no fire works and combustible ordnances; causes of fires investigated. Fire dept.—5 comb. chemical and hose wagons, 1 chem. engine, 18 chem. hand ex., 2 h. & l. trucks, 5 hose carriages; hose, cotton, rubber lined, good, 3,700 ft.; fire alarm, electric, telephone and whistle, 50 boxes; value of dept. equipment, $5,000; value of dept. buildings, $11,000; ann. expenses of dept, $1,000; total men, 200 volunteers.

Water Supply—Source, Pequannock River, 16 miles from business center; system, pumping and gravity; reservoir cap. 4 sq. miles, cost to construct, $1,000,000; 1 pumping engine; mains, cast iron and wrought steel, 25 miles, 6 to 30 inches in dia.; 200 hydrants; the Pratt & Cady Co. makers; owned by company; pressure, domestic, 70 lbs., fire 70 lbs.; works belong to private company.

HACKETTSTOWN.—Have 2,600 ft. of rubber lined hose, 8 fire alarm boxes and whistle.

RED BANK.—Pop. 7,000; have 1 h. & l. truck, 1 auto hose wagon, 1 hose wagon, 2 hose carriages, 3 hand hose carriages, 5,000 ft. good hose, 14 fire alarm boxes, 1 h. & l. truck building.

NEW YORK.

FREEPORT.—Pop. 5,900. Fire dept.—2 h. & l. trucks; hose, cotton, rubber lined, good, 3,400 ft.

LACKAWANNA.—Pop. 12,000; fire area, 2,400 acres; mercantile buildings, brick and wood, 1 to 4 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustible ordnances; causes of fires investigated. Fire dept.—1 comb. chemical and hose wagon, 1 h. & l. truck, 2 hose wagons, 2 hose carriages, 3 horses; hose, cotton, rubber lined, good, 6,400 ft.; fire alarm, Gamewell, 33 boxes; value of dept equipment, $11,500; value of dept. buildings, $20,500; annual expense of dept., $15,500; total men 98, paid full time 8, paid part time 90; 3 volunteer companies receive $300 a year each.

SHERBURNE.—Pop. 1,000; fire area, 150 acres; merc. bldgs., brick, stone and wood, 1 to 3 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs permitted in fire area; fireworks and combustible ordinances; causes of fires investigated. Fire dept.—1 h. & l. truck, 3 hose carriages, chemical ex.; hose, cotton, rubber lined, good, 1,500 ft.; fire alarm, bell and whistle; value of dept. equipment, $2,500; value of dept. bldgs., $3,000; annual exp. of dept., $2,500; total mem., 70 volunteers.

Water Supply—Source, springs and brooks, 2½ miles from business center; system, gravity; 2 res., combined cap. 30,000 gal.; mains, cast iron, 4 1-5 miles, 4 to 10 in. dia.; 26 hydrants; 18 valves; pressure, dom. 60 lbs., fire 105 lbs.; cost to construct, $45,000; bonded debt, $27,000; int. paid on bonds, 3½ to 4 per cent.; annual cost of mtce., $200; works belong to city.

OHIO.

GALION.—Water Supply.—19 miles mains; 106 valves, 164 hydrants, 1,090 services, 300 meters; consumption per day, 400,000 gals.

PENNSYLVANIA.

ARCHBALD.—Pop. 6,143; fire area, 3,150 acres; hose, cotton, rubber lined, good, 3,600 ft.; fair, 400 ft.; total hose, 4,000 ft; new Gamewell alarm system installed; value of equipment, $2,550; value of buildings, $3,100; ann. exp. of dept., $465; 159 volunteers.

Water Supply—System, gravity; pressure, 120 to 145 lbs.; mains, 6, 8 and 12 in. in diameter.

VANDERGRIFT HEIGHTS.—Have 42 volunteers.

SOUTH CAROLINA.

CAMDEN.—Pop. 5,000. Fire dept.—2 chem hand ex., 2 hose wagons; value of buildings, $4,000; ann. exp. of dept., $2,000; small paid company, 1 chief.

SOUTH DAKOTA.

WEBSTER.—Fire dept.—Value of equipment, $2,000.

TEXAS.

COMANCHE.—Pop. 4,000; fire area, 1,200 acres; mer. bldgs, stone and brick, 3 stories; private, stone, wood and brick, 2 stories; wooden roofs permitted; fire works and combustible ord.; causes of fires investigated. Fire dept.—1 chem. engine, 1 h. & l. truck, 2 hose carts, 1 combination chem. and hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,400 ft.; value of buildings, $500; value of equipment, $4,000; total mem., 31, 1 paid man, 30 volunteers.

MINERAL WELLS.—Pop. 8,000; 1 comb. hose wagon, 2 hose carts, 1 h. & l. truck, 2,000 ft. hose; total mem., 35; 1 paid full time, 34 volunteers.

NACOGDOCHES.—Have 2 horses, 1 paid man, 30 volunteers; 1 hose wagon, 1,000 ft. hose; bell alarm; 47½ lbs pressure; gravity system.

PORT ARTHUR.—Have 41 hydrants.

TENNESSEE.

CLARKSVILLE.—Have 1 h. & l. truck, 6 horses; value of dept. equipment, $11,000; ann. exp. of dept., $4,700.

COVINGTON.—Pop. 4,500; fire area, 252 acres; merc. bldgs. brick, 1 to 3 stories; private, wood and brick, 1 to 2 stories. Fire dept.—1 combination chem. and hose wagon, 2 horses; hose, cotton, rubber lined, good, 1,600 ft.; alarm, telephone and whistle; value of dept. equipment, $2,200; value of buildings, $2,000; total mem., 13, 1 paid full time, 12 paid part time.

TULLAHOMA.—Pop. 3,500; buildings brick, 1 and 2 stories; frame buildings not permitted.

UTAH.

BRIGHAM CITY.—WATER SUPPLY.—2 reservoirs, combined cap. 410,666 gals.; 48 hydrants; 22 miles of mains.

MT. PLEASANT.—WATER SUPPLY.—38 hydrants; cost to construct, $50,000.

VERMONT.

WOODSTOCK — WATER SUPPLY. — Reservoir cap., 20,000,000 gals.; 440 services; cost to construct, $100,000.

VIRGINIA.

COVINGTON.—Pop. 4,500; 5 hose carriages—4 in good order, 1 out of order.

PULASKI—WATER SUPPLY.—Source, storage dam, cap. 44,000 gals., located 3 miles north of city, connected with city mains by 12 in. c. l. pipe; gravity pressure in city; pressure 95 lbs.; re-enforced concrete dam.

WASHINGTON.

ANACORTES.—Have 8 chem. hand ex., 2 horses; 1 paid man; value of dept equipment, $6,700.

COLUMBIA CITY.—Have h. & l. truck outfit but no truck.

WEST VIRGINIA.

BENTWOOD.—Pop. 7,000. Fire dept.—1 comb. chem. and hose wagon, 20 chem hand ex., 3 hand hose reels, 2 chem. wagons, 700 ft. hose; fire alarm, Gamewell, 18 boxes and bell; 90 volunteers and 3 paid men.

KEYSER.—Pop. 6,000; fire area, 150 acres; buildings wood and brick; 2 hose reels, 1 h. & l. truck; hose, cotton, rubber lined, good, 2,000 ft.; value of dept. equipment, $4,000; value of buildings, $500.

WISCONSIN.

NEENAH.—Pop. 6,048; wooden roofs permitted, except in fire limits. Fire dept.—2 hose wagons; hose, cotton, rubber lined, good, 1,200 ft.; rubber, good, 1,200 ft.; inferior, all kinds, 300 ft.; total hose, 2,700 ft.; value of dept. equipment, $4,500; value of buildings, $5,000; ann. exp. of dept., $1,400; total mem., 48 volunteers.

OCONTO.—Total men, 13, 3 paid full time, 10 part time.

TOMAH.—Pop. 4,500; fire area, 6 blocks; merc. buildings, stone, brick and wood, 1 to 3 stories; fire works and combustible ord.; causes of fires investigated. Fire dept.—2 chem. engines, 1 h. & l. truck, 2 hose carts; hose, cotton, rubber lined; bell and whistle alarm; value of dept. equipment, $5,000; value of buildings, $5,000; ann. exp. of dept., $350; 35 volunteers.

CANADA.

CAMPBELLTON, N. B.—Have 3 horses and 3,000 ft. good hose.

EDMONTON, ALTA.—Pop. 23,000; fire area, 5,000 acres; merc. buildings, brick and wood, 1 to 4 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fire works and combustible ordinances; causes of fires investigated. Fire dept.—1 steam engine, 3 chem. engines, 14 chem. hand ex., 1 h. & l. truck, 4 hose wagons, 18 horses; hose, cotton, rubber lined, good, 9,000 ft.; inferior, 450 ft.; total hose, 9,450 ft.; fire alarm, Gamewell, 63 boxes; value of dept. equipment, $46,000; value of dept buildings, $50,000; annual expenses of department, $45,000; total men, 31, paid full time; underwriters' rating, first class.

WATER SUPPLY—Source, Saskatchewan River, 1½ miles from business centre; direct pumping system; standpipe cap. 60,000 gals.; quality of water good; Roberts mechanical filtration system; 4 pumping engines, cap. per day, 11,000,000 gals., constructors, Ingals, Northey, Mathews and Platt; cast iron mains, 50.2 miles, 4 to 20 in. dia.; 242 hydrants; 400 valves; 228 meters, Neptune, National and Union; owned by city; 2,686 services; lead and galv. iron pipe; pressure,, domestic, 40 lbs., fire, 80 lbs.; consumption per day, 2,500,000 gals.; 100 gals. per capita; cost to construct, $855,940; bonded debt, $608,583; interest paid on bonds, $29,398 per year; cost of maintenance, $54,816; works belong to city.

GUELPH, ONT.—Pop. 14,000; fire area, 2,500 acres; merc. bldgs., stone, 2 to 5 stories; private, stone, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire area; fire works and combustible ordnances; causes of fires investigated. Fire dept.—6 chem. hand ex., 1 h. & l. truck, 1 hose wagon, 2 hose carriages, 4 horses; hose, cotton, rubber lined, good, 2,000 ft.; inferior, all kinds, 1,900 ft.; total hose, 3,900 ft.; fire alarm, telephone, 12 boxes; value of dept. equipment, $5,500; value of dept. buildings, $5,000; annual expenses of dept., $8,000; total men 17, paid full time 7, paid part time 10; underwriters' ratings, first class.

NEW GLASGOW, N. S.—WATER SUPPLY.—16 miles cast iron mains; 70 valves, 86 hydrants, 1,200 services; cost to construct, $170,000.

NIAGARA FALLS—WATER SUPPLY.—4 pumping engines, 128 hydrants, 8 meters, Crown, Worthington; 2,150 services; cost to construct, $90,000; bonded debt, $76,000.

WATERLOO, ONT.—Pop. 4,600. Fire dept.—1 h. & l. truck, 1 hose wagon, 4 horses; hose, cotton, rubber lined, good, 1,000 ft.; rubber, good, 800 ft.; inferior, all kinds, 450 ft.; total hose, 2,250 ft.; fire alarm, bell and 5 boxes; value of dept equipment, $8,000; value of buildings, $7,000; ann. expenses of dept., $2,600; total mem., 15 volunteers; underwriting rating, Class B.

Incendiarism and Arson.

At the annual meeting of the National Board of Fire Underwriters, held May 26, 1910 the following list of rewards offered was presented by the Committee on Incendiarism and Arson:

Number and Amount of Rewards Offered in Each State from April 1, 1909, to April 1, 1910

State.	No.	Amount.	State.	No.	Amount.
Alabama	9	$2,000	Montana	2	$1,000
Connecticut	3	1,500	New Hampshire	1	500
Florida	2	1,000	New Jersey	4	800
Georgia	5	1,250	New York	18	6,650
Illinois	6	2,050	North Carolina	1	500
Indiana	11	3,200	Ohio	2	500
Iowa	3	800	Oklahoma	4	1,100
Kansas	4	1,150	Pennsylvania	13	4,350
Kentucky	2	500	Rhode Island	3	1,250
Maryland	2	550	Texas	2	700
Michigan	6	2,000	Utah	1	500
Minnesota	1	1,000	Virginia	3	1,100
Mississippi	5	1,300	West Virginia	2	450
Missouri	8	2,550			
				123	$40,150
Previously offered since 1873				5852	1,942,075
Total offered				5975	1,932 225

Number and Amount of Rewards Offered Each Year Since the First Subscriptions to the Fund in 1873, viz.:

Year.	No.	Amount.	Year.	No.	Amount.
1873-4	80	$46,350	1893-4	219	$71,100
1874-5	137	61,375	1894-5	219	67,575
1875-6	180	71,400	1895-6	213	68,450
1876-7	161	59,900	1896-7	265	81,150
1877-8	89	35,050	1897-8	240	71,000
1878-9	163	59,550	1898-9	226	68,600
1879-80	174	54,000	1899-1900	195	58,100
1880-1	123	41,375	1900-1901	202	62,000
1881-2	141	46,950	1901-1902	193	59,200
1882-3	148	48,200	1902-1903	162	51,400
1883-4	113	38,150	1903-1904	190	61,750
1884-5	169	59,500	1904-1905	130	43,800
1885-6	164	57,500	1905-1906	128	34,750
1886-7	167	51,050	1906-1907	81	22,800
1887-8	128	43,300	1907-1908	75	24,475
1888-9	143	50,700	1908-1909	138	40,850
1889-90	156	49,900	1909-1910	123	40,150
1890-1	159	49,100			
1891-2	169	57,025	Total	5,975	$1,982,225
1892-3	212	74,700			

FIRE UNDERWRITERS ASSOCIATION.

President, Henry W. Eaton, New York; vice-president, J. B. Branch, Providence; secretary, Howard De Mott, New York.

NATIONALE INS. CO., PARIS, FRANCE.

This company is about to make a deposit in Rhode Island, and to regularly enter the United States under the management of Starkweather & Shepley, Inc., of Providence, R. I., New York, Boston and Chicago. See page 386.

PERPETUAL LOSSES INCURRED.

The losses incurred in 1909 under perpetual policies by some of the companies above listed were as follows: Alliance, $35; American, $5,111; County, $626; Delaware, $787; Franklin, $17,161; Fire Association, $18,822; Girard, $5,466; Insurance Company of North America, $25,792; Insurance Company of the State of Pennsylvania, $5,[illegible]; Jefferson, $2,224; Lumbermens, $2,509; Mechanics, $3,776; Pennsylvania, $25,779; Reliance, $1,[illegible]; Spring Garden, $4,563; Union, $80; United Firemens, $10,490; total $130,147.

New York Life Insurance Co.

DARWIN P. KINGSLEY, PRESIDENT

Organized 1845 Purely Mutual

Issues Participating Policies Only

Assets December 31, 1909 - $599,708,285.97

Insurance in force Dec. 31, 1909, $2,002,809,227.00

BOARD OF DIRECTORS

JOHN E. ANDRUS.....Manufacturing Chemist, 299 Broadway, N. Y.
CHARLES H. BECKETT.....Lawyer, 135 Broadway, N. Y.
JOHN CLAFLIN, President H. B. Claflin Co., Dry Goods, cor. Church and Worth Sts., N. Y.
LOUIS F. DOMMERICH.....of L. F. Dommerich & Co., Dry Goods, 57 Greene St., N. Y.
THOMAS P. FOWLER, President New York, Ontario & Western R.R., 56 Beaver St., N. Y.
DAVID R. FRANCIS.....214 N. 4th St., St. Louis, Mo.
ROWLAND G. HAZARD.....Manufacturer of Chemicals, Peace Dale, R. I.
A. BARTON HEPBURN.....President Chase National Bank, 83 Cedar St., N. Y.
GRANGER A. HOLLISTER, Vice-President Rochester Railway & Light Co., Rochester, N. Y.
WM. R. INNIS, President & General Manager Studebaker Bros. Co., 1600 Broadway, N. Y.
DARWIN P. KINGSLEY.....President, 346 Broadway, N. Y.
WOODBURY LANGDON....of Joy, Langdon & Co., Dry Goods, 108 Worth St., N. Y.
ROBERT J. LOWRY.....President The Lowry National Bank, Atlanta, Ga.
JOHN G. MILBURN.....Lawyer, 54 Wall St., N. Y.
SETH M. MILLIKEN.....of Deering, Milliken & Co., Dry Goods, 79 Leonard St., N. Y.
GEORGE AUSTIN MORRISON..President American Cotton Oil Co, 27 Beaver St., N. Y.
HENRY C. MORTIMER.....of Mortimer & Wisner, Chemicals, 66 Beaver St., N. Y.
AUGUSTUS G. PAINE.....President New York & Penna. Co., 41 Park Row, N. Y.
WM. B. PLUNKETT.....Treasurer Berkshire Cotton Manufacturing Co., Adams, Mass.
ANTON A. RAVEN, President Atlantic Mutual Marine Insurance Co., 51 Wall St., N. Y.
JOHN REID, Treasurer & General Manager J. L. Mott Iron Works, 5th Ave. & 17th St., N. Y.
FLEMING H. REVELL.....Fleming H. Revell Co., Publishers, 158 Fifth Ave., N. Y.
ELBRIDGE G. SNOW.....President Home Insurance Co., 56 Cedar St., N. Y.
HIRAM R. STEELE, of Steele, De Friese & Frothingham, Attorneys and Counsellors at Law, 32 Liberty St., N. Y.
LOUIS WAGNER.....President Third National Bank, Philadelphia, Pa.

NEW YORK LIFE INSURANCE CO.

346 BROADWAY :: NEW YORK

PHŒNIX

ASSURANCE COMPANY, LIMITED, OF LONDON

(ESTABLISHED 1782)

LOSSES PAID, OVER - - $200,000,000

HEAD OFFICE FOR THE UNITED STATES

47 CEDAR STREET, NEW YORK CITY

A. D. IRVING, JR., SECRETARY

LOUIS P. BAYARD, PERCIVAL BERESFORD, } JOINT MANAGERS

SUN INSURANCE OFFICE

OF LONDON

FOUNDED A. D. 1710

CHIEF OFFICE IN THE UNITED STATES

Sun Insurance Building

54 PINE STREET, NEW YORK

Trustees in New York

JOHN J. McCOOK, Esq.

HERBERT L. GRIGGS, Esq.

JAMES MAY DUANE, Esq.

Manager for the United States
J. J. GUILE

Secretary, A. M. THORBURN

Western Department, H. N. KELSEY, Manager
171 La Salle Street, Chicago, Ill.

Pacific Department, C. A. HENRY & CO.
N. W. Corner Sansome and Sacramento Streets
San Francisco, Cal.

ESTABLISHED 1868.

The Spectator:

AN AMERICAN REVIEW OF INSURANCE.

PUBLISHED WEEKLY. *Subscription Price, $4.00 per Annum.*

THE SPECTATOR is a live and progressive insurance journal, noted for its pungent and fearless discussion of all matters pertaining to the vast subject of insurance in every branch. In the many years of its existence it has built up a reputation for fair and honest treatment of insurance matters that has made it invaluable to insurance men of every class, whether they be

MANAGERS OF COMPANIES OR AGENTS IN THE FIELD.

It contains the latest and freshest insurance news from every quarter, bright and sparkling correspondence from the principal insurance centres of the country, comments on current insurance events of the day, and able discussions on the principles of Life, Fire, Accident and Miscellaneous Insurance.

A most valuable feature of THE SPECTATOR is the presentation from time to time of carefully prepared and voluminous

COMPARATIVE STATISTICAL EXHIBITS

of the business of Life, Fire and Miscellaneous Insurance, usually in a comparative form, showing the business transactions and detailed experience of all companies for a series of years. These statistics are compiled by experts having no personal interest to serve, but are prepared solely for the purpose of analyzing the subject.

THE MOST EMINENT WRITERS

on Insurance in its various forms are contributors to its columns, and the aim of its proprietors is to present the science of the insurance systems in vogue without prejudice to any and in fairness to all. It is in this spirit that Fire, Life, Industrial, Accident and Employers' Liability, Natural Premium Life and Miscellaneous Insurance Companies, Associations and Societies are treated without fear or favor. It also gives the current news from different insurance centres each week, and each number is

AN EPITOME OF INSURANCE AFFAIRS

that are of interest to the profession at large. In short, it is the ambition of its proprietors to make THE SPECTATOR an invaluable journal to every person identified with the insurance interest in any capacity, and its unprecedented success is evidence that their efforts are appreciated.

Any business man entering the insurance profession as manager, agent or broker should address The Spectator Company for information regarding the various treatises and other instructive publications printed in the interest of the particular branches of insurance. Managers and general agents should see that their sub-agents are supplied with the various publications issued by it in behalf of insurance. The public interested in insurance from a fire, life or casualty standpoint should secure copies of the works of reference, containing reports on insurance companies, issued by it.

A complete Catalogue of insurance works will be sent to members of the insurance fraternity, or to any person, on receipt of seven cents to cover postage.

Attention is called to the condensed Catalogue of the nsurance works of the Spectator Company presented on other pages of this issue.

The Spectator Company

Chicago Office:
159 La Salle Street

135 William Street
NEW YORK

The Following Extract From a Letter

To Prudential Ordinary Policyholders

Should be read attentively by Every Husband and Father of a Family:

I WISH to specifically call attention to what has become popularly known as The Prudential Monthly Income Policy.

Practical experience has demonstrated to us that this is the safest and most perfect form of life insurance contract ever devised for the absolute protection of the family.

The different forms of insurance issued by The Prudential have their special merits and are issued to meet the specific wishes or needs of our patrons. But whether for specific or general purposes, provision for the actual support of dependents is the natural and sincere desire of every husband and father. There is nothing that so completely meets this requirement as The Prudential Monthly Income Policy.

The wife is educated to depend on an income or allowance to meet the current bills and expenses of running the home. Hence it would be safest and most convenient for the widow and mother also to have an income payable monthly, like a pension or salary, which would relieve her of such business cares as the investing of money and of the uncertainties that would naturally attend. The Prudential Monthly Income Policy protects her in these respects. It removes all possibility of loss. It is the widow's policy, the home policy, the family policy, and if everything else should fail, it comes to the rescue, and is to her a never-failing source of support. No plan for the support and protection of the widow, the daughter, the son, or other dependent has ever been devised that is so perfect in all its features.

It may also be taken upon the Endowment plan, providing for a monthly income or old age pension, for the insured himself, or for his beneficiary, or for both.

I remain, very truly yours,

John F. Dryden

President.

A Prudential Monthly Income Policy Check Coming Every Month Will Pay Household Bills

WRITE FOR FULL DETAILS

The Prudential

Insurance Company of America

Incorporated as a Stock Company by the State of New Jersey

HOME OFFICE **NEWARK, N. J.**

The Prudential

Assets, over	200 Million Dollars
Liabilities, about	182 Million Dollars
Surplus, over	18 Million Dollars
Total Payments to Policyholders since Organization, plus Amount Held at Interest to their Credit, over	360 Million Dollars
Additional Payments to Policyholders and other Concessions not stipulated in Original Contracts, made Voluntarily to Holders of Old Policies, in the past 20 Years have cost over	13 Million Dollars
Extra Life Insurance Voluntarily added to Industrial Policies in Force, over	24 Million Dollars

OFFICERS

JOHN F. DRYDEN . . . . . President

FORREST F. DRYDEN . . 2d Vice-President
WILBUR S. JOHNSON 4th Vice-Pres. & Comptroller
RICHARD V. LINDABURY . General Counsel
JOHN K. GORE . . . . . Actuary
EDWARD KANOUSE . . . . . Treasurer
FREDERIC A. BOYLE . . . . . Cashier
VALENTINE RIKER . . Assistant Secretary
HENRY OVERONE . . . Assistant Secretary
GEORGE P. WILLIAMS . . Assistant Secretary
FREDK. H. JOHNSTON . . Associate Actuary
HOLGER E. KRAUSE . . Assistant Actuary
EDWARD H. HAMILL Consulting Medical Director
WM. PERRY WATSON Associate Medical Director
J. ALLEN PATTON Assistant Medical Director
GEORGE W. GORE . . . . Supervisor
FREDK. A. C. BAKER . . . Supervisor
WILLIAM R. KONOW . . . Supervisor
J. ALBERT SANDFORD . . . Supervisor
EDWIN F. KULP . . . . Supervisor
CHAS. A. STONELAKE . . Office Supervisor
DAVID A. MCINTYRE Supvr. Ptg. and Allied Depts.

JACOB E. WARD . . . 3d Vice-President
EDWARD D. DUFFIELD . . General Solicitor
EDWARD GRAY . . . . . Secretary
T. C. E. BLANCHARD . Sup't of Real Estate
FREDK. C. BLANCHARD . Supervisor Loan Dep't
WILLARD I. HAMILTON . . Assistant Secretary
GEORGE W. MUNSICK . . Assistant Secretary
GEORGE B. SPERR Supervisor Ord. Agencies
GEO. H. KIRKPATRICK . . Assistant Actuary
FREDERICK L. HOFFMAN . . Statistician
ROBERT L. BURRAGE . . Medical Director
WALTER A. JAQUITH Assistant Medical Director
PAUL FITZGERALD Assistant Medical Director
ROBERT GEMMELL . Supervisor of Claims
HARRY VLIET . . . . . Supervisor
J. H. HUNTINGTON, JR. . . Supervisor
BERNAL L. TATMAN . . . Supervisor
ARCHIBALD M. WOODRUFF
Associate Supervisor Loan Department

DIRECTORS

(Elected by the Stockholders)

JOHN F. DRYDEN
UZAL H. MCCARTER — EDWARD KANOUSE — WILLIAM T. CARTER — WILBUR S. JOHNSON
THEO. C. E. BLANCHARD — FORREST F. DRYDEN — JACOB E. WARD — RICHARD V. LINDABURY
FREDERICK C. BLANCHARD — JEROME TAYLOR — ANTHONY R. KUSER — JOHN K. GORE

(Appointed by the Chancellor, from the policyholders, pursuant to Chapter 81, Laws of 1907 of the State of New Jersey)

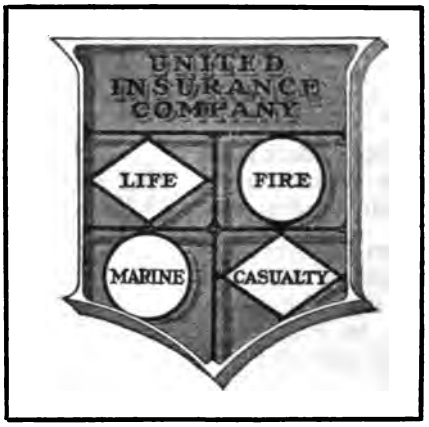
EDWARD J. ILL — EDWIN A. STEVENS — ISAAC F. ROE

The Prudential Insurance Company of America

Incorporated as a Stock Company by the State of New Jersey

John F. Dryden, President — **Home Office, Newark, N. J.**

UNITED INSURANCE COMPANY



100 WILLIAM STREET
NEW YORK

FIRST NATIONAL BUILDING
CHICAGO

ALL LINES UNITED

NEARLY **2,000** Stockholders July 1, 1910, in 44 States and Territories and Canada. **Of these,** nearly **900 are Agents** who will represent "UNITED" locally, **and over 200 Bankers—men who are judges of investment values.**

AGENTS WANTED

Information Cheerfully Afforded

Correspondence Solicited

THE

HOME LIFE

INSURANCE COMPANY OF AMERICA, INC.

1899

Executive Offices: 416-18-20 Walnut Street, Philadelphia

ORDINARY POLICIES CONTAIN

The Valuable Disability Clause

Insuring the Insurance and a

— STATE ENDORSEMENT —

INDUSTRIAL POLICIES IN

IMMEDIATE FULL BENEFIT

JOHN LANGHAN, Jr., President
F. PIERCE BUCKLEY, Vice-President
JOSEPH L. DURKIN, Secretary
EDWARD P. MADDEN, Treasurer
G. MONTAGU NETTLESHIP, General Manager
E. BRYAN KYLE, Medical Director

MISSISSIPPI VALLEY LIFE INSURANCE COMPANY

Home Office: LITTLE ROCK, ARK.

Wrote $2,000,000 Paid-For Business First 12 Months.

Mortality Experience, 1909, Only 31 Per Cent. of Expected Loss.

A Home Company Lending Its Money Back in the Counties of Arkansas From Which Its Business Comes.

Ample Capital and Surplus. All Contracts Guaranteed.

For further information, address

Mississippi Valley Life Insurance Company

LITTLE ROCK, ARK.

1810—Centennial Year—1910

Hartford Fire Insurance Co.

HARTFORD, CONNECTICUT

Capital Stock	$2,000,000.00
Reserve for Reinsurance	12,742,135.49
Reserve for Outstanding Losses	1,379,817.62
Reserve for taxes not yet due	200,000.00
Net Surplus	6,713,747.50
TOTAL ASSETS	**$23,035,700.61**
SURPLUS TO POLICYHOLDERS	**8,713,747.50**

CHAS. E. CHASE, President

R. M. BISSELL, Vice-Pres't, Underwriting Manager
J. W. G. COFRAN, Vice-Pres't
FRED'K SAMSON, Ass't Sec'y
S. E. LOCKE, Ass't Sec'y

WESTERN DEPARTMENT, Chicago, Ill.
A. G. DUGAN, General Agent.
W. C. BOORN, Ass't General Agent
J. J. PURCELL, 2nd Ass't General Agent

PACIFIC DEPARTMENT, San Francisco, Cal.
PALACHE & HEWITT, General Agents

SOUTHERN DEPARTMENT, Atlanta, Ga:
EGLESTON & PRESCOTT, General Agents

Agencies in all the Prominent Localities throughout the United States and Canada.

Company's Office Building

American Surety Company of New York

100 BROADWAY

Capital and Surplus over $6,000,000

BONDSMEN SUPERSEDED

Bonds issued for Employees, Administrators, Guardians and in Judicial Proceedings.

This Company confines its business exclusively to the furnishing of Suretyship bonds and Undertakings.

Its experience extends over a quarter of a century.

Its financial Strength is greater, its Qualifying Power under Federal and State Regulations is larger, and its Agency Organization is more extensive than that of any other Surety Company.

With a PRIVATE TELEGRAPH WIRE direct from the Home Office to its Chicago and other Western Branches, ITS SERVICE IS UNEXCELLED.

THE John Hancock

Mutual Life Insurance Co. of Boston, Mass.

Good Contracts to Reliable Agents. Address the Company

ROLAND O. LAMB, ... President
WALTON L. CROCKER, . . Secretary
LIVERUS H. HOWE, . . . Actuary
ROBT. K. EATON, . Supt. of Agencies

THE FRANKFORT

MARINE, ACCIDENT and PLATE GLASS **INSURANCE COMPANY**

OF FRANKFORT-ON-THE-MAIN, GERMANY

Established 1865

United States Department, 100 William Street, New York, N. Y.

TRUSTEES:

RICHARD DELAFIELD, President of National Park Bank
ERNST THALMANN, of Ladenburg, Thalmann & Co.
STUYVESANT FISH, 52 Wall St., New York.

C. H. FRANKLIN, U. S. Mgr. and Attorney JNO. M. SMITH, Sec. U. S. Branch

HEAD OFFICE
Summary of Statement December 31, 1909

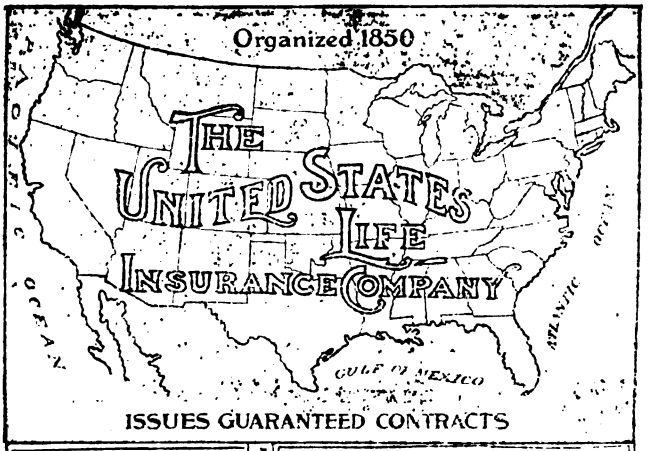
Capital Subscribed	$3,000,000.00
Capital Paid Up in Cash	750,000.00
Surplus to Policyholders exclusive of guaranteed capital	2,948,447.66
Total Available Resources	9,935,334.00

UNITED STATES BRANCH
Summary of Statement December 31 1909

Deposited with Insurance Depts. New York, Ohio, and Trustees	$1,242,891.51
Assets	1,479,689.20
Reserves (including voluntary contingent reserve of $170,000)	916,603.27
Other Liabilities	62,233.91
Surplus to Policyholders	500,852.02

Liability, Accident, Health and Burglary Insurance

FORTY-FIVE successful years have made the FRANKFORT one of the STRONGEST Casualty Companies in the WORLD



ISSUES GUARANTEED CONTRACTS

JOHN P. MUNN, M.D
PRESIDENT.
FINANCE COMMITTEE
CLARENCE H. KELSEY
Pres. Title Guarantee and Trust Co.
WILLIAM H. PORTER
Pres. Chem. Nat. Bank
EDWARD TOWNSEND
Pres. Importers & Traders Nat. Bank

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N. Y.

1859—OVER FIFTY YEARS OLD—1910

London Mutual Fire Insurance Co.

Head Office, TORONTO

ASSETS, - - - $924,683

LOSSES PAID, $5,748,888

Operates Under Dominion License

D. WEISMILLER, President and Managing Director

A. T. PLATT, Secretary

Writes Legitimate Surplus Line in the United States through

JAMES W. DURBROW, 68 William St., New York City, N. Y.

1825 THE 1910

PENNSYLVANIA FIRE

INSURANCE COMPANY

INCORPORATED 1825

CHARTER PERPETUAL

Office, 508-510 Walnut St.

PHILADELPHIA, PA.

CAPITAL, - $750,000.00
ASSETS, - - $7,332,524.10
SURPLUS, - $2,233,426.43

DIRECTORS

R. Dale Benson
J. Tatnall Lea
Richard M. Cadwalader
Effingham B. Morris
John L. Thomson
Charles E. Pugh
W. Gardner Crowell
Edward T. Stotesbury
Edwin N. Benson, Jr.

R. DALE BENSON, President
JOHN L. THOMSON, Vice-President
W. GARDNER CROWELL, Secretary
HAMPTON L. WARNER, Assistant Secretary
WM. J. DAWSON, Secretary Agency Department

41st ANNUAL STATEMENT

Incorporated 1868

W. C. LAWRENCE, President
F. W. ROEBLING, Vice-President
IRVIN W. ROGERS, Sec'y and G. A.

The STANDARD Fire Insurance Co.

OF NEW JERSEY

TRENTON

Cash Capital, $200,000.00

Statement January 1st, 1910

Total Assets		$837,802.80
Liabilities, Including Capital Stock of $200,000.00	$252,354.47	
Re-Insurance Reserve	309,681.94	$562,036.41
Net Surplus		275,766.39
		$837,802.80

Losses Paid, over two million six hundred thousand dollars ($2,600,000)

Pacific Coast Casualty Company

OF SAN FRANCISCO
CALIFORNIA

Employers' Liability, Teams Elevator, Vessels, General Liability Burglary, Plate Glass, Automobile and Personal Accident Insurance

Fidelity and Surety Bonds

Liberal Policies backed by Liberal Management and strong cash assets

E. F. GREEN, President
F. A. ZANE, Secretary

Commercial Union

ASSURANCE COMPANY

LIMITED

OF LONDON

Office:

Corner Pine and William Streets
NEW YORK

THE

Baltimore Life Insurance

COMPANY

Home Office, S. E. Cor. Liberty and Clay Streets, BALTIMORE, MD.

STATEMENT, DECEMBER 31, 1909

Cash Assets	$1,608,570.70
Net Present Value of Policies and all other Liabilities .	1,265,139.12
Additional Reserve (Surplus)	343,431.58

ISSUES

ORDINARY LIFE INSURANCE
INDUSTRIAL LIFE INSURANCE
ON APPROVED PLANS

F. S. STROBRIDGE, President.
R. E. BROMWELL, Vice-President.
W. O. MacGILL, Secretary.
OSCAR WOLFF, Treasurer and Counsel.
T. G. DEFORD, Actuary.
J. W. PULIS, Comptroller
Dr. H. H. GOODMAN, Medical Director

Williamsburgh City Fire Insurance Co.

ORGANIZED 1853

59 John Street, New York

CASH CAPITAL	$250,000.00
Reserve for Reinsurance and all Other Liabilities . . .	1,746,544.13
NET SURPLUS	790,522.05
ASSETS, January 1, 1910 . .	2,787,066.18

MARSHALL S. DRIGGS . . President
F. H. WAY . . . . . Secretary
F. H. DOUGLASS . . . General Agent
W. H. BROWN } Assistant Secretaries
B. W. LYON }

CLAIMS ARISING FROM RESULTS OF PERSONAL INJURIES

The Relation Injury bears to Disease and Disease to Injury

A TREATISE SHOWING HOW PERSONAL INJURIES MAY AFFECT VARIOUS DISEASES AND HOW CERTAIN DISEASES MAY ADD TO CLAIMS FOR ACCIDENTS BY PROTRACTING RECOVERY

By W. EDWARD MAGRUDER, M.D.

Prices

Bound in Cloth - - per Copy, $2.50
Bound in Cloth, Twelve Copies for $25.00

ADDRESS

THE SPECTATOR COMPANY

CHICAGO OFFICE
159 La Salle Street

135 WILLIAM STREET
NEW YORK

THE

GIRARD

Fire and Marine
Insurance Company

N. E. Corner
Chestnut and Seventh Streets
PHILADELPHIA

Capital -	$500,000.00
Assets -	2,446,693,83
Surplus to Policy-holders -	908,212.49

ORGANIZED 1851

Pittsburgh Insurance Company

1808-11 Commonwealth Bldg.
PITTSBURGH, PENNA.

Capital, ...	$100,000.00
Assets, Jan'y 1, 1910	383,329.24
Net Surplus	145,180.46
Surplus to Policyholders	$245,180.46

Licensed to do business in Pennsylvania, Illinois, Michigan, Ohio and Wisconsin.

R. J WILSON, Pres.
D. C. SHAW, Vice-Pres
R. J. McKNIGHT, Secy. and Treas.
W. J. R. MAGILL, Asst. Sec'y
JOSEPH H. GORDON, Gen'l Agent

Chartered 1884

The Western Life Indemnity Company
OF CHICAGO

offers exceptional opportunities to men who can write business.
Address in confidence.

GEO. M. MOULTON, President.
W. B. MUSSELMAN, Sup't of Agencies.

Over $100,000 deposited with the State of Illinois.

The Pacific Mutual Life Insurance Co.
OF CALIFORNIA

1909

ash Income - -	$6,164,528
ssets - - - -	18,429,204
ew Business - -	22,287,279
usiness in Force -	111,539,785
urplus - - - -	1,851,881

ORGANIZED 1868

O. I. COCHRAN, - - President
IL B. JOHNSON, Vice-President
I. D. MOORE, - - Secretary

MILLERS NATIONAL INSURANCE CO.
CHICAGO, ILLINOIS

Surplus to Policyholders, $986,681.

For information regarding agencies, address

E. K. SCHULTZ, 427 Walnut St., Philadelphia, Pa., State Agent, Eastern Pennsylvania, New Jersey and New York.

LOGUE BROS. & CO., Pittsburg, Pa., for Western Pennsylvania.

E. J. JOHNSON, 141 Milk St., Boston, Mass., State Agent for Massachusetts.

H. L. NEWMAN, 95 W. Fort St., Detroit, Mich., Special Agent, Ohio, Michigan and Indiana.

Other territory, address HOME OFFICE,

205 LA SALLE STREET
CHIC ILL.

NATIONAL
Fire Insurance Company
OF HARTFORD, CONN.

STATEMENT, JANUARY 1, 1910

Capital Stock - - - - - - - -	$1,000,000.00
Reserve for Reinsurance - - - - -	4,685,577.28
Reserve for Outstanding Losses - - - -	502,835.96
Reserve for all Contingent Liabilities - - -	300,000.00
Net Surplus - - - - - - - - -	2,840,294.01
	$9,328,707.25
SURPLUS TO POLICYHOLDERS - - -	$3,840,294.01

JAMES NICHOLS, President
H. A. SMITH, Vice-President
B. R. STILLMAN, Secretary
G. H. TRYON, Assistant Secretary
F. D. LAYTON, 2d Assistant Secretary

The Berkshire Life Insurance Company
Incorporated 1851 — of Pittsfield, Mass.

Reasons why it should be Preferred by those Desiring Insurance

It has the benefit of over fifty years' successful experience.

Its business is conducted on the mutual plan, thus enabling members to get their insurance at cost.

It has always paid large dividends, thereby making the cost of insurance low.

It maintains a reserve for the protection of policyholders, on the Massachusetts Standard, the highest basis required by the laws of any State.

It has a large surplus over the legal reserve and all other liabilities.

Its conditions as to travel and residence are very liberal.

Its policies are protected by the non-forfeiture laws of the Commonwealth of Massachusetts, which secure greater benefits to members than those of any other State.

It has always maintained a high reputation for just and liberal treatment of its members by promptly adjusting and settling all policy claims, a proof of which is the fact that no judgment has ever been rendered against it.

JAMES W. HULL, President
W. D. WYMAN, Vice-Pres. and Treasurer — J. M. LEE, Actuary
THEO. L. ALLEN, Secretary — ROBERT H. DAVENPORT, Asst. Secretary

Agents in all the Principal Cities and Towns

ILLINOIS LIFE

INSURANCE COMPANY

CHICAGO

JAMES W. STEVENS, President

Issues non-participating policies only, and offers exceptional inducements to reliable and energetic men who are experienced in, or who would like to enter, the business of life insurance.

HOME OFFICE

Fort Dearborn Bldg., 134 Monroe St.

Principles and Practice of Life Insurance

Seventh Edition—Revised, Enlarged and Improved

Originally prepared by NATHAN WILLEY, Actuary.

This edition contains entirely new explanatory text and numerous additional tables prepared by and under the supervision of

HENRY MOIR, F. F. A., F. I. A.,

Fellow Actuarial Society of America.

Among the many new tables will be found "Costs of Insurance;" Net Reserves on 9, 14 and 19 payment Life and 9, 14 and 19 year Endowment Policies, by the American Experience Table of Mortality with interest at 3 and 3½ per cent., also net premiums and Reserves on Term Policies.

Send two cents for elaborate circular regarding this important new work.

PRICE, BOUND IN HALF MOROCCO, - - $10.00

Address all orders to the publishers

THE SPECTATOR COMPANY

Chicago Office:
159 La Salle Street

135 William Street
NEW YORK

METROPOLITAN
LIFE INSURANCE COMPANY

(INCORPORATED BY STATE OF NEW YORK. STOCK COMPANY)

"The Company OF the People, BY the People, FOR the People"

SIGNIFICANT FACTS

This Company's Policy-claims paid in 1909 averaged in number one for every 63 seconds of each business day of 8 hours each, and, in amount, $140.81 a minute the year through.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1909:
486 PER DAY IN NUMBER OF CLAIMS PAID.
6,535 PER DAY IN NUMBER OF POLICIES PLACED AND PAID FOR.
$1,463,755.00 PER DAY IN NEW INSURANCE PLACED AND PAID FOR.
$183,403.75 PER DAY IN PAYMENTS TO POLICYHOLDERS AND ADDED TO RESERVE.
$132,172.72 PER DAY IN INCREASE OF ASSETS.

PROOF OF PUBLIC CONFIDENCE

This Company has more premium-paying business in force in the United States than any other Company, and in the last 16 years has had more New Insurances accepted and issued in America than any other Company.

The number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies combined (less one), and can only be appreciated by comparison. It is a greater number than the Combined Population of the fourteen largest cities of the United States.

Paid to Policyholders since Organization, plus the Amount now invested for their Security - - -	$537,223,523.83
Number of Policies in Force - - - - - - -	10,621,679
Amount of Outstanding Insurance - - - - - -	$2,041,951,700

In its Ordinary Department policies are issued for from $1,000 to $1,000,000 on individual lives, premiums payable annually, semi-annually and quarterly. In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums.

Full particulars regarding the plans of the Metropolitan may be obtained at its Home Office or of its Agents in all the Principal Cities of the United States and Canada.

ORDINARY DEPARTMENT

INSURANCE IN FORCE, $606,703,701

The Company issues policies for from $1,000 to $1,000,000 on individual lives, premiums payable quarterly, semi-annually or annually.

All policies are non-participating. They are plain business contracts which tell their whole story on their face; leave nothing to the imagination; borrow nothing from hope; require definite conditions and make definite promises in dollars and cents.

PREMIUMS ARE LOWER THAN ARE OFFERED BY ANY OTHER COMPANY

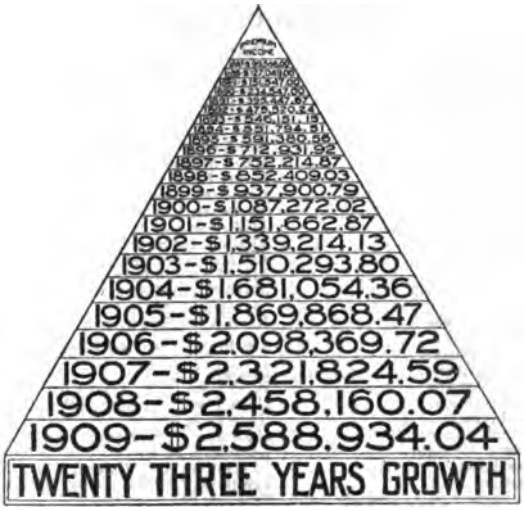
In the Intermediate Branch policies are adapted to the working classes. Each policy is for $500 and the rate lower than that offered by the Savings Bank System of Massachusetts. Two of the Metropolitan's Intermediate forms recently standardized by the New York and Massachusetts Departments provide for attractive combinations of insurance and annuities at the lowest rates offered anywhere.

HOME OFFICE

1 MADISON AVENUE NEW YORK CITY

Life Insurance Company of Virginia

(Incorporated as a Stock Company in 1871 by the State of Virginia)



The OLDEST Southern Life Insurance Company
The LARGEST Southern Life Insurance Company
The STRONGEST Southern Life Insurance Company

JOHN G. WALKER, Pres. **W. L. T. ROGERSON, 2nd Vice-Pres.**
T. WM. PEMBERTON, 1st Vice-Pres. **E. D. HARRIS, Secy.**

FOR THE YEAR ENDING DECEMBER 31, 1909

Total Admitted Assets,		$5,372,691.99
Total Liabilities,		4,312,405.32
Capital Stock,	$250,000.00	
Surplus,	810,286.67	
Surplus of Assets over Liabilities		1,060,286.67

STATEMENT OF OPERATIONS DURING 1909

Premium Income,	$2,588,934.04
Increase in Premium Income,	130,773.97
Gross Income,	2,831,630.07
Increase in Gross Income,	181,618.61
Increase in Assets,	927,980.37

Insurance in Force,		$68,337,613.00
Increase in Insurance in Force,		5,028,411.00
Total Number of Policies in Force,	519,334	
Increase in Number of Policies in Force,	27,143	
Death Claims, etc., Paid to Policyholders,		894,229.58

Total Payments to Policyholders since Organization, - **$9,820,412.49**

ESTABLISHED 1850

National Life Insurance Co.

MONTPELIER, VERMONT

BRANCH OFFICES:

Charles E. Ady, General Agent	Paxton Block, Omaha, Neb.
George D. Alder, General Manager	McCornick Block, Salt Lake City, Utah.
J. V. Alexander, General Manager	1134–36 Granite Bldg., Rochester, N. Y.
Day L. Anderson, General Manager	386 Ellicott Square, Buffalo, N. Y.
B. H. Brigham, Cashier, Wisconsin Dept	728 First Nat'l Bank Bldg., Chicago, Ill.
S. S. Ballard, General Agent	New Langdon Block, Montpelier, Vt.
F. E. Busby, General Manager	202–4 California Bldg., Denver, Colo.
Milo R. Clanahan, Manager	506–7 Metropolitan Bldg., East St. Louis, Ill.
Jos. S. Courtney, General Manager	Nester Block, Marquette, Mich.
C. B. Crayton, Cashier	City Bank Bldg., Wheeling, W. Va.
James M. Crane, General Agent	Manassas, Va.
DeWitt A. Clark, State Agent	1104 American Bank Bldg., Seattle, Wash.
George P. Dewey, General Agent	33 Exchange Street, Portland, Me.
D. G. Drake, General Manager	424 Marquette Bldg., Chicago, Ill.
James T. Dunlap, Manager	312–14 Empire Bldg., Birmingham, Ala.
Wm. V. Donovan, Manager	304–5 National State Bank Bldg., Troy, N. Y.
Frank A. Doyle, General Agent	Menominee, Mich.
Samuel G. Dewell, General Agent	Karcher Block, Pierre, S. D.
M. H. Goodrich, General Agent Alfred G. Goodrich, Asst. Manager	8 & 10 South St., Baltimore, Md.
J. O. Guthrie, General Manager	Raleigh, N. C.
Wm. M. Grady, General Manager	222-3 Iowa Bldg., Sioux City, Ia.
Geo. M. Hope & Co., Gen. Mgrs	214-6 The Grant Bldg., Atlanta, Ga.
R. W. Hulburd, General Agent	Hyde Park, Vt.
W. B. Henderson, General Manager	469 Victor Bldg., Kansas City, Mo.
H. M. Humphrey, General Manager	Goldsboro, N. C.
Francis E. Heller, State Agent	26 West 6th Ave., Helena, Mont.
J. Henry Johnson, Manager	Lee Bldg., Oklahoma City, Okla.
E. S. Kinsley, General Agent	Rutland, Vt.
Chas. W. Klee, General Manager	620 Munsey Bldg., Washington, D. C.
Wm R. Lane, General Agent	603-4 Lexington City Nat'l Bank Bldg., Lexington, Ky.
Makley & Gseller, General Managers	149 Broadway, New York, N. Y.
F. L. McKernan, General Agent	301-4 Lincoln Sav. Bank Bldg., Louisville, Ky.
M. W. Marshall, General Manager	Majestic Bldg., Detroit, Mich.
Sanford L. Maxson, Manager	Kingfisher, Okla.
M. H. Mullenneaux, Manager	Albany Trust Co. Bldg., Albany, N. Y.
H. G. Murphy, General Manager	107 Lumber Exchange, Minneapolis, Minn.
C. S. Montgomery, General Agent	712-4 Central Bldg., Los Angeles, Cal.
J. E. McIlwaine, General Manager	Charlotte, N. C.
Fred F. Meyer, General Agent	324 Western Nat'l Bank Bldg., Mitchell, S D.
Olmsted Bros. & Co., State Agents	Williamson Bldg., Cleveland, Ohio.
Edward O'Neil, General Agent	Farmers Bank Bldg., Pittsburg, Pa.
I. H. Parker, Manager	850 Chapel St., New Haven, Conn.
T. S. Peck, General Agent	Burlington, Vt.
Jas. T. Phelps & Co., State Agents	159 Devonshire St., Boston, Mass.
Fred Pleasants, General Agent	18 No. 9th. St., Richmond, Va.
J. S. Poindexter, General Manager	701-3 Missouri Trust Bldg., St. Louis, Mo.
F. W. Pearson, General Agent	Fargo, N. D.
Chas. B. Palmer, General Manager	Equitable Building, Wilmington, Del.
Frank Read & Son, Managers	859-61 Drexel Bldg., Philadelphia, Pa.
Samuel T. Rhodes & Son, Managers	Roanoke, Va.
W. W. Sprague & Son, General Agents	St. Johnsbury, Vt.
F. A. Stolp, General Manager	601-3 Shreve Bldg., San Francisco, Cal.
Stearns & Brigham, Agents	Bradford, Vt.
Chas. S. Sutton, General Agent	415 Portsmouth Bldg., Kansas City, Kas.
Edward A. Smith, General Agent	Malone, N. Y.
H. E. Taylor & Son, General Agents	Brattleboro, Vt.
T. C. Thompson, Manager	8th & Cherry Sts., Chattanooga, Tenn
E. W. Thompson, Manager	Topeka, Kan.
Henry A. Vaughan, General Agent	Selma, Ala.
James A. Wellman, State Agent	Pembroke Bldg., Manchester, N. H.

Summary Financial Standing, January 1, 1910

Assets	**$47,490,998.98**
Liabilities	**41,661,130.12**
Surplus	**5,829,868.86**

THE PUBLICATIONS OF

CHARLES & EDWIN LAYTON

THE SPECTATOR COMPANY are the sole agents in the United States for the old-established and well-known house of CHARLES & EDWIN LAYTON, London, England, whose publications on Fire, Life and Miscellaneous Insurance, Annuities, Friendly and Building Societies, etc., are among the most valuable and standard treatises on the subjects.

TEXT BOOKS AND OTHER PUBLICATIONS OF THE INSTITUTE OF ACTUARIES IN LONDON, (particulars on application).

MORTALITY EXPERIENCE OF BRITISH LIFE INSURANCE COMPANIES 1863-1893. In 8 volumes as collected and arranged by the Institute of Actuaries and Faculty of Actuaries in Scotland. Price, 8 vols., $84.50.

BRITISH OFFICES LIFE TABLES, 1893. Select and aggregate tables on two joint lives of equal age, deduced from the graduated experience of participating and non-participating assurances on male lives. By H. H. AUSTIN, F.I.A., and F. P. SYMMONS, F.I.A. Price $17.00.

THE THEORY OF THE CONSTRUCTION OF TABLES OF MORTALITY, and of Similar Statistical Tables in use by the Actuary. A course of Lectures by GEORGE FRANCIS HARDY, F.I.A., delivered at the Institute of Actuaries, Staple Inn Hall, during the Session, 1904-5. 141 pp., cloth. Price $3.00.

STOCK EXCHANGE INVESTMENTS IN THEORY AND PRACTICE, with chapters on the Constitution and Operations of the Bank of England and the National and Local Debts of the United Kingdom. A course of Lectures by JOSEPH BURN, F.I.A., delivered during the Session 1908-9. 322 pp. Price $4.00.

THE THEORY OF FINANCE: being a short Treatise on the Doctrine of Interest and Annuities-Certain. By GEORGE KING, F.I.A. Third Edition. Price $2.

ELEMENTS OF FINITE DIFFERENCES. An elementary treatise on the calculus of Finite Differences, with questions and answers designed to meet requirements of Actuarial Students. By J. BURN, F.I.A., and E. H. BURN, F.I.A. Price $3.50.

THE PRACTICAL CALCULATION OF OFFICE PREMIUMS. By H. MOIR, F. I. A., F. F. A. New and revised edition. Price, $1.00.

ON THE BOOK-KEEPING OF A LIFE OFFICE, by JAMES JOHN M'LAUCHLAN, F.F.A. Price $1.25.

JOURNAL OF THE INSURANCE INSTITUTE OF GREAT BRITAIN AND IRELAND. Issued annually. (Subscribers' names received).

TRANSACTIONS OF THE FACULTY OF ACTUARIES IN SCOTLAND. (Subscribers' names received).

TRANSACTIONS OF THE INSURANCE AND ACTUARIAL SOCIETY OF GLASGOW. (Subscribers' names received.)

TRANSACTIONS OF THE INSURANCE SOCIETY OF EDINBURGH. (Subscribers' names received.)

TABLES OF COMPOUND INTEREST, for each Rate between ¾ and 10 per cent. per annum, proceeding by intervals of one-eighth, and from 1 year to 100 years.—I. Present Value of £1.—II. Present Value of £1 per annum.—III. Amount of £1.—IV. Amount of £1 per annum. By LIEUT.-COL. W. H. OAKES, A.I.A. Royal 8vo, cloth. Price $5.00.

TABLE OF THE RECIPROCALS OF NUMBERS, from 1 to 100,000, with their Differences, by which the Reciprocals of Numbers may be obtained up to 10,000,000. By LIEUT.-COL. W. H. OAKES, A.I.A. Price $7.50.

TWO TABLES OF LOGARITHMS TO NATURAL NUMBERS, and Natural Numbers to Logarithms, for all Numbers from 1 to 99,999, and all Logarithms from .00001 to .99999; arranged so that the Logarithm or Number required is at once obtained correctly to Five Places of Decimals, by means of a Marginal Index, and without Reference to Tables of Differences in any Case. Royal 8vo, with Index complete. Half-calf. New Edition. By E. ERSKINE SCOTT. Price $15.00.

AN ACCOUNT OF AN INVESTIGATION OF THE SICKNESS AND MORTALITY EXPERIENCE OF THE I. O. O. F. MANCHESTER UNITY FRIENDLY SOCIETY, (1893-1897) with tables, by ALFRED W. WATSON, F.I.A., F.S.S. 489 pp. Price $8.00.

WALFORD'S INSURANCE GUIDE AND HAND BOOK to the Principles and Practice of Life Assurance a hand-book of the best authorities on the science. New and revised edition. Price $4.00.

THE LAW OF LIFE ASSURANCE, including the formation, Constitution and Amalgamation of Assurance Companies, Assignments and Equitable Liens arising in connection with Life Policies. By CHARLES JOHN BUNYON, M.A. 4th Edition by J. V. VESEY FITZGERALD, K.C. Demy 8vo, clo. Price $12.50.

THE LAW OF FIRE INSURANCE, By CHARLES JOHN BUNYON, M. A. Demy 8vo. 5th Edition, by F. R. COLENSO, M.A. and R. J. QUIN. Price, $10.00.

FIRE INSURANCE HAND BOOK, in which all the various kinds of FIRE RISKS are arranged Alphabetically: being a complete and valuable Book of Reference on all the principal points connected with Fire Insurance Practice. By W. S. COLES and H. S. BELL. 332 pp., cloth. Price $5.00.

REMARKS ON THE APPORTIONMENT OF FIRE LOSSES, By the Late WILLIAM HENRY HORE. Illustrating, by numerous examples, the practice of the Offices in complicated average and non-average cases; and suggesting means by which the difficulties hitherto experienced in apportioning losses covered by non-concurrent policies may be avoided in the future. A reissue of this standard work, with introductory preface by THOS. J. MILNES. 128 pp. cloth. Price $3.00.

POCKET GUIDE TO DRAFTING FIRE INSURANCE POLICIES: forming a standard reference for uniformity of method, trade and legal clauses and warranties, &c. By CHARLES EDWIN NOVEARE. Second Edition. Price $1.50.

FIRE LOSS SETTLEMENTS, AND THE CONDITIONS OF FIRE INSURANCE POLICIES, By THOS. J. MILNES. A Handbook for General Use. 88 pp., cloth. Price $1.50.

OUTLINES OF BURGLARY INSURANCE, By F. D. MCMILLAN. A Handbook for Students and Insurance Officials. 154 pp. cloth. Price $2.00.

As Sole Agents for the United States, the undersigned will send any of these works, post-paid, to any address on receipt of price. A complete list of C. & E. LAYTON'S publications will be forwarded on receipt of ten cents.

THE SPECTATOR CO., 135 William Street, New York, N. Y.

FORTY-FOUR YEARS OLD

The Hartford Life Insurance Co.

HARTFORD, CONN.

If you sell or buy Life Insurance—You want

A LIBERAL CONTRACT

SOUND PROTECTION

A SAFE PRICE

These are characteristics of Hartford Life Contracts. Investigate.

Address, Second Vice-President, Home Office

The Romance of Life Insurance

By WILLIAM J. GRAHAM, F. A. S.

The articles making up this work attracted a great deal of attention recently while appearing in serial form in the magazine The World To-Day, and elicited much commendation from competent authorities.

The Romance of Life Insurance shows the benefits offered by modern life insurance to the public at large, and narrates in an attractive and fascinating manner the progress and development of the business.

In bound form it will be found valuable to agents from an instructive standpoint, not only for the information it imparts concerning the business but also for the hints it gives concerning the advantages and benefits of life insurance to the general public.

The author is a well-known executive officer and actuary and has handled the topic in a clear, concise, masterly and dignified manner.

CONTENTS:

Chapter I. LIFE INSURANCE EVERYBODY'S PROBLEM.—The appeal of life insurance to serve, to entertain, to instruct, to amuse.

Chapter II. THE AFTERMATH OF THE INVESTIGATION.—Cause and effect of the investigation and legislation of 1905-6.

Chapter III. EVOLUTION OF THE POLICY.—From speculation and wager contracts to a permanent form of protection.

Chapter IV. HOW LIFE INSURANCE CAN SERVE YOU.—Insurance as protection for young or mature men, for rich or poor.

Chapter V. THE THREE SYSTEMS OF LIFE INSURANCE.—Stability of old-line insurance; failure of assessmentism; uncertainty of fraternalism; comprising the three systems.

Chapter VI. SCIENCE AND HUMAN LIFE.—Scientific facts about human life. Popular errors about longevity.

Chapter VII. LIFE INSURANCE LEGISLATION.—The yellow dog and the yellow legislator. Publicity and competition a substitute for unwise restrictions.

Chapter VIII. LIFE INSURANCE SUPERVISION.—State and Federal supervision. Lack of State uniformity and its consequent injustice.

Chapter IX. TAXING A TAX.—How life insurance premiums can be reduced. Non-uniformity. Police powers in collecting taxes.

Chapter X. THE STEWARDSHIP OF THREE BILLIONS.—Order of security and interest earnings. Real investment reforms achieved.

Chapter XI. INSURING THE MASSES.—Industrial insurance working for the common brotherhood. The growth from small beginnings.

Chapter XII. LIFE INSURANCE AMBASSADOR.—The agent as a business man with a business proposition. Results of his labors.

The Romance of Life Insurance tells of current life insurance problems in twelve chapters. Each chapter is an entity in itself and at the same time a component part of the whole.

General Agents should present copies of this work to their Soliciting Agents and also to Prospects and Policyholders

Price, bound in buckram, with gilt top, $1.50. Address

THE SPECTATOR COMPANY

Sole Selling Agents for the Insurance World

CHICAGO OFFICE: 159 La Salle Street — 135 William Street, NEW YORK

INCORPORATED 1832

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VA.

January 1, 1910

CAPITAL	$250,000.00
PREMIUM RESERVE	621,168.80
RESERVE FOR LOSSES	88,349.80
STATE AND CITY TAXES ACCRUED	11,000.13
JANUARY DIVIDEND, Declared Dec. 1909	12,500.00
RE-INSURANCE ACCTS., Etc., MATURING	4,813.34
NET SURPLUS	569,929.61
	$1,557,761.68
SURPLUS TO POLICYHOLDERS	*$819,929.61*

WM. H. PALMER, President W. H. McCARTHY, Secretary OSCAR D. PITTS, Treasurer

FULL ADEQUATE RATES, LEGAL RESERVE

AND

CHEAPNESS OF FRATERNAL OPERATION

ARE ALL COMBINED BY

THE ORDER OF THE GOLDEN SEAL

ROXBURY, N. Y.

THE AMERICAN EXPERIENCE TABLE IS USED AS THE BASIS

1. Death Benefit Certificate is good, but the *Columbian Woodmen Covenant* covering death benefit and TOTAL DISABILITY is better.

2. Death Benefit Certificate is good, but the *Columbian Woodmen Covenant* covering death benefit and LOSS OF LEG is better.

3. Death Benefit Certificate is good, but the *Columbian Woodmen Covenant* covering LOSS OF ARM is better.

4. Death Benefit Certificate is good, but the *Columbian Woodmen Covenant* covering death benefit and LOSS OF EYE is better.

5. Death Benefit Certificate is good, but the *Columbian Woodmen Covenant* covering death benefit and BROKEN LEG is better.

6. Death Benefit Certificate is good, but the *Columbian Woodmen Covenant* covering death benefit and BROKEN ARM is better.

7. Death Benefit Certificate which you must at all times take care of, is good, but the *Columbian Woodmen Covenant* which TAKES CARE of your payment IF ILL AND MENTALLY DISQUALIFIED is better.

8. Death Benefit Certificate of membership in an order is good, but the *Columbian Woodmen Covenant*, bonafide contract with every benefit written out in its face, clear, unconditional, absolute, for DEATH BENEFIT, TOTAL LOSS OF LEG benefit, DISABILITY benefit, LOSS OF ARM benefit, LOSS OF EYE benefit, BROKEN ARM benefit, BROKEN LEG benefit, and BED OF ILLNESS protection is BEST.

STRONG, SECURE and SURE

Insures against Death, Insanity, Total Disability, Partial Disability, Old Age at Seventy, Loss of Eye, Loss of Leg, Loss of Arm, Broken Leg, Broken Arm, and against the

Forfeiture of Insurance while Ill and Mentally Disqualified.

BROADEST IN BENEFITS

PROMPTEST IN PAYMENT OF CLAIMS

STRONGEST IN FINANCIAL PLAN

No Order nor Company in the World dares challenge these Points.
Larger surplus in ratio than any Order ever organized. Trebly larger surplus than any other Order at double the age.

The Family Fraternity The Premium Fraternity
The Permanent Fraternity
Good Opportunity for Stock Company Agents and Fraternal Organizers

The Columbian Woodmen

120-124 Peachtree St., ATLANTA, GEORGIA

WESTERN
Assurance Company

INCORPORATED 1851

Head Office
TORONTO, CANADA

Hon. GEO. A. COX, President
W. R. BROCK, } Vice-Presidents
Dr. JOHN HOSKIN, K. C. }
W. B. MEIKLE, General Manager

Assets in United States .	$2,377,303.37
Liabilities in United States .	1,538,035.30
Surplus	$839,268.07

Agencies in all the Principal Cities and Towns throughout Canada and the United States

---

of New York

SUPERIOR POLICIES

KIMBALL O. ATWOOD, President,
290-292 Broadway, New York.

CHARTERED 1848, PERPETUAL

Merchants and Manufacturers
INSURANCE COMPANY
OF CINCINNATI

Fire and Inland

Capital, - - - - -	$150,000.00
Surplus to Policyholders,	$192,521.00

WM. H. CALVERT, President
W. S. HUKILL, Jr., Secretary

DIRECTORS

RICHARD DYMOND	GEORGE BULLOCK
WM. H. CALVERT	JOHN C. DAVIS
HENRY MUHLHAUSER	JAMES N. GAMBLE
STEPHEN R. BURTON	EDWARD RAWSON
GRIFFIN T. MILLER	GEORGE PHIPPS

EDWARD WORTHINGTON
JOHN S. CONNER
CHARLES L. HARRISON
WINFIELD S. HUKILL, Jr.
E. R. WEBSTER

ORGANIZED 1859
51st ANNUAL STATEMENT
January 1, 1910

The Georgia Home Insurance Co.
OF COLUMBUS, GEORGIA.

Cash Capital	$300,000.00
Assets	1,231,020.72
Net Surplus	203,526.09
SURPLUS TO POLICYHOLDERS	503,526.09

OFFICERS

RHODES BROWNE, President
DANA BLACKMAR, Vice-President
WM. C. COART, Secretary
J. O. MCNULTY, Treasurer

ASSETS

Cash in Bank and Office	$63,073.98
Cash in hands of Agents and others	156,122.56
United States Registered Bonds	20,000.00
State Municipal and Industrial Bonds	179,812.50
Banking and Industrial Stock	475,846.40
Real Estate (unincumbered)	122,500.00
Loans Secured by First Mortgages, etc.	210,831.42
Accrued Interest	2,833.86
Total Assets	$1,231,020.72

LIABILITIES

Capital Stock	$300,000.00
Re-Insurance Reserve	635,520.79
Unadjusted Losses	91,793.84
Uncalled for Dividends	180.00
Total Liabilities	$1,027,494.63
Net Surplus	203,526.09
	$1,231,020.72

Established 1809 Entered the United States in 1866

North British and Mercantile Insurance Co.

Of London and Edinburgh

OFFICE

76 William Street, New York City

A NEW WORK ON A NEW SUBJECT

Causes of Disability

As Applied Under Accident and Health Insurance Policies

By C. H. HARBAUGH, M. D.

An instructive work for managers, adjusters, medical directors, lawyers and examiners connected with life, health, and accident insurance companies, showing how the condition of health is affected by illness and accident, also treating of death through post-mortem appearances.

CAUSES OF DISABILITY is a book on diagnosis and prognosis, treating of accidents, illnesses and poisons which result in disability.

CAUSES OF DISABILITY gives a description of all accidents, illnesses and poisons which can occur to policyholders or those who may be injured through the negligence of others.

CAUSES OF DISABILITY contains a number of chapters in connection with accident and health insurance on subjects which have never before been considered.

CAUSES OF DISABILITY consists of seven hundred pages, profusely illustrated with half-tones and plates, many of the plates being in colors, bound handsomely in cloth.

CAUSES OF DISABILITY is a treatise on health and accident adjustments valuable alike to physician and lawyer.

Price per Copy $6.00

Ten Copies for $50.00

Address all orders to the Sole Selling Agents for the Insurance World

THE SPECTATOR COMPANY, 135 William Street, NEW YORK

Assecuranz Compass

INTERNATIONAL WORK ON INSURANCE

Founded 1893 and Published by

GUSTAV J. WISCHNIOWSKY

CONTROLLER OF THE AUSTRIAN-HUNGARIAN BANK

In Two Volumes

First Volume

General information and useful hints, proceedings and standing of insurance companies, extracts of policy-conditions, partakings of the insured, technical foundations, table of mortality, courses and dividends of limited companies for ten years back. The complete accounts and results of all German insurance companies of the last two years. Statistical tables of life insurance business in Germany, tables of mortality, etc.

Second Volume

Proceedings and standing of insurance companies, extracts of policy-conditions, partakings of the insured, technical foundation, table of mortality. Courses and dividends of limited companies for ten years back. The complete accounts and results of all the operating insurance companies in Austria-Hungary of the last two years. Statistical tables of the whole life insurance business in Austria-Hungary, table of mortality, comparative tables of premiums, etc., etc.

Statements of insurance companies of Belgium, Bulgaria, Denmark, England, Finland, France, Holland, Italy, Norway, Portugal, Roumania, Russia, Switzerland, Sweden, Spain, India, Japan, South Africa, United States of America, Brazil, Chile, Argentine and Australia.

The Largest Insurance Work Published on the Continent

Price, elegantly bound in red and gold, $5.00

Finanzielle and Assecuranz Revue

is published on the 5th and 20th of every month, and is undoubtedly the best edited Austrian insurance journal.

Annual Subscription, $5.00

Redaction and Administration: Vienna VIII. Piaristengasse 36.

Union Central Life Insurance Company

OF CINCINNATI

LEADS all in low cost to the Policyholder. UNION CENTRAL agents are not beaten in competition. UNION CENTRAL agents win because they believe in their Company and its policies and in its methods of doing business.

Established 1867

JESSE R. CLARK, President
ALLAN WATERS, Supt. of Agents

THE
Reserve Loan Life Ins. Co.

9th Floor
Odd Fellow Bldg.
Indianapolis, Ind.

Good Territory for Agents

FIRE RIVER MARINE

Incorporated 1855

SUN

Insurance Company

OF NEW ORLEANS

Capital - $500,000.00
Assets over 1,000,000.00

CHARLES JANVIER, - - - President
FERGUS G. LEE, - - Vice-President
WILLIAM P. MAUS, - - - Secretary

British America Assurance Co.

Incorporated 1833

HEAD OFFICE
TORONTO, CANADA

Hon. GEO. A. COX, President
W. R. BROCK, } Vice-Presidents
Dr. JOHN HOSKIN, K. C. }
W. B. MEIKLE, General Manager

Assets in United States . .	$1,556,740.94
Liabilities in United States .	902,438.61
Surplus	$654,302.33

Annual and Deferred Dividends

Dividends paid to policyholders in 1909 and 1910 by life insurance companies on annual dividend policies issued in the years 1879 to 1908 and 1909, inclusive, on ordinary life, twenty-payment life and twenty-year endowment forms per $1,000, at ages 25, 35, 45 and 55 at date of issue. Also results under deferred dividend policies with 5, 10, 15 and 20 year periods.

Includes tables also of net cost for each company. Extension flaps for comparison.

Prices for ANNUAL AND DEFERRED DIVIDENDS:

Bound in flexible leather cover

Per copy	$1.50	50 copies	$50.00
12 copies	15.00	100 copies	80.00
25 copies	28.00	500 copies	350.00

THE SPECTATOR COMPANY

Chicago Office:
159 La Salle Street

135 William Street
NEW YORK

National Mutual Relief Association

OF TROY, PENNSYLVANIA

Combination Certificates Providing Accident and Sick Benefits. Also Insurance against death from any cause.

Growth in Assets

1906	$7,542.58
1907	93,129.91
1908	262,171.68
1909	421,811.37

H. B. AVERY, Sup. Pres.
W. D. MORSE, Sup. Sec.

Teutonia Insurance Company

OF NEW ORLEANS

Capital Stock, - - - $250,000.00
Assets, Jan. 1, 1910 - - 948,421.63

ALBERT P. NOLL, President
FRANK LANGBEHN, Secretary

THE

National Insurance Co.

OF CINCINNATI

ORGANIZED 1851

First National Bank Bldg. Cincinnati, Ohio

G. W. POHLMAN, JR., President
EDW. A. WINTER, - Secretary

J. R. CREAMER, *Special Agent*

☞ **Company operates in Ohio and Illinois**

THE SPECTATOR COMPANY

PUBLISHERS AND IMPORTERS OF

INSURANCE WORKS

PUBLISHERS OF THE FOLLOWING IMPORTANT LIFE PUBLICATIONS:

THE SPECTATOR.—An American Review of Insurance; published weekly. Price, $4.00 per annum.

THE INSURANCE YEAR BOOK.—Issued July of each year. Price of each volume: Life, Casualty and Miscellaneous Insurance, $6.00; Fire and Marine Insurance, $6.00; both volumes when ordered together, $10.00.

HANDY GUIDE TO PREMIUM RATES, APPLICATIONS AND POLICIES OF AMERICAN LIFE COMPANIES.—In flexible leather cover; printed on imported Bible paper to reduce size. Price, $2.50. Three supplements are issued, in July, October and December. Price to Handy Guide subscribers, 75 cents for the three. Handy Guide and supplements, $3.25.

ANALYSIS OF POLICY CONDITIONS.—Price, flexible leather cover, with flaps, $1.00.

VEST POCKET LIFE AGENTS BRIEF.—A synopsis of premium rates, policy provisions and net cost of insurance. Price, bound in flexible leather, $1.00

THE ROMANCE OF LIFE INSURANCE.—By W. J. Graham, F.A.S. A history of modern life insurance, giving hints concerning the advantages and benefits of life insurance to the general public; also instructions to agents. Price, $1.50.

CHARTERS OF AMERICAN LIFE INSURANCE COMPANIES.—Showing the charters and amendments thereto of fifty-six prominent legal reserve companies, revised edition, 1906. Price, bound in sheep, $5.00.

LIFE AGENTS' CODEX.—Price, $1.50.

PRINCIPLES AND PRACTICE OF LIFE INSURANCE.—A Scientific Treatise on Life Insurance, with valuable tables for reference. A complete arithmetical explanation of the computations involved in the science of life contingencies, contains 4½, 4, 3½ and 3 per cent American and Combined Experience Mortality Tables. Seventh edition, revised, enlarged and improved. Price, $10.00 per copy.

PROMINENT PATRONS OF LIFE INSURANCE, 1910 EDITION (in Press).—Price, in cloth, $1.00; leather, $1.25.

A B C OF LIFE INSURANCE.—Fourth Edition. Price, $1.00.

ANNUAL AND DEFERRED DIVIDENDS.—Dividends paid to policyholders in 1909 and 1910 by life insurance companies, on annual dividend policies issued in the years 1879 to 1908 and 1909, inclusive, on Ordinary Life, Twenty-Payment Life and Twenty-Year Endowment Forms per $1000, at ages 25, 35, 45 and 55 at date of issue; also Results Under Deferred-Dividend Policies with 5, 10, 15 and 20-year periods. Includes tables also of net cost for each company. Extension flaps for comparison. Price per copy, bound in flexible leather, $1.50.

THE STORY OF LIFE INSURANCE.—By Burton J. Hendrick. An interesting History of Life Insurance in America, covering the past 40 or 50 years, especially describing the practices of the "giant" companies from their early existence up to the present time; with portraits. Price, $1.00.

THE THREE SYSTEMS OF LIFE INSURANCE.—(Revised Edition now in Press). Price, bound in leather, $2.50.

TALKS WITH LIFE INSURANCE AGENTS.—Price, cloth, $1.50; leather, $2.00.

ELEMENTS OF LIFE INSURANCE.—Price, $2.00; Revised Edition. This publication, with its companion work, Assessment Life Insurance, can be purchased for $3.00 when ordered together.

ASSESSMENT LIFE INSURANCE.—A companion book to Elements of Life Insurance. Price, bound in cloth, $1.50.

NOTES ON LIFE INSURANCE.—By Gustavus W. Smith. A theoretical and practical work by a writer who thoroughly understood the science of life insurance in all its branches. Price, $2.00.

NOTES ON LIFE INSURANCE.—By Edward B. Fackler. A modern work covering the subject matter of the foregoing old publication. This work presents the general principles underlying life insurance, and thus indicates to some extent their practical application in the business. An up-to-date work fully applicable to the much changed insurance conditions of the present day. Price, $3.00.

THE SUCCESSFUL AGENT; Practical Hints for the Seller of Life Insurance.—By William Alexander, Secretary of the Equitable Life Assurance Society of the U. S. The principles of insurance explained so simply that any layman can readily understand. Price, bound in cloth, $2.00; in flexible leather, $2.50.

LIFE AGENTS PRIMER.—By William Alexander. A simple explanation of the general truths, fundamental principles and the practices of life insurance companies. Price, bound in cloth, $1.00.

THE INVESTMENTS OF LIFE INSURANCE COMPANIES.—By Prof. L. W. Zartman. Embraces tables showing the earning power of each class of assets, interest rates, etc. Price, $1.25.

INSURANCE CODE OF NEW YORK.—The complete law of New York as it stood at the adjournment of the 1909 session of the Legislature, including the several Acts of the Legislature passed upon the recommendation of the Armstrong Committee. Price, bound in buckram, $2.50; bound in paper, $2.00.

THE SPECTATOR'S Summary of the Testimony Given Before the New York Legislative Insurance Investigating Committee. Price, $1.00.

OFFICIAL REPORT OF THE PROCEEDINGS OF THE NEW YORK INSURANCE INVESTIGATION.—Published by the Official State Printer. (Write for prices.)

INSURANCE SUPERINTENDENT HENDRICK'S REPORT OF THE INVESTIGATION INTO the Management of the Equitable Life Assurance Society of the U. S.—Price, 50 cents.

REPORT OF THE INVESTIGATING COMMITTEE OF THE BOARD OF DIRECTORS OF the Equitable Life Assurance Society. H. C. Frick, Chairman. Price, 50 cents.

INSURANCE.—By T. E. Young. A practical exposition for the student and business man. Price, First Edition, $2.00; Second Edition, $2.50.

INSURANCE OFFICE ORGANIZATION, MANAGEMENT AND ACCOUNTS.—By T. E. Young. Price, $1.50.

OFFICE ORGANIZATION AND MANAGEMENT.—By Lawrence R. Dicksee, M. Com., F. C. A., and H. E. Blain. This volume gives in detail, with the aid of specially selected illustrations and copies of actual business forms, a complete description of management and organization under the most improved and up-to-date methods. Price, $2.00.

PITMAN'S SECRETARY'S HANDBOOK.—By Herbert E. Blain. It covers the secretarial work in connection with a stock company, a charitable institution, a man in public life and one in private life. Price per copy, $2.00.

ACCOUNTANCY.—By Francis W. Pixley. An entirely new work dealing with accountancy from a theoretical and practical point of view. The latest exposition of the science. Price, per copy, $2.00.

THE ELEMENTS OF INSURANCE.—By J. E. Eke. A book which will aid in a clear understanding of the principles and practices of life, accident, fire and marine insurance. Price, postpaid, 55 cents.

TEXT BOOK OF THE ACCOUNTANCY OF INVESTMENT.—By Charles E. Sprague, A.M., Ph.D., C.P.A. A series of lectures on accounts of investments gathered into book form. Part 1: "The Accountancy of Investment." Part 2: "Problems and Studies in the Accountancy of Investment." Part 3: "Tables of Compound Interest, Discount, Annuities, Sinking Funds and Other Computations." The three parts in one volume, price $4.00.

COMPLETE EXTENDED BOND TABLES.—By Charles E. Sprague. For obtaining accurate results on the Amortization Basis, giving values to the nearest cent on $1,000,000, whereas all previous tables have been accurate to $100 only. Rates of Income to One-Hundredth of One Per Cent. Price, bound in flexible leather, $10.00.

LOGARITHMS TO TWELVE PLACES AND THEIR USE IN INTEREST CALCULATIONS.—By Charles E. Sprague. The book is divided in three parts: (1) Dealing with the Properties of Logarithms; (2) Tables for Obtaining Logarithms and Anti-Logarithms to Twelve Places of Decimals, and (3) Doctrine of Interest. Price, $3.00

AMORTIZATION.—By Charles E. Sprague. A guide to the ready computation of the investment value of bonds by the use of the Extended Bond Tables. Price, 50 cents.

THE PHILOSOPHY OF ACCOUNTS.—By Charles E. Sprague, Ph.D., C.P.A. A logical exposition of the principles underlying accountancy as a mathematical science. Although primarily theoretical, the book gives a great number of practical suggestions for the formation, management and verification of accounts. Price, $3.00.

INHERITANCE TAX CALCULATIONS.—By S. H. Wolfe, Consulting Actuary. A valuable work for the use of Lawyers, State and Court Officers charged with the calculation of inheritance taxes. Price, $4.50.

INDUSTRIAL MORTALITY TABLES.—The Standard Industrial Mortality Table and Sub-Standard Industrial Mortality Table, being the legal minimum standard fixed by the New York Insurance Department for valuation of industrial policies. Price, $1.00.

INDUSTRIAL LIFE INSURANCE.—Its history, statistics and plans; also hints to industrial agents. Price, bound in cloth, $1.50; in leather, $2.00.

INDUSTRIAL INSURANCE IN THE UNITED STATES.—By Henderson. Price, $2.20.

LIFE INSURANCE SAYINGS.—Price, 75 cents.

COMPENDIUM OF OFFICIAL LIFE INSURANCE REPORTS.—Price, $2.00 in leather.

LIFE INSURANCE POLICYHOLDERS' POCKET INDEX.—Showing the statistics of the level premium companies. Price, in manila, 25 cents; in flexible leather pocket book, 50 cents.

POCKET REGISTER of Stipulated Premium and Fraternal Life Insurance.—Price, in manila, 25 cents; in flexible leather pocket book, 50 cents.

DIVIDENDS IN LIFE INSURANCE FROM DATE OF ORGANIZATION.—Price, 25 cents.

PRACTICAL HINTS TO LIFE AGENTS.—Price, 25 cents.

SOME PLAIN HINTS TO LIFE INSURANCE SOLICITORS.—The life insurance solicitor, whether young in the business or old in service, will profit by these fifty-two hints. Price, 25 cents.

SELECTION OF RISKS BY THE LIFE SOLICITOR.—By C. H. Harbaugh, M. D. Giving important instructions to agents for the proper selection of insurable risks. Price, 25 cents.

HEALTH AND LIFE INSURANCE TABLES, based on the sickness and mortality experience of the I. O. O. F. Manchester Unity.—By Chas. J. Harvey, F. I. A. Price, $6.00 per copy.

THE LIFE INSURANCE PREMIUM.—A new pamphlet showing the uses made of money paid by a policyholder. Price, per copy, 25 cents; $2.00 per 12; $6.00 per 50; $12.00 per 100; $45.00 per 500.

THE BUSINESS OF LIFE INSURANCE.—A clear and simple explanation of the Principles and Practices of Life Insurance. By M. M. Dawson. Price, $1.50.

LETTERS OF "AMICUS."—Written by a "Hayville" agent. Replete with good advice to agents, philosophical, critical or imaginative, but always witty and pleasing. Price, $1.00.

SYSTEM AND TABLES OF LIFE INSURANCE.—A treatise developed from the experience and records of thirty American life offices, under the direction of a committee of actuaries. By Levi W. Meech, actuary in charge. Revised Edition, 1899. Price per copy, $10.00. Mr. Meech is the author of a valuable series of calculation tables for multiplication and division. Price per copy, $10.00.

THE ART OF CANVASSING; How to Sell Insurance.—By William Miller. Price, $1.50.

TABLES OF PROPORTIONAL PARTS.—By David Parks Fackler. Price, $1.00.

PRACTICAL LESSONS IN ACTUARIAL SCIENCE.—A treatise showing the methods of ascertaining rates, values, etc., for life insurance policies, embracing several hundred pages of Mortality Tables and other statistical data not obtainable in any other publication. Revised edition in two volumes. Vol. I., 350 pages of text, and Vol. II., 310 pages of tables; per volume, $4.00; two volumes ordered together, $7.00.

THE LIFE INSURANCE EXAMINER.—By the late Charles F. Stillman, M. D. Price, $3.00.

LIFE INSURANCE EXAMINATIONS.—By Brandreth Symonds, A. M., M. D., a recent medical work. Price, $1.00.

MEDICAL EXAMINATIONS FOR LIFE INSURANCE.—By Charles Lyman Greene, M. D. Price, $4.00.

PRACTICAL LIFE INSURANCE EXAMINATIONS.—By Murray Elliott Ramsay, M. D. Price, delivery charges prepaid, $1.60; $1.50 net.

LIFE INSURANCE AND GENERAL PRACTICE.—By E. M. Brockbank. Dealing with the details of medical examinations for life insurance in the first twelve chapters, the remaining twenty-four chapters treating of impaired lives. Price, $2.50.

THE COMPLETE FAMILY RECORD.—A publication of 96 pages, giving space for a complete and permanent record of all the members of one's family, showing birthplaces, dates and other vital statistics of parents, grandparents, brothers and sisters. Price, $1.00.

LIFE POLICY REGISTER AND PREMIUM RECORD.—Prices, $5.00, $3.00 and $15.00.

THE UNIVERSAL LIFE INSURANCE FIELD BOOK.—For agents' use. Prices: No. 1, $12.00; No. 2, $10.00; No. 3, $3.00.

UNIVERSAL LIFE INSURANCE FIELD CARD.—A useful card for canvassing (in connection with the Field Book). Prices: 250 for 60 cents; 500 for $1.15; 1,000, $2.00.

HANDY HELPER.—Life agents' record book for interviews and appointments. Price, $1.00.

RECORD OF LIFE INSURANCE POLICIES.—A handy memorandum book of 32 pages and cover, designed to enable insured persons to record and show the annual cost of the policies they carry. Prices, per copy, 25 cents; 100 copies, $12.00.

LIFE INSURANCE AGENTS' VISITS.—A publication prepared with a view to enabling solicitors to keep a daily record of visits to prospective applicants. Price, per copy, 10 cents; 12 copies, $1.00; 25 copies, $1.50; 100 copies, $4.00.

TABLES AND PROBLEMS.—By Fatkin. With formulæ and solutions for ascertaining the annual payments required to provide assurances for life, endowment, etc. Price per copy, $1.50.

LIFE INSURANCE LAW CHART.—Contains in tabular form a summary of State laws regarding statutory requirements of life insurance companies for permission to do business in each State. Issued annually. Price per copy, $3.00.

FRATERNAL LIFE INSURANCE LAW CHART.—Contains in tabular form a summary of the statutory requirements for the admission of fraternal orders to do business in the several States. Price per copy, $2.00.

STATE INSURANCE.—A social and industrial need. By Frank W. Lewis. A work treating of the necessity of insurance for wage-earners especially. Price, delivered, $1.40.

THE ROBINSONIAN MULTIPLICATION AND DIVISION TABLES give at sight the products of all numbers from one to one hundred, and of all the halves, quarters, eighths, sixteenths, one-twelfth and one-thirty-second, by all the numbers from one to one thousand. Price, $5.00.

ROBINSONIAN UNIVERSAL INTEREST TABLES.—Giving simple interest at all rates from 1½ to 2 per cent, on the basis of thirty days to the month, arranged both by days and by months and days; interest at all rates from 2 to 10 per cent, on the basis of three hundred and sixty-five days to the year; tables of sterling exchange; averaging accounts; fractional discounts; interest on daily balances and time tellers. Price, $5.00.

UP-TO-DATE LIFE INSURANCE LEAFLETS

CLEVELAND'S LAST MESSAGE: LIFE INSURANCE AND ITS RELATIONSHIP TO OUR PEOPLE.—Written especially for THE SPECTATOR by the late Grover Cleveland, Ex-President of the United States. Mr. Cleveland says that American life insurance "stands before the country in a stronger position to-day than ever before," and that to avail of the protection of life insurance "is but to discharge a duty imperatively suggested by intelligent foresight and wise precaution." Price, per copy, 10 cents; per 100, $4.00; per 500, $15.00; per 1,000, $25.00.

WHAT IS THE BEST POLICY TO PURSUE?—By Chas. J. Burkhart, Actuary. A brochure of thirty-two pages. An educator in the hands of agents intended to convince the reader of the necessity of purchasing life insurance. Prices: Per copy, 25 cents; 12 copies, $3.00; 50 copies, $6.00; 100 copies, $10.00; 500 copies, $40.00; 1,000 copies, $60.00.

PRETTY GOOD PROPERTY TO OWN.—The writer explains in this six-page leaflet that he can raise a liberal sum of money on his life insurance policies by merely asking for it. The value of life insurance policies does not deteriorate in years of financial depression, as do real estate, stocks, etc., and life insurance is now recognized as the best investment for hard times. Write for circular explaining how to use this leaflet. Prices: Sample copy, 10 cents; 50 copies, $1.50; 100 copies, $2.50; 500 copies, $10.00; 1,000 copies, $15.00.

WHAT OF THE FARMER AS A PROSPECT.—A leaflet explaining the wonderful improvement in the last decade. With about $9,000,000,000 coming to the farmers each year for their crops, it would seem as though it should be possible for the life insurance solicitor to do some profitable work among this numerous and now highly prosperous class. Price per copy, 10 cents; 100 copies, $2.00; 500 copies, $7.00; 1000 copies, $12.00.

LIFE INSURANCE TAXATION.—A leaflet explaining to legislators, policyholders and the public at large that when a life company is taxed, the tax must necessarily come out of the pockets of the policyholders. Price, per copy, 6 cents; 100 copies, $2.00; 500 copies, $7.00; 1,000 copies, $10.00.

UP AGAINST IT.—A leaflet in the form of a telegram, announcing the death in the almshouse of a former rich man. A valuable aid in securing new business. Prices, 6 cents per copy; $2.00 per 100; $7.00 per 500; $10.00 per 1,000.

TOO BUSY.—This leaflet is of proper size to slip into an envelope, and so used freely by agents would undoubtedly prove a valuable aid in securing business; 6 cents per copy; 50 copies, $1.25; 100 copies, $2.00; 500 copies, $7.00; 1,000 copies, $10.00; 5,000 copies, $45.00; 10,000 copies, $80.00.

THE UNEXPECTED ALWAYS HAPPENS.—A leaflet of eight pages and cover. Prices, per copy, 10 cents; $2.00 per 50; $3.00 per 100; $12.00 per 500; $20.00 per 1,000.

HELLO, YOUNG MAN!—A leaflet especially addressed to young married men; very effective as a canvassing document. Prices: 6 cents per copy; $2.00 per 100; $7.00 per 500; $10.00 per 1,000.

THE FORCE OF A GOOD EXAMPLE.—This leaflet is devoted to an analysis of the reasons why several thousand persons each carry life insurance for more than $50,000. Price, per copy, 10 cents; $2.00 per 50; $3.00 per 100; $12.00 per 500; $20.00 per 1,000.

ARE YOU A WOMAN? IF SO, WHAT DO YOU DO WITH YOUR MONEY?—A twelve-page leaflet, destined to show the advantages of life insurance as an investment. Prices: Per copy, 10 cents; $3.00 per 100; $12.00 per 500; $20.00 per 1,000.

BUSINESS WOMEN; HOW DO THEY INVEST THEIR SAVINGS?—An eight-page leaflet, illustrating that a life insurance policy is one of the best forms of investing money. Prices: Per copy, 10 cents; $1.50 per 50; $2.50 per 100; $10.00 per 500; $15.00 per 1,000.

TRYING TIMES.—Some practical suggestions for men who are wondering what's the matter with fraternal assessment insurance. A four-page leaflet. Prices: Per copy, 6 cents; $1.25 per 50; $2.00 per 100; $7.00 per 500; $10.00 per 1,000.

A COMMON-SENSE VIEW OF LIFE INSURANCE.—10 cents per copy; $3.00 per 100 copies; $12.00 per 500; $20.00 per 1,000.

LIFE INSURANCE FOR MEN OF WEALTH.—Some reasons why they need life insurance more than the average man does—rich men liable to lose their fortunes and leave their families impoverished. Price, per copy, 10 cents; $3.00 per 100; $12.00 per 500; $20.00 per 1,000.

INSURANCE BUSINESS AS A PROFESSION.—This little brochure should be enclosed in the envelopes of all letters addressed by agents to prospects. Price, per copy, 6 cents; $1.50 per 100; $5.00 per 1,000.

THE CRIME OF NOT INSURING.—By the late Rev. T. De Witt Talmage. This is one of the best and most convincing life insurance canvassing leaflets ever published. Prices, per copy, 10 cents; 100 copies, $2.50; 1,000 copies, $15.00.

REBATING.—A new leaflet designed to show that rebating is poor policy, not only for the agent but the insured. Prices per copy, 10 cents; 50 copies, $1.50; 100 copies, $2.50; 500 copies, $10.00; 1000 copies, $15.00.

INVESTMENT FEATURES OF LIFE INSURANCE.—Practical business men are shrewd enough to see the advantages of insurance for investment, and large numbers of them are securing such policies. A four-page leaflet. Prices, $15.00 per 1,000; $10.00 per 500; $2.50 per 100.

FROM THE DEPTHS.—An insurance story, a new twelve-page leaflet showing the benefits of life insurance to the public, and also containing valuable pointers for the instruction of agents. Prices, 10 cents per copy; $2.00 per 50; $3.00 per 100; $12.00 per 500; $20.00 per 1,000.

LIABILITY OF MEMBERS IN ASSESSMENT INSURANCE ASSOCIATIONS.—A leaflet prepared from a legal standpoint explaining the law of liability of members of benefit or assessment insurance associations. Price, per copy, 10 cents; $2.00 per 50; $3.00 per 100; $12.00 per 500; $20.00 per 1,000.

CAN PREMIUM RATES SAFELY BE REDUCED?—By a prominent company official. The determination is in the negative. Prices, per copy, 10 cents; 100 copies, $3.00; 500 copies, $12.00; 1,000 copies, $20.00.

FALLACIES OF THE HOUR.—By a prominent company official. A series embracing three eight-page leaflets: (1) That premiums can be cut in two; that the investment element should be eliminated from life insurance. (2) That past mismanagement is an excuse for not insuring; that all life insurance is expensive; that all things come to him who waits. (3) That a company should pay dividends annually or not at all. Prices, for each of the three leaflets, per copy, 10 cents; 100 copies, $3.00; 500 copies, $12.00; 1,000 copies, $20.00. Prices for the series of three leaflets: 100 copies, $8.00; 500 copies, $30.00; 1,000 copies, $50.00.

"IT HELPS YOU ALONG."—A stirring appeal to the uninsured and the under-insured, based on the experience of men foremost in business life. Prices, per copy, 10 cents; 100 copies, $2.50; 500 copies, $10.00; 1,000 copies, $15.00.

"WHAT HOLDS YOU?"—Sets forth the claims of life insurance as a career for young men, and shows the advantages of agency work. Prices, per copy, 10 cents; 100 copies, $2.50; 500 copies, $10.00; 1,000 copies, $15.00.

CAUTION TO POLICYHOLDERS.—In this leaflet (written at the close of 1906) numerous potent arguments, extracts from influential papers, are presented to show that the life insurance companies are absolutely safe, notwithstanding recent criticism. Price, per copy, 10 cents; 100 copies, $3.00; 500 copies, $12.00; 1,000 copies, $20.00.

THE TWISTER.—A leaflet against twisting life insurance policies. Prices: Per copy, 6 cents; 100 copies, $2.00; 500 copies, $7.00; 1,000 copies, $10.00.

SEND FOR CIRCULAR REGARDING VALUABLE ANNUAL STATISTICAL LEAFLETS.—The Rate of Interest Earned, the Expense Rate, the Combined Death and Expense Rate, the Death Rate, Actual vs. Expected Mortality, Thirty Years of Life Insurance, Lapses, Death Losses and Membership in Assessment Societies, Dilemma of Fraternal Orders, Ten Years' Growth and Waste, Gain and Loss Exhibit.

AGENTS' WALLET, OR POCKET BOOK.—No 1, inside measurements, 8¾ x 3⅞ inches; outside measurements, 9¼ x 4⅜ inches, 50 cents; No. 2, inside measurements, 9¼ x 4 inches; outside measurements, 10 x 4½ inches, 60 cents; No. 3, inside measurements, 10½ x 4½ inches; outside measurements, 11 x 5 inches, 75 cents. Special size, inside measurements, 9¾ x 4⅝ inches; outside measurements, 10½ x 5 inches, with two pockets, $1.00.

The Catalogue of The Spectator Company presents a full line of leaflets useful in soliciting Life Insurance. Sample copies of leaflets, 10 cents.

CASUALTY INSURANCE, Etc.

CAUSES OF DISABILITY, as applied under accident and health insurance policies. By C. H. Harbaugh, M. D. A book on diagnosis and prognosis, treating of accidents, illnesses and poisons which result in disability. It gives also instructions and information for doctors in connection with accident and health insurance; 700 pages, profusely illustrated. Price, per copy, $6.00.

THE ADJUSTER'S MANUAL FOR THE SETTLEMENT OF ACCIDENT AND HEALTH CLAIMS.—By C. H. Harbaugh, M. D. In flexible leather. Price, $2.00.

SELECTION OF RISKS BY THE CASUALTY SOLICITOR. By C. H. Harbaugh, M.D. Pertinent instructions for accident or health insurance agents. Price, 25 cents.

CLAIMS ARISING FROM RESULTS OF PERSONAL INJURIES.—By W. E. Magruder, M.D. A treatise showing how personal injuries may affect various diseases, and how certain diseases may add to claims for accidents by protracting recovery. Price, $2.50.

POCKET REGISTER OF ACCIDENT INSURANCE.—Price, in manila, 25 cents; in flexible leather pocket book, 50 cents.

ACCIDENT INSURANCE MANUAL.—Price, flexible leather cover, $2.00.

HANDY CHART OF CASUALTY AND OTHER MISCELLANEOUS INSURANCE COMPANIES IN AMERICA.—Price, in manila, 25 cents; in flexible leather pocket book, 50 cents.

BENEFITS UNDER ACCIDENT POLICIES.—Price, in manila, 25 cents; bound in flexible leather pocket book, 50 cents.

THE UNEXPECTED ALWAYS HAPPENS.—A leaflet of eight pages and cover. Prices, per copy, 10 cents; $2.00 per 50; $3.00 per 100; $12.00 per 500; $20.00 per 1,000.

"THIS MAY HAPPEN TO YOU."—A handsome little brochure of thirty-two pages, illustrating in verse and by a series of specially drawn pictures, a few of the many accidents that are liable to happen to any person, especially to business men in the pursuit of their daily avocations. Price, 25 cents.

LIABILITY INVESTIGATORS' HANDBOOK.—A Manual for Investigators and Adjusters of Claims under Liability Policies. By H. W. Dilg. Price, bound in flexible leather, $1.50.

MANUAL OF LIABILITY INSURANCE.—Forms of policies, rate schedules, etc. Price, flexible leather cover, $2.00; 1909 edition.

METHOD OF DEDUCING LIABILITY RATES.—By Frank E. Law. A treatise of 24 pages, with inset explanatory charts, bound substantially in pasteboard. Price, $1.00.

LAW OF LIABILITY.—A digest of the laws of negligence, with the leading decisions of the highest Federal and State Courts directly affecting liability insurance. Price, $5.00.

SURETY, PLATE GLASS AND MISCELLANEOUS INSURANCE.—A manual containing policy forms and explaining the purposes and practical methods pertaining to surety, fidelity, plate glass, burglary, credit, physicians', druggists', and dentists' liability, general water damage, sprinkler damage, title guarantee, fly-wheel, strike insurance, etc. An instruction book for agents regarding the methods of and manner to obtain business for surety, plate glass and casualty insurance companies. Price, per copy, cloth, $1.00; flexible leather, $1.50.

ALSO NUMEROUS OTHER VALUABLE INSURANCE WORKS

Sole Agents for all works handled by CHARLES & EDWIN LAYTON, of London.

A Catalogue of Insurance Publications, with descriptive circulars of the above works, will be forwarded on receipt of 10 cents in stamps. Address

THE SPECTATOR COMPANY, 135 William Street, New York

BLANK BOOK HELPS FOR LIFE AGENTS

The systematic life insurance agent generally turns out to be the most successful in his chosen vocation. For such men there are a number of helps in the way of blank books, which, when properly used, prove of great service.

A new publication of The Spectator Company called "LIFE INSURANCE AGENTS' VISITS" is prepared with a view to enabling solicitors to keep a daily record of visits to prospective applicants. Space is provided for all necessary information desired in maintaining a complete record of each person solicited. A sample copy will be sent for ten cents, and in our advertising columns will be found further particulars as to prices, etc.

The "AGENT'S APPLICATION AND POLICY REGISTER" is a newly-devised blank book prepared for the purpose of keeping a compact and complete record of the course of each application, and of the history of each policy issued thereon, for 20 years. Provision is made for all essential items, with spaces for recording 1100 applications or policies. The book contains 104 pages, size, 14¼ by 22 inches, printed clearly on excellent and durable paper, and is handsomely bound in black cloth, with red leather back and corners. The price is $7.50 per copy.

THE LIFE POLICY REGISTER AND PREMIUM RECORD is a blank book designed for office use, to maintain a complete and concise record of business done, and is an absolute indicator of dates when premium payments become due. Each double page contains the monthly expiration divisions for four years. The book is made in three sizes, affording 2500, 5000 and 7500 entries for four years or for a greater number of years if fewer policies are disposed of. Prices for No. 1, $5; No. 2, $8; No. 3, $15.

THE RECORD OF LIFE INSURANCE POLICIES is intended for the use of insured persons and enables them to keep a complete record of their life insurance policies. Even numbered pages contain a full description of the policy, while on the opposite pages are columns showing the date of payment, amount paid, cash dividends, net cost for the year and costs to date; also the additions to the policy and the sum the policy has increased to. Sample copy will be forwarded on receipt of twenty-five cents.

FOR FULL PARTICULARS OF THE ABOVE WORKS ADDRESS

THE SPECTATOR COMPANY, 135 William St., New York

The Successful Agent

Practical Hints for the Seller of Life Insurance

The Principles of Insurance Explained so simply that any layman can readily understand

By WILLIAM ALEXANDER

In his introduction to "The Successful Agent" the author says.

The primary object of this book is to teach the agent how to sell life insurance—how to make money in his business.

Incidentally it will prove interesting and of value to the general reader, for the book explains life insurance in a way which any layman, as well as any youthful agent, can readily understand.

The old agent will find much in it that is new, and may be reminded of important truths that he has forgotten, but its chief value for him will be that he can utilize it in instructing his canvassers. He may also wish a few additional copies for important customers.

The book is handsomely printed on "featherweight" paper, from new, clear type, and is handsomely bound in cloth with title in gold. Copies are also bound in flexible leather for convenience in carrying about, also making a more showy book.

PRICES:—Bound in Cloth, $2.00; Bound in Flexible Leather, $2.50

Mailed to any address, postpaid, on receipt of price

THE SPECTATOR COMPANY

Chicago Office:
159 La Salle Street

135 William Street
NEW YORK

JAMES C. JOHNSON, Pres. W. E. HAINES, Sec'y
F. H. HAWLEY, Treas.

ABSTRACT OF THE SIXTY-SECOND ANNUAL STATEMENT OF THE

OHIO FARMERS INSURANCE CO.

LE ROY, OHIO

JANUARY 1st, 1910

Reserve for Re-insurance	$1,544,603.84
Reserve for Losses	42,500.00
Reserve for Other Liabilities	23,445.34
Reserve for Contingencies	125 000.00
Net Surplus	666,233.87
Total Cash Assets	**$2,401,783.05**

	Assets.	Net Surplus.
January 1st, 1896	$1,016,282.22	$102,164.45
January 1st, 1897	1,042,487.51	110,178.15
January 1st, 1898	1,046,010.52	103,125.46
January 1st, 1899	1,079,742.33	121,466.54
January 1st, 1900	1,088,225.16	134,321.91
January 1st, 1901	1,118,486.00	149,731.03
January 1st, 1902	1,250,033.40	190 141.72
January 1st, 1903	1,276,407.22	215,171.72
January 1st, 1904	1,412,987.20	267,749.18
January 1st, 1905	1,642,419.03	308,317.40
January 1st, 1906	1,780,853.05	360,964.21
January 1st, 1907	1,933,010.21	505,037.56
January 1st, 1908	2,183,510.36	600,476.83
January 1st, 1909	2,300,412.29	637,926.86
January 1st, 1910	2,401,783.05	666,233.87
Total Losses Paid over		**$15,000,000 00**

American Temperance Life Insurance Ass'n

253 Broadway, New York
Incorporated - 1886

Invites consideration of the following advantages

Organization Purely Mutual

SURPLUS ACCUMULATIONS

GUARANTEE PROMPT PAYMENT OF DEATH CLAIMS

One-half face of policy paid in case of total disability

Weekly Benefit in event of disabling by accident

Only Life Insurance Company in America Giving Lower Rate to Temperate Men and Women

Over One and One-Half Millions Paid to Widows and Orphans

For Particulars,
address Stacey Wilson, General Manager

Ready Reckoner

FOR

EARNED AND UNEARNED PREMIUMS.

READY RECKONER FOR EARNED AND UNEARNED PREMIUMS. A Series of Tables designed for the Speedy Calculation of the Sums earned and unearned on Policies of Insurance; by the late WILLIAM ELLSWORTH, Jr., formerly of the Continental Fire Insurance Company.

This new and important work is designed to furnish representatives of Fire Insurance Companies the means for instantaneously computing earned and unearned premiums. The method is the simplest yet devised, and can be comprehended by any one who is competent to understand the easiest rules of arithmetic. The tables prepared furnish a ready-made answer to all the problems relating to premiums that underwriters are required to solve. WM. ELLSWORTH, JR., author of the Ready Reckoner, was a well known mathematician, who was long connected with the Continental and Niagara fire insurance companies, and later with the Caledonian Insurance Company. THE READY RECKONER is the result of his daily experience, and is designed to simplify the calculations required of every underwriter. 12mo., 80 pp. Printed on fine paper and substantially bound in half leather.

Price, $5.00 Per Copy.

THE SPECTATOR COMPANY,
PUBLISHERS,
135 William Street, New York.

JANUARY 1, 1910

Surplus to Policyholders,
$1,679,350.07

Claims Paid Since Organization,
Over $12,323,000

THE NINETEENTH (1910) ANNUAL EDITION

—OF—

THE HANDY GUIDE

To Premium Rates, Applications and Policies

—OF—

AMERICAN LIFE INSURANCE COMPANIES.

THE HANDY GUIDE shows all the leading forms of policies issued by the various life insurance companies, with their conditions and the application warranties, with special attention to recent new forms. Premium rates in almost endless variety are given, covering participating and non-participating life, endowment and term contracts, also annuities and industrial insurance. Loan and surrender values, showing cash, paid-up and extended insurance options, are shown in detail and in most convenient shape, while other valuable information regarding the contracts of the companies, is also given.

This edition is the most important ever issued. It consists of 1134 pages, giving details relating to 145 companies. **Printed on fine imported Bible paper, reducing the thickness as compared with previous editions.** No agent can afford to be without a copy of this valuable work.

Three supplements are issued in July, October and December. Price to Handy Guide subscribers, 75 cents for the three.

Price (Handsomely Bound in Flexible Leather) $2.50, With Supplements, $3.25

ADDRESS ALL ORDERS TO

THE SPECTATOR COMPANY, 135 William St., New York

The German Fire Insurance Company

of the City of Pittsburg, Pa.

ORGANIZED MARCH 27, 1862

Capital - - - -	$300,000.00
Assets January 1, 1910	1,110,786.01
Surplus to Policyholders	436,689.09

OFFICERS

A. E. SUCCOP, President
JOHN A. ECKERT, Vice-President
A. H. ECKERT, Secretary and Treasurer

Losses paid since organization, $5,323,420.95

Bay State Mutual Life Insurance Co.

1033-41 DREXEL BUILDING
PHILADELPHIA, PA.

Life, Health and Accident Insurance

WANTED:—State and District Managers on a renewal contract that will build you up a large and profitable income. Address

AGENCY DEPARTMENT
1033-41 DREXEL BUILDING
PHILADELPHIA, PA.

1909 EDITION

Manual of Liability Insurance

The History, Law, Contracts and Statistics of Liability Insurance

Containing the Manual of Rates adopted by the Liability Conference of Managers January 1, 1905; a Complete Index to the Manual; a Table of Differential Rates; a Chapter on the History of Liability Insurance and description of policy forms; Latest forms of Policies issued by Liability Companies, and Riders for different policies. Table showing Liability Loss Reserve, Provisions of Child Labor Laws in the different States, and the Statutes of Limitations, are valuable features of the new Manual.

Price: Flexible Leather Cover, $2.00

THE SPECTATOR COMPANY

Chicago Office:
159 La Salle St.

135 William Street
New York

The Order of Unity

announces that in addition to its Permanent Protection forms, in use for several years, it has adopted two new plans certain to appeal to insurance men who are looking for

Money Makers

Its record is clean and unassailable; every member is a **friend.**

Write for copy of "Progress"

Home Office
233 Oliver Avenue, cor. Wood Street
Pittsburgh Pa.

THE

GRANITE STATE FIRE INSURANCE COMPANY

PORTSMOUTH, N. H.

STATEMENT

Cash Capital - - -	$200,000.00
Total Assets - - -	1,109,313.65
Net Surplus - - -	309,265.41
Surplus as regards Policyholders	509,265.41

Calvin Page, President
Joseph O. Hobbs, Vice-President
Alfred F. Howard, Secretary
John W. Emery, Ass't Sec'y

ATLAS
Assurance Co., Ltd.
OF LONDON

ESTABLISHED
1808

New York Branch
100 WILLIAM STREET
Eastern and Southern States

HANOVER
Fire Insurance Co.
No. 34 PINE ST., NEW YORK

STATEMENT JANUARY 1, 1910

Cash Capital	$1,000,000.00
Reserve for Re-insurance (Unearned Premiums)	2,184,565.53
Reserve for Outstanding Losses	236,423.56
Reserve for all other Liabilities	91,518.39
Net Surplus	1,252,594.47
Total Assets,	$4,765,101.95

R. EMORY WARFIELD, President
JOSEPH McCORD, Vice-Pres. and Sec'y
WM. MORRISON, Ass't Sec'y

THE ROYAL BENEFIT SOCIETY
Washington Loan and Trust Building
WASHINGTON, D. C.

THOS. W. WILSON - President
S. E. TOMLINSON Vice-President
M. B. GARBER - - - Secretary

Operates a fine mortuary and relief plan, giving sick, accident and death benefits

Good Solicitors Make Big Incomes

GERMAN FIRE INSURANCE CO.
OF WHEELING, WEST VA.

1219 CHAPLINE STREET

Organized in 1867

Capital Stock	$200,000.00
Assets	670,760.04
NET SURPLUS	242,433.75

OFFICERS
WM. F. STIFEL, President
A. REYMANN, Vice-President
F. RIESTER, Secretary
WM. GOERING, Assistant Secretary
S. W. RICE, Supt. of Agencies

The Liverpool and London and Globe Insurance Company

ESTABLISHED 1836
ENTERED U. S. 1848

New York Board

Charles H. Marshall
Chairman
John A. Stewart
Edmund D. Randolph
Walter H. Hubbard
Thatcher M. Brown

Manager
Henry W. Eaton
Deputy Manager
George W. Hoyt
Agency Superintendents
J. B. Kremer, Jr.
T. A. Weed

Statement of United States Branch
DECEMBER 31st, 1909

Assets

REAL ESTATE	$1,551,406.12
LOANS ON BOND AND MORTGAGE	3,549,950.00
U. S., STATE, CITY AND RAILROAD BONDS AND STOCKS	5,340,605.00
ALL OTHER ASSETS	3,443,841.76
TOTAL ASSETS (at Valuation as of Dec. 31, 1909)	$13,885,802.88

Liabilities

UNEARNED PREMIUMS AND ALL OTHER LIABILITIES	8,766,622.58
SURPLUS	$5,119,180.30

Total Fire Losses Paid in the United States exceed **$119,000,000.00**

[redacted]

The Gamewell Fire Alarm Telegraph Company

For Over 50 Years Manufacturers and Contractors for

Municipal Fire and Police Signal Systems and Fire Alarms for Isolated Plants

Everything Pertaining Thereto

OVER 1500 MUNICIPAL INSTALLATIONS
Now in Actual Service in the United States and Foreign Countries

The Gamewell Auxiliary Fire Alarm Company

Fire Alarm Installations for the Interior of Buildings Connecting Directly with the Public Service

OVER 5000 INSTALLATIONS NOW IN OPERATION
IN FACTORIES, HOTELS, PUBLIC INSTITUTIONS, ETC.

EXECUTIVE OFFICES: 19 Barclay Street, NEW YORK

Agencies { New York, San Francisco, London, Chicago, Montreal, Johannesburg, Atlanta, Boston, Kansas City, Cincinnati, Rio De Janeiro, Seattle, Pittsburg, Buenos Aires, Berlin, Ottawa

Philadelphia Underwriters' Policy

—GOOD AS THE BEST—

Secured by Financial Resources of the Cash Value of over

Twenty-Three Million Dollars

Insurance against Loss by Fire, Lightning and Tornadoes

Prompt Payment of Losses—Just and Liberal Treatment of Patrons

W. B. FLICKINGER
W. S. FOSTER } Asst. General Agents

J. F. DOWNING
General Agent

Western Department, Erie, Pa.